

## MIRA INFORM REPORT

<b>Report No. :</b>	513687
<b>Report Date :</b>	03.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	S.W. ENTERPRISES
<b>Registered Office :</b>	Gat No. 1145, A/P. Mahalunge, Taluka Khed, District Pune – 410501, Maharashtra
<b>Mobile No.:</b>	91-8308133838/ 7066207161 (Mr. Sunny Santosh Walke)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Establishment :</b>	01.10.2015
<b>Capital Investment :</b>	INR 15.322 Lacs
<b>PAN No.:</b> [Permanent Account No.]	ADLPW8787C
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27ADLPW8787C2ZP
<b>Udyog Aadhar No.:</b>	MH26D0060566
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Providing Manpower Services (Labour Contractor)
<b>No. of Employees :</b>	202 (Approximately) [02 (Approximately) – Permanent] + [200 (Approximately) – Temporary]

### RATING & COMMENTS

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

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship concern established in the year 2015 having moderate track record. It is engaged in providing man power services As per the available financials of 2017, the concern has achieved revenue of INR 220.322 Lacs from its first year of its business operation and has clocked a net profit margin 5.55% during the year.</p> <p>The company possesses moderate financial risk profile marked by modest capital base along with high low cash accruals.</p> <p>Rating further gets constrained on account of its short track record of its business operation and its presence in highly competitive service industry.</p> <p>However, Business is active. Payments are seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing with some caution.</p> <p><b>Note 1:</b></p> <p>The Available financials of march 2016 is from October 2015 to march 2016 (6 months).</p> <p><b>Note 2:</b></p> <p>The revenue contribution of "Badve Engineering Limited" for the FY 2017 is approximately INR 230.000 Lacs and approximately INR 100.000 Lacs contribution of "Badve Autocomps Private Limited"</p> <p><b>Note 3:</b></p> <p>Site visit was conducted on the registered address and our executive have successfully traced the subject.</p> <p>At the premises our executive met Mr. Sunny Santosh Walke (Proprietor) and he confirmed the existence of the subject on the given address.</p> <p>As per our executive observation, it is shed type premises and the area of the premises is 2000 Sq. Ft.</p> <p>Location was easy to find near "Renuka Hotel" as a landmark. Locality seems to be residential and area near the premises appears to be upmarket.</p>

	<p>Further, our executive have sighted 202 employees at the premises but the name board of the subject was not sighted at the address.</p> <p>On inquiry with staff member of "Ram Traders" from neighbouring company confirmed the existence of the subject.</p>
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**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
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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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.

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**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 03.09.2018

**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>	Mr. Sunny Santosh Walke
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-8308133838
<b>Date :</b>	30.08.2018

**LOCATIONS**

<b>Registered Office :</b>	Gat No. 1145, A/P. Mahalunge, Taluka Khed, District Pune – 410501, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-8308133838/ 7066207161 (Mr. Sunny Santosh Walke)
<b>E-Mail :</b>	<a href="mailto:anirudhasati48@gmail.com">anirudhasati48@gmail.com</a>
<b>Area :</b>	2000 Sq. Ft.
<b>Locality :</b>	Residential
<b>Head Office:</b>	H. No - 906, Mahalunge Ingle, Taluka Khed, District Pune – 410501, Maharashtra, India

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Sunny Santosh Walke
<b>Designation :</b>	Proprietor
<b>Address :</b>	H. No - 906, Mahalunge Ingle, Taluka Khed, District Pune – 410501, Maharashtra, India
<b>Date of Birth/Age :</b>	24.07.1996
<b>PAN No.:</b>	ADLPW8787C
<b>Aadhaar No:</b>	4818 2421 4338

**DETAILS OF GROUP COMPANIES**

Nil

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing Manpower Services (Labour Contractor)
<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>	Cash
<b>Purchasing :</b>	Cash

