

MIRA INFORM REPORT

Report No. :	517847
Report Date :	16.07.2018

IDENTIFICATION DETAILS

Name :	GARG MEDICAL HALL
Registered Office :	LG3, Pushpanjali Palace, Pushpanjali Hospital, Delhi Gate, Agra – 282002, Uttar Pradesh
Mob. No.:	91-9837892334 / 9219563443 [Mr. Sandeep]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	August 2014
Capital Investment / Paid-up Capital :	INR 0.655 Million
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.]	AFEPG1967R
GSTN : [Goods & Service Tax Registration No.]	09AFEPG1967R1ZS
Legal Form :	Sole Proprietary Concern
Line of Business :	Subject is engaged into the business of Distributor and Trader of Pharmaceutical Products. [Confirmed by management]
No. of Employees :	4 (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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 1870
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2014 and it is engaged as distributor and trader pharmaceutical 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>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:</p> <p>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. Sanjay Garg (Proprietor) and he confirmed the existence of the subject on the given address.</p> <p>As per our executives' observation, it's a 6 storey building and subject is situated on basement and ground floor.</p> <p>Location was easy to find, locality seems to be commercial and area appears to be upmarket.</p> <p>Our executive had sighted 6 employees at the premises and also sighted the name board of the subject.</p> <p>On inquiry with Mr. Sonu from "Apna Impex" confirmed the existence of the subject on the given address.</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

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.

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 16.07.2018.

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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

Name :	Mr. Sanjay Garg
Designation :	Proprietor
Contact No.:	91-9837892334
Date :	13.07.2018

LOCATIONS

Registered Office :	LG3, Pushpanjali Palace, Pushpanjali Hospital, Delhi Gate, Agra – 282002, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9837892334 / 9219563443 [Mr. Sandeep]
Fax No.:	Not Available
E-Mail :	gargmedicalagency1@gmail.com
Area :	230 sq. ft.
Location :	Owned
Locality :	Commercial

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SOLE PROPRIETOR

Name :	Mr. Sanjay Garg
Designation :	Proprietor
Address :	584/56, Adarsh Nagar, Arjun Nagar, Agra – 282001, Uttar Pradesh, India
Date of Birth/Age :	15.06.1976
Qualification :	Graduation

BUSINESS DETAILS

Line of Business :	Subject is engaged into the business of Distributor and Trader of Pharmaceutical Products. [Confirmed by management]
Products :	Pharmaceutical Products
Brand Names :	Not Divulged
Agencies Held :	Not Divulged
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Cheque and RTGS/NEFT
Purchasing :	Cheque and RTGS/NEFT

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers, Retailer, End Users and OEM's , Manufacturer	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--

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	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	4 (Approximately)	
Bankers :	Bank Name	Bank of Baroda
	Branch	Khandari, Agra, Uttar Pradesh, India
	Person Name (With Designation)	Mr. Manish Kumar Sharma (Branch Manager)
	Contact Number	91-8477009930 / 91-562-2525247
	Name of Account Holder	GARG MEDICAL HALL
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	INR 0.500 Million
	Account Operation	--
	Remarks (If any)	Mr. Manish Kumar Sharma (Branch Manager) claimed that they are satisfied with the subject companies' transaction.

Auditors :	
Name :	Gupta Dinesh and Company Chartered Accountants
Address :	Sanjay Plaza, Agra, Uttar Pradesh, India
Mobile No.:	91-9412257308
Membership No.:	003268C
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

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CAPITAL STRUCTURE

As on 31.03.2017

Capital Investment :	
Owned :	INR 0.655 Million
Borrowed :	--
Total :	INR 0.655 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS		
1] Capital Account	0.655	0.680
2] Reserves & Surplus	0.000	0.000
3] (Accumulated Losses)	0.000	0.000
NETWORTH	0.655	0.680
LOAN FUNDS		
1] Secured Loans	1.999	0.916
2] Unsecured Loans	0.000	0.000
TOTAL BORROWING	1.999	0.916
DEFERRED TAX LIABILITIES	0.000	0.000
TOTAL	2.654	1.596
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		
Capital work-in-progress	0.020	0.023
	0.000	0.000
INVESTMENT	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories	4.230	1.781
Sundry Debtors	0.316	0.417
Cash & Bank Balances	1.642	0.029
Other Current Assets	0.000	0.000
Loans & Advances	0.161	0.173
Total Current Assets	6.349	2.400
Less : CURRENT LIABILITIES & PROVISIONS		

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Sundry Creditors		3.715	0.827
Other Current Liabilities		0.000	0.000
Provisions		0.000	0.000
Total Current Liabilities		3.715	0.827
Net Current Assets		2.634	1.573
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		2.654	1.596

