

MIRA INFORM REPORT

Report No. :	512599
Report Date :	11.08.2018

IDENTIFICATION DETAILS

Name :	PRATHAMESH AGENCY
Registered Office :	Sat Mauly RH 01, 1, Vrundavan Nagar, Ambad, Nashik – 422011, Maharashtra
Mobile No.:	91-9225120762 (Mr. Sudhakar Dattatray Shinde)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	03.03.2008
Capital Investment / Paid-up Capital :	INR 157.878 Lacs
PAN No.: [Permanent Account No.]	ANXPS7101C
GSTN : [Goods & Service Tax Registration No.]	27ANXPS7101C1ZR
Shop & Establishment Certificate No.	--
Udyog Aadhaar No.:	MH23E0017744
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Man Power Services (Labour Contractor)
No. of Employees :	25 (Approximately)

RATING & COMMENTS

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

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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2008. It is engaged in providing manpower services.</p> <p>For the financial year 2017, the concern achieved revenue growth of 19.17% as compared to the previous year along with an average profit margin of 3.14%.</p> <p>The satisfactory financial profile of the concern is marked by sufficient capital base along with negligible debt balance sheet profile.</p> <p>Payment seems 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 2017 is INR 500 Lacs.</p> <p>Note 2: Mr. Sudhakar Shinde (Proprietor) has claimed that "Prathamesh Agency" and "Prathamesh Enterprises" operates from the same address.</p> <p>Note 3: Site visit was conducted at the address – F-35, MIDC, Ambad, Nashik 422010. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Ms. Toshna Pathade (H. R.).</p> <p>Further, our executive enquired with neighbour companies – Vishwakarma Precision Tools and Allied Industries who claimed that the subject is situated on the address.</p> <p>As per our executive's observation, it is a shed type premises. Number of employees sighted at the premises seems to be 25. Locality seems to be industrial and area appears to be neutral. Level of operation is high. Location was easy to find.</p> <p>Name board of the subject was not sighted at the premises instead name board of its sister concern (Prathamesh Enterprises) was sighted.</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

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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 11.08.2018

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. Sudhakar Dattatray Shinde
Designation :	Proprietor
Contact No.:	91-9225120762
Date :	07.08.2018

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LOCATIONS

Registered Office :	Sat Mauly RH 01, 1, Vrundavan Nagar, Ambad, Nashik – 422011, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9225120762 (Mr. Sudhakar Dattatray Shinde)
Fax No.:	Not Available
E-Mail :	prathameshent2010@rediffmail.com
Correspondence Address :	F-35, MIDC Area Ambad, Nashik-422010, Maharashtra, India
Locality :	Industrial (As per site visit)

SOLE PROPRIETOR

Name :	Mr. Sudhakar Dattatray Shinde
Designation :	Proprietor
Address :	At – Dongargaon, Po- Uswad Dongargaon, Nashik – 432104, Maharashtra, India
Date of Birth/Age :	02.07.1977
Aadhaar No.:	9099 8206 8771
PAN No.:	ANXPS7101C
Email :	prathameshent2010@rediffmail.com
Mobile No.:	91-9225120762

DETAILS OF GROUP COMPANIES

Name :	Prathamesh Enterprises
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BUSINESS DETAILS

Line of Business :	Providing Man Power Services (Labour Contractor)
Products/ Services :	Man Power Services
Agencies Held :	--
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Credit and L/C

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Purchasing :	Cash, Credit and L/C
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GENERAL INFORMATION

