

MIRA INFORM REPORT

Report No. :	520030
Report Date :	24.07.2018

IDENTIFICATION DETAILS

Name :	DARPAN TIMES PRIVATE LIMITED
Registered Office :	25, Black Burn Lane, 4th Floor, Room No-403, Kolkata – 700012, West Bengal
Tel. No.:	91-353-2640246 / 47 / 66
Country :	India
Financials (as on) :	Not Available
Date of Incorporation :	12.01.2018
CIN No.: [Company Identification No.]	U22300WB2018PTC224298
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AAGCD5070Q
GSTN : [Goods & Service Tax Registration No.]	19AAGCD5070Q1Z1
Legal Form :	Private Limited Liability Company
Line of Business :	Providing printing and advertising services. [Registered activity and also confirmed by management]
No. of Employees :	100 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : NB

Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

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Status :	New Business
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is a new Private Limited company established on 12th January 2018 and has started its business activity since February 2018.</p> <p>The company is engaged in providing printing and advertisement services.</p> <p>Mr. Ravi Kundalia (Media Manager) has provided the information and has claimed that it has achieved revenue of INR 21.000 million (provisional figures for 2 months) for the financial year 2018.</p> <p>The subject's customers (SKJ Solutions, APS Advertising Private Limited and Campaign Advertising Services Private Limited) have provided positive feedback and they are satisfied with the services provided by the subject. Subject's Bank (ICICI Bank) has also provided positive feedback and is satisfied with the subject's banking transactions.</p> <p>Business is active. No payment terms are known.</p> <p>In the view of subject's infancy, dealings are recommended to be on secured terms, and a close monitoring of subject's business development is advisable.</p> <p>NOTE:</p> <p>Site visit was conducted at the address which you have provided and our executive has successfully traced the subject on the given address.</p> <p>At the premises our executive met Mr. Sanjay (Accountant) who confirmed the subject's existence on the given address.</p> <p>During the visit our executive inquired with the neighbour companies- Bibek Raj & Associates and Standard Chartered Bank and they both claimed that the subject exists on the given address.</p> <p>As per our executive's observation, it is a 3 storey building and subject is situated on the 3rd floor of the building. Location was easy to find. Locality appears to be commercial. Area seems to be upmarket. Area of premises is 5000 sq. ft. and approx. 100 employees were sighted in the premises. Name board of the subject was sighted at the given address.</p>

NOTES:

Any query related to this report can be made on e-mail: infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

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Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

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 24.07.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY

Name :	Mr. Ravi Kundalia
Designation :	Media Manager
Contact No.:	91-9832475050

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Name :	Mr. Niraj Kedia
Designation :	Finance Manager
Contact No.:	91-9647800377
Date :	20.07.2018

LOCATIONS

Registered Office :	25, Black Burn Lane, 4th Floor, Room No-403, Kolkata – 700012, West Bengal, India
Tel. No.:	91-353-2640246 / 2640247 / 2643166
Mobile No.:	91-9832475050 (Mr. Ravi Kundalia) 91-9647800377 (Mr. Niraj Kedia)
Fax No.:	Not Available
E-Mail :	niraj@darpanimes.com
Area :	400 sq. ft.
Location :	Owned
Locality :	Commercial
Head / Operational Office :	City Plaza, 3 rd Floor, Opposite Payal Cinema, Sevoke Road, Siliguri – 734001, West Bengal, India
Tel. No.:	91-353-2590161-162
Area :	5000 sq. ft.
Location :	Owned
Locality :	Commercial
Printing Press :	Telanipara, Opposite Sheela Foams, Sahudangi Hat, Bhaktinagar, Jalpaiguri – 735135, West Bengal, India
Area :	2000 sq. ft.
Location :	Rented
Locality :	Industrial

DIRECTORS

AS ON 2018

Name :	Mrs. Reshma Choudhary
Designation :	Director
Address :	Uniworld City- Horizons, Tower No. 1, Flat No. 0501, Action Area-III, Newtown, Kolkata – 700156, West Bengal, India
Date of Appointment :	12.01.2018
DIN No.:	06738908
Name :	Ms. Prerna Choudhary
Designation :	Director
Address :	C/O Sandip Kumar Choudhary, 3rd Mile, Nirmala Convent Road, Sevoke Road, Salugara, Siliguri – 734008, West Bengal, India

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Date of Birth/Age :	01.05.1996
Date of Appointment :	25.01.2018
DIN No.:	08061344

