

HEERA CORPORATION - 483268 2 (SUPPLEMENTARY REPORT) 03-JAN-2018.HTM PAGE NO. :

MIRA INFORM REPORT

Report No. :	483268.2
Report Date :	03.01.2018

IDENTIFICATION DETAILS

Name :	HEERA CORPORATION
Registered Office :	PG College Road, Old Narsingpur Naka, Heera Homes, Chhindwara-480001, Madhya Pradesh
Tel. No.:	91-7162-236341
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	2002
Capital Investment / Paid-up Capital :	Not Divulged
IEC No.:	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	Not Available
GSTIN/UIN :	23AIDPG9423A1ZW
PAN No.: [Permanent Account No.]	AIDPG9423A
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader, Distributor, Wholesaler and Retailer of Sanitary Ware, Plumbing Fitting, Ceramic Tiles, Vitrified Tiles, etc. (Complete Housing Solutions). (Confirmed by management)

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No. of Employees :	20 (Approximately)
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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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2002. It is engaged as trader, distributor, wholesaler and retailer of sanitary ware, plumbing fitting, ceramic tiles, vitrified tiles, etc.</p> <p>Mr. Bharat Ghai (Proprietor) provided information and claimed that the subject has achieved sales turnover of INR 35.000 million for FY 2017.</p> <p>Rating takes into consideration, the established track record of its business operation and fair revenue base.</p> <p>Payments are reported to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>NOTE 1:</p> <p>Site visit was conducted on the given address and our executives have successfully traced the subject.</p> <p>During the visit our executive met one of the office staff members (Name not Divulged) confirmed the existence of the subject on the given address.</p> <p>As per our executive observation, it is ground + 3 floor building and the whole premise belongs to the subject.</p> <p>Location is easy to find on "PG College Road" as landmark. Locality seems to be commercial and area near the premises seems to be upmarket.</p> <p>Further our executive have sighted approximately 20 employee at the premises as well as sighted telephone, computers, air conditioner, office equipment, table</p>

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	<p>and chairs.</p> <p>However, we have not sighted the name board of the subject instead we have sighted name board of "Heera Homes".</p> <p>Note 2:</p> <p>Further, when spoke to Mr. Bharat Ghai (Proprietor) he confirmed that all the business activities of "Heera Corporation" is been carried out from "Heera Homes".</p>
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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 (30.06.2017)	Current Rating (30.09.2017)
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 31-03-2016.

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 03.01.2018

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. Bharat Ghai
Designation :	Proprietor
Contact No.:	91-9589198198
Date :	27.12.2017

LOCATIONS

Registered Office :	PG College Road, Old Narsingpur Naka, Heera Homes, Chhindwara-480001, Madhya Pradesh, India
Tel. No.:	91-7162-236341
Mobile No.:	91-9589198198 (Mr. Bharat Ghai) 91-9425188159 (Mr. Pankaj Ghai)
Fax No.:	Not Available
E-Mail :	soneghai@gmail.com
Area :	12000 Sq. Ft.
Location :	Owned
Locality :	Commercial
Warehouse:	Old Narsingpur Naka, Near Abhimanyu Hotel, Chhindwara-480001, Madhya Pradesh, India
Location :	Owned

SOLE PROPRIETOR

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Name :	Mr. Bharat Ghai
Designation :	Proprietor

BUSINESS DETAILS

Line of Business :	Trader, Distributor, Wholesaler and Retailer of Sanitary Ware, Plumbing Fitting, Ceramic Tiles, Vitrified Tiles, etc. (Complete Housing Solutions). (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> • Platina Vitrified Private Limited • Johnson Tiles • Multi Stone Granite Private Limited • Asian Paints
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Advance Payment, Cheque and Credit (45 Days)
Purchasing :	Advance Payment, Cheque and Credit (45 Days)

GENERAL INFORMATION

Suppliers :	Reference :	<ul style="list-style-type: none"> • Platina Vitrified Private Limited • Johnson Tile
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	OEMs	
	Reference :	<ul style="list-style-type: none"> • Adinath Sales • Samrat Hardware
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--

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	Remark:	--
No. of Employees :	20 (Approximately)	
Bankers :	Banker Name :	Punjab National Bank
	Branch :	Chhindwara-480001, Madhya Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-7162-245129
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	Ringing
	Banker Name :	Central Bank of India
	Branch :	Chhindwara-480001, Madhya Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-7162-247431
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	Ringing

Auditors :		
Name :	Mr. Shalin Agarwal Chartered Accountant	
Collaborators :	Not Available	
Membership :	Not Available	
Sister Concern :	Name:	Siddhivinayak Textile Industries
	Address:	PG College Road, Old Narsingpur Naka, Heera Homes, Chhindwara-480001, Madhya Pradesh, India

