

MIRA INFORM REPORT

Report No. :	546556
Report Date :	22-12-2018

IDENTIFICATION DETAILS

Name :	M J CORPORATION
Registered Office :	706, Neptune Uptown, N S Road, Mulund (West), Mumbai – 400080, Maharashtra
Mobile No.:	91-9322238403 [Mr. Mukesh Virji Jobanputra (HUF)]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	April, 2015
Capital Investment / Paid-up Capital :	INR 0.840 Million (As on 31.03.2017)
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AAIHM6720K
GSTN : [Goods & Service Tax Registration No.]	27AAIHM6720K1ZW
Legal Form :	Hindu Undivided Family
Line of Business :	Trading of Plastic, Papers, Steel, Grains and Other Food Products. (Confirmed by management)
No. of Employees :	3 (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
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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 HUF incorporated in the year 2015. It is engaged as trader of Plastic products like HDPE, PP woven fabric rolls and plastic granules as well as papers such as A4 size paper, Note book, news print. Further it also trades MS steel and rod plates steel, grains and other food products.</p> <p>Mr. Mukesh Virji Jobanputra (HUF) - (Karta) provided information and claimed that the subject has achieved revenue of INR 50.000 million for FY-2018 and expecting revenue of approximately INR 200.000 million for FY-2019.</p> <p>As per the financial record of 2017, the subject has achieved decent sales turnover of INR 34.630 million along with fair profitability margin of 1.25% during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate capital base and strong debt protection metrics.</p> <p>Rating also considers, positive feedback received from its supplier (Reliance Industries Limited) for excellent payment behaviour and market goodwill as well as from its banker (Equitas Small Finance Bank) gave positive response for satisfactory banking transaction.</p> <p>However, rating strengths gets partially offset by limited track record of its business operation along with stiff competition faced by the firm from organized as well as unorganized players as it has diversified portfolio.</p> <p>Trade relations are reported to be fair. Business is active. Payments seems to be slow but correct.</p> <p>In view of aforesaid, the HUF can be considered for business dealing at 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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

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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

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 28.06.2018

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 (HUF)
Designation :	Karta

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M J CORPORATION - 546556

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Contact No.:	91-9322238403
Date :	21.12.2018

LOCATIONS

Registered Office / Head Office :	706, Neptune Uptown, N S Road, Mulund (West), Mumbai – 400080, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9322238403 [Mr. Mukesh Virji Jobanputra (HUF)]
Fax No.:	Not Available
E-Mail :	mumamipac@gmail.com
Area :	1200 sq. ft.
Location :	Owned
Locality :	Commercial
Warehouse :	Atgaon Industrial Complex, Unit No.75, Nashik Highway, Atgaon Village, Taluka: Shahpur, Thane – 421691, Maharashtra, India

MANAGEMENT

Name :	Mr. Mukesh Virji Jobanputra (HUF)
Designation :	Karta
Address :	D-201, Saidham, P.K. Road, Mulund (West), Mumbai – 400 080, Maharashtra, India
Date of Birth/Age :	57 Years
Qualification :	BSC
Adhaar No.:	7361 3571 0445
PAN No.:	AABPJ6978R
Name :	Ms. Malti Mukesh Jobanputra
Designation :	Member
Name :	Mr. Mihir Mukesh Jobanputra
Designation :	Member

BUSINESS DETAILS

Line of Business :	Trading of Plastic, Papers, Steel, Grains and Other Food Products. (Confirmed by management)
Products :	Plastic: HDPE/PP Woven Fabric Rolls and Plastic Granules. Paper: A 4 Size / Note Book/ News Print.

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	Steel: M S/ Rod / Plates.
	Grains
	Other Food Products
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Local: L/C and Credit (30 Days), Others (RTGS)
Purchasing :	Local: L/C and Credit (30 Days), Others (RTGS)

GENERAL INFORMATION

Suppliers :	Reference :	Reliance Industries Limited			
	Name of the Person :	Mr. Mahesh (Accounts Department)			
	Contact No.:	91-22-30325000			
	Since How Long Known :	2 Years			
	Maximum Limit Dealt :	--			
	Experience :	Payment Behaviour	Market Goodwill	Overall	
		Excellent	Excellent	Excellent	
	Remark:	They gave us positive response about subject, they are satisfied with their payment behaviour and market goodwill.			
	Reference :	Gail India Limited			
	Name of the Person :	Name not Divulged (Accounts Department)			
	Contact No.:	91-11-26172580			
	Since How Long Known :	--			
	Maximum Limit Dealt :	--			
	Experience :	--			
	Remark:	Management Non-Cooperative			
	<ul style="list-style-type: none"> • Solvista • Nirranjan Shipping Agency Private Limited • Indian Oil Corporation Limited 				

