

MIRA INFORM REPORT

Report No. :	545093
Report Date :	17.12.2018

IDENTIFICATION DETAILS

Name :	TETRA MEDIA PRIVATE LIMITED
Registered Office :	Plot No. 68, Sector – 18, Gurugram -122001, Haryana
Tel. No.:	91-124-4005118
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	30.04.2009
CIN No.: [Company Identification No.]	U74900HR2009PTC045864
Capital Investment / Paid-up Capital :	INR 7.836 Million
PAN No.: [Permanent Account No.]	AADCT1858K
GSTN : [Goods & Service Tax Registration No.]	06AADCT1858K1Z3
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is a company engaged in the business of providing a range of financial technology services and related services, through proprietary white label product, offering a complete click to credit solutions for banks and NBFC's. [Registered Activity]
No. of Employees :	Information denied by the management

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 :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2009 and it is engaged in the business of data processing activities including report writing, testing computer program, modifying, providing software support and maintenance.</p> <p>For the financial year 2018, the company has achieved 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, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from its long and established track record of its business operation backed by its well experienced management team.</p> <p>However, these rating strengths gets partially offset by highly competitive nature of the industry with presence of other large players and unorganized sector marked by profit margins exposed to fluctuations in the input prices.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</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

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
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

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 17.12.2018

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 DENIED

MANAGEMENT NON-COOPERATIVE (91-124-4005118)

LOCATIONS

Registered Office :	Plot No. 68, Sector – 18, Gurugram -122001, Haryana, India
Tel. No.:	91-124-4005118
Fax No.:	Not Available
E-Mail :	info@tetramedia.in

DIRECTORS

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AS ON 31.03.2018

Name :	Tejasvi Mohanram		
Designation :	Managing Director		
Address :	EG 1/37, Garden Estate, MG Road, DLF Phase-III, Opposite Global Business Park Gurugram -122002, Haryana, India		
Date of Birth/Age :	02.05.1977		
Date of Appointment :	25.02.2015		
DIN No.:	02292543		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U40104HR2009PTC038847	GREENFIVE KUTCH POWER PRIVATE LIMITED	03/03/2009	-
U45200HR2009ULT039467	KT POWER AND INFRASTRUCTURE PRIVATE LIMITED	11/09/2009	-
U74140HR2011PTC042945	PEOPLE MATTERS MEDIA PRIVATE LIMITED	14/07/2017	-
U72900HR2017PTC070421	GOEXTENDO INDIA PRIVATE LIMITED	21/08/2017	-
Name :	Yashasvi Mohanram		
Designation :	Director		
Address :	Flat No. GB, Alpha Garden No. 73/2, 2nd Cross, Levelle Road, Bangalore-560001, Karnataka, India		
Date of Birth/Age :	18.05.1979		
Date of Appointment :	16.05.2016		
DIN No.:	00110328		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74140HR2011PTC042945	PEOPLE MATTERS MEDIA PRIVATE LIMITED	30/09/2015	-
U72900HR2011PTC043022	MINT STREET INFORMATION & TECHNOLOGY PRIVATE LIMITED	30/09/2013	-
U74999HR2014PTC052069	BIMAPOWERS INSURANCE WEB AGGREGATORS PRIVATE LIMITED	05/03/2014	-
U40102DL2006PTC152584	GREENFIVE POWER PRIVATE LIMITED	26/08/2006	-
U74900HR2009PTC039063	PPI CONSULTANCY SERVICES PRIVATE LIMITED	30/09/2015	-
U40104HR2009PTC038847	GREENFIVE KUTCH POWER PRIVATE LIMITED	03/03/2009	-

