

MIRA INFORM REPORT

Report No. :	544907
Report Date :	20.12.2018

IDENTIFICATION DETAILS

Name :	AVANT GARDE MOTORRZ
Registered Office :	515, KMJ Identity 3rd Floor, 20th Main, 8th Block, Koramangala, Bangalore - 560095, Karnataka
Mobile No.:	91-9845099990 [Mr. K J Ravindra]
Country :	India
Financials (as on) :	Not Available
Date of Establishment :	12.10.2018
Capital Investment :	Not Divulged
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.]	ABNFA1783C
GSTN : [Goods & Service Tax Registration No.]	29ABNFA1783C1ZD
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Trader of Bikes.[Confirmed by Management]
No. of Employees :	06 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :	NB
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Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

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Status :	New Business
Payment Behaviour :	Unknown
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

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 20.12.2018

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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. K J Ravindra
Designation :	Partner
Contact No.:	91-9845099990
Date :	17.12.2018
Name :	Mr. Rajesh Xavier
Designation :	Auditor
Contact No.:	91-9620209998
Date :	13.12.2018

LOCATIONS

Registered Office :	515, KMJ Identity, 3rd Floor, 20th Main, 8th Block, Koramangala, Bangalore - 560095, Karnataka, India
Tel. No.:	91-80-25709999
Mobile No.:	91-9620209998 [Mr. Rajesh T Xavier] 91-9845099990 [Mr. K J Ravindra]
Fax No.:	Not Available
E-Mail :	cs.mr@avantgardemotors.in
Website:	http://avantgardemotors.in
Area:	1800 Sq. Ft
Locality:	Commercial
Showroom:	66, Bella Vista, Lavelle Road, Bangalore - 560001, Karnataka, India
Location:	Leased

PARTNERS

Name :	Mr. Ravindra Koramangala Jayappa
Designation :	Partner
Address :	120, 18 th Main, 6 th Block, Koramangaka, Bangalore – 560095, Karnataka, India
Date of Birth/Age :	19.07.1972
Qualification :	Software Engineer
Experience :	He is software engineer based our in Bangalore. He has been associated with auto industry for 2 years and with realty sector for more than 20 years. He is also the Hon. Secretary in builders NGV club. He is an avid biker and sports car lover known well among auto enthusiasts and builder fraternity. He is director in

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	Kropex auto Private Limited deals with Tata motors. He is also partners in Avant Grade Motors deals with superbikes and other two wheels of motorplex brands from Italy.
PAN No.:	ABDPR6039A
Aadhaar No.:	5093 9800 0817
Name :	Mr. Anand Koramangala Jayappa
Designation :	Partner
Address :	120, 18 th Main, 6 th Block, Koramangaka, Bangalore – 560095, Karnataka, India
Date of Birth/Age :	03.12.1975
Qualification :	Civil Engineer
Experience :	He is Civil engineer based our in Bangalore. He has been associated with auto industry for over 2 years and with realty sector for more than 20 years. He is also the member in builders NGV club. He is an avid biker and sports car lover known well among auto enthusiasts and builder fraternity. He is a partners in Avant Grade Motors deals with superbikes and other two wheels of motorplex brands from Italy.
PAN No.:	ACMPA8560H
Aadhaar No.:	8685 6647 7280
Name :	Mr. Mithun S Reddy
Designation :	Partner
Address :	26, NTR Layout Marathahall, Bangalore – 5600037, Karnataka, India
Date of Birth/Age :	01.01.1986
Qualification :	Graduate
Experience :	He is software engineer based our in Bangalore. He has been associated with auto industry for over 1 years and with realty sector for more than 15 years. He was working with Avant Garde Motors for more than one year which deals with superbikes and other two wheeler of motorplex brands from Italy.
PAN No.:	BGSPS9901H
Aadhaar No.:	9850 2570 5121

BUSINESS DETAILS

Line of Business :	Trader of Bikes.[Confirmed by Management]
Products:	<ul style="list-style-type: none"> • Two Wheeler – MV Augusta • Two Wheeler – FB Mondial • Two Wheeler – SWM • Two Wheeler – Norton • Two Wheeler - Hyosung
Brand Names :	Not Available
Agencies Held :	Not Available

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Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash
Purchasing :	Cash

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	End Users	
	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	06 [Approximately]	
Bankers :	Bank Name:	Indian Overseas Bank
	Branch:	Koramangala, Bangalore, Karnataka, India
	Person Name (with Designation):	Ms. Bidisha (Manager)
	Contact Number:	91-80-22950199
	Name of Account Holder:	AVANT GARDE MOTORRZ
	Account Number:	148502000990999
	Account Since (Date/ Year of A/c Opening):	22.10.2018
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed	Current Account

	(CC/OD/Term Loan):	
	Account Operation:	Satisfactory
	Remarks:	Ms. Bidisha (Manager) gave us positive feedback about subject and they are satisfied with the transaction of subject.

