

MIRA INFORM REPORT

Report No. :	521870
Report Date :	01.08.2018

IDENTIFICATION DETAILS

Name :	ARDOURWE CONTENT WRITING PRIVATE LIMITED
Registered Office :	4, Wadhawali Village, Chembur Colony, Dr. C G Road, Chembur, Mumbai – 400074, Maharashtra
Mobile No.:	91-9619990821 (Mrs. Renuka Mukund Dabhade)
Country :	India
Financials (as on) :	Not Available
Date of Incorporation :	15.09.2017
CIN No.: [Company Identification No.]	U74999MH2017PTC299797
Capital Investment / Paid-up Capital :	INR 0.010 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AAQCA0380A
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	To carry on the business of content writing on various subjects, matters, incidents and other events including web content, academic writing, marketing, technical, social media, articles, blogs, resumes, video, video edits, video content, statement of purpose, letter of recommendations, cover letters through various online and offline mediums. (Registered Activity and also Confirmed by management)
No. of Employees :	2 (Approximately)

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RATING & COMMENTS

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

MIRA's Rating :

NB

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
Litigation :	Clear
Comments :	<p>Subject is a new company incorporated in September 2017.</p> <p>It is engaged in providing social media content and design.</p> <p>Mrs. Renuka Mukund Dabhade (Director) has claimed that the company has commenced its business operations since its inception.</p> <p>Subject's Customers (Sanjeev Group, Coverfox Insurane Broking Private Limited and GRE Edge) gave positive feedback and they are satisfied with subject's services. Banker (State Bank of India) also gave positive feedback and they are satisfied with subject's banking transactions.</p> <p>No payment terms are known.</p> <p>In view of subject's infancy and absence of any financial records, dealings are recommended to be on secured terms, and a close monitoring of subject's business development is advisable.</p> <p>Note 1: Site visit was conducted at the operational address of the subject. Our executive has successfully traced the subject on the operational address. At the premises, our executive met Mrs. Renuka Mukund Dabhade (Director) who confirmed subject's existence on the address.</p> <p>As per our executive's observation, it is a 14 storey building and subject is situated on 11th floor. Area of the premises seems to be 350 sq. ft. approximately and number of employees sighted at the premises were 2. Locality seems to be residential and area appears to be upmarket. Location was easy to find.</p> <p>We have not sighted subject's name board.</p> <p>Note 2: Mrs. Renuka Mukund Dabhade (Director) has claimed that due to water leakage caused by heavy rainfall, they have temporarily shifted their office and she further claimed that after rainy season they will continue their work from registered 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
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 01.08.2018

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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 :	Mrs. Renuka Mukund Dabhade
Designation :	Director
Contact No.:	91-9619990821
Date :	31.07.2018

LOCATIONS

Registered Office :	4, Wadhawali Village, Chembur Colony, Dr. C G Road, Chembur, Mumbai – 400074, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9619990821 (Mrs. Renuka Mukund Dabhade) 91-9619518020 (Mr. Ashutosh Saxena)
Fax No.:	Not Available
E-Mail :	ardourwe@gmail.com
Area :	300 sq. ft.
Location :	Rented
Locality :	Residential
Operation Office :	1104, 11th Floor, B Building Parivar Housing Society, Kanjur Marg (East), Mumbai – 400042, Maharashtra, India
Area :	350 sq. ft.
Location :	Rented
Locality :	Residential (At site visit)

DIRECTORS

As on 31.03.2018

Name :	Mrs. Renuka Mukund Dabhade
Designation :	Director
Address :	Patil House, C G Road, Waddavali Village, Chembur, Mumbai – 400074, Maharashtra, India
Date of Appointment :	15.09.2017
DIN No.:	07219809
Other Directorship:	

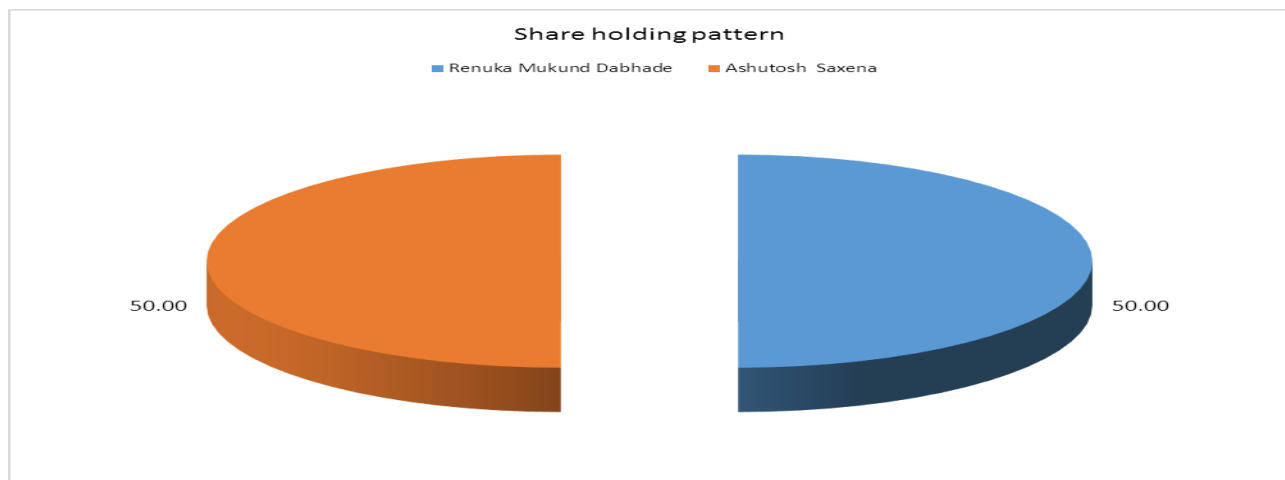
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CIN/FCRN	Company Name	Begin Date	End Date
U74999MH2015OPC267108	DENIM OVER ME DENIM PRODUCTS PRIVATE LIMITED (OPC)	04/08/2015	-
Name :	Mr. Ashutosh Saxena		
Designation :	Director		
Address :	Building No. 28, Room No. 438, Kannamwar Nagar No.1, Vikhroli (East), Mumbai – 400083, Maharashtra, India		
Date of Appointment :	15.09.2017		
DIN No.:	07925038		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 14.09.2017

