

MIRA INFORM REPORT

Report No. :	514143.2
Report Date :	17.07.2018

IDENTIFICATION DETAILS

Name :	AMBIKA TRADING COMPANY
Registered Office :	Tempo Stand, Agar-Ujjain Road, Ghosla, Tehsil Mahidpur, District Ujjain-456551, Madhya Pradesh
Mobile No.:	91-9981134682 (Mr. Shailendra Maheshwari)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	2005
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.]	AMXPM2789F
GSTN : [Goods & Service Tax Registration No.]	23AMXPM2789F1ZH
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer of Pesticides. (Confirmed by management)
No. of Employees :	04 (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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AMBIKA TRADING COMPANY - 514143.2 (SUPPLEMENTARY REPORT) PAGE NO. : 2

Maximum Credit Limit :	USD 7100 (In INR 478362)
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2005 and it is a dealer of pesticides.</p> <p>Mr. Shailendra Maheshwari (Proprietor) has provided information and he claimed that the subject has achieved revenue of INR 25.000 million in the FY 2018 and INR 20.000 million in the FY 2017. However, the figures are not verified.</p> <p>Rating takes into consideration the subject's satisfactory track record of business operations and comfortable revenue profile.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and considerations.</p> <p>NOTE:</p> <p>Site visit was conducted on the given address which you have provided. Our executive had successfully traced the subject at the given address.</p> <p>At the premises, our executive met with one of the employee (Name Not Divulged) and he provided his contact details (09981134682).</p> <p>As per our executive's observation, it is shop type premises and whole premises is occupied with the subject. Location was easy to find and locality seems to be commercial. Area of the premises is 400 Sq. Ft. and 3 employees were sighted at the premises. Area seems to be neutral.</p> <p>During the visit, our executive had met with executive of neighbour companies (Rajput Traders and Mahakal Auto) and they claimed that the subject exists on the given address.</p> <p>Name board of the subject was sighted at the premises.</p>

NOTES:

Any query related to this report can be made on e-mail: infodept@mirainform.com while quoting report number, name and date.

AMBIKA TRADING COMPANY - 514143.2 (SUPPLEMENTARY REPORT) PAGE NO. : 3

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 17.07.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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AMBIKA TRADING COMPANY - 514143.2 (SUPPLEMENTARY REPORT) PAGE NO. : 4

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. Shailendra Maheshwari
Designation :	Proprietor
Contact No.:	91-9981134682
Date :	09.06.2018

LOCATIONS

Registered Office :	Tempo Stand, Agar-Ujjain Road, Ghosla, Tehsil Mahidpur, District Ujjain-456551, Madhya Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9981134682 (Mr. Shailendra Maheshwari)
Fax No.:	Not Available
E-Mail :	shaileshmaheshwari@yahoo.com
Area :	400 Sq. Ft.
Location :	Rented
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Shailendra Maheshwari
Designation :	Proprietor
Date of Birth/Age :	41 Years
Qualification :	B.Com

BUSINESS DETAILS

Line of Business :	Dealer of Pesticides. (Confirmed by management)
Products :	Pesticides
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available

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AMBIKA TRADING COMPANY - 514143.2 (SUPPLEMENTARY REPORT) PAGE NO. : 5

Terms :	
Selling :	Cash and Payment and Cheque
Purchasing :	Cash and Payment and Cheque

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers, Retailers and End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	04 (Approximately)	
Bankers :	Banker Name :	UCO Bank
	Branch :	Ghosla Branch, Ujjain, Madhya Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-7365-262227
	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 :	--
	Banker Name :	State Bank of India
	Branch :	Ujjain, Madhya Pradesh, India
	Person Name (With Designation) :	--

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AMBIKA TRADING COMPANY - 514143.2 (SUPPLEMENTARY REPORT) PAGE NO. : 6

	Designation :	
	Contact Number :	--
	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 :	--

Auditors :	
Name :	G. Das Saurabh Solanki Chartered Accountant
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

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

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FINANCIAL DATA
[all figures are INR Million]

