

MIRA INFORM REPORT

Report No. :	514392.2
Report Date :	05.07.2018

IDENTIFICATION DETAILS

Name :	GAYATHRI HOSPITALS
Registered Office :	D No 25-10-8, Maharajpet, Ayyakoneru Gattu, Vizianagaram-535001, Andhra Pradesh
Mobile No.:	91-9440522847 [Dr. Gantyaada Butchi Venkata Rao]
Country :	India
Financials (as on) :	Not Available
Date of Establishment :	01.04.2018
Capital Investment :	Not Divulged
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.]	AASFG6613R
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Providing Healthcare Services. [Confirmed by Management]
No. of Employees :	25 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :	NB
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Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

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Status :	New Business
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is a new partnership concern established on 1st April 2018 and it is engaged in providing healthcare services and medical services.</p> <p>As per indirect source we could find that the subject has not started its business activity and will start its business activity from the month of September 2018.</p> <p>Payment seems to be unknown.</p> <p>In the view of subject's infancy, extensive payment and financial records are not available, therefore dealings are recommended to be on secured terms, and a close monitoring of subject's business development is advisable.</p> <p>Note 1:</p> <p>Site visit was conducted on the given address and our executive had successfully traced the subject's address and found that the subject premises is still under construction.</p> <p>At the premises our executive met to Dr. Gantiyada Butchi Venkatrao (Partner) and he confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, location was easy to find, locality seems to be commercial and area appears to be neutral.</p> <p>Name board of the subject was not sighted.</p> <p>Note 2:</p> <p>Dr. Gantiyada Butchi Venkatrao (Partner) confirmed that the subject building is under construction.</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

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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 31-03-2018.

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 05.07.2018.

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 :	Dr. Gantyaada Butchi Venkata Rao
Designation :	Partner
Contact No.:	91-9440522847
Date :	21.06.2018

LOCATIONS

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Registered Office :	D No 25-10-8, Maharajpet, Ayyakoneru Gattu, Vizianagaram-535001, Andhra Pradesh, India
Tel. No.:	91-8922-271888
Mobile No.:	91-9440522847 [Dr. Gantyada Butchi Venkata Rao] 91-9441305791 [Dr. Bellana Vamsi Pavani]
Fax No.:	Not Available
E-Mail :	venkatgantyada111@gmail.com
Area :	7916.04 Sq. Ft.
Location :	Leased
Locality :	Commercial cum Residential

PARTNERS

Name :	Dr. Gantyada Butchi Venkata Rao
Designation :	Partner
Address :	19-1-8, Zidduvari Street, Sai Vamsi Nilayam, Vizianagaram-535002, Andhra Pradesh, India
Date of Birth/Age :	10.07.1971
PAN No:	AHGPG9931K
Aadhar Card No:	4146 0267 9364
Name :	Dr. Bellana Vamsi Pavani
Designation :	Partner
Address :	19-1-8, Zidduvari Street, Sai Vamsi Nilayam, Vizianagaram-535002, Andhra Pradesh, India
Date of Birth/Age :	22.05.1974
PAN No:	AHGPB2351L
Aadhar Card No:	4637 3281 5849

BUSINESS DETAILS

Line of Business :	Providing Healthcare Services. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	
Products :	Not Available
Countries :	Not Available
Imports :	
Products :	Not Available
Countries :	Not Available

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Terms :	
Selling :	Cash
Purchasing :	Cash

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Others [Patient]	
	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	25 [Approximately]	
Bankers :	Bank Name:	Bank of India
	Branch:	17-2-11, 1 st Floor, A G Road, Raza Bazar, Vizianagaram-535002, Andhra Pradesh, India
	Person Name (with Designation):	Mr. K. Mohan Rao [Senior Branch Manager]
	Contact Number:	91-8106990355
	Name of Account Holder:	GAYATHRI HOSPITALS
	Account Number:	861320110000785 [Current Account]
	Account Since (Date/ Year of A/c Opening):	June 2018 [New Account]
	Average Balance Maintained (Optional):	INR 0.005 Million [Nominal]
	Credit Facilities Enjoyed (CC/OD/Term Loan):	---
	Account Operation:	---

	Remarks:	New Account
Auditors :		
Name :	Madipalli Ramarao Chartered Accountant	
Address :	Vizianagaram, Andhra Pradesh, India	
Mobile No :	91-9440193250	
Memberships :	Not Available	
Collaborators :	Not Available	
Associates/Subsidiaries :	Not Available	

