

**MIRA INFORM REPORT**

<b>Report No. :</b>	529707
<b>Report Date :</b>	17.09.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	J P METAL INDUSTRIES
<b>Registered Office :</b>	Plot No. 95, Phase – I, GIDC Estate, Vithal Udyog Nagar, Anand – 388121, Gujarat
<b>Tel. No.:</b>	91-269-2233913
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 [Provisional]
<b>Year of Establishment:</b>	1983
<b>Capital Investment / Paid-up Capital :</b>	INR 1.137 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	ADUPP4254G
<b>GSTN :</b> [Goods & Service Tax Registration No.]	24ADUPP4254G1Z8
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Manufacturer of Electrical E-House and Operator Cabin. [Confirmed by management]
<b>No. of Employees :</b>	9 (Approximately)

**RATING & COMMENTS**

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

<b>MIRA's Rating :</b>	A
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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietary firm established in the year 1983. It is a manufacturer of electrical e-house and operator cabin.</p> <p>As per the provisional financial records of 2018, the firm has achieved revenue of INR 10.358 Million along with fair profitability margin of 10.30%.</p> <p>As per the financial records of 2017, the firm has earned a favourable growth of 37.04% in its revenue as compared to the previous year and has reported net profit margin of 8.26%.</p> <p>The firm possesses satisfactory financial position marked by average capital base along with low debt balance sheet profile.</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 conditions.</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 (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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 17.09.2018.

**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. Vishal Patel
<b>Designation :</b>	Manager
<b>Contact No.:</b>	91-9824081040
<b>Date :</b>	14.09.2018

**LOCATIONS**

<b>Registered Office / Factory :</b>	Plot No. 95, Phase – I, GIDC Estate, Vithal Udyog Nagar, Anand – 388121, Gujarat, India
<b>Tel. No.:</b>	91-269-2233913
<b>Mobile No.:</b>	91-9824081040 [Mr. Vishal Patel]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:novaudyog@gmail.com">novaudyog@gmail.com</a>
<b>Area :</b>	1000 sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Industrial

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Dinubhai Prabhudas Patel
<b>Designation :</b>	Proprietor
<b>PAN No.:</b>	ADUPP4254G

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Vishal Patel
<b>Designation :</b>	Manager

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer of Electrical E-House and Operator Cabin. [Confirmed by management]
<b>Products :</b>	Electrical E-House and Operator Cabin

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<b>Brand Names :</b>	Not Divulged
<b>Agencies Held :</b>	Not Divulged
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	L/C, Cheque, Others (RTGS / NEFT)
<b>Purchasing :</b>	L/C, Cheque, Others (RTGS / NEFT)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Shankheshwar Steel Suppliers		
	<b>Name of the Person :</b>	Mr. Sanjay Shah (Manager)		
	<b>Contact No.:</b>	91-9825048608		
	<b>Since How Long Known :</b>	10 Years		
	<b>Maximum Limit Dealt :</b>	INR 3.000 Million (Yearly)		
	<b>Experience :</b>	<b>Payment Behaviour</b>	<b>Market Goodwill</b>	<b>Overall</b>
		Average	Average	Average
		<b>Remark:</b>		
				Mr. Sanjay Shah (Manager), who gave us positive response of the company. They are satisfied with their payment behavior and market goodwill
	<b>Reference :</b>	Acroll Industries		
	<b>Name of the Person :</b>	Mr. Samir Patel (Sales Manager)		
	<b>Contact No.:</b>	91-9925011490		
	<b>Since How Long Known :</b>	12 Years		
	<b>Maximum Limit Dealt :</b>	INR 20.000 Million (Yearly)		
<b>Experience :</b>	<b>Payment Behaviour</b>	<b>Market Goodwill</b>	<b>Overall</b>	
	Good	Good	Good	
	<b>Remark:</b>			
			Mr. Samir Patel (Sales Manager) they gave us positive response about subject company. They are satisfied with their payment behavior and market goodwill.	
<b>Customers :</b>	Manufacturer			

