

MIRA INFORM REPORT

Report No. :	531528
Report Date :	28.09.2018

IDENTIFICATION DETAILS

Name :	HORA ART CENTRE PRIVATE LIMITED
Registered Office :	AG 1 89A DDA Flatsvikas Puri, New Delhi – 110018
Mob. No.:	91-9810112934 [Mr. Pradeep Hora]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.05.2001
CIN No.: [Company Identification No.]	U74300DL2001PTC110971
Capital Investment / Paid-up Capital :	INR 0.300 Million
IEC No.: [Import-Export Code No.]	0513063811
PAN No.: [Permanent Account No.]	AABCH2273C
GSTN : [Goods & Service Tax Registration No.]	09AABCH2273C1ZX [Uttar Pradesh] 27AABCH2273C1ZZ [Maharashtra]
Legal Form :	Private Limited Liability Company.
Line of Business :	Providing Printing Services. [Registered Activity]
No. of Employees :	Information declined by the management

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

Maximum Credit Limit :	USD 100000
Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2001 and it is engaged in providing comprehensive designing, pre-press and printing services to various industrial verticals.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year along with average profit margin during the year.</p> <p>The company possesses satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from its long and established track record of its business operations and well experienced management team.</p> <p>Payment seems to be regular.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</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

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

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 28.09.2018.

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 DENIED BY

Name :	Mr. Pradeep Hora
Designation :	Director
Contact No.:	91-9810112934
Date :	25.09.2018

LOCATIONS

Registered Office :	AG 1 89A DDA Flatsvikas Puri, New Delhi – 110018, India
Tel. No.:	Not Available
Mobile No.:	91-9810112934 [Mr. Pradeep Hora]
Fax No.:	Not Available
E-Mail :	accounts@horaart.in

DIRECTORS

As on 31.03.2018

Name :	Mr. Pradeep Hora		
Designation :	Director		
Address :	Tennessee Tower-402, Omaxe Forest Near India Tv Office, Sector-92, Noida – 201305, Uttar Pradesh, India		
Date of Appointment :	24.05.2001		
DIN No.:	00187529		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U18101DL2003PTC123422	HORA SYNTEX PRIVATE LIMITED	09/12/2003	-
U74899DL2005PTC141776	H P S INFOTECH SERVICES PRIVATE LIMITED	22/01/2016	-
Name :	Mr. Sanjay Hora		
Designation :	Director		
Address :	H-501, Pearl Gateway Towers Sector-44, Noida – 201305, Uttar Pradesh, India		
Date of Appointment :	24.05.2001		
DIN No.:	00188310		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U18101DL2003PTC123422	HORA SYNTEX PRIVATE LIMITED	09/12/2003	-

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U74899DL2005PTC141776	H P S INFOTECH SERVICES PRIVATE LIMITED	22/01/2016	-
Name :	Mr. Toni Hora		
Designation :	Director		
Address :	H-46 Sector-41, Noida – 201305, Uttar Pradesh, India		
Date of Appointment :	01.04.2009		
DIN No.:	02840320		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	% of holding
Sanjay Hora	15000	50.00
Pradeep Hora	15000	50.00
Total	30000	100.00

Share holding pattern

■ Sanjay Hora ■ Pradeep Hora



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
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Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Providing Printing Services. [Registered Activity]	
Products :	Item Code No.	Product Description
	99891219	Manufacturing Services, Publishing, Printing And Reproduction Services, Materials Recovery Services
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
Exports :	Not Available	
Imports :	Not Available	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	

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Bankers :	Bank Name	Citi Bank N.A.	
	Branch	Jeevan Bharti Building, 4th Floor124 Connaught Circus, Connaught Place, New Delhi – 110001, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
Remarks (If any)	--		

Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Citi Bank N.A. Delhi	0.266	1.573
	Loan from ICICI	0.000	0.078
	Citi Bank N.A. Delhi	0.000	4.792
	Loan from ICICI	0.238	0.396
	Loan from ICICI	0.237	0.397
	Total	0.741	7.236

