

MIRA INFORM REPORT

Report No. :	515858
Report Date :	10.07.2018

IDENTIFICATION DETAILS

Name :	S P ENGINEERING WORKS
Registered Office :	Plot No. H – 62, MIDC, Waluj, Aurangabad – 431136, Maharashtra
Mobile No.:	91-9881150601 (Mr. Sandeep Bhaskarrao Patil)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	01.04.2006
Capital Investment / Paid-up Capital :	INR 114.260 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
TIN No.:	27920021946
PAN No.: [Permanent Account No.]	AJJPP2016M
GSTN : [Goods & Service Tax Registration No.]	27AJJPP2016M1ZZ
Service Tax Registration Number :	AJJPP2016MEM001
Udyog Aadhaar No.:	MH04E0016290
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing and Services of Electroplating Jigs and Fixtures
No. of Employees :	15 to 20 (Approximately)

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RATING & COMMENTS

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>Subject is a proprietorship concern established in the year 2006 and it is engaged as manufacturer of electroplating jigs and fixtures and provides services for the same.</p> <p>For the financial year 2017, the concern has achieved decent growth in its sales turnover as compared to its previous year along with thin profit margin during the year.</p> <p>The concern possesses satisfactory financial risk profile marked by adequate capital base and strong debt protection metrics.</p> <p>Rating continue to derive strength from its long and established track record of its business operations backed by its well-experienced proprietor.</p> <p>However, these rating strength gets partially offset by its low profitability margin due to its presence in highly competitive industry.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing at usual trade terms and conditions.</p> <p>Note: Site visit was conducted on the registered address and our executive have successfully traced the subject.</p> <p>At the premises our executive met Mr. Sandeep Patil (Proprietor).</p> <p>As per our executive observation, it is a shed type premises and the area of the premises is 13,500 SQ.FT.</p> <p>Location is easy to find. Locality seems to be industrial and area near the premises appears to be upmarket.</p> <p>Further, our executive have sighted 15 to 20 employees at the premises along with some office items such as telephone, fax machine, computer, xerox</p>

	<p>machine, office equipment as well as furniture items.</p> <p>The name board of the subject was not sighted at the address.</p> <p>On enquiry with Mr. Rohit from "Spark Lam Private Limited" and Mr. Zoheb Khan from "Abbass Transport Company" both from neighbouring companies confirmed the existence of the subject.</p>
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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

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

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S. P. ENGINEERING WORKS - 515858

PAGE NO. : 4

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. Sandeep Bhaskarrao Patil
Designation :	Proprietor
Contact No.:	91-9881150601
Date :	02.07.2018

LOCATIONS

Registered Office/ Factory :	Plot No. H – 62, MIDC, Waluj, Aurangabad – 431136, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9881150601/ 7870123456 (Mr. Sandeep Bhaskarrao Patil)
Fax No.:	Not Available
E-Mail :	sandeepatil082@gmail.com
Area :	13,500 Sq.ft. (As per site visit)
Locality :	Industrial (As per site visit)

SOLE PROPRIETOR

Name :	Mr. Sandeep Bhaskarrao Patil
Designation :	Proprietor
Address :	Plot No.41, Sector G, Near Sant Tukaram Natya Mandir, Priyadarshani Colony, CIDCO No – 5, Aurangabad, CIDCO Colony, Aurangabad-431003, Maharashtra, India
Date of Birth/Age :	02.06.1982
Aadhar No.:	3343 5479 6884
PAN No.:	AJJPP2016M
Mobile No.:	91-9881150601
Email :	sandeepatil082@gmail.com

DETAILS OF GROUP COMPANIES

Associate Company :	Name : S P Infotech Address : Fr 3 Kuber Avenue, CIDCO Colony, Aurangabad – 431003, Maharashtra, India
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BUSINESS DETAILS

Line of Business :	Manufacturing and Services of Electroplating Jigs and Fixtures
Products :	Electroplating Jigs and Fixtures
Agencies Held :	--
Export :	Not Available
Import :	Not Available
Terms :	
Selling :	Cash and Credit
Purchasing :	Cash and Credit