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	16.869	9.991
	Other Income	0.000	0.000
	TOTAL	16.869	9.991
Less	EXPENSES		
	Cost of Materials Consumed	15.797	9.357
	Accounting Charges	0.018	0.012
	Audit Fees	0.010	0.010
	Conveyance Expenses	0.028	0.025
	Discount	0.003	0.000
	Electric Expenses	0.025	0.030
	Insurance Expenses	0.016	0.000
	Meeting and Conference	0.030	0.000
	Misc. Expenses	0.007	0.015
	Printing and Stationary	0.005	0.004
	Round Off	0.000	0.000
	Salary Expenses	0.192	0.120
	Shop Rent	0.120	0.000
	Software Expenses	0.003	0.003
	Telephone and Mobile Expenses	0.013	0.011
	TOTAL	16.267	9.587
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.602	0.404
Less	FINANCIAL EXPENSES	0.180	0.045
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	0.422	0.359

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Less	DEPRECIATION/ AMORTISATION		0.003	0.004
	NET PROFIT/ (LOSS)		0.419	0.355

The above information has been parted by Mr. Sanjay Garg (Proprietor)

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)		6.84	15.23
Account Receivables Turnover (Income / Sundry Debtors)		53.38	23.96
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		85.84	32.26
Inventory Turnover (Operating Income / Inventories)		0.14	0.23
Asset Turnover (Operating Income / Net Fixed Assets)		30.10	17.57

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.90	0.72
Debt Equity Ratio (Total Liability / Networth)		3.05	1.35
Current Liabilities to Networth (Current Liabilities / Net Worth)		5.67	1.22
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.03	0.03

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Interest Coverage Ratio (PBIT / Financial Charges)		3.34	8.98
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	2.48	3.55
Return on Total Assets ((PAT / Total Assets) * 100)	%	6.58	14.65
Return on Investment (ROI) ((PAT / Networth) * 100)	%	63.97	52.21

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.71	2.90
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.57	0.75
G-Score Ratio Financial (Networth / Total Assets)		0.10	0.28
G-Score Ratio Debt (Debts / Equity Capital)		3.05	1.35
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.71	2.90

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

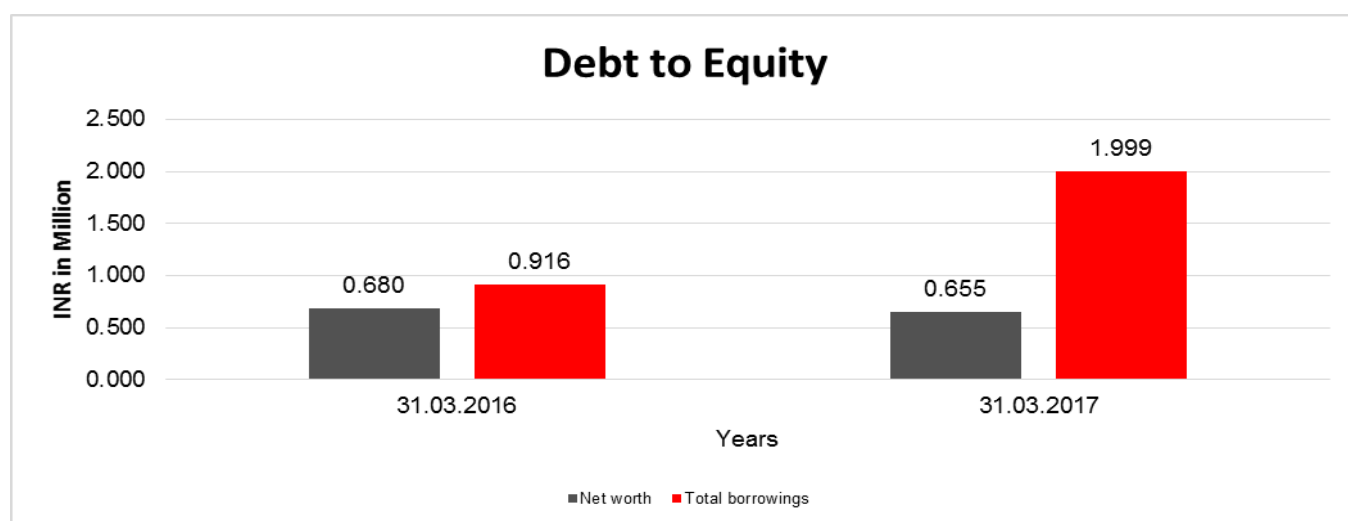
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	0.680	0.655
Reserves & Surplus	0.000	0.000

