

MIRA INFORM REPORT

Report No. :	521642
Report Date :	20.08.2018

IDENTIFICATION DETAILS

Name :	PRAKASH ART STUDIO
Registered Office :	Shop No. 2 and 3, MCI Plaza, Civil Lines, Bareilly – 243001, Uttar Pradesh
Mobile No.:	91-9837010374 (Mr. Sanjeev Arora)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	1954
Capital Investment / Paid-up Capital :	INR 1.694 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.]	ADLPA3761C
GSTN : [Goods & Service Tax Registration No.]	09ADLPA3761C1ZU
Legal Form :	Sole Proprietary Concern
Line of Business :	Subject is engaged in providing services like outdoor advertising media, advertising agency, banner etc. [Confirmed by management]
No. of Employees :	4 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 5000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Prakash Art Studio is an advertising agency. The concern was started in the year 1954 and it is based in Uttar Pradesh, India. It is an established proprietary concern having satisfactory track record.</p> <p>For the financial year ended 2017, the concern has achieved average revenue of INR 6.560 million and has reported good profit margin at 9% (approximately).</p> <p>The concern possesses an acceptable financial profile marked by adequate capital base along with fair debt level of the concern.</p> <p>The concern also derives strength from its long standing track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments.</p> <p>The concern can be considered for business dealings at usual trade terms and condition.</p> <p>NOTE:</p> <p>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. Sanjeev (Manager) who confirmed existence of the concern at the given address.</p> <p>As per executive observation, it is a three storey building and concern is situated on the ground floor of the building. Locality of the premises appears to be commercial and area seems to be upmarket.</p> <p>Name board of the concern was sighted at the given premises and 4 (approximately) employees were sighted at the premises.</p> <p>Our executive also had a word with the local people of the given address who confirmed that concern exists at the given 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.

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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 20.08.2018

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

Name : Mr. Sanjeev Arora

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PRAKASH ART STUDIO - 521642

PAGE NO. : 4

Designation :	Manager
Contact No.:	91-9837010374
Date :	18.08.2018

LOCATIONS

Registered Office :	Shop No. 2 and 3, MCI Plaza, Civil Lines, Bareilly – 243001, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9837010374 (Mr. Sanjeev Arora)
Fax No.:	Not Available
E-Mail :	info@prakashoutdoor.com accounts@prakashoutdoor.com
Website :	http://www.prakashoutdoor.com
Area :	2000 sq. ft.
Location :	Owned
Locality :	Commercial

SOLE PROPRIETOR

Name :	Ms. Anju Arora
Designation :	Proprietor
PAN No.:	ADLPA3761C

KEY EXECUTIVES

Name :	Mr. Sanjeev Arora
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Subject is engaged in providing services like outdoor advertising media, advertising agency, banner etc. [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	

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Selling :	L/C, Cash, Advance Payment, Cheque, Credit (30 / 60 / 90 Days) and Others (RTGS / NEFT)
Purchasing :	L/C, Cash, Advance Payment, Cheque, Credit (30 / 60 / 90 Days) and Others (RTGS / NEFT)

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 :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	4 (Approximately)	
Bankers :	Banker Name :	Bank of Baroda
	Branch :	Punjabi Market Branch, Punjabi Market, Bareilly – 243001, Uttar Pradesh, India
	Person Name (With Designation) :	--
	Contact Number :	91-581-2574037 / 2571905 (Continuously Ringing)
	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 :	
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Name :	Mohit Tandon and COmpany Chartered Accountants
Address :	Bareilly, Uttar Pradesh, India
PAN No.:	AAHPT3089K
Membership No.:	076562
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	
Owned :	INR 1.694 Million
Borrowed :	--
Total :	INR 1.694 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Capital Account		1.694	1.308
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		1.694	1.308
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		5.192	4.792
TOTAL BORROWING		5.192	4.792
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		6.886	6.100
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		0.568	0.608
Capital work-in-progress		0.000	0.000
INVESTMENT		0.256	0.256
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		0.012	0.014
Sundry Debtors		4.940	4.672
Cash & Bank Balances		1.599	0.529
Other Current Assets		0.000	0.000
Loans & Advances		1.027	1.033
Total Current Assets		7.578	6.248
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		1.423	0.947
Other Current Liabilities		0.093	0.065
Provisions		0.000	0.000
Total Current Liabilities		1.516	1.012
Net Current Assets		6.062	5.236
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		6.886	6.100

