

MIRA INFORM REPORT

Report No. :	537965
Report Date :	31.10.2018

IDENTIFICATION DETAILS

Name :	BDC DISTRIBUTION PRIVATE LIMITED (w.e.f.10.01.2014)
Formerly Known As :	SCK POLYMERS PRIVATE LIMITED
Registered Office :	B-518, Annexe Block, Ground Floor, New Friends Colony, New Delhi - 110025
Tel. No.:	91-11-49212222
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	04.01.2007
CIN No.: [Company Identification No.]	U25209DL2007PTC157403
Capital Investment / Paid-up Capital :	INR 15.500 Million
GSTIN : [Goods & Service Tax Registration No.]	09AALCS6702P1ZN
PAN No.: [Permanent Account No.]	AALCS6702P
Legal Form :	Private Limited Liability Company
Line of Business :	Trading and Distribution of Speciality Chemicals. (Registered Activity)
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Status :	Moderate
Payment Behaviour :	Slow but Correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007 and it is a trader and distributor of specialty chemicals.</p> <p>As per financials of March 2017, the company has registered decent growth in its revenue and has reported minimal profit margin.</p> <p>Rating takes into consideration the company's moderate financial risk profile marked by low reserves level along with fairly high debt balance sheet and average liquidity position.</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> <p>Note: Mr. Suneel Saraf (GM in Finance and Accounts Department) claimed that he will provide information of the company soon</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 31.10.2018

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.

LOCATIONS

Registered Office :	B-518, Annexe Block, Ground Floor, New Friends Colony, New Delhi – 110025, India
Tel. No.:	91-11-49212222
Fax No.:	91-11-49212233/41406362
E-Mail :	sohan.nagpal@colourindia.com accounts@colourindia.com bharat.kaura@colourindia.com sales@colourindia.com careers@colourindia.com marketing@colourindia.com it@colourindia.com logistics@colourindia.com customersupport@colourindia.com techsupport@colourindia.com
Website :	www.colourindia.com
Head Office :	D-87, 2nd Floor, Sector – 2, Noida – 201301, India
Tel. No.:	91-120-4798 555

