

MIRA INFORM REPORT

Report No. :	517470
Report Date :	30.06.2018

IDENTIFICATION DETAILS

Name :	AGSA SPRINGS PRIVATE LIMITED
Registered Office :	Plot No. 87, Sector No. 10, Pcntda, Bhosari, Pune – 411026, Maharashtra
Tel. No.:	91-20-27120127
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	14.07.1995
CIN No.: [Company Identification No.]	U29299MH1995PTC090648
Capital Investment / Paid-up Capital :	INR 0.990 Million
PAN No.: [Permanent Account No.]	AACCS5444F
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of Springs. [Registered Activity]
No. of Employees :	Information declined 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
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 was incorporated in the year 1995. The company is a manufacturer of springs.</p> <p>As per the financial of 2017, the company has reported a decline in its revenue as compared to the previous year but has managed to maintain a fair profitability margin.</p> <p>The company possesses satisfactory financial position marked by adequate net worth base along with debt free balance sheet profile and comfortable liquidity parameter.</p> <p>Business is active. Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and condition.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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 30.06.2018.

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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 DECLINED

MANAGEMENT NON-COOPERATIVE [TEL. NO.: 91-20-27120127]

LOCATIONS

Registered Office :	Plot No. 87, Sector No. 10, Pcntda, Bhosari, Pune – 411026, Maharashtra, India
Tel. No.:	91-20-27120127
Fax No.:	91-20-27121238
E-Mail :	office@iuthakurcs.com accounts@agsasprings.com
Website :	http://www.sme.in

DIRECTORS

AS ON: 31.03.2017

Name :	Mr. Arvind Narayan Khandkar
Designation :	Director
Address :	Plot 366, Sector 24, Pradhikaran, Nigdi, Pune - 411044, Maharashtra, India
Date of Appointment :	14.07.1995
DIN No.:	00553320
Name :	Mrs. Geeta Arvind Khandkar
Designation :	Director
Address :	Plot 366, Sector 24, Pradhikaran, Nigdi, Pune - 411044, Maharashtra, India
Date of Appointment :	01.04.2005
DIN No.:	00553374
Name :	Mr. Ashutosh Arvind Khandkar
Designation :	Director
Address :	Plot 366, Sector 24, Pradhikaran, Nigdi, Pune - 411044, Maharashtra, India
Date of Appointment :	01.04.2001
DIN No.:	00553443

