

MIRA INFORM REPORT

Report No. :	515834
Report Date :	10.07.2018

IDENTIFICATION DETAILS

Name :	MAULI ENTERPRISES
Registered Office :	Plot No. 29, Vaishnavi, Near Ganpatiji Mandir, Khivansara Park, Garkheda Parisar, Aurangabad – 431001, Maharashtra
Mobile No.:	91-9881129999 (Mr. Digamber Dnyandeo Ghogare)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	18.05.1993
Capital Investment / Paid-up Capital :	INR 65.876 Lacs
GSTN : [Goods & Service Tax Registration No.]	27AFOPG7616P1ZQ
PAN No. : [Permanent Account No.]	AFOPG7616P
SSI Reg. No.:	--
Shop & Establishment Certificate No.:	--
Udyog Aadhaar No.:	Number: MH04A0030237 Date 20.06.2018
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Motorcycle Parts.
No. of Employees :	50 (Approximately)

RATING & COMMENTS

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

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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 1993.</p> <p>It is a manufacturer of motorcycle parts.</p> <p>For the financial year 2017, the concern has reported dip in its revenue by 25.05% as compared to the previous year but has managed to maintain an average profit margin of 2.25%.</p> <p>The satisfactory financial profile of the concern is marked by comfortable capital base along with average debt 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: Site visit was conducted at the address – C 8, MIDC, Mahalunge, Chakan, Pune -410501, Maharashtra. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Mr. Digamber Dnyandeo Ghogare (Proprietor).</p> <p>Further, our executive enquired with neighbour companies (Harman Industries and Reliable) 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 7000 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.</p> <p>We have not 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.

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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

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 10.07.2018

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. Digamber Dnyandeo Ghogare
Designation :	Proprietor

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Contact No.:	91-9881129999
Date :	02.07.2018

LOCATIONS

Registered Office :	Plot No. 29, Vaishnavi, Near Ganpatiji Mandir, Khivansara Park, Garkheda Parisar, Aurangabad – 431001, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9881129999 (Mr. Digamber Dnyandeo Ghogare)
Fax No.:	Not Available
E-Mail :	ghogaregroup@gmail.com yuvrajengineering99@gmail.com
Factory:	C-8, MIDC, Mahalunge, Chakan, Pune – 410501, Maharashtra, India
Area:	7000 Sq. Ft (As per Site Visit)
Locality:	Industrial (As per Site Visit)

SOLE PROPRIETOR

Name :	Mr. Digamber Dnyandeo Ghogare
Designation :	Proprietor
Address :	Plot No. 29, Vaishnavi, Near Ganpatiji Mandir, Khivansara Park, Garkheda Parisar, Aurangabad – 431001, Maharashtra, India
Date of Birth/Age :	01.06.1966
PAN No.:	AFOPG7616P
Aadhaar Card No.:	2079 7525 8117

BUSINESS DETAILS

Line of Business :	Manufacturing of Motorcycle Parts.
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Local/Overseas: L/C and Cash

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Purchasing :	Local/Overseas: L/C and Cash
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GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Sai Sharda Marketing, Pune Ritika Sales, Pune Sai Star Company, Pune CMP Private Limited Jagdamba Enterprises Jaybee Chemicals Onkar Engg. Works S D Enterprises Shree Engineering Works Shree Enterprises Varad Engg Varad Industries Yuvraj Enterprises 	
	Reference :	Badve Engineering Limited
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
	Customers :	Wholesalers, Retailers and End Users
		<ul style="list-style-type: none"> Ravian Engineering (I) Private Limited, Plot No. 188/B/1, Village Bhare, Pirangute, Pune, Maharashtra, India S M Auto Private Limited, MIDC, Chakan, Pune, Maharashtra, India Aurangabad Electricals Limited Citizen Press Company Minda Industries Limited Laxmi Rickshaw Body Laxmi Metal Pressing Labour
Reference :		Badve Autocomps Private Limited
Address:		Plot No. A3, MIDC Area, Chakan, Taluka Khed, Pune 410501, Maharashtra, India
Name of the Person :		--
Contact No.:		--
Since How Long Known :		--
Maximum Limit Dealt :		--

