

MIRA INFORM REPORT

Report No. :	532089
Report Date :	03.10.2018

IDENTIFICATION DETAILS

Name :	BANYAN TREE ANALYTICS PRIVATE LIMITED
Registered Office :	527/3B, Nehru Nagar, Near Popinse School, Meerapur, Allahabad – 211003, Uttar Pradesh
Tel. No.:	91-124-4008663
Country :	India
Financials (as on) :	Not Available
Date of Incorporation :	31.01.2018
CIN No.: [Company Identification No.]	U72900UP2018PTC100686
Capital Investment / Paid-up Capital :	INR 0.500 Million
PAN No.: [Permanent Account No.]	AAHCB6358A
TAN Number :	ALDB02362D
GSTN : [Goods & Service Tax Registration No.]	09AAHCB6358A1ZR
Legal Form :	Private Limited Liability Company.
Line of Business :	Designing, Developing, Operating all kinds of mobile software/application/information technology projects and also rendering technical services. [Registered Activity]
No. of Employees :	8 (Approximately)

RATING & COMMENTS

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

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MIRA's Rating :	NB
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Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

Status :	New Business
Payment Behaviour :	Unknown
Litigation :	Clear

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

NOT AVAILABLE

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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 03.10.2018

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. Satish Kumar
Designation :	Director
Contact No.:	91-9987625001
Date :	26.09.2018

LOCATIONS

Registered Office :	527/3B, Nehru Nagar, Near Popinse School, Meerapur, Allahabad – 211003, Uttar Pradesh, India
Tel. No.:	91-124-4008663
Mobile No.:	91-9987625001 [Mr. Satish Kumar]
Fax No.:	Not Available
E-Mail :	akyco@outlook.com info@banyantreeanalytics.com
Location :	Owned
Locality :	Residential
Admin Office :	906, Ocus Quantum, Sector – 51, Near Artemis Hospital, Gurugram – 122001, Haryana, India
Area :	2700 sq. ft. (As per site visit)

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Locality :	Commercial (As per site visit)
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DIRECTORS

