

MIRA INFORM REPORT

Report No. :	518957
Report Date :	12.07.2018

IDENTIFICATION DETAILS

Name :	SENCO PETRO CHEM PRIVATE LIMITED
Registered Office :	86P, Monohor Pukur Road, Kolkata – 700029, West Bengal
Tel. No.:	91-33-24641402
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	15.05.1995
CIN No.: [Company Identification No.]	U24299WB1995PTC071517
Capital Investment / Paid-up Capital :	INR 0.951 Million
PAN No.: [Permanent Account No.]	AADCS7965A
GSTN : [Goods & Service Tax Registration No.]	19AADCS7965A1Z6
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Wholesale of Industrial Chemical. (Registered activity) • Trader and Importer of Industrial Solvents, Chemical Solvent, liquid Solvent etc. (Confirmed by management)
No. of Employees :	Information declined by the management

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating : B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1995 and it is Trader and Importer of Industrial Solvents, Chemical Solvent, liquid Solvent etc.</p> <p>For the financial year 2017, subject has reported fall in its revenue as compared to its previous year and has incurred loss during the year.</p> <p>The company possesses average financial risk profile marked by adequate net worth base and adequate debt protection metrics.</p> <p>However, rating strength is partially offset by negative profitability margin and exposure to intense competition in chemical industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 12.07.2018.

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY

Name :	Mr. Chaitanu Shah
Designation :	Accounts Department
Contact No.:	91-33-24641402
Date :	10.07.2018

LOCATIONS

Registered Office / Warehouse :	86P, Monohor Pukur Road, Kolkata – 700029, West Bengal, India
Tel. No.:	91-33-24641402 / 24640486
Fax No.:	91-33-24643173
E-Mail :	sencopetrochem@gmail.com

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Location :	Owned
Locality :	Industrial

DIRECTORS

As on 31.03.2018

Name :	Mr. Asish Kumar Sensarma
Designation :	Managing Director
Address :	86P, Monohar Pukur Road, Kolkata – 700029, West Bengal, India
Date of Birth/Age :	07.10.1952
Date of Appointment :	20.08.1997
DIN No.:	00605554
Name :	Mr. Debabrata Ghosh
Designation :	Director
Address :	14/16 B Golf Club Road, Kolkata – 700033, West Bengal, India
Date of Birth/Age :	25.01.1955
Date of Appointment :	20.08.1997
DIN No.:	00599227