	Experience :	--
	Remark:	--
No. of Employees :	50 (Approximately)	
Bankers :	Banker Name :	The Saraswat Co-Operative Bank Limited
	Branch :	Plot No. X-23, Waluj Industrial Area, Near Hotel Oasis, MIDC, Aurangabad – 431136, Maharashtra, India
	Person Name (With Designation) :	Mr. Virendra Kewadkar
	Email:	corporatecenter@saraswatbank.com virendra.kewadkar@saraswatbank.com
	Contact Number :	91-240-2243005 91-9850996635
	Name of Account Holder :	MAULI ENTERPRISES
	Account Number:	070500100001037
	IFSC/RTGS/NEFT Code:	SRCB0000070
	MICR No.:	431088003
	Types of Account:	Overdraft
	Branch Code:	000070
Facilities :	(INR In Lacs)	
	SECURED LOAN	As on 31.03.2017
	Bank OD A/c	105.142
	Saraswat Bank Cash Credit	
	Car Loans	0.000
	Saraswat Bank 6748 New Housing BEED Bypass	24.983
	Saraswat Bank 6946 Alto Car	1.463
	Saraswat Loan – 6524 New Machine	0.000
	SLPUB / 7499	8.955
	Toyota Financial Services	12.068
	Tata Finance 2	0.000
	Total	152.611

Auditors :	
Name :	Prasanna P Kala and Associates Chartered Accountants
Address :	40, 1 st Floor, Nirala Bazar, Opposite M P Law College Boys Hostel, Samarth Nagar, Aurangabad – 431001, Maharashtra, India
Tel No.:	91-240-2344025
Membership No:	104686
Collaborators :	Not Available

Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Particulars	INR IN Lacs	Particulars	INR IN Lacs
To HDFC Life Insurance	4.410	By Opening Balance	66.661
To Interest on Housing Loan	2.827	By Excess of Income Over Expenses	10.997
To LIC Premium Paid	4.656	By Interest of SB A/c	0.024
To Bajaj Allianz Insurance	0.090	By RD Interest	0.679
To Tution Fees	0.502		
To Closing Balance	65.876		
Total	78.361	Total	78.361

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FINANCIAL DATA
[all figures are INR Lacs]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietors Capital		65.876	66.661
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		65.876	66.661
LOAN FUNDS			
1] Secured Loans		152.611	56.124
2] Unsecured Loans		56.794	44.124
TOTAL BORROWING		209.405	100.248
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		275.281	166.909
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		142.539	151.909
Capital work-in-progress		0.000	0.000
INVESTMENT		38.474	10.721
DEFERREX TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		0.000	0.000
Sundry Debtors		140.685	96.086
Cash & Bank Balances		2.422	1.287
Other Current Assets		10.208	7.463
Loans & Advances		18.350	12.990
Total Current Assets		171.665	117.826
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		9.848	19.253
Other Current Liabilities and Provisions		67.549	94.294
Total Current Liabilities		77.397	113.547
Net Current Assets		94.268	4.279

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MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		275.281	166.909

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	489.789	653.514
	Other Income	7.222	17.363
	TOTAL	497.011	670.877
Less	EXPENSES		
	Purchases	0.000	2.833
	Labour Charges Paid	376.644	542.364
	Accounting Fees	0.300	0.300
	Audit Fees	0.300	0.300
	Legal Fees	0.300	1.230
	Medical Expenses	0.423	1.642
	Diesel Expenses	28.169	0.000
	Consumables	6.368	3.785
	ESIC and PF Paid	0.594	20.277
	Electricity Bill	2.894	12.405
	Advertisement Expenses	0.000	1.987
	Insurance Charges	0.726	1.346
	Profession Fees	0.173	0.030
	Labour Welfare	1.054	3.414
	Round-off	0.045	0.011
	Office Expenses	0.106	0.639
	Misc Expenses	0.000	0.932
	Administrative Expenses	0.000	0.499
	Shed Rent	1.500	0.000
	Rate Diff /Debt Note	20.640	7.465
	Repairs and Maintenance	0.000	0.466
	Salary to staff	17.655	22.851
	Transport Expenses	2.733	0.051
	Travelling and Conveyance	0.000	3.456
	Vehicle Expenses	5.773	8.604
	TOTAL	466.397	636.887
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	30.614	33.990
Less	FINANCIAL EXPENSES	8.048	3.832
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION	22.566	30.158

