

MIRA INFORM REPORT

Report No. :	484034
Report Date :	04.01.2018

IDENTIFICATION DETAILS

Name :	SHREE AMBIKA WOOD INDUSTRIES
Registered Office :	S/o Laxmi Sawmill, Koparli Road, Near Station Char Rasta, Vapi - 396195, Gujarat
Mobile No.:	91-9978998252 [Mr. Manish]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	2005
Capital Investment :	INR 5.404 Million
IEC No.:	Not Applicable [As informed by the management that firm does not have export and import]
TIN No.:	Not Divulged
GST No.:	24ALQPP8720P1Z9
PAN No.:	ALQPP8720P
[Permanent Account No.]	
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer of Wood Pallet, Wooden Kart, Wooden Drum, Wooden Boxes, etc. [Confirmed by Management]
No. of Employees :	13 [Approximately]

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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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Shree Ambika Wood Industries is a proprietorship firm established in the year 2005.</p> <p>It is a manufacturer of Wood Pallet, Wooden Kraft, Wooden Drum and Wooden Boxes.</p> <p>For the financial year 2017, the firm has achieved 10.53% growth in its revenue as compared to previous year revenue and has maintained average profitability margin of 3.44% during the year under review.</p> <p>The rating takes into consideration the satisfactory financial profile of the firm marked by sufficient capital base along with negligible debt level.</p> <p>Business is active. Payments are reported to be usually correct.</p> <p>In view of aforesaid, the firm 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 (30.06.2017)	Current Rating (30.09.2017)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2

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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 04.01.2018.

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. Manish Patel
Designation :	Chief Executive Officer
Contact No.:	91-9978998252
Date :	03.01.2018

LOCATIONS

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Registered Office :	C/o Laxmi Sawmill, Koparli Road, Near Station Char Rasta, Vapi - 396195, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9978998252 [Mr. Manish Patel]
Fax No.:	Not Available
E-Mail :	shreeambikawood@gmail.com
Area :	13000 Sq. Ft.
Location :	Owned
Locality :	Residential

SOLE PROPRIETOR

Name :	Mr. Ishvarlal Punjabhai Patel
Designation :	Proprietor
Pan No.:	ALQPP8720P

KEY EXECUTIVES

Name :	Mr. Manish Patel
Designation :	Chief Executive Officer

BUSINESS DETAILS

Line of Business :	Manufacturer of Wood Pallet, Wooden Kart, Wooden Drum, Wooden Boxes, etc. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque, RTGS/NEFT and Credit (30/ 60 Days)
Purchasing :	Cheque, RTGS and Credit (30/ 60 Days)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person	--

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	Maximum limit dealt:	--																																												
	Experience:	--																																												
	Remark	--																																												
Customers :	OEM's																																													
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No. of Employees :	13 [Approximately]																																													
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Kotak Mahindra Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>Main Branch, Vapi - 389191, Gujarat, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>91-260-2462722</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>Ringing</td> </tr> </table> <table border="1"> <tr> <td>Bank Name:</td> <td>ICICI Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>Main Branch, Vapi, Gujarat, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>91-8000667777</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>Ringing</td> </tr> </table>		Bank Name:	Kotak Mahindra Bank Limited	Branch:	Main Branch, Vapi - 389191, Gujarat, India	Person Name (with Designation):	--	Contact Number:	91-260-2462722	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:	Ringing	Bank Name:	ICICI Bank Limited	Branch:	Main Branch, Vapi, Gujarat, India	Person Name (with Designation):	--	Contact Number:	91-8000667777	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:	Ringing
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Remarks:	Ringing																																													
Auditors :																																														

Name :	Patel Purohit and Associates Chartered Accountants
Address :	
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern :	<ul style="list-style-type: none"> • Prithiv Enterprises Address: Vapi, Gujarat, India Line of Business: Service Provider of Labour Contractor.

