

MIRA INFORM REPORT

Report No. :	517805
Report Date :	21.07.2018

IDENTIFICATION DETAILS

Name :	CRIUS LIFE SCIENCES PRIVATE LIMITED
Registered Office :	A5C, Dev Bhoomi Apartments, Badrinath Enclave, Deonghat, Solan-173211, Himachal Pradesh
Mobile No.:	91-9218602680 (Mr. Virendra)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.02.2016
Capital Investment / Paid-up Capital :	INR 5.000 Million
CIN No.: [Company Identification No.]	U24232HP2016PTC001137
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.]	AAGCC3459E
GSTN : [Goods & Service Tax Registration No.]	02AAGCC3459E1Z1
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of pharmaceuticals and other chemical products. [Registered activity and also confirmed by management]
No. of Employees :	100 (Approximately)

RATING & COMMENTS

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

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MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 13300
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2016 and it is a manufacturer of pharmaceuticals and other chemical products.</p> <p>For the financial year 2017, the company has achieved modest scale of revenue and reported operational losses.</p> <p>Rating takes into consideration, the moderate financial profile marked by negative reserves level.</p> <p>Rating is constrained on account of limited track record of business operations of the subject.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p> <p>Note:</p> <p>Mr. Virendra (Finance Manager) confirmed in the year 2010 that the subject was a partnership concern and in the year 2016, it got converted into a Private Limited Company.</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 21.07.2018.

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. Virendra
Designation :	Finance Manager

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Contact No.:	91-9218602680
Date :	19.07.2018

LOCATIONS

Registered Office :	A5C, Dev Bhoomi Apartments, Badrinath Enclave, Deonghat, Solan-173211, Himachal Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9218602680 (Mr. Virendra)
Fax No.:	Not Available
E-Mail :	info@chiropharma.com
Website :	http://www.criuslife.com
Location :	Owned
Locality :	Industrial
Corporate Office :	Plot. No : 50, Sector 82, JLPL Industrial Area, Airport Road, Mohali - 160055, Punjab, India
Factory :	Village Malpur, Post Coffice Baddi, Tehsil Nalagarh, Solan, Opposite Petrol Pump, District Solan-173205, Himachal Pradesh, India

DIRECTORS

AS ON 31.03.2018

Name :	Ms. Rajani Chinni		
Designation :	Director		
Address :	A5C, Dev Bhoomi Apartments, Badrinath Enclave, Deonghat, Solan-173211, Himachal Pradesh, India		
Date of Birth/Age :	19.12.176		
Date of Appointment :	02.02.2016		
DIN No.:	07025237		
Name :	Mr. Chinni Venkata Subbarao		
Designation :	Director		
Address :	A5C, Dev Bhoomi Apartments, Badrinath Enclave, Deonghat, Solan-173211, Himachal Pradesh, India		
Date of Birth/Age :	19.04.1975		
Date of Appointment :	02.02.2016		
DIN No.:	07025245		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U24239HP2016PTC006226	CHIMAK HEALTHCARE PRIVATE LIMITED	23/05/2016	-
Name :	Mr. Birendra Chalaune		

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Designation :	Director
Address :	S/O Dhyan Singh, Chimak Health Care, Bye Pass Road, Kather Chambaghat, Solan-173212, Himachal Pradesh, India
Date of Birth/Age :	10.06.1985
Date of Appointment :	28.03.2017
PAN No.:	AKSPC6816C
DIN No.:	07756501

