

**MIRA INFORM REPORT**

<b>Report No. :</b>	531766
<b>Report Date :</b>	25.09.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	UMASREE TEXPLAST PRIVATE LIMITED (w.e.f.26.12.2003)
<b>Formerly Known As :</b>	MEENAXI FASHIONS PRIVATE LIMITED
<b>Registered Office :</b>	728/1, Village Motibhuyan, Taluka Kalol, Gandhinagar – 382721, Gujarat
<b>Tel. No.:</b>	91-2764-281232
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	15.12.1994
<b>CIN No.:</b> [Company Identification No.]	U99999GJ1994PTC023882
<b>Capital Investment / Paid-up Capital :</b>	INR 22.487 Million
<b>TIN No :</b>	24072902593
<b>PAN No.:</b> [Permanent Account No.]	AAACU6665Q
<b>GSTN :</b> [Goods & Service Tax Registration No.]	24AAACU6665Q1ZQ
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Manufacturer of HDPE/PP Woven Sacks, FIBC and Fabrics as Primary Segment. (Registered Activity)
<b>No. of Employees :</b>	Information denied by the management

**RATING & COMMENTS**

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> 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

<b>Maximum Credit Limit :</b>	USD 580000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1994 and it is a manufacturer and exporter of PP Woven Sacks and Wrapping Fabrics.</p> <p>As per financials of March 2017, the company has registered a growth of 13.16% in its revenue as compared to its previous year's revenue and has reported average profit margin of 1.86%.</p> <p>Rating takes into consideration the company's established track record of business operations marked by sound net worth base along with average debt coverage indicators and decent liquidity position.</p> <p>Rating takes into accounts the long standing experience of its promoters in plastic packaging industry (FIBC), diversified customer base.</p> <p>Further, the company has reported earnings per share of INR 8.13 against its face value of INR 10.</p> <p>However, rating strength is partially offset by working capital intensive nature of operations, highly competitive industry and risk related to volatility in raw material prices and foreign exchange rates.</p> <p>Payments 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](mailto: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

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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**

<b>Rating Agency Name</b>	CARE
<b>Rating</b>	Long Term Rating BBB-
<b>Rating Explanation</b>	Moderate degree of safety and moderate credit risk
<b>Date</b>	09.03.2018

<b>Rating Agency Name</b>	CARE
<b>Rating</b>	Short Term Rating A3
<b>Rating Explanation</b>	Moderate degree of safety and higher credit risk
<b>Date</b>	09.03.2018

**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 25.09.2018

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

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**UMASREE TEXPLAST PRIVATE LIMITED - 531766**

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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**

<b>Name :</b>	Mr. Manish Jain
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9724314551
<b>Date :</b>	25.09.2018

**MANAGEMENT NON-COOPERATIVE – Mobile No.: 91-9979883807**

**Tel. No.91-764-281232 (Ringing)**

**LOCATIONS**

<b>Registered Office/Factory :</b>	728/1, Village Motibhuyan, Taluka Kalol, Gandhinagar – 382721, Gujarat, India
<b>Tel. No.:</b>	91-2764-281232
<b>Mobile No :</b>	91-9979883807 91-9724314551 (Mr. Manish Jain)
<b>Fax No.:</b>	91-2764-281574
<b>E-Mail :</b>	<a href="mailto:info@umasree.com">info@umasree.com</a> <a href="mailto:manish101jain@gmail.com">manish101jain@gmail.com</a>
<b>Website :</b>	<a href="http://www.umasree.com">http://www.umasree.com</a>
<b>Corporate Office :</b>	309, Safal Prelude, Corporate Road, Opposite Prahladnagar AUDA Garden, Off S.G. Highway, Ahmedabad-380015, Gujarat, India
<b>Tel. No.:</b>	91-79-29296114
<b>Fax No.:</b>	91-79-40030002

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Vishwanath Sreenivasan		
<b>Designation :</b>	Additional Director		
<b>Address :</b>	11/C, Nandigram Society, No.1, Sindhwaimata Road, Praqtapnagar, Vadodara-390004, Gujarat, India		
<b>Date of Appointment :</b>	10.12.2009		
<b>DIN No.:</b>	00367350		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>COMPANY NAME</b>	<b>BEGIN DATE</b>	<b>END DATE</b>

