

## MIRA INFORM REPORT

<b>Report No. :</b>	540833
<b>Report Date :</b>	05.12.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	FRUITBOWL DIGITAL MEDIA PRIVATE LIMITED
<b>Registered Office :</b>	18/C, East Kamla Nagar, BHEL, Piplani, Bhopal – 462021, Madhya Pradesh
<b>Mobile No.:</b>	91-9076099969 (Mr. Mohammed Faisal Amin) 91-8433957559 (Ms. Vaishali)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Provisional)
<b>Date of Incorporation :</b>	25.05.2015
<b>CIN No.:</b> [Company Identification No.]	U74300MP2015PTC034236
<b>Capital Investment / Paid-up Capital :</b>	INR 0.100 Million (As on 31.03.2018 - Provisional)
<b>PAN No.:</b> [Permanent Account No.]	AACCF5918K
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AACCF5918K1ZD
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Subject is engaged into Providing Advertisement Services (Registered activity and also confirmed by management)
<b>No. of Employees :</b>	40 (Approximately)

### 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

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<b>Maximum Credit Limit :</b>	USD 23000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Fruitbowl Digital Media Private Limited was incorporated in the year 2015.</p> <p>The company is engaged in providing advertisement services.</p> <p>As per the provisional financial of 2018, the company has achieved revenue of INR 35.22 million along with average net profit margin of 1.06%.</p> <p>As per the financial records of 2017, the company has reported a decent growth in its revenue as compared to the previous year and has earned a fair profitability margin of 11.30%.</p> <p>The company possesses satisfactory financial position marked by sufficient network base along with favourable liquidity position.</p> <p>Rating takes into consideration the company's good Earnings Per Share (EPS) of INR 460.66 as against its Face Value (FV) of INR 10.</p> <p>Furthermore, the subject's customers (Mumbai Metro One Private Limited, A&amp; O Realty Private Limited and Reach Ajcon Technologies Private Limited) have given positive feedback and are satisfied with the subject's services. Subject's bank (ICICI Bank Limited) has also given positive feedback and is satisfied with the subject's banking transaction.</p> <p>Business is active. Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and condition.</p> <p><b>NOTE:</b> Site visit was conducted at the operational address and our executive has successfully traced the subject on the said address.</p> <p>At the premises our executive met Mr. Dedeepya Reddy (Director) who confirmed the subject's exit on the said address.</p> <p>As per our executive's observation, it is 3 storey building and subject is situated on the 2nd floor of the building. Location was easy to find. Locality appears to be industrial. Area seems to be neutral. Area of premises is 2500 sq. ft. and approximately. 40 employees were sighted in the premises. Name board of the subject was not sighted at the said address.</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 (30.06.2018)	Current Rating (30.09.2018)
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

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**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 05.12.2018.

**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 (GENERAL DETAILS)**

<b>Name :</b>	Mr. Mohammed Faisal Amin
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9076099969
<b>Name :</b>	Ms. Vaishali
<b>Designation :</b>	Accounts Department
<b>Contact No.:</b>	91-8433957559
<b>Date :</b>	04.12.2018

**LOCATIONS**

<b>Registered Office :</b>	18/C, East Kamla Nagar, BHEL, Piplani, Bhopal – 462021, Madhya Pradesh, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9076099969 (Mr. Mohammed Faisal Amin) 91-8433957559 (Ms. Vaishali)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:hello@fruitbowldigital.com">hello@fruitbowldigital.com</a> <a href="mailto:Faisal@fruitbowldigital.com">Faisal@fruitbowldigital.com</a>
<b>Website :</b>	<a href="https://fruitbowldigital.com">https://fruitbowldigital.com</a>
<b>Operational Office :</b>	201/A, V1 Building, Mehra Industrial Compound, Andheri Kurla Road, Near Sakinaka Telephone Exchange Andheri (East), Mumbai-400072, Maharashtra, India

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<b>Tel. No.:</b>	91-22-42151819 / 40120202
<b>Area:</b>	2500 Sq. Ft. (As per site visit)
<b>Location:</b>	Rented
<b>Locality:</b>	Industrial (As per site visit)

