

MIRA INFORM REPORT

Report No. :	526087
Report Date :	24.08.2018

IDENTIFICATION DETAILS

Name :	BIOCOLOSSAL
Registered Office :	H. No.3-5-140/404/B, Road No.5, Krishnanagar, Moulali, HB Colony, Hyderabad – 508040, Telangana
Mobile No.:	91-9505304323 (Mr. Sunil Sanni Rayappa)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	2009
Capital Investment :	INR 0.373 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN No:	<ul style="list-style-type: none"> • 36495131978 • 36846576727
GSTN : [Goods & Service Tax Registration No.]	36AAMFB8168J2ZV
PAN No.: [Permanent Account No.]	AAMFB8168J
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Distributor of biotechnology and molecular biotechnology products. [Confirmed by management]
No. of Employees :	7 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

B

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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 1100
Status :	Small concern
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a small partnership concern started in the year 2009. The concern is based in Hyderabad, Telangana.</p> <p>For the financial year ended 2018, the concern has achieved moderate revenue of INR 5.014 million and has reported fair profit margin at 2.13% (approximately).</p> <p>Rating takes into consideration concern's modest capital base along with its small scale of operational activities.</p> <p>Trade relations are reported as fair. Business is active. Payments are seems to be slow but correct.</p> <p>The concern can be considered for business dealings with some caution.</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

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Very High Risk	D
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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 24.08.2018.

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. Sunil Sanni Rayappa
Designation :	Partner
Contact No.:	91-9505304323
Date :	21.08.2018

LOCATIONS

Registered Office :	H. No.3-5-140/404/B, Road No.5, Krishnanagar, Moulali, HB Colony, Hyderabad – 508040, Telangana, India
Tel. No.:	Not Available
Mobile No.:	91-9505304323 (Mr. Sunil Sanni Rayappa)
Fax No.:	Not Available
E-Mail :	info@biicolossal@gmail.com

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Location :	Owned
Locality :	Residential

PARTNERS

Name :	Mr. Ravisyam Madhira
Designation :	Partner
Name :	Mr. Sunil Sanni Rayappa
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Distributor of biotechnology and molecular biotechnology products. [Confirmed by management]
Products :	<ul style="list-style-type: none"> • Biotechnology Products • Molecular Biotechnology Products
Brand Names :	Not Available
Agencies Held :	Macherey - Nagel
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Others (RTGS)
Purchasing :	Cheque and Others (RTGS)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--
Customers :	End Users	

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	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--
No. of Employees :	7 (Approximately)	
Bankers :	Bank Name	HDFC Bank Limited
	Branch	Nacharam Branch, PN-131, Snehpuri Colony, Hyderabad, Telangana, India
	Person Name (With Designation)	--
	Contact Number	91-40-61606161 (Customer care No.)
	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)	--

Auditor 1 :	
Name :	Mr. Shrinivas and Omkar Chartered Accountant
Auditor 2 :	
Name :	Aakash and Associates Chartered Accountants
Address:	Hyderabad, Telangana, India
Membership No.:	216487
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Gino Colossal

CAPITAL STRUCTURE

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AS ON 31.03.2018

PARTNERS CAPITAL ACCOUNT (MR. SUNIL SANI RAYAPPA)

Particular	INR in Million	Particular	INR in Million
Partners' Capital Account		Assets	
Sunil Sanni Rayappa	0.134	Partner's capital in Biocolossal	0.187
Add: Share of partnership profit	0.053		
Total	0.187	Total	0.187

PARTNERS CAPITAL ACCOUNT (MR. RAVISYAM MADHIRA)

Particular	INR in Million	Particular	INR in Million
Partners' Capital Account		Assets	
Ravisyam Madhira	0.133	Partner's capital in Biocolossal	0.186
Add: Share of partnership profit	0.053		
Total	0.186	Total	0.186

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Partner's Capital	0.373	0.267	0.180
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	0.373	0.267	0.180
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	0.373	0.267	0.180
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.125	0.176	0.211
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	0.313	0.248	0.153
Sundry Debtors	0.141	0.080	0.037
Cash & Bank Balances	0.139	0.094	0.076
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.000	0.000
Total Current Assets	0.593	0.422	0.266
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.199	0.197	0.171
Other Current Liabilities	0.146	0.134	0.126
Provisions	0.000	0.000	0.000
Total Current Liabilities	0.345	0.331	0.297
Net Current Assets	0.248	0.091	(0.031)
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	0.373	0.267	0.180