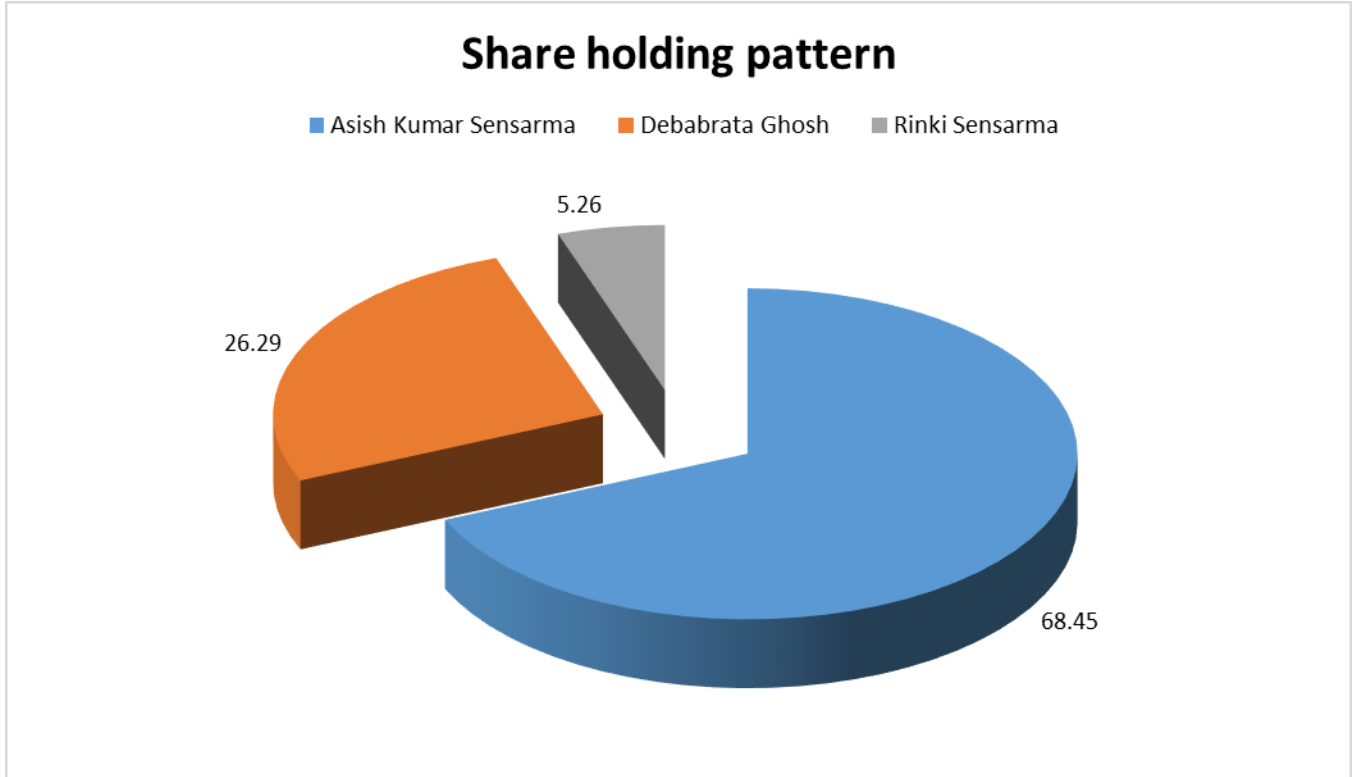
KEY EXECUTIVES

Name :	Mr. Chaitanu Shah
Designation :	Accounts Department

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Asish Kumar Sensarma	65100	68.45
Debabrata Ghosh	25001	26.29
Rinki Sensarma	5002	5.26
Total	95103	100.00



Equity Share Break up (Percentage of Total Equity)

As on 25.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	94.74
Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)	5.26
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Wholesale of Industrial Chemical. (Registered activity) Trader and Importer of Industrial Solvents, Chemical Solvent, liquid Solvent etc. (Confirmed by management) 	
Products :	Item Code No.	Product Description
	46691	Wholesale of Industrial Chemical
Brand Names :	Not Available	

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Agencies Held :	Not Available
Exports :	Not Available
Imports :	
Products :	Raw Material
Countries :	China
Terms :	
Selling :	Credit (90 Days), NEFT and RTGS
Purchasing :	Credit (90 Days), NEFT and RTGS

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	United Bank of India
	Branch	--
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--

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	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Indian Rupee Business Loan from Bank	1.423	2.763
	Short-term Borrowings		
	From Bank:		
	Cash Credit Facilities	14.259	14.165
	Total	15.682	16.928

Auditors :	
Name :	Sanjay Modi and Company Chartered Accountants
Address :	46, B.B. Ganguly Street, 2nd Floor, Room No- 204, Kolkata – 700012, West Bengal, India
Tel. No.:	91-33-22371037 / 22217177
Fax No.:	91-33-22366455
E-Mail :	info@smco.co.in
Income-tax PAN of auditor or auditor's firm :	ABPFS9949E
Memberships :	Not Available
Collaborators :	Not Available
Associates:	<ul style="list-style-type: none"> • Senco Chemical Industries • Crescent Uddyog

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
95103	Equity Shares	INR 10/- each	INR 0.951 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.951	0.951	0.951
(b) Reserves & Surplus	16.708	17.650	18.793
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	17.659	18.601	19.744
(3) Non-Current Liabilities			
(a) long-term borrowings	1.423	2.763	0.824
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	1.374	1.234	1.203
Total Non-current Liabilities (3)	2.797	3.997	2.027
(4) Current Liabilities			
(a) Short term borrowings	14.259	14.165	14.391
(b) Trade payables	18.469	18.997	19.101
(c) Other current liabilities	2.280	1.591	1.795
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	35.008	34.753	35.287
TOTAL	55.464	57.351	57.058
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.238	0.274	0.458
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.541	0.495	0.502
(d) Long-term Loan and Advances	0.450	0.450	0.450

