

MIRA INFORM REPORT

Report No. :	541376.2
Report Date :	20.12.2018

IDENTIFICATION DETAILS

Name :	3 M INTERNATIONAL
Registered Office :	C/o Plot 75, Atgaon, Industrial Complex Village, Atgaon, Taluka Shahpur, Thane – 421601, Maharashtra
Mobile No.:	91-9322238403 (Mr. Mukesh Virji Jobanputra)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	April, 2017
Capital Investment:	INR 2.766 Million
PAN No.: [Permanent Account No.]	AABPJ6978R
GSTN : [Goods & Service Tax Registration No.]	27AABPJ6978R1ZR
Legal Form :	Sole Proprietary Concern
Line of Business :	Suppliers and Trader of Steel, Plastic and paper commodities and related products. [Confirmed by management]
No. of Employees :	12 (Approximately)

RATING & COMMENTS

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

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

Status :	Relatively new business
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Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern established on April 2017 and it is engaged as a trader of steel, plastic and paper.</p> <p>For the financial year 2018, the concern has achieved revenue of INR 151.524 million from its first year of business operations but it has reported a thin profit margin of 0.46%.</p> <p>The concern possesses moderate financial risk profile marked by modest net worth base and strong debt protection metrics.</p> <p>The subject's supplier (Zinal Corporation) have given positive feedback and it is satisfied with the subject's payment behavior. Customers (Patel Engineers) have given positive feedback and it is satisfied with the subject's product quality.</p> <p>Further, Banker (ICICI Bank) provided positive feedback and it is satisfied with the subject's banking transactions.</p> <p>Rating gets constrained on account of short track record of its business operations.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings with some caution.</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

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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 20.12.2018

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. Mukesh Virji Jobanputra
Designation :	Proprietor
Contact No.:	91-9322238403
Date :	23.11.2018

LOCATIONS

Registered Godown:	Office	/	C/o Plot 75, Atgaon, Industrial Complex Village, Atgaon, Taluka Shahpur, Thane – 421601, Maharashtra, India
Tel. No.:	Not Available		
Mobile No.:	91-9322238403 (Mr. Mukesh Virji Jobanputra)		
Fax No.:	Not Available		
E-Mail :	mumamipac@gmail.com		
	Area :	1100 Sq. Meters	

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Location :	Owned
Locality :	Industrial

SOLE PROPRIETOR

Name :	Mr. Mukesh Virji Jobanputra
Designation :	Proprietor
Address:	D-201, 2, Sai Dham Building, P K Road, Mulund West, Mumbai -400080, Maharashtra, India
Date of Birth/Age:	58 Years
Qualification:	SYBSC
Experience :	40 Years
Aadhaar Card No.:	7361 3571 0445
PAN	AABPJ6978R

BUSINESS DETAILS

Line of Business :	Suppliers and Trader of Steel, Plastic and paper commodities and related products. [Confirmed by management]
Products :	<ul style="list-style-type: none"> • Steel • Plastic • Paper
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	LC/RTGS/NEFT
Purchasing :	LC/RTGS/NEFT

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Global Infra and Engineers Private Limited • M J Corporation • Navin Enterprises • Sky Point Multitrade Private Limited • Wingaro Industries
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	<ul style="list-style-type: none"> Lion Plastic Vaibhav Design 																				
	<table border="1"> <tr> <td>Reference :</td> <td>Zinal Corporation</td> </tr> <tr> <td>Name of the Person :</td> <td>Mr. Bhavesh Bhadra (Proprietor)</td> </tr> <tr> <td>Contact No.:</td> <td>91-7977998115</td> </tr> <tr> <td>Since How Long Known :</td> <td>Since Incorporation</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>As per requirement</td> </tr> <tr> <td>Experience :</td> <td> <table border="1"> <tr> <td>Payment Behaviour</td> <td>Market Goodwill</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> <td>Good</td> </tr> </table> </td> </tr> <tr> <td>Remark:</td> <td>Mr. Bhavesh Bhadra (Proprietor) gave positive response about subject company overall experience good.</td> </tr> </table>	Reference :	Zinal Corporation	Name of the Person :	Mr. Bhavesh Bhadra (Proprietor)	Contact No.:	91-7977998115	Since How Long Known :	Since Incorporation	Maximum Limit Dealt :	As per requirement	Experience :	<table border="1"> <tr> <td>Payment Behaviour</td> <td>Market Goodwill</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> <td>Good</td> </tr> </table>	Payment Behaviour	Market Goodwill	Overall	Good	Good	Good	Remark:	Mr. Bhavesh Bhadra (Proprietor) gave positive response about subject company overall experience good.
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Customers :	<p>End Users</p> <ul style="list-style-type: none"> Geeta Mercantile Private Limited Global Food Processing and Cold Chain Private Limited Lions Impex Global International Impex Private Limited Shree Chamunda Enterprises <table border="1"> <tr> <td>Reference :</td> <td>Patel Engineering Limited</td> </tr> <tr> <td>Name of the Person :</td> <td>Mr. Bhupen Varma</td> </tr> <tr> <td>Contact No.:</td> <td>91- 9783333189</td> </tr> <tr> <td>Since How Long Known :</td> <td>Since Incorporation</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>As per requirement</td> </tr> <tr> <td>Experience :</td> <td> <table border="1"> <tr> <td>Product Quality</td> <td>Delivery Behaviour</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> <td>Good</td> </tr> </table> </td> </tr> <tr> <td>Remark:</td> <td>Mr. Bhupen Varma gave positive response about subject company overall experience good.</td> </tr> </table>	Reference :	Patel Engineering Limited	Name of the Person :	Mr. Bhupen Varma	Contact No.:	91- 9783333189	Since How Long Known :	Since Incorporation	Maximum Limit Dealt :	As per requirement	Experience :	<table border="1"> <tr> <td>Product Quality</td> <td>Delivery Behaviour</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> <td>Good</td> </tr> </table>	Product Quality	Delivery Behaviour	Overall	Good	Good	Good	Remark:	Mr. Bhupen Varma gave positive response about subject company overall experience good.
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No. of Employees :	12 (Approximately)																				
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>ICICI Bank Limited</td> </tr> <tr> <td>Branch :</td> <td>Near Railway Station Branch, Mulund (West), Mumbai – 400080, Maharashtra, India</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>Mr. Rajkumar (Relationship Manager)</td> </tr> <tr> <td>Contact Number :</td> <td>91-9657573620</td> </tr> <tr> <td>Name of Account Holder :</td> <td>3 M International</td> </tr> <tr> <td>Account Number :</td> <td>--</td> </tr> <tr> <td>Account Since (Date/Year of</td> <td>Since Incorporation</td> </tr> </table>	Banker Name :	ICICI Bank Limited	Branch :	Near Railway Station Branch, Mulund (West), Mumbai – 400080, Maharashtra, India	Person Name (With Designation) :	Mr. Rajkumar (Relationship Manager)	Contact Number :	91-9657573620	Name of Account Holder :	3 M International	Account Number :	--	Account Since (Date/Year of	Since Incorporation						
Banker Name :	ICICI Bank Limited																				
Branch :	Near Railway Station Branch, Mulund (West), Mumbai – 400080, Maharashtra, India																				
Person Name (With Designation) :	Mr. Rajkumar (Relationship Manager)																				
Contact Number :	91-9657573620																				
Name of Account Holder :	3 M International																				
Account Number :	--																				
Account Since (Date/Year of	Since Incorporation																				