KEY EXECUTIVES

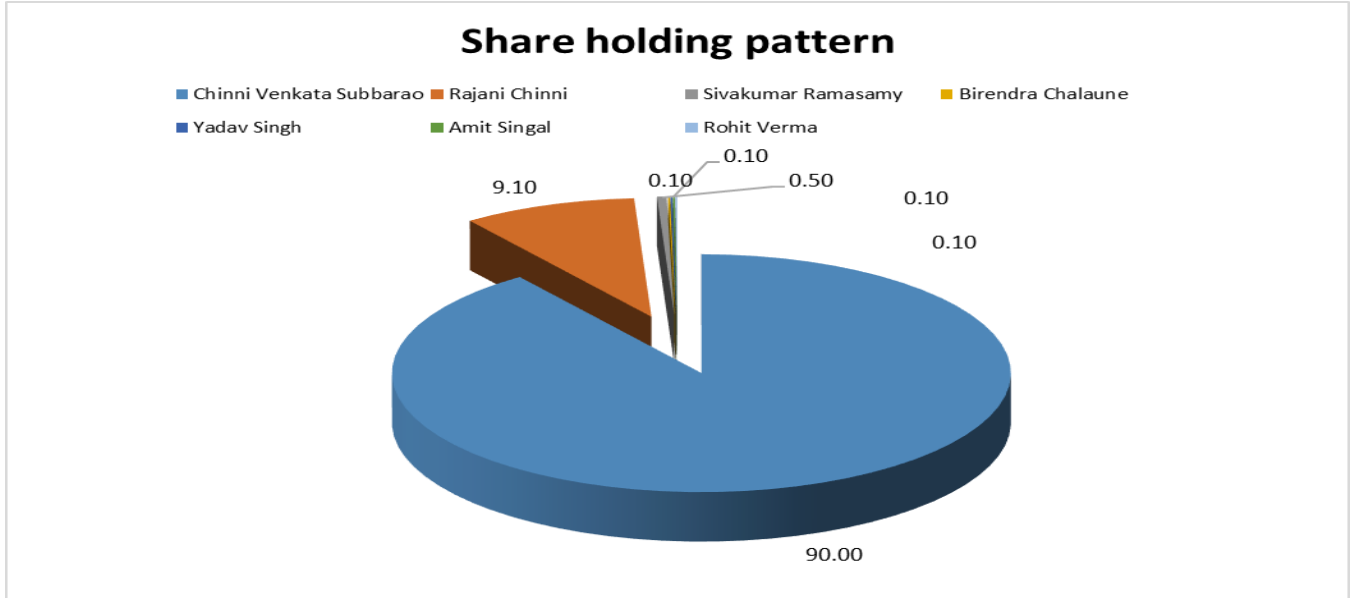
Name :	Mr. Virendra
Designation :	Finance Manager

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Chinni Venkata Subbarao	45000	90.00
Rajani Chinni	4550	9.10
Sivakumar Ramasamy	250	0.50
Birendra Chalaune	50	0.10
Yadav Singh	50	0.10
Amit Singal	50	0.10
Rohit Verma	50	0.10
Total	50000	100.00

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AS ON 29.09.2017

Equity Share Break up Category	Percentage
Promoters - Individual/Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturer of pharmaceuticals and other chemical products. [Registered activity and also confirmed by management]	
Products / Services :	Item Code No. (ITC Code)	Product Description
	30049015	Pharmaceuticals Products Manufacturing
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		

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Selling :	L/C, Cheque and Credit (90 Days) and Others (NEFT, RTGS)
Purchasing :	L/C, Cheque and Credit (90 Days) and Others (NEFT, RTGS)

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	Manufacturer	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark :	--	
No. of Employees :	100 (Approximately)	
Bankers :	Bank Name	Punjab National Bank
	Branch	Bye Pass Road, Near Dev School, Solan-173213, Madhya Pradesh, India
	Person Name (With Designation)	--
	Contact Number	91-1792-226695 (Number is continuously ringing)
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	
Name :	Mohinder K Sharma and Company Chartered Accountants
Address :	Mansha, Sunny Side, Solan-173212, Himachal Pradesh, India
Tel. No.:	91-1792-223435 / 222628
Mobile No.:	91-9816082082
E-Mail :	camksolan@yahoo.co.in
PAN No.:	ACSPS4346R
Membership No :	088681
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern : (Confirmed Management)	by <ul style="list-style-type: none"> • Chiros Pharma • Chimak Healthcare • Sozin Flora Pharma

