

## MIRA INFORM REPORT

Report No. :	525554.2
Report Date :	30.08.2018

### IDENTIFICATION DETAILS

Name :	DHANSHIKA RAJA AGENCI
Registered Office :	No:16/53, Car Street, RVK Complex, 2nd Floor, Salem- 636001, Tamilnadu
Mobile No.:	91-9965912223 (Mr. Raja Gopal)
Country :	India
Financials (as on) :	31.03.2018 (Provisional)
Year of Establishment :	2016
Capital Investment / Paid-up Capital :	INR 1.614 Million
PAN No.: [Permanent Account No.]	AUZPK3727H
GSTN : [Goods & Service Tax Registration No.]	33AUZPK3727H1Z8
Legal Form :	Sole Proprietary Concern
Line of Business :	Distributor of Mobile Phones (From Indirect Sources)
No. of Employees :	4 (Approximately)

### RATING & COMMENTS

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

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

<b>Maximum Credit Limit :</b>	USD 4600 (In INR 322621.00)
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<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 2016.</p> <p>It is a distributors of mobiles phones.</p> <p>Mr. Raja (Manager) has claimed that the subject commenced its business activities since April 2017.</p> <p>As per the provisional financials of FY 2018, the concern has achieved revenue of INR 17.728 million along with a profit of INR 0.503 million.</p> <p>Rating gets constrained on account of limited business track record.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings with some caution.</p> <p><b>Note:</b> Site visit was conducted at the address which you have provided. Our executive has successfully traced the subject on the given address.</p> <p>At the premises, our executive enquired with Mr. Raja (Manager) who confirmed subject's existence on the given address.</p> <p>Our executive enquired with neighbour company – Indian Overseas Bank who claimed that the subject is situated on the given address.</p> <p>As per our executive's observation, it is a 2 storey building and subject is situated on 2nd floor. Area of the premises seems to be approx. 200 sq. ft. and number of employees sighted at the premises were 2. Locality seems to be commercial and area appears to be upmarket. Location was easy to find.</p> <p>We have not sighted subject's name board.</p>

**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

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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**

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 30.08.2018

**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. Raja Gopal
Designation :	Manager
Contact No.:	91-9965912223
Date :	23.08.2018

**LOCATIONS**

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<b>Registered Office :</b>	No:16/53, Car Street, RVK Complex, 2nd Floor, Salem- 636001, Tamilnadu, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9965912223 (Mr. Raja Gopal)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:rajadhanshika@gmail.com">rajadhanshika@gmail.com</a>
<b>Area :</b>	200 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mrs. Krishnaveni
<b>Designation :</b>	Proprietor
<b>PAN No. :</b>	AUZPK3727H

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Raja Gopal
<b>Designation :</b>	Manager

**BUSINESS DETAILS**

<b>Line of Business :</b>	Distributors of Mobile Phones (From Indirect Sources)
<b>Products :</b>	Mobile Phones
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Lenevo
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash, Cheque and Others (RTGS)
<b>Purchasing :</b>	Cash, Cheque and Others (RTGS)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
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	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	Wholesalers and Retailers	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	4 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Andhra Bank
	<b>Branch :</b>	Salem, Tamilnadu, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2018 (INR in Million)</b>
	Andhra Bank, Salem –OD A/c	1.658
	<b>Total</b>	<b>1.658</b>
<b>Auditors :</b>	<b>Name :</b> K. Sekar Chartered Accountants	
	<b>Address:</b> RVK Complex, First Floor, Near Sri Rajaganapathy Temple, 16/52, Car Street, Salem – 636001, Tamilnadu, India	

<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

**As on 31.03.2018 (Provisional)**

Particular	Credit	Debit
By Opening credit balance	1.167	-
By gift From parents and relatives	0.050	-
By Professional Income	0.072	-
<b>Net Profit</b>	<b>0.503</b>	-
To Drawings	-	0.120
To Income Tax Paid	-	0.017
To Life Insurance Premium Paid	-	0.041
	1.792	0.178
<b>By Closing Credit Balance</b>	<b>1.614</b>	

**FINANCIAL DATA**

*[all figures are INR Million]*

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS			31.03.2018 (Provisional)
<b>EQUITY AND LIABILITIES</b>			
1] Capital Accounts			1.614
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
<b>NETWORTH</b>			<b>1.614</b>
<b>LOAN FUNDS</b>			
1] Secured Loans			1.658
2] Unsecured Loans			0.600
<b>TOTAL BORROWING</b>			<b>2.258</b>
<b>DEFERRED TAX LIABILITIES</b>			0.000