Suppliers :	Not Available		
Customers :	Retailers and Wholesalers		
	Name	Address	
	Lucy Electric India Private Limited	H- 21, MIDC, Ambad, Nashik-422010, Maharashtra, India	
	Mahindra CIE Automotive Limited	D-2, MIDC, Ambad, Nashik-422010, Maharashtra, India	
	Badve Group	Nashik, Maharashtra, India	
No. of Employees :	25 (Approximately)		
Bankers :	Banker Name :	SVC Co-Operative Bank Limited	
	Branch :	Plot No 29, Sector S.S.A.1, N.H. Shrawan Sector, Near Symbiosis College, Ambad, Nashik – 422009, Maharashtra, India	
	Person Name (With Designation) :	Mr. Dnyandeo (Relationship Manager)	
	Email:	ambadou@svcbank.com	
	Contact Number :	91-253-6611699	
	Mobile Number :	91-9890427926	
	Account Number :	116419940000064	
	IFSC Code:	SVCB0000164	
	MICR Code :	422089003	
	Branch Code :	000164	
	Credit Limit :	INR 50 Lacs	
	Type of Account :	Cash Credit	
Facilities :	Secured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
	SVC Bank Housing Loan	12.761	13.165
	ICICI Bank auto loan	17.120	0.000
	SV Bank CC	49.679	45.148
	Total	79.560	58.313

Auditors :	
Name :	S Y Maniyar and Company Chartered Accountants
Address :	11-12, Shreeji Chambers, Above Godavari Bank, Near CIDCO City Bus Stop, Raviwar Karanja, Nashik – 422001, Maharashtra, India
Tel No.:	91-253-2500790

Mobile No.:	91-9373909520
E-Mail :	symaniyar@gmail.com
Membership No.:	045126

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]
Capital Account	157.878

FINANCIAL DATA
[all figures are INR Lacs]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
EQUITY AND LIABILITIES			
1] Proprietor's Capital	157.878	126.505	93.227
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	157.878	126.505	93.227
LOAN FUNDS			
1] Secured Loans	79.560	58.313	17.562
2] Unsecured Loans	5.453	5.850	5.000
TOTAL BORROWING	85.013	64.163	22.562
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	242.891	190.668	115.789
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	49.902	34.037	35.372
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.642	0.602	0.492
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	251.079	204.537	173.865
Cash & Bank Balances	18.124	2.166	1.416
Other Current Assets	0.000	0.000	0.000
Loans, Advances & Deposits	216.415	159.438	41.578
Total Current Assets	485.618	366.141	216.859
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	15.526	15.526	0.000
Provisions	277.745	194.586	136.934
Total Current Liabilities	293.271	210.112	136.934
Net Current Assets	192.347	156.029	79.925
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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TOTAL	242.891	190.668	115.789
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Gross Receipt	1698.855	1425.544	1165.406
	Other Income	0.000	0.000	0.065
	TOTAL	1698.855	1425.544	1165.471
Less	EXPENSES			
	Wages and Labour charges	1508.529	1297.672	1060.034
	Accounting Charges	0.250	0.250	0.250
	Audit Fees	0.290	0.250	0.250
	Consultance and Proff Fees	0.000	0.000	0.474
	ESIC Contribution	9.356	10.239	6.904
	Insurance Premium	0.362	0.000	0.000
	Mah. Labour Welfare Fund	0.000	0.060	0.000
	Office expenses	6.462	1.218	1.413
	Professional Fees	0.040	0.000	0.000
	P F Contribution	55.715	10.758	26.399
	Staff and Labour Welfare	52.233	41.130	15.097
	Service Charges	0.000	5.000	0.000
	supervisor salary	0.000	0.000	3.197
	Telephone Expenses	0.442	0.277	0.035
	Travelling Expenses	0.000	0.351	0.227
	Vehicle Maintenance Expenses	0.710	1.854	0.189
	TOTAL	1634.389	1369.059	1114.469
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	64.466	56.485	51.002
Less	FINANCIAL EXPENSES	8.825	4.151	0.282
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	55.641	52.334	50.720
Less/ Add	DEPRECIATION/ AMORTISATION	2.269	1.059	1.293
	NET PROFIT/ (LOSS)	53.372	51.275	49.427

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	53.94	52.37	54.45
Account Receivables Turnover (Income / Sundry Debtors)	6.77	6.97	6.70
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	1.29	1.66	1.44

