

MIRA INFORM REPORT

Report No. :	515584.3
Report Date :	21.08.2018

IDENTIFICATION DETAILS

Name :	RAJ TRADERS
Registered Office :	Lakhinagar, Chariali, Khutikatia, Opposite Shyam Mandir, Guwahati Road, Nagaon – 782002, Assam
Mobile No.:	91-9435347673 (Mr. Raj Kumar Saha)
Country :	India
Financials (as on) :	31.03.2018 (Provisional)
Year of Establishment:	January, 2015
Capital Investment / Paid-up Capital :	INR 5.399 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	BBCPS3829P
GSTN : [Goods & Service Tax Registration No.]	18BBCPS3829P1ZX
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer of Tractors. (Confirmed by management)
No. of Employees :	15 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 15000 (In INR 1027875)
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 2015 as a proprietorship firm and it is having satisfactory track records.</p> <p>It is a dealer of tractors and having agency of "Escorts Limited".</p> <p>For the financial year 2017, the firm has healthily increased in its revenue from operations as compared to previous year and maintained average profitability margin of 2.63%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base.</p> <p>The firm also derives strength from its improvement in the revenue as well as profitability profile during the year.</p> <p>As per available provisional financials for the year 2018, the company has shown improvement in its scale of revenue as compared to previous year and maintained average profitability margin of 2.30%.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>(Note: Available provisional financials of 2018 are provided for mere reference.)</p> <p>Note: Site visit was conducted at the address of Lakhinagar, Chariali, Khutikatia, Opposite Shyam Mandir, Guwahati Road, Nagaon – 782002. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. Raj Saha (Proprietor) of the firm and confirmed the existence at the given address.</p> <p>As per our executive observation, location of the firm is easy to find. Landmark was near Shyam Mandir. It is a shop type premises. Locality appears to be commercial. Area seems to be upmarket.</p> <p>06 employees were sighted into premises.</p>

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	Name board of the firm was sighted at the given address. Further, our executive enquired from neighboring entity i.e. "MM Auto Spares" Mr. Prakash Gupta and "Bajrang Automobiles" Mr. Arbind Agarwal and they were also confirmed that firm exists on 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

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 21.08.2018

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

Name :	Mr. Raj Kumar Saha
Designation :	Proprietor
Contact No.:	91-9435347673
Date :	28.07.2018

LOCATIONS

Registered Office :	Lakhinagar, Chariali, Khutikatia, Opposite Shyam Mandir, Guwahati Road, Nagaon – 782002, Assam, India
Tel. No.:	Not Available
Mobile No.:	91-9435347673 (Mr. Raj Kumar Saha)
Fax No.:	Not Available
E-Mail :	rajtraders.nagaon@gmail.com
Area :	2100 Sq. Ft.
Location :	Leased
Locality :	Commercial

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SOLE PROPRIETOR

Name :	Mr. Raj Kumar Saha
Designation :	Proprietor
PAN No.:	BBCPS3829P

BUSINESS DETAILS

Line of Business :	Dealer of Tractors. (Confirmed by management)
Products :	• Tractors
Brand Names :	Not Available
Agencies Held :	• Escorts Limited
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Credit and Others (NEFT, RTGS)
Purchasing :	Credit and Others (NEFT, RTGS)

GENERAL INFORMATION

Suppliers :	Reference :	Escorts Limited
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--

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No. of Employees :	15 (Approximately)	
Bankers :	Bank Name	ICICI Bank Limited
	Branch	Nagaon Branch – 782002, Assam, India
	Person Name (With Designation)	Mr. Chandan Passi
	Contact Number	91-3672-221266
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	Denied to provide any information.