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Dedeepya Gonuguntla Reddy
<b>Designation :</b>	Director
<b>Address :</b>	106/A, Shivampuri Colony, Indore- 452001, Madhya Pradesh, India
<b>Date of Birth/Age :</b>	07.01.1987
<b>Date of Appointment :</b>	25.05.2015
<b>Qualification:</b>	MBA
<b>Experience:</b>	9 Years
<b>DIN No.:</b>	07141472

**Other Directorship:**

CIN/FCRN	Company Name	Begin Date	End Date
U17291MH2016PTC272026	COLORIZE FASHION PRIVATE LIMITED	13/01/2016	-
U72200MH2018PTC309617	KIRA AUTOMATIONS PRIVATE LIMITED	18/05/2018	-

<b>Name :</b>	Mr. Mohammed Faisal Amin
<b>Designation :</b>	Director
<b>Address :</b>	18/C, Sector A, East Kamla Nagar, Bhel, Piplani, Bhopal -462021, Madhya Pradesh, India
<b>Date of Birth/Age :</b>	17.09.1986
<b>Date of Appointment :</b>	25.05.2015
<b>Qualification:</b>	MBA
<b>Experience:</b>	9 Years
<b>DIN No.:</b>	07141488

**Other Directorship:**

CIN/FCRN	Company Name	Begin Date	End Date
U17291MH2016PTC272026	COLORIZE FASHION PRIVATE LIMITED	13/01/2016	-
U72200MH2018PTC309617	KIRA AUTOMATIONS PRIVATE LIMITED	18/05/2018	-

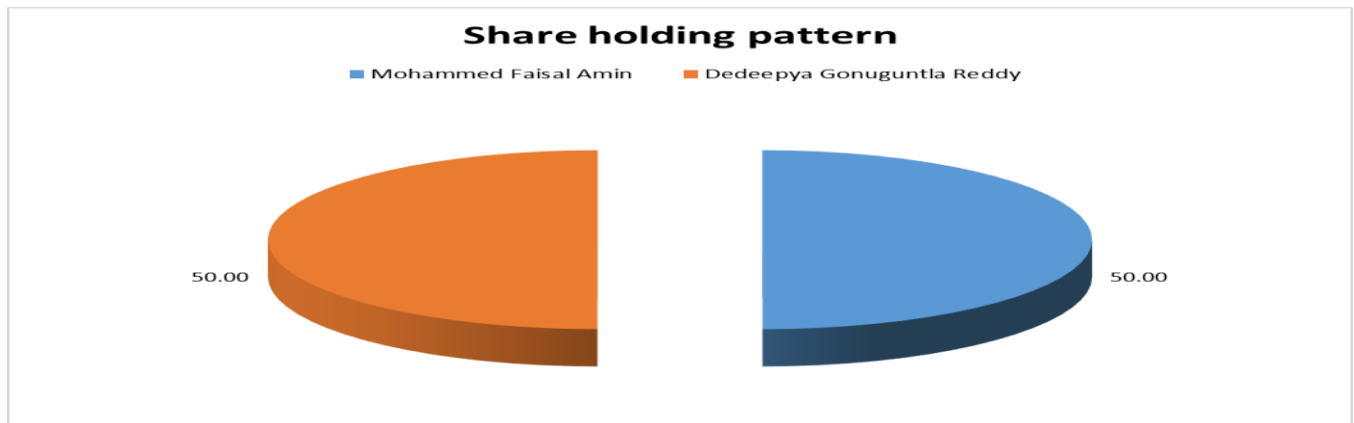
**KEY EXECUTIVES**

<b>Name :</b>	Ms. Vaishali
<b>Designation :</b>	Accounts Department

**MAJOR SHAREHOLDERS**

As on 31.03.2018

Names of Shareholders	No. of Shares	% of Holding
Mohammed Faisal Amin	5000	50.00
Dedeepya Gonuguntla Reddy	5000	50.00
<b>Total</b>	<b>10000</b>	<b>100.00</b>