CAPITAL STRUCTURE

AS ON 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
200000	Equity Shares	INR 100/- each	INR 20.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 100/- each	INR 5.000 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		5.000	5.000
(b) Reserves & Surplus		(0.342)	(0.386)
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		4.658	4.614
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings		36.900	0.000
(b) Trade payables		0.021	0.000
(c) Other current liabilities		0.488	0.319
(d) Short-term provisions		0.000	0.000
Total Current Liabilities (4)		37.409	0.319
TOTAL		42.067	4.933
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		0.642	0.236
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		0.000	0.000
Total Non-Current Assets		0.642	0.236

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(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		1.212	0.296
(d) Cash and cash equivalents		13.630	1.310
(e) Short-term loans and advances		26.573	3.091
(f) Other current assets		0.010	0.000
Total Current Assets		41.425	4.697
TOTAL		42.067	4.933

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	1.024	0.130
	Other Income	0.100	0.000
	TOTAL	1.124	0.130
Less	EXPENSES		
	Cost of Materials Consumed	0.532	0.080
	Employees benefits expense	0.193	0.016
	Other expenses	0.395	0.108
	TOTAL	1.120	0.204
	PROFIT / (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.004	(0.074)
Less	FINANCIAL EXPENSES	0.002	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.002	(0.074)
Less	DEPRECIATION/ AMORTISATION	0.018	0.021
	PROFIT/ (LOSS) BEFORE TAX	(0.016)	(0.095)
Less	TAX	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	(0.016)	(0.095)
	Earnings / (Loss) Per Share (INR)	(0.33)	(1.90)

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Particulars			31.03.2018
Sales Turnover (Approximately)			3.357
			(Due to business growth)

The above information has been parted by Mr. Virendra (Finance Manager)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2017	31.03.2016
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flow from (used in) operations		NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365)		432.01	831.08
Account Receivables Turnover (Income / Sundry Debtors)		0.84	0.44
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		14.41	0.00
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.01	(0.31)

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.89	0.06
Debt Equity Ratio (Total Liability / Networth)		7.92	0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)		8.03	0.07
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.14	0.05
Interest Coverage Ratio (PBIT / Financial Charges)		2.00	0.00

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%		(1.56)	(73.08)
Return on Total Assets ((PAT / Total Assets) * 100)	%		(0.04)	(1.93)
Return on Investment (ROI) ((PAT / Networth) * 100)	%		(0.34)	(2.06)

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			1.11	14.72
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.11	14.72
G-Score Ratio Financial (Networth / Total Assets)			0.11	0.94
G-Score Ratio Debt (Debts / Equity Capital)			7.38	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.11	14.72

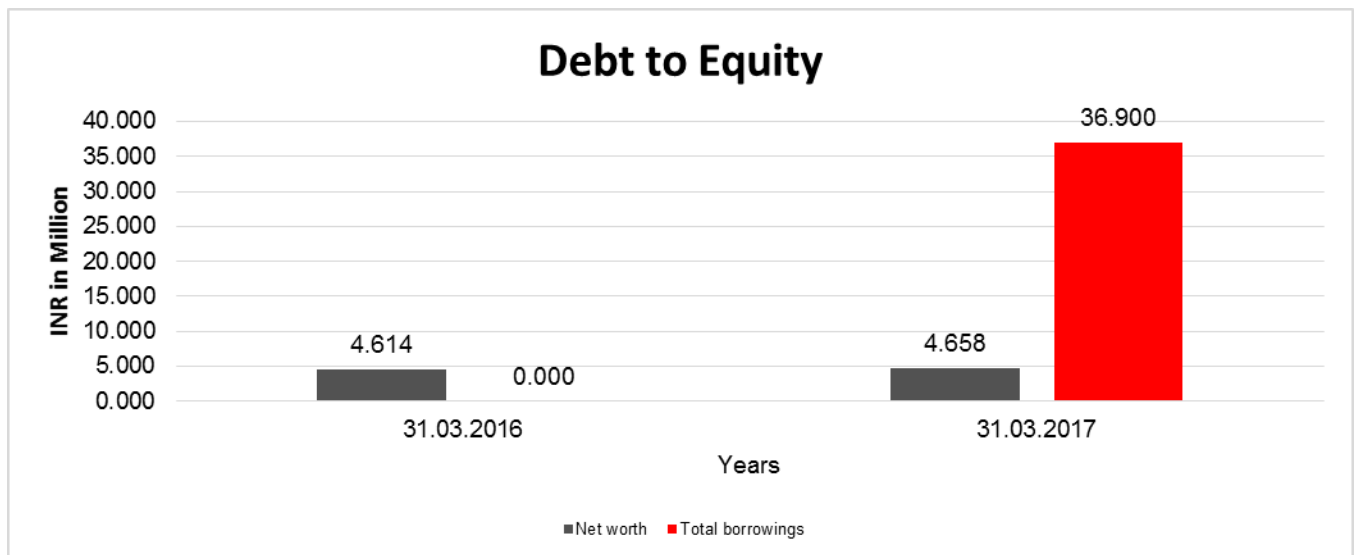
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

