

MIRA INFORM REPORT

Report No. :	521200
Report Date :	23.07.2018

IDENTIFICATION DETAILS

Name :	GOODVALUE CHEMICALS PRIVATE LIMITED
Registered Office :	C-103, Antriksh Apartment, Sector-14, Rohini, Delhi – 110085, India
Mobile No.:	91-9312385300 (Mr. Raman Gandhi)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	25.05.2004
Capital Investment / Paid-up Capital :	INR 0.421 Million
CIN No.: [Company Identification No.]	U24119DL2004PTC126584
PAN No.: [Permanent Account No.]	AAACG1472F
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of chemicals. [Registered Activity and also confirmed by management]
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 : A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was in the year 2004 and it is engaged as manufacturer, exporter and dealer of all kinds of organic and inorganic chemicals, etc.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strengths from its established track record of its business operation backed by its well-experienced management team.</p> <p>However, these rating strengths gets partially offset by its low profitability due to its presence in highly competitive and fragmented chemical industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing at usual trade terms and conditions.</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

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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 23.07.2018

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. Raman Gandhi
Designation :	Director
Contact No.:	91-9312385300
Date :	19.07.2018

LOCATIONS

Registered Office : C-103, Antriksh Apartment, Sector-14, Rohini, Delhi – 110085, India

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Tel. No.:	Not Available
Mobile No.:	91-9312385300 (Mr. Raman Gandhi)
Fax No.:	Not Available
E-Mail :	skb205@rediffmail.com
Factory :	Plot No - 74, Khasara No - 108, Village Khera Kalan, Industrial Area, New Delhi - 110082, India

DIRECTORS

AS ON 31.03.2018

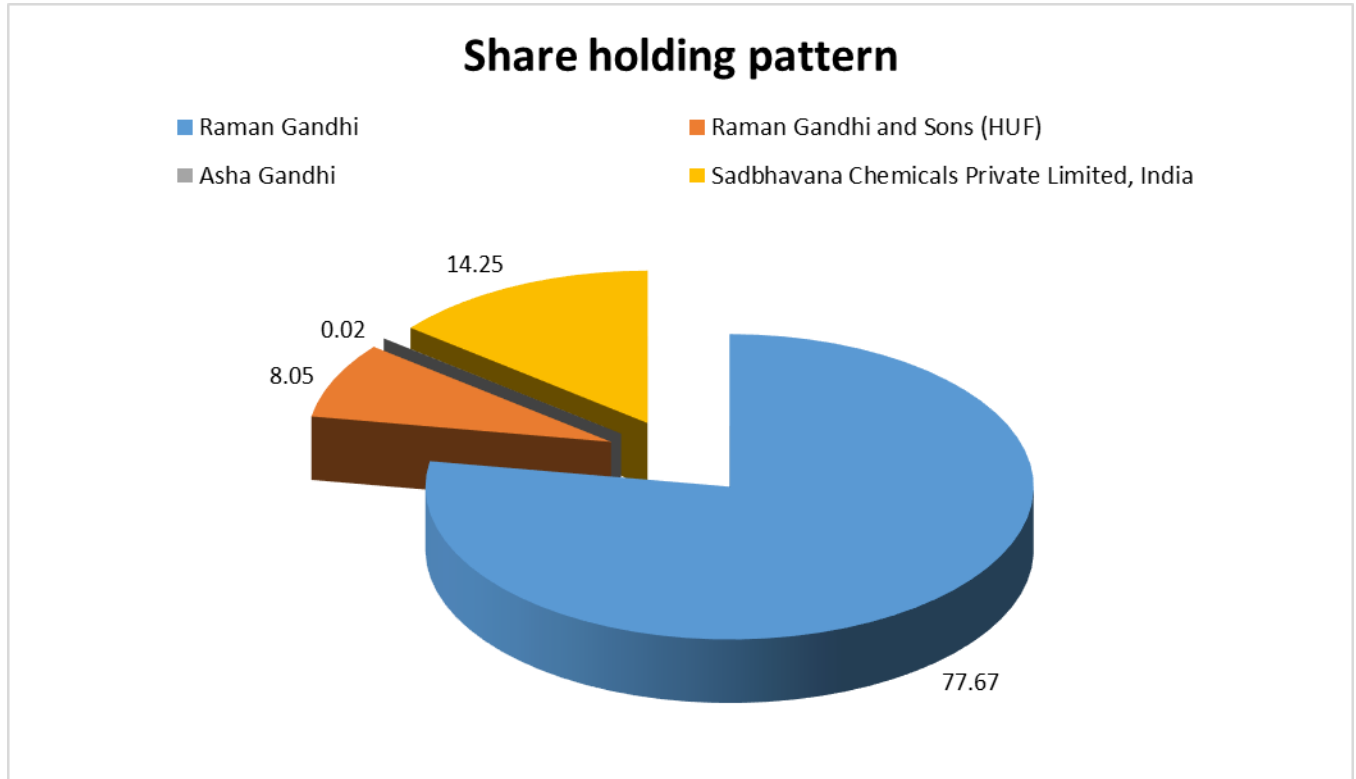
Name :	Mr. Raman Gandhi		
Designation :	Director		
Address :	C-103, Antriksh Apartment, Sector-14, Rohini, Delhi - 110085, India		
Date of Appointment :	07.02.2007		
DIN No.:	01277643		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U15100WB2005PTC106668	SADBHAVANA CHEMICALS PRIVATE LIMITED	17/03/2010	-
Name :	Mr. Kunwar Raj Gandhi		
Designation :	Director		
Address :	C-103 Antriksh Apartment, Sector-14, Rohini, Delhi - 110085, India		
Date of Appointment :	01.05.2017		
DIN No.:	07809554		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U15100WB2005PTC106668	SADBHAVANA CHEMICALS PRIVATE LIMITED	01/05/2017	-