Auditors :	
Name :	S. K. Berya and company Chartered Accountants
Membership No.:	308228
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2018 (Provisional)

Particulars	INR in Million
Proprietors Capital	5.399
Total	5.399

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Proprietors Capital	5.399	4.029	4.994
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	5.399	4.029	4.994
LOAN FUNDS			
1] Secured Loans			
2] Unsecured Loans			
TOTAL BORROWING	3.493	0.428	5.424
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	8.892	4.457	10.418
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	0.633	0.494	0.512
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	1.852
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	7.308	4.865	0.000
Sundry Debtors	5.625	3.897	0.000
Cash & Bank Balances	0.706	0.355	0.188
Other Current Assets	0.000	0.000	3.918
Loans & Advances	1.379	1.511	5.269
Total Current Assets	15.018	10.628	9.375
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			
Other Current Liabilities and Provisions			
Total Current Liabilities	6.759	6.665	1.321
Net Current Assets	8.259	3.963	8.054
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	8.892	4.457	10.418

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
	SALES			
	Sale of Products	75.296	44.889	26.440
	Other Income	0.847	0.488	0.637
	TOTAL	76.143	45.377	27.077
Less	EXPENSES			
	Purchases	72.107	41.965	23.593
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2.444)	(1.053)	0.000
	Direct Expense	0.822	0.472	0.000
	Indirect Expense	0.000	0.000	2.368
	Salary Expense	1.585	0.936	0.000
	Administrative Expense	2.014	1.789	0.000
	Carriage Inward	0.000	0.000	0.114
	TOTAL	74.084	44.109	26.075
	PROFIT/ (LOSS) BEFORE INTEREST AND, DEPRECIATION AND AMORTISATION	2.059	1.268	1.002
Less	FINANCIAL COST	0.217	0.021	0.000
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	1.842	1.247	1.002
Less/ Add	DEPRECIATION	0.112	0.068	0.072
	NET PROFIT/ (LOSS)	1.730	1.179	0.930

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

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	27.27	31.69	0.00
Account Receivables Turnover (Income / Sundry Debtors)	13.39	11.52	0.00
Inventory Turnover (Operating Income / Inventories)	0.28	0.26	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	3.25	2.57	1.96

LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.66	0.64	0.57
Debt Equity Ratio (Total Liability / Networth)	0.65	0.11	1.09
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.25	1.65	0.26
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.12	0.12	0.10
Interest Coverage Ratio (PBIT / Financial Charges)	9.49	60.38	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	2.30	2.63	3.52
Return on Total Assets	%	11.05	10.60	7.92

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((PAT / Total Assets) * 100)				
Return on Investment (ROI) ((PAT / Networth) * 100)	%	32.04	29.26	18.62

SOLVENCY RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.22	1.59	8.50
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.14	0.86	8.50
G-Score Ratio Financial (Networth / Total Assets)	0.34	0.36	0.43
G-Score Ratio Debt (Debts / Equity Capital)	0.65	0.11	1.09
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.22	1.59	8.50

