

MIRA INFORM REPORT

Report No. :	532575
Report Date :	01.10.2018

IDENTIFICATION DETAILS

Name :	J.P.MACHINE TOOLS PRIVATE LIMITED
Registered Office :	# 1575, G T Road, Dholewal Chowk, Ludhiana – 141003, Punjab
Tel. No.:	91-161-2531156
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	18.03.2005
CIN No.: [Company Identification No.]	U51500PB2005PTC028130
Capital Investment / Paid-up Capital :	INR 2.550 Million
PAN No.: [Permanent Account No.]	AABCJ5536G
GSTN : [Goods & Service Tax Registration No.]	03AABCJ5536G1ZV
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of Machine Tools. [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 :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Status :	Small Company
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2005. It is a manufacturer of machine tools.</p> <p>As per the financials of FY 2017, the company has reported dip in its revenue as compared to the previous year along with low profit margin of 0.96%.</p> <p>The moderate financial risk profile of the company is marked by small net worth base along with average debt balance sheet profile and modest scale of operations.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company 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 (31.12.2017)	Current Rating (01.04.2018)
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 01.10.2018

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

MANAGEMENT NON-COOPERATIVE (91-161-2531156)

LOCATIONS

Registered Office / Corporate Office:	# 1575, G T Road, Dholewal Chowk, Ludhiana – 141003, Punjab, India
Tel. No.:	91-161-2531156/2536431/2536432
Fax No.:	91-161-2544064
E-Mail :	info@jpmachinetools.com

DIRECTORS

AS ON 31.03.2018

Name :	Jarnail Singh		
Designation :	Director		
Address :	454-N, Kidwai Nagar, Ludhiana -141008, Punjab, India		
Date of Appointment :	18.03.2005		
DIN No.:	01222228		
Other Directorship:			
CIN/FCRN	Company Name	Begin	End

