

MIRA INFORM REPORT

Report No. :	519942
Report Date :	19.07.2018

IDENTIFICATION DETAILS

Name :	BIMBAN INDUSTRIES PRIVATE LIMITED (w.e.f. 11.06.2014)
Formerly Known As :	HYDERABAD POLYPLAST MARKETING PRIVATE LIMITED
Registered Office :	22, Biplabi Rash, Behari Bose Road, Canning Street, 4th Floor, Room No.41, Kolkata – 700001, West Bengal
Tel. No.:	91-33-22302796
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	27.11.2010
CIN No.: [Company Identification No.]	U74999WB2010PTC155159
Capital Investment / Paid-up Capital :	INR 10.000 Million
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AACCH5394R
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Wholesale trader of Dipped Tyre Cord Fabrics [Confirmed by management] Manufacturer of Dipped Tyre Cord Fabrics. [Registered Activity]
No. of Employees :	Information denied 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
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 2010 having moderate track record.</p> <p>For the financial year ended 2017, the company has witnessed a healthy growth in its revenue and has achieved fair profit margin at 1.50% (approx.)</p> <p>However, the rating remains constrained on account of low reserves level along with high trade receivables outstanding and low cash balance of the company.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>The company can be considered for business dealings 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

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Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

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 19.07.2018

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 DENIED BY

Name :	Mr. Kamlesh
Designation :	Manager
Contact No.:	91-33-22302796
Date :	17.07.2018

LOCATIONS

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Tel. No.:	91-33-22302796
Fax No.:	Not Available
E-Mail :	marketing@bimban.com pgnson12@gmail.com
Website :	www.bimban.com
Corporate Office / Factory :	#38, 2 nd Main Road, AECS Layout, Sanjay Nagar, Bangalore – 560 094, Karnataka, India
Tel. No.:	91-80-23513558 / 65702741
Mobile No:	91-8023517632
Fax No.:	91-80-23517632
E-Mail :	export@bimban.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Nanjappa Srinivasa
Designation :	Director
Address :	24/1, Hoysala Nagar, Near Aralimara, Sunkadakatte, Bangalore – 560091, Karnataka, India
Date of Appointment :	11.07.2016
DIN No.:	07564866
Name :	Mr. Shwetaank Ganeriwala
Designation :	Additional Director
Address :	30,Raja Santosh Road, 301 Niladri, 3rd Floor, Kolkata – 700027, West Bengal, India
Date of Appointment :	01.06.2014
DIN No.:	06874823
Name :	Ms. Sujata Ganeriwala
Designation :	Additional Director
Address :	101, Sunder Enclave, 14th Cross, 5th Main HIG Colony, RMY 2nd Stage Bangalore – 560094, Karnataka, India
Date of Appointment :	01.06.2014
DIN No.:	06875123

KEY EXECUTIVES

Name :	Mr. Kamlesh
Designation :	Manager

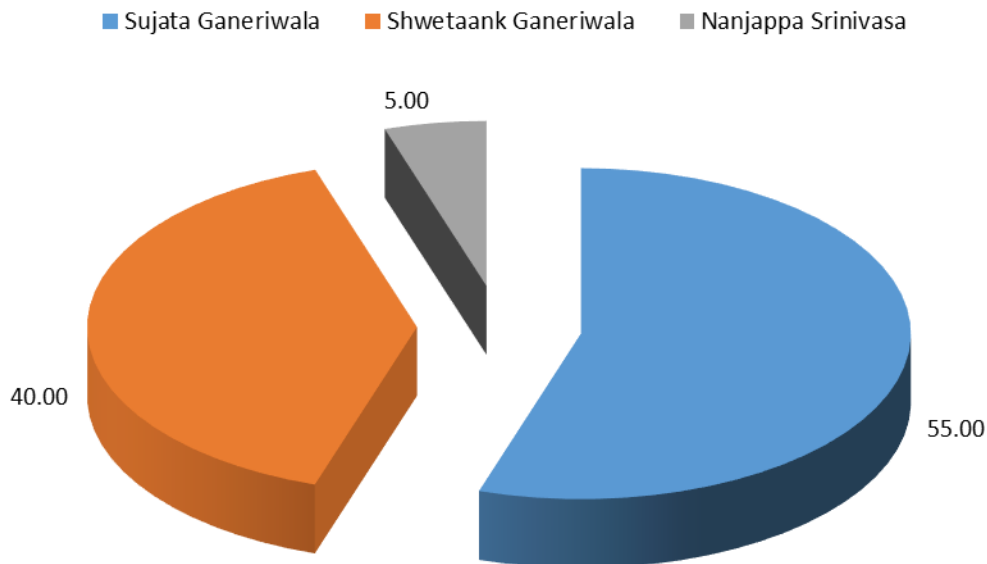
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MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	%age
Sujata Ganeriwala	550000	55.00
Shwetaank Ganeriwala	400000	40.00
Nanjappa Srinivasa	50000	5.00
Total	1000000	100.00

