

## MIRA INFORM REPORT

<b>Report No. :</b>	512588
<b>Report Date :</b>	07.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	HKGN CONSULTANCY
<b>Registered Office :</b>	Chand Pasha Building, Near KSRTC Bus Stand, NB Mohalla, Kolar – 563101, Karnataka
<b>Mobile No.:</b>	91-9035645640 (Mr. Nizam Pasha Chand)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Establishment :</b>	25.08.2014
<b>Capital Investment / Paid-up Capital :</b>	INR 16.781 Lacs
<b>PAN No.:</b> [Permanent Account No.]	AQIPC9896Q
<b>GSTN :</b> [Goods & Service Tax Registration No.]	29AQIPC9896Q2ZK
<b>Udyog Aadhaar No.:</b>	KR19D0001292
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Providing manpower services.
<b>No. of Employees :</b>	6 (Approximately)

### RATING & COMMENTS

<b>MIRA's Rating :</b>	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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<b>Status :</b>	Small concern
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship concern established in the year 2014 and it is engaged in providing manpower services.</p> <p>As per financials of March 2017, the subject has achieved a revenue of INR 50.479 Lacs from its operations and has reported average profit.</p> <p>Rating takes into consideration the subject's limited track record of business operations along with moderate financial risk profile and average liquidity position.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings with some caution.</p> <p>NOTE:</p> <p>Site visit was conducted on the registered address. Our executive had successfully traced the subject at the given address.</p> <p>At the premises, our executive met with Mr. Nizam Pasha (Proprietor) who claimed that the subject exists on the given address and he provided with contact details (09035645640) along with email-id (<a href="mailto:HKGN5909@gmail.com">HKGN5909@gmail.com</a>).</p> <p>As per our executive's observation, it is a ground + 1 storey building and subject is situated on 1st floor. Area of the premises is 300 SQ FT and 6 employees were sighted at the premises. Location was easy to find and locality seems to be commercial. Area seems to be neutral.</p> <p>Landmark- M.P. Plaza.</p> <p>During the visit, our executive met with Mr. Mohammed Asif of Royal Dreams (Neighbour Company) and he claimed that the subject exists on the given address.</p> <p>Name board of the subject was sighted at the premises.</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**

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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

**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 07.08.2018

**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**

<b>Name :</b>	Mr. Nizam Pasha Chand
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9035645640

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Date :	06.08.2018
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**LOCATIONS**

<b>Registered Office :</b>	Chand Pasha Building, Near KSRTC Bus Stand, NB Mohalla, Kolar – 563101, Karnataka, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9035645640 (Mr. Nizam Pasha Chand)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:hkgn5909@gmail.com">hkgn5909@gmail.com</a> <a href="mailto:ashoknani2013@gmail.com">ashoknani2013@gmail.com</a>
<b>Website :</b>	Not Available
<b>Area :</b>	300 sq. ft.
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Nizam Pasha Chand
<b>Designation :</b>	Proprietor
<b>Address :</b>	S/O Chand Pasha, 1234, Niyamathbi Darga Mohalla, Kolar – 563101, Karnataka, India
<b>Date of Birth/Age :</b>	15.06.1989
<b>Aadhaar No.:</b>	5580 4997 4692
<b>PAN No.:</b>	AQIPC9896Q
<b>Voter Id :</b>	SGZ1504646

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing manpower services.
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available

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<b>Terms :</b>	
<b>Selling :</b>	Cheque and Credit (30 / 60 Days)
<b>Purchasing :</b>	Cheque and Credit (30 / 60 Days)

**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Available	
<b>Customers :</b>	End Users, Manufacturer	
	<ul style="list-style-type: none"> <li>Badve Engineering Limited, Narsapura, Kolar</li> <li>Swastik Engineering Private Limited, Narsapura, Kolar</li> </ul>	
<b>No. of Employees :</b>	6 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Union Bank of India
	<b>Branch :</b>	Narasapura Branch, Kolar – 563133, Karnataka, India
	<b>Person Name (With Designation) :</b>	Mr. Ashok Barua
	<b>Contact Number :</b>	91-9071093157 / 9676878106
	<b>E-mail :</b>	<a href="mailto:ashokkumarb1968@gmail.com">ashokkumarb1968@gmail.com</a> <a href="mailto:cbsnarasapura@unionbankofindia.com">cbsnarasapura@unionbankofindia.com</a>
	<b>Account Type :</b>	Current Account
	<b>Account Number :</b>	739101010050042
	<b>Branch Code :</b>	573914
	<b>IFSC Code :</b>	UBIN0573914
	<b>MICR Code :</b>	000026000

