

## MIRA INFORM REPORT

<b>Report No. :</b>	534541
<b>Report Date :</b>	15.10.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	MAA TARA AUTO
<b>Registered Office :</b>	70/5/1/1, Sadar Boxi Lane, Howrah – 711101, West Bengal
<b>Mobile No.:</b>	91-9830169900 [Mr. Sanjib Ghosh]
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Year of Establishment :</b>	2016
<b>Capital Investment :</b>	INR 4.340 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable [As informed by the management that firm does not have export and import]
<b>PAN No.:</b> [Permanent Account No.]	ABEFM4133B
<b>GSTN :</b> [Goods & Service Tax Registration No.]	19ABEFM4133B1ZN
<b>Legal Form :</b>	Partnership Concern with an Unlimited Liability of the Partners
<b>Line of Business :</b>	Dealer of Two Wheeler and its Spare Parts as well as Provides Services for the same. [Confirmed by Management]
<b>No. of Employees :</b>	22 (Approximately)

### RATING & COMMENTS

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

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

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<b>Status :</b>	Recently Commence its Business Operation
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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**

**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 15.10.2018

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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**

<b>Name :</b>	Mr. Sanjib Ghosh
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9830169900
<b>Date :</b>	13.10.2018

**LOCATIONS**

<b>Registered Office :</b>	70/5/1/1, Sadar Boxi Lane, Howrah – 711101, West Bengal, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9830169900/ 8013617835 [Mr. Sanjib Ghosh]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:maatarauto@outlook.com">maatarauto@outlook.com</a>
<b>Area :</b>	1200 Sq. Ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Residential
<b>Showroom:</b>	Ganeshpur, Kakdwip, South 24, Parganas – 473347, West Bengal, India
<b>Area :</b>	4000 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial

**PARTNERS**

<b>Name :</b>	Mr. Sanjib Ghosh
<b>Designation :</b>	Partner
<b>Date of Birth/Age :</b>	09.11.1993
<b>PAN No.:</b>	BLJPG8804P
<b>Aadhaar No.:</b>	8852 5281 7427
<b>Name :</b>	Mr. Soumendra Nath Ghosh
<b>Designation :</b>	Partner
<b>Date of Birth/Age :</b>	09.07.1975
<b>Qualification:</b>	Graduate
<b>PAN No.:</b>	ADXPG2991A
<b>Voter ID :</b>	MQC1635572
<b>Aadhaar No.:</b>	9841 0658 8164

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**BUSINESS DETAILS**

<b>Line of Business :</b>	Dealer of Two Wheeler and its Spare Parts as well as Provides Services for the same. [Confirmed by Management]
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	TVS Motor Private Limited
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash, Cheque and Others [RTGS/NEFT]
<b>Purchasing :</b>	Cash, Cheque and Others [RTGS/NEFT]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Sarathi Motors		
	<b>Name of the Person (Designation):</b>	Mr. Abhijith Mitra (Manager)		
	<b>Contact Number:</b>	91-9830133666		
	<b>Since how long known:</b>	1 Years		
	<b>Maximum limit dealt:</b>	Depend on order		
	<b>Experience:</b>	<b>Payment Behaviour</b>	<b>Market Goodwill</b>	<b>Overall</b>
		Good	Good	Good
<b>Remark</b>	Mr. Abhijith Mitra (Manager) gave positive response about subject.			
<b>Customers :</b>	Retailers			
	<b>Reference:</b>	Jay Tara Auto		
	<b>Name of the Person (Designation):</b>	Mr. Laltu Saha (Manager)		
	<b>Contact Number:</b>	91-6292111402		
	<b>Since how long known:</b>	1 Year		
	<b>Maximum limit dealt:</b>	Depend on order		
	<b>Experience:</b>	<b>Product Quality</b>	<b>Delivery Behaviour</b>	<b>Overall</b>
	Good	Good	Good	
<b>Remark</b>	Mr. Laltu Saha (Manager) gave positive response about product quality and delivery behavior.			

