

MIRA INFORM REPORT

Report No. :	533919
Report Date :	19.11.2018

IDENTIFICATION DETAILS

Name :	GURUDATTA ENTERPRISES
Registered Office :	Plot No. PAP-A-69, Near 3M India Limited, AP Ranjangaon, MIDC, Taluka Shirur, Pune – 412209, Maharashtra
Mobile No.:	91-9850368888 (Mr. Bhaskar Ganpatrao Shinde)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	01.04.2012
Capital Investment:	INR 43.905 Lacs
PAN No.: [Permanent Account No.]	BPAPS3326F
GSTN : [Goods & Service Tax Registration No.]	27BPAPS3326F1Z0
Udyog Aadhar No.:	MH26B0042976
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing, Stamping fabrication and Assembly of Four-wheeler Parts.
No. of Employees :	22 (Approximately)

RATING & COMMENTS

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

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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear

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

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 19.11.2018

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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. Bhaskar Ganpatrao Shinde
Designation :	Proprietor
Contact No.:	91-9850368888
Date :	15.11.2018

LOCATIONS

Registered Office / Factory:	Plot No. PAP-A-69, Near 3M India Limited, AP Ranjangaon, MIDC, Taluka Shirur, Pune – 412209, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9850368888 (Mr. Bhaskar Ganpatrao Shinde)
E-Mail :	gurudattae2017@gmail.com
Area :	10,000 Sq. Ft
Locality :	Industrial

SOLE PROPRIETOR

Name :	Mr. Bhaskar Ganpatrao Shinde
Designation :	Proprietor
Address :	Nagar Pune Road, Borhade Mala, Shirur, Pune- 412210, Maharashtra, India
Date of Birth/Age :	01.06.1979
Aadhaar Card No.:	9517 9436 2630
PAN No.:	BPAPS3326F

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing, Stamping fabrication and Assembly of Four-wheeler Parts.
Products :	Four-wheeler Parts
Agencies Held :	--

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Terms :	
Selling :	Advance Payment and RTGS/NEFT
Purchasing :	Advance Payment and RTGS/NEFT

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Badve Auto Comps • Badve Engineering Limited, Pune, Maharashtra, India • Badve Cellino Engineering Limited, Pune, Maharashtra, India • Chromewell Engineering Private Limited, Pune, Maharashtra, India 																																			
Customers :	Wholesalers, End-Users, Trading firms and Manufacturers <ul style="list-style-type: none"> • Badve Auto Comps • Badve Engineering Limited, Pune, Maharashtra, India • Badve Cellino Engineering Limited, Pune, Maharashtra, India • Chromewell Engineering Private Limited, Pune, Maharashtra, India 																																			
No. of Employees :	22 (Approximately)																																			
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td colspan="2">The Saraswat Cooperative Bank Limited</td> </tr> <tr> <td>Name of the Relationship Manager:</td> <td colspan="2">Mr. Tejas Arbuj</td> </tr> <tr> <td>Branch :</td> <td colspan="2">Gat No 1828, House No 703/1, At Post Ranjangaon, Taluka Shirur, Pune – 412209, Maharashtra, India</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-2138-650102 91-9689942818</td> </tr> <tr> <td>Email :</td> <td colspan="2">tejas.arbuj@saraswatbank.com laxmikant.jadhav@saraswatvbank.com</td> </tr> <tr> <td>Branch Code :</td> <td colspan="2">0000438</td> </tr> <tr> <td>Account No.:</td> <td colspan="2">438100100000099</td> </tr> <tr> <td>Sanctioned Limit/Loan:</td> <td colspan="2">INR 10.000 Lacs</td> </tr> <tr> <td>Account Type :</td> <td colspan="2">Cash Credit</td> </tr> <tr> <td>MICR Code :</td> <td colspan="2">411088041</td> </tr> <tr> <td>IFSC Code :</td> <td colspan="2">SRCB0000438</td> </tr> </table>			Banker Name :	The Saraswat Cooperative Bank Limited		Name of the Relationship Manager:	Mr. Tejas Arbuj		Branch :	Gat No 1828, House No 703/1, At Post Ranjangaon, Taluka Shirur, Pune – 412209, Maharashtra, India		Contact No.:	91-2138-650102 91-9689942818		Email :	tejas.arbuj@saraswatbank.com laxmikant.jadhav@saraswatvbank.com		Branch Code :	0000438		Account No.:	438100100000099		Sanctioned Limit/Loan:	INR 10.000 Lacs		Account Type :	Cash Credit		MICR Code :	411088041		IFSC Code :	SRCB0000438	
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MICR Code :	411088041																																			
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Facilities :	Secured Loan	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)																																	
	Corporation bank Hosuing Loan (Flat at Shirur)	18.040	18.713																																	
	Saraswant Bank Term Loan (Shop at MIDC)	66.024	67.381																																	
	ICICI Bank – Gold Loan	8.646	0.00																																	

