

MIRA INFORM REPORT

Report No. :	484633
Report Date :	06.01.2018

IDENTIFICATION DETAILS

Name :	NAVYUG ENTERPRISES
Registered Office :	Partap MKT, Opposite Dhobi Ghat, Old Railway Road, Gurgaon - 122001, Haryana
Tel. No.:	91-124-4066115
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2000
Capital Investment / Paid-up Capital :	INR 2.500 Million (Estimated)
TIN No.:	Not Available
IEC No.:	Not Divulged
TAN No.:	Not Available
[Tax Deduction & Collection Account No.]	
GSTIN :	Not Divulged
PAN No.:	Not Available
[Permanent Account No.]	
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer and Trader of Power Tools and Pneumatic Tools, Bonded and

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	Coated Abrasives, Pneumatic and Hydraulic Products, Bonded and Coated Abrasives, Fasteners, Mill Stores, Packing Materials, Power and Pneumatic Tools, Welding and Safety Materials, Laser Machine, Bosch Optical Level, Bosch Wall and Floor Scanner, Cutting Tools and Hand Tools, Self Adhesive Tapes and Adhesives (Confirmed by management)
No. of Employees :	12 (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 7100
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2000.</p> <p>It is a dealer and trader of power tools and pneumatic tools, bones bonded and coated abrasives, pneumatic and hydraulic products, laser machine, etc.</p> <p>Mr. Tushar Bihani (CEO) has claimed that the concern achieved a sales turnover of INR 80.000 Million for the FY 2016 and INR 90.000 Million for the FY 2017.</p> <p>Payments terms 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>

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

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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 31-03-2016.

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 06.01.2018

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. Tushar Bihani
Designation :	Chief Executive Officer

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Contact No.:	91-9999967477
Date :	04.01.2018

LOCATIONS

Registered Office :	Partap MKT, Opposite Dhobi Ghat, Old Railway Road, Gurgaon - 122001, Haryana, India
Tel. No.:	91-124-4066115
Mobile No.:	91-9999967477 (Mr. Tushar Bihani)
Fax No.:	Not Available
E-Mail :	navyug.bosch@gmail.com

SOLE PROPRIETOR

Name :	Mr. Manoj Bihani
Designation :	Proprietor
Address :	Gurugram - 122001, Haryana, India

KEY EXECUTIVES

Name :	Mr. Tushar Bihani
Designation :	Chief Executive Officer

BUSINESS DETAILS

Line of Business :	Dealer and Trader of Power Tools and Pneumatic Tools, Bonded Bonded and Coated Abrasives, Pneumatic and Hydraulic Products, Bonded and Coated Abrasives, Fasteners, Mill Stores, Packing Materials, Power and Pneumatic Tools, Welding and Safety Materials, Laser Machine, Bosch Optical Level, Bosch Wall and Floor Scanner, Cutting Tools and Hand Tools, Self Adhesive Tapes and Adhesives (Confirmed by management)
Products :	<p>Power Tools and Pneumatic Tools:</p> <ul style="list-style-type: none"> • Angle Grinder • Cordless Drill Driver • Cordless Impact Wrench • Cordless Jigsaw • Drywall Screwdriver • Impact Wrench • Rotary Hammer <p>Boned Bonded and Coated Abrasives:</p> <ul style="list-style-type: none"> • Grinding Wheels

	<ul style="list-style-type: none"> • Discs • Emery Belts • Polishing Wheels • Flap Wheels • Water Proof Emery Papers <p>Pneumatic and Hydraulic Products:</p> <ul style="list-style-type: none"> • Solenoid Valves • Air cylinders • One Touch Fittings • PU Tubing • Anti Spark Tubes <p>Bonded and Coated Abrasives:</p> <ul style="list-style-type: none"> • Fasteners • Mill Stores • Packing Materials • Power and Pneumatic Tools • Welding and Safety Materials <p>Laser Machine</p> <ul style="list-style-type: none"> • Bosch Laser Distance Meter • Bosch Rotary Laser Receiver • Cross line Combi Laser • Line Laser • Point Laser • Self Leveling Rotating Laser <p>Bosch Optical Level Bosch Wall And Floor Scanner Cutting Tools and Hand Tools</p> <ul style="list-style-type: none"> • Drills • Reamers • Jig Saw Blades • Aluminum Cutters <p>Self Adhesive Tapes and Adhesives</p> <ul style="list-style-type: none"> • Floor Marking Tapes • Surface Protection Tape • Double Sided Tapes • Paper Masking Tapes • Cloth Tapes • PU Adhesives • Lamination Adhesives
Brand Names :	Not Divulged

