

MIRA INFORM REPORT

Report No. :	545632
Report Date :	27.12.2018

IDENTIFICATION DETAILS

Name :	DENTSPRO INDIA PRIVATE LIMITED
Registered Office :	Basement, No.3355/1, K R Road, Banashankari, 2nd Stage, Bangalore-560070, Karnataka
Mobile. No.:	91-9886214436 [Mr. Puthenpurail Udayakumar]
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	30.09.2011
CIN No.: [Company Identification No.]	U74900KA2011PTC060645
Capital Investment / Paid-up Capital :	INR 10.000 Million
PAN No.: [Permanent Account No.]	AAECD2677H
GSTN : [Goods & Service Tax Registration No.]	32AAECD2677H1ZR [Kerala] 29AAECD2677H1ZE [Karnataka] 33AAECD2677H1ZP [Tamilnadu]
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Providing Hospital and Medical Care Services [Registered activity] Import and Marketing of s, Instruments, Instruments, Accessories, Furniture's, Spare Parts and Consumables Materials. [As per Memorandum of associates – Registry Details]
No. of Employees :	Not Divulged

RATING & COMMENTS

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

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MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 74800
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2011 and it is having a satisfactory track record.</p> <p>For the financial year 2018, the company has increased its revenue as compared to its previous year but it has reported thin profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p> <p>NOTE: Mr. P. Udaykumar (director) has claimed that the subject was established in the year 2008 as a proprietary concern and later, in the year 2011, the subject got converted into the private limited liability company by shares.</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 (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2

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Moderately Low Risk	B1
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 27.12.2018

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 BY

Name :	Mr. Puthenpurail Udayakumar
Designation :	Director
Contact No.:	91-9886214436
Date :	19.12.2018

[91-80-26613560] Ringing

LOCATIONS

Registered Office :	Basement, No.3355/1, K R Road, Banashankari, 2nd Stage, Bangalore-560070, Karnataka, India
Tel. No.:	91-80-41654903/ 2676103/ 26762012

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Mobile No.:	91-9886214436 [Mr. Puthenpurail Udayakumar]
Fax No.:	91-80-41654692
E-Mail :	dentspro@gmail.com
Branch Offices:	Located at:
	<ul style="list-style-type: none"> • Mumbai • Kerala • Chennai

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Puthenpurail Udayakumar		
Designation :	Director		
Address :	No.385, 8th Main, M S Ramaiah City, J P Nagar, 8th Phase, Bangalore - 560076, Karnataka, India		
Date of Appointment :	30.09.2011		
DIN No.:	03616398		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U29253KA2013PTC070499	VIP DENTAL LAB PRIVATE LIMITED	08/08/2013	-
U74900KA2015PTC084478	KALENDER TOURISM PRIVATE LIMITED	02/12/2015	-
U85190DL2017PTC325665	DENMED INDIA PRIVATE LIMITED	06/11/2017	-
Name :	Mrs. Asha Kumar		
Designation :	Director		
Address :	No.385, M.S. Ramaiah City, 8th Phase, J.P. Nagar, Bangalore – 560076, Karnataka, India		
Date of Appointment :	01.05.2012		
DIN No.:	05270324		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

