

MIRA INFORM REPORT

Report No. :	532434
Report Date :	19.10.2018

IDENTIFICATION DETAILS

Name :	ACCURUB TECHNOLOGIES
Registered Office :	Gat No. 679, Alandi Road, Near Benteler Distribution, Village – Kuruli, Taluka – Khed, Pune- 410501, Maharashtra
Tel. No.:	91-213-5610409
Website :	www accurub.com
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment:	30.09.2014
Capital Investment:	INR 132.137 Lacs
PAN No.: [Permanent Account No.]	ABAF8970G
GSTN : [Goods & Service Tax Registration No.]	27ABAF8970G1ZB
Udyog Aadhar No.:	MH26B0023370
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturing of Rubber Products.
No. of Employees :	25 (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 19.10.2018

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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. Jasmeet Singh Madan
Designation :	Partner
Contact No.:	91-9922921798
Date :	12.10.2018

LOCATIONS

Registered Office / Factory:	Gat No. 679, Alandi Road, Near Benteler Distribution, Village – Kuruli, Taluka – Khed, Pune- 410501, Maharashtra, India
Tel. No.:	91-213-5610409
Mobile No.:	91-9922921798 (Mr. Jasmeet Singh Madan) 91-9767755207 (Mr. Charanjeet Singh Harpal Singh Bhatia)
E-Mail :	Jasmeet@accurategroup.co.in csb@accurategroup.co.in
Website :	www accurub.com
Area:	6,000 Sq. Ft
Location :	Owned
Locality :	Industrial

PARTNER

Name :	Mr. Jasmeet Singh Madan
Designation :	Partner
Address :	3, Ishan Ankita Housing Society, Pratham Kalewadi Phata, Kaveri Nagar, Wakad Hinjavadi, Infotech Park (Hinjewadi), Mulshi Pune– 411057, Maharashtra, India
Date of Birth/Age :	09.12.1989
Aadhaar Card No.:	4443 6572 5769
PAN No.:	CAGPM0447P
Name :	Mr. Charanjeet Singh Harpal Singh Bhatia
Designation :	Partner
Address :	164, Ankita Co-Operative Housing Society, Pratham Society, S No. 210/3 And 4, Near Telephone Exchange, Wakad, Hinjewadi, Infotech Park (Hinjawadi), Mulshi Pune – 411057, Maharashtra, India
Date of Birth/Age :	25.10.1979
Aadhaar Card No.:	5484 7297 0158
PAN No.:	AGTPB0960F

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DETAILS OF GROUP COMPANIES

Sister Concern:	Accurate Auto Comps
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BUSINESS DETAILS

Line of Business :	Manufacturing of Rubber Products.
Products :	Rubber Products
Agencies Held :	--
Terms :	
Selling :	Cash and Credit
Purchasing :	Cash and Credit

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Accurate Auto Comps • Engitech Industries • Shiok Enterprises 														
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> • Industries Del Recambio India Private Limited, Tamilnadu • Magneti Marelli Motherson Shock Absorbers India Private Limited, Pune • AVI Worldwide Private Limited, Mumbai • Badve Engineering Limited 														
No. of Employees :	25 (Approximately)														
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Axis Bank Limited</td> </tr> <tr> <td>Branch :</td> <td>214, 215 City Mall, 2nd Floor, Plot No 1, Ganesh Khind (University) Road, Pune - 411007, Maharashtra, India</td> </tr> <tr> <td>Name of the Relationship Manager:</td> <td>Mr. Dharmendra Dhanjani</td> </tr> <tr> <td>Contact No.:</td> <td>91-20-66223813 91-9825195860</td> </tr> <tr> <td>Email :</td> <td>dharmendra.dhanjani@axisbank.com</td> </tr> <tr> <td>Branch Code :</td> <td>001636</td> </tr> <tr> <td>Account No.:</td> <td>917030019989280</td> </tr> </table>	Banker Name :	Axis Bank Limited	Branch :	214, 215 City Mall, 2 nd Floor, Plot No 1, Ganesh Khind (University) Road, Pune - 411007, Maharashtra, India	Name of the Relationship Manager:	Mr. Dharmendra Dhanjani	Contact No.:	91-20-66223813 91-9825195860	Email :	dharmendra.dhanjani@axisbank.com	Branch Code :	001636	Account No.:	917030019989280
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Branch Code :	001636														
Account No.:	917030019989280														

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	Account Type :	Cash Credit
	Limit:	INR 175.000 Lacs
	MICR Code :	411211027
	IFSC Code :	UTIB0001636