Auditors :	
Name :	Mr. Rajesh T Xavier Chartered Accountant
Address :	A4/106, Thungabra Block, National Games Village, Koramangala, Bangalore, Karnataka, India
Tel. No.:	91-80-411024
Mobile No.:	91-9620209998
Email:	rajeshtxavier@gmail.com
Memberships :	Not Available
Collaborators :	Not Available
Sister Concerns :	<ul style="list-style-type: none"> • Avant Garde Motors • Kropex Private Limited • Neev Avantgarde Group <ul style="list-style-type: none"> i) Neev Avantgarde Project ii) Neev Avantgarde Holdings Inc. • Neev Avantgarde Design Build • SS Associates • KMJ Buildwers and Contractors

CAPITAL STRUCTURE

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

NEW BUSINESS

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	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	Yes
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 three years	No
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three 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

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35	Negative Reporting by Auditors in the Annual Report	No
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OBSERVATION POINTS

Name of Company :	AVANT GARDE MOTORRZ
Address :	515, KMJ Identity 3rd Floor, 20th Main 8th Block Koramangala, Bangalore - 560095, Karnataka, India
Contact No.:	91-80-25709999
Person to whom we met:	Mr. Anand Koramangala Jayappa (Partner)
Name Board :	Not Sighted
Location:	Easy
Landmark:	Above Sri Raghavendra Enterprises
Total Floors of the Building :	3 Floors
Subject situated on:	3 rd Floor
Locality:	Commercial
Area of premises:	1800 Sq. Ft
Area :	Upmarket
No. of employees seen at premises:	06 [Approx.]
Furniture items:	Yes
Neighbour's Interview:	Name of Company: Phoenix Global Contact person name: Shetty
Proof of visit:	Photos and Visiting Card

PROJECTED BALANCE SHEET

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019	31.03.2020	31.03.2021

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ASSETS			
Current assets			
Inventories	20.000	29.900	39.000
Spare parts	1.000	2.200	2.800
Receivables	9.800	5.000	3.400
Cash on hand	1.200	1.400	1.600
Total Current Assets	32.000	38.500	46.800
Fixed assets			
Land and building	1.000	1.000	1.000
Plant and machinery	2.500	2.500	2.500
Sundries	2.000	2.000	2.000
Total	5.500	5.500	5.500
Depreciation	0.300	0.900	1.500
Net Fixed Assets	5.200	4.600	4.000
Non-current assets			
Investment	0.000	0.000	0.000
Total	0.000	0.000	0.000
TOTAL ASSETS	37.200	43.100	50.800
LIABILITIES			
Current liabilities			
Working capital			
IOB bank	15.000	15.000	15.000
Other banks	0.000	0.000	0.000
Sundry creditors	0.800	1.200	1.400
Total liabilities	15.800	16.200	16.400
Net worth			
Paid up capital	20.000	20.000	20.000
Reserves and surplus	1.400	6.900	14.400

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Total	21.400	26.900	34.400
Total Liabilities	37.200	43.100	50.800

PROJECTED PROFIT AND LOSS

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019	31.03.2020	31.03.2021
Vehicle sales	44.200	176.800	255.500
Service and spare parts margin	1.100	4.400	6.900
Other income	0.800	3.400	4.700
Total	46.100	184.600	267.100
Purchase	40.600	162.600	241.000
Interest cost on fixed assets investments	--	--	--
Interest cost on working capital	0.450	1.800	1.800
Selling and admin expenses	1.545	8.300	9.000
Depreciation	0.300	0.600	0.600
Other expenses (Electricity/water/municipal tax)	1.200	3.600	4.000
Total Expenses	44.095	176.900	256.400
Net Profit before tax	2.005	7.800	10.700
Tax @30%	0.602	2.300	3.200
Net profit after tax	1.404	5.500	7.500

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NETWORTH STATEMENT

MR. RAVINDRA KORAMANGALA JAYAPPA [PARTNER]

(INR IN MILLION)

Particulars	20.11.2018
Immovable properties	
Residential apartments at no. 402, KMJ the hive, 1st, B Cross, 7th Block, Koramangala, Bangalore – 560095. (Measuring 1350 sq.ft. @ INR 18000/- p.s.f.) Total Builtup area 5500 sq. ft. @INR 1500/- p.s.f.)	27.000 8.250
Commercial building situated at no. 15, KMJ Arcadia, Industrial Main Road, 5th Block, Koramangala, Bangalore – 560095. (Jointly held with Mr. K.J. Anand) 50% (Measuring 4000 sq.ft. @ INR 22000/- p.s.f.) Total Builtup area 23500 sq. ft. @INR 1500/- p.s.f.)	44.000 17.625
Vacant land situated at Sy No. 3, Bammanahalli, Bangalore – 560068. (Measuring 5000 sq.ft. @ INR 2500/- p.s.f.)	12.500
Residential vacant site situated at No. 10, corporation no. 3, 1 st Cross, Rose Garden, Vannarpet, Bangalore – 560047. (Measuring 3000 sq.ft. @ INR 3500/- p.s.f.)	10.500
Residential flats situated at Stoneoaks, Naganathapura, Hosur Road, Bangalore. Flat No: 402 Flat No: 406	8.000 8.000

