

MIRA INFORM REPORT

Report No. :	518955.2
Report Date :	14.07.2018

IDENTIFICATION DETAILS

Name :	THE SPECIALITY PHARMA
Registered Office :	Rupnagar Path, Birubari Guwahati – 781032, Assam
Mobile No.:	91-9435012391 / 8133039047 (Mr. Chiranjib Chakraborty)
Country :	India
Financials (as on) :	31.03.2017 (Detailed Financial) 31.03.2018 (Sales Figure)
Year of Establishment:	19.11.2014
Capital Investment / Paid-up Capital :	INR 4.693 Million (As on 31.03.2017)
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.]	AAJFT7346K
GSTN : [Goods & Service Tax Registration No.]	18AAJFT7346K1ZJ
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Distributor and Trader of Oncology Products. (Confirmed by management)
No. of Employees :	8 (Approximately)

RATING & COMMENTS

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

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 13000
Status :	Satisfactory
Payment Behaviour :	Slow but Correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 19 November, 2014 and it is engaged as distributor and trader of oncology products.</p> <p>For the financial year 2017, the concern has achieved top line growth in its revenue as compared to its previous year along with fair 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>Further, the subject's banker (HDFC Bank Limited) gave positive response for its satisfactory banking transactions.</p> <p>However, rating strengths gets partially offset by its limited track record of its business operation and its presence in highly competitive and fragmented pharmaceutical industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the given address and our executive had successfully traced the subject.</p> <p>At the premises our executive met to Mr. Chiranjib Chakraborty (Partner) and he confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it's a ground+ 1 storey building and subject is situated on ground floor comprising of total area of 2,500 SQ.FT.</p> <p>Location was easy to find, locality seems to be commercial and area appears to be down market.</p> <p>Our executive had sighted 8 employees at the premises and also sighted the name board of the subject.</p>

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	On inquiry with Mr. Ranjan from "Curative Drugs" and executive from "Sharma Drugs" both persons from neighbouring companies confirmed the existence of the subject on the given address.
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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

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

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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

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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 14.07.2018

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

Name :	Mr. Chiranjib Chakraborty
Designation :	Partner
Contact No.:	91-9435012391
Date :	10.07.2018

LOCATIONS

Registered Office / Warehouse :	Rupnagar Path, Birubari Guwahati – 781032, Assam, India
Tel. No.:	Not Available
Mobile No.:	91-9435012391 / 8133039047 (Mr. Chiranjib Chakraborty)
Fax No.:	Not Available
E-Mail :	speciality.pharma@yahoo.com itschiranjib@rediffmail.com
Area :	2500 Sq. Ft.
Location :	Rented
Locality :	Commercial

PARTNERS

Name :	Mrs. Pallabi Dey
Designation :	Partner
Address :	H. No. 31, Ram Nagar, Lokhra Road, Guwhati – 781034, Assam, India
Name :	Mr. Chiranjib Chakraborty
Designation :	Partner
Address :	H. No. 13, Bishnu Rabha Path, Bhaskar Nagar, Guwhati – 781018, Assam, India

BUSINESS DETAILS

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Line of Business :	Distributor and Trader of Oncology Products. (Confirmed by management)
Products :	<ul style="list-style-type: none"> Oncology Products
Brand Names :	Not Divulged
Agencies Held :	<ul style="list-style-type: none"> Johnson and Johnson Novelty India Pfizer India
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, Cheque, Others (RTGS, NEFT)
Purchasing :	Advance Payment, Cheque, Others (RTGS, NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	8 (Approximately)	
Bankers :	Bank Name	HDFC Bank Limited
	Branch	Near Sohum Shoppe, GS Road, Christian Basti, Guwahati – 781005, Assam, India

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	Person Name (With Designation)	Mr. Darpan Baruah (Relationship Manager)
	Contact Number	91-9864693400
	Name of Account Holder	The Speciality Pharma
	Account Number	--
	Account Since (Date/Year of Account Opening)	3 Years
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	No facility
	Account Operation	Satisfactory
	Remarks (If any)	Mr. Darpan Baruah (Relationship Manager) gave us positive response about subject company. They are satisfied with their banking transaction.

Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Assam Gramin Vikas Bank OD A/c	0.897	0.890
	Assam Gramin Vikas Bank OD A/c	0.327	0.000
	Assam Gramin Vikas Bank CC A/c	2.031	0.000
	HDFC Bank	0.726	0.763
	HDFC Bank (Activa Loan)	0.049	0.000
	Total	4.030	1.653

Auditors :	
Name :	Abhishek Agarwal and Company Chartered Accountants
Address :	H. No. 33, Borthakur Mill Road, Ulubari, Guwahati – 781007, Assam, India
Membership No.:	300908
FRN No.:	328796E
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

PARTNER'S CAPITAL ACCOUNT

CHIRANJIB CHAKRABORTY

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Particulars	INR in Million	Particulars	INR in Million
To Drawings	1.475	By Balance B/d	1.672
To Advance Income Tax	0.000	By Fresh Capital Introduced	0.766
To Self-Assessment Tax	0.084	By Remuneration	0.728
To LIP	0.000	By Interest on Capital	0.201
To Transferred to Balance Sheet	2.218	By Share of Profit	0.410
Total	3.777	Total	3.777

PALLABI DEY

Particulars	INR in Million	Particulars	INR in Million
To Drawings	0.470	By Balance B/d	1.689
To Advance Income Tax	0.000	By Fresh Capital Introduced	0.000
To Self-Assessment Tax	0.084	By Remuneration	0.727
To LIP	0.000	By Interest on Capital	0.203
To Transferred to Balance Sheet	2.475	By Share of Profit	0.410
Total	3.029	Total	3.029

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Partner's Capital		4.693	3.361
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		4.693	3.361
LOAN FUNDS			
1] Secured Loans		4.030	1.653
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		4.030	1.653
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		8.723	5.014
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		0.252	0.187
Capital work-in-progress		0.000	0.000
INVESTMENT		1.216	1.000
DEFERREX TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		4.057	2.231
Sundry Debtors		10.201	3.755
Cash & Bank Balances		0.731	0.006
Other Current Assets		0.410	0.143
Loans & Advances and Deposits		0.402	0.402
Total Current Assets		15.801	6.537
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		8.456	2.532
Other Current Liabilities and Provisions		0.090	0.178
Total Current Liabilities		8.546	2.710
Net Current Assets		7.255	3.827
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		8.723	5.014

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PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017	31.03.2016
	SALES			
	Income		40.329	16.030
	Other Income		0.619	0.219
	TOTAL		40.948	16.249
Less	EXPENSES			
	Cost of Goods Sold		34.863	13.013
	General Expense		0.079	0.012
	Business Promotion		0.095	0.017
	Auto Frieght		0.158	0.000
	Commission		0.000	0.677
	Conveyance Expense		0.080	0.068
	Discount Allowed		0.057	0.000
	Loading and Unloading Expense		0.179	0.000
	Salary		1.615	0.680
	Office and Godwon Rent		0.102	0.000
	Printing and Stationery		0.054	0.043
	Postage and Telegram		0.042	0.044
	Staff Bonus		0.058	0.038
	Travelling expense		0.161	0.082
	Interest on Capital		0.404	0.026
	Remuneration to Partners		1.454	0.690
	Other expenses		0.268	0.263
	TOTAL		39.669	15.653
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		1.279	0.596
Less	FINANCIAL EXPENSES		0.415	0.071
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.864	0.525
Less/ Add	DEPRECIATION/ AMORTISATION		0.044	0.051
	NET PROFIT/ (LOSS)		0.820	0.474

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Particulars			31.03.2018
Sales Turnover (Approximately)			110.000
			(Due to business growth)

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		92.32	85.50
Account Receivables Turnover (Income / Sundry Debtors)		3.95	4.27
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		88.53	71.02
Inventory Turnover (Operating Income / Inventories)		0.32	0.27
Asset Turnover (Operating Income / Net Fixed Assets)		5.08	3.19

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.73	0.56
Debt Equity Ratio (Total Liability / Networth)		0.86	0.49
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.82	0.81
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.05	0.06

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Interest Coverage Ratio (PBIT / Financial Charges)		3.08	8.39
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	2.03	2.96
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.75	6.14
Return on Investment (ROI) ((PAT / Networth) * 100)	%	17.47	14.10