**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>	Subject is engaged into Providing Advertisement Services (Registered activity and also confirmed by management)	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>
	99831419	Other IT design and development services for applications
	<b>NIC Code No.</b>	<b>Products/Services Description</b>
	631	Data processing, hosting and related activities; web portals
<b>Brand Names :</b>	Not Available	

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Credit (30 Days)
<b>Purchasing :</b>	Credit (30 Days)

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	Note: Since subject is service provider supplier details not available					
<b>Customers :</b>	Others					
	<b>Reference :</b>	Mumbai Metro One Private Limited				
	<b>Person Name (With Designation) :</b>	Mr. Naresh Sharma (Brand Head)				
	<b>Contact No.:</b>	91-9022971758				
	<b>Since How Long Known :</b>	5 Years				
	<b>Maximum Limit Dealt :</b>	--				
	<b>Experience :</b>	<table border="1"> <tr> <td><b>Service</b></td> <td><b>Overall</b></td> </tr> <tr> <td>Excellent</td> <td>Excellent</td> </tr> </table>	<b>Service</b>	<b>Overall</b>	Excellent	Excellent
<b>Service</b>	<b>Overall</b>					
Excellent	Excellent					
	<b>Remark:</b>	We had a word with Mr. Naresh Sharma (Brand Head) who confirmed that they know subject from last 5 years and they are satisfied with subject services.				
	<b>Reference :</b>	A & O Realty Private Limited				
	<b>Person Name (With Designation) :</b>	Mr. Biren Parekh (Chief Executive Officer)				
	<b>Contact No.:</b>	91-9820229744				
	<b>Since How Long Known :</b>	6 Years				
	<b>Maximum Limit Dealt :</b>	--				
	<b>Experience :</b>	<table border="1"> <tr> <td><b>Service</b></td> <td><b>Overall</b></td> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	<b>Service</b>	<b>Overall</b>	Good	Good
<b>Service</b>	<b>Overall</b>					
Good	Good					
	<b>Remark:</b>	Spoke with Mr. Biren Parekh (Chief Executive Officer) who gave us positive response about subject company. The experience is good and there are no complaint.				

	<b>Reference :</b>	Reach Ajcon Technologies Private Limited		
	<b>Person Name (With Designation) :</b>	Mr. Kshitij Khandelwal (Head of Ecommerce Technology)		
	<b>Contact No.:</b>	91-9619333523		
	<b>Since How Long Known :</b>	2 Years		
	<b>Maximum Limit Dealt :</b>	--		
	<b>Experience :</b>	<b>Service</b>	<b>Overall</b>	
		Good	Good	
<b>Remark:</b>	We spoke with Mr. Kshitij Khandelwal (Head of Ecommerce Technology) that they are satisfied with subject services and they know subject company from last 2 years			
<ul style="list-style-type: none"> <li>• Karvy Stock Broking Limited</li> </ul>				
<b>No. of Employees :</b>	40 (Approximately)			
<b>Bankers :</b>	<b>Banker Name :</b>	ICICI Bank Limited		
	<b>Branch :</b>	Andheri Kurla Road, Andheri (East), Mumbai, Maharashtra, India		
	<b>Person Name (With Designation) :</b>	Mr. Sandesh Poojary (Deputy Manager)		
	<b>Contact Number :</b>	91-9930893142		
	<b>Name of Account Holder :</b>	Fruitbowl Digital Media Private Limited		
	<b>Account Number :</b>	697705600218		
	<b>Account Since (Date/Year of Account Opening) :</b>	3 Years		
	<b>Average Balance Maintained :</b>	--		
	<b>Branch Code:</b>	006977		
	<b>IBAN Number</b>	DE92501108006231605970		
	<b>Swift Code:</b>	CHASDEFXXX		
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	Current Account		
	<b>Account Operation :</b>	Satisfactory		
	<b>Remark :</b>	We spoke with Mr. Sandesh Poojary (Deputy Manager) who gave us positive feedback about subject and they are satisfied with the transaction of subject		

<b>Auditors :</b>	
<b>Name 1:</b>	Ketan J. Gogri and Company Chartered Accountants
<b>Address :</b>	3, Krishna Kunj, Old Nagardas Road, Andheri (East), Mumbai- 400069,

