

MIRA INFORM REPORT

Report No. :	540081
Report Date :	26.11.2018

IDENTIFICATION DETAILS

Name :	AKSHAT PLASTICS PRIVATE LIMITED
Registered Office :	4648/15 Jai Mata Market Tri Nagar D, New Delhi – 110035, Maharashtra
Tel No.:	91-11-27396335
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	05.09.2003
CIN No.: [Company Identification No.]	U51495DL2003PTC122123
Capital Investment / Paid-up Capital :	INR 12.830 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.]	AAECA6850B
GSTN : [Goods & Service Tax Registration No.]	07AAECA6850B1Z0
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the trading of polymers and plastic raw materials like PVC resin, PVC paste resin, plasticizers and polymers.[Registered Activity]
No. of Employees :	Not Divulged

RATING & COMMENTS

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

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MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default
Maximum Credit Limit :	USD 21200000	
Status :	Satisfactory	
Payment Behaviour :	Usually Correct	
Litigation :	Clear	
Comments :	<p>Subject was incorporated in the year 2003. It is engaged in the trading of polymers and plastic raw materials like PVC resin, PVC paste resin, plasticizers and other polymers.</p> <p>As per the financial records of 2018, the company has achieved a fair growth of 12.37% in its revenue as compared to the previous year and has reported a low net profit margin of 0.87%.</p> <p>The overall financial position of the company seems to be satisfactory marked by adequate net worth base along with average debt balance sheet profile.</p> <p>Business is active. Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and condition.</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

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High Risk	C2
Very High Risk	D

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 26.11.2018

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 BY

MANAGEMENT NON CO-OPERATIVE (91-11-27396335)

LOCATIONS

Registered Office :	4648/15 Jai Mata Market Tri Nagar , New Delhi – 110035, Maharashtra, India
Tel. No.:	91-11-27396335/27395976/27392363
Fax No.:	91-11-27394903
E-Mail :	akshatplastic@gmail.com
Website :	Not Available

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Brij Mohan Gupta		
Designation :	Wholetime Director		
Address :	K - 39, Shalimar Bagh, Delhi – 110088, India		
Date of Appointment :	05.09.2003		
DIN No.:	00320868		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U25194DL2009PTC193533	ANISH OVERSEAS PRIVATE LIMITED	25/08/2009	-
Name :	Mrs. Rekha Gupta		
Designation :	Whole time Director		
Address :	K - 39, Shalimar Bagh, Delhi – 110088, India		
Date of Appointment :	01.07.2005		
DIN No.:	00320966		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% age holding
Asha Aggarwal	100	0.007
Ashok Aggarwal	20000	1.56
Brij Mohan Gupta	960740	74.94
Brij Mohan Gupta & Sons HUF	125250	9.769
Esha Gupta	1000	0.078
Geeta Jindal	100	0.007
Jyoti Aggarwal	50	0.003
Rama Aggarwal	100	0.007
Rekha Gupta	162400	12.667

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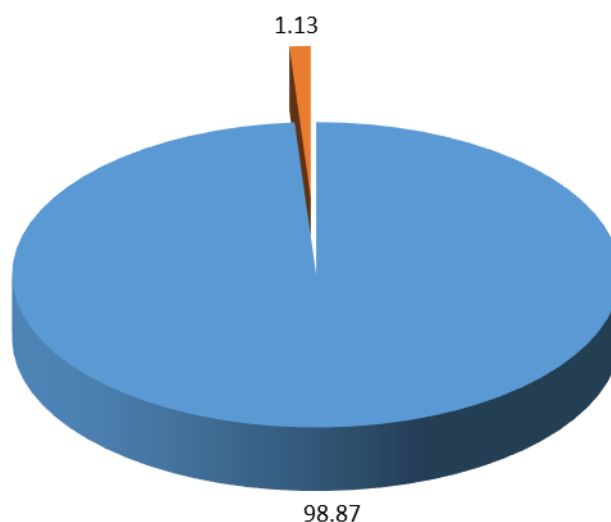
Rohit Goel	2000	0.156
Sandeep Aggarwal & Sons HUF	200	0.015
Shiv Kumar Bansal	10000	0.78
Sunil Aggarwal	100	0.007
Vipin Kumar & Sons HUF	10	0.0007
Total	1282050	100.00

AS ON: 30.09.2018

Equity Share Breakup	Percentage of Holding
Category	
Promoters (individual/Hindu Undivided Family - Indian)	98.87
Public/Other than promoters (individual/Hindu Undivided Family - Indian)	1.13
Total	100.00