SOLVENCY RATIOS

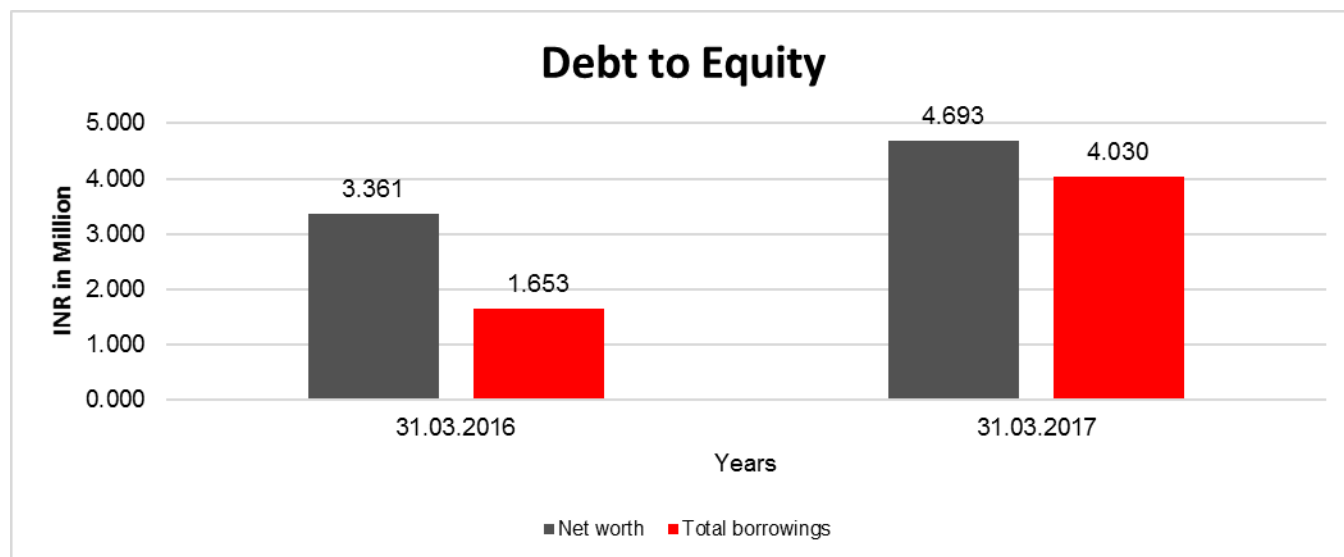
PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.99	2.78
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.52	1.96
G-Score Ratio Financial (Networth / Total Assets)		0.27	0.44
G-Score Ratio Debt (Debts / Equity Capital)		0.86	0.49
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.99	2.78

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

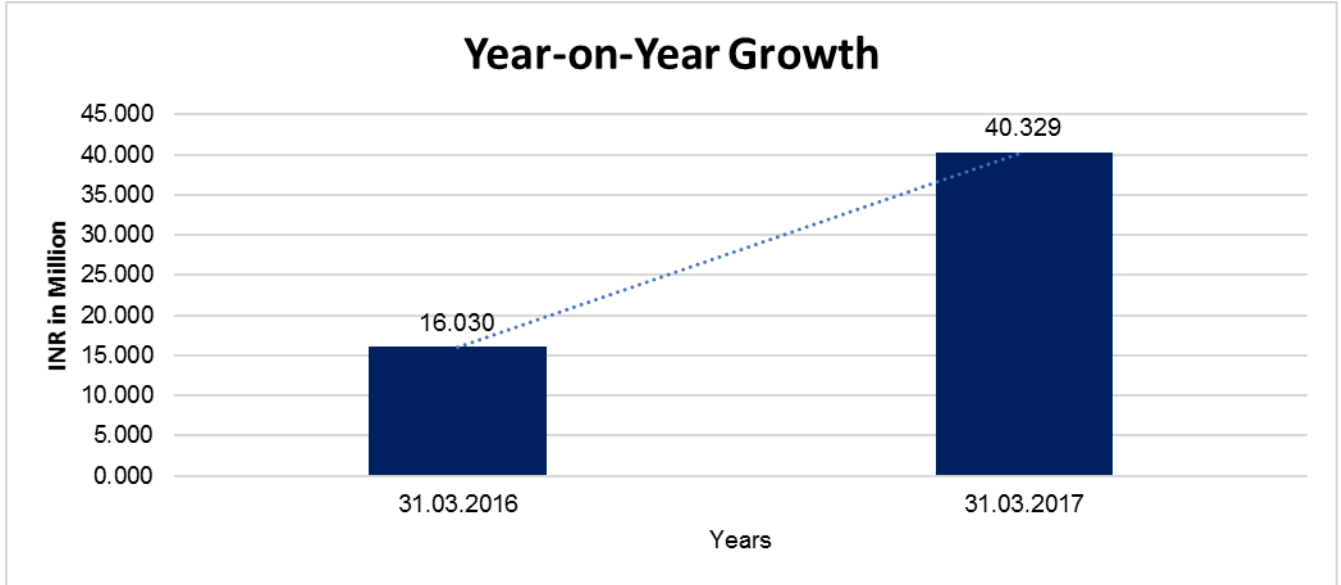
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Partner's Capital	3.361	4.693
Reserves & Surplus	0.000	0.000
Net worth	3.361	4.693
Secured Loans	1.653	4.030
Unsecured Loans	0.000	0.000
Total borrowings	1.653	4.030
Debt/Equity ratio	0.492	0.859



