

MIRA INFORM REPORT

Report No. :	533979
Report Date :	16.11.2018

IDENTIFICATION DETAILS

Name :	SATURN SAI INDUSTRIES
Registered Office :	Gandhi Rice Mill, Near Bansal Dharam Kanta, Kichha Road, Thandi Sadak, Rudrapur – 263153, Uttarakhand
Mobile No.:	91-8979196622 (Mr. Vijay Sohanlal Saxena)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	09.02.2011
Capital Investment / Paid-up Capital :	INR 27.465 Lacs
PAN No.: [Permanent Account No.]	ABWFS4752N
GSTN : [Goods & Service Tax Registration No.]	05ABWFS4752N1ZA
Udyog Aadhar No.:	UK12A0003951
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturing of Auto Parts
No. of Employees :	12 (Approximately)

RATING & COMMENTS

MIRA's Rating :	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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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 2011.</p> <p>It is a manufacturer of auto parts.</p> <p>As per the financials of FY 2018, the concern has reported dip in its revenue as compared to the previous year and has reported low profit margin.</p> <p>The satisfactory financial risk profile of the concern is marked by comfortable capital base along with low debt balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note 1: The revenue contribution of "Badve Engineering Limited" for the FY 2018 is INR 90.000 lacs.</p> <p>Note 2: Site visit was conducted at the address – Gandhi Rice Mill, Near Bansal Dharam kanto, Kichha Road, Thandi Sadak, Rudrapur, 263153. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Vijay Saxena (Partner).</p> <p>Further, our executive enquired with neighbour companies – AN Auto and Manshiva Engg who claimed that the subject is situated on the address.</p> <p>As per our executive's observation, it is a shed type premises. Area of the premises seems to be approximately 2500 sq. ft. and number of employees sighted at the premises were 12. Locality seems to be commercial and area appears to be neutral. Location was easy to find and we have 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 (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

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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 16.11.2018

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. Vijay Sohanlal Saxena
Designation :	Partner
Contact No.:	91-8979196622
Date :	29.10.2018

LOCATIONS

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Registered Office/ Factory :	Gandhi Rice Mill, Near Bansal Dharam Kanta, Kichha Road, Thandi Sadak, Rudrapur – 263153, Uttarakhand, India
Tel. No.:	Not Available
Mobile No.:	91-8979196622 (Mr. Vijay Sohanlal Saxena) 91-8979706666 (Mrs. Geeta Omkar Saxena)
Fax No.:	Not Available
E-Mail :	ssindia99@yahoo.com ssindia11@yahoo.com
Area :	2500 sq. ft.
Locality :	Commercial

PARTNERS

Name :	Mr. Vijay Sohanlal Saxena
Designation :	Partner
Address :	24, Avas Vikas, Rudrapur, Kichha, Udham Singh Nagar- 263153, Uttarakhand, India
Date of Birth/Age :	01.07.1968
Aadhar No.:	7770 4598 4382
PAN No.:	BCDPS1845M
Name :	Mrs. Geeta Omkar Saxena
Designation :	Partner
Address :	Gangapur Road, Sarnim Hill View City, Foolsungi, Rudrapur, Kichha, Udham Singh Nagar- 263153, Uttarakhand, India
Date of Birth/Age :	04.05.1962
Aadhar No.:	3884 7167 4962
PAN No.:	AYNPS9944A

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Auto Parts
Products :	Auto Parts
Agencies Held :	--
Exports :	Not Available

