

MIRA INFORM REPORT

Report No. :	518731
Report Date :	21.07.2018

IDENTIFICATION DETAILS

Name :	ISHAN CATERERS
Registered Office :	Flat No. J-1101, Sr. No. 22 and 26, CTS No. 5401, Green Camellia, Opposite Paper Mill, Thergaon, Pune City, Pune – 411033, Maharashtra
Mob. No.:	91-9881465807 [Mrs. Pramila Arun Shetty]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	12.01.2010
Capital Investment / Paid-up Capital :	INR 29.531 Lacs
IEC No.:	Not Divulged
PAN No.:	CUXPS8449E
[Permanent Account No.]	
GSTIN/UIN:	27CUXPS8449E1ZM [Pune] 29CUXPS8449E1ZI [Kolar] 24CUXPS8449E1ZS [Ahmedabad]
SSI Reg. No.:	--
Shop & Establishment Certificate No.:	--
Udyog Aadhaar No.:	MH26E0062871
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Catering Services
No. of Employees :	55 (Approximately) [As per site visit]

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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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2010 having a satisfactory track record. It is engaged in providing catering services.</p> <p>For the financial year 2017, the concern has reported a dip in its sales turnover by 10.59 % as compared to its previous year but has able to maintain fair profit margin of 6.28% during the year.</p> <p>The firm possesses satisfactory financial risk profile marked by adequate capital base and average debt protection metrics.</p> <p>Rating continue to derive strength from its established track record of its business operations backed by its well-experienced proprietor.</p> <p>However, these rating strength gets partially offset by its excess of borrowings recorded and it is presence in highly competitive catering industry</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing at usual trade terms and conditions.</p> <p>Note:</p> <p>Site visit was conducted on the head office address and our executive have successfully traced the subject.</p> <p>At the premises our executive met Mr. Ninad Naik (Accounts officer).</p> <p>As per or executive observation, it is 2 storey building and subject is situated on 1st floor comprising total area of the premises is 2,500 SQ.FT.</p> <p>Location is easy to find near "Govind Hospital" as a landmark. Locality seems to be commercial and area near the premises appears to be neutral.</p>

	Further, our executive have sighted 55 employees at the premises along with some office items such as computers as well as furniture items. The name board of the subject was sighted at the address.
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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 31-03-2016.

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 21.07.2018.

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. Pramila Arun Shetty
Designation :	Proprietor
Contact No.:	91-9881465807
Date :	18.07.2018

LOCATIONS

Registered Office :	Flat No. J-1101, Sr. No. 22 and 26, CTS No. 5401, Green Camellia, Opposite Paper Mill, Thergaon, Pune City, Pune – 411033, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9881465807 / 9765457111 [Mrs. Pramila Arun Shetty]
Fax No.:	Not Available
E-Mail :	arunshetty2808@gmail.com
Head Office :	Milkat No. 1051, New 974 C/O P.M. Walunj Building, Mahalunge, Ingale, Chakan, Pune – 410501, Maharashtra, India
Area :	2500 sq. ft.
Locality :	Commercial
Branch Office 1 :	SY# 429(P) and 482/2 Vithalpur Village (Post) Near Honda Company

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	Viramagam Bechraji Road, Mandal (Tq), Ahmedabad – 382130, Gujarat, India
Branch Office 2 :	#SY 88, Ramaih Building, Karinyakanahalli Kasba Hobli Narasapura Industrial Area, Malur Taluk, Kolar – 563133, Karnataka, India

SOLE PROPRIETOR

Name :	Mrs. Pramila Arun Shetty
Designation :	Proprietor
Address :	Flat No. J-1101, Sr. No. 22 and 26, CTS No. 5401 Floor, Opposite Paper Mill, Pune City, Pune Thergaon, Pune – 411033, Maharashtra, India
Date of Birth/Age :	08.02.1978
PAN No.:	CUXPS8449E
Aadhaar No.:	2501 6360 1504

KEY EXECUTIVE

Name :	Mr. Rajesh Shetty
Designation :	Branch Head
Name :	Mr. Satish Shetty
Designation :	Branch Head