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

FINANCIAL ANALYSIS
[all figures are in INR Million]

NEW BUSINESS

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

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

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GAYATHRI HOSPITALS - 514392.2 (SUPPLEMENTARY REPORT)

PAGE NO. : 7

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
21	Banking facility details	No
22	Conduct of the banking account	Yes
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three years	No
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

Name of Company :	GAYATHRI HOSPITALS
Address :	D No 25-10-8, Maharajpet, Ayyakoneru Gattu, Vizianagaram-535001, Andhra Pradesh, India
Contact No.:	91-9440522847
Date of Visit :	02.07.2018
Person to whom we met:	Dr. Gantyada Butchi Venkata Rao [Partner]
Name Board :	Not Sighted
Location:	Easy

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Locality:	Commercial
Area :	Neutral
Proof of visit:	Photos

PROJECTED COST OF PRODUCTION AND PROFITABILITY STATEMENT

(INR IN MILLION)

PARTICULARS	OPERATING YEARS				
	2019-20 Projected	2020-21 Projected	2021-22 Projected	2022-23 Projected	2023-24 Projected
Hospital Revenue	1689.400	1852.300	2027.300	2190.200	2691.000
Shop Rent	60.000	60.00	72.000	72.000	84.000
Total	1749.400	1912.300	2099.300	2262.200	2775.000
Expenditure					
Dr. Salaries	112.500	115.300	118.200	121.200	124.200
Salaries	384.100	422.500	464.800	511.200	562.400
Power	250.900	263.400	276.600	290.400	305.000
Hospital Maintenance	162.900	179.200	195.500	211.800	260.700
Depreciation	318.000	283.200	253.000	226.700	203.700
Total	1228.400	1263.700	1308.100	1361.300	1455.900
Administrative Exp	180.000	198.000	217.800	239.600	263.500
Total	1408.400	1461.700	1525.900	1600.900	1719.500
PBIT	340.900	450.600	573.400	661.300	1055.500
Int. on Term Loan	254.300	225.500	190.200	154.800	119.400
Int. on Working Capital Loan	9.500	9.500	9.500	9.500	9.500
PBT	77.100	215.600	373.700	497.000	926.600

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Tax	23.200	64.900	112.400	149.500	278.800
NPAT	53.900	150.700	261.300	347.400	647.800
Drawings	0.000	0.000	100.000	150.000	180.000
NPAD	53.900	150.700	161.300	197.400	467.800

PROJECTED BALANCE SHEET

(INR IN MILLION)

PARTICULARS	OPERATING YEARS				
	2019-20 Projected	2020-21 Projected	2021-22 Projected	2022-23 Projected	2023-24 Projected
LIABILITIES					
Capital	1193.900	1344.600	1505.900	1703.300	2171.100
Term Loan	2606.900	2234.500	1862.100	1489.700	1117.300
Working Capital Loan	100.000	100.000	100.000	100.000	100.000
Total	3900.800	3679.100	3468.000	3293.000	3388.400
ASSETS					
Fixed Assets	3840.000	3840.000	3840.000	3840.000	3840.000
Less: Deprn	318.000	601.200	854.200	1080.800	1284.600
Total	3522.000	3238.800	2985.800	2759.200	2555.400
Current Assets					
Receivables	145.800	239.000	262.400	282.800	346.900
Cash	233.100	201.300	219.800	251.100	486.100
Total	3900.800	3679.100	3468.000	3293.000	3388.400

NETWORTH STATEMENT

DR. GANTYADA BUTCHI VENKATA RAO

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(INR IN MILLION)

BANK A/C

Bank	Branch	S/B/ C/D A/c No.
SBI	Fort	SB 10540858877
Andhra Bank	Ring Road Fort	24531010000684

DETAILS OF ASSETS

IMMOVABLE PROPERTY

Assets	Own name	Area	Free hold or Lease hold	Location/ address	Purchase Cost	Present Value
Non Agri. Land	50%	---	Free Hold	VZM	INR 7.800 Million	INR 10.000 Million
Agri. Land	100%	1 Acre	Free Hold	GPM	INR 0.350 Million	INR 1.500 Million

MOVABLE PROPERTY

INSURANCE POLICIES

Name of company and Branch	Surrender value	Annual Premium	Premium paid upto period
LIC	50.000	0.053	31.03.2017
Exide	30.000	0.025	31.03.2017