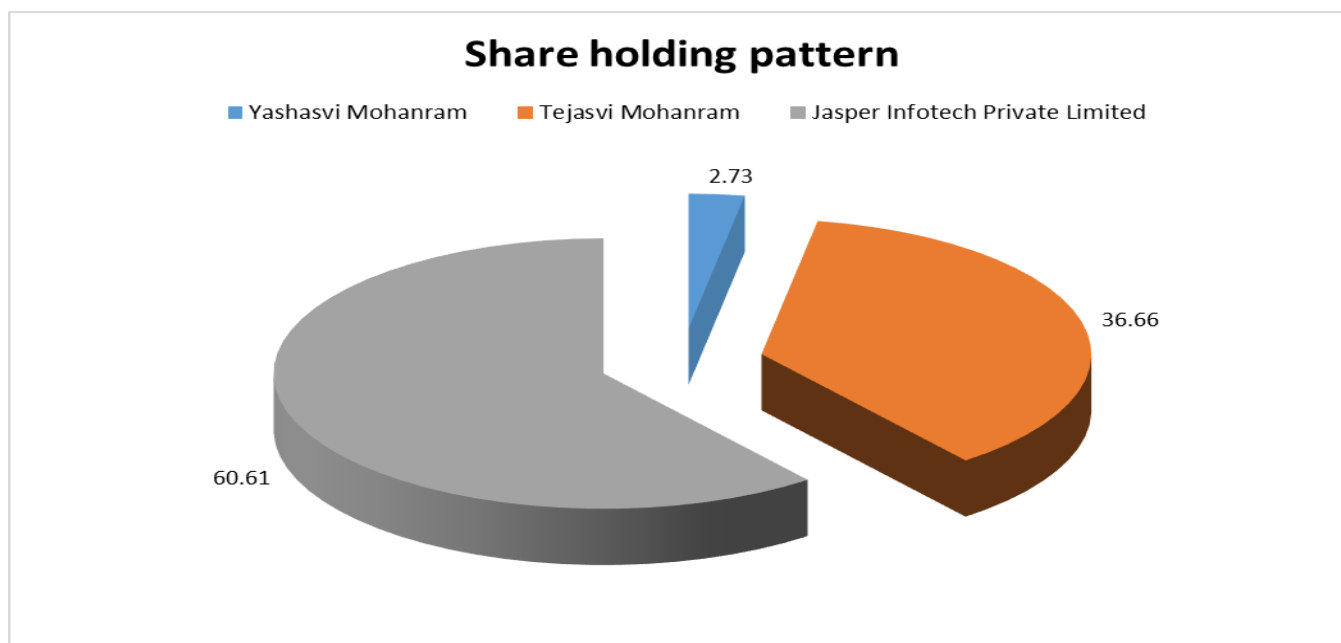
MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares	% of Holding
Yashasvi Mohanram	21400	2.73
Tejasvi Mohanram	287279	36.66
Jasper Infotech Private Limited	474890	60.61

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Total	783569	100.00
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Equity Share Break up (Percentage of Total Equity)

AS ON 21.09.2018

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	39.39
Promoters- Body corporate	60.61
Total	100.00

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BUSINESS DETAILS

Line of Business :	Subject is a company engaged in the business of providing a range of financial technology services and related services, through proprietary white label product, offering a complete click to credit solutions for banks and NBFC's. [Registered Activity]		
Products / Services :	Name and Description of main products / services	ITC Code of the Product/service	
	Financial technology services and related services	99831595	
	Name and Description of main products / services	NIC Code of the Product/service	
	Data processing activities including report writing	63111	
	Writing, modifying, testing of computer program to meet the needs of a particular client excluding web-page designing	62011	
	Providing software support and maintenance to the clients	62013	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Divulged		
Imports :	Not Divulged		
Terms :	Not Divulged		

PRODUCTION STATUS – (NOT AVAILABLE)