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	Maharashtra, India
<b>Tel. No.:</b>	91-22-28242465
<b>Income-tax PAN of auditor or auditor's firm :</b>	ACVPG6040K
<b>Name 2:</b>	Atul Singh Chartered Accountant
<b>Address :</b>	E-34/02, Harsh Vihar Building, Sector -1, Shanti Nagar, Miraroad (E), Thane-401107.
<b>Mobile No.:</b>	91-9076669898
<b>Email:</b>	<a href="mailto:atulsingh778@gmail.com">atulsingh778@gmail.com</a>
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**As on 31.03.2018 (Provisional)**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

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

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	8.039	7.664	3.057
(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>8.139</b>	<b>7.764</b>	<b>3.157</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	4.474	3.008
(b) Deferred tax liabilities (Net)	0.000	0.006	0.020
(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>0.000</b>	<b>4.480</b>	<b>3.028</b>
(4) Current Liabilities			
(a) Short term borrowings	11.919	0.000	2.516
(b) Trade payables	1.157	4.639	2.136
(c) Other current liabilities	0.109	0.000	0.000
(d) Short-term provisions	0.045	1.001	0.660
<b>Total Current Liabilities (4)</b>	<b>13.230</b>	<b>5.640</b>	<b>5.312</b>
<b>TOTAL</b>	<b>21.369</b>	<b>17.884</b>	<b>11.497</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.640	0.454	0.397
(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	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>2.640</b>	<b>0.454</b>	<b>0.397</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	6.337	7.805	8.361
(d) Cash and cash equivalents	5.579	7.357	2.518
(e) Short-term loans and advances	6.644	2.268	0.221
(f) Other current assets	0.169	0.000	0.000
<b>Total Current Assets</b>	<b>18.729</b>	<b>17.430</b>	<b>11.100</b>
<b>TOTAL</b>	<b>21.369</b>	<b>17.884</b>	<b>11.497</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
	<b>SALES</b>			
	Income	35.226	40.761	24.481
	Other Income	0.236	0.101	0.035
	<b>TOTAL</b>	<b>35.462</b>	<b>40.862</b>	<b>24.516</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods	7.634	0.000	0.000
	Employees benefits expense	0.000	8.375	5.547
	Other expenses	26.203	25.575	14.424
	<b>TOTAL</b>	<b>33.837</b>	<b>33.950</b>	<b>19.971</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>1.625</b>	<b>6.912</b>	<b>4.545</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.000	0.000	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>1.625</b>	<b>6.912</b>	<b>4.545</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.914	0.344	0.108
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.711</b>	<b>6.568</b>	<b>4.437</b>
<b>Less</b>	<b>TAX</b>	0.336	1.961	1.380
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.375</b>	<b>4.607</b>	<b>3.057</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>37.50</b>	<b>460.66</b>	<b>305.72</b>

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**ADVERTISING PROMOTIONAL EXPENSES**

Particulars	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Business Promotion Expenses	NA	0.885	0.647

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	65.66	69.89	124.66
Account Receivables Turnover (Income / Sundry Debtors)	5.56	5.22	2.93
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	55.32	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.62	15.22	11.45

**LEVERAGE RATIOS**

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.62	0.57	0.72
Debt Equity Ratio (Total Liability / Networth)	1.46	0.58	1.75

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Current Liabilities to Networth (Current Liabilities / Net Worth)	1.63	0.73	1.68
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.32	0.06	0.13
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.06	11.30	12.49
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.75	25.76	26.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.61	59.34	96.83

**SOLVENCY RATIOS**

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.42	3.09	2.09
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.42	3.09	2.09
G-Score Ratio Financial (Networth / Total Assets)	0.38	0.43	0.27
G-Score Ratio Debt (Debts / Equity Capital)	119.19	44.74	55.24
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.42	3.09	2.09

