

## MIRA INFORM REPORT

<b>Report No. :</b>	525501
<b>Report Date :</b>	21.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	PV MEDIA VISION PRIVATE LIMITED
<b>Registered Office :</b>	Unit No.19, Ground Floor, A1, Shah and Nahar Industrial Estate, Sitaram Jadhav Marg, Sunmill Compound, Lower Parel, Mumbai – 400013, Maharashtra
<b>Mobile No.:</b>	91-9930138344 (Mr. Ankoor Mukesh Patel)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	06.05.2008
<b>CIN No.:</b> [Company Identification No.]	U22300MH2008PTC181925
<b>Capital Investment / Paid-up Capital :</b>	INR 82.801 Million
<b>PAN No.:</b> [Permanent Account No.]	AAECP6508R
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AAECP6508R1ZR
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Subject is engaged in the business of providing integral solutions and marketing of digital printing consumables.</li> <li>• Trading in PVC Media Sheet.</li> </ul> (Registered Activity)
<b>No. of Employees :</b>	Information declined by the management

### RATING & COMMENTS

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(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 464000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2008 and it is engaged in business of providing integral solution and marketing of digital printing consumables.</p> <p>As per financials of March 2017, the company has registered marginal decline in its revenue and has reported minimal profit margin.</p> <p>Rating takes into consideration the company's satisfactory track record of business operations marked by sound networth base along with average debt coverage indicators and decent liquidity position.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions minimal profit margin.</p>

**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

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Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 21.08.2018

**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**

**Name :** Mr. Ankoor Mukesh Patel

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<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9930138344
<b>Date :</b>	20.08.2018

**LOCATIONS**

<b>Registered Office :</b>	Unit No.19, Ground Floor, A1, Shah and Nahar Industrial Estate, Sitaram Jadhav Marg, Sunmill Compound, Lower Parel, Mumbai – 400013, Maharashtra, India
<b>Tel. No.:</b>	91-22-24933449
<b>Mobile No.:</b>	91-9930138344 (Mr. Ankoor Mukesh Patel)
<b>Fax No.:</b>	91-22-24933450
<b>E-Mail :</b>	<a href="mailto:vasant_khopde@rediffmail.com">vasant_khopde@rediffmail.com</a> <a href="mailto:ankoor.pvmediavision@gmail.com">ankoor.pvmediavision@gmail.com</a>
<b>Warehouse :</b>	Jay Shree Ram Complex, Building No. G. Gala No. 11/12, Mankoli Anjur Phata Road, Village-Dapoda, Taluka:Bhiwandi, District-Thane, Maharashtra, India

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Vasant Bhairu Khopade		
<b>Designation :</b>	Managing Director		
<b>Address :</b>	606, Manek Court, 6th Floor, Siddhivinayak Annexe, Lower Parel, Mumbai – 400013, Maharashtra, India		
<b>Date of Birth/Age :</b>	01.06.1966		
<b>Qualification :</b>	M.Com		
<b>Date of Appointment :</b>	01.04.2009		
<b>PAN No.:</b>	AAEPK4484E		
<b>DIN No.:</b>	00155888		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U74300MH2004PTC144504	STERLING MEDIA PRIVATE LIMITED	12/02/2004	-
U74940MH2005PTC154788	MAX CONVERTORS PRIVATE LIMITED	14/07/2005	-
<b>Name :</b>	Ms. Kalpana Vasant Khopade		
<b>Designation :</b>	Director		
<b>Address :</b>	606, D Wing, Siddhivinayak Annex CHS., 6th Floor, S J Marg, Lower Parel, Mumbai – 400013, Maharashtra, India		
<b>Date of Birth/Age :</b>	13.09.1969		
<b>Qualification :</b>	HSC		
<b>Date of Appointment :</b>	06.05.2008		
<b>PAN No.:</b>	AGPPK7072H		

