

MIRA INFORM REPORT

Report No. :	483758
Report Date :	02.01.2018

IDENTIFICATION DETAILS

Name :	HARIOM COMMUNICATION LLP
Registered Office :	Office No.303, Third Floor, Amrut Commercial Centre, Sardar Nagar, Main Road, Rajkot – 360001, Gujarat
Mobile No.:	91-9979444444 (Mr. Rahil Yogeshbhai Pujara)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	06.02.2015
Capital Investment / Paid-up Capital :	INR 15.000 Million
LLPIN:	AAD-3265
IEC No.:	Not Divulged
GSTIN/UIN :	Not Divulged
TAN No.: [Tax Deduction & Collection Account No.]	Not Available
PAN No.: [Permanent Account No.]	Not Available
Legal Form :	Limited Liability Partnership
Line of Business :	Manufacturer of radio, television and communication equipment and apparatus.

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	[Registered Activity]
No. of Employees :	Information denied by the management

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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a Limited Liability Partnership firm established in the year 2015.</p> <p>It is a manufacturer of radio, television and communication equipment and apparatus.</p> <p>For the financial year 2017, the subject has achieved a massive growth in its revenue as compared to the previous year and has reported a low profitability margin of 0.41%.</p> <p>The company possesses satisfactory financial position marked by sufficient capital base along with comfortable debt balance sheet profile.</p> <p>Business is active. Payments are reported to be usually 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 while quoting report number, name and date.

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.

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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 31-03-2016.

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 02.01.2018

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 DENIED BY

Name :	Mr. Rahil Yogeshbhai Pujara
Designation :	Designated Partner
Contact No.:	91-9979444444
Date :	29.12.2017

LOCATIONS

Registered Office :	Office No.303, Third Floor, Amrut Commercial Centre, Sardar Nagar, Main Road, Rajkot – 360001, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9979444444 (Mr. Rahil Yogeshbhai Pujara)
Fax No.:	Not Available
E-Mail :	info@poojaratele.com
Location :	Owned
Locality :	Commercial

PARTNERS

AS ON 31.03.2017

Name :	Mr. Yogeshbhai Laxmidas Pujara
Designation :	Designated Partner
Address :	Guru Om, 2- Kotecha Nagar, Kalawad Road, Rajkot - 360001, Gujarat, India
Date of Birth/Age :	03.01.1962
Date of Appointment :	06.02.2015
DPIN No.:	00108757

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Name :	Mrs. Ritaben Yogeshbhai Pujara
Designation :	Designated Partner
Address :	Guru Om, 2, Kotecha Nagar, Kalawad Road, Rajkot - 360001, Gujarat, India
Date of Birth/Age :	18.03.1967
Date of Appointment :	06.02.2015
DPIN No.:	00275657
Name :	Mr. Rahil Yogeshbhai Pujara
Designation :	Designated Partner
Address :	Guru Om, 2-Kotecha Nagar, Kalawad Road - 360001, Gujarat, India
	16.03.1990
Date of Appointment :	06.02.2015
DPIN No.:	02137952

OBLIGATION DETAILS

AS ON 31.03.2017

Particulars	Amount in Million
Rahil Yogeshbhai Pujara	6.000
Ritaben Yogeshbhai Pujara	4.500
Yogeshbhai Laxmidas Pujara	4.500
Total	15.000

BUSINESS DETAILS

Line of Business :	Manufacturer of radio, television and communication equipment and apparatus. [Registered Activity]
Products / Services :	<ul style="list-style-type: none"> • Radio • Television and Communication Equipment and Apparatus
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

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PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	Bank of India
	Branch :	Panchnath Branch, Opposite Jansatta, Sadar Rajkot – 360001, Gujarat, India
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
Remark :	--	
Auditors :	Not Divulged	
Memberships :	Not Available	
Collaborators :	Not Available	
Associates/Subsidiaries :	--	