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	Line of Business:	Trader, Distributor, Wholesaler and Retailer of Sanitary Ware, Plumbing Fitting, Ceramic Tiles, Vitrified Tiles, etc. (Complete Housing Solutions). (Confirmed by management)
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CAPITAL STRUCTURE

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

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FINANCIAL DATA
[all figures are INR Million]

Particulars	31.03.2017	31.03.2016
Sales Turnover (Approximately)	35.000	35.000

Expected Sales (2017-2018): INR 40.000 Million (Due to Business growth)

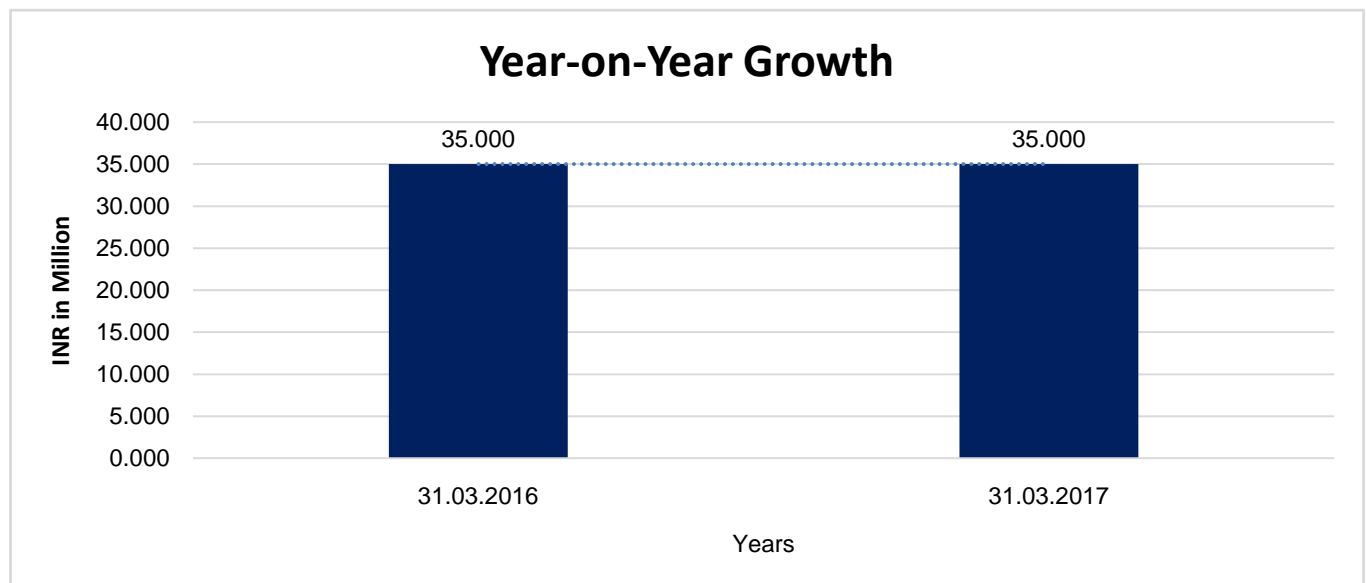
The above information has been parted by Mr. Bharat Ghai (Proprietor)

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

FINANCIAL ANALYSIS
[All figures are INR Million]

YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales Turnover (Approximately)	35.000	35.000
		0.000



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	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
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
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	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	Yes
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
35	Negative Reporting by Auditors in the Annual Report	No

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OBSERVATION POINTS

Name of Company :	HEERA CORPORATION
Address :	PG College Road, Old Narsingpur Naka, Heera Homes, Chhindwara-480001, Madhya Pradesh
Person to whom we met:	One of the employee (Name of Divulged)
Name Board :	Not Sighted (Sighted name board of Heera Homes)
Location:	Easy
Landmark :	PG College Road
Total Floors of the building:	Ground + 3 Floor
Subject situated on:	Whole premises belongs to subject
Locality:	Commercial
Area :	Upmarket
No. of employees seen at premises:	20 (Employee)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air conditioner • Office Equipment
Furniture items sighted :	Tables, Chairs, Well Furnished
Neighbour's interview :	<p>Name of Company: Praveen Borikar Coaching Neighbour's Overview: Company exist from more than 3 years</p> <p>Name of Company: Gupta Sweets Neighbour's Overview: Company exist from last 4 years</p>
Proof of visit:	Photograph

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 63.67
UK Pound	1	INR 85.11
Euro	1	INR 76.59

INFORMATION DETAILS

Information Gathered by :	PNM
Analysis Done by :	NSG
Report Prepared by :	MTN

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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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