

## MIRA INFORM REPORT

<b>Report No. :</b>	542363
<b>Report Date :</b>	01.12.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	ULTRA CARE SYSTEMS
<b>Registered Office :</b>	Plot No.64, Khasra No.1110, Prem Enclave, Village Siddique Nagar, Sihani, Ghaziabad – 201001, Uttar Pradesh
<b>Mobile No.:</b>	91-9899623968 (Mr. Ranjeet Kumar)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Year of Establishment :</b>	May, 2014
<b>Capital Investment / Paid-up Capital :</b>	INR 1.974 Million
<b>PAN No.:</b> [Permanent Account No.]	APLPK3955N
<b>GSTN :</b> [Goods & Service Tax Registration No.]	09APLPK3955N1Z4
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Manufacturer, trader, exporter and importer of physiotherapy equipment, exercise equipment, hospital furniture etc. [Confirmed by management]
<b>No. of Employees :</b>	10 (Approximately)

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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<b>Maximum Credit Limit :</b>	USD 5700
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was established as a partnership concern in the year 2014 and later it got converted into proprietorship concern in the April, 2018.</p> <p>It is a manufacturer, trader, exporter and importer of physiotherapy equipment, exercise equipment, hospital furniture etc.</p> <p>Mr. Anuj (Chief Executive Officer) provided information about the subject to us.</p> <p>As per the financials of FY 2018, the concern has achieved revenue growth of 12.62% as compared to the previous year but has reported a low profit margin of 0.50%.</p> <p>The moderate financial risk profile of the concern is marked by average network base along with comfortable debt balance sheet profile.</p> <p>Rating gets constrained on account of small revenue base along with modest scale of business operations.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, 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](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1

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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 01.12.2018

**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**

<b>Name :</b>	Mr. Anuj
<b>Designation :</b>	Chief Executive Officer
<b>Contact No.:</b>	91-9899623968
<b>Date :</b>	29.11.2018

**LOCATIONS**

<b>Registered Office/ Factory :</b>	Plot No.64, Khasra No.1110, Prem Enclave, Village Siddique Nagar, Sihani, Ghaziabad – 201001, Uttar Pradesh, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9899623968 (Mr. Ranjeet Kumar)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:ultracaresystem@gmail.com">ultracaresystem@gmail.com</a> <a href="mailto:info@ultracaresystem.com">info@ultracaresystem.com</a>
<b>Website :</b>	<a href="http://ultracaresystem.com">http://ultracaresystem.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

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**ULTRA CARE SYSTEMS - 542363**

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**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Ranjeet Kumar
<b>Designation :</b>	Proprietor
<b>PAN No.:</b>	APLPK3955N

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Anuj
<b>Designation :</b>	Chief Executive Officer

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer, trader, exporter and importer of physiotherapy equipment, exercise equipment, hospital furniture etc. [Confirmed by management]
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Physiotherapy Equipment</li> <li>• Exercise Equipment</li> <li>• Hospital Furniture</li> </ul>
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Finished Goods</li> </ul>
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• Malaysia</li> <li>• Bangladesh</li> <li>• Sri Lanka</li> </ul>
<b>Imports :</b>	
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Raw Material</li> </ul>
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• Germany</li> <li>• Italy</li> </ul>
<b>Terms :</b>	
<b>Selling :</b>	L/C, Cheque and Others (RTGS)
<b>Purchasing :</b>	L/C, Cheque and Others (RTGS)

**GENERAL INFORMATION**

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<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark :</b>	--
<b>Customers :</b>	Manufacturer	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
<b>Remark :</b>	--	
<b>No. of Employees :</b>	10 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Kotak Mahindra Bank Limited
	<b>Branch :</b>	District Centre C-77, RDC, Raj Nagar, Ghaziabad – 201001, Uttar Pradesh, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	91-1860-2662666 (Continuously Ringing)
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
<b>Remark :</b>	--	

<b>Auditors :</b>	
<b>Name :</b>	D. C. Garg and Company Chartered Accountants
<b>Address :</b>	Ghaziabad, Uttar Pradesh, India
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