Customers :	Wholesalers <ul style="list-style-type: none"> • Global Food Processing • Steel Mart Private Limited • Innovative Packing Industries • Paradise Packaging Industries • Pratibha Packaging Private Limited • Shreejee Polyplast, Bldg. No. A3, Gala No. 8/9, Prerna Complex, Bhiwandi [Contact : Mr. Manish Bhai] 																							
No. of Employees :	3 (Approximately)																							
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>Equitas Small Finance Bank</td> </tr> <tr> <td>Branch</td> <td>Alps Heights Shop # 4 and 5, Dr. R.P. Road, Mulund (West), Mumbai, Maharashtra, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>Mr. Vivek Nimsee (Branch Manager)</td> </tr> <tr> <td>Contact Number</td> <td>91-9820999866</td> </tr> <tr> <td>Name of Account Holder</td> <td>M J CORPORATION</td> </tr> <tr> <td>Account Number</td> <td>--</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>4 (Months)</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>Current account</td> </tr> <tr> <td>Account Operation</td> <td>Satisfactory</td> </tr> <tr> <td>Remarks (If any)</td> <td>The banker gave us positive response about subject, they are satisfied with their banking transaction.</td> </tr> </table>		Bank Name	Equitas Small Finance Bank	Branch	Alps Heights Shop # 4 and 5, Dr. R.P. Road, Mulund (West), Mumbai, Maharashtra, India	Person Name (With Designation)	Mr. Vivek Nimsee (Branch Manager)	Contact Number	91-9820999866	Name of Account Holder	M J CORPORATION	Account Number	--	Account Since (Date/Year of Account Opening)	4 (Months)	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	Current account	Account Operation	Satisfactory	Remarks (If any)	The banker gave us positive response about subject, they are satisfied with their banking transaction.
Bank Name	Equitas Small Finance Bank																							
Branch	Alps Heights Shop # 4 and 5, Dr. R.P. Road, Mulund (West), Mumbai, Maharashtra, India																							
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Contact Number	91-9820999866																							
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Account Since (Date/Year of Account Opening)	4 (Months)																							
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Credit Facilities Enjoyed (If any)	Current account																							
Account Operation	Satisfactory																							
Remarks (If any)	The banker gave us positive response about subject, they are satisfied with their banking transaction.																							

Auditors :	
Name :	Sachin Dubey Chartered Accountant
M.No.:	173677
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

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As on 31.03.2017

Capital Investment :	
Owned :	INR 0.840 Million
Borrowed :	--
Total :	INR 0.840 Million

FINANCIAL DATA
[all figures are in INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			50.000
			(Due to business growth)

Expected Sales (2018 - 2019) : INR 200.000 Million (Due to business growth)

The above information has been parted by [Mr. Mukesh Virji Jobanputra (HUF) – (Karta)].

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017
SHAREHOLDERS FUNDS		
1] Capital Account		0.840
2] Share Application Money		0.000
3] Reserves & Surplus		0.000
4] (Accumulated Losses)		0.000
NETWORTH		0.840
LOAN FUNDS		
1] Secured Loans		0.000
2] Unsecured Loans		6.829
TOTAL BORROWING		6.829
DEFERRED TAX LIABILITIES		0.000
TOTAL		7.669
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		0.014
Capital work-in-progress		0.000
INVESTMENT		0.070
DEFERRED TAX ASSETS		0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories		0.000
Sundry Debtors		5.951
Cash & Bank Balances		0.812
Other Current Assets		0.500
Loans & Advances		7.041
Total Current Assets		14.304
Less : CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors		6.669
Other Current Liabilities and Provisions		0.050
Total Current Liabilities		6.719
Net Current Assets		7.585
MISCELLANEOUS EXPENSES		0.000
TOTAL		7.669

