

## MIRA INFORM REPORT

<b>Report No. :</b>	529894
<b>Report Date :</b>	24.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	EWEB GUIDE
<b>Registered Office :</b>	Plot No 55-58, Near Mohiyal Bhawan, Punjabi Bagh, Saharanpur – 247001, Uttar Pradesh
<b>Mobile No.:</b>	91-8650000960 (Mr. Gaurav Chopra)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Sales Turnover) 31.03.2017 (Detailed Financials)
<b>Year of Establishment :</b>	2012
<b>Capital Investment / Paid-up Capital :</b>	INR 6.114 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	AHJPC1469P
<b>GSTN :</b> [Goods & Service Tax Registration No.]	09AHJPC1469P1ZU
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Subject is engaged into Digital Marketing and Search Engine Optimization (SEO). [Confirmed by management]
<b>No. of Employees :</b>	62 (Approximately)

### RATING & COMMENTS

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

<b>Maximum Credit Limit :</b>	USD 17000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietary concern and it was established in the year 2012.</p> <p>It is engaged in the business of providing digital marketing and Search Engine Optimization (SEO) services.</p> <p>For the financial year 2017, the concern has achieved a decent growth its revenue as compared to previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration, satisfactory financial risk profile of the concern marked by adequate capital base and strong debt protection metrics due to negligible debt levels.</p> <p>The subject's customers (H.T. Media, TimesPro and Frankfynn) have given positive feedback and they are satisfied with the subject's services. Also, banker (ICICI Bank) provided positive feedback and it is satisfied with the subject's banking transactions.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p><b>NOTE:</b></p> <p>Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met with Mr. Deepak Garg (Manager), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a ground+1 storey building and subject is situated on the first-floor admeasuring total area of 3,600 sq. ft.</p> <p>Location was easy to find, locality seems to be residential and area near the premise seems to be neutral.</p> <p>Landmark: Near Merry Dale Academy.</p>

	<p>Our executive has sighted more than 10 employees along with computers, air conditioner, office equipment, xerox machine and furniture items at the premises.</p> <p>Name board of the subject was sighted at the given address.</p> <p>On inquiry with local residents Mr. Ashok Bhatia and Mr. Prince Kumar, they both confirmed the existence of the subject on the given address.</p>
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**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 (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**

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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 24.09.2018

**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**

<b>Name :</b>	Mr. Gaurav Chopra
<b>Designation :</b>	SEO Analyst
<b>Contact No.:</b>	91-8650000960
<b>Date :</b>	21.09.2018

**LOCATIONS**

<b>Registered Office :</b>	Plot No 55-58, Near Mohiyal Bhawan, Punjabi Bagh, Saharanpur – 247001, Uttar Pradesh, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-8650000960 (Mr. Gaurav) 91-9760500660 (Mr. R. K. Chopra)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:ewebguide@gmail.com">ewebguide@gmail.com</a> <a href="mailto:ewebguide.com@gmail.com">ewebguide.com@gmail.com</a>
<b>Website :</b>	<a href="http://www.ewebguide.com">www.ewebguide.com</a>
<b>Area :</b>	3600 sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Residential

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Neeraj Chopra
<b>Designation :</b>	Proprietor
<b>Date of birth/ Age :</b>	15.08.1987
<b>Qualification :</b>	MBA
<b>Experience :</b>	7 years
<b>PAN No.:</b>	AHJPC1469P

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Gaurav Chopra
<b>Designation :</b>	SEO Analyst

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<b>Name :</b>	Mr. Ramesh Kumar Chopra
<b>Designation :</b>	Financial Head and Advisory
<b>Mobile No.:</b>	91-9877312876

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged into Digital Marketing and Search Engine Optimization (SEO). [Confirmed by management]
<b>Products / Services :</b>	<ul style="list-style-type: none"> <li>Digital Marketing</li> <li>Search Engine Optimization (SEO)</li> </ul>
<b>SAC Code :</b>	00440354
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash, Cheque and Others (RTGS / NEFT)
<b>Purchasing :</b>	Cash, Cheque and Others (RTGS / NEFT)