Agencies Held :	Not Divulged
Exports :	Not Divulged
Imports :	Not Divulged
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 Others	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	12 (Approximately)	
Bankers :	Bank Name	HDFC Bank Limited
	Branch	Gurugram - 122001, Haryana, India
	Person Name (With Designation)	--
	Contact Number	--
	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)	--
Auditors :	Not Available	
Memberships :	Not Available	
Collaborators :	Not Available	
Sister Concern:	Not Available	

CAPITAL STRUCTURE

As on 31.03.2017

Capital Investment :	
Owned :	INR 2.500 Million (Estimated)
Borrowed :	--
Total :	INR 2.500 Million (Estimated)

FINANCIAL DATA
[all figures are in INR Million]

Particulars	31.03.2017	31.03.2016
Sales Turnover (Approximately)	90.000	80.000

The above information has been parted by Mr. Tushar Bihani (Chief Executive Officer)

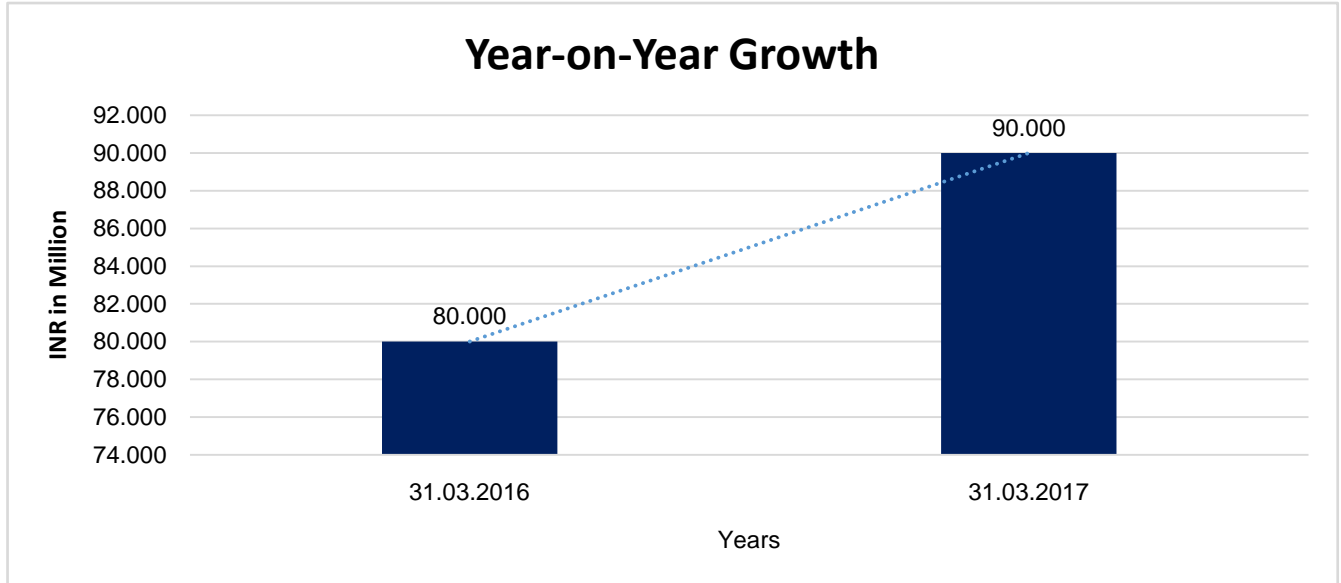
Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

FINANCIAL ANALYSIS
[all figures are in INR Million]

YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales Turnover (Approximately)	80.000	90.000
		12.500

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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	No
5	Buyer visit details	--
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	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No

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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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
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

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 63.39
UK Pound	1	INR 85.74
Euro	1	INR 76.24

INFORMATION DETAILS

Information Gathered by :	SPR
Analysis Done by :	PRY
Report Prepared by :	SUJ

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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