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> SBR Steels Private Limited, Aurangabad Jailaxmi Steel Private Limited, Mumbai 		
Customers :	Wholesaler and Retailers <ul style="list-style-type: none"> Exotech Zanini Industries Private Limited, Ranjaongaon Badve Autocomps Private Limited, Pune Badve Engineering Private Limited, Aurangabad 		
No. of Employees :	15 to 20 (Approximately)		
Bankers :	Banker Name :	The Saraswat Co-operative Bank Limited	
	Branch :	CIDCO Aurangabad Branch, Plot No. 6/C – 2, Town Centre, Near CIDCO, Bus Stand Aurangabad – 431003, Maharashtra, India	
	Account Number :	082500100000822	
	Branch Code :	000082	
	IFSC Code:	SRCB0000082	
	MICR No.:	431088002	
	Type of Account :	Overdraft	
Facilities :	Secured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
	Bank OD Account		
	Saraswat Bank CC A/C ODPUB/ 1706	4.740	11.015

S. P. ENGINEERING WORKS - 515858

PAGE NO. : 6

	Saraswat Bank A/C SLPUB/7911	6.327	24.339
	Saraswat Bank 822 CIDCO	26.769	0.000
	Saraswat Bank CC A/C 820	0.000	24.025
	Total	37.836	59.379

Auditors :	
Name :	V D Abhyankar and Associates Chartered Accountants
Address :	69, "Ajnkya", 1 st Floor, Sarang Society, Near Gajanan Maharaj Mandir, Garkheda Road, Aurangabad – 431005, Maharashtra, India
Tel No.:	91-240-2332480
E-Mail :	contact@abhyankarassociates.com
Website :	www.abhyankarassociates.com
Membership No.:	145282

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]
Sandeep Bhaskarrao Patil	
Opening Balance	106.872
Add : Net Profit	9.807
Total (A)	116.679
Less : Withdrawals (Net)	2.260
Less : Health Insurance	0.106
Less : Municipal Taxes L-5 Kalda Corner	0.053
Total (B)	2.419
Total (A + B)	114.260

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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	31.03.2015
EQUITY AND LIABILITIES			
1] Proprietor's Capital	114.260	106.872	68.770
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	114.260	106.872	68.770
LOAN FUNDS			
1] Secured Loans	37.836	59.379	27.157
2] Unsecured Loans	11.500	11.500	21.500
TOTAL BORROWING	49.336	70.879	48.657
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	163.596	177.751	117.427
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	88.295	100.820	27.645
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.502	1.056	1.028
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	11.847	18.777	0.000
Sundry Debtors	33.148	28.502	34.937
Cash & Bank Balances	1.019	3.867	2.494
Other Current Assets	0.332	0.000	0.000
Loans, Advances & Deposits	42.688	36.288	58.887
Total Current Assets	89.034	87.434	96.318
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	6.306	7.654	4.221
Other Current Liabilities and Provisions	7.929	3.905	3.343
Total Current Liabilities	14.235	11.559	7.564
Net Current Assets	74.799	75.875	88.754
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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TOTAL	163.596	177.751	117.427
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	157.918	113.662	76.237
	Other Income	4.499	7.087	0.000
	TOTAL	162.417	120.749	76.237
Less	EXPENSES			
	Purchase and Direct Expenses	94.154	68.489	60.228
	Increase / (Decrease) in Stock	6.930	(18.777)	0.000
	Personnel Overheads	25.400	34.579	2.179
	Administrative and Selling Overheads	8.140	8.032	3.239
	TOTAL	134.624	92.323	65.646
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	27.793	28.426	10.591
Less	FINANCIAL OVERHEADS	5.381	5.937	1.584
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	22.412	22.489	9.007
Less/ Add	DEPRECIATION/ AMORTISATION	12.605	14.394	2.603
	NET PROFIT/ (LOSS)	9.807	8.095	6.404

