

MIRA INFORM REPORT

Report No. :	513839
Report Date :	03.08.2018

IDENTIFICATION DETAILS

Name :	PROMILA DISTRIBUTORS
Registered Office :	Rajhati Bandar Hooghly, P.O. Raghathi Bandar, P.S. Khanakul, Hoogly – 712417, West Bengal
Mobile No.:	91-9732627632 (Mr. Gurudas Dey)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	1989
Capital Investment / Paid-up Capital :	INR 3.196 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.]	ADAPD2703L
GSTN : [Goods & Service Tax Registration No.]	19ADAPD2703L1ZU
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer of Pharmaceuticals Products. (Confirmed by management)
No. of Employees :	08 (Approximately)

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 9000
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 1989 as a proprietorship firm and it is having satisfactory track records.</p> <p>It is a dealer of pharmaceutical products.</p> <p>For the financial year 2017, the firm has increased in its revenue from operations as compared to previous year and maintained average profitability margin of 1.55%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base along with liquidity position.</p> <p>The firm also derives strength from its established track records of business operations and improvement in the revenue as well as profitability profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>Note:</p> <p>Site visit was conducted at the address which you have provided. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. Gurudas Dey (Proprietor) of the firm and confirmed the existence at the given address.</p> <p>As per our executive observation, location of the firm is easy to find. It is a 4 storey building and firm is situated on 3rd floor. Locality appears to be commercial. Area seems to be neutral.</p> <p>Area of the premises was 1200 approx. (SQ.FT) and 03 approx. employees were sighted into premises.</p> <p>Name board of the firm was sighted at the given address.</p>

NOTES :

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

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 03.08.2018

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. Gurudas Dey
Designation :	Proprietor
Contact No.:	91-9732627632
Date :	01.08.2018

LOCATIONS

Registered Office :	Rajhathi Bandar Hooghly, P.O. Raghati Bandar, P.S. Khanakul, Hoongly – 712417, West Bengal, India
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Tel. No.:	Not Available
Mobile No.:	91-9732627632 (Mr. Gurudas Dey)
Fax No.:	Not Available
E-Mail :	promiladistributors@gmail.com
Area :	1200 Sq. ft. (As per site visit)
Locality :	Commercial (As per site visit)

SOLE PROPRIETOR/

Name :	Mr. Gurudas Dey
Designation :	Proprietor
Address :	Mamakpur, P.O. Rajhati Bandar, P.S. Khanakul, District Hoogly – 712417, West Bengal, India
Date of Birth/Age :	18.11.1965
PAN No. :	ADAPD2703L

BUSINESS DETAILS

Line of Business :	Dealer of Pharmaceuticals Products. (Confirmed by management)
Products :	Pharmaceuticals Products
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> • Intas Pharmaceuticals Limited • Mankind Pharma
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Credit
Purchasing :	Credit

GENERAL INFORMATION

Suppliers :	Reference :	<ul style="list-style-type: none"> • Mankind Pharma • Intas Pharmaceuticals
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--

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	Experience :	--																																		
	Remark:	--																																		
Customers :	Wholesalers and Retailer																																			
	Reference :	Himalaya and Distributors																																		
	Name of the Person :	--																																		
	Contact No.:	--																																		
	Since How Long Known :	--																																		
	Maximum Limit Dealt :	--																																		
	Experience :	--																																		
	Remark:	--																																		
No. of Employees :	08 (Approximately)																																			
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>Axis Bank Limited</td> </tr> <tr> <td>Branch</td> <td>Link Road, Arambagh, Hoogly – 712601, West Bengal, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>--</td> </tr> <tr> <td>Contact Number</td> <td>91-3211-254288 (Continuously ringing)</td> </tr> <tr> <td>Name of Account Holder</td> <td>--</td> </tr> <tr> <td>Account Number</td> <td>912020027169056</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>--</td> </tr> <tr> <td>Account Operation</td> <td>--</td> </tr> <tr> <td>Remarks (If any)</td> <td>--</td> </tr> </table> <table border="1"> <tr> <td>Bank Name</td> <td>UCO Bank</td> </tr> <tr> <td>Branch</td> <td>Rajhati Bandar, District Hoogly, West Bengal, India</td> </tr> <tr> <td>Account Number</td> <td>07260200002086</td> </tr> </table> <table border="1"> <tr> <td>Bank Name</td> <td>Bandhan Bank Limited</td> </tr> <tr> <td>Branch</td> <td>Madhyarang Branch</td> </tr> <tr> <td>Account Number</td> <td>10170001210159</td> </tr> </table>		Bank Name	Axis Bank Limited	Branch	Link Road, Arambagh, Hoogly – 712601, West Bengal, India	Person Name (With Designation)	--	Contact Number	91-3211-254288 (Continuously ringing)	Name of Account Holder	--	Account Number	912020027169056	Account Since (Date/Year of Account Opening)	--	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	--	Account Operation	--	Remarks (If any)	--	Bank Name	UCO Bank	Branch	Rajhati Bandar, District Hoogly, West Bengal, India	Account Number	07260200002086	Bank Name	Bandhan Bank Limited	Branch	Madhyarang Branch	Account Number	10170001210159
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Auditors :	<table border="1"> <tr> <td>Name :</td> <td>Arup Kumar Kundu and Company Chartered Accountant</td> </tr> </table>		Name :	Arup Kumar Kundu and Company Chartered Accountant																																
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Memberships :	Not Available																																			