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.71	0.68	0.63
Debt Equity Ratio (Total Liability / Networth)	0.54	0.51	0.24
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.89	1.71	1.52
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.32	0.27	0.38
Interest Coverage Ratio (PBIT / Financial Charges)	7.30	13.61	180.86

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.14	3.60	4.24
Return on Total Assets ((PAT / Total Assets) * 100)	%	9.95	12.79	19.56

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Return on Investment (ROI) ((PAT / Networth) * 100)	%	33.81	40.53	53.02
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SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.63	1.70	1.53
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.63	1.70	1.53
G-Score Ratio Financial (Networth / Total Assets)	0.29	0.32	0.37
G-Score Ratio Debt (Debts / Equity Capital)	0.54	0.51	0.24
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.63	1.70	1.53

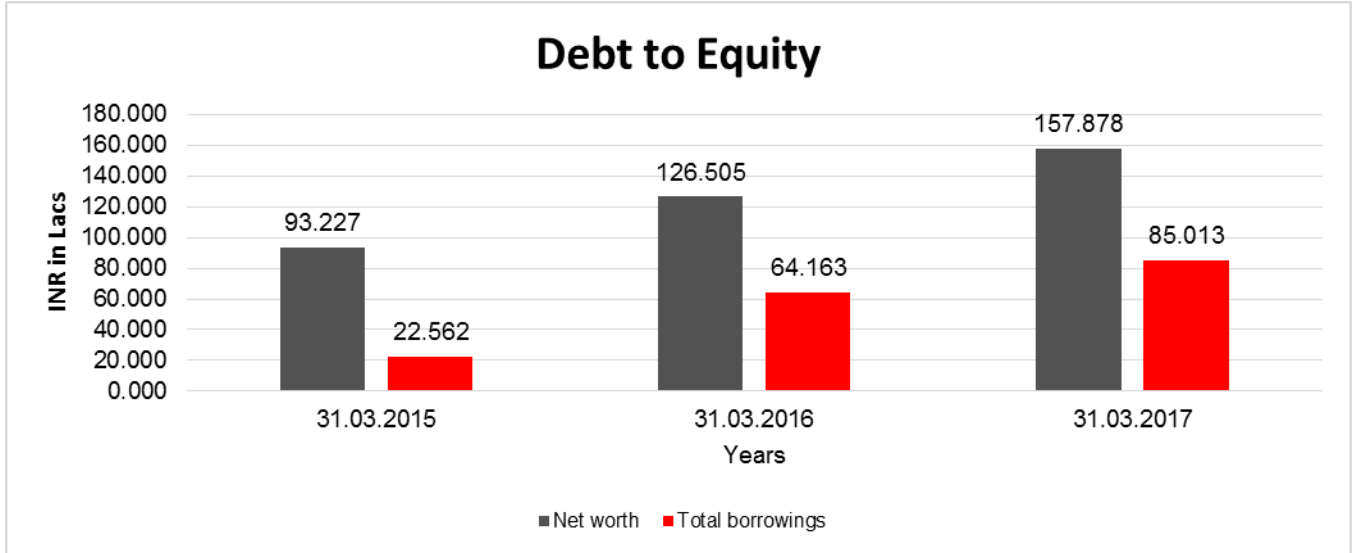
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