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CAPITAL STRUCTURE

AS ON 31.03.2017

Total obligation of contribution: INR 15.000 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
EQUITY AND LIABILITIES			
1] Contribution received	15.000	15.000	15.000
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	(0.246)
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	15.000	15.000	14.754
LOAN FUNDS			
1] Secured Loans	5.883	0.000	0.000
2] Unsecured Loans	125.704	11.916	7.524
TOTAL BORROWING	131.587	11.916	7.524
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	146.587	26.916	22.278
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	53.473	7.302	7.024
	0.000	0.000	0.000
INVESTMENT	10.000	10.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	162.884	22.779	0.000
Sundry Debtors	2.118	9.577	0.000
Cash & Bank Balances	158.995	9.177	8.029
Other Current Assets	19.843	5.641	7.205
Loans & Advances	22.613	1.175	0.020
Total Current Assets	366.453	48.349	15.254
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	74.999	(19.954)	0.000
Other Current Liabilities	208.340	58.689	0.000
Provisions	0.000	0.000	0.000
Total Current Liabilities	283.339	38.735	0.000
Net Current Assets	83.114	9.614	15.254
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	146.587	26.916	22.278

PROFIT & LOSS ACCOUNT

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PARTICULARS		31.03.2017	31.03.2016	31.03.2015
SALES				
	Income	6469.527	1254.984	0.000
	Other Income	5.629	1.542	0.000
	TOTAL	6475.156	1256.526	0.000
Less	EXPENSES			
	Purchases made for re-sale	5594.792	1141.195	0.000
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	(140.105)	(22.778)	0.000
	Personnel Expenses	449.495	75.736	0.000
	Administrative expenses	487.564	42.448	0.000
	Payment to auditors	0.067	0.067	0.000
	Selling expenses	11.408	2.986	0.000
	Insurance expenses	2.637	0.632	0.000
	Other expenses	34.040	7.539	0.246
	TOTAL	6439.898	1247.825	0.246
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	35.258	8.701	(0.246)
Less	FINANCIAL EXPENSES	1.827	5.806	0.000
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	33.431	2.895	(0.246)
Less	DEPRECIATION/ AMORTISATION	6.886	1.420	0.000
	PROFIT/(LOSS) BEFORE TAX	26.545	1.475	(0.246)
Less	TAX	0.000	0.000	0.000
	PROFIT/(LOSS) AFTER TAX	26.545	1.475	(0.246)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

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EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.12	2.79	0.00
Account Receivables Turnover (Income / Sundry Debtors)	3054.55	131.04	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	4.89	(6.38)	0.00
Inventory Turnover (Operating Income / Inventories)	0.22	0.38	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.66	1.19	(0.04)

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.97	0.77	0.34
Debt Equity Ratio (Total Liability / Networth)	8.77	0.79	0.51
Current Liabilities to Networth (Current Liabilities / Net Worth)	27.27	3.38	0.51
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.56	0.49	0.48
Interest Coverage Ratio (PBIT / Financial Charges)	19.30	1.50	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.41	0.12	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	6.17	2.25	(1.10)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	176.97	9.83	(1.67)

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SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.90	0.95	2.03
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.50	0.50	2.03
G-Score Ratio Financial (Networth / Total Assets)	0.03	0.23	0.66
G-Score Ratio Debt (Debts / Equity Capital)	8.77	0.79	0.50
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.90	0.95	2.03

