

## MIRA INFORM REPORT

Report No. :	512591
Report Date :	28.07.2018

### IDENTIFICATION DETAILS

Name :	HRISHIKESH ENTERPRISES
Registered Office :	Flat No. 403, Building 5, SN -39/1A0000, Rakshak Nagar, Phase -2, Kharadi, Pune – 411014, Maharashtra
Mobile No.:	91-9011018210 (Mrs. Sarika Vikram Warpe)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	04.10.2010
Capital Investment / Paid-up Capital :	INR 73.832 Lacs
GSTN : [Goods & Service Tax Registration No.]	27AARPW1105F1ZM
PAN No. : [Permanent Account No.]	AARPW1105F
SSI Reg. No.:	--
Shop & Establishment Certificate No.:	--
Udyog Aadhaar No.:	MH26E0061467
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Man Power Services (Labour Services).
No. of Employees :	3 (Approximately)

### RATING & COMMENTS

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

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

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2010. It is engaged in man power services.</p> <p>For the financial year 2017, the concern has achieved revenue 24.72% as compared to the previous year along with a fair profit margin of 7.08%.</p> <p>The satisfactory financial profile of the concern is marked by comfortable capital base along with negligible debt 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 visit was conducted at the address – Flat no. 403, Bldg – 5, SN – 39/ 1A0000, Rakshak Nagar, Phase – 2, Kharadi, Pune – 411014, Maharashtra, India. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Sarika Warpe (Proprietor).</p> <p>As per our executive's observation, it is a 5th storey building and subject is situated on 4th floor. Area of premises seems to be 557 sq. ft. approx. and number of employees sighted at the premises were 3. Locality seems to be residential and area appears to be neutral. Location was easy to find.</p> <p>We have not sighted subject name board.</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.

**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 28.07.2018

**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**

<b>Name :</b>	Mrs. Sarika Vikram Warpe
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9011018210
<b>Date :</b>	20.07.2018

**LOCATIONS**

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<b>Registered Office :</b>	Flat No. 403, Building 5, SN -39/1A0000, Rakshak Nagar, Phase -2, Kharadi, Pune – 411014, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9011018210 (Mrs. Sarika Vikram Warpe)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:hrishikesh_enterprises2010@rediffmail.com">hrishikesh_enterprises2010@rediffmail.com</a>
<b>Area:</b>	557 Sq. Ft (As per site visit)
<b>Locality :</b>	Residential (As per site visit)

**SOLE PROPRIETOR**

<b>Name :</b>	Mrs. Sarika Vikram Warpe
<b>Designation :</b>	Proprietor
<b>Address :</b>	Borhademala, Shirur, Pune -412210, Maharashtra, India
<b>Date of Birth/Age :</b>	20.02.1984
<b>PAN No. :</b>	AARPW1105F
<b>Aadhaar Card No :</b>	4284 1958 1797

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing Man Power Services (Labour Services).
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	<b>Local:</b> Cash and Credit <b>Overseas:</b> Cash and Credit
<b>Purchasing :</b>	<b>Local:</b> Cash and Credit <b>Overseas:</b> Cash and Credit

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Available
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--

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	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	Wholesalers and Retailers	
	<ul style="list-style-type: none"> <li>• Badve Engineering Limited</li> <li>• Badve Cellino Engineering Limited</li> </ul>	
	<b>Reference :</b>	Swastid Engineering Limited
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	3 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Union Bank of India
	<b>Branch :</b>	Viman Prestige, Shop No.11, Plot No. 87, Viman Nagar, Pune – 411014, Maharashtra, India
	<b>Person Name (With Designation) :</b>	91- 9422367384
	<b>Contact Number :</b>	Mr. Eshwar Borhade
	<b>Email:</b>	<a href="mailto:cbsvimannagar@unionbankofindia.com">cbsvimannagar@unionbankofindia.com</a>
	<b>Branch Code:</b>	554430
	<b>Account Number :</b>	544301010050605
	<b>IFSC/RTGS/NEFT:</b>	UBIN0554430
	<b>MICR No.:</b>	411026028
	<b>Type of Account:</b>	Current A/c

