

MIRA INFORM REPORT

Report No. :	525549
Report Date :	22.08.2018

IDENTIFICATION DETAILS

Name :	MITTAL DRUG DISTRIBUTORS
Registered Office :	A T Road, Mittal House, 2 nd Floor, Tinsukia – 786125, Assam
Mobile No.:	91-374-2337351
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	1970
Capital Investment :	INR 21.840 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.]	AACFM3729N
GSTN : [Goods & Service Tax Registration No.]	18AACFM3729N1ZW
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Trader and Distributor of Medicine. [Confirmed by Management]
No. of Employees :	50 [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 62400
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 1970 as a partnership firm and it is having satisfactory track records.</p> <p>It is a trader and distributor of medicines.</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 3.88%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and low debt balance sheet.</p> <p>Further, the firm also derives strength from its long standing track records of business operations and improvement in the revenue as well 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: Site visit report will be send in due course.</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

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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

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 22.08.2018

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. Rajeev Kumar Agarwal
Designation :	Partner
Contact No.:	91-374-2337351
Date :	17.08.2018

LOCATIONS

Registered Warehouse:	Office/	A T Road, Mittal House, 2 nd Floor, Tinsukia – 786125, Assam, India
Tel. No.:		91-374-2337351

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MITTAL DRUG DISTRIBUTORS - 525549

PAGE NO. : 4

Fax No.:	Not Available
E-Mail :	mittaldrugdist@gmail.com
Location :	Owned
Locality :	Commercial

PARTNERS

Name :	Mr. Rajeev Kumar Agarwal
Designation :	Partner
Name :	Mr. Ram Kumar Agarwal
Designation :	Partner
Name :	Mr. Sunil Kumar Agarwal
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Trader and Distributor of Medicine. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> Sun Pharmaceuticals Industrial Limited Intas Pharmaceuticals Limited
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Others [NEFT/ RTGS]
Purchasing :	Cheque and Others [NEFT/ RTGS]

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--

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Customers :	End Users																						
	<table border="1"> <tr> <td>Reference:</td> <td>Not Divulged</td> </tr> <tr> <td>Name of the Person (Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Since how long known:</td> <td>--</td> </tr> <tr> <td>Maximum limit dealt:</td> <td>--</td> </tr> <tr> <td>Experience:</td> <td>--</td> </tr> <tr> <td>Remark</td> <td>--</td> </tr> </table>	Reference:	Not Divulged	Name of the Person (Designation):	--	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	--								
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Maximum limit dealt:	--																						
Experience:	--																						
Remark	--																						
No. of Employees :	50 [Approximately]																						
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Federal Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>P B No. 52, Chirwappatty Road, Tinsukia – 286125, Assam, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>91-374-2331119</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>Continuously ringing</td> </tr> </table>	Bank Name:	Federal Bank Limited	Branch:	P B No. 52, Chirwappatty Road, Tinsukia – 286125, Assam, India	Person Name (with Designation):	--	Contact Number:	91-374-2331119	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	--	Remarks:	Continuously ringing
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Average Balance Maintained (Optional):	--																						
Credit Facilities Enjoyed (CC/OD/Term Loan):	--																						
Account Operation:	--																						
Remarks:	Continuously ringing																						

Auditors :	
Name :	Munmun Saraf and Associates Chartered Accountants
FRN No.:	323986E
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

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Particulars	INR in Million
Ram Kumar Agarwal	6.992
Raajeev Kumar Agarwal	6.771
Sunil Kumar Agarwal	4.687
Total	18.450

FINANCIAL ANALYSIS
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		21.840	18.450
2] Reserves & Surplus		0.000	0.000
NETWORTH		21.840	18.450
LOAN FUNDS			
1] Secured Loans	}		
2] Unsecured Loans			
TOTAL BORROWING		9.172	7.397
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		31.012	25.847
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		2.105	1.975
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		19.654	18.735
Sundry Debtors		11.697	10.078
Cash & Bank Balances		5.313	2.427
Other Current Assets		0.517	0.216
Loans & Advances		0.850	0.450
Total Current Assets		38.031	31.906
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		8.458	7.612
Other Current Liabilities		0.666	0.422
Provisions		0.000	0.000
Total Current Liabilities		9.124	8.034
Net Current Assets		28.907	23.872
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		31.012	25.847

