

MIRA INFORM REPORT

Report No. :	515703
Report Date :	04.07.2018

IDENTIFICATION DETAILS

Name :	S.D. TRADING CORPORATION
Registered Office :	Civil Hospital Road, Near Government Polytechnic Chowk, Ambala – 134003, Haryana
Mobile No.:	91-9416027672 (Mr. Sanjeev Swami)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment:	1956
Capital Investment / Paid-up Capital :	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.]	AOOPS1174B
GSTN : [Goods & Service Tax Registration No.]	06AOOPS1174B1ZZ
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer and service provider of tractors, scooters, bike and its spare parts. (Confirmed by management)
No. of Employees :	100 (Approximately)

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

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Maximum Credit Limit :	USD 143000 (In INR 9817307.50)
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 1956 as proprietorship and it is having satisfactory track records.</p> <p>It is a dealer and service provider of tractors, scooters, bike and its spare parts. It holds agencies of Escorts Limited and Honda Motor Company Limited.</p> <p>Mr. Sanjeev Swami (Proprietor) has provided general information and revenue figure for the (FY 2016-17 as INR 380.000 Million, FY 2017-18 as INR 500.000 Million and expected in FY 2018-19 as INR 580.000 Million).</p> <p>However financials could not be verified from any sources.</p> <p>The firm also derives strength from its long standing track records of business operation and decent revenue profile.</p> <p>Trade relations are reported as fair. Business is active. Payments are seems to be usually correct.</p> <p>In view of the aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the address which you have provided. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. Siddharth (Manager) of the firm and has confirmed the existence at the given address.</p> <p>As per our executive observation, location of the firm is easy to find. Landmark was near Hospital Chowk. It is a 1 storey building and whole premises belong to the firm. Locality appears to be commercial. Area seems to be upmarket.</p> <p>Area of the premises of was 3500 sq. ft. and 10 approximately employees were sighted into premises.</p> <p>Name board of the firm was sighted at the given address.</p> <p>Further, our executive also enquired from neighbouring entity i.e. Mr. Ramesh Kumar (SBI Bank) and Mr. Rajesh Verma (Dental Hospital) and they were also confirmed that firm exists on given address.</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 (31.12.2017)	Current Rating (01.04.2018)
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

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 31-03-2018.

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 04.07.2018

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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. Sanjeev Swami
Designation :	Proprietor
Contact No.:	91-9416027672
Date :	02.07.2018

(Tel. No.: 91-171-2556091 – Incorrect number)

LOCATIONS

Registered Warehouse :	Office/	Civil Hospital Road, Near Government Polytechnic Chowk, Ambala – 134003, Haryana, India
Tel. No.:		91-171-2557672
Mobile No.:		91-9416027672 (Mr. Sanjeev Swami)
Fax No.:		Not Available
E-Mail :		trading_sd@rediffmail.com honda_sd@rediffmail.com
	Area :	3500 sq. ft.
	Location :	Owned
	Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Sanjeev Swami
Designation :	Proprietor
Date of Birth/Age :	52 Years
Qualification :	Graduate
Experience :	32 Years
PAN No.:	AOOPS1174B

BUSINESS DETAILS

Line of Business :	Dealer and service provider of tractors, scooters, bike and its spare parts. (Confirmed by management)
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Products/ Services :	<ul style="list-style-type: none"> • Tractor • Scooter • Bikes • Spare Parts
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> • Escorts Limited • Honda Motor Company Limited
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Advance Payment and Cheque, Others (NEFT/ RTGS)
Purchasing :	Cash, Advance Payment and Cheque, Others (NEFT/ RTGS)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Escorts Limited • Honda Motor Company Limited 														
Customers :	<p>End Users and Others (Farmers)</p> <table border="1"> <tr> <td>Reference :</td> <td>Not Divulged</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Not Divulged	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--
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Remark:	--														
No. of Employees :	100 (Approximately)														

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Bankers :	Bank Name	Allahabad Bank
	Branch	Ambala – 134003, Haryana, India
	Person Name (With Designation)	--
	Contact Number	91-171-2443269/ 2444270 (Not working)
	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)	--
	Bank Name	State Bank of India
	Branch	Court Road, Ambala – 134003, Haryana, India
	Person Name (With Designation)	--
	Contact Number	91-171-2530505 (Continuously Ringing)
	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 :	
Name :	Mr. Rohit Goyal Chartered Accountant
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Divulged