<b>No. of Employees :</b>	22 [Approximately]																																		
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Bank Name:</b></td> <td colspan="2">Bank of India</td> </tr> <tr> <td><b>Branch:</b></td> <td colspan="2">Sarat Bose Road (Branch), Kolkata, West Bengal, India</td> </tr> <tr> <td><b>Person Name (with Designation):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Contact Number:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Name of Account Holder:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Number:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Since (Date/ Year of A/c Opening):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Average Balance Maintained (Optional):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Operation:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Remarks:</b></td> <td colspan="2">--</td> </tr> </table>		<b>Bank Name:</b>	Bank of India		<b>Branch:</b>	Sarat Bose Road (Branch), Kolkata, West Bengal, India		<b>Person Name (with Designation):</b>	--		<b>Contact Number:</b>	--		<b>Name of Account Holder:</b>	--		<b>Account Number:</b>	--		<b>Account Since (Date/ Year of A/c Opening):</b>	--		<b>Average Balance Maintained (Optional):</b>	--		<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--		<b>Account Operation:</b>	--		<b>Remarks:</b>	--	
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<b>Account Operation:</b>	--																																		
<b>Remarks:</b>	--																																		

<b>Auditors :</b>		
<b>Name :</b>	Deep Dutta and Associates Chartered Accountants	
<b>Membership No.:</b>	305495	
<b>Memberships :</b>	Not Available	
<b>Collaborators :</b>	Not Available	
<b>Sister Concern :</b>	Tara Maa Motors Trading Private Limited	

**CAPITAL STRUCTURE**

AS ON 31.03.2018

**MR. SANJIB GHOSH**

Particulars	INR in Million
<b>Opening Capital</b>	1.000
Add: Int. on capital	0.120
Fresh capital	0.850
Remuneration	0.180
Share of profit	0.140
	-----
	<b>2.290</b>
Less: Drawing	0.120
	-----
<b>TOTAL</b>	<b>2.170</b>

**MR. SOUMENDRA NATH GHOSH**

Particulars	INR in Million
<b>Opening Capital</b>	1.000
Add: Int. on capital	0.120
Fresh capital	0.850
Remuneration	0.180
Share of profit	0.140
	-----
	<b>2.290</b>
Less: Drawing	0.120
	-----
<b>TOTAL</b>	<b>2.170</b>

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>			<b>31.03.2018</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account			4.340
2] Reserves & Surplus			0.000
<b>NETWORTH</b>			<b>4.340</b>
<b>LOAN FUNDS</b>			
1] Secured Loans			0.000
2] Unsecured Loans			0.000
<b>TOTAL BORROWING</b>			<b>0.000</b>
DEFERRED TAX LIABILITIES			0.000
<b>TOTAL</b>			<b>4.340</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			1.105
Capital work-in-progress			0.000
<b>INVESTMENT</b>			0.303
DEFERRED TAX ASSETS			0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories			5.587
Sundry Debtors			0.104
Cash & Bank Balances			0.317
Other Current Assets			1.929
Loans & Advances			1.000
<b>Total Current Assets</b>			<b>8.937</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors			5.880
Other Current Liabilities			0.000
Provisions			0.125
<b>Total Current Liabilities</b>			<b>6.005</b>
<b>Net Current Assets</b>			<b>2.932</b>
<b>MISCELLANEOUS EXPENSES</b>			0.000
<b>TOTAL</b>			<b>4.340</b>

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**PROFIT & LOSS ACCOUNT**

	PARTICULARS			31.03.2018
	<b>SALES</b>			
	Sales			31.243
	Other Income			0.108
	<b>TOTAL</b>			<b>31.351</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods Sold			29.089
	Wages			0.054
	Carriage inward			0.186
	Audit fees			0.010
	Salary			0.079
	Subscription			0.013
	Rent			0.165
	Accounting charges			0.144
	Printing and stationery			0.015
	Decoration expenses			0.055
	Profession tax			0.003
	Trade LIC			0.001
	Conveyance			0.020
	Petrol and mobile			0.296
	Telephone expenses			0.022
	Advertisement			0.044
	Interest on capital			0.240
	Partners remuneration			0.360
	<b>TOTAL</b>			<b>30.796</b>
	<b>PROFIT BEFORE INTEREST, TAX AND DEPRECIATION AND AMORTISATION</b>			<b>0.555</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			<b>0.012</b>
	<b>PROFIT BEFORE DEPRECIATION AND AMORTISATION AND TAX</b>			<b>0.543</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			<b>0.139</b>
	<b>PROFIT BEFORE TAX</b>			<b>0.404</b>
<b>Less</b>	<b>TAX</b>			<b>0.125</b>
	<b>PROFIT AFTER TAX</b>			<b>0.279</b>

