

## MIRA INFORM REPORT

Report No. :	523094
Report Date :	08.08.2018

### INQUIRY DETAILS

Given Name :	PL Computers
Given Address :	No. 1-7-361 to 367; Shop no 131 to 132; chenoy Trade centre; Park Lane; Secunderabad – 500 003
Tel. No.:	4066382221

### IDENTIFICATION DETAILS

Name :	PL COMPUTERS
Registered Office :	No. 1-7-361 to 367, Shop No. 131 to 132, Chenoy Trade Centre, Park Lane, Secunderabad – 500 003, Telangana
Tel. No.:	91-40-66386394
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	1997
Capital Investment / Paid-up Capital :	INR 21.044 Million
PAN No.: [Permanent Account No.]	ABZPJ3472B
GSTN : [Goods & Service Tax Registration No.]	36ABZPJ3472B1ZG
Legal Form :	Sole Proprietary Concern
Line of Business :	Distributor of Computers and IT Peripherals and also Providing Services for Integrated Solutions. (From Indirect Source)
No. of Employees :	10+ (Approximately) (At site visit)

**RATING & COMMENTS**

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

**MIRA's Rating :**

A

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

<b>Maximum Credit Limit :</b>	USD 60000 (In INR 4115850.00)
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Mr. Jayant Jain (Proprietor) only confirmed that the subject is a proprietorship concern.</p> <p>However as per indirect source we could find that the subject was established in the year 1997 and it is engaged as distributor of computers and IT peripherals as well as providing services for integrated solution.</p> <p>Further as per financial figures of March 2017, the concern has reported a marginal growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>Rating takes into account, the acceptable financial risk profile marked by adequate capital base along with its long and established track record of its business operation.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing with at usual trade terms and conditions.</p> <p><b>Note 1:</b> The available profit and loss statement belongs to its Head Office.</p> <p><b>Note 2:</b> Site visit was conducted at the given address and our executive had successfully traced to subject.</p> <p>At the premises our executive met to Mr. Hameed (Staff) and he confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it's a ground+ 4 floor building and subject is situated on 1st floor comprising of total area of 400 SQ.FT.</p>

	<p>Location is easy to find, locality seems to be commercial and area appears to be upmarket.</p> <p>Our executive had sighted 10+ employees at the premises as well as sighted the name board of the subject on the given address.</p> <p>On inquiry with Mr. Anil Kumar from "Sony Store" and Mr. Vikram from "Integrated" both person confirmed the existence of the subject on the given address.</p>
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**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 (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.

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**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 08.08.2018

**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 DENIED BY**

<b>Name :</b>	Mr. Jayant Jain
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-40-66386394
<b>Date :</b>	06.08.2018

**LOCATIONS**

<b>Registered Office :</b>	No. 1-7-361 to 367, Shop No. 131 to 132, Cheney Trade Centre, Park Lane, Secunderabad – 500 003, Telangana, India
<b>Tel. No.:</b>	91-40-66386394
<b>Mobile No.:</b>	91-9848052085 (Mr. Jayant Jain)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:info@plcomputers.in">info@plcomputers.in</a>
<b>Website :</b>	<a href="http://www.plcomputers.in">www.plcomputers.in</a>
<b>Area :</b>	400 sq. ft. (At site visit)
<b>Locality :</b>	Commercial (At site visit)
<b>Head Office :</b>	No.102, 1st Floor, S.R. Arcade, Opposite CTC, Above Bank of Baroda, Parklane, Secunderabad – 500003, Telangana, India
<b>Tel. No.:</b>	91-40-66383112/ 66382364
<b>Branch Office 1 :</b>	Shop No.12, Ground Floor, Cheney Trade Center (CTC), Parklane, Secunderbad – 500003, Telangana, India
<b>Tel. No.:</b>	91-40-66386390/ 66385848
<b>Branch Office 2 :</b>	#40-5-19/8A, 1st Floor, Above Andhra Bank Opposite Sidhartha Arts College,

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	Mogalrajpuram Vijayawada – 520010, Andhra Pradesh, India
<b>Tel. No.:</b>	91 866 6631 685

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Jayant Jain
<b>Designation :</b>	Proprietor
<b>Date of Birth/ Age :</b>	31.05.1975
<b>PAN No.:</b>	ABZPJ3472B

**BUSINESS DETAILS**

<b>Line of Business :</b>	Distributor of Computers and IT Peripherals and also Providing Services for Integrated Solutions. (From Indirect Source)
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Divulged
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</b>	Not Divulged

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	10+ (Approximately) (At site visit)	

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<b>Bankers :</b>	<b>Bank Name</b>	Not Divulged
	<b>Branch</b>	Not Divulged
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	--
	<b>Name of Account Holder</b>	--
	<b>Account Number</b>	--
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--
	<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	--

<b>Auditors :</b>	
<b>Name :</b>	R.P. Nagla and Company Chartered Accountants
<b>Address :</b>	Hyderabad, Telanagana, India
<b>M. No.:</b>	200857
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Sister Concern:</b>	Not Divulged

**CAPITAL STRUCTURE**

As on 31.03.2017

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 21.044 Million
<b>Borrowed :</b>	--
<b>Total :</b>	<b>INR 21.044 Million</b>