	Oriental Bank – Cash Credit Lona	0.000	12.648
	Total	92.710	98.742
	Total		

Auditors :	
Name :	Hemant Shah and Associates LLP Chartered Accountant
Address :	Office No.304, 3 rd Floor, Jay Ganesh Viswa, Vishrantwadi, Pune – 411015, Maharashtra, India
FRRM Registration No.:	120816W
Membership No.:	039731

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2018

Particulars	[INR in Lacs]	Particulars	[INR in Lacs]
To Drawing (Personal)	1.021	By Balance B/D	40.235
To Tax Deducted at Source	0.195	By Interest Received on Saving Bank Deposits as per	0.051
To Interest on Housing Loan	1.677	By Net Surplus as per Income and Expenditure	6.512
To Balance C/D	43.905		
Total	46.798	Total	46.798

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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.

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietor's Capital	43.905	40.235	37.872
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	43.905	40.235	37.872
LOAN FUNDS			
1] Secured Loans	92.710	98.742	41.252
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	92.710	98.742	41.252
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	136.615	138.977	79.124
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	76.400	88.137	33.708
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	51.386	31.779	27.081
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	16.530	0.000	0.000
Sundry Debtors	15.012	24.157	23.344
Cash & Bank Balances	1.210	1.415	3.074
Other Current Assets	1.464	0.195	1.313
Loans & Advances	0.000	0.000	0.000
Total Current Assets	34.216	25.767	27.731
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	23.583	2.153	6.222
Other Current Liabilities	0.000	0.000	0.000
Provisions	1.804	4.553	3.174
Total Current Liabilities	25.387	6.706	9.396
Net Current Assets	8.829	19.061	18.335

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GURUDATTA ENTERPRISES - 533919

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	136.615	138.977	79.124

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	129.086	125.848	175.021
	Other Income	0.000	0.000	0.000
	TOTAL	129.086	125.848	175.021
Less	EXPENSES			
	Purchases of Material	83.272	0.000	0.000
	Closing Stock (Valued and Certified by the Proprietor)	(16.529)	0.000	0.000
	Labour Charges Paid	15.847	0.000	0.000
	Rates and Taxes Paid	0.152	0.261	0.252
	Advertisement Expenses	0.092	0.052	0.050
	Audit Fees Paid	0.150	0.150	0.150
	Conveyance Expenses	0.063	0.064	0.045
	Electricity Expenses	2.363	0.221	0.324
	General Insurance Premium	0.000	0.554	0.746
	Hotel Expenses Paid	0.614	0.100	0.141
	Legal Fees Paid	0.095	0.061	0.051
	Misc. Purchases	0.000	21.416	47.976
	Petrol and Fuel Expenses	0.635	0.441	0.280
	Postage and Courier	0.026	0.006	0.007
	Printing and Stationery	0.141	0.052	0.150
	Professional Fees	0.150	0.150	0.150
	Repairs and Maintenance	0.653	0.314	0.267
	Salaries and Bonus	14.051	82.201	105.887
	Stores and Consumable	1.215	1.414	1.996
	Sundry Expenses	0.163	0.093	0.152
	Telephone Expenses	0.120	0.094	0.120
	Travelling Expenses	0.422	0.241	0.355
	TOTAL	103.695	107.885	159.099
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	25.391	17.963	15.922
Less	FINANCIAL EXPENSES	7.142	2.986	3.047
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	18.249	14.977	12.875

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Less/ Add	DEPRECIATION/ AMORTISATION	11.737	8.544	3.945
	NET PROFIT	6.512	6.433	8.930

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	42.45	70.06	48.68
Account Receivables Turnover (Income / Sundry Debtors)	8.60	5.21	7.50
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	103.37	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	1.54	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.33	0.20	0.47

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.73	0.72	0.57
Debt Equity Ratio (Total Liability / Networth)	2.11	2.45	1.09
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.58	0.17	0.25
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.74	2.19	0.89
Interest Coverage Ratio (PBIT / Financial Charges)	3.56	6.02	5.23

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	5.04	5.11	5.10
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.02	4.42	10.09
Return on Investment (ROI) ((PAT / Networth) * 100)	%	14.83	15.99	23.58

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	3.37	8.58	5.83
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	2.72	8.58	5.83
G-Score Ratio Financial (Networth / Total Assets)	0.27	0.28	0.43
G-Score Ratio Debt (Debts / Equity Capital)	2.11	2.45	1.09
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	3.37	8.58	5.83

