

MIRA INFORM REPORT

Report No. :	525749
Report Date :	24.09.2018

IDENTIFICATION DETAILS

Name :	SAHAJ ENTERPRISE
Registered Office :	163/2, Near Railway Crossing, Kamla- Dabhan Ring Road, Kamla Floor, Nadiad - 387320, Gujarat
Mobile No.:	91-9925235252 (Mr. Sureshkumar Amrutlal Patel)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	01.04.2010
Capital Investment / Paid-up Capital :	INR 26.914 Lacs
TIN No.:	24160903262
CST No.:	24660903262
PAN No.: [Permanent Account No.]	AQEPP7144G
GSTN : [Goods & Service Tax Registration No.]	24AQEPP7144G1ZU
Shop & Establishment Certificate No.	--
Udyog Aadhaar No.:	GJ12A0001765
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Timber Wooden Drum
No. of Employees :	9 (Approximately)

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RATING & COMMENTS

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Sahaj Enterprise is a manufacturer of timber wooden drum. The concern was started in the year 2010 and is based in Nadiad, Gujarat. It is an established proprietary concern having satisfactory track record.</p> <p>For the financial year ended 2017, revenue of the concern has marginally decline. However, it has witnessed a growth in its profit and has achieved fair profit margin at 4.63% (approximately)</p> <p>The concern possesses an acceptable financial profile marked by adequate capital base along with low debt level of the concern.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>The concern can be considered for business dealings at usual trade terms and condition</p> <p>Note :</p> <p>Note 1: The revenue contribution of "KJV Alloy" for the FY 2017 is INR 48.000 Lacs Note 2:</p> <p>Site visit was conducted at the registered address of the concern. Our executive has successfully traced the concern at the address.</p> <p>At the premises, our executive met Mr. Suresh Kumar (Proprietor) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a one storey building which wholly belongs to the concern. Locality of the premises appears to be industrial, area seems to be neutral and area of the premises is 40,000 (sq. ft.) (approx.)</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is near "Railway Crosssing" and 9 (approximately) employees were sighted at the premises.</p>

	Our executive also had a word with the neighbour of the concern i.e., "Sonax Enterprise" who confirmed that concern exists at the given address.
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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 (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 24.09.2018

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

Name :	Mr. Sureshkumar Amrutlal Patel
Designation :	Proprietor
Contact No.:	91-9925235252
Date :	19.09.2018

LOCATIONS

Registered Office/Factory :	163/2, Near Railway Crossing, Kamla- Dabhan Ring Road, Kamla Floor, Nadiad - 387320, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9925235252 (Mr. Sureshkumar Amrutlal Patel)
Fax No.:	Not Available
E-Mail :	sahajenterprise11@yahoo.com
Area :	40000 (Sq. Ft.)
Location:	Rented
Locality :	Industrial

SOLE PROPRIETOR

Name :	Mr. Sureshkumar Amrutlal Patel
Designation :	Proprietor
Address :	A/45, Karmvir Sundervan Society, Manjipura, Manjipura (Part), Dabhan, Kheda, Nadiad, Gujarat – 387320, India
Date of Birth/Age :	15.11.1983

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Aadhaar No.:	9205 0686 4626
PAN No.:	AQEPP7144G