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Imports :	Not Available
Terms :	
Selling :	Advance Payment and Others (RTGS/ NEFT)
Purchasing :	Advance Payment and Others (RTGS/ NEFT)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Chawla Ispat, Rudrapur Padamavati Steel, Rudrapur 		
Customers :	Manufacturer, Wholesalers, End Users and Trading Firm <ul style="list-style-type: none"> Badve Engineering Limited, Rudrapur Neel Metal Private Limited, Rudrapur 		
No. of Employees :	12 (Approximately)		
Bankers :	Banker Name :	Bank of Maharashtra	
	Branch :	A-3, Ring Road, Awas Vikas Colony, Rudrapur, Udham Singh Nagar-263153, Uttarakhand, India	
	Person Name (With Designation) :	Mr. Videsh Singh Negi	
	Email:	bom1362@mahabank.co.in	
	Contact Number :	91-5944-247942	
	Mobile Number :	91-7054811362	
	Account Number :	60127768541	
	IFSC Code:	MAHB0001362	
	MICR Code :	263014001	
	Branch Code :	001362	
	Type of Account :	Current A/c	
Facilities :	Secured Loan	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
	Term Loan	6.544	0.000
	Cash Credit	17.450	0.000
	Bank Overdraft		
	Bank of Maharashtra CC A/c	0.000	16.578
	Total	23.994	16.578

Auditors :	
Name :	Jain Ishant and Company Chartered accountants
Address :	IX, 2821, Street No. 18, Kailash Nagar, Delhi-110031, India

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Tel No.:	91-7895040000
Firm Regn. No.:	017215c
Membership No.:	527478

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2018

[INR in Lacs]

Particulars	Vijay Saxena	Geeta Saxena	Particulars	Vijay Saxena	Geeta Saxena
To Drawings	3.840	0.332	By Balance b/f	11.818	14.155
			By Net Profit	0.104	0.103
			By Salary to Partner	2.550	0.000
To Balance C/f	11.840	15.625	By Interest to Partners	1.208	1.699
Total	15.680	15.957	Total	15.680	15.957

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FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Partner's Capital	27.465	25.974	25.200
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	27.465	25.974	25.200
LOAN FUNDS			
1] Secured Loans	23.994	16.578	20.207
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	23.994	16.578	20.207
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	51.459	42.552	45.407
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	11.961	7.201	7.630
	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	39.861	28.496	22.999
Sundry Debtors	24.379	15.216	20.017
Cash & Bank Balances	1.740	3.268	2.134
Other Current Assets	0.000	3.469	9.449
Loans, Advances & Deposits	0.000	0.000	0.000
Total Current Assets	65.980	50.449	54.599
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	24.997	14.809	16.701
Other Current Liabilities and Provisions	1.485	0.289	0.121
Total Current Liabilities	26.482	15.098	16.822
Net Current Assets	39.498	35.351	37.777
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	51.459	42.552	45.407

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	117.991	140.654	101.850
	Other Income	0.000	0.000	6.194
	TOTAL	117.991	140.654	108.044
Less	EXPENSES			
	Cost of goods sold	97.438	117.991	85.618
	Indirect Expenses			
	Accounting Charges	0.250	0.000	0.250
	Audit Fees	0.100	0.090	0.085
	Computer Repair Expenses	0.130	0.000	0.000
	Discount	1.410	0.890	0.000
	Electricity Bill	0.796	0.987	0.668
	Late Payment Charges	0.170	0.000	0.000
	Loading Charges	0.224	0.262	0.180
	Miscellaneous Expenses	0.067	0.000	0.000
	Printing and Stationary	0.099	0.125	0.078
	Professional Fees	0.220	0.176	0.000
	Rent Paid	1.680	1.690	1.690
	Repair and Maintenance	1.154	0.454	0.000
	Round Off	0.000	0.001	0.000
	Salary	2.290	1.815	0.425
	Stock Insurance	0.057	0.000	0.000
	Training Expenses QRS	0.255	0.248	0.246
	Travelling expenses	0.146	0.000	0.000
	Fright Outward	0.000	1.905	1.810
	Insurance Expenses	0.000	0.057	0.055
	Legal Expenses	0.000	0.030	0.005
	Office Expenses	0.000	0.160	0.000
	Short and Excess	0.000	1.466	0.002
	Vehicles Running	0.000	0.178	0.000
	Interest on Late Deposit	0.000	0.090	0.000
	Line Loss	0.000	0.000	0.070
	Direct Expenses			
	Fright Inward	0.090	0.044	0.038
	Job Work	0.812	0.955	0.000
	Tools and Dies	0.256	0.433	0.000
	Wages	0.720	0.857	7.654
	Consumables	0.000	0.074	0.197
	Interest on Income Tax	0.012	0.000	0.000
	Income Tax	0.093	0.103	0.000
	Salary to Partners	2.550	2.750	2.080
	Interest to Partners	2.907	2.746	2.620
	TOTAL	113.926	136.577	103.771

