

## MIRA INFORM REPORT

Report No. :	535497.2
Report Date :	31.10.2018

### IDENTIFICATION DETAILS

Name :	JAIN AUTO DISTRIBUTOR
Registered Office :	1st Floor, P.R. Complex, Near Rupashree Cinema, A.T. Road, Guwahati-781001, Assam
Tel. No.:	91-361-2733273
Country :	India
Financials (as on) :	31.03.2017 (Detailed Financial) 31.03.2018 (Turnover)
Year of Incorporation :	2006
Capital Investment :	INR 19.314 Million
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.]	AAGFJ2452F AAOFJ5457G
GSTN : [Goods & Service Tax Registration No.]	18AAGFJ2452F1ZI 18AAOFJ5457G1ZX
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Dealer of Automobile Spare Parts. [Confirmed by Management]
No. of Employees :	05 [Approximately]

### RATING & COMMENTS

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

**MIRA's Rating :** A

Credit Rating	Explanation	Rating Comments
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**JAIN AUTO DISTRIBUTOR - 535497.2 (REVISED REPORT)**

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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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<b>Maximum Credit Limit :</b>	USD 55000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually Correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a partnership firm established in the year 2006 and it is a dealer of automobile spare parts.</p> <p>Mr. Arun Kumar Sarawgi (Partner) had provided information and he claimed that the subject has achieved a revenue of INR 45.000 million in the FY 2018 but the figure is not verified.</p> <p>As per financials of March 2017, the subject has registered a growth of 14.99% in its revenue as compared to its previous year's revenue and has reported minimal profit margin of 0.87%.</p> <p>Rating takes into consideration the subject's satisfactory track record of business operations marked by sound capital base along with debt free balance sheet and average liquidity position.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Earlier, there were 4 partners of the subject. However, now Mr. Arun Kumar Sarawgi (Partner) and Mr. Padam Sarawgi are the current partners of the subject.</p>

**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

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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 31.10.2018

**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**

<b>Name :</b>	Mr. Arun Kumar Sarawgi
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9435009971
<b>Date :</b>	22.10.2018

**LOCATIONS**

<b>Registered Office :</b>	1st Floor, P.R. Complex, Near Rupashree Cinema, A.T. Road, Guwahati-781001, Assam, India
<b>Tel. No.:</b>	91-361-2733273
<b>Mobile No.:</b>	91-9435009971 [Mr. Arun Kumar Sarawgi]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:distributors_jainauto@rediffmail.com">distributors_jainauto@rediffmail.com</a>
<b>Area :</b>	400 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial
<b>Warehouse:</b>	A.T. Road, Guwahati-781001, Assam, India
<b>Area :</b>	800 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial

**PARTNERS**

<b>Name :</b>	Mr. Arun Kumar Sarawgi
<b>Designation :</b>	Partner
<b>Name :</b>	Mr. Padam Sarawgi
<b>Designation :</b>	Partner

**BUSINESS DETAILS**

<b>Line of Business :</b>	Dealer of Automobile Spare Parts. [Confirmed by Management]
<b>Products/ Services :</b>	Automobile Spare Parts
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	"Denso International India Private Limited"
<b>Exports :</b>	Not Available

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<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cheque and Others [NEFT]
<b>Purchasing :</b>	Cheque and Others [NEFT]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	Wholesalers, Retailers and End Users	
	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
<b>Remark</b>	--	
<b>No. of Employees :</b>	05 [Approximately]	
<b>Bankers :</b>	<b>Bank Name:</b>	Indian Bank
	<b>Branch:</b>	Guwahati, Assam, India
	<b>Person Name (with Designation):</b>	--
	<b>Contact Number:</b>	91-361-2731109 (Ringing)
	<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>	--
<b>Auditors :</b>		
<b>Name :</b>	Pramod K. S. Agarwal and Associates Chartered Accountants	
<b>Memberships :</b>	Not Available	
<b>Collaborators :</b>	Not Available	
<b>Associates/Subsidiaries :</b>	Not Available	

**CAPITAL STRUCTURE**

**AS ON: 31.03.2017**

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 19.314 Million
<b>Borrowed :</b>	--
<b>Total :</b>	INR 19.314 Million