**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Divulged					
<b>Customers :</b>	Corporates					
	<b>Reference :</b>	HT Media				
	<b>Name of the Person :</b>	Mr. Jitender (Marketing Manager)				
	<b>Contact No.:</b>	91-9958275571				
	<b>Email :</b>	<a href="mailto:jitender.kumar@hindustantimes.com">jitender.kumar@hindustantimes.com</a>				
	<b>Since How Long Known :</b>	Since 2014				
	<b>Maximum Limit Dealt :</b>	Depends				
	<b>Experience :</b>	<table border="1"> <tr> <td><b>Services</b></td> <td><b>Overall</b></td> </tr> <tr> <td>Good</td> <td>Good</td> </tr> </table>	<b>Services</b>	<b>Overall</b>	Good	Good
<b>Services</b>	<b>Overall</b>					
Good	Good					
	<b>Remark :</b>	Mr. Jitender (Marketing Manager) gave satisfactory response about subject.				

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<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2017 INR In Million</b>	<b>31.03.2016 INR In Million</b>																																					

	State Bank of India Credit Card	0.089	0.175
	<b>Total</b>	<b>0.089</b>	<b>0.175</b>

<b>Auditors :</b>	
<b>Name :</b>	Naresh Kalra and Associates Chartered Accountants
<b>Address :</b>	Saharanpur, Uttar Pradesh, India
<b>Membership No.:</b>	417101
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 6.114 Million
<b>Borrowed :</b>	--
<b>Total :</b>	INR 6.114 Million

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

Particulars			31.03.2018
Sales Turnover (Approximately)			24.200

Expected Sales (2018-2019): INR 40.000 Million

The above information has been parted by Mr. Gaurav Chopra (SEO Analyst)

**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
<b>EQUITY AND LIABILITIES</b>			
1] Proprietor's Capital		6.114	3.479
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
<b>NETWORTH</b>		<b>6.114</b>	<b>3.479</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		0.089	0.175
2] Unsecured Loans		0.020	0.020
<b>TOTAL BORROWING</b>		<b>0.109</b>	<b>0.195</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>6.223</b>	<b>3.674</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress		3.978	1.972
		0.000	0.000
<b>INVESTMENT</b>		2.720	4.461
DEFERRED TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		0.000	0.000
Sundry Debtors		1.097	0.945
Cash & Bank Balances		1.460	1.418
Other Current Assets		0.832	1.740

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	Loans & Advances		1.500	0.000
	<b>Total Current Assets</b>		<b>4.889</b>	<b>4.103</b>
<b>Less :</b>	<b>CURRENT LIABILITIES &amp; PROVISIONS</b>			
	Sundry Creditors		3.508	4.637
	Other Current Liabilities		1.856	2.225
	<b>Total Current Liabilities</b>		<b>5.364</b>	<b>6.862</b>
	<b>Net Current Assets</b>		<b>(0.475)</b>	<b>(2.759)</b>
	MISCELLANEOUS EXPENSES		0.000	0.000
	<b>TOTAL</b>		<b>6.223</b>	<b>3.674</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS		31.03.2017	31.03.2016
	<b>SALES</b>			
	Income		19.667	20.174
	Other Income		0.521	0.731
	<b>TOTAL</b>		<b>20.188</b>	<b>20.905</b>
<b>Less</b>	<b>EXPENSES</b>			
	Accounting charges		0.151	0.096
	Ad network expenses		7.153	8.380
	Audit fee		0.010	0.010
	Business promotion		0.163	0.164
	Computer maintenance expenses		0.122	0.249
	Electricity expenses		0.264	0.180
	Entertainment expenses		0.450	0.051
	Festival celebration expenses		0.061	0.048
	Fuel expenses		0.020	0.182
	Internet expenses		0.120	0.215
	Local conveyance		0.134	0.309
	Membership fee		0.000	0.001
	Miscellaneous expenses		0.061	0.085
	Newspaper and periodicals		0.009	0.016
	Office expenses		0.073	0.054
	Postage		0.026	0.007
	Printing and stationery		0.022	0.095
	Professional consultancy fee		0.018	0.016
	Project outsourcing expenses		3.047	0.696
	Recruitment expenses		0.025	0.181
	Rent paid		0.072	0.000
	Repair and maintenance		0.073	0.093
	Salary		5.456	6.598
	Software maintenance expenses		0.041	0.279

