

## MIRA INFORM REPORT

<b>Report No. :</b>	482922.2
<b>Report Date :</b>	03.01.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	LATEST ENTERPRISES
<b>Registered Office :</b>	31/1, D -1, D-2, Pragati Vihar, Civil Lines, (U. S. Nagar), Rudrapur – 263153, Uttarakhand
<b>Mobile No.:</b>	91-9837312170 [Aamir Husain]
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017 [Unaudited]
<b>Year of Establishment :</b>	November, 2015
<b>Capital Investment / Paid-up Capital :</b>	INR 1.878 Million
<b>IEC No.:</b>	Not Applicable (As informed by the management that firm does not have export and import)
<b>GSTIN No.:</b>	05ADVPH9530Q1ZP
<b>TIN No.:</b>	Not Divulged
<b>PAN No.:</b> [Permanent Account No.]	ADVPH9530Q
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Trader of Veterinary Medicine. [Confirmed by management]
<b>No. of Employees :</b>	2 (Approximately)

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**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

<b>Maximum Credit Limit :</b>	USD 5400
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Latest Enterprises is a proprietorship firm established in the year 2015.</p> <p>It is a trader of Veterinary Medicine.</p> <p>As per the unaudited financial of 2017, the concern has achieved a massive growth in its revenue as compared to previous year and has reported healthy profit margin of 17.56%.</p> <p>The moderate financial profile of the firm is marked by modest capital base along with negligible debt level.</p> <p>Rating is constrained on account of limited track record of the firm.</p> <p>Payments are reported to be slow but correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings with some caution.</p> <p>Note: Site Visit was conducted at the given address and our executive has successfully traced the subject on the given address.</p> <p>At the premises our executive met Mr. Aamir Husain (Proprietor) and he confirmed that subject is situated at the given address.</p> <p>During the site visit our executive also enquired with Mr. Ajay Anand (Ajay Anand and Associates) and Mr. Masrur Ali (Asian Computers) and they confirmed that subject is situated on the given address.</p> <p>As per our executive's observation, it is a 3 storey building and the subject situated on the ground floor. Location was easy to find and locality appears to</p>

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	be commercial. Area seems to be neutral. Total area of premises is (3150) sq.ft and 05 employees were sighted at the premises.  Name board of the subject was sighted on the given address.
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**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 (30.06.2017)	Current Rating (30.09.2017)
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

**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 31-03-2016.

**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 03.01.2018.

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**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. Aamir Husain
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9837312170
<b>Date :</b>	28.12.2017

**LOCATIONS**

<b>Registered Office :</b>	31/1, D -1, D-2, Pragati Vihar, Civil Lines, (U. S. Nagar), Rudrapur – 263153, Uttarakhand, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9837312170 [Aamir Husain]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:latestenterprises12@gmail.com">latestenterprises12@gmail.com</a>
<b>Area:</b>	3150 Sq. Ft. [As per site visit]
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Aamir Husain
<b>Designation :</b>	Proprietor
<b>Date of Birth:</b>	01.07.1987
<b>PAN No.:</b>	ADVPH9530Q
<b>Aadhar Card No.:</b>	3471 5698 8412

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trader of Veterinary Medicine. [Confirmed by management]
<b>Products/ Services :</b>	Veterinary Medicine
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available

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<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Credit [30 Days]
<b>Purchasing :</b>	Credit [30 Days]

**GENERAL INFORMATION**

<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>Experience :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Remark :</b>	--
<b>Customers :</b>	Wholesalers, Retailers and End Users	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Experience :</b>	--
	<b>Maximum Limit Dealt :</b>	--
<b>Remark :</b>	--	
<b>No. of Employees :</b>	2 (Approximately)	
<b>Bankers :</b>	<b>Bank Name</b>	ICICI Bank Limited
	<b>Branch</b>	Kashipur – By Pass Road, Near Hotel Mid Town, Kashipur– 244713, Uttarakhand, India
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	91-8081667777 [Ringing]
	<b>Name of Account Holder</b>	--
	<b>Account Number</b>	160005500190 [Not Confirmed with Bank]
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--
	<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	--

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<b>Auditors :</b>	
<b>Name :</b>	Mr. Amit Arora Chartered Accountant
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	Latest Medico Agencies

