

KRISHNA TRADE EXIM

Address	3A, 3rd Floor, Raikva, Unit II Rammohan Mullicks Garden Lane Beliaghata	Mobile	+91 3323730281 +91 3323730051
City	Kolkata	Telephone	+91 9062928222
Province	West Bengal	Fax	+91 3325914353
Postal Code	700010	Email	tmohankt@gmail.com
Country	India	Website	N/A

Company Summery

Date registered	April 23, 2024
Registration number	19ABBFK7491D1Z5
Legal form	Partnership Firm
Company status	Active
Nature of Business	Wholesale business of paper and pulps and agricultural products

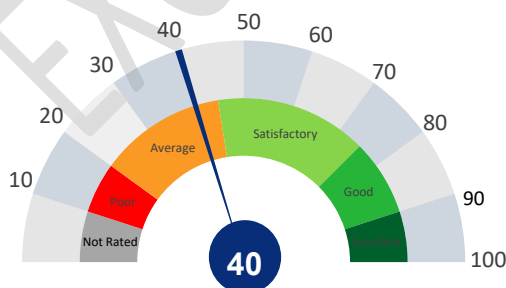
Executive Summery

Turnover 5,130,500	Profit/Loss 255,400	Expenditure 4,875,100
Authorized Capital -	Paid-up Capital -	Number of Employee 29

* The figure and currency provided above are as per the financial information attached in the report.

Credit Information

CREDIT SCORE



KEY FACTORS

Rating	Average
Obtain Score	40
Risk index	Higher than Average
Payment trend	Steady
Reputation	Sound
Financial condition	Improving

* Please refer to appendix

Inquiry Details

REFERENCES

Customer name	AB BANK PLC	Delivery date	November 6, 2024
Order number	24110608	Customer reference no	MEDI TRADE

INFORMATION

REMARKS

Name	KRISHNA TRADE EXIM	Same as verified name
Address	3a, Rammohan Mullick Garden Lane, Raikva Building, 3rd Floor, Unit-Ii, E.M.Bye Pass, Beliaghata, Kolkata-70001	Incomplete Enquired Office / Plant Address
Country	India	Same as verified country name

Company Details

Name	KRISHNA TRADE EXIM
Trading name	KRISHNA TRADERS KRISHT PAPER
Address	3A, 3rd Floor, Raikva, Unit II Rammohan Mullicks Garden Lane Beliaghata
City	Kolkata
Province	West Bengal
Postal Code	700010
Country	India
Mobile	+91 3323730281 +91 3325434494 +91 3323740054 +91 8069033760
Telephone	+91 9062928222 +91 8045801933 +91 9836575402 +91 9830058394 +91 9432092380 +91 9830056869
Fax	+91 3325914353
Email	tmohankt@gmail.com
Website	N/A
Key person	Mr. Tapan Mohan Saha (Managing Partner)
Business Category	Wholesaler / Trader / Exporter / Importer
Business sector	Wholesale business of paper and pulps and agricultural products such as Cotton, Paper and Paperboard, Kaolin, Coated Paper, Color Paper, Writing Paper, Ginger, Saffron, Turmeric, Thyme, Bay leaves, Dried Fruits, Piper, Capsicum, Pimenta.

Other Addresses

Name	Head Office Address
Address type	Head Office
Address	3rd Floor, Unit No 2-3A, Raikva, Ram Mohan Mullick Garden Lane Eastern Metropolitan Bypass Road, Beliaghata

	Kolkata 700010, West Bengal India
Name	Warehouse
Address type	Warehouse Address
Address	Habra Bazar, Habra 743263, West Bengal India
Name	Warehouse
Address type	Warehouse Address
Address	New Market, Room No-12, Bongaon 743235, West Bengal India
Name	Warehouse
Address type	Warehouse Address
Address	4, Netaji Subhash Road, Malda 732101 West Bengal India
Name	Warehouse
Address type	Warehouse Address
Address	No 20, Hara Chandra Mullick Street, Sova Bazar Kolkata 700005 West Bengal India
Name	Warehouse
Address type	Warehouse Address
Address	Near Banik Rubber Factory, Nazrul Islam Sarani Madhyamgram, Kolkata 700129 West Bengal India
Name	Warehouse
Address type	Warehouse Address
Address	6/14, M/s Goel Roadways, Near Baidyabati Chowmatha Tranching Ground Road, Hoogly 700139, West Bengal India

Other Company Data

Number of Employees	Approx. 29
Purchasing Terms Domestic	Cash on delivery (COD) Credit - Secured with Post-dated cheque30-60 days.
Purchasing Terms International	Letter of Credit (At-sight) Telegraphic Transfer (T/T) -Received at time of transaction.
Selling Terms Domestic	Cash on delivery (COD) Credit - Secured with Post-dated cheque30-60 days.