KEY EXECUTIVES

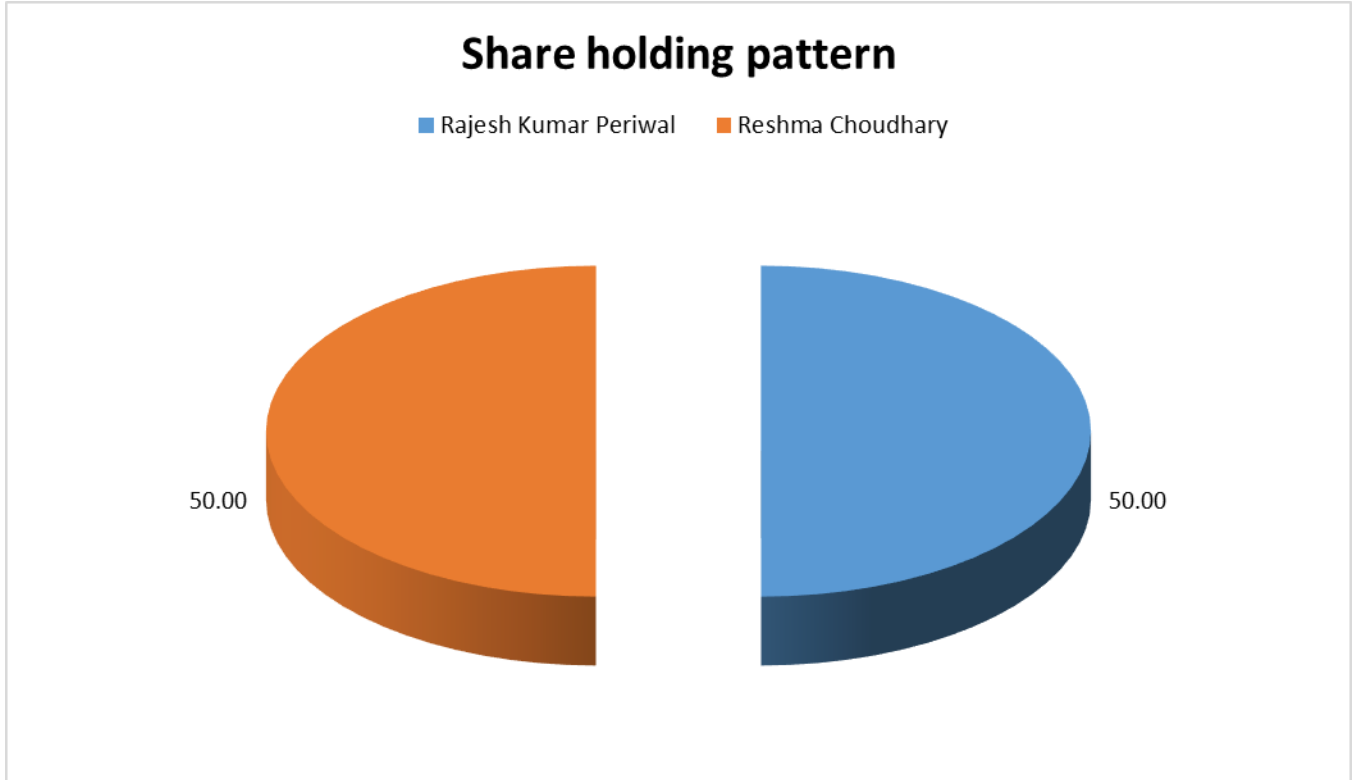
Name :	Mr. Ravi Kundalia
Designation :	Media Manager
Name :	Mr. Niraj Kedia
Designation :	Finance Manager

MAJOR SHAREHOLDERS

AS ON 12.01.2018

Names of Shareholders	No. of Shares	% of holding
Rajesh Kumar Periwal	5000	50.00
Reshma Choudhary	5000	50.00
Total	10000	100.00

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BUSINESS DETAILS

Line of Business :	Providing printing and advertising services. [Registered activity and also confirmed by management]	
HSN / SAC Code :	Services	SAC Code
	Sale of advertising space in print media	998363
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Cheque and Others (NEFT / RTGS)	
Purchasing :	Cheque and Others (NEFT / RTGS)	