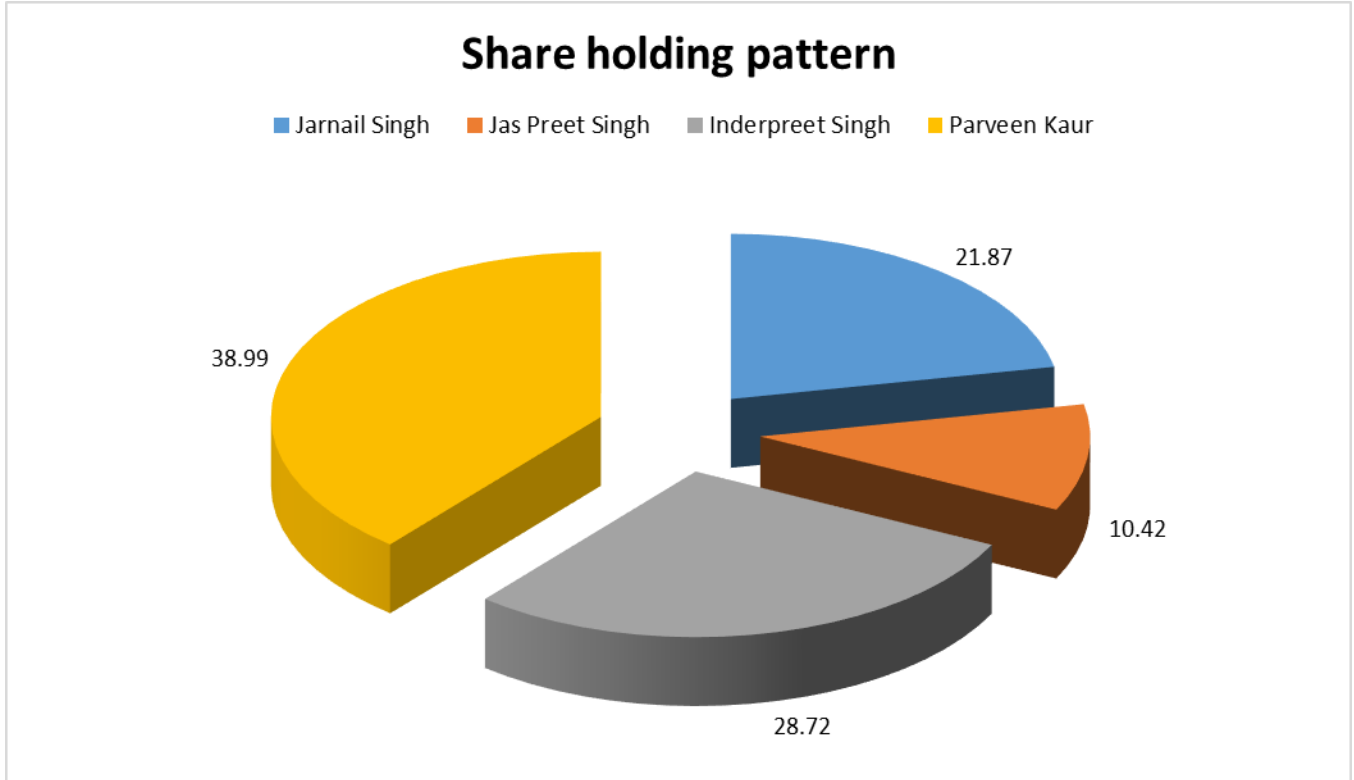
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		Date	Date
U29100PB2010PTC033614	J.P. MEGA MACHINES PRIVATE LIMITED	16/02/2010	-
Name :	Jas Preet Singh		
Designation :	Director		
Address :	H.No.3, Singla Farm House Basant Avenue, Near Phase-VII, Ludhiana – 141013, Punjab, India		
Date of Appointment :	18.03.2005		
DIN No.:	01591100		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U29100PB2010PTC033614	J.P. MEGA MACHINES PRIVATE LIMITED	16/02/2010	-
Name :	Inderpreet Singh		
Designation :	Director		
Address :	H.No.3, Singla Farm House Basant Avenue, Near Phase-VII, Ludhiana – 141013, Punjab, India		
Date of Appointment :	18.03.2005		
DIN No.:	01591147		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U29100PB2010PTC033614	J.P. MEGA MACHINES PRIVATE LIMITED	16/02/2010	-

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Jarnail Singh	55784	21.87
Jas Preet Singh	26583	10.42
Inderpreet Singh	73233	28.72
Parveen Kaur	99420	38.99
Total	255020	100.00



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2018

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturer of Machine Tools. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code	of the Product/service
	Manufacturing of Machine Tools	8461	
Brand Names :	Not Available		
Agencies Held :	Not Available		

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Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

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 :	Punjab and Sind Bank	
	Branch :	--	
	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 :	--	
Facilities :	(INR In Million)		
	SECURED LOAN	As on	As on
		31.03.2017	31.03.2016

	LONG TERM BORROWING		
	PSB Car Loan -I	0.000	0.603
	PSB Car Loan -III	1.060	1.146
	SHORT TERM BORROWING		
	Working Capital Loan	7.747	1.401
	Punjab and Sind Bank C/C		
	Total	8.807	3.15

Auditors :	
Name :	J.K. Arora and Associates Chartered Accountants
Address :	Shop No. 30-LGF, Asian Lak Tower, Gurdev Nagar, Ludhiana – 141001, Punjab, India
Tel. No.:	91-161-4674477
Mobile No.:	91-9876744777
E-Mail :	Jkarora_associates@yahoo.co.in
PAN N Income-tax PAN of auditor or auditor's firm :	AAYPK0416C
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 10/- each	INR 3.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
255020	Equity Shares	INR 10/- each	INR 2.550 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	2.550	2.550	0.450
(b) Reserves & Surplus	3.007	2.818	2.533
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	1.900
Total Shareholders' Funds (1) + (2)	5.557	5.368	4.883
(3) Non-Current Liabilities			
(a) long-term borrowings	2.825	4.294	4.672
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	2.825	4.294	4.672
(4) Current Liabilities			
(a) Short term borrowings	7.747	1.401	1.527
(b) Trade payables	2.088	3.632	4.158
(c) Other current liabilities	2.692	4.177	9.900
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	12.527	9.210	15.585
TOTAL	20.909	18.872	25.140
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.613	4.526	4.084
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	3.613	4.526	4.084

