

MIRA INFORM REPORT

Report No. :	509979
Report Date :	08.10.2018

IDENTIFICATION DETAILS

Name :	SAI KRUPA ENGG WORKS
Registered Office :	D-2/45, Tivim Industrial Estate, Karaswada, Bardez – 403507, Goa
Mobile No.:	91-9921414383 (Mr. Vishnu Narayan Shirodkar)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	14.06.1995
Capital Investment / Paid-up Capital :	INR 159.587 Lacs
PAN No.: [Permanent Account No.]	AHCPS1544A
GSTN : [Goods & Service Tax Registration No.]	30AHCPS1544A2Z2
Udyog Aadhaar No.:	GA01A0002212
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Sheet Metal Part like Steel Sheet, Angle, Pipe Tube.
No. of Employees :	08 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 1995.</p> <p>It is engaged in manufacturing of sheet metal parts like steel sheet, angle, pipe tube, etc.</p> <p>As per the financials of FY 2017, the company has reported dip in its revenue as compared to the previous year but has managed to maintain a decent profit margin of 16.62%.</p> <p>The moderate financial risk profile of the company is marked by comfortable net worth base along with modest scale of operations.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings with some caution.</p> <p>Note 1: The revenue contribution of "Badve Engineering Limited" for the FY 2017 is INR 40.000 lacs.</p> <p>Note 2: Site visit was conducted at the address D/2-45, Thivim Industrial Estate, Karaswaad, Bardez 403507, Goa. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Ajit (Manager).</p> <p>Further, our executive enquired with neighbour companies – Glowsign Goa and S N Industries who claimed that the subject is situated on the address.</p> <p>As per our executive's observation, it is a shed type premises. Location was easy to find. Locality seems to be industrial and area appears to be neutral. Area of the premises seems to be approximately 800 sq. ft. and number of employees sighted at the premises were 8.</p> <p>Name board of the subject was not sighted at the address.</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

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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 08.10.2018

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

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Name :	Mr. Vishnu Narayan Shirodkar
Designation :	Proprietor
Contact No.:	91-9921414383
Date :	28.09.2018

LOCATIONS

Registered Office/ Factory :	D-2/45, Tivim Industrial Estate, Karaswada, Bardez – 403507, Goa, India
Tel. No.:	Not Available
Mobile No.:	91-9921414383 (Mr. Vishnu Narayan Shirodkar)
E-Mail :	Saikrupa72@ymail.com
Area :	800 sq. ft.
Locality :	Industrial

SOLE PROPRIETOR

Name :	Mr. Vishnu Narayan Shirodkar
Designation :	Proprietor
Address :	H. No.24, Valshi, Bordem, Bicholim – 403504, Goa, India
Date of Birth/Age :	08.05.1957
Voter ID No.:	LGQ0989608
Aadhaar No.:	6802 0479 5628
PAN No.:	AHCPS1544A

DETAILS OF GROUP COMPANIES

Sister Concern :	Shree Sai Krupa Engineering Works
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BUSINESS DETAILS

Line of Business :	Manufacturing of Sheet Metal Part like Steel Sheet, Angle, Pipe Tube.
Products :	<ul style="list-style-type: none"> • Steel Sheet • Angle • Pipe Tube
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available

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Imports :	Not Available
Terms :	
Selling :	Cash and Credit
Purchasing :	Cash and Credit