Auditors :	
Name :	Naresh Duseja and Company Chartered Accountant
Membership No.:	118252

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2018

Partners Capital	INR 132.137 Lacs
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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] Partners Capital	132.137	53.409	67.735
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	132.137	53.409	67.735
LOAN FUNDS			
1] Secured Loans	212.863	90.193	88.644
2] Unsecured Loans	165.000	245.278	52.503
TOTAL BORROWING	377.863	335.471	141.147
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	510.000	388.880	208.882
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	326.919	232.048	265.671
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	68.206	45.166	45.167
Sundry Debtors	156.556	97.596	10.944
Cash & Bank Balances	3.004	5.239	10.086
Other Current Assets	84.112	23.039	0.000
Loans & Advances	28.723	39.804	38.717
Total Current Assets	340.601	210.844	104.914
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	156.547	46.207	160.869
Other Current Liabilities	0.973	7.805	0.834
Provisions	0.000	0.000	0.000
Total Current Liabilities	157.520	54.012	161.703
Net Current Assets	183.081	156.832	(56.789)
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	510.000	388.880	208.882

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017
	SALES		
	Income	605.895	219.523
	Other Income	0.000	0.000
	TOTAL	605.895	219.523
Less	EXPENSES		
	Cost of Goods Sold	414.340	141.000
	Direct Expenses		
	Factory Expenses	1.719	0.000
	Calibration Charges @ GST 18%	0.075	0.114
	Electricity Charges	0.000	6.441
	Labour Charges	0.000	0.623
	Conveyance	0.607	0.000
	Indirect Expenses		
	Design Consultancy Expenses	5.547	0.000
	Employee Cost	22.780	5.243
	Freight and Transport Charges	7.208	0.000
	Indirect Tax Paid	0.793	0.217
	Delivery Expenses	0.000	0.016
	Office Expenses	1.590	0.000
	Packing Expenses	4.685	0.000
	Rent Paid	16.425	13.800
	Insurance Premium	0.000	0.190
	Repairs and Maintenance	4.523	0.027
	Sales Promotion	12.520	0.000
	Couriers and Expenses	0.207	0.002
	Discount Allowed	(0.009)	0.000
	Packaging and Forwarding	0.000	0.007
	Electricity Bill A/c	13.370	0.000
	Insurance Charges	0.021	0.001
	Other Charges	0.022	0.000
	Power and Fuel	4.300	0.000
	Professional fees	(0.005)	0.660
	Secretary Rubber Board	0.000	0.110
	Round Off	0.065	0.000
	Transport (Inward)	0.000	0.012
	Travelling Expenditure	4.634	0.000
	TOTAL	515.417	168.463
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	90.478	51.060

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Less	FINANCIAL EXPENSES		19.446	20.616
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		71.032	30.444
Less/ Add	DEPRECIATION/ AMORTISATION		61.946	41.636
	NET PROFIT		9.086	(11.192)

	PARTICULARS			31.03.2016
	SALES			
	Income			23.277
	Other Income			0.000
	TOTAL			23.277
Less	EXPENSES			
	Cost of Goods Sold			3.504
	Computer and Software Expenses			0.172
	Consultancy and Prof. Charges			0.665
	Discount Allowed			(0.012)
	Misc Expenses			0.054
	Testing charges			0.148
	Transport (Outward)			0.421
	TOTAL			4.952
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION			18.325
Less	FINANCIAL EXPENSES			16.139
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION			2.186
Less/ Add	DEPRECIATION/ AMORTISATION			0.000
	NET PROFIT			2.186

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

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	94.31	162.27	171.61
Account Receivables Turnover (Income / Sundry Debtors)	3.87	2.25	2.13
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	137.91	119.61	16757.19
Inventory Turnover (Operating Income / Inventories)	1.33	1.13	0.41
Asset Turnover (Operating Income / Net Fixed Assets)	0.28	0.22	0.07

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.80	0.88	0.82
Debt Equity Ratio (Total Liability / Networth)	2.86	6.28	2.08
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.44	5.60	3.16
Fixed Assets to Networth (Net Fixed Assets / Networth)	2.47	4.34	3.92
Interest Coverage Ratio (PBIT / Financial Charges)	4.65	2.48	1.14

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin	%	1.50	(5.10)	9.39

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((PAT / Sales) * 100)				
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.36	(2.53)	0.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	6.88	(20.96)	3.23