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	AND AMORTISATION			
Less/ Add	DEPRECIATION/ AMORTISATION		11.569	13.699
	EXCESS OF INCOME OVER EXPENSES		10.997	16.459

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		104.84	53.67
Account Receivables Turnover (Income / Sundry Debtors)		3.48	6.80
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	2480.53
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.21	0.22

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.81	0.76
Debt Equity Ratio (Total Liability / Networth)		3.18	1.50
Current Liabilities to Networth (Current Liabilities / Net Worth)		2.04	2.37
Fixed Assets to Networth (Net Fixed Assets / Networth)		2.16	2.28
Interest Coverage Ratio (PBIT / Financial Charges)		3.80	8.87

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PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		2.25	2.52
Return on Total Assets ((PAT / Total Assets) * 100)	%		3.12	5.87
Return on Investment (ROI) ((PAT / Networth) * 100)	%		16.69	24.69

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			1.57	0.82
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.57	0.82
G-Score Ratio Financial (Networth / Total Assets)			0.19	0.24
G-Score Ratio Debt (Debts / Equity Capital)			3.18	1.50
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.57	0.82

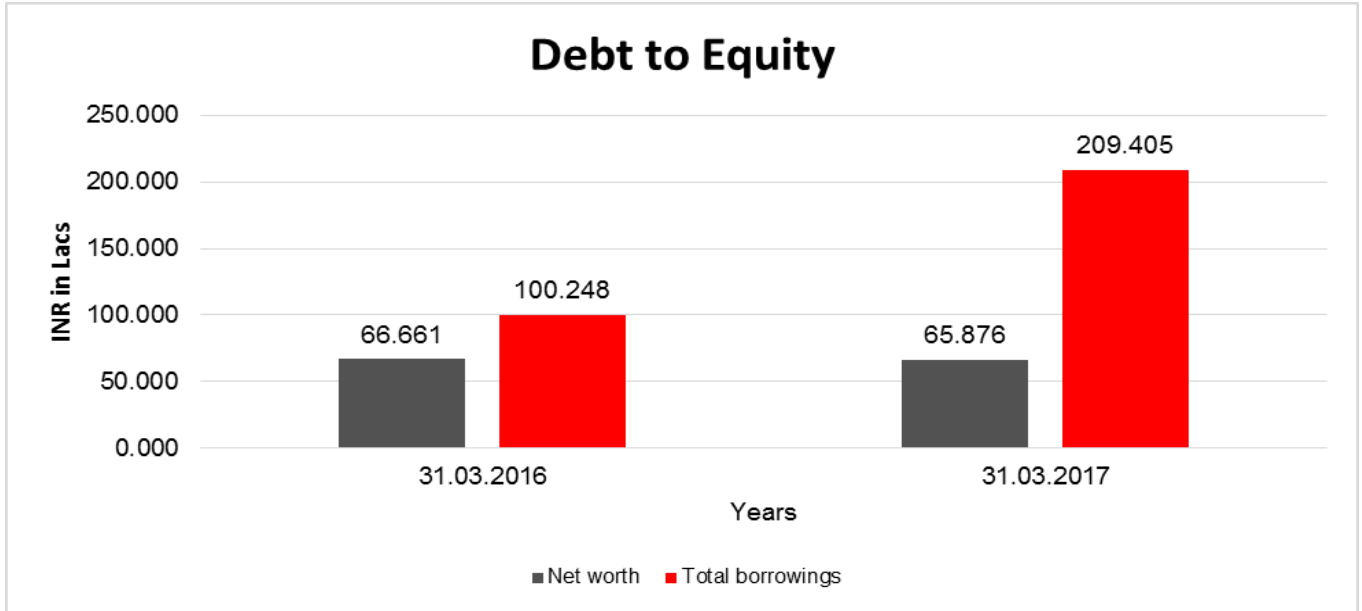
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

