

MIRA INFORM REPORT

Report No. :	536492
Report Date :	08.12.2018

IDENTIFICATION DETAILS

Name :	PRECISE MATRIC
Registered Office :	5, Shubh Laxmi Industrial Estate, Kadi Chhatral Road, Village Dhanot, Taluka Kalol, Gandhinagar – 382721, Gujarat
Mobile No.:	91-9979075005 (Mr. Nishyank Punamchand Gelot)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment:	18.07.2017
Capital Investment:	INR 43.583 Lacs
PAN No.: [Permanent Account No.]	AAUFP5599F
GSTN : [Goods & Service Tax Registration No.]	24AAUFP5599F1ZJ
Udyog Aadhar No.:	GJ09B0004602
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturing of Sheet Metal Components for Automobile.
No. of Employees :	50 (Approximately)

RATING & COMMENTS

MIRA's Rating :	B	
Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in July 2017.</p> <p>It is a manufacturer of sheet metal components for automobiles.</p> <p>As per the financials of FY 2018, the concern has achieved decent revenue from its operations but has reported a low profit margin of 0.15%.</p> <p>The moderate financial risk profile of the concern is marked by comfortable capital base along with average debt balance sheet profile.</p> <p>Rating gets constrained on account of limited business track record.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings with some caution.</p> <p>Note 1: The revenue contribution of "Badve Autotech Private Limited" is INR 185.725 lacs for November 2017 – March 2018 and INR 283.392 lacs for April 2018 – 25th October 2018.</p> <p>Note 2: Site visit was conducted at the address – 5, Shubh Laxmi Industrial Estate, Kadi Chhatral Road, Village Dhanot, Taluka Kalol, Gandhinagar – 382721, Gujarat, India. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Nishyank Punamchand Gelot (Partner).</p> <p>During the site visit, our executive enquired with neighbour companies who claimed that the subject is situated on the address.</p> <p>As per our executive's observation, it is a shed type premises. Area of the premises seems to be approx. 4200 sq. ft. and number of employees sighted at the premises were 50. Locality seems to be industrial and area appears to be neutral. Location was easy to find and we have sighted subject's name board.</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	Current Rating
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	(30.06.2018)	(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

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 08.12.2018

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 PARTED BY

Name :	Mr. Nishyank Punamchand Gelot
Designation :	Partner
Contact No.:	91-9979075005
Date :	07.12.2018

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LOCATIONS

Registered Office :	5, Shubh Laxmi Industrial Estate, Kadi Chhatral Road, Village Dhanot, Taluka Kalol, Gandhinagar – 382721, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9979075005 (Mr. Nishyank Punamchand Gelot) 91-9974171835 (Mr. Balvant Bhupendrabhai Prajapati)
E-Mail :	precisematric1@gmail.com
Area:	4200 Sq. Ft
Locality :	Industrial

PARTNER

Name :	Mr. Nishyank Punamchand Gelot
Designation :	Partner
Address :	A-17, Samrajya Duplez – 1, Mujmahuda Road, Akota, Vadodara – 390020, Gujarat, India
Date of Birth/Age :	24.09.1990
Aadhaar Card No.:	9955 5614 6941
PAN No.:	BFDPG9414F
Name :	Mr. Balvant Bhupendrabhai Prajapati
Designation :	Partner
Address :	3, Gokul Park Society, Karannagar Road, Kadi, Mahesana, Kadi – 382715, Gujarat, India
Date of Birth/Age :	07.02.1987
Aadhaar Card No.:	7167 7376 1891
PAN No.:	AUKPP0671N

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Sheet Metal Components for Automobile.
Products :	Sheet Metal Components for Automobile
Agencies Held :	--
Terms :	
Selling :	L/C, Credit (30 to 90 Days) and NEFT/RTGS
Purchasing :	L/C, Credit (30 to 90 Days) and NEFT/RTGS