BUSINESS DETAILS

Line of Business :	Providing Catering Services	
Products/Services :	Item Code No. / NIC Code	Product Description
	56	Food and beverage services activities
	56210	Event catering
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	L/C, Cash, Credit	
Purchasing :	L/C, Cash, Credit	

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GENERAL INFORMATION

Suppliers :	Not Available Note: Since subject is service provider, supplier details Not Available																					
Customers :	Wholesalers, Schools and End User <ul style="list-style-type: none"> • Badve Engineering Limited, Narasapura Industrial Area, Kolar District, Karnataka, India • Swastid Engineering Private Limited, Jakkasandra Industrial Area, Kolar District, Karnataka, India • Advik Hi-Tech Private Limited, No. 206, KIADB, Narasapura Industrial Area, Kolar – 563133, Karnataka, India 																					
No. of Employees :	55 (Approximately) [As per site visit]																					
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Axis Bank</td> </tr> <tr> <td>Branch :</td> <td>Shop No. 1 and 2, Shrinathji Building, Chakan Road, Talegaon, Pune – 410507, Maharashtra, India</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>Mr. Ajay Kumar Jejodiya (Relationship Manager)</td> </tr> <tr> <td>Contact Number :</td> <td>91-8806211371 E-Mail: brachhead@axisbank.com</td> </tr> <tr> <td>Account Number :</td> <td>914020019137698</td> </tr> <tr> <td>IFSC Code</td> <td>UTIB0002137</td> </tr> <tr> <td>MICR No.:</td> <td>411211036</td> </tr> <tr> <td>Branch Code:</td> <td>002137</td> </tr> <tr> <td>Account Type</td> <td>Current Account</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan) :</td> <td>Nil</td> </tr> </table>		Banker Name :	Axis Bank	Branch :	Shop No. 1 and 2, Shrinathji Building, Chakan Road, Talegaon, Pune – 410507, Maharashtra, India	Person Name (With Designation) :	Mr. Ajay Kumar Jejodiya (Relationship Manager)	Contact Number :	91-8806211371 E-Mail: brachhead@axisbank.com	Account Number :	914020019137698	IFSC Code	UTIB0002137	MICR No.:	411211036	Branch Code:	002137	Account Type	Current Account	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Nil
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MICR No.:	411211036																					
Branch Code:	002137																					
Account Type	Current Account																					
Credit Facilities Enjoyed (CC/OD/Term Loan) :	Nil																					

Auditors :	
Name :	Ranbeer Singh Saluja Chartered Accountant
Membership No.:	106301
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Particulars	INR In Lacs	INR In Lacs
Proprietor's Capital		
Opening Balance	26.818	
Add: Interest ITR Refund	0.074	
Add: Interest from S/b	0.182	
Add: LIC Receipts	0.735	
Add: Net Profit for the year	25.571	
		53.380
Less: Income Tax Paid	5.492	
Less: LIC Premium	1.384	
Less: Withdrawal	9.914	
Less: Interest on loan	3.983	
Less: Medical expenses	0.698	
Less: Medical Premium	0.062	
Less: Tution Fees	2.316	
Closing Balance		23.849
Total		29.531

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FINANCIAL DATA
[all figures are INR Lacs]

The above information has been parted by Mrs. Pramila Arun Shetty (Proprietor)

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] Share Capital	29.531	26.818	23.788
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	29.531	26.818	23.788
LOAN FUNDS			
1] Secured Loans	105.139	79.189	46.252
2] Unsecured Loans	0.000	0.000	3.000
TOTAL BORROWING	105.139	79.189	49.252
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	134.670	106.007	73.040
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	18.822	89.197	88.233
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	76.532	5.591	2.042
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	18.484	16.542	8.855
Sundry Debtors	46.420	34.166	44.710
Cash & Bank Balances	13.505	12.755	3.890
Other Current Assets	5.152	7.148	4.862
Loans & Advances	61.760	33.700	0.200
Total Current Assets	145.321	104.311	62.517
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	20.177	18.496	28.442
Other Current Liabilities	85.828	0.000	0.000

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Provisions	0.000	74.596	51.310
Total Current Liabilities	106.005	93.092	79.752
Net Current Assets	39.316	11.219	(17.235)
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	134.670	106.007	73.040