Names of Shareholders	No. of Shares	%age holding
Renuka Mukund Dabhade	500	50.00
Ashutosh Saxena	500	50.00
Total	1000	100.00



BUSINESS DETAILS

Line of Business :	To carry on the business of content writing on various subjects, matters, incidents and other events including web content, academic writing, marketing, technical, social media, articles, blogs, resumes, video, video edits, video content, statement of purpose, letter of recommendations, cover letters through various online and offline mediums. (Registered Activity and also Confirmed by management)
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Products/ Services :	Social Media Content and Design Services
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, Cheque and Others (RTGS)
Purchasing :	Advance Payment, Cheque and Others (RTGS)

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Not Available (Since subject is service provider, supplier details not available)
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Customers :	Reference :	Sanjeev Group	
	Name of the Person :	Mr. Anil Shinkar (Head in Business Development)	
	Contact No.:	91-9552534063	
	Since How Long Known :	3 Months	
	Maximum Limit Dealt :	As per requirement	
	Experience :	Services	Overall
		Good	Good
	Remark:	Gave positive response about subject, they are satisfied with their services.	
	Reference :	Coverfox Insurance Broking Private Limited	
	Name of the Person :	Ms. Chaitali Mahendak (Content Manager)	
	Contact No.:	91-7738173206	
	Since How Long Known :	5 to 6 Months	
	Maximum Limit Dealt :	As per requirement	
	Experience :	Services	Overall
		Good	Good
Remark:	Gave positive response about subject, they are satisfied with their services.		
Reference :	GRE Edge, Chennai		
Name of the Person :	Mr. Shivagurunathan (Senior Executive External Author manager)		
Contact No.:	91-9884481988		
Since How Long Known :	8 to 9 Months		
Maximum Limit Dealt :	As per requirement		
Experience :	Services	Overall	
	Good	Good	
Remark:	Gave positive response about subject, they are satisfied with their services.		
No. of Employees :	2 (Approximately)		
Bankers :	Bank Name	State Bank of India	
	Branch	Lekhraj Bhavan, Near Post Office, Sakinaka, Mumbai - 400072, Maharashtra, India	
	Person Name (With Designation)	Mr. Kunal Kashyap (Assistant Manager)	
	Contact Number	91-9315397060	

	Name of Account Holder	Ardourwe Content Writing Private Limited
	Account Number	00000037237082867
	Account Type	Current A/c
	MICR Code	400002066
	NEFT/ RTGS/ IFSC Code	SBIN0000567
	E-Mail	ardourwe@gmail.com
	Account Since (Date/Year of Account Opening)	13.10.2017
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	None
	Account Operation	Regular
	Remarks (If any)	New account, satisfied with transaction.

Auditors :	
Name :	Monika Associates Chartered Accountants
Address :	Surat, Gujarat, India
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1000	Equity Shares	INR 10/- each	INR 0.010 Million

FINANCIAL DATA
[all figures are in INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			0.500

The above information has been parted by Mrs. Renuka Mukund Dabhade (Director)

ADVERTISING PROMOTIONAL EXPENSES

Years	INR in Million
2016-2017	NA
2015-2016	NA
2014-2015	NA

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	Yes
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

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18	Major suppliers	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last about six months	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	Yes
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

INDEX OF CHARGES

No Charges Exists for Company

OBSERVATION POINTS

Company Name :	ARDOURWE CONTENT WRITING PRIVATE LIMITED
Address :	1104, 11th Floor, B Building Parivar Housing Society, Kanjur Marg (East), Mumbai – 400042, Maharashtra, India
Contact No.:	91-9619990821
E-Mail :	ardourwe@gmail.com
Person to whom we met :	Mrs. Renuka Mukund Dabhade
Designation :	Director
Name Board :	Not Sighted
Location :	Easy
Landmark (If any) :	Near Police Station

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Total floors of the building :	14 Floors
Subject situated on :	11th Floor
Locality:	Residential
Area of premises :	350 sq. ft.
Area :	Upmarket
No. of employees seen at premises :	2
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment
Furniture items sighted :	Table, Chairs, Laptops, Desktop
Proof of visit :	Photographs

PHOTOGRAPHS



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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 68.54
UK Pound	1	INR 89.84
Euro	1	INR 80.01

INFORMATION DETAILS

Information Gathered by :	SVA
Analysis Done by :	PRI
Report Prepared by :	SUD

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--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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