	Account Opening :	
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	Satisfactory
	Remark :	Spoke with Mr. Rajkumar (Relationship Manager) who confirmed the account existence of subject company.

Auditors :	
Name :	Arun K Burad and Associates Chartered Accountants
Address :	Mumbai, Maharashtra, India
Membership No.:	032176
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2018

Particulars	INR IN Million	Particulars	INR IN Million
To Drawings	0.015	By Balance B/F	1.428
		By Capital Introduced	0.440
		By LIC Maturaed (PNB Metlife)	0.212
		By Interest Received	0.004
		By Dividend Received	0.00
To Balance C/F	2.766	By Net Profit	0.697
Total	2.781	Total	2.781

FINANCIAL DATA
[all figures are INR Million]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2018
EQUITY AND LIABILITIES			
1] Share Capital			2.766
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
NETWORTH			2.766
LOAN FUNDS			
1] Secured Loans			0.000
2] Unsecured Loans			1.354
TOTAL BORROWING			1.354
DEFERRED TAX LIABILITIES			0.000
TOTAL			4.120
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			0.000
Capital work-in-progress			0.000
INVESTMENT			0.192
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			0.000
Sundry Debtors			121.736
Cash & Bank Balances			2.406
Other Current Assets			0.000
Loans & Advances			4.815
Total Current Assets			128.957
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			124.938
Other Current Liabilities			0.091
Provisions			0.000
Total Current Liabilities			125.029
Net Current Assets			3.928

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MISCELLANEOUS EXPENSES			0.000
TOTAL			4.120

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2018
	SALES		
	Income		151.524
	Other Income		0.075
	TOTAL		151.599
Less	EXPENSES		
	Purchases		150.554
	Salary Paid		0.010
	Telephone Expenses		0.007
	Office Expenses		0.070
	Printing and Stationery		0.007
	Traveling Expenses		0.021
	Account Writing Charges		0.032
	GST Late filling		0.002
	Misc Expenses		0.061
	Audit Fees		0.050
	Professional fees		0.005
	TOTAL		150.819
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		0.780
Less	FINANCIAL EXPENSES		0.082
	NET PROFIT		0.698

Expected Sales (2018-2019): INR 200.000 Million

The above information has been parted by Mr. Mukesh Virji Jobanputra (Proprietor)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2018
Average Collection Days (Sundry Debtors / Income * 365 Days)			293.24

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Account Receivables Turnover (Income / Sundry Debtors)			1.24
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			302.90
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			4.06

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.98
Debt Equity Ratio (Total Liability / Networth)			0.49
Current Liabilities to Networth (Current Liabilities / Net Worth)			45.69
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.07
Interest Coverage Ratio (PBIT / Financial Charges)			9.51

PROFITABILITY RATIOS

PARTICULARS				31.03.2018
Net Profit Margin ((PAT / Sales) * 100)	%			0.46
Return on Total Assets ((PAT / Total Assets) * 100)	%			0.54
Return on Investment (ROI) ((PAT / Networth) * 100)	%			25.23

SOLVENCY RATIOS

PARTICULARS				31.03.2018
Current Ratio (Current Assets / Current Liabilities)				1.02

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Quick Ratio (Current Assets – Inventories) / Current Liabilities)			1.02
G-Score Ratio Financial (Networth / Total Assets)			0.02
G-Score Ratio Debt (Debts / Equity Capital)			0.49
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.02

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

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/Age 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)	No
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	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 one year	Yes
27	Reasons for variation <> 20%	--

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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

UNSECURED LOANS:

Particulars		31.03.2018 INR In Million
Mihir Trade Links		0.969
Malti Jobanputra		0.235
MJ Corporation		0.150
Total		1.354

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 70.69
UK Pound	1	INR 89.23
Euro	1	INR 80.46

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	VIVR
Report Prepared by :	KVT

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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