

MIRA INFORM REPORT

Report No. :	512585
Report Date :	10.08.2018

IDENTIFICATION DETAILS

Name :	ESHU & COMPANY
Registered Office :	Sai Vatika, Preet Vihar, 01, Front of UK Convent School, Udham Singh Nagar, Rudrapur -263153, Uttarakhand
Mobile No.:	91-9927753333 (Mr. Sharadkumar Rajendra Tyagi)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Established :	03.04.2008
Capital Investment / Paid-up Capital :	INR 128.350 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
PAN No.: [Permanent Account No.]	ADNPT5028P
GSTN : [Goods & Service Tax Registration No.]	05ADNPT5028P1ZU
Shop & Establishment Certificate No.	--
Udyog Aadhaar No.:	UK12D0003432
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Manpower Services (Labour Contractor).
No. of Employees :	8 (Approximately)

RATING & COMMENTS

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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 proprietary concern and it was established in the year 2008. It is engaged in providing manpower services (Labour Contractor).</p> <p>For the financial year 2017, the concern has achieved growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration, established track record of business operations and fair revenue base of the concern.</p> <p>Payments seem to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note 1: The revenue contribution of "Badve Engineering Limited" for the FY 2018 is INR 200.000 Lacs.</p> <p>Note 2:</p> <p>Site visit was conducted at Sai Vatika, Preet Vihar, Front of UK Convent School, Rudrapur, Uttarakhand -263153 and our executive has successfully traced the subject.</p> <p>At the premises, our executive met Mr. Sharadkumar Rajendra Tyagi (Proprietor), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a ground +2 storey building and subject occupies the entire building. Area of the premise seems to be 560 Sq.Ft.</p> <p>Location was easy to find and locality seems to be residential cum commercial.</p> <p>Our executive had sighted approximately 8 employees along with computers and xerox machine at the premises.</p> <p>No name board of the subject was sighted at the given address.</p> <p>On inquiry with local people Mr. Satpal Sharma (Staff) from "Sai Batika" and local person Mr. Pradeep Tyagi, they confirmed the existence of the subject on</p>

	the given address.
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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

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 10.08.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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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. Sharadkumar Rajendra Tyagi
Designation :	Proprietor
Contact No.:	91-9927753333
Date :	08.08.2018

LOCATIONS

Registered Office :	Sai Vatika, Preet Vihar, 01, Front of UK Convent School, Udham Singh Nagar, Rudrapur -263153, Uttarakhand, India
Tel. No.:	Not Available
Mobile No.:	91-9927753333 (Mr. Sharadkumar Rajendra Tyagi)
E-Mail :	eshu_company@rediffmail.com sharadyagi12@gmail.com sktyagi@eshuandcompany.com
Area :	560 Sq. ft.
Locality :	Residential cum Commercial

SOLE PROPRIETOR

Name :	Mr. Sharadkumar Rajendra Tyagi
Designation :	Proprietor
Address :	F – 606, Delta – 1, Greater Noida, Rampur Jagir, Gautam Buddha Nagar-201306, Uttarpradesh, India
Date of Birth/Age :	01.07.1974
Aadhaar No.:	9459 9127 3658
PAN No.:	ADNPT5028P

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DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Providing Manpower Services (Labour Contractor)
Products/Services :	Manpower Services
Agencies Held :	--
Terms :	
Selling :	Cash
Purchasing :	Cash

GENERAL INFORMATION

Suppliers :	Reference :	Not Available	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Badve Engineering Limited, Bangalore		
No. of Employees :	8 (Approximately)		
Bankers :	Banker Name :	Kotak Mahindra Bank	
	Branch :	Hotel Rudra Continental, Kashipur Bypass Road, Rudrapur-263153, Uttarakhand, India	
	Name of the Relationship Manager:	Mr. Prabhat Narang	
	Mobile No.:	91-9927073861	
	Email :	prabhat.narang@kotak.com	
	Branch Code :	000145	
	Account No.:	01452120001350	
	Type of Account:	Current A/C	
	MICR Code :	263485002	
	IFSC Code :	KKBK0000145	
Facilities :	Secured Loan	31.03.2017	31.03.2016

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	(INR in Lacs)	(INR in Lacs)
Loan Housing from OBC Bank	27.254	38.424
Loan Vehicle from ICICI Bank	14.374	0.000
Loan Vehicle from OBC Bank	0.000	17.785
Total	41.628	56.209

Auditors :	
Name :	Shiv Raj Sohan and Company Chartered Accountants
Address :	Ghaziabad, Uttar Pradesh, India
Membership No.:	505011

