

## MIRA INFORM REPORT

<b>Report No. :</b>	512587
<b>Report Date :</b>	26.07.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	GAURI ENTERPRISES
<b>Registered Office :</b>	Kalus Road, Agarkar Wadi, Taluka: Khed, Pune – 410505, Maharashtra
<b>Mobile No.:</b>	91-9922946127 (Mr. Ravi Sopan Agarkar)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Establishment :</b>	01.01.2013
<b>Capital Investment / Paid-up Capital :</b>	INR 25.875 Lacs
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable
<b>PAN No.:</b> [Permanent Account No.]	AJTPA7236Q
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AJTPA7236Q1ZG
<b>Udyog Aadhaar No.:</b>	MH26D0061452
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Providing Manpower Services. (Labour Contractor).
<b>No. of Employees :</b>	01 (Approximately)

### RATING & COMMENTS

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

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<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was established in the year 2013 as a proprietorship firm and it is having satisfactory track records.</p> <p>It is engaged in providing of man power service (Labour Contractors).</p> <p>For the financial year 2017, the firm has marginally increased in its revenue from operations as compared to previous year and maintained average profitability margin of 3.10%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and average debt balance sheet.</p> <p>The firm also derives strength from its capable liquidity position and improvement in the revenue profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the registered address of the firm. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. Ravi Sopan Agarkar (Proprietor) of the firm.</p> <p>As per our executive observation, location of the firm is difficult to find. Landmark was near Z.P. School. It is 2 storey building and firm is situated on ground floor. Locality appears to be residential. Area seems to be neutral.</p> <p>Area of the premises was 1400 (sq. ft. approximately) and 01 employee was sighted into premises.</p> <p>Name board of the firm was not sighted at the given address.</p> <p>Further, our executive also enquired from neighbour i.e. Mr. Omkar Agarkar and he also confirmed that firm exists on given address.</p>

**NOTES:**

Any query related to this report can be made on e-mail: [infodept@mirainform.com](mailto: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 26.07.2018

**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. Ravi Sopan Agarkar

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**GAURI ENTERPRISES - 512587**

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<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9922946127
<b>Date :</b>	10.07.2018

**LOCATIONS**

<b>Registered Office :</b>	Kalus Road, Agarkar Wadi, Taluka: Khed, Pune – 410505, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9922946127 (Mr. Ravi Sopan Agarkar)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:ravia2330@gmail.com">ravia2330@gmail.com</a>
<b>Area :</b>	1400 sq. ft. (At site visit)
<b>Locality :</b>	Residential (At site visit)

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Ravi Sopan Agarkar
<b>Designation :</b>	Proprietor
<b>Address :</b>	Kalus Road, Near School, Agarwadi, Kalus, Pune – 410501, Maharashtra, India
<b>Date of Birth/Age :</b>	11.04.1987
<b>Aadhaar No.:</b>	7241 7581 9856
<b>Mobile No.:</b>	91-9922946127
<b>E-Mail :</b>	<a href="mailto:ravia2330@gmail.com">ravia2330@gmail.com</a>
<b>PAN No.:</b>	AJTPA7236Q

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing Manpower Services. (Labour Contractor).
<b>Products/ Services :</b>	Manpower Services
<b>Agencies Held :</b>	--
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash and Credit

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<b>Purchasing :</b>	Cash and Credit
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**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Available	
<b>Customers :</b>	Wholesalers and Retailers	
	<ul style="list-style-type: none"> <li>• Badve Autocomps Limited (Pune)</li> <li>• Yashshree Press Comps Private Limited (Pune)</li> <li>• Allevard IAI Suspensions Private Limited (Pune)</li> </ul>	
<b>No. of Employees :</b>	01 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Rajgurunagar Sahakari Bank Limited
	<b>Branch :</b>	Aiswarya Icon, Ambethan Chowk, Chakan, Khed, Pune – 410501, Maharashtra, India
	<b>Name of the Relationship Manager :</b>	Mr. Rajendra Fulchand Katariya
	<b>Tel. No.:</b>	91-21-35222085
	<b>Mobile No.:</b>	91-7755931560
	<b>Account No.:</b>	003002100004399
	<b>E-Mail :</b>	<a href="mailto:rsbl.chk@rajgurunagarbank.com">rsbl.chk@rajgurunagarbank.com</a>
	<b>Account Type :</b>	Current A/c
	<b>IFSC Code :</b>	RSBL0000004
	<b>MICR Code :</b>	411739004