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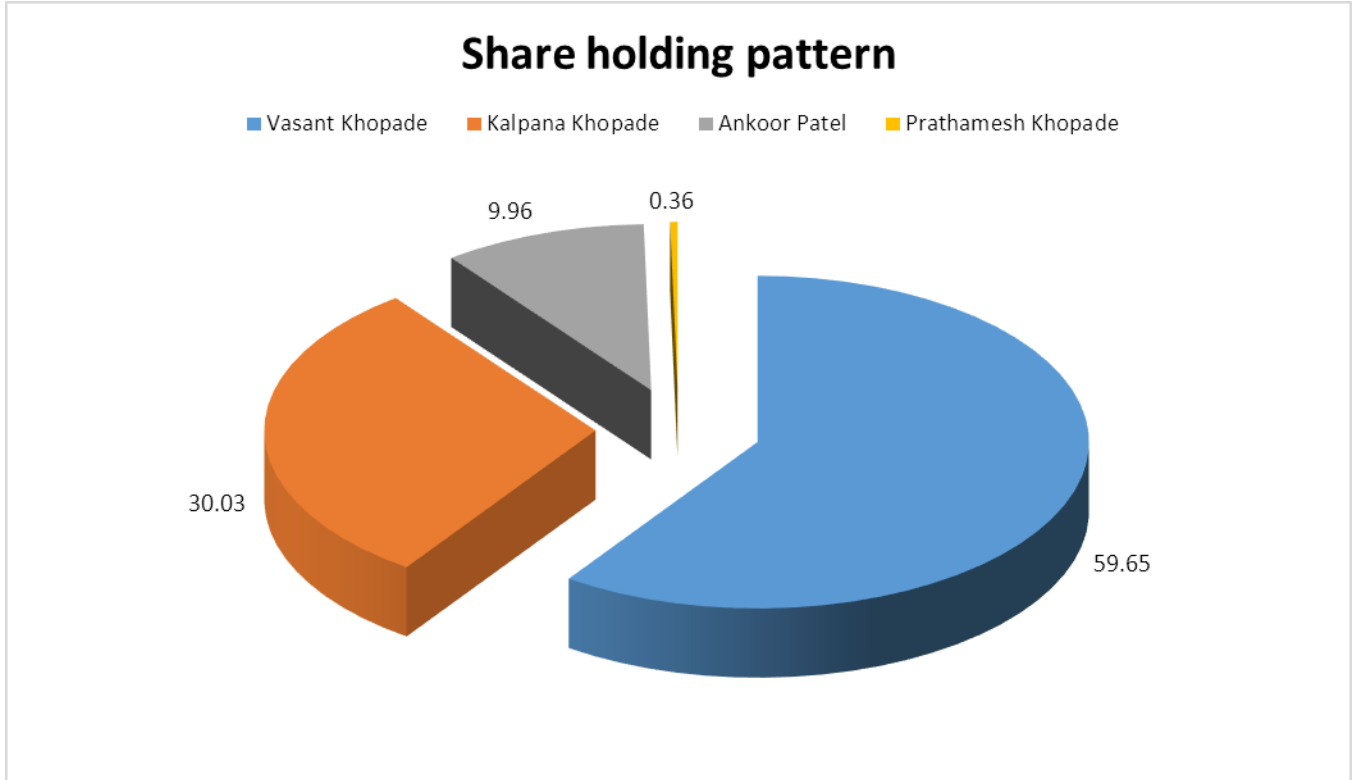
<b>DIN No.:</b>	01550923
<b>Name :</b>	Mr. Ankoor Mukesh Patel
<b>Designation :</b>	Director
<b>Address :</b>	B-8, 9, Bhanu Apartment L B S Marg, Mulund (West), Mumbai – 400080, Maharashtra, India
<b>Date of Birth/Age :</b>	30.08.1980
<b>Qualification :</b>	MBA
<b>Date of Appointment :</b>	06.05.2008
<b>PAN No.:</b>	AMGPP7372Q
<b>DIN No.:</b>	02092228
<b>Name :</b>	Mr. Prathmesh Vasant Khopade
<b>Designation :</b>	Director
<b>Address :</b>	606/ D Wing, Siddhivinayak Annexe CHS, 6th Floor, S J Marg, Lower Parel, Mumbai – 400013, Maharashtra, India
<b>Date of Birth/Age :</b>	12.05.1992
<b>Qualification :</b>	B.Com
<b>Date of Appointment :</b>	29.04.2015
<b>PAN No.:</b>	BQKPK8843A
<b>DIN No.:</b>	07170661

