

MIRA INFORM REPORT

Report No. :	524345.2
Report Date :	17.08.2018

IDENTIFICATION DETAILS

Name :	AC TEXTILE MILLS
Registered Office :	329/1A, Trichy Road, Palladam, Tiruppur - 641664, Tamilnadu
Mobile No.:	91-8618924865 [Mr. Ranjit]
Country :	India
Financials (as on) :	31.03.2018 [Sales Figures] 31.03.2017 [Detailed financial]
Year of Establishment :	2013
Capital Investment :	INR 21.229 Million
PAN No.: [Permanent Account No.]	AEZPB3862Q
GSTN : [Goods & Service Tax Registration No.]	33AEZPB3862Q1ZR
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer and Supplier of Cotton Grey Fabric, etc. [Confirmed by Management]
No. of Employees :	60 [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

Status :	Satisfactory
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Payment Behaviour :	Usually Correct
Litigation :	Clear/
Comments :	<p>Subject is a proprietorship concern established in the year 2013 and it is engaged as manufacturer and supplier of cotton grey fabric, etc.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its precious year along with average profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate capital structure and strong debt protection metrics.</p> <p>Rating continues to derive strength from its long and established track record of its business operation backed by its considerable experience of the proprietor.</p> <p>However, these rating strengths gets partially offset by high working capital intensive nature of operations and susceptibility of its profitability to volatile raw material cost.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the concern 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

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 17.08.2018

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

Name :	Mr. Ranjit
Designation :	Assistant Manager
Contact No.:	91-8618924865
Date :	08.08.2018

LOCATIONS

Registered Office/ Factory :	329/1A, Trichy Road, Palladam, Tiruppur - 641664, Tamilnadu, India
Tel. No.:	Not Available
Mobile No.:	91-8618924865 [Mr. Ranjit]
Fax No.:	Not Available
E-Mail :	nagarajan@actextilemills.com
Website :	https://actextilemills.com
Area :	108900 Sq. Ft.
Location :	Owned
Locality :	Industrial

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AC TEXTILE MILLS - 524345.2 [SUPPLEMENTARY REPORT]

PAGE NO. : 4

SOLE PROPRIETOR

Name :	Mrs. Nagarajan Bhuvaneshwari
Designation :	Proprietor
PAN No.:	AEZPB3862Q

KEY EXECUTIVES

Name :	Mr. Ranjit
Designation :	Assistant Manager

BUSINESS DETAILS

Line of Business :	Manufacturer and Supplier of Cotton Grey Fabric, etc. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, L/C, Cheque and Credit [30,60 Days]
Purchasing :	Advance Payment, L/C, Cheque and Credit [30,60 Days]

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Wholesalers and Retailers	
	Reference:	Not Divulged

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	Name of the Person (Designation):	--																						
	Contact Number:	--																						
	Since how long known:	--																						
	Maximum limit dealt:	--																						
	Experience:	--																						
	Remark	--																						
No. of Employees :	60 [Approximately]																							
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>IDBI Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>112/ 23, Vela Toueers, 1st Street, Avinashi Road, Indira Nagar, Tirupour – 641603, Tamilnadu, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>91-421-4255930</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>Continuously ringing</td> </tr> </table>		Bank Name:	IDBI Bank Limited	Branch:	112/ 23, Vela Toueers, 1 st Street, Avinashi Road, Indira Nagar, Tirupour – 641603, Tamilnadu, India	Person Name (with Designation):	--	Contact Number:	91-421-4255930	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	--	Remarks:	Continuously ringing
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Average Balance Maintained (Optional):	--																							
Credit Facilities Enjoyed (CC/OD/Term Loan):	--																							
Account Operation:	--																							
Remarks:	Continuously ringing																							

Auditors :	
Name :	Thanadapani and Company Chartered Accountant
Address:	Tirupour, Tamilnadu, India
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	
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Owned :	INR 21.229 Million
Borrowed :	--
Total :	INR 21.229 Million

FINANCIAL ANALYSIS
[all figures are in INR Million]

PARTICULARS	31.03.2018
Sales Turnover (Approximately)	200.000
	[Due to business growth]

Expected Sales (2018-2019): INR 250.000 Million

The above information has been parted by Mr. Ranjit [Assistant Manager]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS		
1] Capital Account	21.229	20.259
2] Reserves & Surplus	0.000	0.000
NETWORTH	21.229	20.259
LOAN FUNDS		
1] Secured Loans	12.236	15.279
2] Unsecured Loans	4.237	4.237
TOTAL BORROWING	16.473	19.516
DEFERRED TAX LIABILITIES	0.000	0.000
TOTAL	37.702	39.775
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		
Capital work-in-progress	29.895	34.812
	0.000	0.000
INVESTMENT		
DEFERRED TAX ASSETS	0.639	0.440
	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories	7.776	10.975
Sundry Debtors	11.670	11.735
Cash & Bank Balances	0.685	0.075
Other Current Assets	0.000	0.000
Loans & Advances	5.203	3.923
Total Current Assets	25.334	26.708
Less : CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors	18.166	22.185
Other Current Liabilities	0.000	0.000
Provisions	0.000	0.000
Total Current Liabilities	18.166	22.185
Net Current Assets	7.168	4.523
MISCELLANEOUS EXPENSES		
	0.000	0.000
TOTAL	37.702	39.775