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DEBT EQUITY RATIO

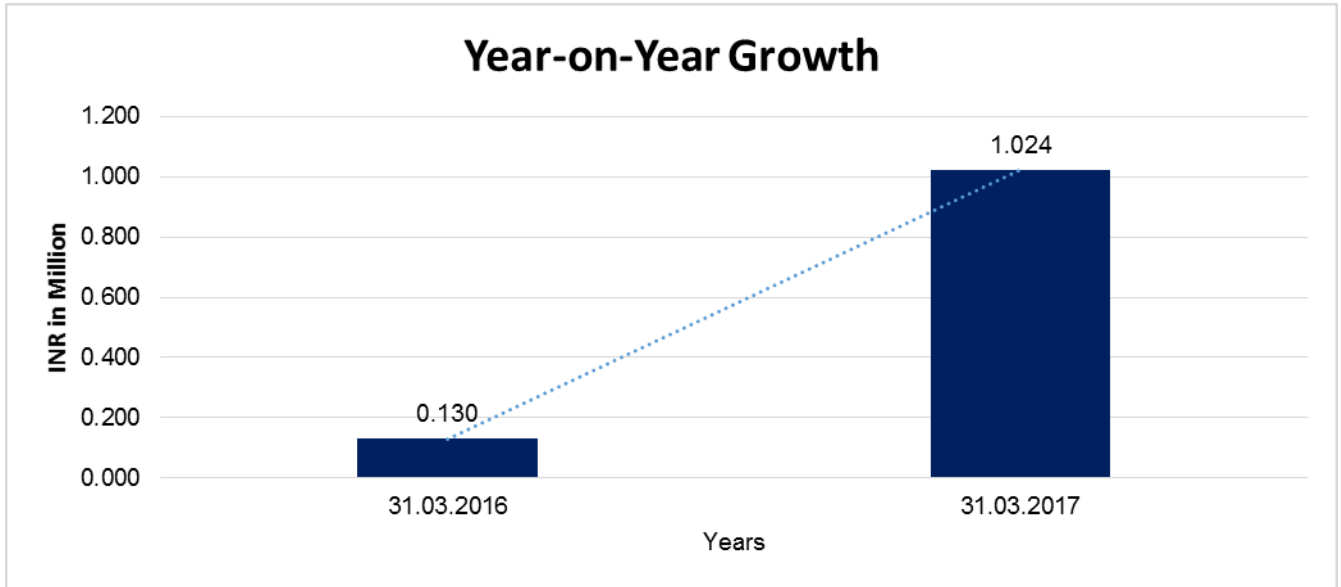
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	5.000	5.000
Reserves & Surplus	(0.386)	(0.342)
Money received against share warrants	0.000	0.000
Share Application money pending allotment	0.000	0.000
Net worth	4.614	4.658
Long-term borrowings	0.000	0.000
Short term borrowings	0.000	36.900
Total borrowings	0.000	36.900
Debt/Equity ratio	0.000	7.922



