

MIRA INFORM REPORT

Report No. :	533368
Report Date :	12.10.2018

IDENTIFICATION DETAILS

Name :	MITHRA COMMUNICATIONS
Registered Office :	No.6, Bharathiyar Street, Meenambakkam, Chennai-600027, Tamilnadu
Mobile No.:	91-9884950491 (Ms. Sheeja Chandrasekaran)
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment :	09.07.2017
Capital Investment :	INR 0.422 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	APVPS0338D
GSTN : [Goods & Service Tax Registration No.]	33APVPS0338D1ZT
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Magazine Publication Services. [Confirmed by management]
No. of Employees :	8 (Approximately) (5 In Office + 3 In Branch)

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 1200
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Status :	Relatively new business
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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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 12.10.2018.

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 :	Ms. Sheeja Chandrasekaran
Designation :	Proprietor
Contact No.:	91-9884950491
Date :	11.10.2018

LOCATIONS

Registered Office :	No.6, Bharathiyar Street, Meenambakkam, Chennai-600027, Tamilnadu, India
Tel. No.:	91-44-22630150
Mobile No.:	91-9884950491 (Ms. Sheeja Chandrasekaran)
Fax No.:	Not Available
E-Mail :	sheeja@automotivescript.co.in
Website :	http://www.automotivescript.com
Area :	500 Sq. ft.
Location :	Rented
Locality :	Residential

SOLE PROPRIETOR

Name :	Ms. Sheeja Chandrasekaran
Designation :	Proprietor
Address:	Srivarie Foundations, 20/36, 7 th Cross Street, Anna Nagar, Pammal, Chennai-600075, Tamilnadu, India
Date of Birth/Age :	05.08.1971
Qualification :	M. A. Public Administration
Experience :	20 Years

KEY EXECUTIVES

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Name :	Mr. Sumathy
Designation :	Office Manager
Mobile No.:	91-9566119295

BUSINESS DETAILS

Line of Business :	Providing Magazine Publication Services. [Confirmed by management]
Products / Services :	Magazine Publication Services
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Credit [60, 90 Days] and Others (NEFT, RTGS)

GENERAL INFORMATION

Suppliers :	Not Applicable					
	Note: Since subject is service provider supplier details not available					
Customers :	OEM's					
	Reference :	International Center for Automotive Technology				
	Address :	Plot No.26, Sector 3, IMT Manesar, Gurugram-122050, Haryana, India				
	Name of the Person :	Mr. Pawan Thakur (Senior Manager)				
	Contact No.:	91-9910272107				
	Since How Long Known :	2 Years				
	Experience :	<table border="1"> <tr> <td>Service</td> <td>Overall</td> </tr> <tr> <td>Excellent</td> <td>Excellent</td> </tr> </table>	Service	Overall	Excellent	Excellent
Service	Overall					
Excellent	Excellent					
	Maximum Limit Dealt :	--				
	Remark :	As confirmed by Mr. Pawan Thakur (Senior Manager) they are satisfied with subject company's advertising services.				
	Reference :	Allison Transmission India Private Limited				
	Address :	A21, Spicot Industrial Park, Oragadam Kanchipuram-602105, Tamilnadu, India				

	Name of the Person :	Mr. Venky Narayanan (Marketing Manager)		
	Contact No.:	91-9176775525		
	E-Mail :	venky.narayanan@allisontransmission.com		
	Since How Long Known :	1 Year		
	Experience :	Service	Overall	
		Good	Good	
	Maximum Limit Dealt :	--		
Remark :	Mr. Venky Narayanan (Marketing Manager) confirmed that they are using subject company's services for advertising purpose (Publishing Advertisement in their magazine). They are satisfied with their services.			
	Reference :	Titan Automation India Private Limited		
	Name of the Person :	Mr. Hari (Senior Manager)		
	Contact No.:	91-9442267678		
	E-Mail :	harie@titan.co.in		
	Since How Long Known :	1 Year		
	Experience :	Service	Overall	
		Excellent	Excellent	
Maximum Limit Dealt :	INR 0.200 Million			
Remark :	As confirmed by Mr. Hari (Senior Manager) that they are very satisfied with their advertising services and there are no complaints.			
	Reference :	Titan Engineering and Automation Limited		
	Address :	Gate No. G-6, Phase 3, Chakan, MIDC, Kuruli, Taluka Khed, Pune-410501, Maharashtra, India		
	Contact No.:	91-7397701444		
	Reference :	Tenneco India Private Limited		
	Address :	No. 27 and 28, Spicot Industrial Complex, Hosur-635125, Tamilnadu, India		
	Contact No.:	91-9860845845		
No. of Employees :	8 (Approximately) (5 In Office + 3 Branch)			
Bankers :	Bank Name	Syndicate Bank		
	Branch	Pammal Main Road, Chennai-600075, Tamilnadu, India		
	Person Name (With Designation)	Mr. Pratap Kumar (Manager)		
	Contact Number	91-9444396948		
	Name of Account Holder	Mithra Communications		
	Account Number	61171400000776		
	SWIFT Code	SYNBINBB031		
	MICR Code	600025047		
SWIFT Code	SYNB0006117			

	Account Since (Date/Year of Account Opening)	2017
	Credit Facilities Enjoyed (If any)	INR 0.800 Million
	Account Operation	Satisfactory
	Remarks (If any)	Spoke with Mr. Pratap Kumar (Manager) who gave us positive feedback about subject and they are satisfied with the transactions of subject.
Facilities :	SECURED LOANS	31.03.2018
	Syndicate Bank	0.767
	Total	0.767