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	%age
Raman Gandhi	32700	77.67
Raman Gandhi and Sons (HUF)	3390	8.05
Asha Gandhi	10	0.02
Sadbhavana Chemicals Private Limited, India	6000	14.25
Total	42100	100.00

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Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	85.75
Promoters [Body corporate]	14.25
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturer of chemicals. [Registered Activity and also confirmed by management]	
Products / Services :	Name and Description of main products / services	ITC Code
	Manufacturing of chemicals	98020000
Brand Names :	Not Available	

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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	
Bankers :	Banker Name :	The Karur Vysya Bank Limited
	Branch :	C-3/10 Prashant Vihar Sector 14 Rohini Delhi – 110085, 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 :	Sweetkumarbansal Chartered Accountant
Address :	F-72, Inder prastha Apartment, Sector-14, Rohini, Delhi – 110085, India
PAN No.:	AAMPB1391H
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
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
42100	Equity Shares	INR 10/- each	INR 0.421 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	0.421	0.421	0.421
(b) Reserves & Surplus	15.461	15.069	15.108
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.200	0.200
Total Shareholders' Funds (1) + (2)	15.882	15.690	15.729
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.262	0.251	0.000
(c) Other long term liabilities	8.215	7.715	3.215
(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	8.477	7.966	3.215
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	18.700	13.013	6.067
(c) Other current liabilities	0.229	0.362	0.662
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	18.929	13.375	6.729
TOTAL	43.288	37.031	25.673
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	6.729	6.974	7.220
(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	0.059	0.059	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.213
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	6.788	7.033	7.433

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(2) Current assets			
(a) Current investments	0.000	0.000	0.059
(b) Inventories	3.314	5.445	4.251
(c) Trade receivables	29.012	22.324	12.628
(d) Cash and cash equivalents	2.626	1.158	0.580
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	1.548	1.071	0.722
Total Current Assets	36.500	29.998	18.240
TOTAL	43.288	37.031	25.673

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
SALES				
	Income	41.075	31.116	24.180
	Other Income	0.564	0.000	1.397
	TOTAL	41.639	31.116	25.577
Less	EXPENSES			
	Cost of Materials Consumed	37.249	26.040	20.060
	Employee Benefits Expenses	0.825	1.633	0.975
	Payment to auditors	0.028	0.029	0.030
	Insurance expenses	0.010	0.040	0.030
	Other Expenses	2.719	2.559	2.340
	TOTAL	40.831	30.301	23.435
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.808	0.815	2.142
Less	FINANCIAL EXPENSES	0.000	0.000	0.003
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.808	0.815	2.139
Less	DEPRECIATION/ AMORTISATION	0.244	0.246	0.225
	PROFIT/(LOSS) BEFORE TAX	0.564	0.569	1.914
Less	TAX	0.172	0.609	0.206
	PROFIT/(LOSS) AFTER TAX	0.392	(0.040)	1.708
	Earnings / (Loss) Per Share (INR)	9.31	(0.95)	37.94

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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)	257.81	261.87	190.62
Account Receivables Turnover (Income / Sundry Debtors)	1.42	1.39	1.91
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	183.24	182.40	110.39
Inventory Turnover (Operating Income / Inventories)	0.24	0.15	0.50
Asset Turnover (Operating Income / Net Fixed Assets)	0.12	0.12	0.30