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**UMASREE TEXPLAST PRIVATE LIMITED - 531766**

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U24299GJ1970PTC003451	VIJAY CHEMICALS AND PLASTICS PRIVATE LIMITED	17/06/1998	-
<b>Name :</b> Mr. Anup Mahendra Gopalka			
<b>Designation :</b> Director			
<b>Address :</b> E-301, AURA VILLA, NR SRINARAYAN BUNGLOW THALTEJ-HEBATPUR ROAD, THALTEJ AHMEDABAD 380054 GJ IN			
<b>Date of Appointment :</b> 20.10.2003			
<b>DIN No.:</b> 01114195			
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>COMPANY NAME</b>	<b>BEGIN DATE</b>	<b>END DATE</b>
U25200GJ2009PTC058294	BULKCORP INTERNATIONAL PRIVATE LIMITED	01/02/2017	-
<b>Name :</b> Mr. Ajay Kumar Jagnani			
<b>Designation :</b> Director			
<b>Address :</b> 218, ASHIANA TOWER, EXHIBITION ROAD NEAR H.D.F.C BANK, PATNA G.P.O. PATNA 800001 BR IN			
<b>Date of Appointment :</b> 11.07.2005			
<b>DIN No.:</b> 02029560			
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>COMPANY NAME</b>	<b>BEGIN DATE</b>	<b>END DATE</b>
U67190BR1996PTC007159	SHANKAR TREXIM PRIVATE LIMITED	08/02/2008	-
U51109BR2005PTC022337	DEVJYOTI VYAPAAAR PVT LTD	19/04/2010	-
U27106BR2010PTC016131	BHAGWATI METALLOYS PRIVATE LIMITED	15/02/2013	-
<b>Name :</b> Mrs. Varsha Anup Gopalka			
<b>Designation :</b> Additional Director			
<b>Address :</b> E-301, AURA VILLA, NR SRINARAYAN BUNGLOWS, THALTEJ-HEBATPUR ROAD, THALTEJ, AHMEDABAD 380054 GJ IN			
<b>Date of Appointment :</b> 15.07.2009			
<b>DIN No.:</b> 02662210			
<b>Name :</b> Mr. Ankit Fogla			
<b>Designation :</b> Director			
<b>Address :</b> E-301, Auravilla Apartments, Hebatpur Road, Thaltej, Daskroi, Ahmedabad 380059 GJ IN			
<b>Date of Appointment :</b> 01.06.2013			
<b>DIN No.:</b> 06620069			
<b>Name :</b> Mr. Manish Jain			
<b>Designation :</b> Director			
<b>Address :</b> G-101,Kala Residency, Near Times of India Press ,Vejalpur Ahmedabad – 380051, Gujarat, India			
<b>Date of Birth/Age :</b> 13.04.1966			
<b>Date of Appointment :</b> 16.09.2017			

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<b>PAN No :</b>	ACBPJ9639D
<b>DIN No.:</b>	07938242

**KEY EXECUTIVES**

<b>Name :</b>	Rohit Bajpai and Associates
<b>Designation :</b>	Company Secretary
<b>Address :</b>	507, Sangita Complex, Behind Claris Corporate House, Opposite Doctor House, Parimal Cross Road, Ahmedabad – 380009, Gujarat, India

