

## MIRA INFORM REPORT

|               |            |
|---------------|------------|
| Report No. :  | 521571     |
| Report Date : | 20.09.2018 |

### IDENTIFICATION DETAILS

|  |  |
|--|--|
| Name :   | BRAND SOLUTIONS  |
| Registered Office :                              | Saguna More New Mainpura, Near Baba Engineering Danapur Cantt, Patna-801503, Bihar       |
| Mobile No.:                                      | 91-7004292025/ 7209851217 [Mr. Roshan Kumar]   |
| Country :  | India  |
| Financials (as on) :                             | 31.03.2018   |
| Year of Incorporation :                          | July, 2017   |
| Capital Investment :                             | Not Divulged   |
| IEC No.:<br>[Import-Export Code No.]             | Not Applicable [As informed by the management that firm does not have export and import] |
| PAN No.:<br>[Permanent Account No.]              | Not Divulged   |
| GSTN :<br>[Goods & Service Tax Registration No.] | Not Divulged   |
| Legal Form :                                     | Sole Proprietary Concern   |
| Line of Business :                               | Providing Event Management and Advertisement Services. [Confirmed by Management]         |
| No. of Employees :                               | 02 [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>NB</b> |
|------------------------|-----------|

| Credit Rating | Explanation  | Rating Comments  |
|---------------|--------------|--|
| NB            | New Business | No recommendation can be done due to business in infancy stage |

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|                            |   |
|----------------------------|---|
| <b>Status :</b>            | New Business  |
| <b>Payment Behaviour :</b> | Unknown   |
| <b>Litigation :</b>        | Clear   |
| <b>Comments :</b>          | <p>Subject is a proprietary concern established in July 2017 and has started its business activity from October 2017.</p> <p>The concern is engaged in providing event management and advertisement services.</p> <p>Mr. Roshan Kumar (Manager) has claimed that the subject has achieved revenue of INR 0.5 million (figures for 6 months) for the FY 2018.</p> <p>No payment terms are known.</p> <p>In view of subject's infancy, dealings are recommended to be on secured terms, and a close monitoring of subject's business development is advisable.</p> <p><b>Note:</b><br/> Site visit was conducted at the address which you have provided and our executive has successfully traced the subject on the given address.</p> <p>At the premises our executive met Mr. Gaurav Sharma (Manager) who confirmed that the subject exists on the given address.</p> <p>During the visit our executive inquired with the neighbour companies- Hi Mart and Baba Engineering who claimed that the subject exists on the given address.</p> <p>As per our executive's observation, it is 1 storey building and subject is situated on the ground floor of the building. Location was easy to find. Locality appears to be down market. Area of premises is 200 sq. ft. and 02 employees were sighted in the given address. Name board of the subject was not sighted at the given address.</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<br>(31.12.2017) | Current Rating<br>(01.04.2018) |
|--------------|---------------------------------|--------------------------------|
| India        | A1                              | A1                             |

| Risk Category | ECGC Classification |
|---------------|---------------------|
| Insignificant | A1                  |

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|                      |    |
|----------------------|----|
| 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 20.09.2018

**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**

|                      |                           |
|----------------------|---------------------------|
| <b>Name :</b>        | Mr. Roshan Kumar          |
| <b>Designation :</b> | Manager                   |
| <b>Contact No.:</b>  | 91-7004292025/ 7209851217 |
| <b>Date :</b>        | 19.09.2018                |

**LOCATIONS**

|                            |   |
|----------------------------|---|
| <b>Registered Office :</b> | Saguna More New Mainpura, Near Baba Engineering Danapur Cantt, Patna-801503, Bihar, India |
| <b>Tel. No.:</b>           | Not Available   |
| <b>Mobile No.:</b>         | 91-7004292025/ 7209851217 [Mr. Roshan Kumar]  |
| <b>Fax No.:</b>            | Not Available   |
| <b>E-Mail :</b>            | <a href="mailto:brandsolutionspatna@gmail.com">brandsolutionspatna@gmail.com</a>          |
| <b>Area :</b>              | 200 Sq. Ft. [As per site visit]   |
| <b>Locality :</b>          | Commercial [As per site visit]  |

**SOLE PROPRIETOR**

|                      |                 |
|----------------------|-----------------|
| <b>Name :</b>        | Mr. Robin Kumar |
| <b>Designation :</b> | Proprietor      |

**KEY EXECUTIVES**

|                      |                  |
|----------------------|------------------|
| <b>Name :</b>        | Mr. Roshan Kumar |
| <b>Designation :</b> | Manager          |