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Steel Man (Goa) • Vedanta Infra Trade (Goa) • Datta Engineering Works (Goa) 																						
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> • HYD Air Engg Works (Goa) • Dynaquip Machine (Goa) • Aspire Engineers (Goa) 																						
No. of Employees :	08 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Bank of Baroda</td> </tr> <tr> <td>Branch :</td> <td>Mapuca North Goa, S S Plaza, Phase III, Marod, Mapuca, Bardez – 403507, Goa, India</td> </tr> <tr> <td>Name of the Relationship Manager :</td> <td>Mr. Rohit Raj</td> </tr> <tr> <td>Tel. No.:</td> <td>91-832-2262468/ 2262295</td> </tr> <tr> <td>Mobile No.:</td> <td>91-7798140136</td> </tr> <tr> <td>Account No.:</td> <td>06050200000043</td> </tr> <tr> <td>E-Mail :</td> <td>mapuca@bankofbaroda.com</td> </tr> <tr> <td>Account Type :</td> <td>Current A/c</td> </tr> <tr> <td>RTGS/ NEFT/ IFSC Code :</td> <td>BARB0MAPUCA</td> </tr> <tr> <td>Branch Code :</td> <td>MAPUCA</td> </tr> <tr> <td>MICR Code :</td> <td>403012011</td> </tr> </table>	Banker Name :	Bank of Baroda	Branch :	Mapuca North Goa, S S Plaza, Phase III, Marod, Mapuca, Bardez – 403507, Goa, India	Name of the Relationship Manager :	Mr. Rohit Raj	Tel. No.:	91-832-2262468/ 2262295	Mobile No.:	91-7798140136	Account No.:	06050200000043	E-Mail :	mapuca@bankofbaroda.com	Account Type :	Current A/c	RTGS/ NEFT/ IFSC Code :	BARB0MAPUCA	Branch Code :	MAPUCA	MICR Code :	403012011
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RTGS/ NEFT/ IFSC Code :	BARB0MAPUCA																						
Branch Code :	MAPUCA																						
MICR Code :	403012011																						

Auditors :	
Name :	S. J. Kamat and Company Chartered Accountants
Address :	Tamaturgo's Building. Near State Bank of India (ADB), Mapusa, Goa, India
Tel. No.:	91-832-2263173/ 2222570
Membership No.:	034901

LITIGATIONS

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NIL

CAPITAL STRUCTURE
[INR in Lacs]

AS ON 31.03.2017

CAPITAL ACCOUNT	INR In Lacs
Capital Drawings	163.604
Drawings	(4.046)
Income	0.018
Gas Subsidy	0.011
Total	159.587

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.

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Capital Account	159.587	156.661	62.509
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	159.587	156.661	62.509
LOAN FUNDS			
1] Secured Loans	65.609	68.545	65.321
2] Unsecured Loans	23.400	23.200	23.200
TOTAL BORROWING	89.009	91.745	88.521
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	248.596	248.406	151.030
APPLICATION OF FUNDS			

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FIXED ASSETS [Net Block]	51.687	61.268	68.262
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	8.204	10.466
Sundry Debtors	3.018	3.649	2.157
Cash & Bank Balances	6.833	5.136	1.748
Other Current Assets	1.944	0.050	0.050
Loans, Advances and Deposits	191.403	199.029	69.145
Total Current Assets	203.198	216.068	83.566
<u>Less</u> : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	3.948	26.591	0.730
Other Current Liabilities	0.333	1.820	0.000
Provisions	2.008	0.519	0.068
Total Current Liabilities	6.289	28.930	0.798
Net Current Assets	196.909	187.138	82.768
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	548.596	248.406	151.030

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	41.769	49.209	53.213
	Other Income	0.432	100.703	9.584
	TOTAL	42.201	149.912	62.797
Less	EXPENSES			
	Cost of Goods Sold	9.826	43.310	21.122
	Consultancy Fees	0.000	0.000	0.085
	Depreciation on Plant	8.681	0.000	0.000
	Discount	0.000	0.004	0.205
	Freight	0.010	0.000	0.000
	Challan Fees Paid	0.013	0.000	0.000
	Electricity Charges	0.471	0.089	0.401
	Industrial Rating Fees	0.368	0.000	0.000
	Insurance	0.719	0.407	1.046
	Loan Processing Charges	0.000	0.288	0.000
	Miscellaneous Expenses	0.230	0.000	0.000
	Mobile Bill Expenses	0.058	0.244	0.000