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	9.250	3.888	10.785
(c) Trade receivables	4.693	2.735	3.732
(d) Cash and cash equivalents	0.378	1.399	0.503
(e) Short-term loans and advances	2.975	6.324	6.036
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	17.296	14.346	21.056
TOTAL	20.909	18.872	25.140

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	19.626	26.402	34.330
	Other Income	0.996	0.488	0.545
	TOTAL	20.622	26.890	34.875
Less	EXPENSES			
	Cost of Materials Consumed	19.495	14.588	27.286
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(5.362)	6.898	1.365
	Employees benefits expense	1.644	1.952	1.864
	Other expenses	2.904	1.836	3.031
	TOTAL	18.681	25.274	33.546
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1.941	1.616	1.329
Less	FINANCIAL EXPENSES	0.862	0.395	0.333
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.079	1.221	0.996
Less/ Add	DEPRECIATION/ AMORTISATION	0.635	0.779	0.570
	PROFIT/ (LOSS) BEFORE TAX	0.444	0.442	0.426
Less	TAX	0.255	0.157	0.159
	PROFIT/ (LOSS) AFTER TAX	0.189	0.285	0.267
	EARNINGS IN FOREIGN CURRENCY			
	F.O.B. Value of Exports	12.497	7.867	12.019

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TOTAL EARNINGS	12.497	7.867	12.019
Earnings / (Loss) Per Share (INR)	1.74	1.73	9.48

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.000	0.000	0.000
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	87.28	37.81	39.68
Account Receivables Turnover (Income / Sundry Debtors)	4.18	9.65	9.20
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	39.09	90.87	55.62
Inventory Turnover (Operating Income / Inventories)	0.21	0.42	0.12
Asset Turnover (Operating Income / Net Fixed Assets)	0.54	0.36	0.33

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.73	0.72	0.81
Debt Equity Ratio (Total Liability / Networth)	1.90	1.06	1.27
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.25	1.72	3.19

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.65	0.84	0.84
Interest Coverage Ratio (PBIT / Financial Charges)	2.25	4.09	3.99

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.96	1.08	0.78
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.90	1.51	1.06
Return on Investment (ROI) ((PAT / Networth) * 100)	%	3.40	5.31	5.47

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.38	1.56	1.35
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.64	1.14	0.66
G-Score Ratio Financial (Networth / Total Assets)		0.27	0.28	0.19
G-Score Ratio Debt (Debts / Equity Capital)		4.15	2.23	13.78
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.38	1.56	1.35