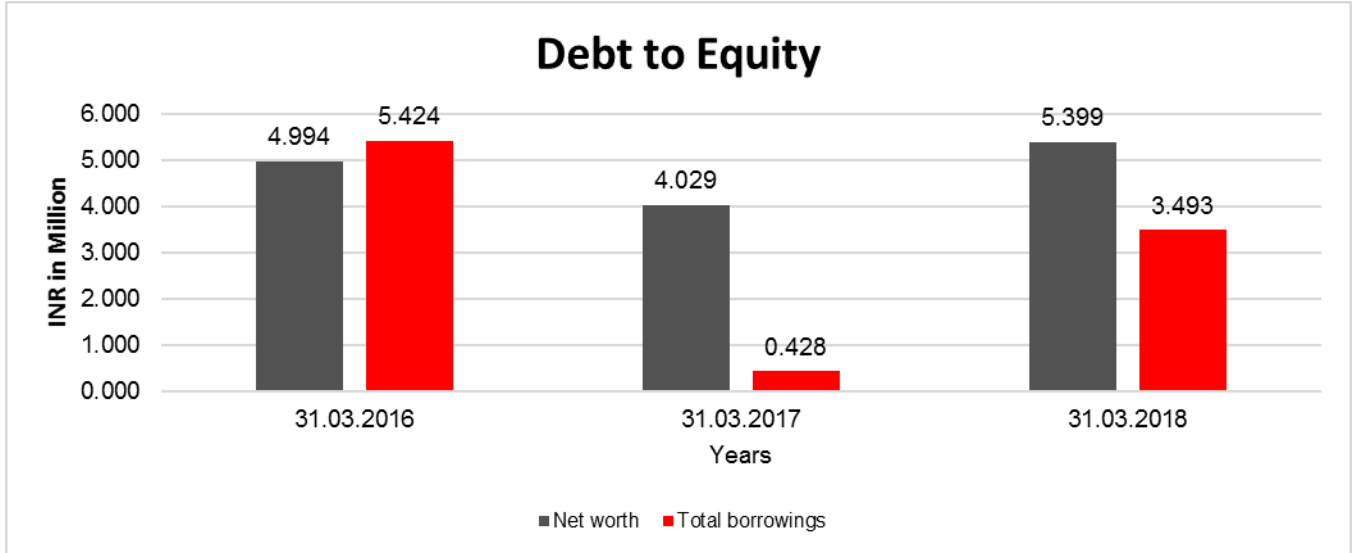
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

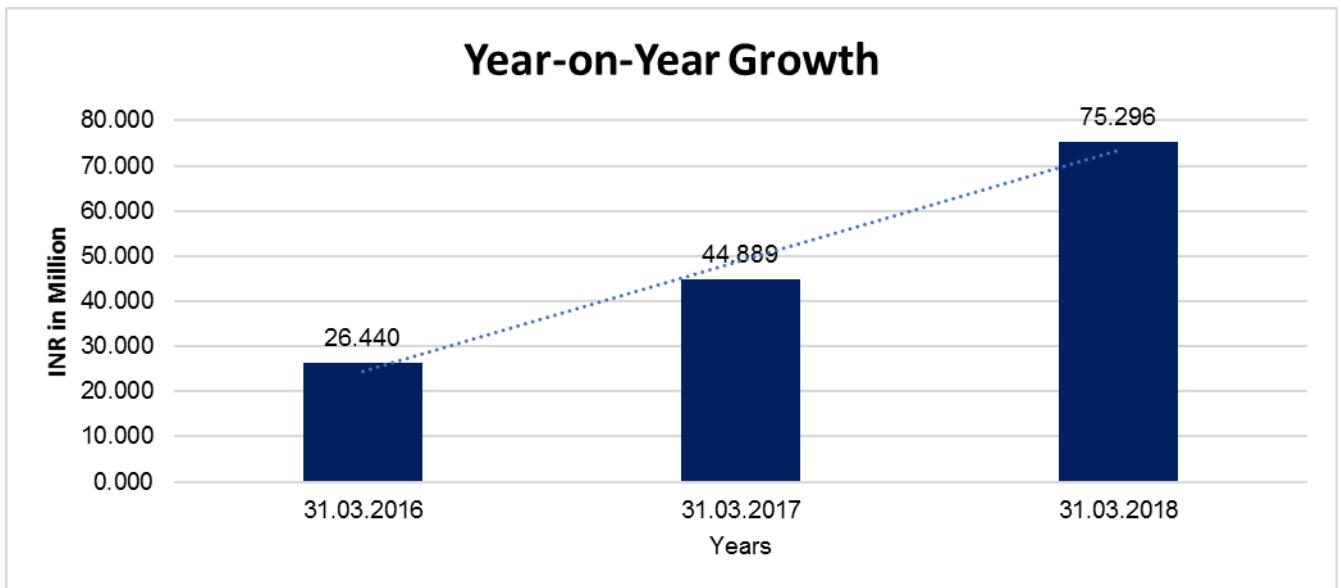
Particular	31.03.2016 INR In Million	31.03.2017 INR In Million	31.03.2018 INR In Million
Proprietor's Capital	4.994	4.029	5.399
Reserves & Surplus	0.000	0.000	0.000
Net worth	4.994	4.029	5.399
Secured Loans	}	}	}
Unsecured Loans	}	}	}
Total borrowings	5.424	0.428	3.493
Debt/Equity ratio	1.086	0.106	0.647