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>%age</b>
Vasant Khopade	4938810	59.65
Kalpna Khopade	2486510	30.03
Ankoor Patel	824780	9.96
Prathamesh Khopade	30000	0.36
<b>Total</b>	<b>8280100</b>	<b>100.00</b>

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**Equity Share Break up (Percentage of Total Equity)**

As on 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family-Indian)	100.00
<b>Total</b>	<b>100.00</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Subject is engaged in the business of providing integral solutions and marketing of digital printing consumables.</li> <li>Trading in PVC Media Sheet.</li> </ul> <p>(Registered Activity)</p>					
<b>Products/ Services :</b>	<table border="1"> <thead> <tr> <th>Item Code No.</th> <th>Product/ Services Description</th> </tr> </thead> <tbody> <tr> <td>99623900</td> <td>Trading in PVC Media Sheet</td> </tr> </tbody> </table>	Item Code No.	Product/ Services Description	99623900	Trading in PVC Media Sheet	
Item Code No.	Product/ Services Description					
99623900	Trading in PVC Media Sheet					
<b>Brand Names :</b>	Not Available					

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**PV MEDIA VISION PRIVATE LIMITED - 525501**

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</b>	Not Divulged

**PRODUCTION STATUS NOT AVAILABLE**

**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>	Information declined by the management	
<b>Bankers :</b>	<b>Bank Name</b>	HDFC Bank Limited
	<b>Branch</b>	HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai – 400013, Maharashtra, India
	<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>	--

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		Remarks (If any)	--	
<b>Facilities :</b>	<b>Secured Loan</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
			<b>(INR in Million)</b>	<b>(INR in Million)</b>
	<b>Long-term Borrowings</b>			
	Rupee term loans from others		39.123	22.538
	Other loans and advances		6.410	6.509
	<b>Short-term borrowings</b>			
	Working capital loans from banks		148.341	268.440
	<b>Total</b>		<b>193.874</b>	<b>297.487</b>

<b>Auditors :</b>	
<b>Name :</b>	Chirag Varaiya and Company Chartered Accountants
<b>Address :</b>	Mumbai, Maharashtra, India
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAYPV2482K
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :</b>	Prathmesh Graphics and Digital

**CAPITAL STRUCTURE**

As on 30.09.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
9000000	Equity Shares	INR 10/- each	INR 90.000 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
8280100	Equity Shares	INR 10/- each	INR 82.801 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	82.801	82.801	82.801
(b) Reserves & Surplus	79.673	77.680	70.296
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>162.474</b>	<b>160.481</b>	<b>153.097</b>
(3) Non-Current Liabilities			
(a) Long-term borrowings	96.239	75.068	45.963
(b) Deferred tax liabilities (Net)	6.470	5.383	6.781
(c) Other long term liabilities	0.000	0.000	0.000
(d) Long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>102.709</b>	<b>80.451</b>	<b>52.744</b>
(4) Current Liabilities			
(a) Short term borrowings	148.341	268.440	257.330
(b) Trade payables	265.564	168.233	158.528
(c) Other current liabilities	67.977	47.818	44.230
(d) Short-term provisions	3.911	7.961	6.985
<b>Total Current Liabilities (4)</b>	<b>485.793</b>	<b>492.452</b>	<b>467.073</b>
<b>TOTAL</b>	<b>750.976</b>	<b>733.384</b>	<b>672.914</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	125.576	83.554	82.661
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.180	0.180	0.000
(b) Non-current Investments	14.849	12.723	0.274
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.592	1.244	3.251
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>141.197</b>	<b>97.701</b>	<b>86.186</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	79.121	76.034	136.627
(c) Trade receivables	500.467	546.921	424.340
(d) Cash and cash equivalents	12.869	0.776	10.656
(e) Short-term loans and advances	16.857	11.584	14.510
(f) Other current assets	0.465	0.368	0.595
<b>Total Current Assets</b>	<b>609.779</b>	<b>635.683</b>	<b>586.728</b>
<b>TOTAL</b>	<b>750.976</b>	<b>733.384</b>	<b>672.914</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	1518.407	1592.819	1193.382
	Other Income	1.652	0.736	0.677
	<b>TOTAL</b>	<b>1520.059</b>	<b>1593.555</b>	<b>1194.059</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	0.000	0.000	0.000
	Purchases of Stock-in-Trade	1305.776	1305.555	987.038
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(3.087)	60.593	19.502
	Employees benefits expense	32.378	28.183	19.854
	Other expenses	122.060	127.693	84.160
	Prior period items	0.000	2.641	1.957
	Exceptional items	0.000	(0.135)	0.000
	<b>TOTAL</b>	<b>1457.127</b>	<b>1524.530</b>	<b>1112.511</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>62.932</b>	<b>69.025</b>	<b>81.548</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	42.428	44.650	42.033
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>20.504</b>	<b>24.375</b>	<b>39.515</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	12.930	12.069	13.055
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>7.574</b>	<b>12.306</b>	<b>26.460</b>
<b>Less</b>	<b>TAX</b>	5.581	4.922	8.586
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1.993</b>	<b>7.384</b>	<b>17.874</b>