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	6.560	8.567
	Other Income	0.001	0.090
	TOTAL	6.561	8.657
Less	EXPENSES		
	Cost of goods sold	0.337	0.691
	Space for Advertisement paid	3.207	3.308
	Rent for Advertisement paid	0.075	0.000
	Freight and cartage	0.005	0.007
	Hoarding installment expenses	0.303	0.188
	Mobile van publicity charges paid	0.000	0.046
	publicity charges paid	0.000	0.045
	publicity charges paid	0.000	0.022
	Wages to carpenters	0.000	0.013
	Wages to fitters	0.000	1.117
	Wages to painters	0.000	1.132
	Park maintenance expenses	0.168	0.000
	Printing charges paid	0.013	0.000
	wages	0.853	0.000
	Accounting charges	0.007	0.004
	Audit fee	0.009	0.009
	Car expenses	0.027	0.044
	Computer maintenance expenses	0.033	0.061
	Delivery Van expenses	0.030	0.033
	Discount	0.000	0.062
	Electricity expenses	0.095	0.165
	General expenses	0.058	0.058
	Generator expenses	0.007	0.014
	Insurance	0.009	0.000
	Legal expenses	0.024	0.012
	Motorcycle expenses	0.024	0.027
	Postage expenses	0.017	0.009
	Printing and stationery	0.011	0.015
	Salary A/c	0.391	0.550
	Shop maintenance expenses	0.014	0.037
	Staff welfare expenses	0.000	0.017
	Shop rent	0.052	0.000
	Telephone expenses	0.009	0.007
	Travelling expenses	0.068	0.138
	Website charges	0.000	0.019
	TOTAL	5.846	7.850

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	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION		0.715	0.807
Less	FINANCIAL EXPENSES		0.003	0.019
	PROFIT / (LOSS) BEFORE DEPRECIATION		0.712	0.788
Less	DEPRECIATION/ AMORTISATION		0.121	0.137
	NET PROFIT/ (LOSS)		0.591	0.651

Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		274.86	199.05
Account Receivables Turnover (Income / Sundry Debtors)		1.33	1.83
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		1541.23	500.22
Inventory Turnover (Operating Income / Inventories)		59.58	57.64
Asset Turnover (Operating Income / Net Fixed Assets)		1.26	1.33

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.80	0.82
Debt Equity Ratio (Total Liability / Networth)		3.06	3.66
Current Liabilities to Networth (Current Liabilities / Net Worth)		3.96	4.44

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Fixed Assets to Networth (Net Fixed Assets / Networth)		0.34	0.46
Interest Coverage Ratio (PBIT / Financial Charges)		238.33	42.47

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%	9.01	7.60
Return on Total Assets ((PAT / Total Assets) * 100)	%	7.03	9.15
Return on Investment (ROI) ((PAT / Networth) * 100)	%	34.89	49.77

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.13	1.08
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.13	1.07
G-Score Ratio Financial (Networth / Total Assets)		0.20	0.18
G-Score Ratio Debt (Debts / Equity Capital)		3.06	3.66
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.13	1.08