Selling Terms International	Letter of Credit (At-sight) Telegraphic Transfer (T/T) -Received at time of transaction
Exports are Made to	Bangladesh

Business Licenses Details

Issuing Authority	Income Tax Department
License Name	Permanent Account No (PAN)
License Number	ABBFK7491D

Issuing Authority	Central Board of Indirect Taxes and Customs
License Name	Goods and Services Tax (GST)
License Number	19ABBFK7491D1Z5
License Date	April 23, 2024

Issuing Authority	Directorate General Of Foreign Trade
License Name	Import Export Code (IEC)
License Number	ABBFK7491D

Share Capital

Authorized capital	Not applicable
Paid-up capital	Not applicable

Remarks	Sole proprietorships and partnership businesses in India do not require any share capital.
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Shareholders

Name	Mr. Tapan Mohan Saha
% of shares	50.00%
Nationality	Indian
Address	3rd Floor, Unit No 2-3A, Raikva, Ram Mohan Mullick Garden Lane Eastern Metropolitan Bypass Road, Beliaghata Kolkata 700010, West Bengal India

Name	Mr. Debasish Mohan Saha
% of shares	50.00%
Nationality	Indian
Address	3rd Floor, Unit No 2-3A, Raikva, Ram Mohan Mullick Garden Lane Eastern Metropolitan Bypass Road, Beliaghata Kolkata 700010, West Bengal India

Board of Directors

Name	Mr. Tapan Mohan Saha
Board title	Managing Partner
Age	-
Appointment date	April 23, 2024
Director identification no	00559027
Nationality	Indian
Gender	Male
Other directorships	KT OVERSEAS PVT LTD YEAST COAST BREWERY LLP
Address	3rd Floor, Unit No 2-3A, Raikva, Ram Mohan Mullick Garden Lane Eastern Metropolitan Bypass Road, Beliaghata Kolkata 700010, West Bengal India

Name	Mr. Debasish Mohan Saha
Board title	Partner
Age	-
Appointment date	April 23, 2024
Director identification no	00558952
Nationality	Indian
Gender	Male
Other directorships	RAIKVA OWNERS' ASSOCIATION KT OVERSEAS PVT LTD
Address	3rd Floor, Unit No 2-3A, Raikva, Ram Mohan Mullick Garden Lane Eastern Metropolitan Bypass Road, Beliaghata Kolkata 700010, West Bengal India

Management Team

Name	Mr. Tapan Mohan Saha
Job title	Managing Partner
Address	3rd Floor, Unit No 2-3A, Raikva, Ram Mohan Mullick Garden Lane Eastern Metropolitan Bypass Road, Beliaghata Kolkata 700010, West Bengal India

Standalone Financial Outlook

Currency	Indian Rupee (INR)
Date of accounts	31-03-2024
Consolidation	Non-Consolidated
Period	12 months
Turnover	5,130,500

Total expenses	4,875,100
Net profit (loss)	255,400

Associated Financial Outlook

INCOME STATEMENTS

Currency Indian Rupee (INR)			
Date of accounts	31-03-2021	31-03-2022	31-03-2023
Consolidation	Non-Consolidated	Non-Consolidated	Non-Consolidated
Period	12 months	12 months	12 months
Main income	0	0	0
Gross income	0	0	0
Cost of sales	0	45.59	45.17
Gross profit (loss)		45.59	45.17
Total expenses		45.59	45.17
Profit (loss) before tax		45.59	45.17
Income tax	0	0	0
Net profit (loss)	0	-45.59	-45.17

