

MIRA INFORM REPORT

Report No. :	539177
Report Date :	19.11.2018

IDENTIFICATION DETAILS

Name :	PUJA POLY PLASTIC PRIVATE LIMITED
Registered Office :	2A, Shakespeare Sarani, 5th Floor, Kolkata - 700071, West Bengal
Tel. No.:	91-33-22829028/ 2723
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	22.11.1995
CIN No.: [Company Identification No.]	U74950WB1995PTC075472
Capital Investment / Paid-up Capital :	INR 19.584 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AABCP8542J
GSTN : [Goods & Service Tax Registration No.]	19AABCP8542J1Z1
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in Agency business of Plastic Granules. [Registered Activity and also Confirmed by Management]
No. of Employees :	10 (Approximately)

RATING & COMMENTS

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

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MIRA's Rating :	B
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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 was incorporated in the year 1995 and it is engaged in agency business of plastic granules.</p> <p>As per financials of March 2018, the company has registered marginal growth in its revenue and has reported decent profit margin.</p> <p>Rating takes into consideration the company's moderate scale of business operations marked by low reserves level along with average debt coverage indicators and unfavourable gap between its trade payables to its trade receivables.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, 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 (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

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 19.11.2018

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 PARTED BY (GENERAL DETAILS)

Name :	Mr. Deepak Chaudhari
Designation :	Accounts Department
Contact No.:	91-9830046877
Date :	13.11.2018

LOCATIONS

Registered Office :	2A, Shakespeare Sarani, 5th Floor, Kolkata - 700071, West Bengal, India
Tel. No.:	91-33-22829028/ 2723
Mobile No.:	91-9830046877 (Mr. Deepak Chaudhari)
Fax No.:	91-33-22827189
E-Mail :	puja6178@dataone.in
Location :	Owned
Locality :	Commercial

DIRECTORS

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AS ON 31.03.2018

Name :	Mr. Shankar Kumar Tekriwal		
Designation :	Director		
Address :	Flat No - A9, Sidhartha Apartment, 14/2 Burdawan Road, Alipore, Kolkata 700027, West Bengal, India		
Date of Appointment :	18.12.2001		
DIN No.:	00800727		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
L21029WB1983PLC036326	PRAVEEN INDIA LTD .	19/05/1983	-
U93000WB2012NPL188515	MANGAL KALASH OWNER'S ASSOCIATION	22/11/2012	-
Name :	Mr. Rohit Kumar Tekriwal		
Designation :	Director		
Address :	South City Tower-2, Flat No - 33C, 375 Prince Anwar Shah Road, Kolkata 700058, West Bengal, India		
Date of Appointment :	28.12.2006		
DIN No.:	00800755		
Name :	Mr. Ajay Prasad Gupta		
Designation :	Director		
Address :	V I P Enclave, Block J, Flat 302, V I P Road, Raghunathpur, Kolkata 700059, West Bengal, India		
Date of Appointment :	10.10.2002		
DIN No.:	00800781		

