

MIRA INFORM REPORT

Report No. :	542207
Report Date :	07.12.2018

IDENTIFICATION DETAILS

Name :	O.K. INDUSTRIES
Registered Office :	55/2, Natarbar Paul Road, Howrah - 711101, West Bengal
Tel. No.:	91-33-26670343/26510655
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment:	1986
Capital Investment / Paid-up Capital :	INR 3.777 Million
TIN No.:	19690817059
PAN No.: [Permanent Account No.]	AAAF08625K
GSTN : [Goods & Service Tax Registration No.]	19AAAF08625K1ZV
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Manufacturer of HT and LT, Line Material (Electrical Products) (Confirmed by management)
No. of Employees :	08 (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 :	Slow but Correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 1986.</p> <p>It is a manufacturer of HT and LT, line material, etc.</p> <p>As per financials of FY 2018, the concern has achieved massive revenue growth in its revenue as compared to the previous year but has reported a low profit margin.</p> <p>The satisfactory risk profile of the company is marked by sufficient net worth base along with average debt balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In the view of aforesaid, the concern can be considered for business dealings with usual trade terms and conditions.</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 (30.06.2018)	Current Rating (30.09.2018)
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

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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 31-03-2018.

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 07.12.2018

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. Simranjit Singh Bedi
Designation :	Proprietor
Contact No.:	91-9831544935
Date :	30.11.2018

LOCATIONS

Registered Office :	55/2, Natarbar Paul Road, Howrah - 711101, West Bengal, India
Tel. No.:	91-33-26670343/26510655
Mobile No.:	91-9433097049 (Mr. Tripatpal Singh Bedi) 91-9831544935 (Mr. Simranjit Singh Bedi)
Fax No.:	91-33-26670343

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O.K. INDUSTRIES - 542207

PAGE NO. : 4

E-Mail :	okindustries@gmail.com
Location :	Owned
Locality :	Commercial
Factory :	91/15, 6Q Road Mansatla, Howrah - 711105, West Bengal, India

PARTNERS

Name :	Mr. Tripatpal Singh Bedi
Designation :	Partner
Name :	Mr. Simranjit Singh Bedi
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Manufacturer of HT and LT, Line Material (Electrical Products) (Confirmed by management)
Products :	<ul style="list-style-type: none"> • HT and LT • Electrical Products
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Others (RTGS)
Purchasing :	Cheque and Others (RTGS)

GENERAL INFORMATION

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

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	Remark:	--																								
Customers :	Manufacturer																									
	Reference :	Not Divulged																								
	Name of the Person :	--																								
	Contact No.:	--																								
	Since How Long Known :	--																								
	Maximum Limit Dealt :	--																								
	Experience :	--																								
	Remark:	--																								
No. of Employees :	08 (Approximately)																									
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>Punjab and Sind Bank</td> </tr> <tr> <td>Branch</td> <td>14-15, Old Court House Street, Kolkata - 700001, West Bengal, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>Mr. Amar Mehta (Branch Manager)</td> </tr> <tr> <td>Contact Number</td> <td>91-33-22482276/ 22435183/ 22104358</td> </tr> <tr> <td>Name of Account Holder</td> <td>O.K. Industries</td> </tr> <tr> <td>Account Number</td> <td>01471600000182</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>CC – INR 4.500 Million</td> </tr> <tr> <td>Account Operation</td> <td>Satisfactory</td> </tr> <tr> <td>IFSC Code :</td> <td>PSIB0000562</td> </tr> <tr> <td>Remarks (If any)</td> <td>We spoke with Mr. Amar Mehta (Branch Manager) who gave positive response of the subject company. They are satisfied with their Banking Transactions.</td> </tr> </table>		Bank Name	Punjab and Sind Bank	Branch	14-15, Old Court House Street, Kolkata - 700001, West Bengal, India	Person Name (With Designation)	Mr. Amar Mehta (Branch Manager)	Contact Number	91-33-22482276/ 22435183/ 22104358	Name of Account Holder	O.K. Industries	Account Number	01471600000182	Account Since (Date/Year of Account Opening)	--	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	CC – INR 4.500 Million	Account Operation	Satisfactory	IFSC Code :	PSIB0000562	Remarks (If any)	We spoke with Mr. Amar Mehta (Branch Manager) who gave positive response of the subject company. They are satisfied with their Banking Transactions.
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Auditors :	
Name :	Arijit Bhandari and Associates Chartered Accountants
Address:	Rajbandh Station Road, Rajbandh, Durgapur, Burdwan – 713212, West Bengal, India
Tel No. :	91-321-2243843
Mobile No. :	91-9732574438/ 8670329961
Email ID :	abhabdary@outlook.com
FRN No. :	326186E
Membership No.:	064963
Memberships :	Not Available

