

MIRA INFORM REPORT

Report No. :	526015
Report Date :	29.12.2018

IDENTIFICATION DETAILS

Name :	GEETA TIMBER MART
Registered Office :	Behind Bus Stand, Saoner, Nagpur – 441107, Maharashtra
Mobile No.:	91-9822655163 (Mr. Bhanji Karshan Patel)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment :	01.04.2006
Capital Investment:	INR 31.200 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	ABJPP6045J
GSTN : [Goods & Service Tax Registration No.]	27ABJPP6045J1Z9
Udyog Aadhar No.:	MH20A0043932
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Packing Wooden Material.
No. of Employees :	1 (Approximately)

RATING & COMMENTS

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
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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 proprietorship concern established in the year 2006.</p> <p>It is a manufacturer of packing wooden material.</p> <p>As per the financials of FY 2018, the concern has achieved decent revenue from its operations along with a fair profit margin of 13.76%.</p> <p>The satisfactory financial risk profile of the company is marked by sufficient net worth base along with debt free balance sheet profile.</p> <p>Payment seems to be slow but 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 "KJV Alloy" for the FY 2018 is INR 27.000 lacs.</p> <p>Note 2: Site visit was conducted at the address – Behind Bus Stand, Saoner, Nagpur 441107, Maharashtra. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Manoj Patel (Manager).</p> <p>Further, our executive also 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. 14000 sq. ft. and 1 employee was sighted at the premises. Locality seems to be commercial and area appears to be upmarket. Location was easy to find. 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 (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

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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 31-03-2016.

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 29.12.2018

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. Bhanji Karshan Patel
Designation :	Proprietor
Contact No.:	91-9822655163
Date :	22.12.2018

LOCATIONS

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Registered Office :	Behind Bus Stand, Saoner, Nagpur – 441107, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9822655163 (Mr. Bhanji Karshan Patel) 91-9552909095 (Mr. Manoj Patel)
E-Mail :	ashwinp.aug@gmail.com
Area:	14,000 Sq. Ft
Locality:	Commercial

SOLE PROPRIETOR

Name :	Mr. Bhanji Karshan Patel
Designation :	Proprietor
Address :	Behind of Bus Stand, Saoner, Nagpur – 441107, Maharashtra, India
Date of Birth/Age :	02.12.1955
Aadhaar Card No.:	8058 3565 1636
PAN No.:	ABJPP6045J

Key executive

Name :	Mr. Manoj Patel
Designation :	Manager

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Packing Wooden Material.
Products :	Packing Wooden Material
Agencies Held :	--
Terms :	
Selling :	L/C, Cash and Credit
Purchasing :	L/C, Cash and Credit

GENERAL INFORMATION

Suppliers :	• Danlaxmi Timber
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	<ul style="list-style-type: none"> Satyam Timber Rajratan Timber 																		
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> KJV Alloys Conductors Private Limited, Borgaon KJV Alloys Conductord Private Limited, Hingana Krishna Belts Private Limited, Borgaon 																		
No. of Employees :	1 (Approximately)																		
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>State Bank of India</td> </tr> <tr> <td>Branch :</td> <td>Main Road, Saoner, Nagpur – 441107, Maharashtra, India</td> </tr> <tr> <td>Email :</td> <td>sbi.01252@sbi.co.in</td> </tr> <tr> <td>Contact No.:</td> <td>91-7113 -232226/233642</td> </tr> <tr> <td>Account No.:</td> <td>11300231016</td> </tr> <tr> <td>Account Holder Name:</td> <td>Geeta Timber Mart</td> </tr> <tr> <td>Account Type :</td> <td>Current A/C</td> </tr> <tr> <td>MICR Code :</td> <td>441002883</td> </tr> <tr> <td>IFSC Code :</td> <td>SBIN0001252</td> </tr> </table>	Banker Name :	State Bank of India	Branch :	Main Road, Saoner, Nagpur – 441107, Maharashtra, India	Email :	sbi.01252@sbi.co.in	Contact No.:	91-7113 -232226/233642	Account No.:	11300231016	Account Holder Name:	Geeta Timber Mart	Account Type :	Current A/C	MICR Code :	441002883	IFSC Code :	SBIN0001252
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Email :	sbi.01252@sbi.co.in																		
Contact No.:	91-7113 -232226/233642																		
Account No.:	11300231016																		
Account Holder Name:	Geeta Timber Mart																		
Account Type :	Current A/C																		
MICR Code :	441002883																		
IFSC Code :	SBIN0001252																		

Auditors :	
Name :	Sonkusre and Company Chartered Accountant
Membership No.:	140441