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**CAPITAL STRUCTURE**

**AS ON 31.03.2018**

**PARTNERSHIP CONCERN**

<b>Particulars</b>	<b>INR in Million</b>
Aditya Kumar	0.176
Ranjeet Kumar	1.798
<b>Total</b>	<b>1.974</b>

**FINANCIAL DATA**  
*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

**PARTNERSHIP CONCERN**

SOURCES OF FUNDS		31.03.2018	31.03.2017
<b>EQUITY AND LIABILITIES</b>			
1] Share Capital		1.974	2.269
2] Reserves & Surplus		0.031	0.029
<b>NETWORTH</b>		<b>2.005</b>	<b>2.298</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		2.413	2.342
2] Unsecured Loans		3.355	1.195
<b>TOTAL BORROWING</b>		<b>5.768</b>	<b>3.537</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>7.773</b>	<b>5.835</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]		0.222	0.243
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		5.825	4.701
Sundry Debtors		0.492	0.077
Cash & Bank Balances		0.578	1.333
Other Current Assets		0.000	0.000
Loans, Advances & Deposits		2.055	0.816
<b>Total Current Assets</b>		<b>8.950</b>	<b>6.927</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		1.399	1.305
Other Current Liabilities		0.000	0.024
Provisions		0.000	0.006
<b>Total Current Liabilities</b>		<b>1.399</b>	<b>1.335</b>
<b>Net Current Assets</b>		<b>7.551</b>	<b>5.592</b>
MISCELLANEOUS EXPENSES		0.000	0.000
<b>TOTAL</b>		<b>7.773</b>	<b>5.835</b>

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**PROFIT & LOSS ACCOUNT**

**PARTNERSHIP CONCERN**

	<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>
	<b>SALES</b>		
	Income	6.203	5.508
	Other Income	0.294	0.008
	<b>TOTAL</b>	<b>6.497</b>	<b>5.516</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of goods sold	3.795	3.261
	Freight inwards	0.040	0.021
	Job work	0.066	0.071
	Advertisement expenses	0.030	0.038
	Electricity expenses	0.050	0.047
	Freight outward expenses	0.008	0.042
	Insurance expenses	0.017	0.026
	Internet expenses	0.003	0.007
	Interest on capital	0.235	0.205
	Salary expenses	0.331	0.234
	Sales promotion expenses	0.025	0.213
	Staff welfare expenses	0.008	0.009
	Telephone expenses	0.004	0.024
	Travelling and conveyance expenses	0.071	0.040
	Website Promotion expenses	0.047	0.053
	Other expenses	1.416	0.887
	<b>TOTAL</b>	<b>6.146</b>	<b>5.178</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION</b>	0.351	0.338
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.291	0.274
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION</b>	0.060	0.064
<b>Less</b>	<b>DEPRECIATION</b>	0.029	0.035
	<b>NET PROFIT/ (LOSS)</b>	<b>0.031</b>	<b>0.029</b>

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

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)		28.95	5.10
Account Receivables Turnover (Income / Sundry Debtors)		12.61	71.53
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		134.55	146.07
Inventory Turnover (Operating Income / Inventories)		0.06	0.07
Asset Turnover (Operating Income / Net Fixed Assets)		1.58	1.39

**LEVERAGE RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.78	0.68
Debt Equity Ratio (Total Liability / Networth)		2.88	1.54
Current Liabilities to Networth (Current Liabilities / Net Worth)		2.37	1.10
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.11	0.11
Interest Coverage Ratio (PBIT / Financial Charges)		1.21	1.23

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
PAT to Sales ((PAT / Sales) * 100)	%	0.50	0.53
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.34	0.40

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Return on Investment (ROI) ((PAT / Networth) * 100)	%		1.55	1.26
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**SOLVENCY RATIOS**

PARTICULARS		31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)		1.88	2.74
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.66	0.88
G-Score Ratio Financial (Networth / Total Assets)		0.22	0.32
G-Score Ratio Debt (Debts / Equity Capital)		2.92	1.56
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.88	2.74