Collaborators :	Not Available
Sister Concern:	M.K. Enterprise

CAPITAL STRUCTURE

As on 31.03.2018

PARTNER'S CAPITAL ACCOUNT

Name of the Partner	Mr. Simranjit Singh Bedi	Mr. Tripatpal Singh Bedi	Total
Opening Balance as on 01.04.2017	3.224	0.252	3.476
Add: Interest on Capital	0.387	0.030	0.417
Add: Share of Profit	0.043	0.043	0.086
Add: Partner Remuneration	0.220	0.220	0.440
Less: Drawings	(0.306)	(0.336)	(0.642)
Closing Balance as at 31.03.2018	3.568	0.209	3.777

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Partner's Capital A/C	3.777	3.477	3.477
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	3.777	3.477	3.477
LOAN FUNDS			
1] Secured Loans	4.078	3.396	3.652
2] Unsecured Loans	0.150	0.150	0.000
TOTAL BORROWING	4.228	3.546	3.652
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	8.005	7.023	7.129
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
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	3.842	4.670	3.681
Sundry Debtors	6.448	5.803	4.180
Cash & Bank Balances	0.078	0.122	0.062
Other Current Assets	1.360	1.700	1.207
Loans & Advances	1.235	1.207	1.183
Total Current Assets	12.963	13.502	10.313
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	4.644	6.233	2.995
Other Current Liabilities	0.093	0.069	0.054
Provisions	0.279	0.229	0.187
Total Current Liabilities	5.016	6.531	3.236
Net Current Assets	7.947	6.971	7.077
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	8.005	7.023	7.129

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Sales	32.779	18.089	14.429
	Other Income	3.924	0.193	0.425
	TOTAL	36.703	18.282	14.854
Less	EXPENSES			
	Cost of Goods Sold	28.373	15.544	10.643
	Consultancy Charges	0.035	0.000	0.000
	Commission Charges	0.000	0.034	0.028
	NSIC Certificate Charges	0.000	0.000	0.048
	NSIC Fees	0.000	0.047	0.000
	Bad Debt	0.000	0.000	2.074
	Salary and Bonus	0.250	0.245	0.211
	Transport Charges	1.334	0.000	0.287
	Interest on Partner Capital	0.417	0.348	0.306
	Partner Remuneration	0.440	0.200	0.150
	Other Expenses	5.310	1.270	0.643
	TOTAL	36.159	17.688	14.390
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.544	0.594	0.464
Less	FINANCIAL EXPENSES	0.424	0.455	0.402
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	0.120	0.139	0.062
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT BEFORE TAX	0.120	0.139	0.062
Less	TAX	0.034	0.057	0.020
	PROFIT AFTER TAX	0.086	0.082	0.042

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

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	71.80	117.09	105.74
Account Receivables Turnover (Income / Sundry Debtors)	5.08	3.12	3.45
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	59.74	146.36	102.71
Inventory Turnover (Operating Income / Inventories)	0.14	0.13	0.13
Asset Turnover (Operating Income / Net Fixed Assets)	9.38	11.42	8.92

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.71	0.74	0.66
Debt Equity Ratio (Total Liability / Networth)	1.12	1.02	1.05
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.33	1.88	0.93
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.02	0.01	0.01
Interest Coverage Ratio (PBIT / Financial Charges)	1.28	1.31	1.15

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.26	0.45	0.29

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Return on Total Assets ((PAT / Total Assets) * 100)	%	0.66	0.60	0.41
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.28	2.36	1.21

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.58	2.07	3.19
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.82	1.35	2.05
G-Score Ratio Financial (Networth / Total Assets)	0.29	0.26	0.34
G-Score Ratio Debt (Debts / Equity Capital)	1.12	1.02	1.05
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.58	2.07	3.19

