

MIRA INFORM REPORT

Report No. :	538829
Report Date :	15.11.2018

IDENTIFICATION DETAILS

Name :	L.B. POLYMERS PRIVATE LIMITED
Registered Office :	605-B Wing, 6th Floor, Windsor Plaza, R C Dutt Road, Alkapuri Vadodara – 390007, Gujarat
Tel. No.:	91-22-40831100/ 11
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	13.03.2012
CIN No.: [Company Identification No.]	U24233GJ2012PTC080866
Capital Investment / Paid-up Capital :	INR 0.900 Million
PAN No.: [Permanent Account No.]	AACCL2337A
GSTN : [Goods & Service Tax Registration No.]	27AACCL2337A1Z1
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is a trader, Importer, Intender and Commission Agent of Polymer Products, Chemicals, Plastics, Petrochemicals, etc. (Registered activity)
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 :

A

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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2012. It is engaged in trading of polymers.</p> <p>As per the financials of FY 2018, the company has achieved revenue growth of 51.84% as compared to the previous year along with an average profit margin of 0.45%.</p> <p>The satisfactory financial risk profile of the company is marked by sufficient net worth base along with negligible debt balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In the view of aforesaid, the company can be considered for business dealings 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 (30.06.2018)	Current Rating (30.09.2018)
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 15.11.2018

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

MANAGEMENT NON-COOPERATIVE – Tel. No.: 91-22-40831100/ 11

LOCATIONS

Registered Office :	605-B Wing, 6th Floor, Windsor Plaza, R C Dutt Road, Alkapuri Vadodara – 390007, Gujarat, India
Tel. No.:	91-22-40831100/ 11
Mobile No.:	91- 9867714619
Fax No.:	Not Available
E-Mail :	jrt@lilapolymers.com

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Godown 1:	Vaibhav Laxmi Warehouse, Building No. F - 4, Godown No. 01, Parasnath Complex, Val Village, Mankoli Dapode Road, Taluka Bhiwandi, Thane – 421301, Maharashtra, India
Godown 2:	Gala No. 2, Building M, Shree Munisurat Complex, Rehnal Gartham Road, Village Rehnal, Bhiwandi, Thane – 421302, Maharashtra, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Jagdish Ranjit Tanna
Designation :	Director
Address :	17, Shantiniketan, 3rd Floor, 95, Marine Drive, Mumbai – 400002, Maharashtra, India
Date of Birth/Age :	11.04.1969
Date of Appointment :	13.03.2012
DIN No.:	00494471
Name :	Ms. Reshma Jagdish Tanna
Designation :	Director
Address :	17, Shantiniketan, 3rd Floor, 95, Marine Drive, Mumbai – 400002, Maharashtra, India
Date of Birth/Age :	27.11.1970
Date of Appointment :	13.03.2012
DIN No.:	00494514

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Jagdish Ranjit Tanna	5000
Jagdish Tanna HUF	10000
Parth Jagdish Tanna	10000
Mansi Jagdish Tanna	10000
Reshma Jagdish Tanna	55000
Total	90000

Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
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Promoter - (Individual/ Hindu Undivided Family – Indian)	66.67
Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)	33.33
Total	100.00

Share holding pattern

- Promoter - (Individual/ Hindu Undivided Family – Indian)
- Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)



BUSINESS DETAILS

Line of Business :	Subject is a trader, Importer, Intender and Commission Agent of Polymer Products, Chemicals, Plastics, Petrochemicals, etc. (Registered activity)	
Products :	Item Code No.	Product Description
	99612990	Wholesale Trade Services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

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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	Not Divulged	
	Branch	--	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	Long-term Borrowings		
	Overdraft from Bank	0.000	4.630
	Secured by Hypothecation of Stock and Book Debts Collateral Security of a Flat of a Director)		
	Total	0.000	4.630

Auditor :	
Name :	Jatin Gulabrai Solanki Chartered Accountant
Address :	Building No. 59, Room No. 2, Gokul, R B Mehta Marg, Near Vikrant Circle, Ghatkopar, Mumbai – 400077, Maharashtra, India
Tel. No.:	91-22-21027981
Income-tax PAN of auditor or auditor's firm :	AABPS5281J
Membership No. :	047447
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2018