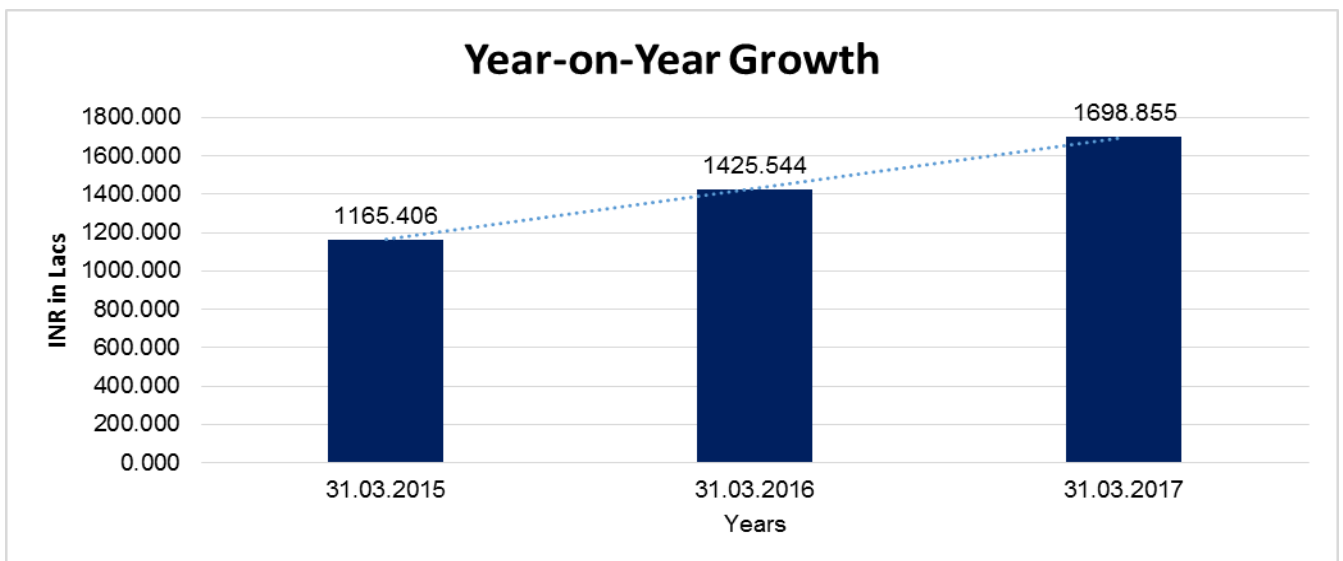
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	93.227	126.505	157.878
Reserves & Surplus	0.000	0.000	0.000
Net worth	93.227	126.505	157.878
Secured Loans	17.562	58.313	79.560
Unsecured Loans	5.000	5.850	5.453
Total borrowings	22.562	64.163	85.013
Debt/Equity ratio	0.242	0.507	0.538

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YEAR-ON-YEAR GROWTH

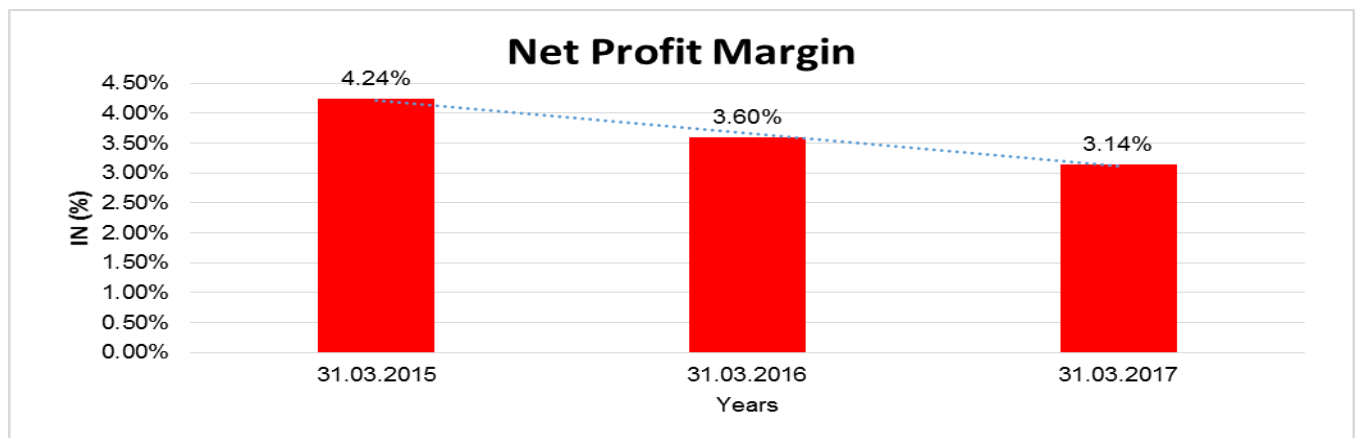
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Gross Receipt	1165.406	1425.544	1698.855
		22.322	19.172