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2018

PARTICULARS	INR IN MILLION	PARTICULARS	INR IN MILLION
Opening Balance	28.212	Withdrawals	0.500
Business Income	3.363	LIC	0.066
Addition:	0.191	Closing Balance	31.200
Total	31.766	Total	31.766

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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	31.03.2018	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietors Capital	31.200	28.212	25.106
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	31.200	28.212	25.106
LOAN FUNDS			
1] Secured Loans	0.000	0.000	6.648
2] Unsecured Loans	7.730	7.925	6.365
TOTAL BORROWING	7.730	7.925	13.013
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	38.930	36.137	38.119
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	2.056	2.419	2.846
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.254	0.254	0.254
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	8.817	3.712	6.743
Sundry Debtors	17.220	5.720	2.255
Cash & Bank Balances	2.260	3.198	2.688
Other Current Assets	0.000	0.000	0.000
Loans & Advances	32.787	21.587	24.087
Total Current Assets	61.084	34.217	35.773
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	23.225	0.706	0.706
Other Current Liabilities	0.000	0.000	0.000
Provisions	1.239	0.047	0.048
Total Current Liabilities	24.464	0.753	0.754
Net Current Assets	36.620	33.464	35.019

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	38.930	36.137	38.119

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	24.439	13.373	3.474
	Other Income	0.000	0.000	3.465
	TOTAL	24.439	13.373	6.939
Less	EXPENSES			
	Cost of Goods Sold	18.603	8.149	1.660
	Machine Wages	0.596	0.421	0.370
	Machine Power	0.309	0.183	0.280
	Goods Expenses	0.000	0.005	0.006
	Mal Dhulai Expense	0.464	0.000	0.521
	Accountant Salary	0.066	0.066	0.064
	Bank Commission	0.026	0.051	0.039
	Electricity Expenses	0.153	0.132	0.164
	Kasar Vatav	0.000	0.000	0.008
	General Insurance	0.000	0.046	0.000
	Legal Fees Expense	0.015	0.015	0.013
	Machine Rent	0.300	0.300	0.300
	Municipal Licence	0.002	0.002	0.002
	Professional Tax	0.000	0.025	0.025
	Shop Expense	0.061	0.064	0.064
	Stationery Exp.	0.016	0.017	0.014
	Travelling & Conveyance	0.042	0.045	0.053
	Vehicle Insurance	0.000	0.000	0.042
	Watchman Salary	0.060	0.060	0.060
	Weight and Measurement Department	0.000	0.000	0.007
	TOTAL	20.713	9.581	3.692
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	3.726	3.792	3.247
Less	FINANCIAL EXPENSES	0.000	0.233	1.011
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.726	3.559	2.236
Less/ Add	DEPRECIATION/ AMORTISATION	0.363	0.427	0.502

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	NET PROFIT	3.363	3.132	1.734
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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	257.18	156.12	236.92
Account Receivables Turnover (Income / Sundry Debtors)	1.42	2.34	1.54
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	455.69	31.62	155.23
Inventory Turnover (Operating Income / Inventories)	0.42	1.02	0.48
Asset Turnover (Operating Income / Net Fixed Assets)	1.81	1.57	1.14

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.51	0.24	0.35
Debt Equity Ratio (Total Liability / Networth)	0.25	0.28	0.52
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.03	0.31	0.28
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.07	0.09	0.11
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	16.27	3.21

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin	%	13.76	23.42	49.91

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((PAT / Sales) * 100)				
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.30	8.49	4.46
Return on Investment (ROI) ((PAT / Networth) * 100)	%	10.78	11.10	6.91

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.91	3.97	5.06
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.63	3.54	4.11
G-Score Ratio Financial (Networth / Total Assets)	0.49	0.76	0.65
G-Score Ratio Debt (Debts / Equity Capital)	0.25	0.28	0.52
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.91	3.97	5.06