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

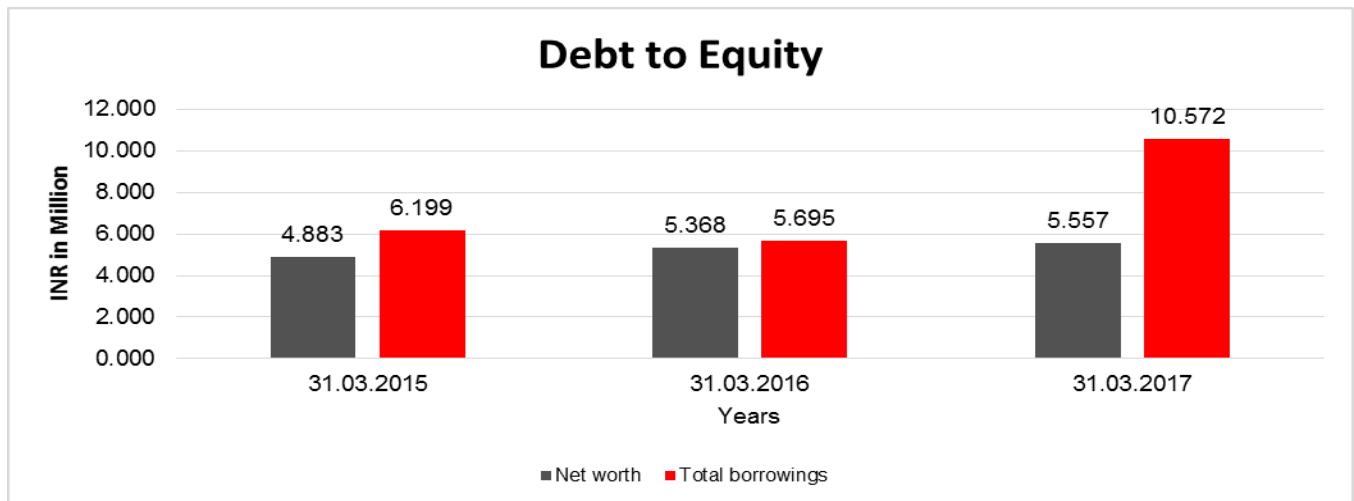
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.450	2.550	2.550
Reserves & Surplus	2.533	2.818	3.007

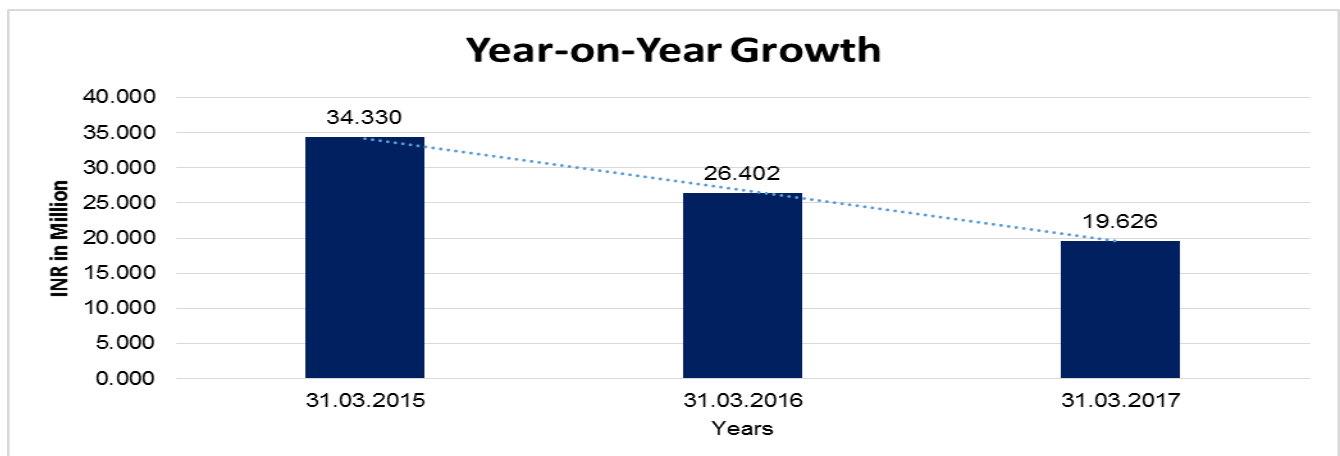
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Share Application money pending allotment	1.900	0.000	0.000
Net worth	4.883	5.368	5.557
Long Term borrowings	4.672	4.294	2.825
Short Term borrowings	1.527	1.401	7.747
Current Maturities of Long term debt	0.000	0.000	0.000
Total borrowings	6.199	5.695	10.572
Debt/Equity ratio	1.270	1.061	1.902



