

MIRA INFORM REPORT

Report No. :	521924
Report Date :	27.08.2018

IDENTIFICATION DETAILS

Name :	J M HOSIERY MILL
Registered Office :	C/O JMHM B-32, E-10-5791, Golden Vihar, Opposite Preet Resorts, Phambra, Ludhiana – 141007, Punjab
Mobile No.:	91-9356861100 (Mr. Rachit Brij Mohan Ghand) 91-7508888889/ 9814021735 (Mr. Chaitnya Manmohan Ghand)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment :	01.04.2002
Capital Investment / Paid-up Capital :	INR 3.560 Lacs
TAN No.: [Tax Deduction & Collection Account No.]	JLDJ02991C
PAN No.: [Permanent Account No.]	AAEFJ3889L
GSTN : [Goods & Service Tax Registration No.]	03AAEFJ3889L1ZZ
Udyog Aadhaar No.:	PB12B0021427
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Manufacturing and Exporting of Knitted Fabrics and Readymade Garments.
No. of Employees :	90 (Approximately)

RATING & COMMENTS

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MIRA's Rating :	C
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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Very small concern
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject is a partnership firm established in the year 2002 and it is engaged in manufacturing and exporting of knitted fabrics and readymade garments.</p> <p>As per financials of March 2018, the company has earned a revenue of INR 5.495 Lacs from its operations and has reported low profits.</p> <p>Rating takes into consideration the company's very small scale of business operations along with below average capital base and low liquidity position.</p> <p>Payments seems to be slow.</p> <p>In view of aforesaid, the subject can be considered for business dealings at safe and secured trade terms and conditions.</p> <p>Note 1:</p> <p>The revenue contribution of "Octave Clothings Ashapura IFL" for the FY 2017 is INR 1,000.000 lacs.</p> <p>Note 2:</p> <p>As on 5th May 2018, partners of the subject has been changed to Mr. Chaitnya Manmohan Ghand and Mr. Rachit Brij Mohan Ghand.</p> <p>Note 3:</p> <p>Site visit was conducted on the given address which you have provided. Our executive had successfully traced the subject at the given address.</p> <p>At the premises, our executive met with Mr. Rachit Brij Mohan Ghand (Partner) and he claimed that the subject exists on the given address.</p> <p>As per our executive's observation, it is a ground + 1 storey building and subject is occupied with whole premises. Area of the premises is 3000 sq. ft. and 90 employees were sighted at the premises. Location was easy to find and locality seems to be commercial. Area seems to be neutral. Landmark- Opposite Preet Resorts.</p>

	Name board of the subject was sighted at the premises.
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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

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 27.08.2018

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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. Chaitnya Manmohan Ghand
Designation :	Partner
Contact No.:	91-7508888889/ 9814021735
Name :	Mr. Rachit Brij Mohan Ghand
Designation :	Partner
Contact No.:	91-9356861100
Date :	17.08.2018

LOCATIONS

Registered Office/ Factory :	C/O JMHM B-32, E-10-5791, Golden Vihar, Opposite Preet Resorts, Phambra, Ludhiana – 141007, Punjab, India
Tel. No.:	Not Available
Mobile No.:	91-9356861100 (Mr. Rachit Brij Mohan Ghand) 91-7508888889/ 9814021735 (Mr. Chaitnya Manmohan Ghand)
E-Mail :	jmhosi@gmail.com
Website :	Not Available
Area :	3000 sq. ft.
Locality :	Commercial
Branch Office :	B/14/3325, Dyeing Complex, Bahadur Ke Road, Ludhiana – 141008, Punjab, India

PARTNERS

Name :	Mr. Chaitnya Manmohan Ghand
Designation :	Partner
Address :	H. No. 36-A, Rajguru Nagar, Ferozepur Road, Rajguru Nagar, Ludhiana – 141012, Punjab, India
Date of Birth/Age :	28.07.1986
Aadhaar No.:	7461 0722 9648
PAN No.:	AJKPG4153B
Name :	Mr. Rachit Brij Mohan Ghand
Designation :	Partner

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Address :	36-A, Rajguru Nagar, Ludhiana – 141012, Punjab, India
Date of Birth/Age :	11.02.1992
Aadhaar No.:	8542 2414 2294
PAN No.:	AUWPG5031B