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2018</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)			1.21
Account Receivables Turnover (Income / Sundry Debtors)			300.41
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			73.78
Inventory Turnover (Operating Income / Inventories)			0.10
Asset Turnover (Operating Income / Net Fixed Assets)			0.50

**LEVERAGE RATIOS**

<b>PARTICULARS</b>			<b>31.03.2018</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.58
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			1.38
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.25
Interest Coverage Ratio (PBIT / Financial Charges)			46.25

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>				<b>31.03.2018</b>
Net Profit Margin ((PAT / Sales) * 100)	%			0.89

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Return on Total Assets (PAT / Total Assets) * 100	%			2.70
Return on Investment (ROI) (PAT / Networth) * 100	%			6.43

**SOLVENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2018</b>
Current Ratio (Current Assets / Current Liabilities)			1.49
Quick Ratio (Current Assets – Inventories) / Current Liabilities)			0.56
G-Score Ratio Financial (Networth / Total Assets)			0.42
G-Score Ratio Debt (Debts / Equity Capital)			0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.49

*Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts*

**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	Yes
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	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last one year	Yes
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**

<b>Name of Company :</b>	MAA TARA AUTO
<b>Address :</b>	70/5/1/1, Sadar Boxi Lane, Howrah – 711101, West Bengal, India
<b>Person to whom we met:</b>	Mr. Sanjib Ghosh [Partner]
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark:</b>	Near IDBI Bank Limited
<b>Total Floors of the Building :</b>	Ground + 2 Floors
<b>Subject situated on:</b>	1 <sup>st</sup> Floor
<b>Locality:</b>	Residential
<b>Area of premises:</b>	1200 Sq. Ft.
<b>Area :</b>	Neutral
<b>No. of employees seen at premises:</b>	01 [Approx.]
<b>Visible of items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>
<b>Proof of visit:</b>	Photos

**COMPUTATION OF TOTAL INCOME**

**MAA TARA AUTO**

(INR IN MILLION)

<b>Particulars</b>	<b>31.03.2018</b>
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<b>Income from business</b>	
Net profit as per P&L appropriation account	0.401
<b>Income from other sources</b>	
Other income	0.003
	-----
<b>GROSS TOTAL INCOME</b>	<b>0.404</b>
	-----
<b>Total taxable income</b>	<b>0.404</b>
<b>Round off u/s 288A</b>	<b>0.404</b>
<b>Tax on Total Income</b>	<b>0.121</b>
Add: Surcharge	0.000
	-----
	<b>0.121</b>
Add: Education cess @2%	0.003
Secondary and higher education cess @1%	0.001
	-----
	<b>0.125</b>
Add: Interest	0.000
	-----
<b>Total tax payable</b>	<b>0.125</b>
Less: TDS	0.005
	-----
<b>TAX PAYABLE/ (REFUND)</b>	<b>0.120</b>

## **BALANCE SHEET**

(INR IN MILLION)

SOURCES OF FUNDS		31.03.2020 [Projected]	31.03.2019 [Excepted]
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account		6.538	5.288
2] Reserves & Surplus		0.000	0.000
<b>NETWORTH</b>		<b>6.538</b>	<b>5.288</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		10.000	10.000

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**MAA TARA AUTO - 534541**

**PAGE NO. : 14**

2] Unsecured Loans		0.000	0.000
<b>TOTAL BORROWING</b>		<b>10.000</b>	<b>10.000</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>16.538</b>	<b>15.288</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]		0.851	0.965
Capital work-in-progress		0.000	0.000
INVESTMENT		0.353	0.327
DEFERRED TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		13.400	13.450
Sundry Debtors		1.500	0.800
Cash & Bank Balances		0.307	0.370
Other Current Assets		3.820	3.512
Loans & Advances		1.400	1.400
<b>Total Current Assets</b>		<b>20.427</b>	<b>19.532</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		4.818	5.344
Other Current Liabilities		0.000	0.000
Provisions		0.275	0.192
<b>Total Current Liabilities</b>		<b>5.093</b>	<b>5.536</b>
<b>Net Current Assets</b>		<b>15.334</b>	<b>13.996</b>
MISCELLANEOUS EXPENSES		0.000	0.000
<b>TOTAL</b>		<b>16.538</b>	<b>15.288</b>