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DIRECTORS

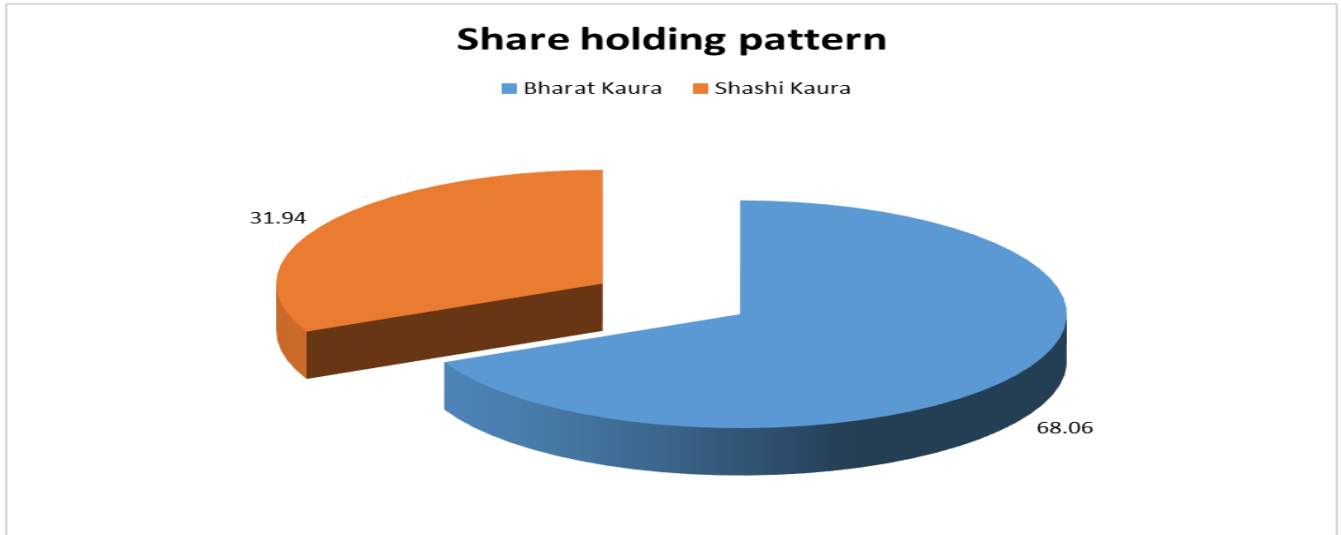
As on 31.03.2018

Name :	Mr. Bharat Kaura
Designation :	Director
Address :	B-518, New Friends Colony, New Delhi – 110065, Delhi, India
Date of Birth/Age :	23.11.1968
Date of Appointment :	04.01.2007
DIN No.:	00806225
Name :	Mr. Shashi Kaura
Designation :	Director
Address :	B-518, New Friends Colony, New Delhi – 110065, Delhi, India
Date of Birth/Age :	18.03.1944
Date of Appointment :	04.01.2007
DIN No.:	00806342
Name :	Ahana Kaura
Designation :	Additional Director
Address :	House No.B-518, New Friends Colony, Delhi -110025, India
Date of Appointment :	21.05.2018
DIN No.:	08138578

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Bharat Kaura	1055000	68.06
Shashi Kaura	495000	31.94
Total	1550000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Trading and Distribution of Speciality Chemicals. (Registered Activity)	
Products / Services :	Item Code No.	Products/Services Description
	99611719	Basic Industrial Chemicals and synthetic resins
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :	Not Available	

PRODUCTION STATUS – (NOT AVAILABLE)

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GENERAL INFORMATION

Suppliers :	Reference :	Not Available	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Reference :	Not Available	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Not Available		
Bankers :	Banker Name :	HDFC Bank Limited	
	Branch :	HDFC Bank House, Senapati Bapat Marg, Lower Parel Mumbai-400013, Maharashtra, 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 :	--		
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Car loan from Axis Bank	0.000	0.306
	HDFC Bank – Car loan	0.999	1.308
	Short-term borrowings		
	Bank overdraft	0.000	3.645
	Dropdown overdraft loan	47.260	54.678
	Buyers credit loan	15.290	0.000
Total	63.549	59.937	

Auditors :	
Name :	Kumra Bhatia and Company Chartered Accountants
Address :	Flat No.8, Vasant Enclave, New Delhi – 110057, India
Tel. No.:	91-11-41008405/ 41008406
Fax No.:	91-11-26148122
E-Mail :	kumarbhatia@hotmail.com
Income-tax PAN of auditor or auditor's firm :	AAEFK4747L
Memberships :	Not Available
Collaborators :	Not Available
Enterprise exercising significant influence:	<ul style="list-style-type: none"> • Colour India

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1550000	Equity Shares	INR 10/- each	INR 15.500 Million

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	15.500	15.500	11.000
(b) Reserves & Surplus	2.440	3.060	0.826
(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	17.940	18.560	11.826
(3) Non-Current Liabilities			
(a) long-term borrowings	0.999	1.614	2.324
(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	0.999	1.614	2.324
(4) Current Liabilities			
(a) Short term borrowings	64.870	60.643	17.258
(b) Trade payables	78.833	94.833	83.708
(c) Other current liabilities	6.826	4.940	10.088
(d) Short-term provisions	0.806	1.036	1.532
Total Current Liabilities	151.335	161.452	112.586
TOTAL	170.274	181.626	126.736
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	4.984	5.365	6.461
(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	1.267	1.267	1.267
(c) Deferred tax assets (net)	0.000	0.000	0.000
(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	6.251	6.632	7.728

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	44.268	47.134	29.059
(c) Trade receivables	111.019	108.172	81.306
(d) Cash and cash equivalents	5.172	15.525	2.910
(e) Short-term loans and advances	1.871	1.970	2.997
(f) Other current assets	1.693	2.193	2.736
Total Current Assets	164.023	174.994	119.008
TOTAL	170.274	181.626	126.736