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Sales	166.256	134.415
	Other Income	0.156	0.156
	TOTAL	166.412	134.571
Less	EXPENSES		
	Cost of Goods Sold	154.221	124.172
	Cooling and cartage	0.146	0.155
	Car running expenses	0.267	0.235
	Delivery expenses	0.262	0.262
	Electric charges	0.205	0.205
	ESIC	0.117	0.000
	General expenses	0.162	0.109
	Postages and telegram	0.105	0.000
	Printing and stationery	0.116	0.213
	Packing materials	0.209	0.000
	Rebate and discount	0.609	0.409
	Shop expenses	0.145	0.145
	Staff salary	1.468	1.313
	Staff bonus	0.245	0.219
	Staff tea and refreshment	0.203	0.115
	Repairs and renewals	0.170	0.070
	Travelling expenses	0.192	0.165
	Payment collection charges	0.279	0.175
	Other expenses	0.351	0.308
		5.251	4.098
	TOTAL	159.472	128.270
	PROFIT BEFORE INTEREST, DEPRECIATION AND AMORTISATION	6.940	6.301
Less	FINANCIAL EXPENSES	0.750	0.798
	PROFIT BEFORE DEPRECIATION AND AMORTISATION	6.190	5.503
Less/ Add	DEPRECIATION/ AMORTISATION	0.308	0.288
	NET PROFIT	5.882	5.215

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		25.68	27.37
Account Receivables Turnover (Income / Sundry Debtors)		14.21	13.34
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		20.02	22.38
Inventory Turnover (Operating Income / Inventories)		0.35	0.34
Asset Turnover (Operating Income / Net Fixed Assets)		0.19	0.20

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.46	0.46
Debt Equity Ratio (Total Liability / Networth)		0.42	0.40
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.42	0.44
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.68	1.69
Interest Coverage Ratio (PBIT / Financial Charges)		9.25	7.90

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	3.54	3.88

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Return on Total Assets ((PAT / Total Assets) * 100)	%		14.66	15.39
Return on Investment (ROI) ((PAT / Networth) * 100)	%		26.93	28.27

SOLVENCY RATIOS

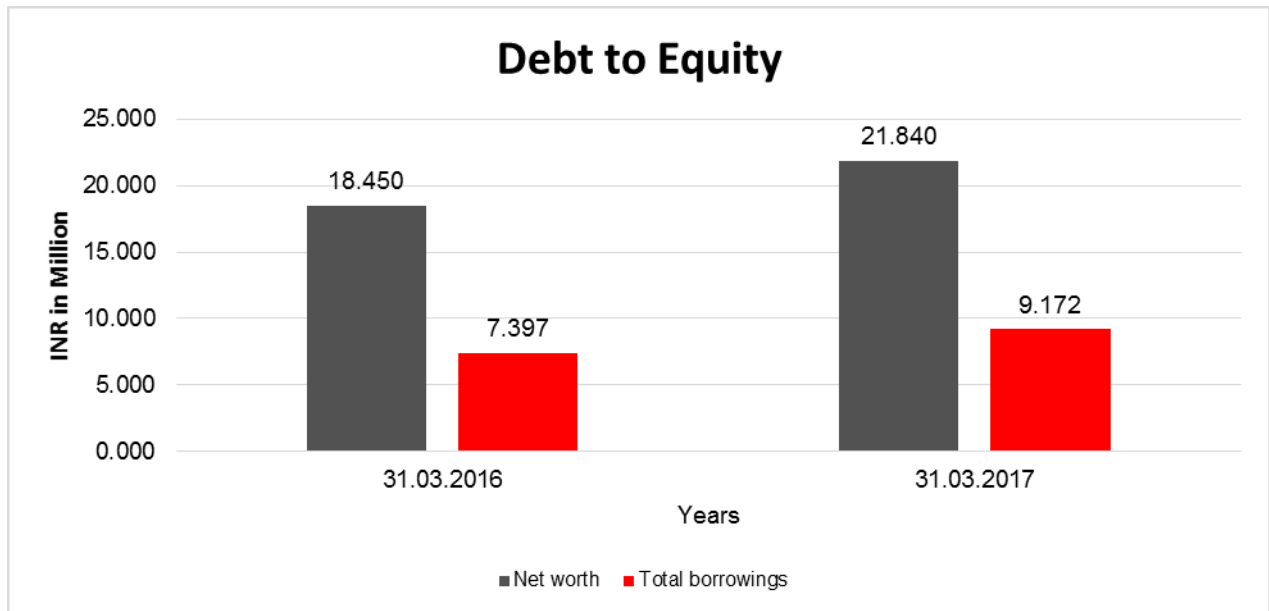
PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		4.17	3.97
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		2.01	1.64
G-Score Ratio Financial (Networth / Total Assets)		0.54	0.54
G-Score Ratio Debt (Debts / Equity Capital)		0.42	0.40
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		4.17	3.97