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Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

CAPITAL:		INR in Million
As per Last Ac/c		2.583
Add: Net Profit B/D		0.567
- Net Profit (Retail)		0.273
- FD Interest		0.019
- LPG Subsidy		0.001
- Bank Interest		0.007
		3.450
Less: Drawing		
- Self	0.120	
- L.I.P.	0.103	
- Adv. L Tax	0.015	
- S.A. I. Tax	0.017	0.254
Total		3.196

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Capital Account	3.196	2.583	1.729
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	3.196	2.583	1.729
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.000	0.000	0.000
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	3.196	2.583	1.729
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	2.756	2.778	0.280
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.245	0.246	1.015
Sundry Debtors	0.089	0.000	0.142
Cash & Bank Balances	3.117	1.584	1.138
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.000	0.000
Total Current Assets	3.451	1.830	2.295
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	1.321	1.367	0.838
Other Current Liabilities	1.680	0.650	0.000
Provisions	0.010	0.008	0.008
Total Current Liabilities	3.011	2.025	0.846
Net Current Assets	0.440	(0.195)	1.449
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	3.196	2.583	1.729

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	36.556	22.059	18.557
	Other Income	0.000	0.000	0.000
	TOTAL	36.556	22.059	18.557
Less	EXPENSES			
	Cost of Materials Consumed	35.113	21.069	17.701
	Purchases of Stock-in-Trade	0.000	0.000	0.000
	Carriage Inward	0.079	0.051	0.043
	General Charges	0.028	0.021	0.019
	Conveyance	0.030	0.022	0.018
	Printing and Stationery	0.006	0.004	0.004
	Profession Tax	0.003	0.002	0.000
	Car Insurance	0.005	0.005	0.005
	Telephone and Mobile Charges	0.011	0.010	0.012
	Periodicals Charges	0.003	0.003	0.003
	Maharat Exps.	0.008	0.007	0.007
	Light and Fan	0.023	0.011	0.008
	Rent	0.068	0.068	0.018
	Donations and Subscription	0.001	0.002	0.001
	Car Registration	0.025	0.000	0.000
	Salary	0.301	0.194	0.182
	Repair and Maintenance	0.026	0.023	0.019
	Car Expenses	0.057	0.050	0.038
	Staff Insurance	0.035	0.028	0.025
	Carriage Outward	0.079	0.057	0.056
	Courier Charges	0.008	0.003	0.002
	Drug License Fees	0.000	0.000	0.003
	Motor Cycle Insurance	0.002	0.001	0.000
	Bonus	0.025	0.016	0.015
	Accounting Charges	0.018	0.006	0.006
	Audit Fees	0.010	0.008	0.008
	TOTAL	35.964	21.661	18.193
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.592	0.398	0.364

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Less	FINANCIAL EXPENSES	0.003	0.008	0.002
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.589	0.390	0.362
Less/ Add	DEPRECIATION/ AMORTISATION	0.022	0.026	0.031
	NET PROFIT	0.567	0.364	0.331

The above information has been parted by Mr. Gurudas Dey (Proprietor)

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.89	0.00	2.79
Account Receivables Turnover (Income / Sundry Debtors)	410.74	0.00	130.68
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	13.73	23.68	17.28
Inventory Turnover (Operating Income / Inventories)	2.42	1.62	0.36
Asset Turnover (Operating Income / Net Fixed Assets)	0.21	0.14	1.30

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.49	0.44	0.33
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)	0.94	0.78	0.49
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.86	1.08	0.16
Interest Coverage Ratio (PBIT / Financial Charges)	197.33	49.75	182.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.55	1.65	1.78
Return on Total Assets ((PAT / Total Assets) * 100)	%	9.13	7.90	12.85
Return on Investment (ROI) ((PAT / Networth) * 100)	%	17.74	14.09	19.14

