

MIRA INFORM REPORT

Report No. :	545141
Report Date :	17.12.2018

IDENTIFICATION DETAILS

Name :	SMART SOLUTIONS
Registered Office :	Property No. 8A, 2 nd Floor, Plot No. 1A, DLF Industrial Area, Najafgarh Road, Moti Nagar, New Delhi – 110015
Mob. No.:	91-9810103900 [Mr. Jaideep Arora]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2003
Capital Investment / Paid-up Capital :	INR 6.127 Million
PAN No.: [Permanent Account No.]	AAIPA5183C
GSTN : [Goods & Service Tax Registration No.]	07AAIPA5183C1Z3
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and Distributor of POS Terminal, Printers, Barcode Scanners, Currency Counters, Kiosks. (Confirmed by management)
No. of Employees :	22 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : A

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

Maximum Credit Limit : USD 10000

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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear

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 (30.06.2018)	Current Rating (30.09.2018)
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.

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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 17.12.2018

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. Jaideep Arora
Designation :	Proprietor
Contact No.:	91-9810103900
Date :	14.12.2018

LOCATIONS

Registered Office :	Property No. 8A, 2 nd Floor, Plot No. 1A, DLF Industrial Area, Najafgarh Road, Moti Nagar, New Delhi – 110015, India
Tel. No.:	Not Available
Mobile No.:	91-9810103900 [Mr. Jaideep Arora]
Fax No.:	Not Available
E-Mail :	smartservice3900@gmail.com

SOLE PROPRIETOR

Name :	Mr. Jaideep Arora
Designation :	Proprietor
Address :	B-41/5, Double Storey, Ramesh Nagar, New Delhi -110015, India
Date of Birth/Age :	27.07.1973
Qualification :	Post Graduate
Experience :	20 Years

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BUSINESS DETAILS

Line of Business :	Trader and Distributor of POS Terminal, Printers, Barcode Scanners, Currency Counters, Kiosks. (Confirmed by management)
Products :	<ul style="list-style-type: none"> • POS Terminal • Printers • Barcode Scanners • Currency Counters • Kiosks
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Credit (30 days)
Purchasing :	Cash and Credit (30 days)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Retailer and End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	22 (Approximately)	

Bankers :	Banker Name :	Indian Overseas Bank
	Branch :	Bali Nagar, New Delhi -110015, India
	Person Name (With Designation) :	--
	Contact Number :	91-11-25432494 (Ringling)
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	INR 1.500 Million
	Account Operation :	--
Remark :	--	

Auditors :	
Name :	Jagdish Ajmani and Company Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

PROPRIETOR'S CAPITAL ACCOUNT

(INR in Million)

Particulars:	Amount
Opening Balance :	5.011
Add : Interest on FDR :	0.040
Interest on PPF :	0.009
Profit for the year	1.276
Total :	6.336
Less : Drawing :	0.209
Total :	6.127

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
EQUITY AND LIABILITIES			
1] Proprietor's Capital			6.127
2] Reserves & Surplus			0.000
3] (Accumulated Losses)			0.000
NETWORTH			6.127
LOAN FUNDS			
1] Secured Loans			0.000
2] Unsecured Loans			1.548
TOTAL BORROWING			1.548
DEFERRED TAX LIABILITIES			0.000
TOTAL			7.675
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress			1.528
			0.000
INVESTMENT			
DEFERRED TAX ASSETS			0.336
			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			7.350
Sundry Debtors			7.082
Cash & Bank Balances			0.247
Other Current Assets			0.000
Loans & Advances			2.462
Total Current Assets			17.141
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			0.000
Other Current Liabilities			11.245
Provisions			0.085
Total Current Liabilities			11.330
Net Current Assets			5.811
MISCELLANEOUS EXPENSES			
			0.000
TOTAL			7.675

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PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2017
	SALES		
	Income		69.020
	Other Income		0.000
	TOTAL		69.020
Less	EXPENSES		
	Cost of Materials Consumed		57.292
	Other expenses		10.153
	TOTAL		67.445
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		1.575
Less	FINANCIAL EXPENSES		0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		1.575
Less	DEPRECIATION/ AMORTISATION		0.070
	PROFIT/ (LOSS) BEFORE TAX		1.505
Less	TAX		0.229
	PROFIT/ (LOSS) AFTER TAX		1.276

The above information has been parted by Mr. Jaideep Arora (Proprietor)

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			31.03.2017
Average Collection Days (Sundry Debtors / Operating Income * 365 Days)			37.45
Account Receivables Turnover (Operating Income / Sundry Debtors)			9.75
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			0.00
Inventory Turnover (Operating Income / Inventories)			0.21
Asset Turnover (Operating Income / Net Fixed Assets)			1.03

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.68
Debt Equity Ratio (Total Liability / Networth)			0.25
Current Liabilities to Networth (Current Liabilities / Net Worth)			2.10
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.25
Interest Coverage Ratio [PBIT / Financial Charges]			0.00

PROFITABILITY RATIOS

PARTICULARS				31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%			1.85
Return on Total Assets	%			6.71

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((PAT / Total Assets) * 100)				
Return on Investment (ROI) ((PAT / Networth) * 100)	%			20.83

SOLVENCY RATIOS

PARTICULARS				31.03.2017
Current Ratio (Current Assets / Current Liabilities)				1.33
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				0.76
G-Score Ratio Financial (Networth / Total Assets)				0.32
G-Score Ratio Debt (Debts / Equity Capital)				0.25
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				1.33

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

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	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	No
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	--
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 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

Name of Company :	SMART SOLUTIONS
Address :	Property No. 8A, 2 nd Floor, Plot No. 1A, DLF Industrial Area, Najafgarh Road, Moti Nagar, New Delhi – 110015, India
Person to whom we met:	Staff (Name Not Divulged)
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Metro Station
Total Floors of the building:	Ground + 3 Floors
Subject situated on :	2 nd Floor
Locality:	Commercial
Area of premises :	1200 sq. ft.

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Area :	Upmarket
No. of employees seen at premises:	8
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture Items Sighted :	Yes
Neighbour's interview :	Name of company: Proyoung Contact person name: Mr. Dheeraj Neighbor's overview: Existence Confirmed Name of company: Right Choice Consultants Contact person name: Mr. Rakesh Neighbor'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 :

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 71.92
UK Pound	1	INR 90.53
Euro	1	INR 81.34

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	PRI
Report Prepared by :	JYO

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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