

MIRA INFORM REPORT

Report No. :	542455
Report Date :	03.12.2018

IDENTIFICATION DETAILS

Name :	SADGURU TECHNO FAB PRIVATE LIMITED
Registered Office :	Flat No.801, F-Block, Vertex Sadgurukrupa, Nizampet Road, Kukatpally, Hyderabad – 500072, Telangana
Tel. No.:	91-40-40180307
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	12.07.2012
CIN No.: [Company Identification No.]	U29199TG2012PTC081949
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AASCS0205N
GSTN : [Goods & Service Tax Registration No.]	36AASCS0205N1Z1
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing of Engines and Turbine. [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 :

A

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 2012 having satisfactory track record.</p> <p>For the financial year ended 2017, revenue and profit of the company has slightly decline.</p> <p>However, the company possesses an acceptable financial profile marked by satisfactory net worth base along with comfortable debt level of the company.</p> <p>The rating also takes into consideration decent earning per share of the company i.e., (Earnings per share of INR 113 against face value of INR 10)</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>The company 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 while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
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

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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 03.12.2018

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 (91-40-40180307)

91-9866646668 – Not Reachable

LOCATIONS

Registered Office :	Flat No.801, F-Block, Vertex Sadgurukrupa, Nizampet Road, Kukatpally, Hyderabad – 500072, Telangana, India
Tel. No.:	91-40-40180307
Fax No.:	Not Available
E-Mail :	sadgurutechno@gmail.com
Website :	http://www.sadgurutechnofab.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Balakrishna Reddy Dommata
Designation :	Director
Address :	F.No 801, F-Block, Vertex Sadguru Krupa Nizampet Road, Kukatpally, Hyderabad – 500072, Telangana, India

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Date of Birth/Age :	06.04.1975
Date of Appointment :	12.07.2012
DIN No.:	05294761
Name :	Latha Guda
Designation :	Director
Address :	Flat No 801, Vertex Sadguru Krupa Apartments Nizampet Road, Kukat Pally Housing Board Colony, Kuk, Hyderabad – 500085, Telangana, India
Date of Birth/Age :	02.06.1979
Date of Appointment :	12.07.2012
DIN No.:	05294769

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Bala Krishna Reddy Dommata	7500
Latha Guda	2500
Total	10000

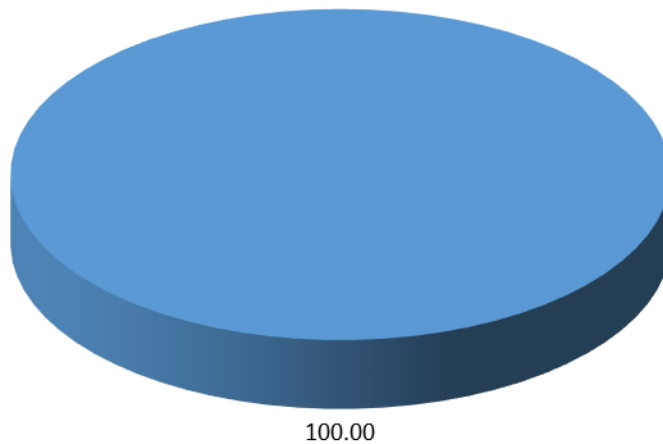
Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	100.00
Total	100.00

Share holding pattern

■ Promoters [Individual/Hindu Undivided Family (Indian)]



BUSINESS DETAILS

Line of Business :	Manufacturing of Engines and Turbine. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Engines and turbine	99887610
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

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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 :	The South Indian Bank Limited	
	Branch :	Plot No. 5-6-7, SY. No.9, Bahadurpalle, Ranga Reddy, Hyderabad – 500043, Telangana, India	
	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 :	SECURED LOANS	31.03.2017 INR In Million	31.03.2016 INR In Million
	LONG TERM BORROWINGS		
	Secured loans from (Secured against hypothecation of vehicle)	4.320	0.744
	Total	4.320	0.744