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing and Exporting of Knitted Fabrics and Readymade Garments.
Products :	Knitted Fabrics and Readymade Garments
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	
Products :	Finished Goods
Countries :	United Kingdom
Imports :	
Products :	Raw Materials
Countries :	China
Terms :	
Selling :	Cash, L/C and Credit (30 to 90 Days)
Purchasing :	Cash, L/C and Credit (30 to 90 Days)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Abhay Trading Company (Ludhiana) • Hitesh Yarn Agency (Ludhiana) • K.R. Yarns Private Limited (Ludhiana)
Customers :	<ul style="list-style-type: none"> • Manufacturers, Retailers, Wholesalers and End Users • Indian Terrian (Mumbai) • Monte Carlo (Ludhiana) • Octave Clothings Ashapura IFL (Ludhiana/ Mumbai)

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No. of Employees :	90 (Approximately)	
Bankers :	Banker Name :	HDFC Bank Limited
	Branch :	The Mall Road, Plot B/XIX/65/SE, The Mall LGF 1, 1st Mall, Ludhiana – 141001, Punjab, India
	Name of the Relationship Manager :	Mr. Aashish Arora
	Mobile No.:	91-9317780701
	Account No.:	50200032493662
	E-Mail :	aashish.arora@hdfcbank.com
	Account Type :	Cash Credit
	Credit Facilities Enjoyed (If any)	INR 40.000 Lacs
	IFSC Code :	HDFC0000034
	Branch Code :	00034
	MICR Code :	141240002
	Banker Name :	HDFC Bank Limited
	Branch :	The Mall Road, Plot B/XIX/65/SE, The Mall LGF 1, 1st Mall, Ludhiana – 141001, Punjab, India
	Name of the Relationship Manager :	Mr. Aashish Arora
	Mobile No.:	91-9317780701
	Account No.:	50200031635720
	E-Mail :	aashish.arora@hdfcbank.com
	Account Type :	Current A/c
	RTGS/ NEFT/ IFSC Code :	HDFC0000034
Branch Code :	00034	
MICR Code :	141240002	

Auditors :	
Name :	Bhakoo and Associates Chartered Accountants
Address :	337/1A, Dr. Sham Singh Road, Civil Lines, Ludhiana – 141 001, Punjab, India
Tel. No.:	91-161-2771898/ 4675636
E-Mail :	bhakooasso@gmail.com
Membership No.:	515496

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

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AS ON 31.03.2018

PARTNER'S CAPITAL ACCOUNT

PARTICULARS	Amount In Lacs
HARDEEP SINGH THETHI	
Opening Balance	4.208
Additions	
Share of Profit @ 50%	0.223
Less: Withdrawals	
Share of Firm Income Tax	0.025
Amount Withdrawn	4.406
Total (A)	0.000
MANMOHAN GHAND	
Opening Balance	3.361
Additions	
Share of Profit @ 50%	0.224
Less: Withdrawals	
Share of Firm Income Tax	0.025
Total (B)	
TOTAL (A)+(B)	3.560

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.

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Partner's Capital	3.560	7.570	7.461
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

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NETWORTH	3.560	7.570	7.461
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.000	0.000	0.000
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	3.560	7.570	7.461
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.000	0.000	0.000
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
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	3.405	6.700	6.690
Sundry Debtors	0.000	0.000	0.000
Cash & Bank Balances	0.155	0.870	0.771
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.000	0.000
Total Current Assets	3.560	7.570	7.461
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.000	0.000	0.000
Total Current Liabilities	0.000	0.000	0.000
Net Current Assets			
	0.000	0.000	0.000
MISCELLANEOUS EXPENSES			
TOTAL	3.560	7.570	7.461

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	5.495	1.840	6.120
	Other Income	0.000	0.000	0.000
	TOTAL	5.495	1.840	6.120
Less	EXPENSES			
	Cost of Goods Sold	5.048	1.686	5.570
	TOTAL	5.048	1.686	5.570

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	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.447	0.154	0.550
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	0.447	0.154	0.550
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	NET PROFIT/ (LOSS) FOR THE YEAR	0.447	0.154	0.550

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>	0.00	0.00	0.00
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>	0.00	0.00	0.00
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>	0.00	0.00	0.00
Inventory Turnover <i>(Operating Income / Inventories)</i>	0.13	0.02	0.08
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>	0.00	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
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

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	8.13	8.37	8.99
Return on Total Assets ((PAT / Total Assets) * 100)	%	12.56	2.03	7.37
Return on Investment (ROI) ((PAT / Networth) * 100)	%	12.56	2.03	7.37

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	0.00	0.00	0.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.00	0.00	0.00
G-Score Ratio Financial (Networth / Total Assets)	1.00	1.00	1.00
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.00	0.00	0.00

