

## MIRA INFORM REPORT

Report No. :	545197
Report Date :	17.12.2018

### IDENTIFICATION DETAILS

Name :	JAYWANTI INDUSTRIES
Registered Office :	Plot No. B-13, Near Sandoz Limited Digha, MIDC Road, Navi Mumbai - 400 708, Maharashtra
Mobile No.:	91-9821695390 [Mr. Anil Ghag]
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	2008
Capital Investment :	Not Divulged
IEC No.: [Import-Export Code No.]	0312003862
PAN No.: [Permanent Account No.]	AEHPG2227C
GSTN : [Goods & Service Tax Registration No.]	27AEHPG2227C1Z1
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer and Exporter of Electrical Insulation, Transformer Component. [Confirmed by Management]
No. of Employees :	29 [Approximately]

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

**MIRA's Rating :**

**A**

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
<b>Status :</b>	Satisfactory	
<b>Payment Behaviour :</b>	Slow but correct	
<b>Litigation :</b>	Clear	
<b>Comments :</b>	<p>Subject is a proprietorship firm established in the year 2008. It is a manufacturer and exporter of electrical insulation and transformer components.</p> <p>Mr. Anil Ghag (CEO) has claimed that the subject has achieved revenue of INR 180 million for the financial year 2017 and INR 190 million for the financial year 2018.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject 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](mailto: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**

**NOT AVAILABLE**

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**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 17.12.2018

**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**

<b>Name :</b>	Mr. Anil Ghag
<b>Designation :</b>	Chief Executive Officer
<b>Contact No.:</b>	91-9821695390
<b>Date :</b>	14.12.2018

**LOCATIONS**

<b>Registered Office / Factory :</b>	Plot No. B-13, Near Sardar Limited, Digha, MIDC Road, Navi Mumbai - 400 708, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9821695390 (Mr. Anil Ghag)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:jjpl.sg@gmail.com">jjpl.sg@gmail.com</a>
<b>Area :</b>	600 Sq. Ft
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mrs. Shubhangi Anil Ghag
<b>Designation :</b>	Proprietor
<b>Qualification :</b>	Graduate
<b>PAN No :</b>	AEHPG2227C

