

MIRA INFORM REPORT

Report No. :	521641
Report Date :	22.08.2018

IDENTIFICATION DETAILS

Name :	SIDDHIVINAYAK TROPHIES AND GIFTS
Registered Office :	Nit 11, Opposite Tata Power House, Star Bazaar, Link Road, Jeevan Nagar, Azad Nagar, Andheri (West), Mumbai-400053, Maharashtra
Mobile No.:	91-9821993067/ 8976666340 [Mr. Ganesh Chandrabhan Pacharne]
Country :	India
Financials (as on) :	31.03.2017 [Unaudited]
Year of Incorporation :	2011
Capital Investment :	INR 4.940 Million
PAN No.: [Permanent Account No.]	ANBPP2697L
GSTN : [Goods & Service Tax Registration No.]	27ANBPP2697L1ZE
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer and Exporter of Trophies. [Confirmed by Management]
No. of Employees :	35 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 14000
Status :	Satisfactory

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Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Siddhivinayak Trophies and Gifts is a manufacturer and exporter of trophies. The concern was started in the year 2011 and is based in Mumbai, Maharashtra. It is an established proprietary concern having satisfactory track record.</p> <p>For the financial year ended 2017, the concern has witnessed a healthy growth in its revenue and has achieved good profit margin at 10.76% (approx.)</p> <p>The concern possesses an acceptable financial profile marked by adequate capital base along with low debt level of the concern.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments</p> <p>The concern can be considered for business dealings at usual trade terms and condition.</p> <p>Note: Site visit was conducted at the address which you have provided. Our executive has successfully traced the concern at the given address.</p> <p>At the premises, our executive met Mr. Rihan (Worker) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a shed type premises. Locality of the premises appears to be commercial cum industrial and area seems to be upmarket.</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is "Kristal Plaza" and only one employee was sighted at the premises.</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

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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 22.08.2018

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. Ganesh Chandrabhan Pacharne
Designation :	Proprietor
Contact No.:	91-9821993067
Date :	20.08.2018

LOCATIONS

Registered Office :	Nit 11, Opposite Tata Power House, Star Bazaar, Link Road, Jeevan Nagar, Azad Nagar, Andheri (West), Mumbai-400053, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9821993067/ 8976666340 [Mr. Ganesh]

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Fax No.:	Not Available
E-Mail :	ganesh@siddhivinayaktrophies.com
Website :	http://www.siddhivinayaktrophies.com
Location :	Owned
Locality :	Commercial cum Industrial

SOLE PROPRIETOR

Name :	Mr. Ganesh Chandrabhan Pacharne
Designation :	Proprietor
PAN No.:	ANBPP2697L

BUSINESS DETAILS

Line of Business :	Manufacturer and Exporter of Trophies. [Confirmed by Management]
Products/ Services :	Trophies
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	
Products :	Finished Goods
Countries :	China
Imports :	Not Available
Terms :	
Selling :	Cash, Advance Payment, L/C, Cheque, Credit [30 Days] and Others [RTGS, NEFT]
Purchasing :	Cash, Advance Payment, L/C, Cheque, Credit [30 Days] and Others [RTGS, NEFT]

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--

Customers :	Manufacturers																																														
	Reference:	Not Divulged																																													
	Name of the Person (Designation):	--																																													
	Contact Number:	--																																													
	Since how long known:	--																																													
	Maximum limit dealt:	--																																													
	Experience:	--																																													
	Remark	--																																													
No. of Employees :	35 [Approximately]																																														
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td colspan="3">Saraswat Bank</td> </tr> <tr> <td>Branch:</td> <td colspan="3">Bharat ARC, Veera Desai Road, Mhada Colony, Azad Nagar, Andheri [West], Mumbai-400053, Maharashtra, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td colspan="3">--</td> </tr> <tr> <td>Contact Number:</td> <td>91-22-26742487</td> <td colspan="2">[Continuously Ringing]</td> </tr> <tr> <td>Name of Account Holder:</td> <td colspan="3">--</td> </tr> <tr> <td>Account Number:</td> <td colspan="3">--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td colspan="3">--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td colspan="3">--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td colspan="3">--</td> </tr> <tr> <td>Account Operation:</td> <td colspan="3">--</td> </tr> <tr> <td>Remarks:</td> <td colspan="3">--</td> </tr> </table>			Bank Name:	Saraswat Bank			Branch:	Bharat ARC, Veera Desai Road, Mhada Colony, Azad Nagar, Andheri [West], Mumbai-400053, Maharashtra, India			Person Name (with Designation):	--			Contact Number:	91-22-26742487	[Continuously Ringing]		Name of Account Holder:	--			Account Number:	--			Account Since (Date/ Year of A/c Opening):	--			Average Balance Maintained (Optional):	--			Credit Facilities Enjoyed (CC/OD/Term Loan):	--			Account Operation:	--			Remarks:	--		
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Credit Facilities Enjoyed (CC/OD/Term Loan):	--																																														
Account Operation:	--																																														
Remarks:	--																																														
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)																																												
	Housing Loan	3.152	3.423																																												
	Car Loan	0.907	0.000																																												
	Total	4.059	3.423																																												