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
90000	Equity Shares	INR 10/- each	INR 0.900 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.900	0.900	0.900
(b) Reserves & Surplus	6.895	4.851	3.377
(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)	7.795	5.751	4.277
(3) Non-Current Liabilities			
(a) long-term borrowings	15.061	14.881	13.629
(b) Deferred tax liabilities (Net)	(0.011)	(0.013)	(0.012)
(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)	15.050	14.868	13.617
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	68.725	19.560	51.076
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	0.430	0.175	0.472
Total Current Liabilities (4)	69.155	19.735	51.548
TOTAL	92.000	40.354	69.442
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.000	0.003	0.014
(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	0.001	0.000	0.000
(b) Non-current Investments	0.000	0.001	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.596	0.620	0.619
Total Non-Current Assets	0.597	0.624	0.633
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	23.211	3.587	5.229
(c) Trade receivables	42.112	20.892	53.118
(d) Cash and cash equivalents	20.532	12.524	8.667
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	5.548	2.727	1.795
Total Current Assets	91.403	39.730	68.809
TOTAL	92.000	40.354	69.442

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	455.391	299.908	272.477
	Other Income	1.091	0.726	0.848
	TOTAL	456.482	300.634	273.325
Less	EXPENSES			
	Cost of Materials Consumed	444.997	289.671	265.274
	Employees benefits expense	1.472	0.453	0.582
	Other expenses	5.585	6.693	4.164
	TOTAL	452.054	296.817	270.020
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.428	3.817	3.305
Less	FINANCIAL EXPENSES	1.436	2.264	3.072
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.992	1.553	0.233
Less/ Add	DEPRECIATION/ AMORTISATION	0.003	0.011	0.050
	PROFIT/ (LOSS) BEFORE TAX	2.989	1.542	0.183
Less	TAX	0.944	0.069	0.048

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	PROFIT/ (LOSS) AFTER TAX	2.045	1.473	0.135
	Earnings / (Loss) Per Share (INR)	22.72	16.37	1.50

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	33.75	25.43	71.15
Account Receivables Turnover (Income / Sundry Debtors)	10.81	14.36	5.13
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	56.37	24.65	70.28
Inventory Turnover (Operating Income / Inventories)	0.19	1.06	0.63
Asset Turnover (Operating Income / Net Fixed Assets)	4428.00	1272.33	236.07

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.92	0.86	0.94
Debt Equity Ratio (Total Liability / Networth)	1.93	2.59	3.19
Current Liabilities to Networth	8.87	3.43	12.05

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(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	3.08	1.69	1.08

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.45	0.49	0.05
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.22	3.65	0.19
Return on Investment (ROI) ((PAT / Networth) * 100)	%	26.23	25.61	3.16

SOLVENCY RATIOS

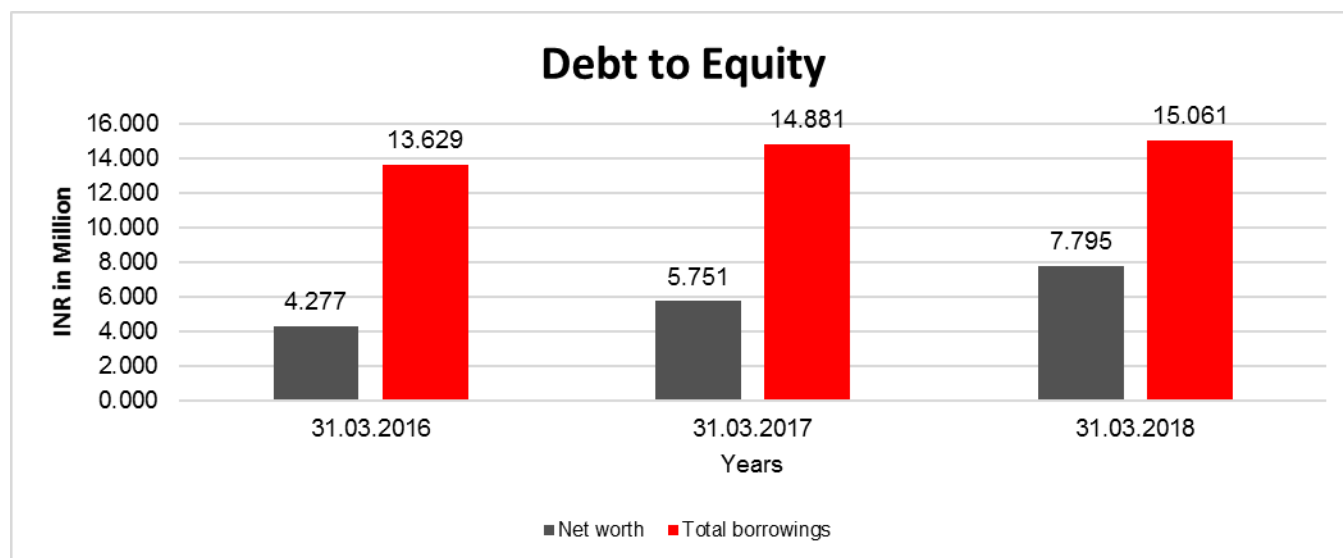
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.32	2.01	1.33
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.99	1.83	1.23
G-Score Ratio Financial (Networth / Total Assets)		0.08	0.14	0.06
G-Score Ratio Debt (Debts / Equity Capital)		16.73	16.53	15.14
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.32	2.01	1.33