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	387.215	314.264	261.979
	Other Income	10.015	7.793	8.663
	TOTAL	397.230	322.057	270.642
Less	EXPENSES			
	Cost of Materials Consumed	337.705	267.977	223.709
	Employees benefits expense	21.077	18.143	16.223
	Other expenses	21.012	18.969	15.147
	Director Remuneration	5.050	6.300	5.775
	TOTAL	384.844	311.389	260.854
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	12.386	10.668	9.788
Less	FINANCIAL EXPENSES	8.189	4.287	2.899
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	4.197	6.381	6.889
Less	DEPRECIATION/ AMORTISATION	2.263	2.704	2.753
	PROFIT/ (LOSS) BEFORE TAX	1.934	3.677	4.136
Less	TAX	0.806	1.036	1.531
	PROFIT/ (LOSS) AFTER TAX	1.128	2.641	2.605
	EARNINGS IN FOREIGN CURRENCY			
	F.O.B. Value of Exports	0.680	0.759	0.000
	TOTAL EARNINGS	0.680	0.759	0.000

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IMPORTS					
	Raw Materials		189.397	154.771	0.000
	TOTAL IMPORTS		189.397	154.771	0.000
	Earnings / (Loss) Per Share (INR)		0.73	1.7	2.38

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 flows from (used in) operating activity	(12.083)	(32.981)	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	104.65	125.64	113.28
Account Receivables Turnover (Income / Sundry Debtors)	3.49	2.91	3.22
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	85.20	129.17	136.58
Inventory Turnover (Operating Income / Inventories)	0.28	0.23	0.34
Asset Turnover (Operating Income / Net Fixed Assets)	2.49	1.99	1.51

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.89	0.90	0.91
Debt Equity Ratio (Total Liability / Networth)	3.67	3.35	1.66
Current Liabilities to Networth	8.44	8.70	9.52

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(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.28	0.29	0.55
Interest Coverage Ratio (PBIT / Financial Charges)	1.51	2.49	3.38

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.29	0.84	0.99
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.66	1.45	2.06
Return on Investment (ROI) ((PAT / Networth) * 100)	%	6.29	14.23	22.03

SOLVENCY RATIOS

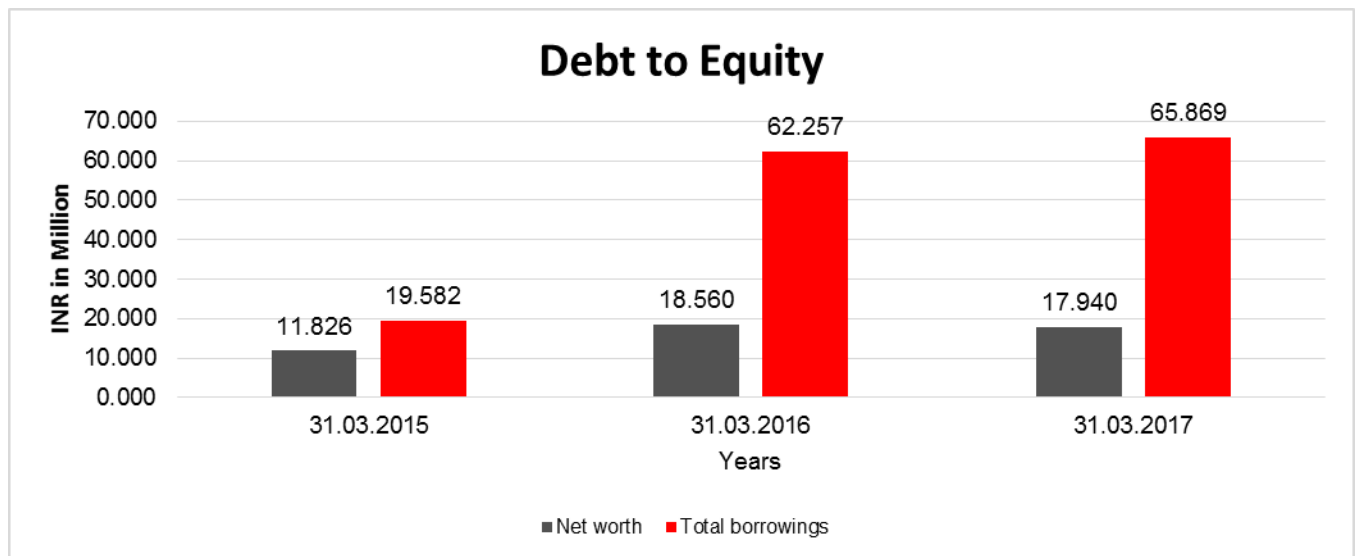
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.08	1.08	1.06
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.79	0.79	0.80
G-Score Ratio Financial (Networth / Total Assets)		0.11	0.10	0.09
G-Score Ratio Debt (Debts / Equity Capital)		4.25	4.02	1.78
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.08	1.08	1.06

