

**CRYSTAL VISION SHOPPE - 482388 2 (REVISED REPORT) 08-JAN-2018.HTMPAGE NO. : 1**

**MIRA INFORM REPORT**

Report No. :	482388.2
Report Date :	08.01.2018

**IDENTIFICATION DETAILS**

Name :	CRYSTAL VISION SHOPPE
Registered Office :	Bimla Market, Harisabha Chowk, Club Road (Kalyani), Muzaffarpur – 842001, Bihar
Mobile No.:	91-9334487145 (Mr. Randhir Kumar)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2003
Capital Investment / Paid-up Capital :	Not Divulged
TIN No.:	Not Available
IEC No.:	Not Applicable (As informed by the management that firm does not have export and import)
TAN No.: [Tax Deduction & Collection Account No.]	Not Available
PAN No.: [Permanent Account No.]	AHWPK4963F
GSTIN :	10AHWPK4963F1Z6
Legal Form :	Sole Proprietary Concern

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**CRYSTAL VISION SHOPPE - 482388 2 (REVISED REPORT) 08-JAN-2018.HTMPAGE NO. : 2**

<b>Line of Business :</b>	Distributor of Air Conditioner. (Confirmed by management)
<b>No. of Employees :</b>	20 (Approximately)

**RATING & COMMENTS**

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

<b>MIRA's Rating :</b>	A
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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Maximum Credit Limit :</b>	USD 69000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually Correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship concern established in the year 2003 having satisfactory track record. It is a distributor of Air Conditioner.</p> <p>Mr. Randhir Kumar (Proprietor) has provided information and claimed that the subject has achieved sales turnover of approximately INR 230.00 million for FY-2016 and INR 240.00 million for FY-2017.</p> <p>Rating continue to derive strength from its established track record of its business operations and decent growth in revenue base.</p> <p>Trade relations are reported to be fair. Business is active. 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:</p> <p>Site visit was conducted at the given address and our executive have successfully traced the subject.</p> <p>At the premises our executive met Mr. Randhir Kumar (Proprietor) and he provided us with contact number (91-9334487145/9835429866).</p> <p>As per our executive observation, it is a 2 storey building and the subject is situated on ground floor and the area of the premises is 350 SQ.FT.</p> <p>Location is easy to find near "Harisabha Chowk". Locality seems to be</p>

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	<p>commercial and area near the premises seems to be upmarket.</p> <p>Further, our executive have sighted 10 employees at the premises along with telephone, computer, air conditioner, telex, fax machine and some office equipment.</p> <p>However, we have not sighted the name board of the subject on the given address. But have sighted the name board of "NV Shoppe" which is one of the customer of the subject and the same was confirmed by the subject's proprietor.</p>
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**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 (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.

**EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS**

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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 08.01.2018

**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**

<b>Name :</b>	Mr. Randhir Kumar
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9334487145
<b>Date :</b>	26.12.2017

**LOCATIONS**

<b>Registered Office :</b>	Bimla Market, Harisabha Chowk, Club Road (Kalyani), Muzaffarpur – 842001, Bihar, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9334487145 / 9835429866 (Mr. Randhir Kumar)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:crystalvisionshoppe@gmail.com">crystalvisionshoppe@gmail.com</a>
<b>Area :</b>	350 sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial

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**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Randhir Kumar	
<b>Designation :</b>	Proprietor	
<b>Address :</b>	Club Road (Kalyani), Muzaffarpur, Patna – 842001, Bihar, India	
<b>Past Work Experience :</b>	<b>Name of the company</b>	<b>Period</b>
	T-series	4 Years
<b>PAN No.:</b>	AHWPK4963F	

**BUSINESS DETAILS**

<b>Line of Business :</b>	Distributor of Air Conditioner. (Confirmed by management)
<b>Brand Names :</b>	Not Divulged
<b>Agencies Held :</b>	Electrolux
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Advance Payment, Cheque, RTGS
<b>Purchasing :</b>	Advance Payment, Cheque, RTGS

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Philips India Limited
	<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	
	<b>Name of Customer:</b>	N.V. Shoppe
	<b>Contact Person:</b>	Mr. Pankaj
	<b>Mobile No.:</b>	91-9334823084
	<b>Name of Customer:</b>	Ashirwad

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	<b>Contact Person:</b>	Mr. Ashol G.
	<b>Mobile No.:</b>	91-9334906630
	<b>Name of Customer:</b>	Indian Electronics
	<b>Contact Person:</b>	Mr. Pramod G.
	<b>Mobile No.:</b>	91-9431238060
	<b>Name of Customer:</b>	Uphar
	<b>Contact Person:</b>	Mohan G.
	<b>Mobile No.:</b>	91-9934206329
	<b>No. of Employees :</b>	20 (Approximately)
<b>Bankers :</b>	<b>Bank Name</b>	State Bank of India
	<b>Branch</b>	Club Road (Kalyani), Muzaffarpur, Patna – 842001, Bihar, India
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	91-621-2228478 / 2215128 (Not working)
	<b>Name of Account Holder</b>	--
	<b>Account Number</b>	--
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	CC A/c
	<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	--

