

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 1***

**MIRA INFORM REPORT**

<b>Report No. :</b>	545093.2
<b>Report Date :</b>	20.12.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	TETRA MEDIA PRIVATE LIMITED
<b>Registered Office :</b>	Plot No. 68, Sector – 18, Gurugram -122001, Haryana
<b>Tel. No.:</b>	91-124-4005118
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Date of Incorporation :</b>	30.04.2009
<b>CIN No.:</b> [Company Identification No.]	U74900HR2009PTC045864
<b>Capital Investment / Paid-up Capital :</b>	INR 7.836 Million
<b>PAN No.:</b> [Permanent Account No.]	AADCT1858K
<b>GSTN :</b> [Goods & Service Tax Registration No.]	06AADCT1858K1Z3
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	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]
<b>No. of Employees :</b>	Information denied by the management

**RATING & COMMENTS**

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

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 2***

<b>MIRA's Rating :</b>	<b>A</b>
------------------------	----------

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear

**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**

**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.

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 3***

**BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS**

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 20.12.2018

**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**

<b>Registered Office :</b>	Plot No. 68, Sector – 18, Gurugram -122001, Haryana, India
<b>Tel. No.:</b>	91-124-4005118
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:info@tetramedia.in">info@tetramedia.in</a>
<b>Area:</b>	1000 Sq. Ft (As per site visit)
<b>Locality:</b>	Commercial (As per site visit)

**DIRECTORS**

**AS ON 31.03.2018**

<b>Name :</b>	Tejasvi Mohanram			
<b>Designation :</b>	Managing Director			
<b>Address :</b>	EG 1/37, Garden Estate, MG Road, DLF Phase-III, Opposite Global Business Park Gurugram -122002, Haryana, India			
<b>Date of Birth/Age :</b>	02.05.1977			
<b>Date of Appointment :</b>	25.02.2015			
<b>DIN No.:</b>	02292543			
<b>Other Directorship:</b>				
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>	
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	-	
<b>Name :</b>	Yashasvi Mohanram			
<b>Designation :</b>	Director			
<b>Address :</b>	Flat No. GB, Alpha Garden No. 73/2, 2nd Cross, Levelle Road, Bangalore-			

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

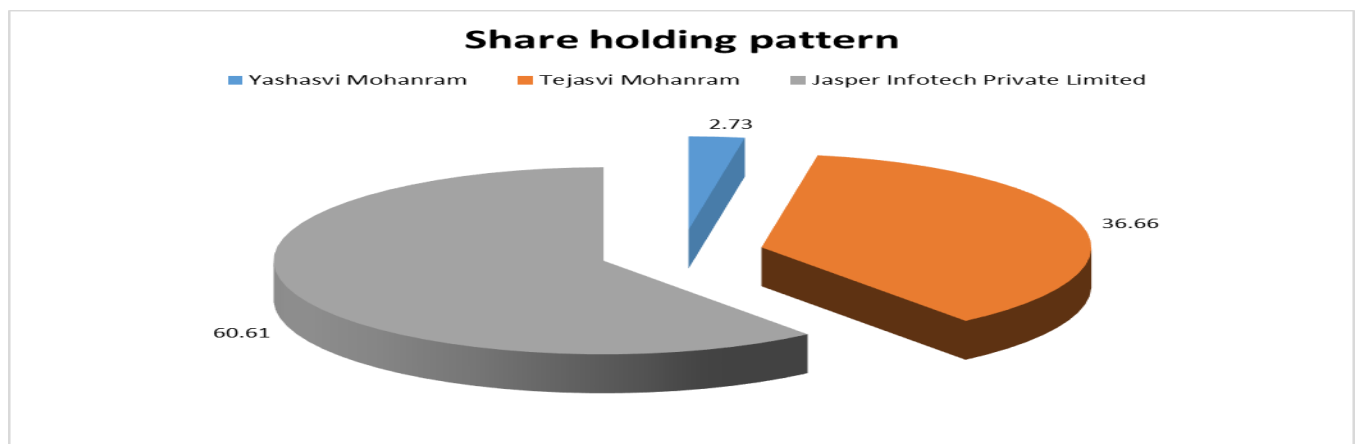
**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 4**