Auditors :	
Name :	Ashok Garg Chartered Accountants
Address :	A-658, Sector-19, Noida – 201301, Uttar Pradesh, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAEPK4950D
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
30000	Equity Shares	INR 10/- each	INR 0.300 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.300	0.300	0.300
(b) Reserves & Surplus	61.790	43.783	31.120
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	62.090	44.083	31.420
(3) Non-Current Liabilities			
(a) long-term borrowings	9.957	8.452	28.970
(b) Deferred tax liabilities (Net)	4.045	3.462	3.245
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	14.002	11.914	32.215
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	55.438	43.284	35.661
(c) Other current liabilities	29.895	11.814	9.245
(d) Short-term provisions	8.106	5.868	1.442
Total Current Liabilities (4)	93.439	60.966	46.348
TOTAL	169.531	116.963	109.983
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	86.800	59.185	55.622
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	86.800	59.185	55.622
(2) Current assets			
(a) Current investments	0.437	0.437	0.437
(b) Inventories	8.055	7.792	8.020
(c) Trade receivables	54.857	43.454	39.577
(d) Cash and cash equivalents	7.849	2.360	1.795
(e) Short-term loans and advances	11.533	3.735	4.532
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	82.731	57.778	54.361
TOTAL	169.531	116.963	109.983

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	381.391	284.073	236.285
	Other Income	6.252	1.629	3.092
	TOTAL	387.643	285.702	239.377
	Less EXPENSES			
	Cost of Materials Consumed	287.866	209.888	188.701
	Purchases of Stock-in-Trade	0.000	1.612	4.169
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	40.187	26.372	20.699
	Employees benefits expense	11.794	11.636	7.569
	Other expenses	15.465	12.398	8.314
	TOTAL	355.312	261.906	229.452
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	32.331	23.796	9.925
	Less FINANCIAL EXPENSES	0.196	0.420	0.626
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	32.135	23.376	9.299
	Less DEPRECIATION/ AMORTISATION	5.439	4.628	2.969
	PROFIT/ (LOSS) BEFORE TAX	26.696	18.748	6.330

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Less	TAX	8.689	6.085	1.900
	PROFIT/ (LOSS) AFTER TAX	18.007	12.663	4.430
	Earnings / (Loss) Per Share (INR)	600.25	422.1	147.67

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	52.50	55.83	61.14
Account Receivables Turnover (Income / Sundry Debtors)	6.95	6.54	5.97
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	70.29	74.70	67.49
Inventory Turnover (Operating Income / Inventories)	4.01	3.05	1.24
Asset Turnover (Operating Income / Net Fixed Assets)	0.37	0.40	0.18

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.61	0.59	0.68
Debt Equity Ratio	0.16	0.19	0.92

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.50	1.38	1.48
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.40	1.34	1.77
Interest Coverage Ratio (PBIT / Financial Charges)	164.95	56.66	15.85

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	4.72	4.46	1.87
Return on Total Assets ((PAT / Total Assets) * 100)	%	10.62	10.83	4.03
Return on Investment (ROI) ((PAT / Networth) * 100)	%	29.00	28.73	14.10

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.89	0.95	1.17
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.80	0.82	1.00
G-Score Ratio Financial (Networth / Total Assets)		0.37	0.38	0.29
G-Score Ratio Debt (Debts / Equity Capital)		33.19	28.17	96.57
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.89	0.95	1.17

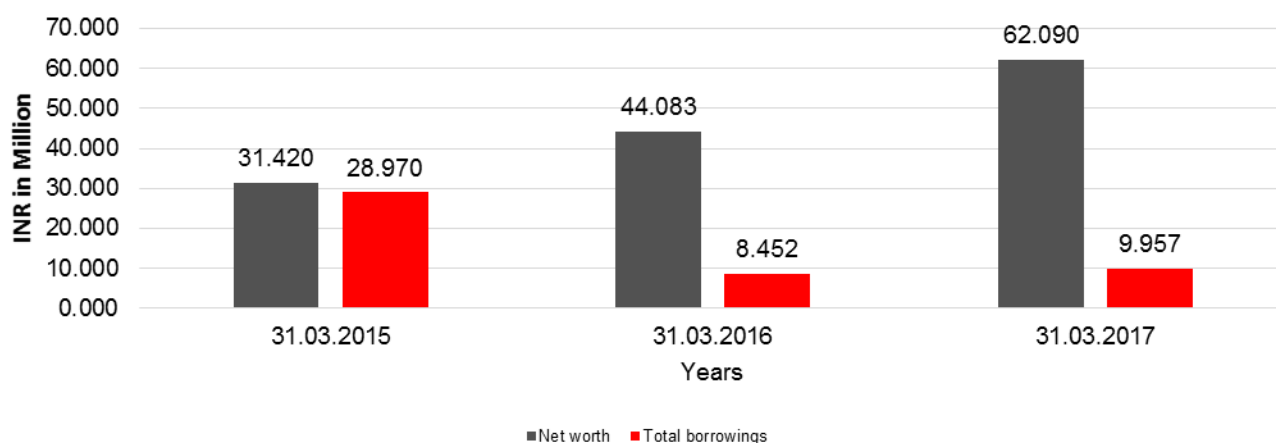
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.300	0.300	0.300
Reserves & Surplus	31.120	43.783	61.790
Share Application money pending allotment	0.000	0.000	0.000
Net worth	31.420	44.083	62.090
long-term borrowings	28.970	8.452	9.957
Short term borrowings	0.000	0.000	0.000
Total borrowings	28.970	8.452	9.957
Debt/Equity ratio	0.922	0.192	0.160