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

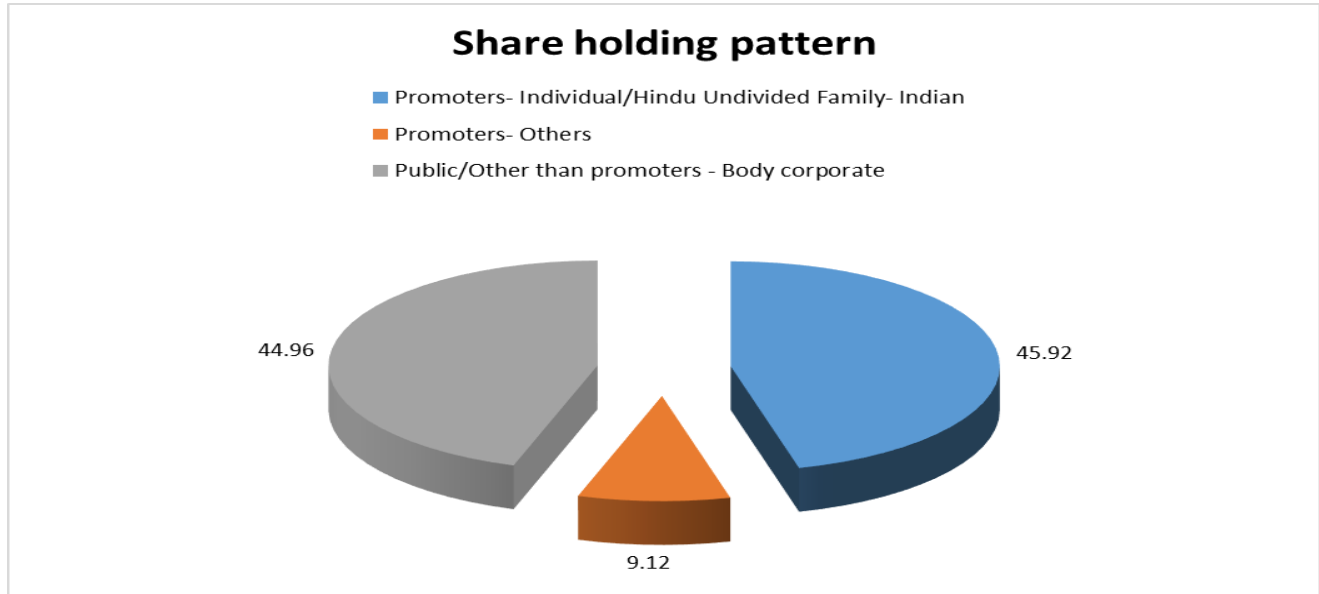
**NOTE: SHAREHOLDING FILE ATTACHED**

**Equity Share Break up (Percentage of Total Equity)**

**AS ON 30.09.2017**

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	45.92
Promoters- Others	9.12
Public/Other than promoters - Body corporate	44.96
<b>Total</b>	<b>100.00</b>

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**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer of HDPE/PP Woven Sacks, FIBC and Fabrics as Primary Segment. (Registered Activity)		
<b>Products :</b>	<b>Name and Description of main products / services</b>	<b>NIC Code</b>	<b>of the Product/service</b>
	Woven Sacks / Fabrics	3926	
<b>Brand Names :</b>	Not Available		
<b>Agencies Held :</b>	Not Available		
<b>Exports :</b>	Not Divulged		
<b>Imports :</b>	Not Divulged		
<b>Terms :</b>	Not Divulged		