YEAR-ON-YEAR GROWTH

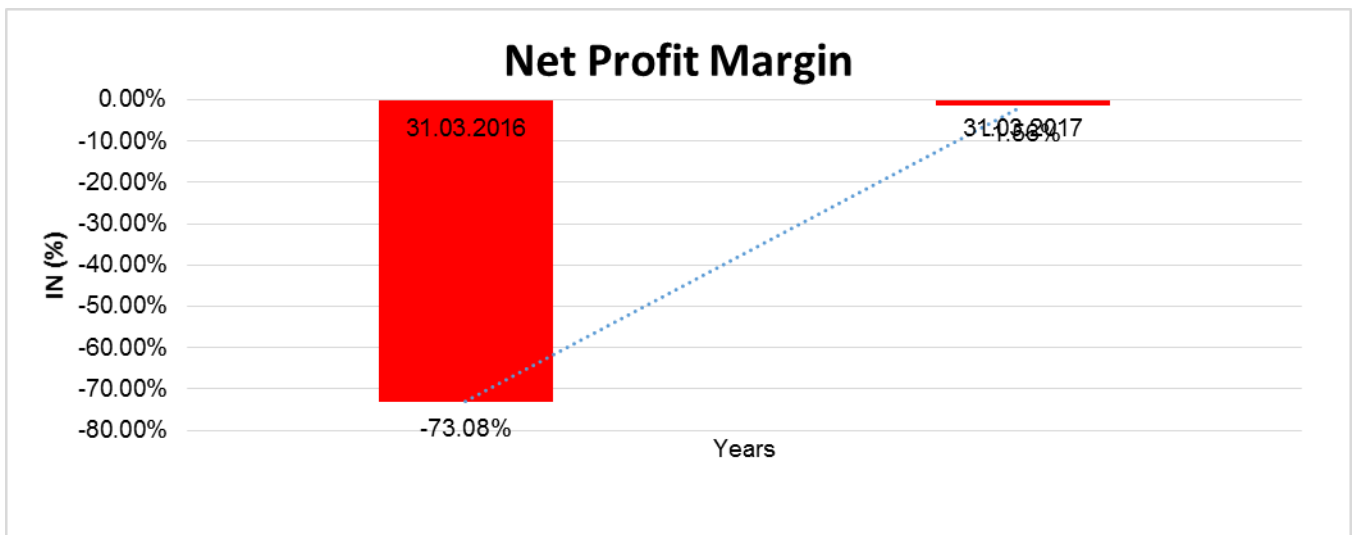
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	0.130	1.024
		687.692

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	0.130	1.024
Profit / (Loss)	(0.095)	(0.016)
	(73.08%)	(1.56%)



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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 -Incorporation details	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	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
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	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	No
29	Profitability for last two years	Yes
30	Major shareholders, if available	Yes
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

STATE OF COMPANY'S AFFAIRS

During the current financial year, the company has incurred a net Loss of INR 0.016 Million as compared to previous year a net loss of INR 0.095 Million.

UNSECURED LOANS:

PARTICULAR	31.03.2017 INR In Million	31.03.2016 INR In Million
Short-term borrowings		
Loans repayable on demand		
Chinni Rajani	2.800	0.000
Chinni Venkata Subbarao	34.100	0.000
Total	36.900	0.000

INDEX OF CHARGE:

SNo	SRN	Charge Id	Charge Holder Name	Date of Creation	Amount	Address
1	G53475281	100122832	PUNJAB NATIONAL BANK	22/06/2017	100000000.0	The Mall, Solan-173212, Himachal Pradesh, India
2	G54150214	100124192	PUNJAB NATIONAL BANK	22/06/2017	30000000.0	The Mall, Solan-173212, Himachal Pradesh, India

FIXED ASSETS:

- Office Equipments
- Computers and Data Processing Units
- Furniture and Fittings
- Plant and Machinery
- Electrical Installations and Equipments
- Motor Vehicles

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

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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.

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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 68.83
UK Pound	1	INR 89.93
Euro	1	INR 80.12

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIV R
Report Prepared by :	BHG

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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