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<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT FORWARD</b>	<b>77.680</b>	<b>70.296</b>	<b>52.752</b>
<b>Less</b>	<b>Other appropriations</b>	0.000	0.000	0.330
	<b>Balance Carried to the B/S</b>	<b>79.673</b>	<b>77.680</b>	<b>70.296</b>
	<b>IMPORTS</b>			
	Raw Materials	177.522	158.363	89.021
	<b>TOTAL IMPORTS</b>	<b>177.522</b>	<b>158.363</b>	<b>89.021</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>0.24</b>	<b>0.89</b>	<b>2.16</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	32.868	19.259	17.960
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	94.515	28.705	26.827
Net cash flow from operating activity	86.293	23.073	21.335

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	120.30	125.33	129.79
Account Receivables Turnover (Income / Sundry Debtors)	3.03	2.91	2.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	74.23	47.03	58.62
Inventory Turnover (Operating Income / Inventories)	0.80	0.91	0.60
Asset Turnover (Operating Income / Net Fixed Assets)	0.50	0.82	0.99

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**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.82	0.80	0.79
Debt Equity Ratio <i>(Total Liability / Networth)</i>	1.71	2.26	2.10
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	2.99	3.07	3.05
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.77	0.52	0.54
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	1.48	1.55	1.94

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%	0.13	0.46	1.50
Return on Total Assets <i>[(PAT / Total Assets) * 100]</i>	%	0.27	1.01	2.66
Return on Investment (ROI) <i>[(PAT / Networth) * 100]</i>	%	1.23	4.60	11.67

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	1.26	1.29	1.26
Quick Ratio <i>[(Current Assets – Inventories) / Current Liabilities]</i>	1.09	1.14	0.96
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.22	0.22	0.23
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	3.35	4.38	3.88
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	1.26	1.29	1.26