**BUSINESS DETAILS**

|                           |  |
|---------------------------|--|
| <b>Line of Business :</b> | Providing Event Management and Advertisement Services. [Confirmed by Management] |
| <b>Brand Names :</b>      | Not Available  |
| <b>Agencies Held :</b>    | Not Available  |

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|                     |                            |
|---------------------|----------------------------|
| <b>Exports :</b>    | Not Available              |
| <b>Imports :</b>    | Not Available              |
| <b>Terms :</b>      |                            |
| <b>Selling :</b>    | Advance Payment and Cheque |
| <b>Purchasing :</b> | Advance Payment and Cheque |

**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>        | 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> | 02 [Approximately]                                |   |
| <b>Bankers :</b>          | <b>Bank Name:</b>                                 | Canara Bank   |
|                           | <b>Branch:</b>                                    | Shashidhar Kunj, 1 <sup>st</sup> Floor, Danapur-Khagaul Road, Saguna Road, Patna-801503, Bihar, India |
|                           | <b>Person Name (with Designation):</b>            | --  |
|                           | <b>Contact Number:</b>                            | 91-612-2320843  |
|                           | <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>                                     | Banker non-cooperative |

|                                  |   |
|----------------------------------|---|
| <b>Auditors :</b>                |   |
| <b>Name :</b>                    | Mr. Ravi Sharma<br>Chartered Accountant |
| <b>Memberships :</b>             | Not Available                           |
| <b>Collaborators :</b>           | Not Available                           |
| <b>Associates/Subsidiaries :</b> | Not Available                           |

**CAPITAL STRUCTURE**

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

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

| <b>PARTICULARS</b>             |  |  | <b>31.03.2018</b> |
|--------------------------------|--|--|-------------------|
| Sales Turnover (Approximately) |  |  | 0.500             |

The above information has been parted by Mr. Roshan Kumar [Manager]

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

**LOCAL AGENCY FURTHER INFORMATION**

| <b>Sr. No.</b> | <b>Check list by info agents</b>                  | <b>Available in Report (Yes/No)</b> |
|----------------|---|-------------------------------------|
| 1              | Year of establishment                             | Yes                                 |
| 2              | Constitution of the entity -Incorporation details | Yes                                 |
| 3              | Locality of the entity                            | Yes                                 |
| 4              | Premises details                                  | Yes                                 |

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|    |   |     |
|----|---|-----|
| 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                          | No  |
| 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 one year                  | Yes |
| 27 | Reasons for variation <> 20%                        | --  |
| 28 | Estimation for coming financial year                | No  |
| 29 | Profitability for last one year                     | 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 :</b>                 | BRAND SOLUTIONS   |
| <b>Address :</b>              | Saguna More New Mainpura, Near Baba Engineering Danapur Cantt, Patna-801503, Bihar, India |
| <b>Contact No :</b>           | 91-7209851217   |
| <b>Person to whom we met:</b> | Mr. Roshan Kumar Sharma [Manager]   |
| <b>Name Board:</b>            | Not Sighted   |

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|   |  |
|---|--|
|   |  |
| <b>Location:</b>                          | Easy   |
|   |  |
| <b>Total Floors of the building:</b>      | 1 Storey Building  |
|   |  |
| <b>Subject situated on :</b>              | Ground Floor   |
|   |  |
| <b>Locality:</b>                          | Commercial   |
|   |  |
| <b>Area of premises :</b>                 | 200 Sq. Ft.  |
|   |  |
| <b>Area:</b>                              | Downmarket   |
|   |  |
| <b>No. of employee seen at premises :</b> | 02 [Approximately]   |
|   |  |
| <b>Visibility of Item :</b>               | <ul style="list-style-type: none"> <li>• Computer</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> </ul>                        |
|   |  |
| <b>Furniture items sighted :</b>          | Yes  |
|   |  |
| <b>Neighbor's Interview :</b>             | Our executive inquired with the neighbour companies- Hi Mart and Baba Engineering who claimed that the subject exists on the given address |
|   |  |
| <b>Proof of visit:</b>                    | 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 | Indian Rupees |
|-----------|------|---------------|
| US Dollar | 1    | INR 72.38     |
| UK Pound  | 1    | INR 95.29     |
| Euro      | 1    | INR 84.77     |

**INFORMATION DETAILS**

|                                  |     |
|----------------------------------|-----|
| <b>Information Gathered by :</b> | SUP |
| <b>Analysis Done by :</b>        | NYT |
| <b>Report Prepared by :</b>      | 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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