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	Software renewal expenses		0.012	0.000
	Staff welfare		0.222	0.260
	Telephone and mobile expenses		0.116	0.113
	Training expenses		0.000	0.170
	Tour and travelling expenses		0.053	0.221
	Web designing / Development		0.000	0.066
	Web maintenance expenses		0.032	0.010
	Web property purchase deferred		0.290	0.000
	Website promotion expenses		0.166	0.328
	<b>TOTAL</b>		<b>18.462</b>	<b>19.173</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION</b>		1.726	1.732
<b>Less</b>	<b>FINANCIAL EXPENSES</b>		0.080	0.012
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION</b>		1.646	1.720
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>		0.238	0.277
	<b>NET PROFIT/ (LOSS)</b>		<b>1.408</b>	<b>1.443</b>

**ADVERTISING PROMOTIONAL EXPENSES**

Years	INR in Million
2016-2017	NA
2015-2016	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		20.36	17.10
Account Receivables Turnover (Income / Sundry Debtors)		17.93	21.35
Inventory Turnover (Operating Income / Inventories)		0.00	0.00

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Asset Turnover (Operating Income / Net Fixed Assets)		0.43	0.88
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**LEVERAGE RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets		0.47	0.67
Debt Equity Ratio (Total Liability / Networth)		0.02	0.06
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.88	1.98
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.65	0.57
Interest Coverage Ratio (PBIT / Financial Charges)		21.58	144.33

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%	7.16	7.15
Return on Total Assets ((PAT / Total Assets) * 100)	%	12.15	13.70
Return on Investment (ROI) ((PAT / Networth) * 100)	%	23.03	41.48

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		0.91	0.60
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.91	0.60
G-Score Ratio Financial (Networth / Total Assets)		0.53	0.33
G-Score Ratio Debt (Debts / Equity Capital)		0.02	0.06

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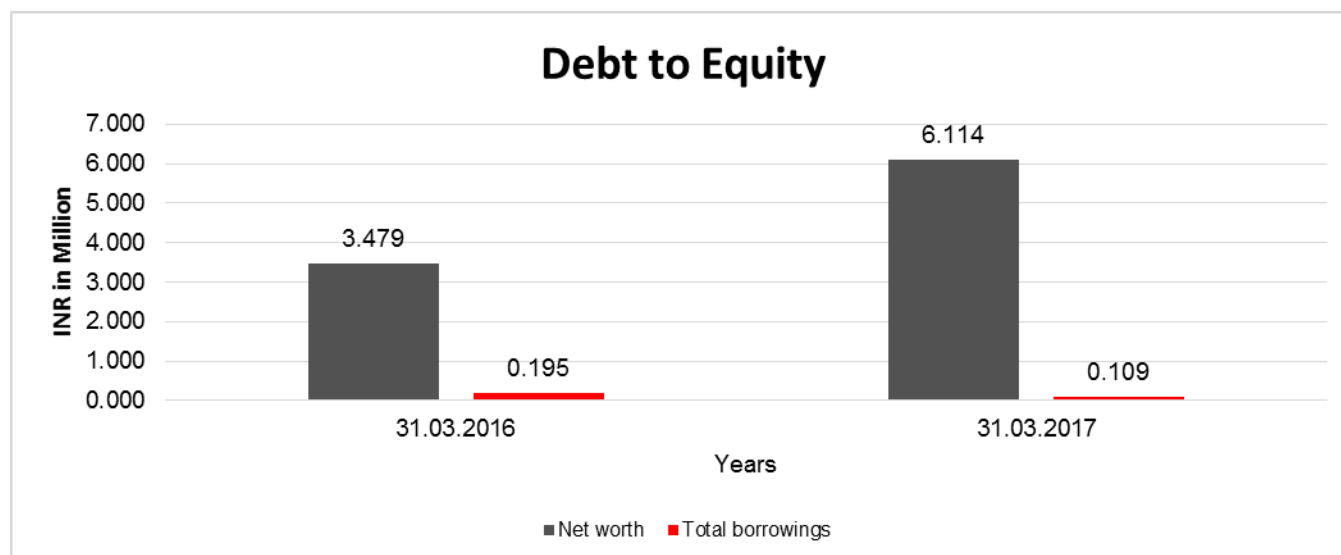
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.91	0.60
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*Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts*