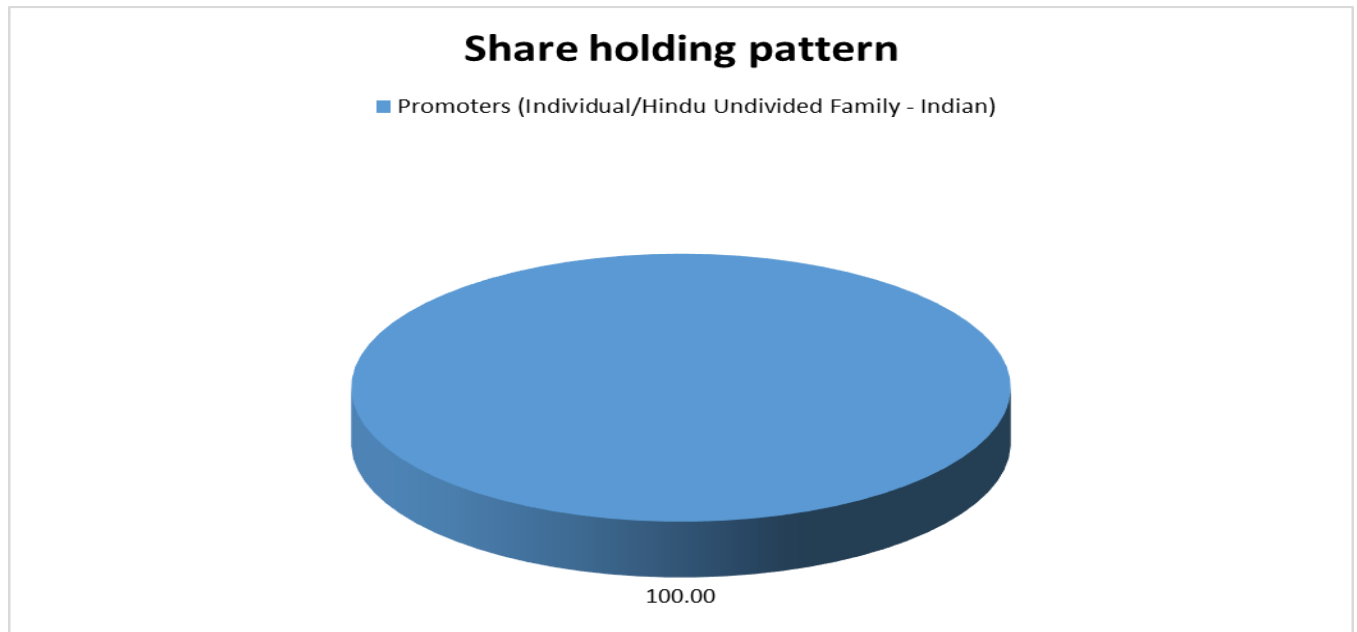
AS ON: 31.03.2018

Names of Shareholders	No. of Shares	% of holding
Puthenpurail Udayakumar	600000	60.00
Asha Kumar	400000	40.00
Total	1000000	100.00

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AS ON: 29.09.2018

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	100.00
Total	100.00



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> • Providing Hospital and Medical Care Services [Registered activity] • Import and Marketing of s, Instruments, Instruments, Accessories, Furniture's, Spare Parts and Consumables Materials. [As per Memorandum of associates – Registry Details] 	
Products :	ITC Code No.	Product Descriptions
	99889070	Dental Equipment's
Brand Names :	Not Available	
Agencies Held :	Not Available	

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Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :	Bank Name:	IDFC Bank Limited
	Branch:	--
	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained	--

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	(Optional):		
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	
	Account Operation:	--	
	Remarks:	--	
Facilities :	SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
	LONG-TERM BORROWINGS		
	Loans from banks and financials institutions	35.555	4.776
	Total	35.555	4.776

Auditors :	
Name :	U. Chatragudaiah and Company Chartered Accountants
Address :	No. 49/1, 9th Cross, 3rd Block, Thyagarajanagar, Near Muneshwara Temple, Bangalore – 560028, Karnataka, India
Mobile No.:	91-9986639881
Membership No.:	91-224576
E-Mail :	ucchawdary@yahoo.com
Income-tax PAN of auditor or auditor's firm :	ABFPU8468G
Memberships :	Not Available
Collaborators :	Not Available
Associate Companies :	<ul style="list-style-type: none"> • 3Dent Milling Center • VIP Dental Lab

CAPITAL STRUCTURE

AS ON: 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	10.000	10.000	0.100
(b) Reserves & Surplus	16.188	13.784	11.536
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	26.188	23.784	11.636
(3) Non-Current Liabilities			
(a) Long-term borrowings	51.011	16.332	19.638
(b) Deferred tax liabilities (Net)	0.000	0.000	-0.119
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	51.011	16.332	19.519
(4) Current Liabilities			
(a) Short term borrowings	0.150	27.783	21.161
(b) Trade payables	69.981	39.957	28.759
(c) Other current liabilities	6.341	12.931	12.984
(d) Short-term provisions	6.750	1.972	2.030
Total Current Liabilities (4)	83.222	82.643	64.934
TOTAL	160.421	122.759	96.089
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	5.268	6.255	3.483
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.139	0.530	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	5.407	6.785	3.483