SOLVENCY RATIOS

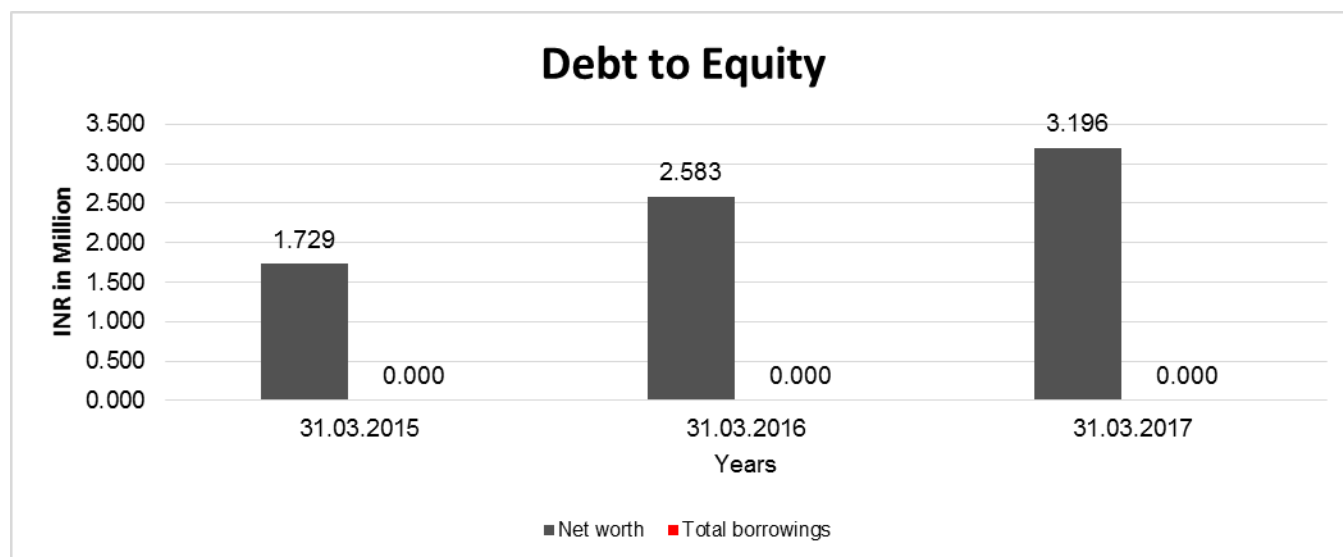
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.15	0.90	2.71
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.06	0.78	1.51
G-Score Ratio Financial (Networth / Total Assets)		0.51	0.56	0.67
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.15	0.90	2.71

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

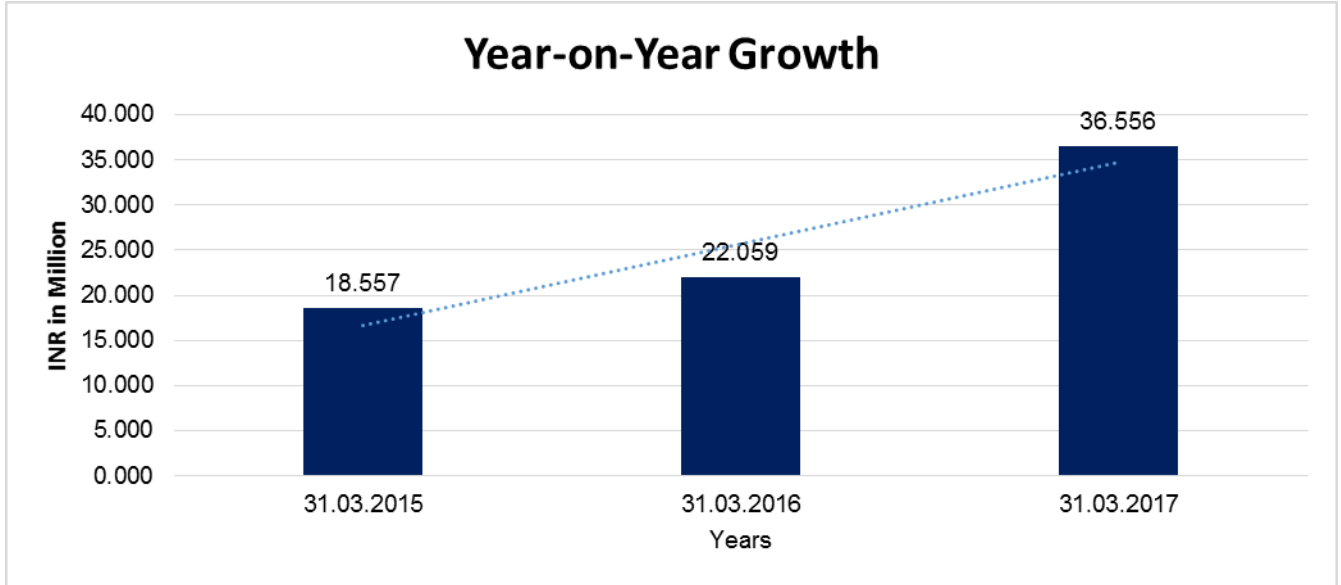
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Capital Account	1.729	2.583	3.196
Reserves & Surplus	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	1.729	2.583	3.196
Secured Loan	0.000	0.000	0.000
Unsecured Loan	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