Share holding pattern

- Promoters (individual/Hindu Undivided Family - Indian)
- Public/Other than promoters (individual/Hindu Undivided Family - Indian)



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BUSINESS DETAILS

Line of Business :	Subject is engaged in the trading of polymers and plastic raw materials like PVC resin, PVC paste resin, plasticizers and polymers.[Registered Activity]	
Products :	NIC Code No.	Product Descriptions
	39041090	PVC RESIN
	39042290	PVC PASTE RESIN
	29173920	PLASTICIZERS
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :	Not Available	

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 :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--

No. of Employees :	Not Divulged		
Bankers :	Bank Name:	State Bank Of India	
	Branch:	Commercial Branch, Nazafgarh Road, Delhi - 110015, Delhi, India	
	Person Name (with Designation):	--	
	Contact Number:	--	
	Name of Account Holder:	--	
	Account Number:	--	
	Account Since (Date/ Year of A/c Opening):	--	
	Average Balance Maintained (Optional):	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	
	Account Operation:	--	
	Remarks:	--	
Facilities :	SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
	SHORT TERM BORROWINGS		
	Loans from others	126.223	0.000
	Loans from banks	0.000	125.487
	Total	126.223	125.487

Auditors :	
Name :	Chachan and Lath Chartered Accountants
Address :	F-5, Nsp, Pitam Pura, Delhi – 110034, India
Firms registration number :	015012N
Membership No:	094930
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2018

Authorised Capital:

No. of Shares	Type	Value	Amount
1500000	Equity Shares	INR 10/- each	INR 15.000 Million

Issued, Subscribed & Paid-up Capital:

No. of Shares	Type	Value	Amount
1282950	Equity Shares	INR 10/- each	INR 12.830 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	12.830	12.821	12.821
(b) Reserves & Surplus	61.469	51.468	45.324
(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)	74.299	64.289	58.145
(3) Non-Current Liabilities			
(a) Long-term borrowings	97.120	56.544	25.295
(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)	97.120	56.544	25.295
(4) Current Liabilities			
(a) Short term borrowings	126.223	125.487	109.627
(b) Trade payables	19.689	28.891	35.108
(c) Other current liabilities	9.115	18.051	5.746
(d) Short-term provisions	4.957	2.785	1.470
Total Current Liabilities (4)	159.984	175.214	151.951
TOTAL	331.403	296.047	235.391
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.361	2.577	2.688
(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)	0.056	0.063	0.074
(d) Long-term Loan and Advances	1.070	0.687	0.847
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	3.487	3.327	3.609

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	178.637	206.657	104.786
(c) Trade receivables	53.983	19.659	68.325
(d) Cash and cash equivalents	61.725	34.099	31.820
(e) Short-term loans and advances	28.871	22.518	13.186
(f) Other current assets	4.700	9.787	13.665
Total Current Assets	327.916	292.720	231.782
TOTAL	331.403	296.047	235.391

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Revenue from Operations	1144.218	1018.264	907.584
	Other Income	11.719	12.191	2.317
	TOTAL	1155.937	1030.455	909.901
Less	EXPENSES			
	Purchases of Stock-in-Trade	1089.966	1095.315	882.773
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	8.166	(101.871)	1.016
	Employees benefits expense	5.093	4.247	2.742
	Other expenses	20.139	9.441	9.614
	TOTAL	1123.364	1007.132	896.145
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	32.573	23.323	13.756
Less	FINANCIAL EXPENSES	17.281	13.956	8.670
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	15.292	9.367	5.086
Less/ Add	DEPRECIATION/ AMORTISATION	0.371	0.435	0.406
	PROFIT BEFORE TAX	14.921	8.932	4.680
Less	TAX	4.957	2.789	1.458
	PROFIT AFTER TAX	9.964	6.143	3.222

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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	NA	NA	NA
Net Cash flow from (used in) Operations	8.110	(27.425)	(47.190)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	17.22	7.05	27.48
Account Receivables Turnover (Income / Sundry Debtors)	21.20	51.80	13.28
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	6.59	9.63	14.52
Inventory Turnover (Operating Income / Inventories)	0.18	0.11	0.13
Asset Turnover (Operating Income / Net Fixed Assets)	13.80	9.05	5.12

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.78	0.78	0.75
Debt Equity Ratio (Total Liability / Networth)	3.01	2.83	2.32
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.15	2.73	2.61

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.03	0.04	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	1.88	1.67	1.59

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.87	0.60	0.36
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.01	2.08	1.37
Return on Investment (ROI) ((PAT / Networth) * 100)	%	13.41	9.56	5.54