	<b>Reference :</b>	GMM Pfaudler Limited		
	<b>Name of the Person :</b>	Mr. Vipul Raval (Purchase Manager)		
	<b>Contact No.:</b>	91-9727176575		
	<b>Since How Long Known :</b>	10 Years		
	<b>Maximum Limit Dealt :</b>	INR 6.000 Million		
	<b>Experience :</b>	<b>Service</b>	<b>Overall</b>	
		Excellent	Excellent	
	<b>Remark:</b>	We spoke with Mr. Vipul Raval (Purchase Manager) who gave us positive response about subject company. They are satisfied with their product quality and delivery behavior.		
		<b>Reference :</b>	Elecon Engineering Company Limited	
		<b>Name of the Person :</b>	Mr. Tushar Suthar (Technical Executive)	
<b>Contact No.:</b>		91-9909958743		
<b>Since How Long Known :</b>		6 Years		
<b>Maximum Limit Dealt :</b>		INR 8.000 Million (Yearly)		
<b>Experience :</b>		<b>Service</b>	<b>Overall</b>	
		Good	Good	
<b>Remark:</b>		Mr. Tushar Suthar (Technial Executive) they gave us positive response about subject company. They are satisfied with their product quality and delivery behavior.		
<b>No. of Employees :</b>		9 (Approximately)		
<b>Bankers :</b>		<b>Bank Name</b>	Oriental Bank of Commerce	
	<b>Branch</b>	Town Hall Road, Mahadev, Vallabh Vidya Nagar, Anand – 388120, Gujarat, India		
	<b>Person Name (With Designation)</b>	Mr. Manish (Branch Manager)		
	<b>Contact Number</b>	91-9265204996		
	<b>Name of Account Holder</b>	J.P. Metal Industries		
	<b>Account Number</b>	09521011000168 (Not confirmed by banker)		
	<b>Account Since (Date/Year of Account Opening)</b>	--		
	<b>Average Balance Maintained (If Possible)</b>	--		
	<b>Credit Facilities Enjoyed (If any)</b>	--		

	<b>Account Operation</b>	Satisfactory
	<b>Remarks (If any)</b>	We spoke with Mr. Manish (Branch Manager) they gave us positive response of the subject company. They are satisfied with their banking transactions.

<b>Auditors :</b>	
<b>Name :</b>	Darji and Associates Chartered Accountants
<b>Address :</b>	V.V. Nagar, Anand, Gujarat, India
<b>Membership No.:</b>	155736
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Sister Concern:</b>	Not Available

**CAPITAL STRUCTURE**

As on 31.03.2018 [Provisional]

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 1.137 Million
<b>Borrowed :</b>	--
<b>Total :</b>	<b>INR 1.137 Million</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018 [Provisional]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account	1.137	2.940	3.057
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>1.137</b>	<b>2.940</b>	<b>3.057</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.362	1.077	0.506
2] Unsecured Loans	5.453	7.466	4.512
<b>TOTAL BORROWING</b>	<b>5.815</b>	<b>8.543</b>	<b>5.018</b>
<b>DEFERRED TAX LIABILITIES</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>TOTAL</b>	<b>6.952</b>	<b>11.483</b>	<b>8.075</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>	<b>2.468</b>	<b>3.258</b>	<b>2.876</b>
Capital work-in-progress	0.000	0.000	0.000
<b>INVESTMENT</b>	<b>4.414</b>	<b>4.113</b>	<b>4.337</b>
<b>DEFERREX TAX ASSETS</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	1.000	0.792	0.431
Sundry Debtors	0.980	4.524	1.413
Cash & Bank Balances	0.237	0.372	0.980
Other Current Assets	0.152	0.038	0.042
Loans & Advances	0.589	0.041	0.166
<b>Total Current Assets</b>	<b>2.958</b>	<b>5.767</b>	<b>3.032</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	1.856	0.990	1.630
Other Current Liabilities	0.304	0.391	0.455
Provisions	0.728	0.274	0.085
<b>Total Current Liabilities</b>	<b>2.888</b>	<b>1.655</b>	<b>2.170</b>
<b>Net Current Assets</b>	<b>0.070</b>	<b>4.112</b>	<b>0.862</b>
<b>MISCELLANEOUS EXPENSES</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>TOTAL</b>	<b>6.952</b>	<b>11.483</b>	<b>8.075</b>