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	407.007	455.217	286.373
	Other Income	1.848	7.754	1.811
	TOTAL	408.855	462.971	288.184
Less	EXPENSES			
	Cost of Materials Consumed	303.279	358.147	227.279
	Comp Card Trancetion Cha	0.000	0.922	0.000
	Electricity Charges	0.082	0.000	0.000
	Salary and Wages	31.539	47.402	16.115
	Rent Paid	4.835	5.260	3.710
	Advertisement Expenses	0.266	0.000	0.000
	Office Expenses	1.735	0.271	0.237
	Misc. Expenses	0.000	0.000	0.188
	Insurance Charges	0.000	0.234	0.000
	Printing and Stationary	0.532	0.097	0.402
	Audit Fees	0.000	0.300	0.300
	Telephone Charge	0.175	0.119	0.154
	Petrol and Conveyance	0.888	3.056	1.739
	P F Paid	3.414	5.512	3.444
	Profession Fees	0.000	0.250	0.450
	Repairs and Maintenance	2.580	1.490	1.185
	P T Charges	0.000	0.263	0.000
	Supervision Charges Paid	0.000	0.000	7.741
	ESIC Paid	0.310	0.641	0.898
	Profession Tax Paid	0.000	0.000	0.176
	Round up	0.000	0.000	0.000
	Transport Charges	1.686	2.753	0.000
	Labour Welfare Fund	0.000	0.000	0.009
	PCMC Tax	0.165	0.000	0.000
	Service Tax Paid	18.122	0.000	0.000

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	Vehicle Insurance	0.241	0.000	0.000
	Direct Expenses	2.075	0.000	0.000
	TOTAL	371.924	426.717	264.027
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	36.931	36.254	24.157
Less	FINANCIAL EXPENSES	8.546	5.383	1.014
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	28.385	30.871	23.143
Less	DEPRECIATION/ AMORTISATION	2.814	3.157	2.727
	NET PROFIT/ (LOSS)	25.571	27.714	20.416

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	41.63	27.39	56.99
Account Receivables Turnover (Income / Sundry Debtors)	8.77	13.32	6.41
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	24.28	18.85	45.68
Inventory Turnover (Operating Income / Inventories)	2.00	2.19	2.73
Asset Turnover (Operating Income / Net Fixed Assets)	1.96	0.41	0.27

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.88	0.87	0.84
Debt Equity Ratio (Total Liability / Networth)	3.56	2.95	2.07

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Current Liabilities to Networth (Current Liabilities / Net Worth)	3.59	3.47	3.35
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.64	3.33	3.71
Interest Coverage Ratio (PBIT / Financial Charges)	4.32	6.73	23.82

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	6.28	6.09	7.13
Return on Total Assets (PAT / Total Assets) * 100	%	10.62	13.92	13.36
Return on Investment (ROI) (PAT / Networth) * 100	%	86.59	103.34	85.82

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.37	1.12	0.78
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.20	0.94	0.67
G-Score Ratio Financial (Networth / Total Assets)		0.12	0.13	0.16
G-Score Ratio Debt (Debts / Equity Capital)		3.56	2.95	2.07
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.37	1.12	0.78

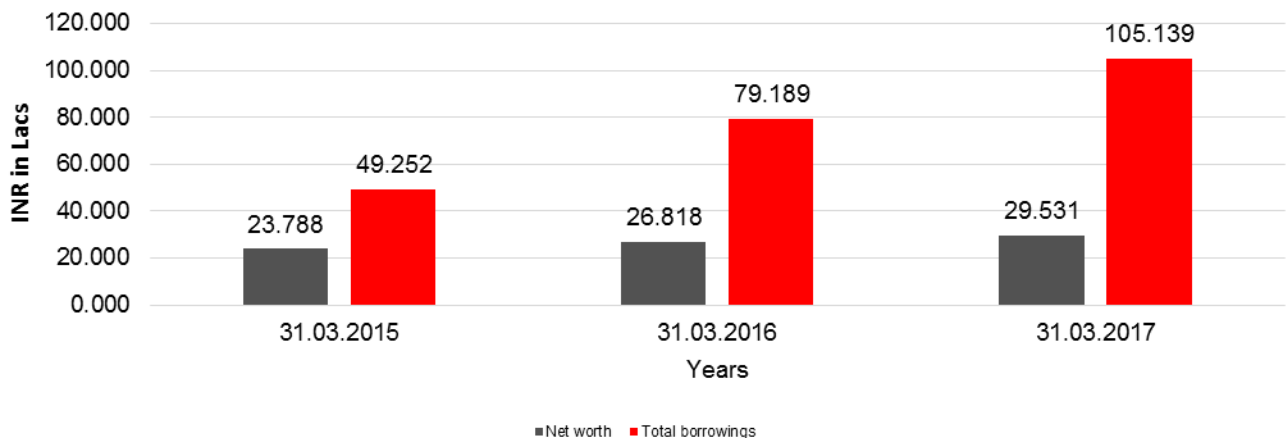
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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
Share Capital	23.788	26.818	29.531
Reserves & Surplus	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	23.788	26.818	29.531
Secured loan	46.252	79.189	105.139
Unsecured loan	3.000	0.000	0.000
Total borrowings	49.252	79.189	105.139
Debt/Equity ratio	2.070	2.953	3.560