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

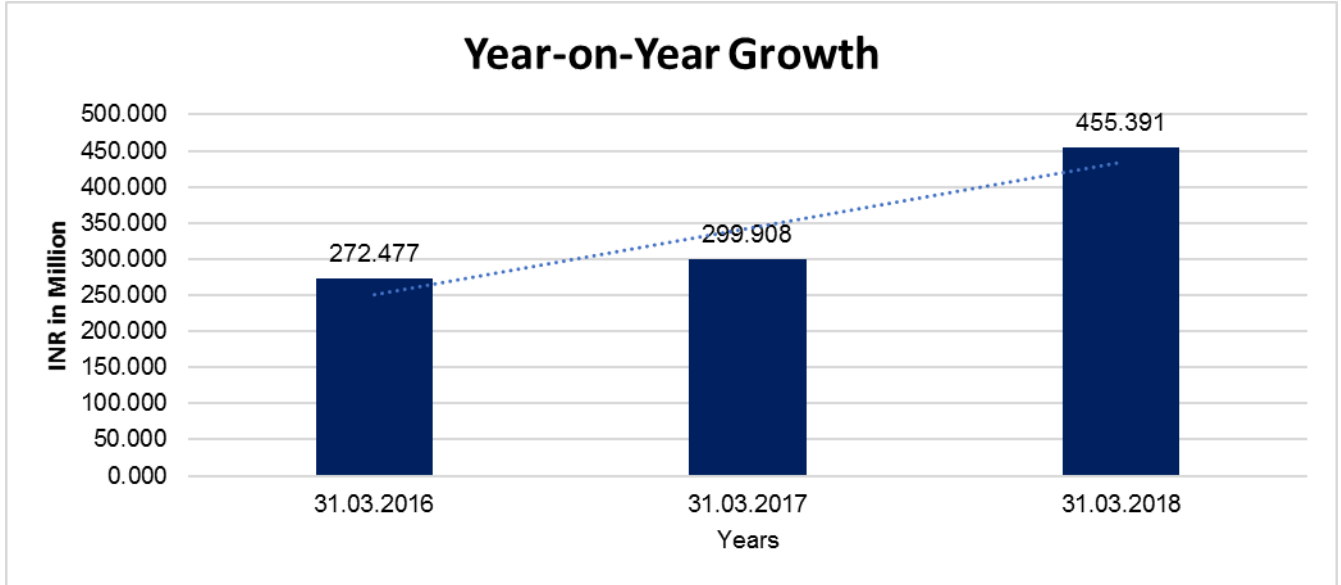
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.900	0.900	0.900
Reserves & Surplus	3.377	4.851	6.895
Net worth	4.277	5.751	7.795
Long Term borrowings	13.629	14.881	15.061
Short Term borrowings	0.000	0.000	0.000
Total borrowings	13.629	14.881	15.061
Debt/Equity ratio	3.187	2.588	1.932



