

## MIRA INFORM REPORT

Report No. :	544922
Report Date :	18.12.2018

### IDENTIFICATION DETAILS

Name :	SPEECH AND HEARING CARE PRIVATE LIMITED
Registered Office :	A/179, Peoples Co-operative, (PC Colony), P.O.-Lohianagar, Kankarbagh, Patna-800020, Bihar
Tel. No.:	91-612-233546
Country :	India
Financials (as on) :	31.03.2016
Date of Incorporation :	23.02.2015
CIN No.: [Company Identification No.]	U01403BR2015PTC023767
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AAVCS6368P
GSTN : [Goods & Service Tax Registration No.]	10AAVCS6368P1ZG (Bihar)
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged into Human Health Services (Registered Activity)
No. of Employees :	Information denied by the management

### RATING & COMMENTS

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

**MIRA's Rating :** B

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

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<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2015 and it is having moderate track record.</p> <p>Management has failed to file its financials after 2016 with Government Registry.</p> <p>As per available financial record of March 2016, the company has achieved revenue of INR 32.97 million and has reported thin profit margin of 0.51% during the year.</p> <p>The company possesses moderate financial risk profile marked by modest net worth base and weak debt protection metrics.</p> <p>Rating further gets constrained on account of lack of latest financial, its short track record of its business operation and its presence in highly competitive industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing 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
High Risk	C2
Very High Risk	D

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**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 18.12.2018.

**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 DECLINED**

**Management non-cooperative (Mobile No.:91-9152614864 ) / 91-7070360002 (Unavailable) / 919097363411 (DND Mode)**

**LOCATIONS**

<b>Registered Office :</b>	A/179, Peoples Co-operative, (PC Colony), P.O.-Lohiyanagar, Kankarbagh, Patna-800020, Bihar, India
<b>Tel. No.:</b>	91-612-233546
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:roc2001patna@gmail.com">roc2001patna@gmail.com</a> <a href="mailto:info@speechandhearingcare.com">info@speechandhearingcare.com</a>
<b>Website :</b>	<a href="http://www.speechandhearingcare.com">http://www.speechandhearingcare.com</a>
<b>Branch Office :</b>	<b>Located at:</b> <ul style="list-style-type: none"> <li>• Patna</li> <li>• Begusarai</li> </ul>

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	<ul style="list-style-type: none"> <li>• Rajeev Nagar</li> <li>• Ranchi</li> <li>• Raja Bazar</li> <li>• Ramgarh</li> </ul>
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**DIRECTORS**

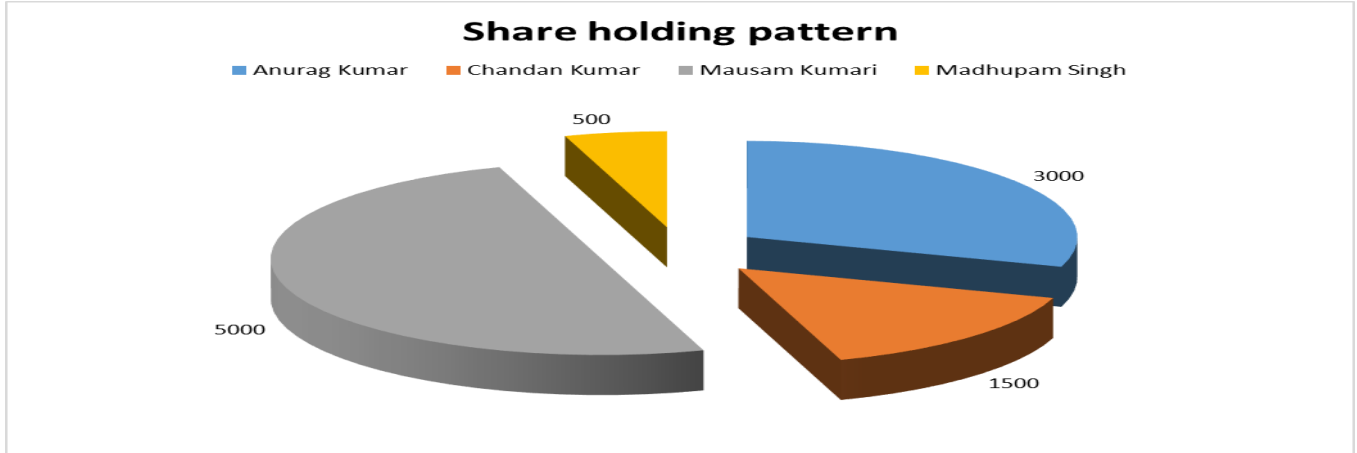
As on 31.03.2018

<b>Name :</b>	Mr. Anuragkumar		
<b>Designation :</b>	Director		
<b>Address :</b>	A/20, Housing Colony, Kankarbagh, Patna -800020, Bihar, India		
<b>Date of Appointment :</b>	23.02.2015		
<b>DIN No.:</b>	06644399		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U85320JH2018PTC010866	JAGESHWARI MEMORIAL HOSPITAL PRIVATE LIMITED	10/01/2018	-
<b>Name :</b>	Mr. Chandan Kumar		
<b>Designation :</b>	Director		
<b>Address :</b>	Word No.-20, Hemra Road, Nand Gram, Sahajnan Nagar, Begusarai -851101, Bihar, India		
<b>Date of Appointment :</b>	23.02.2015		
<b>DIN No.:</b>	06644405		
<b>Name :</b>	Mausam Kumari		
<b>Designation :</b>	Director		
<b>Address :</b>	A/20 Housing Colony Kankarbagh Patna -800020, Bihar, India		
<b>Date of Appointment :</b>	10.06.2015		
<b>DIN No.:</b>	07219873		