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 1.878 Million
<b>Borrowed :</b>	--
<b>Total :</b>	INR 1.878 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>			<b>31.03.2017</b>
			<b>[Unaudited]</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Proprietor's Capital			1.878
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
<b>NETWORTH</b>			<b>1.878</b>
<b>LOAN FUNDS</b>			
1] Secured Loans			0.392
2] Unsecured Loans			0.200
<b>TOTAL BORROWING</b>			<b>0.592</b>
DEFERRED TAX LIABILITIES			0.000
<b>TOTAL</b>			<b>2.470</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]			0.684
Capital work-in-progress			0.000
INVESTMENT			0.342
DEFERRED TAX ASSETS			0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
	Inventories		0.521
	Sundry Debtors		0.051
	Cash & Bank Balances		1.632
	Other Current Assets		0.000
	Loans & Advances		0.000
<b>Total Current Assets</b>			<b>2.204</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
	Sundry Creditors		0.501
	Other Current Liabilities & Provisions		0.259
<b>Total Current Liabilities</b>			<b>0.760</b>
<b>Net Current Assets</b>			<b>1.444</b>
MISCELLANEOUS EXPENSES			0.000
<b>TOTAL</b>			<b>2.470</b>

**Note:** Balance Sheet for the year 2016 is not available only Profit & Loss A/c is available.

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**PROFIT & LOSS ACCOUNT**

PARTICULARS		31.03.2017	31.03.2016
		[Unaudited]	
<b>SALES</b>			
	Income	1.327	0.206
	Other Income	0.417	0.401
	<b>TOTAL</b>	<b>1.744</b>	<b>0.607</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Materials Consumed	1.083	0.164
	Bank charges and Commission	0.008	0.005
	Car insurance	0.024	0.000
	Cash Discount	0.029	0.006
	Communication expenses	0.013	0.011
	Freight	0.017	0.008
	Hotel and Boarding Expenses	0.006	0.002
	Misc. Expenses	0.000	0.012
	Office expenses	0.006	0.008
	Packing expenses	0.017	0.012
	Salary and Wages	0.072	0.036
	Shop rent	0.061	0.018
	Telephone and mobile expenses	0.007	0.000
	Traveling expenses	0.005	0.026
	<b>TOTAL</b>	<b>1.348</b>	<b>0.308</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.396</b>	<b>0.299</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.043	0.014
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.353</b>	<b>0.285</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.120	0.060
	<b>NET PROFIT/ (LOSS)</b>	<b>0.233</b>	<b>0.225</b>

**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		31.03.2017	31.03.2016
Average Collection Days [Sundry Debtors / Income * 365]		14.03	NA
Account Receivables Turnover [Income / Sunday Debtors]		26.02	NA
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		168.85	NA
Inventory Turnover (Operating Income / Inventories)		0.76	NA
Asset Turnover (Operating Income / Net Fixed Assets)		0.58	NA

**LEVERAGE RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.42	NA
Debt Equity Ratio (Total Liability / Networth)		0.32	NA
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.51	NA
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.36	NA
Interest Coverage Ratio (PBIT / Financial Charges)		9.21	21.36

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**PROFITABILITY RATIOS**

PARTICULARS			31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%		17.56	109.22
Return on Total Assets ((PAT / Total Assets) * 100)	%		7.21	NA
Return on Investment (ROI) ((PAT / Networth) * 100)	%		12.41	NA

**SOLVENCY RATIOS**

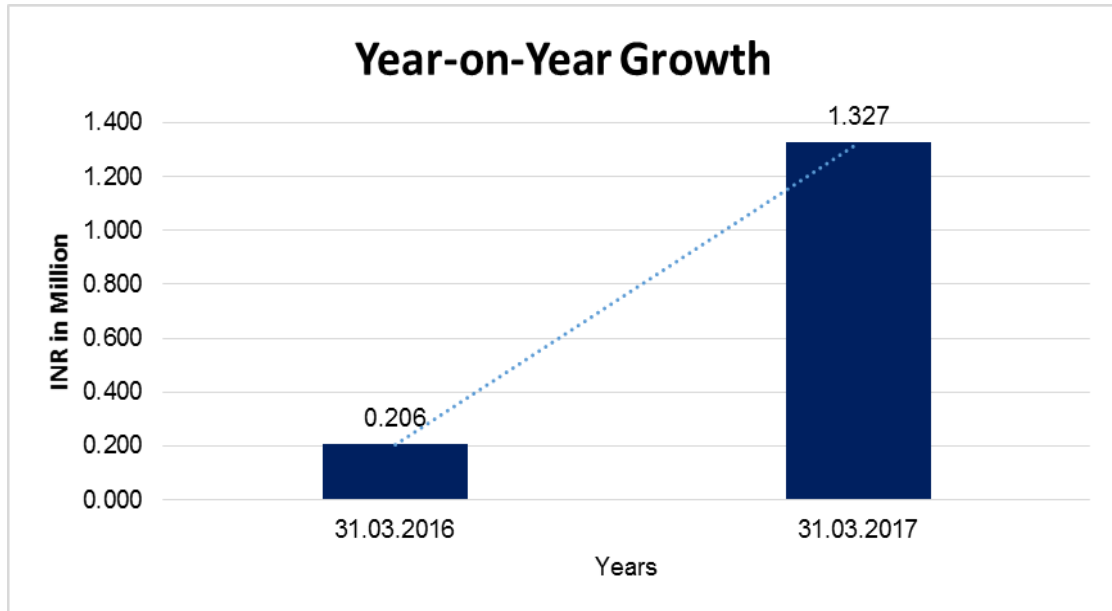
PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			2.30	NA
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.75	NA
G-Score Ratio Financial (Networth / Total Assets)			0.58	NA
G-Score Ratio Debt (Debts / Equity Capital)			0.32	NA
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			2.30	NA