BALANCE SHEET

Currency Indian Rupee (INR)			
Date of accounts	31-03-2021	31-03-2022	31-03-2023
Consolidation	Non-Consolidated	Non-Consolidated	Non-Consolidated
Period	12 months	12 months	12 months
Net trade accounts receivable:	0	0	0
Inventories:	0	0	0
Current assets:	3,799,032.22	2,993,857.22	2,948,272.22
Non-current assets:	760,000	760,000	760,000
Total assets:	3,799,032.22	3,753,857.22	3,708,272.22
Current liabilities:	3,799,032.22	3,753,857.22	3,708,272.22
Non-current liabilities:	0	0	0
Total liabilities:	3,799,032.22	3,753,857.22	3,708,272.22
Equity:	1,500,000	1,500,000	1,500,000

Remarks: The financial statements referenced in this report have been obtained from subjects associated company, KT OVERSEAS PRIVATE LIMITED.

Return Filling Status

GSTIN 16AADFK5356N1ZY

Type	Financial Year	Tax Period	Date of Filing	Status
GSTR3B	2024-2025	September	18/10/2024	Filed
GSTR-1/IFF	2024-2025	September	18/10/2024	Filed
GSTR3B	2024-2025	August	19/09/2024	Filed
GSTR-1/IFF	2024-2025	August	19/09/2024	Filed
GSTR3B	2024-2025	July	19/08/2024	Filed
GSTR-1/IFF	2024-2025	July	19/08/2024	Filed
GSTR3B	2024-2025	June	17/07/2024	Filed
GSTR-1/IFF	2024-2025	June	17/07/2024	Filed
GSTR3B	2024-2025	May	18/06/2024	Filed
GSTR-1/IFF	2024-2025	May	18/06/2024	Filed
GSTR3B	2024-2025	April	17/05/2024	Filed
GSTR-1/IFF	2024-2025	April	17/05/2024	Filed

Economic Outlook

Overview	<p>COVID-19 Pandemic Recovery: The COVID-19 pandemic significantly impacted India's economy. The pace of recovery and the government's response to ongoing health and economic challenges will be key factors in shaping the economic outlook.</p> <p>GDP Growth: India's GDP growth rate is closely watched. The rate of growth, whether it accelerates or slows down, will have a significant impact on the economic outlook.</p> <p>Inflation: Inflation levels and the central bank's monetary policy measures to control inflation will affect the overall economic environment.</p> <p>Government Policies: The government's fiscal and economic policies, including reforms in areas such as taxation, labor laws, and ease of doing business, can influence economic growth.</p> <p>Foreign Investment: India's ability to attract foreign direct investment (FDI) and its trade relations with other countries play a crucial role in its economic outlook.</p> <p>Infrastructure Development: Investments in infrastructure projects, such as transportation, energy, and digital infrastructure, can stimulate economic growth.</p> <p>Agriculture Sector: The performance of the agriculture sector, which employs a significant portion of the population, can impact overall economic stability.</p> <p>Global Factors: India's economic outlook is also influenced by global economic conditions, international trade dynamics, and geopolitical factors.</p> <p>Digital Economy: The growth of India's digital economy, including e-commerce and technology startups, continues to be a significant driver of economic activity.</p> <p>Government Reforms: Ongoing or new economic reforms and policies aimed at enhancing business competitiveness and economic resilience can shape the outlook.</p>
GDP	<p>The GDP of India is estimated to be \$3.74 trillion in nominal terms, making it the fifth largest economy in the world. In terms of purchasing power parity (PPP), India's GDP is estimated to be \$13.03 trillion, making it the third largest economy in the world.</p> <p>The GDP growth rate of India is estimated to be 7.5%, which is one of the highest in the world. This growth is being driven by a number of factors, including strong domestic demand, robust manufacturing sector, and rising exports.</p> <p>The GDP per capita of India is estimated to be \$2,610 in nominal terms and \$10,210 in PPP terms. This means that India is still a developing country, but it is making significant progress in terms of economic growth.</p> <p>The following are some of the key sectors of the Indian economy:</p>

