

MIRA INFORM REPORT

Report No. :	520121.2
Report Date :	26.07.2018

IDENTIFICATION DETAILS

Name :	DIABECKON SYSTEMS
Registered Office :	Sayee Anugraha Plot No. 10, Second Floor, 6 th Cross Extension, (Off Rayala Nagar), Ramapuram, Chennai – 600089, Tamilnadu
Mob. No.:	91-9382312202 [Mr. S. Y. Raman]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	06.10.2009
Capital Investment / Paid-up Capital :	INR 2.784 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.]	AMMPG3285D
GSTN : [Goods & Service Tax Registration No.]	33AMMPG3285D1Z8
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader of laboratories equipments and diagnostic tool kit etc. [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

Maximum Credit Limit :	USD 16000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2009 and it is engaged as trader of laboratories equipment and diagnostic toolkits, etc.</p> <p>As per available financials of March 2017, the concern has achieved decent growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>Mr. S.Y. Raman (Manager) provided information and claimed that the subject has achieved revenue of INR 10.000 Million for FY-2018.</p> <p>However, these figures are not yet verified.</p> <p>Rating takes into consideration, the established track record of its business operation and fair revenue base.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</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

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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 26.07.2018.

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. S. Y. Raman
Designation :	Manager
Contact No.:	91-9382312202
Date :	23.07.2018

Given number i.e. 91-9042372225 is wrong number.

LOCATIONS

Registered Office / Warehouse :	Sayee Anugraha Plot No. 10, Second Floor, 6 th Cross Extension, (Off Rayala Nagar), Ramapuram, Chennai – 600089, Tamilnadu, India
Tel. No.:	Not Available
Mobile No.:	91-9382312202 [Mr. S. Y. Raman]
Fax No.:	Not Available
E-Mail :	diabeckon@gmail.com
Area :	1000 sq. ft.
Location :	Owned
Locality :	Commercial cum Residential

SOLE PROPRIETOR

Name :	Mrs. Geetha Raman
Designation :	Proprietor
Date of Birth/Age :	04.05.1955
Qualification :	B.Sc. Dip. in Banking
Experience :	16 Years

KEY EXECUTIVES

Name :	Mr. S. Y. Raman
Designation :	Manager

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BUSINESS DETAILS

Line of Business :	Trader of laboratories equipments and diagnostic tool kit etc. [Confirmed by management]
Products :	<ul style="list-style-type: none"> Laboratories Equipments Diagnostic Tool Kit
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> Diasys India Arkray Healthcare Private Limited
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, Cheque and Credit (30/60 days), NEFT/RTGS
Purchasing :	Advance Payment, Cheque and Credit (30/60 days), NEFT/RTGS

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Retailers and End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	6 (Approximately)	
Bankers :	Bank Name	Bank of Maharashtra

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	Branch	No. 30, 1 st Avenue, Chennai – Theni Hury, Indira Colony, Ashok Nagar, Chennai – 600085, Tamilnadu, India
	Person Name (With Designation)	Mrs. Laxmi (Branch Manager)
	Contact Number	91-44-24892537
	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)	Denied to provide any information

Auditors :	
Name :	Venkatesh G and Associates Chartered Accountant
Address :	#19A, 'Sri Sapthagiri Kanna', Venkatraman Street, Rajakilpakkam, Chennai – 600073, Tamilnadu, India
Tel. No.:	91-44-22271098
E-Mail :	vg@bsfound.com
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Capital Investment :	
Owned :	INR 2.784 Million
Borrowed :	--
Total :	INR 2.784 Million

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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] Capital Account		2.784	2.674
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		2.869	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		5.653	2.674
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		(0.002)	0.000
TOTAL BORROWING		(0.002)	0.000
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		5.651	2.674
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		3.714	1.209
		0.000	0.000
INVESTMENT			
DEFERREX TAX ASSETS		0.000	0.000
		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		1.264	1.264
Sundry Debtors		0.881	1.179
Cash & Bank Balances		(0.124)	(0.308)
Other Current Assets		0.000	0.055
Loans & Advances		0.000	0.000
Total Current Assets		2.021	2.190
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		0.199	0.725
Other Current Liabilities		(0.115)	0.000
Provisions		0.000	0.000
Total Current Liabilities		0.084	0.725
Net Current Assets		1.937	1.465
MISCELLANEOUS EXPENSES			
		0.000	0.000
TOTAL		5.651	2.674