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

**YEAR-ON-YEAR GROWTH**

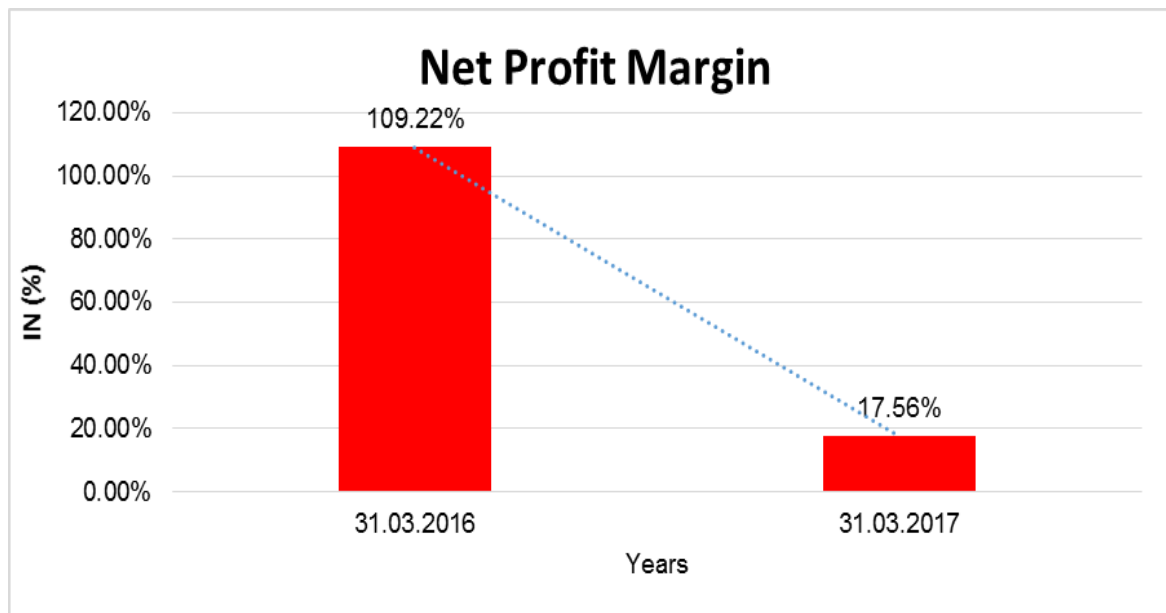
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	0.206	1.327
		<b>544.175</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	0.206	1.327
Profit	0.225	0.233
	<b>109.22%</b>	<b>17.56%</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 -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
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	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes

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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 one year and four months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year and four months	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

**OBSERVATION POINTS**

<b>Name of Company :</b>	LATEST ENTERPRISES
<b>Address :</b>	31/1, D -1, D-2, Pragati Vihar, Civil Lines, (U. S. Nagar), Rudrapur – 263153, Uttarakhand, India
<b>Contact No.:</b>	91-9719590900
<b>Email:</b>	<a href="mailto:saifh3@gmail.com">saifh3@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Aamir Husain Hotel
<b>Designation :</b>	Proprietor
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Near Mid Town
<b>Total Floors of the building:</b>	3
<b>Subject situated on:</b>	Ground Floor

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<b>Locality:</b>	Commercial
<b>Area of premises :</b>	3150 Sq. Ft.
<b>Area :</b>	Neutral
<b>No. of employees seen at premises:</b>	5
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>
<b>Furniture Item Sighted:</b>	Table, Chairs, Stools, etc.
<b>Sister concerns (Other Name on Name Board):</b>	Latest Medico Agencies
<b>Neighbour's Interview:</b>	
<b>Name of Company:</b>	Ajay Anand and Associates
<b>Contact Person Name:</b>	Ajay Anand [91-7895504004]
<b>Name of Company:</b>	Asian Computers
<b>Contact Person Name:</b>	Mr. Masrur Ali [91-9897672547]
<b>Neighbour's Overview:</b>	During the site visit our executive also enquired with Mr. Ajay Anand (Ajay Anand and Associates) and Mr. Masrur Ali (Asian Computers) and they confirmed that subject is situated on the given address.
<b>Proof of visit:</b>	Photograph/ Visiting Card

**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.

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- 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

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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 63.67
UK Pound	1	INR 86.11
Euro	1	INR 76.59

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PUJ
<b>Analysis Done by :</b>	VRS
<b>Report Prepared by :</b>	GEET

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**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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