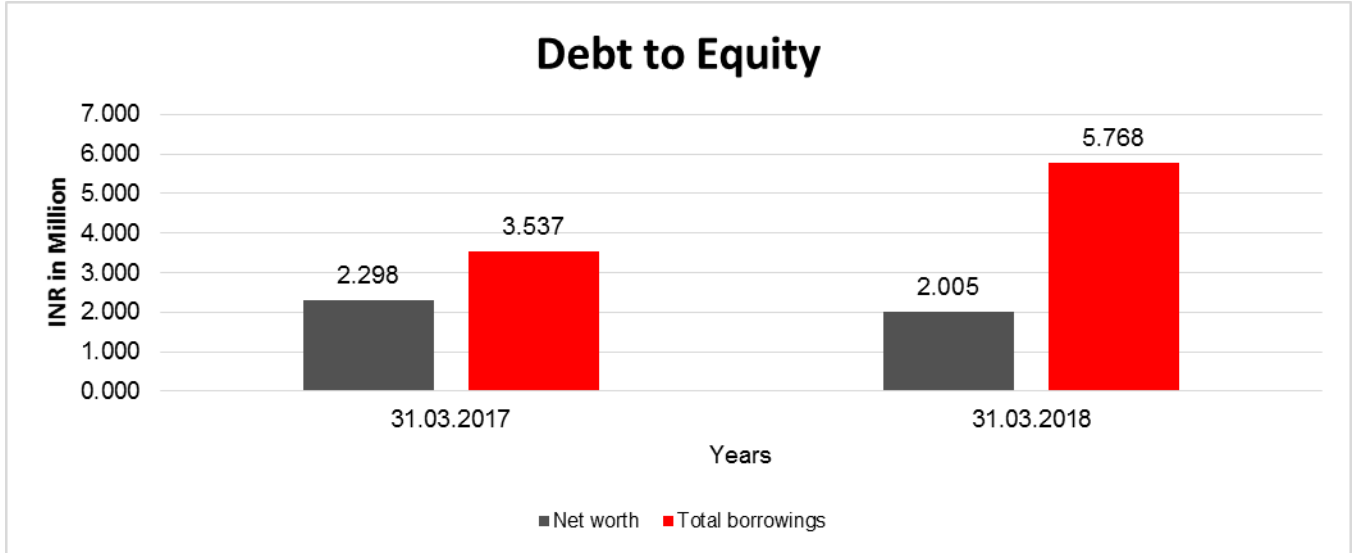
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

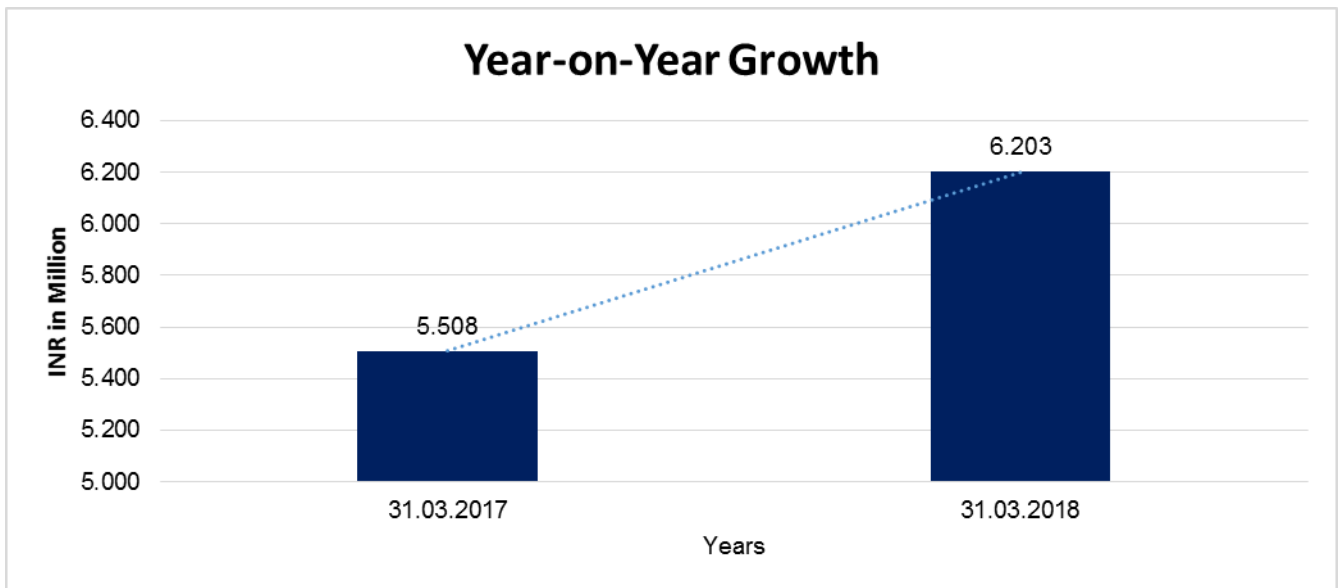
Particular		31.03.2017	31.03.2018
		INR In Million	INR In Million
Share Capital		2.269	1.974
Reserves & Surplus		0.029	0.031
<b>Net worth</b>		<b>2.298</b>	<b>2.005</b>
Secured Loans		2.342	2.413
Unsecured Loans		1.195	3.355
<b>Total borrowings</b>		<b>3.537</b>	<b>5.768</b>
<b>Debt/Equity ratio</b>		<b>1.539</b>	<b>2.877</b>

