

MIRA INFORM REPORT

Report No. :	518546
Report Date :	06.07.2018

IDENTIFICATION DETAILS

Name :	S. M. ELECTRICAL ENTERPRISES
Registered Office :	G-31, Sector – 9, Gautam Budh Nagar, Noida – 201301, Uttar Pradesh
Tel. No.:	91-120-4312639
Country :	India
Financials (as on) :	31.03.2018 (Sales Figure) 31.03.2016 (Detailed Financial)
Year of Establishment:	2003
Capital Investment / Paid-up Capital :	INR 6.829 million (As on 31.03.2016)
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	09465801748
PAN No.: [Permanent Account No.]	AHTPG5951C
GSTN : [Goods & Service Tax Registration No.]	09AHTPG5951C1Z4
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer, Trader and Dealer of electrical goods. (such as electricals cables, wires, tube, lamps, electricals fitting, plug, fans, luminaires, etc). [Confirmed by management]
No. of Employees :	7 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

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S. M. ELECTRICAL ENTERPRISES - 518546

PAGE NO. : 2

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but Correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2003.</p> <p>It is a manufacturer, trader and dealer of electrical goods such as electrical cables, wires, tubes, lamps, etc.</p> <p>Mr. Ajay Gupta (Accountant) has claimed that the subject achieved revenue of INR 110.000 million for the FY 2017 and FY 2018.</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>

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 (31.12.2017)	Current Rating (01.04.2018)
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

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 06.07.2018

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. Ajay Gupta
Designation :	Accountant
Contact No.:	91-120-4312639
Date :	04.07.2018

LOCATIONS

Registered Office/ Factory :	G-31, Sector - 9, Gautam Budh Nagar, Noida – 201301, Uttar Pradesh, India
Tel. No.:	91-120-4312639/2546639
Mobile No.:	91-9540584346/9540584348 (Mrs. Shikha Gupta)
Fax No.:	Not Available
E-Mail :	smee64@gmail.com pspankajsingh11@gmail.com

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S. M. ELECTRICAL ENTERPRISES - 518546

PAGE NO. : 4

Location :	Owned
Locality :	Industrial

SOLE PROPRIETOR

Name :	Mr. Shikha Gupta
Designation :	Proprietor
PAN No.:	AHTPG5951C

KEY EXECUTIVES

Name :	Mr. Ajay Gupta
Designation :	Accountant

BUSINESS DETAILS

Line of Business :	Manufacturer, Trader and Dealer of electrical goods. (such as electricals cables, wires, tube, lamps, electricals fitting, plug, fans, luminaires, etc). [Confirmed by management]
Products :	Electrical goods
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Cheque and Credit [30,60 Days]
Purchasing :	Cash, Cheque and Credit [30,60 Days]

GENERAL INFORMATION

Suppliers :	Reference :	ABB Limited
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--

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	Remark:	--
Customers :	Wholesalers, Retailers	
	Reference :	Shiva Electricals
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	7 (Approximately)	
Bankers :	Bank Name	Punjab National Bank
	Branch	Sector 27, Naya Bans, Gautam Budh Nagar, Noida – 201301, Uttar Pradesh, India
	Person Name (With Designation)	--
	Contact Number	91-120-2546510 / 2521674 (Not Working)
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	
Name :	Rakesh Neeraj and Company Chartered Accountants
Address :	New Delhi, India
M. No.:	501635
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	

CAPITAL STRUCTURE

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As on 31.03.2016

Capital Investment :	
Owned :	INR 6.829 million
Borrowed :	--
Total :	INR 6.829 million

FINANCIAL DATA
[all figures are INR Million]

Particulars		31.03.2018	31.03.2017
Sales Turnover (Approximately)		110.000	110.000

Expected Sales (2018-2019): INR 120.000 Million (Due to Market Fluctuation)

The above information has been parted by Mr. Ajay Gupta (Accountant)

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

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Proprietor's Capital		6.829	6.802
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		6.829	6.802
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Bank Overdraft		9.122	2.981
3] Unsecured Loans		2.000	2.000
TOTAL BORROWING		11.122	4.981
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		17.951	11.783
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.905	0.331
		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		13.016	7.672
Sundry Debtors		37.624	37.112