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Timber Wooden Drum
Products :	Timber Wooden Drum
Agencies Held :	--
Terms :	
Selling :	Cash, Credit (30/60 Days) and Others (RTGS)
Purchasing :	Cash, Credit (30/60 Days) and Others (RTGS)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • KJV Alloy Conductors Private Limited • Kundel Industries • Ambica Timber Mart 																				
Customers :	Retailer, Wholesaler and End Users <ul style="list-style-type: none"> • Shree Ghanshayam Trading Company, Nadiad, Gujarat • Shree Ashapura Saw Mill, Nadiad, Gujarat • Shree Narnarayan Timber Merchant, Nadiad, Gujarat 																				
No. of Employees :	9 (Approximately)																				
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>ICICI Bank Limited</td> </tr> <tr> <td>Branch :</td> <td>2 and 3, Ground Floor, Platinum Plaza, Station Road, Nadiad -387001, Gujarat, India</td> </tr> <tr> <td>Name of the Relationship Manager</td> <td>Mr. Shrujay Vora</td> </tr> <tr> <td>Tel No.:</td> <td>91-268-2560654</td> </tr> <tr> <td>Mobile Number:</td> <td>91-7574835789</td> </tr> <tr> <td>Email :</td> <td>shrujay.vora@icicibank.com</td> </tr> <tr> <td>Branch Code :</td> <td>002500</td> </tr> <tr> <td>Account No.:</td> <td>250005000022</td> </tr> <tr> <td>Type of Account:</td> <td>Current A/C</td> </tr> <tr> <td>MICR Code :</td> <td>387229002</td> </tr> </table>	Banker Name :	ICICI Bank Limited	Branch :	2 and 3, Ground Floor, Platinum Plaza, Station Road, Nadiad -387001, Gujarat, India	Name of the Relationship Manager	Mr. Shrujay Vora	Tel No.:	91-268-2560654	Mobile Number:	91-7574835789	Email :	shrujay.vora@icicibank.com	Branch Code :	002500	Account No.:	250005000022	Type of Account:	Current A/C	MICR Code :	387229002
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	IFSC Code :	ICIC0002500	
	Banker Name :	Bank of Baroda	
	Branch :	Mission Road, Nadiad -387002, Gujarat, India	
	Name of the Relationship Manager	Mr. Umesh Rajak	
	Tel No.:	91-2682554761	
	Mobile Number:	91-9687672898	
	Email :	nadkhe@bankofbaroda.com	
	Branch Code :	NADKHE	
	Account No.:	24320400005199	
	Type of Account:	Over Draft	
MICR Code :	387012005		
IFSC Code :	BARBONADKHE		
Facilities :	Secured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
	Bank of Baroda	14.356	13.739
	Baroda Gujarat Gramin Bank –Bike Loan	0.000	0.064
	ICICI Bank Car Loan	4.463	5.357
	Total	18.819	19.160

Auditors :	
Name :	Jagrut Shah And Associates Chartered Accountants
Address :	Lavar Ni Khadki, Opposite Old Post Office, Salun Bazar, Nadiad-387001, Gujarat, India
Membership No.:	147691

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]
Net Profit	6.215
Sureshkumar Amrutlal Patel	20.699
Total	26.914

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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 Records.

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
EQUITY AND LIABILITIES			
1] Proprietor's Capital	26.914	21.710	15.718
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	26.914	21.710	15.718
LOAN FUNDS			
1] Secured Loans	18.819	19.160	0.131
2] Unsecured Loans	6.735	5.735	2.000
TOTAL BORROWING	25.554	24.895	2.131
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	52.468	46.605	17.849
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	16.487	17.102	0.999
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	1.762	0.272	0.285
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	9.958	1.652	17.865
Sundry Debtors	49.011	52.926	41.695
Cash & Bank Balances	8.846	4.225	0.863
Other Current Assets	0.000	0.100	1.266
Loans, Advances & Deposits	0.499	0.000	0.000
Total Current Assets	68.314	58.903	61.689
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	34.095	27.509	44.695
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.000	2.163	0.429
Total Current Liabilities	34.095	29.672	45.124
Net Current Assets	34.219	29.231	16.565

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	52.468	46.605	17.849

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	134.079	161.502	104.896
	Other Income	0.034	0.040	0.074
	TOTAL	134.113	161.542	104.970
Less	EXPENSES			
	Cost of Materials Consumed	113.315	139.067	91.187
	Accounting Charges	0.180	0.200	0.150
	Audit Fees	0.170	0.170	0.170
	Computer Maintenance Exp	0.046	0.000	0.037
	Electric Exp	0.360	0.344	0.255
	insurance On Vehicle	0.011	0.020	0.000
	Jamin Bhadu Exp	0.360	0.360	0.360
	Karkhana Reni Expense	1.200	1.200	0.400
	Kasar	0.112	5.295	0.000
	Machinery Parts & Tools Exp.	0.010	0.000	0.000
	National Insurance	0.007	0.000	0.000
	News Paper Exp	0.020	0.020	0.021
	Petrol And Repairing Exp	0.871	0.330	0.336
	Post & Courier Exp	0.019	0.016	0.017
	Salary to labour	3.270	0.000	0.000
	Stationery & Printing Exp	0.055	0.024	0.021
	Tea And Refreshment	0.201	0.203	0.192
	Transportation Exp (Sales)	2.000	0.000	1.209
	Travelling Exp	0.703	0.490	0.391
	Vakil Fee	0.095	0.085	0.085
	Vat Expense	0.905	0.000	0.000
	Worker Bonus	0.351	0.000	0.000
	compensation to employees	0.000	5.926	4.983
	Telephone Expenses	0.000	0.090	0.146
	Rates and Taxes	0.000	0.994	0.413
	Discount	0.000	0.000	0.081
	TOTAL	124.261	154.834	100.454
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	9.852	6.708	4.516