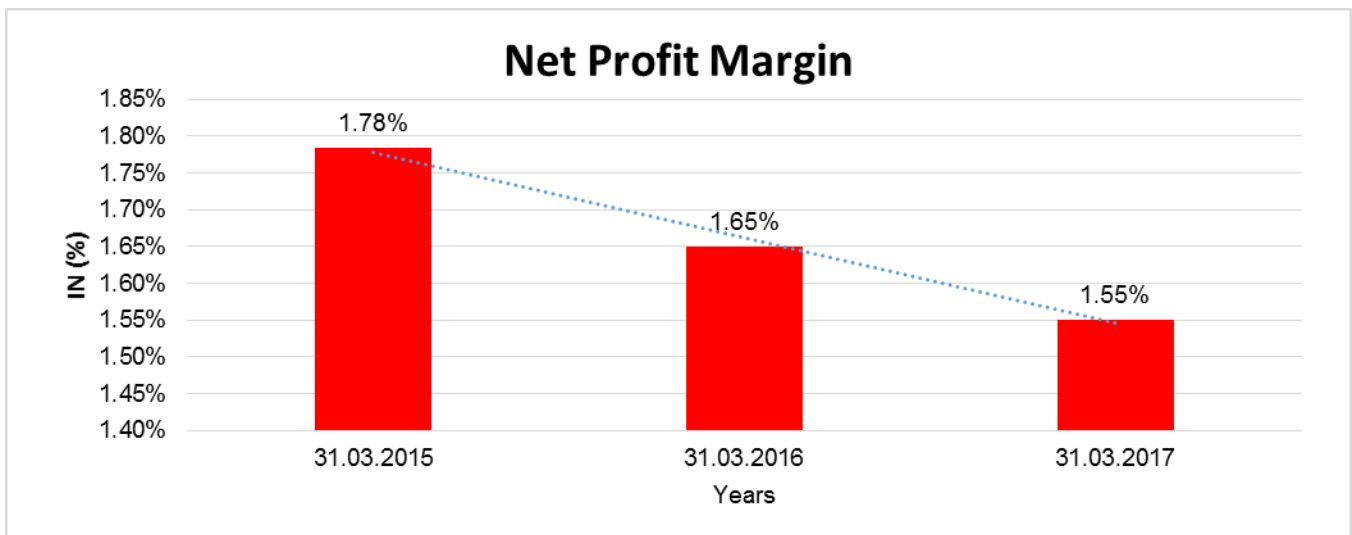
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	18.557	22.059	36.556
		18.872	65.719

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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	18.557	22.059	36.556
Profit	0.331	0.364	0.567
	1.78%	1.65%	1.55%



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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 – Legal Form	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	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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	No
29	Profitability for last three 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

FIXED ASSETS

- Land
- Shop Room
- Furniture and Fixture
- Refrigerator
- Maruti Suzuki

OBSERVATION POINTS

Name of Company :	PROMILA DISTRIBUTORS
Address :	Rajhati Bandar Hooghly, P.O. Raghathi Bandar, P.S. Khanakul, Hoogly – 712417, West Bengal, India
Mobile No.:	91-9732627632
Person to whom we met:	Mr. Gurudas Dey (Proprietor)
Name Board:	Sighted
Location:	Easy
Total Floors of the building:	4 Floors
Subject situated on:	3 rd Floor
Locality:	Commercial
Area of Premises :	1200 sq. ft.
Area:	Neutral
No. of Employees seen at Premises :	3 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Fax Machine • Computer • Xerox Machine • Office Equipment
Furniture items sighted:	Yes
Proof of visit:	Photograph

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 68.35
UK Pound	1	INR 89.52
Euro	1	INR 79.57

INFORMATION DETAILS

Information Gathered by :	SPR
Analysis Done by :	PRA
Report Prepared by :	SUJ

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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