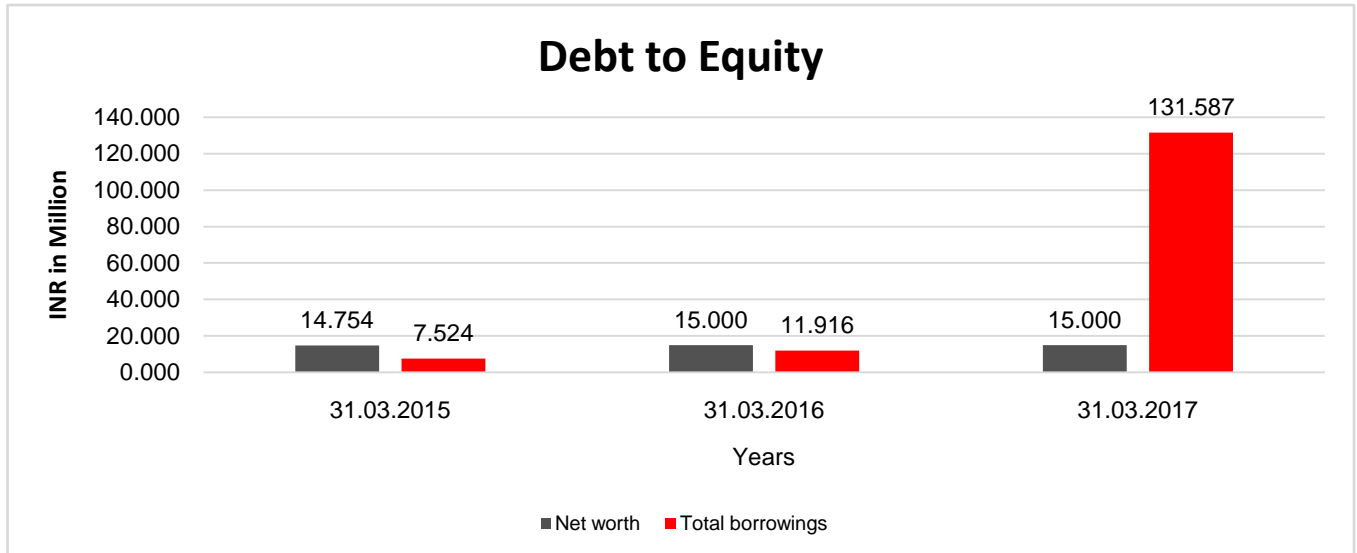
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

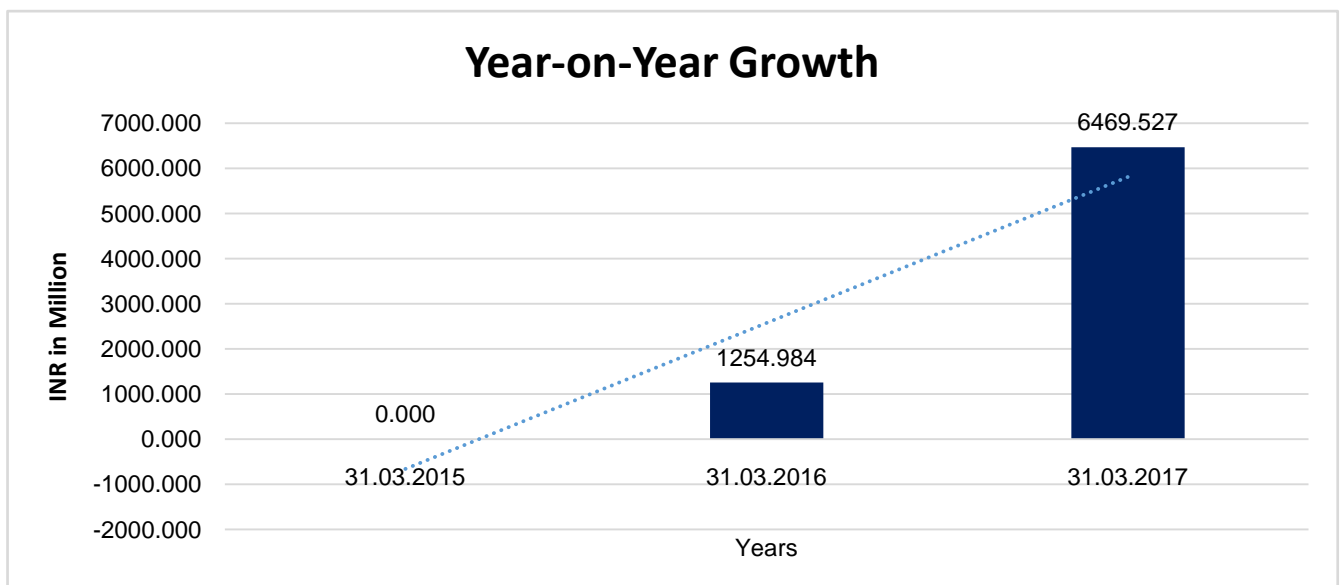
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Contribution received	15.000	15.000	15.000
Reserves & Surplus	(0.246)	0.000	0.000
Net worth	14.754	15.000	15.000
Secured Loans	0.000	0.000	5.883
Unsecured Loans	7.524	11.916	125.704
Total borrowings	7.524	11.916	131.587
Debt/Equity ratio	0.510	0.794	8.772