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	
Owned :	INR 5.404 Million
Borrowed :	--
Total :	INR 5.404 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		5.404	4.808
2] Reserves & Surplus		0.000	0.000
NETWORTH		5.404	4.808
LOAN FUNDS			
1] Secured Loans		2.711	3.174
2] Unsecured Loans		2.238	2.090
TOTAL BORROWING		4.949	5.264
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		10.353	10.072
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		2.311	2.785
Capital work-in-progress		0.000	0.000
INVESTMENT		0.200	0.005
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		2.941	3.564
Sundry Debtors		17.214	12.351
Cash & Bank Balances		0.467	0.119
Other Current Assets		0.000	0.000
Loans & Advances		4.103	5.874
Total Current Assets		24.725	21.908
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		16.642	14.188
Other Current Liabilities		0.000	0.000
Provisions		0.241	0.438
Total Current Liabilities		16.883	14.626
Net Current Assets		7.842	7.282
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		10.353	10.072

PROFIT & LOSS ACCOUNT

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	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Sales	38.604	34.925
	Other Income	0.265	0.042
	TOTAL	38.869	34.967
Less	EXPENSES		
	Cost of Goods Sold	33.158	32.438
	Direct exp.	2.059	0.000
	Accounting fees	0.020	0.020
	Advertisement exp.	0.021	0.000
	Audit fees	0.010	0.015
	Bonus exp	0.033	0.033
	Commission paid	0.456	0.000
	Computer exp.	0.010	0.000
	Discount	0.000	0.010
	Donation	0.000	0.001
	Electricity exp.	0.037	0.030
	Insurance exp.	0.000	0.054
	Fumigation charges	0.382	0.000
	Loading charges	0.000	0.003
	Management salary	0.000	0.096
	Misc exp.	0.043	0.036
	Mobile exp.	0.013	0.000
	Office exp.	0.036	0.000
	Pallet repairing charges	0.040	0.000
	Petrol and diesel exp.	0.177	0.020
	PL interest	0.062	0.000
	Printing stationery	0.001	0.000
	Professional fees	0.035	0.015
	Quest consultancy Pvt. Ltd	0.018	0.000
	Rent exp.	0.060	0.060
	Repairs and maintenance exp.	0.000	0.011
	Salary exp.	0.270	0.180
	Staff welfare	0.096	0.000
	Store and spares	0.003	0.000
	Tempo loding charges	0.057	0.000
	Telephone exp.	0.000	0.017
	Travelling exp.	0.000	0.009
	Vat audit fees	0.010	0.010
	Refund W off.	0.038	0.000
	Vehicle exp.	0.000	0.033
	TOTAL	37.145	33.091
	PROFIT/ (LOSS) BEFORE INTEREST	1.724	1.876

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	DEPRECIATION AND AMORTISATION			
Less	FINANCIAL EXPENSES		0.255	0.392
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION		1.469	1.484
Less/ Add	DEPRECIATION/ AMORTISATION		0.141	0.163
	NET PROFIT/ (LOSS)		1.328	1.321

Expected Sales (2017-2018): INR 60.000 [Due to business growth]

The above information has been parted by Mr. Manish Patel [Chief Executive Officer]

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		162.76	129.08
Account Receivables Turnover (Income / Sundry Debtors)		2.24	2.83
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		183.19	159.65
Inventory Turnover (Operating Income / Inventories)		0.59	0.53
Asset Turnover (Operating Income / Net Fixed Assets)		0.75	0.67

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.80	0.81
Debt Equity Ratio		0.92	1.09

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)		3.54	3.48
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.43	0.58
Interest Coverage Ratio (PBIT / Financial Charges)		6.76	4.79

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		3.44	3.78
Return on Total Assets ((PAT / Total Assets) * 100)	%		4.88	5.35
Return on Investment (ROI) ((PAT / Networth) * 100)	%		24.57	27.48