Auditors :	
Name :	Ch. Venkata Rami Reddy Chartered Accountant
Address :	H.No.8-3-167/D/199, Kondaveeti Nilayam, Ground Floor, Phase-1, Near HDFC Bank, Kalyan Nagar, Hyderabad – 500038, Telangana, India
PAN No.:	AHJPC6657M
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are in 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	0.100	0.100	0.100
(b) Reserves & Surplus	4.424	3.291	1.795
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	4.524	3.391	1.895
(3) Non-Current Liabilities			
(a) Long-term borrowings	5.622	1.246	1.421
(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)	5.622	1.246	1.421
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	32.095	24.960	33.318
(c) Other current liabilities	9.837	0.701	1.715
(d) Short-term provisions	0.604	0.769	0.655
Total Current Liabilities (4)	42.536	26.430	35.688
TOTAL	52.682	31.067	39.004
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	8.740	3.997	4.725
(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)	0.059	0.085	0.033
(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	8.799	4.082	4.758

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	4.766	0.102	6.664
(c) Trade receivables	27.629	10.910	14.633
(d) Cash and cash equivalents	1.323	3.411	5.231
(e) Short-term loans and advances	10.165	12.562	7.718
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	43.883	26.985	34.246
TOTAL	52.682	31.067	39.004

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	54.285	72.945	79.894
	Other Income	0.003	0.000	0.007
	TOTAL	54.288	72.945	79.901
Less	EXPENSES			
	Raw Material Consumption	43.059	55.373	63.471
	Employee Benefits Expenses	0.929	1.258	1.381
	Other Expenses	7.233	13.138	12.213
	TOTAL	51.221	69.769	77.065
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	3.067	3.176	2.836
Less	FINANCIAL EXPENSES	0.141	0.089	0.080
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.926	3.087	2.756
Less	DEPRECIATION/ AMORTISATION	1.163	0.875	0.800
	PROFIT/(LOSS) BEFORE TAX	1.763	2.212	1.956
Less	TAX	0.630	0.716	0.614
	PROFIT/(LOSS) AFTER TAX	1.133	1.496	1.342
	Earnings / (Loss) Per Share (INR)	113.34	149.61	134.25

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow 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)	185.77	54.59	66.85
Account Receivables Turnover (Income / Sundry Debtors)	1.96	6.69	5.46
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	272.06	164.53	191.60
Inventory Turnover (Operating Income / Inventories)	0.64	31.14	0.43
Asset Turnover (Operating Income / Net Fixed Assets)	0.35	0.79	0.60

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.91	0.89	0.95
Debt Equity Ratio (Total Liability / Networth)	1.24	0.37	0.75
Current Liabilities to Networth (Current Liabilities / Net Worth)	9.40	7.79	18.83
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.93	1.18	2.49
Interest Coverage Ratio (PBIT / Financial Charges)	21.75	35.69	35.45

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	2.09	2.05	1.68
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.15	4.82	3.44
Return on Investment (ROI) ((PAT / Networth) * 100)	%	25.04	44.12	70.82

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.03	1.02	0.96
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.92	1.02	0.77
G-Score Ratio Financial (Networth / Total Assets)		0.09	0.11	0.05
G-Score Ratio Debt (Debts / Equity Capital)		56.22	12.46	14.21
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.03	1.02	0.96