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	76.62	91.53	167.27
Account Receivables Turnover (Income / Sundry Debtors)	4.76	3.99	2.18
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	24.45	40.79	25.58

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Inventory Turnover (Operating Income / Inventories)	2.35	1.51	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.31	0.28	0.38

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.36	0.44	0.45
Debt Equity Ratio (Total Liability / Networth)	0.43	0.66	0.71
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.23	0.22	0.42
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.77	0.94	0.40
Interest Coverage Ratio (PBIT / Financial Charges)	5.17	4.79	6.69

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	6.21	7.12	8.40
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.51	4.28	5.12
Return on Investment (ROI) ((PAT / Networth) * 100)	%	8.58	7.57	9.31

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	3.48	3.84	3.35
Quick Ratio	3.02	3.02	3.35

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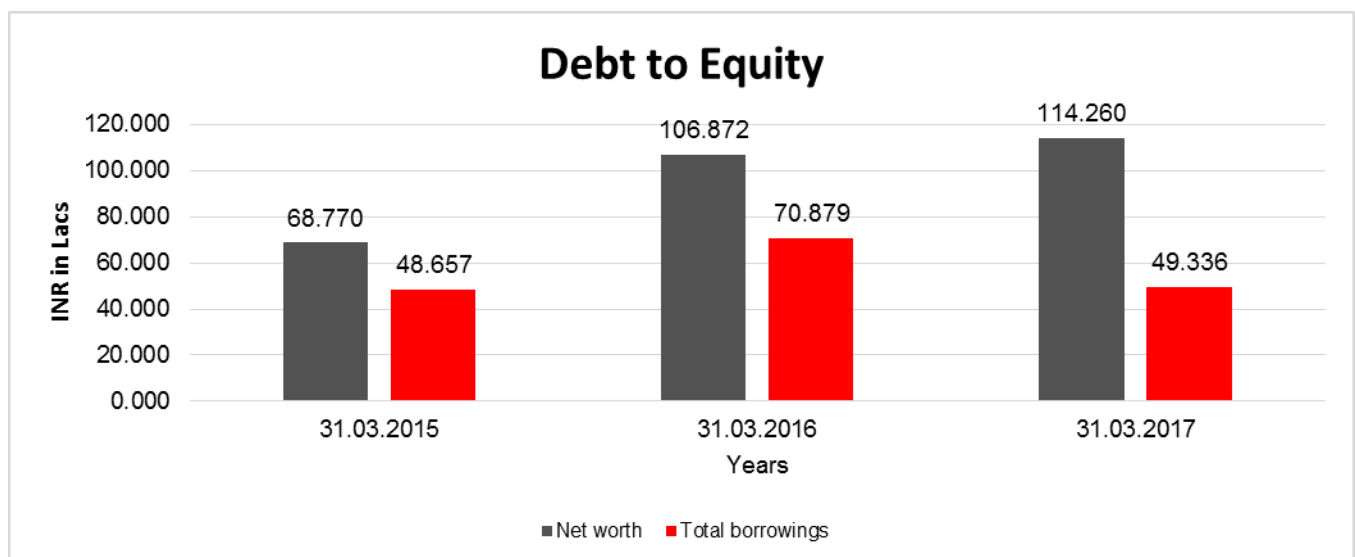
((Current Assets – Inventories) / Current Liabilities)			
G-Score Ratio Financial (Networth / Total Assets)	0.64	0.56	0.55
G-Score Ratio Debt (Debts / Equity Capital)	0.43	0.66	0.71
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	3.48	3.84	3.35

