

MIRA INFORM REPORT

Report No. :	525614
Report Date :	25.08.2018

IDENTIFICATION DETAILS

Name :	MANGAL MEDICAL STORE
Registered Office :	Thangal Bazar, Near Kasturi Bridge, Imphal-795001, Manipur
Tel. No.:	91-385-2440688
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	15.12.2005
Capital Investment / Paid-up Capital :	INR 11.752 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.]	ABYPJ2150R
GSTN : [Goods & Service Tax Registration No.]	14ABYPJ2150R1Z1
TIN No:	14110104188
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and Distributor of Medicines. (Confirmed by management)
No. of Employees :	20 (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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 34000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2005 and it is a trader and distributor of medicines.</p> <p>As per financials of March 2017, the subject has registered a healthy growth in its revenue and has reported average profit margin.</p> <p>Rating takes into consideration the subject's satisfactory track record of business operations along with sound capital base and decent liquidity position.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p> <p>(Note: Site visit could not be conducted due to non-serviceable area.)</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

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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 25.08.2018

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 (GENERAL DETAILS)

Name :	Mr. Nitin Jain
Designation :	Manager
Contact No.:	91-9862009646
Date :	24.08.2018

LOCATIONS

Registered Office :	Thangal Bazar, Near Kasturi Bridge, Imphal-795001, Manipur, India
Tel. No.:	91-385-2440688/ 2444499
Mobile No.:	91-9862009646 (Mr. Nitin Jain)
Fax No.:	Not Available

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MANGAL MEDICAL STORE - 525614

PAGE NO. : 4

E-Mail :	mangalmedical@yahoo.in
Area :	600 Sq. Ft.
Location :	Rented
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Bijay Kumar Jain
Designation :	Proprietor
Address:	Thangal Bazar, Near Kasturi Bridge, Imphal-795001, Manipur, India
Date of Birth/Age :	10.05.1966
Qualification :	Graduate
PAN No:	ABYPJ2150R

KEY EXECUTIVES

Name :	Mr. Nitin Jain
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Trader and Distributor of Medicines. (Confirmed by management)
Products :	Medicines
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> • Roche Products • Cadila Healthcare Limited • Novartis India Limited • Intas Pharmaceutical
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and RTGS
Purchasing :	Cheque and RTGS

GENERAL INFORMATION

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Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Retailers and End Users		
	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
Remark:	--		
No. of Employees :	20 (Approximately)		
Bankers :	Banker Name :	Indian Overseas Bank	
	Branch :	Alu Galli Branch, Imphal-795001, Manipur, India	
	Person Name (With Designation) :	--	
	Contact Number :	91-385-245123/ 18004257744	
	Name of Account Holder :	--	
	Account Number :	073202000001212	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	IFSC Code:	IOBA0000732	
	Account Operation :	--	
	Remark :	Continuously ringing	
Facilities :	Secured Loan	31.03.2017	31.03.2016
		(INR in Million)	(INR in Million)
	Indian Overseas Bank	3.650	3.551
	Total	3.650	3.551

Auditors :	
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Name :	S.L. Gangwal and company Chartered Accountants
Address :	Thangal Bazar, Imphal – 795001, Manipur, India
Tel. No:	91-385-2449152
Mobile No:	91-9435101777
Email:	jyotimanipur@gmail.com
Membership No:	077090
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

PARTICULARS	Amount (INR in million)
Opening Balance	5.564
Add: Net Profit During the year	8.305
Less: LIP	(0.091)
Less: Income Tax Paid	(0.586)
Less: Withdrawals	(0.240)
Add: Advance tax	(1.200)
Total	11.752

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FINANCIAL DATA
[all figures are INR Million]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Proprietor Capital	11.752	5.564	3.580
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	11.752	5.564	3.580
LOAN FUNDS			
1] Secured Loans	3.650	3.551	3.365
2] Unsecured Loans	2.964	2.675	0.992
TOTAL BORROWING	6.614	6.226	4.357
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	18.366	11.790	7.937
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.136	0.176	0.156
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.055	0.055	0.056
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	38.053	57.044	7.415
Sundry Debtors	1.354	1.035	0.000
Cash & Bank Balances	5.950	2.690	0.332
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.000	0.000
Total Current Assets	45.357	60.769	7.747
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	27.136	46.280	0.000
Other Current Liabilities	0.046	2.930	0.022
Provisions	0.000	0.000	0.000
Total Current Liabilities	27.182	49.210	0.022
Net Current Assets	18.175	11.559	7.725
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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TOTAL	18.366	11.790	7.937
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	626.710	187.056	35.055
	Other Income	0.000	0.000	0.000
	TOTAL	626.710	187.056	35.055
Less	EXPENSES			
	Cost of Goods Sold	614.627	181.077	32.230
	Shop Rent	0.120	0.120	0.240
	Shop Expenses	0.310	0.281	0.226
	Godown Rent	0.288	0.288	0.084
	Staff Salary	1.566	1.620	1.080
	Bonus	0.131	0.135	0.090
	Electric Expenses	0.040	0.014	0.018
	Labour Chagres	0.131	0.090	0.041
	Professional Tax	0.003	0.003	0.003
	Advocate Fees	0.004	0.004	0.003
	Printing and Stationery	0.073	0.045	0.053
	Telephone	0.070	0.066	0.039
	Shop Insurance	0.024	0.023	0.005
	Audit Fees	0.008	0.008	0.008
	Paper Stationery	0.080	0.062	0.051
	TOTAL	617.475	183.836	34.171
Less	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	9.235	3.220	0.884
Less	FINANCIAL EXPENSES	0.890	0.786	0.238
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	8.345	2.434	0.646
Less/ Add	DEPRECIATION/ AMORTISATION	0.040	0.046	0.030
	NET PROFIT	8.305	2.388	0.616