<b>Auditors :</b>	
<b>Name :</b>	R. L. Abhang and Company Chartered Accountants
<b>Address :</b>	Somshankar Chambers, Pune Satara Road, Pune – 411009, Maharashtra, India
<b>Membership No.:</b>	047482

**LITIGATIONS**

NIL

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

**AS ON 31.03.2017**

**CAPITAL ACCOUNT**

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<b>PARTICULARS</b>	<b>Amount In Million</b>
TDS	(3.058)
RDS NOT IN 26 AS	(0.461)
Agarkar Ravi Sopan Capital Account	20.583
Atal Pention Yogna	(0.021)
Debited By Company	(2.494)
Dividend Received	0.027
Donation Paid	(0.080)
Drawings	(1.365)
Income for the Year	10.934
Income Tax Refund	1.927
Interest on Income Tax Refund	0.087
Interest on Rajgurunagar Personal Loan	(0.044)
Interest on Saving Account	0.009
Medicclaim Policy	(0.120)
Other Income	0.129
TATA Aig Life Insurance	(0.178)
<b>Total</b>	<b>25.875</b>

**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.

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Proprietor's Capital	25.875	20.583	20.645
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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<b>NETWORTH</b>	<b>25.875</b>	<b>20.583</b>	<b>20.645</b>
LOAN FUNDS			
1] Secured Loans	11.518	11.350	0.000
2] Unsecured Loans	18.545	10.696	4.933
<b>TOTAL BORROWING</b>	<b>30.063</b>	<b>22.046</b>	<b>4.933</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>55.938</b>	<b>42.629</b>	<b>25.578</b>
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	37.331	20.194	12.513
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	51.309	45.338	27.388
Cash & Bank Balances	8.600	5.258	2.674
Other Current Assets	0.670	0.549	0.430
Loans, Advances and Deposits	3.050	2.000	0.293
<b>Total Current Assets</b>	<b>63.629</b>	<b>53.145</b>	<b>30.785</b>
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities and	0.000	0.000	0.000
Provisions	45.022	30.710	17.720
<b>Total Current Liabilities</b>	<b>45.022</b>	<b>30.710</b>	<b>17.720</b>
<b>Net Current Assets</b>	<b>18.607</b>	<b>22.435</b>	<b>13.065</b>
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>55.938</b>	<b>42.629</b>	<b>25.578</b>

**PROFIT & LOSS ACCOUNT**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>SALES</b>			
Income	352.042	341.776	231.767
Other Income	0.000	0.000	0.000
<b>TOTAL</b>	<b>352.042</b>	<b>341.776</b>	<b>231.767</b>
Less <b>EXPENSES</b>			
<b>Direct Expenses</b>			<b>215.968</b>
Labour and Job Work Charges Paid	317.165	313.963	

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	ESIC	1.524	0.000	
	Provident Fund	14.002	12.658	
	<b>Indirect Expenses</b>			<b>7.588</b>
	Accounting Charges Paid	0.100	0.100	
	Audit Fee Paid	0.120	0.120	
	Car Insurance	0.000	0.100	
	Loan Process Fee	0.000	0.565	
	Printing and Sttionery	0.189	0.167	
	Professional Fee Paid	0.235	0.000	
	Telephone and Internet Expenses	0.231	0.205	
	Travelling Expenses	2.260	1.674	
	Worker Compensation Policy	0.094	0.259	
	<b>TOTAL</b>	<b>335.920</b>	<b>329.811</b>	<b>223.556</b> (Including financial expenses and depreciation)
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>16.122</b>	<b>11.965</b>	
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	3.246	0.128	
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>12.876</b>	<b>11.837</b>	
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	1.942	1.172	
	<b>NET PROFIT/ (LOSS) FOR THE YEAR</b>	<b>10.934</b>	<b>10.665</b>	<b>8.211</b>