KEY EXECUTIVES

Name :	Mr. Deepak Chaudhari
Designation :	Accounts Department

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

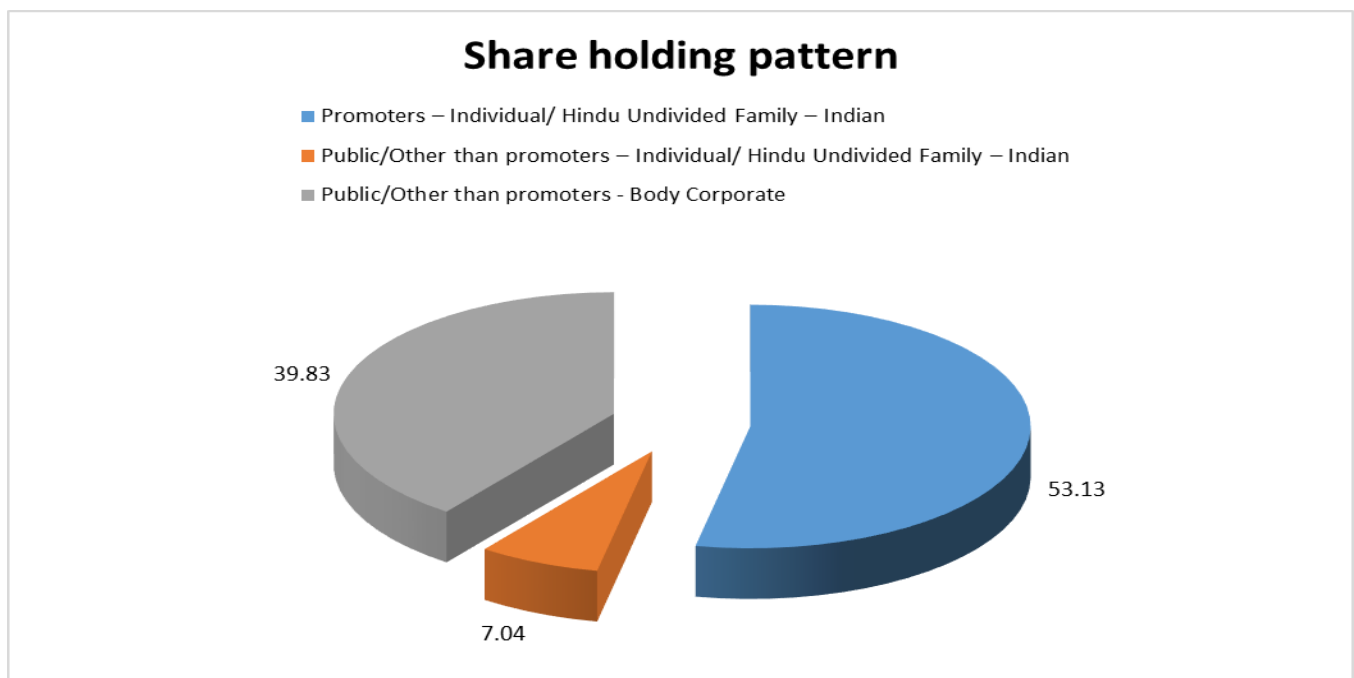
NOTE: SHAREHOLDING DETAILS FILE ATTACHED

AS ON 29.09.2017

Equity Share Breakup	Percentage of
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Category	Holding
Promoters – Individual/ Hindu Undivided Family – Indian	53.13
Public/Other than promoters – Individual/ Hindu Undivided Family – Indian	7.04
Public/Other than promoters - Body Corporate	39.83
Total	100.00



BUSINESS DETAILS

Line of Business :	Subject is engaged in Agency business of Plastic Granules. [Registered Activity and also Confirmed by Management]	
Products :	ITC Code No.	Product Descriptions
	99979900	Other miscellaneous services
Brand Names :	Not Available	
Agencies Held :	Not Available	

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Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Advance Payment, L/C and Credit (30 Days and 60 Days)
Purchasing :	Cash, Advance Payment, L/C and Credit (30 Days and 60 Days)

PRODUCTION STATUS (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Retailers and End Users	
	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	10 (Approximately)	
Bankers :	Bank Name:	Kotak Mahindra Bank Limited
	Branch:	Apeejay House, Kolkata, West Bengal, India
	Person Name (with Designation):	--
	Contact Number:	91-33-44011976 (Ringing)
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained	--

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	(Optional):	
	Credit Facilities Enjoyed	--
	(CC/OD/Term Loan):	
	Account Operation:	--
	Remarks:	--