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	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	4.065	4.077	4.273
Less	FINANCIAL EXPENSES	2.319	2.656	2.723
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	1.746	1.421	1.550
Less/ Add	DEPRECIATION/ AMORTISATION	1.539	1.191	1.301
	NET PROFIT	0.207	0.230	0.249

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	75.42	39.49	71.73
Account Receivables Turnover (Income / Sundry Debtors)	4.84	9.24	5.09
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	93.64	45.81	71.20
Inventory Turnover (Operating Income / Inventories)	0.10	0.14	0.19
Asset Turnover (Operating Income / Net Fixed Assets)	0.34	0.57	0.56

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.65	0.55	0.60
Debt Equity Ratio (Total Liability / Networth)	0.87	0.64	0.80

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Current Liabilities to Networth (Current Liabilities / Net Worth)	0.96	0.58	0.67
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.44	0.28	0.30
Interest Coverage Ratio (PBIT / Financial Charges)	1.75	1.54	1.57

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.18	0.16	0.24
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.27	0.40	0.40
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.75	0.89	0.99

SOLVENCY RATIOS

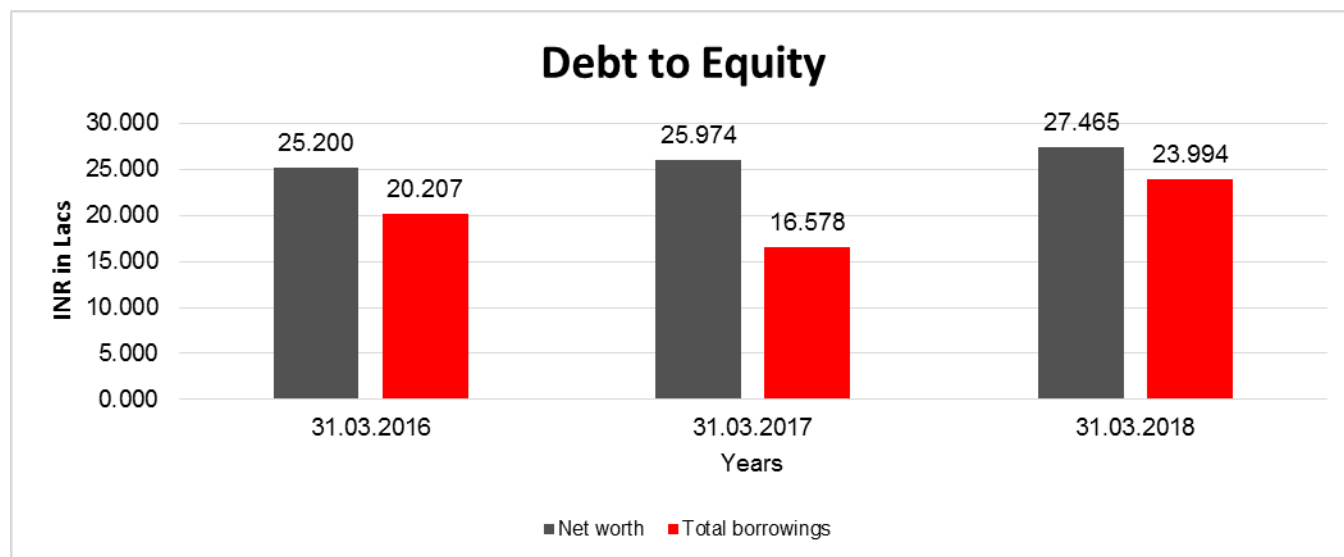
PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.49	3.34	3.25
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.99	1.45	1.88
G-Score Ratio Financial (Networth / Total Assets)	0.35	0.45	0.40
G-Score Ratio Debt (Debts / Equity Capital)	0.87	0.64	0.80
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.49	3.34	3.25