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Gross Receipt	1165.406	1425.544	1698.855
Profit/ (Loss)	49.427	51.275	53.372
	4.24%	3.60%	3.14%



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	Yes
18	Major suppliers	No
19	Major customers	Yes

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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 :	PRATHAMESH AGENCY
Address :	F-35, MIDC Area Ambad, Nashik-422010, Maharashtra, India
Mobile No.:	91-9225120761
Person to whom we met:	Ms. Toshna Pathade
Designation :	H.R.
Name Board :	Not Sighted (Sighted name board of its sister concern "Prathamesh Enterprises")
Location:	Easy
Landmark (If Any):	Kirloskar Company
Total Floors of the building:	Shed Type Premises
Locality:	Industrial
Area :	Neutral
Level of operation :	High
DETAILS OF HYPOTHECATION SIGNBOARD (IF ANY) (AS DISPLAYED IN FACTORY / WORK) :	

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PRATHAMESH AGENCY - 512599

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No. of employees seen at premises:	25
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Table, Chairs
Neighbour's interview :	Name of Company : Allied Industries Contact Person Name : Mr. Sathe Name of Company : Vishwakarma Precision Tools Contact Person Name : Mr. Yadav Neighbour Overview : Existence confirmed
Proof of visit:	Photographs Photographs: Exterior with name board / Interior / Shop Floor/ Stock
Details of the person conducting visit:	Name : Sanjay Vasant Kedar Designation : Field Executive Contact No.: 91-9987733108

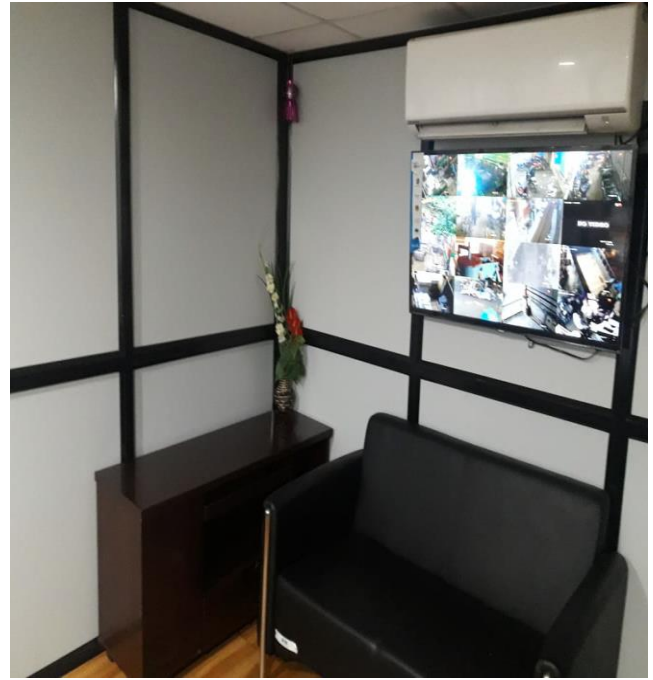
PICTURES



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NEIGHBOURS



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UNSECURED LOAN

Particulars	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Namdeo Bhor	2.000	2.000
R R Thakare	0.453	0.850
T B Shinde	3.000	3.000
Total	5.453	5.850

FIXED ASSETS

- Mobile Handset
- Vehicle
- Furniture
- Tools and Equipments
- Machinery
- Plot – Chunchale
- Row House – Kimayapushp
- Row House – Ambad
- Furniture – House

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 11.08.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SHT
Analysis Done by :	PRI
Report Prepared by :	JYTK

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	YES
--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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