

MIRA INFORM REPORT

Report No. :	537835
Report Date :	03.11.2018

IDENTIFICATION DETAILS

Name :	MAGNIFIED SOLUTIONS
Registered Office :	No 803, Sri Banga Radhagiri, 6th Cross, 1st C Main Road, Girinagar, 2 nd Phase, Bangalore-560085, Karnataka
Mobile No.:	91-9902847799 [Ms. Sunita]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.03.2009
Capital Investment :	INR 5.121 Million
TIN No.:	29040837488
PAN No. : [Permanent Account No.]	AAQFM5478A
GSTN : [Goods & Service Tax Registration No.]	29AAQFM5478A1ZW
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Service Provider of Wireless Network, Switching, Video Conferencing, Surveillance, Data and Voice, etc. [From Indirect Sources]
No. of Employees :	Not Divulged

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

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Maximum Credit Limit :	USD 146000 [INR 10581423.00]
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear

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
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

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E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
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MAGNIFIED SOLUTIONS - 537835

PAGE NO. : 3

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 03.11.2018

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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 DECLINED BY

Name :	Ms. Sunita
Designation :	Not Divulged
Contact No.:	91-9902847799
Date :	02.11.2018

LOCATIONS

Registered Office :	No 803, Sri Banga Radhagiri, 6th Cross, 1st C Main Road, Girinagar, 2 nd Phase, Bangalore-560085, Karnataka, India
Tel. No.:	Not Available
Mobile No.:	91-9902847799 [Ms. Sunita]
Fax No.:	Not Available
E-Mail :	info@magnified.co.in
Website :	http://www.magnified.co.in
Locality :	Residential [As per site visit]

PARTNERS

Name :	Mr. Palavally Subbarayappa Gangadhara
Designation :	Partner
Date of Birth/ Age:	08.06.1964
Aadhaar No.:	981235041259
PAN No.:	AARPG7952Q
Name :	Mr. Shivakumar Rajagopal
Designation :	Partner
Date of Birth/ Age:	12.05.1976
PAN No.:	ALOPR0782B

BUSINESS DETAILS

Line of Business :	Service Provider of Wireless Network, Switching, Video Conferencing, Surveillance, Data and Voice, etc. [From Indirect Sources]
Brand Names :	Not Divulged

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Agencies Held :	Not Divulged
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :	Bank Name:	Karnataka Bank
	Branch:	Not Divulged
	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed	--

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	(CC/OD/Term Loan):		
	Account Operation:	--	
	Remarks:	--	
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	Bank OD		
	Karnataka Bank 1047000601210501	5.920	5.646
	Kotak Mahindra Prime Limited	0.130	0.236
	Kotak Mahindra Private limited	3.119	0.254
	Volkswagen Finance Private Limited [Audi Financial Services]	0.158	0.000
	Bajaj Finance Limited	1.561	0.000
	Equitas Small Finance Bank	1.829	0.000
	Total	12.717	6.136

Auditors :	
Name :	PSSB and Associates Chartered Accountant
Membership No.:	235437
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Capital Investment :	
Owned :	INR 5.121 Million
Borrowed :	--
Total :	INR 5.121 Million

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FINANCIAL ANALYSIS
[all figures are in INR Million]

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		5.121	2.707
2] Reserves & Surplus		0.000	0.000
NETWORTH		5.121	2.707
LOAN FUNDS			
1] Secured Loans		12.717	6.136
2] Unsecured Loans		4.790	2.100
TOTAL BORROWING		17.507	8.236
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		22.628	10.943
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.000	0.000
INVESTMENT			
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		6.529	4.152
Sundry Debtors		10.991	12.014
Cash & Bank Balances		0.235	0.292
Other Current Assets		0.706	0.901
Loans, Advances and Deposits		0.539	0.434
Total Current Assets		19.000	17.793
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		9.789	16.091
Other Current Liabilities		0.095	(0.057)
Provisions		0.017	0.520
Total Current Liabilities		9.901	16.554
Net Current Assets		9.099	1.239
MISCELLANEOUS EXPENSES			
		0.000	0.000

