

MIRA INFORM REPORT

Report No. :	521575
Report Date :	25.08.2018

IDENTIFICATION DETAILS

Name :	JATAJAR DIGITAL
Registered Office :	27 Bhola Munshi Compound, 5 th Road, Natwar Nagar, Hindu Friend Society, Jogeshwari (East), Mumbai – 400060, Maharashtra
Mob. No.:	91-9819263311 [Mr. Vijay Bhanushali]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2013
Capital Investment / Paid-up Capital :	INR 1.700 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	27050942324
PAN No.: [Permanent Account No.]	AHYPV4739L
GSTN : [Goods & Service Tax Registration No.]	27AHYPV4739L1Z3
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Corporate Gift Printing Services. [Confirmed by management]
No. of Employees :	11 (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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern established in the year 2013 and it engaged in providing Corporate Gift Printing Services.</p> <p>For the financial year 2017, the concern has achieved a decent growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration, established track record of business operations and fair revenue base of the concern.</p> <p>Payments seem to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note:</p> <p>Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met Mr. Vijay (Assistant Manager), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a ground +1 storey premise and subject occupies the entire premise. Area of the premise is 400 sq.ft.</p> <p>Location was easy to find, locality seems to be residential and area near the premise seems to be upmarket.</p> <p>Our executive had sighted 4 employees along with computers, air conditioners and office equipment items at the premises.</p> <p>Name board of the subject was sighted 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.

ECGC Country Risk Classification List

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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 25.08.2018.

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. Vijay Bhanushali
Designation :	Assistant Manager
Contact No.:	91-9819263311
Date :	22.08.2018

LOCATIONS

Registered Office :	27 Bhola Munshi Compound, 5 th Road, Natwar Nagar, Hindu Friend Society, Jogeshwari (East), Mumbai – 400060, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9819263311 [Vijay Bhanushali]
Fax No.:	Not Available
E-Mail :	vijay@jatajardigital.com
Area :	400 sq. ft.
Location :	Owned
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Visan Velabhai Varchand
Designation :	Proprietor
Address :	27 Bhola Munshi Compound, 5 th Road, Natwar Nagar, Hindu Friend Society, Jogeshwari (East), Mumbai – 400060, Maharashtra, India
PAN No.:	AHYPV4739L

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KEY EXECUTIVE

Name :	Mr. Vijay Bhanushali
Designation :	Assistant Manager

BUSINESS DETAILS

Line of Business :	Providing Corporate Gift Printing Services. [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque, NEFT and RTGS
Purchasing :	Cheque, NEFT and RTGS

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	11 (Approximately)	

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Bankers :	Bank Name	Indian Overseas Bank
	Branch	Versova Branch, Mumbai, Maharashtra, India
	Person Name (With Designation)	--
	Contact Number	91-22-26206951/26712021
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	Ringing
	Bank Name	Dena Bank
	Branch	Jogeshwari (East) Branch, Mumbai, Maharashtra, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	MICR Code	400018052
	IFSC Code	BKDN0460209
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
Remarks (If any)	Ringing	

Auditors :	
Name :	R.V. Gogri and Company Chartered Accountants
Address :	6, Raghuvir Nagar, Station Road, Jogeshwari (West), Mumbai – 400102, Maharashtra, India
Memberships :	Not Available

Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Capital Account

Capital Investment :	
Owned :	INR 1.700 Million
Borrowed :	--
Total :	INR 1.700 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Capital Account	1.700	1.516	0.913
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	1.700	1.516	0.913
LOAN FUNDS			
1] Secured Loans	7.149	0.994	0.000
2] Unsecured Loans	2.060	0.000	0.000
TOTAL BORROWING	9.209	0.994	0.000
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	10.909	2.510	0.913
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	6.415	0.000	0.000
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	9.983	5.329	2.641
Cash & Bank Balances	0.557	0.733	0.485
Other Current Assets	0.000	0.000	0.000
Loans & Advances	3.630	4.435	2.085
Total Current Assets	14.170	10.497	5.211
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	9.533	7.093	3.739
Other Current Liabilities	0.143	0.894	0.559
Provisions	0.000	0.000	0.000
Total Current Liabilities	9.676	7.987	4.298
Net Current Assets	4.494	2.510	0.913
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	10.909	2.510	0.913