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

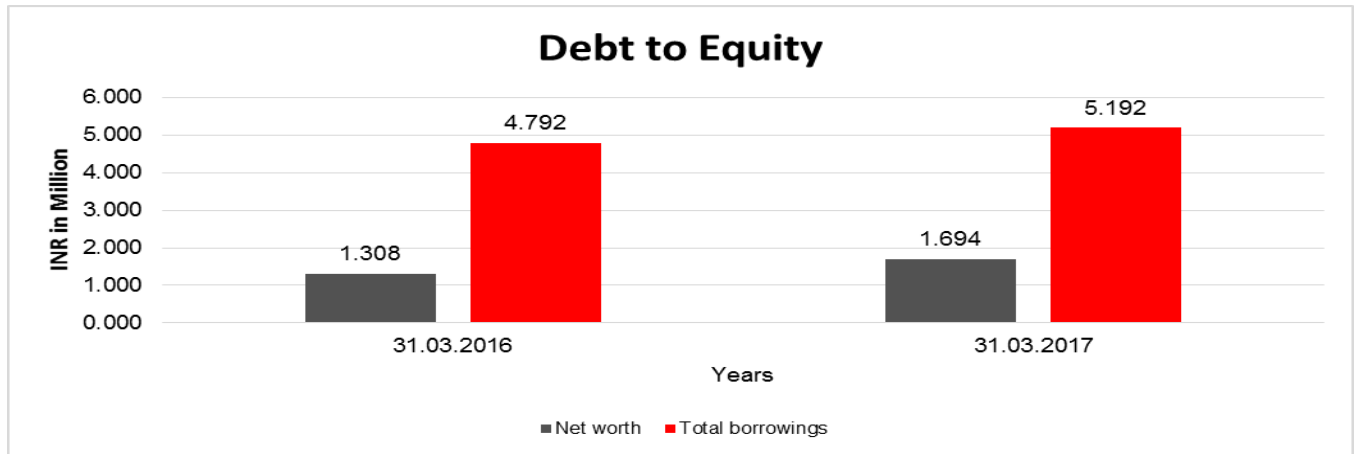
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular		31.03.2016	31.03.2017
		INR In Million	INR In Million
Capital Account		1.308	1.694
Reserves & Surplus		0.000	0.000

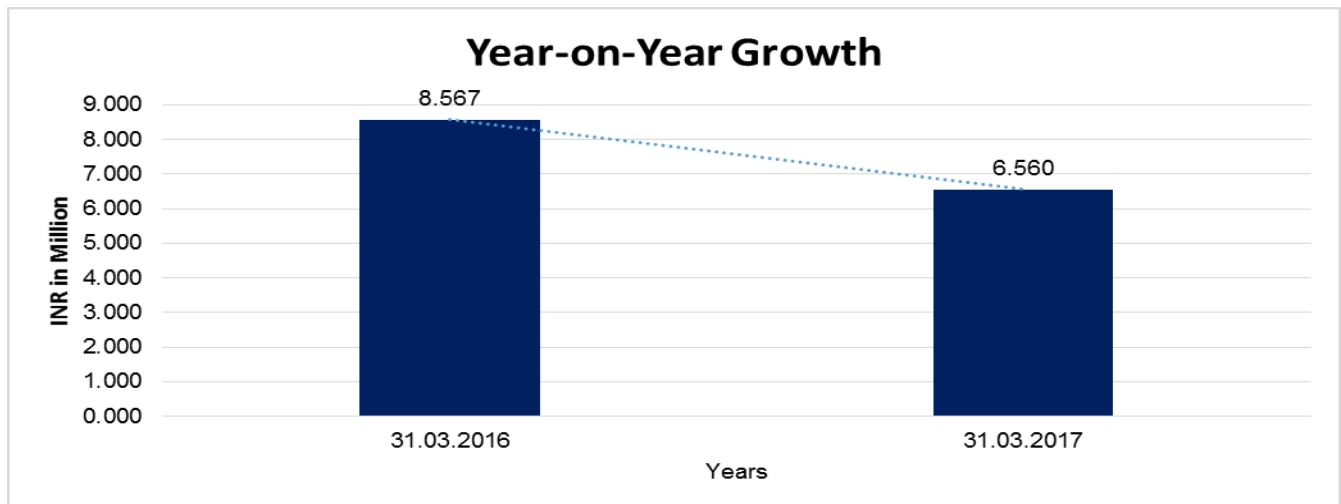
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Net worth		1.308	1.694
Secured Loans		0.000	0.000
Unsecured Loans		4.792	5.192
Total borrowings		4.792	5.192
Debt/Equity ratio		3.664	3.065