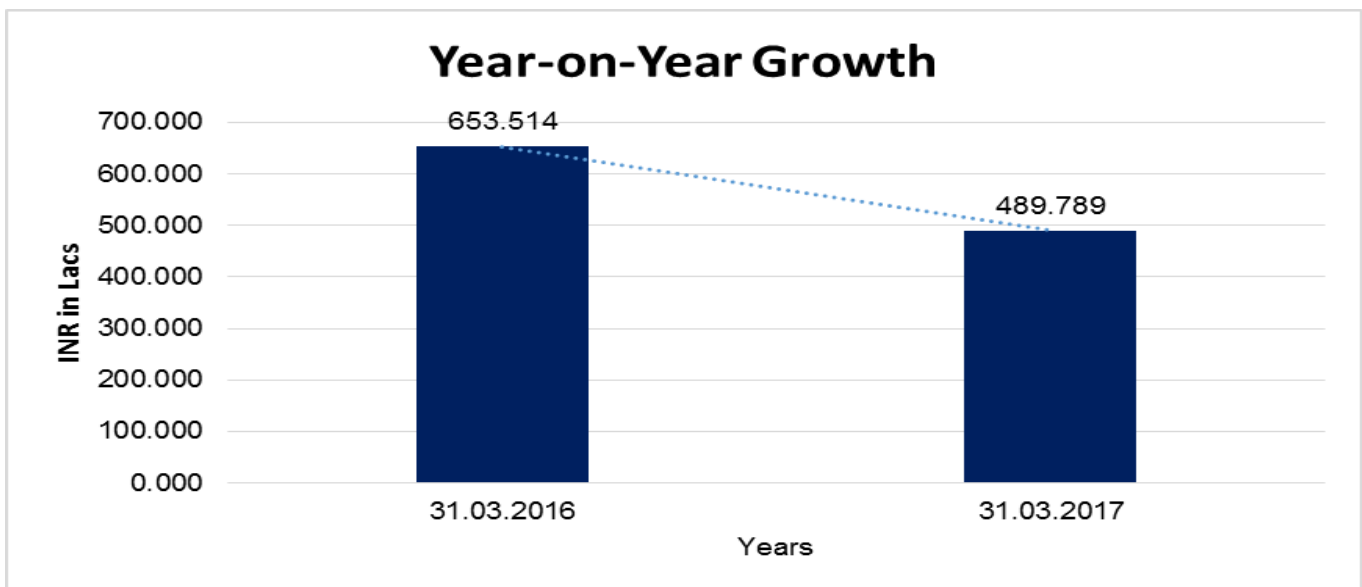
Particular	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Proprietors Capital	66.661	65.876
Reserves & Surplus	0.000	0.000
Net worth	66.661	65.876
Secured Loans	56.124	152.611
Unsecured Loans	44.124	56.794
Total borrowings	100.248	209.405
Debt/Equity ratio	1.504	3.179

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YEAR-ON-YEAR GROWTH

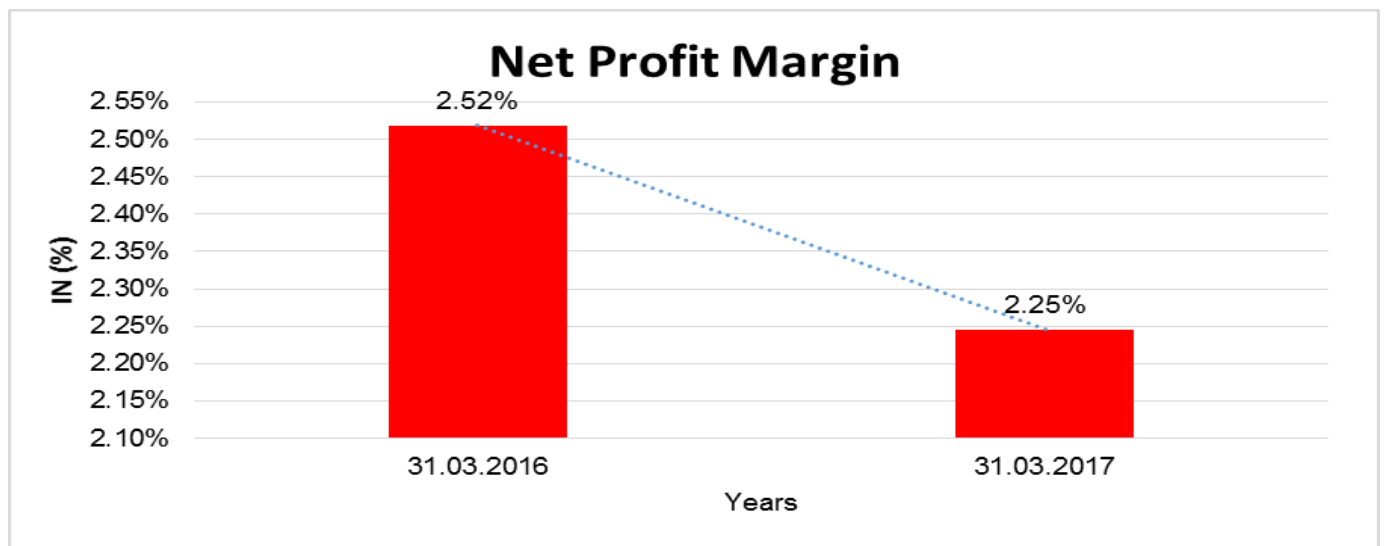
Year on Year Growth	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Excess of Income Over Expenses	653.514	489.789
		(25.053)