YEAR-ON-YEAR GROWTH

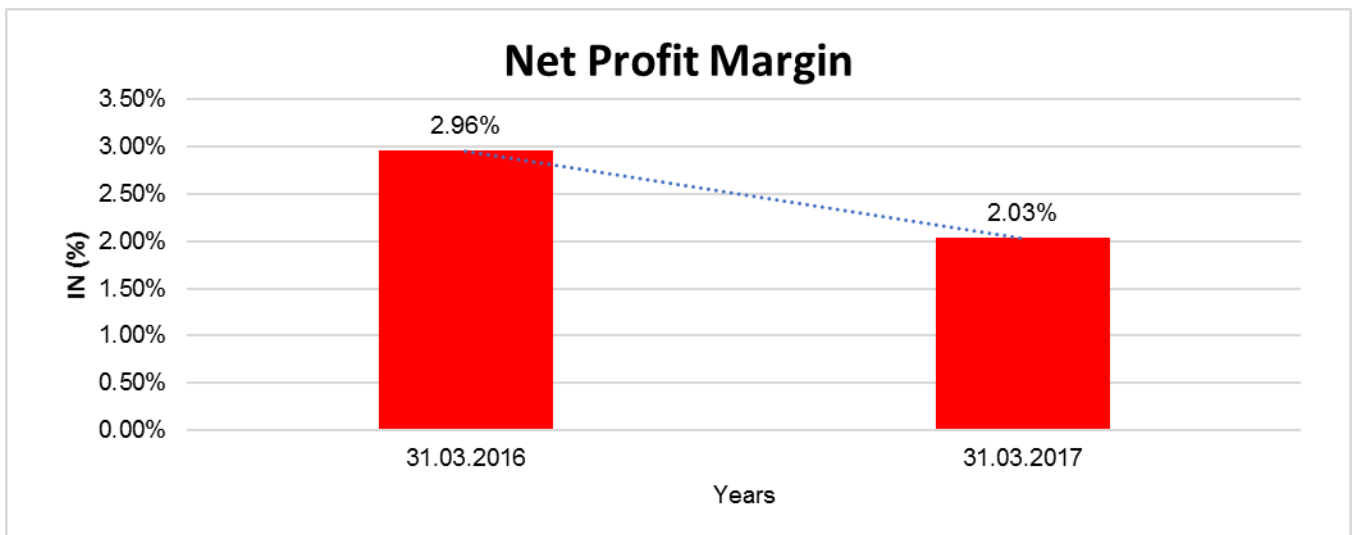
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	16.030	40.329
		151.585

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	16.030	40.329
Profit	0.474	0.820
	2.96%	2.03%



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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 – Legal Form	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	No
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	Yes
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	Yes
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 three 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

FIXED ASSETS

- Furniture and fixtures
- Inverter and battery
- Refrigerator
- Honda Activa
- POS Machine
- Computer Software
- Computer
- Printer

OBSERVATION POINTS

Name of Company :	THE SPECIALITY PHARMA
Address :	Rupnagar Path, Birubari Guwahati – 781032, Assam, India
Mobile No.:	91-9435012391
E-Mail :	itschiranjib@rediffmail.com
Person to whom we met:	Mr. Chiranjib Chakraborty (Partner)
Name Board:	Sighted
Location:	Easy
Landmark (If Any):	GMCH
Total Floors of the building:	Ground + 1 Storey
Subject situated on:	Ground Floor
Locality:	Commercial
Area of Premises :	2500 Sq. Ft.
Area:	Down Market
No. of Employees seen at Premises :	8
Visibility of Items:	<ul style="list-style-type: none"> • Computers • Xerox Machine • Office Equipment

THE SPECIALITY PHARMA - 518955.2 (SUPPLEMENTARY REPORT)

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Furniture items sighted:	Table, Chair
Neighbour's Interview:	Name of company : Curative Drugs Contact person name : Ms. Ranjan Name of company : Sharma Drugs
Neighbour's overview:	Existence confirmed
Proof of visit:	Visiting Card and Photograph

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 68.41
UK Pound	1	INR 79.76
Euro	1	INR 90.07

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	NSG
Report Prepared by :	KJL

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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