

MIRA INFORM REPORT

Report No. :	521492
Report Date :	02.08.2018

IDENTIFICATION DETAILS

Name :	ADGLO NEON SIGN
Registered Office :	105/844, Motilal Nagar, No.1, Goregaon (West), Mumbai - 400104, Maharashtra
Tel. No.:	91-22-28767055/ 28779815/ 28792124
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	1989
Capital Investment :	INR 1.821 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.]	AACPR2152A
GSTN : [Goods & Service Tax Registration No.]	27AACPR2152A1Z7
Legal Form :	Sole Proprietary Concern
Line of Business :	Subject is engaged in Printing of Banner and Providing of Advertising Services. [Confirmed by Management]
No. of Employees :	20 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Maximum Credit Limit :	USD 6600
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Adglo Neon Sign is engaged in printing of banner and also provide advertising services. The concern was started in the year 1989 and is based in Mumbai, Maharashtra. It is an established proprietary concern having moderate track record.</p> <p>For the financial year ended 2018, the concern has achieved average revenue of INR 14.082 million and reported profit margin at 6.32% (approx.)</p> <p>However, the rating remains constrained on account of moderate net worth base along with small scale of operational activities</p> <p>Rating also considers previous year loss incurred by the concern</p> <p>These rating weaknesses are partially offset by concern's long standing track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct</p> <p>The concern can be considered for business dealings at usual trade terms and condition.</p> <p>Note : Site visit was conducted at the address which you have provided. Our executive has successfully traced the concern at the given address.</p> <p>At the premises, our executive met Mr. Mahesh Raiput (Proprietor) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a one storey building which wholly belongs to the concern. Locality of the premises appears to be commercial and area seems to be neutral.</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is "Dutt Mandir" and 20 (approx.) employees were sighted at the premises.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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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 02.08.2018

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

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Name :	Mr. Mahesh Rajput
Designation :	Proprietor
Contact No.:	91-9820042920
Date :	23.07.2018

LOCATIONS

Registered Office :	105/844, Motilal Nagar, No.1, Goregaon (West), Mumbai – 400104, Maharashtra, India
Tel. No.:	91-22-28767055/ 28779815/ 28792124/ 28739270
Mobile No.:	91-9820042920 [Mr. Mahesh Rajput]
Fax No.:	Not Available
E-Mail :	adgloneon@gmail.com mahesh@adglo.in
Area :	2040 Sq. Ft.
Location :	Owned
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Mahesh Rajput
Designation :	Proprietor
Date of Birth: Age:	51 Years
Qualification :	HSC
Experience :	25 Years
Pan No. :	AACPR2152A

BUSINESS DETAILS

Line of Business :	Subject is engaged in Printing of Banner and Providing of Advertising Services. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Credit [30,60 Days]
Purchasing :	Cheque and Credit [30,60 Days]

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GENERAL INFORMATION

Suppliers :	Reference:	PV Media Private Limited
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
	<ul style="list-style-type: none"> Laxmi Enterprises 	
Customers :	End Users	
	Reference:	VIP Clothing Limited
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
<ul style="list-style-type: none"> Nimbus Exhibit 		
No. of Employees :	20 [Approximately]	
Bankers :	Bank Name:	Union Bank of India
	Branch:	Oshivara, Mumbai, Maharashtra, India
	Person Name (with Designation):	Mr. Rohit (Manager)
	Contact Number:	91-7045379760
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	Cash Credit
	Account Operation:	--
	Remarks:	Denied to provide any feedback

Facilities :	SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
		From loans	0.410
	Total	0.410	0.013

Auditors :	
Name :	Mr. Manish Dedia and Associates Chartered Accountant
Address :	3/13, Galaxy, Dettapada Road, Borivali (West), Mumbai - 400066, Maharashtra, India
Membership No.:	126900
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2018

Capital Investment :	
Owned :	INR 1.821 Million
Borrowed :	--
Total :	INR 1.821 Million