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

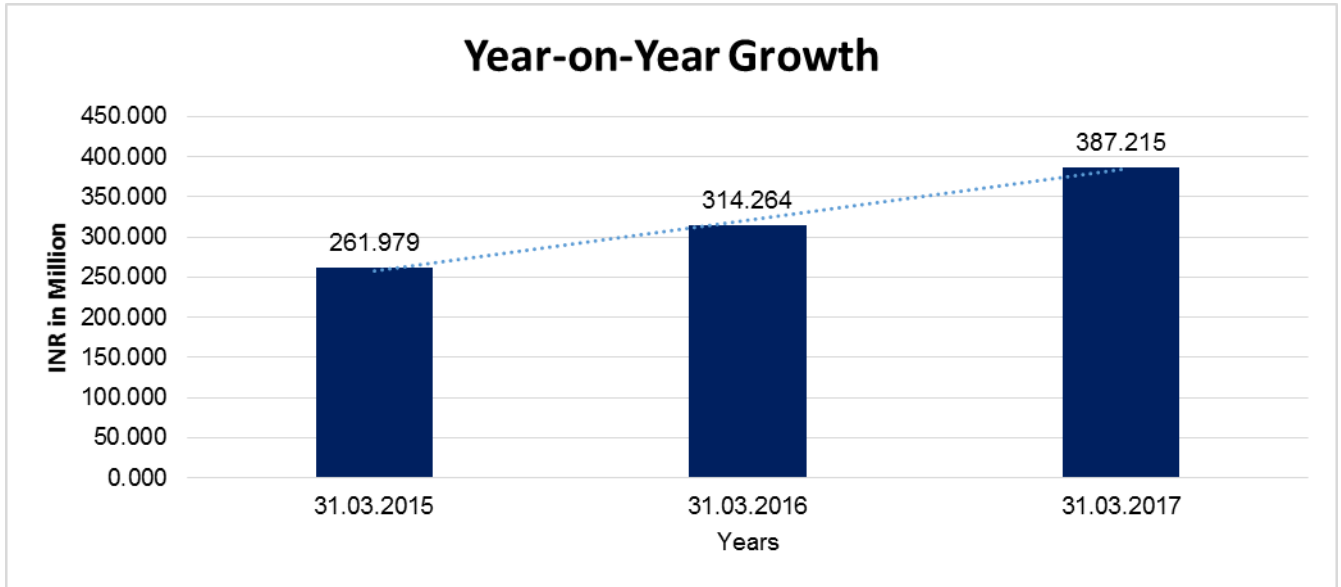
Particular	31.03.2015 (INR in Million)	31.03.2016 (INR in Million)	31.03.2017 (INR in Million)
Share Capital	11.000	15.500	15.500
Reserves & Surplus	0.826	3.060	2.440
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	11.826	18.560	17.940
long-term borrowings	2.324	1.614	0.999
Short term borrowings	17.258	60.643	64.870
Total borrowings	19.582	62.257	65.869
Debt/Equity ratio	1.656	3.354	3.672