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

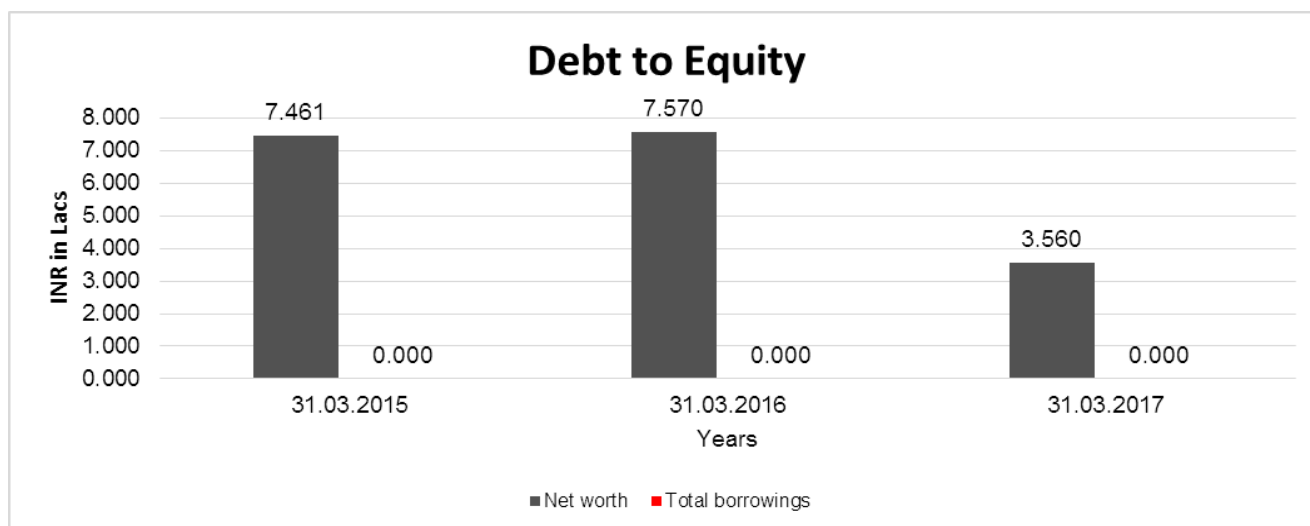
FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Partner's Current Account	7.461	7.570	3.560
Reserves & Surplus	0.000	0.000	0.000
Net worth	7.461	7.570	3.560

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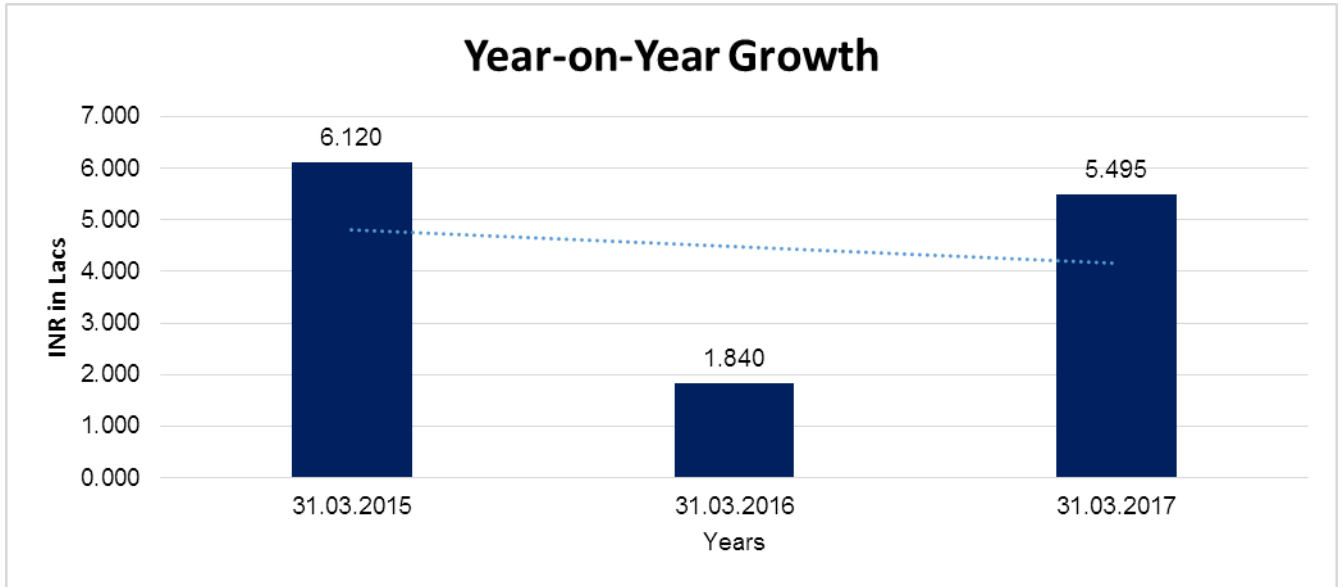
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