<b>Auditors :</b>	
<b>Name :</b>	KDK and Company Chartered Accountants
<b>Membership No:</b>	135600
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

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AS ON 31.03.2017

Particulars	INR IN Lacs
Capital A/c	101.525
Dividend A/c	0.082
Drawing A/c	(2.375)
Income Tax Paid A/c	(1.530)
Interest on Fixed Deposite A/c	0.255
Interest on Home Loan A/c	(0.514)
Vikram Varpe	(23.611)
<b>Total</b>	<b>73.832</b>

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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**

<b>SOURCES OF FUNDS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
<b>EQUITY AND LIABILITIES</b>			
1] Share Capital		73.832	64.373
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
<b>NETWORTH</b>		<b>73.832</b>	<b>64.373</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		54.364	23.881
2] Bank OD A/c		(5.719)	3.254
3] Unsecured Loans		0.000	0.000
<b>TOTAL BORROWING</b>		<b>48.645</b>	<b>27.135</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>122.477</b>	<b>91.508</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]		8.393	9.289
Capital work-in-progress		0.000	0.000
INVESTMENT		70.865	26.045
DEFERREX TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		0.000	0.000
Sundry Debtors		46.935	39.735
Cash & Bank Balances		1.506	4.376
Other Current Assets		6.045	0.327
Loans & Advances		12.650	29.215
<b>Total Current Assets</b>		<b>67.136</b>	<b>73.653</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		0.000	0.000
Other Current Liabilities		0.000	6.936
Provisions		23.917	10.543
<b>Total Current Liabilities</b>		<b>23.917</b>	<b>17.479</b>
<b>Net Current Assets</b>		<b>43.219</b>	<b>56.174</b>

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MISCELLANEOUS EXPENSES		0.000	0.000
<b>TOTAL</b>		<b>122.477</b>	<b>91.508</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>		
	Income	489.356	392.367
	Other Income	0.000	4.200
	<b>TOTAL</b>	<b>489.356</b>	<b>396.567</b>
<b>Less</b>	<b>EXPENSES</b>		
	Salary A/c	431.262	327.372
	Worker Reimbursement A/c	0.339	0.000
	Professional Tax A/c	0.901	0.751
	Advertisement A/c	1.412	0.000
	Audit Fees A/c	0.230	0.230
	Employees Contribution of P F A/c	0.000	20.883
	Petrol Expenses A/c	1.693	1.125
	Entertainment A/c	0.282	0.240
	Legal Fees A/c	0.000	0.623
	Transport A/c	0.257	0.000
	Office Expenses A/c	0.651	0.558
	Vehicle Insurance A/c	0.111	0.000
	Bajaj Allianz General Insurance A/c	0.306	0.000
	Electricity Expenses A/c	0.358	0.280
	Professional Fees A/c	0.202	0.000
	Repairs and Maintenance A/c	1.755	5.685
	Business Promotion Expenses A/c	1.734	0.801
	Worker Welfare A/c	7.113	4.600
	Mobile Expenses A/c	0.141	0.426
	Traveling Expenses A/c	0.620	0.661
	Miscellaneous Expenses A/c	0.351	0.291
	Printing and Stationery A/c	0.160	0.151
	<b>TOTAL</b>	<b>449.878</b>	<b>364.677</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>39.478</b>	<b>31.890</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>3.298</b>	<b>4.616</b>

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	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>		36.180	27.274
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>		1.528	1.645
	<b>NET PROFIT</b>		<b>34.652</b>	<b>25.629</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>		35.01	36.96
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>		10.43	9.87
Inventory Turnover <i>(Operating Income / Inventories)</i>		0.00	0.00
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>		4.70	3.43