**PRODUCTION STATUS NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--

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	<b>Maximum Limit Dealt :</b>	--																						
	<b>Experience :</b>	--																						
	<b>Remark:</b>	--																						
<b>Customers :</b>	<table border="1"> <tr> <td><b>Reference :</b></td> <td>Not Divulged</td> </tr> <tr> <td><b>Name of the Person :</b></td> <td>--</td> </tr> <tr> <td><b>Contact No.:</b></td> <td>--</td> </tr> <tr> <td><b>Since How Long Known :</b></td> <td>--</td> </tr> <tr> <td><b>Maximum Limit Dealt :</b></td> <td>--</td> </tr> <tr> <td><b>Experience :</b></td> <td>--</td> </tr> <tr> <td><b>Remark:</b></td> <td>--</td> </tr> </table>		<b>Reference :</b>	Not Divulged	<b>Name of the Person :</b>	--	<b>Contact No.:</b>	--	<b>Since How Long Known :</b>	--	<b>Maximum Limit Dealt :</b>	--	<b>Experience :</b>	--	<b>Remark:</b>	--								
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<b>Experience :</b>	--																							
<b>Remark:</b>	--																							
<b>No. of Employees :</b>	Information declined by the management																							
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Banker Name :</b></td> <td>State Bank of India</td> </tr> <tr> <td><b>Branch :</b></td> <td>MID Corporate Group, Commercial Branch "Paramsiddhi Complex" Ellis Bridge, Ahmedabad – 380006, Gujarat, India</td> </tr> <tr> <td><b>Person Name (With Designation) :</b></td> <td>--</td> </tr> <tr> <td><b>Contact Number :</b></td> <td>91-79-26581510/ 26575607 (Ringling)</td> </tr> <tr> <td><b>Name of Account Holder :</b></td> <td>--</td> </tr> <tr> <td><b>Account Number :</b></td> <td>--</td> </tr> <tr> <td><b>Account Since (Date/Year of Account Opening) :</b></td> <td>--</td> </tr> <tr> <td><b>Average Balance Maintained :</b></td> <td>--</td> </tr> <tr> <td><b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b></td> <td>--</td> </tr> <tr> <td><b>Account Operation :</b></td> <td>--</td> </tr> <tr> <td><b>Remark :</b></td> <td>--</td> </tr> </table>		<b>Banker Name :</b>	State Bank of India	<b>Branch :</b>	MID Corporate Group, Commercial Branch "Paramsiddhi Complex" Ellis Bridge, Ahmedabad – 380006, Gujarat, India	<b>Person Name (With Designation) :</b>	--	<b>Contact Number :</b>	91-79-26581510/ 26575607 (Ringling)	<b>Name of Account Holder :</b>	--	<b>Account Number :</b>	--	<b>Account Since (Date/Year of Account Opening) :</b>	--	<b>Average Balance Maintained :</b>	--	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--	<b>Account Operation :</b>	--	<b>Remark :</b>	--
<b>Banker Name :</b>	State Bank of India																							
<b>Branch :</b>	MID Corporate Group, Commercial Branch "Paramsiddhi Complex" Ellis Bridge, Ahmedabad – 380006, Gujarat, India																							
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<b>Account Operation :</b>	--																							
<b>Remark :</b>	--																							
<b>Facilities :</b>	<b>(INR In Million)</b>																							
	<b>SECURED LOAN</b>																							
		<b>As on</b>																						
		<b>31.03.2017</b>																						
		<b>As on</b>																						
		<b>31.03.2016</b>																						
	<b>LONG TERM BORROWING</b>																							
	<b>a) Term Loans</b>																							
	<b>From Banks</b>																							
	Term Loans from Kotak Mahindra Bank Limited	11.838																						
	Kotak Mahindra Bank A/C	13.897																						
	<b>b) Long term maturities of finance lease obligation</b>	0																						
	Kotak Mahindra Prime Limited - XUV	0.000																						
	ICICI Bank – Car Loan (Altis)	0.473																						
	ICICI Bank – Car Loan (Bolero)	0.112																						
	ICICI Bank – Car Loan (Innova)	0.386																						
		26.155																						
		29.205																						
		0																						
		0.263																						
		0.942																						
		0.322																						
		0.864																						

**UMASREE TEXPLAST PRIVATE LIMITED - 531766**

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HDFC Bank Limited – Car Loan a/c (Swift)	0.000	0.038
Kotak Mahindra Prime Limited	2.269	0.000
Hero Finance Corporation Limited	14.484	18.393
<b>Total (I) :</b>	<b>43.459</b>	<b>76.182</b>
<b>(Less): Current Maturities</b>		
Term Loans from Kotak Mahindra Bank Limited	11.838	14.205
Kotak Mahindra Bank A/C	13.897	17.042
<b>Long term maturities of finance lease obligation</b>	0	0
Kotak Mahindra Prime Limited - XUV	0.000	0.263
ICICI Bank – Car Loan (Altis)	0.473	0.469
ICICI Bank – Car Loan (Bolero)	0.112	0.210
ICICI Bank – Car Loan (Innova)	0.387	0.478
HDFC Bank Limited – Car Loan a/c (Swift)	0.732	0.038
Hero Finance Corporation Limited	0.000	3.908
<b>Total (II) :</b>	<b>27.439</b>	<b>36.613</b>
<b>Total (I-II) (A):</b>	<b>16.020</b>	<b>39.569</b>
<b>SHORT TERM BORROWING</b>		
<b>Loans repayable on demand</b>		
<b>From Banks</b>		
Kotak Mahindra Prime Limited	117.454	95.847
Kotak Mahindra Prime Limited	47.480	77.786
Kotak Mahindra Prime Limited	0.000	2.509
Kotak Mahindra Prime Limited	88.834	50.089
<b>Total (B) :</b>	<b>253.768</b>	<b>226.231</b>
<b>Total (A+B) :</b>	<b>269.788</b>	<b>265.800</b>