Total Value of Immovable Properties	135.875
Movable properties	
Capital investment in S S Associates	(6.043)
Capital in investment in K M J management services	0.730
Capital investment in Neev Avantgarde Holding Inc.	22.801
Capital investment in Neev Avantgarde Projects	18.477
Capital investment in Neev Avantgarde Motors	3.000
Capital investment in 1 Racing Moto	3.396
Shares with Shri Vemana Co-Operative Society	0.102
Shares in Kropex Auto Private Limited	12.000
Shares with Indian Overseas Bank (As on 10.03.2017 = 300 Shares x 14.50/-)	0.004
Shares with Syndicate Bank (As on 10.03.2017 = 300 Shares x 35.35/-)	0.011
Vehicles owned	
a) Ranga rover sport	16.295
b) Mercedes benz	2.952
Hyundai I10	0.550
Motor bike Yamaha R1	0.750

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Gold and silver ornaments	2.087
Cash and bank balance	
a) Cash at bank	0.788
b) Cash on hand	0.085
Hand loans receivables	2.833

Total Value of Movable Properties	80.818

TOTAL VALUE OF ASSETS	216.693
Less: Loans and borrowers :	
Housing loan from edwlweiss	4.147
Loan from kotak Mahindra finance (50%)	27.918
Loan from edwlweiss (50%)	2.240
Rental security deposits repayable	7.315
Hand loan – Vasu	2.200
Hand loan- Narendra, Anand, Venkatappa & Others	10.450
Hand loan – Nagraj, Maneesh, Narendra, Sowjanv	14.700
Avantgarde current a/c	4.423
Range rover loan	7.794

Total Value of Liabilities	81.187

NET WORTH	135.506

NETWORTH STATEMENT

MR. ANAND KORAMANGALA JAYAPPA [PARTNER]

(INR IN MILLION)

Particulars	20.11.2018
Immovable properties	
Commercial building at no. 89, MKMJ Aren Old No. 25, Outer Ring Road, Marathahalli, Bangalore (Measuring 2400 sq.ft. @ INR 18000/- p.s.f.) Total Builtup area 11000 sq. ft. @INR 1500/- p.s.f.)	43.200 16.500
Commercial building situated at no. 15, KMJ Arcadia, Industrial Main Road, 5th Block, Koramngala, Bangalore – 560095. (Jointly held with Mr. K.J. Anand) 50% (Measuring 4000 sq.ft. @ INR 22000/- p.s.f.) Total Builtup area 23500 sq. ft. @INR 1500/- p.s.f.)	44.000 23.500

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Vacant land situated at Sy No. 3, Bammanahalli, Bangalore – 560068. (Measuring 5000 sq.ft. @ INR 2500/- p.s.f.)	12.500
Residential building situated at Site No. 752, 8 th B Main, 7 th Sector, HSR Layout, Bangalore – 560102. (Measuring 1350 sq.ft. @ INR 20000/- p.s.f.)	27.000
Total Value of Immovable Properties	166.700
Movable Properties	
Capital investment in S S Associates	(0.976)
Capital investment in Neev Avantgarde Design Build	20.958
Capital investment in Avant Garde Motors	0.143
Shares with Shri Vemana Co-Operative Society	0.050
Shares with Indian Overseas Bank (As on 09.03.2017 = 300 Shares x 14.50/-)	0.004
Shares with Syndicate Bank (As on 09.03.2017 = 300 Shares x 35.35/-)	0.011
Vehicles owned	
a) Toyota fortuner	1.500
b) Toyota innova	1.500
c) Honda active (2 Nos.)	0.062
d) Audi RB	10.000
Gold and silver ornaments	1.646
Cash and bank balance	
a) Cash at bank	0.144
b) Cash on hand	0.325
Total Value of Movable Properties	35.367
TOTAL VALUE OF ASSETS	202.067
Less: Loans and borrowers :	
Loan from kotak Mahindra finance	39.662
Loan from Punjab National Bank	26.872
Rental Security Deposits Repayable	8.155
Audi R8 car loan from sundaram finance	3.140
Loan from life insurance corporation	0.629
Total Value of liabilities	78.458
NET WORTH	123.609

VALUATION REPORT

(GENERAL DETAILS)

Name of the Owner	MRS. N MAMTHA
Brief Description of the property	Sy. No. 99/1, Site No. 84, 5 th Cross, Reliable Tranquil Layout, Haraluru Village, Varthur Hobli, Bangalore East Taluk, Bangalore - 560102
Fair market value of the property	INR 9.750 Million
Open market value of the property	INR 9.750 Million
Forced/distress sale value of the property	INR 8.288 Million
Comparable sale value of the property	INR 9.750 Million

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 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 71.11
UK Pound	1	INR 88.74
Euro	1	INR 79.82

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VIK R
Report Prepared by :	ARC

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	YES
--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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