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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2018 [Provisional]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>			
	Income	10.358	11.923	8.700
	Other Income	0.218	0.261	0.378
	<b>TOTAL</b>	<b>10.576</b>	<b>12.184</b>	<b>9.078</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods sold	4.620	6.420	3.953
	Bonus Expenses	0.096	0.215	0.075
	Electricity Expenses	0.033	0.060	0.062
	Labour Charges Expenses	0.143	0.530	0.376
	Stores Materials	0.025	0.045	0.187
	Transportation Charges	0.010	0.038	0.052
	Wages Expenses	0.733	0.799	0.726
	Administrative Expenses	0.096	0.196	0.184
	Employee Expenses	2.617	1.644	0.828
	Repair and Maintenance	0.122	0.026	0.056
	Professional Fees	0.021	0.000	0.000
	Security Expenses	0.007	0.000	0.000
	<b>TOTAL</b>	<b>8.523</b>	<b>9.973</b>	<b>6.499</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>	<b>2.053</b>	<b>2.211</b>	<b>2.579</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.578	0.758	1.006
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>	<b>1.475</b>	<b>1.453</b>	<b>1.573</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.408	0.468	0.468
	<b>NET PROFIT</b>	<b>1.067</b>	<b>0.985</b>	<b>1.105</b>

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

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 [Provisional]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	34.53	138.49	59.28
Account Receivables Turnover (Income / Sundry Debtors)	10.57	2.64	6.16
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	146.63	56.29	150.51
Inventory Turnover (Operating Income / Inventories)	2.05	2.79	5.98
Asset Turnover (Operating Income / Net Fixed Assets)	0.83	0.68	0.90

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 [Provisional]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.88	0.78	0.70
Debt Equity Ratio (Total Liability / Networth)	5.11	2.91	1.64
Current Liabilities to Networth (Current Liabilities / Net Worth)	7.34	3.10	2.19
Fixed Assets to Networth (Net Fixed Assets / Networth)	2.17	1.11	0.94
Interest Coverage Ratio (PBIT / Financial Charges)	3.55	2.92	2.56

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 [Provisional]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
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Net Profit Margin ((PAT / Sales) * 100)	%	10.30	8.26	12.70
Return on Total Assets ((PAT / Total Assets) * 100)	%	10.84	7.50	10.79
Return on Investment (ROI) ((PAT / Networth) * 100)	%	93.84	33.50	36.15

**SOLVENCY RATIOS**

PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	0.35	0.63	0.45
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.23	0.55	0.39
G-Score Ratio Financial (Networth / Total Assets)	0.12	0.22	0.30
G-Score Ratio Debt (Debts / Equity Capital)	5.11	2.91	1.64
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.35	0.63	0.45