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	Other Charges	0.002	0.000	0.059
	Petrol Expenses	1.710	1.652	0.000
	Printing and Stationery	0.052	0.000	0.000
	Professional Fees	0.000	0.152	0.280
	Registration Fees Paid	0.000	0.050	0.000
	Repairs and Maintenance	0.000	0.000	0.096
	Telephone and Internet Charges	0.343	0.289	0.000
	Transport Expenses	0.056	0.005	0.002
	Travelling Expenses	0.028	0.000	0.000
	Vat Assessment Dues	0.011	0.000	0.000
	Vehicles Expenses	1.125	0.101	0.000
	Water Charges	0.013	0.000	0.050
	Wages	0.000	0.000	3.600
	TOTAL	23.716	46.591	26.946
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	18.485	103.321	35.851
Less	FINANCIAL EXPENSES	10.462	10.387	8.443
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	8.023	92.934	27.408
Less/ Add	DEPRECIATION/ AMORTISATION	1.080	10.825	11.684
	NET PROFIT/ (LOSS) FOR THE YEAR	6.943	82.109	15.724

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	26.37	27.07	14.80
Account Receivables Turnover (Income / Sundry Debtors)	13.84	13.49	24.67
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	146.65	224.10	12.61
Inventory Turnover (Operating Income / Inventories)	0.00	12.59	3.43
Asset Turnover	0.36	1.69	0.53

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(Operating Income / Net Fixed Assets)			
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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.37	0.44	0.59
Debt Equity Ratio (Total Liability / Networth)	0.56	0.59	1.42
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.19	0.33	0.38
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.32	0.39	1.09
Interest Coverage Ratio (PBIT / Financial Charges)	1.77	9.95	4.25

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	16.62	166.86	29.55
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.72	29.61	10.36
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.35	52.41	25.15

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	6.84	4.14	3.48
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	6.84	3.99	3.05
G-Score Ratio Financial (Networth / Total Assets)	0.63	0.56	0.41
G-Score Ratio Debt (Debts / Equity Capital)	0.56	0.59	1.42

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G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	6.84	4.14	3.48
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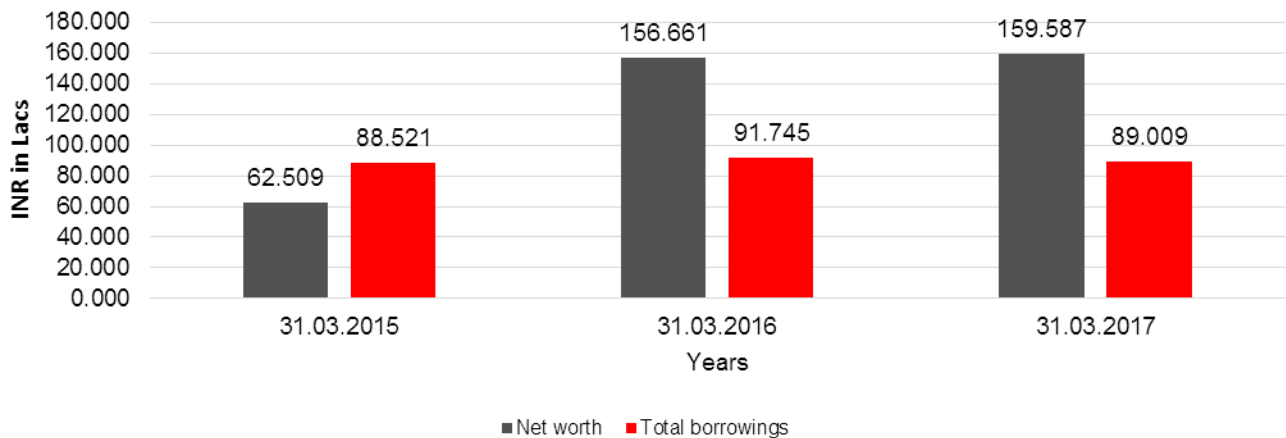
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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
Capital Account	62.509	156.661	159.587
Reserves & Surplus	0.000	0.000	0.000
Net worth	62.509	156.661	159.587
Secured Loans	65.321	68.545	65.609
Unsecured Loans	23.200	23.200	23.400
Total borrowings	88.521	91.745	89.009
Debt/Equity ratio	1.416	0.586	0.558

