

MIRA INFORM REPORT

Report No. :	541550
Report Date :	27.11.2018

IDENTIFICATION DETAILS

Name :	S E TEXTILES PRIVATE LIMITED
Registered Office :	24/4866 Sheeltara House, Ansari Road, Darya Ganj, New Delhi – 110002
Tel. No.:	91-11-23252468
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	18.03.1994
CIN No.: [Company Identification No.]	U74899DL1994PTC057922
Capital Investment / Paid-up Capital :	INR 9.955 Million
PAN No.: [Permanent Account No.]	AAACS4177M
GSTN : [Goods & Service Tax Registration No.]	09AAACS4177M2ZU [Uttar Pradesh] 07AAACS4177M1ZZ [Delhi] 26AAACS4177M1ZZ [Dadra and Nagar Haveli]
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing and Trading of Synthetic Fibre Waste Products [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 :	A
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Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1994 and it is engaged as a manufacturer and trader of synthetic fiber waste products.</p> <p>For the financial year 2017, the company has increased its revenue as compared to its previous year along but it has reported thin profit margin during year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and comfortable debt protection metrics.</p> <p>Rating continues to derive strength from established track record of its business operations backed by well experienced management team.</p> <p>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 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

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 27.11.2018

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.

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INFORMATION DENIED

Management Non-Cooperative (Tel. No.: 91-11-23252468)

LOCATIONS

Registered Office :	24/4866 Sheeltara House, Ansari Road, Darya Ganj, New Delhi – 110002, India
Tel. No.:	91-11-23252468
Fax No.:	91-11-23252469
E-Mail :	setextiles.in@gmail.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Mahabir Prasad Gupta
Designation :	Director
Address :	A-716 ,Near Marigold School, Sector 19 ,Noida,Gautam Budh Nagar, Noida – 201301, Uttar Pradesh, India
Date of Appointment :	18.03.1994
DIN No.:	00424698
Name :	Mr. Madhusudan Gupta
Designation :	Director
Address :	A-716 ,Near Marigold School, Sector 19 ,Noida,Gautam Budh Nagar, Noida – 201301, Uttar Pradesh, India
Date of Appointment :	29.06.2007
DIN No.:	00424784

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

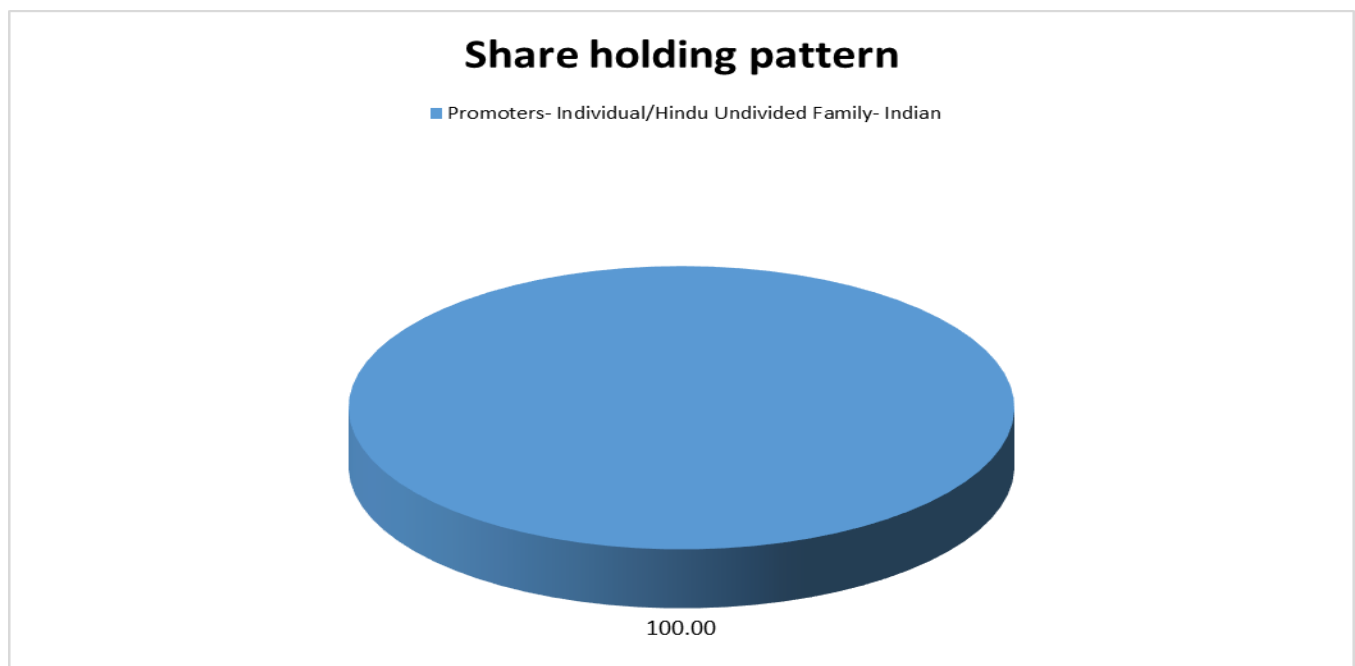
Names of Shareholders	No. of Shares
Mahabir Prasad Gupta	183210
Sarita Gupta	333810
M P Gupta HUF	264580
Madhusudan Gupta	203400
Shruti Gupta	10500
Total	995500