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

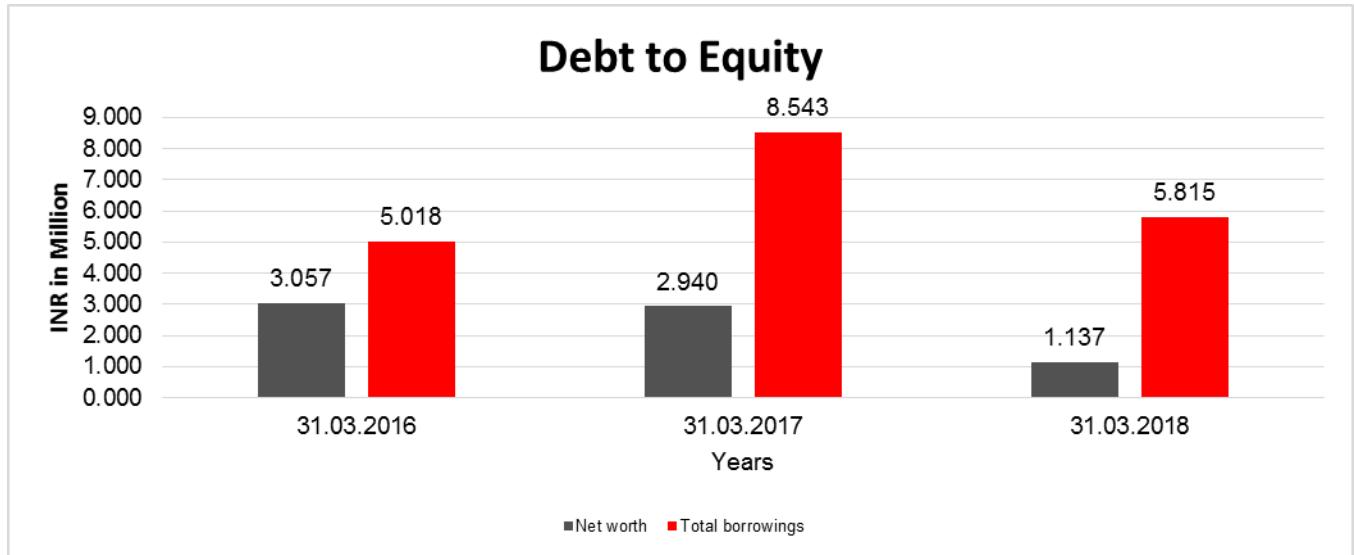
**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2016 INR In Million	31.03.2017 INR In Million	31.03.2018 INR In Million
Capital Account	3.057	2.940	1.137
Reserves & Surplus	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>3.057</b>	<b>2.940</b>	<b>1.137</b>
Secured Loans	0.506	1.077	0.362
Unsecured Loans	4.512	7.466	5.453
<b>Total borrowings</b>	<b>5.018</b>	<b>8.543</b>	<b>5.815</b>

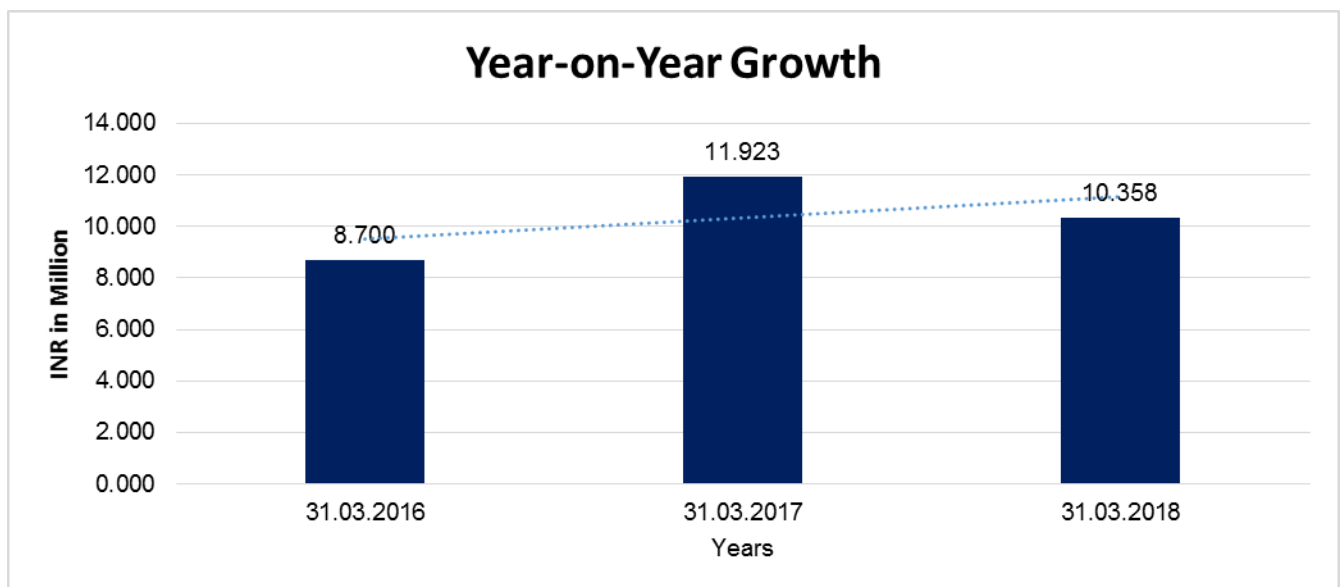
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Debt/Equity ratio	1.641	2.906	5.114
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#### YEAR-ON-YEAR GROWTH