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PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Since service provider, supplier details not available.																																																																									
Customers :	<table border="1"> <tr> <td>Reference :</td> <td colspan="2">SKJ Solutions</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Vivek (Manager)</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-8670979501</td> </tr> <tr> <td>Since How Long Known :</td> <td colspan="2">6 Months</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td colspan="2">--</td> </tr> <tr> <td>Experience :</td> <td>Services</td> <td>Overall</td> </tr> <tr> <td></td> <td>Good</td> <td>Good</td> </tr> <tr> <td>Remark :</td> <td colspan="2">As claimed by Mr. Vivek (Manager) that they are satisfied with services of the subject.</td> </tr> </table> <table border="1"> <tr> <td>Reference :</td> <td colspan="2">APS Advertising Private Limited</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Arnab Burman (Assistant Manager)</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-8638734077</td> </tr> <tr> <td>Since How Long Known :</td> <td colspan="2">--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td colspan="2">--</td> </tr> <tr> <td>Experience :</td> <td>Services</td> <td>Overall</td> </tr> <tr> <td></td> <td>Excellent</td> <td>Excellent</td> </tr> <tr> <td>Remark :</td> <td colspan="2">As claimed by Mr. Arnab Burman (Assistant Manager) that they are satisfied with services of the subject.</td> </tr> </table> <table border="1"> <tr> <td>Reference :</td> <td colspan="2">Campaign Advertising Services Private Limited</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Ankur Talukdar (Senior Business Executive)</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-9101266027</td> </tr> <tr> <td>Since How Long Known :</td> <td colspan="2">6 months (Personally 5 years)</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td colspan="2">--</td> </tr> <tr> <td>Experience :</td> <td>Services</td> <td>Overall</td> </tr> <tr> <td></td> <td>Excellent</td> <td>Excellent</td> </tr> <tr> <td>Remark :</td> <td colspan="2">As claimed by Mr. Ankur Talukdar (Senior Business Executive) that they are satisfied with services of the subject.</td> </tr> </table>		Reference :	SKJ Solutions		Name of the Person :	Mr. Vivek (Manager)		Contact No.:	91-8670979501		Since How Long Known :	6 Months		Maximum Limit Dealt :	--		Experience :	Services	Overall		Good	Good	Remark :	As claimed by Mr. Vivek (Manager) that they are satisfied with services of the subject.		Reference :	APS Advertising Private Limited		Name of the Person :	Mr. Arnab Burman (Assistant Manager)		Contact No.:	91-8638734077		Since How Long Known :	--		Maximum Limit Dealt :	--		Experience :	Services	Overall		Excellent	Excellent	Remark :	As claimed by Mr. Arnab Burman (Assistant Manager) that they are satisfied with services of the subject.		Reference :	Campaign Advertising Services Private Limited		Name of the Person :	Mr. Ankur Talukdar (Senior Business Executive)		Contact No.:	91-9101266027		Since How Long Known :	6 months (Personally 5 years)		Maximum Limit Dealt :	--		Experience :	Services	Overall		Excellent	Excellent	Remark :	As claimed by Mr. Ankur Talukdar (Senior Business Executive) that they are satisfied with services of the subject.	
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Bankers :	Banker Name :	ICICI Bank Limited																																																																								
	Branch :	Sky Star Building, Ground Floor, Sevoke Road, Siliguri – 734401, West Bengal, India																																																																								

	Person Name (With Designation) :	Mr. Suman (Assistant Manager)
	Contact Number :	91-9674626702
	MICR Code :	734229001
	Swift / NEFT IFSC Code :	ICIC0000208
	RTGS IFSC Code :	ICICI0000208
	Name of Account Holder :	Darpan Times Private Limited
	Account Number :	020805005332
	Type of Account :	Current Account
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	Satisfactory
	Remark :	As claimed by Mr. Suman (Assistant Manager) that they are satisfied with the banking transaction of the subject.

Auditors :	
Name :	G. S. Hora and Associates Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

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 in INR Million]

NEW BUSINESS

Particulars			31.03.2018 (2 Months)
Sales Turnover (Approximately)			21.000

Expected Sales (2018-2019): INR 100.000 Million

The above information has been parted by Mr. Ravi Kundalia (Media Manager)

ADVERTISEMENT EXPENSES

Not Available

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

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22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last about two months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three years	No
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

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

OBSERVATION POINTS

Name of Company :	DARPAN TIMES PRIVATE LIMITED	
Address :	City Plaza, 3rd Floor, Opposite Payal Cinema, Sevoke Road, Siliguri – 734001, West Bengal, India	
Contact No.:	91-353-2640246	
Person to whom we met:	Mr. Sanjay	Designation : Accountant
Name Board :	Sighted	
Location:	Easy	
Landmark (If Any):	Opposite Payal Cinema	
Total Floors of the building:	Ground + 3 Floor	
Subject situated on:	3 rd Floor	
Locality:	Commercial	
Area of premises :	5000 sq. ft.	
Area :	Upmarket	

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No. of employees seen at premises:	100 (Approximately)
Visibility of Items :	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computers • Air Conditioners • Office Equipment • Xerox Machine
Furniture Items sighted :	Yes
Neighbour's Interview :	Our executive inquired with the neighbour companies- Bibek Raj & Associates and Standard Chartered Bank and they both claimed that the subject exists on the given address.
Proof of visit:	Photograph / Visiting Card

PICTURES



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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 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 68.85
UK Pound	1	INR 89.67
Euro	1	INR 80.31

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	NYT
Report Prepared by :	NKT

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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