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Excess of Income Over Expenses	653.514	489.789
Profit/(Loss)	16.459	10.997
	2.52%	2.25%



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	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

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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	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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
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

UNSECURED LOANS

(INR IN LACS)

Particulars		As on 31.03.2017
Digamber Dnyandeo Ghogre– HUF		4.390
Kala Manorama		15.000
M/c Vaishnavi Enterprise		5.404
P D Ghorage		2.000
Rita Abhyankar		24.000
Sadashiv NP		1.000
Sambhavi Weltec		5.000
Total		56.794

FIXED ASSETS

- Agriculture Land
- Flat
- Residential House
- Row House
- Factory Building
- Furniture
- Car

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- Electrical Installation
- CCTV Camera
- Plant and Machinery
- Mobile Phone
- Computer Setup

OBSERVATION POINTS

Name of Company :	MAULI ENTERPRISES
Address :	C 8, MIDC, Mahalunge, Chakan, Pune -410501, Maharashtra, India
Contact No.:	91-9881129999
Person to whom we met:	Name: Mr. Digamber Dnyandeo Ghogare Designation : Proprietor
Name Board :	Not Sighted
Location:	Easy
Landmark (If Any):	Opposite Harman Industries
Total Floors of the building:	Shed type premises
Locality:	Industrial
Area of premises :	7000 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"> • Fax Machine • Office Equipment • Xerox Machine
Furniture items sighted :	Yes (5 Tables, 15 Chairs)
Neighbour's interview :	Name of Company: Harman Industries

	Name of Company: Reliable
Neighbour's interview:	Existence Confirmed
Proof of visit:	Photographs
Details of the person conducting visit:	
Name:	Mr. Shankar Bhovi
Designation:	Field Executive
Contact No.:	91-9860572699

PICTURES



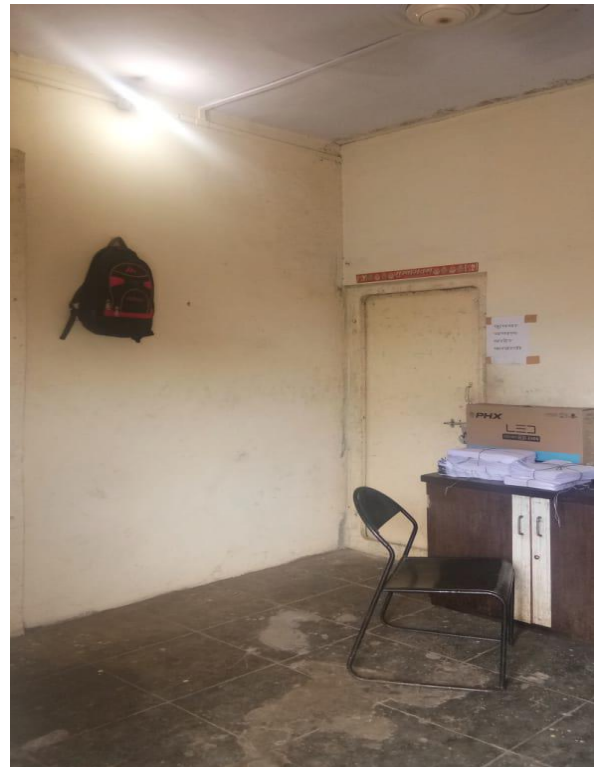
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NEIGHBOURS



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 10.07.2018) (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	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

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