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	1.229	1.219	1.410
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	3.006	3.648	3.660
(c) Trade receivables	48.784	49.080	49.592
(d) Cash and cash equivalents	1.756	1.750	1.792
(e) Short-term loans and advances	0.689	1.654	0.604
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	54.235	56.132	55.648
TOTAL	55.464	57.351	57.058

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	96.931	115.478	148.233
	Other Income	0.179	0.249	0.488
	TOTAL	97.110	115.727	148.721
Less	EXPENSES			
	Purchases of Stock-in-Trade	90.349	109.884	138.712
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.641	0.012	1.791
	Employees benefits expense	1.958	1.971	2.276
	Other expenses	2.445	2.537	2.993
	TOTAL	95.393	114.404	145.772
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1.717	1.323	2.949
Less	FINANCIAL EXPENSES	2.580	2.286	2.546
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(0.863)	(0.963)	0.403
Less/ Add	DEPRECIATION/ AMORTISATION	0.125	0.173	0.374
	PROFIT/ (LOSS) BEFORE TAX	(0.988)	(1.136)	0.029

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Less	TAX	(0.046)	0.007	(0.039)
	PROFIT/ (LOSS) AFTER TAX	(0.942)	(1.143)	0.068
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	17.290	18.433	18.582
Less	Adjustment relating to Fixed Assets	0.000	0.000	0.217
	Balance Carried to the B/S	16.348	17.290	18.433
	Earnings / (Loss) Per Share (INR)	(9.91)	(12.02)	0.71

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	1.340	1.149	1.442
Cash generated from operations	3.600	0.313	7.118
Net cash flow from operating activity	3.586	0.224	7.029

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	183.70	155.13	122.11
Account Receivables Turnover (Income / Sundry Debtors)	1.99	2.35	2.99
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	74.61	63.10	50.26
Inventory Turnover (Operating Income / Inventories)	0.57	0.36	0.81
Asset Turnover (Operating Income / Net Fixed Assets)	7.21	4.83	6.44

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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.68	0.67	0.66
Debt Equity Ratio (Total Liability / Networth)	0.96	0.97	0.84
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.98	1.87	1.79
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.01	0.01	0.02
Interest Coverage Ratio (PBIT / Financial Charges)	0.67	0.58	1.16

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(0.97)	(0.99)	0.05
Return on Total Assets ((PAT / Total Assets) * 100)	%	(1.70)	(1.99)	0.12
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(5.33)	(6.14)	0.34

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.55	1.62	1.58
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.46	1.51	1.47
G-Score Ratio Financial (Networth / Total Assets)	0.32	0.32	0.35
G-Score Ratio Debt	17.90	19.01	17.52

