

MIRA INFORM REPORT

Report No. :	541456
Report Date :	26.11.2018

IDENTIFICATION DETAILS

Name :	ALIZA INTERNATIONAL
Registered Office :	127 / 580-C, Juhi, Bara Devi, Kanpur-208011, Uttar Pradesh
Mob. No.:	91- 9565373857 [Mr. Mohd Amir]
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	April 2017
Capital Investment :	INR 0.500 Million [Estimated] (as on 31.03.2017)
GSTN : [Goods & Service Tax Registration No.]	09AGTPA5525H1Z8
PAN No. : [Permanent Account No.]	AGTPA5525H
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer, Exporter, Supplier and Trader of Saddle Pads, Halters, Girth, Bandages, Chaps, Saddle Blankets, Driving Harness, Lead Ropes, Saddle and Bridles. [Confirmed by Management]
No. of Employees :	30 (Approximately)

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

Maximum Credit Limit :	USD 1400
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Status :	Relatively New Business
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in April 2017 and is a manufacturer and trader of rugs, saddle pad, halter, saddle blanket, saddle, bandage, bear-bag, girth, bridles, etc.</p> <p>Mr. Mohd Amir (Proprietor) has provided general information and claimed that the concern has started its business activity since its inception and has achieved revenue of approximately INR 1.5 million.</p> <p>However, these figures are not verified.</p> <p>Payments seem to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing with some caution.</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

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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 26.11.2018

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 PARTED BY

Name :	Mr. Mohd Amir
Designation :	Proprietor
Contact No.:	91-9565373857
Date :	22.11.2018

LOCATIONS

Registered Office/ Factory :	127 / 580-C, Juhi, Bara Devi, Kanpur-208011, Uttar Pradesh, India
Tel. No.:	91-831-8528045
Mobile No.:	91-9565373857 [Mr. Mohd Amir]
Fax No.:	Not Available
E-Mail :	alizaintlkn@gmail.com
Website :	http://alizainternational.com
Area :	1500 Sq. Ft.
Location :	Owned
Locality :	Commercial

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SOLE PROPRIETOR

Name :	Mr. Mohd Amir
Designation :	Proprietor
Address :	Kanpur - 208011, Uttar Pradesh, India
PAN No.:	AGTPA5525H

BUSINESS DETAILS

Line of Business :	Manufacturer, Exporter, Supplier and Trader of Saddle Pads, Halters, Girth, Bandages, Chaps, Saddle Blankets, Driving Harness, Lead Ropes, Saddle and Bridles. [Confirmed by Management]	
Products/ Services :	<ul style="list-style-type: none"> Rugs • Summer Rugs • Reins Rugs • Winter Rug • Fleece Rugs • Canvas Rug Saddle Pad • Jumping Saddle Pad • R-Purpose Saddle Pad • Western Saddle Pad • Tacky Saddle Pad Halter • Nylon Halter • Plaid Halter • Padded Halter Saddle Blanket • Acrylic Blanket • New Zealand Wool Blanket • Woollen-Blanket • Leather Halter Saddle • English Saddle • Western Saddle Bridles • English Bridle • Western Bridle 	<ul style="list-style-type: none"> Girth • Plain Girth • Neoprene Girth • Fur Girth Reins • PP Reins • Cotton Reins • Romal Reins Bear-Bag • PP Batch • Suede Leather Chaps • Half Chaps • Dotted Chaps • Plain Chap • Folded Chaps Full Chaps • Plain Chaps • Fringes Chaps Bandage • Fleece Bandages • Elastic Bandages • Acrylic Bandage Driving Harness Lead Ropes
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :		

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Products :	Finished Goods
Countries :	<ul style="list-style-type: none"> United States of America European Countries
Imports :	Not Available
Terms :	
Selling :	Cash, Cheque and Credit (30/60 Days)
Purchasing :	Cash, Cheque and Credit (30/60 Days)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Retailers	
	<ul style="list-style-type: none"> M.N. Enterprises 	
	Reference:	J.S. International
	Name of the Person (Designation):	Mr. Bob
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
Experience:	--	
Remark	--	
No. of Employees :	30 (Approximately)	
Bankers :	Banker Name :	Jammu and Kashmir Bank Limited
	Branch :	Parade, Kanpur - 401115, Uttar Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-512-2319043
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--

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	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	Continuously Ringing

Auditors :	
Name :	Mr. Mohd. and Amir Chartered Accountant
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	
Owned :	INR 0.500 Million [Estimated]
Borrowed :	--
Total :	INR 0.500 Million [Estimated]

FINANCIAL DATA
[all figures are in INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			1.500

Expected Sales (2018-2019): INR 3.000 Million (Due to Business Growth)

The above information has been parted by Mr. Mohd. Amir [Proprietor]

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

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)	Yes
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
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	Yes

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25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last one year	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

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 71.18
UK Pound	1	INR 91.04
Euro	1	INR 81.19

INFORMATION DETAILS

Information Gathered by :	AISH
Analysis Done by :	NSG
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	YES
--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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