**LEVERAGE RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>		0.50	0.41
Debt Equity Ratio <i>(Total Liability / Networth)</i>		0.66	0.42
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>		0.25	0.32
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>		0.11	0.14
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>		11.97	6.91

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**PROFITABILITY RATIOS**

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		7.08	6.53
Return on Total Assets ((PAT / Total Assets) * 100)	%		23.67	23.52
Return on Investment (ROI) ((PAT / Networth) * 100)	%		46.93	39.81

**SOLVENCY RATIOS**

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			7.58	4.81
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			7.58	4.81
G-Score Ratio Financial (Networth / Total Assets)			0.50	0.59
G-Score Ratio Debt (Debts / Equity Capital)			0.66	0.42
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			7.58	4.81

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

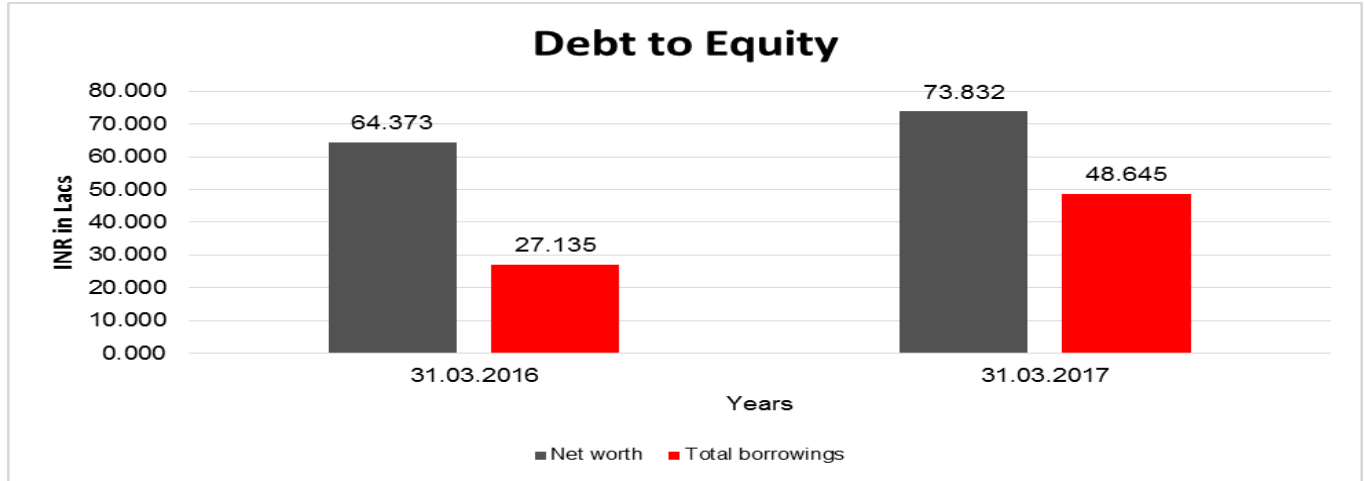
**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Share Capital	64.373	73.832
Reserves & Surplus	0.000	0.000
<b>Net worth</b>	<b>64.373</b>	<b>73.832</b>
Secured Loans	23.881	54.364
Bank OD A/c	3.254	(5.719)
Unsecured Loans	0.000	0.000