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

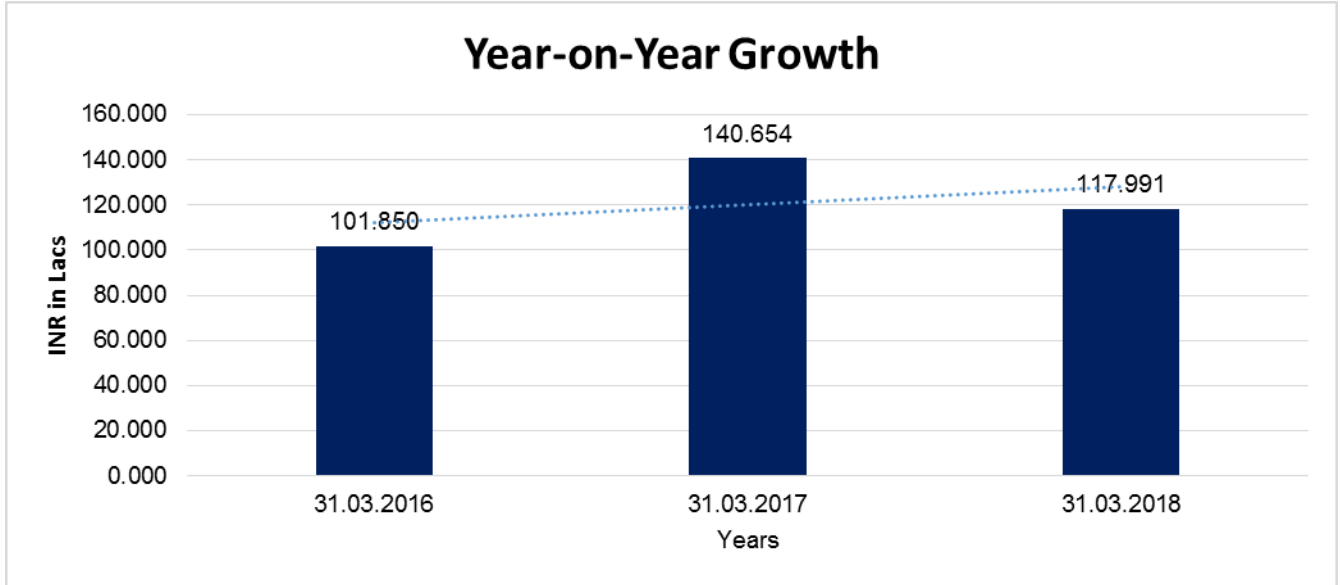
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Partners' Capital Account	25.200	25.974	27.465
Reserves & Surplus	0.000	0.000	0.000
Net worth	25.200	25.974	27.465
Secured Loans	20.207	16.578	23.994
Unsecured Loans	0.000	0.000	0.000
Total borrowings	20.207	16.578	23.994
Debt/Equity ratio	0.802	0.638	0.874