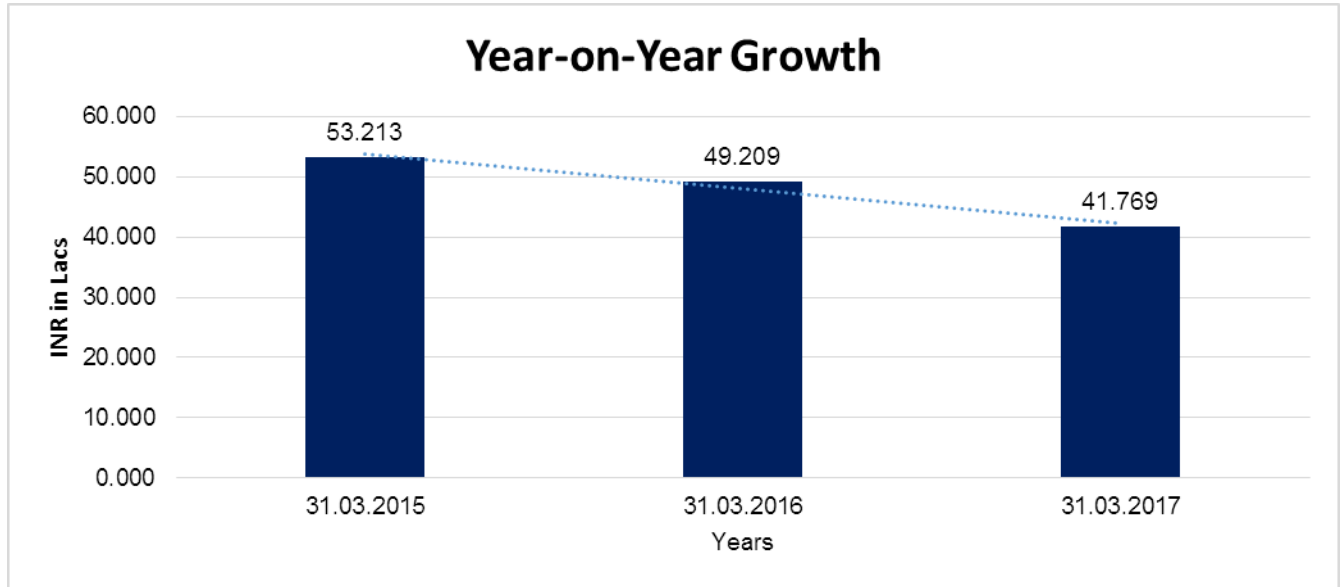
Debt to Equity



YEAR-ON-YEAR GROWTH

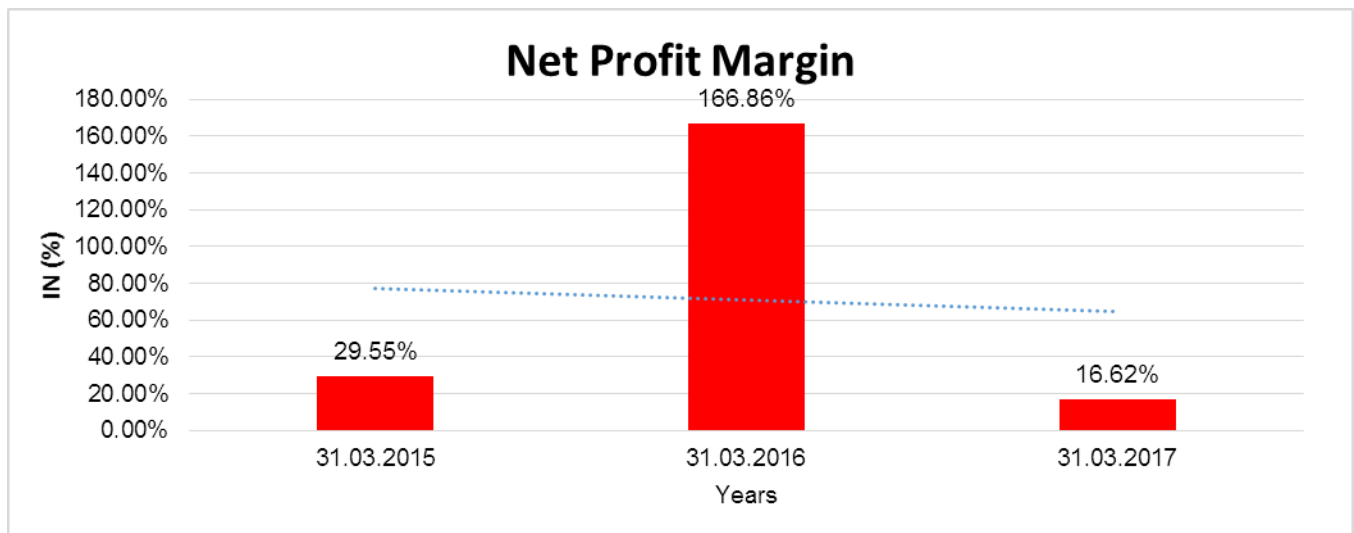
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	53.213	49.209	41.769
		(7.524)	(15.119)

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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	53.213	49.209	41.769
Profit	15.724	82.109	6.943
	29.55%	166.86%	16.62%



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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	Yes
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	Yes
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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

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- Car
- Car Duster
- Computer
- Computer Accessories