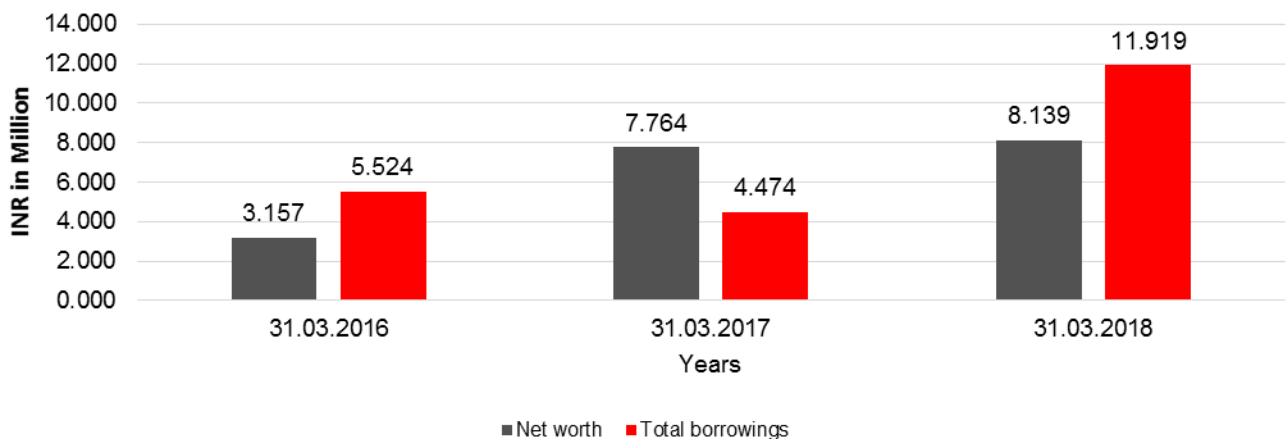
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

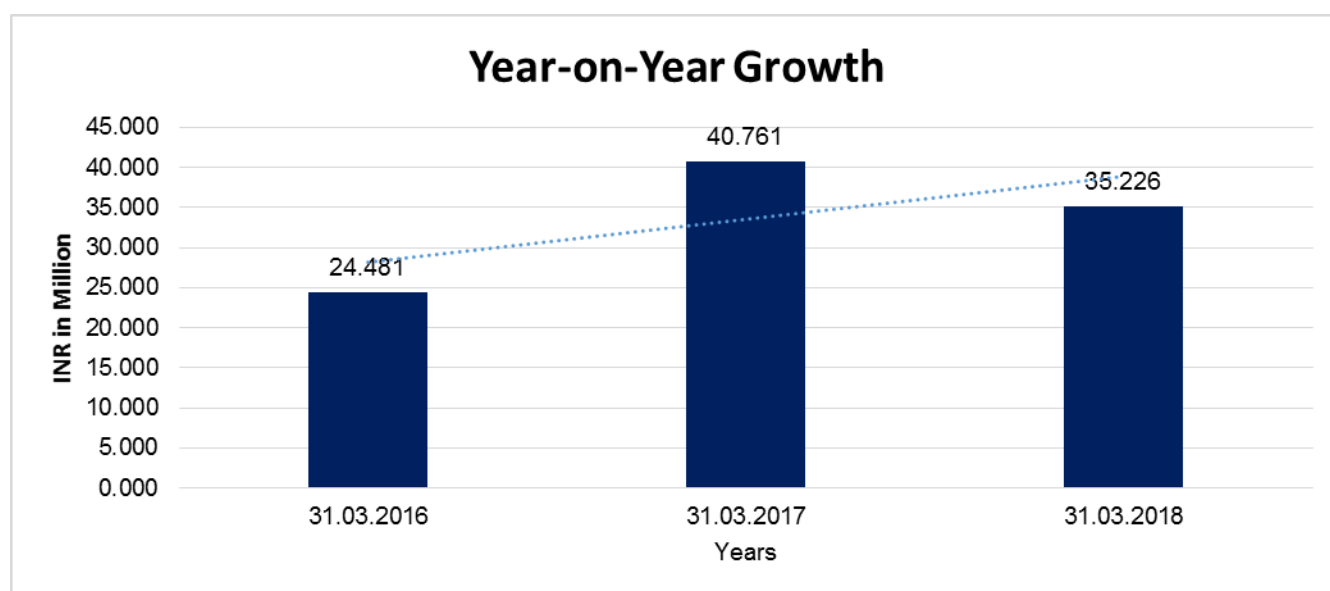
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	3.057	7.664	8.039
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>3.157</b>	<b>7.764</b>	<b>8.139</b>
long-term borrowings	3.008	4.474	0.000
Short term borrowings	2.516	0.000	11.919
<b>Total borrowings</b>	<b>5.524</b>	<b>4.474</b>	<b>11.919</b>
<b>Debt/Equity ratio</b>	<b>1.750</b>	<b>0.576</b>	<b>1.464</b>