Auditors :	
Name :	N A Associates (Mr. Suyambu. M) Chartered Accountants
Address 1 :	No.15, Manickam Nagar Extension, Noorthenchery, Madambakkam, Chennai-600126, Tamilnadu, India
Address 2 :	Arasan Complex, No.69, GST Road, West Tambaram, Chennai-600045, Tamilnadu, India
Mobile No.:	91-9444754126 / 9884197468
Mobile No.:	naassociates2014@gmail.com
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2018

PROPRIETORS CAPITAL ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawing account	0.096	Opening balance b/f	0.077
Tuition fee paid	0.150	Net profit	0.591
Balance transferred to balance sheet	0.422		
Total	0.668	Total	0.668

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018
SHAREHOLDERS FUNDS		
1] Proprietors Capital		0.422
2] Reserves & Surplus		0.000
3] (Accumulated Losses)		0.000
NETWORTH		0.422
LOAN FUNDS		
1] Secured Loans		0.767
2] Unsecured Loans		0.000
TOTAL BORROWING		0.767
DEFERRED TAX LIABILITIES		0.000
TOTAL		1.189
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		0.449
Capital work-in-progress		0.000
INVESTMENT		0.000
DEFERREX TAX ASSETS		0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories		0.000
Sundry Debtors		0.497
Cash & Bank Balances		0.099
Other Current Assets		0.000
Loans & Advances and deposits		0.210
Total Current Assets		0.806
Less : CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors		0.064
Other Current Liabilities		0.002
Provisions		0.000
Total Current Liabilities		0.066
Net Current Assets		0.740
MISCELLANEOUS EXPENSES		0.000
TOTAL		1.189

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PROFIT & LOSS ACCOUNT

				31.03.2018
	PARTICULARS			
	SALES			
	Income			2.187
	Other Income			0.000
	TOTAL			2.187
Less	EXPENSES			
	Out sourcing charges - printing			0.784
	Salaries and wages			0.328
	Business promotional expenses			0.163
	Conveyances and travelling expenses			0.015
	Commission paid			0.006
	Electricity charges paid			0.044
	Insurance premium paid			0.002
	Postage and courier charges			0.004
	Printing and stationery charges			0.007
	Professional charges paid			0.004
	Rent paid			0.084
	Repairs and maintenance expenses - petrol and others			0.006
	Staff welfare expenses			0.021
	Telephone charges paid			0.005
	TOTAL			1.473
	PROFIT / (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			0.714
Less	FINANCIAL EXPENSES			0.016
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			0.698
Less	DEPRECIATION/ AMORTISATION			0.107
	NET PROFIT			0.591

ADVERTISING PROMOTIONAL EXPENSES

Years	31.03.2018 INR in Million
Business Promotional Expenses	0.163

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2018
Average Collection Days (Sundry Debtors / Income * 365)			82.95
Account Receivables Turnover (Income / Sunday Debtors)			4.40
Inventory Turnover (Operating Income / Inventories)			0.000
Asset Turnover (Operating Income / Net Fixed Assets)			1.59

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.66
Debt Equity Ratio (Total Liability / Networth)			1.82
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.16
Fixed Assets to Networth (Net Fixed Assets / Networth)			1.06
Interest Coverage Ratio (PBIT / Financial Charges)			44.63

PROFITABILITY RATIOS

PARTICULARS			31.03.2018
Net Profit Margin [(PAT / Sales) * 100]	%		27.02
Return on Total Assets	%		47.09

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((PAT / Total Assets) * 100)			
Return on Investment (ROI) ((PAT / Networth) * 100)	%		140.05

SOLVENCY RATIOS

PARTICULARS			31.03.2018
Current Ratio (Current Assets / Current Liabilities)			12.21
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			12.21
G-Score Ratio Financial (Networth / Total Assets)			0.34
G-Score Ratio Debt (Debts / Equity Capital)			1.82
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			12.21

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

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

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18	Major suppliers	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
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	Yes
26	Turnover of firm for last one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

OBSERVATION POINTS

Name of Company :	MITHRA COMMUNICATIONS
Address :	No.6, Bharathiyar Street, Meenambakkam, Chennai-600027, Tamilnadu, India
Mobile No.:	91-9884950491
Person to whom we met:	Mrs. Padma Kumari (Proprietor's Mother)
Name Board :	Sighted
Location:	Easy
Total Floors of the building:	Ground + 2 Storey Building
Subject situated on:	2 nd Floor
Locality:	Residential
Area of premises :	500 Sq. ft.
Area :	Neutral

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Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	2
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computer • Office equipment
Furniture items sighted :	Yes
Neighbour's interview :	Company of Company: Tulsidas Khimji Private Limited Contact person: Staff Member Neighbour's overview : Existence Confirmed Company of Company: KSR Freight Forwarders Contact person: Mr. Deepak Neighbour's overview : Existence Confirmed
Proof of visit:	Photographs Photographs: Exterior with name board/ Interior / Shop Floor
Details of the person conducting visit:	Name : Mr. Sunder Designation : Field Executive

PICTURES



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NEIGHBOURS



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FIXED ASSETS:

- Furniture and Fittings
 - Electrical Fittings
 - Computer – Laptop
 - Air conditioner
 - Vehicle – Two wheeler
 - Car
- 

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 74.59
UK Pound	1	INR 97.43
Euro	1	INR 85.40

INFORMATION DETAILS

Information Gathered by :	AKY
Analysis Done by :	NYT
Report Prepared by :	BHG

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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