**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Applicable	
<b>Customers :</b>	<ul style="list-style-type: none"> <li>• Badve Engineering Limited, Pune</li> <li>• Badve Autocomps Private Limited, Pune</li> </ul>	
<b>No. of Employees :</b>	202 (Approximately) [02 (Approximately) – Permanent] + [200 (Approximately) – Temporary]	
<b>Bankers :</b>	<b>Banker Name :</b>	The Saraswat Co-Operative Bank Limited
	<b>Branch :</b>	Shop No 2/3, Shubhmangal Plaza, Gat No 1280, Near Kohinoor Centre, Pune -Nashik Highway, Talegaon Chowk, Chakan, Pune – 410501, Maharashtra, India
	<b>Person Name (With Designation) :</b>	Ms. Karve Rohini (relationship Manager)
	<b>Contact Number :</b>	91-2135-249330/ 249331
	<b>Mobile No:</b>	91-9881896463
	<b>Account Number :</b>	280100100104316
	<b>Whether lead Bank (Under Consortium)</b>	No
	<b>NEFT/ IFSC Code :</b>	SRCB0000280

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	<b>MICR No.</b>	411088021
	<b>Account Type:</b>	Current Account
	<b>Whether Delighted Transaction Account</b>	Yes
	<b>Email:</b>	<a href="mailto:rohini.karve@saraswatbank.com">rohini.karve@saraswatbank.com</a> <a href="mailto:incharge_chakan@saraswatbank.com">incharge_chakan@saraswatbank.com</a>

<b>Auditors :</b>	
<b>Name :</b>	V. S. Bhandari and Company Chartered Accountants
<b>Address :</b>	Flat No.16, 2 <sup>nd</sup> Floor, Lotus Plus, Viveknagar, Akurdi, Pune – 411035, Maharashtra, India
<b>Mobile No.:</b>	91-9595373272
<b>E-Mail :</b>	<a href="mailto:ca_vsb@ymail.com">ca_vsb@ymail.com</a>
<b>Membership Number:</b>	137117
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available

**LITIGATIONS**

**NIL**

**CAPITAL STRUCTURE**

As on: 31.03.2017

<b>PARTICULAR</b>	<b>AMOUNT (INR in Lacs)</b>
Opening Balance	8.781
Add: Profit for the year	12.230
Less: Drawings	(3.500)
Less: TDS Receivable 16-17	(2.189)
<b>Total</b>	<b>15.322</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Proprietor Capital		15.322	15.004
2] Reserves & Surplus		0.000	0.000
3] (Accumulated Losses)		0.000	0.000
<b>NETWORTH</b>		<b>15.322</b>	<b>15.004</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		1.200	1.200
<b>TOTAL BORROWING</b>		<b>1.200</b>	<b>1.200</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>16.522</b>	<b>16.204</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]		0.000	0.000
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERREX TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		0.000	0.000
Sundry Debtors		38.392	20.699
Cash & Bank Balances		0.247	0.353
Other Current Assets		0.000	0.000
Loans & Advances		2.550	0.000
<b>Total Current Assets</b>		<b>41.189</b>	<b>21.052</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		7.602	(1.199)
Other Current Liabilities		0.000	0.000
Provisions		17.065	6.047
<b>Total Current Liabilities</b>		<b>24.667</b>	<b>4.848</b>
<b>Net Current Assets</b>		<b>16.522</b>	<b>16.204</b>
MISCELLANEOUS EXPENSES		0.000	0.000
<b>TOTAL</b>		<b>16.522</b>	<b>16.204</b>

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**PROFIT & LOSS ACCOUNT**

				<b>31.03.2017</b>
	<b>PARTICULARS</b>			
	<b>SALES</b>			
	Income			220.322
	Other Income			0.000
	<b>TOTAL</b>			<b>220.322</b>
<b>Less</b>	<b>EXPENSES</b>			
	Salary Wages			196.902
	Admin Charges			0.410
	Audit Fees			0.250
	Club Membership Charges			0.024
	ESIC Employer Contribution			3.834
	LWF			0.062
	PF Employer Share			5.863
	Professional Fees			0.480
	Repairing and Maintained Expenses			0.203
	<b>TOTAL</b>			<b>208.028</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST</b>			<b>12.294</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			0.064
	<b>NET PROFIT</b>			<b>12.230</b>