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]
Proprietor capital account	
Sharadkumar Rajendra Tyagi	
Opening balance	109.979
Add: Capital Introduced during the year	-
Add: Net Profit of current year	34.976
	144.955
Less: Drawing	16.605
Closing balance	128.350

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FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

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

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
EQUITY AND LIABILITIES			
1] Proprietor's Capital	128.350	109.979	88.931
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
NETWORTH	128.350	109.979	88.931
LOAN FUNDS			
1] Secured Loans	41.628	56.209	60.227
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	41.628	56.209	60.227
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	169.978	166.188	149.158
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	32.554	14.136	15.951
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	81.153	58.377	55.455
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	77.648	117.276	98.794
Cash & Bank Balances	9.321	3.324	4.314
Other Current Assets	0.000	0.000	10.244
Loans, Advances & Deposits	13.159	11.506	8.175
Total Current Assets	100.128	132.106	121.527
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	32.492	38.431	0.000
Provisions	11.365	0.000	43.775
Total Current Liabilities	43.857	38.431	43.775
Net Current Assets	56.271	93.675	77.752

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	169.978	166.188	149.158

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017	31.03.2016
	SALES			
	Income		1283.949	1141.566
	Other Income		0.068	0.000
	TOTAL		1284.017	1141.566
Less	EXPENSES			
	Personnel Expenses		1223.261	1082.239
	Administrative Expenses		10.364	12.715
	TOTAL		1233.625	1094.954
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		50.392	46.612
Less	FINANCIAL EXPENSES		0.311	1.785
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		50.081	44.827
Less/ Add	DEPRECIATION/ AMORTISATION		3.739	2.439
	PROFIT/ (LOSS) BEFORE TAX		46.342	42.388
Less	TAX		11.365	0.000
	PROFIT/ (LOSS) AFTER TAX		34.977	42.388

	PARTICULARS			31.03.2015
	SALES			
	Income			955.410
	Other Income			0.000
	TOTAL			955.410
Less	EXPENSES			
	Audit Fees			0.250

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	Conveyance Expenses			0.472
	Electricity Expenses			0.107
	Insurance Charges			0.130
	Wage and Labour Expenses			880.941
	Diwali Expenses			2.621
	Legal and Professional Fees			0.241
	Rent			1.620
	Business Promotion			0.244
	Vehicle Running Expenses			1.333
	Office Expenses			0.309
	Printing and Stationery			0.071
	Salary Staff			22.330
	Staff and Labour Welfare Expense			0.614
	Telephone Expenses			1.506
	TOTAL			912.789
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			42.621
Less	FINANCIAL EXPENSES			4.555
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION			38.066
Less/ Add	DEPRECIATION/ AMORTISATION			2.794
	NET PROFIT			35.272

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	22.07	37.50	37.74
Account Receivables Turnover (Income / Sundry Debtors)	16.54	9.73	9.67
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00

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Asset Turnover (Operating Income / Net Fixed Assets)	1.55	3.30	2.67
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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.40	0.46	0.54
Debt Equity Ratio (Total Liability / Networth)	0.32	0.51	0.68
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.34	0.35	0.49
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.25	0.13	0.18
Interest Coverage Ratio (PBIT / Financial Charges)	162.03	26.11	9.36

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.72	3.71	3.69
Return on Total Assets ((PAT / Total Assets) * 100)	%	16.36	20.72	18.28
Return on Investment (ROI) ((PAT / Networth) * 100)	%	27.25	38.54	39.66

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	4.13	4.96	4.04
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	4.13	4.96	4.04
G-Score Ratio Financial (Networth / Total Assets)	0.60	0.54	0.46