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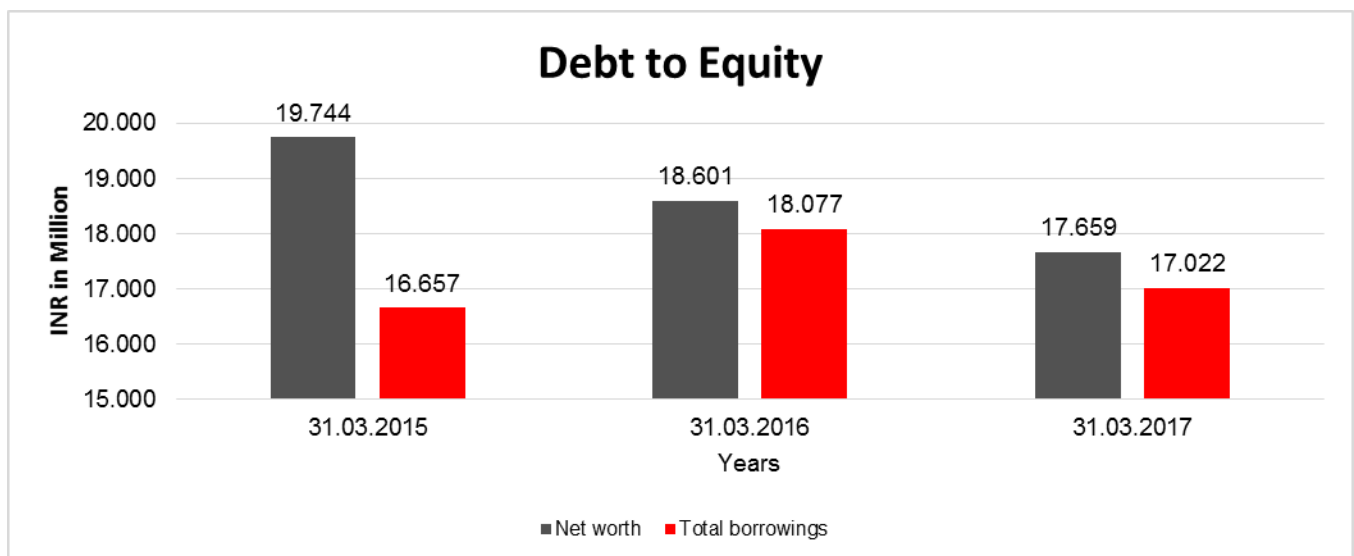
(Debts / Equity Capital)			
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.55	1.62	1.58

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.951	0.951	0.951
Reserves & Surplus	18.793	17.650	16.708
Share Application money pending allotment	0.000	0.000	0.000
Net worth	19.744	18.601	17.659
Long Term borrowings	0.824	2.763	1.423
Short Term borrowings	14.391	14.165	14.259
Current Maturities of Long term debt	1.442	1.149	1.340
Total borrowings	16.657	18.077	17.022
Debt/Equity ratio	0.844	0.972	0.964