Equity Share Break up (Percentage of Total Equity)

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AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00



BUSINESS DETAILS

Line of Business :	Manufacturing and Trading of Synthetic Fibre Waste Products [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code	of the Product/service
	Manufacturing and Trading of Synthetic Fibre Waste Products	55051090	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Available		
Imports :	Not Available		

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Terms :	Not Divulged
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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 :	Axis Bank Limited
	Branch :	Sector18, Noida – 201301, Uttar Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-120-4348015
	Name of Account Holder :	--
	Account Number :	918030069331078 (Not Confirmed)
	IFSC Code	UTIB0000361
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
Remark :	Ringing	
Facilities :	(INR In Million)	

	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Term loan	0.000	0.514
	SHORT TERM BORROWING		
	Loans repayable on demand		
	Cash credit loan from Punjab National Bank	40.876	14.310
	Total	40.876	14.824

Auditors :	
Name :	Vads and Company Chartered Accountants
Address :	B-113, Lajpat Nagar-I, New Delhi – 110024, India
Tel. No.:	91-11-29814642 / 29813299
E-Mail :	vinay_makkar@hotmail.com
PAN N Income-tax PAN of auditor or auditor's firm :	AAGFA7498G
Memberships :	Not Available
Collaborators :	Not Available
Related Party :	Shruti Enterprises

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

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

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
995500	Equity Shares	INR 10/- each	INR 9.955 Million

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FINANCIAL DATA
[all figures are 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	9.955	9.955	9.955
(b) Reserves & Surplus	17.445	13.311	11.260
(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)	27.400	23.266	21.215
(3) Non-Current Liabilities			
(a) long-term borrowings	11.630	14.844	3.005
(b) Deferred tax liabilities (Net)	1.241	1.555	1.576
(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)	12.871	16.399	4.581
(4) Current Liabilities			
(a) Short term borrowings	40.876	14.310	20.636
(b) Trade payables	12.773	8.725	11.680
(c) Other current liabilities	0.836	0.949	1.963
(d) Short-term provisions	0.281	0.688	0.723
Total Current Liabilities (4)	54.766	24.672	35.002
TOTAL	95.037	64.337	60.798
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	15.160	16.650	17.911
(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	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	15.160	16.650	17.911
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	10.489	15.896	13.275
(c) Trade receivables	65.995	25.892	25.755
(d) Cash and cash equivalents	0.158	1.800	0.197
(e) Short-term loans and advances	3.235	4.099	3.660
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	79.877	47.687	42.887
TOTAL	95.037	64.337	60.798

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	684.553	358.355	366.556
	Other Income	1.333	0.172	0.779
	TOTAL	685.886	358.527	367.335
Less	EXPENSES			
	Cost of Materials Consumed	245.005	211.029	230.639
	Purchases of Stock-in-Trade	385.621	100.215	58.288
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.380)	(1.154)	9.445
	Employees benefits expense	8.668	8.242	8.311
	Other expenses	36.900	33.964	53.372
	TOTAL	675.814	352.296	360.055
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	10.072	6.231	7.280
Less	FINANCIAL EXPENSES	2.914	1.694	2.883
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	7.158	4.537	4.397
Less	DEPRECIATION/ AMORTISATION	1.490	1.544	2.811
	PROFIT/ (LOSS) BEFORE TAX	5.668	2.993	1.586

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Less	TAX	1.534	0.942	0.536
	PROFIT/ (LOSS) AFTER TAX	4.134	2.051	1.050
	Earnings / (Loss) Per Share (INR)	4.15	2.06	1.05

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.513	0.651	0.690
Cash generated from operations	NA	NA	NA
Net cash flows 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)	35.19	26.37	25.65
Account Receivables Turnover (Income / Sundry Debtors)	10.37	13.84	14.23
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	7.39	10.23	14.76
Inventory Turnover (Operating Income / Inventories)	0.96	0.39	0.55
Asset Turnover (Operating Income / Net Fixed Assets)	0.66	0.37	0.41

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.70	0.61	0.63
Debt Equity Ratio (Total Liability / Networth)	1.92	1.25	1.11