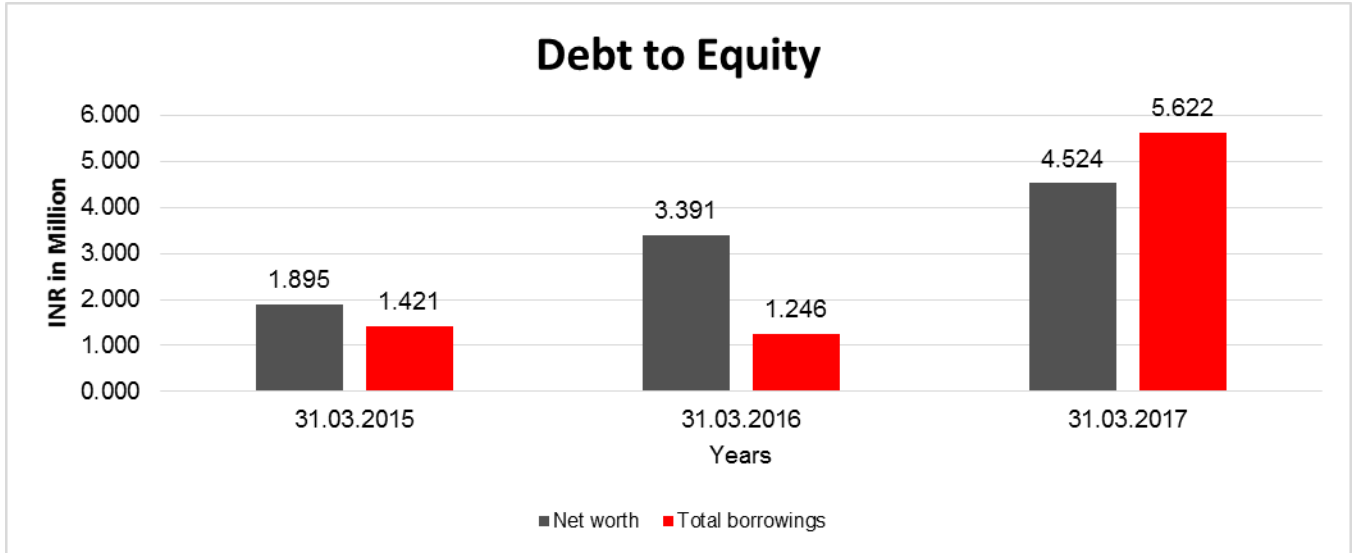
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

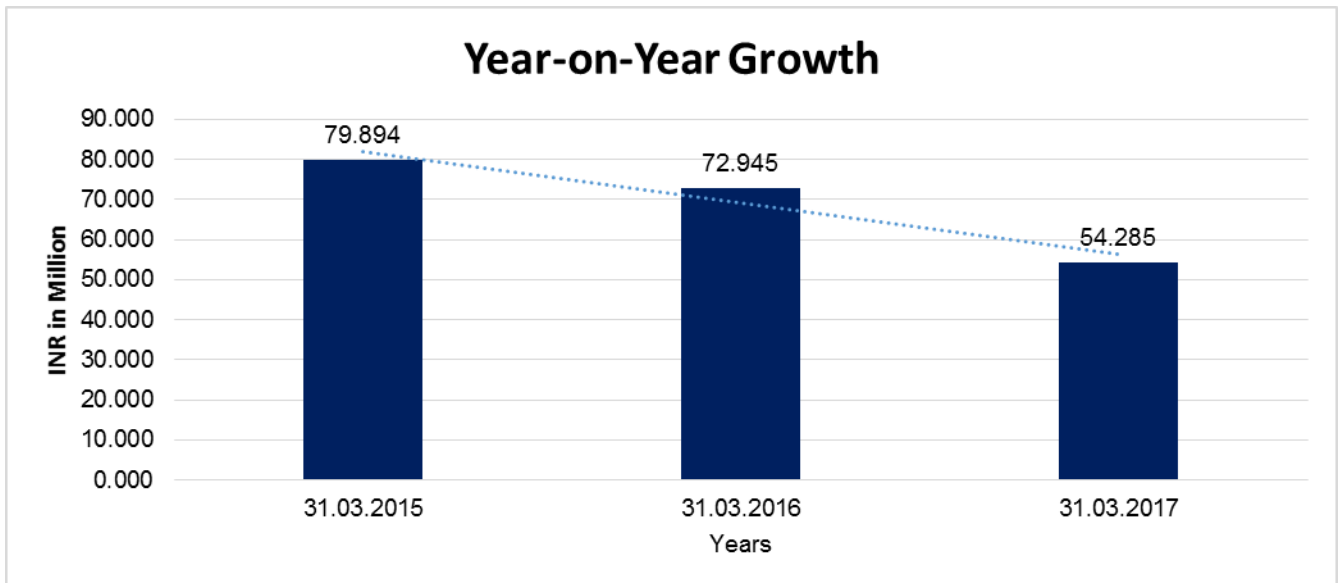
Particular	31.03.2015 INR In Million	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	1.795	3.291	4.424
Net worth	1.895	3.391	4.524
Long Term borrowings	1.421	1.246	5.622
Short Term borrowings	0.000	0.000	0.000
Total borrowings	1.421	1.246	5.622
Debt/Equity ratio	0.750	0.367	1.243