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	23.525	20.510	14.868
	Other Income	0.000	0.000	0.002
	TOTAL	23.525	20.510	14.870
Less	EXPENSES			
	Purchases of Stock-in-Trade	10.821	9.271	6.896
	Labour Charges	9.864	8.337	5.715
	Wages	0.000	0.000	0.233
	Custom Duty	0.000	0.021	0.000
	Shipping Charges	0.000	0.123	0.000
	Transportation	0.000	0.002	0.000
	Warehouse Charges	0.000	0.016	0.000
	Accountancy Charges	0.090	0.072	0.060
	Audit Fees	0.030	0.022	0.020
	Bad debts	0.000	0.000	0.026
	Conveyance Expenses	0.188	0.191	0.151
	Courier Expenses	0.239	0.053	0.089
	CST Paid	0.000	0.001	0.001
	Discount/Karsar	0.007	0.000	0.001
	Electricity Expenses	0.054	0.028	0.014
	Foreign Fluctuation	0.000	0.030	0.000
	Freight Charges	0.002	0.145	0.000
	Legal Fees	0.006	0.000	0.000
	Processing Fees	0.113	0.000	0.000
	Professional Fees	0.004	0.003	0.024
	Professional Tax	0.000	0.000	0.005
	Rent	0.180	0.180	0.132
	Repairs and Maintenance	0.031	0.028	0.022
	Salary Expenses	0.046	0.084	0.072
	Sundry Expenses	0.119	0.053	0.031
	Tea and Canteen Expenses	0.143	0.132	0.101
	Telephone Expenses	0.050	0.046	0.040
	VAT Tax	0.000	0.659	0.477
	TOTAL	21.987	19.497	14.110
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	1.538	1.013	0.760

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Less	FINANCIAL EXPENSES	0.270	0.022	0.037
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	1.268	0.991	0.723
Less	DEPRECIATION/ AMORTISATION	0.015	0.000	0.000
	NET PROFIT	1.253	0.991	0.723

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	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	154.89	94.84	64.83
Account Receivables Turnover (Income / Sundry Debtors)	2.36	3.85	5.63
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	321.55	279.25	197.90
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.24	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.92	0.86	0.82
Debt Equity Ratio (Total Liability / Networth)	5.42	0.66	0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)	6.90	5.27	4.71
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.77	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	5.70	46.05	20.54

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	5.33	4.83	4.86
Return on Total Assets ((PAT / Total Assets) * 100)	%	6.09	9.44	13.87
Return on Investment (ROI) ((PAT / Networth) * 100)	%	73.71	65.37	79.19

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.21	1.31	1.21
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.21	1.31	1.21
G-Score Ratio Financial (Networth / Total Assets)	0.08	0.14	0.18
G-Score Ratio Debt (Debts / Equity Capital)	5.42	0.66	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.21	1.31	1.21

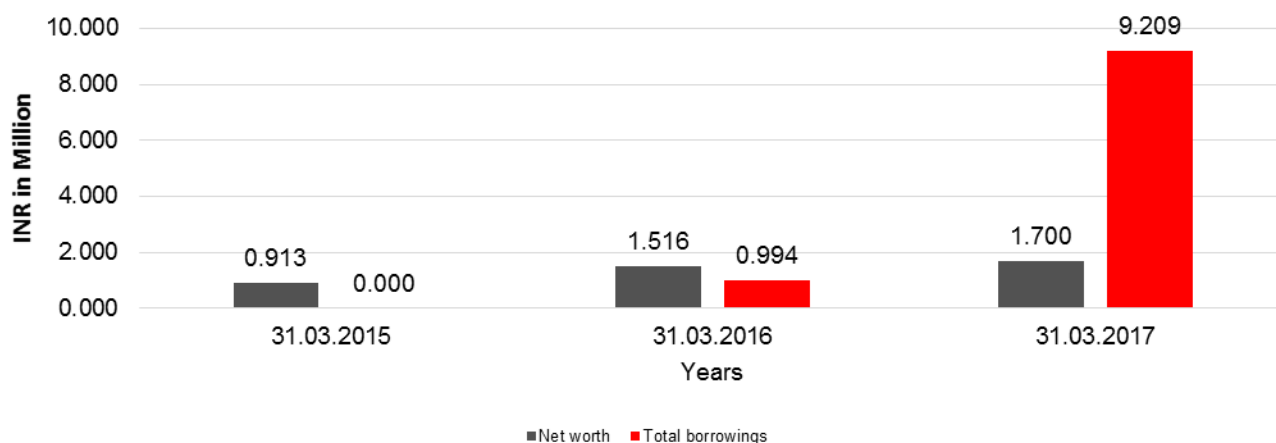
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Capital Account	0.913	1.516	1.700
Reserves & Surplus	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.913	1.516	1.700
Secured loan	0.000	0.994	7.149
Unsecured loan	0.000	0.000	2.060
Total borrowings	0.000	0.994	9.209
Debt/Equity ratio	0.000	0.656	5.417