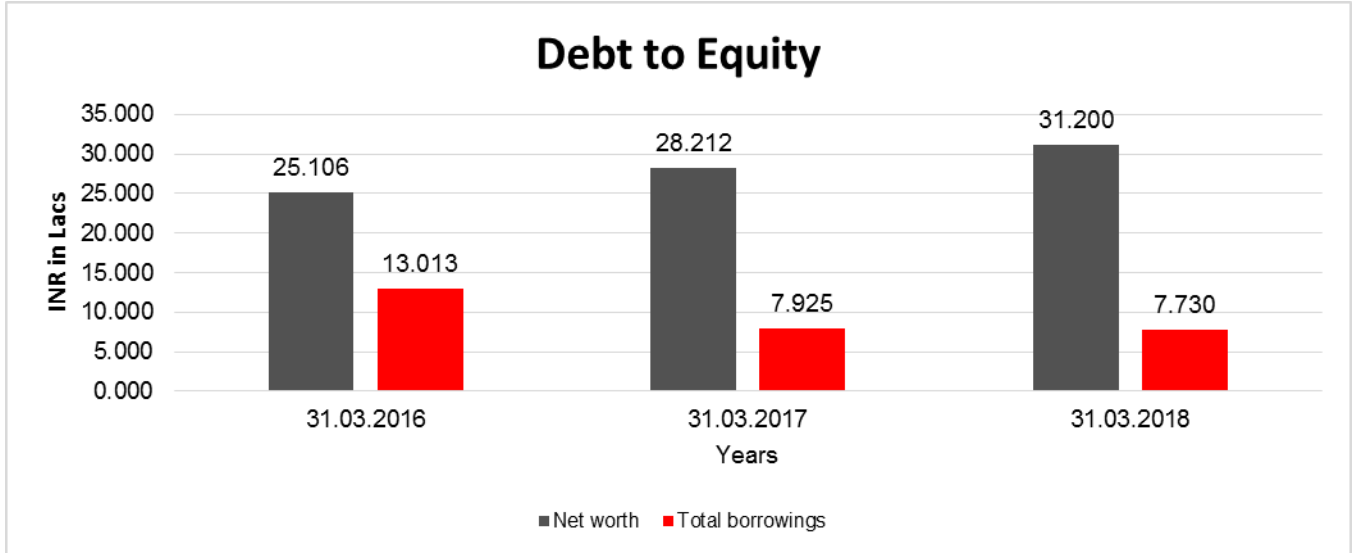
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

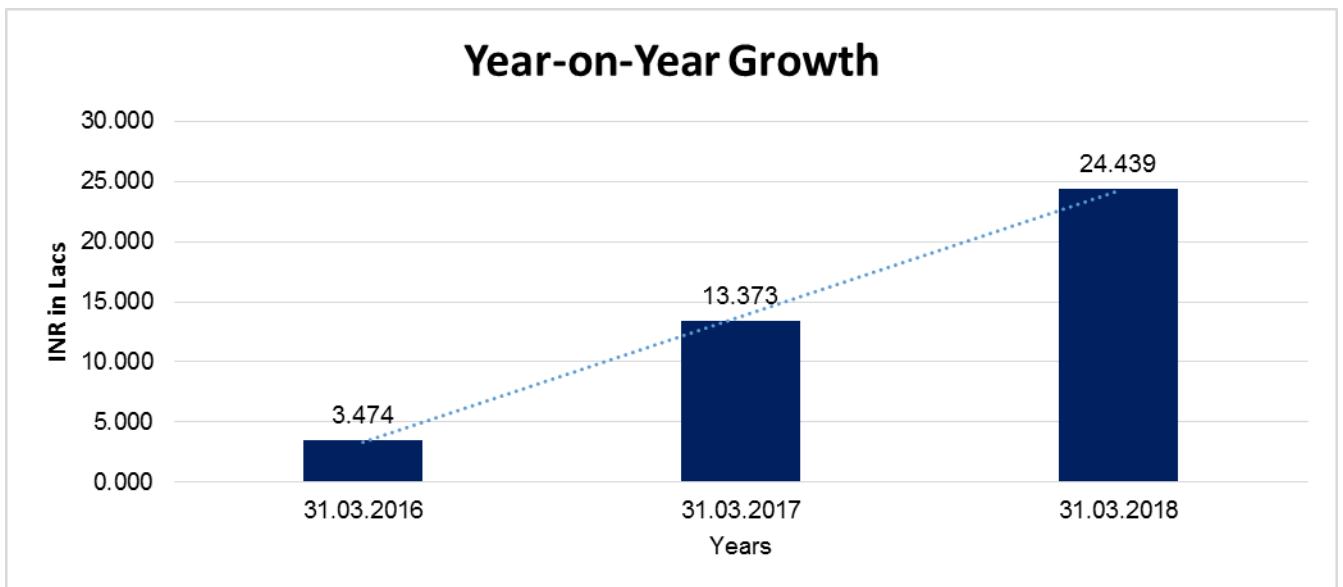
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietors Capital	25.106	28.212	31.200
Reserves & Surplus	0.000	0.000	0.000
Net worth	25.106	28.212	31.200
Secured Loans	6.648	0.000	0.000
Unsecured Loans	6.365	7.925	7.730
Total borrowings	13.013	7.925	7.730
Debt/Equity ratio	0.518	0.281	0.248