Share holding pattern



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Public/Other than promoters [Individual/Hindu Undivided Family (Indian)]	100.00
Total	100.00

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BUSINESS DETAILS

Line of Business :	Wholesale trader of Dipped Tyre Cord Fabrics [Confirmed by management] Manufacturer of Dipped Tyre Cord Fabrics. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Other Yarn and Fabrics	99611319
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

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 denied by the management	

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Bankers :	Banker Name :	Vijaya Bank
	Branch :	K G Road Branch, No.35 Devanga Tower Kempegowda Road Bangalore -560009, Karnataka, India
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--

Auditors :	
Name :	B B and Comapnay Chartered Accountants
Address :	23B N S Road, Kolkata – 700001, West Bengal, India
PAN No.:	AMMPB9923H
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

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Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 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	10.000	2.500	0.100
(b) Reserves & Surplus	4.137	1.795	0.016
(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)	14.137	4.295	0.116
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(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	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	15.000	0.000	0.000
(b) Trade payables	4.896	1.955	0.000
(c) Other current liabilities	7.494	0.592	0.007
(d) Short-term provisions	1.843	0.796	0.006
Total Current Liabilities (4)	29.233	3.343	0.013
TOTAL	43.370	7.638	0.129
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.000	0.000	0.000
(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

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(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.309	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.002
Total Non-Current Assets	0.309	0.000	0.002
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	12.238	6.657	0.000
(c) Trade receivables	29.270	0.935	0.000
(d) Cash and cash equivalents	0.156	0.046	0.127
(e) Short-term loans and advances	1.397	0.000	0.000
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	43.061	7.638	0.127
TOTAL	43.370	7.638	0.129

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
SALES				
	Income	155.871	30.679	0.039
	Other Income	0.168	0.000	0.000
	TOTAL	156.039	30.679	0.039
Less	EXPENSES			
	Cost of Materials Consumed	0.000	0.000	0.000
	Purchase of Stock-in-trade	96.099	25.636	0.000
	Changes in Inventories of finished goods, work-in-progress and stock-in-trade	(5.580)	(6.657)	0.000
	Employee Benefits Expenses	9.046	4.301	0.000
	Other Expenses	50.586	4.824	0.017
	TOTAL	150.151	28.104	0.017
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	5.888	2.575	0.022
Less	FINANCIAL EXPENSES	2.499	0.000	0.000
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.389	2.575	0.022
Less	DEPRECIATION/ AMORTISATION	0.000	0.000	0.002
	PROFIT/(LOSS) BEFORE TAX	3.389	2.575	0.020

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Less	TAX	1.047	0.796	0.007
	PROFIT/(LOSS) AFTER TAX	2.342	1.779	0.013
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	2.34	7.12	1.28
	Earnings / (Loss) Per Share (INR)	2.34	7.12	1.28

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	68.54	11.12	0.00
Account Receivables Turnover (Income / Sundry Debtors)	5.33	32.81	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	18.60	27.83	0.00
Inventory Turnover (Operating Income / Inventories)	0.48	0.39	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	68.54	11.12	0.00
Debt Equity Ratio	5.33	32.81	0.00

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	18.60	27.83	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.48	0.39	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	1.50	5.80	33.33
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.40	23.29	10.08
Return on Investment (ROI) ((PAT / Networth) * 100)	%	16.57	41.42	11.21

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.47	2.28	9.77
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.05	0.29	9.77
G-Score Ratio Financial (Networth / Total Assets)		0.33	0.56	0.90
G-Score Ratio Debt (Debts / Equity Capital)		1.50	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.47	2.28	9.77