VEHICLES

Type of Vehicle	Present Value
Car	INR 0.500 Million

JEWELLERY

Particulars	Quantity	Valuation (approx.)*
Gold	10 TulaH	INR 0.300 Million
Others	Hospital Rent	INR 1.100 Million

DETAILS OF LIABILITIES

AS BORROWER

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Borrowed from	Purpose of Loan	Amt. of Loan	Outstanding Balance
State Bank of India	Site Purchase	INR 0.600 Million	INR 0.395 Million
Car Loan	Car Loan	INR 0.500 Million	INR 0.236 Million
Canara Bank	Gold Loan	INR 0.200 Million	INR Million

LEGAL HEIRS / FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Dr. Pavani	Dentist	Spouse	50	M	MSN Colony, Vizianagaram, Andhra Pradesh, India
G. Sai Partha	Student	Son	14	--	

NETWORTH STATEMENT

DR. BELLANA VAMSI PAVANI

(INR IN MILLION)

BANK A/C

Bank	Branch	S/B/ C/D A/c No.
SBI	Fort	10540851768

DETAILS OF ASSETS

IMMOVABLE PROPERTY

Assets	Own/ Joint name	Free hold or Lease hold	Location/ address	Purchase Cost	Present Value
Non Agri. Land	Site IOY	Free Hold	Dasannapeta	INR 2.800 Million	INR 10.000 Million
Agri. Land	Own	---	MSN Colony - VZY	INR 3.350 Million	INR 10.000 Million

MOVABLE PROPERTY

INSURANCE POLICIES

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Name of company and Branch	Surrender value	Annual Premium	Premium paid upto period
Exide Life	0.300	0.025	31.03.2017

JEWELLERY

Particulars	Quantity	Valuation (approx.)*
Gold	500 Gm	INR 1.500 Million
Silver	2500 Gm	INR 0.100 Million

OTHERS INVESTMENTS/ ASSETS (give full details):

Hospital Rent	INR 0.290 Million
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DETAILS OF LIABILITIES

AS BORROWER

Borrowed from	Purpose of Loan	Amt. of Loan	Security	Repayment Terms	Outstanding Balance
SBI	House	1.200	House	30958159060	0.600
SBI	Site	0.600	Site	---	0.395
SBI	Ring Road	2.200	---	33399535357	1.200

LEGAL HEIRS / FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Dr. G. B. Venkata	Doctor	Spouse	56	M	Zidduvari street, Vizianagaram, Andhra Pradesh, India

COMPANY PROFILE

BRIEF PROFILE OF THE COMPANY

Mrs. Pavani is working in MIMS, Nellimaria and has been practicing since 15 years. She is a post graduate in Dental medicine. She is one of the leading dentists in and around V2M town and catering the medical needs of the people within a radius of 25kms of VZM town.

Her husband Mr. Venkat is a specialist in ENT and has been practicing for the last 15 years. He is one of the leading ENT specialist in the town.

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Both of them are having roaring practice and are well reputed doctors in the district. At present they are practicing in a rented premises (belongs to their close relative) and proposed to construct a multi-Specialty hospital in the town. They have acquired land is one of the prime localities of the town and after obtaining they started construction of the proposed building. Besides their core practice (Dental and ENT) they are arranging for visiting doctors (specialists) in the field of Gynecology, Ophthalmology and Orthopedics etc. from VZM and Visakhapatnam if necessary. Presently there is one multi-specialty hospital in the town which is not able to cater the medical needs of the patients.

They are planning to construct 2 operation theaters and will let out as an when demand raises. A lot of demand is available for operation theaters (with latest equipment) and will continuously generate good income.

VALUATION REPORT

(GENERAL DETAILS)

Date as on which valuation is made	05.02.2018
Name of the Owner	MR. GANTYADA BUTCHI VENKATA RAO Plot No. 58, P.S.R. Colony, Park Lane, Vizianagaram
Location, street, ward no.	T.S. No. 381 Part, 25-10-18 Part Ayyakoneru North Bund, M.S. Ward, Vizianagaram Municipality and Dist.

Fair Market Value	INR 46.989 Million
Distress Value	INR 39.940 Million
Present Value	INR 21.989 Million
S.R.O Value	INR 6.156 Million
Est. Cost GF and FF Construction Value	INR 25.000 Million

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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	Indian Rupees
US Dollar	1	INR 68.53
UK Pound	1	INR 90.52
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	ARC
Analysis Done by :	NIS
Report Prepared by :	IND

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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