YEAR-ON-YEAR GROWTH

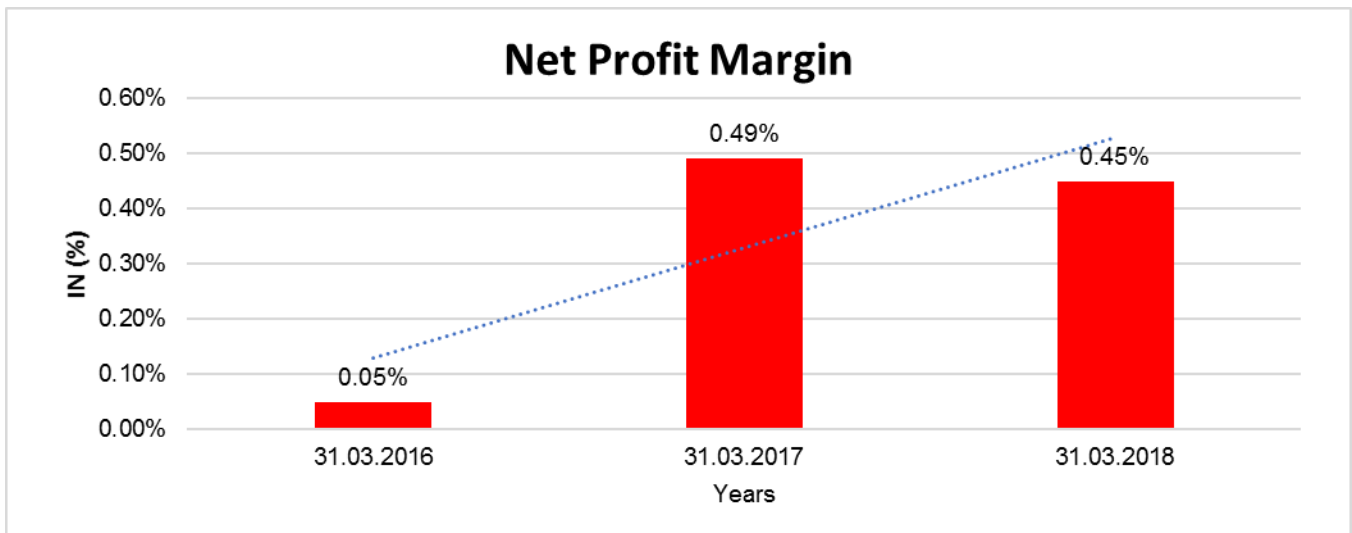
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	272.477	299.908	455.391
		10.067	51.844

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	272.477	299.908	455.391
Profit	0.135	1.473	2.045
	0.05%	0.49%	0.45%



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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	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	No
8	Designation of contact person	No
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	No
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

NOTE: As confirmed by Management Registered office of the company has been shifted from Gala No. 2, Building M, Shree Munisurat Complex, Rehnal Gartham Road, Village Rehnal, Bhiwandi, Thane – 421302, Maharashtra, India to the present address.

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UNSECURED LOAN

(INR In Million)

PARTICULARS	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
Long Term Borrowings		
Loan from Directors and Shareholders	15.061	10.251
Total	15.061	10.251

INDEX OF CHARGES

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C77333524	10608680	Standard Chartered Bank	28/10/2015	21/01/2016	-	13200000.0	SME Credit, Crescenzo, 3A/F, Plot no. C-38 & 39G Block, Bandra Kurla Complex, Bandra EastMumbaiMH400051IN
2	C73638348	10608682	Standard Chartered Bank	28/10/2015	-	-	70000000.0	SME Credit, Crescenzo, 3A/F, Plot no. C-38 & 39G Block, Bandra Kurla Complex, Bandra EastMumbaiMH400051IN
3	C74466574	10487309	Canara Bank	10/08/2013	-	07/12/2015	50000000.0	Mandvi Branch, Sujeer House,74, 76, Kazi Sayed Street,MumbaiMH400003IN

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 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 72.59
UK Pound	1	INR 93.49
Euro	1	INR 81.61

INFORMATION DETAILS

Information Gathered by :	JRL
Analysis Done by :	PRY
Report Prepared by :	VINI

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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