

MIRA INFORM REPORT

Report No. :	512600
Report Date :	14.07.2018

IDENTIFICATION DETAILS

Name :	R G SERVICES
Registered Office :	#38, Yelachahalli, Thavrekere Post, Hoskote Taluk, Bangalore Rural - 562112, Karnataka
Mobile No.:	91-9880633012 (Mrs. Sharadamma Srinivasamurthi)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	21.01.1998
Capital Investment / Paid-up Capital :	INR 88.920 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
PAN No.: [Permanent Account No.]	BGAPS5877C
GSTN : [Goods & Service Tax Registration No.]	29BGAPS5877C1Z1
Udyog Aadhaar No.:	KR02E0005953
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing manpower services.
No. of Employees :	4 (Approximately) (At site visit)

RATING & COMMENTS

MIRA's Rating : A

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 1998.</p> <p>It is engaged in the business of supplying manpower.</p> <p>For the financial year 2017, the concern has achieved revenue growth of 44.07% as compared to the previous year along with an average profit margin of 3.89%.</p> <p>The satisfactory financial profile of the concern is marked by sufficient network base along with debt free balance sheet profile.</p> <p>Payment seems to be usually 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 was conducted at the address – #38, Yelachahalli, Thavrekere Post, Hoskote Taluk, Bangalore Rural - 562112, Karnataka. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mrs. Sharadamma Srinivasamurthi (Proprietor).</p> <p>As per our executive's observation, it is a 1 storey building and subject is situated on ground floor. Area of the premises seems to be 400 sq. ft. and number of employees sighted at the premises were 4. 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.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
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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 14.07.2018

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 :	Mrs. Sharadamma Srinivasamurthi
Designation :	Proprietor
Contact No.:	91-9880633012
Date :	07.07.2018

LOCATIONS

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Tel. No.:	Not Available
Mobile No.:	91-9880633012 (Mrs. Sharadamma Srinivasamurthi)
Fax No.:	Not Available
E-Mail :	rgservices.murthy006@gmail.com
Area :	400 sq. ft. (At site visit)
Locality :	Residential (At site visit)

SOLE PROPRIETOR

Name :	Mrs. Sharadamma Srinivasamurthi
Designation :	Proprietor
Address :	64, Taverkere, Yelachahalli, District: Bangalore Rural – 562122, Karnataka, India
Date of Birth/Age :	22.03.1953
Aadhaar No.:	6619 7565 8765
Mobile No.:	91-9880633012
E-Mail :	rgservices.murthy006@gmail.com murthy006@gmail.com
PAN No.:	BGAPS5877C
Election Card No.:	SLK2731453

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Providing manpower services.
Products/ Services :	Manpower Services
Agencies Held :	--
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Credit and L/C

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Purchasing :	Cash, Credit and L/C
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GENERAL INFORMATION

Suppliers :	Not Available	
Customers :	Retailers, Wholesalers and End Users	
	<ul style="list-style-type: none"> • Apex Auto Limited (Narasapura Kolar) • Unicast Autotech Private Limited (Narasapura Kolar) • ADVIK Hi-Tech Private Limited (Narasapura Kolar) 	
No. of Employees :	4 (Approximately) (At site visit)	
Bankers :	Banker Name :	State Bank of India
	Branch :	1st Floor, T G Extension, Hoskote, Bangalore Rural – 562114, Karnataka, India
	Name of the Relationship Manager :	Ms. Tanmaya Mishra
	Tel. No.:	91-80-27933002
	Account No.:	32953633294
	E-Mail :	sbi.11293@sbi.co.in
	Account Type :	Current A/c
	IFSC Code :	SBIN0011293
	MICR Code :	560002138
	CIF No.:	86697544040

Auditors :	
Name :	B. R. V. Goud and Company Chartered Accountants
Address :	No.37/1, 1st Floor, M.N.K. Rao Road, Basavanagudi, Bangalore – 560004, Karnataka, India
Tel. No.:	91-80-26566448/ 26577448
TeleFax No.:	91-80-26566337
E-Mail :	audit@brvgoud.co.in
Website :	www.brvgoud.co.in
Membership No.:	201108

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

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AS ON 31.03.2017

CAPITAL ACCOUNT

Capital Investment :	
Owned :	INR 88.920 Lacs
Borrowed :	--
Total :	INR 88.920 Lacs

FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

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

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Proprietor's Capital	88.920	63.403	79.405
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

