

MIRA INFORM REPORT

Report No. :	513931.3
Report Date :	16.08.2018

IDENTIFICATION DETAILS

Name :	ANAND MEDICINES
Registered Office :	47, Haribhai's Dehla, Prem Gate, Ahmedabad – 380016, Gujarat
Mobile No.:	91-9898408969 (Mr. Chirag Nareshbhai Shah)
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment:	01.04.1999
Capital Investment :	INR 4.876 Million
PAN No.: [Permanent Account No.]	AAFFA4847A
GSTN : [Goods & Service Tax Registration No.]	24AAFFA4847A1ZY
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Trader and Dealer of Medicines. (Confirmed by management)
No. of Employees :	02 (Approximately) (At site visit)

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 14000 (In INR 964110.00)
Status :	Satisfactory

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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 2

Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Mr. Chirag Nareshbhai Shah (Partner) has only confirmed that the subject is a partnership concern and is a trader and dealer of medicines and further denied to provide any information.</p> <p>As per information gathered from other sources, it is was established in the year 1999.</p> <p>For the financial year 2017, the concern achieved decent revenue from its operations but has reported a low profit margin of 0.70%.</p> <p>The satisfactory financial risk profile of the company is marked by comfortable capital base along with negligible debt level.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note 1: Earlier when we had prepared the report, Mr. Chirag Nareshbhai Shah had claimed that the subject is a proprietorship concern and he is the proprietor but now Mr. Chirag Nareshbhai Shah has confirmed that the subject is a partnership concern and he is the partner.</p> <p>Note 2: Site visit was conducted at the address which you have provided. Our executive has successfully traced the subject on the given address.</p> <p>At the premises, our executive met one of the employee who confirmed subject's existence on the given address.</p> <p>As per our executive's observation, it is a 1 storey building and subject is situated on ground floor. Number of employees sighted at the premises were 2. Locality seems to be residential cum commercial and area appears to be neutral. Location was easy to find.</p> <p>Name board of the subject was not sighted at the premises instead name board of "Anand Medical Stores" was sighted.</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)
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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 3

India	A1	A1
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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 16.08.2018

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 DENIED BY

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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 4

Name :	Mr. Chirag Shah
Designation :	Partner
Contact No.:	91-9898408969
Date :	06.08.2018

LOCATIONS

Registered Office :	47, Haribhai's Dehla, Prem Gate, Ahmedabad – 380016, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9898408969 (Mr. Chirag Nareshbhai Shah)
Fax No.:	Not Available
Locality:	Residential cum Commercial (At site visit)

PARTNERS

Name :	Mr. Chirag Nareshbhai Shah
Designation :	Partner
PAN No.:	ALWPS7750A
Name :	Mr. Sandip Mehta
Designation :	Partner
Name :	Mr. Nareshbhai Shah
Designation :	Partner
Name :	Mr. Rutul Sandip Mehta
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Trader and Dealer of Medicines. (Confirmed by management)
Products :	Medicines
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available

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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 5

Terms :	Not Divulged
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GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	02 (Approximately) (At site visit)	
Bankers :	Bank Name	Kotak Mahindra Bank Limited
	Branch	Not Divulged
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	3511158789 (Not confirmed with banker)
	IFSC Code	KKBK0000838
	MICR Code	380480512
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--
	Bank Name	Nutan Nagarik Sahakari Bank Limited
	Branch	Not Divulged
	Person Name (With Designation)	--
	Contact Number	--

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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 6

	Name of Account Holder	--
	Account Number	004111500003811 (Not confirmed with banker)
	IFSC Code	NNSB0128004
	MICR Code	380128004
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--
	Bank Name	Nutan Nagarik Sahakari Bank Limited
	Branch	Not Divulged
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	004138230009102 (Not confirmed with banker)
	IFSC Code	NNSB0128004
	MICR Code	380128004
	Account Since (Date/Year of Account Opening)	--
Average Balance Maintained (If Possible)	--	
Credit Facilities Enjoyed (If any)	--	
Account Operation	--	
Remarks (If any)	--	

Auditors :	
Name :	Tushar K. Shah and Associates Chartered Accountants
Address :	Ahmedabad, Gujarat, India
M.No.:	123374
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Divulged