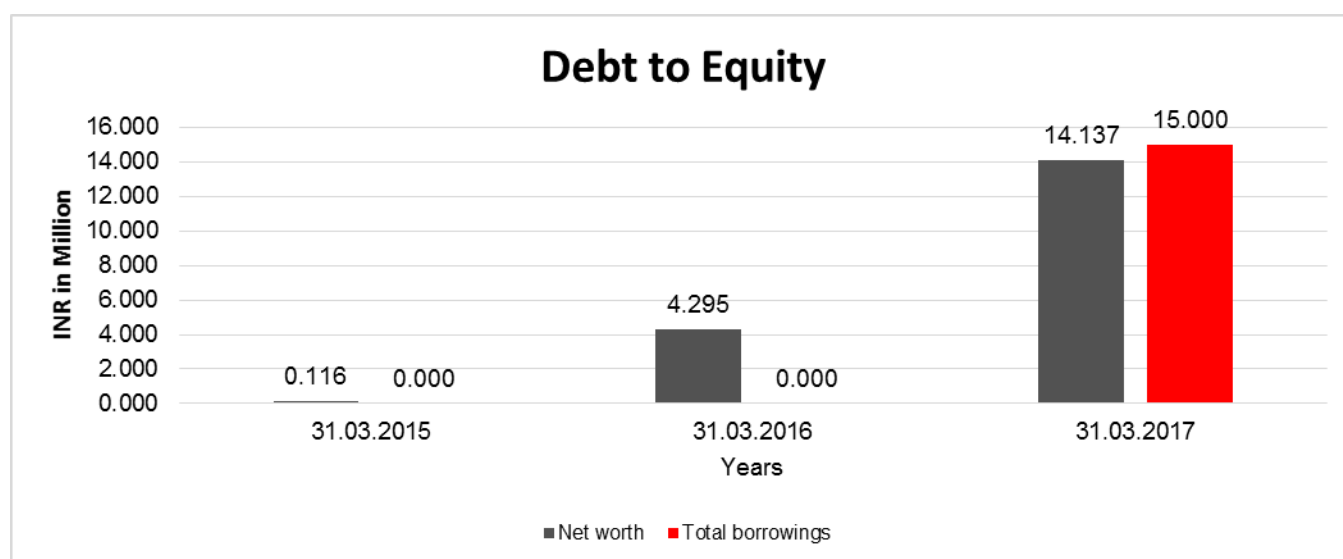
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

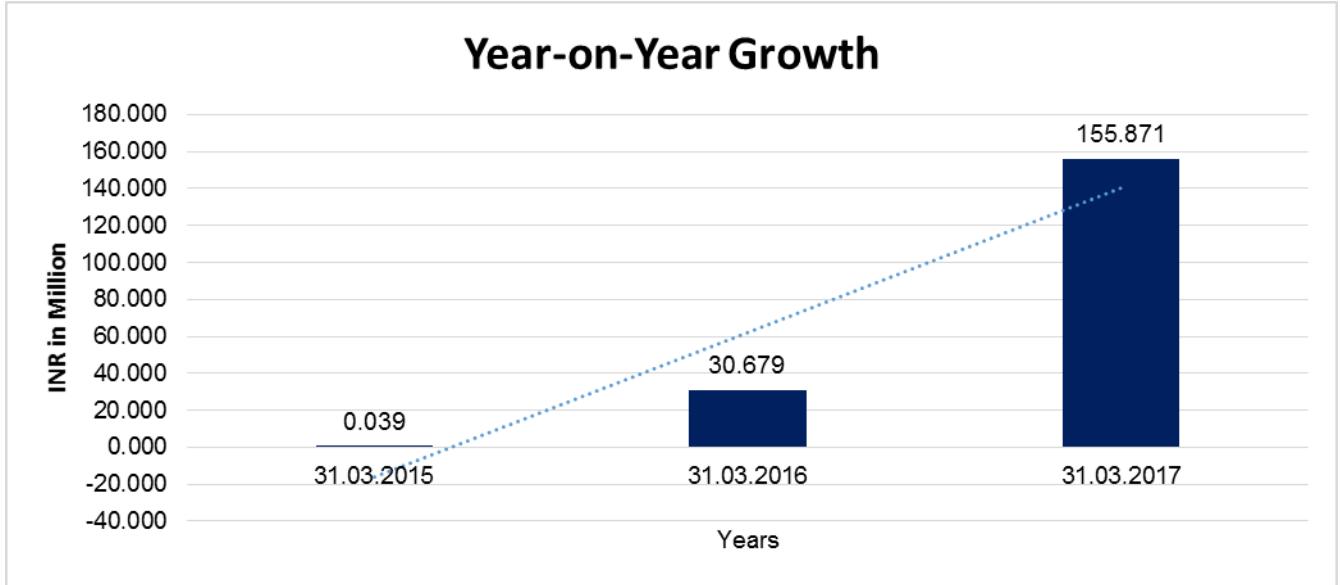
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Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	2.500	10.000
Reserves & Surplus	0.016	1.795	4.137
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.116	4.295	14.137
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.000	0.000	15.000
Total borrowings	0.000	0.000	15.000
Debt/Equity ratio	0.000	0.000	1.061