FINANCIAL ANALYSIS
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018	31.03.2017
SHAREHOLDERS FUNDS			
1] Capital Account		1.821	2.322
2] Reserves & Surplus		0.000	0.000
NETWORTH		1.821	2.322
LOAN FUNDS			
1] Secured Loans		0.410	0.013
2] Unsecured Loans		0.024	0.000
TOTAL BORROWING		0.434	0.013
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		2.255	2.335
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		4.086	4.040
		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		2.411	0.000
Sundry Debtors		0.780	0.000
Cash & Bank Balances		0.050	(0.019)
Other Current Assets		0.038	0.038
Loans & Advances		0.169	0.000
Total Current Assets		3.448	0.019
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		5.370	1.722
Other Current Liabilities		(0.091)	0.002
Provisions		0.000	0.000
Total Current Liabilities		5.279	1.724
Net Current Assets		(1.831)	(1.705)
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		2.255	2.335

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PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018
	SALES	
	Sales	14.082
	Other Income	0.084
	TOTAL	14.166
Less	EXPENSES	
	Cost of goods sold	10.043
	Labour charges	0.500
	Employees welfare expenses	0.065
	Motor car expenses	0.041
	Office salary	0.134
	Repairs and maintenance charges	0.294
	Telephone expenses	0.056
	Advertising expenses	0.014
	Bad debts	0.033
	Business promotion	0.020
	Computer maintenance	0.008
	Conveyance expenses	0.015
	Electricity expenses	0.148
	Insurance expenses	0.022
	Medical expenses	0.002
	Misc. expenses	0.005
	Office expenses	0.009
	Printing and stationery expenses	0.030
	Professional fees	0.233
	Professional tax (RC)	0.002
	Repair and maintenance (Tempo)	0.016
	Service charges	0.002
	Tea and coffee expense	0.031
	Transportation charges	0.253
	Travelling expenses	0.112
	Vat paid	0.004
	TOTAL	12.092
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	2.074
Less	FINANCIAL EXPENSES	0.483
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	1.591

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Less/ Add	DEPRECIATION/ AMORTISATION			0.701
	NET PROFIT/ (LOSS)			0.890

	PARTICULARS			31.03.2017
	SALES			
	Sales			0.000
	Other Income			0.000
	TOTAL			0.000
Less	EXPENSES			
	Sundry balance written back Sz			0.076
	Motor car expenses			0.002
	Telephone expenses			0.009
	Bad debts			0.004
	MCGM			0.002
	Teas and coffee expenses			0.003
	Vat paid			0.077
	TOTAL			0.173
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			(0.173)
Less	FINANCIAL EXPENSES			0.004
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			(0.177)
Less/ Add	DEPRECIATION/ AMORTISATION			0.708
	NET PROFIT/ (LOSS)			(0.885)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)		20.22	0.00
Account Receivables Turnover (Income / Sundry Debtors)		18.05	0.00

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Average Payment Days (Sundry Creditors / Purchases * 365 Days)		195.17	0.00
Inventory Turnover (Operating Income / Inventories)		0.86	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.51	(0.04)

LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio (Borrowing + Current Liabilities) / Total Assets		0.76	0.43
Debt Equity Ratio (Total Liability / Networth)		0.24	0.01
Current Liabilities to Networth (Current Liabilities / Net Worth)		2.91	0.74
Fixed Assets to Networth (Net Fixed Assets / Networth)		2.24	1.74
Interest Coverage Ratio (PBIT / Financial Charges)		4.29	(43.25)

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%	6.32	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	11.81	(21.80)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	48.87	(38.11)