	<ul style="list-style-type: none"> • Agriculture: Agriculture is the largest sector of the Indian economy, accounting for about 15% of GDP and employing about 40% of the workforce. • Manufacturing: The manufacturing sector is the second largest sector of the Indian economy, accounting for about 18% of GDP and employing about 20% of the workforce. • Services: The services sector is the fastest growing sector of the Indian economy, accounting for about 67% of GDP and employing about 30% of the workforce. <p>The Indian economy is facing a number of challenges, including:</p> <ul style="list-style-type: none"> • High poverty: About 21% of Indians live below the national poverty line. • Inequality: The richest 10% of Indians control about 50% of the wealth. • Infrastructure bottlenecks: India's infrastructure is inadequate, which is a major constraint to economic growth. • Corruption: Corruption is a major problem in India, which is hampering investment and economic growth. <p>Despite these challenges, the Indian economy is expected to continue to grow in the coming years. The government is taking steps to address the challenges, and the long-term prospects for the Indian economy are positive.</p>
Reserve	<p>India's foreign exchange reserves (Forex reserves) stand at around US\$598.89 billion. This makes India the fourth largest holder of forex reserves in the world, after China, Japan, and Switzerland.</p> <p>The components of India's forex reserves are:</p> <ul style="list-style-type: none"> • Foreign Currency Assets (FCA): These are the foreign currency holdings of the Reserve Bank of India (RBI). The FCA component of India's forex reserves is the largest, and it stood at around US\$530.691 billion. • Gold Reserves: These are the gold holdings of the RBI. The gold reserves component of India's forex reserves stood at around US\$44.939 billion. • Special Drawing Rights (SDRs): These are international reserve assets created by the International Monetary Fund (IMF). The SDRs component of India's forex reserves stood at around US\$18.195 billion. • Reserve Position in the IMF: This is the amount of money that India can draw from the IMF. The Reserve Position in the IMF component of India's forex reserves stood at around US\$5.073 billion. <p>India's forex reserves are used to meet the country's balance of payments needs, to stabilize the exchange rate, and to provide a cushion against external shocks. The high level of India's forex reserves is a sign of the country's strong economic fundamentals.</p> <p>Here are some of the reasons why India's forex reserves are so high:</p> <ul style="list-style-type: none"> • Strong economic growth: India has been growing at a relatively fast pace in recent years, which has led to an increase in exports and foreign investment. This has helped to boost the country's forex reserves. • Foreign exchange inflows: India receives large inflows of foreign exchange in the form of remittances from overseas Indians, foreign direct investment, and foreign portfolio investment. These inflows have also helped to boost the country's forex reserves. • Reserve Bank of India's intervention in the foreign exchange market: The Reserve Bank of India (RBI) intervenes in the foreign exchange market to smooth out fluctuations in the exchange rate. This intervention has also helped to build up India's forex reserves. <p>The high level of India's forex reserves is a positive development for the country's economy. It provides a cushion against external shocks and helps to ensure that the country can meet its balance of payments needs. However, it is important to note that forex reserves are not a guarantee of economic stability. The country's economic fundamentals, such as its growth rate, inflation rate, and debt levels, are also important factors that determine the country's economic stability.</p>

Payment Information

PURCHASE TERMS

Local	Cash Credits 14-30 days
Imports	Credits 30 days net

SALES TERMS

Local	Cash Credits 14-30 days
Exports	Credits 30 days net
Debt Collections / Judgements	No negative information was found.

PAYMENT EXPERIENCES

Payment behavior:	As trade references were not supplied, the Subject's payment track record history CANNOT BE ACCURATELY DETERMINED, but payments are believed to be PROMPT.
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Property & Assets

Remarks	The registered office of the subject is situated at the aforementioned address.
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Company Outlook

Overview	Krishna Trade Exim is a wholesale partnership firm based in West Bengal, India, specializing in a diverse product line catering to various industries. With a commitment to quality and consistency, the business offers a wide range of goods, including cotton, various types of paper (coated, color, and writing paper), and an assortment of spices (ginger, saffron, turmeric, thyme, bay leaves). Additionally, they deal in dried fruits, kaolin, and other agricultural products such as piper, capsicum, and pimenta.
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Business Operations

Products	Paper Products: Paperboard, coated and writing paper, catering to clients needing quality paper supplies. Spices and Herbs: Ginger, saffron, turmeric, thyme, bay leaves, and other aromatic products for the culinary and medicinal sectors. Dried Fruits and Agricultural Products: These products include various dried fruits, kaolin, piper, capsicum, and pimenta.
HSN/SAC	5201 4810 0910 091030 0904
Main Market	Bangladesh Bhutan Nepal
Competitors	A ONE INTERNATIONAL KAMRUN TRADING