Auditors :	
Name :	Mr. S A Sanghar Chartered Accountant
Memberships :	Not Available

Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017 [UNAUDITED]

PARTICULARS	INR in Million
Capital Investment :	
Capital A/C	3.851
(+) Net Profit	1.334
	5.185
(-) Drawings	0.180
	5.005
(-) L.I.C.	0.065
Total	4.940

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FINANCIAL ANALYSIS
[all figures are in INR Million]

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 [Unaudited]	31.03.2016 [Unaudited]
SHAREHOLDERS FUNDS			
1] Capital Account		4.940	3.851
2] Reserves & Surplus		0.000	0.000
NETWORTH		4.940	3.851
LOAN FUNDS			
1] Secured Loans		4.059	3.423
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		4.059	3.423
DEFERRED TAX LIABILITIES			
		0.000	0.000
TOTAL		8.999	7.274
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		7.374	6.617
		0.000	0.000
INVESTMENT			
DEFERRED TAX ASSETS			
		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		0.818	0.563
Sundry Debtors		0.475	0.051
Cash & Bank Balances		4.007	2.591
Other Current Assets		0.635	0.039
Loans, Advances and Deposits		0.000	0.000
Total Current Assets		5.935	3.244
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		0.250	0.836
Other Current Liabilities		4.060	1.751
Provisions		0.000	0.000
Total Current Liabilities		4.310	2.587
Net Current Assets		1.625	0.657
MISCELLANEOUS EXPENSES			
		0.000	0.000

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TOTAL	8.999	7.274
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017 [Unaudited]	31.03.2016 [Unaudited]
	SALES		
	Sales	12.398	5.790
	Others Income	0.988	0.975
	TOTAL	13.386	6.765
Less	EXPENSES		
	Cost of Goods Sold	4.247	2.876
	Wages and Labour	1.155	0.180
	Processing Charges	1.646	0.163
	Salary	1.512	0.910
	Travelling and Con. Exps.	0.799	0.174
	Sales Tax Paid	1.185	0.494
	Rates and Taxes	0.018	0.012
	Telephone Exps.	0.126	0.090
	Rent Paid	0.700	0.600
	Account Charges	0.024	0.024
	Legal and Prof. Charges	0.040	0.025
	Misc. Expenses	0.021	0.015
	Vehicle Exp	0.032	0.000
	Mobile Charges	0.009	0.004
	Commission Paid	0.070	0.065
	Repairs and Maint.	0.079	0.054
	Staff Welfare	0.108	0.072
	Print. and Stn.	0.029	0.020
	TOTAL EXPENSES	11.800	5.778
	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION	1.586	0.987
Less	FINANCIAL EXPENSES	0.043	0.000
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	1.543	0.987
Less	DEPRECIATION/ AMORTISATION	0.209	0.074
	NET PROFIT FOR THE PERIOD	1.334	0.913

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017 [Unaudited]	31.03.2016 [Unaudited]
Average Collection Days (Sundry Debtors / Income * 365 Days)		13.98	3.22
Account Receivables Turnover (Income / Sundry Debtors)		26.10	113.53
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		21.49	106.10
Inventory Turnover (Operating Income / Inventories)		1.94	1.75
Asset Turnover (Operating Income / Net Fixed Assets)		0.22	0.15

LEVERAGE RATIOS

PARTICULARS		31.03.2017 [Unaudited]	31.03.2016 [Unaudited]
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.63	0.61
Debt Equity Ratio (Total Liability / Networth)		0.82	0.89
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.87	0.67
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.49	1.72
Interest Coverage Ratio (PBIT / Financial Charges)		36.88	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017 [Unaudited]	31.03.2016 [Unaudited]
Net Profit Margin ((PAT / Sales) * 100)	%	10.76	15.77
Return on Total Assets ((PAT / Total Assets) * 100)	%	10.02	9.26

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Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	27.00	23.71
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SOLVENCY RATIOS

