

MIRA INFORM REPORT

Report No. :	537361
Report Date :	03.11.2018

IDENTIFICATION DETAILS

Name :	SHRI RAM MEDICAL & DEPARTMENTAL STORE
Registered Office :	519/B1, General Hospital Road, Dilshad Garden, Delhi – 110095
Mobile No.:	91-9818883937 (Mr. Vikas Goyal)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment:	2008
Capital Investment :	INR 12.133 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.]	AGIPG4959Q
GSTN : [Goods & Service Tax Registration No.]	07AGIPG4959Q2ZL
Legal Form :	Sole Proprietary Concern
Line of Business :	Distributor of Pharmaceutical Products. (Confirmed by management)
No. of Employees :	07 (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 35000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern established in the year 2008 and it is engaged as a distributor of pharmaceutical products.</p> <p>For the financial year 2018, the concern has achieved a growth its revenue as compared to previous year along with average profit margin during the year.</p> <p>Rating takes into consideration, satisfactory financial risk profile of the concern marked by adequate capital base and strong debt protection metrics.</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> <p>Note: Site visit report will be sent soon.</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 (30.06.2018)	Current Rating (30.09.2018)
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

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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 03.11.2018

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. Vikas Goyal
Designation :	Proprietor
Contact No.:	91-9818883937
Date :	01.11.2018

LOCATIONS

Registered Office :	519/B1, General Hospital Road, Dilshad Garden, Delhi – 110095, India
Tel. No.:	Not Available
Mobile No.:	91-9818883937 (Mr. Vikas Goyal)
Fax No.:	Not Available
E-Mail :	vikasaggarwal683@gmail.com
Location :	Owned
Locality :	Industrial

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SOLE PROPRIETOR

Name :	Mr. Vikas Goyal
Designation :	Proprietor
Date of Birth/ Age :	06.01.1983
PAN No.:	AGIPG4959Q

BUSINESS DETAILS

Line of Business :	Distributor of Pharmaceutical Products. (Confirmed by management)
Products :	Pharmaceutical Products
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Advance Payment and Credit (60/ 90 Days)
Purchasing :	Cash, Advance Payment and Credit (60/ 90 Days)

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 :	--

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	Experience :	--	
	Remark:	--	
No. of Employees :	07 (Approximately)		
Bankers :	Bank Name	Canara Bank	
	Branch	Dilshad Garden, General Hospital Road, Delhi, India	
	Person Name (With Designation)	--	
	Contact Number	91-11-22135871 (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)	--	
Facilities :	Secured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	HDFC Car Loan	0.403	0.602
	Tata Capital Finance Service	3.392	3.481
	Total	3.795	4.083

Auditors :	
Name :	P.D. Mittal and Company Chartered Accountants
Address :	New Delhi, India
M.No.:	009459
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2018

CAPITAL ACCOUNT	Amount In Million
Balance as per ledger	6.759

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Add: Amount introduce	0.300
Add: Income Tax refund	0.130
Add: Profit during the year	5.061
	12.250
Less: School fee	0.027
Less: LIC	0.090
TOTAL	12.133

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Proprietor's Capital	12.133	6.759	2.958
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	12.133	6.759	2.958
LOAN FUNDS			
1] Secured Loans	3.795	4.083	1.682
2] Unsecured Loans	4.546	5.048	0.000
TOTAL BORROWING	8.341	9.131	1.682
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	20.474	15.890	4.640
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	0.786	0.912	1.071
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	10.269	6.489	6.976
Sundry Debtors	60.255	35.128	9.223
Cash & Bank Balances	4.556	3.494	2.258
Other Current Assets	1.216	1.780	1.737
Loans & Advances	0.886	0.065	0.065
Total Current Assets	77.182	46.956	20.259
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	55.408	30.538	16.105
Other Current Liabilities and Provisions	2.086	1.440	0.585
Total Current Liabilities	57.494	31.978	16.690
Net Current Assets	19.688	14.978	3.569
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	20.474	15.890	4.640