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Less	FINANCIAL EXPENSES	2.500	1.660	0.122
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	7.352	5.048	4.394
Less/ Add	DEPRECIATION/ AMORTISATION	1.137	0.690	0.176
	NET PROFIT/ (LOSS)	6.215	4.358	4.218

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	133.42	119.61	145.08
Account Receivables Turnover (Income / Sundry Debtors)	2.74	3.05	2.52
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	109.82	72.20	178.90
Inventory Turnover (Operating Income / Inventories)	0.99	4.06	0.25
Asset Turnover (Operating Income / Net Fixed Assets)	0.60	0.39	4.52

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.69	0.72	0.75
Debt Equity Ratio (Total Liability / Networth)	0.95	1.15	0.14
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.52	1.63	3.00
Fixed Assets to Networth	0.61	0.79	0.06

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(Net Fixed Assets / Networth)			
Interest Coverage Ratio (PBIT / Financial Charges)	3.94	4.04	37.02

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	4.64	2.70	4.02
Return on Total Assets ((PAT / Total Assets) * 100)	%	7.18	5.71	6.70
Return on Investment (ROI) ((PAT / Networth) * 100)	%	23.09	20.07	26.84

SOLVENCY RATIOS

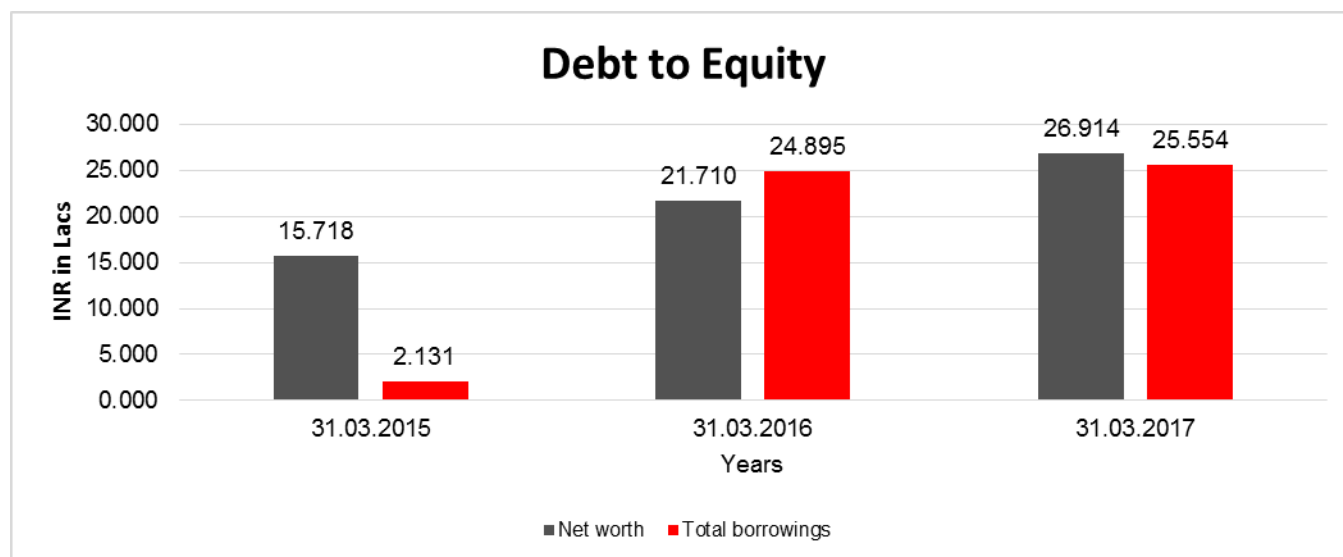
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.72	1.67	1.32
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.47	1.62	0.94
G-Score Ratio Financial (Networth / Total Assets)		0.31	0.28	0.25
G-Score Ratio Debt (Debts / Equity Capital)		0.95	1.15	0.14
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.72	1.67	1.32