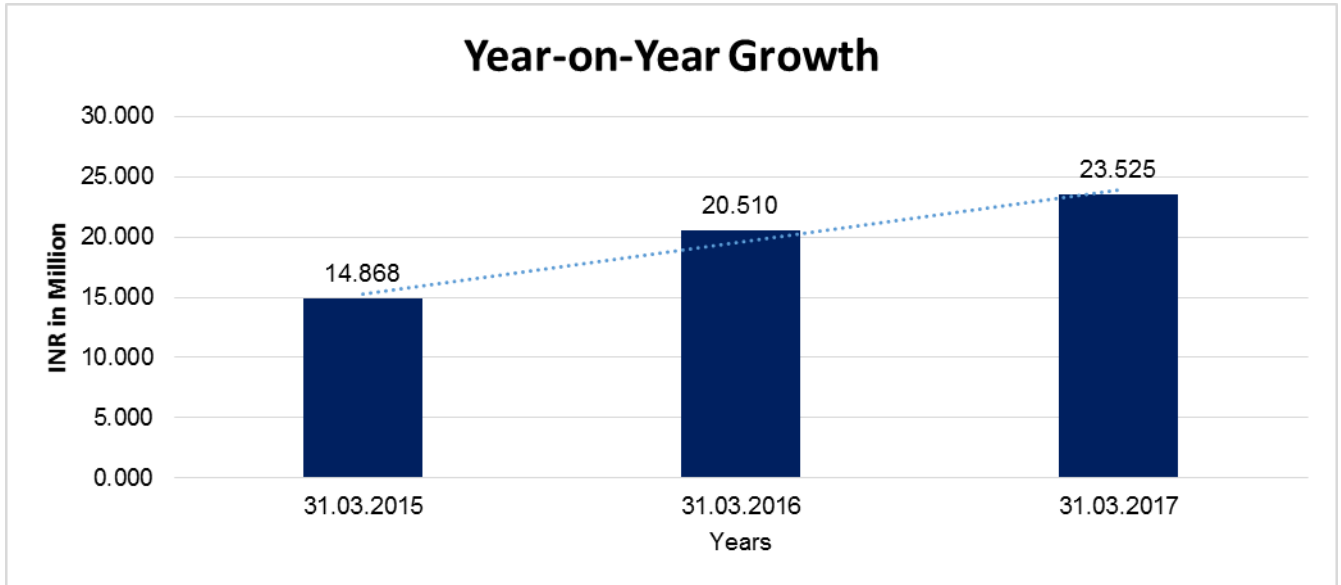
Debt to Equity



YEAR-ON-YEAR GROWTH

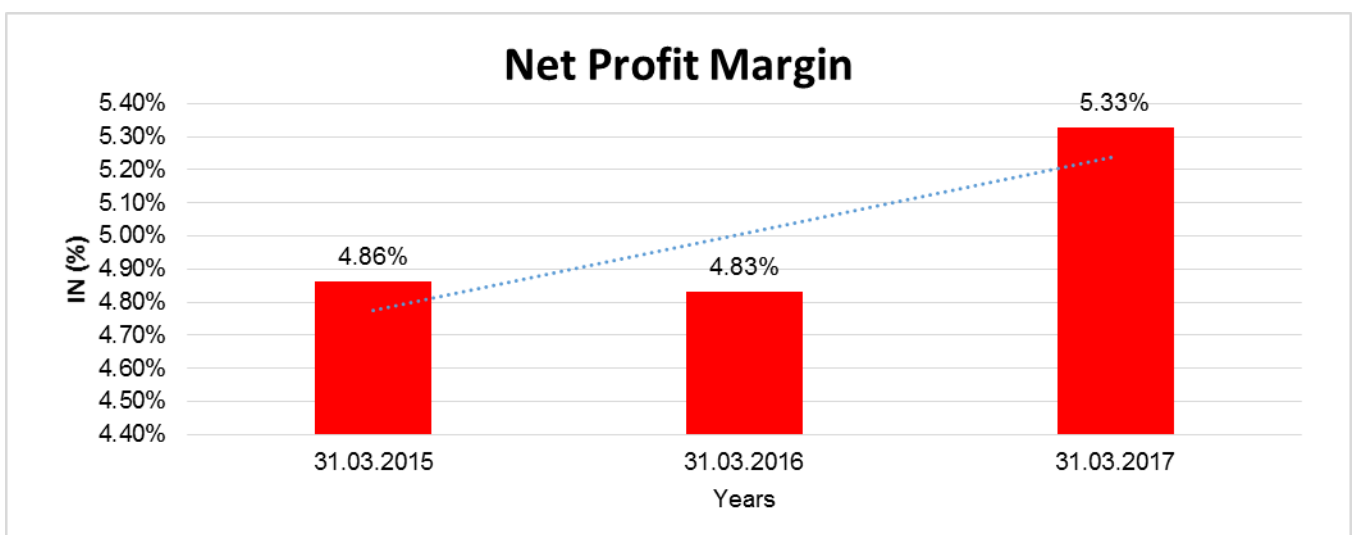
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	14.868	20.510	23.525
		37.947	14.700

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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	14.868	20.510	23.525
Profit	0.723	0.991	1.253
	4.86%	4.83%	5.33%



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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 – Legal Form	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	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
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
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 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	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 :	JATAJAR DIGITAL
Address :	27 Bhola Munshi Compound, 5 th Road, Natwar Nagar, Hindu Friend Society, Jogeshwari (East), Mumbai – 400060, Maharashtra, India
Person to whom we met:	Mr. Vijay
Designation :	Assistant Manager
Name Board :	Sighted
Location:	Easy
Total Floors of the building:	Ground + 1 Floor
Subject situated on :	Subject occupies the entire premise
Locality:	Residential
Area of premises :	400 sq. ft.
Area :	Upmarket
No. of employees seen at premises:	4
Visibility of Items:	<ul style="list-style-type: none"> • Computers • Office equipment • Air Conditioner
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 69.78
UK Pound	1	INR 89.63
Euro	1	INR 81.17

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	VIVR
Report Prepared by :	JYO

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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