CAPITAL STRUCTURE

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

FINANCIAL DATA
[all figures are in INR Million]

Particulars	31.03.2018	31.03.2017
Sales Turnover (Approximately)	500.000	380.000
	(Due to business growth)	

Expected Sales (2018 - 2019) : INR 580.000 Million

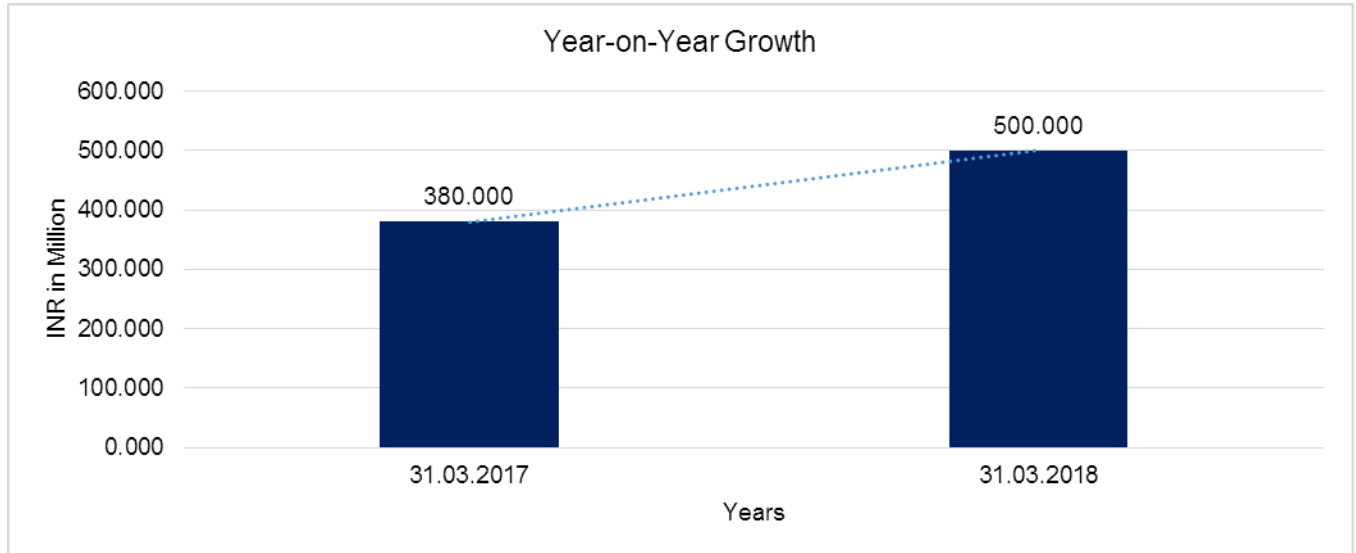
The above information has been parted by Mr. Sanjeev Swami (Proprietor)

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2017	31.03.2018
	(INR In Million)	(INR In Million)
Sales (Approximately)	380.000	500.000
		31.579



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	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	No
18	Major suppliers	Yes
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--

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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

OBSERVATION POINTS

Company Name :	S.D. TRADING CORPORATION
Address :	Civil Hospital Road, Near Government Polytechnic Chowk, Ambala – 134003, Haryana, India
E-Mail :	honda_sd@rediffmail.com
Person to whom we met :	Mr. Siddharth
Designation :	Manager
Name Board :	Sighted
Location :	Easy
Landmark (If any) :	Hospital Chowk
Total floors of the building :	Ground + 1
Subject situated on :	Whole premises belongs to subject
Locality:	Commercial
Area of premises :	3500 sq. ft.
Area :	Upmarket
No. of employees seen at premises :	10+

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Visibility Items :	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Neighbour's Interview	
Neighbour's Overview :	Further, our executive also enquired from neighbouring entity i.e. Mr. Ramesh Kumar (SBI Bank) and Mr. Rajesh Verma (Dental Hospital) and they were also confirmed that firm exists on given address.
Proof of visit :	Photographs / Visiting Card

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 68.69
UK Pound	1	INR 90.34
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	PSD
Report Prepared by :	SUD

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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