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

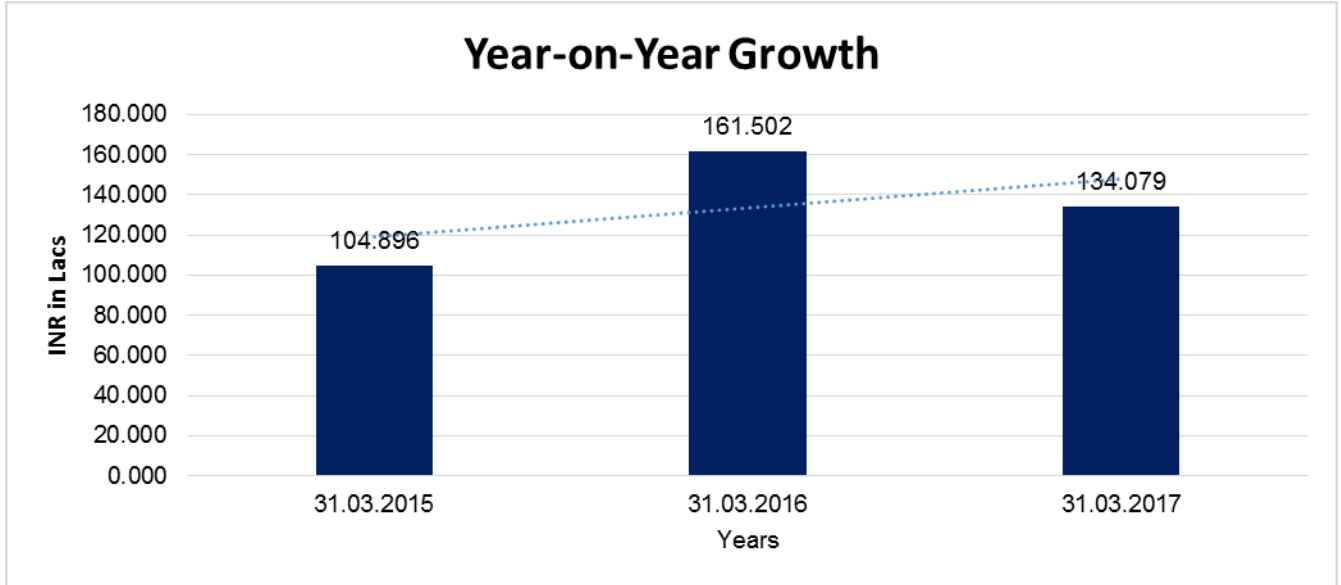
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	15.718	21.710	26.914
Reserves & Surplus	0.000	0.000	0.000
Net worth	15.718	21.710	26.914
Secured Loans	0.131	19.160	18.819
Unsecured Loans	2.000	5.735	6.735
Total borrowings	2.131	24.895	25.554
Debt/Equity ratio	0.136	1.147	0.949



YEAR-ON-YEAR GROWTH

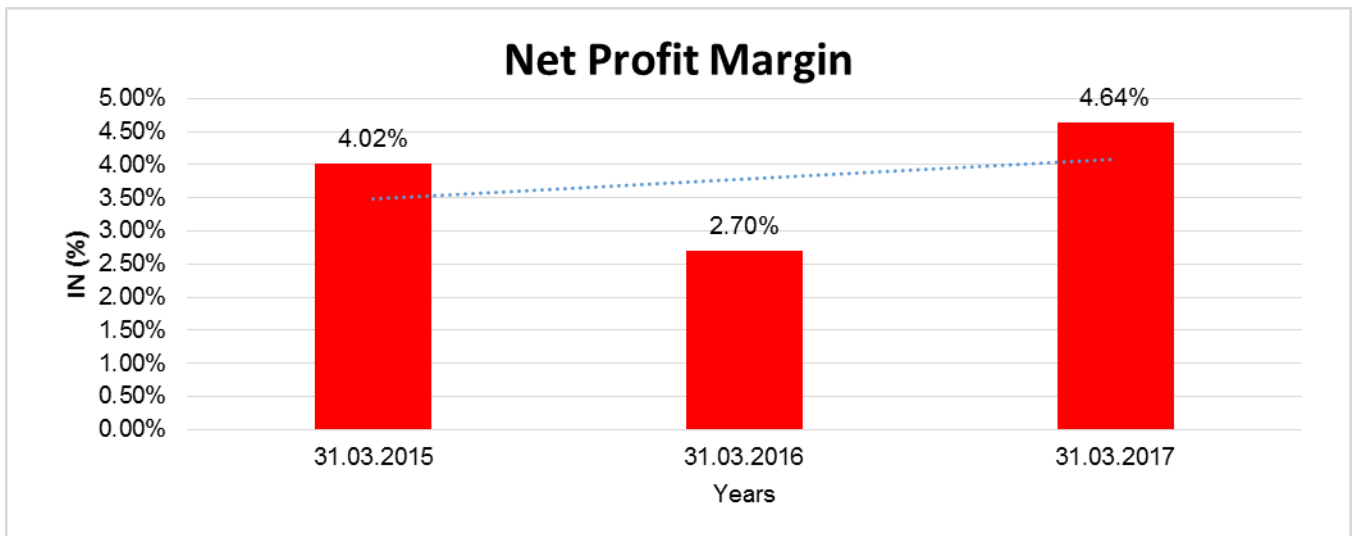
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	104.896	161.502	134.079
		53.964	(16.980)