- Computer Peripherals
- Electrical Installation
- Fans
- Furniture
- Honda Activa
- Laptop
- Laser Printer
- Machinery
- Plant and Machinery
- Printer
- Scoda Rapid
- Shed
- Telephone Instrument
- Tools and Equipment
- UPS Battery
- Water Purifier

OBSERVATION POINTS

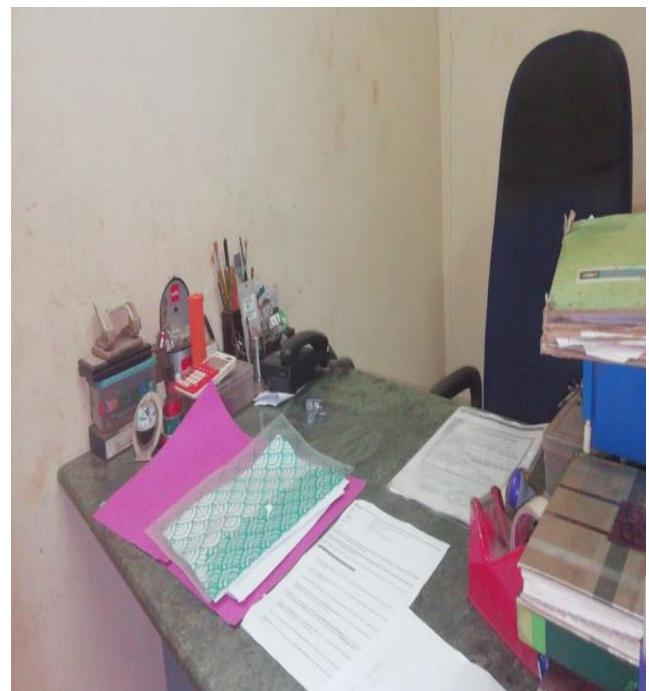
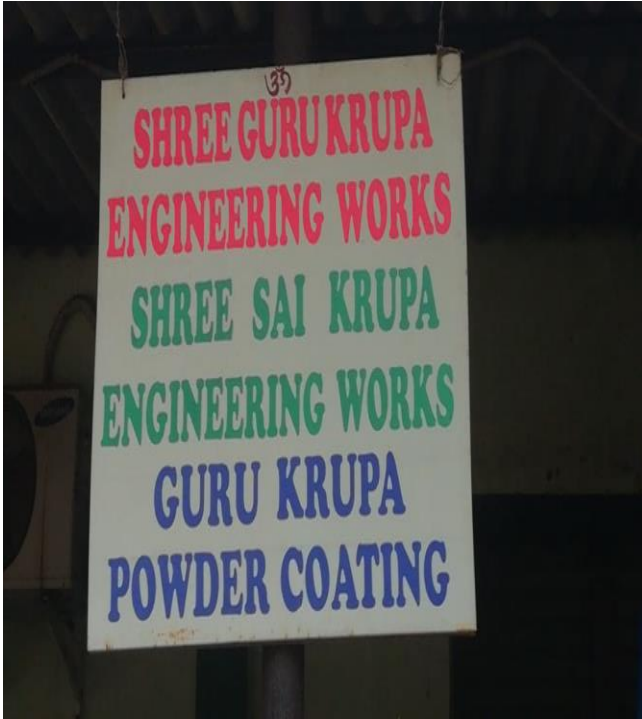
Company Name :	SAI KRUPA ENGG WORKS
Address :	D-2/45, Tivim Industrial Estate, Karaswada, Bardez – 403507, Goa, India
Contact No.:	91-9921414363/ 83
E-Mail :	saikrupa72@ymail.com
Person to whom we met :	Mr. Ajit
Designation :	Manager
Name Board :	Not Sighted
Location :	Easy
Landmark (If any) :	S N Industries and Glowsign Goa
Total floors of the building :	Shed type premises
Locality:	Industrial
Area of premises :	800 sq. ft.