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.06	0.70	0.49
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.84	0.55	0.28
G-Score Ratio Financial (Networth / Total Assets)	0.20	0.12	0.18
G-Score Ratio Debt (Debts / Equity Capital)	2.86	6.28	2.08
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.06	0.70	0.49

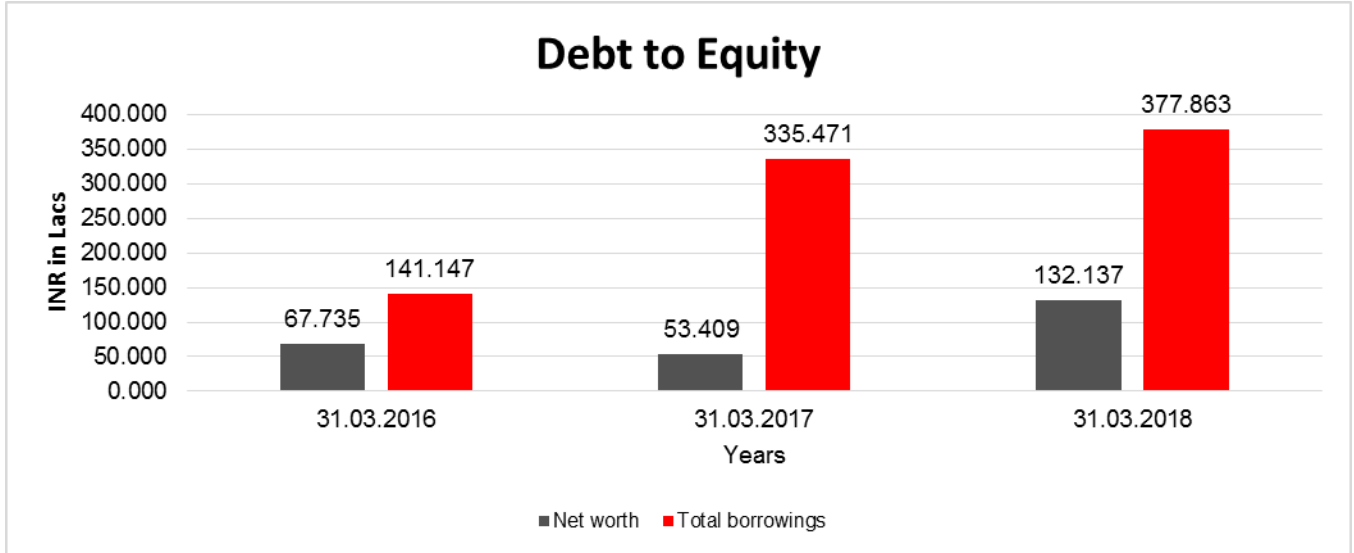
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

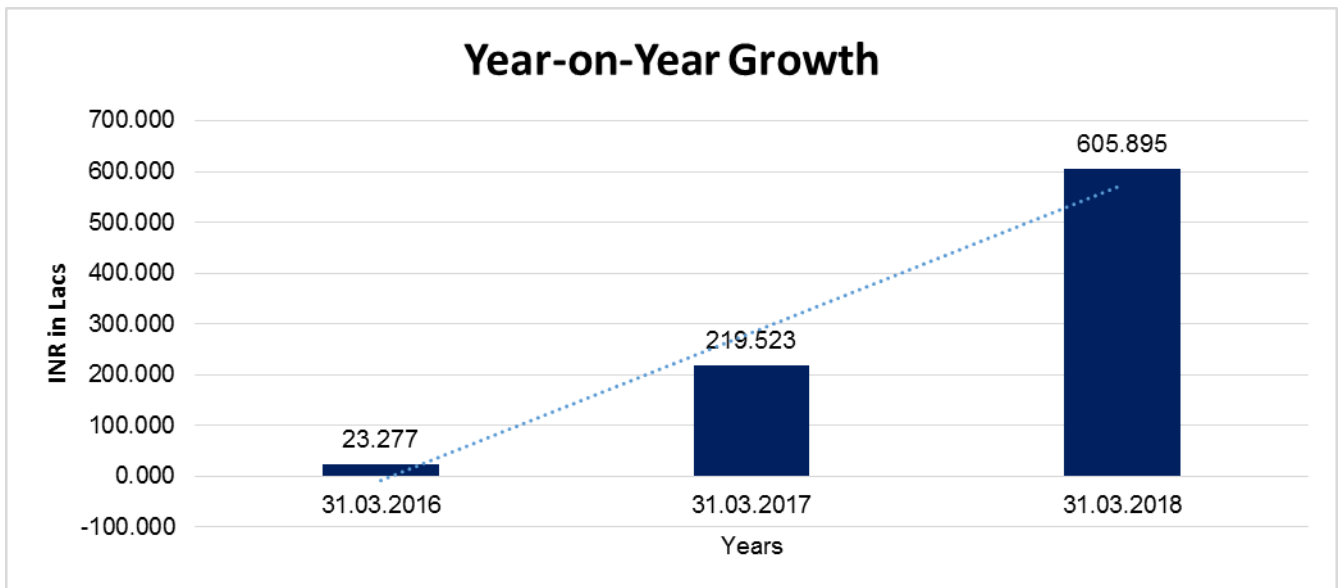
Particular	31.03.2016 INR In Lacs	31.03.2017 INR In Lacs	31.03.2018 INR In Lacs
Partners Account	67.735	53.409	132.137
Reserves & Surplus	0.000	0.000	0.000
Net worth	67.735	53.409	132.137
Secured Loans	88.644	90.193	212.863
Unsecured Loans	52.503	245.278	165.000
Total borrowings	141.147	335.471	377.863
Debt/Equity ratio	2.084	6.281	2.860