## PROFIT AND LOSS ACCOUNT

(INR IN MILLION)

	PARTICULARS	31.03.2020 [Projected]	31.03.2019 [Excepted]
	<b>SALES</b>		
	Sales	85.000	52.050
	Other Income	0.150	0.107
	<b>TOTAL</b>	<b>85.150</b>	<b>52.157</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Goods Sold	79.950	48.137

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	Wages		0.150	0.100
	Carriage inward		0.400	0.350
	Audit fees		0.015	0.010
	Salary		0.180	0.120
	Subscription		0.024	0.018
	Rent		0.240	0.240
	Accounting charges		0.180	0.180
	Printing and stationery		0.025	0.018
	Decoration expenses		0.075	0.050
	Profession tax		0.005	0.003
	Trade LIC		0.003	0.001
	Conveyance		0.035	0.030
	Petrol and mobile		0.450	0.450
	Telephone expenses		0.030	0.025
	Advertisement		0.040	0.045
	Misc. expenses		0.010	0.005
	Interest on capital		0.635	0.521
	Partner remuneration		0.480	0.480
	<b>TOTAL</b>		<b>82.927</b>	<b>50.783</b>
	<b>PROFIT BEFORE INTEREST AND DEPRECIATION AND AMORTISATION</b>		<b>2.223</b>	<b>1.374</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>		<b>1.220</b>	<b>0.615</b>
	<b>PROFIT BEFORE DEPRECIATION AND AMORTISATION</b>		<b>1.003</b>	<b>0.759</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>		<b>0.113</b>	<b>0.140</b>
	<b>PROFIT BEFORE TAX</b>		<b>0.890</b>	<b>0.619</b>
<b>Less</b>	<b>TAX</b>		<b>0.274</b>	<b>0.191</b>
	<b>PROFIT AFTER TAX</b>		<b>0.616</b>	<b>0.428</b>

## NETWORTH STATEMENT

### MR. SOUMENDRA NATH GHOSH [PARTNER]

(INR IN MILLION)

#### BANK

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**MAA TARA AUTO - 534541**

**PAGE NO. : 16**

Bank	S/B/C/D a/c No.	Present balance Avg.
BOI	401610100033367	0.007

**DETAILS OF ASSETS**

**MOVABLE PROPERTY**

Share/debenture mutual fund etc.

Name of company	No. of share	Name of DP/issue office	Amount invested	Current market value
Capital in MAA TARA AUTO	1	Maa Tara Auto	2.169	2.169

**Term Deposits**

Term deposit receipt No.	Bank/ Branch Name	Type	Amount and Date Receipt	Maturity Date	Maturity Amount
404145110005948	BOI	Fixed deposit	02.02.2018 and 0.300	02.02.2023	0.409

**Jewellery**

Description of jewels	Quantity	Valuation
Gold Ornaments	40	0.120

**NETWORTH STATEMENT**

**MR. SANJIB GHOSH [PARTNER]**

(INR IN MILLION)

**BANK**

Bank	S/B/C/D a/c No.	Present balance Avg.
Bank of India	404110110006618	0.156

**DETAILS OF ASSETS**

**IMMOVABLE PROPERTY**

Assets	Own/Joint Name	Area	Free Hold or Lease Hold	Location/Address	Present Value
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**MAA TARA AUTO - 534541**

**PAGE NO. : 17**

Used for Personal Occupation	Sanjib Ghosh	--	Ownership	Ward No. 107, Holding No. 5, A Kasba RRS Dag No. 31, 34, RS Khatian No 1775 Kolkata West Bengal 700078	5.100
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**MOVABLE PROPERTY**

Share/debenture mutual fund etc.