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Area :	Neutral	
Level of operation :	Medium	
Details of hypothecation signboard (if any) (As Displayed in Factory/ Work)		
No. of employees seen at premises :	08	
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computers • Air Conditioner • Office Equipment • Xerox Machine 	
Furniture items sighted :	Chairs	
Sister concerns (Other names on name board) :	Shree Sai Krupa Engineering Works	
Neighbour's Interview		
i.Name of company :	Glowsign Goa	
Contact person name :	Mr. John Paul	
ii.Name of company :	S N Industries	
Contact person name :	Mr. Mayank	
Proof of visit :	Photographs	
Photographs	Interior / Shop Floor/ Stock, etc.	
Details of the person conducting visit:	Name :	Mr. Upen Kurle
	Designation :	Field Executive
	Contact No.:	91-7744966116/ 9309902793

PHOTOGRAPHS

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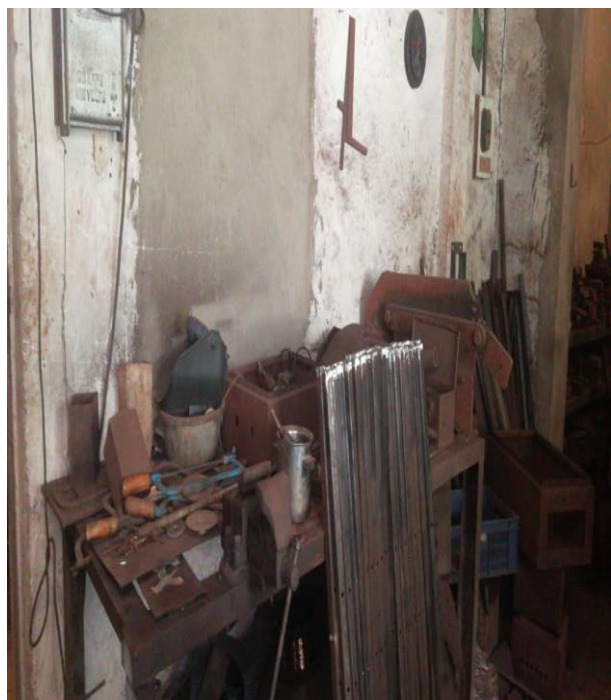
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NEIGHBOURS



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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 :

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- 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 08.10.2018 (date of report) :**
No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	PRY
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	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

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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)