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	82.620	57.495	30.273
(c) Trade receivables	49.328	47.402	48.536
(d) Cash and cash equivalents	2.573	1.957	0.857
(e) Short-term loans and advances	20.396	9.096	12.912
(f) Other current assets	0.097	0.024	0.028
Total Current Assets	155.014	115.974	92.606
TOTAL	160.421	122.759	96.089

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Revenue from Operations	237.281	169.259	166.929
	Other Income	1.285	0.140	0.212
	TOTAL	238.566	169.399	167.141
Less	EXPENSES			
	Cost of Materials Consumed	189.448	125.959	115.286
	Employees benefits expense	10.329	10.760	8.606
	Other expenses	27.049	21.704	31.725
	TOTAL	226.826	158.423	155.617
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	11.740	10.976	11.524
Less	FINANCIAL EXPENSES	5.314	3.449	4.378
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	6.426	7.527	7.146
Less/ Add	DEPRECIATION/ AMORTISATION	2.699	2.617	0.806
	PROFIT BEFORE TAX	3.727	4.910	6.340
Less	TAX	1.323	1.441	1.911
	PROFIT AFTER TAX	2.404	3.469	4.429
	EARNINGS IN FOREIGN CURRENCY			
	Export Earnings	0.452	0.000	0.000

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Earnings Per Share (INR)	2.40	3.47	443.00
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	75.88	102.22	106.13
Account Receivables Turnover (Income / Sundry Debtors)	4.81	3.57	3.44
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	134.83	115.79	91.05
Inventory Turnover (Operating Income / Inventories)	0.14	0.19	0.38
Asset Turnover (Operating Income / Net Fixed Assets)	2.23	1.75	3.31

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.81	0.88
Debt Equity Ratio (Total Liability / Networth)	1.95	1.85	3.51
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.18	3.47	5.58

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.20	0.26	0.30
Interest Coverage Ratio (PBIT / Financial Charges)	2.21	3.18	2.63

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.01	2.05	2.65
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.50	2.83	4.61
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.18	14.59	38.06

SOLVENCY RATIOS

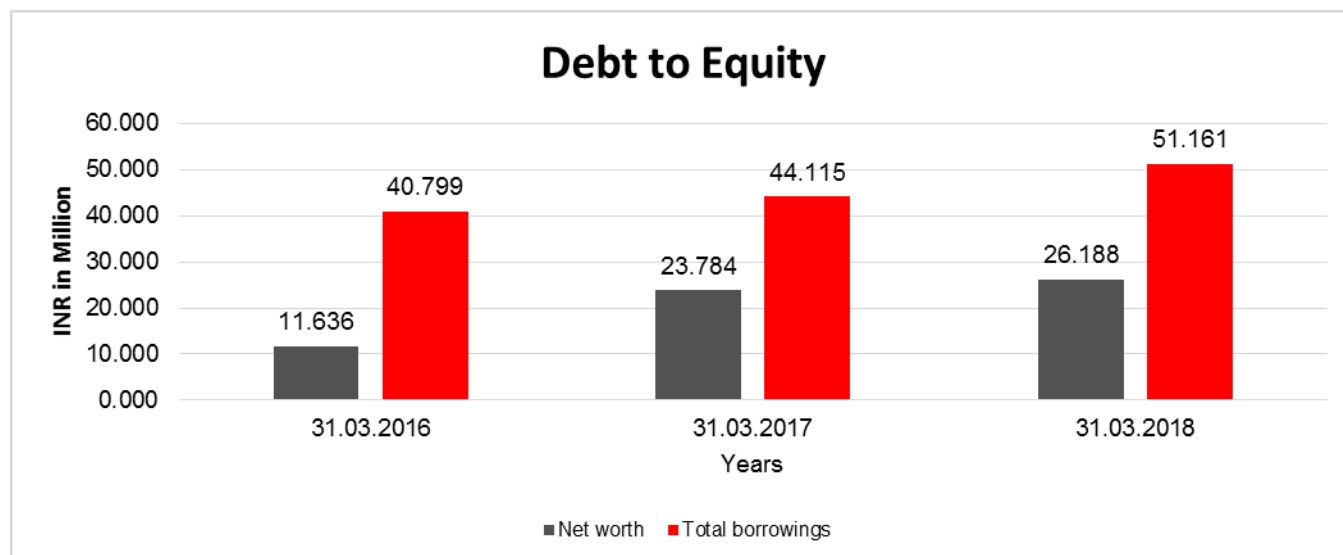
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.86	1.40	1.43
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.87	0.71	0.96
G-Score Ratio Financial (Networth / Total Assets)		0.16	0.19	0.12
G-Score Ratio Debt (Debts / Equity Capital)		5.12	4.41	407.99
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.86	1.40	1.43