KEY RATIOS

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EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.79	2.02	0.00
Account Receivables Turnover (Income / Sundry Debtors)	462.86	180.73	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	16.11	93.29	0.00
Inventory Turnover (Operating Income / Inventories)	0.24	0.06	0.12
Asset Turnover (Operating Income / Net Fixed Assets)	67.90	18.30	5.67

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.74	0.91	0.55
Debt Equity Ratio (Total Liability / Networth)	0.56	1.12	1.22
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.57	9.33	0.28
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.01	0.03	0.04
Interest Coverage Ratio (PBIT / Financial Charges)	10.38	4.10	3.71

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.33	1.28	1.76
Return on Total Assets ((PAT / Total Assets) * 100)	%	18.23	3.91	7.74

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Return on Investment (ROI) ((PAT / Networth) * 100)	%	70.67	42.92	17.21
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SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.50	1.17	7.64
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.24	0.07	0.33
G-Score Ratio Financial (Networth / Total Assets)	0.26	0.09	0.45
G-Score Ratio Debt (Debts / Equity Capital)	0.56	1.12	1.22
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.50	1.17	7.64

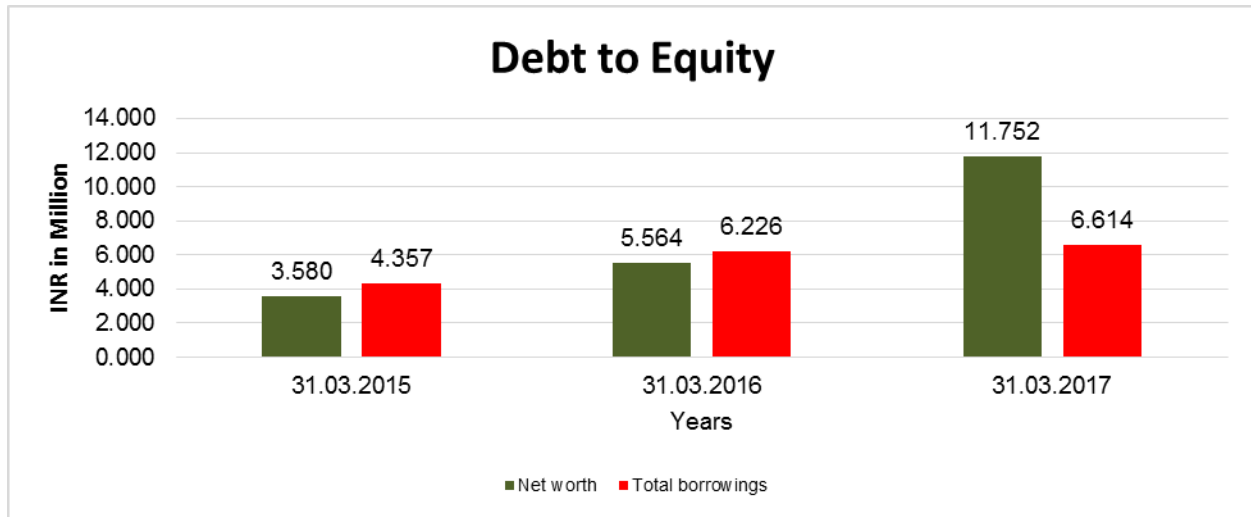
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

