

MIRA INFORM REPORT

Report No. :	529054
Report Date :	08.09.2018

IDENTIFICATION DETAILS

Name :	UNITED BROTHERS MULTIPLAST LLP
Registered Office :	301, Heritage Plaza, A Wing R.S. Maharaj Marg, Telli Galli Cross lane, Andheri (East), Mumbai – 400069, Maharashtra
Tel. No.:	91-22-26844612/26822912
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	18.02.2015
Total Obligation of Contribution:	INR 69.620 Million
LLPIN :	AAAD-3941
PAN No.: [Permanent Account No.]	AAEFU1924B
GSTN : [Goods & Service Tax Registration No.]	27AAEFU1924B1ZJ
Legal Form :	Limited Liability Partnership
Line of Business :	Trading and Carrying Agency Business in Plastics, Polymers and Petrochem Products. (Registered activity and also confirmed by management)
No. of Employees :	25 (Approximately)

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

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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a limited liability partnership firm started in the year 2015 and it is having satisfactory track records.</p> <p>For the financial year 2017, the firm has increased its revenue from operation and maintained healthy profitability margin of 31.67%.</p> <p>Rating takes into consideration firm's sound financial profile marked by adequate capital base along with average debt balance sheet.</p> <p>The firm also derives strength from its healthy improvement in revenue as well as profitability profile.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported to be usually correct.</p> <p>In view of aforesaid, the firm 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 (31.12.2017)	Current Rating (01.04.2018)
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 31-03-2016.

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 08.09.2018

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

Name :	Ms. Joyti
Designation :	Senior Marketing Head
Contact No.:	91-22-26844612
Date :	06.09.2018

LOCATIONS

Registered Office :	301, Heritage Plaza, A Wing R.S. Maharaj Marg, Telli Galli Cross Lane, Andheri (East), Mumbai – 400069, Maharashtra, India
Tel. No.:	91-22-26844612 / 26822912
Fax No.:	91-22-26822914
E-Mail :	info@unitedpolymers.co.in prashant@unibrothers.com

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Website :	www.uniobrothers.com
Location:	Owned
Locality :	Commercial

PARTNERS

As on 31.03.2018

Name :	Mr. Prashant Harshadrai Valia		
Designation :	Designated Partner		
Address :	Harshjyot 13 Vithalnagar Society, N S Road No. 10 JVPD Scheme, Vile Parle (West), Mumbai – 400049, Maharashtra, India		
Date of Birth/Age :	12.10.1958		
Date of Appointment :	18.02.2015		
DPIN No.:	00147909		
Other Directorship:			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAA-8978	UNITED BROTHERS POLYPLAST LLP	26/04/2012	-
AAB-0621	UNITED BROTHERS POLYTECH LLP	12/08/2012	-
Name :	Mr. Valia Siddhant Prashant		
Designation :	Designated Partner		
Address :	Harshjyot 13 Vithalnagar Society, N S Road No. 10 JVPD Scheme, Vile Parle (West), Mumbai – 400049, Maharashtra, India		
Date of Appointment :	15.01.2016		
DPIN No.:	07395611		

EXECUTIVES

Name :	Ms. Joyti
Designation :	Senior Marketing Head

CONTRIBUTION DETAILS

As on 31.03.2017

Names of Persons	INR in Million
Prashant Harshadrai Valia	0.450
Alka Prashant Valia	0.450
Siddhant P Valia	0.600
Total	1.500

BUSINESS DETAILS

Line of Business :	Trading and Carrying Agency Business in Plastics, Polymers and Petrochem Products. (Registered activity)
Products :	Not Available
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	Not Available

GENERAL INFORMATION

Suppliers :	Reference :	Not Available
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--

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Customers :	Reference :	Not Available	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	25 (Approximately)		
Bankers :	Banker Name	Vijaya Bank	
	Branch Address	Andheri-West Branch, Alka Apartments. S.V. Road, Andheri-West, Mumbai - 400058, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	91-22-26706447 (Ringing)	
	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	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Vijay Bank, Andheri (Cash Credit) (Secured by personal guarantee partners and family member, cash margin and collateral security by way of equitable mortgage of part of property owned by partners and family members)	9.975	3.821
	ICICI Bank (Overdraft – under Channel Financing Scheme) (Secured by personal guarantee of partners)	76.645	51.740
	ICICI Bank (Car Loan) (Secured by Hypothecation of Motor Car)	1.072	0.446