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S. M. ELECTRICAL ENTERPRISES - 518546

PAGE NO. : 8

	Cash & Bank Balances		0.162	0.237
	Other Current Assets		0.139	0.132
	Loans & Advances & Deposits		0.119	0.150
	Total Current Assets		51.060	45.303
	Less : CURRENT LIABILITIES & PROVISIONS			
	Sundry Creditors		33.393	33.304
	Other Current Liabilities and Provision		0.621	0.547
	Total Current Liabilities		34.014	33.851
	Net Current Assets		17.046	11.452
	MISCELLANEOUS EXPENSES		0.000	0.000
	TOTAL		17.951	11.783

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2016	31.03.2015
	SALES			
	Income		113.034	128.381
	Other Income		3.172	5.969
	TOTAL		116.206	134.350
	Less EXPENSES			
	Cost of Goods Sold		109.264	125.358
	Audit Fees		0.018	0.018
	Advertisement Fee		0.003	0.000
	Courier Charges		0.009	0.006
	Discount Allowed		0.043	0.177
	Bad Debt		0.017	0.000
	Commission		0.001	0.000
	Freight		(0.039)	0.000
	Electricity Expenses		0.071	0.067
	Courier		0.007	0.000
	Printing and Stationery Charges		0.032	0.023
	Round Expenses		0.000	0.000
	Salary Expenses		2.887	4.121
	Software Expenses		0.006	0.005
	Water Expenses		0.006	0.036
	Stock Insurance		0.060	0.035
	Legal and Professional Expenses		0.044	0.048
	Misc		0.009	0.000
	Repair and Maintenance		0.009	0.005
	Vehicle Running and Maintenance		0.103	0.191

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S. M. ELECTRICAL ENTERPRISES - 518546

PAGE NO. : 9

	Other Expenses		0.005	0.017
	Telephone Expenses		0.073	0.078
	Insurance Car		0.000	0.002
	Staff Welfare		0.000	0.015
	Travels Expenses		0.000	0.085
	Rate Difference		0.000	0.042
	TOTAL		112.628	130.329
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		3.578	4.021
Less	FINANCIAL EXPENSES		2.487	3.017
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION		1.091	1.004
Less/ Add	DEPRECIATION/ AMORTISATION		0.159	0.054
	NET PROFIT		0.932	0.950

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]		121.49	105.51
Account Receivables Turnover [Income / Sundry Debtors]		3.00	3.46
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		111.55	96.97
Inventory Turnover (Operating Income / Inventories)		0.27	0.52
Asset Turnover (Operating Income / Net Fixed Assets)		3.95	12.15

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LEVERAGE RATIOS

PARTICULARS		31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.87	0.85
Debt Equity Ratio (Total Liability / Networth)		1.63	0.73
Current Liabilities to Networth (Current Liabilities / Net Worth)		5.27	5.27
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.13	0.05
Interest Coverage Ratio (PBIT / Financial Charges)		1.44	1.33

PROFITABILITY RATIOS

PARTICULARS		31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.82	0.74
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.79	2.08
Return on Investment (ROI) ((PAT / Networth) * 100)	%	13.65	13.97

SOLVENCY RATIOS

PARTICULARS		31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.42	1.26
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.06	1.05
G-Score Ratio Financial (Networth / Total Assets)		0.13	0.15
G-Score Ratio Debt		1.63	0.73