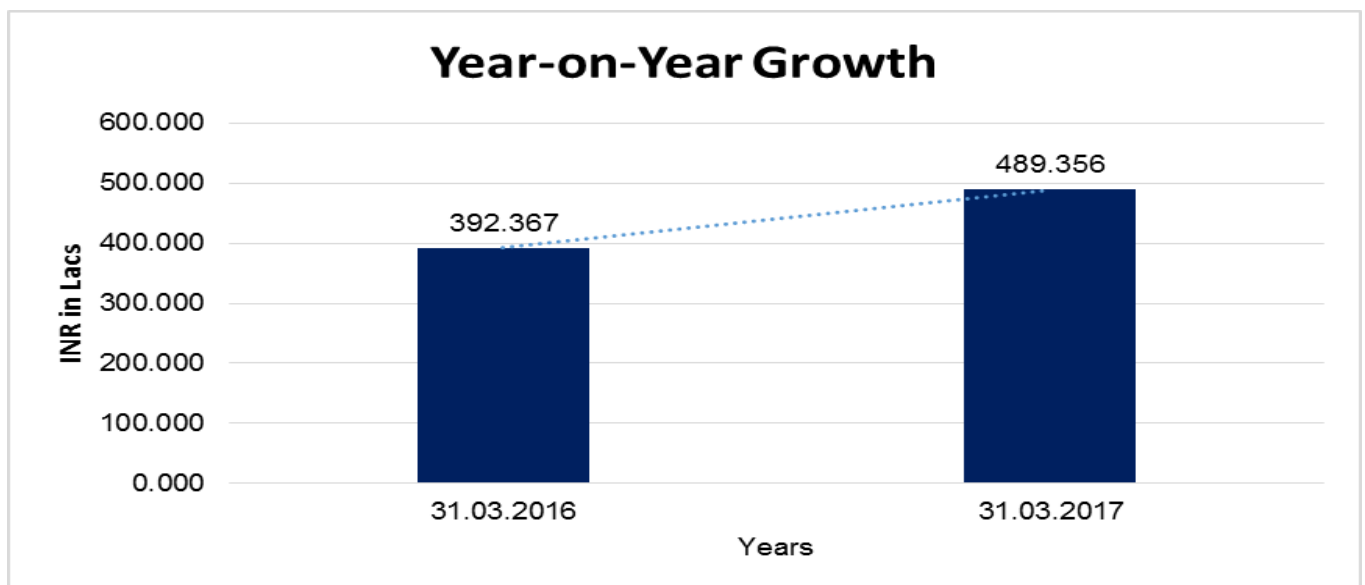
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	Total borrowings	27.135	48.645
Debt/Equity ratio		0.422	0.659



**YEAR-ON-YEAR GROWTH**

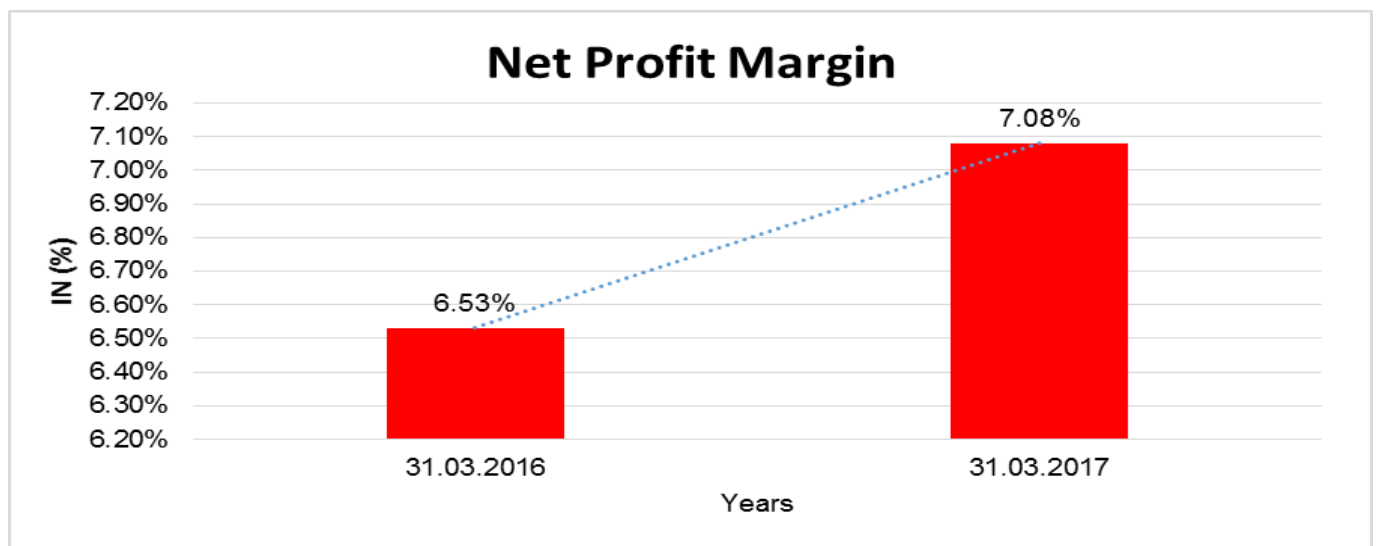
Year on Year Growth	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Sales	392.367	489.356
		<b>24.719</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Sales	392.367	489.356
Profit/(Loss)	25.629	34.652
	<b>6.53%</b>	<b>7.08%</b>