Auditors :	
Name :	Jain and Bagaria Chartered Accountants
Address :	27/8A, Waterloo Street, Kolkata – 700069, West Bengal, India
PAN No.:	AAGSJ6184J
Memberships :	Not Available
Collaborators :	Not Available
Enterprise over which the Key managerial personnel and its relatives is able to exercise significant influence :	Praveen India Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
20000000	Equity Shares	INR 10/- each	INR 200.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1958400	Equity Shares	INR 10/- each	INR 19.584 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	19.584	19.584	19.584
(b) Reserves & Surplus	10.867	7.205	5.685
(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)	30.451	26.789	25.269
(3) Non-Current Liabilities			
(a) Long-term borrowings	1.197	1.197	2.031
(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)	1.197	1.197	2.031
(4) Current Liabilities			
(a) Short term borrowings	71.191	63.858	74.890
(b) Trade payables	37.612	31.427	26.961
(c) Other current liabilities	0.000	1.366	10.332
(d) Short-term provisions	0.052	0.000	0.000
Total Current Liabilities (4)	108.855	96.651	112.183
TOTAL	140.503	124.637	139.483
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.982	1.917	1.259
(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)	0.000	0.000	0.000
(d) Long-term Loan and Advances	15.000	15.000	15.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	15.982	16.917	16.259

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	123.277	106.517	122.054
(d) Cash and cash equivalents	0.960	0.785	0.366
(e) Short-term loans and advances	0.284	0.418	0.804
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	124.521	107.720	123.224
TOTAL	140.503	124.637	139.483

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Sales	12.189	11.744	11.158
	Other Income	2.887	1.562	1.533
	TOTAL	15.076	13.306	12.691
Less	EXPENSES			
	Employees benefits expense	2.015	1.687	1.506
	Other expenses	1.963	1.863	1.830
	TOTAL	3.978	3.550	3.336
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	11.098	9.756	9.355
Less	FINANCIAL EXPENSES	6.138	7.299	7.069
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	4.960	2.457	2.286
Less/ Add	DEPRECIATION/ AMORTISATION	0.437	0.261	0.327
	PROFIT BEFORE TAX	4.523	2.196	1.959
Less	TAX	0.861	0.676	0.759
	PROFIT AFTER TAX	3.662	1.520	1.200
	Earnings Per Share (INR)	1.87	0.78	0.61

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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	(9.057)	13.148	(30.996)
Net Cash flow from / (used in) Operating activities	(9.815)	13.045	(31.240)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	3691.53	3310.52	3992.63
Account Receivables Turnover (Income / Sundry Debtors)	0.10	0.11	0.09
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	11.30	5.09	7.43

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.78	0.79	0.82
Debt Equity Ratio (Total Liability / Networth)	2.38	2.43	3.04
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.57	3.61	4.44
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.03	0.07	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	1.81	1.34	1.32

PROFITABILITY RATIOS

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PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	30.04	12.94	10.75
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	2.61	1.22	0.86
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	12.03	5.67	4.75

SOLVENCY RATIOS

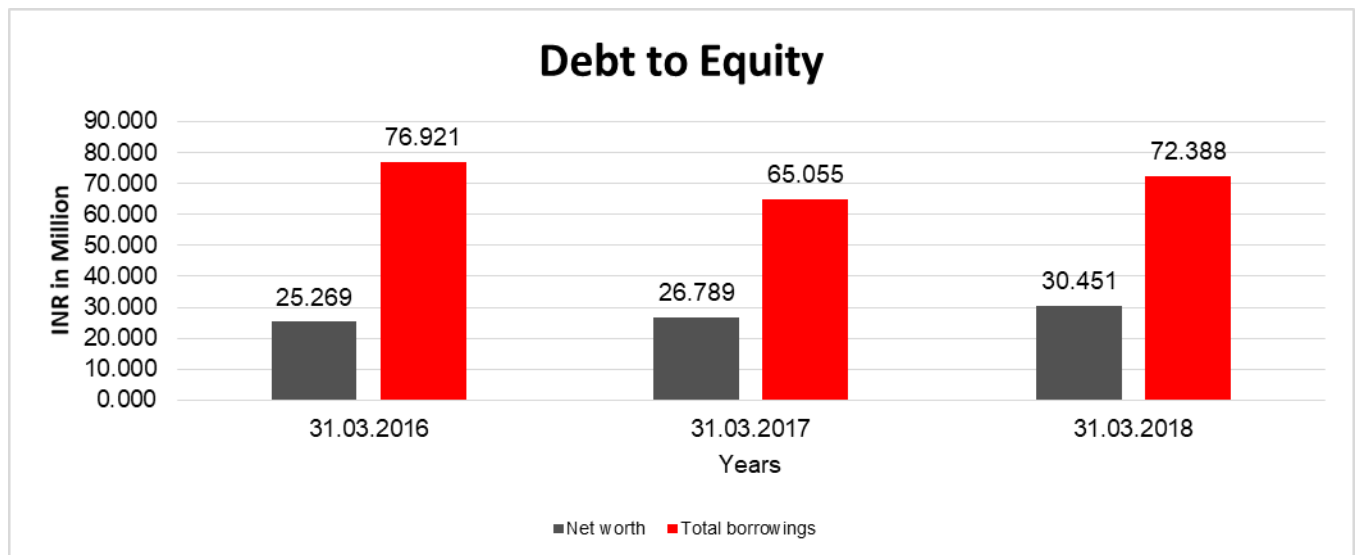
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.14	1.11	1.10
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		1.14	1.11	1.10
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.22	0.21	0.18
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		3.70	3.32	3.93
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.14	1.11	1.10

