

MIRA INFORM REPORT

Report No. :	536712
Report Date :	17.11.2018

IDENTIFICATION DETAILS

Name :	SREE VALAMPURI AGENCIES
Registered Office :	153-G, North Veli Street, Simmakal, Madurai-625001, Tamilnadu
Mobile No.:	91-9894718741 (Mr. Madhav Mathiah)
Country :	India
Financials (as on) :	Not Divulged
Year of Establishment:	2005
Capital Investment :	Not Divulged
PAN No.: [Permanent Account No.]	AGQPM4430J
GSTN : [Goods & Service Tax Registration No.]	33AGQPM4430J1Z9
Legal Form :	Sole Proprietary Concern
Line of Business :	Distributor of Adhesive, Silicone, etc. (Confirmed by management)
No. of Employees :	06+02 (Approximately) (At site visit)

RATING & COMMENTS

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

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

Status :	Moderate
Payment Behaviour :	Unknown

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Litigation :	Clear
Comments :	<p>Mr. Madhav Mathiah (Designation not Divulged) has denied to provide any information about the subject to us.</p> <p>As per information gathered from other sources, it is a proprietorship concern established in the year 2005 and is a distributor of adhesive, silicone, etc.</p> <p>No further details could be made available from other sources.</p> <p>No payment terms are known.</p> <p>In view of aforesaid, the concern can be considered for business dealings with some caution.</p> <p>Note 1: Site visit was conducted at the registered address. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Ramani (Staff) who confirmed subject's existence on the address.</p> <p>Further, our executive enquired with neighbour companies – Lenovo Mobile Shop and Heritage Lodge who claimed that the subject is situated on the registered address.</p> <p>As per our executive's observation, it is a 1 storey building and subject is situated on 1st floor. Area of the premises seems to be approx. 1200 sq. ft. and number of employees sighted at the premises were 6. Locality seems to be commercial and area appears to be upmarket. Location was easy to find.</p> <p>We have sighted subject's name board.</p> <p>Note 2: Site visit was conducted at the branch address. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met one of employee who confirmed subject's existence on the address.</p> <p>Further, our executive enquired with neighbour companies – Sri Shanthi Yoga Centre and Sukir Fashion who claimed that the subject is situated on the branch address.</p> <p>As per our executive's observation, it is a 1 storey building and subject is situated on ground floor. Area of the premises seems to be approximately 1000 sq. ft. and number of employees sighted at the premises were 2. Locality seems to be residential and area appears to be upmarket. Location was easy to find.</p> <p>We have not sighted subject's name board.</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 (30.06.2018)	Current Rating (30.09.2018)
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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 17.11.2018

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 DENIED BY

Name :	Mr. Madhav Mathiah
Designation :	Not Divulged
Contact No.:	91-9894718741
Date :	16.11.2018

MANAGEMENT NON-COOPERATIVE (Mobile No.: 91-9790270822)

(Tel. No.: 91-431-4010415 - Ringing)

LOCATIONS

Registered Office :	153-G, North Veli Street, Simmakal, Madurai-625001, Tamilnadu, India
Tel. No.:	91-452-2621629/ 4379629
Mobile No.:	91-9894718741 (Mr. Madhav Mathiah)
Fax No.:	Not Available
E-Mail :	valampuriagencies@yahoo.co.in
Area :	1200 sq. ft. (At site visit)
Locality :	Commercial (At site visit)
Branch Office :	Door No.D-31, North East Extension, 5th Cross East, Opposite to Varalakshmi Vinayagar Temple, Thillai Nagar, Trichy- 620018, Tamilnadu, India
Tel. No.:	91-431-4010415
Area :	1000 sq. ft. (At site visit)
Locality :	Residential (At site visit)

SOLE PROPRIETOR

Name :	Ms. Lakshmanan Meenakshi
Designation :	Proprietor
	AGQPM4430J

BUSINESS DETAILS

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Line of Business :	Distributor of Adhesive, Silicone, etc. (Confirmed by management)
Products :	<ul style="list-style-type: none"> • Adhesive • Silicone
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> • Araldite • Anabond
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Cash and Cheque
Purchasing :	Cash and Cheque

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	06+02 (Approximately) (At site visit)	
Bankers :	Bank Name	Not Divulged
	Branch	Not Divulged
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--

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	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	Not Divulged
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

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

FINANCIAL DATA
[all figures are in INR Million]

NOT DIVULGED

The above information has been denied by Mr. Madhav Mathiah

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

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	Yes
3	Locality of the entity	Yes
4	Premises details (At site visit)	Yes
5	Buyer visit details	Yes
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	No
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 (At site visit)	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--

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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

OBSERVATION POINTS - I

Company Name :	SREE VALAMPURI AGENCIES
Address :	153-G, North Veli Street, Simmakal, Madurai-625001, Tamilnadu, India
Contact No.:	91-9790270822
E-Mail :	valampuriagencies@yahoo.co.in
Person to whom we met :	Mr. Ramani (Staff)
Name Board :	Sighted
Location :	Easy
Landmark (If any) :	Near Equitas Small Finance
Total floors of the building :	1 Storey Building
Subject situated on :	1st Floor
Locality:	Commercial
Area of premises :	1200 sq. ft.
Area :	Upmarket
No. of employees seen at premises :	06
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Office Equipment
Furniture items sighted :	Yes

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Neighbour's Interview	
i.Name of company :	Heritage Lodge
Contact person name :	Mr. Mukesh (Incharge)
ii.Name of company :	Lenovo Mobile Shop
Contact person name :	Mr. Prabhu (Staff)
Neighbour's Overview :	Existence confirmed
Proof of visit :	Photographs and Visiting Card

OBSERVATION POINTS - II

Company Name :	SREE VALAMPURI AGENCIES
Address :	Door No.D-31, North East Extension, 5th Cross East, Opposite to Varalakshmi Vinayagar Temple, Thillai Nagar, Trichy- 620018, Tamilnadu, India
Contact No.:	91-9894718741 / 9790270822
Person to whom we met :	Employee (Name not divulged)
Name Board :	Not Sighted
Location :	Easy
Landmark (If any) :	Opposite Varalakshmi Vinayagar Temple
Total floors of the building :	Ground + 1 Floor
Subject situated on :	Ground Floor
Locality:	Residential
Area of premises :	1000 sq. ft.
Area :	Upmarket
No. of employees seen at premises :	02
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Computers
Furniture items sighted :	Yes

Neighbour's Interview	
i.Name of company :	Sri Shanthi Yoga Centre
Contact person name :	Mr. Balakumar (Yoga Master)
ii.Name of company :	Sukir Fashion
Contact person name :	Ms. Padma (Staff)
Neighbour's Overview :	Existence confirmed
Proof of visit :	Photographs

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 71.79
UK Pound	1	INR 92.17
Euro	1	INR 81.98

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	PRY
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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