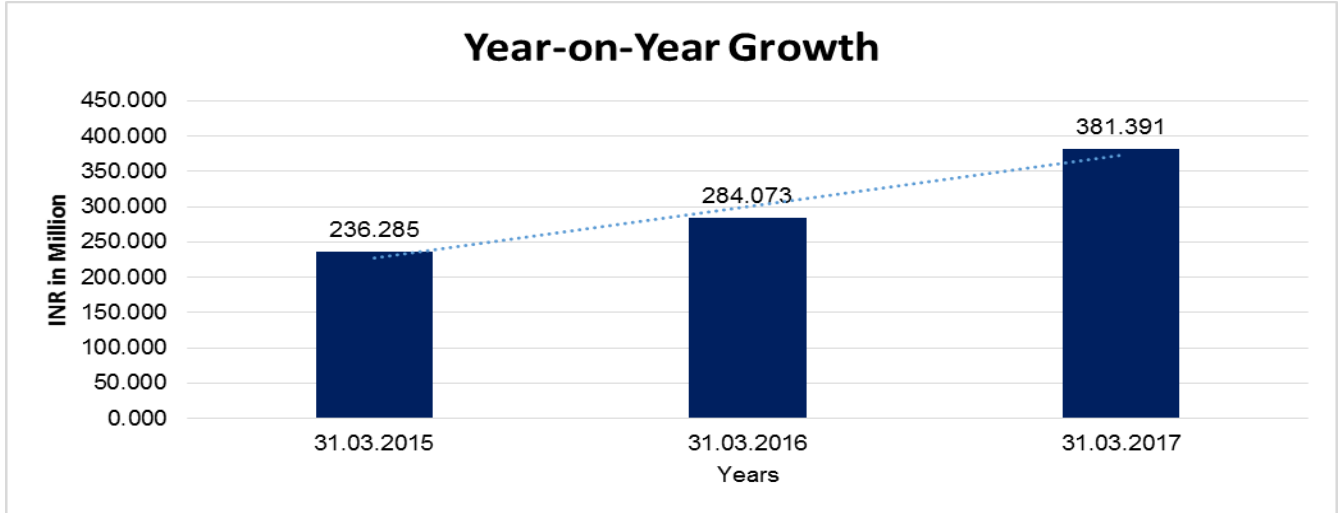
Debt to Equity



YEAR-ON-YEAR GROWTH

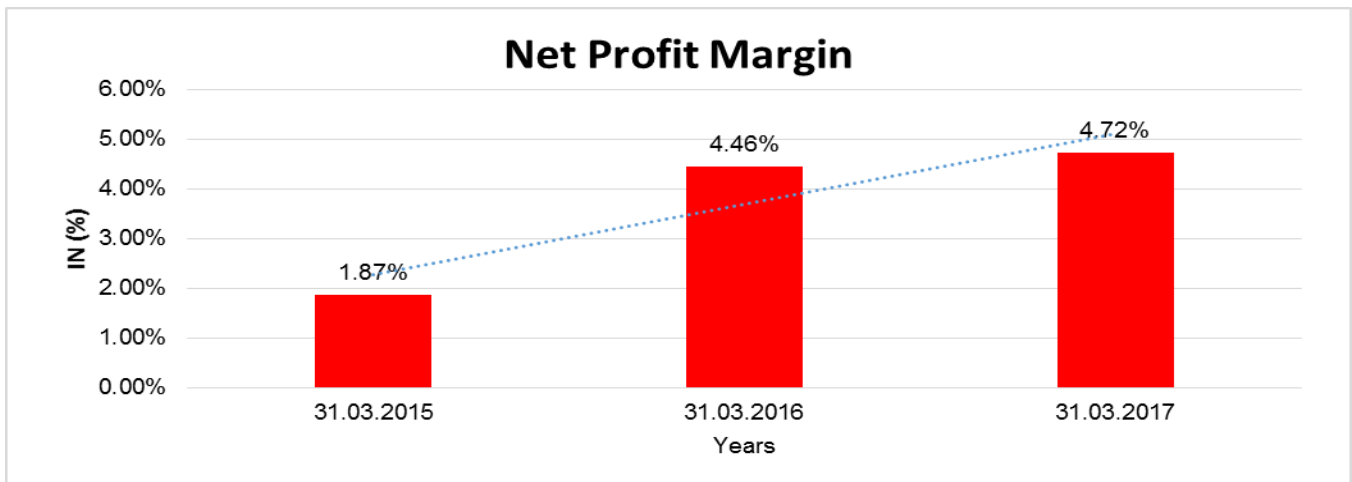
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	236.285	284.073	381.391
		20.225	34.258

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	236.285	284.073	381.391
Profit	4.430	12.663	18.007
	1.87%	4.46%	4.72%



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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 -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
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	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
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	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

BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/STATE OF COMPANY'S AFFAIR:

During the year, the company's balance sheet as at March 31, 2017 reflected a position with a net worth of INR 62.090 Million for the financial year 2016-17. There are other income of INR 6.252 Million. (FY 2015-16 INR 1.629 Million). Thus, there is an increase of INR 4.622 Million than last year.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
From Related party and directors		
Sanjay Hora	4.608	0.608
Pradeep Hora	4.608	0.608
Total	9.216	1.216

INDEX OF CHARGES:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	B94305984	10472347	Citibank N.A	19/12/2013	-	-	7000000.0	Jeevan Bharti Building, 4th Floor124 Connaught Circus, Connaught PlaceNew DelhiDL110001IN
2	B94307410	10472352	Citibank N.A	19/12/2013	-	-	4007678.0	Jeevan Bharti Building, 4th Floor124 Connaught Circus, Connaught PlaceNew DelhiDL110001IN