### KEY RATIOS

#### EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	53.20	48.42	43.13
Account Receivables Turnover (Income / Sundry Debtors)	6.86	7.54	8.46
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00

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Inventory Turnover (Operating Income / Inventories)	0.00	0.00	NA
Asset Turnover (Operating Income / Net Fixed Assets)	0.43	0.59	NA

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.74	0.72	0.52
Debt Equity Ratio (Total Liability / Networth)	1.16	1.07	0.24
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.46	2.01	1.10
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.44	0.98	0.61
Interest Coverage Ratio (PBIT / Financial Charges)	4.97	93.48	NA

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	3.11	3.12	3.54
Return on Total Assets ((PAT / Total Assets) * 100)	%	10.83	14.54	18.96
Return on Investment (ROI) ((PAT / Networth) * 100)	%	42.26	51.81	39.77

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.00	1.28	1.36
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.00	1.28	1.36
G-Score Ratio Financial (Networth / Total Assets)	0.26	0.28	0.48

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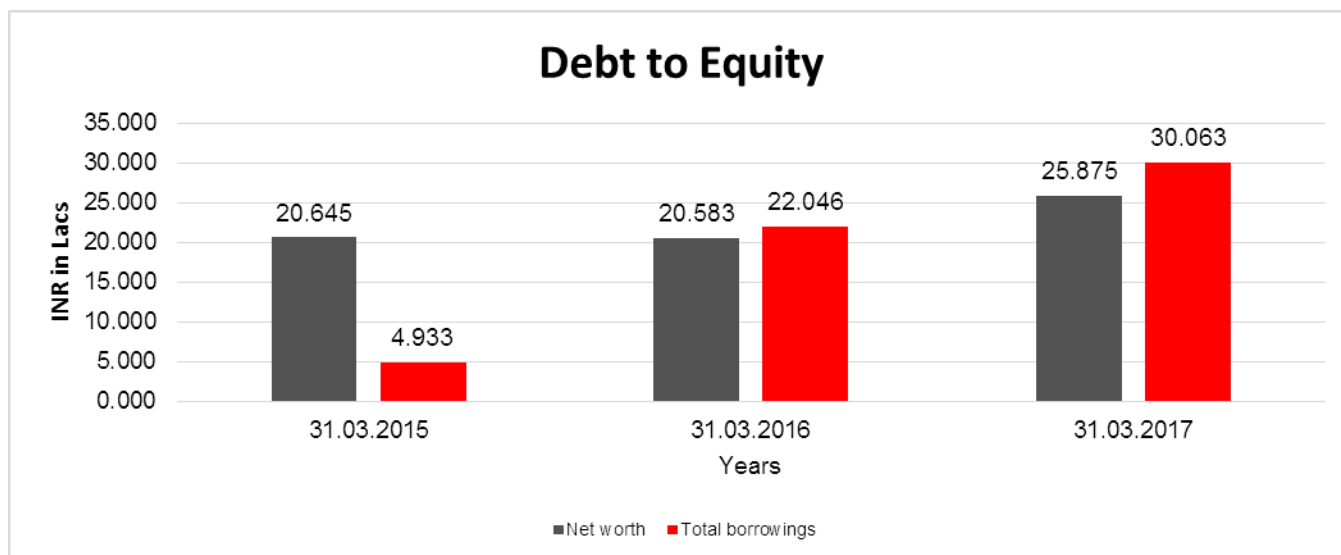
G-Score Ratio Debt (Debts / Equity Capital)	1.16	1.07	0.24
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.00	1.28	1.36