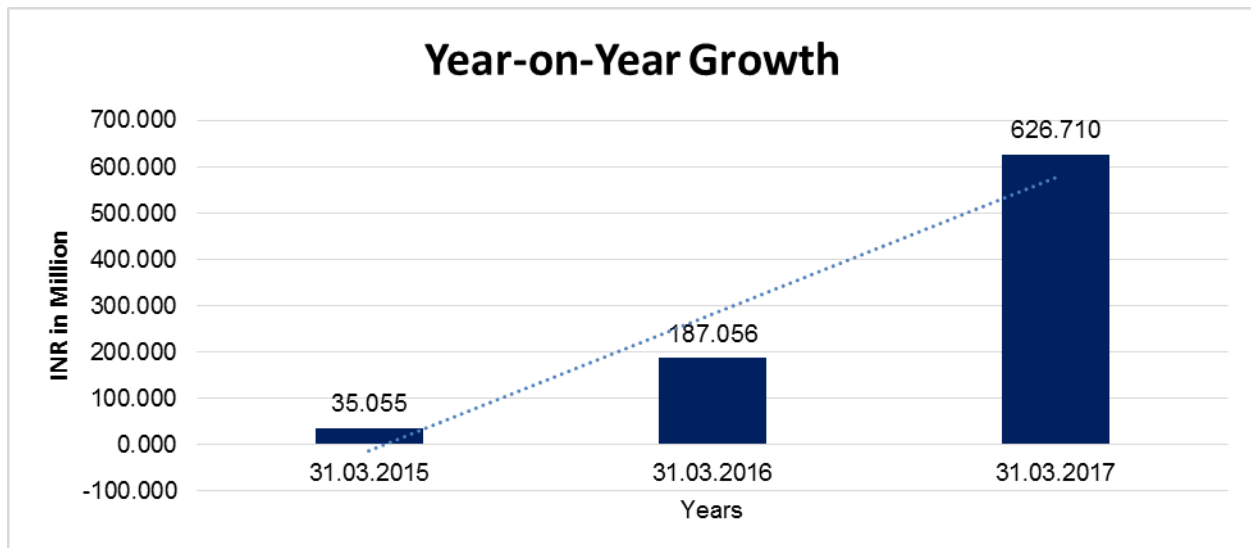
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Proprietor Capital	3.580	5.564	11.752
Reserves & Surplus	0.000	0.000	0.000
Net worth	3.580	5.564	11.752
Secured Loans	3.365	3.551	3.650
Unsecured Loans	0.992	2.675	2.964
Total borrowings	4.357	6.226	6.614
Debt/Equity ratio	1.217	1.119	0.563

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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 Turnover (Approximately)	35.055	187.056	626.710
		433.607	235.039

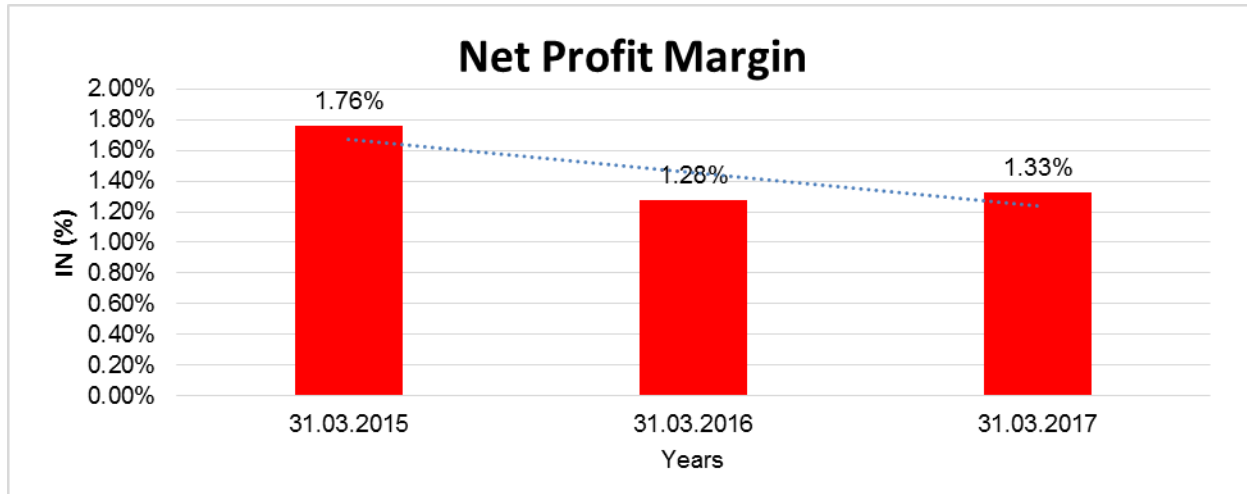


NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million

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Sales	35.055	187.056	626.710
Profit /(Loss)	0.616	2.388	8.305
	1.76%	1.28%	1.33%



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	--
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	No
19	Major customers	No
20	Banking Details	Yes

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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	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

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Sohan Lal Chabra	1.737	1.567
Santra Devi Jain	0.614	0.554
Rekha Devi Jain	0.613	0.554
Total	2.964	2.675

FIXED ASSETS:

- Furniture and Fixture
- Fridges
- Computer

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 89.97
Euro	1	INR 81.17

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	VVK
Report Prepared by :	MTN

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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