

MIRA INFORM REPORT

Report No. :	520567
Report Date :	19.07.2018

IDENTIFICATION DETAILS

Name :	KUMAR MEDICO
Registered Office :	2-U.A. Jawahar Nagar, Delhi - 110007
Mobile No.:	91-8800595218 / 9868460900 (Mr. Murli Dhar)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	1975
Capital Investment / Paid-up Capital :	INR 4.183 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.]	AAAFK3541J
GSTN : [Goods & Service Tax Registration No.]	07AAAFK3541J1ZH
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Distributor of Pharmaceutical products. (Confirmed by management)
No. of Employees :	6 (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

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Maximum Credit Limit :	USD 12000
Status :	Satisfactory
Payment Behaviour :	Slow but Correct
Litigation :	Clear
Comments :	<p>Kumar Medico is a distributor of pharmaceutical products. The concern was started in the year 1975 and is based in New Delhi, India. It is an established partnership concern having satisfactory track record.</p> <p>For the financial year ended 2017, revenue and profit of the concern has declined.</p> <p>However, the concern possesses an acceptable financial profile marked by adequate capital base along with comfortable debt level of the concern.</p> <p>The concern also derives strength from its long standing track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct</p> <p>The concern can be considered for business dealings at usual trade terms and condition</p> <p>Note: Site visit will be sent in due course</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 19.07.2018

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. Murli Dhar
Designation :	Partner
Contact No.:	91-8800595218
Date :	17.07.2018

LOCATIONS

Registered Office :	2-U.A. Jawahar Nagar, Delhi – 110007, India
Tel. No.:	Not Available
Mobile No.:	91-8800595218 / 9868460900 (Mr. Murli Dhar)
Fax No.:	Not Available
E-Mail :	kumarmedico@gmail.com
Location :	Rented
Locality :	Commercial

PARTNERS

Name :	Mr. Murli Dhar
Designation :	Partner
Name :	Mr. Gurdass
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Distributor of Pharmaceutical products. (Confirmed by management)
Products :	<ul style="list-style-type: none"> Pharmaceutical products
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available

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Imports :	Not Available
Terms :	
Selling :	Cheque
Purchasing :	Cheque

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Cadila Pharmaceuticals Limited • Generica India Limited 																						
Customers :	End Users <ul style="list-style-type: none"> • St. Stephen's Hospital 																						
No. of Employees :	6 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>Oriental Bank of Commerce</td> </tr> <tr> <td>Branch</td> <td>Kirori Mal College, Delhi – 110052, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>Ms. Nilam (Manager)</td> </tr> <tr> <td>Contact Number</td> <td>91-11-27662575 / 27666289</td> </tr> <tr> <td>Name of Account Holder</td> <td>Kumar Medico</td> </tr> <tr> <td>Account Number</td> <td>51525010000060</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>2013</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>OD</td> </tr> <tr> <td>Account Operation</td> <td>Satisfactory</td> </tr> <tr> <td>Remarks (If any)</td> <td>Ms. Nilam gave us positive response about subject company they are satisfied with their banking transaction.</td> </tr> </table>	Bank Name	Oriental Bank of Commerce	Branch	Kirori Mal College, Delhi – 110052, India	Person Name (With Designation)	Ms. Nilam (Manager)	Contact Number	91-11-27662575 / 27666289	Name of Account Holder	Kumar Medico	Account Number	51525010000060	Account Since (Date/Year of Account Opening)	2013	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	OD	Account Operation	Satisfactory	Remarks (If any)	Ms. Nilam gave us positive response about subject company they are satisfied with their banking transaction.
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Remarks (If any)	Ms. Nilam gave us positive response about subject company they are satisfied with their banking transaction.																						
Facilities :	<table border="1"> <thead> <tr> <th>Secured Loan</th> <th>31.03.2017 (INR in Million)</th> <th>31.03.2016 (INR in Million)</th> </tr> </thead> <tbody> <tr> <td>Bank Overdraft (OBC Bank)</td> <td>0.000</td> <td>(2.920)</td> </tr> <tr> <td>Total</td> <td>0.000</td> <td>(2.920)</td> </tr> </tbody> </table>	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)	Bank Overdraft (OBC Bank)	0.000	(2.920)	Total	0.000	(2.920)													
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Bank Overdraft (OBC Bank)	0.000	(2.920)																					
Total	0.000	(2.920)																					