<b>Auditors :</b>	
<b>Name :</b>	Jain Jitendra and Company Chartered Accountants
<b>Address :</b>	303, Hari Krishna Complex, Behind City Gold Cinema, Off, Ashram Road, Ahmedabad- 380009, Gujarat, India
<b>Tel. No.:</b>	91- 79-26582272
<b>Fax No.:</b>	91- 79-26583476
<b>E-Mail :</b>	<a href="mailto:cajain4@gmail.com">cajain4@gmail.com</a>
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAKPJ5067C
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Other Related Parties:</b>	Swiss Polyplast

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**CAPITAL STRUCTURE**

After 30.09.2017

**Authorised Capital : INR 27.500 Million**

**Issued, Subscribed & Paid-up Capital : INR 19.987 Million**

AS ON 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
2500000	Equity Shares	INR 10/- each	INR 25.000 Million
250000	Special Equity Shares	INR 10/- each	INR 2.500 Million
			<b>INR 27.500 Million</b>

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
1998740	Equity Shares	INR 10/- each	INR 19.987 Million
250000	Special Equity Shares	INR 10/- each	INR 2.500 Million
			<b>INR 22.487 Million</b>

**FINANCIAL DATA**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	22.487	22.487	22.487
(b) Reserves & Surplus	181.364	163.579	151.735
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>203.851</b>	<b>186.066</b>	<b>174.222</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	55.038	85.185	115.032
(b) Deferred tax liabilities (Net)	22.189	20.526	18.820
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>77.227</b>	<b>105.711</b>	<b>133.852</b>
(4) Current Liabilities			
(a) Short term borrowings	253.768	226.231	189.214
(b) Trade payables	132.280	55.734	81.095
(c) Other current liabilities	66.271	65.734	54.046
(d) Short-term provisions	11.569	7.090	5.112
<b>Total Current Liabilities (4)</b>	<b>463.888</b>	<b>354.789</b>	<b>329.467</b>
<b>TOTAL</b>	<b>744.966</b>	<b>646.566</b>	<b>637.541</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	237.079	238.573	244.532
(ii) Intangible Assets	1.456	1.592	1.553
(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	9.310	3.856	11.928
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>247.845</b>	<b>244.021</b>	<b>258.013</b>
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	172.788	132.788	123.088
(c) Trade receivables	245.868	162.529	135.836
(d) Cash and cash equivalents	21.518	23.130	14.846
(e) Short-term loans and advances	50.847	62.506	59.502
(f) Other current assets	6.100	21.592	46.256
<b>Total Current Assets</b>	<b>497.121</b>	<b>402.545</b>	<b>379.528</b>
<b>TOTAL</b>	<b>744.966</b>	<b>646.566</b>	<b>637.541</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	<b>SALES</b>			
	Income	980.192	866.178	737.884
	Other Income	(4.370)	17.230	39.035
	<b>TOTAL</b>	<b>975.822</b>	<b>883.408</b>	<b>776.919</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	694.535	593.336	503.226
	Purchases of Stock-in-Trade	37.596	36.559	20.014
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(36.204)	0.972	36.238
	Employees benefits expense	28.701	24.747	14.840
	Other expenses	173.678	156.159	132.533
	<b>TOTAL</b>	<b>898.306</b>	<b>811.773</b>	<b>706.851</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>77.516</b>	<b>71.635</b>	<b>70.068</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	28.761	34.539	37.761
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>48.755</b>	<b>37.096</b>	<b>32.307</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	19.799	19.999	19.734
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>28.956</b>	<b>17.097</b>	<b>12.573</b>
<b>Less</b>	<b>TAX</b>	10.680	5.254	3.952
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>18.276</b>	<b>11.843</b>	<b>8.621</b>
	<b>EARNINGS IN FOREIGN CURRENCY</b>			
	F.O.B. Value of Exports	483.206	610.827	510.260
	<b>TOTAL EARNINGS</b>	<b>483.206</b>	<b>610.827</b>	<b>510.260</b>

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**UMASREE TEXPLAST PRIVATE LIMITED - 531766**

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	<b>IMPORTS</b>			
	Raw Materials	314.929	221.403	153.910
	<b>TOTAL IMPORTS</b>	<b>314.929</b>	<b>221.403</b>	<b>153.910</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>8.13</b>	<b>5.27</b>	<b>3.83</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
<b>Current Maturities of Long term debt:</b>			
Term loans from Kotak Mahindra bank	11.838	14.205	14.208
Kotak Mahindra bank A/C	13.879	17.041	17.037
<b>Total</b>	<b>25.735</b>	<b>31.246</b>	<b>31.245</b>
Cash generated from operations	76.829	76.803	85.741
Net cash flows from (used in) operations	71.899	73.168	82.394