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

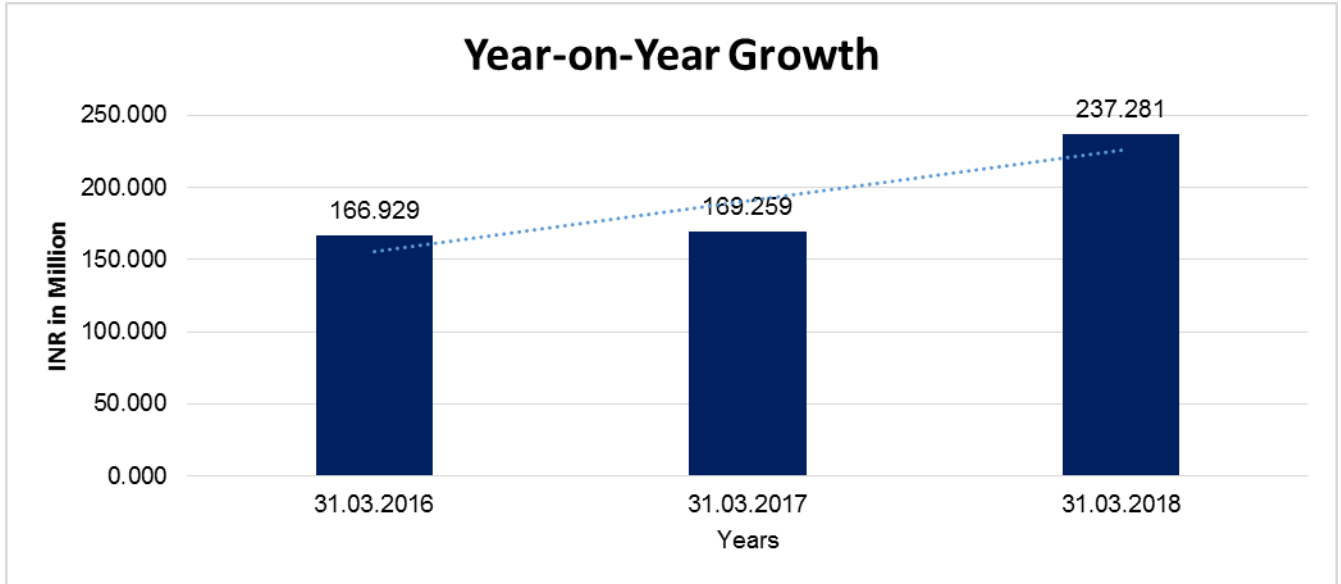
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	10.000	10.000
Reserves & Surplus	11.536	13.784	16.188
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	11.636	23.784	26.188
long-term borrowings	19.638	16.332	51.011
Short term borrowings	21.161	27.783	0.150
Total borrowings	40.799	44.115	51.161
Debt/Equity ratio	3.506	1.855	1.954