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

**DEBT EQUITY RATIO**

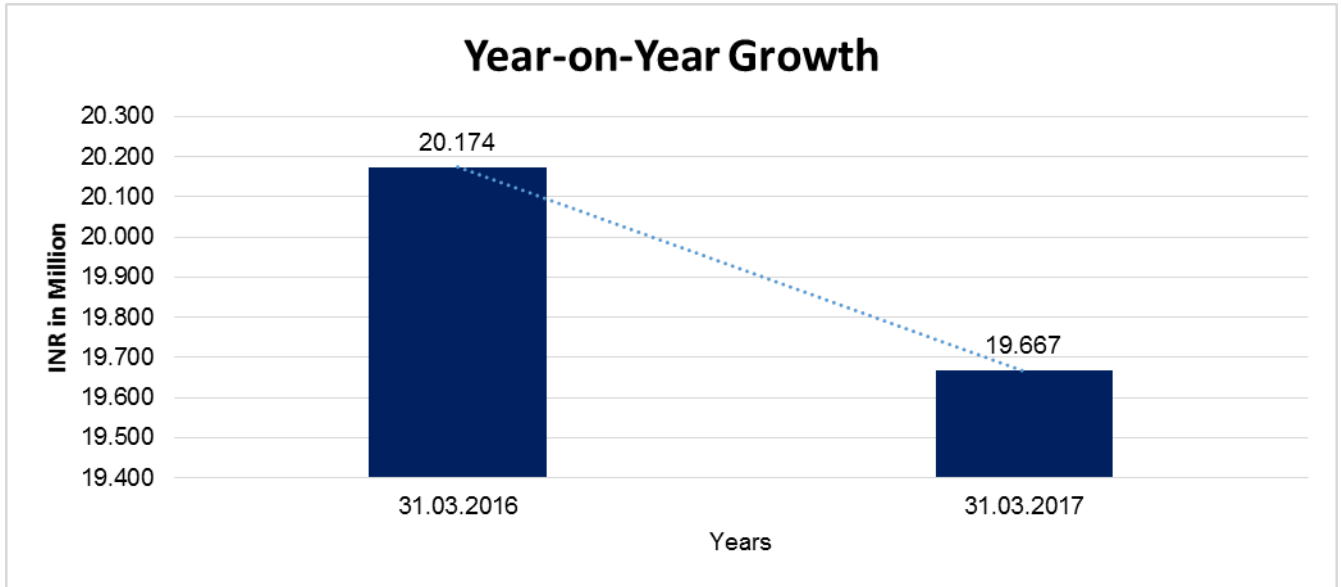
Particular		31.03.2016	31.03.2017
		INR In Million	INR In Million
Share Capital		3.479	6.114
Reserves & Surplus		0.000	0.000
<b>Net worth</b>		<b>3.479</b>	<b>6.114</b>
Secured Loans		0.175	0.089
Unsecured Loans		0.020	0.020
<b>Total borrowings</b>		<b>0.195</b>	<b>0.109</b>
<b>Debt/Equity ratio</b>		<b>0.056</b>	<b>0.018</b>