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Current Liabilities to Networth (Current Liabilities / Net Worth)	2.00	1.06	1.65
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.55	0.72	0.84
Interest Coverage Ratio (PBIT / Financial Charges)	3.46	3.68	2.53

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	0.60	0.57	0.29
Return on Total Assets (PAT / Total Assets) * 100	%	4.35	3.19	1.73
Return on Investment (ROI) (PAT / Networth) * 100	%	15.09	8.82	4.95

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.46	1.93	1.23
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.27	1.29	0.85
G-Score Ratio Financial (Networth / Total Assets)		0.29	0.36	0.35
G-Score Ratio Debt (Debts / Equity Capital)		5.33	2.99	2.44
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.46	1.93	1.23

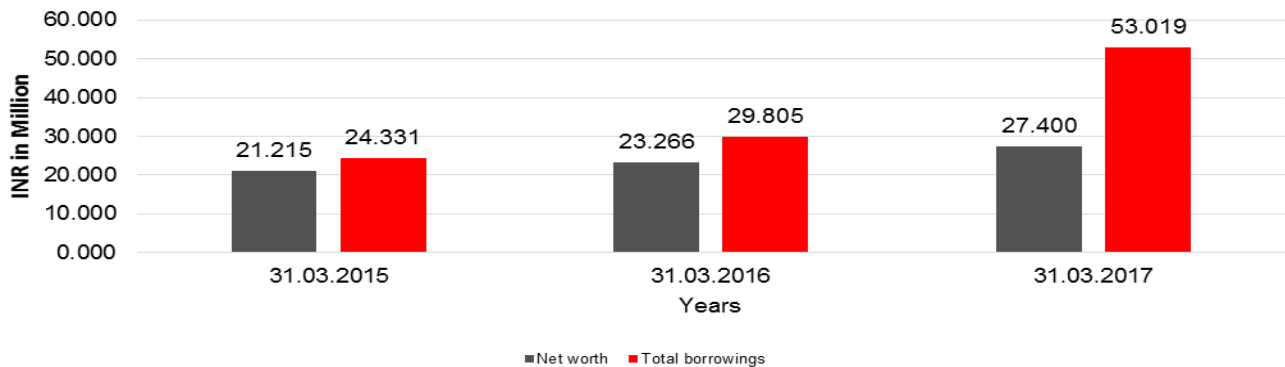
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	9.955	9.955	9.955
Reserves & Surplus	11.260	13.311	17.445
Share Application money pending allotment	0.000	0.000	0.000
Net worth	21.215	23.266	27.400
long-term borrowings	3.005	14.844	11.630
Short term borrowings	20.636	14.310	40.876
Current Maturities of Long term debt	0.690	0.651	0.513
Total borrowings	24.331	29.805	53.019
Debt/Equity ratio	1.147	1.281	1.935

