

## MIRA INFORM REPORT

Report No. :	537014
Report Date :	30.10.2018

### IDENTIFICATION DETAILS

Name :	ANAND TRADING
Registered Office :	3rd Floor, Gyan Babu Chowk, Near Sbi, Motihari, East Champaran – 845401, Bihar
Mobile No.:	91-8677938038 (Mr. Anand Kumar Jaysawal)
Country :	India
Financials (as on) :	Not Divulged
Year of Establishment :	Around 2016
Capital Investment:	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.]	AKVPJ1786F
GSTN : [Goods & Service Tax Registration No.]	10AKVPJ1786F1Z2
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer of Hardware items such as pipe, pipe fittings, tanks etc. (Confirmed by management)
No. of Employees :	3 (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>	Moderate
<b>Payment Behaviour :</b>	Unknown
<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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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.

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**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 30.10.2018

**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 (GENERAL DETAILS)**

<b>Name :</b>	Mr. Anand Kumar Jaysawal
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-8677938038
<b>Date :</b>	29.10.2018

**LOCATIONS**

<b>Registered Office :</b>	3rd Floor, Gyan Babu Chowk, Near Sbi, Motihari, East Champaran – 845401, Bihar, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-8677938038 (Mr. Anand Kumar Jaysawal)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:anand10081138@gmail.com">anand10081138@gmail.com</a>
<b>Area :</b>	1000 Sq.Ft. (As per site visit)
<b>Locality :</b>	Commercial (As per site visit)

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Anand Kumar Jaysawal
<b>Designation :</b>	Proprietor
<b>PAN No.:</b>	AKVPJ1786F

**BUSINESS DETAILS**

<b>Line of Business :</b>	Dealer of Hardware items such as pipe, pipe fittings, tanks etc. (Confirmed by management)
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Pipe</li> <li>• Pipe fittings</li> <li>• Tanks etc.</li> </ul>

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<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash, Advance Payment and Cheque
<b>Purchasing :</b>	Cash, Advance Payment and Cheque

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	Retailers and End Users	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
<b>Remark:</b>	--	
<b>No. of Employees :</b>	3 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Bandhan Bank Limited
	<b>Branch :</b>	1st Floor, Abhimanyu Complex, Punch Mandir Road, Pithan Patti, Motihari, East Champaran-845401,Bihar, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	1800 258 8181 (Phone Banking Number - Continuously Ringing)
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of</b>	--

	<b>Account Opening) :</b>	
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Auditors :</b>	
<b>Name :</b>	Anil and Company Chartered Accountants
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern (As Confirmed by management):</b>	Hindustan Trading

**CAPITAL STRUCTURE**

<b>Capital Investment :</b>	
<b>Owned :</b>	Not Divulged
<b>Borrowed :</b>	--
<b>Total :</b>	Not Divulged

**FINANCIAL DATA**  
*[all figures are INR Million]*

**NOT DIVULGED**

The above information has been denied by Mr. Anand Kumar Jaysawal (Proprietor)

**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 -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes

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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)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
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	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%	--
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**

<b>Name of Company :</b>	ANAND TRADING
<b>Address :</b>	3rd Floor, Gyan Babu Chowk, Near SBI, Motihari, East Champaran – 845401, Bihar, India
<b>Mobile No.:</b>	91-8677938038
<b>Person to whom we met:</b>	Mr. Anand Kumar Jaysawal
<b>Designation :</b>	Proprietor

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<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Near Sate Bank of India, Motihari
<b>Total Floors of the building:</b>	Ground+2 Floor Building
<b>Subject situated at :</b>	Ground Floor
<b>Locality:</b>	Commercial
<b>Area of Premises :</b>	1000 SQ.FT.
<b>Area :</b>	Upmarket
<b>No. of Employees seen at Premises :</b>	5
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Office Equipment</li> </ul>
<b>Furniture Items Sighted :</b>	One Counter and Three Chairs
<b>Sister Concern (Other names on name board):</b>	Hindustan Trading
<b>Neighbour Interview :</b>	<b>Name of Company :</b> Laxmi Stationary <b>Contact Person Name :</b> Mr. Sushant Singh  <b>Name of Company :</b> Mahavir General Store <b>Contact Person Name :</b> Ms. Shoba Devi <b>Neighbour Overview :</b> Existence confirmed
<b>Proof of visit:</b>	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 73.42
UK Pound	1	INR 94.26
Euro	1	INR 83.69

**INFORMATION DETAILS**

Information Gathered by :	SUP
Analysis Done by :	NIS
Report Prepared by :	JYTK

**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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