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

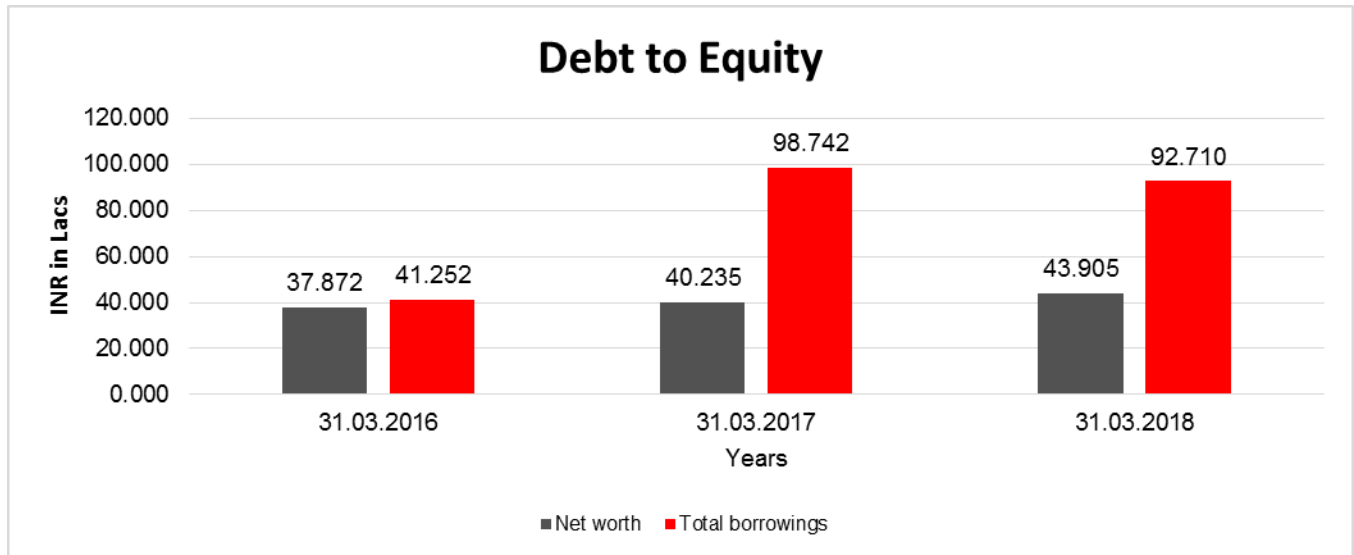
FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital	37.872	40.235	43.905
Reserves & Surplus	0.000	0.000	0.000
Net worth	37.872	40.235	43.905
Secured Loans	41.252	98.742	92.710
Unsecured Loans	0.000	0.000	0.000
Total borrowings	41.252	98.742	92.710

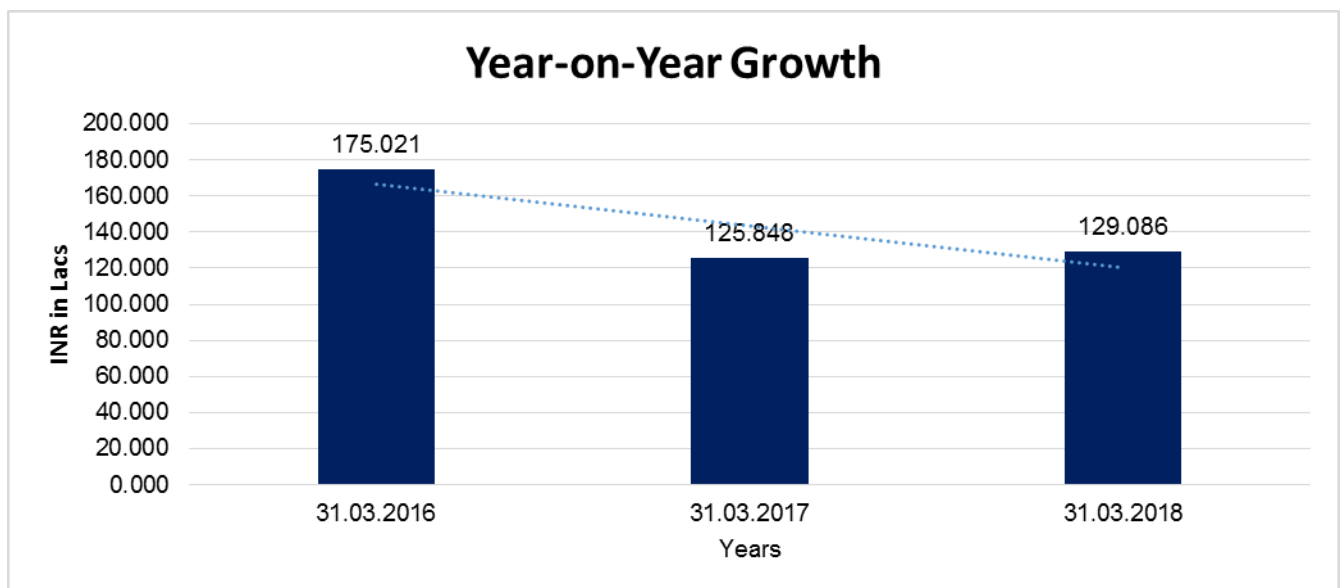
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Debt/Equity ratio	1.089	2.454	2.112
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YEAR-ON-YEAR GROWTH