AEMS GLOBAL TRADING COMPANY

Subsidiary, Sister Concern & Associated Company

Name	KT OVERSEAS PVT LTD
Type	Sister concern
Address	20 Hara Chandra Mullick Stsova Bazar Kolkata, West Bengal 700005 India
Name	Krishna Traders
Type	Warehouse Address
Address	Raikva Building, 3rd Floor, E. M. Bypass 3a Rammohan Mullick Garden Lane Kolkata, West Bengal 700010 India

Legal Filings / Sanctions

LEGAL FILINGS

Bankruptcy filings	None Found
Court judgements	None Found
Tax liens	None Found
Legal cases	None Found
Other	None Found

SANCTIONS

OFAC	None Found
EU	None Found
UN	None Found
BIS	None Found
Other	None Found

Remarks	Searches covering the names of the Subject and its major corporate shareholders (holding 25% or more of the Subject's share capital or votes) were conducted using Sanctions Lists published by the American Office of Foreign Assets Control (OFAC), the European Union (EU), the United Nations (UN), and the Bureau of Industry and Security (BIS).
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COUNTRY CORRUPTION PERCEPTIONS INDEX

Year	2023	Growth	2022	Growth	2021
Score	39/100	▼	40/100	-	40/100
Rank	93/180	▼	85/180	▲	86/180

Remarks	Adapted or reprinted from Corruptions Perceptions Index. Copyright 2023. Transparency International: the global coalition against corruption. Used with permission. For more information, visit http://www.transparency.org
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Investigation Notes

Source	The subjects official, group, local business directories and government and business information portals.
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Information Partners

Overview	Our partnership with the five largest credit reporting agencies in the world underscores our understanding of the importance of your credit decisions. Through this alliance, we aim to provide you with risk-free, seamless, and optimistic credit decisions. Our partners possess a robust global network that ensures the accuracy of all our information. Here are our esteemed partners:
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CRIF Solutions (India) Private Limited	Dynamic Business Information Limited	Gladtrust Management Co Ltd	Professional Partner SIA	MNS Credit Management Group Private Limited

Appendix

The definitions of Credilit Limited credit ratings are given as follows:

RATING	SCORE	RISK LEVEL	SUGGESTION
Excellent	90-100	Very Low	Extending very large or large credit can be done with relatively lenient terms.
Good	75-89	Low	Fairly large credit can be extended with standard terms.
Satisfactory	45-84	Average	Moderate credit requires close monitoring.
Average	20-44	Higher than Average	Small credit or credit should be minimized whenever possible.
Poor	10-19	High Risk	Credit is not recommended; transactions should be conducted on a cash-on-delivery basis.
Not Rated	00-09	Undetermined	Additional information is required to propose a credit rating.

Credilit carefully considers five key dimensions to evaluate a company's credit rating, namely the subject's financial strength, company character, management competence, operation capacity, and external background. These factors are taken into comprehensive consideration to provide a thorough assessment of the creditworthiness of the company.

RATING	DESCRIPTION
Financial Strength	The comprehensive analysis incorporates several key factors, namely solvency, profitability, operational capacity, and development capacity. Furthermore, it involves a meticulous comparison between the subject and the industry average financial index. These aspects carry a weight ranging from 10% to 30% within the overall evaluation.
Company Character	The comprehensive analysis includes an examination of the subject's character, which may be influenced by transaction records, judicial records, administrative supervision information, tax records, and operational status, among others. This aspect carries a weight of 20% to 25% in the overall evaluation.
Management Competence	The comprehensive analysis encompasses an assessment of the subject's shareholder background and strength, as well as the background and strength of related companies and management experience. This aspect holds a weightage of 20% to 25% in the overall evaluation.
Operation Capacity	The comprehensive analysis entails an examination of the subject's current operational condition, encompassing aspects such as products, history, staff scale, intellectual property, and business size. This analysis holds a weightage of 20% to 25% in the overall evaluation.

External Background	As part of the comprehensive analysis, an evaluation is conducted on the external factors that may impact the subject, encompassing the industry background, location background, competitors, and other relevant aspects. This analysis carries a weightage of 10% to 15% in the overall assessment.
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