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GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Badve Engineering Limited, Thalapur • Shaswat Steel, Vithalapur • Eshaa Industries, Kadi 																																										
Customers :	<ul style="list-style-type: none"> • Individuals • Manufacturers • End-Users • Trading Firms • Badve Autotech Private Limited, Ahmedabad, Gujarat, India • Badve Engineering Limited, Ahmedabad, Gujarat, India 																																										
No. of Employees :	50 (Approximately)																																										
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Bank Of Baroda</td> </tr> <tr> <td>Branch :</td> <td>Nani Kadi, Kadi, Mehsana – 382725, Gujarat, India</td> </tr> <tr> <td>Name of the Relationship Manager</td> <td>Mr. Mahesh Kumar</td> </tr> <tr> <td>Contact No.:</td> <td>91-2764-262627 91-9099166695</td> </tr> <tr> <td>Email :</td> <td>nanika@bankofbaroda.com</td> </tr> <tr> <td>Branch Code :</td> <td>NANIKA</td> </tr> <tr> <td>Account No.:</td> <td>55340500000118</td> </tr> <tr> <td>Sanctioned Limit/Loan:</td> <td>INR 25.000 Lacs</td> </tr> <tr> <td>Account Type :</td> <td>Cash Credit</td> </tr> <tr> <td>MICR Code :</td> <td>380012110</td> </tr> <tr> <td>IFSC Code :</td> <td>BARB0NANIKA</td> </tr> </table> <table border="1"> <tr> <td>Banker Name :</td> <td>Bank of Baroda</td> </tr> <tr> <td>Branch :</td> <td>Nani Kadi, Kadi, Mehsana – 382751, Gujarat, India</td> </tr> <tr> <td>Name of the Relationship Manager</td> <td>Mr. Mahesh Kumar</td> </tr> <tr> <td>Contact No.:</td> <td>91-2764-262627 91-9099166695</td> </tr> <tr> <td>Email :</td> <td>nanika@bankofbaroda.com</td> </tr> <tr> <td>Account No.:</td> <td>55340200000112</td> </tr> <tr> <td>Name of Account Holder :</td> <td>Precise Matric</td> </tr> <tr> <td>Account Type :</td> <td>Current Account</td> </tr> <tr> <td>MICR Code :</td> <td>380012110</td> </tr> <tr> <td>IFSC Code :</td> <td>BARB0NANIKA</td> </tr> </table>	Banker Name :	Bank Of Baroda	Branch :	Nani Kadi, Kadi, Mehsana – 382725, Gujarat, India	Name of the Relationship Manager	Mr. Mahesh Kumar	Contact No.:	91-2764-262627 91-9099166695	Email :	nanika@bankofbaroda.com	Branch Code :	NANIKA	Account No.:	55340500000118	Sanctioned Limit/Loan:	INR 25.000 Lacs	Account Type :	Cash Credit	MICR Code :	380012110	IFSC Code :	BARB0NANIKA	Banker Name :	Bank of Baroda	Branch :	Nani Kadi, Kadi, Mehsana – 382751, Gujarat, India	Name of the Relationship Manager	Mr. Mahesh Kumar	Contact No.:	91-2764-262627 91-9099166695	Email :	nanika@bankofbaroda.com	Account No.:	55340200000112	Name of Account Holder :	Precise Matric	Account Type :	Current Account	MICR Code :	380012110	IFSC Code :	BARB0NANIKA
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Facilities :	Secured Loan		31.03.2018 (INR in Lacs)
	Au Finance Limited Vehicle Loan		4.907
	Bank of Baroda Term Loan		68.247
	Total		73.154

Auditors :	
Name :	Tapan Bhavsar and Associates Chartered Accountant
Address :	1, First Floor, Panchratna Shopping Centre, Near Patel Bhuvan Station Road, Kadi – 382715, Gujarat, India
Tel No.:	91-9978778478
E-Mail :	tapanbhavsar@hotmail.com
PAN No.:	ANTPB3698P
Membership No.:	161193

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2018

Particulars	[INR in Lacs]	[INR in Lacs]
Nishyank Punamchand Gelot		
Credit:		
Partner Interest	0.020	
Partner Remuneration	0.750	
Net Profit from PNL a/ c	0.123	
Addition during the year	13.775	
	14.668	
Debit:		
Withdrawals during the year	0.207	
	0.207	
TOTAL OF NISHYANK PUNAMCHAND GELOT		14.461
Balvant Bhupendrabhai Prajapati		
Credit:		
Partner Interest	1.320	
Partner Remuneration	0.750	
Net Profit from PNL a/ c	0.122	
Addition during the year	26.930	
TOTAL OF BALVANT BHUPENDRABHAI PRAJAPATI		29.122
Total of Partners Capital Accounts		43.583

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.

SOURCES OF FUNDS			18.07.2017 to 31.03.2018
EQUITY AND LIABILITIES			
1] Share Capital			43.583
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
NETWORTH			43.583
LOAN FUNDS			
1] Secured Loans			73.154
2] Unsecured Loans			10.500
TOTAL BORROWING			83.654
DEFERRED TAX LIABILITIES			0.000
TOTAL			127.237
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			84.638
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			26.985
Sundry Debtors			37.125
Cash & Bank Balances			9.558
Other Current Assets			29.245
Loans & Advances, Deposits			2.291
Total Current Assets			105.204
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			60.790
Other Current Liabilities			1.815
Provisions			0.000
Total Current Liabilities			62.605
Net Current Assets			42.599