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	5.015	4.019	3.270
	Other Income	0.000	0.000	0.000
	TOTAL	5.015	4.019	3.270
Less	EXPENSES			
	Cost of goods sold	3.653	2.759	2.048
	Salaries and wages	0.305	0.260	0.256
	Power and fuel	0.098	0.092	0.088
	Business promotion	0.096	0.090	0.086
	Carriage outwards	0.043	0.042	0.041
	Discount Allowed	0.049	0.047	0.045
	Electricity charges	0.040	0.039	0.037
	Maintenance charges	0.038	0.035	0.034
	Petty expenses	0.022	0.020	0.017
	Pooja charges	0.027	0.025	0.022
	Audit fees	0.045	0.043	0.040
	Printing and stationery	0.038	0.036	0.034
	Rent A/c	0.219	0.210	0.202
	Telephone charges	0.058	0.055	0.053
	Travelling expenses	0.069	0.064	0.060
	TOTAL	4.800	3.817	3.063
	PROFIT / (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.215	0.202	0.207
Less	FINANCIAL EXPENSES	0.083	0.080	0.073
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	0.132	0.122	0.134
Less	DEPRECIATION/ AMORTISATION	0.025	0.035	0.054
	NET PROFIT/ (LOSS)	0.107	0.087	0.080

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

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365)	10.26	7.27	4.13
Account Receivables Turnover (Income / Sunday Debtors)	35.57	50.24	88.38
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	19.88	26.06	30.48
Inventory Turnover (Operating Income / Inventories)	0.69	0.81	1.35
Asset Turnover (Operating Income / Net Fixed Assets)	1.72	1.15	0.98

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.48	0.55	0.62
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.92	1.24	1.65
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.34	0.66	1.17
Interest Coverage Ratio (PBIT / Financial Charges)	2.59	2.52	2.84

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	2.13	2.16	2.45
Return on Total Assets (PAT / Total Assets) * 100)	%	14.90	14.55	16.77

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Return on Investment (ROI) ((PAT / Networth) * 100)	%	28.69	32.58	44.44
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SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.72	1.27	0.90
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.81	0.53	0.38
G-Score Ratio Financial (Networth / Total Assets)	0.52	0.45	0.38
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.72	1.27	0.90

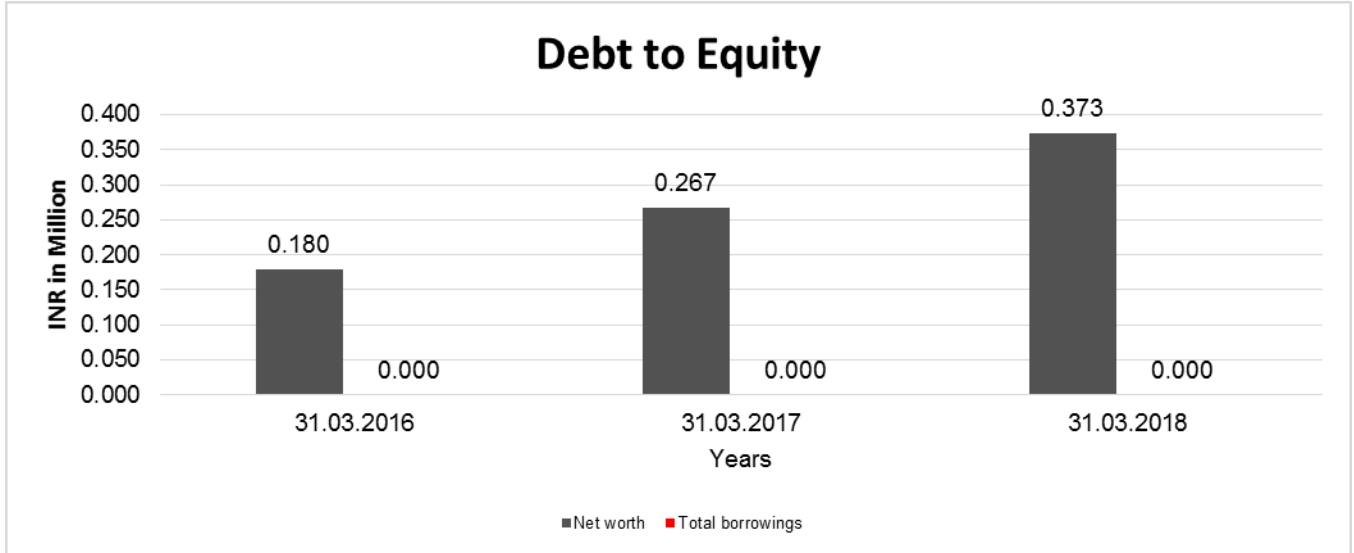
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