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

**ABRIDGED BALANCE SHEET As on 31.03.2017**

<b>LIABILITIES</b>	<b>Vijaywada (Branch)</b>	<b>Hyderabad (Head Office)</b>	<b>Hyderabad (Branch Office)</b>	<b>Total</b>
Capital Account	21.202	0.136	(0.294)	<b>21.044</b>
Secured Loan	0.000	3.108	0.000	<b>3.108</b>
Unsecured Loan	3.324	73.091	0.000	<b>76.415</b>
Sundry Creditors	34.552	55.634	0.000	<b>90.186</b>
Outstanding Expenses	2.540	5.769	0.000	<b>8.309</b>
Advance from parties	1.454	0.000	0.294	<b>1.748</b>
<b>Total</b>	<b>63.072</b>	<b>137.738</b>	<b>0.000</b>	<b>200.810</b>
<b>ASSETS</b>				
Fixed Assets	0.368	5.512	0.000	<b>5.880</b>
Deposits	0.000	0.030	0.000	<b>0.030</b>
Loans and Advances	0.007	1.717	0.000	<b>1.724</b>
Sundry Debtors	27.182	64.387	0.000	<b>91.569</b>
Cash at Bank	16.654	7.915	0.000	<b>24.569</b>
Investments	0.000	0.350	0.000	<b>0.350</b>
Advance to Parties	2.954	0.000	0.000	<b>2.954</b>
Closing Stock	15.880	56.735	0.000	<b>72.615</b>
Cash in Hand	0.027	1.055	0.000	<b>1.082</b>
Other Current Assets	0.000	0.037	0.000	<b>0.037</b>
<b>Total</b>	<b>63.072</b>	<b>137.738</b>	<b>0.000</b>	<b>200.810</b>

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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>		
	Income	488.748	487.870
	Other Income	11.380	7.600
	<b>TOTAL</b>	<b>500.128</b>	<b>495.470</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Goods Sold	466.535	466.565
	Audit Fees	0.080	0.070
	General Expenses	1.580	1.873
	Rent	0.327	0.313
	Amazon Charges	0.039	0.009
	E-Commerce Expenses	0.388	0.031
	Maintenance	0.150	0.158
	Printing and Stationery	0.094	0.163
	Bank Commission	0.178	0.190
	Electricity Charges	0.261	0.240
	Telephone Charges	0.213	0.206
	Loss on Sale of Vehicle	0.122	0.000
	Discount	0.166	0.765
	Salaries	9.794	8.898
	Professional Tax	0.003	0.003
	Staff Welfare	0.068	0.134
	Donation	0.750	0.654
	Business Promotion	1.260	0.500
	Legal Expenses	0.014	0.010
	Exchange Rate Fluctuation	0.113	0.000
	Freight and Cartridge	0.153	0.144
	Insurance	0.149	0.130
	Loss on Sale of Share	0.050	0.000
	Sales Commission	4.195	3.410
	T.A Vehicle Maintaince	1.293	1.363
	Swatch Bharat Purchase	0.017	0.010
	Krishi Kalyan Cess	0.013	0.000
	Round Off	0.005	0.004
	Credit Card Expenses	0.000	0.001
	<b>TOTAL</b>	<b>488.010</b>	<b>485.844</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>	<b>12.118</b>	<b>9.626</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>8.081</b>	<b>7.035</b>

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	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>		<b>4.037</b>	<b>2.591</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>		0.581	0.504
	<b>NET PROFIT/ (LOSS) FOR THE YEAR</b>		<b>3.456</b>	<b>2.087</b>

**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
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 (At site visit)	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	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No

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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	No
35	Negative Reporting by Auditors in the Annual Report	No

**OBSERVATION POINTS**

<b>Company Name :</b>	PL COMPUTERS
<b>Address :</b>	No. 1-7-361 to 367, Shop No. 131 to 132, Chenoy Trade Centre, Park Lane, Secunderabad – 500 003, Telangana, India
<b>Contact No.:</b>	91-9701518770
<b>Person to whom we met :</b>	Mr. Hameed (Staff)
<b>Name Board :</b>	Sighted
<b>Location :</b>	Easy
<b>Landmark (If any) :</b>	Opposite Brand Factory
<b>Total floors of the building :</b>	Ground+4 Floors
<b>Subject situated on :</b>	1st Floor
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	400 sq. ft.
<b>Area :</b>	Upmarket
<b>No. of employees seen at premises :</b>	10+
<b>Visibility Items :</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machine</li> <li>• Telex</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>

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<b>Furniture items sighted :</b>	Chairs, Table
<b>Neighbour's Interview</b>	
<b>i.Name of company :</b>	Sony Store
<b>Contact person name :</b>	Mr. Anil Kumar
<b>ii.Name of company :</b>	Integrated
<b>Contact person name :</b>	Mr. Vikram
<b>Neighbour's Overview :</b>	Existence confirmed
<b>Proof of visit :</b>	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 68.60
UK Pound	1	INR 88.88
Euro	1	INR 79.73

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PNM
<b>Analysis Done by :</b>	NRG
<b>Report Prepared by :</b>	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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