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	Total	87.692	56.007
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Auditors :	
Name :	P. Pathak and Company Chartered Accountants
Address :	D-53/1139, Anupam CHS Limited, Azad Nagar No. 3, Veera Desai Road, Andheri (West), Mumbai – 4000058, Maharashtra, India
Tel. No.:	91-22-26773162
Mobile No.:	91-9892978150
E-Mail :	purandar55@rediffmail.com ppathakca@gmail.com info@unitedpolymers.co.in
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Name of Partner	Share of profit/loss	Vested on Conversion of United Brothers [Partnership form] (INR)	Additions	Share of Profit/Loss	Partner's Remuneration	Interest on capital	Sub-Total	Les: Withdrawals	Closing Balance 31.03.2016
FIXED CAPITAL ACCOUNTS									
Prashant H. Valia	30%	0.450	--	--	--	--	0.450	--	0.450
Alka P. Valia	30%	0.450	--	--	--	--	0.450	--	0.450
Sinddhant P. Valia	40%	0.600	--	--	--	--	0.600	--	0.600
Sub- Total (A)		1.500	--	--	--	--	1.500	--	1.500
CURRENT CAPITAL									

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ACCOUNTS									
Prashant H. Valia	30%	16.044	67.111	1.959	0.300	1.983	87.397	85.268	22.129
Alka P. Valia	30%	19.877	38.440	1.959	--	0.853	61.129	39.888	21.240
Sinddhant P. Valia	40%	22.603	50.868	2.611	0.300	0.573	76.955	52.205	24.750
Sub- Total (B)		58.524	156.419	6.529	0.600	3.409	225.480	157.361	68.120
Grand Total [A+B]		60.024	156.419	6.529	0.600	3.409	225.480	157.361	68.120

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015 (For 1 Month)
SHAREHOLDERS FUNDS			
1] Partner's Capital	69.620	60.024	63.380
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	69.620	60.024	63.380
LOAN FUNDS			
1] Secured Loans	87.692	56.007	60.940
2] Unsecured Loans	11.989	11.491	15.485
TOTAL BORROWING	99.881	67.498	76.425
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	169.301	127.522	139.805
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	6.325	5.630	6.665
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.030	0.066	0.035
DEFERRED TAX ASSETS	0.015	0.014	0.013
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	200.172	168.743	107.482
Cash & Bank Balances	93.456	28.464	54.272

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Other Current Assets	0.086	0.107	0.106
Loans & Advances	8.447	7.411	6.349
Total Current Assets	302.161	204.725	168.209
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	128.465	78.735	32.414
Other Current Liabilities	6.291	3.197	2.714
Provisions	4.480	0.990	0.000
Total Current Liabilities	139.236	82.922	35.128
Net Current Assets	162.925	121.803	133.081
MISCELLANEOUS EXPENSES	0.006	0.009	0.011
TOTAL	169.301	127.522	139.805

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016	31.03.2015 (For 1 Month)
SALES			
Income	20.617	11.783	0.000
Other Income	20.082	12.968	0.000
TOTAL	40.699	24.751	0.000
Less EXPENSES			
Personnel Expenses	3.685	2.906	0.000
Administrative and Other expenses	3.970	4.059	0.003
Selling expenses	8.024	3.814	0.000
TOTAL	15.679	10.779	0.003
PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	25.020	13.972	(0.003)
Less FINANCIAL EXPENSES	13.763	9.820	0.000
PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	11.257	4.152	(0.003)
Less/ Add DEPRECIATION/ AMORTISATION	1.099	1.002	0.000
PROFIT/ (LOSS) BEFORE TAX	10.158	3.150	(0.003)
Less TAX	3.629	1.018	0.000
PROFIT/ (LOSS) AFTER TAX	6.529	2.132	(0.003)

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Particulars			31.03.2018
Sales Turnover (Approximately)			20.000

The above information has been parted by Ms. Jyoti (Senior Marketing Head)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015 (For 1 Month)
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	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	3543.81	5227.12	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.10	0.07	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	3.96	2.48	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.77	0.71	0.64
Debt Equity Ratio (Total Liability / Networth)	1.43	1.12	1.21