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

<b>PARTICULARS</b>			<b>31.03.2018</b>
Sales Turnover (Approximately)			45.000
			[Increase in order]

The above information has been parted by Mr. Arun Kumar Sarawgi [Partner]

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		19.314	18.028
2] Reserves & Surplus		0.000	0.000
<b>NETWORTH</b>		<b>19.314</b>	<b>18.028</b>
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		4.695	4.695
<b>TOTAL BORROWING</b>		<b>4.695</b>	<b>4.695</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>24.009</b>	<b>22.723</b>
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		0.125	0.088
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		18.920	17.002
Sundry Debtors		7.209	7.469
Cash & Bank Balances		0.346	0.292
Other Current Assets		1.058	1.538
Loans, Advances		0.000	0.000
<b>Total Current Assets</b>		<b>27.533</b>	<b>26.301</b>
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			
Other Current Liabilities			
Provisions			
<b>Total Current Liabilities</b>		<b>3.649</b>	<b>3.666</b>
<b>Net Current Assets</b>		<b>23.884</b>	<b>22.635</b>
MISCELLANEOUS EXPENSES		0.000	0.000
<b>TOTAL</b>		<b>24.009</b>	<b>22.723</b>

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**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016
	<b>SALES</b>		
	Sales	30.342	26.388
	Others Income	1.400	1.282
	<b>TOTAL</b>	<b>31.742</b>	<b>27.670</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Goods Sold	27.275	23.474
	Audit Fees	0.015	0.015
	Discount on sales	0.009	0.000
	General Expenses	0.025	0.005
	Godown Rent	0.096	0.056
	Insurance for shop	0.033	0.031
	Printing and Stationery	0.005	0.002
	Professional Tax	0.003	0.002
	Salary	1.237	1.176
	Shop rent	0.045	0.044
	Telephone Expense	0.020	0.042
	Travelling and Conveyance	0.164	0.193
	Interest on partners	2.165	2.041
	Remuneration to Partners	0.360	0.000
	Electric Charges	0.000	0.051
	<b>TOTAL EXPENSES</b>	<b>31.452</b>	<b>27.132</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION</b>	<b>0.290</b>	<b>0.538</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.005	0.373
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>	<b>0.285</b>	<b>0.165</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.022	0.017
	<b>NET PROFIT FOR THE PERIOD</b>	<b>0.263</b>	<b>0.148</b>

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)		86.72	103.31
Account Receivables Turnover (Income / Sundry Debtors)		4.21	3.53
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		0.02	0.03
Asset Turnover (Operating Income / Net Fixed Assets)		2.32	6.11

**LEVERAGE RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.30	0.32
Debt Equity Ratio (Total Liability / Networth)		0.24	0.26
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.43	0.46
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.01	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		58.00	1.44

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Net Profit Margin ((PAT / Sales) * 100)	%	0.87	0.56
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.95	0.56

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Return on Investment (ROI) ((PAT / Networth) * 100)	%		1.36	0.82
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**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		3.30	3.15
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.03	1.11
G-Score Ratio Financial (Networth / Total Assets)		0.70	0.68
G-Score Ratio Debt (Debts / Equity Capital)		0.24	0.26
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		3.30	3.15

