

## MIRA INFORM REPORT

<b>Report No. :</b>	477508
<b>Report Date :</b>	08.01.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	TAYYABA INTERNATIONAL
<b>Registered Office :</b>	83, Islampur Road, Zinda Bahar (1st Lane), Dhaka-1100
<b>Country :</b>	Bangladesh
<b>Date of Incorporation :</b>	1997
<b>Legal Form :</b>	Sole Proprietorships
<b>Line of Business :</b>	Distributor and Importer of Reactive Dyes, Textile Auxiliaries Etc.
<b>No. of Employees :</b>	4

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>B</b>
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Maximum Credit Limit :</b>	USD 22000
<b>Status :</b>	Moderate

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<b>Payment Behaviour :</b>	Slow
<b>Litigation :</b>	Clear

**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.

**BANGLADESH - ECONOMIC OVERVIEW**

Bangladesh's economy has grown roughly 6% per year since 1996 despite prolonged periods of political instability, poor infrastructure, endemic corruption, insufficient power supplies, and slow implementation of economic reforms. Although more than half of GDP is generated through the services sector, almost half of Bangladeshis are employed in the agriculture sector, with rice as the single-most-important product.

Garment exports, the backbone of Bangladesh's industrial sector, accounted for more than 80% of total exports and surpassed \$25 billion in 2016. The sector continues to grow, despite a series of high-profile factory accidents that have killed more than 1,000 workers and crippling strikes, including a nationwide transportation blockade orchestrated by the political opposition during the first several months of 2015. Steady export growth in the garment sector combined with remittances from overseas Bangladeshis - which totaled about \$15 billion and 8% of GDP in 2015 - are key contributors to Bangladesh's sustained economic growth and rising foreign exchange reserves.

Source : CIA

Comments : Change their address of" 673, Boro Mough Bazar, Dhaka-1000, Bangladesh

## **IDENTIFICATION DETAILS**

Correct company Name : **TAYYABA INTERNATIONAL**  
Head Office : 83, Islampur Road, Zinda Bahar (1st Lane), Dhaka-1100, Bangladesh  
Tel No : 88-01711563010, 01777958840  
Fax No : Nil  
E-mail : chishtia@excite.com  
Website : Nil  
Date/ Year of : 1997  
Establishment : Nil  
Trade License No : Nil  
Legal Form (General) :  Public Listed Co  Public (but not listed)  Private Co  State-owned Co  
 Sole Proprietorships  Partnership  Not Registered  
 others (please specify) \_\_\_\_\_  
Legal form (Specific) :  LTD  CORP  INC  CO  
 others (please specify) \_\_\_\_\_  
Issuing Authority :  Registrar of Joint Stock Companies & Firms  City Corporation  
 Municipal Administration  Union Council  
 Cantonment Board  Chief Controller of Import & Export

## **FINANCIALS- SUMMARY**

Year	Turnover/ Sales	Assets	Income
30 <sup>th</sup> June, 2016	BDT 38 Million	BDT 8.35 Million	BDT 0.61 Million
30 <sup>th</sup> June, 2017	BDT 49 Million	BDT 9.10 Million	BDT 0.85 Million

## **INQUIRER SPECIFIED CREDIT -TRADE FINANCE**

Recommended Cred : USD 22000 based on 90 days.

## **FULLCHECK REPORT DETAILS**

### **Information Parted By**

**Name** : Mr. Md. Klasif  
**Designation** : Chief Executive Officer  
**Contract No** : 88-01711563010, 01777958840

### **Locations Details**

**Business Address** : 83, Islampur Road, Zinda Bahar (1st Lane), Dhaka-1100, Bangladesh  
**Tel No** : 88-01711563010, 01777958840  
**Fax No** : Nil  
**E-mail** : chishtia@excite.com  
**Website** : Nil

**Location :** : Owned Rented  Leased Area 450 Sq. ft.

**Type of Office :** : Commercial Office Bldg. Semi-commercial Area.  
Retail shop  Industrial Park  
Business Center Home Office  
Residential Bldg.

### **Warehouse:**

**Address** : 83, Islampur Road, Dhaka-1100, Bangladesh  
**Tel No** : Nil  
**Fax No** : Nil

**Location :** Owned Rented  Lease Area 1200 Sq. ft.  
d

**Branch:**  
**Address** : Nil  
**Tel No** : Nil  
**Fax No** : Nil

### **Employee:**

**No. of In Office** : 2 **Warehouse** : N/A



Credit : ✓ 30 days                      60 days                      90 days                      days

## **DETAILED DATA**

Trade : Overseas Clients : N/A  
Reference & Local Clients : N/A  
Related Overseas Suppliers : N/A  
Parties Local Suppliers : N/A  
Trade Markets : Exports : N/A  
Imports : India, China  
Brand Name : N/A  
Certified : N/A  
Auditors : N/A  
Operation Status : Active

## **CAPITAL STRUCTURE**

Capital Invested : BDT 8 Million  
Assets : BDT 9.10 Million

## **ASSOCIARES/SUBSIDIARIES/ RELATED PARTIES**

Name of The Group : Nil  
Name of Mother : Nil  
Company  
Subsidiary : Nil  
Sister Concerns : Rafiq Textiles Dyeing & Printing Mills

## **BANKING**

Bank Name : BRAC Bank Limited

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**Bank Address** : Imamgonj Branch  
Dhaka, Bangladesh

## **ADVERSE DATA MONITORING**

**Dishonored Checks** : No Record Found

**Debt** : No Record Found

**Litigation** : Clear

**Performance Defaults** : No Record Found

**Adverse Coverage/ History** : No Record Found  
**Local Adverse** :  
**Media Filling** :

## **SITE VISIT COMMENTARY**

Our representative visited the subject company Head Office which is situated at 83, Islampur Road, Zinda Bahar (1st Lane), Dhaka-1100, Bangladesh

## **GENERAL COMMENTS**

Subject is mainly engaged in Importer & Distributor. The subject company is very small company.

### **FOREIGN EXCHANGE RATES**

<b>Currency</b>	<b>Unit</b>	<b>Indian Rupees</b>
US Dollar	1	INR 63.38
UK Pound	1	INR 86.02
Euro	1	INR 76.50
BDT	1	INR 0.76

**Note** : Above are approximate rates obtained from sources believed to be correct

### **INFORMATION DETAILS**

<b>Analysis Done by :</b>	PRA
<b>Report Prepared by :</b>	TPT

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**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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