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.05	1.67	1.53
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.93	0.49	0.84
G-Score Ratio Financial (Networth / Total Assets)		0.22	0.22	0.25
G-Score Ratio Debt (Debts / Equity Capital)		17.41	14.20	10.52
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.05	1.67	1.53

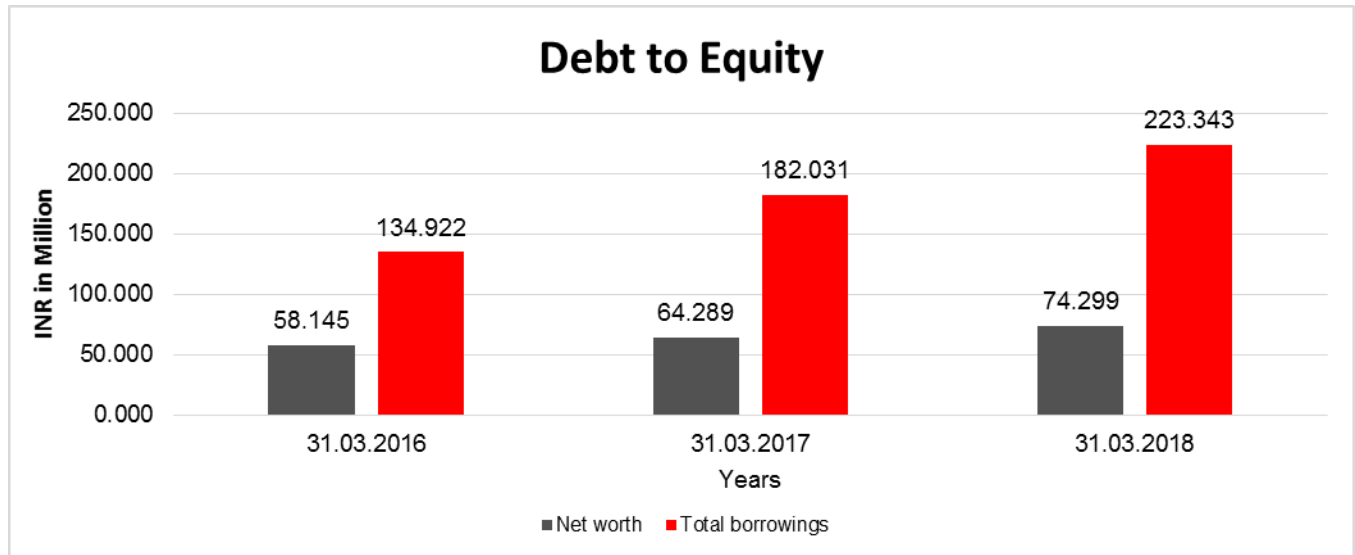
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

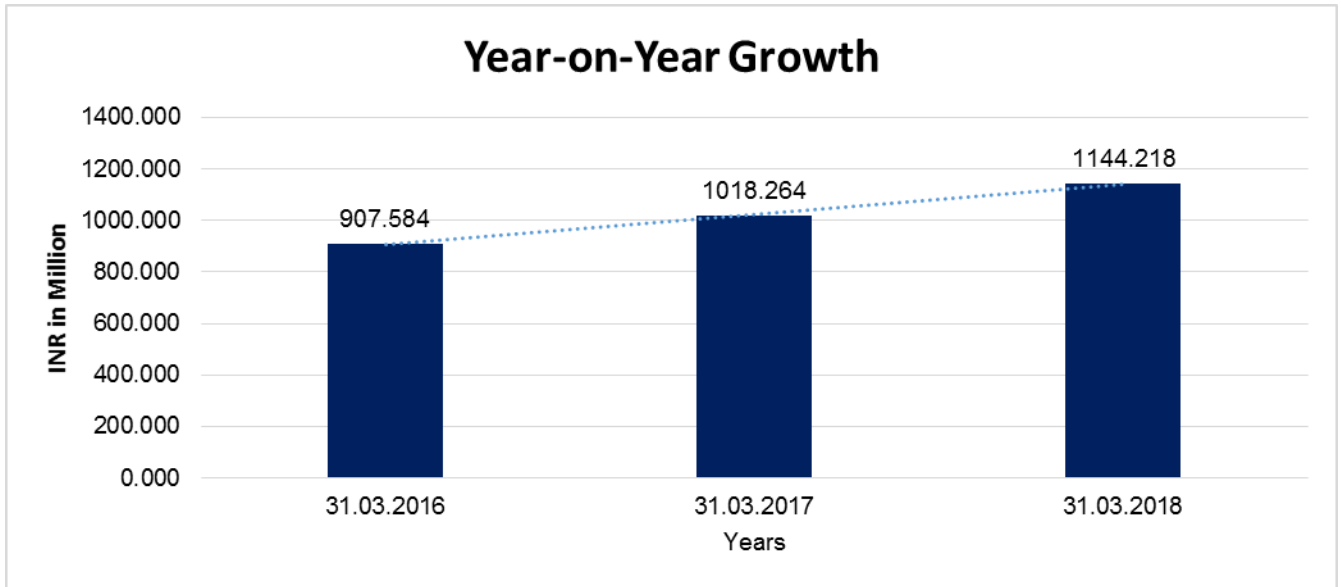
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	12.821	12.821	12.830
Reserves & Surplus	45.324	51.468	61.469
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	58.145	64.289	74.299
long-term borrowings	25.295	56.544	97.120
Short term borrowings	109.627	125.487	126.223
Total borrowings	134.922	182.031	223.343