YEAR-ON-YEAR GROWTH

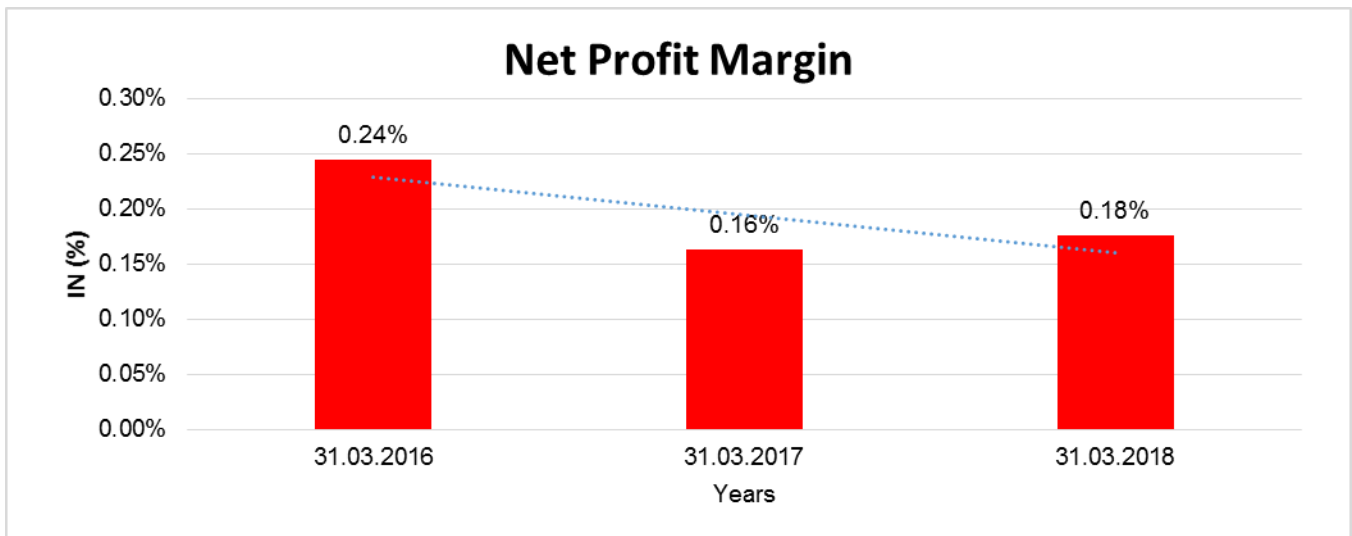
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	101.850	140.654	117.991
		38.099	(16.113)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	101.850	140.654	117.991
Profit/ (Loss)	0.249	0.230	0.207
	0.24%	0.16%	0.18%



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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	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
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