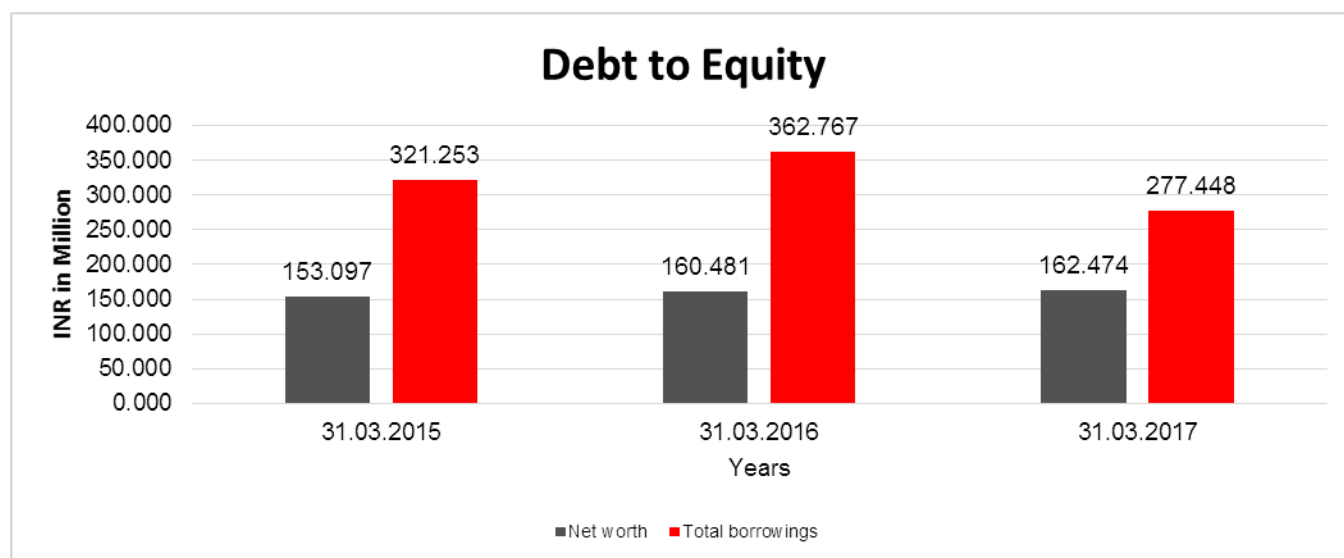
*Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts*

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

**DEBT EQUITY RATIO**

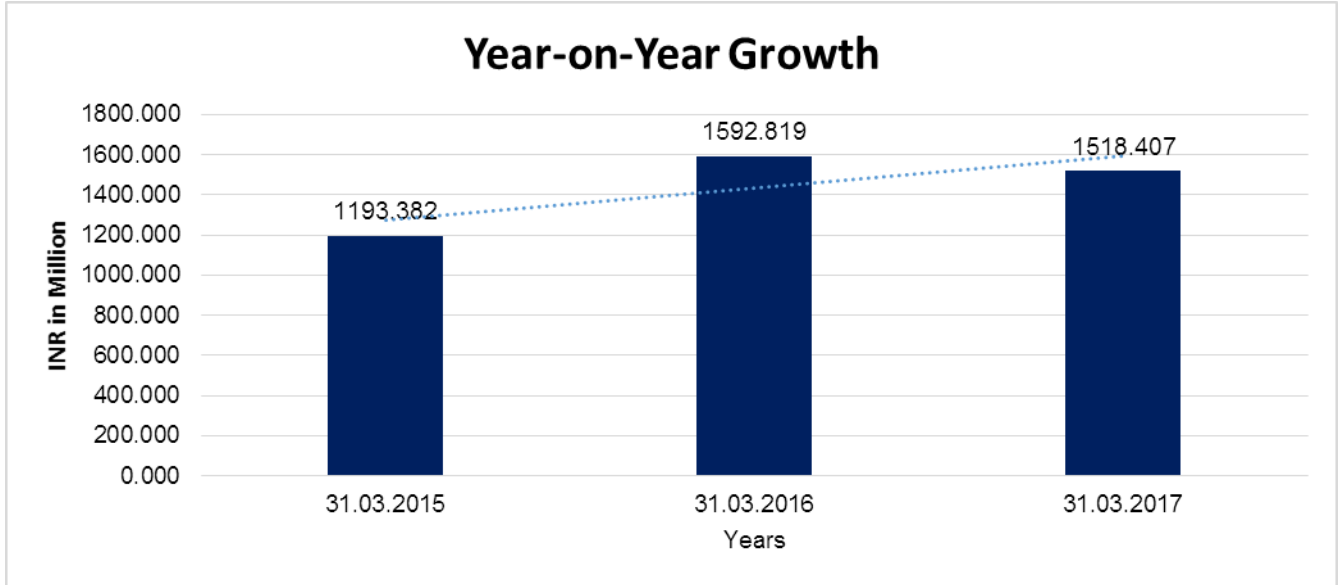
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	82.801	82.801	82.801
Reserves & Surplus	70.296	77.680	79.673
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>153.097</b>	<b>160.481</b>	<b>162.474</b>
long-term borrowings	45.963	75.068	96.239
Short term borrowings	257.330	268.440	148.341
Current Maturities of Long term debt	17.960	19.259	32.868
<b>Total borrowings</b>	<b>321.253</b>	<b>362.767</b>	<b>277.448</b>
<b>Debt/Equity ratio</b>	<b>2.098</b>	<b>2.260</b>	<b>1.708</b>