YEAR-ON-YEAR GROWTH

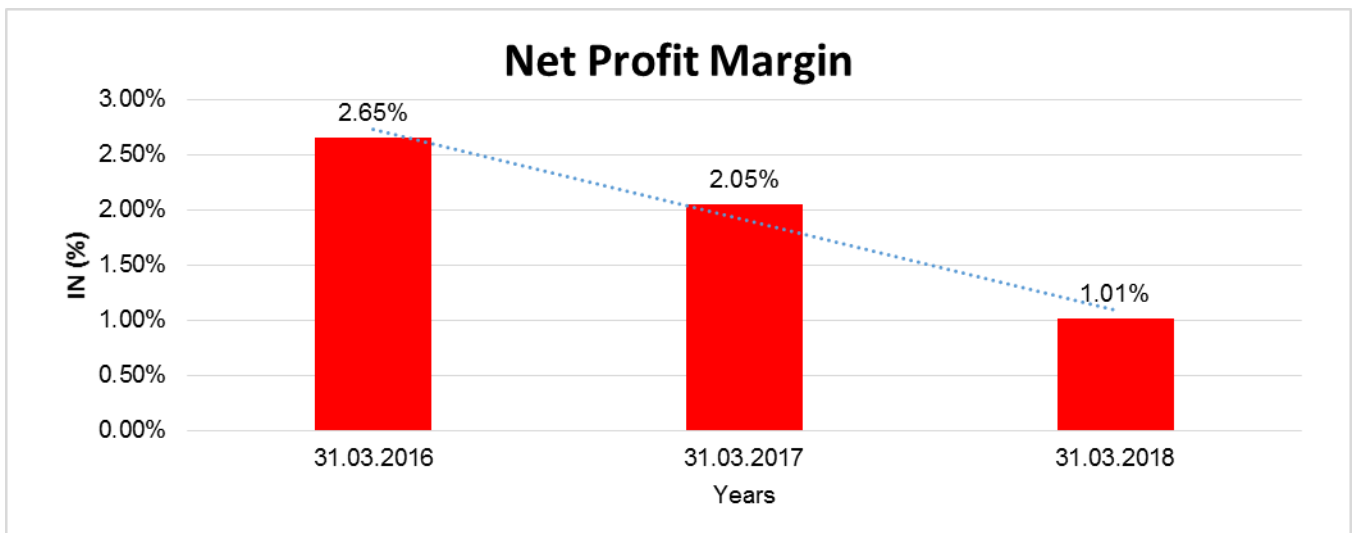
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	166.929	169.259	237.281
		1.396	40.188

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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	166.929	169.259	237.281
Profit	4.429	3.469	2.404
	2.65%	2.05%	1.01%



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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	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	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
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	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	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

INDEX OF CHARGES

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SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G47246 285	100106 442	CORPORATION BANK	07/12/2 016	-	-	2500000.0	NO.97-98, KOTHANUR MAIN ROAD, NRUPATHUNGANA GARRBI LAYOUT, 7TH PHASE, J P NAGARBANGALOR EKA560078IN
2	G49124 472	100037 497	IDFC BANK LIMITED	30/06/2 016	30/06/20 17	-	40000000.0	79, RESIDENCY ROAD, BANGALORE BANGALOREKA560 025IN
3	G08668 873	104730 97	CORPORATION BANK	10/01/2 014	-	19/07/20 16	20000000.0	RBI LAYOUT BRANCHKOTHNUR MAIN ROAD J P NAGARBANGALOR EKA560078IN

UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
LONG-TERM BORROWINGS		
Loans and advances from related parties		
From promoters	15.456	10.830
From others	0.000	0.726
SHORT TERM BORROWINGS		
Loans repayable on demand from other parties	0.150	27.783
Total	15.606	39.339

BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/STATE OF COMPANY'S AFFAIR:

The turnover and profitability have improved. Efforts would be made to better the performance.

FIXED ASSETS:

- Computer
- Vehicles

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- Furniture and Fixture
- Office Equipment

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 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 69.99
UK Pound	1	INR 88.96
Euro	1	INR 79.82

INFORMATION DETAILS

Information Gathered by :	NAGL
Analysis Done by :	VIK R
Report Prepared by :	ARC

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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