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)		0.65	0.01

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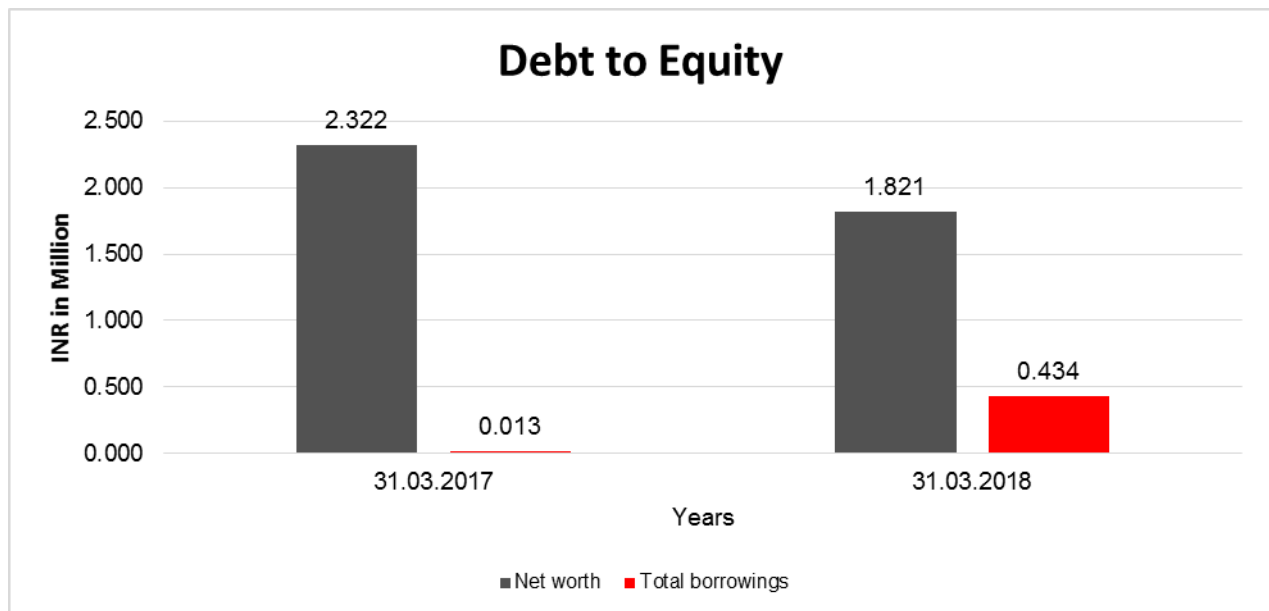
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		0.20	0.01
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.24	0.57
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		0.24	0.01
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		0.65	0.01

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

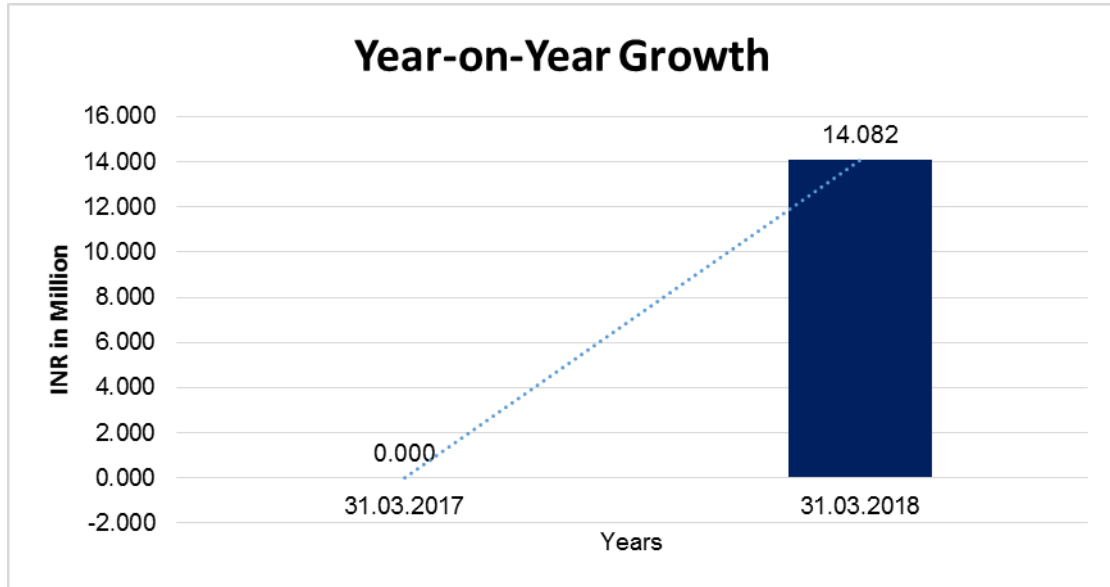
Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Capital Account	2.322	1.821
Reserves & Surplus	0.000	0.000
Net worth	2.322	1.821
Secured Loans	0.013	0.410
Unsecured Loans	0.000	0.024
Total borrowings	0.013	0.434
Debt/Equity ratio	0.006	0.238