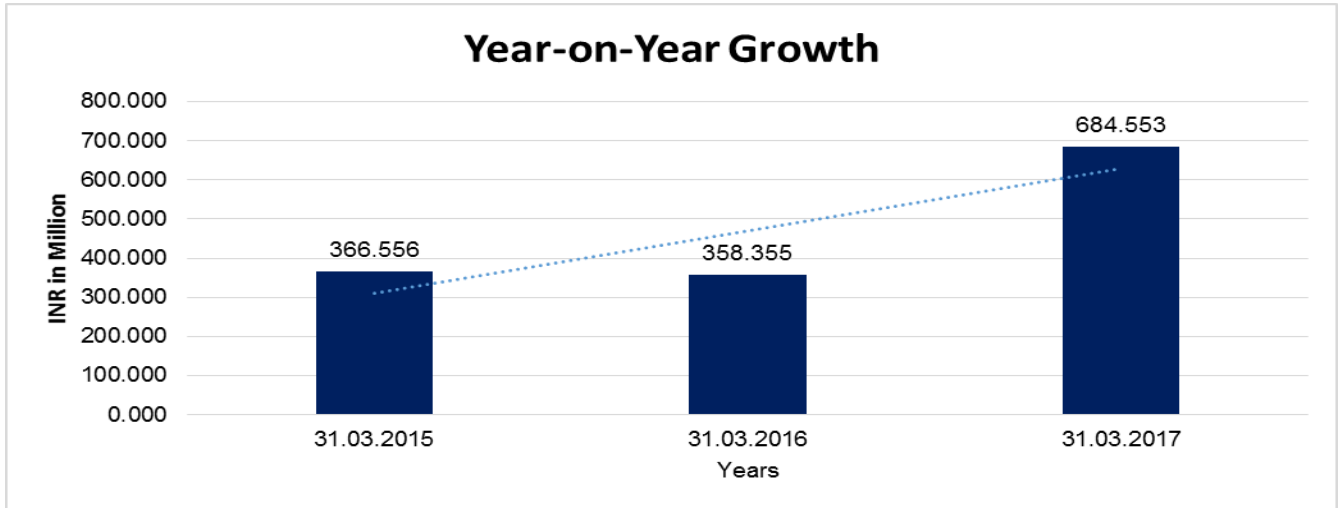
Debt to Equity



YEAR-ON-YEAR GROWTH

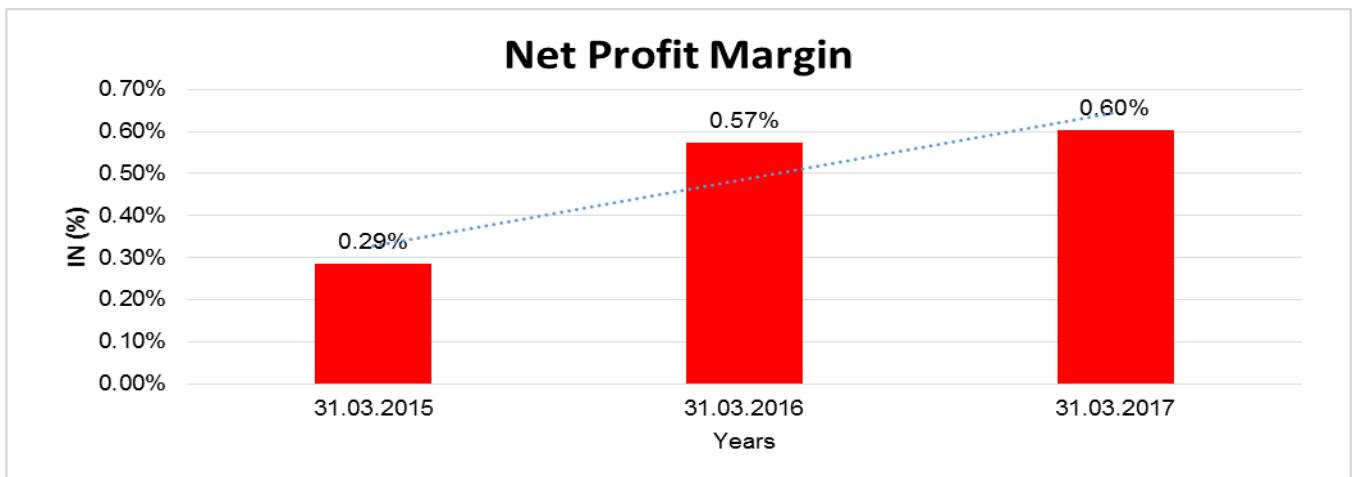
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	366.556	358.355	684.553
		(2.237)	91.026

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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	366.556	358.355	684.553
Profit	1.050	2.051	4.134
	0.29%	0.57%	0.60%



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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	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	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	No
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
Loans and Advances from related parties		
Madhusudan Gupta	1.830	1.830
M P Gupta	9.800	12.500
Total	11.630	14.330

OPERATIONS AND STATE OF COMPANY'S AFFAIRS:

The company has reported total income of INR 685.886 Million for the current year as compared to INR 358.527 Million in the previous year. The net profit for the year amounted to INR 4.134 Million in the current year as compared to INR 2.051 Million in the previous year. The Board foresees high future prospects for the company and is of the opinion that during the next year the company will be in a position to earn higher profits.

INDEX OF CHARGE:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modifica tion	Date of Satisfac tion	Amount	Address
1	H141951 50	1001994 30	Axis Bank Limited	11/07/20 18	14/09/20 18	-	15700000.0	CCSU NOIDA- B2- B3,SECTOR 16NOIDAUP20130 1IN
2	C404307 87	1054302 3	Punjab National Bank	08/01/20 15	-	-	900000.0	South Extension Part 1New DelhiDL110049IN
3	C368286 22	1053636 9	Punjab National Bank	14/11/20 14	-	-	1000000.0	South Extension Part 1New DelhiDL110049IN
4	Y101237 64	9004366 9	PUNJAB NATION AL BANK	04/02/20 03	-	-	500000.0	N-13; SOUTH EXTENTION- INEW DELHIDLIN
5	G721314 69	9004220 2	Punjab National Bank	14/05/19 98	20/11/20 17	-	49500000.0	South Extension, Part-1,New DelhiDL110049IN
6	Y101222 88	9004219 3	PUNJAB NATION AL BANK	01/05/19 98	04/02/20 03	-	1000000.0	N-13; SOUTH EXTENTION- INEW DELHIDLIN

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FIXED ASSETS:

- Land
- Building
- Plant and equipment
- Furniture and Fixture
- Vehicles
- Office Equipment
- Electrical Installation
- Computer

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 70.68
UK Pound	1	INR 90.62
Euro	1	INR 80.16

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	VIVR
Report Prepared by :	JYO

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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