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YEAR-ON-YEAR GROWTH

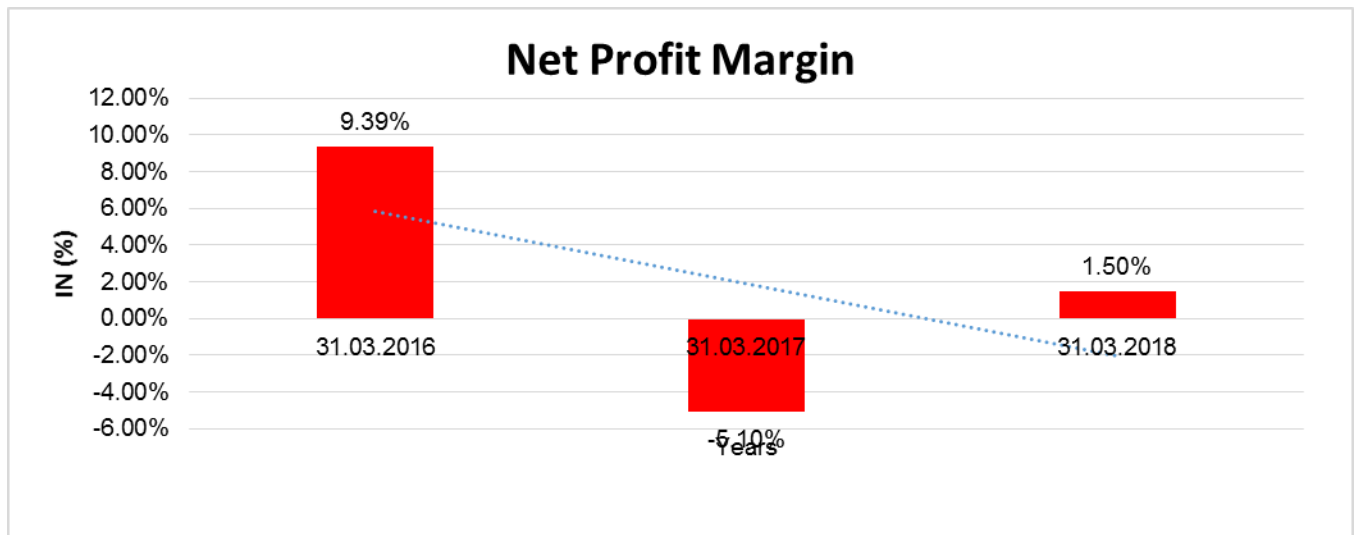
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	23.277	219.523	605.895
		843.090	176.005



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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	23.277	219.523	605.895
Profit/ (Loss)	2.186	(11.192)	9.086
	9.39%	(5.10%)	1.50%



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

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17	Details of sister concerns	Yes
18	Major suppliers	Yes
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 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, Electrical, Fittings
- Plant, Machinery, Cars
- Computers. Software etc.