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 :	Information denied by the management	
Bankers :	Banker Name :	Not Divulged
	Branch :	Not Divulged
	Person Name (With Designation) :	--
	Contact Number :	--
	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 :	
Name :	Arun K. Gupta and associates Chartered Accountants
Address :	D-58, East of Kailash, New Delhi – 110065, India
Tel. No.:	91-11-26287884
Fax No.:	91-11-26472939
PAN N Income-tax PAN of auditor or auditor's firm :	AEHPG7928N
Memberships :	Not Available
Collaborators :	Not Available
Enterprises having substantial interest directly or indirectly in the voting power of the company :	<ul style="list-style-type: none"> Jasper Infotech Private Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
308679	Equity Shares Class A	INR 10/- each	INR 3.087 Million
154358	Equity Shares Class B	INR 10/- each	INR 1.544 Million
320532	Equity Shares Class C	INR 10/- each	INR 3.205 Million
716431	Equity Shares Common Class	INR 10/- each	INR 7.164 Million
	Total		INR 15.000 Million

Issued Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
308679	Equity Shares Class A	INR 10/- each	INR 3.087 Million
154358	Equity Shares Class B	INR 10/- each	INR 1.544 Million
320532	Equity Shares Class C	INR 10/- each	INR 3.205 Million
	Total		INR 7.836 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	7.836	7.836	7.836
(b) Reserves & Surplus	74.284	41.048	93.742
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	82.120	48.884	101.578
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	2.721	2.073	1.474
Total Non-current Liabilities (3)	2.721	2.073	1.474
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	6.680	9.272	5.747
(c) Other current liabilities	8.192	5.315	2.971
(d) Short-term provisions	0.401	0.272	0.231
Total Current Liabilities (4)	15.273	14.859	8.949
TOTAL	100.114	65.816	112.001
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.553	2.234	1.047
(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	1.000	1.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.990	3.061	2.597
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	3.543	6.295	3.644

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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	37.428	20.835	67.686
(d) Cash and cash equivalents	46.716	28.245	34.461
(e) Short-term loans and advances	11.805	10.039	5.972
(f) Other current assets	0.622	0.402	0.238
Total Current Assets	96.571	59.521	108.357
TOTAL	100.114	65.816	112.001

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	135.020	95.628	86.309
	Other Income	2.362	2.151	7.514
	TOTAL	137.382	97.779	93.823
Less	EXPENSES			
	Cost of services consumed	5.065	4.858	4.985
	Employees benefits expense	64.313	62.980	88.623
	Other expenses	33.543	81.857	43.538
	TOTAL	102.921	149.695	137.146
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	34.461	(51.916)	(43.323)
Less	FINANCIAL EXPENSES	0.091	0.061	0.095
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	34.370	(51.977)	(43.418)
Less/ Add	DEPRECIATION/ AMORTISATION	1.234	0.717	0.472
	PROFIT/ (LOSS) BEFORE TAX	33.136	(52.694)	(43.890)
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	33.136	(52.694)	(43.890)
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	(108.664)	(55.970)	(12.080)
	Balance Carried to the B/S	(75.528)	(108.664)	(55.970)

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	Earnings / (Loss) Per Share (INR)	42.42	(67.25)
			(56.01)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	16.698	(0.062)	(110.718)
Net cash flows from (used in) operations	14.782	(4.035)	(113.632)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	101.18	79.52	286.24
Account Receivables Turnover (Income / Sundry Debtors)	3.61	4.59	1.28
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	481.38	696.64	420.79
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	22.19	(23.24)	(41.38)

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.15	0.23	0.08
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.19	0.30	0.09

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.02	0.05	0.01
Interest Coverage Ratio (PBIT / Financial Charges)	378.69	(851.08)	(456.03)

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	24.54	(55.10)	(50.85)
Return on Total Assets ((PAT / Total Assets) * 100)	%	33.10	(80.06)	(39.19)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	40.35	(107.79)	(43.21)

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		6.32	4.01	12.11
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		6.32	4.01	12.11
G-Score Ratio Financial (Networth / Total Assets)		0.82	0.74	0.91
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		6.32	4.01	12.11