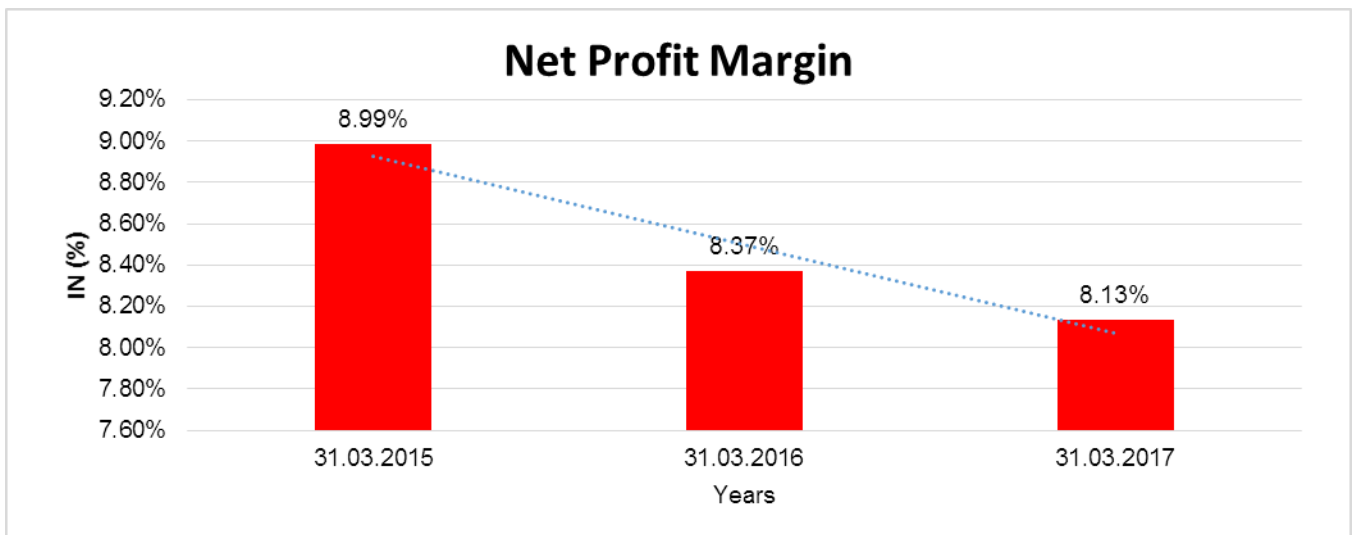
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	6.120	1.840	5.495
		(69.935)	198.641

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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	6.120	1.840	5.495
Profit	0.550	0.154	0.447
	8.99%	8.37%	8.13%



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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	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	Yes
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
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

OBSERVATION POINTS

Company Name :	J M HOSIERY MILL
Address :	C/O JMHM B-32, E-10-5791, Golden Vihar, Opposite Preet Resorts, Phambra, Ludhiana – 141007, Punjab, India
Contact No.:	91-9356861100
E-Mail :	jmhoso@gmail.com
Person to whom we met :	Mr. Rachit Brij Mohan Ghand
Designation :	Partner
Name Board :	Sighted
Location :	Easy
Landmark (If any) :	Opposite Preet Resorts
Total floors of the building :	One Storey Building
Subject situated on :	Whole premises belongs to subject company
Locality:	Commercial
Area of premises :	3000 sq. ft.
Area :	Neutral
Level of operation :	Medium
Details of hypothecation signboard (if any) (As Displayed in Factory/ Work)	
No. of employees seen at premises :	90
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Proof of visit :	Photographs

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Photographs	Exterior with name board / Interior / Shop Floor etc.		
Details of the person conducting visit:	Name :	Mr. Jasmeet Singh	
	Designation :	Field Executive	
	Contact No.:	91-7973558979	

PHOTOGRAPHS



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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 27.08.2018 (date of report)) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SVA
Analysis Done by :	VIV
Report Prepared by :	SUD

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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