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PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2017
	SALES		
	Income		34.629
	Other Income		0.000
	TOTAL		34.629
Less	EXPENSES		
	Purchases Accounts		33.301
	Accounting Charges		0.085
	Audit Fees		0.030
	Convenience Fees		0.015
	General Expenses		0.037
	Professional Fees		0.020
	Repairs and Maintenance		0.015
	Salary A/c		0.165
	Telephone Charges		0.015
	Transport Charges		0.026
	TOTAL		33.709
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		0.920
Less	FINANCIAL EXPENSES		0.467
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.453
Less/ Add	DEPRECIATION/ AMORTISATION		0.021
	NET PROFIT/(LOSS) FOR THE YEAR		0.432

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2017
	Average Collection Days (Sundry Debtors / Income * 365 Days)		62.73
	Account Receivables Turnover (Income / Sundry Debtors)		5.82

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Average Payment Days (Sundry Creditors / Purchases * 365 Days)			73.10
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			65.71

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio (Borrowing + Current Liabilities) / Total Assets			0.94
Debt Equity Ratio (Total Liability / Networth)			8.13
Current Liabilities to Networth (Current Liabilities / Net Worth)			16.13
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.02
Interest Coverage Ratio (PBIT / Financial Charges)			1.97

PROFITABILITY RATIOS

PARTICULARS			31.03.2017
Net Profit Margin [(PAT / Sales) * 100]	%		1.25
Return on Total Assets [(PAT / Total Assets) * 100]	%		3.00
Return on Investment (ROI) [(PAT / Networth) * 100]	%		51.43

SOLVENCY RATIOS

PARTICULARS			31.03.2017
Current Ratio (Current Assets / Current Liabilities)			1.06
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)			1.06

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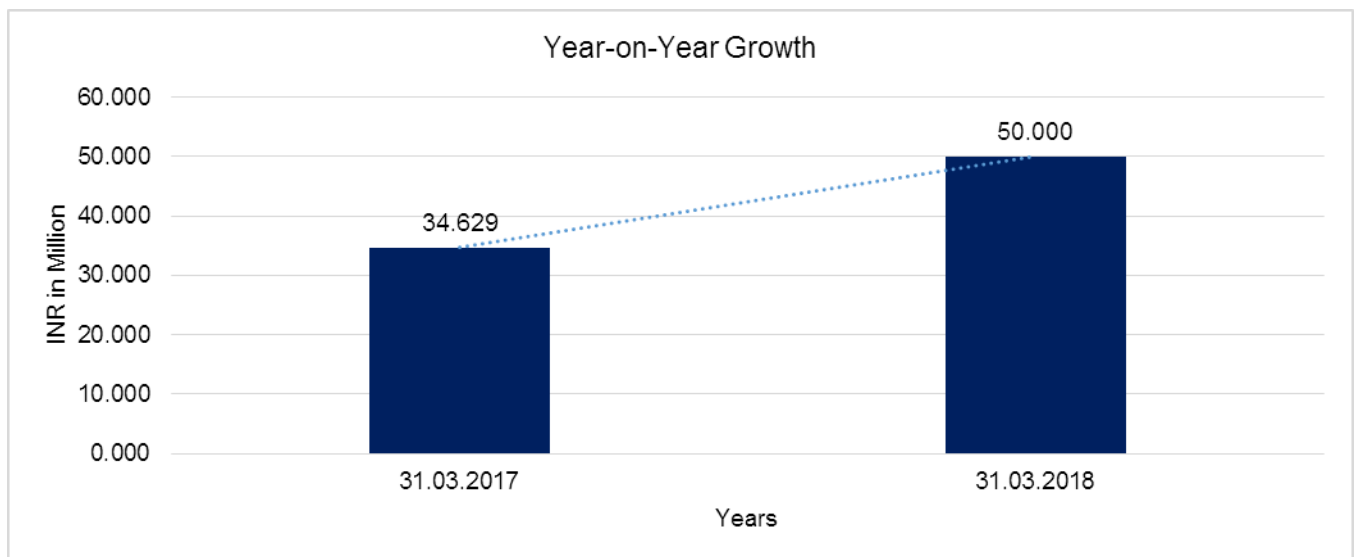
G-Score Ratio Financial (Networth / Total Assets)			0.06
G-Score Ratio Debt (Debts / Equity Capital)			8.13
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.06

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Sales	34.629	50.000 (Approximately)
		44.388



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes

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M J CORPORATION - 546556

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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	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)	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	--
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 two year	Yes
27	Reasons for variation <> 20%	Yes
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 70.04
UK Pound	1	INR 88.70
Euro	1	INR 80.21

INFORMATION DETAILS

Information Gathered by :	SHL
Analysis Done by :	NRG
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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