

MIRA INFORM REPORT

Report No. :	529007
Report Date :	14.09.2018

IDENTIFICATION DETAILS

Name :	SUN CAPITAL
Registered Office :	9-5-37, Ward No. 16, Village Peethalavani Palem, Visakhapatnam – 530003, Andhra Pradesh
Mobile No.:	91-9848040907/ 7901380907 (Mr. Surya Satish Koppala)
Country :	India
Financials (as on) :	Not Available
Date of Establishment :	02.08.2018
Capital Investment :	Not Divulged
PAN No.: [Permanent Account No.]	ADSF55561K
GSTN : [Goods & Service Tax Registration No.]	Not Available
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Providing Finance Services for 2 Wheeler and 4 Wheeler (Confirmed by management)
No. of Employees :	7 (Approximately)

RATING & COMMENTS

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

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

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Litigation :	Clear
Comments :	<p>Subject is a new partnership concern established in 2nd August 2018 and it is engaged in providing finance services for 2 wheeler and 4 wheelers.</p> <p>Mr. Surya Satish (Partner) provided information and claimed that the subject has started its business operation from the month of its inception and expecting a revenue of approximately INR 40.000 million.</p> <p>Payment seems to be unknown.</p> <p>In the view of subject infancy, dealings are recommended to be on secured terms, and a close monitoring of subject's business development is advisable.</p> <p>Note:</p> <p>Site visit was conducted at the given address and our executive had successfully traced the subject.</p> <p>At the premises our executive met to Mr. Koppala Surya Satish (Partner) and he confirmed the existence of the subject on the given address as well as provided with visiting card.</p> <p>As per our executive's observation, it's a ground+1 floor premises and the subject is situated on first floor comprising of total area of 400 SQ.FT.</p> <p>Our executive had sighted 2 employees at the premises as well as sighted the name board of the subject.</p> <p>On inquiry with Mr. Subash from "Hotel VB Grand" and Mr. Venkat from "Shreedharala Jogarao and Sons" both person confirmed the existence of the subject on the address.</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

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1

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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 14.09.2018

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

Name :	Mr. Surya Satish Koppala
Designation :	Partner
Contact No.:	91-9848040907
Date :	07.09.2018

LOCATIONS

Registered Office :	9-5-37, Ward No. 16, Village Peethalavani Palem, Visakhapatnam – 530003, Andhra Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9848040907/ 7901380907 (Mr. Surya Satish Koppala)
Fax No.:	Not Available

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SUN CAPITAL - 529007

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E-Mail :	suncapitalap@gmail.com
Area :	400 sq.ft.
Location :	Owned
Locality :	Residential cum Commercial

PARTNERS

Name :	Mr. Surya Satish Koppala
Designation :	Partner
Name :	Mr. Naga Satiyanarayana Neeli
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Providing Finance Services for 2 Wheeler and 4 Wheeler (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Others (NEFT)
Purchasing :	Others (NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Others (Individual)	
	Reference :	Not Divulged

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	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	7 (Approximately)	
Bankers :	Banker Name :	State Bank of India
	Branch :	Bus Stop Opposite MVP Colony Branch, Visakhapatnam, Andhra Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-891-2783410 (Continuously Ringing)
	Name of Account Holder :	Sun Capital
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	--
	Remark :	--

Auditors :	Not Divulged
Collaborators :	Not Available
Membership :	Not Available
Parent Company (As confirmed by management) :	Raghavendra Finance

CAPITAL STRUCTURE

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

FINANCIAL DATA
[all figures are INR Million]

NEW BUSINESS

Expected Sales (2018-2019): INR 40.000 Million

The above information has been parted by Mr. Surya Satish Koppala (Partner)

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 -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	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
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	Yes
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	Yes
29	Profitability for last three years	No
30	Major shareholders, if available	No
31	External Agency Rating, if available	No

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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 of Company :	SUN CAPITAL
Address :	9-5-37, Ward No. 16, Village Peethalavani Palem, Visakhapatnam – 530003, Andhra Pradesh, India
Person to whom we met:	Mr. Surya Satish Koppala
Designation :	Partner
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Old Post Office
Total Floors of the building:	Ground + 1 Floor
Subject situated at :	1st Floor
Locality:	Residential
Area of Premises :	400 sq.ft.
Area :	Upmarket
No. of Employees seen at Premises :	2
Visibility of Items:	<ul style="list-style-type: none"> • Fax Machine • Computers • Office Equipment • Xerox Machine
Furniture Items Sighted :	<ul style="list-style-type: none"> • Table • Chairs
Neighbour Interview :	Name of Company : Hotel VB Grand Contact Person Name : Mr. Subash Name of Company : Shreedharala Jogarao and Sons

	Contact Person Name : Mr. Venkat Neighbour Overview : Existence confirmed
Proof of visit:	Photographs/ Visiting Card

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 72.75
UK Pound	1	INR 94.62
Euro	1	INR 84.32

INFORMATION DETAILS

Information Gathered by :	GYT
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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