Auditors :	
Name :	Nitin Mahinder and Associates Chartered Accountants
Address :	New Delhi, India

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Membership No :	532993
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Particulars	INR in Million
Murlidhar	2.138
Gurdass	2.045
Total	4.183

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Partner's Capital	4.183	4.326	2.463
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	4.183	4.326	2.463
LOAN FUNDS			
1] Secured Loans	0.000	(2.920)	(0.810)
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.000	0.000	0.000
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	4.183	1.406	1.653
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.094	0.111	0.131
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	1.012	0.069	0.211
Sundry Debtors	2.798	3.779	2.755
Cash & Bank Balances	1.236	0.043	0.331
Other Current Assets	0.000	0.000	0.000
Loans & Advances and Deposits	0.355	0.129	0.122
Total Current Assets	5.401	4.020	3.419
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	1.159	2.324	1.587
Other Current Liabilities and Provisions	0.153	0.401	0.310
Total Current Liabilities	1.312	2.725	1.897
Net Current Assets	4.089	1.295	1.522
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	4.183	1.406	1.653

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	11.157	22.505	20.231
	Other Income	0.409	0.815	0.832
	TOTAL	11.566	23.320	21.063
Less	EXPENSES			
	Cost of Goods Sold	9.309	18.694	16.943
	Freight Inwards	0.019	0.028	0.028
	Audit Fees	0.015	0.015	0.000
	Car Repair and Maintenance	0.019	0.109	0.000
	Cartage Outward	0.062	0.092	0.117
	Conversion charges (mcd)	0.006	0.000	0.000
	Cycle Repair Expense	0.007	0.002	0.000
	Insurance expense	0.023	0.002	0.018
	Internet Charges	0.006	0.000	0.000
	Rent	0.009	0.008	0.008
	Salary expense	1.211	1.614	1.580
	Short and excess	0.025	0.000	0.000
	Staff Welfare	0.017	0.000	0.037
	Telephone expense	0.018	0.018	0.017
	Tender Fees	0.016	0.000	0.000
	Interest on Partner's Capital	0.483	0.346	0.503
	Partner's Remuneration	0.232	1.205	0.869
	Other expenses	0.028	0.469	0.454
	TOTAL	11.505	22.602	20.574
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.061	0.718	0.489
Less	FINANCIAL EXPENSES	0.018	0.045	0.036
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.043	0.673	0.453
Less/ Add	DEPRECIATION/ AMORTISATION	0.017	0.020	0.024
	PROFIT/ (LOSS) BEFORE TAX	0.026	0.653	0.429
Less	TAX	0.008	0.202	0.000

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	PROFIT/ (LOSS) AFTER TAX	0.018	0.451	0.429

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	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	91.54	61.29	49.70
Account Receivables Turnover (Income / Sundry Debtors)	3.99	5.96	7.34
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	45.44	45.38	34.19
Inventory Turnover (Operating Income / Inventories)	0.06	10.41	2.32
Asset Turnover (Operating Income / Net Fixed Assets)	0.65	6.47	3.73

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.24	(0.05)	0.31
Debt Equity Ratio (Total Liability / Networth)	0.00	(0.67)	(0.33)
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.31	0.63	0.77
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.02	0.03	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	3.39	15.96	13.58

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.16	2.00	2.12
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.33	10.92	12.08
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.43	10.43	17.42

