

MIRA INFORM REPORT

Report No. :	520707.2
Report Date :	05.09.2018

IDENTIFICATION DETAILS

Name :	TRANSWORLD MARKETING
Registered Office :	Kuttiyil, (PO) Vaniyambalam, District Malappuram - 679339, Kerala
Mobile No.:	91-9447147298 (Mr. Abdul Salam)
Country :	India
Financials (as on) :	Not Available
Year of Establishment :	1997
Capital Investment :	Not Divulged
IEC No.:	Not Divulged
PAN No.:	AAGPE1161N
[Permanent Account No.]	
GSTN :	32AAGPE1161N1ZZ
[Goods & Service Tax Registration No.]	
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader of Marbles, Tiles and Granites. [Confirmed by Management]
No. of Employees :	05 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :

Moderate

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Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject was established in the year 1997 as a proprietorship concern and it is a trader of granite, tiles and marbles.</p> <p>Mr. Abdul Salam Edapatta (Proprietor) had provided general information but he denied to disclose any financial information about the subject.</p> <p>Rating is constrained on account of subject's absence of financial information to evaluate risk associated with subject.</p> <p>Payments seems to be unknown.</p> <p>In view of aforesaid, the subject can be considered for business dealings with some caution.</p> <p>Note: Site visit was conducted on the given address which you have provided. Our executive has successfully traced the subject at the given address but the door found locked.</p> <p>Our executive met Mr. Sayed [Neighbour] and he confirmed that the subject exists on the given address.</p> <p>As per our executive's observation, it is a showroom type premises and subject is occupied with whole premises. Area of the premises is 1500 Sq. Ft. and 5 employees were sighted at the premises. Location was easy to find and locality seems to be commercial. Area seems to be neutral.</p> <p>Landmark – Near Kuttiyal Jn.</p> <p>During the visit, our executive met with executive from neighbor companies [Chery's Photo World and VLS Light and Sounds] and they claimed that the subject exists on the given address.</p> <p>Name board of the subject was sighted at the premises.</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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

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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 05.09.2018.

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]

Name :	Mr. Abdul Salam Edapatta
Designation :	Proprietor
Contact No.:	91-9447147298
Date :	18.07.2018

LOCATIONS

Registered Office / Kuttiyil, (PO) Vaniyambalam, District: Malappuram - 679339, Kerala, India

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Warehouse :	
Tel. No.:	91-4931-247916
Mobile No.:	91-9447147298 [Mr. Abdul Salam Edapatta] 91-9495057005 [Mr. Ashaq]
Fax No.:	Not Available
E-Mail :	salam.transworld@gmail.com
Area :	1500 Sq. Ft.
Location :	Owned
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Abdul Salam Edapatta
Designation :	Proprietor
PAN No.:	AAGPE1161N

KEY EXECUTIVE

Name :	Mr. Ashaq
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Trader of Marbles, Tiles and Granites. [Confirmed by Management]
Products :	Marbles, Tiles and Granites
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Other (RTGS)
Purchasing :	Cash and Other (RTGS)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
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	<table border="1"> <tr> <td>Name of the Person (Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Since how long known:</td> <td>--</td> </tr> <tr> <td>Maximum limit dealt:</td> <td>--</td> </tr> <tr> <td>Experience:</td> <td>--</td> </tr> <tr> <td>Remark</td> <td>--</td> </tr> </table>	Name of the Person (Designation):	--	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	--										
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Experience:	--																						
Remark	--																						
No. of Employees :	05 [Approximately]																						
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Punjab National Bank</td> </tr> <tr> <td>Branch:</td> <td>PB No.3, Pandikkad Road, Wandoor, Malappuram – 679328, Kerala, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>Mr. P. Sanmukhan (Branch Officer)</td> </tr> <tr> <td>Contact Number:</td> <td>91-4937-247039</td> </tr> <tr> <td>Name of Account Holder:</td> <td>TRANSWORLD MARKETING</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>Satisfactory</td> </tr> <tr> <td>Remarks:</td> <td>Mr. P. Sanmukhan claimed that satisfied with transaction.</td> </tr> </table>	Bank Name:	Punjab National Bank	Branch:	PB No.3, Pandikkad Road, Wandoor, Malappuram – 679328, Kerala, India	Person Name (with Designation):	Mr. P. Sanmukhan (Branch Officer)	Contact Number:	91-4937-247039	Name of Account Holder:	TRANSWORLD MARKETING	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	Satisfactory	Remarks:	Mr. P. Sanmukhan claimed that satisfied with transaction.
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Credit Facilities Enjoyed (CC/OD/Term Loan):	--																						
Account Operation:	Satisfactory																						
Remarks:	Mr. P. Sanmukhan claimed that satisfied with transaction.																						

Auditors :	
Name :	Mr. Hidayathulla Chartered Accountant
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

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CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

FINANCIAL ANALYSIS
[all figures are in INR Million]

NOT DIVULGED

The above information has been declined by Mr. Abdul Salam Edapatta (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 – legal form	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)	No
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	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

Name :	TRANSWORLD MARKETING
Address :	Kuttiyil, (PO) Vaniyambalam, District Malappuram - 679339, Kerala, India
Contact No :	91-9495057005
Person to whom we met:	Mr. Sayed [Neighbour]
Name Board:	Sighted
Location:	Easy
Landmark :	Near Kuttiyal Jn.
Total Floors of the building:	Showroom Type Premises
Subject situated on:	Whole premises belongs to subject
Locality:	Commercial
Area of premises :	1500 Sq. Ft.
Area:	Neutral
No. of employee seen at premises :	05 [Approximately]
Visibility of Item :	<ul style="list-style-type: none"> • Telephone • Computer
Furniture items sighted :	Yes
Neighbor's Interview :	Our executive met with executive from neighbor companies [Chery's Photo World and VLS Light and Sounds] and they claimed that the subject exists on the given address
Proof of visit:	Photos

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 71.19
UK Pound	1	INR 91.46
Euro	1	INR 82.49

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIV
Report Prepared by :	RUP

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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