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Sales	128.999	97.596
	Other Income	0.058	0.218
	TOTAL	129.057	97.814
Less	EXPENSES		
	Cost of Goods Sold	95.160	71.828
	Diesel expenses	0.000	0.264
	E B charges	5.534	3.914
	Sizing charges paid	7.640	6.212
	Wages	6.164	2.975
	Commission	0.147	0.034
	Discount	1.113	0.841
	Electrical expenses	0.512	0.000
	Electrical maintenance	0.000	0.674
	Freight charges	0.504	0.375
	General expenses	0.000	0.293
	Weaving charges paid	0.000	0.306
	Insurance	0.290	0.307
	Loom maintenance	0.492	0.000
	Office maintenance	0.445	0.010
	Petrol and diesel expenses	0.481	0.000
	Salary expenses	0.607	0.000
	Transport charges	0.455	0.064
	Wind mill maintenance	0.647	0.588
	Other Expenses	0.521	0.351
	TOTAL	120.712	89.036
	PROFIT BEFORE INTEREST, DEPRECIATION AND AMORTISATION	8.345	8.778
Less	FINANCIAL EXPENSES	1.522	1.700
	PROFIT BEFORE DEPRECIATION AND AMORTISATION	6.842	7.078
Less/ Add	DEPRECIATION/ AMORTISATION	4.751	4.418
	NET PROFIT	2.072	2.660

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		33.02	43.89
Account Receivables Turnover (Income / Sundry Debtors)		11.05	8.32
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		69.68	112.73
Inventory Turnover (Operating Income / Inventories)		1.07	0.80
Asset Turnover (Operating Income / Net Fixed Assets)		0.28	0.25

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.62	0.67
Debt Equity Ratio (Total Liability / Networth)		0.78	0.96
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.06	1.30
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.41	1.72
Interest Coverage Ratio (PBIT / Financial Charges)		5.48	5.16

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		1.61	2.73
Return on Total Assets	%		3.71	4.29

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((PAT / Total Assets) * 100)				
Return on Investment (ROI) ((PAT / Networth) * 100)	%		9.76	13.13

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.13	1.01
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.78	0.60
G-Score Ratio Financial (Networth / Total Assets)		0.38	0.33
G-Score Ratio Debt (Debts / Equity Capital)		0.78	0.96
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.13	1.01

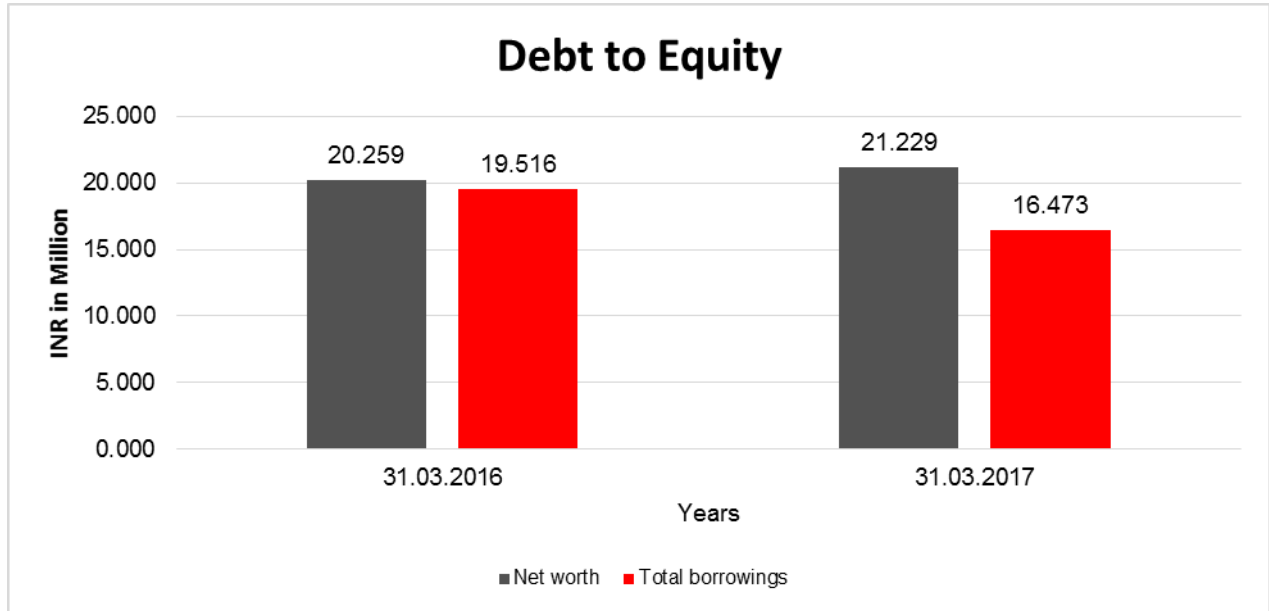
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