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NETWORTH	88.920	63.403	79.405
LOAN FUNDS			
1] Secured Loans			
2] Unsecured Loans			
TOTAL BORROWING	75.275	96.161	93.642
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	164.195	159.564	173.047
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	25.466	24.916	25.065
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	87.417	58.247	44.404
Cash & Bank Balances	60.039	30.517	13.901
Other Current Assets	0.000	0.000	9.609
Loans & Advances	100.000	100.000	125.000
Total Current Assets	247.456	188.764	192.914
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			
Other Current Liabilities	108.727	54.116	44.932
Provisions			
Total Current Liabilities	108.727	54.116	44.932
Net Current Assets	138.729	134.648	147.982
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	164.195	159.564	173.047

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
SALES			
Contract Receipts	839.607	582.773	444.464
Other Income	1.173	0.223	9.489
TOTAL	840.780	582.996	453.953
Less EXPENSES			
Salary and Wages	796.501	549.200	425.834
Accounting Charges	0.200	0.260	0.200

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	Internet Charges	0.240	0.180	0.000
	Insurance	0.237	0.347	0.000
	Professional Fees	0.150	0.150	0.000
	Business Promotion	0.276	0.000	0.552
	Donation	0.000	0.000	0.338
	Printing and Stationery	0.988	0.900	0.618
	Professional Charges	0.000	0.000	0.300
	Rates and Taxes	0.137	0.225	0.112
	Repairs and Maintenance	0.214	0.150	0.035
	Telephone and Communication Expenses	0.120	0.600	0.360
	Conveyance and Travelling Expenses	0.000	0.000	2.028
	Vehicle Maintenance	1.442	0.900	0.000
	Labour Welfare Expenses	0.000	0.000	0.050
	Misc Expenses	2.559	0.000	0.343
	Water Electricity Charges	0.120	0.000	0.090
	Staff Welfare	0.264	0.000	0.000
	Office Cleaning Expenses	0.210	0.000	0.000
	Office Maintenance	0.000	0.000	0.240
	TOTAL	803.658	552.912	431.100
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	37.122	30.084	22.853
Less	FINANCIAL EXPENSES	4.382	5.172	1.755
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	32.740	24.912	21.098
Less/ Add	DEPRECIATION/ AMORTISATION	0.112	0.148	0.296
	NET PROFIT/ (LOSS) FOR THE YEAR	32.628	24.764	20.802

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	38.00	36.48	36.47
Account Receivables Turnover (Income / Sundry Debtors)	9.60	10.01	10.01
Asset Turnover (Operating Income / Net Fixed Assets)	1.46	1.21	0.91

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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.67	0.70	0.64
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.85	1.52	1.18
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	1.22	0.85	0.57
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.29	0.39	0.32
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	8.47	5.82	13.02

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%	3.89	4.25	4.68
Return on Total Assets <i>[(PAT / Total Assets) * 100]</i>	%	11.96	11.59	9.54
Return on Investment (ROI) <i>[(PAT / Networth) * 100]</i>	%	36.69	39.06	26.20

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	2.28	3.49	4.29
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	2.28	3.49	4.29
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.33	0.30	0.36
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	0.85	1.52	1.18
G-Score Ratio Liquidity	2.28	3.49	4.29

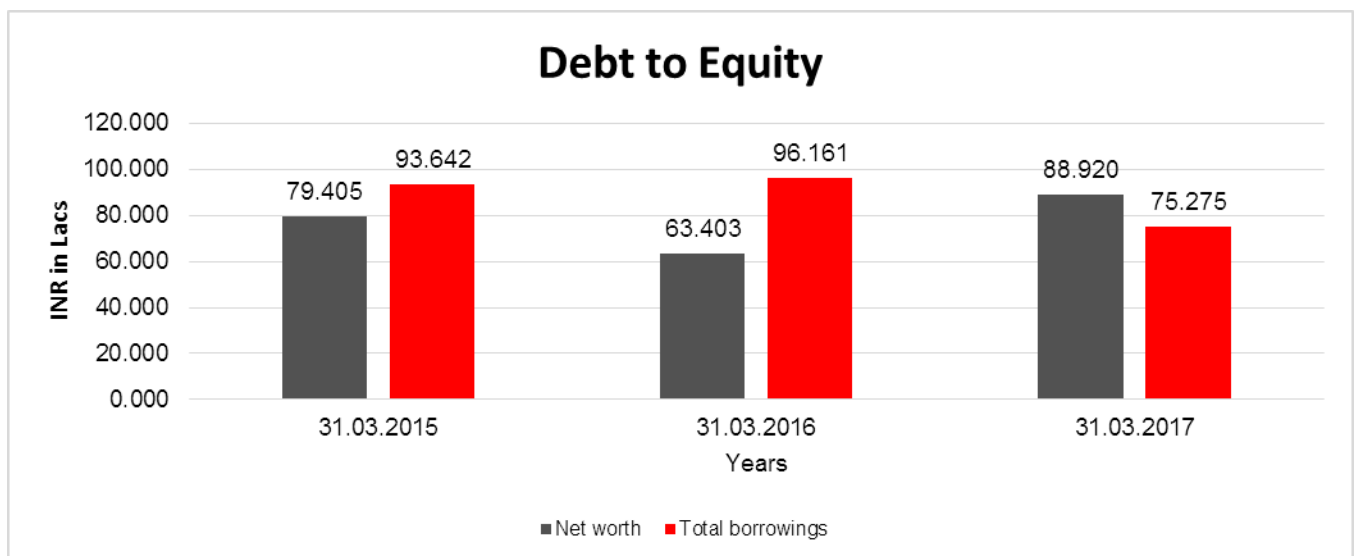
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(Total Current Assets / Total Current Liabilities)			
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts			