Particulars	31.03.2018	31.03.2017
Sales Turnover (Approximately)	25.000	20.000

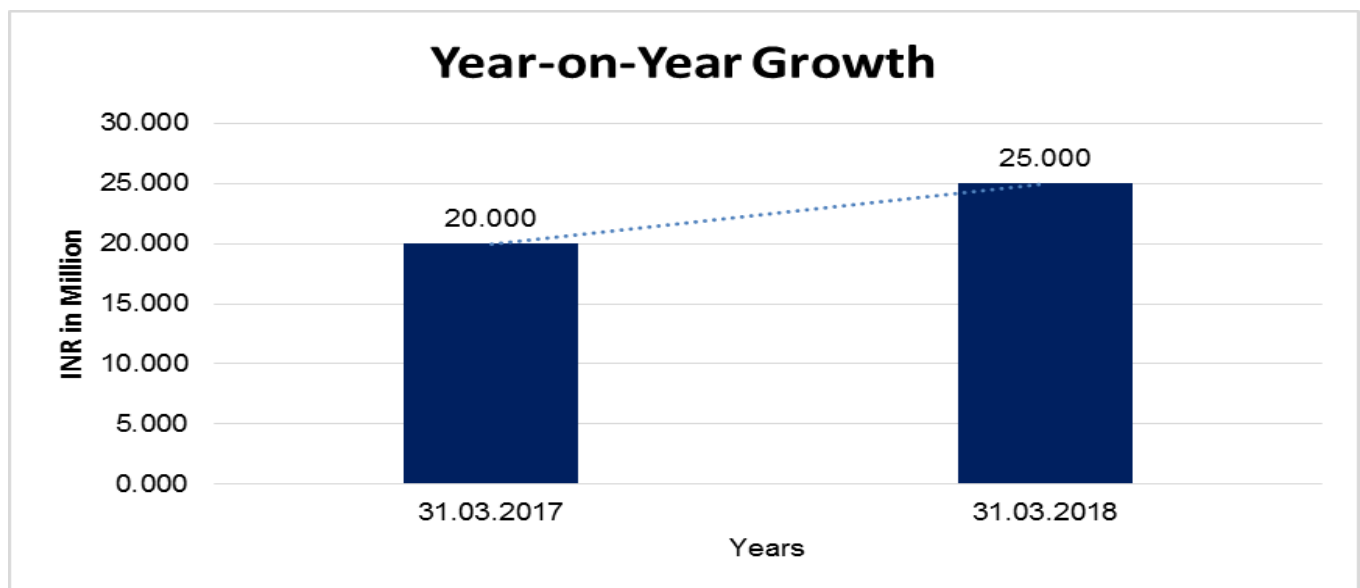
The above information has been parted by Mr. Shailendra Maheshwari (Proprietor)

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

FINANCIAL ANALYSIS
[All figures are INR Million]

YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales Turnover (Approximately)	20.000	25.000
		25.000



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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 –Legal Form	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	Age 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	No
19	Major customers	No
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%	--
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

AMBIKA TRADING COMPANY - 514143.2 (SUPPLEMENTARY REPORT) PAGE NO. : 9

OBSERVATION POINTS

Name of Company :	AMBIKA TRADING COMPANY
Address :	Tempo Stand, Agar-Ujjain Road, Ghosla, Tehsil Mahidpur, District Ujjain-456551, Madhya Pradesh
Mobile No.:	91-9981134682
Person to whom we met:	Employees (Name Not Divulged)
Name Board :	Sighted
Location:	Easy
Total Floors of the building:	Shop Type Premises
Subject Situated on:	Whole premises belongs to subject
Locality:	Commercial
Area of premises :	400 Sq. Ft.
Area :	Neutral
No. of employees seen at premises:	03 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Office Equipment
Furniture items sighted :	Yes
Neighbour's interview :	Name of Company: Rajput Traders Neighbour's overview : Existence Confirmed Name of Company: Mahakal Auto Neighbour's overview : Existence Confirmed
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 68.65
UK Pound	1	INR 91.46
Euro	1	INR 80.78

INFORMATION DETAILS

Information Gathered by :	SPY
Analysis Done by :	VVK
Report Prepared by :	MTN

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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