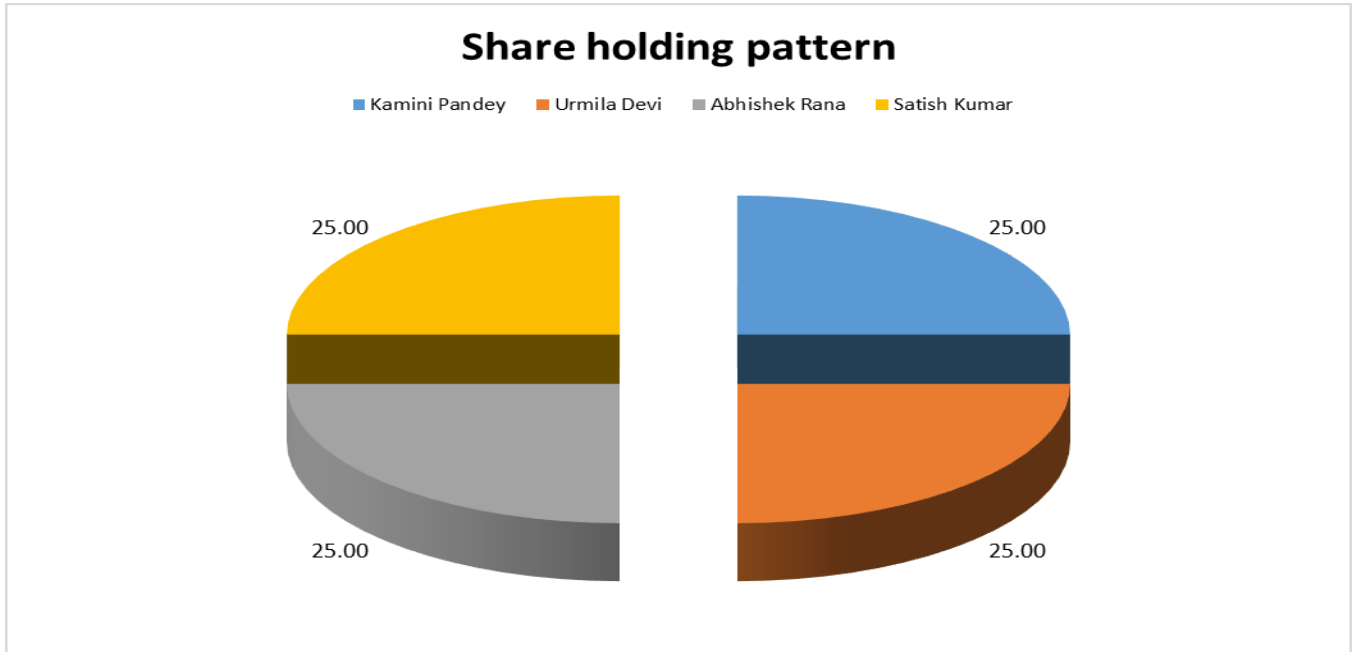
AS ON 31.03.2017

Name :	Mrs. Kamini Pandey
Designation :	Director
Address :	527/3b, Nehru Nagar, Meerapur, Allahabad – 211003, Uttar Pradesh, India
Date of Birth/Age :	05.11.1992
PAN No.:	BQIPP9123L
DIN No.:	08037991
Name :	Mr. Satish Kumar Rajendra Dwivedi
Designation :	Director
Address :	527/3B, Nehru Nagar, Meerapur, Allahabad – 211003, Uttar Pradesh, India
Date of Birth/Age :	05.03.1988
Date of Appointment :	06.08.2018
PAN No.:	BCJPK2112B
DIN No.:	08038011
Aadhaar No.:	6342 3919 5412

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 30.01.2018

Names of Shareholders	No. of Shares	% of Holding
Kamini Pandey	12500	25.00
Urmila Devi	12500	25.00
Abhishek Rana	12500	25.00
Satish Kumar	12500	25.00
Total	50000	100.00



BUSINESS DETAILS

Line of Business :	Designing, Developing, Operating all kinds of mobile software/application/information technology projects and also rendering technical services. [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Cheque
Purchasing :	Cheque

PRODUCTION STATUS – (NOT AVAILABLE)

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GENERAL INFORMATION

Suppliers :	Not Divulged					
Customers :	End Users					
	Reference :	Vigdatos Solutions (OPC) Private Limited				
	Name of the Person :	Mr. Saurabh Bhanwala (Director)				
	Contact No.:	91-9711132079 E-Mail: rsingh.saurabh@gmail.com				
	Since How Long Known :	9 Months				
	Maximum Limit Dealt :	--				
	Experience :	<table border="1"> <tr> <td>Services</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	Services	Overall	Good	Good
Services	Overall					
Good	Good					
	Remark:	Mr. Saurabh Bhanwala (Director) claimed that they are satisfied with their overall services				
	Reference :	Kantar Millward Brown				
	Name of the Person :	Mr. Pradeep Pitchumani				
	Contact No.:	006565977376 E-Mail: pitchumani.pradeepkumar@kantar.com				
	Since How Long Known :	8 Months				
	Maximum Limit Dealt :	Not Divulged				
	Experience :	<table border="1"> <tr> <td>Services</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	Services	Overall	Good	Good
Services	Overall					
Good	Good					
	Remark:	Mr. Pradeep Pitchumani claimed that they are satisfied with their overall services				
	Reference :	Kantar TNS Singapore				
	Name of the Person :	Mr. Rajiv Singh				
	Contact No.:	006568543507 E-Mail : rajiv.singh@kantar.com				
	Since How Long Known :	8 Months				
	Maximum Limit Dealt :	Not Divulged				
	Experience :	<table border="1"> <tr> <td>Services</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	Services	Overall	Good	Good
Services	Overall					
Good	Good					
	Remark:	Mr. Rajiv Singh claimed that they are satisfied with their overall services				
No. of Employees :	8 (Approximately)					