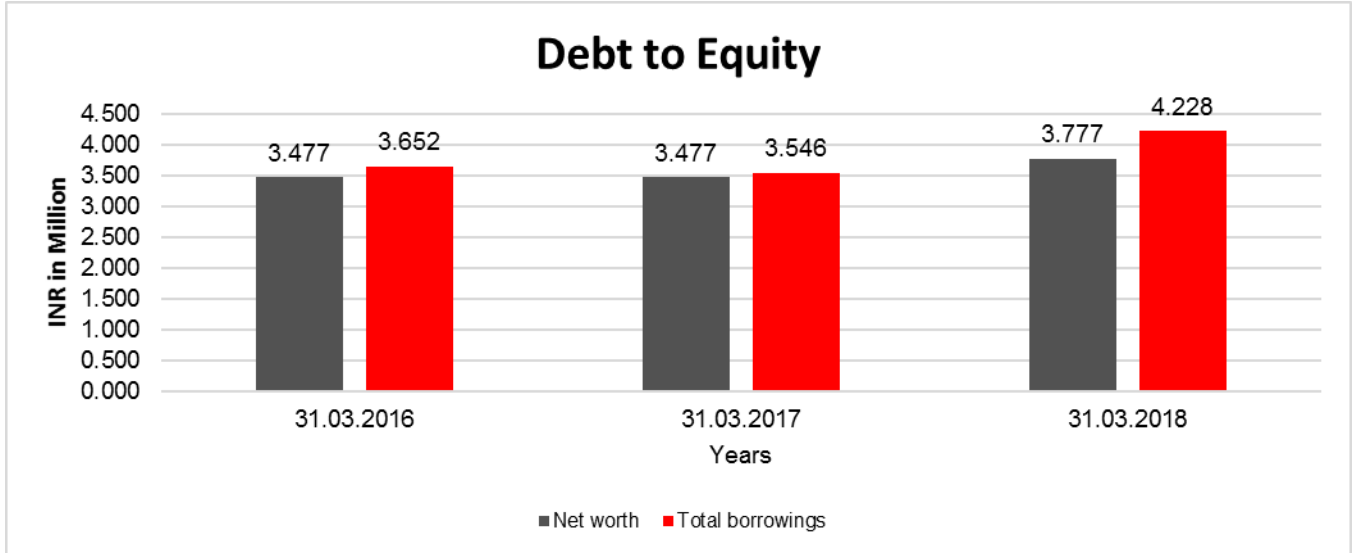
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

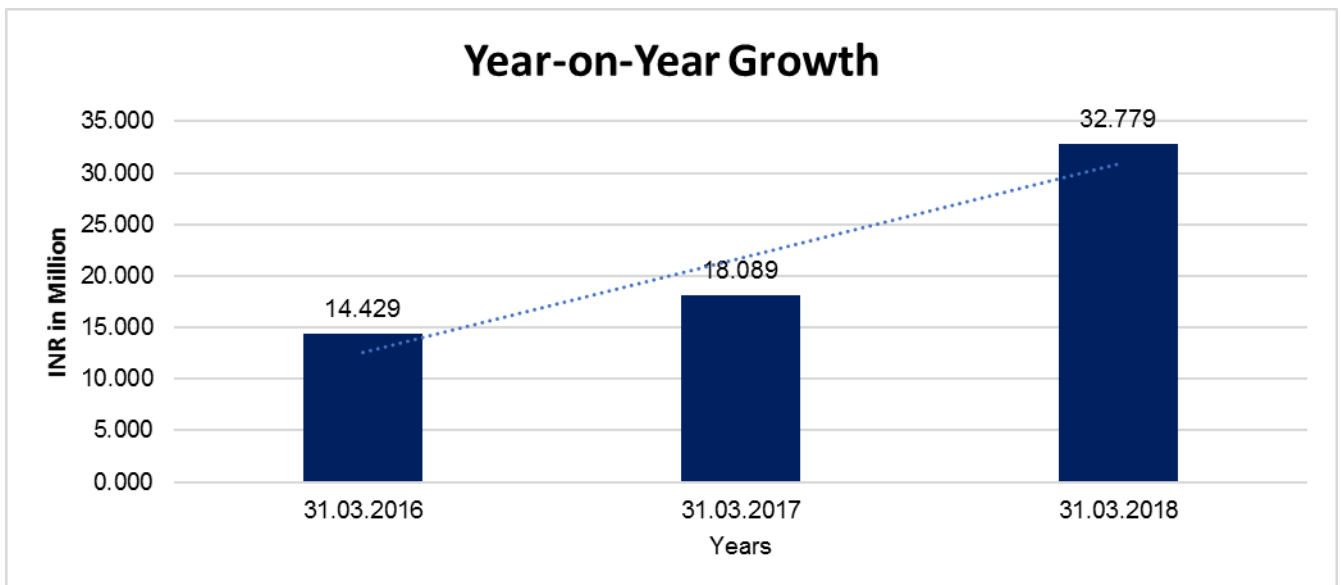
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Partner's Capital A/C	3.477	3.477	3.777
Reserves & Surplus	0.000	0.000	0.000
Net worth	3.477	3.477	3.777
Secured Loans	3.652	3.396	4.078
Unsecured Loans	0.000	0.150	0.150
Total borrowings	3.652	3.546	4.228
Debt/Equity ratio	1.050	1.020	1.119