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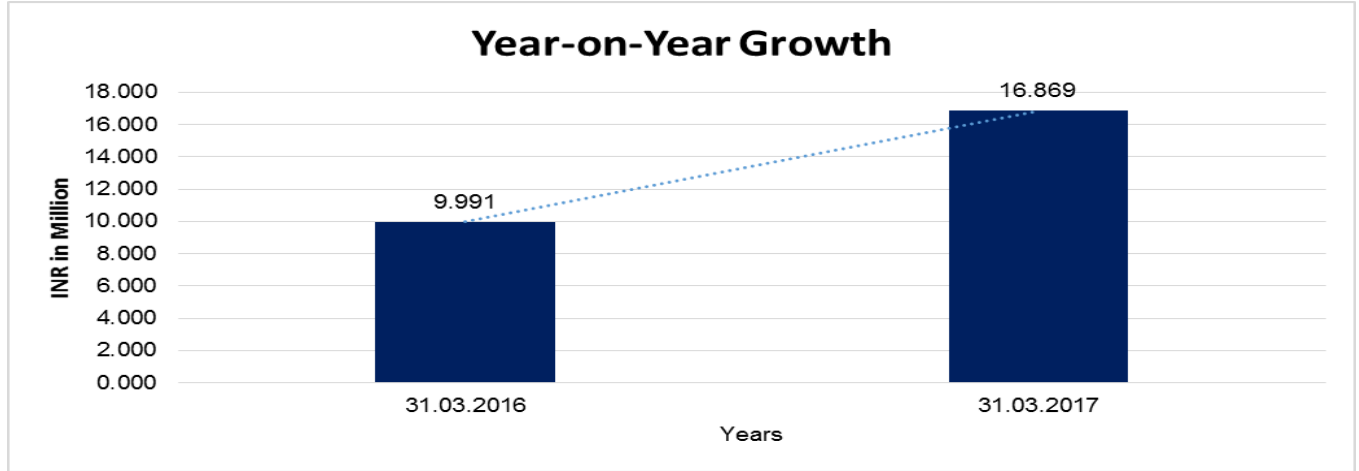
Share Application money pending allotment	0.000	0.000
Net worth	0.680	0.655
Secured loan	0.916	1.999
Unsecured loan	0.000	0.000
Total borrowings	0.916	1.999
Debt/Equity ratio	1.347	3.052



YEAR-ON-YEAR GROWTH

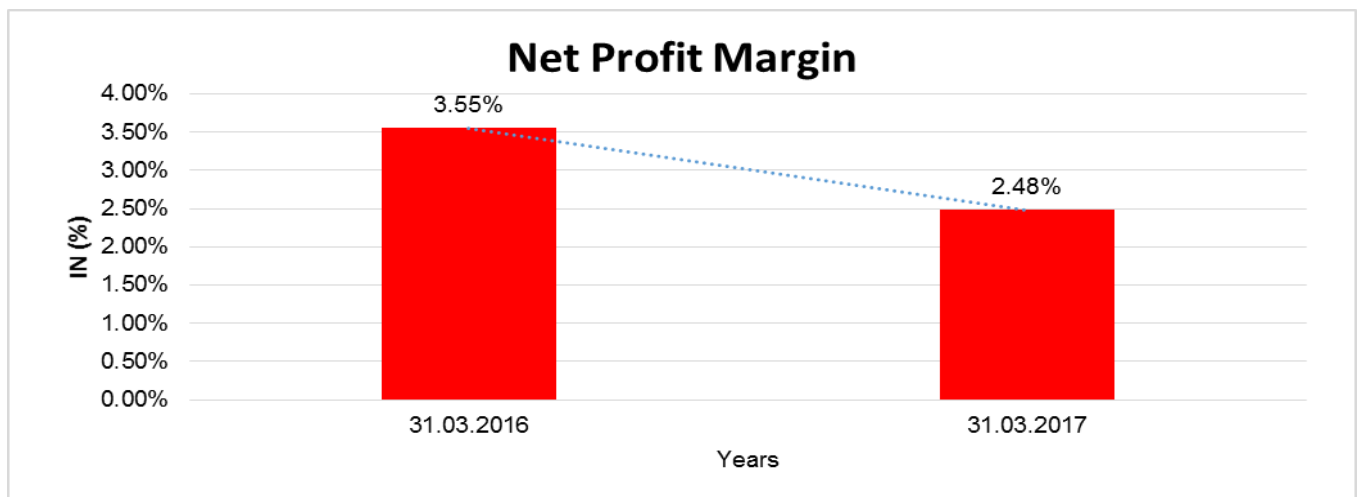
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	9.991	16.869
		68.842

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	9.991	16.869
Profit	0.355	0.419
	3.55%	2.48%



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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	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 two 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

OBSERVATION POINTS

Name of Company :	GARG MEDICAL HALL
Address :	LG 3, Pushpanjali Hospital, Delhi Gate, Agra – 282002, Uttar Pradesh
Mobile No.:	91-9837892334
Person to whom we met:	Mr. Sanjay Garg
Designation :	Proprietor
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Pushpanjali Hospital
Total Floors of the building:	6 Floors
Subject situated on :	Basement and Ground Floor
Locality:	Commercial
Area of premises :	230 sq. ft.
Area :	Upmarket
No. of employees seen at premises:	6 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture Items Sighted :	Yes
Sister Concerns (Other Name on Name Board):	Apna Impex (Mr. Sonu)
Proof of visit:	Photograph



MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

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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 68.41
UK Pound	1	INR 90.07
Euro	1	INR 79.76

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	NIS
Report Prepared by :	JYO

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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