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

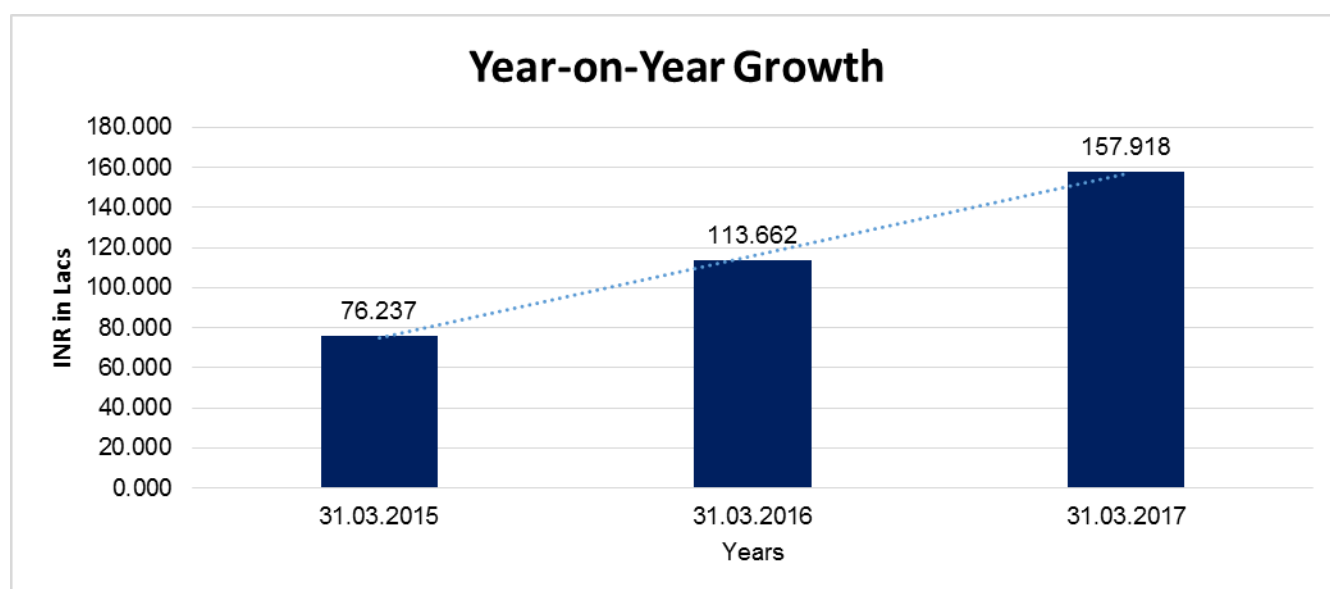
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	68.770	106.872	114.260
Reserves & Surplus	0.000	0.000	0.000
Net worth	68.770	106.872	114.260
Secured Loans	27.157	59.379	37.836
Unsecured Loans	21.500	11.500	11.500
Total borrowings	48.657	70.879	49.336
Debt/Equity ratio	0.708	0.663	0.432



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YEAR-ON-YEAR GROWTH

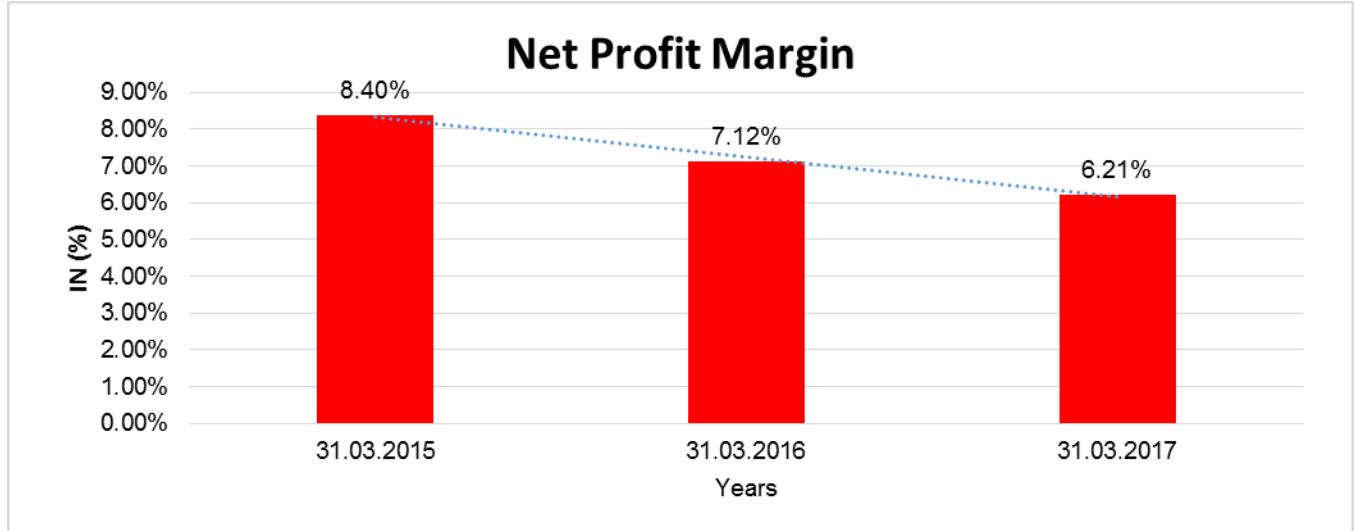
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	76.237	113.662	157.918
		49.090	38.936