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YEAR-ON-YEAR GROWTH

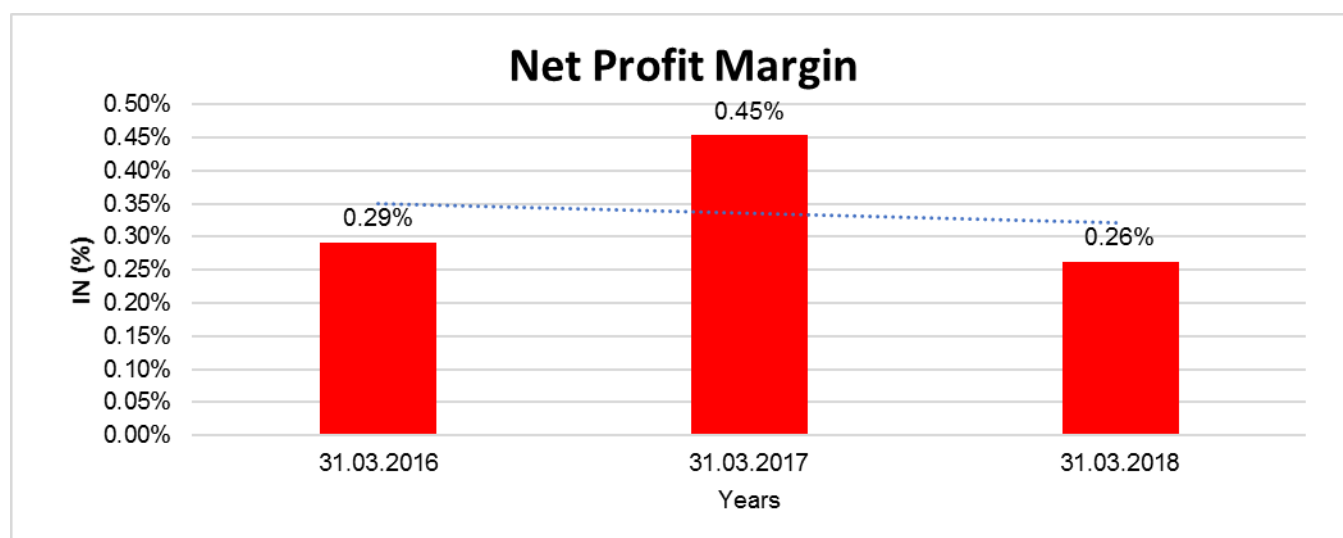
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	14.429	18.089	32.779
		25.366	81.210



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	14.429	18.089	32.779
Profit	0.042	0.082	0.086
	0.29%	0.45%	0.26%



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 – Legal Form	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	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	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
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	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

- Bicycle
- Building
- Computer
- Cycle Van
- Electric Fan
- Furniture
- Invertor
- Machinery
- Mobile Phone
- Office Equipment
- Orpat Telephone
- Tools and Implements
- Type Writer
- Xerox Machine

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 70.35
UK Pound	1	INR 89.65
Euro	1	INR 80.08

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	PRY
Report Prepared by :	VINI

SCORE FACTORS

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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