Name of company	No. of share	Name of DP/issue office	Amount invested	Current market value
Investment in business	1	Maa Tara Auto	2.169	2.169

**Term Deposits**

Term deposit receipt No.	Bank/ Branch Name	Type	Amount and Dare Receipt	Maturity Date	Maturity Amount
404145110005948	BOI	Fixed deposit	02.02.2018 and 0.300	02.02.2023	0.409

**Jewellery**

Description of jewels	Quantity	Valuation
Gold Omaments	40	0.120

**LIABILITIES**

Borrowed from	Purpose of Loan	Outstanding Balance
Bank of India	Home Loan	3.979

**COMPANY PROFILE**

They are an existing partnership firm engaged in the activity of sales of two wheeler bikes and Spare Parts and also engaged in providing repairing service. They are a authorized dealer of TVS Motors Co. Limited. The firm came into existence in the year 2016 in the name and style of M/s. MAA TARA AUTO under the partnership of Mr. Sanjib Ghosh & Mr. Soumendra Nath Ghosh. The registered office of the firm is situated at 70/5/1/1, SADAR BOXI LANE, HOWRAH W.B. -711101 and the showroom admeasuring 1960sq.ft taken on rent is situated at Ganeshpur, Kakdwip, South 24 PGs-743347. The firm has already obtained the requisite license and utilities required to carry on this sort of business. We have also registered in GST and the copy of GST registration

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certificate is attached here with. The commencement of the business was started after execution of authorized dealer agreement with M/s TVS Motors Company Limited on 01.03.2017.

Mr. Sanjib Ghosh & Mr. Soumendra Nath Ghosh, the partners hail from a respectable family where the parents of Sanjib Ghosh are engaged in transport business since 29 years having 68 vehicles and also having investment in various business in other hand the family business of Soumendra Nath Ghosh is iron foundry more than 60 years having 1 foundry and he also owned 6 vehicles in transport business, also have many investments in various businesses. They are very reputed and responsible person in their locally and also in their business field. They are dynamic and efficient and possess the requisite skill to run the business efficiently. They have a sufficient control over each and every affairs of the firm. Besides they are assisted by good nos. of experienced and dedicated staff members in the day to day affairs of the business. Mr. Sanjib Ghosh (Age-25) is also guided and supported by his father Sri Subrata Ghosh who has an ample knowledge in this line of activity.

The firm is ideally suited to carry on this sort of business. All the necessary infrastructural facilities like adequate transportation, market for its items, close proximity to the market, adequate labour etc. are present.

The modus operandi of the business is that the firm procures orders from various clients such as TARA MAA MOTORS TRADING PRIVATE LIMITED, TIRUPATI MOTORS & JAY TARA AUTO etc. The firm will supply all the bikes to these companies in future and have an opportunity to convert themselves stockiest of South 24th Parganas in future. Expect from that we also sell bike directly to clients. The above mentioned clients are sister concern of Maa Tara Auto. Maa Tara Auto has also others clients in other parts of South 24 PGS.

## VALUATION REPORT

### (GENERAL DETAILS)

<b>Date as on which valuation is made</b>	<b>27.09.2018</b>
<b>Name of the Owner</b>	<b>MRS. SASWATI GHOSH MR. SUBRATA GHOSH MR. SANJIB GHOSH</b>
<b>Location, Street, Ward No</b>	Mouza – Shibpur J L. No. 1, R S Dag Nos. 10 & 11, L R Dag No. 16, R S Khatian No. 63, L R Khatian No. 189, Holding No. 25+26/1, Andul Road, Opposite Botanical Garden, Flat on Entire Ground Floor (Rented State Bank of India, Botanical Garden Br.) P.O. Danesh SK Lane, P S – Shibpur. Ward No. 41, Dist. Howrah, Pin – 711109, Under Howrah Municipal Corporation
<b>Fair Market Value</b>	INR 9.357 Million
<b>Less: Further, they have discounted by 10% on s/total value for tenancy</b>	INR 0.936 Million
	<b>TOTAL: INR 8.421 Million</b>

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<b>Distress Sale Value</b>	<b>INR 7.158 Million</b>
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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 73.80
UK Pound	1	INR 97.65
Euro	1	INR 85.55

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	GYT
<b>Analysis Done by :</b>	NIS
<b>Report Prepared by :</b>	ARC

**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	YES
--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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