				<b>31.03.2016</b>
	<b>PARTICULARS</b>			
	<b>SALES</b>			
	Income			59.241
	Other Income			0.000
	<b>TOTAL</b>			<b>59.241</b>
<b>Less</b>	<b>EXPENSES</b>			
	Direct Expenses			27.491
	Indirect Expenses			27.011
	<b>TOTAL</b>			<b>54.502</b>
	<b>NET PROFIT</b>			<b>4.739</b>

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

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)		63.60	127.53
Account Receivables Turnover (Income / Sundry Debtors)		5.74	2.86
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.00	0.00

**LEVERAGE RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.63	0.29
Debt Equity Ratio (Total Liability / Networth)		0.08	0.08
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.61	0.40
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		192.09	NA

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>	<b>31.03.2016</b>
Net Profit Margin ((PAT / Sales) * 100)	%		5.55	8.00
Return on Total Assets ((PAT / Total Assets) * 100)	%		29.69	22.51

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Return on Investment (ROI) ((PAT / Networth) * 100)	%		79.82	31.58
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**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.67	3.48
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.67	3.48
G-Score Ratio Financial (Networth / Total Assets)		0.37	0.71
G-Score Ratio Debt (Debts / Equity Capital)		0.08	0.08
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.67	3.48

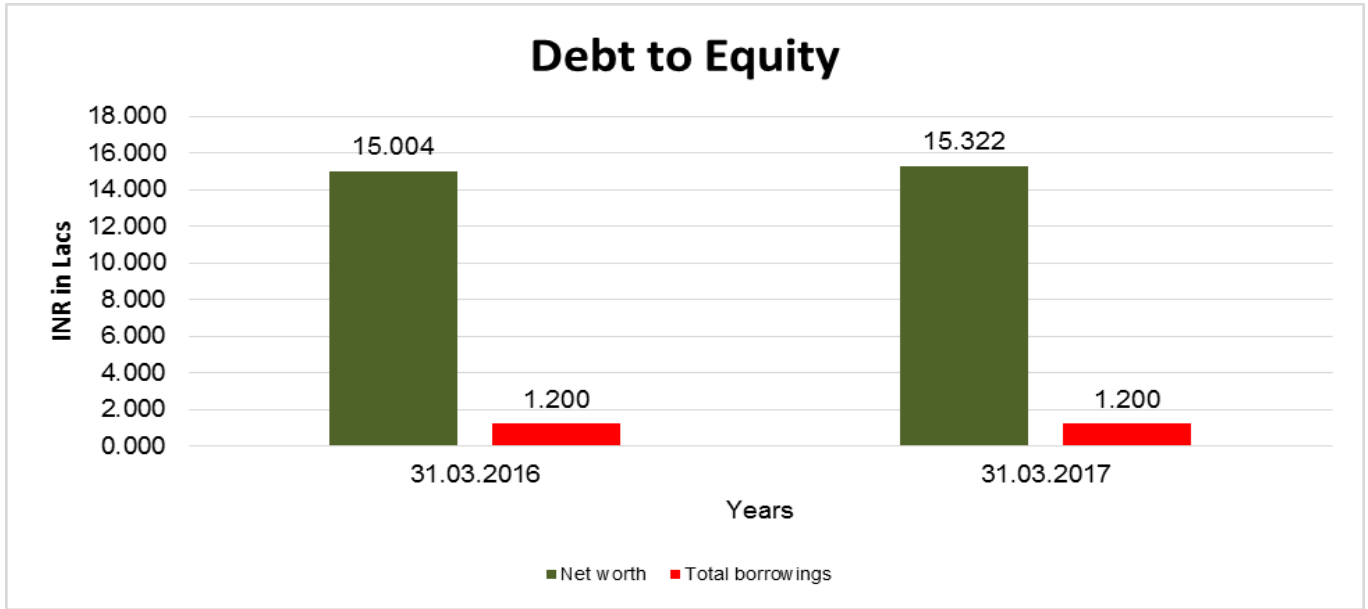
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