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YEAR-ON-YEAR GROWTH

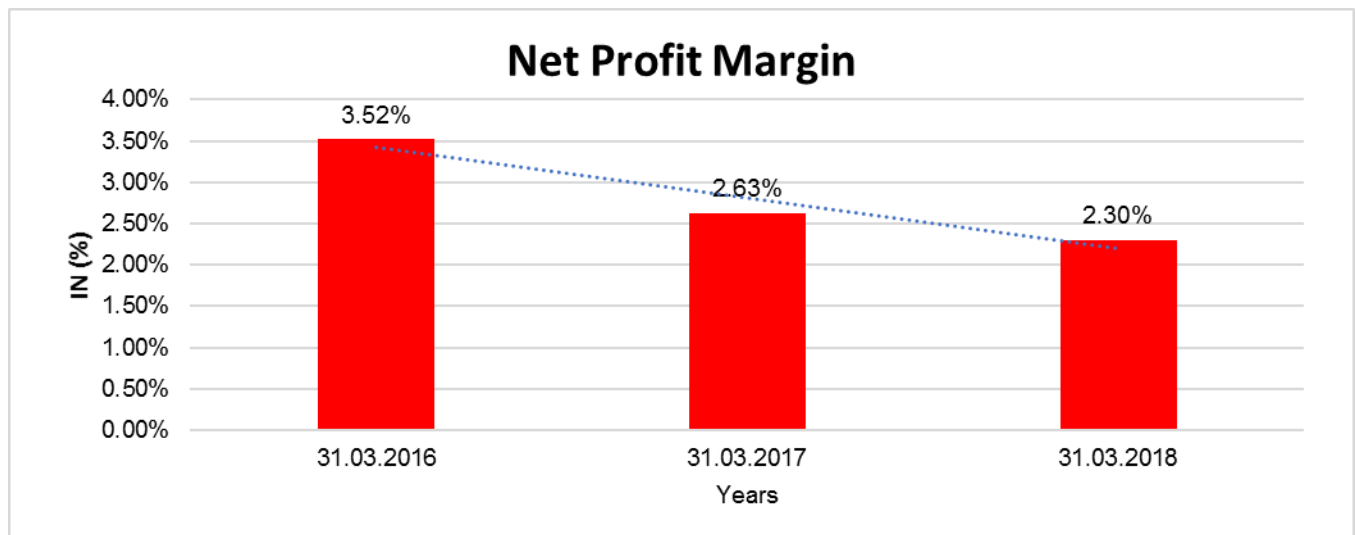
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	26.440	44.889	75.296
		69.777	67.738



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	26.440	44.889	75.296
Profit	0.930	1.179	1.730
	3.52%	2.63%	2.30%



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 Form	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	No
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

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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	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
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 :	RAJ TRADERS
Address :	Lakhinagar, Chariali, Khutikatia, Opposite Shyam Mandir, Guwahati Road, Nagaon – 782002, Assam, India
Person to whom we met:	Mr. Raj Saha
Designation :	Proprietor
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Shyam Mandir
Total Floors of the building:	Near Shop Type
Locality:	Commercial
Area :	Upmarket

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No. of Employees seen at Premises :	6
Neighbour Interview :	Name of Company : MM Auto Spares Contact Person Name : Mr. Prakash Gupta Name of Company : Bajrang Automobiles Contact Person Name : Mr. Arbind Agarwal Neighbour 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 :

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.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 69.76
UK Pound	1	INR 88.87
Euro	1	INR 79.67

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	PRS
Report Prepared by :	JYTK

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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