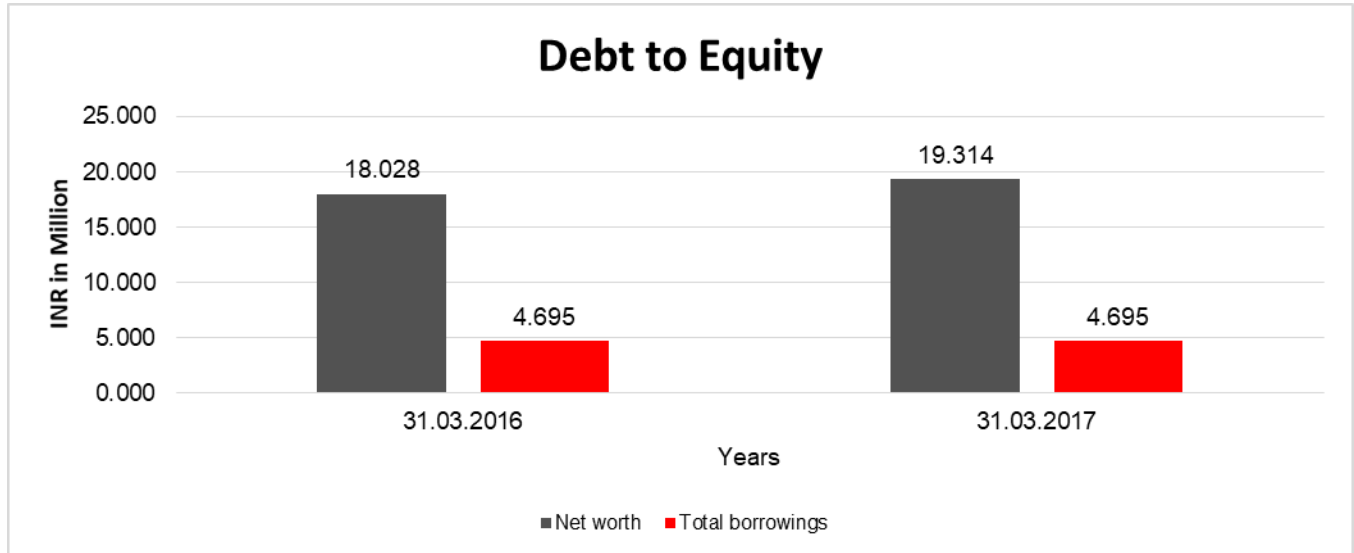
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

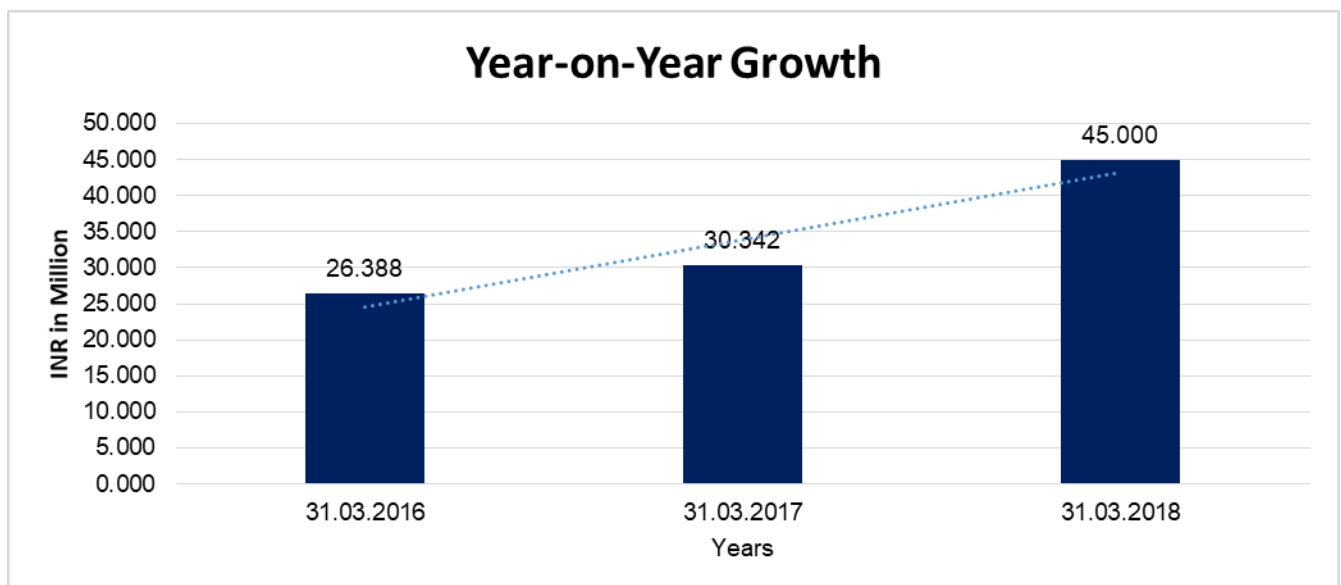
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	18.028	19.314
Reserves & Surplus	0.000	0.000
<b>Net worth</b>	<b>18.028</b>	<b>19.314</b>
Secured Loan	0.000	0.000
Unsecured Loan	4.695	4.695
<b>Total borrowings</b>	<b>4.695</b>	<b>4.695</b>
<b>Debt/Equity ratio</b>	<b>0.260</b>	<b>0.243</b>