**MAJOR SHAREHOLDERS**

As on 31.03.2016

Names of Shareholders	No. of Shares	%age
Anurag Kumar	3000	30.00
Chandan Kumar	1500	15.00
Mausam Kumari	5000	50.00
Madhupam Singh	500	5.00
<b>Total</b>	<b>10000</b>	<b>100.00</b>



**Equity Share Break up (Percentage of Total Equity)**

As on 01.09.2016

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
<b>Total</b>	<b>100.00</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged into Human Health Services (Registered Activity)	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>
	99931399	Other human health services
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>	Not Divulged	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
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	<b>Name of the Person :</b>	--																						
	<b>Contact No.:</b>	--																						
	<b>Since How Long Known :</b>	--																						
	<b>Maximum Limit Dealt :</b>	--																						
	<b>Experience :</b>	--																						
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<b>Remark :</b>	--																							

<b>Auditors :</b>	
<b>Name :</b>	Alok K Singh and Company Chartered Accountants
<b>Address :</b>	P-3 , 3rd Floor, Chandi Vyapar Bhawan, Exhibition Road, Patna-800001, Bihar, India
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAPFA4335B
<b>Memberships No.:</b>	099434
<b>Memberships :</b>	Not Available

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<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**As on 01.09.2016**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>			<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital			0.100
(b) Reserves & Surplus			0.169
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
<b>Total Shareholders' Funds (1) + (2)</b>			<b>0.269</b>
(3) Non-Current Liabilities			
(a) long-term borrowings			5.266
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.695
(d) long-term provisions			0.000
<b>Total Non-current Liabilities (3)</b>			<b>5.961</b>
(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			0.000
(c) Other current liabilities			15.194
(d) Short-term provisions			0.694
<b>Total Current Liabilities (4)</b>			<b>15.888</b>
<b>TOTAL</b>			<b>22.118</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			6.505
(ii) Intangible Assets			0.000
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			0.000
(c) Deferred tax assets (net)			0.000
(d) Long-term Loan and Advances			1.094
(e) Other Non-current assets			0.000
<b>Total Non-Current Assets</b>			<b>7.599</b>

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			12.031
(c) Trade receivables			0.000
(d) Cash and cash equivalents			0.505
(e) Short-term loans and advances			0.000
(f) Other current assets			1.983
<b>Total Current Assets</b>			<b>14.519</b>
<b>TOTAL</b>			<b>22.118</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS			31.03.2016
	<b>SALES</b>			
	Income			32.969
	Other Income			2.172
	<b>TOTAL</b>			<b>35.141</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade			23.150
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade			(5.637)
	Employees benefits expense			7.450
	Other expenses			8.937
	<b>TOTAL</b>			<b>33.900</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>			1.241
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>			1.241
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			1.072
	<b>PROFIT/ (LOSS) BEFORE TAX</b>			<b>0.169</b>
<b>Less</b>	<b>TAX</b>			0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>			<b>0.169</b>
	<b>Earnings / (Loss) Per Share (INR)</b>			<b>16.90</b>

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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars			31.03.2016
Current Maturities of Long term debt			0.000
Cash generated from operations			NA
Net cash flows from (used in) operations			NA
Net cash flows from (used in) operating activity			NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS			31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)			0.00
Account Receivables Turnover (Income / Sundry Debtors)			0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			0.00
Inventory Turnover (Operating Income / Inventories)			0.10
Asset Turnover (Operating Income / Net Fixed Assets)			0.19

**LEVERAGE RATIOS**

PARTICULARS			31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.96
Debt Equity Ratio (Total Liability / Networth)			19.58
Current Liabilities to Networth (Current Liabilities / Net Worth)			59.06
Fixed Assets to Networth (Net Fixed Assets / Networth)			24.18
Interest Coverage Ratio			0.00

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(PBIT / Financial Charges)			
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**PROFITABILITY RATIOS**

PARTICULARS				31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%			0.51
Return on Total Assets ((PAT / Total Assets) * 100)	%			0.76
Return on Investment (ROI) ((PAT / Networth) * 100)	%			62.83

**SOLVENCY RATIOS**

PARTICULARS				31.03.2016
Current Ratio (Current Assets / Current Liabilities)				0.91
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				0.16
G-Score Ratio Financial (Networth / Total Assets)				0.01
G-Score Ratio Debt (Debts / Equity Capital)				52.66
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				0.91

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	--
6	Contact numbers	Yes
7	Name of the person contacted	No

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8	Designation of contact person	No
9	Promoter's background	Yes
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	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 about one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about one year	Yes
30	Major shareholders, if available	Yes
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

**UNSECURED LOAN**

PARTICULAR	31.03.2016 (INR in Million)
<b>Long-term Borrowings</b>	
From Others	5.266
<b>Total</b>	<b>5.266</b>

**INDEX OF CHARGES:**

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G87787156	100178066	CENTRAL BANK OF	15/05/2018	-	-	3500000.0	RAJENDRA NAGARPATNAB R800020IN

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			INDIA				
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**FIXED ASSETS**

- Plant & Machinery
- Furniture & Fixture
- Furniture & Fixture
- Inverter
- Wall Fan
- Software
- Printer
- Head Phone

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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 71.32
UK Pound	1	INR 90.91
Euro	1	INR 81.57

**INFORMATION DETAILS**

Information Gathered by :	JIR
Analysis Done by :	NIS
Report Prepared by :	RKI

**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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