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

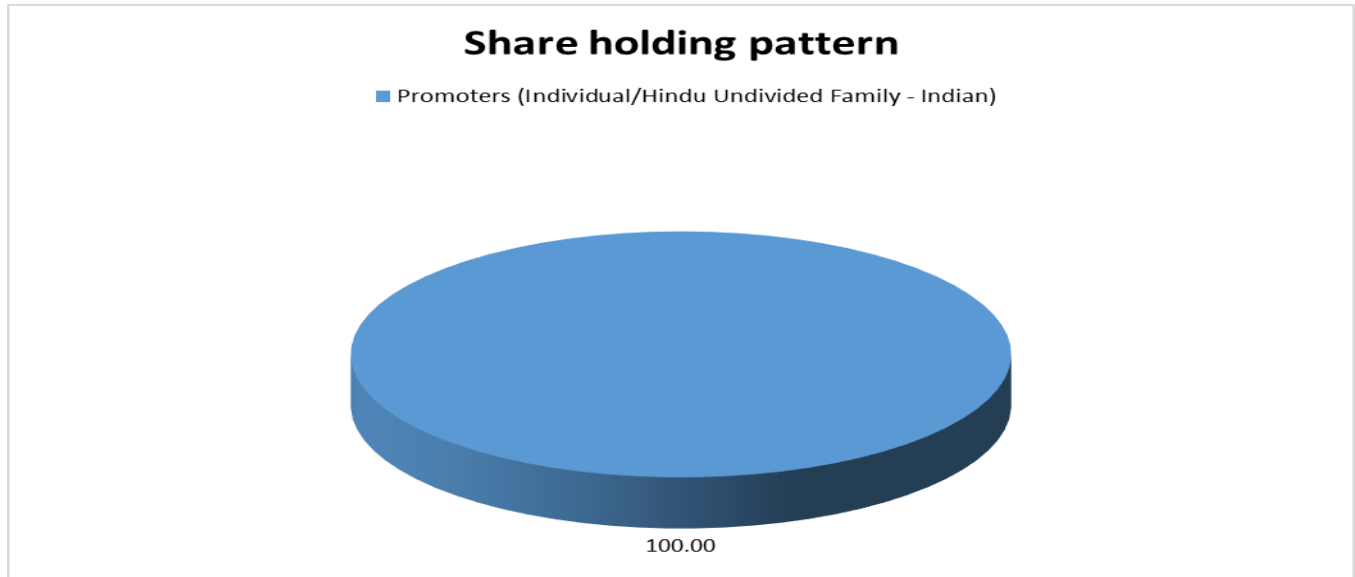
AS ON: 31.03.2017

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Names of Shareholders	No. of Shares	% age holding
Arvind Narayan Khandkar	33000	33.33
Geeta Arvind Khandkar	33000	33.33
Ashutosh Arvind Khandkar	33000	33.33
Total	99000	100.00

AS ON: 29.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	100.00
Total	100.00



BUSINESS DETAILS

Line of Business :	Manufacturer of Springs. [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	73201019	Manufacturing of Springs

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Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Information declined by the management	
Bankers :	<ul style="list-style-type: none"> Bank of India Pimpri Branch, Pimpri, Pune - 411018, Maharashtra, India 	
Facilities :	--	

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Auditors :	
Name :	S S Prachande and Company Chartered Accountants
Address :	Surabhi 2, Uttara Nagari, Bopodi, Pune – 411020, Maharashtra, India
Tel. No.:	91-20-27474345/ 25813627
E-Mail :	ssprachande@yahoo.com
Income-tax PAN of auditor or auditor's firm :	AARPP7683H
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
99000	Equity Shares	INR 10/- each	INR 0.990 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	0.990	0.990	0.990
(b) Reserves & Surplus	44.777	39.523	26.355
(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)	45.767	40.513	27.345
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.624	0.680
(c) Other long term liabilities	11.207	10.198	8.316
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	11.207	10.822	8.996
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	9.744	13.948	19.864
(c) Other current liabilities	2.648	1.337	3.837
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	12.392	15.285	23.701
TOTAL	69.366	66.620	60.042
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	30.263	27.677	26.034
(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)	0.000	0.000	0.000
(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	30.263	27.677	26.034

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	13.837	13.614	12.985
(c) Trade receivables	21.273	20.979	19.864
(d) Cash and cash equivalents	0.423	0.014	0.049
(e) Short-term loans and advances	0.156	0.106	0.030
(f) Other current assets	3.414	4.230	1.080
Total Current Assets	39.103	38.943	34.008
TOTAL	69.366	66.620	60.042

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	91.479	91.786	77.565
	Other Income	0.008	0.031	0.000
	TOTAL	91.487	91.817	77.565
Less	EXPENSES			
	Purchases of Stock-in-Trade	29.176	28.164	34.376
	Changes in inventories	(0.223)	(0.629)	(10.504)
	Employees benefits expense	5.632	5.354	5.115
	Other expenses	40.316	41.215	35.385
	TOTAL	74.901	74.104	64.372
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	16.586	17.713	13.193
Less	FINANCIAL EXPENSES	1.067	0.973	1.170
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	15.519	16.740	12.023
Less/ Add	DEPRECIATION/ AMORTISATION	6.271	3.921	4.076
	PROFIT BEFORE TAX	9.248	12.819	7.947
Less	TAX	0.000	0.000	0.000
	PROFIT AFTER TAX	9.248	12.819	7.947
	Earnings Per Share (INR)	93.41	129.48	80.27

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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)	84.88	83.43	93.47
Account Receivables Turnover (Income / Sundry Debtors)	4.30	4.38	3.90
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	121.90	180.76	210.91
Inventory Turnover (Operating Income / Inventories)	1.20	1.30	1.02
Asset Turnover (Operating Income / Net Fixed Assets)	0.55	0.64	0.51

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.18	0.23	0.39
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.27	0.38	0.87
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.66	0.68	0.95

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Interest Coverage Ratio (PBIT / Financial Charges)	15.54	18.20	11.28
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	10.11	13.97	10.25
Return on Total Assets (PAT / Total Assets) * 100	%	13.33	19.24	13.24
Return on Investment (ROI) (PAT / Networth) * 100	%	20.21	31.64	29.06

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		3.16	2.55	1.43
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		2.04	1.66	0.89
G-Score Ratio Financial (Networth / Total Assets)		0.66	0.61	0.46
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		3.16	2.55	1.43