SOLVENCY RATIOS

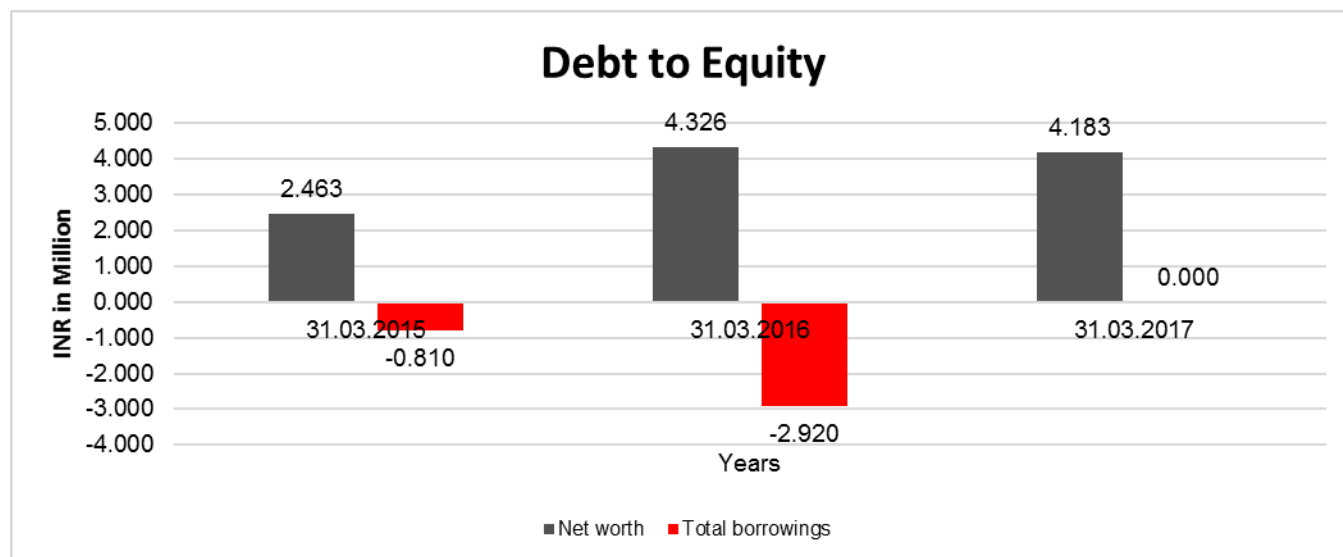
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		4.12	1.48	1.80
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		3.35	1.45	1.69
G-Score Ratio Financial (Networth / Total Assets)		0.76	1.05	0.69
G-Score Ratio Debt (Debts / Equity Capital)		0.00	(0.67)	(0.33)
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		4.12	1.48	1.80

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

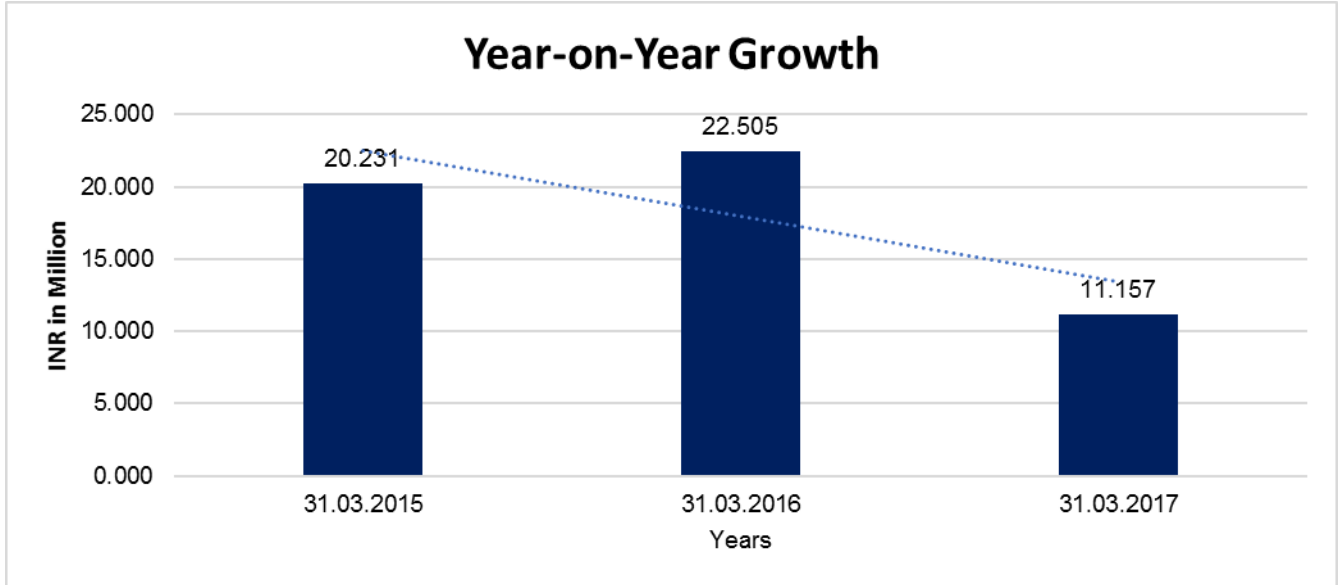
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Partner's Capital	2.463	4.326	4.183
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.463	4.326	4.183
Secured Loans	(0.810)	(2.920)	0.000
Unsecured Loans	0.000	0.000	0.000
Total borrowings	(0.810)	(2.920)	0.000
Debt/Equity ratio	(0.329)	(0.675)	0.000