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.44	0.36	0.26
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.19	0.85	0.43
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.42	0.44	0.46
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	714.00

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.95	(0.13)	7.06
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.91	(0.11)	6.65
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.47	(0.25)	10.86

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.93	2.24	2.71
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.75	1.84	2.08
G-Score Ratio Financial (Networth / Total Assets)		0.37	0.42	0.61
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.93	2.24	2.71

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

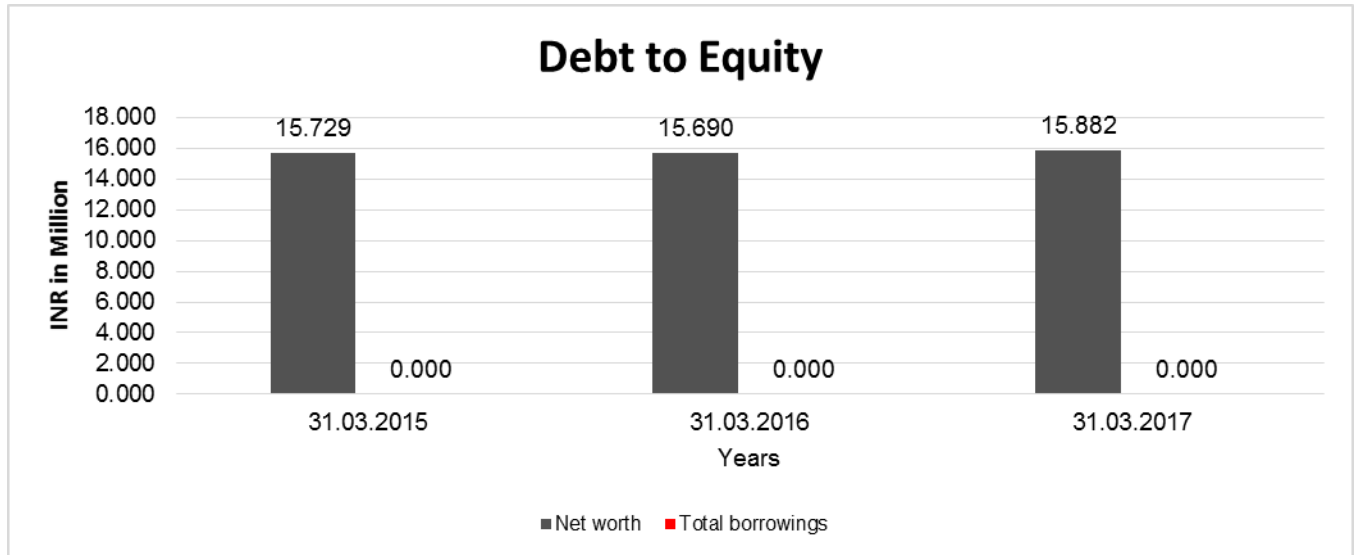
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 INR In Million	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	0.421	0.421	0.421
Reserves & Surplus	15.108	15.069	15.461
Share Application money pending allotment	0.200	0.200	0.000
Net worth	15.729	15.690	15.882
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000

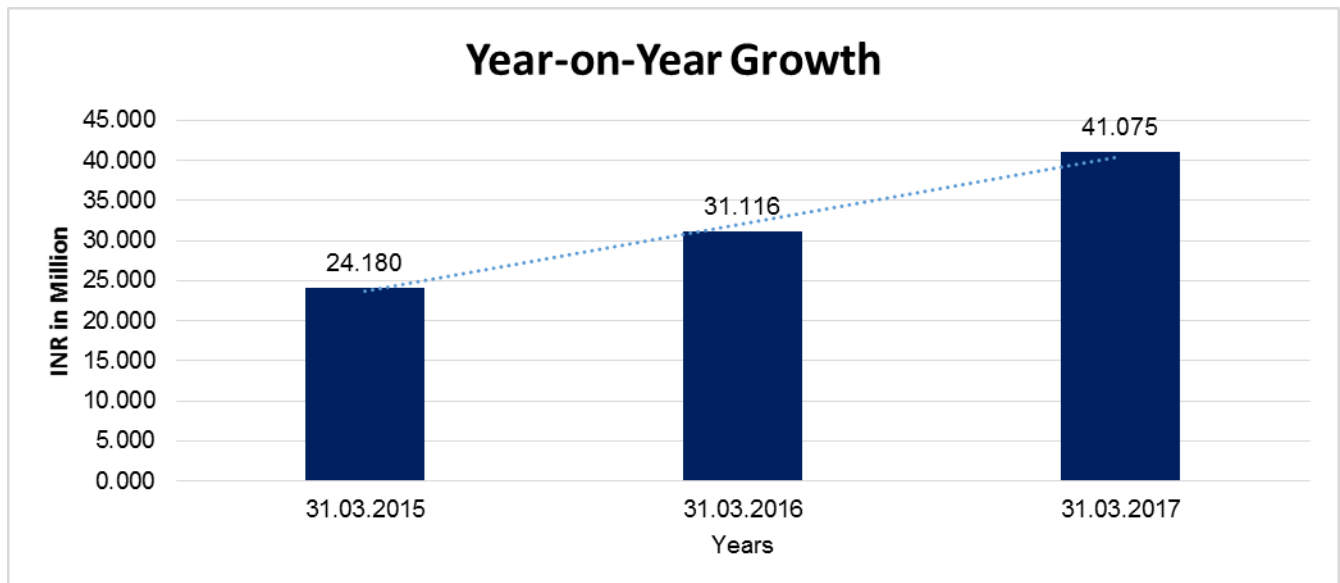
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Debt/Equity ratio	0.000	0.000	0.000
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YEAR-ON-YEAR GROWTH