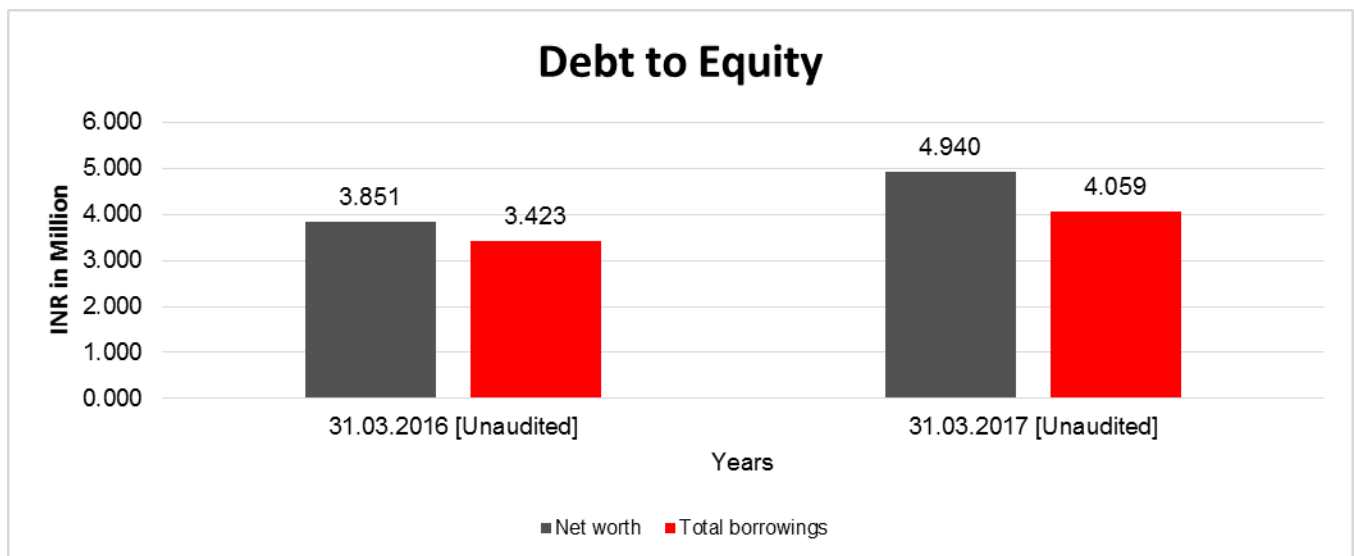
PARTICULARS		31.03.2017 [Unaudited]	31.03.2016 [Unaudited]
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.38	1.25
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		1.19	1.04
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.37	0.39
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		0.82	0.89
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.38	1.25

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

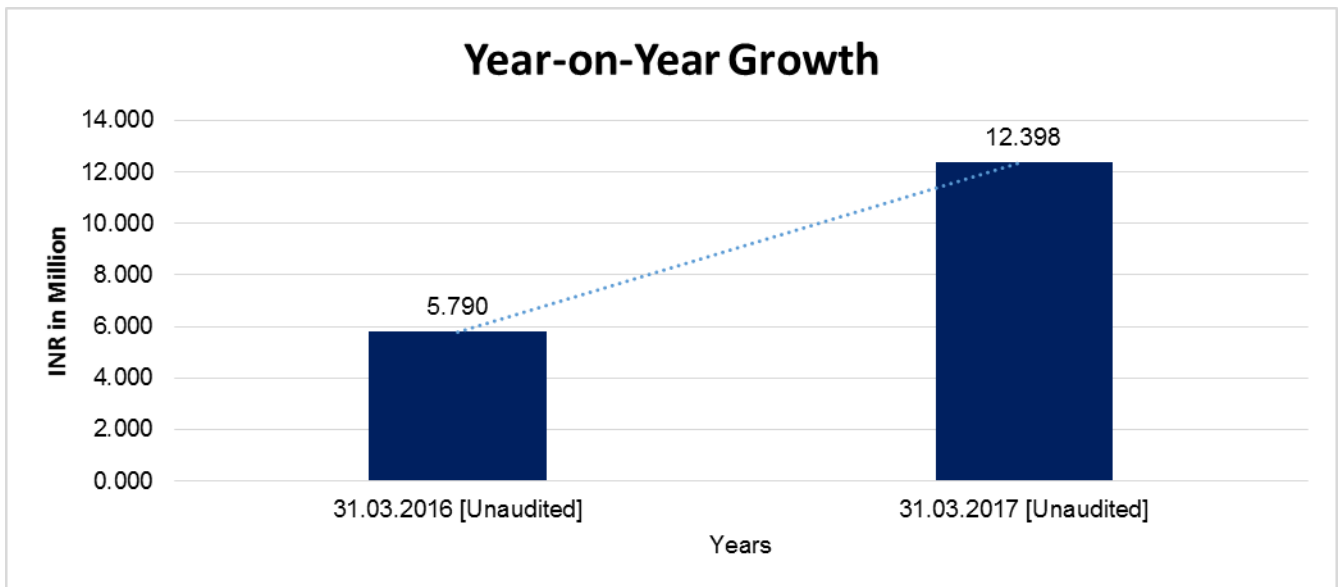
Particular	31.03.2016 [Unaudited] INR In Million	31.03.2017 [Unaudited] INR In Million
Capital Account	3.851	4.940
Reserves & Surplus	0.000	0.000
Net worth	3.851	4.940
Secured Loan	3.423	4.059
Unsecured Loan	0.000	0.000
Total borrowings	3.423	4.059
Debt/Equity ratio	0.889	0.822