YEAR-ON-YEAR GROWTH

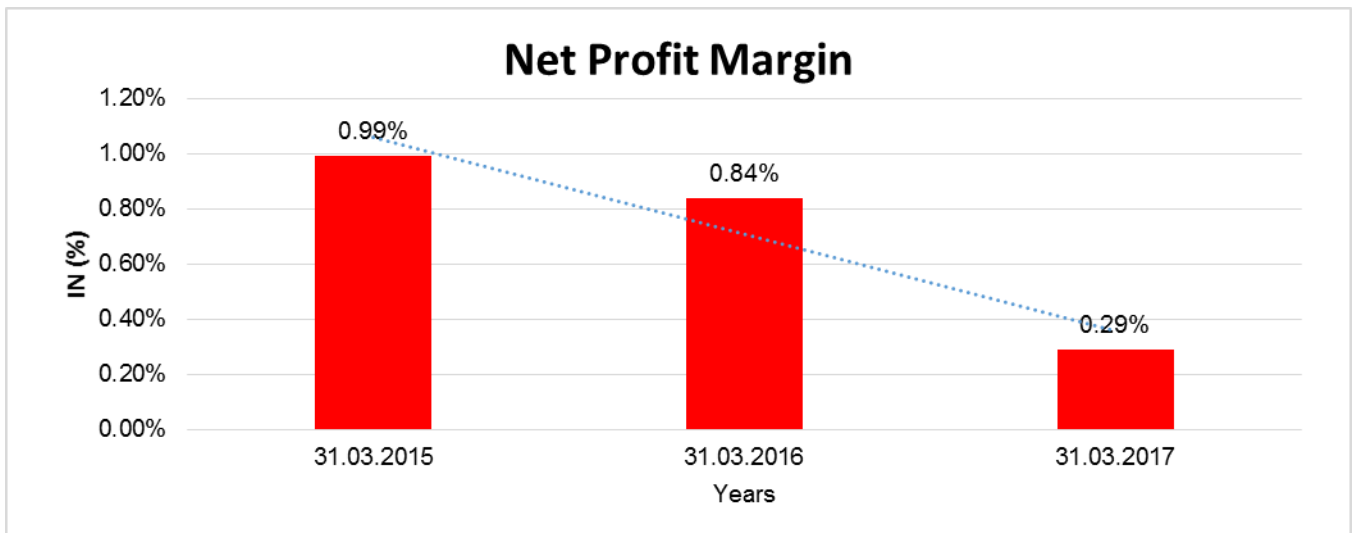
Year on Year Growth	31.03.2015 (INR in Million)	31.03.2016 (INR in Million)	31.03.2017 (INR in Million)
Sales	261.979	314.264	387.215
		19.958	23.213

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015 (INR in Million)	31.03.2016 (INR in Million)	31.03.2017 (INR in Million)
Sales	261.979	314.264	387.215
Profit	2.605	2.641	1.128
	0.99%	0.84%	0.29%



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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	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	No
34]	Negative Reporting by Auditors in the Annual Report	No

STATE OF COMPANY'S AFFARIS

The company has achieved revenue of INR 397.230 Million as compared to INR 322.057 Million of last year and earned net profit of INR 1.128 Million.

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UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Short-term borrowings		
R.C. Kaur	0.800	0.800
Sona Kaura	0.250	0.250
Sumi Kaura	0.150	0.150
S.C. Kaura and Sons - HUF	0.120	0.120
Emeison Agency	1.000	1.000
Total	2.320	2.320

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G028 0238 7	10002 4422	HDFC BANK LIMITED	29/03/2 016	-	-	30000000.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL MUMBAI-400013, MAHARASHTRA, INDIA
2	G051 8048 4	10568 396	Citi Bank N.A.	26/02/2 015	21/01/2 016	02/06/2 016	30000000.0	JEEVAN BHARTI BUILDING, 4TH FLOOR124 CONNAUGHT CIRCUS, CONNAUGHT PLACENEW DELHIDL110001IN

FIXED ASSETS

- Furniture and Fixture
- Office equipment
- Vehicle
- Computer
- Trade Mark

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 73.57
UK Pound	1	INR 94.18
Euro	1	INR 83.71

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIV
Report Prepared by :	RKI

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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