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PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017	31.03.2016
	SALES			
	Income		7.576	6.797
	Other Income		1.673	0.000
	TOTAL		9.249	6.797
Less	EXPENSES			
	Cost of Materials Consumed		4.797	5.154
	Direct Expenses		0.209	0.000
	Accounting Fees		0.049	0.000
	Audit Fees		0.028	0.013
	Business Promotion Expenses		0.005	0.000
	Car Insurance		0.005	0.000
	Delivery Charges		0.045	0.000
	Donation		0.300	0.000
	Electricity Expenses		0.005	0.000
	Interest Posting		0.010	0.000
	Marketing Expenses		0.012	0.000
	Rent		0.032	0.010
	Repairs and Maintenance		0.010	0.000
	Salary		0.280	0.420
	Telephone Expenses		0.005	0.004
	Repairs to Machinery		0.000	0.005
	Reimbursement of Medical Expenses		0.000	0.010
	Sales Promotion		0.000	0.001
	Commission		0.000	0.111
	Bad Debts		0.000	0.008
	Other Expenses		0.000	0.103
	TOTAL		5.792	5.839
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		3.457	0.958
Less	FINANCIAL EXPENSES		0.095	0.073
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION		3.362	0.885
Less	DEPRECIATION/ AMORTISATION		0.498	0.215

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	NET PROFIT/ (LOSS)		2.864	0.670
Particulars				31.03.2018
Sales Turnover (Approximately)				10.000
				[Due to business growth]

The above information has been parted by Mr. S. Y. Raman (Manager).

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)		42.45	63.31
Account Receivables Turnover (Income / Sundry Debtors)		8.60	5.77
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		15.14	51.34
Inventory Turnover (Operating Income / Inventories)		2.73	0.76
Asset Turnover (Operating Income / Net Fixed Assets)		0.93	0.79

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.01	0.21
Debt Equity Ratio (Total Liability / Networth)		0.00	0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)		0.01	0.27
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.66	0.45
Interest Coverage Ratio (PBIT / Financial Charges)		36.39	13.12

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		37.80	9.86
Return on Total Assets ((PAT / Total Assets) * 100)	%		49.94	19.71
Return on Investment (ROI) ((PAT / Networth) * 100)	%		50.66	25.06

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			24.65	3.02
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			9.23	1.28
G-Score Ratio Financial (Networth / Total Assets)			0.99	0.79
G-Score Ratio Debt (Debts / Equity Capital)			0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			24.65	3.02

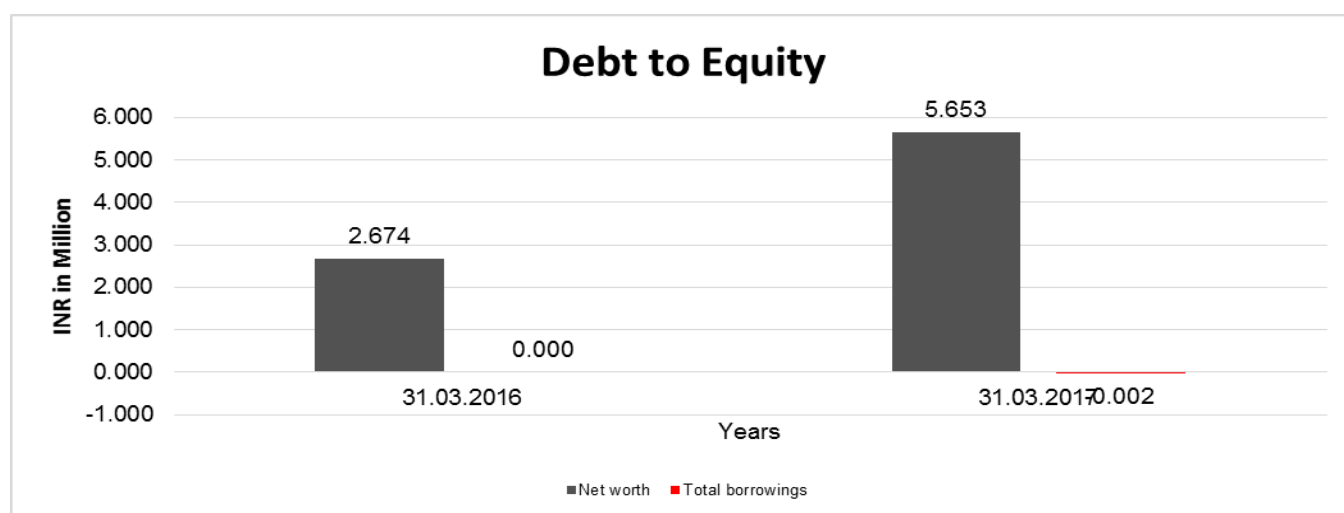
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