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

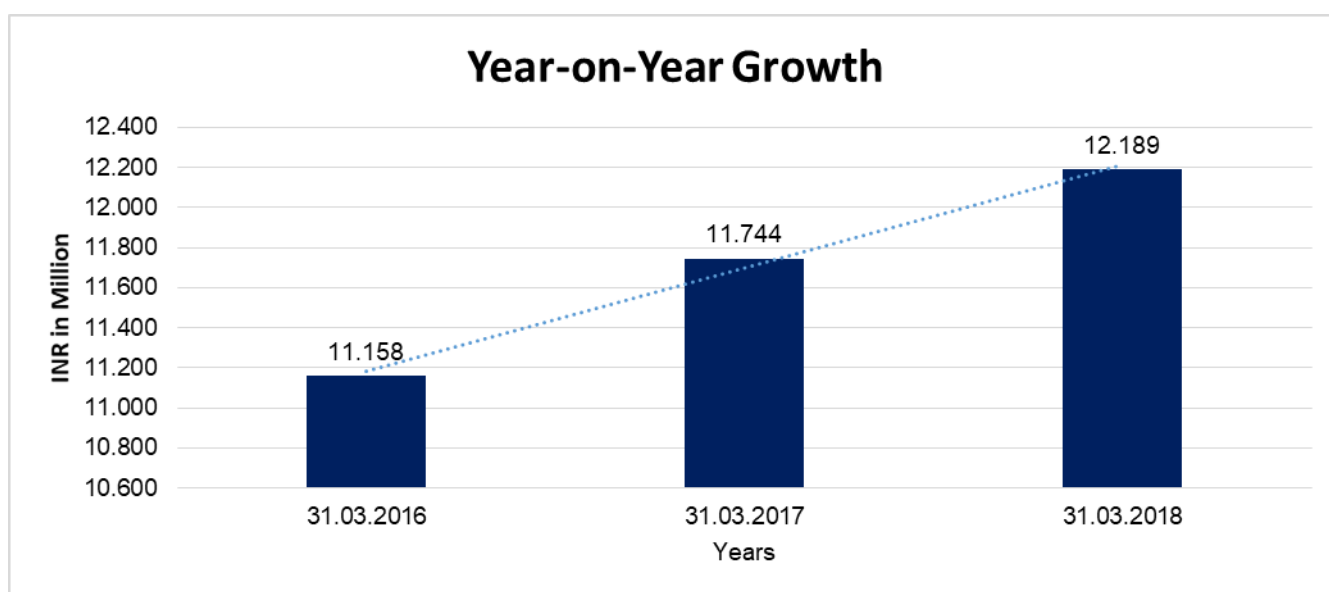
DEBT EQUITY RATIO

Particulars	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	19.584	19.584	19.584
Reserves & Surplus	5.685	7.205	10.867
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	25.269	26.789	30.451
long-term borrowings	2.031	1.197	1.197
Short term borrowings	74.890	63.858	71.191
Total borrowings	76.921	65.055	72.388
Debt/Equity ratio	3.044	2.428	2.377