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MISCELLANEOUS EXPENSES			0.000
TOTAL			127.237

PROFIT & LOSS ACCOUNT

	PARTICULARS			18.07.2017 to 31.03.2018
	SALES			
	Income			166.583
	Other Income			0.000
	TOTAL			166.583
Less	EXPENSES			
	Purchases			157.790
	Closing Stock			(26.985)
	Direct Expenses			
	Commission Expenses			14.500
	Electric Bill Expenses			1.550
	Factory Expenses			0.620
	Labour Expenses			4.485
	Other Mfg. Expenses			0.173
	Repairing Expenses			0.096
	Administrative and Selling Expenses			
	Process Charge			0.030
	Sundry Expenses			0.376
	Professional Fees			0.345
	Kasar Vatav			0.000
	Salary Expenses			0.990
	Stationery Expenses			0.031
	Telephone Bill Expenses			0.100
	Transport Expenses			0.198
	Gst Fee			0.005
	Insurance Expenses			0.113
	Interest To Partner			1.340
	Remuneration To Partner			1.500
	TOTAL			157.257
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION			9.326
Less	FINANCIAL EXPENSES			1.960
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION			7.366

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	AND AMORTISATION			
Less/ Add	DEPRECIATION/ AMORTISATION			7.121
	PROFIT/ (LOSS) BEFORE TAX			0.245

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			18.07.2017 to 31.03.2018
Average Collection Days (Sundry Debtors / Income * 365 Days)			81.34
Account Receivables Turnover (Income / Sundry Debtors)			4.49
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			140.62
Inventory Turnover (Operating Income / Inventories)			0.35
Asset Turnover (Operating Income / Net Fixed Assets)			0.11

LEVERAGE RATIOS

PARTICULARS			18.07.2017 to 31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.77
Debt Equity Ratio (Total Liability / Networth)			1.92
Current Liabilities to Networth (Current Liabilities / Net Worth)			1.68
Fixed Assets to Networth (Net Fixed Assets / Networth)			1.94
Interest Coverage Ratio			4.76

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS				18.07.2017 to 31.03.2018
Net Profit Margin ((PAT / Sales) * 100)	%			0.15
Return on Total Assets ((PAT / Total Assets) * 100)	%			0.13
Return on Investment (ROI) ((PAT / Networth) * 100)	%			0.56

SOLVENCY RATIOS

PARTICULARS				18.07.2017 to 31.03.2018
Current Ratio (Current Assets / Current Liabilities)				1.44
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				1.07
G-Score Ratio Financial (Networth / Total Assets)				0.23
G-Score Ratio Debt (Debts / Equity Capital)				1.92
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				1.44

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

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

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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	Yes
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 about eight months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about eight months	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

UNSECURED LOAN

Particulars		31.03.2018 (INR in Lacs)
Bipinbhai P Prajapati		1.000
Govindbhai J Prajapati		1.000
Hareshbhai P Prajapati		1.000
Jagdishbhai S Prajapati		1.000
Vinodbhai S Prajapati		1.200
Kailashben Pravinbhai Prajapati		1.000
Pravinbhai Sendhidas Prajapati		1.000

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PRECISE MATRIC - 536492

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Prahladbhai Sombhai Prajapati		1.500
Naynaben Dhirajbhai Prajapati		1.800
Total		10.500

FIXED ASSETS

- Air Conditioner
- Bolero Pickup Vehicle
- Computer and Laptops
- Furniture
- Electrical Instruments
- Electrification
- Laptop Venus
- Plant and Machinery
- Plastic Crates
- Weighing Scale

OBSERVATION POINTS

Name of Company :	PRECISE MATRIC
Address :	5, Shubh Laxmi Industrial Estate, Kadi Chhatral Road, Village Dhanot, Taluka Kalol, Gandhinagar – 382721, Gujarat
Mobile No.:	91-9979075005
Person to whom we met:	Mr. Nishyank Punamchand Gelot
Designation :	Partner
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Somani Godown
Total Floors of the building:	Shed type premises
Locality:	Industrial
Area of premises :	4200 Sq. Ft
Area :	Neutral
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	50
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Neighbour's interview :	Name of Company: Asian Tube

	Contact person name : Mr. Jatinbhai
	Name of Company: Kshama Agro Contact person name : Mr. Mukeshbhai
Neighbour's overview :	Existence Confirmed
Proof of visit:	Photographs
Photographs:	Exterior with name board/Interior/Shop Floor/Stock etc.
Details of the person conducting visit:	
Name:	Mr. Hiren Somi
Designation:	Field Executive
Contact No.	91-9898819196

PICTURES



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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 08.12.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SVA
Analysis Done by :	PRY
Report Prepared by :	KVT

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

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- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)