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<b>TOTAL</b>			<b>3.872</b>
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			0.134
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			3.522
Sundry Debtors			0.422
Cash & Bank Balances			0.026
Other Current Assets			0.044
Loans & Advances			0.050
<b>Total Current Assets</b>			<b>4.064</b>
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			0.326
Other Current Liabilities			0.000
Provisions			0.000
<b>Total Current Liabilities</b>			<b>0.326</b>
<b>Net Current Assets</b>			<b>3.738</b>
MISCELLANEOUS EXPENSES			0.000
<b>TOTAL</b>			<b>3.872</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS			<b>31.03.2018 (Provisional)</b>
	<b>SALES</b>			
	Income			17.728
	Other Income			0.000
	<b>TOTAL</b>			<b>17.728</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of goods sold			15.763
	Salary Paid			0.863
	Bonus Paid			0.082
	Shop Rent			0.049
	Lighting Charges			0.008
	Batta Expenses			0.030
	Travelling Expenses			0.032
	Telephone Expenses			0.048

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	Insurance and Tax			0.027
	Printing and Stationery			0.023
	Sundry Expenses			0.016
	<b>TOTAL</b>			<b>16.941</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>			<b>0.787</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			0.263
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>			<b>0.524</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			0.021
	<b>NET PROFIT/ (LOSS)</b>			<b>0.503</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2018 (Provisional)</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)			8.69
Account Receivables Turnover (Income / Sundry Debtors)			42.01
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			7.55
Inventory Turnover (Operating Income / Inventories)			0.22
Asset Turnover (Operating Income / Net Fixed Assets)			5.87

**LEVERAGE RATIOS**

<b>PARTICULARS</b>			<b>31.03.2018 (Provisional)</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.62
Debt Equity Ratio			1.40

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.57
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.08
Interest Coverage Ratio (PBIT / Financial Charges)			2.99

**PROFITABILITY RATIOS**

PARTICULARS				31.03.2018 (Provisional)
Net Profit Margin ((PAT / Sales) * 100)	%			2.84
Return on Total Assets ((PAT / Total Assets) * 100)	%			11.98
Return on Investment (ROI) ((PAT / Networth) * 100)	%			31.16

**SOLVENCY RATIOS**

PARTICULARS				31.03.2018 (Provisional)
Current Ratio (Current Assets / Current Liabilities)				4.39
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				0.59
G-Score Ratio Financial (Networth / Total Assets)				0.38
G-Score Ratio Debt (Debts / Equity Capital)				1.40
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				4.39

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

**LOCAL AGENCY FURTHER INFORMATION**

Sr.	Check list by info agents	Available in Report (Yes/No)
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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	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
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	Yes
22	Conduct of the banking account	--
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 one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year	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**

<b>Name of Company :</b>	DHANSHIKA RAJA AGENCI
<b>Address :</b>	No:16/53, Car Street, RVK Complex, 2nd Floor, Salem- 636001, Tamilnadu, India

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<b>Mobile No.:</b>	91-9965912223 /8012511441
<b>Email:</b>	<a href="mailto:rajadhanshika@gmail.com">rajadhanshika@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Raja <b>Designation:</b> Manager
<b>Name Board:</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Opposite IDB Rajaganapathy Temple
<b>Total Floors of the building:</b>	2 Storey Building
<b>Subject situated on:</b>	2 <sup>nd</sup> Floor
<b>Locality:</b>	Commercial
<b>Area of Premises :</b>	200 Sq. Ft.
<b>Area:</b>	Upmarket
<b>No. of Employees seen at Premises :</b>	2 (Approximately)
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Air Conditioner</li> <li>• Xerox Machine</li> <li>• Office Equipment</li> </ul>
<b>Furniture items sighted:</b>	<ul style="list-style-type: none"> <li>• Table</li> <li>• Chairs</li> </ul>
<b>Neighbour's Interview:</b>	Our executive enquired with neighbour company – Indian Overseas Bank who claimed that the subject is situated on the given address.
<b>Proof of visit:</b>	Photograph

**UNSECURED LOAN**

Particular	31.03.2018 (INR in Million)
Unsecured Loan	0.600
<b>Total</b>	<b>0.600</b>

**FIXED ASSETS**

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- Furniture
- Electrical Fittings
- Plant and Machinery
- Cars

**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 70.03
UK Pound	1	INR 89.95
Euro	1	INR 81.30

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	PRI
<b>Report Prepared by :</b>	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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