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			1.29	1.31
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)			1.14	1.10
G-Score Ratio Financial (Networth / Total Assets)			0.20	0.19
G-Score Ratio Debt (Debts / Equity Capital)			0.92	1.09
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.29	1.31

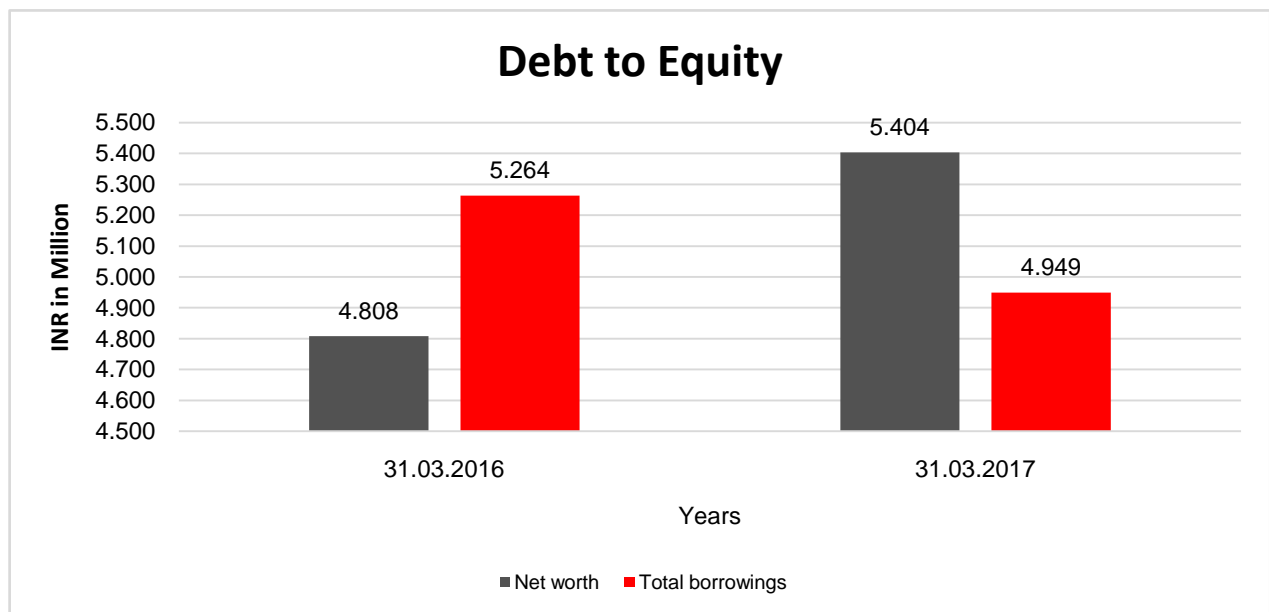
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

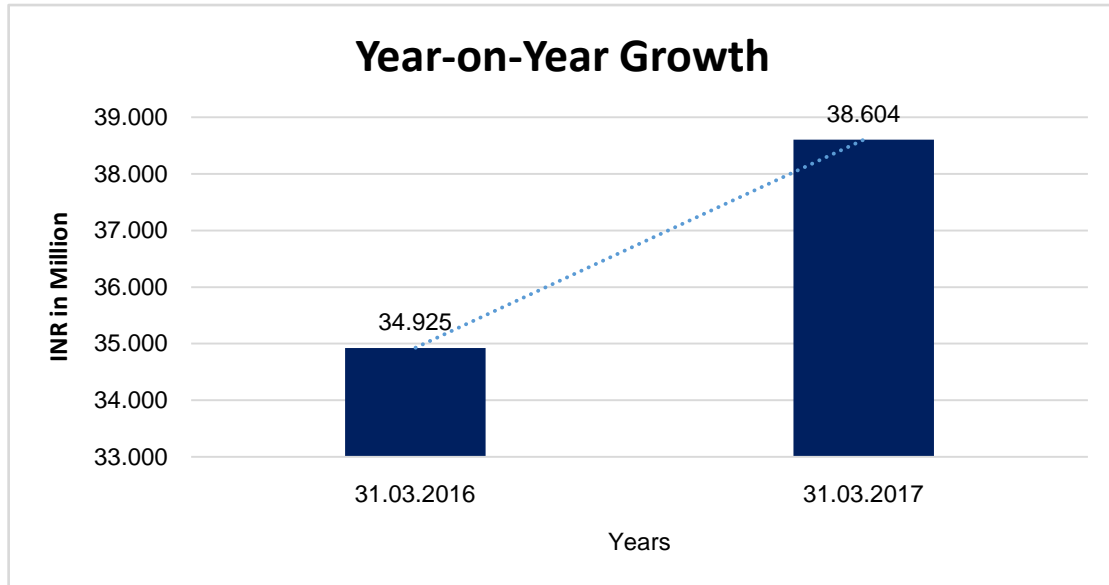
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	4.808	5.404
Reserves & Surplus	0.000	0.000
Net worth	4.808	5.404
Secured Loans	3.174	2.711
Unsecured Loans	2.090	2.238
Total borrowings	5.264	4.949
Debt/Equity ratio	1.095	0.916