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TOTAL	22.628	10.943
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Sales	83.032	60.062
	Others Income	0.781	2.471
	TOTAL	83.813	62.533
Less	EXPENSES		
	Cost of Goods Sold	63.056	52.279
	Discount	0.000	0.014
	Service Expenses	0.767	1.044
	Business Promotion	0.026	0.000
	Bad Debt	0.000	0.091
	Commission Expenses	0.029	0.000
	Consultation Charges	0.016	0.015
	Conveyance charges	0.957	0.195
	Electricity Charges	0.012	0.009
	Entertainment Expenses	0.123	0.000
	ESI PF	0.049	0.000
	Freight Charges	0.054	0.049
	Installation and Commissioning Charges	0.004	0.000
	Insurance	0.162	0.049
	Labour Charges	1.350	0.352
	Medical Expenses	0.415	0.000
	Office Expenses	0.150	0.054
	Office Rent	0.384	0.241
	Partner Remuneration	1.600	1.438
	Petrol Expenses	1.003	0.000
	Other Expenses	9.488	4.133
	TOTAL EXPENSES	79.645	59.963
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.168	2.570
Less	FINANCIAL EXPENSES	1.460	0.907
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.708	1.660
Less	DEPRECIATION/ AMORTISATION	1.196	0.520

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	NET PROFIT FOR THE PERIOD		1.512	1.143
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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		48.32	73.01
Account Receivables Turnover (Income / Sundry Debtors)		7.55	5.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		56.66	112.34
Inventory Turnover (Operating Income / Inventories)		0.64	0.62
Asset Turnover (Operating Income / Net Fixed Assets)		0.31	0.26

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)		0.84	0.90
Debt Equity Ratio (Total Liability / Networth)		3.42	3.04
Current Liabilities to Networth (Current Liabilities / Net Worth)		2.87	6.89
Fixed Assets to Networth (Net Fixed Assets / Networth)		2.64	3.58
Interest Coverage Ratio (PBIT / Financial Charges)		2.85	2.83

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100)	%	1.82	1.90

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Return on Total Assets ((PAT / Total Assets) * 100)	%		4.65	4.16
Return on Investment (ROI) ((PAT / Networth) * 100)	%		29.53	42.22

SOLVENCY RATIOS

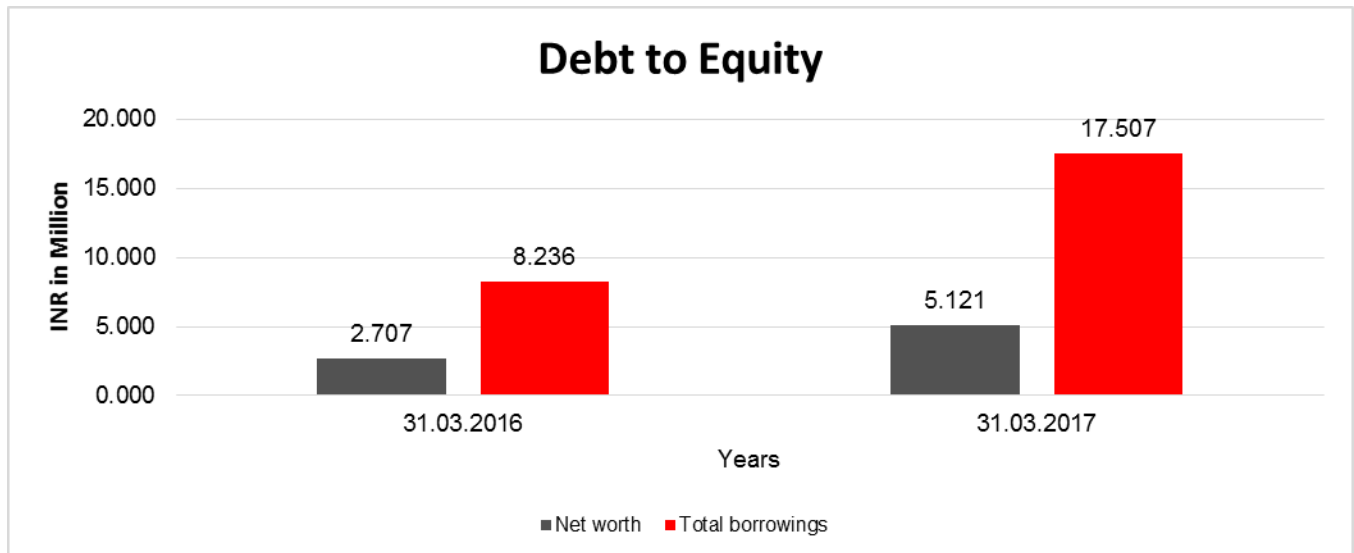
PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.29	0.95
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.85	0.73
G-Score Ratio Financial (Networth / Total Assets)		0.16	0.10
G-Score Ratio Debt (Debts / Equity Capital)		3.42	3.04
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.29	0.95