YEAR-ON-YEAR GROWTH

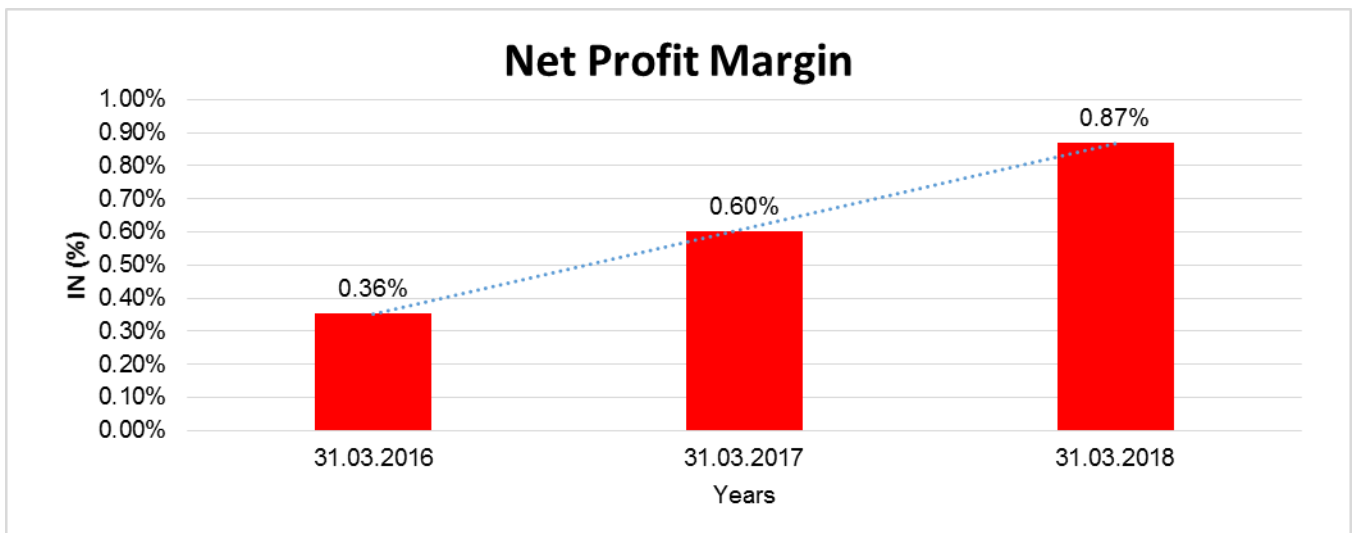
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	907.584	1018.264	1144.218
		12.195	12.369

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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	907.584	1018.264	1144.218
Profit	3.222	6.143	9.964
	0.36%	0.60%	0.87%



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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	Yes
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	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	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	Litigations that the firm/promoter involved in	--
32	Market information	--
33	Payments terms	Yes
34	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

S N O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATIO N	DATE OF MODIFIC ATION	DATE OF SATISFAC TION	AMOUNT	ADDRESS
1	C776 3473 1	80005 701	State Bank of India	13/04/2 004	27/01/2 016	-	278000 000.0	SME BRANCH23, NAJAFGARH ROAD,NEW DELHIDL110015IN

UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
LONG-TERM BORROWINGS		
Loans And Advance From Others	13.108	6.619
From Directors	77.327	49.925
From Others	6.685	0.000
Total	97.120	56.544

FIXED ASSETS:

- Building
- Power and Fuel
- Machinery
- Repairs
- Stores and Spare Parts

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 71.17
UK Pound	1	INR 91.04
Euro	1	INR 81.18

INFORMATION DETAILS

Information Gathered by :	JRL
Analysis Done by :	NYT
Report Prepared by :	NLM

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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 unfavorable.

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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