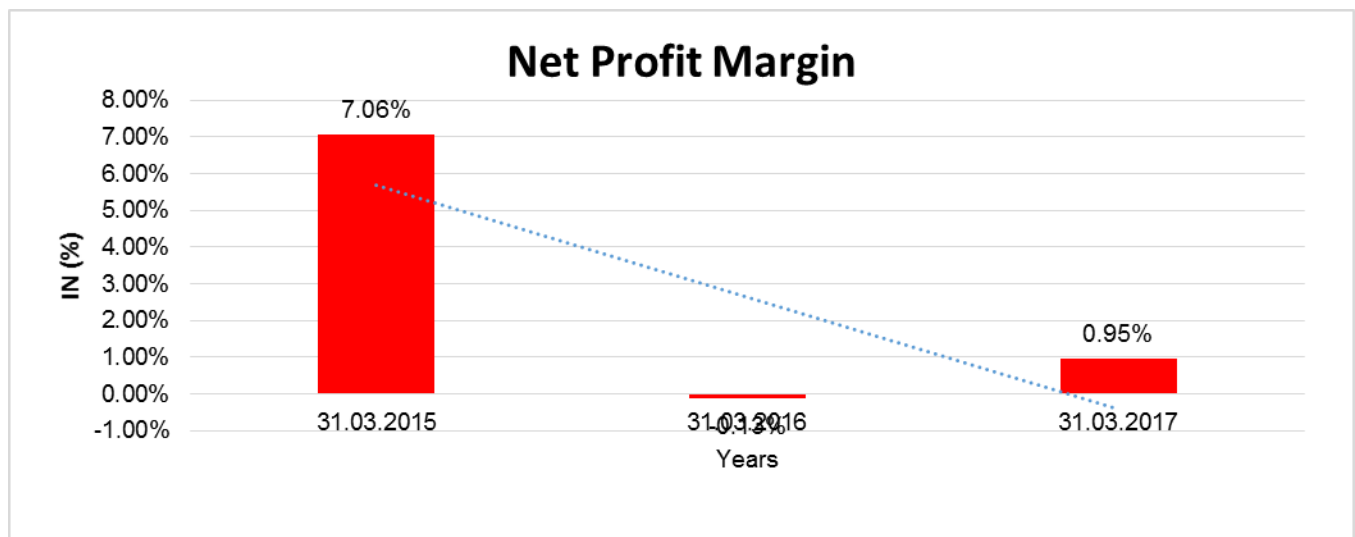
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	24.180	31.116	41.075
		28.685	32.006



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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	24.180	31.116	41.075
Profit/(Loss)	1.708	(0.040)	0.392
	7.06%	(0.13%)	0.95%



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

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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	Yes
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

OPERATIONS AND STATE OF COMPANY'S AFFAIRS

During the year the company did well. The directors expected that the company will achieved new heights in the ensuing year.

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G88854732	100180890	THE KARUR VYSYA BANK LTD	11/05/2018	-	-	400000.0	C-3/10 PRASHANT VIHAR SECTOR 14ROHINIDELHIDL11 0085IN
2	B23526833	10313155	THE KARU	28/09/2011	-	-	450000.0	C-3/10,PRASHANT VIHARSECTOR -

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FIXED ASSETS:

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

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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 68.69
UK Pound	1	INR 90.26
Euro	1	INR 80.59

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	NIS
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)

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