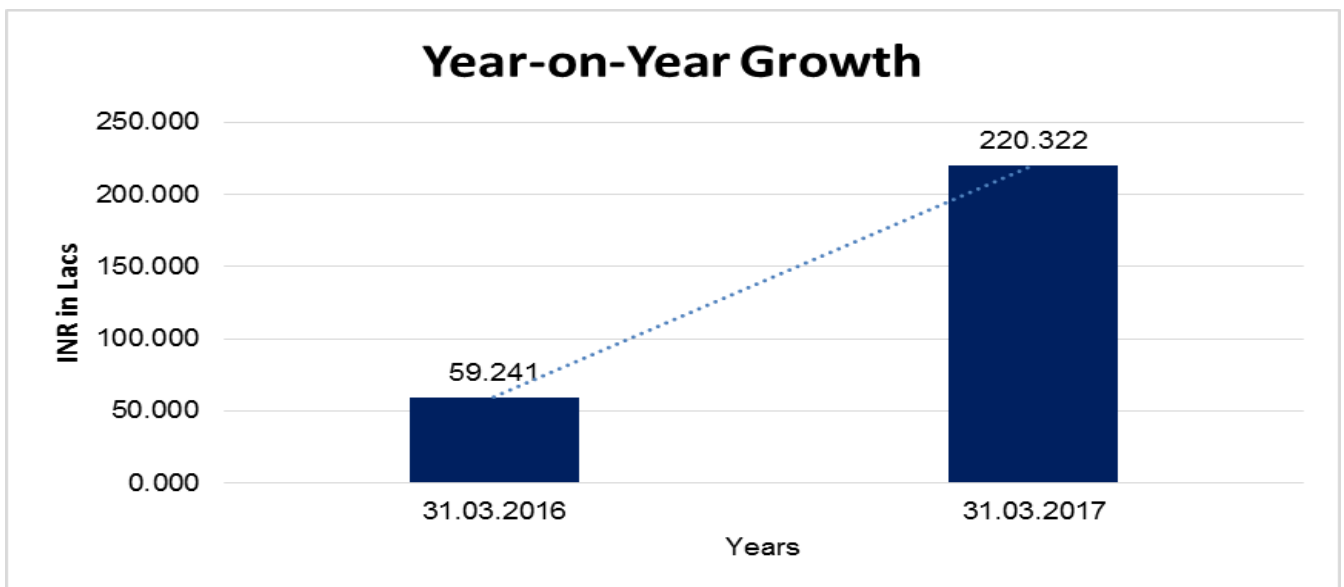
Particular	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Proprietor Capital	15.004	15.322
Reserves & Surplus	0.000	0.000
<b>Net worth</b>	<b>15.004</b>	<b>15.322</b>
Secured Loans	0.000	0.000
Unsecured Loans	1.200	1.200
<b>Total borrowings</b>	<b>1.200</b>	<b>1.200</b>
<b>Debt/Equity ratio</b>	<b>0.080</b>	<b>0.078</b>

