

MIRA INFORM REPORT

Report No. :	531232
Report Date :	22.09.2018

IDENTIFICATION DETAILS

Name :	SHRI TAPODHANI ALUMINIUM TRADING COMPANY
Registered Office :	XV 2758-59, Street No.6 Chuna Mandi, Pahad Ganj, New Delhi – 110055
Tel. No.:	91-11-23588567 / 45668567
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	1966
Capital Investment / Paid-up Capital :	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	07AATPJ8963C1Z9
PAN No. : [Permanent Account No.]	AATPJ8963C
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer, Importer and Trader of Aluminium products, such as Aluminium Coils, Aluminium Sheets etc. [From Indirect Sources]
No. of Employees :	03 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 142000 (IN INR 1,02,58,151.00)
Status :	Satisfactory

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Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Mr. Ravinder Kumar Jain (Marketing Manager) denied to provide any information about the subject.</p> <p>However, as per indirect sources, we could find that the subject is a proprietary concern established in the year 1966 and it is engaged as a manufacturer, importer and trader of aluminium products such as aluminium coils, aluminium sheets, etc.</p> <p>We could also find from the indirect sources that the subject has achieved a revenue of approximately INR 500 million for the FY-2018. However, this figure is not yet verified.</p> <p>Rating takes into consideration, established track record of its business operations and fair revenue base of the concern.</p> <p>Payments seem to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note:</p> <p>Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met Mr. Ravinder Kumar Jain (Marketing Manager), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a 4 storey building and the subject is situated on the ground floor. Area of the premise is 3,200 square feet.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be upmarket.</p> <p>Our executive has sighted 3 employees along with telephone, fax machine, telex, computers, air conditioners, office equipment, xerox machine and furniture items at the premises.</p> <p>No name board of the subject was not sighted at the given address.</p> <p>On inquiry with local people Mr. Phaninder and Mr. Chintu, they confirmed the existence of the subject on the given address.</p>

NOTES:

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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
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 22.09.2018

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.

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INFORMATION DENIED BY

Name :	Mr. Ravinder Kumar Jain
Designation :	Marketing Manager
Contact No.:	91-9911087778
Date :	20.09.2018

**Management Non-Cooperative (91-11-23588567 / 45668567)
91-9811049727 / 9312401178 (Ringing)**

LOCATIONS

Registered Office :	XV 2758-59, Street No.6 Chuna Mandi Pahad Ganj, New Delhi – 110055 India
Tel. No.:	91-11-23588567 / 45668567
Mobile No.:	91-9911087778 (Mr. Ravinder Kumar Jain)
Fax No.:	Not Available
E-Mail :	aluminiumwalla@yahoo.co.in info@aluminiumwala.com sales@aluminiumwala.com bestbuyaluminium@gmail.com
Website :	http://aluminiumsheets.in
Area :	3200 Sq. Ft
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Narender Kumar Jain
Designation :	Proprietor
PAN No.:	AATPJ8963C

KEY EXECUTIVES

Name :	Mr. Ravinder Kumar Jain
Designation :	Marketing Manager

BUSINESS DETAILS

Line of Business :	Manufacturer, Importer and Trader of Aluminium products, such as Aluminium Coils, Aluminium Sheets etc. [From Indirect Sources]
Products :	<ul style="list-style-type: none"> • Aluminium insulator • Aluminium Circle • Aluminium Plate/Die Making Sheet • Aluminium Foils • Aluminium Chequered Plate and Sheet • Aluminium L.E.D Bulb Housing Insert Coils and Sheet • Aluminium Corrugated Sheet • Aluminium Coils
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

GENERAL INFORMATION

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

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	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	03 (Approximately)	
Bankers :	Banker Name :	HDFC Bank Limited
	Branch :	Not Divulged
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--

Auditors :	Not Divulged
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

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

FINANCIAL DATA
[all figures are INR Million]

Particulars	31.03.2018
Sales Turnover (Approximately)	500.000

Above information has been taken from indirect source.

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	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	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 years	Yes
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	No

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35	Negative Reporting by Auditors in the Annual Report	No
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OBSERVATION POINTS

Name of Company :	SHRI TAPODHANI ALUMINIUM TRADING COMPANY
Address :	XV 2758-59, Street No.6 Chuna Mandi, Pahad Ganj, New Delhi – 110055, Delhi, India
Contact No.:	91-11-23588567
Email :	info@aluminiumwala.com
Person to whom we met:	Name: Mr. Ravinder Kumar Jain Designation : Marketing Manager
Name Board :	Not Sighted
Location:	Easy
Total Floors of the building:	4
Subject situated on:	Ground Floor
Locality:	Commercial
Area of premises :	3200 Sq. Ft
Area :	Upmarket
No. of employees seen at premises:	03
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Telex • Fax Machine • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	YES
Neighbour's interview :	On inquiry with local people Mr. Phaninder and Mr. Chintu, they confirmed the existence of the subject on the given address.
Proof of visit:	Visiting Card/ 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 72.22
UK Pound	1	INR 94.41
Euro	1	INR 84.99

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIV R
Report Prepared by :	RNA

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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