YEAR-ON-YEAR GROWTH

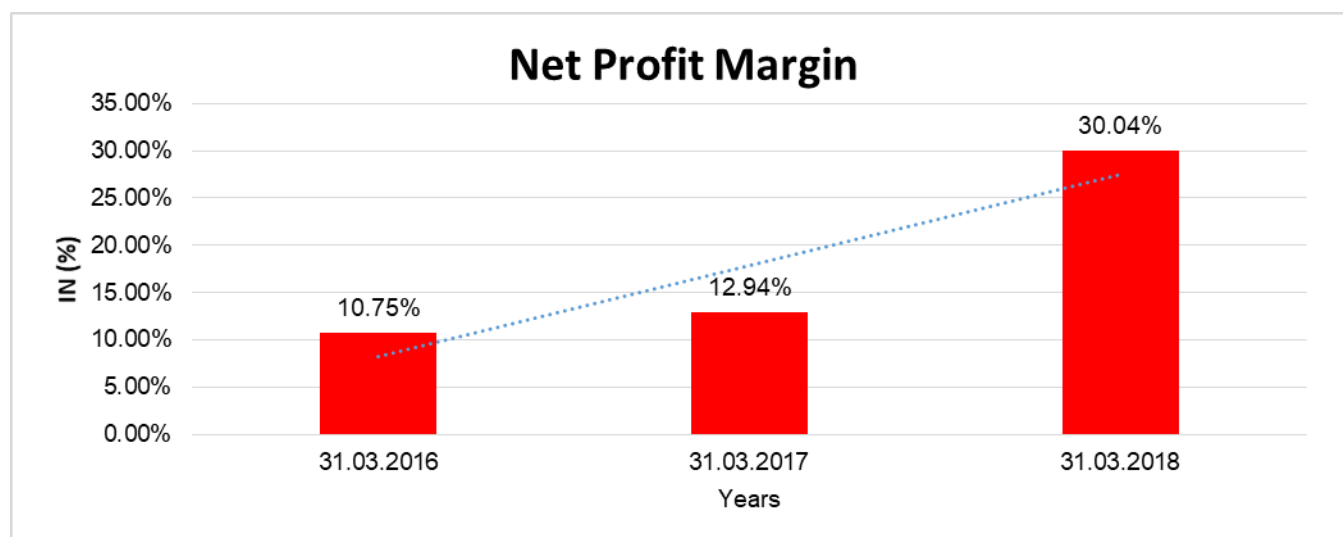
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	11.158	11.744	12.189
		5.252	3.789



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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	11.158	11.744	12.189
Profit	1.200	1.520	3.662
	10.75%	12.94%	30.04%



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	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)	No
16	No. of employees	Yes
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	--
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

INDEX OF CHARGES

CHARGES REGISTERED								
SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G7056 3424	10619 178	STATE BANK OF INDIA	16/12/ 2015	24/11/ 2017	-	87500000.0	SME N. S. ROAD BRANCH9, BRABOURNE ROADKOLKATAWB70000 1IN
2	G7335 8525	90246 176	ING VYSYA BANK LIMITED	01/12/ 2003	25/03/ 2013	01/01/ 2018	15000000.0	4/1,MIDDLETON STREET,SIKKIM HOUSE,KOLKATAWB7000 71IN
3	C1974 2758	10379 291	JAMMU AND KASHMIR BANK	18/09/ 2012	-	29/08/ 2014	375000000.0	SADAR BAZARDELHIDL110006IN

GENERAL INFORMATION

Subject is a private limited company domiciled and incorporated under the provisions of the Companies Act. The Company is engaged in Agency Business of Plastic Granules.

FIXED ASSETS:

- Land and Building
- Vehicles
- Computer
- Telephone
- 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 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 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	Indian Rupees
US Dollar	1	INR 71.79
UK Pound	1	INR 92.17
Euro	1	INR 81.98

INFORMATION DETAILS

Information Gathered by :	AISH
Analysis Done by :	VIV
Report Prepared by :	BVA

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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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