	560001, Karnataka, India		
<b>Date of Birth/Age :</b>	18.05.1979		
<b>Date of Appointment :</b>	16.05.2016		
<b>DIN No.:</b>	00110328		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U74140HR2011PTC042945	PEOPLE MATTERS MEDIA PRIVATE LIMITED	30/09/2015	-
U72900HR2011PTC043022	MINT STREET INFORMATION & TECHNOLOGY PRIVATE LIMITED	30/09/2013	-
U74999HR2014PTC052069	BIMAPOWER 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**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>% of Holding</b>
Yashasvi Mohanram	21400	2.73
Tejasvi Mohanram	287279	36.66
Jasper Infotech Private Limited	474890	60.61
<b>Total</b>	<b>783569</b>	<b>100.00</b>



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

**AS ON 21.09.2018**

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 5***

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

**BUSINESS DETAILS**

<b>Line of Business :</b>	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]		
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>ITC Code of the Product/service</b>	
	Financial technology services and related services	99831595	
	<b>Name and Description of main products / services</b>	<b>NIC Code of the Product/service</b>	
	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	
<b>Brand Names :</b>	Not Available		
<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>	--

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 6***

	<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 denied by the management	
<b>Bankers :</b>	<b>Banker Name :</b>	Not Divulged
	<b>Branch :</b>	Not Divulged
	<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 :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Auditors :</b>	
<b>Name :</b>	Arun K. Gupta and associates Chartered Accountants
<b>Address :</b>	D-58, East of Kailash, New Delhi – 110065, India
<b>Tel. No.:</b>	91-11-26287884
<b>Fax No.:</b>	91-11-26472939
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AEHPG7928N
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Enterprises having substantial interest</b>	<ul style="list-style-type: none"> <li>Jasper Infotech Private Limited</li> </ul>

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 7***

directly or indirectly in the voting power of the company :	
---	--

**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
	<b>Total</b>		<b>INR 15.000 Million</b>

**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
	<b>Total</b>		<b>INR 7.836 Million</b>

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 8***

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
<b>I. EQUITY AND LIABILITIES</b>			
(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
<b>Total Shareholders' Funds (1) + (2)</b>	<b>82.120</b>	<b>48.884</b>	<b>101.578</b>
(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
<b>Total Non-current Liabilities (3)</b>	<b>2.721</b>	<b>2.073</b>	<b>1.474</b>
(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
<b>Total Current Liabilities (4)</b>	<b>15.273</b>	<b>14.859</b>	<b>8.949</b>
<b>TOTAL</b>	<b>100.114</b>	<b>65.816</b>	<b>112.001</b>
<b>II. ASSETS</b>			
(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
<b>Total Non-Current Assets</b>	<b>3.543</b>	<b>6.295</b>	<b>3.644</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 9**

(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
<b>Total Current Assets</b>	<b>96.571</b>	<b>59.521</b>	<b>108.357</b>
<b>TOTAL</b>	<b>100.114</b>	<b>65.816</b>	<b>112.001</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	<b>SALES</b>			
	Income	135.020	95.628	86.309
	Other Income	2.362	2.151	7.514
	<b>TOTAL</b>	<b>137.382</b>	<b>97.779</b>	<b>93.823</b>
<b>Less</b>	<b>EXPENSES</b>			
	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
	<b>TOTAL</b>	<b>102.921</b>	<b>149.695</b>	<b>137.146</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>34.461</b>	<b>(51.916)</b>	<b>(43.323)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>0.091</b>	<b>0.061</b>	<b>0.095</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>34.370</b>	<b>(51.977)</b>	<b>(43.418)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>1.234</b>	<b>0.717</b>	<b>0.472</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>33.136</b>	<b>(52.694)</b>	<b>(43.890)</b>
<b>Less</b>	<b>TAX</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>33.136</b>	<b>(52.694)</b>	<b>(43.890)</b>
<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT FORWARD</b>	<b>(108.664)</b>	<b>(55.970)</b>	<b>(12.080)</b>
	<b>Balance Carried to the B/S</b>	<b>(75.528)</b>	<b>(108.664)</b>	<b>(55.970)</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 10**

	<b>Earnings / (Loss) Per Share (INR)</b>	<b>42.42</b>	<b>(67.25)</b>
			<b>(56.01)</b>