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	20.645	20.583	25.875
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>20.645</b>	<b>20.583</b>	<b>25.875</b>
Secured Loans	0.000	11.350	11.518
Unsecured Loans	4.933	10.696	18.545
<b>Total borrowings</b>	<b>4.933</b>	<b>22.046</b>	<b>30.063</b>
<b>Debt/Equity ratio</b>	<b>0.239</b>	<b>1.071</b>	<b>1.162</b>

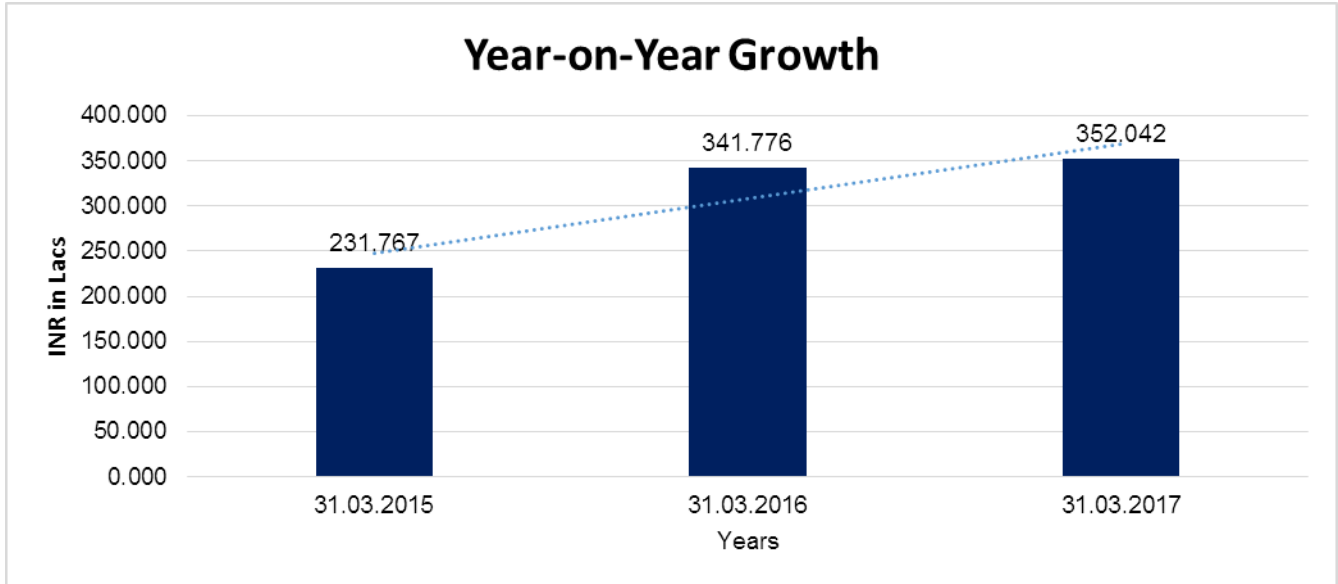


**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs

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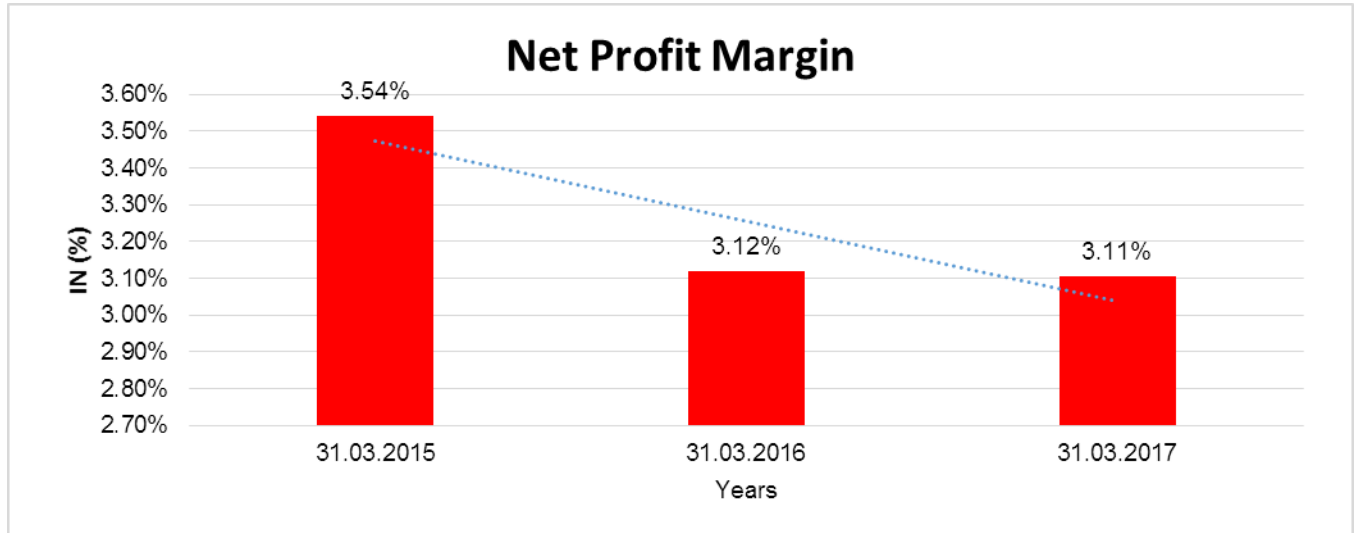
Sales	231.767	341.776	352.042
		<b>47.465</b>	<b>3.004</b>



**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	231.767	341.776	352.042
Profit/(Loss)	8.211	10.665	10.934
	<b>3.54%</b>	<b>3.12%</b>	<b>3.11%</b>

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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	No
22	Conduct of the banking account	Yes

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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:**

- Bullet
- Maruti Ciaz
- Mobile
- TVS Star City

**OBSERVATION POINTS**

<b>Company Name :</b>	GAURI ENTERPRISES
<b>Address :</b>	Kalus Road, Agarkar Wadi, Taluka: Khed, Pune – 410505, Maharashtra, India
<b>Contact No.:</b>	91-9922946127
<b>E-Mail :</b>	<a href="mailto:ravia2330@gmail.com">ravia2330@gmail.com</a>
<b>Person to whom we met :</b>	Mr. Ravi Sopan Agarkar
<b>Designation :</b>	Proprietor
<b>Name Board :</b>	Not Sighted
<b>Location :</b>	Difficult
<b>Landmark (If any) :</b>	Z.P. School
<b>Total floors of the building :</b>	2
<b>Subject situated on :</b>	Ground Floor

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<b>Locality:</b>	Residential	
<b>Area of premises :</b>	1400 sq. ft.	
<b>Area :</b>	Neutral	
<b>No. of employees seen at premises :</b>	01	
<b>Visibility Items :</b>	<ul style="list-style-type: none"> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> </ul>	
<b>Furniture items sighted :</b>	Chair, Table	
<b>Neighbour's Interview</b>		
<b>Neighbour's Overview :</b>	Our executive enquired with neighbour i.e. Mr. Omkar Agarkar, he confirmed that firm exists on given address.	
<b>Proof of visit :</b>	Photographs	
<b>Details of the person conducting visit:</b>	<b>Name :</b>	Mr. Kishor S. Chavan
	<b>Designation :</b>	Field Executive
	<b>Contact No.:</b>	91-9689270800

**PICTURES**

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**CMT REPORT (Corruption, Money Laundering & Terrorism]**

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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 26.07.2018 (date of report)) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

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Information Gathered by :	STL
Analysis Done by :	PSD
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**

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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