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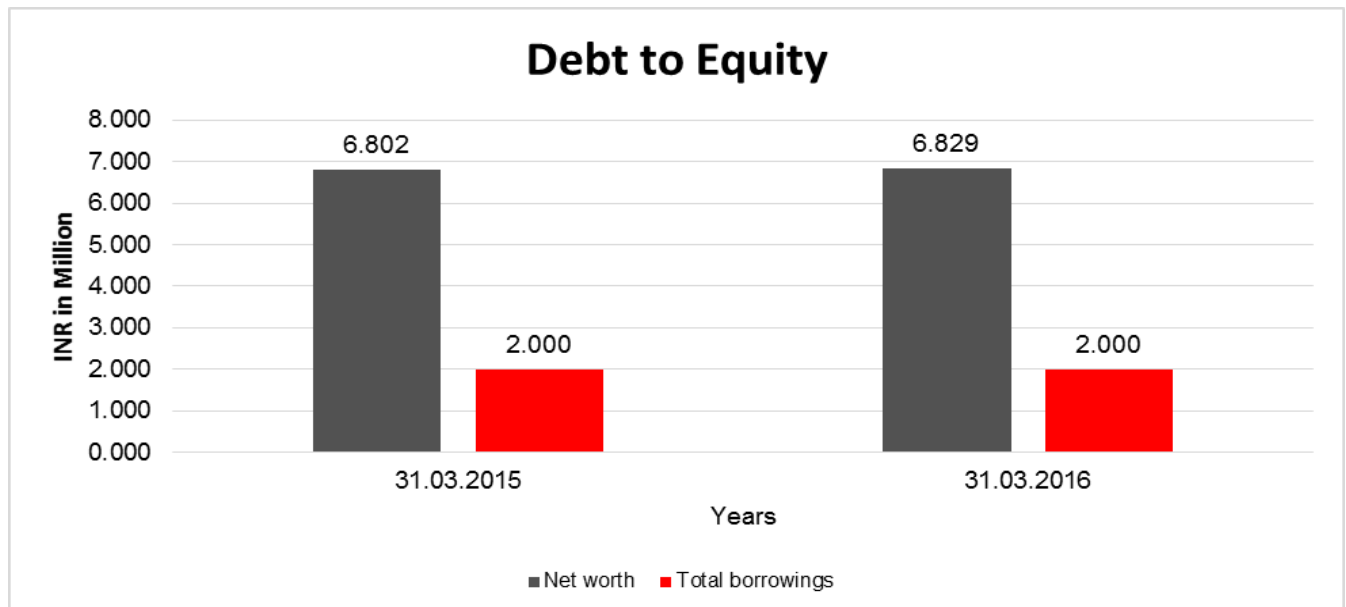
(Debts / Equity Capital)			
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.42	1.26

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

FINANCIAL ANALYSIS
[all figures are INR Million]