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**KEY EXECUTIVES**

<b>Name :</b>	Mr. Anil Ghag
<b>Designation :</b>	Chief Executive Officer

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer and Exporter of Electrical Insulation, Transformer Component. [Confirmed by Management]
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	
<b>Products :</b>	Finished Goods
<b>Countries :</b>	United States America
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Advance Payment, L/C, Cheque and Credit (30 Days)
<b>Purchasing :</b>	Advance Payment, L/C, Cheque and Credit (30 Days)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<ul style="list-style-type: none"> <li>• Bhagwati Enterprises</li> <li>• ABB Limited</li> <li>• Abhay Engineering Works</li> </ul>				
<b>Customers :</b>	<ul style="list-style-type: none"> <li>• Bharat Bijlee Limited</li> <li>• Citizen Enterprises</li> <li>• Emco Limited, Thane</li> <li>• Jain Electrical Private Limited</li> <li>• Aditya Vidyut Application Limited</li> </ul>				
<b>No. of Employees :</b>	29 (Approximately)				
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Bank Name:</b></td> <td>The Abhinav Sahakari Bank Limited</td> </tr> <tr> <td><b>Branch:</b></td> <td>P-48, M.I.D.C Residential Zone, Near Usma Petrol Pump, M.I.D.C Phase-I, Dombivali (East), Thane – 421203, Maharashtra, India</td> </tr> </table>	<b>Bank Name:</b>	The Abhinav Sahakari Bank Limited	<b>Branch:</b>	P-48, M.I.D.C Residential Zone, Near Usma Petrol Pump, M.I.D.C Phase-I, Dombivali (East), Thane – 421203, Maharashtra, India
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	<b>Person Name (with Designation):</b>	--																																				
	<b>Contact Number:</b>	--																																				
	<b>Name of Account Holder:</b>	--																																				
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	<b>Account Since (Date/ Year of A/c Opening):</b>	--																																				
	<b>Average Balance Maintained (Optional):</b>	--																																				
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--																																				
	<b>Account Operation:</b>	--																																				
	<b>Remarks:</b>	--																																				
<ul style="list-style-type: none"> <li>• Parsik Janata Sahakari Bank Limited</li> <li>• State Bank of India Limited</li> <li>• Ratnakar Bank Limited</li> </ul>																																						
<b>Facilities :</b>	<table border="1"> <thead> <tr> <th><b>SECURED LOAN</b></th> <th><b>31.03.2016 (INR In Million)</b></th> <th><b>31.03.2015 (INR In Million)</b></th> </tr> </thead> <tbody> <tr> <td>Abhinav Bank OD</td> <td>11.905</td> <td>12.812</td> </tr> <tr> <td>Car Loan From HDFC</td> <td>0.227</td> <td>0.387</td> </tr> <tr> <td>Loan against fixed deposits</td> <td>1.375</td> <td>0.000</td> </tr> <tr> <td>Loan from Ratnakar Bank</td> <td>9.238</td> <td>9.567</td> </tr> <tr> <td>Loan from Ratnakar Bank</td> <td>4.147</td> <td>4.359</td> </tr> <tr> <td>Term Loan 169</td> <td>1.911</td> <td>2.102</td> </tr> <tr> <td>Term Loan 235</td> <td>0.246</td> <td>0.396</td> </tr> <tr> <td>Term Loan 234</td> <td>0.000</td> <td>0.043</td> </tr> <tr> <td>Term Loan 842</td> <td>0.183</td> <td>1.719</td> </tr> <tr> <td>TL/PL - 109</td> <td>0.373</td> <td>0.000</td> </tr> <tr> <td><b>Total</b></td> <td><b>29.605</b></td> <td><b>31.385</b></td> </tr> </tbody> </table>		<b>SECURED LOAN</b>	<b>31.03.2016 (INR In Million)</b>	<b>31.03.2015 (INR In Million)</b>	Abhinav Bank OD	11.905	12.812	Car Loan From HDFC	0.227	0.387	Loan against fixed deposits	1.375	0.000	Loan from Ratnakar Bank	9.238	9.567	Loan from Ratnakar Bank	4.147	4.359	Term Loan 169	1.911	2.102	Term Loan 235	0.246	0.396	Term Loan 234	0.000	0.043	Term Loan 842	0.183	1.719	TL/PL - 109	0.373	0.000	<b>Total</b>	<b>29.605</b>	<b>31.385</b>
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<b>Auditors :</b>	
<b>Name :</b>	Yogesh Sovani and Associates Chartered Accountants
<b>Address :</b>	3/301, Janaki Niwas, Dr. Moose Road, Talao Pali, Thane - 400602, Maharashtra, India
<b>Member No.:</b>	045383
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

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**CAPITAL STRUCTURE**

**AS ON 31.03.2016**

Particulars	INR IN Million	Particulars	INR IN Million
To LIC	4.133	By Opening Balance (Capital)	15.956
To Mediclaim	0.090	By Net profit	5.036
To drawings	2.795	By Dividend Received	0.018
		By Interest on FD	0.485
<b>To closing Balance</b>	<b>15.045</b>	By Interest Received from Emco	0.308
		By Rent Received	0.252
		By SB Interest	0.005
		By Interest On PPF	0.003
<b>Total</b>	<b>22.063</b>	<b>Total</b>	<b>22.063</b>

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

PARTICULARS		31.03.2018	31.03.2017
Sales Turnover (Approximately)		190.000	180.000

Expected Sales (2018-2019): INR 200.000 Million

The above information has been parted by Mr. Anil Ghag (Chief Executive Officer)

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS			31.03.2016
<b>EQUITY AND LIABILITIES</b>			
1] Share Capital			15.045
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
<b>NETWORTH</b>			<b>15.045</b>
<b>LOAN FUNDS</b>			

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1] Secured Loans			29.605
2] Unsecured Loans			0.000
<b>TOTAL BORROWING</b>			<b>29.605</b>
DEFERRED TAX LIABILITIES			0.000
<b>TOTAL</b>			<b>44.650</b>
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			25.063
Capital work-in-progress			0.000
INVESTMENT			10.851
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			25.377
Sundry Debtors			62.647
Cash & Bank Balances			2.073
Other Current Assets			2.912
Loans & Advances			1.000
<b>Total Current Assets</b>			<b>94.009</b>
<u>Less</u> : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			84.686
Other Current Liabilities			0.587
Provisions			0.000
<b>Total Current Liabilities</b>			<b>85.273</b>
<b>Net Current Assets</b>			<b>8.736</b>
MISCELLANEOUS EXPENSES			0.000
<b>TOTAL</b>			<b>44.650</b>