**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

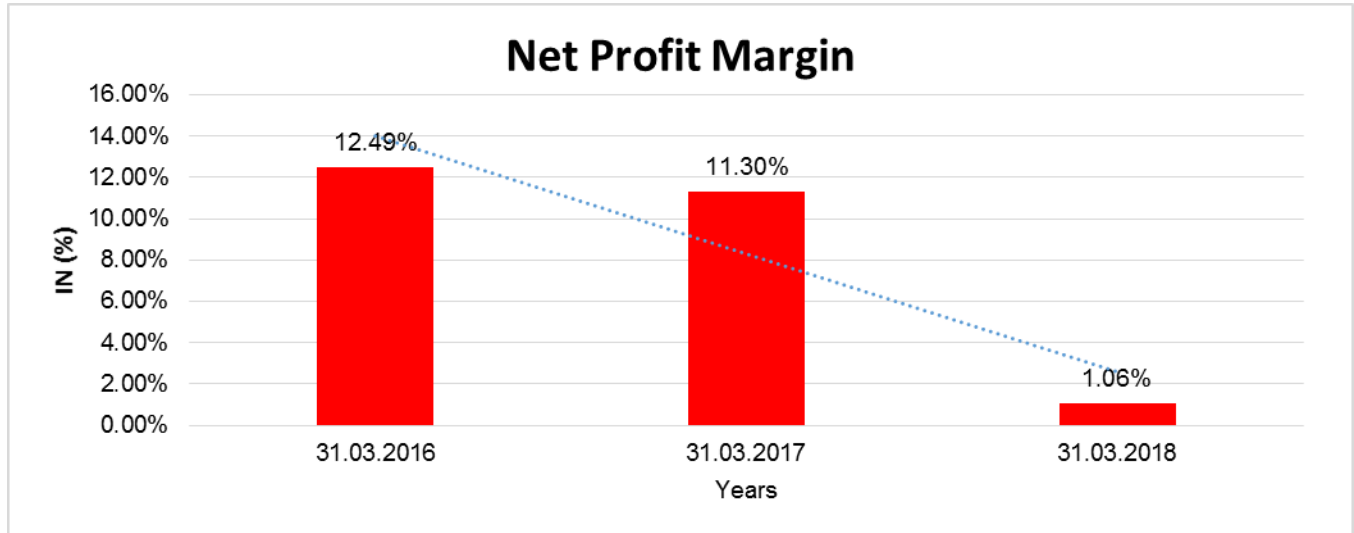
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	24.481	40.761	35.226
		<b>66.501</b>	<b>(13.579)</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	24.481	40.761	35.226
Profit	3.057	4.607	0.375
	<b>12.49%</b>	<b>11.30%</b>	<b>1.06%</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	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	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	Yes
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes

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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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