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YEAR-ON-YEAR GROWTH

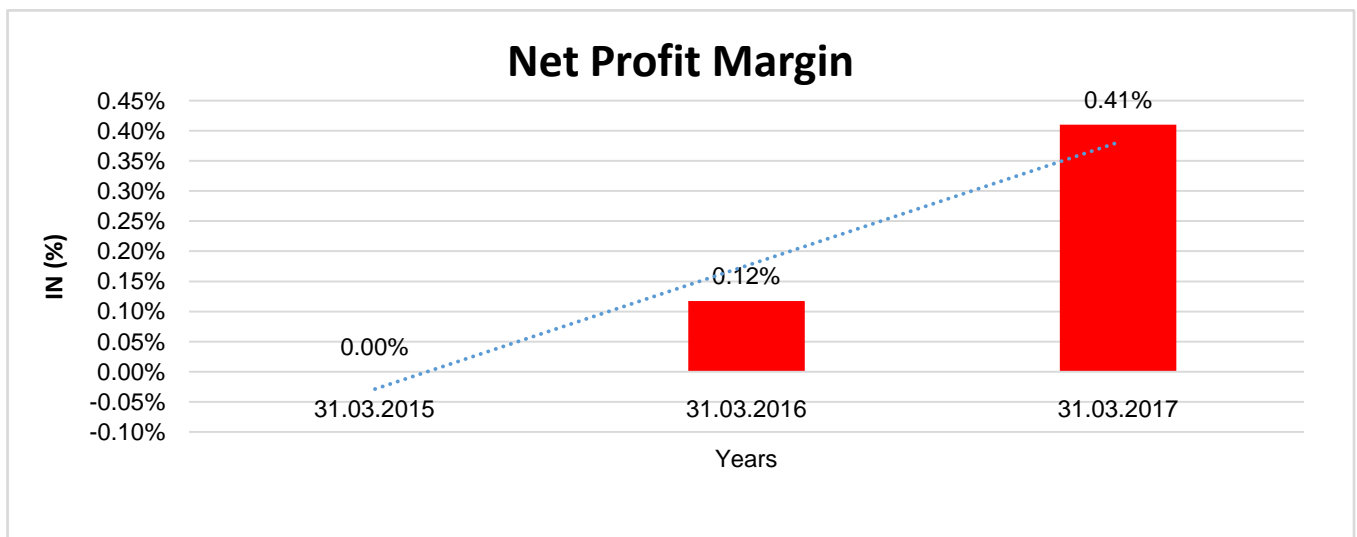
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	0.000	1254.984	6469.527
			415.507



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	0.000	1254.984	6469.527
Profit/(Loss)	(0.246)	1.475	26.545
		0.12%	0.41%



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	No
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	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

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16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
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	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	M0553 2304	105608 49	Bank of India	23/03/2015	16/10/2017	-	100000000.0	Panchnath Branch Opposite Jansatta, Sadar Rajkot, Gujarat 360001, India

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 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 :

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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.

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FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 63.67
UK Pound	1	INR 85.90
Euro	1	INR 76.41

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	NYT
Report Prepared by :	NKT

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	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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