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

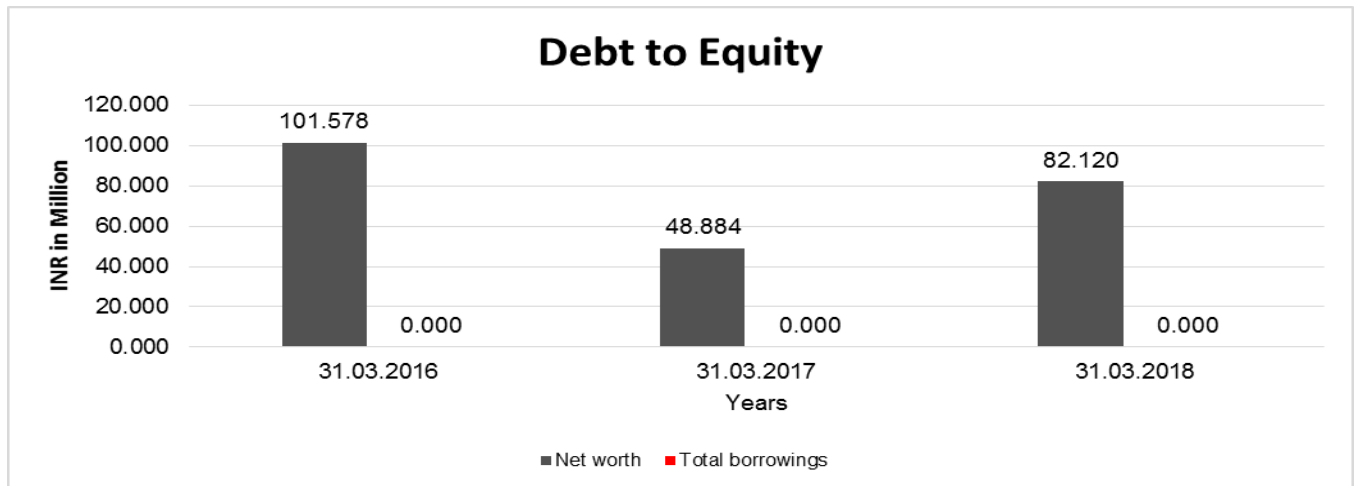
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	7.836	7.836	7.836
Reserves & Surplus	93.742	41.048	74.284
Share Application money pending allotment	0.000	0.000	0.000

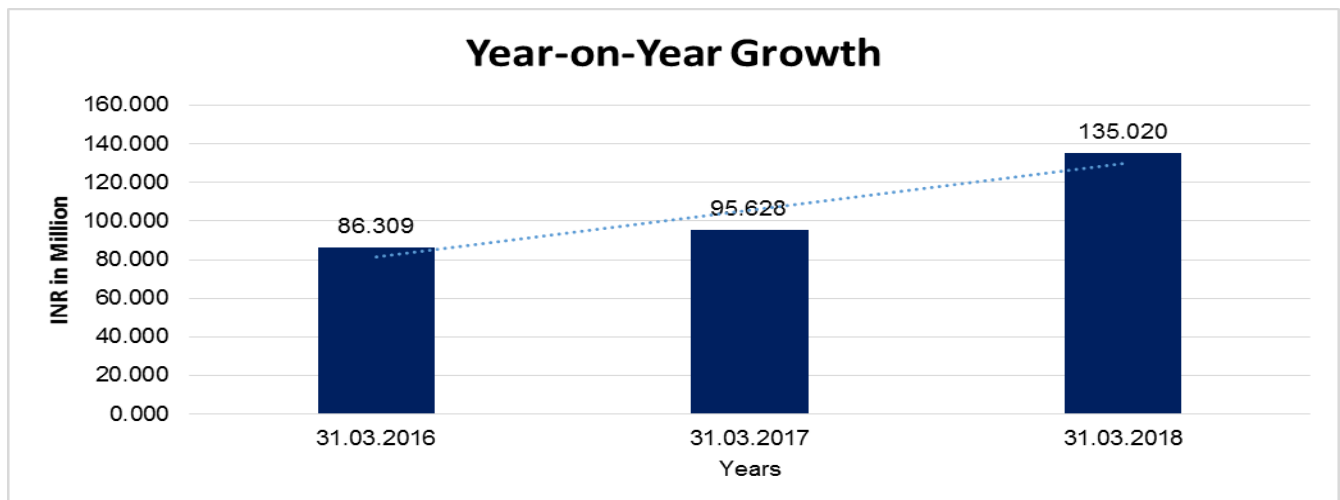
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Net worth	101.578	48.884	82.120
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