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**YEAR-ON-YEAR GROWTH**

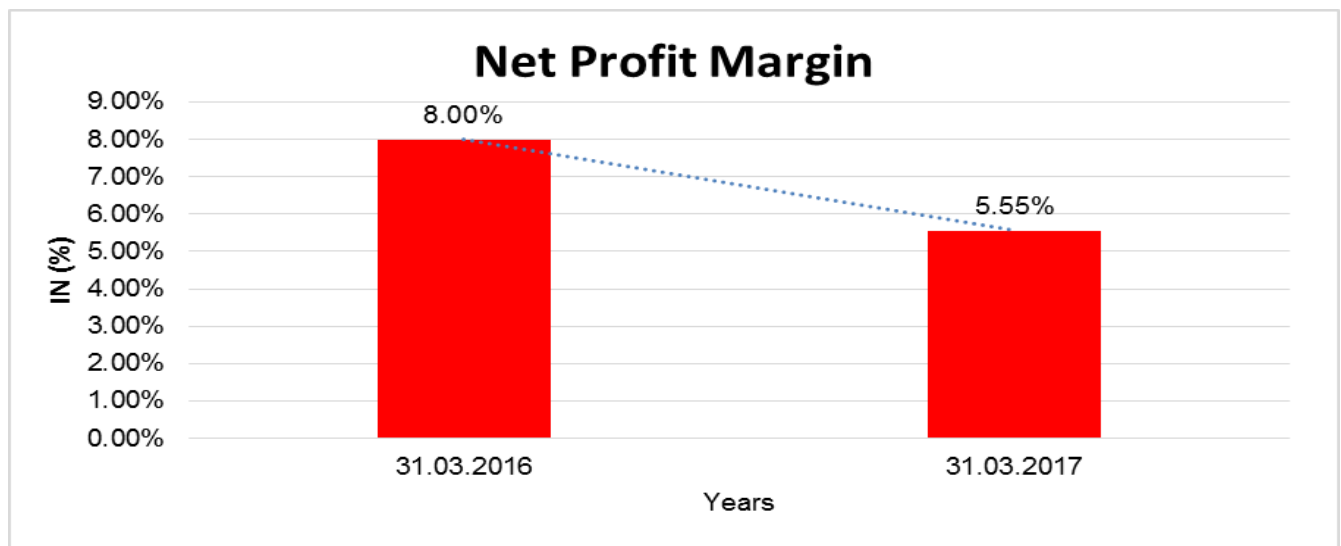
Year on Year Growth	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Sales	59.241	220.322
		<b>271.908</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Sales	59.241	220.322
Profit /(Loss)	4.739	12.230
	<b>8.00%</b>	<b>5.55%</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	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 about one year and six months	Yes
27	Reasons for variation <> 20%	No
28	Estimation for coming financial year	No
29	Profitability for last about one year and six months	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	No
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**UNSECURED LOANS**

PARTICULAR		31.03.2017 (INR in Lacs)
Arunkumar Asati		1.200
<b>Total</b>		<b>1.200</b>

**OBSERVATION POINTS**

<b>Name of Company :</b>	S. W. ENTERPRISES
<b>Address :</b>	Gat No. 1145, A/P. Mahalunge, Taluka Khed, District Pune – 410501, Maharashtra, India
<b>Mobile No.:</b>	91-7066207161
<b>Email:</b>	<a href="mailto:anirudhasati48@gmail.com">anirudhasati48@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Sunny Santosh Walke <b>Designation :</b> Proprietor
<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy

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<b>Landmark :</b>	Near Renuka Hotel
<b>Total Floors of the building:</b>	Shed Type Premises
<b>Locality:</b>	Residential
<b>Area of premises :</b>	2000 Sq. Ft.
<b>Area :</b>	Upmarket
<b>Level of operation :</b>	Medium
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work) :-</b>	
<b>No. of employees seen at premises:</b>	202 (Approximately)
<b>Neighbour's interview :</b>	<b>Name of Company:</b> Ram Traders <b>Neighbour's overview :</b> Existence confirmed
<b>Proof of visit:</b>	Photograph  <b>Photographs:</b> Interior / Shop Floor etc.
<b>Details of the person conducting visit:</b>	<b>Name:</b> Mr. Sharad Patil <b>Designation:</b> Field Executive <b>Contact No.:</b> 91-7875535858

**PICTURES**



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**NEIGHBOUR**



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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 03.09.2018) (date of report) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	PRT
Analysis Done by :	NSG
Report Prepared by :	MTN

**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	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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