<b>Auditors :</b>	
<b>Name :</b>	SPR and Company Chartered Accountants
<b>Address :</b>	Bangalore, Karnataka, India
<b>Membership No.:</b>	243393

**LITIGATIONS**

NIL

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

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Particulars	[INR in Lacs]
<b>Proprietor's Capital Account</b>	
Opening balance of capital	14.036
Add: Additions	--
Add: Profit transferred to capital A/C	4.950
	18.986
Less: Drawings	2.205
<b>Closing balance of capital</b>	<b>16.781</b>

**FINANCIAL DATA**  
*[all figures are INR Lacs]*

**ABRIDGED BALANCE SHEET**

**Note:** Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>EQUITY AND LIABILITIES</b>			
1] Share Capital	16.781	14.036	13.042
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
<b>NETWORTH</b>	<b>16.781</b>	<b>14.036</b>	<b>13.042</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.000	0.000	0.000
<b>TOTAL BORROWING</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>16.781</b>	<b>14.036</b>	<b>13.042</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	14.541	13.605	10.710
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	0.000	0.000	0.000
Sundry Debtors	1.825	0.000	0.000
Cash & Bank Balances	0.415	0.431	2.332
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>2.240</b>	<b>0.431</b>	<b>2.332</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.000	0.000	0.000
<b>Total Current Liabilities</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Net Current Assets</b>	<b>2.240</b>	<b>0.431</b>	<b>2.332</b>

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>16.781</b>	<b>14.036</b>	<b>13.042</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	<b>SALES</b>			
	Income	50.479	12.050	9.116
	Other Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>50.479</b>	<b>12.050</b>	<b>9.116</b>
<b>Less</b>	<b>EXPENSES</b>			
	Salaries and wages	35.505	4.505	3.005
	Petrol and diesel expenses	1.357	0.984	0.760
	Repair and maintenance	0.073	0.100	0.100
	Food expenses	2.005	0.236	0.193
	Travelling expenses	0.704	0.460	0.326
	Professional charges	0.125	0.100	0.100
	Telephone and internet expenses	0.157	0.113	0.102
	Dress materials	0.655	0.146	0.135
	<b>TOTAL</b>	<b>40.581</b>	<b>6.644</b>	<b>4.721</b>
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION</b>	<b>9.898</b>	<b>5.406</b>	<b>4.395</b>
<b>Less</b>	<b>DEPRECIATION</b>	<b>4.948</b>	<b>2.400</b>	<b>1.890</b>
	<b>NET PROFIT/ (LOSS)</b>	<b>4.950</b>	<b>3.006</b>	<b>2.505</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	13.20	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	27.66	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.68	0.40	0.41

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**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.00	0.00	0.00
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.00	0.00	0.00
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.00	0.00	0.00
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.87	0.97	0.82

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales <i>((PAT / Sales) * 100)</i>	%	9.81	24.95	27.48
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	29.50	21.42	19.21
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	29.50	21.42	19.21

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	0.00	0.00	0.00
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	0.00	0.00	0.00
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	1.00	1.00	1.00
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	0.00	0.00	0.00
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	0.00	0.00	0.00