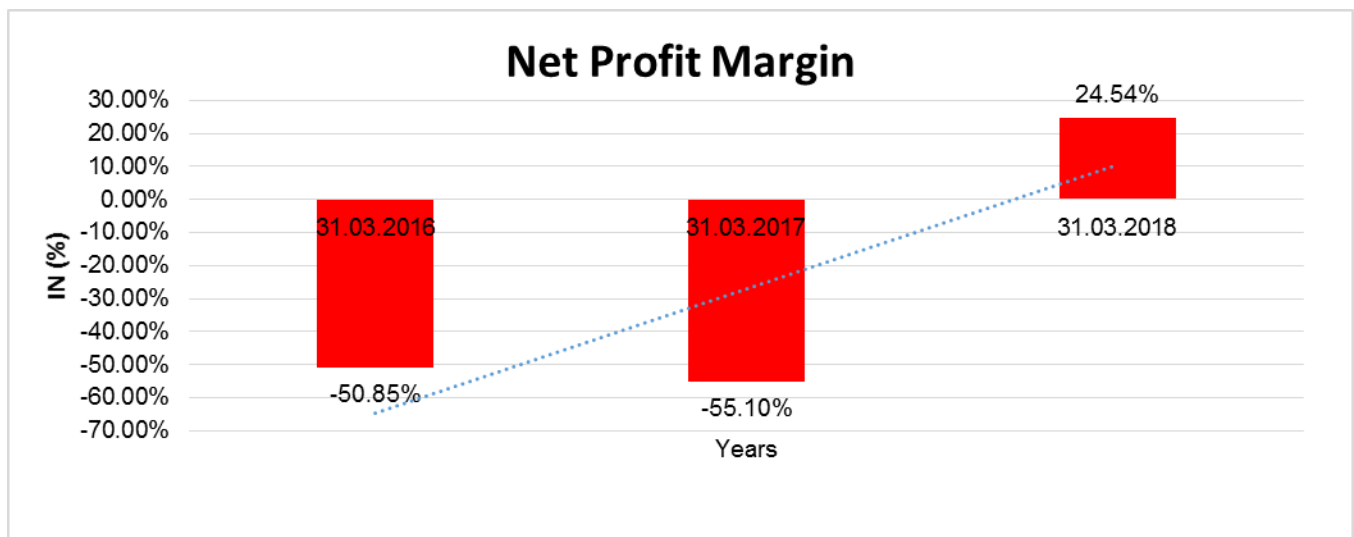
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	86.309	95.628	135.020
		10.797	41.193



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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	86.309	95.628	135.020
Profit	(43.890)	(52.694)	33.136
	(50.85%)	(55.10%)	24.54%



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	No
8	Designation of contact person	No
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	No

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17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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	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

INDEX OF CHARGE: NO CHARGES EXISTS FOR COMPANY

BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/STATE OF COMPANY'S AFFAIR

Subject is a company engaged in the business of providing a range of financial technology services and related services, through proprietary white label product, offering a complete click to credit solutions for banks and NBFC's.

FIXED ASSETS:

- Computer
- Furniture and Fixtures
- Office Equipments

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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 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 71.92
UK Pound	1	INR 90.53
Euro	1	INR 81.34

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	NIS
Report Prepared by :	KVT

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	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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