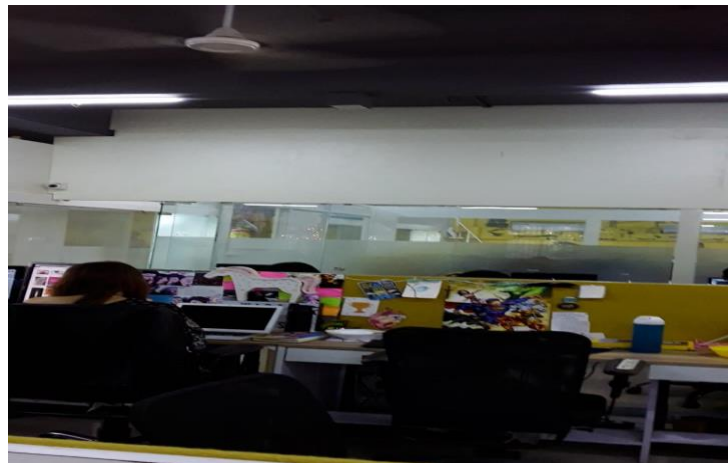
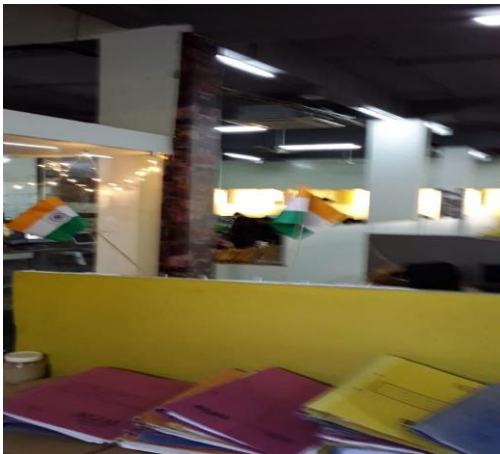
**OBSERVATION POINTS**

<b>Name of Company :</b>	FRUITBOWL DIGITAL MEDIA PRIVATE LIMITED
<b>Address :</b>	201/A, V1 Building, Mehra Industrial Compound, Andheri Kurla Road, Near Sakinaka Telephone Exchange Andheri (East), Mumbai-400072, Maharashtra, India
<b>Mobile No.:</b>	91-9076099969
<b>Email:</b>	<a href="mailto:dedeepya@fruitbowldigital.com">dedeepya@fruitbowldigital.com</a>
<b>Person to whom we met:</b>	Mr. Dedeepya Gonuguntla Reddy <b>Designation:</b> Director)
<b>Name Board:</b>	Not Sighted
<b>Location:</b>	Easy
<b>Total Floors of the building:</b>	3 Storey Building
<b>Subject situated on:</b>	2nd floor
<b>Locality:</b>	Industrial
<b>Area of Premises :</b>	2500 sq. ft
<b>Area:</b>	Neutral
<b>No. of Employees seen at Premises :</b>	40 (Approximately)
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computer</li> </ul>

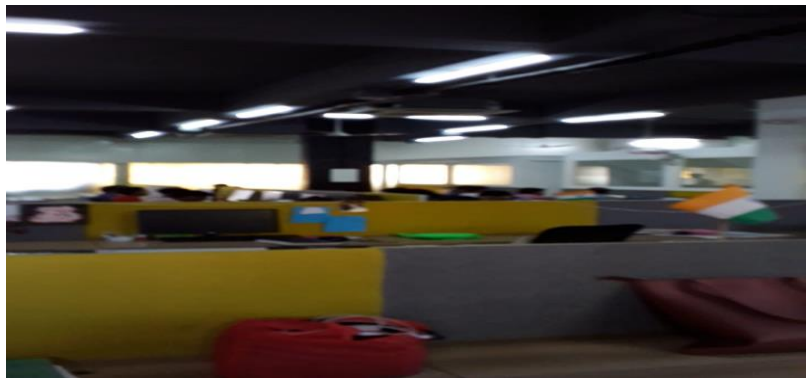
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	<ul style="list-style-type: none"> <li>• Air Conditioner</li> <li>• Xerox Machine</li> <li>• Office Equipment</li> </ul>
<b>Furniture items sighted:</b>	Yes
<b>Proof of visit:</b>	Photograph