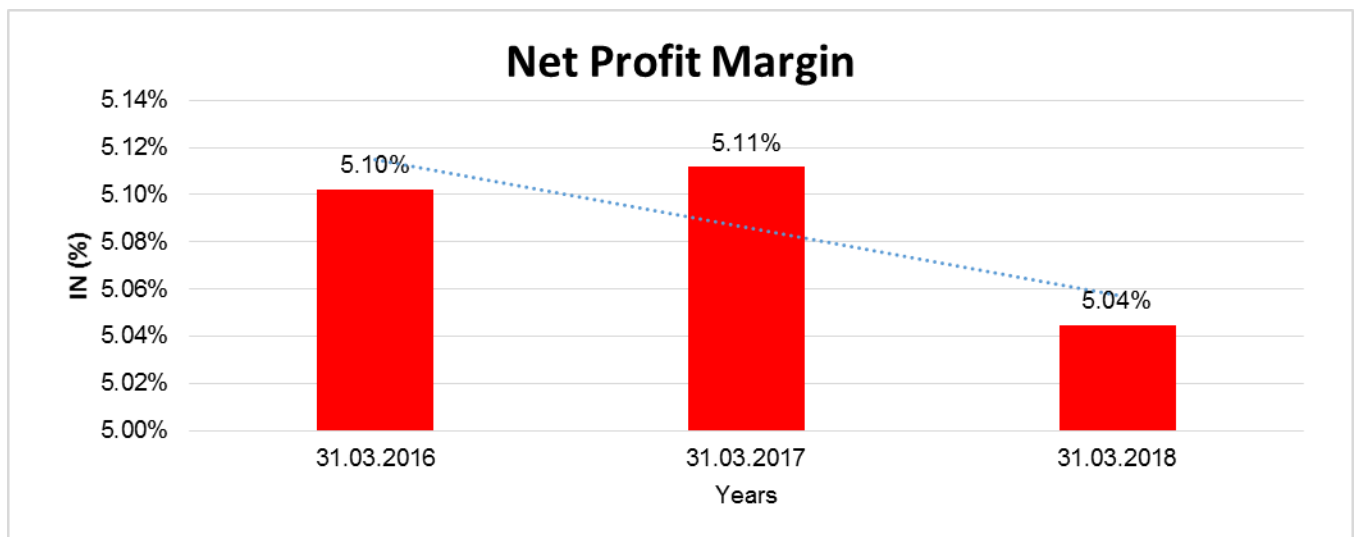
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	175.021	125.848	129.086
		(28.095)	2.573



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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	175.021	125.848	129.086
Profit/ (Loss)	8.930	6.433	6.512
	5.10%	5.11%	5.04%



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	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

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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

FIXED ASSETS

- Furniture and Fixtures
- Electrical Fittings
- Computer and Printers
- Tools and Machinery
- Toyota Innova 2.5
- Commercial Shop

OBSERVATION POINTS

Name of Company :	GURUDATTA ENTERPRISES
Address :	Plot No. PAP-A-69, Near 3M India Limited, AP Ranjangaon, MIDC, Taluka Shirur, Pune – 412209, Maharashtra, India
Mobile No.:	91-8308064829
Email :	gurudattae2017@gmail.com
Person to whom we met:	Mr. Anil Pawar
Designation :	Assistant General Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near 3M
Total Floors of the building:	Factory type premises
Locality:	Industrial
Area of premises :	10,000 (sq. ft.) (approx.)
Area :	Upmarket
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	22 (approx.)
Visibility of Items:	Computers
Furniture items sighted :	Yes (Table, Chairs, Cabin, Fan and Computers)
Sister concerns (Others names on name board):	No
Neighbour's interview :	Name of Company: Swara Industries

	Contact person name : Mr. Pingle (HR) Name of Company: V D Techno Solu Contact person name : Mr. Kardely
Neighbour's overview:	Existence Confirmed
Proof of visit:	Photograph Photographs: Exterior with name board / Interior / Shop Floor / Stock etc.
Details of the person conducting visit:	Name: Mr. Ravi Sonar Designation: Field Executive Contact No.:91-9325159995

PICTURES



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NEIGHBOURS



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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 19.11.2018 (date of report)) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SVA
Analysis Done by :	DIV
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

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- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)