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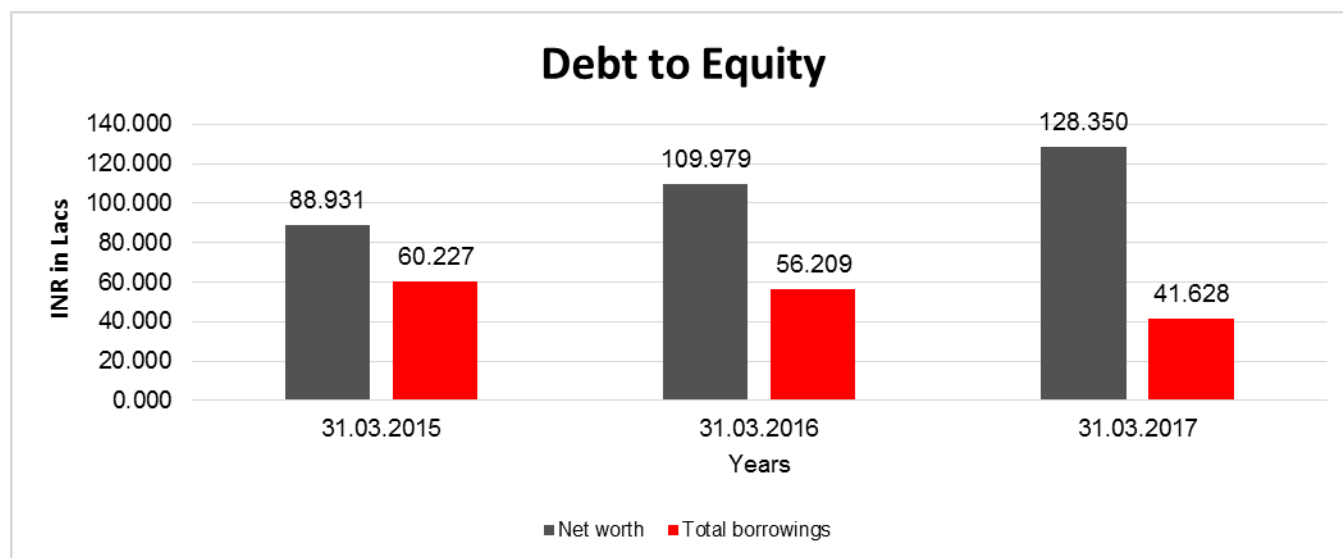
G-Score Ratio Debt (Debts / Equity Capital)	0.32	0.51	0.68
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	4.13	4.96	4.04

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

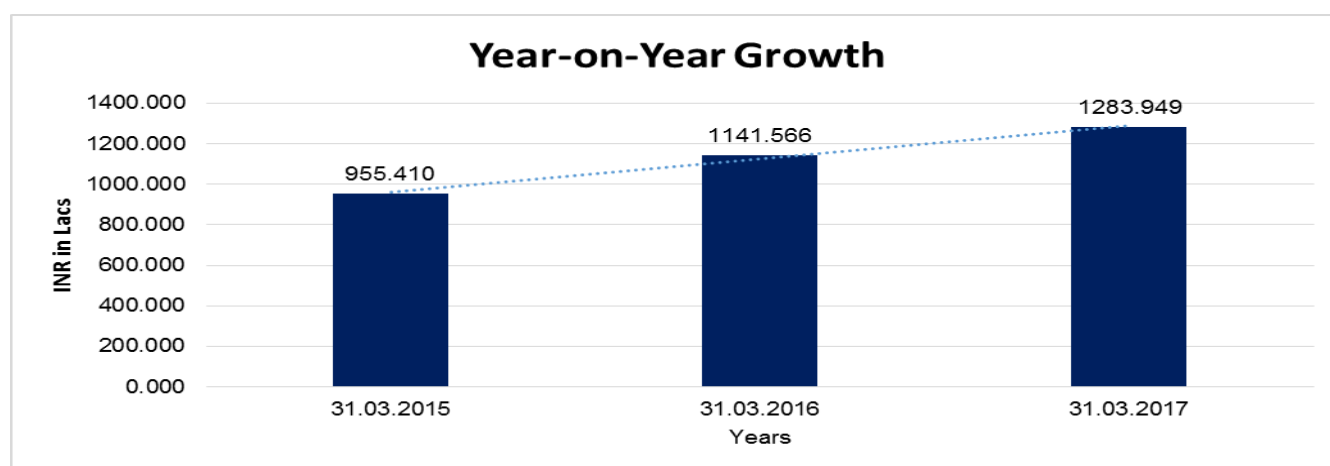
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	88.931	109.979	128.350
Reserves & Surplus	0.000	0.000	0.000
Net worth	88.931	109.979	128.350
Secured Loans	60.227	56.209	41.628
Unsecured Loans	0.000	0.000	0.000
Total borrowings	60.227	56.209	41.628
Debt/Equity ratio	0.677	0.511	0.324