**YEAR-ON-YEAR GROWTH**

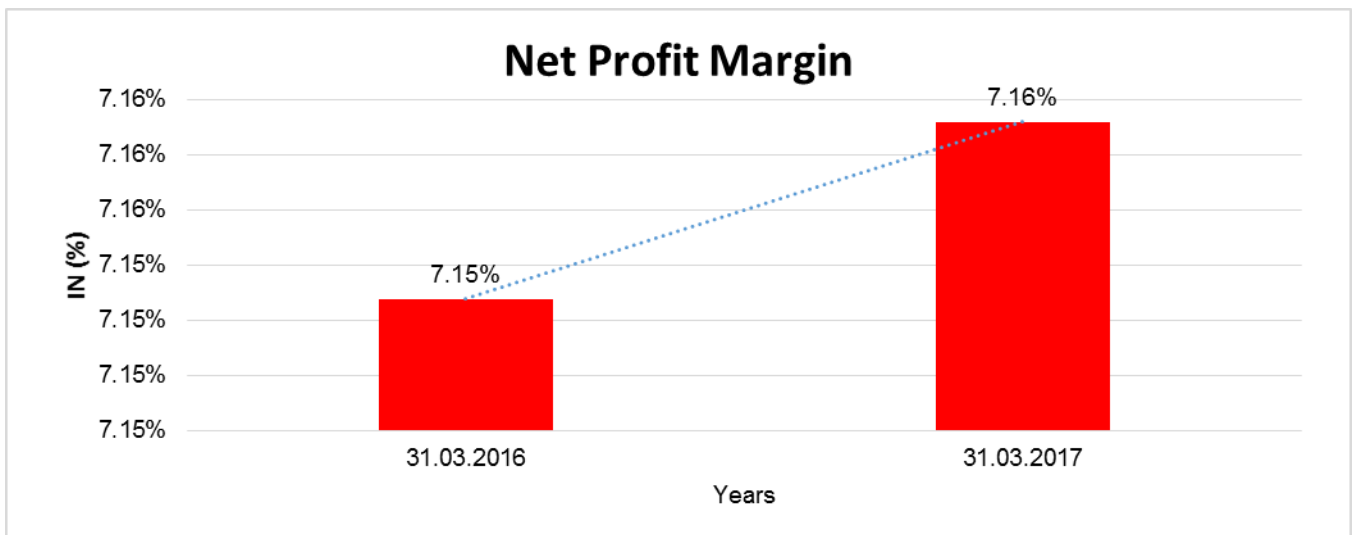
Year on Year Growth		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		20.174	19.667
			<b>(2.513)</b>

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**NET PROFIT MARGIN**

Net Profit Margin		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		20.174	19.667
Profit/(Loss)		1.443	1.408
		<b>7.15%</b>	<b>7.16%</b>



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**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	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	Yes
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	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	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last two years	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

**UNSECURED LOANS:**

PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
Yukti Sehgal	0.020	0.020
<b>Total</b>	<b>0.020</b>	<b>0.020</b>

**OBSERVATION POINTS**

<b>Name of Company :</b>	EWEB GUIDE	
<b>Address :</b>	Plot No 55-58, Near Mohiyal Bhawan, Punjabi Bagh, Saharanpur – 247001, Uttar Pradesh, India	
<b>Contact No.:</b>	91-7520334572	
<b>Person to whom we met:</b>	Mr. Deepak Garg	<b>Designation :</b> Manager
<b>Name Board :</b>	Sighted	
<b>Location:</b>	Easy	
<b>Landmark (If Any):</b>	Near Merry Dale Academy (Near Pani ki Tanki)	
<b>Total Floors of the building:</b>	Ground + 1 Floor	
<b>Subject situated on:</b>	1 <sup>st</sup> Floor	
<b>Locality:</b>	Residential	
<b>Area of premises :</b>	3600 sq. ft.	
<b>Area :</b>	Neutral	
<b>No. of employees seen at premises:</b>	10+	
<b>Visibility of Items :</b>	<ul style="list-style-type: none"> <li>• Computers</li> <li>• Air Conditioners</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>	
<b>Furniture Items sighted :</b>	Yes (Tables, Chair, Sofa)	

<b>Neighbour's Interview :</b>	On inquiry with local residents Mr. Ashok Bhatia and Mr. Prince Kumar, they both confirmed the existence of the subject on the given address.
<b>Proof of visit:</b>	Photograph

**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 71.85
UK Pound	1	INR 95.15
Euro	1	INR 84.68

**INFORMATION DETAILS**

Information Gathered by :	GYT
Analysis Done by :	VVKR
Report Prepared by :	NKT

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--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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