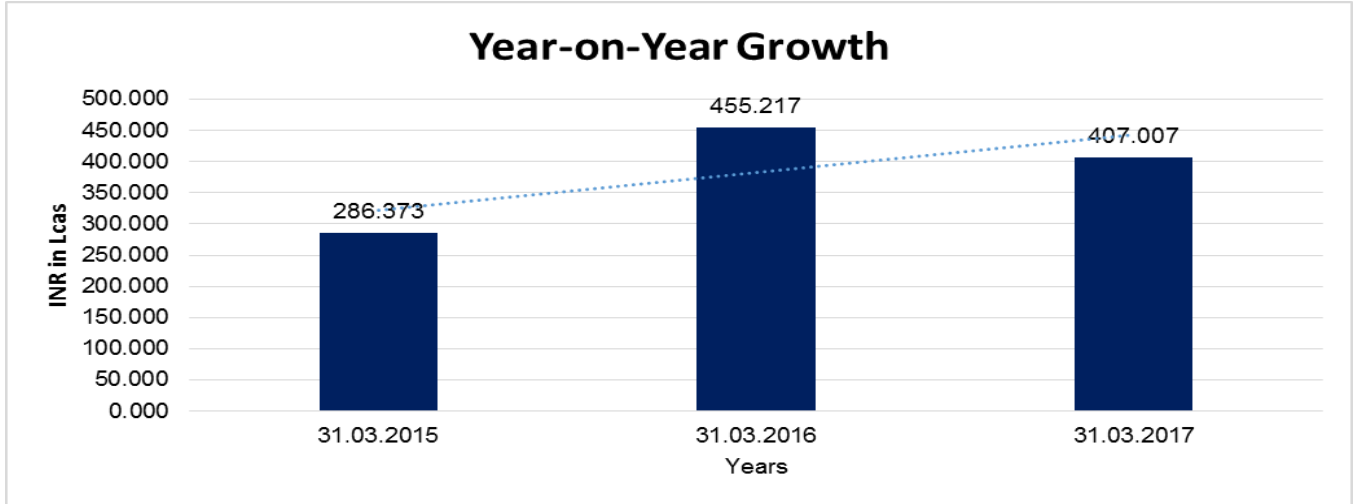
Debt to Equity



YEAR-ON-YEAR GROWTH

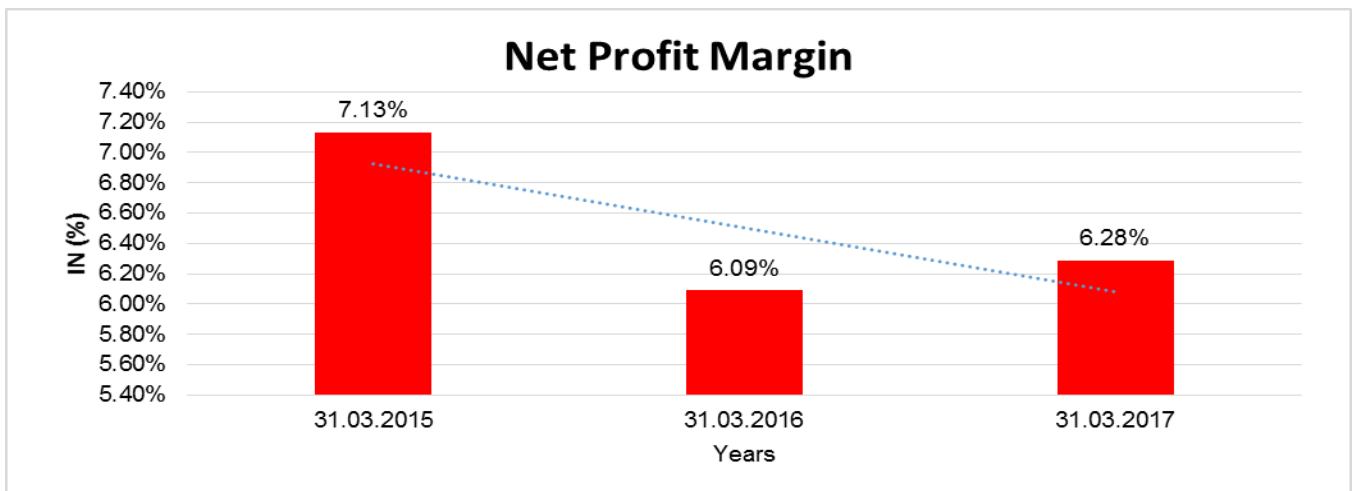
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	286.373	455.217	407.007
		58.959	(10.591)

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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
Sales	286.373	455.217	407.007
Profit	20.416	27.714	25.571
	7.13%	6.09%	6.28%



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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	No
18	Major suppliers	No
19	Major customers	Yes
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	No
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

Furniture and Fixture
Car Duster
Kitchen Equipment
Computer
Two Wheeler

OBSERVATION POINTS

Name of Company :	ISHAN CATERERS
Address :	Milkat No. 1051, New 974 C/O P.M. Walunj Building, Mahalunge, Ingale, Chakan, Pune – 410501, Maharashtra, India
Mobile No.:	91-9765457111
Email :	arunshetty2808@gmail.com
Person to whom we met:	Mr. Ninad Naik