YEAR-ON-YEAR GROWTH

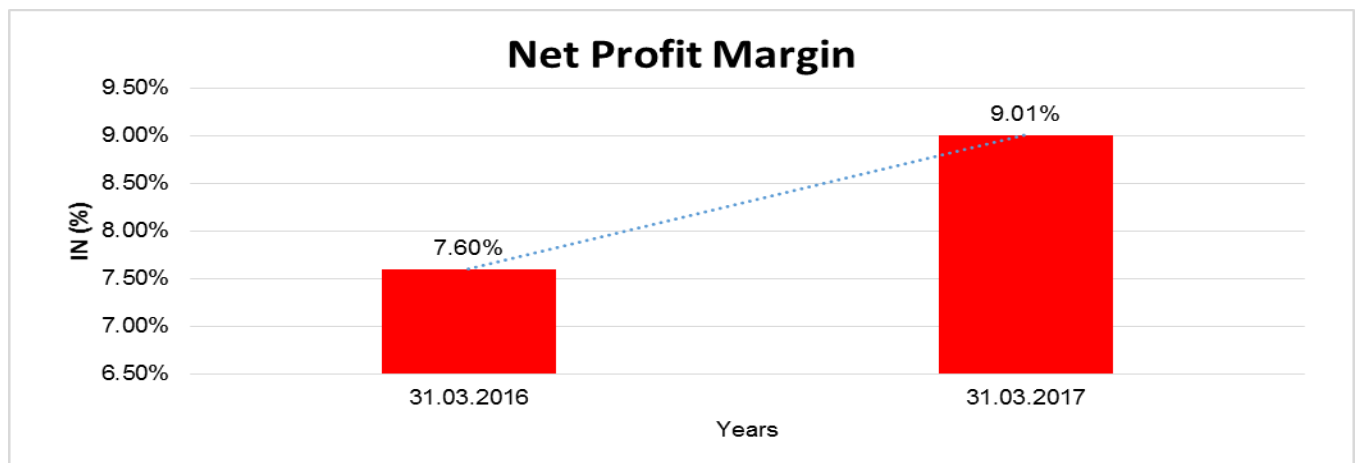
Year on Year Growth		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		8.567	6.560
			(23.427)



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NET PROFIT MARGIN

Net Profit Margin		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		8.567	6.560
Profit/(Loss)		0.651	0.591
		7.60%	9.01%



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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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)	Yes
16	No. of employees	Yes
17	Details of sister concerns	No

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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
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 :	PRAKASH ART STUDIO	
Address :	Shop No. 2 and 3, MCI Plaza, Civil Lines, Bareilly – 243001, Uttar Pradesh, India	
Contact No.:	91-9837010374	
Person to whom we met:	Mr. Sanjeev Arora	Designation : Manager
Name Board :	Sighted	
Location:	Easy	
Total Floors of the building:	Ground + 3 Floor	
Subject situated on:	Ground Floor	
Locality:	Commercial	
Area :	Upmarket	
No. of employees seen at	4	

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premises:	
Visibility of Items :	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioners • Office Equipment • Xerox Machine
Furniture Items sighted :	Yes
Neighbour's Interview :	Our executive also had a word with the local people of the given address who confirmed that concern exists at the given address.
Proof of visit:	Photograph

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 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	TJL
Analysis Done by :	DIV
Report Prepared by :	NKT

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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