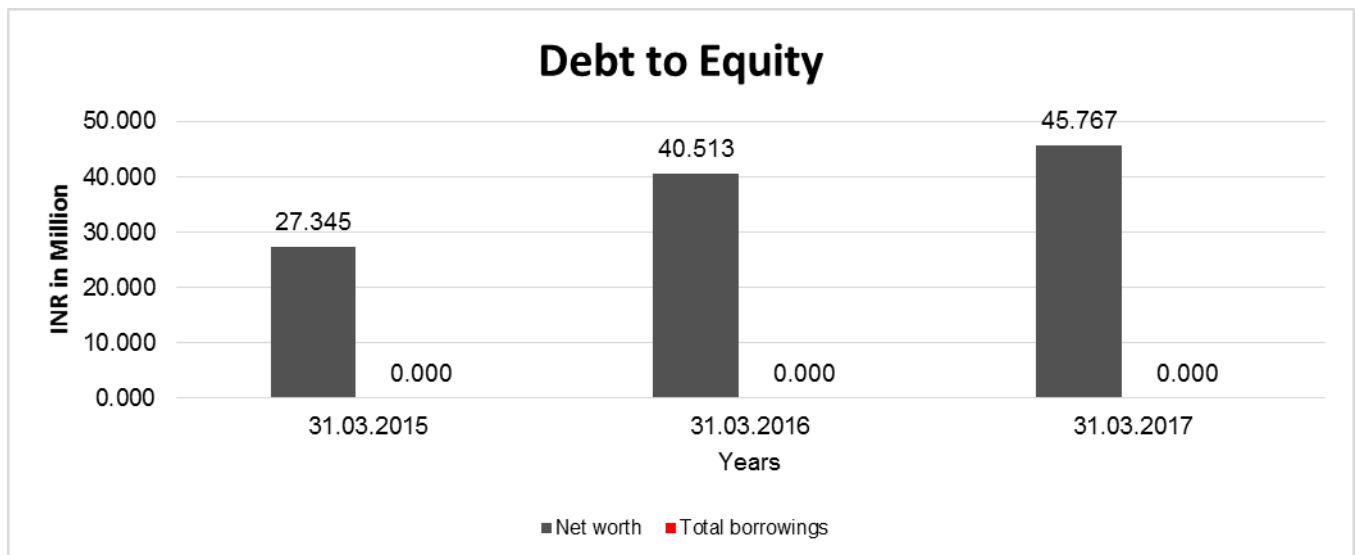
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

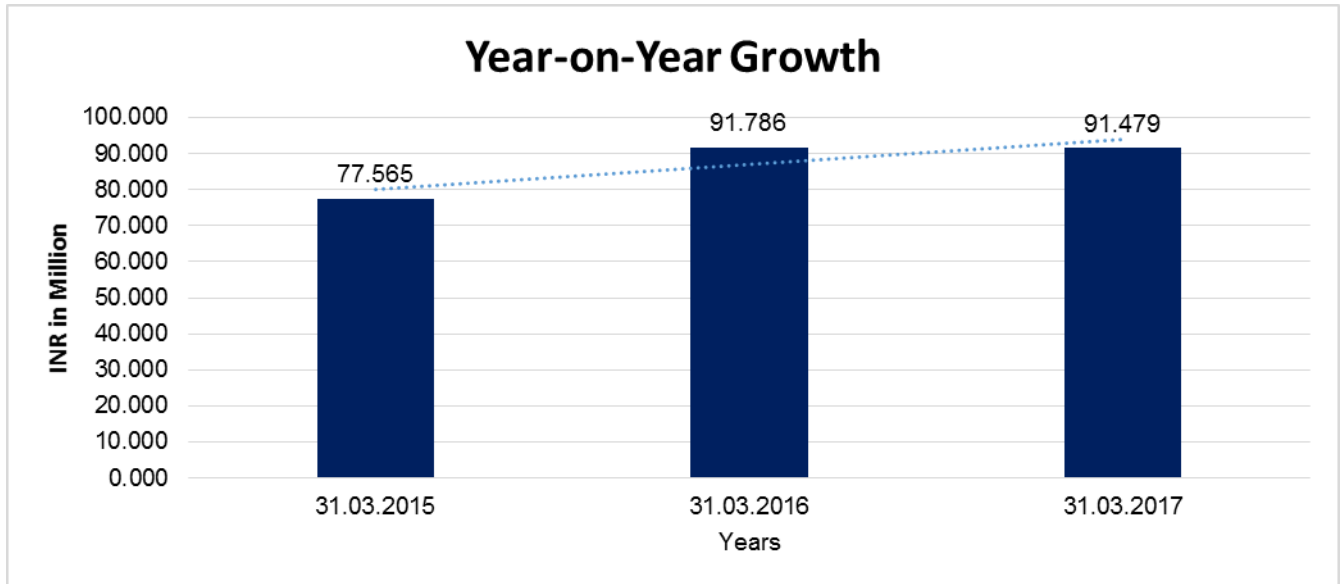
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.990	0.990	0.990
Reserves & Surplus	26.355	39.523	44.777
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	27.345	40.513	45.767
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