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Current Liabilities to Networth (Current Liabilities / Net Worth)	2.17	1.57	0.80
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.09	0.09	0.11
Interest Coverage Ratio (PBIT / Financial Charges)	1.82	1.42	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	31.67	18.09	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.12	1.01	0.00
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.38	3.55	0.00

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.00	2.17	3.32
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.00	2.17	3.32
G-Score Ratio Financial (Networth / Total Assets)		0.23	0.29	0.36
G-Score Ratio Debt (Debts / Equity Capital)		1.43	1.12	1.21
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.00	2.17	3.32

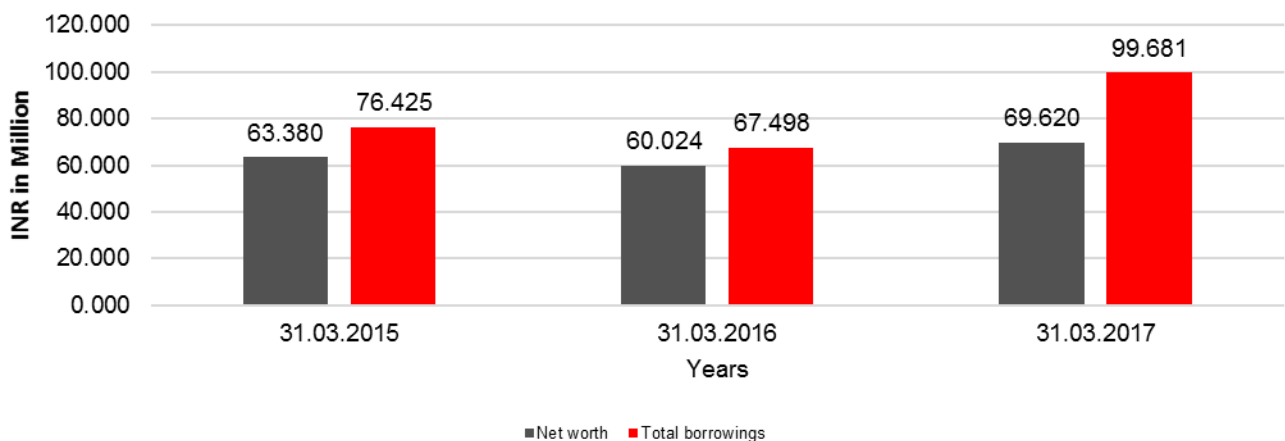
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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
Partner's Capital	63.380	60.024	69.620
Reserves & Surplus	0.000	0.000	0.000
Net worth	63.380	60.024	69.620
Secured Loans	60.940	56.007	87.692
Unsecured Loans	15.485	11.491	11.989
Total borrowings	76.425	67.498	99.681
Debt/Equity ratio	1.206	1.125	1.432