YEAR-ON-YEAR GROWTH

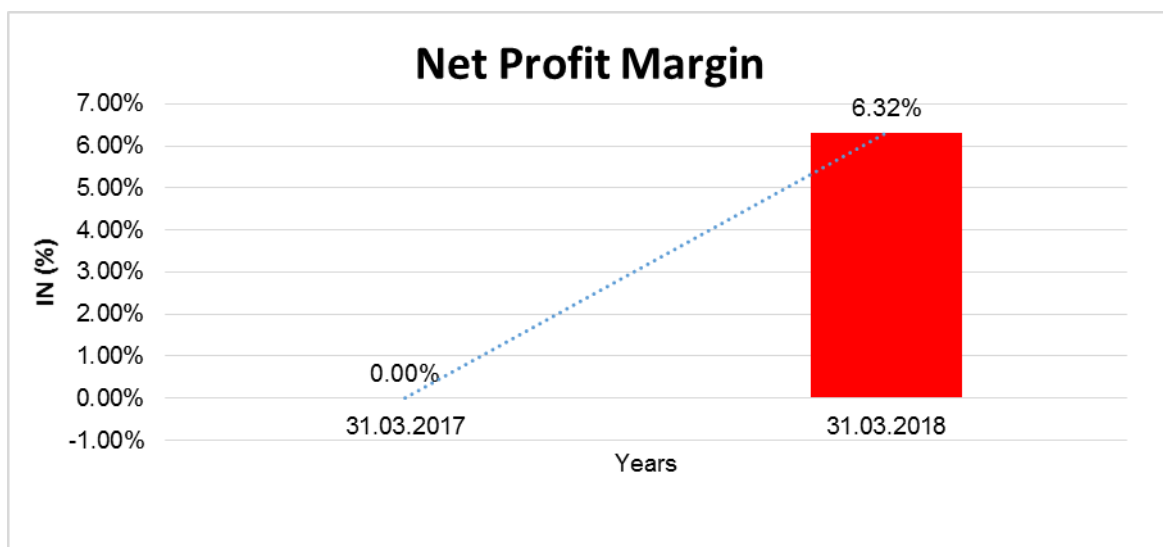
Year on Year Growth	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	0.000	14.082

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NET PROFIT MARGIN

Net Profit Margin	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	0.000	14.082
Profit/(Loss)	(0.885)	0.890
		6.32%



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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	Yes
11	Pan Card No. of Proprietor / Partners	Yes
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	Yes
19	Major customers	Yes
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	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	Yes
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

Name of Company :	ADGLO NEON SIGN
Address :	105/844, Motilal Nagar, No.1, Goregaon (West), Mumbai – 400104, Maharashtra, India
Contact No.:	91-9820042920 Email: adglonean@gmail.com
Person to whom we met:	Mr. Mahesh Rajput [Proprietor]
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Dutt Mandir
Total Floors of the Building :	Ground Floor + 1 st Floor
Subject situated on:	Whole Premises
Locality:	Commercial
Area of Premises :	2040 Sq. Ft.
Area :	Neutral
No. of employees seen at premises:	20 [Approx.]
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment
Furniture items :	Cupboard, Table, Chair, etc.
Proof of visit:	Photos

UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
Minakshi Rajput	0.024	0.000
Total	0.024	0.000

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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 68.61
UK Pound	1	INR 89.93
Euro	1	INR 81.00

INFORMATION DETAILS

Information Gathered by :	SHK
Analysis Done by :	DIV
Report Prepared by :	ARC

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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