Designation :	Accounts Officer
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Govind Hospital
Total Floors of the building:	2 Floors
Subject situated on:	1 st Floor
Locality:	Commercial
Area of premises :	2500 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:	55
Visibility of Items:	<ul style="list-style-type: none"> • Computer • Office Equipment
Furniture items sighted :	Table, Chair
Proof of visit:	Photograph
Details of the person	Name: Kishor S. Chavan

conducting visit:	Designation : Field Executive Contact No.: 91-9689270800
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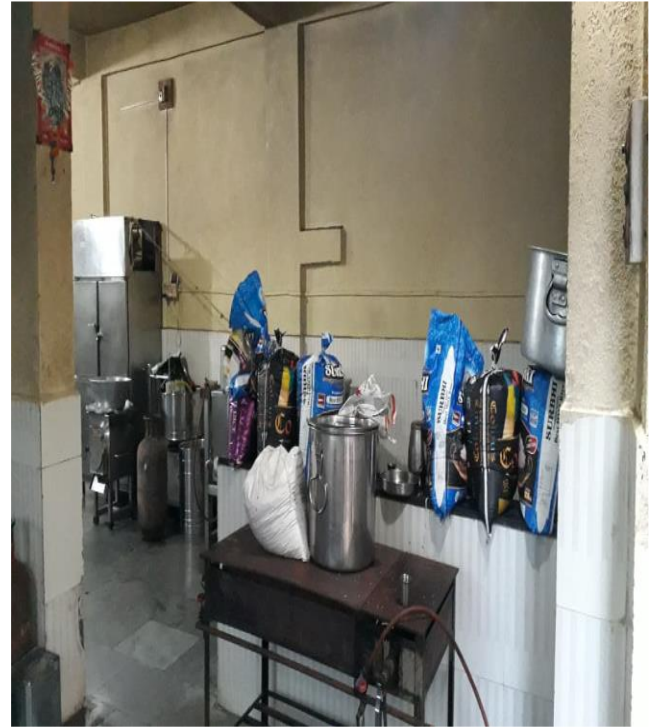
PICTURES



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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**

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 21.07.2018) (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	NIS
Report Prepared by :	JYO

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

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