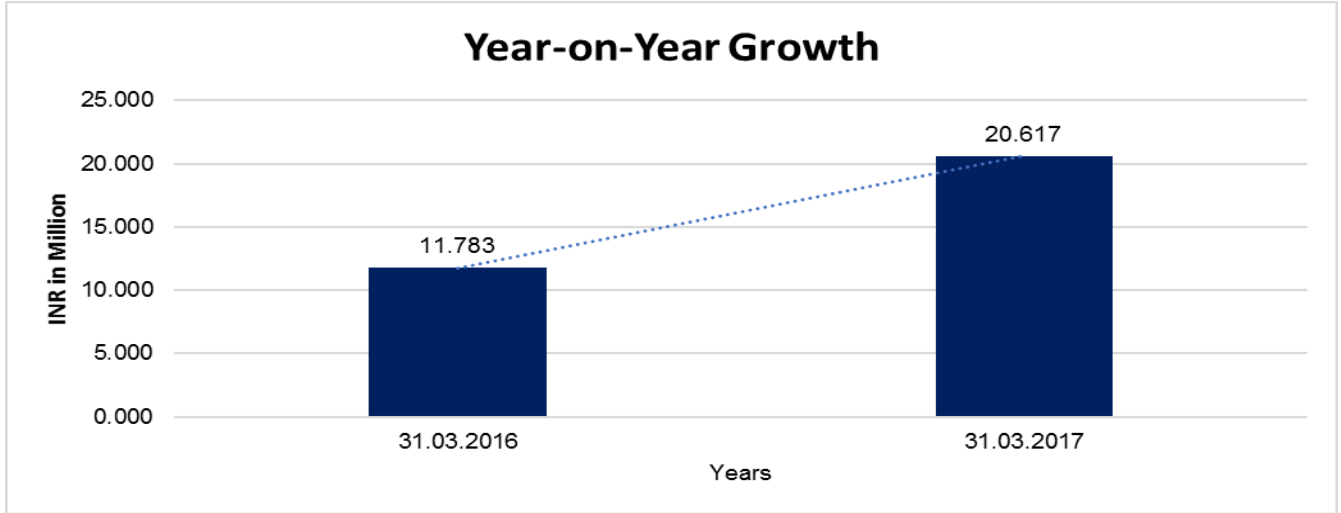
Debt to Equity



YEAR-ON-YEAR GROWTH

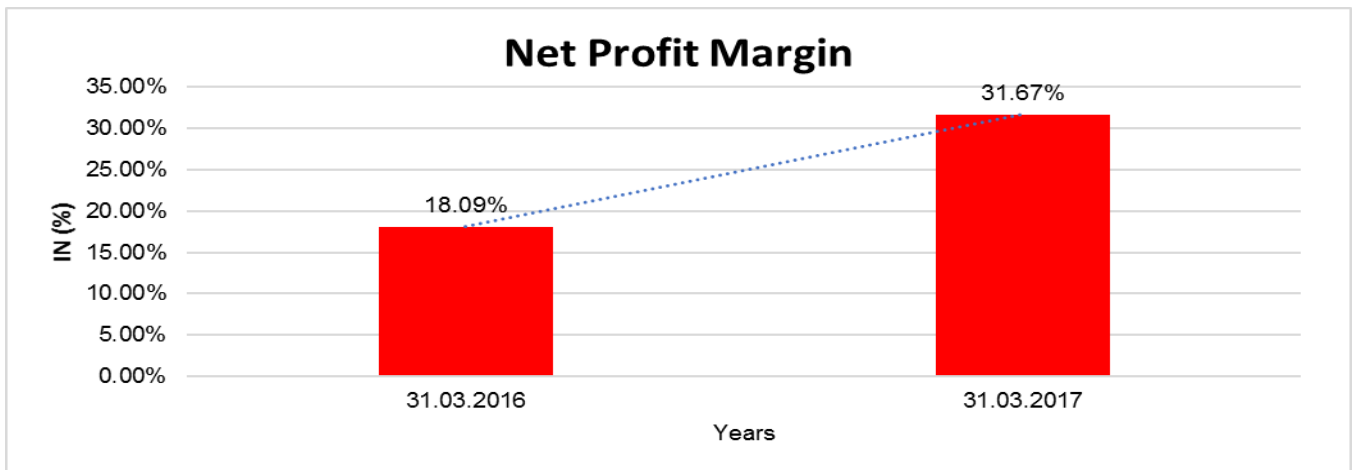
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	11.783	20.617
		74.972

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	11.783	20.617
Profit	2.132	6.529
	18.09%	31.67%



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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	No
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	No
26	Turnover of firm for last two years and one month	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years and one month	Yes
30	Major shareholders, if available	No
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 LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
From Family members / Entities	9.850	8.826
From others	2.139	2.665
Total	11.989	11.491

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	L0336 5137	1058 3894	VIJAYA BANK	02/07/ 2015	-	-	170000000.0	Andheri-West Branch, Alka Apartments, S.V. Road, Andheri-West, Mumbai - 400058, Maharashtra, India

CONTINGENT LIABILITIES:

PARTICULARS	(INR in million)	
	31.03.2017	31.03.2016
Claims against the LLP not acknowledged as debts	0.000	0.327

FIXED ASSETS

- Building
- Motor Car
- Plant and Machinery
- Office Equipment
- Computer
- Furniture and Fixture

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 71.10
UK Pound	1	INR 91.17
Euro	1	INR 83.44

INFORMATION DETAILS

Information Gathered by :	SRU
Analysis Done by :	PRA
Report Prepared by :	RNA

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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