OBSERVATION POINTS

Name of Company :	ACCURUB TECHNOLOGIES
Address :	Gat No. 679, Alandi Road, Near Benteler Distribution, Village – Kuruli, Taluka – Khed, Pune- 410501, Maharashtra, India
Mobile No.:	91-9922921798 (Mr. Jasmeet Singh Madan)
Email :	Jasmeet@accurategroup.co.in
Person to whom we met:	Mr. Bipin
Designation :	Account Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Alandi Fata
Total Floors of the building:	Shed type premises
Locality:	Industrial
Area of premises :	6,000 Sq Ft
Area :	Upmarket
Level of operation :	High
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	25
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computers • Air conditioner • Office Equipment • Xerox Machine

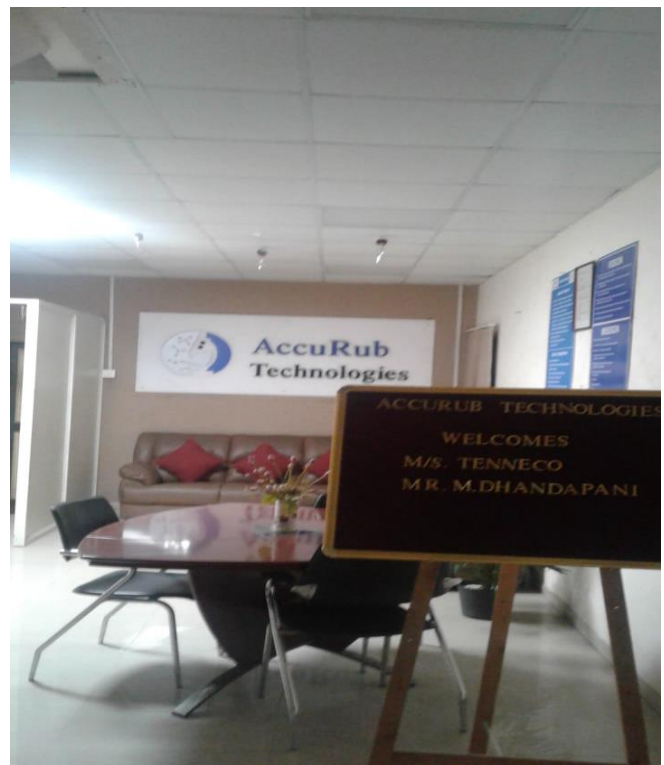
ACCURUB TECHNOLOGIES - 532434

Sister Concerns (Other names on name board) :	Accurate Auto Comps
Neighbour's interview :	Name of company : Nilasons Process Automation Contact person name: Mr. Yadav (Security) Name of company : Sumeet Packers Private Limited-Unit II Contact person name: Mr. Sachin (Security)
Neighbour's overview :	Existence Confirmed
Proof of visit:	Photographs
Details of the person conducting visit:	Name: Mahendra Borkar Designation: Field Executive Contact No.: 91-9762530614

PICTURES



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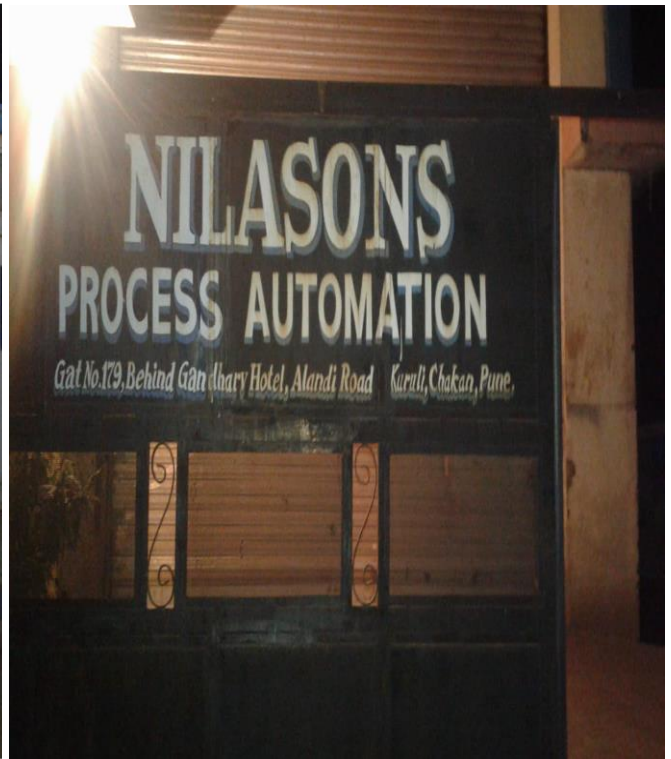


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NEIGHBOURS



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 19.10.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SHT
Analysis Done by :	VIV
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	YES
--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)