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

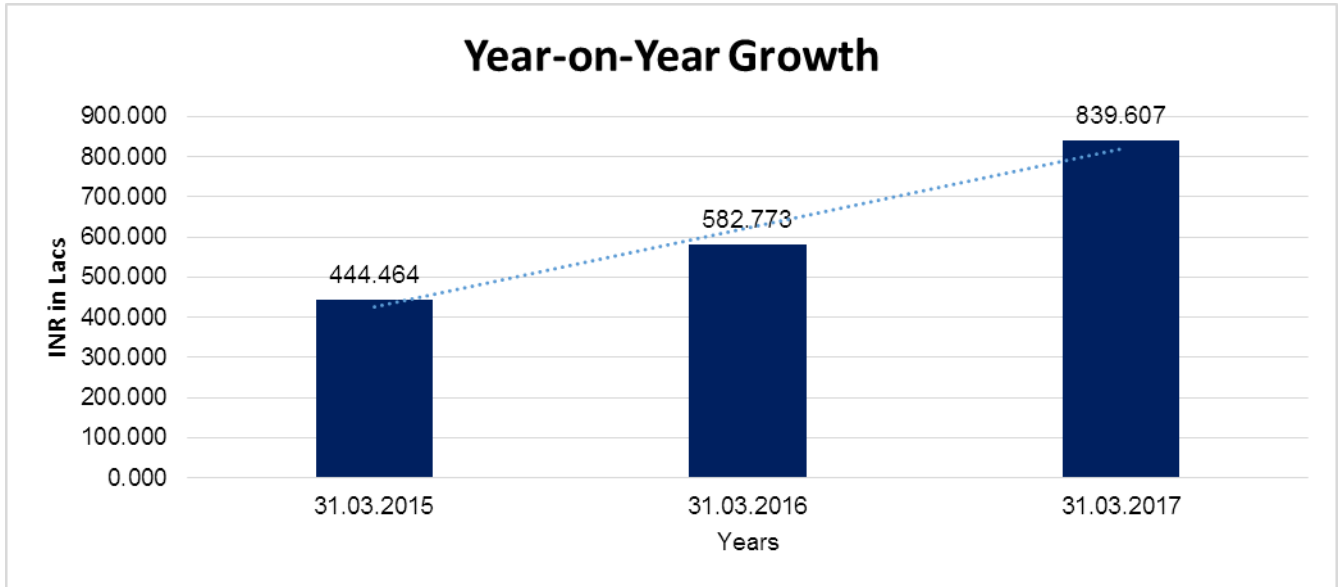
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Proprietor's Capital	79.405	63.403	88.920
Reserves & Surplus	0.000	0.000	0.000
Net worth	79.405	63.403	88.920
Secured Loans			
Unsecured Loans			
Total borrowings	93.642	96.161	75.275
Debt/Equity ratio	1.179	1.517	0.847