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	91.56	68.49	67.19
Account Receivables Turnover (Income / Sundry Debtors)	3.99	5.33	5.43
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	65.95	32.30	56.57
Inventory Turnover (Operating Income / Inventories)	0.45	0.54	0.57
Asset Turnover (Operating Income / Net Fixed Assets)	0.32	0.30	0.28

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
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**UMASREE TEXPLAST PRIVATE LIMITED - 531766**

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Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.73	0.73	0.75
Debt Equity Ratio (Total Liability / Networth)	1.64	1.84	1.93
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.28	1.91	1.89
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.17	1.29	1.41
Interest Coverage Ratio (PBIT / Financial Charges)	2.70	2.07	1.86

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.86	1.37	1.17
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.45	1.83	1.35
Return on Investment (ROI) ((PAT / Networth) * 100)	%	8.97	6.36	4.95

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.07	1.13	1.15
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.70	0.76	0.78
G-Score Ratio Financial (Networth / Total Assets)		0.27	0.29	0.27
G-Score Ratio Debt (Debts / Equity Capital)		14.88	15.24	14.92
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.07	1.13	1.15

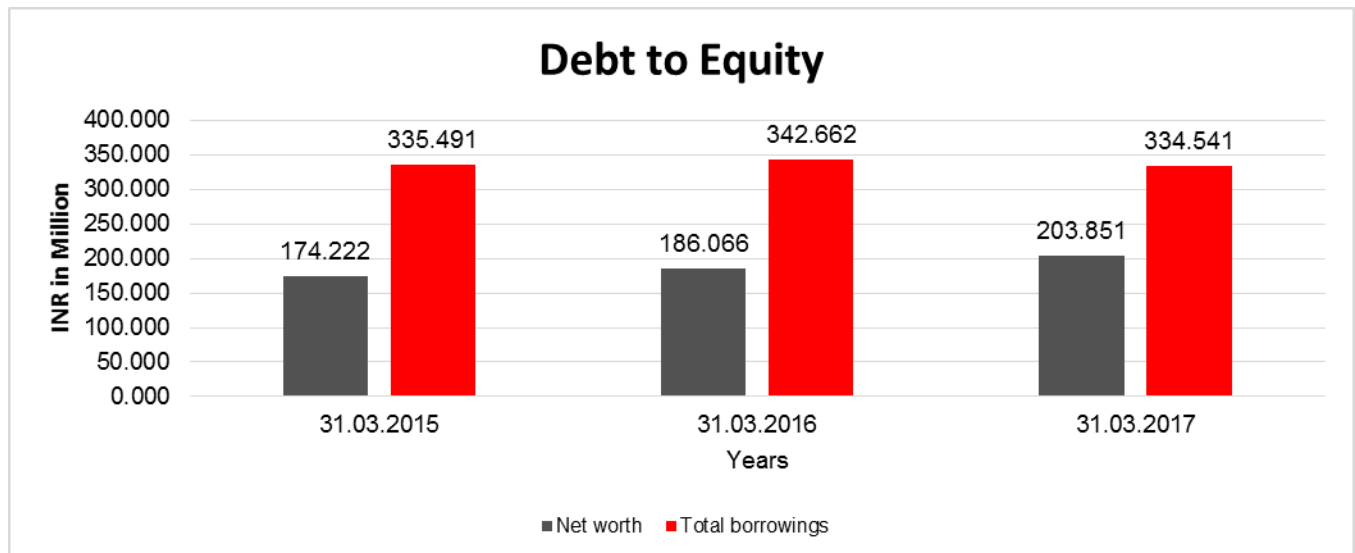
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