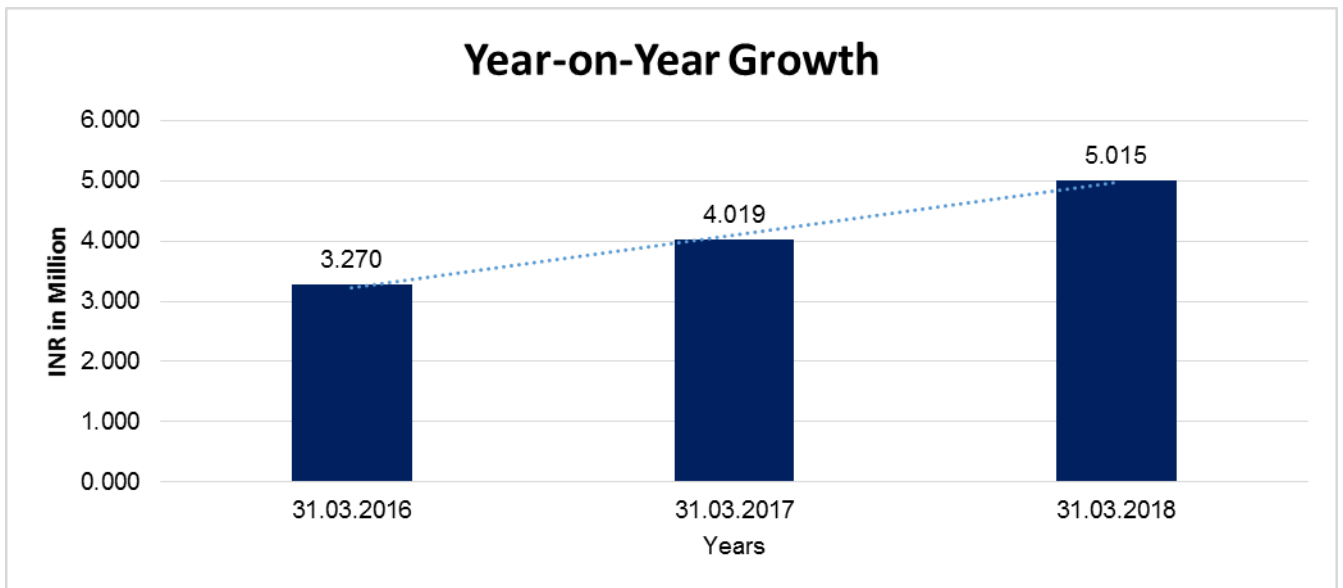
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Partner's Capital	0.180	0.267	0.373
Reserves & Surplus	0.000	0.000	0.000
Net worth	0.180	0.267	0.373
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000

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YEAR-ON-YEAR GROWTH

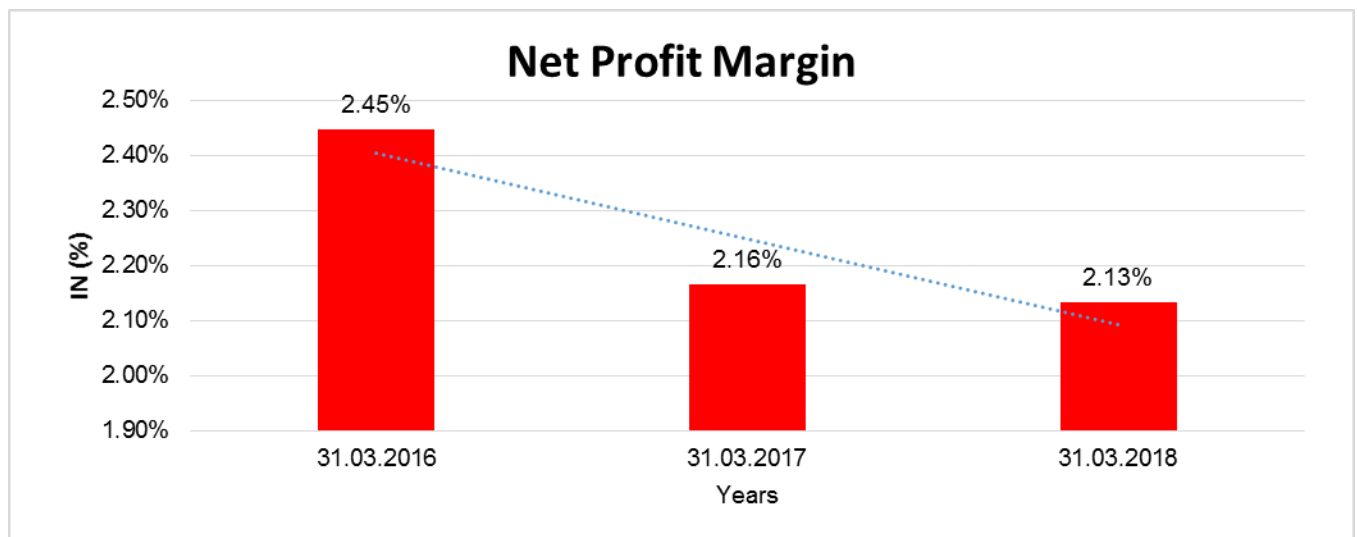
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	3.270	4.019	5.015
		22.905	24.782



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	3.270	4.019	5.015
Profit	0.080	0.087	0.107
	2.45%	2.16%	2.13%



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	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

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16	No. of employees	Yes
17	Details of sister concerns	Yes
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	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:

- Computer
- Furniture and Fittings
- Plant and Machinery

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 70.14
UK Pound	1	INR 89.86
Euro	1	INR 81.03

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	DIV
Report Prepared by :	BHG

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	YES
--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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