**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

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 11***

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]*

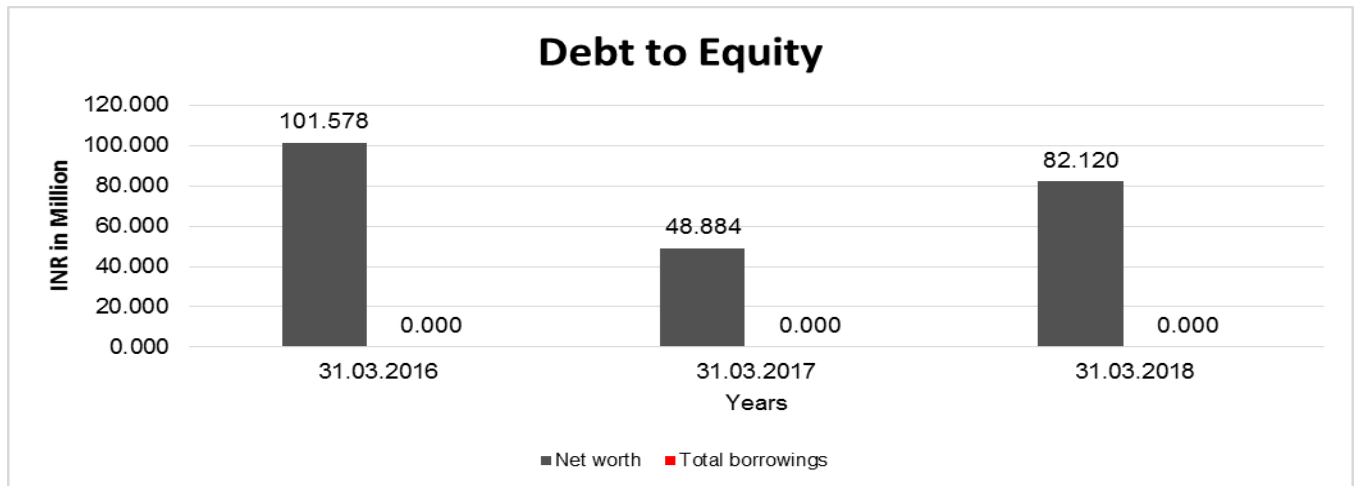
**DEBT EQUITY RATIO**

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

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

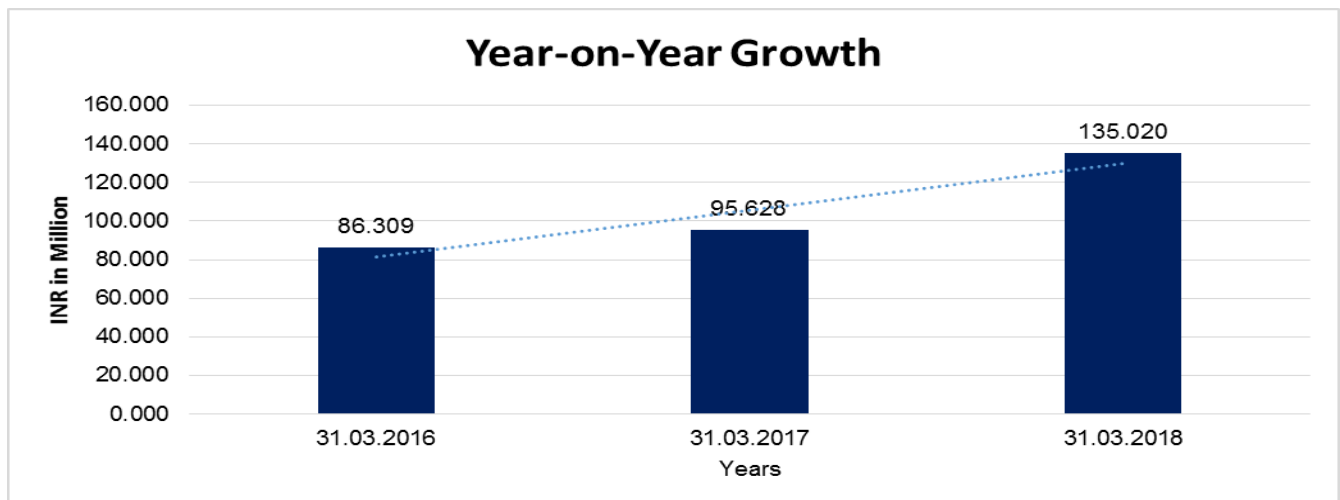
***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 12***