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**YEAR-ON-YEAR GROWTH**

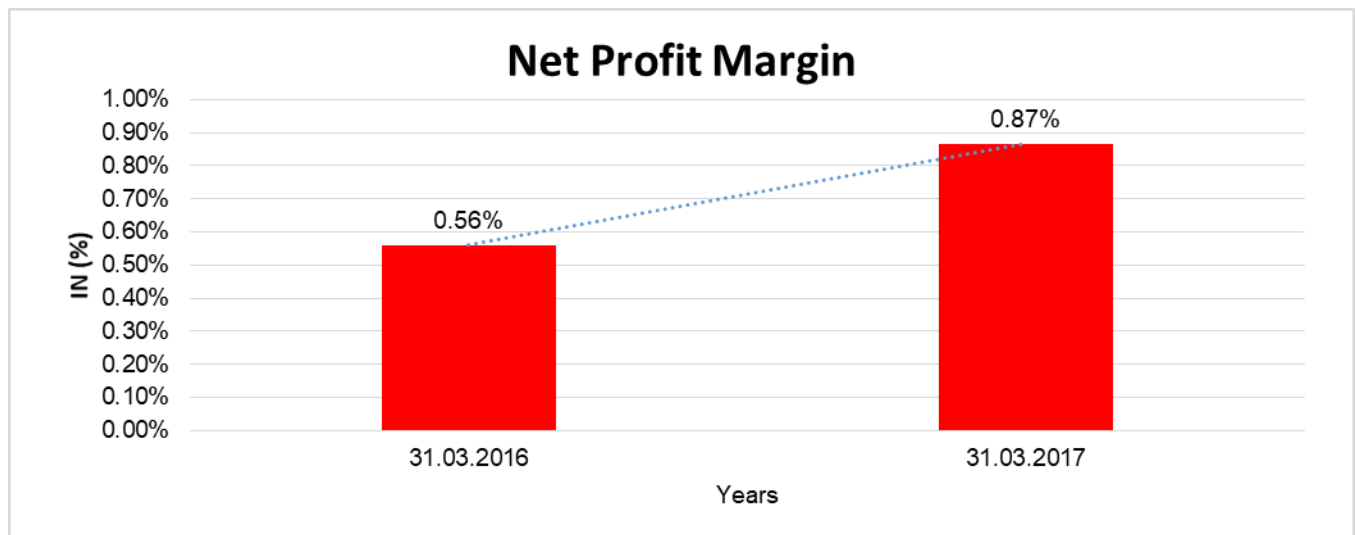
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	26,388	30,342	45,000
		<b>14,984</b>	<b>48,309</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	26.388	30.342
Profit/ (Loss)	0.148	0.263
	<b>0.56%</b>	<b>0.87%</b>



**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	--
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	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

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**JAIN AUTO DISTRIBUTOR - 535497.2 (REVISED REPORT)**

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16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
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 three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	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

**UNSECURED LOANS**

<b>PARTICULARS</b>	<b>31.03.2017 (INR In Million)</b>	<b>31.03.2016 (INR In Million)</b>
Aayush Sarawgi		0.323
Ajay Kumar Sarawgi		0.482
Anil Kumar Sarawgi		0.352
Ankit Kumar Sarawgi		0.444
Neelam Sarawgi		1.473
Puja		0.383
Ravi Mall		0.700
Shiv Bhagwan Sarawgi		0.538
<b>Total</b>	<b>4.695</b>	<b>4.695</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 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 73.57
UK Pound	1	INR 94.18
Euro	1	INR 83.71

**INFORMATION DETAILS**

Information Gathered by :	KAM
Analysis Done by :	VIV
Report Prepared by :	RKI

**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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