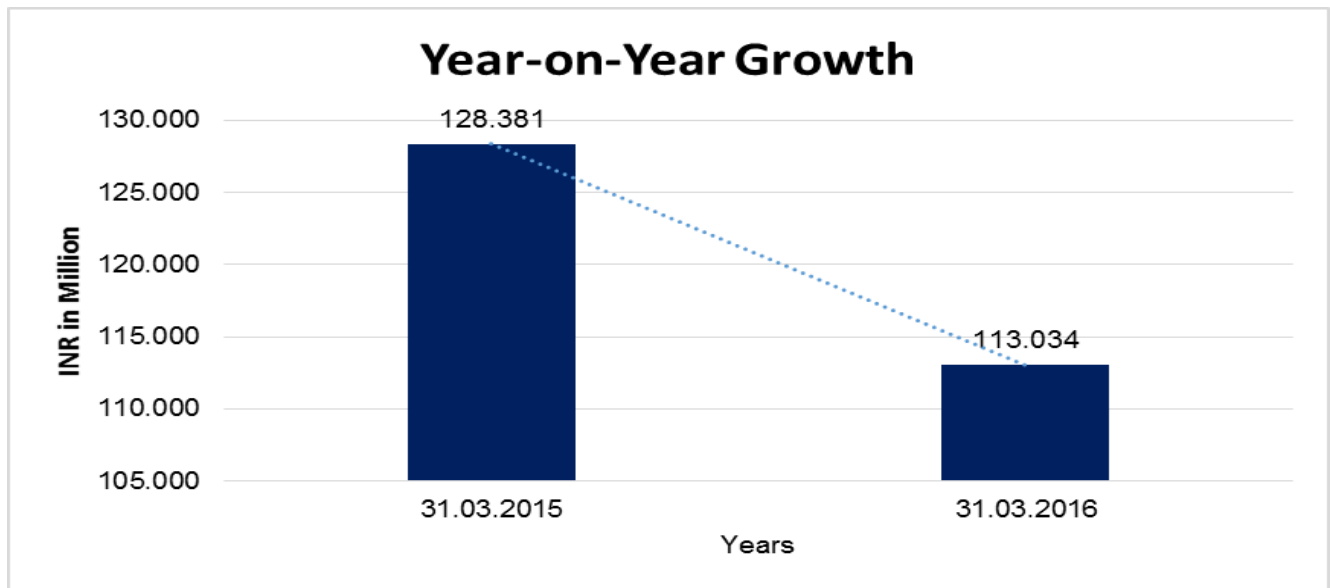
DEBT EQUITY RATIO

Particular		31.03.2015	31.03.2016
		INR In Million	INR In Million
Proprietor's Capital		6.802	6.829
Reserves & Surplus		0.000	0.000
Share Application money pending allotment		0.000	0.000
Net worth		6.802	6.829
Secured Loan		0.000	0.000
Unsecured Loan		2.000	2.000
Total borrowings		2.000	2.000
Debt/Equity ratio		0.294	0.293



YEAR-ON-YEAR GROWTH

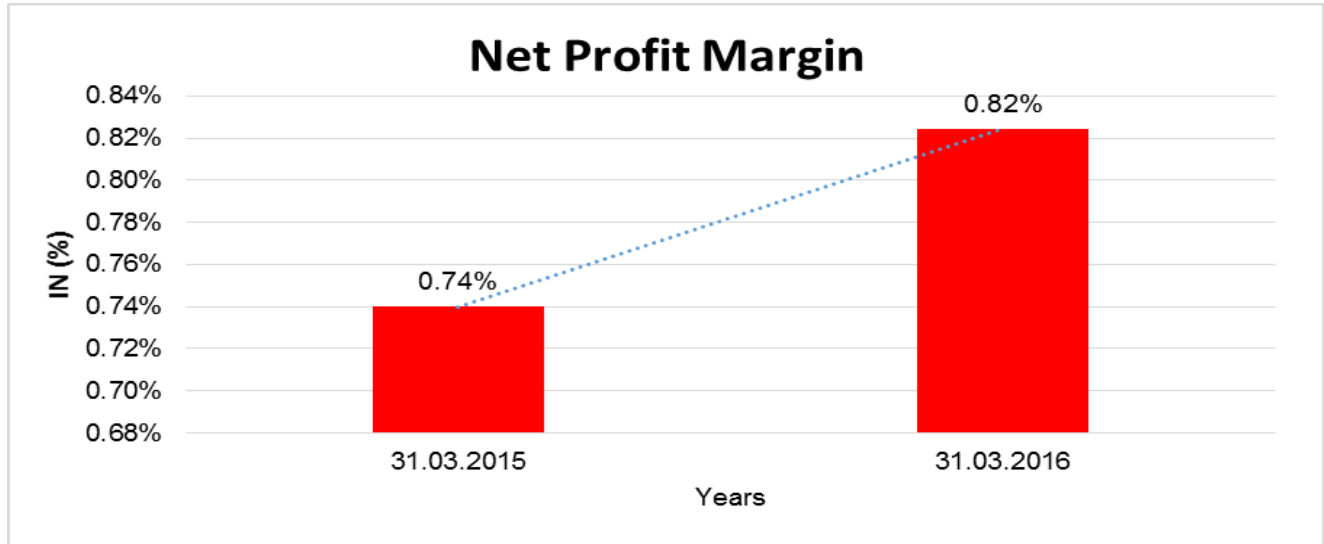
Year on Year Growth		31.03.2015	31.03.2016
		INR In Million	INR In Million
Sales		128.381	113.034
			(11.954)



NET PROFIT MARGIN

Net Profit Margin		31.03.2015	31.03.2016
		INR In Million	INR In Million
Sales		128.381	113.034
Profit		0.950	0.932
		0.74%	0.82%

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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 – Legal Form	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	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	Yes
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	--

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S. M. ELECTRICAL ENTERPRISES - 518546

PAGE NO. : 14

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 four years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
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

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 68.69
UK Pound	1	INR 90.35
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	PRY
Report Prepared by :	KJL

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

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