Bankers :	Banker Name :	Syndicate Bank
	Branch :	Fatehpuri Beri Branch, New Delhi – 110074, India
	Person Name (With Designation) :	--
	Contact Number :	91-11-26653467
	Name of Account Holder :	Banyan Tree Analytics Private Limited
	Account Number :	90163070001701 (Not Confirmed with Banker)
	IFSC Code	SYNB0009016
	Branch Code	0009016
	Swift Code	SYNBINBB126
	MICR No.:	110025015
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	--
	Remark :	We spoke with banker they not ready to provide any feedback about the subject company.

Auditors :	
Name :	Manish Dhar and Company Chartered Accountants
Address :	102, Mahak Apartment, 32/1/5, S.P. Marg, Civil Lines, Allahabad – 211001, Uttar Pradesh, India
Mob. No.:	91-9935436803 / 9389651777
E-Mail :	manishdharald@gmail.com manishddwivedi@rediffmail.com
PAN N Income-tax PAN of auditor or auditor's firm :	AJYPD0642E
Membership No.:	015072C
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

FINANCIAL DATA
[all figures are INR Million]

NEW BUSINESS

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	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	No
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	No
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--

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34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE: NO CHARGES EXISTS FOR COMPANY

OBSERVATION POINTS

Name of Company :	BANYAN TREE ANALYTICS PRIVATE LIMITED
Address :	906, Ocus Quantum, Sector – 51, Near Artemis Hospital, Gurugram – 122001, Haryana, India
Mobile No.:	91-9990026059
Person to whom we met:	Mr. Abhishek
Designation :	Chief Executive Officer
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Artenus Hospital
Total Floors of the building:	11
Subject situated on :	6 th Floor
Locality:	Commercial
Area of premises :	2700 sq. ft.
Area :	Upmarket
No. of employees seen at premises:	10
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computers • Air conditioner • Office Equipment • Xerox Machine

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Furniture Items Sighted :	Yes
Neighbour's interview :	Contact person name: Mr. Ajeet (Local Resident) Neighbor's overview: Existence Confirmed Contact person name: Mr. Pushmesh (Local Resident) Neighbor's overview: Existence Confirmed
Proof of visit:	Visiting card / Photographs

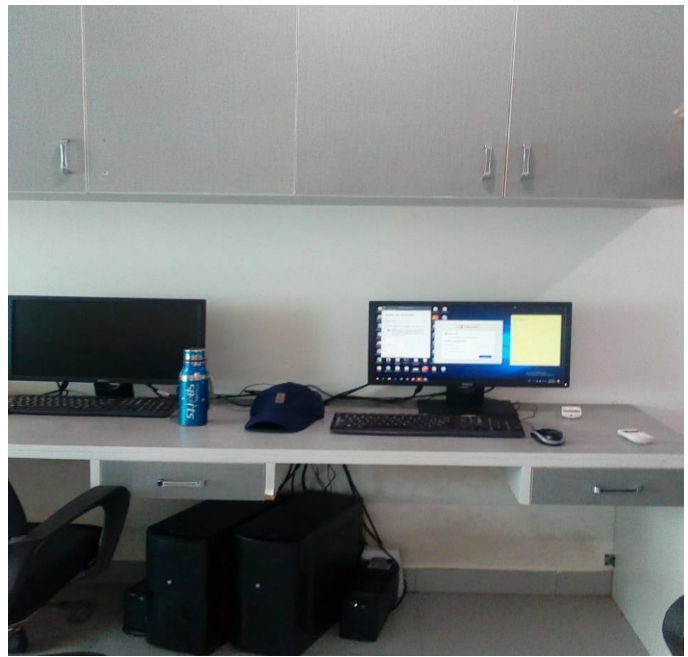
PICTURES



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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 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 73.30
UK Pound	1	INR 95.56
Euro	1	INR 84.83

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	VIV
Report Prepared by :	JYO

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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