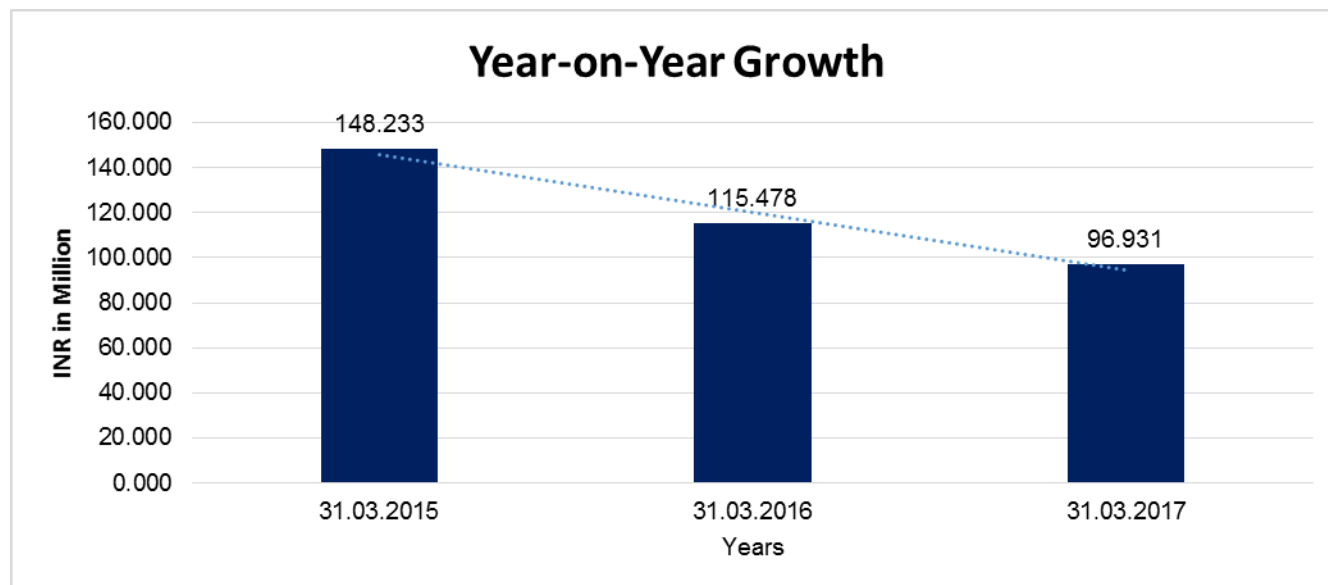


YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
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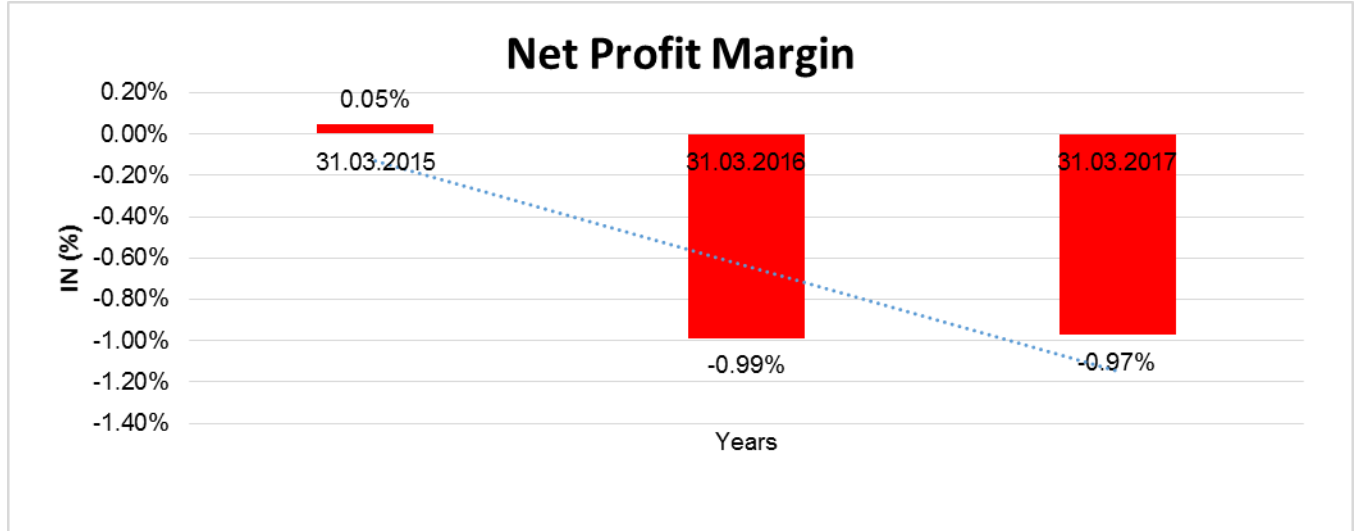
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	INR In Million	INR In Million	INR In Million
Sales	148.233	115.478	96.931
		(22.097)	(16.061)



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	148.233	115.478	96.931
Profit/(Loss)	0.068	(1.143)	(0.942)
	0.05%	(0.99%)	(0.97%)



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	Yes
16	No. of employees	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--

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23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

OPERATIONS

The company has reported INR 97.110 Million total income for the current year as compare to INR 115.727 Million in the previous year. The net profit / (Loss) for the amounted to (0.942) in the current year as compare to (1.143 Million) in the previous year.

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	A158 8843 1	80030 247	UNITED BANK OF INDIA	14/07/1 998	23/04/2 007	-	16000000.0	11, HEMANTA BASU SARANI, KOLKATA – 700001, WEST BENGAL, INDIA
2	Y103 5303 6	90245 399	UNITED BANK OF INDIA	14/07/1 998	18/06/2 005	-	20000000.0	EKDALIA BRANCH4 A; EKDALIA PLACE, KOLKATA- 700019, WEST BENGAL, INDIA

FIXED ASSETS

- Furniture and Fixture
- Vehicle
- Computer
- Office Equipment

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CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.83
UK Pound	1	INR 91.35
Euro	1	INR 80.79

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIVR
Report Prepared by :	SUJ

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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