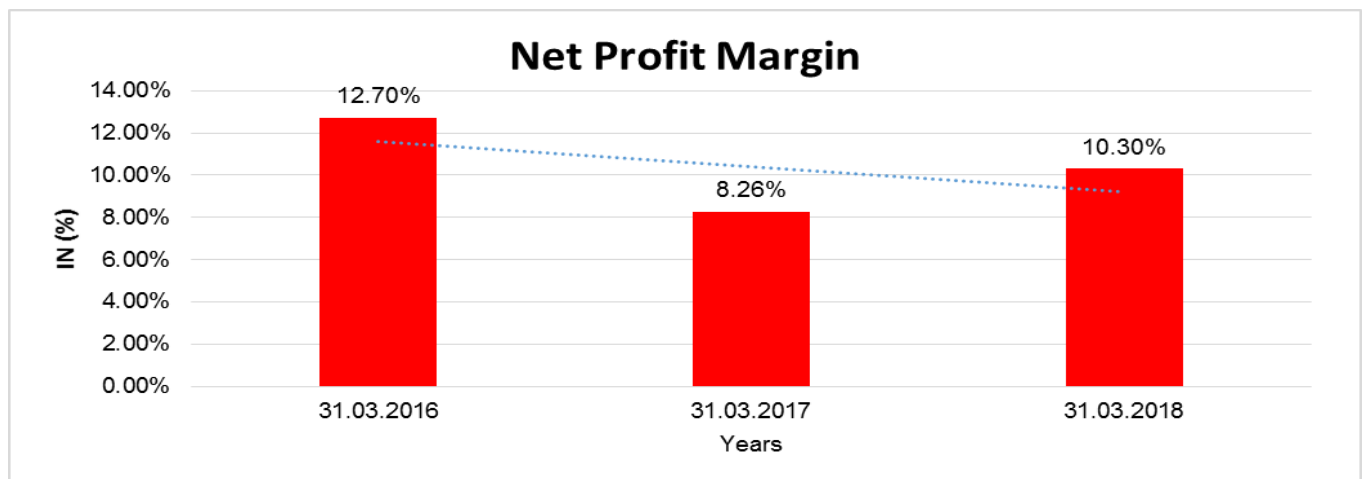
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	8.700	11.923	10.358
		<b>37.046</b>	<b>(13.126)</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	8.700	11.923	10.358
Profit	1.105	0.985	1.067
	<b>12.70%</b>	<b>8.26%</b>	<b>10.30%</b>



**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 – Legal Form	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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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

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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	Yes
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 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	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

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**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 71.81
UK Pound	1	INR 94.16
Euro	1	INR 83.98

**INFORMATION DETAILS**

Information Gathered by :	TEJ
Analysis Done by :	NYT
Report Prepared by :	JYO

**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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