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**YEAR-ON-YEAR GROWTH**

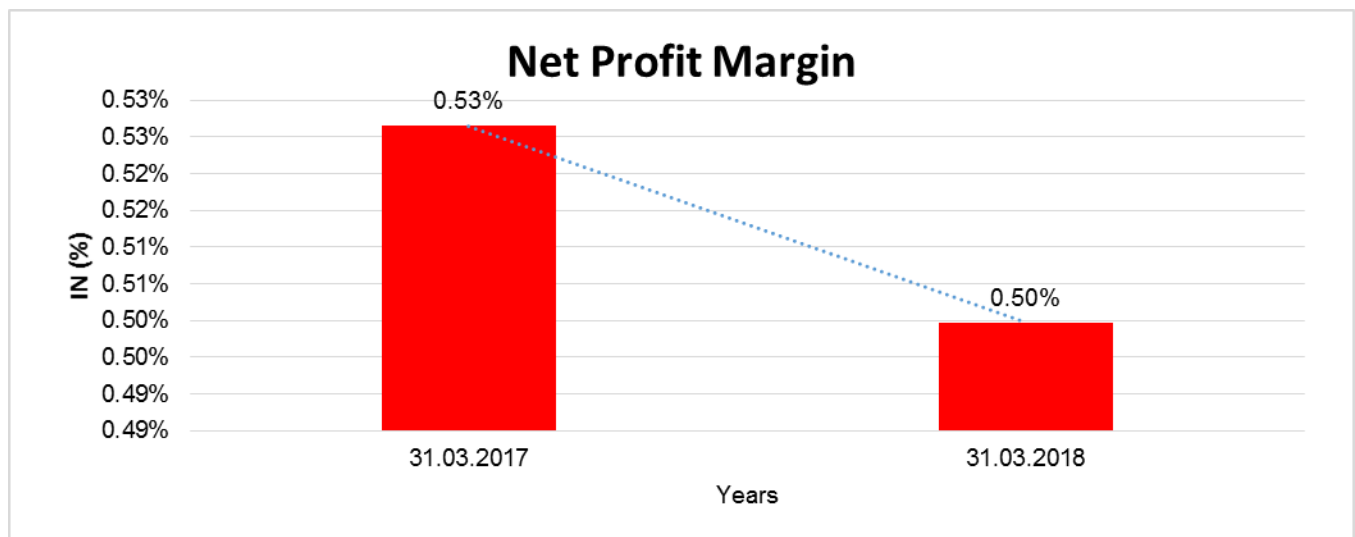
Year on Year Growth		31.03.2017	31.03.2018
		INR In Million	INR In Million
Sales		5.508	6.203
			<b>12.618</b>



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**NET PROFIT MARGIN**

Net Profit Margin		31.03.2017	31.03.2018
		INR In Million	INR In Million
Sales		5.508	6.203
Profit/(Loss)		0.029	0.031
		<b>0.53%</b>	<b>0.50%</b>



**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	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	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)	Yes

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16	No. of employees	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
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 70.91
UK Pound	1	INR 90.84
Euro	1	INR 80.42

**INFORMATION DETAILS**

Information Gathered by :	TJL
Analysis Done by :	PRY
Report Prepared by :	NKT

**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	YES
--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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