YEAR-ON-YEAR GROWTH

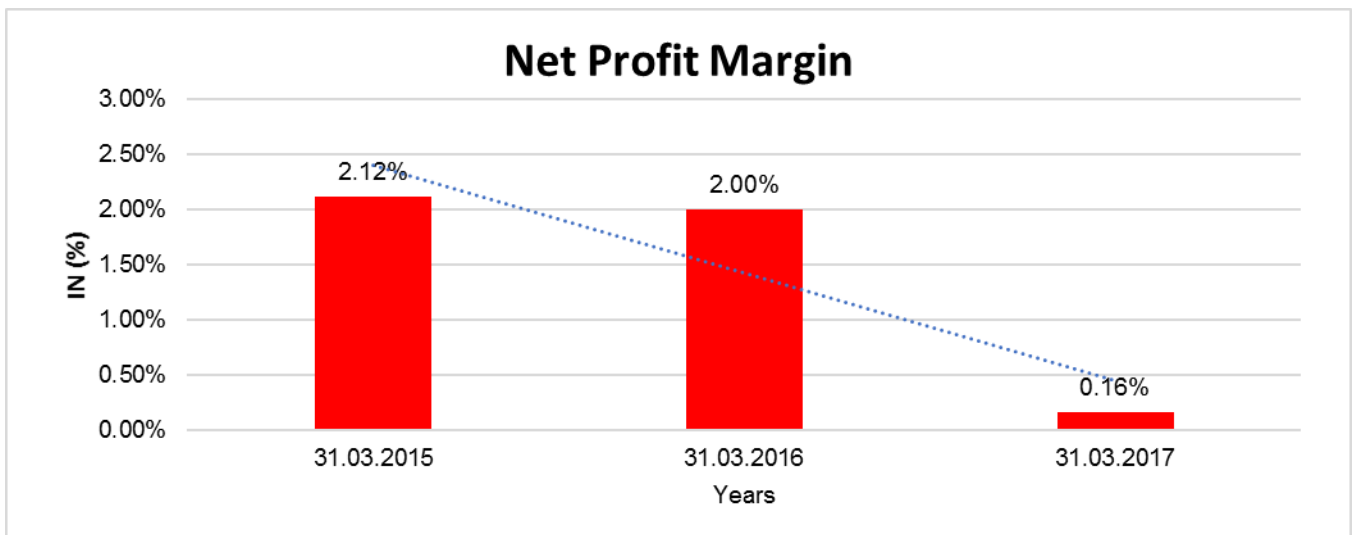
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	20.231	22.505	11.157
		11.240	(50.424)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	20.231	22.505	11.157
Profit	0.429	0.451	0.018
	2.12%	2.00%	0.16%



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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	--
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	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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 three 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

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 :	SWT
Analysis Done by :	DIV
Report Prepared by :	KJL

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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