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

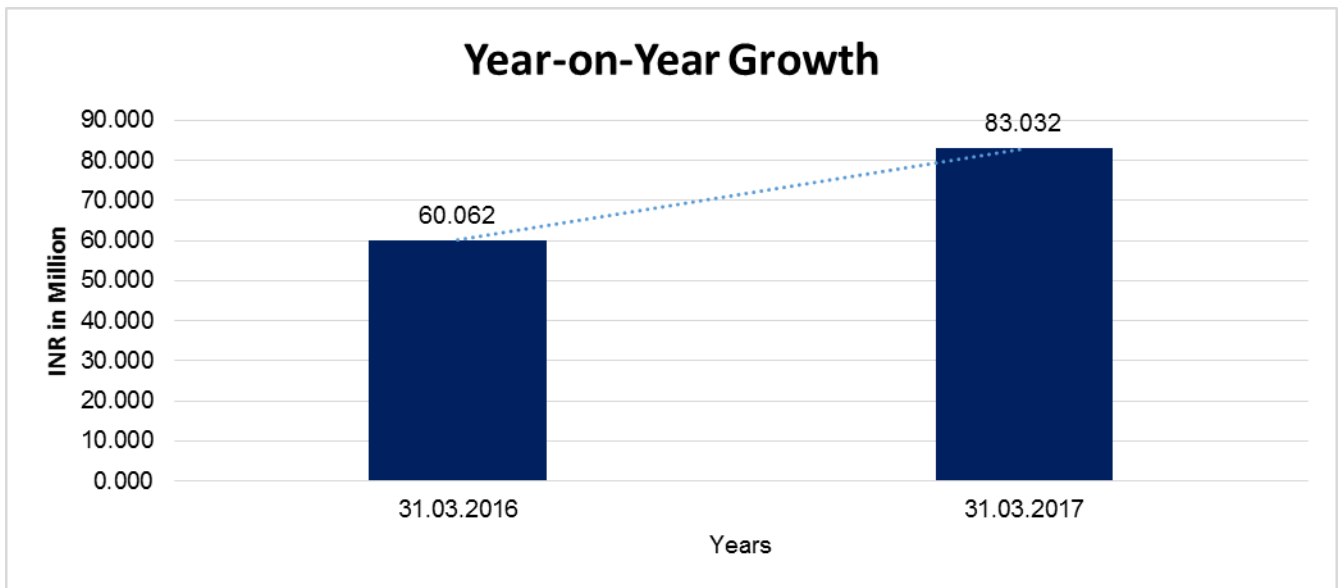
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	2.707	5.121
Reserves & Surplus	0.000	0.000
Net worth	2.707	5.121
Secured Loan	6.136	12.717
Unsecured Loan	2.100	4.790
Total borrowings	8.236	17.507
Debt/Equity ratio	3.042	3.419