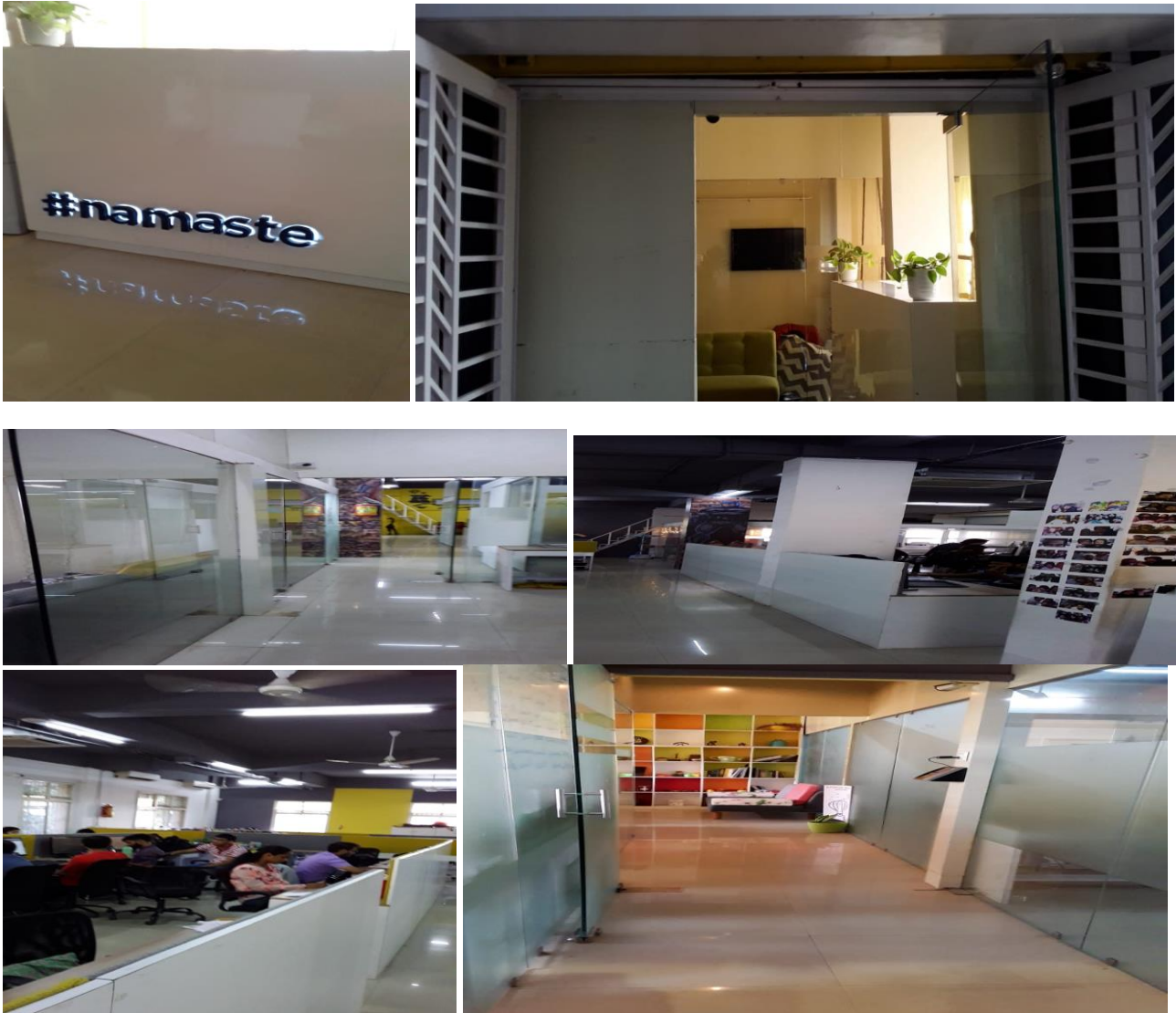
**PICTURE**



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**UNSECURED LOAN**

PARTICULAR	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
<b>Long-term Borrowings</b>		
Mohammed Faisal Amin	0.000	1.332
Dedeepya Gonuguntla Reddy	0.000	3.142
<b>Total</b>	<b>0.000</b>	<b>4.474</b>

**INDEX OF CHARGES: NO CHARGES EXIST FOR THE COMPANY**

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**FIXED ASSETS**

- Furniture and Fixture
- Computer
- Office Equipment
- Software

**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 70.02
UK Pound	1	INR 89.50
Euro	1	INR 79.58

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	AKY
<b>Analysis Done by :</b>	NYT
<b>Report Prepared by :</b>	RKI

**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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