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YEAR-ON-YEAR GROWTH

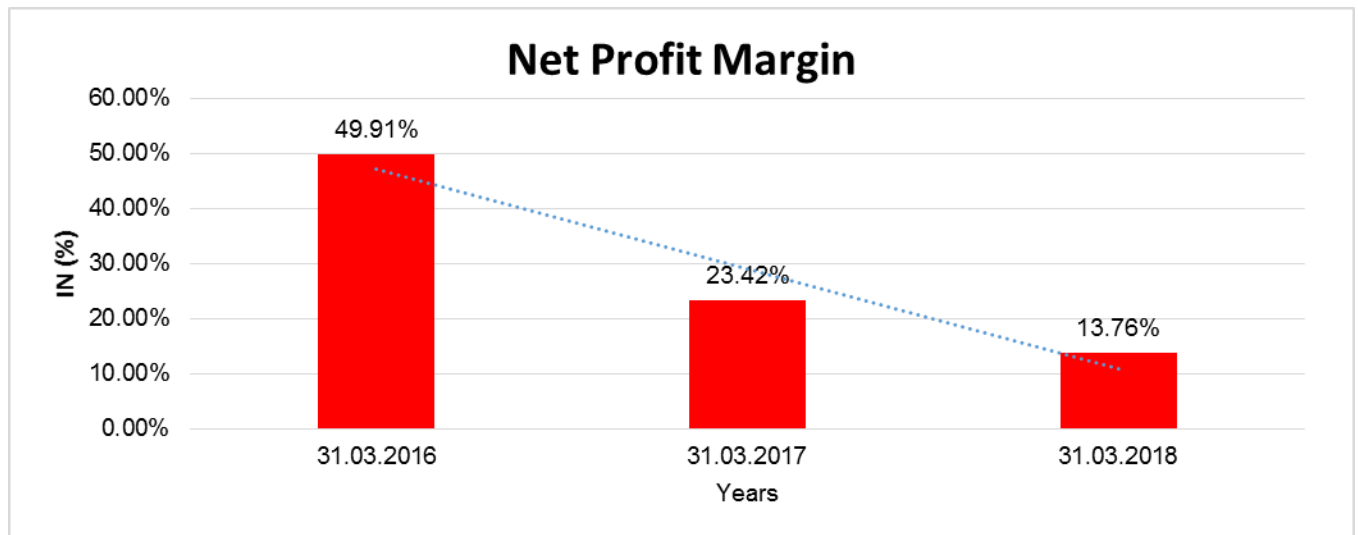
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	3.474	13.373	24.439
		284.945	82.749



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	3.474	13.373	24.439
Profit/ (Loss)	1.734	3.132	3.363
	49.91%	23.42%	13.76%



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

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17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
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

UNSECURED LOAN

PARTICULARS	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
Bhanji K Patel [HUF]	1.406	1.406
Dhananjay Tekade	0.195	0.195
Shivji Karshan Patel [HUF]	1.500	1.500
Heena Hitesh Patel	0.195	0.195
Jitendra Bhanji Patel	0.550	0.550
Karsan Naran Patel [HUF]	0.190	0.190
Manilal Bhanji Patel	1.490	1.490
Manisha Ashwin Patel	0.195	0.195
Manisha Manilal Patel	0.190	0.190
Moreshwar Sonbhadre	0.195	0.195
Nitesh Gawande	0.195	0.195
Prabha Mohanlal Patel	0.190	0.190
Mohanlal Bhanji Patel	0.269	0.269
Prashant M Patel	0.195	0.195
Pushpa Jitendra Patel	0.190	0.190
Ranjeet Wanjari	0.195	0.195
Sudhakar Latkar	0.195	0.195
Vivek Tambekar	0.195	0.195
Ruchita Kumbhare	0.000	0.195
Total	7.730	7.925

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OBSERVATION POINTS

Name of Company :	GEETA TIMBER MART
Address :	Behind Bus Stand, Saoner, Nagpur – 441107, Maharashtra, India
Mobile No.:	91-7020374709
Email :	Manojmpatel1983@gmail.com
Person to whom we met:	Mr. Manoj Patel
Designation :	Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Behind Bus Stand
Total Floors of the building:	Shed Type Premises
Locality:	Commercial
Area of premises :	14,000 Sq. Ft
Area :	Upmarket
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	1
Visibility of Items:	<ul style="list-style-type: none"> • Computers • Office Equipment
Furniture items sighted :	Yes (Table and Chairs)
Neighbour's interview :	Name of Company: Patel Timber Mart Contact Person Name: Mr. Manilal Patel Name of Company: Saraswati Saw Mill

GEETA TIMBER MART - 526015

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	Contact Person Name: Mr. Purushottam Patel
Neighbour's Overview :	Existence Confirmed
Proof of visit:	Photograph Photographs: Exterior with name board / Interior / Shop Floor / Stock etc.
Details of the person conducting visit:	Name: Mr. Mayur Designation: Field Executive Contact No.: 91-8237799763

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 29.12.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

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

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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)