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	114.889	83.987	33.543
	Other Income	0.000	0.000	0.143
	TOTAL	114.889	83.987	33.686
Less	EXPENSES			
	Cost of Goods Sold	94.509	68.878	28.664
	Salary	4.276	3.591	1.332
	Accountancy Charges	0.285	0.271	0.095
	Staff Welfare Expenses	0.488	0.380	0.049
	Conveyance Expenses	1.688	0.969	0.385
	Tender Expenses	0.000	0.000	0.013
	Sales Promotion Expenses	0.681	0.536	0.000
	Telephone Expenses	0.279	0.117	0.000
	Water and Electricity Expenses	0.246	0.200	0.103
	House Tax	0.008	0.000	0.000
	MSD Challan	0.002	0.000	0.000
	Printing and Stationery	0.186	0.088	0.037
	Pharma Rent	0.096	0.072	0.000
	Packaging Expenses	0.666	0.486	0.397
	Repairs and Maintenance	0.534	0.273	0.006
	Vehicle Running and Maintenance	0.940	0.886	0.429
	Travelling Expenses	3.961	3.541	0.312
	Processing Fee	0.000	0.063	0.000
	Freight and Forwarding Charges	0.052	0.000	0.020
	Miscellaneous Expenses	0.141	0.089	0.045
	MTNL Telephone Bill	0.000	0.000	0.011
	License Fee	0.000	0.000	0.050
	Round Off	0.002	0.001	0.000
	TOTAL	109.040	80.441	31.948
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	5.849	3.546	1.738
Less	FINANCIAL EXPENSES	0.652	0.268	0.135
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	5.197	3.278	1.603
Less/ Add	DEPRECIATION/ AMORTISATION	0.136	0.159	0.187

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NET PROFIT/ (LOSS) FOR THE YEAR	5.061	3.119	1.416
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Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	191.43	152.66	100.36
Account Receivables Turnover (Income / Sundry Debtors)	1.91	2.39	3.64
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	213.99	161.83	205.08
Inventory Turnover (Operating Income / Inventories)	0.57	0.55	0.25
Asset Turnover (Operating Income / Net Fixed Assets)	7.44	3.89	1.62

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.86	0.86
Debt Equity Ratio (Total Liability / Networth)	0.69	1.35	0.57
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.11	5.48	5.64
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.06	0.13	0.36
Interest Coverage Ratio (PBIT / Financial Charges)	8.97	13.23	12.87

PROFITABILITY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
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Net Profit Margin [(PAT / Sales) * 100]	%	4.41	3.71	4.22
Return on Total Assets ((PAT / Total Assets) * 100)	%	6.49	6.52	6.64
Return on Investment (ROI) ((PAT / Networth) * 100)	%	41.71	46.15	47.87

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.24	1.27	1.21
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.08	1.09	0.80
G-Score Ratio Financial (Networth / Total Assets)	0.16	0.14	0.14
G-Score Ratio Debt (Debts / Equity Capital)	0.69	1.35	0.57
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.24	1.27	1.21