**YEAR-ON-YEAR GROWTH**

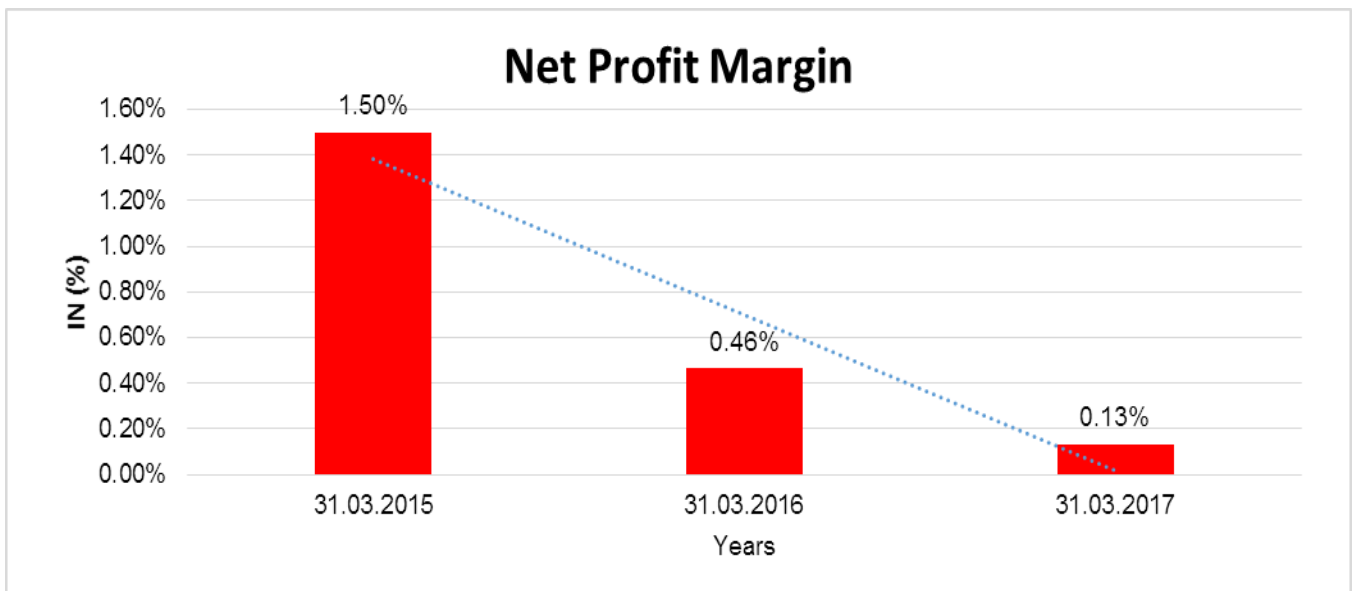
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1193.382	1592.819	1518.407
		<b>33.471</b>	<b>(4.672)</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1193.382	1592.819	1518.407
Profit/(Loss)	17.874	7.384	1.993
	<b>1.50%</b>	<b>0.46%</b>	<b>0.13%</b>



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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	No
5	Buyer visit details	--
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	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
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 three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
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	No
35	Negative Reporting by Auditors in the Annual Report	No

**BACKGROUND AND PRINCIPAL ACTIVITIES:**

The company is engaged in the business of providing integral solutions and marketing of digital printing consumables in India. The company has a considerable breadth of offering and internal expertise which provides its clients easy access to total print solutions, with direct control over the outcomes and the best fit solution for client's print requirements, from the manufacturer.