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**PROFIT & LOSS ACCOUNT**

PARTICULARS		31.03.2016
<b>SALES</b>		
	Income	164.231
	Other Income	0.000
	<b>TOTAL</b>	<b>164.231</b>
<b>Less</b>	<b>EXPENSES</b>	
	Cost of Goods Sold	126.283
	Direct Expenses	16.479
	Indirect Expenses	10.126
	<b>TOTAL</b>	<b>152.888</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>11.343</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>4.170</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>7.173</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>2.137</b>
	<b>NET PROFIT</b>	<b>5.036</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS		31.03.2016
Average Collection Days (Sundry Debtors / Operating Income * 365 Days)		2015.88
Account Receivables Turnover (Operating Income / Sundry Debtors)		0.18
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		216.52
Inventory Turnover (Operating Income / Inventories)		0.45

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Asset Turnover (Operating Income / Net Fixed Assets)				0.45
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**LEVERAGE RATIOS**

PARTICULARS				31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)				0.88
Debt Equity Ratio (Total Liability / Networth)				1.97
Current Liabilities to Networth (Current Liabilities / Net Worth)				5.67
Fixed Assets to Networth (Net Fixed Assets / Networth)				1.67
Interest Coverage Ratio (PBIT / Financial Charges)				2.72

**PROFITABILITY RATIOS**

PARTICULARS				31.03.2016
Net Profit Margin (PAT / Sales) * 100)	%			3.07
Return on Total Assets (PAT / Total Assets) * 100)	%			3.88
Return on Investment (ROI) (PAT / Networth) * 100)	%			33.47

**SOLVENCY RATIOS**

PARTICULARS				31.03.2016
Current Ratio (Current Assets / Current Liabilities)				1.23
Quick Ratio (Current Assets – Inventories) / Current Liabilities)				0.93
G-Score Ratio Financial (Networth / Total Assets)				0.12
G-Score Ratio Debt (Debts / Equity Capital)				1.97

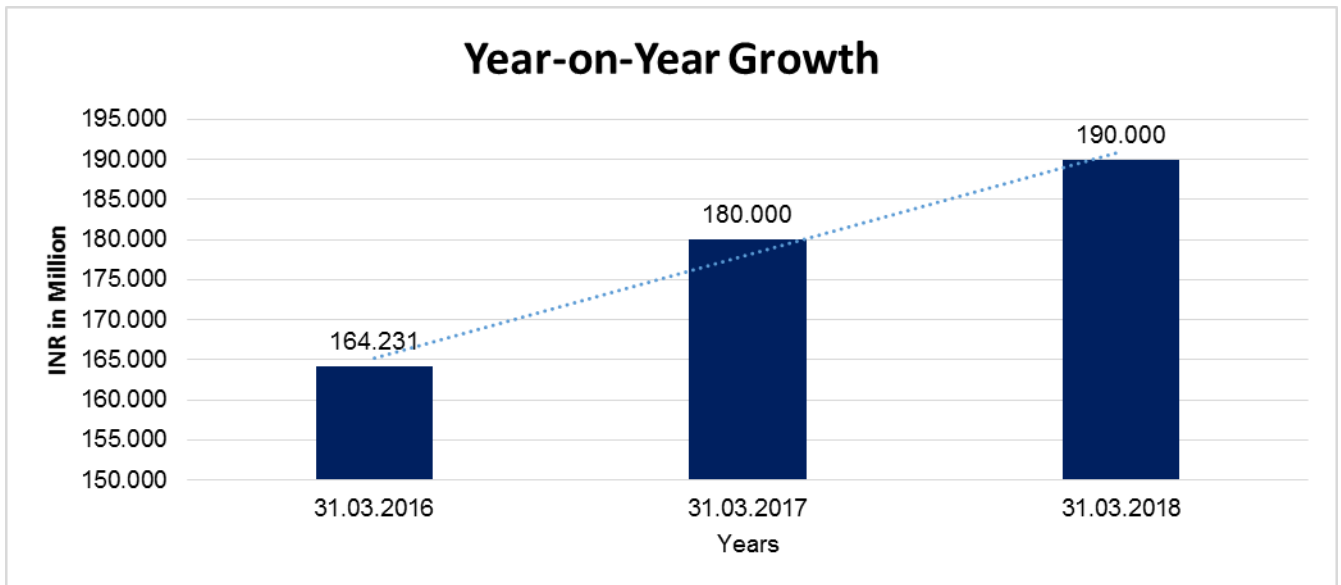
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G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.23
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**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	164.231	180.000	190.000
		<b>9.602</b>	<b>5.556</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	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	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	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	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last one year	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 71.74
UK Pound	1	INR 90.58
Euro	1	INR 81.46

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SHW
<b>Analysis Done by :</b>	NYT
<b>Report Prepared by :</b>	ARC

**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	YES
--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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