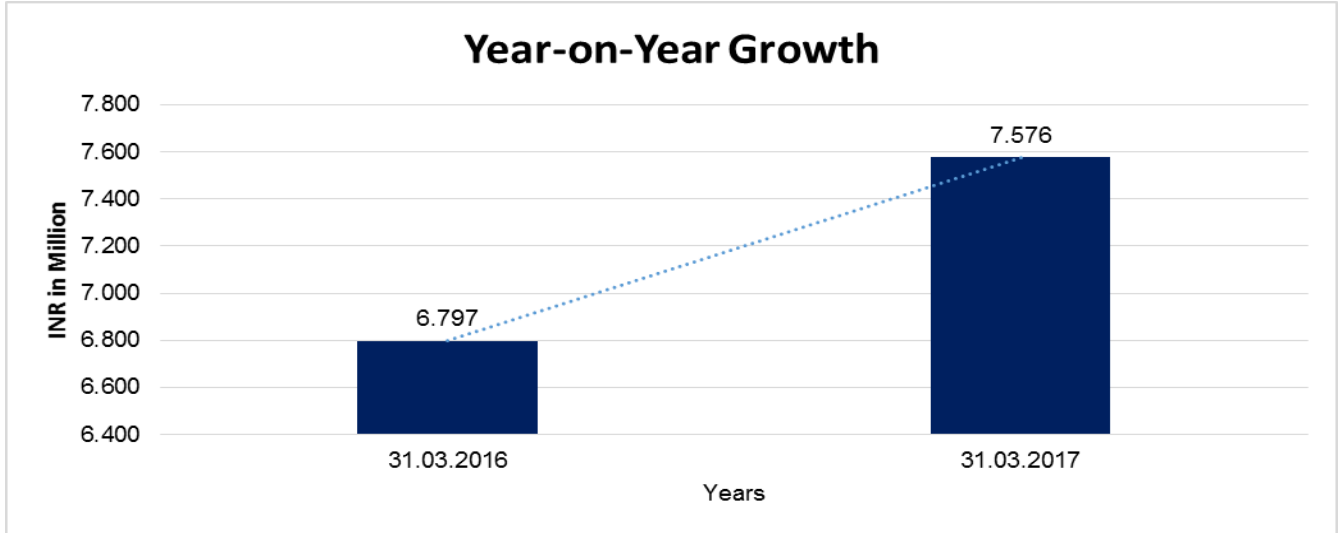
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	2.674	2.784
Reserves & Surplus	0.000	2.869
Share Application money pending allotment	0.000	0.000
Net worth	2.674	5.653
long-term borrowings	0.000	0.000
Short term borrowings	0.000	(0.002)
Total borrowings	0.000	(0.002)
Debt/Equity ratio	0.000	0.000



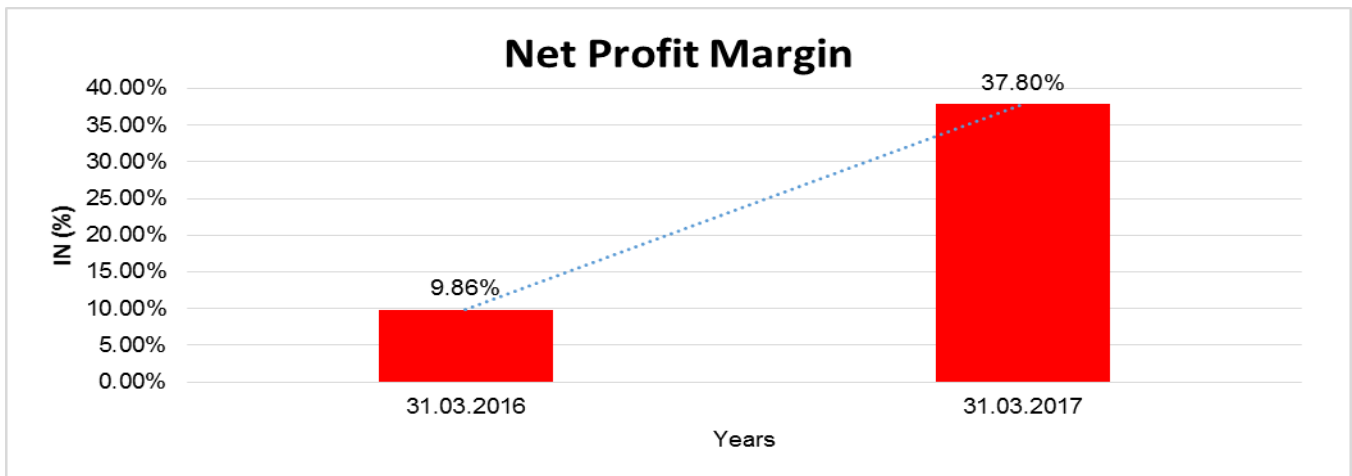
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	6.797	7.576
		11.461



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	6.797	7.576
Profit	0.670	2.864
	9.86%	37.80%



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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	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	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 three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
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

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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 68.80
UK Pound	1	INR 90.58
Euro	1	INR 80.45

INFORMATION DETAILS

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

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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