**OVERVIEW OF OPERATIONS:**

The Company is engaged in the business of providing integral solutions and marketing of digital printing consumables in India. The Company has reported a net profit of INR 1.993 Million for the current year as compared to net profit amounting to INR 7.384 Million in the previous year.

The Company's performance was satisfactory during the year. The Directors are hopeful that the Company will perform better in the ensuing years.

**UNSECURED LOAN**

<b>PARTICULARS</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
<b>Long-term Borrowings</b>		
Rupee term loans from banks	24.886	9.154
Loans and advances from related parties	25.820	36.867
<b>Total</b>	<b>50.706</b>	<b>46.021</b>

**INDEX OF CHARGES**

<b>SN o</b>	<b>SRN</b>	<b>Charge Id</b>	<b>Charge Holder Name</b>	<b>Date of Creation</b>	<b>Date of Modificati on</b>	<b>Amount</b>	<b>Address</b>
1	G495456 27	1001137 83	HDFC BANK LIMITED	05/04/20 17	-	590000.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WEST MUMBAI MAHARSHTRA 400013 INDIA
2	G277613 94	1000636 62	HDFC BANK LIMITED	02/09/20 16	-	623473.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WEST MUMBAI MAHARSHTRA 400013 INDIA
3	C726639 33	1060686 2	FULLERT ON INDIA CREDIT	30/04/20 15	-	25000000.0	MEGH TOWERS, THIRD FLOOR, OLD NO-307, NEW NO-165,

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			COMPANY LIMITED				POONAMALLEE HIGH ROAD, MADURAVOYAL, CHENNAI TAMILNADU 600095 INDIA
4	B88836358	10458388	THE COSMOS CO-OPERATIVE BANK LIMITED	29/10/2013	-	10000000.0	Fort Branch, Gr floor, 229/231 Parin Nariman Street, Mumbai MAHARASHTRA 400001 INDIA
5	B68950476	10406374	THE COSMOS CO-OPERATIVE BANK LIMITED	06/02/2013	-	10000000.0	FORT BRANCH, 229/230, PERIN NARIMAN STREET, FORT MUMBAI MAHARASHTRA 400001 INDIA
6	B44217321	10367286	ABHYUDAYA CO-OPERATIVE BANK LIMITED	20/06/2012	-	5000000.0	ADMINISTRATIVE OFFICE, K.K.TOWER, ABHYUDAYA BANK LANE, OFF G.D. AMBEKAR MARG, PAREL VILLAGE MUMBAI MAHARASHTRA 400012 INDIA
7	B41014952	10359156	THE COSMOS CO-OPERATIVE BANK LIMITED	06/06/2012	-	5000000.0	FORT BRANCH, 229/230, PERIN NARIMAN STREET, FORT MUMBAI MAHARASHTRA 400001 INDIA
8	B22688865	10310522	THE COSMOS CO-OPERATIVE BANK LIMITED	25/08/2011	-	5000000.0	FORT BRANCH, 229/230, PERIN NARIMAN STREET, FORT MUMBAI MAHARASHTRA 400001 INDIA
9	B14383210	10290516	THE COSMOS CO-OPERATIVE BANK LIMITED	09/05/2011	-	14875000.0	FORT BRANCH, 229/231 PERIN NARIMAN STREET, BAZAR GATE, FORT MUMBAI MAHARASHTRA 400001 INDIA
10	G01224492	10274910	THE COSMOS CO-OPERATIVE BANK LIMITED	08/03/2011	21/03/2016	250000000.0	FORT BRANCH, GR FLOOR, 229/231, PARIN NARIMAN STREET, MUMBAI MAHARASHTRA 400001 INDIA

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**FIXED ASSETS**

- Land
- Buildings
- Office building
- Furniture and fixtures
- Vehicles
- Motor vehicles
- Office equipment
- Computer equipments

**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 69.68
UK Pound	1	INR 89.41
Euro	1	INR 80.28

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	ARC
<b>Analysis Done by :</b>	VIV
<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	YES
--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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