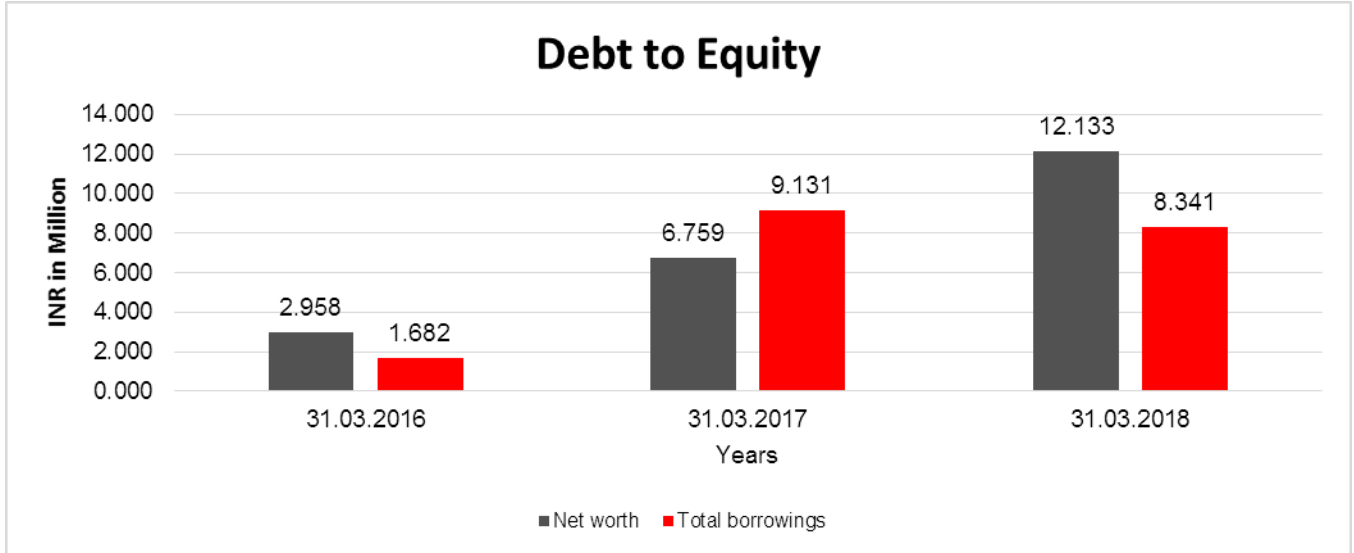
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

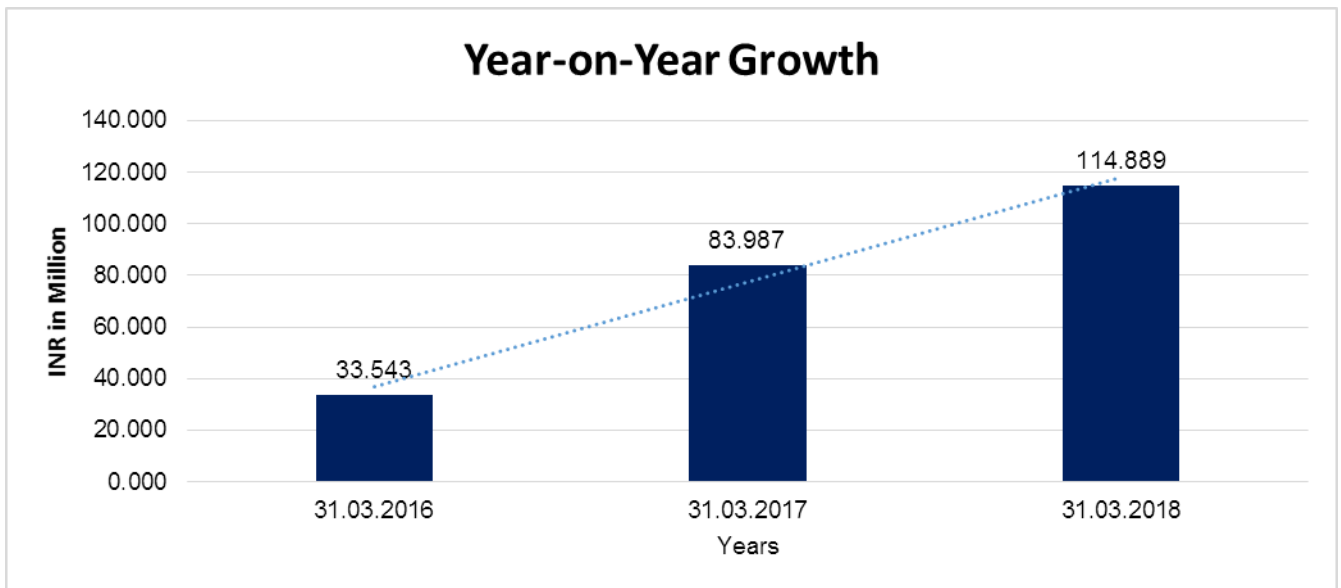
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Proprietor's Capital	2.958	6.759	12.133
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.958	6.759	12.133
Secured Loans	1.682	4.083	3.795
Unsecured Loans	0.000	5.048	4.546
Total borrowings	1.682	9.131	8.341
Debt/Equity ratio	0.569	1.351	0.687