YEAR-ON-YEAR GROWTH

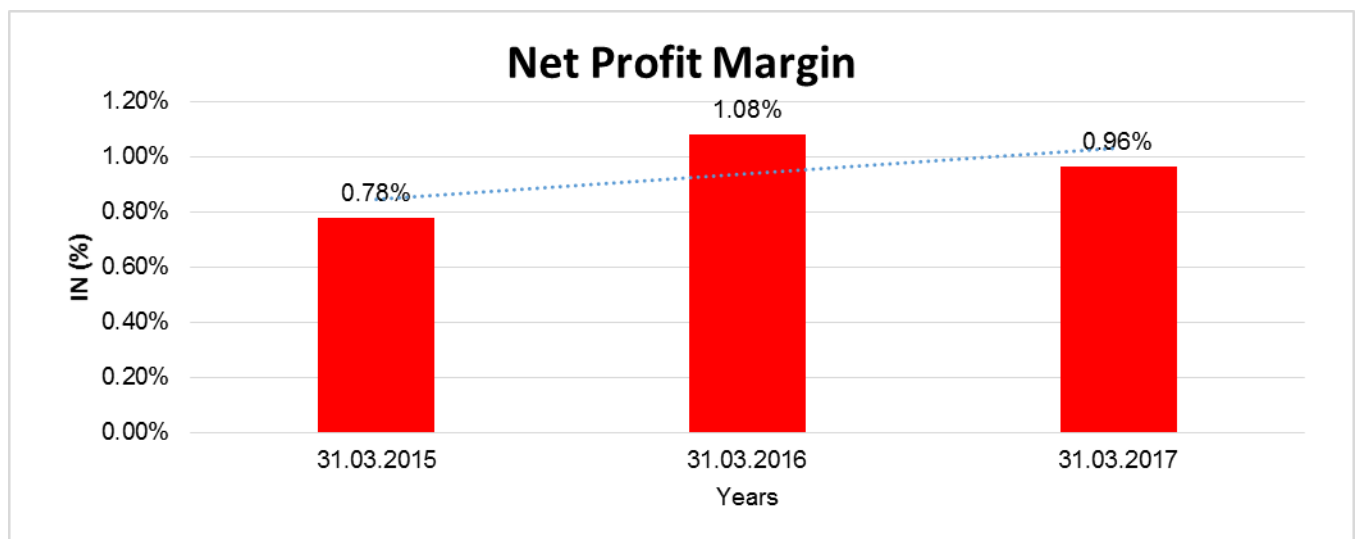
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	34.330	26.402	19.626
		(23.094)	(25.665)



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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	34.330	26.402	19.626
Profit	0.267	0.285	0.189
	0.78%	1.08%	0.96%



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	No
8	Designation of contact person	No
9	Promoter's background	Yes
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

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14	Line of Business	Yes
15	Export/import details (if applicable)	No
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

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
From Related Parties SMT. Parveen Kaur	1.765	2.545
Total	1.765	2.545

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	AMOUNT	ADDRESS
1	C5462107 3	1057242 5	PUNJAB AND SIND BANK	16/02/2015	-	1400000.0	SME BRANCHLUDHIANAPB1 41003IN
2	G281811 21	1030931 4	PUNJAB & SIND	26/08/2011	25/07/2016	8000000.0	SME BRANCHLUDHIANAPB1 41003IN

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			BANK				
3	Y1027649 7	9017459 8	PUNJA B & SIND BANK	13/09/200 5	-	1200000.0	SSI BRANCHSUFIAN BAGH CHOWK; INDUSTRIAL AREA- ALUDHIANAPBIN

FIXED ASSETS:

TANGIBLE ASSETS

- Computer
- Laptop
- Car
- Machinery
- Generator
- Cycle
- Furniture
- Intercom
- Air Conditioner
- Cooler
- Digital Camera
- Fax Machine
- Television
- Land & Building



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 :

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 72.78
UK Pound	1	INR 94.79
Euro	1	INR 84.40

INFORMATION DETAILS

Information Gathered by :	SWA
Analysis Done by :	PRY
Report Prepared by :	KVT

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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