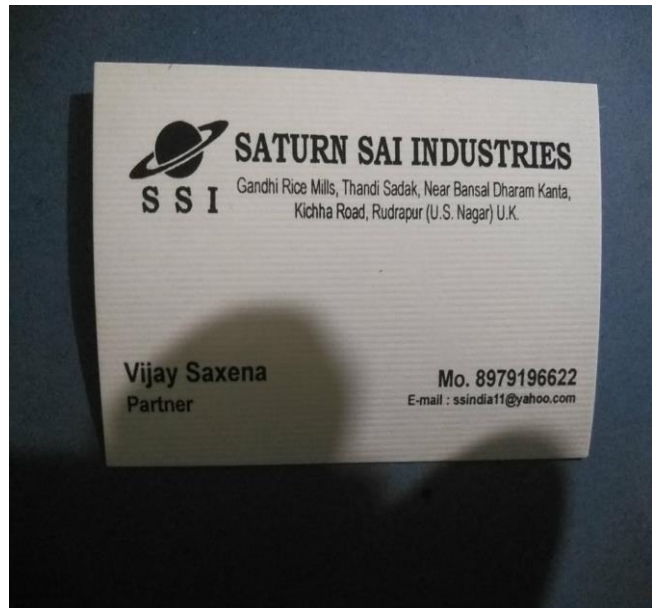
OBSERVATION POINTS

Name of Company :	SATURN SAI INDUSTRIES
Address :	Gandhi Rice Mill, Near Bansal Dharam Kanta, Kichha Road, Thandi Sadak, Rudrapur – 263153, Uttarakhand, India
Email :	ssindia11@yahoo.com
Person to whom we met:	Mr. Vijay Sohanlal Saxena
Designation :	Partner
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near Bansal Dharam Kanta
Total Floors of the building:	Shed Type Premises
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:	12
Visibility of Items:	<ul style="list-style-type: none"> • Computers • Air Conditioner • Office Equipment • Xerox Machine
Neighbour's interview :	Name of Company : AN Auto Contact Person Name : Mr. Harendra Yadav Name of Company : Manshiva Engg Contact Person Name : Mr. Siddanth Pandey (09891396233) Neighbour Overview : Existence confirmed

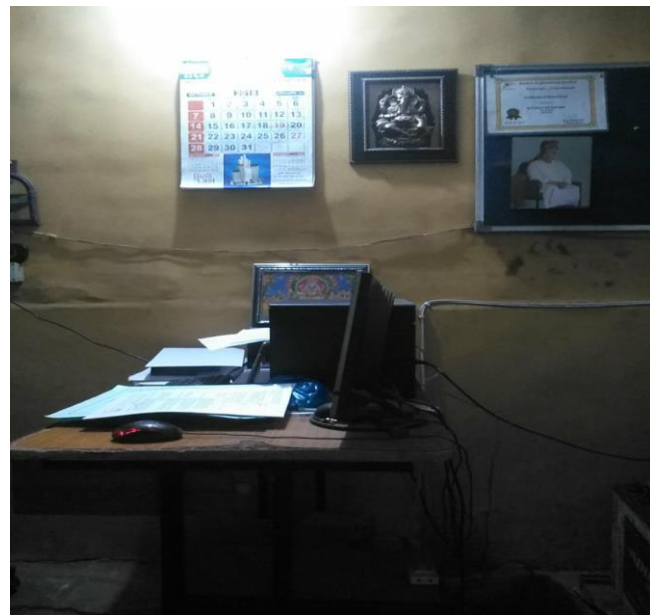
SATURN SAI INDUSTRIES - 533979

Proof of visit:	Photographs / Visiting Card
Details of the person conducting visit:	Name : Mr. Nagesh Kumar Designation : Field Executive Contact No.: 91-8077091024

PICTURES



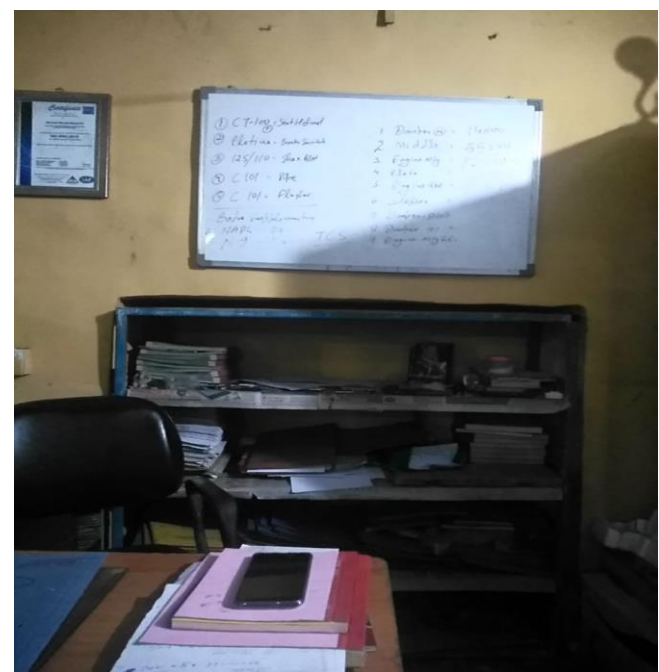
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NEIGHBOURS



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FIXED ASSETS

- Plant and Machinery
- Computer
- Electric Fittings
- Furniture and Fixture
- Invertor
- Mobile Phone

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 16.11.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SUV
Analysis Done by :	PRI
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	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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