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
<b>Total borrowings</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>



**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	<b>INR In Million</b>	<b>INR In Million</b>	<b>INR In Million</b>
Sales	86.309	95.628	135.020
		<b>10.797</b>	<b>41.193</b>

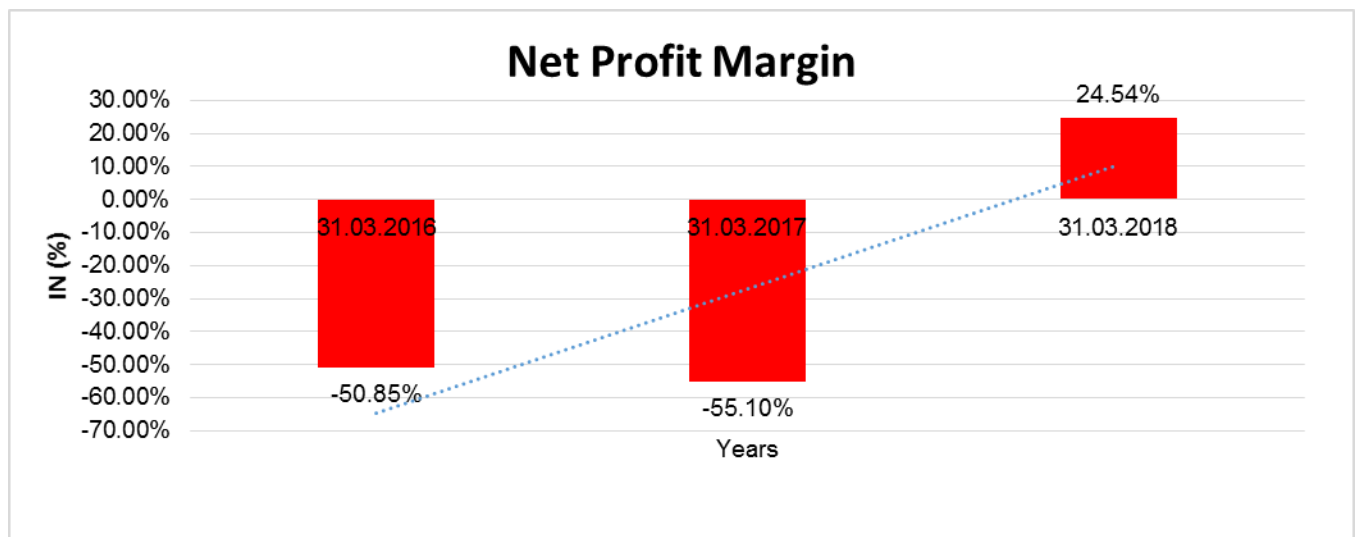


**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 13**

**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
	<b>(50.85%)</b>	<b>(55.10%)</b>	<b>24.54%</b>



**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	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

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 14***

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

**OBSERVATION POINTS**

<b>Name of Company :</b>	TETRA MEDIA PRIVATE LIMITED
<b>Address :</b>	Plot No. 68, Sector – 18, Gurugram -122001, Haryana, India
<b>Person to whom we met:</b>	<b>Name:</b> Ms. Shilpi <b>Designation :</b> Receptionist
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Total Floors of the building:</b>	Ground + 3 Floors
<b>Subject situated on:</b>	Ground Floor
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	1000 Sq. Ft
<b>Area :</b>	Upmarket
<b>No. of employees seen at premises:</b>	1

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 15**

<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machine</li> <li>• Telex</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> </ul>
<b>Neighbour's interview :</b>	<b>Name of Company:</b> Secure Now <b>Contact person name :</b> Mr. Sachin  <b>Name of Company:</b> Rahi Motors <b>Contact person name :</b> Mr. Jitender
<b>Neighbour's overview :</b>	Existence Confirmed
<b>Proof of visit:</b>	Photographs

**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

**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 16**

**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.

**TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 17**

**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 70.69
UK Pound	1	INR 89.23
Euro	1	INR 80.46

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	NIS
<b>Report Prepared by :</b>	KVT

***TETRA MEDIA PRIVATE LIMITED - 545093.2 (SUPPLEMENTARY REPORT) PAGE NO. : 18***

**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)

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.