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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	104.896	161.502	134.079
Profit/ (Loss)	4.218	4.358	6.215
	4.02%	2.70%	4.64%



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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 –legal cases	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

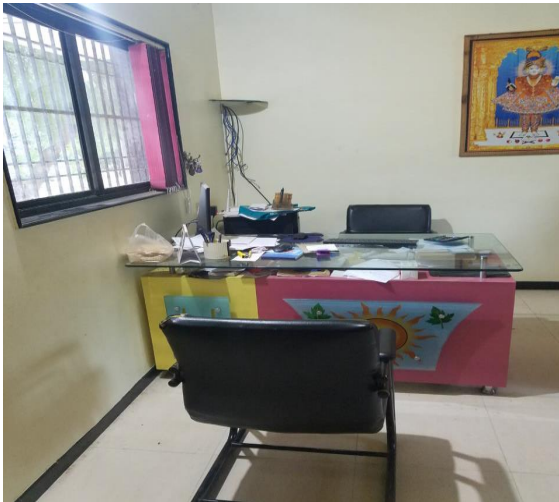
Name of Company :	SAHAJ ENTERPRISE
Address :	163/2, Near Railway Crossing, Kamla- Dabhan Ring Road, Kamla Floor, Nadiad - 387320, Gujarat, India
Mobile No.:	91-9925235252
Email :	sahajenterprise11@yahoo.com
Person to whom we met:	Mr. Sureshkumar Amrutlal Patel
Designation :	Proprietor
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near Railway Crossing
Total Floors of the building:	One storey building
Subject situated on:	Whole premises belong to subject
Locality:	Industrial
Area of premises :	40000 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:	9
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computer • Air conditioner • Office equipment • Xerox machine
Furniture items sighted :	Furnished

Neighbour's Interview:	Name of Company : Sonax Enterprise Contact Person Name : Bharathbhai Neighbour Overview : Existence confirmed
Proof of visit:	Photographs / Visiting Card Photographs: Exterior with name board / Interior / Shop Floor/ Stock etc.
Details of the person conducting visit:	Name : Hiren Soni Designation : Field Executive Contact No.: 91-9898819196

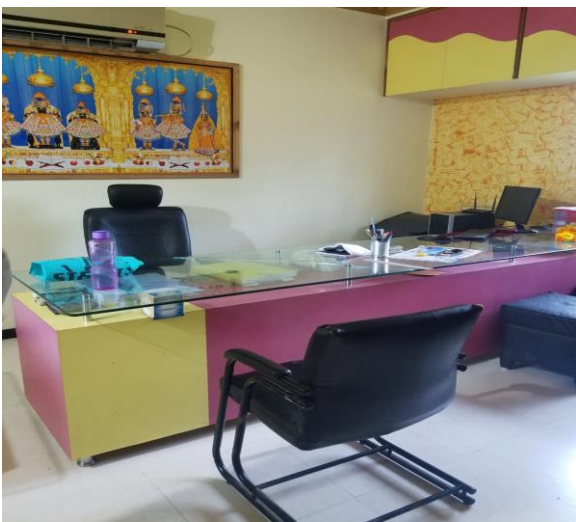
PICTURES



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UNSECURED LOAN

Particular	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Kavin Vijaybhai Shroff	1.500	1.500
Mukeshbhai Kiritbhai Talpada	1.500	0.500
Shree Harikrishna Enterprise (Loan)	1.000	1.000
Shree Narnarayan Timber Merchant (Loan)	2.735	2.735

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Total	6.735	5.735
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FIXED ASSETS

- Car
- Computer Purchase
- Furniture
- House Purchase
- Mobile
- Motor Bike
- Shade Bandhkam

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 24.09.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SHI
Analysis Done by :	DIV
Report Prepared by :	RKI

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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