

MIRA INFORM REPORT

Report No. :	520810.3
Report Date :	10.08.2018

IDENTIFICATION DETAILS

Name :	UJHANIA TRADING CO.
Registered Office :	H/483/2/407/NI, Sevoke Road, Prakash Nagar, Siliguri-734001, West Bengal
Mobile No.:	91-7001736661 (Mr. Suresh Kumar Garg)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	2014
Capital Investment :	Not Divulged
PAN No.: [Permanent Account No.]	ADJPG2111L
GSTN : [Goods & Service Tax Registration No.]	19ADJPG2111L1ZO
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader of Tiles and Ceramics. [Confirmed by Management]
No. of Employees :	12 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Unknown

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Litigation :	Clear
Comments :	<p>Subject is a proprietary concern started in the year 2014 having moderate track records. It is a trader of tiles and ceramics.</p> <p>Mr. Suresh Kumar [Proprietor] provided general information and denied to disclose financial details.</p> <p>Rating remains constrained on account of the concern's absence of audited financial statement to evaluate the current financial standing.</p> <p>The rating is also contained on account of concern's short track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payments are unknown.</p> <p>The concern can be considered for business dealings with some caution.</p> <p>Note 1: As the subject was not traceable we have re-visited at the given address</p> <p>Site Visit Note 2:</p> <p>Site visit was conducted at the address which you have provided. Our executive has successfully traced the concern at the given address.</p> <p>At the premises, our executive met Suresh Kumar Garg (Proprietor) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a one storey building and concern is situated on the ground floor of the building. Locality of the premises appears to be commercial and area seems to be upmarket.</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is behind "Bajrangbali Hardware and Sanitary Ware" and only one employee was sighted at the premises.</p> <p>Our executive also had a word with the neighbours of the concern i.e., "Bajrangbali Hardware and Sanitary Ware" and "MAA Bhawani Enterprises" who confirmed that concern exists at the given 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 10.08.2018

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 [GENERAL DETAILS]

Name : Mr. Suresh Kumar Garg

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Designation :	Proprietor
Contact No.:	91-7001736661
Date :	21.07.2018

LOCATIONS

Registered Warehouse :	Office/	H/483/2/407/NI, Sevoke Road, Prakash Nagar, Siliguri-734001, West Bengal, India
Tel. No.:		Not Available
Mobile No.:		91-7001736661/ 9609900207 (Mr. Suresh Kumar Garg)
Fax No.:		Not Available
E-Mail :		utcsuresh@rediffmail.com
	Area :	1500 Sq. Ft.
	Location :	Owned
	Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Suresh Kumar Garg
Designation :	Proprietor
PAN No.:	ADJPG2111L

BUSINESS DETAILS

Line of Business :	Trader of Tiles and Ceramics. [Confirmed by Management]
Products/ Services :	<ul style="list-style-type: none"> • Tiles • Ceramics
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	
	Products : Not Available
	Countries : Not Available
Imports :	
	Products : Not Available
	Countries : Not Available
Terms :	
	Selling : Cash and Cheque

Purchasing :	Cash and Cheque
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GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Wholesaler and Retailers	
	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	12 [Approximately]	
Bankers :	Bank Name:	State Bank of India
	Branch:	Siliguri Branch, West Bengal, India
	Person Name (with Designation):	--
	Contact Number:	91-353-2431363
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	He denied to provide any feedback

Auditors :	
Name :	Mr. Sudarshan Agarwal Chartered Accountant

Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

FINANCIAL ANALYSIS
[all figures are in INR Million]

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Sales Turnover (Approximately)	Not Divulged	20.000	10.000

The above information has been declined by Mr. Suresh Kumar Garg (Proprietor)

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

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	No
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	No

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UJHANIA TRADING CO. - 520810.3 (SUPPLEMENTARY REPORT)

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10	Date of Birth of Proprietor / Partners / Directors	No
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	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	No
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

Company Name :	UJHANIA TRADING CO.
Address :	H/483/2/407/NI, Sevoke Road, Prakash Nagar, Siliguri-734001, West Bengal, Indai
Person to whom we met :	Mr. Suresh Kumar Garg
Designation :	Proprietor
Name Board :	Sighted
Location :	Difficult

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Landmark (If any) :	Behind Bajrangbali Hardware and Sanitary ware
Total floors of the building :	1 Storey Building
Subject situated on :	Ground Floor
Locality:	Commercial
Area :	Upmarket
No. of employees seen at premises :	1
Visibility Items :	<ul style="list-style-type: none"> • Computer • Office Equipment
Furniture items sighted :	Yes
Neighbour's Interview	
i.Name of company :	Bajrangbali Hardware and Sanitary Ware
Contact person name :	Mr. Dilip Shaw
ii.Name of company :	MAA Bhawani Enterprises
Contact person name :	Mr. Sujit Roy
Neighbour's Overview :	Existence confirmed
Proof of visit :	Photographs

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 :

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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 :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

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FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 69.00
UK Pound	1	INR 88.28
Euro	1	INR 79.05

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	DIV
Report Prepared by :	IND/ 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	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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