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	76.237	113.662	157.918
Profit/ (Loss)	6.404	8.095	9.807
	8.40%	7.12%	6.21%

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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	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
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes

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S. P. ENGINEERING WORKS - 515858

PAGE NO. : 13

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

OBSERVATION POINTS

Name of Company :	S P ENGINEERING WORKS
Address :	Plot No. H – 62, MIDC, Waluj, Aurangabad – 431136, Maharashtra, India
Mobile No.:	91-9881150601
Email :	sandeepatil082@gmail.com
Person to whom we met:	Mr. Sandeep Bhaskarrao Patil
Designation :	Proprietor
Name Board :	Not Sighted
Location:	Easy
Landmark (If Any):	Lilasons
Total Floors of the building:	Shed type premises
Locality:	Industrial
Area of premises :	13500 sq.ft.
Area :	Upmarket
Level of operation :	High

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S. P. ENGINEERING WORKS - 515858

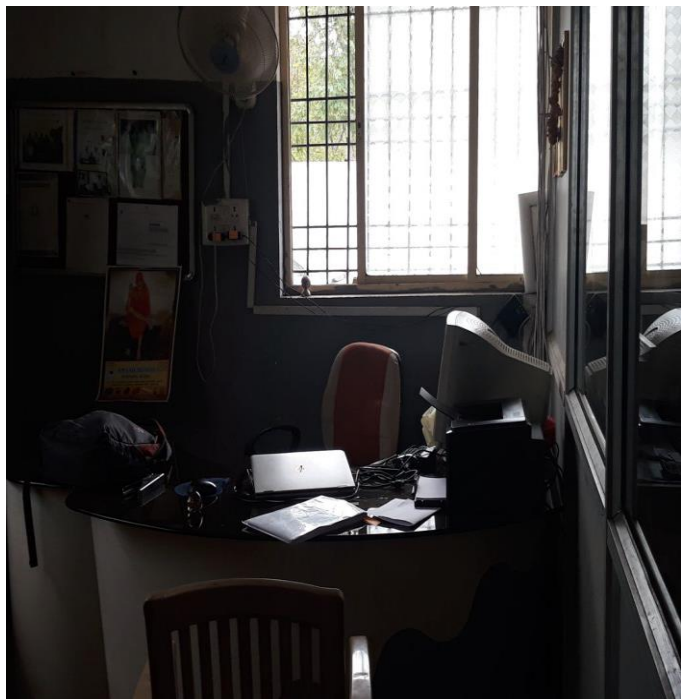
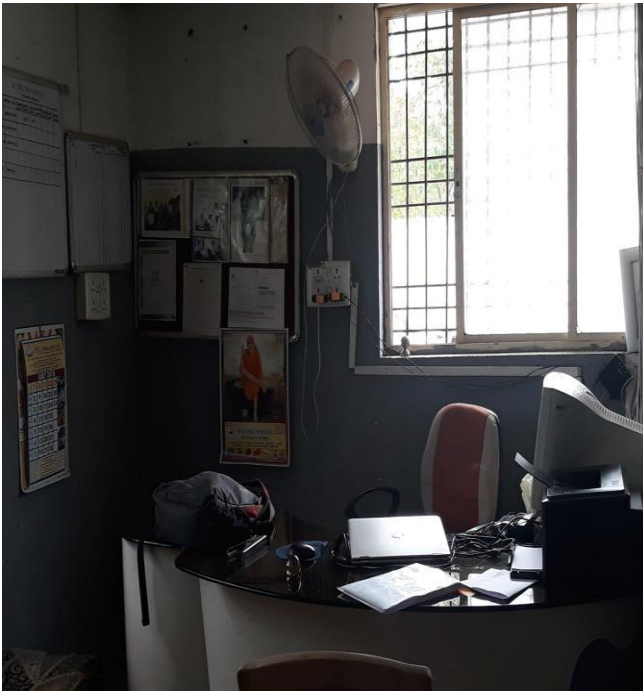
PAGE NO. : 14