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

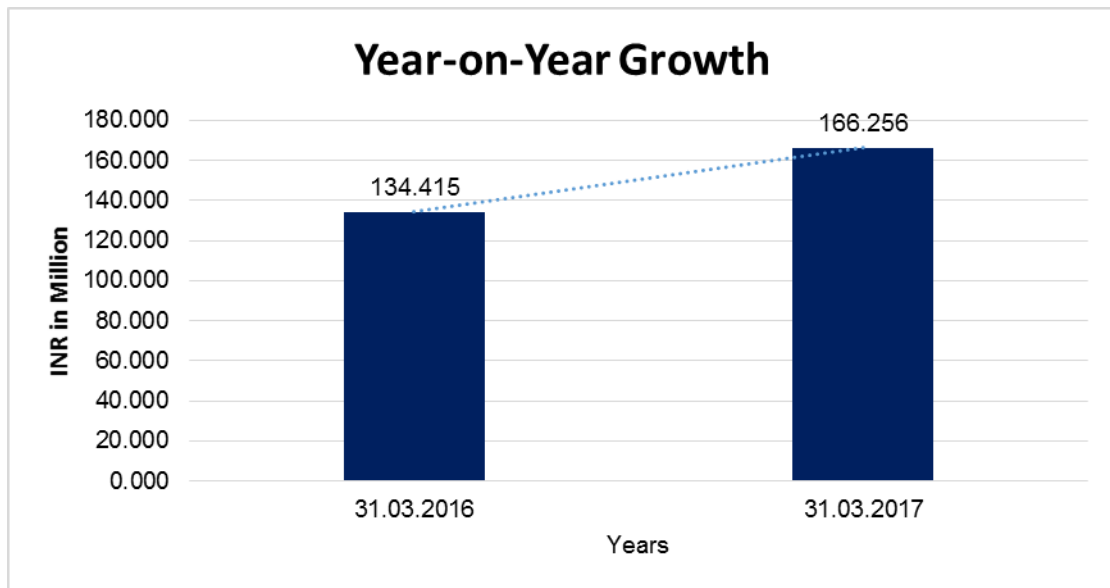
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	18.450	21.840
Reserves & Surplus	0.000	0.000
Net worth	18.450	21.840
Secured Loans	7.397	9.172
Unsecured Loans	0.000	0.000
Total borrowings	7.397	9.172
Debt/Equity ratio	0.401	0.420



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YEAR-ON-YEAR GROWTH

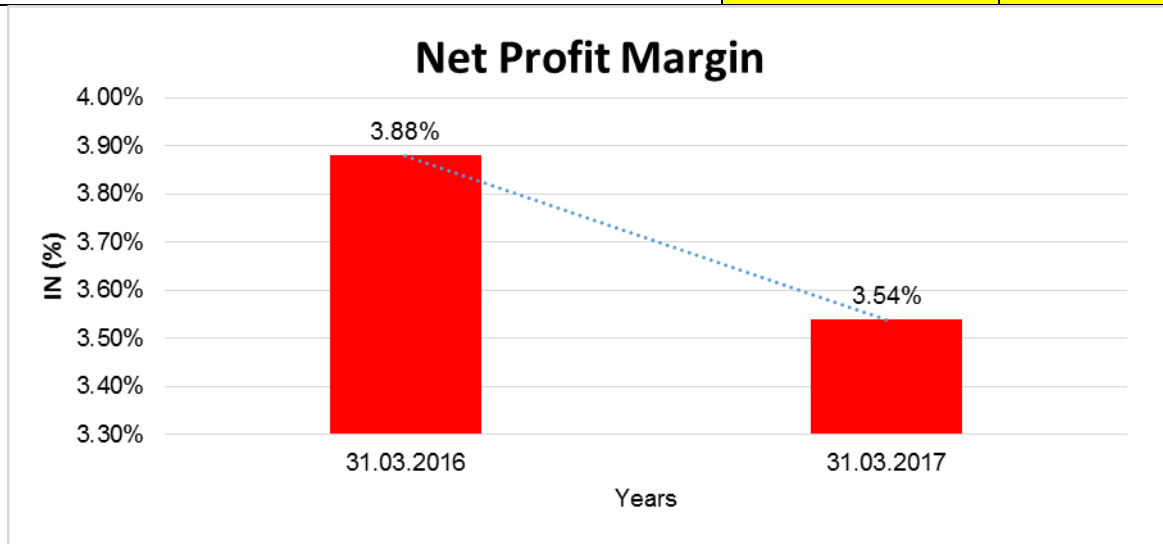
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	134.415	166.256
		23.689



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	134.415	166.256
Profit	5.215	5.882
	3.88%	3.54%



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

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 69.90
UK Pound	1	INR 90.21
Euro	1	INR 88.88

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	PRS
Report Prepared by :	ARC

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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