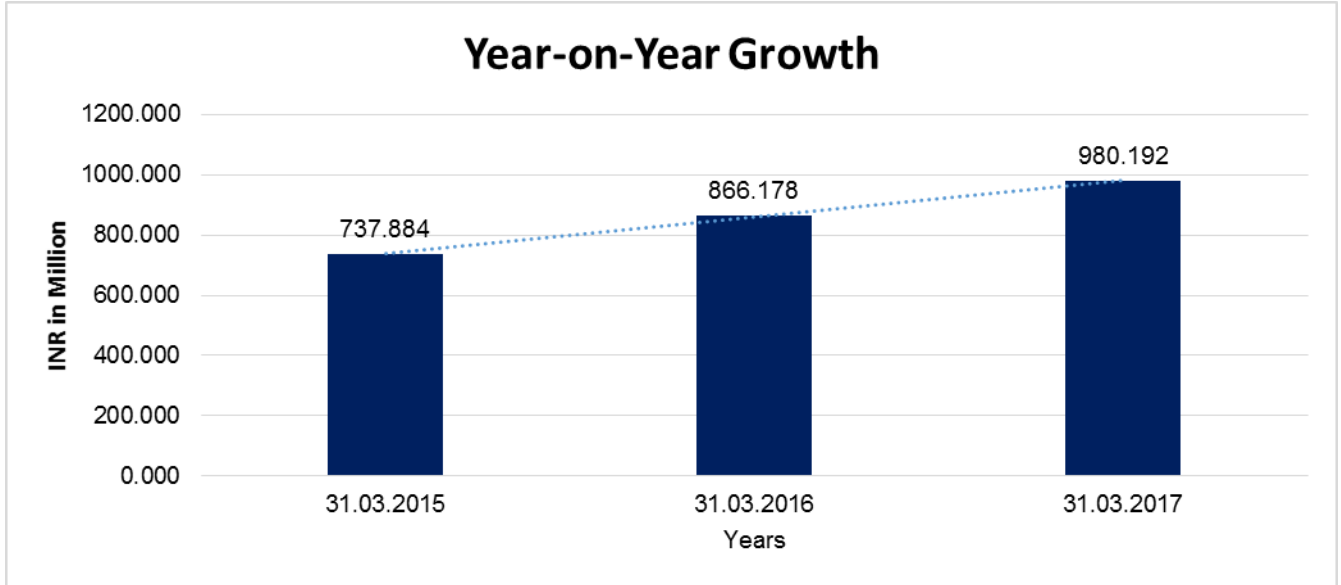
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	22.487	22.487	22.487
Reserves & Surplus	151.735	163.579	181.364
<b>Net worth</b>	<b>174.222</b>	<b>186.066</b>	<b>203.851</b>
long-term borrowings	115.032	85.185	55.038
Short term borrowings	189.214	226.231	253.768
Current Maturities of Long term debt	31.245	31.246	25.735
<b>Total borrowings</b>	<b>335.491</b>	<b>342.662</b>	<b>334.541</b>
<b>Debt/Equity ratio</b>	<b>1.926</b>	<b>1.842</b>	<b>1.641</b>



**YEAR-ON-YEAR GROWTH**

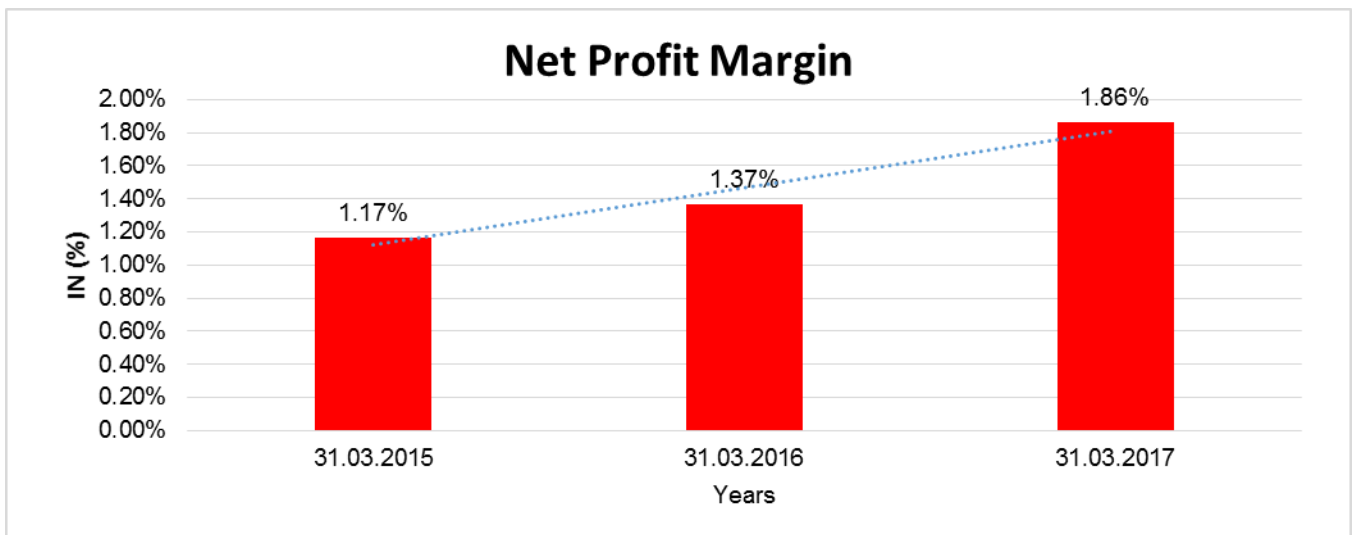
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	737.884	866.178	980.192
		<b>17.387</b>	<b>13.163</b>