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YEAR-ON-YEAR GROWTH

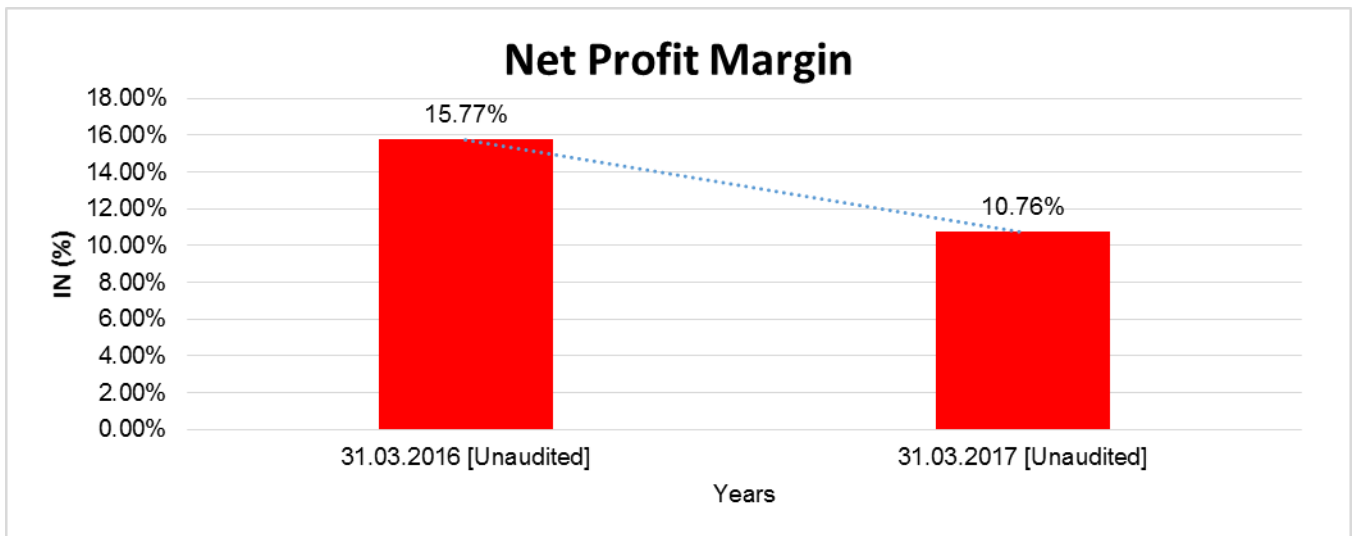
Year on Year Growth	31.03.2016 [Unaudited] INR In Million	31.03.2017 [Unaudited] INR In Million
Sales	5.790	12.398
		114.128



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016 [Unaudited] INR In Million	31.03.2017 [Unaudited] INR In Million
Sales	5.790	12.398
Profit/ (Loss)	0.913	1.334
	15.77%	10.76%



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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	No
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	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
15	Export/import details (if applicable)	Yes
16	No. of employees	Yes
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	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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 :	SIDDHIVINAYAK TROPHIES AND GIFTS
Address :	Nit 11, Opposite Tata Power House, Star Bazaar, Link Road, Jeevan Nagar, Azad Nagar, Andheri (West), Mumbai-400053, Maharashtra, India
Contact No :	91-9821993067
Email :	ganesh@siddhivinayaktrophies.com
Person to whom we met:	Mr. Rihan [Worker]
Name Board:	Sighted
Location:	Easy
Landmark :	"Kristal Plaza"
Total Floors of the building:	Shed Type Premises
Locality:	Commercial cum Industrial
Area:	Upmarket
No. of employee seen at premises :	01 [Approximately]
Visibility of Item :	<ul style="list-style-type: none"> • Computer
Furniture items sighted :	Table
Proof of visit:	Photos

FIXED ASSETS:

- Machinery
- Furniture
- Motor Cycle
- Motor Car

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	Indian Rupees
US Dollar	1	INR 69.90
UK Pound	1	INR 90.21
Euro	1	INR 80.88

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	DIV
Report Prepared by :	RUP

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	YES
--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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