CAPITAL STRUCTURE

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As on 31.03.2017

Capital Investment :	
Owned :	INR 4.876 Million
Borrowed :	--
Total :	INR 4.876 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017
SHAREHOLDERS FUNDS		
1] Partner's Capital		4.876
2] Share Application Money		0.000
3] Reserves & Surplus		0.000
4] (Accumulated Losses)		0.000
NETWORTH		4.876
LOAN FUNDS		
1] Secured Loans		0.501
2] Unsecured Loans		4.610
TOTAL BORROWING		5.111
DEFERRED TAX LIABILITIES		0.000
TOTAL		9.987
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		0.395
Capital work-in-progress		0.000
INVESTMENT		0.443
DEFERRED TAX ASSETS		0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories		}
Sundry Debtors		
Cash & Bank Balances		
Other Current Assets		
Loans & Advances		
Total Current Assets		19.300
Less : CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors		}
Other Current Liabilities		
Provisions		
Total Current Liabilities		10.151
Net Current Assets		9.149
MISCELLANEOUS EXPENSES		0.000

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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 9

TOTAL			9.987
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PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2017
SALES			
	Income		74.662
	Other Income		1.328
	TOTAL		75.990
Less	EXPENSES		
	Cost of Goods Sold		72.300
	VAT Paid		0.162
	Audit Fees		0.008
	Computer Maintenance Expenses		0.007
	Courier and Transport		0.063
	Donation A/c		0.010
	Electric Expenses		0.045
	Legal and Professional Expenses		0.024
	Municipal Tax		0.017
	Office Expense		0.113
	Partners Remuneration		0.915
	Partners Interest		0.415
	Professional Tax		0.005
	Salary Expenses		1.089
	Stationery Expenses		0.013
	Stock Insurance Expenses		0.002
	Telephone Expenses		0.028
	Tender Fees		0.018
	Vehicle Expenses		0.089
	TOTAL		75.323
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		0.667
Less	FINANCIAL EXPENSES		0.141
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION		0.526
Less/ Add	DEPRECIATION/ AMORTISATION		0.000
	NET PROFIT/ (LOSS) FOR THE YEAR		0.526

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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			31.03.2017
Asset Turnover (Operating Income / Net Fixed Assets)			1.69

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)			0.76
Debt Equity Ratio (Total Liability / Networth)			1.05
Current Liabilities to Networth (Current Liabilities / Net Worth)			3.03
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.08
Interest Coverage Ratio (PBIT / Financial Charges)			4.73

PROFITABILITY RATIOS

PARTICULARS			31.03.2017
Net Profit Margin [(PAT / Sales) * 100]	%		0.70
Return on Total Assets ((PAT / Total Assets) * 100)	%		2.61
Return on Investment (ROI) ((PAT / Networth) * 100)	%		10.79

SOLVENCY RATIOS

PARTICULARS			31.03.2017
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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 11

Current Ratio (Current Assets / Current Liabilities)			1.31
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.31
G-Score Ratio Financial (Networth / Total Assets)			0.24
G-Score Ratio Debt (Debts / Equity Capital)			1.05
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.31

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	No
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	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
15	Export/import details (if applicable)	No
16	No. of employees (At site visit)	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
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	No

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ANAND MEDICINES - 513931.3 (SUPPLEMENTARY REPORT)

PAGE NO. : 12

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	No
35	Negative Reporting by Auditors in the Annual Report	No

OBSERVATION POINTS

Company Name :	ANAND MEDICINES
Address :	47, Haribhai's Dehla, Prem Gate, Ahmedabad – 380016, Gujarat, India
Person to whom we met :	Staff (Name not divulged)
Name Board :	Not Sighted (Sighted name board of "Anand Medical Stores")
Location :	Easy
Landmark (If any) :	Prem Darwaja
Total floors of the building :	Ground + 1 Floor
Subject situated on :	Ground Floor
Locality:	Residential cum Commercial
Area :	Neutral
No. of employees seen at premises :	02
Visibility Items :	<ul style="list-style-type: none"> • Computer
Proof of visit :	Photographs

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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 70.26
UK Pound	1	INR 89.41
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	SHL
Analysis Done by :	PRY
Report Prepared by :	SUD

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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