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YEAR-ON-YEAR GROWTH

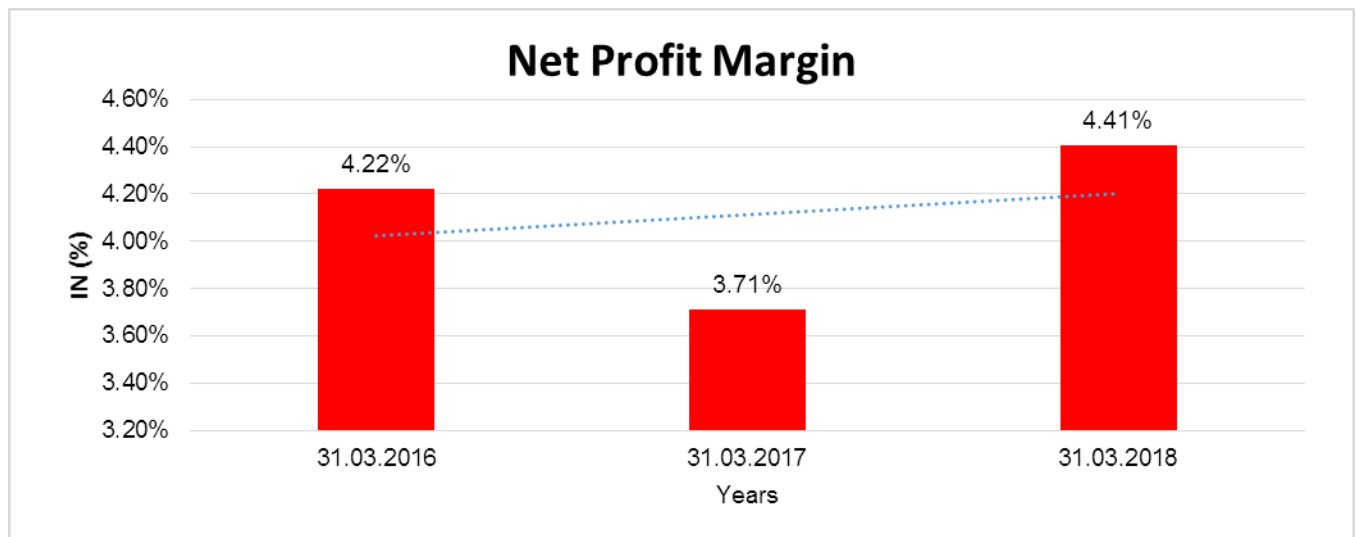
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	33.543	83.987	114.889
		150.386	36.794



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	33.543	83.987	114.889
Profit/(Loss)	1.416	3.119	5.061
	4.22%	3.71%	4.41%



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

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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	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

UNSECURED LOAN

PARTICULARS	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
Aggarwal Industries	0.000	0.502
Aggarwal Medicos	2.846	2.846
Meena	0.800	0.800
Rajinder Kumar Aggarwal	0.900	0.900
Total	4.546	5.048

FIXED ASSETS

- Car
- Scooter
- CCTV Camera
- Office Equipment

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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 72.92
UK Pound	1	INR 94.66
Euro	1	INR 83.04

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	VIVR
Report Prepared by :	SUD

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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