YEAR-ON-YEAR GROWTH

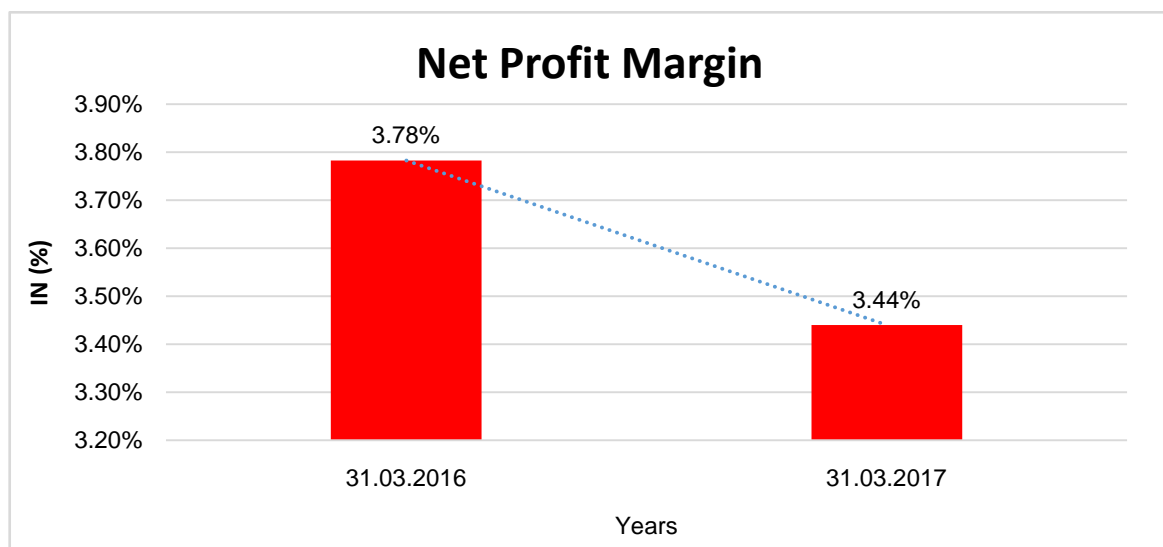
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	34.925	38.604
		10.534

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	34,925	38,604
Profit	1,321	1,328
	3.78%	3.44%



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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	Yes
5	Buyer visit details	--
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)	No
16	No. of employees	No
17	Details of sister concerns	Yes
18	Major suppliers	No
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	Yes
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
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

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	INR
US Dollar	1	INR 63.48
UK Pound	1	INR 86.41
Euro	1	INR 76.54

INFORMATION DETAILS

Information Gathered by :	PNM
Analysis Done by :	VAR
Report Prepared by :	ARC

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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