Details of hypothecation signboard (If Any) (As displayed in factory / work) :	NA
No. of employees seen at premises:	15 to 20
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Air Conditioner • Office Equipment • Xerox Machine • Computers
Furniture items sighted :	Chair, Table
Neighbour's interview :	Name of Company : Spark Lam Private Limited Contact Person Name : Mr. Rohit Name of Company : Abbass Transport Company Contact Person Name : Mr. Zoheb Khan Neighbour Overview : Existence confirmed
Proof of visit:	Photographs Photographs: Shop Floor / Stock
Details of the person conducting visit:	Name : Mr. Shaker Khan Designation : Field Executive Contact No.: 91-9665220923

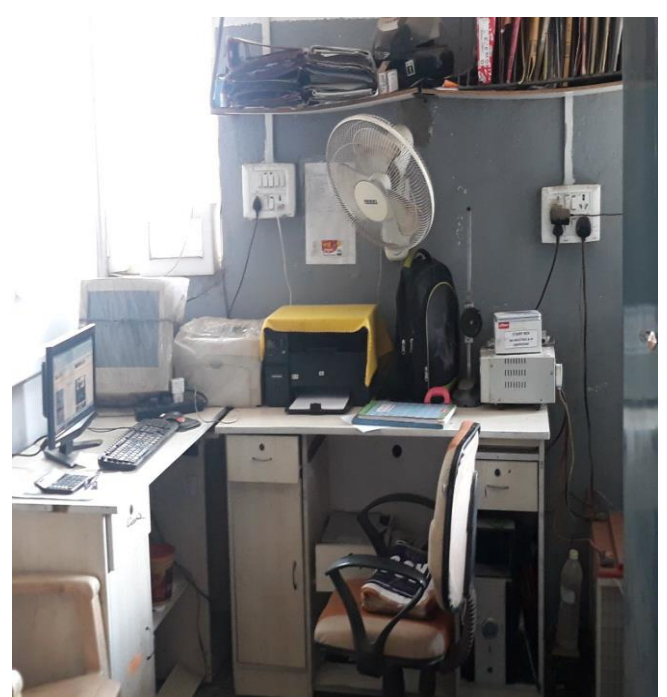
PICTURES



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NEIGHBOURS



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UNSECURED LOAN

Particulars	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Bhsakrrao Patil	11.500	11.500
Total	11.500	11.500

FIXED ASSETS

- Agriculture Land
- Flat
- Building
- Electrical Installation
- Ape Rickshaw
- Bajaj Patina
- Computer
- Glass
- Indigo Car
- Maruti Wagan R
- Mobile Handset
- Office Equipment
- Plant and Machinery
- Tools and Dies
- Tata Ace
- Vehicle

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 :	NIS
Report Prepared by :	JYTK

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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