YEAR-ON-YEAR GROWTH

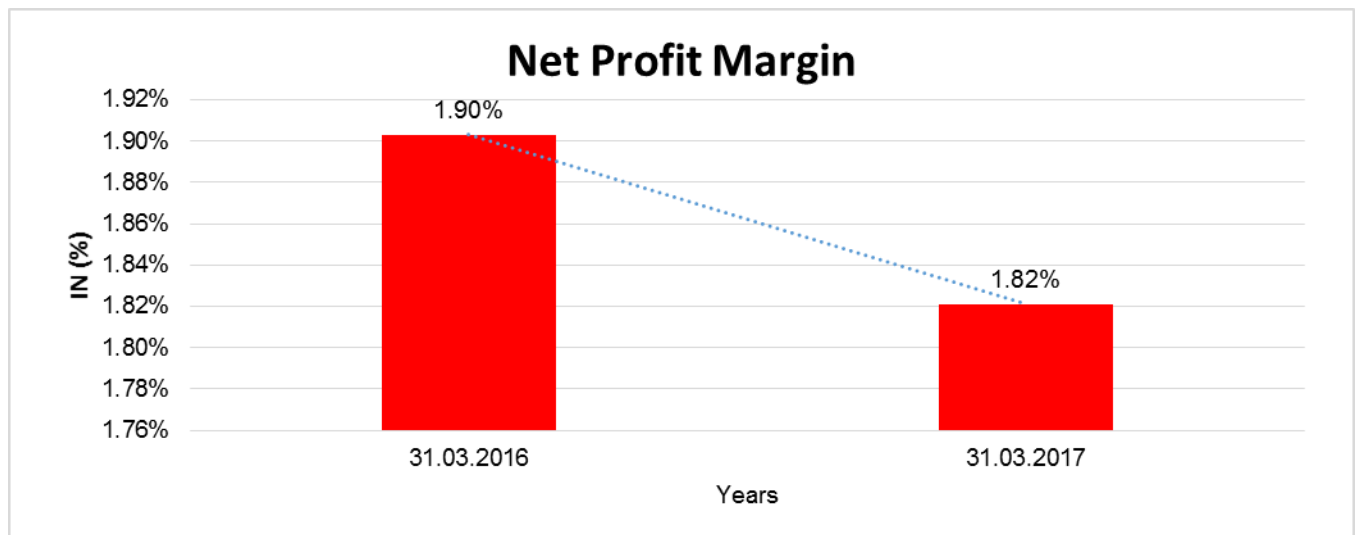
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	60.062	83.032
		38.244



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	60.062	83.032
Profit/ (Loss)	1.143	1.512
	1.90%	1.82%



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	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	Yes
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	No
9	Promoter's background	No
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes

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15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	No
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
Hema H	0.000	0.100
Vijaya Lakshmi Loan	0.000	0.650
Khanchand P HUF	0.000	1.350
Unsecured Loan	3.540	0.000
Lakshman k	1.000	0.000
Samiksha	0.250	0.000
Total	4.790	2.100

FIXED ASSETS

- Computer and Printer
- Furniture and Fixture
- Laptop
- Mobile
- Office Equipment

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- Plant and Machinery
- Land
- Vehicle

OBSERVATION POINTS

Name :	MAGNIFIED SOLUTIONS
Address :	No 803, Sri Banga Radhagiri, 6th Cross, 1st C Main Road, Girinagar, 2 nd Phase, Bangalore-560085, Karnataka, India
Contact No.:	9902847799
Person to whom we met:	Neighbour
Name Board:	Sighted
Location:	Easy
Total Floors of the building:	Ground + 1 st Floor
Subject situated on :	Whole Premises belongs to the subject
Locality:	Residential
Area :	Neutral
Neighbour's Interview:	Our executive inquired with the neighbour who claimed that the subject exists on the given address and because of some regional festival, the subject is closed
Proof of visit:	Photos

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	Indian Rupees
US Dollar	1	INR 72.88
UK Pound	1	INR 94.75
Euro	1	INR 83.23

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	NYT
Report Prepared by :	RUP

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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