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

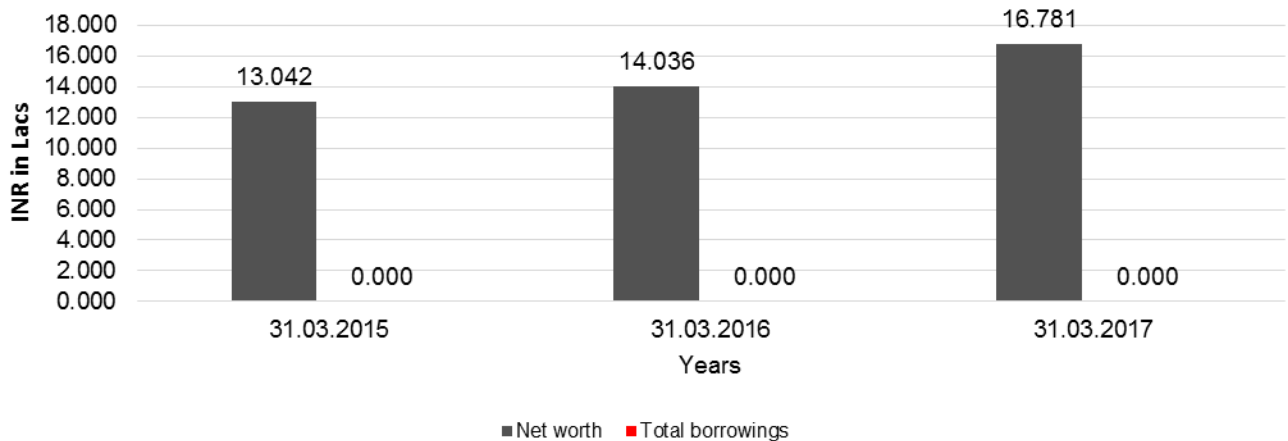
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**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Proprietor's Capital Account	13.042	14.036	16.781
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>13.042</b>	<b>14.036</b>	<b>16.781</b>
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
<b>Total borrowings</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>

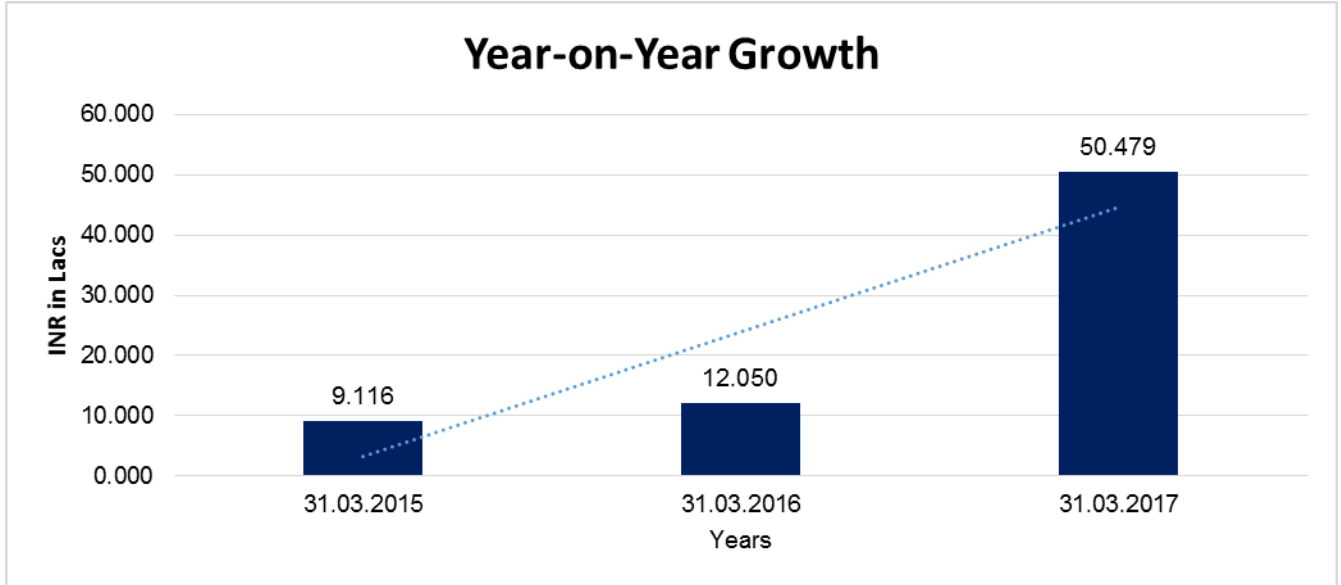
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