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YEAR-ON-YEAR GROWTH

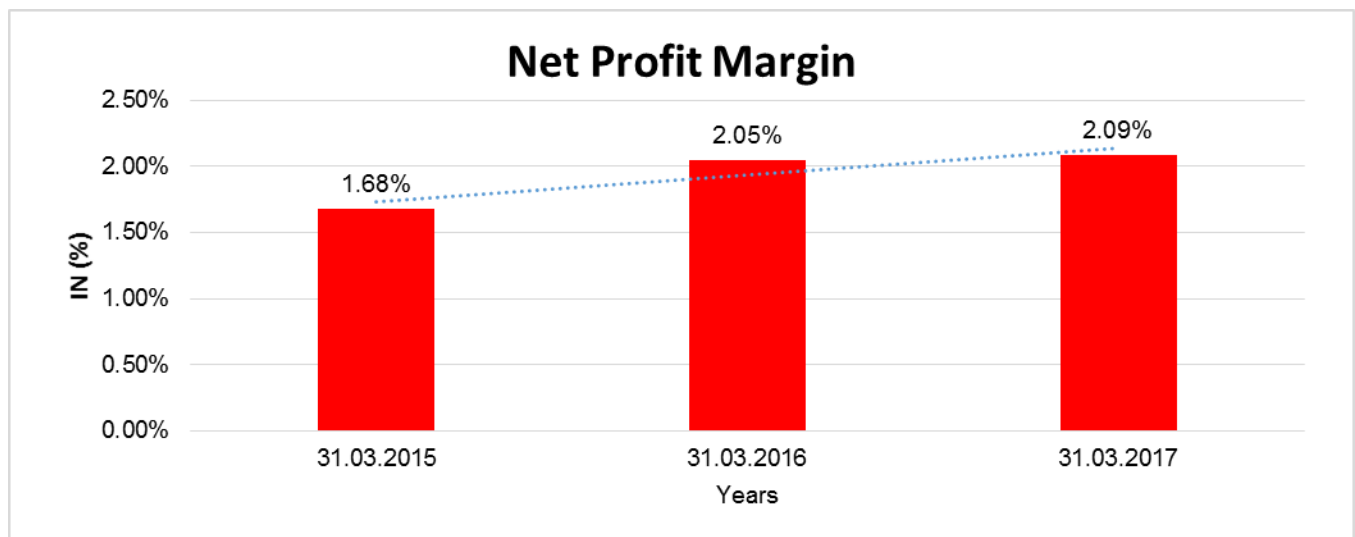
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	79.894	72.945	54.285
		(8.698)	(25.581)



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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	79.894	72.945	54.285
Profit/(Loss)	1.342	1.496	1.133
	1.68%	2.05%	2.09%



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	Yes
11	Pan Card No. of Proprietor / Partners	No
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

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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:

PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
LONG TERM BORROWINGS		
Unsecured loans from directors	1.302	0.502
Total	1.302	0.502

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G89004279	100181306	THE SOUTH INDIAN BANK LIMITED	02/06/2018	-	-	4500000.0	PLOT NO. 5-6-7, SY. NO.9, BAHADURPALLE, RANGA REDDY TELANGANA HYDERABAD TG500043IN
2	G89403547	100182312	THE SOUTH	02/06/2018	-	-	26500000.0	PLOT NO. 5-6-7, SY. NO.9,

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			INDIAN BANK LIMITED					BAHADURPALLE, RANGA REDDY TELANGANA HYDERABAD TG500072IN
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FIXED ASSETS:

- Civil Buildings
- Plant and Machinery
- Electrical Equipments
- Vehicles
- Furniture and Fixture
- Office Equipments

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 70.91
UK Pound	1	INR 90.84
Euro	1	INR 80.42

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	DIV
Report Prepared by :	NKT

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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