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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	737.884	866.178	980.192
Profit/(Loss)	8.621	11.843	18.276
	<b>1.17%</b>	<b>1.37%</b>	<b>1.86%</b>



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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	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
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	Yes
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**

Particulars	31.03.2017 INR In Million	31.03.2016 INR In Million
<b>LONG TERM BORROWINGS</b>		
<b>Other Loans and Advance</b>		
Loans from Director	0.000	1.210
Loans From Relative Parties and Members	1.372	3.631
Loans From Other Parties – Inter Corporate	37.646	40.775
<b>Total</b>	<b>39.018</b>	<b>45.616</b>

**INDEX OF CHARGES:**

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C420 1202 1	1055 3395	Hero FinCorp Limited	11/12/2 014	-	-	23100000.0	34, COMMUNITY CENTRE, BASANT LOKVASANT VIHAR, NEW DELHIDL110057IN
2	C561 8376 7	1057 4444	KOTAK MAHINDR A BANK LIMITED	08/12/2 014	-	-	196992.0	P.B.NO.4038,CHANAKYA BUILDING,, NEAR DINESH HALL,OFF ASHRAM ROAD,AHMEDABADMANI NAGARGJ380008IN
3	G723 5108 3	1047 2752	KOTAK MAHINDR A BANK LIMITED	28/12/2 013	08/12/2 017	-	322400000.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E),MUMBAIMA400051IN
4	C430 4684 6	1030 1687	STATE BANK OF INDIA	10/08/2 011	19/12/2 012	12/02/2 015	342900000.0	MID CORPORATE GROUP, COMMERCIAL BRANCH, "PARAMSIDDHI COMPLEX" ELLIS BRIDGE, AHMEDABADGJ380006IN
5	C205 0224 1	1029 1811	STATE BANK OF INDIA	28/05/2 011	26/11/2 012	09/09/2 014	342900000.0	MID CORPORATE GROUP, COMMERCIAL BRANCH, "PARAMSIDDHI COMPLEX" ELLIS BRIDGE, AHMEDABADGJ380006IN
6	B180 5661 4	8000 3336	CENTRAL BANK OF INDIA	16/12/2 004	13/07/2 010	08/07/2 011	30000000.0	GULBAI TEKRA BRANCH, SEARS TOWER,PANCHVATI, AMBWADI,AHMEDABADGJ380 006IN
7	B180 5566 5	8000 3334	CENTRAL BANK OF INDIA	16/12/2 004	13/07/2 010	08/07/2 011	90740000.0	GULBAI TEKRA BRANCH, SEARS TOWERPANCHVATI, AMBWADI,AHMEDABADGJ38 0006IN

8	B180 5494 0	8000 3332	CENTRAL BANK OF INDIA	16/12/2 004	13/07/2 010	08/07/2 011	90740000.0	GULBAI TEKRA BRANCH, SEARS TOWERPANCHVATI, AMBAWADI,AHMEDABADGJ38 0006IN
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**FIXED ASSETS:**

**Tangible Assets**

- Land and Site Development
- Factory Building
- Plant and Machinery
- Electrification
- Office Equipment
- Vehicle
- Computers
- Furniture and Fixtures
- CCTV Camera

**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 72.69
UK Pound	1	INR 94.99
Euro	1	INR 85.25

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SNTI
<b>Analysis Done by :</b>	VIV
<b>Report Prepared by :</b>	SUJ

**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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