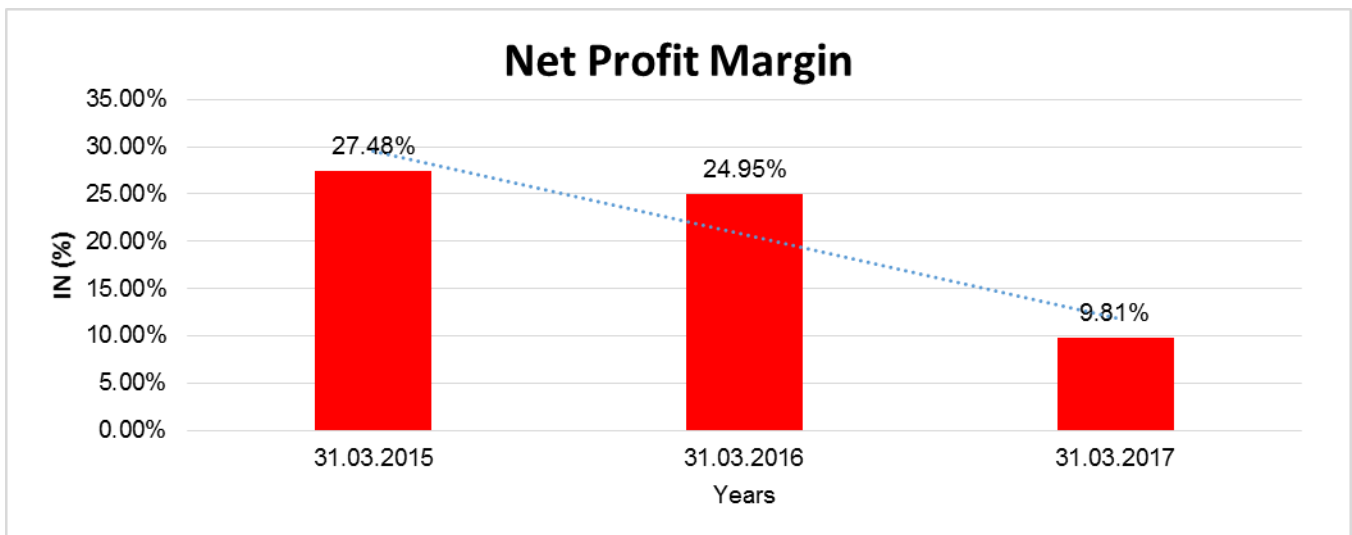
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	9.116	12.050	50.479
		<b>32.185</b>	<b>318.913</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	9.116	12.050	50.479
Profit/(Loss)	2.505	3.006	4.950
	<b>27.48%</b>	<b>24.95%</b>	<b>9.81%</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	Yes
5	Buyer visit details	Yes
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	Yes
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
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 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	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**FIXED ASSETS:**

- Two Wheeler
- Furniture and Fittings
- Mobile
- Computers

**OBSERVATION POINTS**

<b>Name of Company :</b>	HKGN CONSULTANCY	
<b>Address :</b>	Chand Pasha Building, Near KSRTC Bus Stand, NB Mohalla, Kolar – 563101, Karnataka, India	
<b>Mobile No.:</b>	91-9035645640	
<b>E-mail :</b>	<a href="mailto:hkg5909@gmail.com">hkg5909@gmail.com</a>	
<b>Person to whom we met:</b>	Mr. Nizam Pasha Chand	<b>Designation :</b> Proprietor
<b>Name Board :</b>	Sighted	
<b>Location:</b>	Easy	
<b>Landmark (If Any):</b>	M.P. Plaza	
<b>Total Floors of the building:</b>	Ground + 1st Floor	
<b>Subject situated on:</b>	1st Floor	
<b>Locality:</b>	Commercial	
<b>Area of premises :</b>	300 sq. ft.	
<b>Area :</b>	Neutral	
<b>Level of operation :</b>	Medium	
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work) :</b>		
<b>No. of employees seen at premises:</b>	6	
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> <li>• Office Equipment</li> </ul>	

	<ul style="list-style-type: none"> <li>Xerox Machine</li> </ul>
Furniture items sighted :	Yes
Neighbour's interview :	<b>Name of the company:</b> Royal Dreams <b>Contact Person Name:</b> Mr. Mohammed Asif
Neighbour's Overview:	Existence confirmed
Proof of visit:	Photograph / Visiting Card  <b>Photographs:</b> Exterior with name board / Interior / Shop Floor / Stock etc.
Details of the person conducting visit:	<b>Name:</b> Mr. Izrar Ahmed <b>Designation:</b> Field Executive <b>Contact No.:</b> 91-9620767967

**PICTURES**



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**NEIGHBOURS**



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**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 (as on 07.08.2018 (date of report)) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	SVA
Analysis Done by :	VVK
Report Prepared by :	NKT

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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