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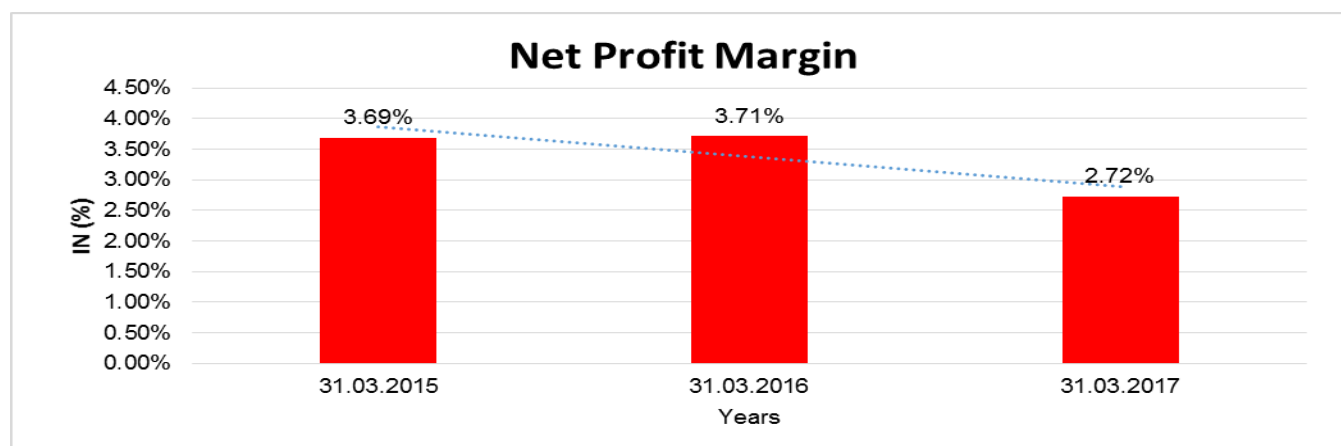
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	955.410	1141.566	1283.949
		19.484	12.473



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	955.410	1141.566	1283.949
Profit/ (Loss)	35.272	42.388	34.977
	3.69%	3.71%	2.72%



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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	Yes
5	Buyer visit details	Yes
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	No
19	Major customers	Yes
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	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

OBSERVATION POINTS

Name of Company :	ESHU & COMPANY
Address :	Sai Vatika, Preet Vihar, 01, Front of UK Convent School, Udham Singh Nagar, Rudrapur -263153, Uttarakhand, India
Mobile No.:	91-9927753333
Email :	eshu_company@rediffmail.com
Person to whom we met:	Mr. Sharadkumar Rajendra Tyagi
Designation :	Proprietor
Name Board :	Not Sighted
Location:	Easy
Total Floors of the building:	Ground + 2
Subject situated on:	Whole premises belong to subject company
Locality:	Residential cum Commercial
Level of operation :	Medium
Area of premises :	560 Sq. Ft.
Details of hypothecation signboard (If Any) (As displayed in factory / work)	
No. of employees seen at premises:	8
Visibility of Items:	<ul style="list-style-type: none"> • Computer • Xerox machine
Neighbour's interview :	Our executive inquired with local people Mr. Satpal Sharma (Staff) from "Sai Batika" and local person Mr. Pradeep Tyagi, they confirmed the existence of the subject on the given address.
Proof of visit:	Photograph / Visiting Card
Details of the person conducting visit:	Name : Mr. Nagesh Dubey Designation : Field Executive Contact No.: 91-8077091024

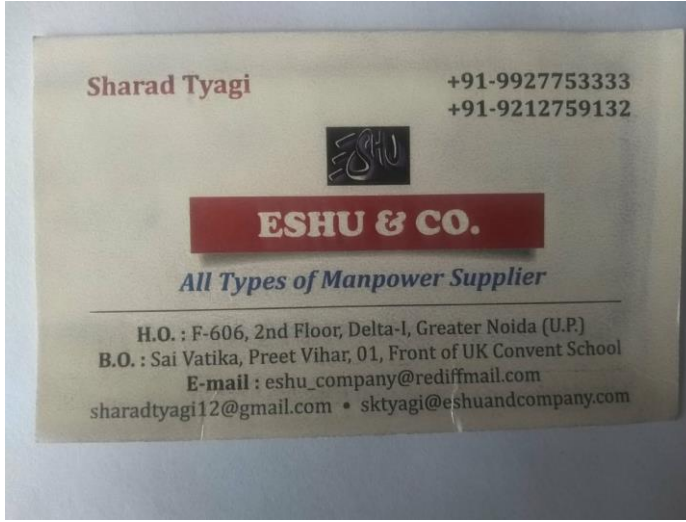
PICTURES



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FIXED ASSETS:

- Car
- Plant and Machinery
- Car Tata
- Car Safari
- Mobile
- Electric Fitting
- Fridge
- Car Innova
- Furniture and Fixture

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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 (as on 10.08.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	VIVR
Report Prepared by :	RKI

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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