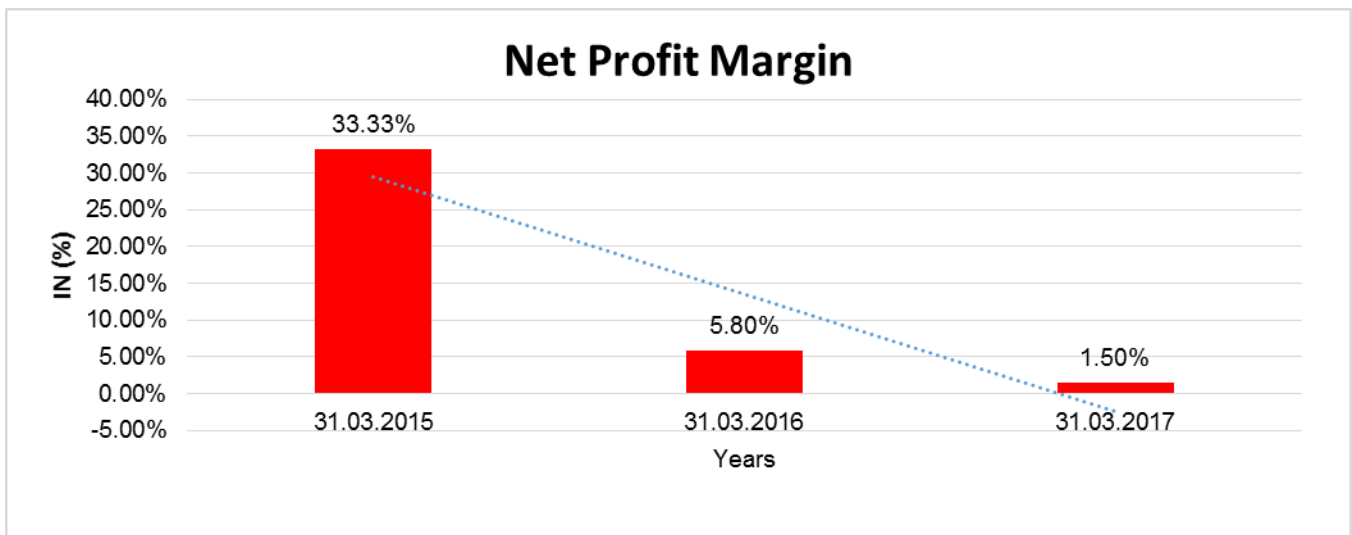
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	0.039	30.679	155.871
		78,564.103	408.071



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	0.039	30.679	155.871
Profit/(Loss)	0.013	1.779	2.342
	33.33%	5.80%	1.50%



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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	No
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	Yes
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)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--
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	No
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOANS:

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PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
SHORT TERM BORROWINGS		
Loans and advances from others	15.000	0.000
Total	15.000	0.000

INDEX OF CHARGES:

S N o	SRN	Charge Id	Charg e Holde r Name	Date of Creation	Date of Modificati on	Date of Satisfacti on	Amount	Address
1	G428470 38	1000948 21	Vijaya Bank	05/04/20 17	-	-	50000000.0	K G Road Branch, No.35 Devanga Tower Kempgowda Road Bangalore - 560009, Karnataka, India

FIXED ASSETS:

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- Vehicles

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 :

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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.

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FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.57
UK Pound	1	INR 90.73
Euro	1	INR 80.74

INFORMATION DETAILS

Information Gathered by :	RUB
Analysis Done by :	DIV
Report Prepared by :	RNA

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	NO
--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)