YEAR-ON-YEAR GROWTH

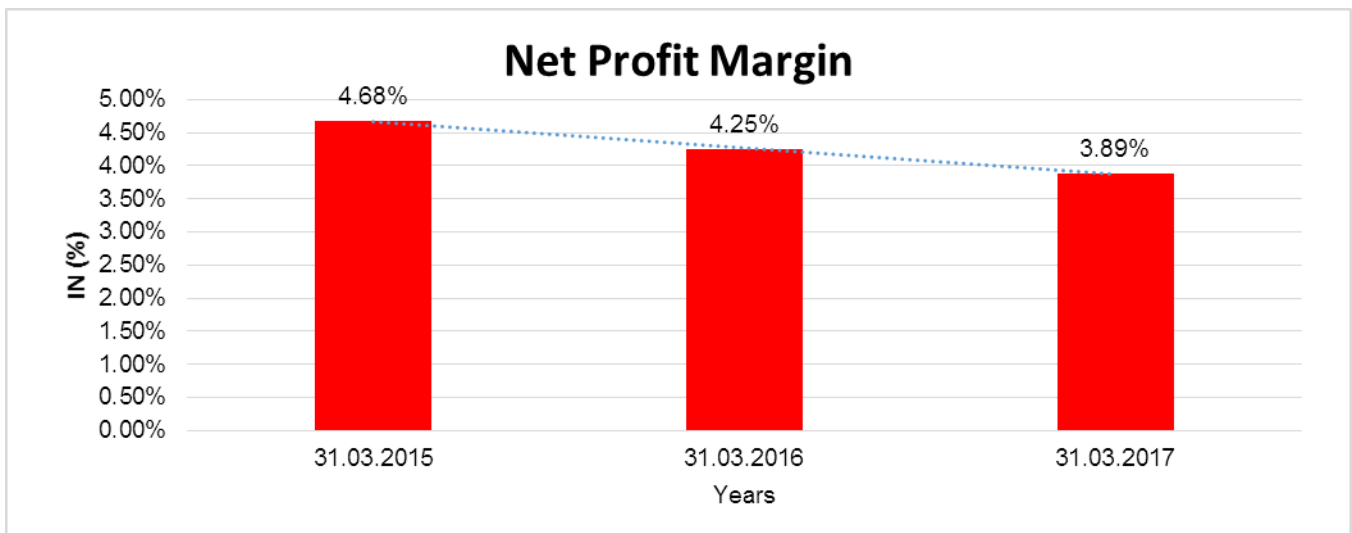
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Contract Receipts	444.464	582.773	839.607
		31.118	44.071

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Contract Receipts	444.464	582.773	839.607
Profit/(Loss)	20.802	24.764	32.628
	4.68%	4.25%	3.89%



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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	Yes
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	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	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

FIXED ASSETS:

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- Computers
- Laptop
- Printer
- Furniture
- Mobile
- Two Wheeler
- Cleaning Machine
- Building

OBSERVATION POINTS

Company Name :	R G SERVICES
Address :	#38, Yelachahalli, Thavrekere Post, Hoskote Taluk, Bangalore Rural - 562112, Karnataka, India
Contact No.:	91-9880633012
E-Mail :	rgservices.murthy006@gmail.com
Person to whom we met :	Mrs. Sharadamma Srinivasamurthi
Designation :	Proprietor
Name Board :	Not Sighted
Location :	Easy
Landmark (If any) :	Behind Shiva Temple
Total floors of the building :	1
Subject situated on :	Ground Floor
Locality:	Residential
Area of premises :	400 sq. ft.
Area :	Neutral
Level of operation :	Low
Details of hypothecation signboard (if any) (As Displayed in Factory/ Work)	NA

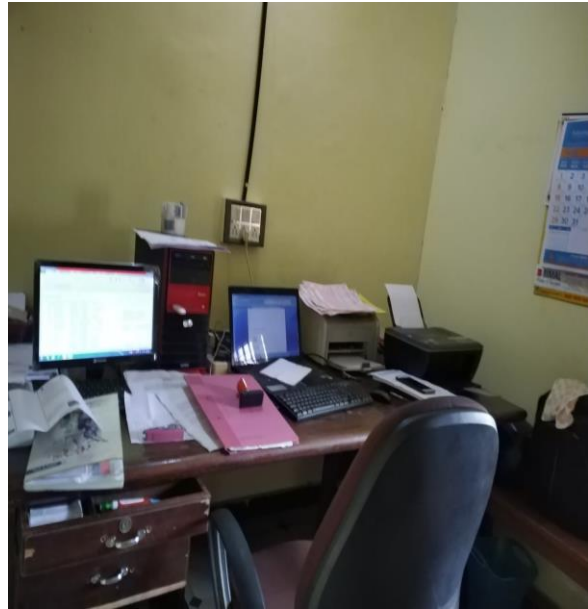
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No. of employees seen at premises :	4	
Visibility Items :	<ul style="list-style-type: none"> • Computers • Office Equipment • Xerox Machine 	
Furniture items sighted :	Yes	
Proof of visit :	Photographs / Visiting Card	
Photographs	Interior / Shop Floor, etc.	
Details of the person conducting visit:	Name :	Mr. Ezrar Ahmed
	Designation :	Field Executive
	Contact No.:	91-9620767976

PICTURES



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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

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- 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 14.07.2018 (date of report) :**
No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	PRY
Report Prepared by :	SUD

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

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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)