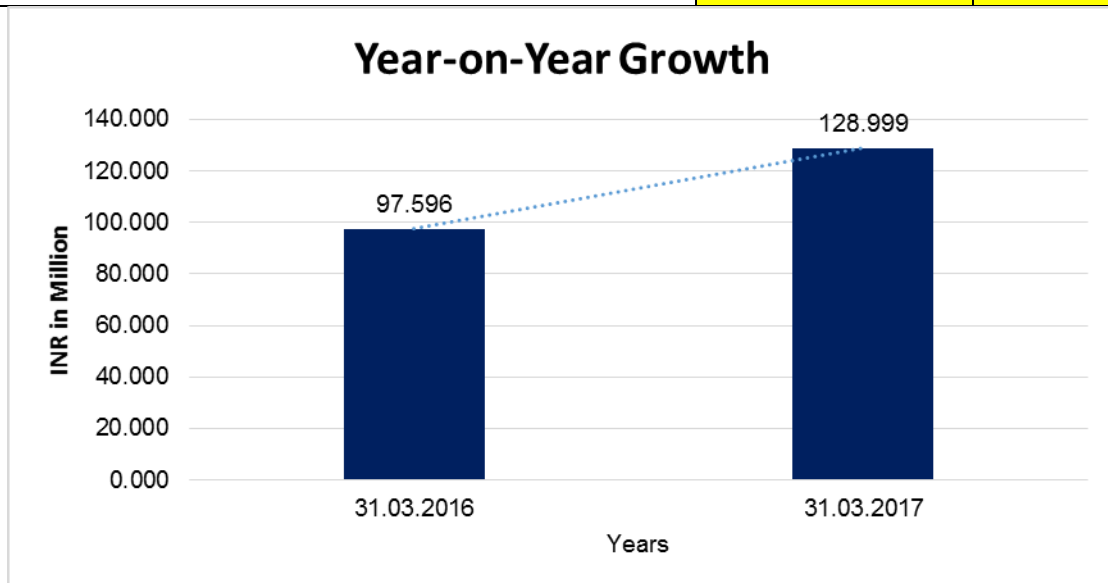
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	20.259	21.229
Reserves & Surplus	0.000	0.000
Net worth	20.259	21.229
Secured Loans	15.279	12.236
Unsecured Loans	4.237	4.237
Total borrowings	19.516	16.473
Debt/Equity ratio	0.963	0.776

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YEAR-ON-YEAR GROWTH

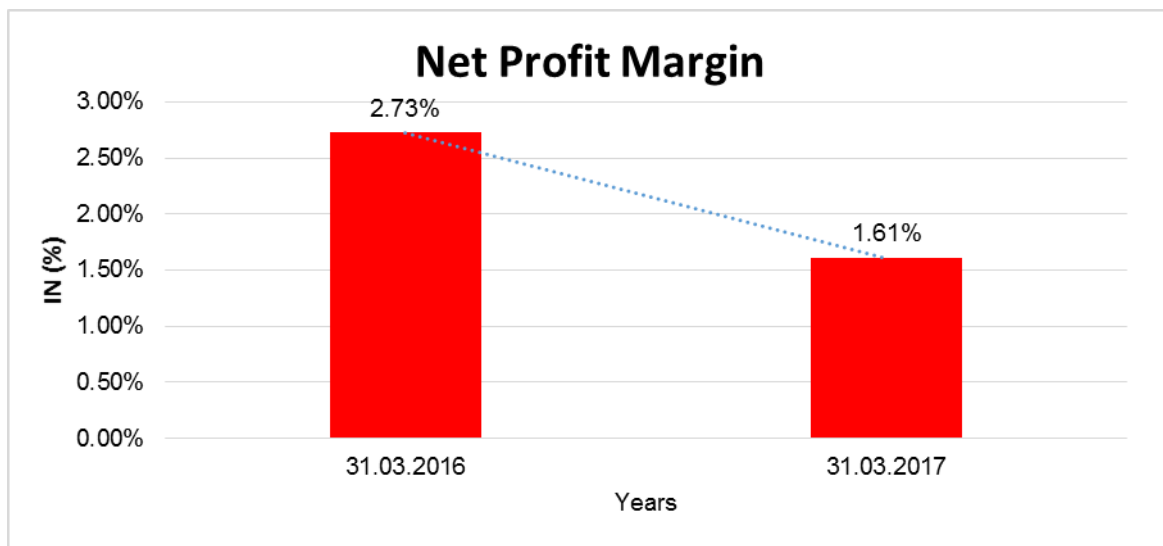
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	97.596	128.999
		32.177



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	97.596	128.999
Profit	2.660	2.072
	2.73%	1.61%



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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	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	No
10	Date of Birth of Proprietor / Partners / Directors	No
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	Yes
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 three years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
29	Profitability for last two 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

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: *The Courts, India Prisons Service, Interpol, etc.*

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	RUB
Analysis Done by :	NIS
Report Prepared by :	ARC

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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