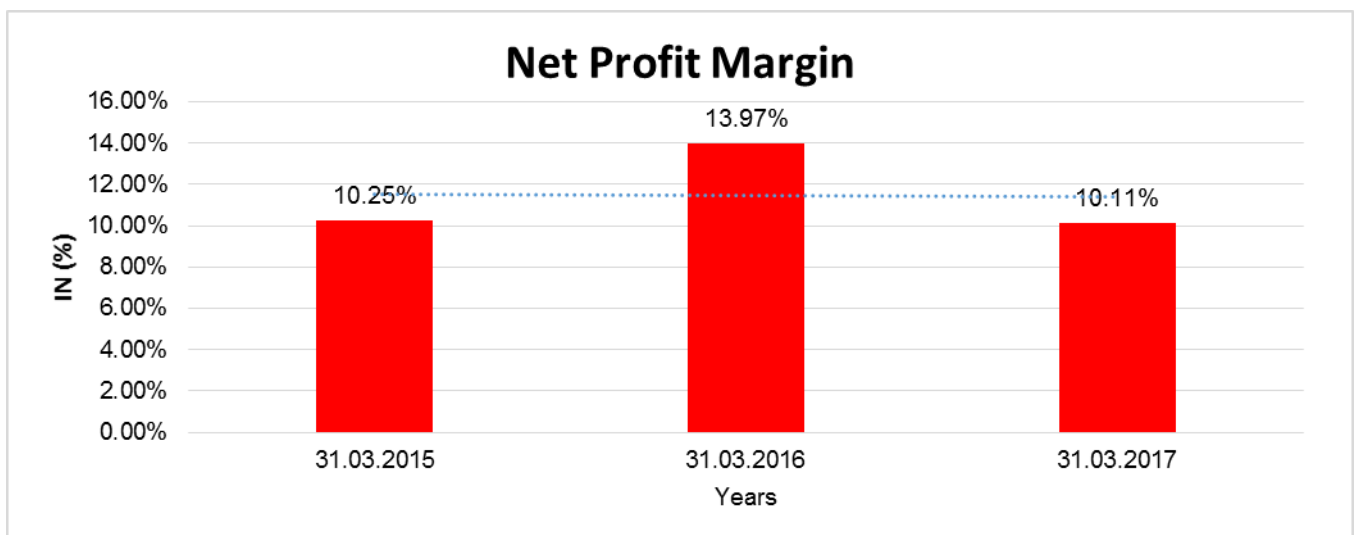
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	77.565	91.786	91.479
		18.334	-0.334

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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	77.565	91.786	91.479
Profit	7.947	12.819	9.248
	10.25%	13.97%	10.11%



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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	--
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
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

INDEX OF CHARGES

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	B72355076	10417020	BANK OF INDIA	26/03/2013	-	-	1319700.0	PIMPRI BRANCHPIMPRI PUNEMH411018IN
2	B23057474	10296055	BANK OF INDIA	08/06/2011	25/08/2011	-	10200000.0	PIMPRI BRANCHPIMPRI PUNEMH411018IN
3	A79829404	10203877	BANK OF INDIA	17/02/2010	-	-	3981000.0	PIMPRI BRANCHPIMPRI PUNEMH411018IN
4	A44923845	10121727	BANK OF INDIA	26/08/2008	-	-	5900000.0	PIMPRI BRANCHPUNEMH411018IN
5	A21305826	10064311	BANK OF INDIA	30/07/2007	-	-	2500000.0	PIMPRI BRANCHPUNEMH411018IN
6	A44922771	80026950	BANK OF INDIA	17/02/2006	26/08/2008	-	2000000.0	PIMPRI BRANCHPUNEMH411018IN
7	Z00122260	80026951	BANK OF INDIA	17/02/2006	-	-	3875000.0	PIMPRI PUNEMH411018IN

FIXED ASSETS:

- Machinery and Equipment
- Electrical Equipment's
- Office Equipment
- Computers
- Furniture and Fixtures

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 68.58
UK Pound	1	INR 89.93
Euro	1	INR 79.85

INFORMATION DETAILS

Information Gathered by :	SHI
Analysis Done by :	NYT
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	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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