<b>Auditors :</b>	
<b>Name :</b>	Ankur Agarwal Chartered Accountant
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Sister Concern:</b>	Not Available

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**CAPITAL STRUCTURE**

<b>Capital Investment :</b>	
<b>Owned :</b>	Not Divulged
<b>Borrowed :</b>	Not Divulged
<b>Total :</b>	<b>Not Divulged</b>

**FINANCIAL DATA**

*[all figures are in INR Million]*

Particulars		31.03.2017	31.03.2016
Sales Turnover (Approximately)		240.00	230.00

Expected Sales (2017-2018) : INR 300.00 Million (Approximately) (Due to business growth)

The above information has been parted by Mr. Randhir Kumar (Proprietor)

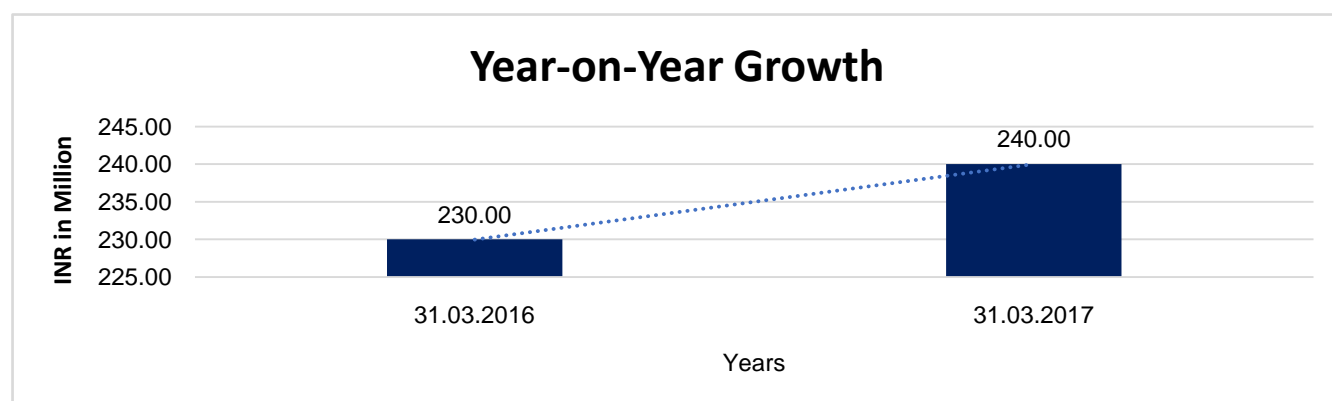
**Note** : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

**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 (Approximately)	230.00	240.00
		<b>4.35</b>



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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	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	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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**CRYSTAL VISION SHOPPE - 482388 2 (REVISED REPORT) 08-JAN-2018.HTMPAGE NO. : 9**

**OBSERVATION FORM**

**COMPANY NAME:** CRYSTAL VISION SHOPPE

**ADDRESS:** BIMLA MARKET, HARISABHA CHOWK, CLUB ROAD (KALYANI), MUZAFFARPUR, PATNA – 842001, BIHAR, INDIA

**CONTACT NO:** 91 - 9334487145 / 9835429866

**PERSON TO WHOM WE MET:** MR. RANDHIR KUMAR      **DESIGNATION:** PROPRIETOR

**NAME BOARD:** NOT SIGHTED (SIGHTED THE NAME BOARD OF “NV SHOPPE”)

**LOCATION:** EASY

**LANDMARK (IF ANY):** HARISABHA CHOWK

**TOTAL FLOORS OF THE BUILDING:** 2 FLOOR

**SUBJECT SITUATED ON :** GROUND FLOOR

**LOCALITY:** COMMERCIAL

**AREA OF PREMISES:** (350 SQ. FT.)

**AREA:** UPMARKET

**NO. OF EMPLOYEES SEEN AT PREMISES:** 10

**VISIBILITY OF ITEMS:**

TELEPHONE  
FAX MACHINE  
TELEX  
COMPUTERS  
AIR CONDITIONER  
XEROX MACHINE  
OFFICE EQUIPMENT

**FURNITURE ITEMS SIGHTED:** YES

**PROOF OF VISIT:** PHOTOGRAPH

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**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.

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**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.

**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 63.39
UK Pound	1	INR 85.74
Euro	1	INR 76.25

**INFORMATION DETAILS**

Information Gathered by :	SHAL
Analysis Done by :	NSG
Report Prepared by :	KJL

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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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<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

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