3	A42395954	10114137	CITI BANK N.A.	30/07/2008	-	-	7400000.0	CITITOWER, 61, DR. S. S. RAO ROADPAREL,MUMBAIMH400012IN
4	G37285095	10107770	CITI BANK N.A.	01/07/2008	-	15/02/2017	9999000.0	GROUND FLOOR No. - 2, CLUB HOUSE ROADANNA SALAICHENNAITN6000021IN
5	G37286473	10474580	Citibank N.A	19/12/2013	-	15/02/2017	2853328.0	Jeevan Bharti Building, 4th Floor124 Connaught Circus, Connaught PlaceNew DelhiDL110001IN
6	G37285848	10212425	CITIBANK	29/03/2010	-	15/02/2017	7000000.0	4TH FLOOR, JEEVAN BHARTI BUILDING124,

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			N.A.					CANNAUGHT PLACENEW DELHIDL110001IN
7	C41400 953	900505 44	STATE BANK OF INDIA	08/04/2 004	-	27/01/20 15	2396647.0	SECTOR - 2NOIDAUPIN
8	C41399 155	101019 54	STATE BANK OF INDIA	26/03/2 008	-	27/01/20 15	1000000.0	SECTOR- 18NOIDAUP201301IN
9	A931159 05	900504 84	STATE BANK OF INDIA	18/03/2 004	-	04/08/20 10	396647.0	SECTOR - 2NOIDAUPIN
10	A931156 65	800452 10	STATE BANK OF INDIA	18/03/2 004	26/03/ 2008	04/08/20 10	6000000.0	SECTOR- 18NOIDAUP201301IN

FIXED ASSETS

- Land
- Building
- Air Conditioner
- Computer and Printer
- Office Equipment
- Furniture and Fixture
- Generator
- Plant and Machinery
- Refrigerator
- Vehicles

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 72.50
UK Pound	1	INR 95.29
Euro	1	INR 85.16

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	VIVR
Report Prepared by :	JYO

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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