**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

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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	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

**FIXED ASSETS**

- Computer
- Furniture
- Honda Pleasure
- Mobile
- Tata Manza
- Tata Zest

**OBSERVATION POINTS**

<b>Name of Company :</b>	HRISHIKESH ENTERPRISES
<b>Address :</b>	Flat No. 403, Building 5, SN -39/1A0000, Rakshak Nagar, Phase -2, Kharadi, Pune – 411014, Maharashtra, India
<b>Mobile No.:</b>	91-9011018210
<b>Email :</b>	<a href="mailto:hrishikesh_enterprises2010@rediffmail.com">hrishikesh_enterprises2010@rediffmail.com</a>
<b>Person to whom we met:</b>	<b>Name:</b> Mrs. Sarika Vikram Warpe <b>Designation :</b> Proprietor
<b>Name Board :</b>	Not Sighted

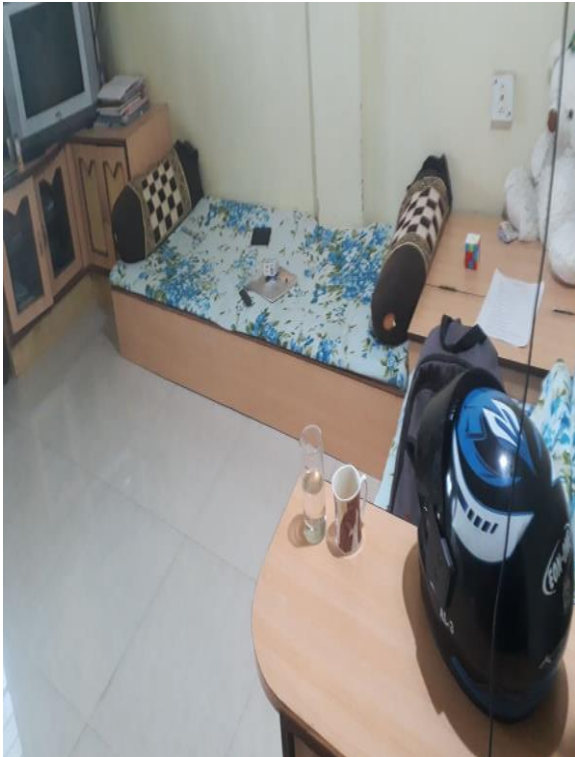
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<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Durga Mata Mandir
<b>Total Floors of the building:</b>	5 Floors
<b>Subject situated on:</b>	4 <sup>th</sup> Floor
<b>Locality:</b>	Residential
<b>Area of premises :</b>	557 Sq. Ft
<b>Area :</b>	Neutral
<b>Level of operation :</b>	Low
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work) :</b>	
<b>No. of employees seen at premises:</b>	3
<b>Furniture items sighted :</b>	Yes (Table, Chair)
<b>Proof of visit:</b>	Visiting Card / Photographs
<b>Details of the person conducting visit:</b>	
<b>Name:</b>	Mr. Kishor S Chavan
<b>Designation:</b>	Field Executive
<b>Contact:</b>	91-9689270800

**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 28.07.2018) (date of report):**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	SHT
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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