

MIRA INFORM REPORT

Report No. :	537716
Report Date :	13.11.2018

IDENTIFICATION DETAILS

Name :	SARVAHITHA LIFE SCIENCES
Registered Office :	House No. 7-1-621/263, Plot No. 52/3RT, Flat No.301, Kamala Nivas, S. R. Nagar, Hyderabad-500038, Telangana
Mobile No.:	91-9177115555 (Mr. Varun)
Country :	India
Financials (as on) :	31.03.2018 (Unaudited)
Date of Establishment:	22.05.2017
Capital Investment / Paid-up Capital :	INR 0.096 Million
PAN No.: [Permanent Account No.]	AWFPN0915L
GSTN : [Goods & Service Tax Registration No.]	36AWFPN0915L1ZE
Legal Form :	Sole Proprietary Concern
Line of Business :	Distributor of Pharmaceutical Products. (Confirmed by management)
No. of Employees :	05 (Approximately)

RATING & COMMENTS

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

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

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Maximum Credit Limit :	USD 800
Status :	Relatively New Business
Payment Behaviour :	Slow but Correct
Litigation :	Clear

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

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

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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 13.11.2018

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. Varun
Designation :	Chief Executive Officer
Contact No.:	91-9177115555
Date :	06.11.2018

LOCATIONS

Registered Office :	House No. 7-1-621/263, Plot No. 52/3RT, Flat No.301, Kamala Nivas, S. R. Nagar, Hyderabad-500038, Telangana, India
Tel. No.:	91-40-48527789
Mobile No.:	91-9177115555 (Mr. Varun)
Fax No.:	Not Available
E-Mail :	sarvahithals@gmail.com
Area :	1200 Sq. Ft.
Location :	Rented
Locality :	Commercial Cum Residential

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SOLE PROPRIETOR

Name :	Ms. Dharani Nalamasa
Designation :	Proprietrix
Address :	House No. 8-3-224/8/54, G12, Flat No. 301, Sai krishna Swarna Residency, Hadhura Nagar, Hyderabad – 500038, Telangana, India
Date of Birth:	14.08.1993
Qualification :	B. Tech
Experience :	2 Years
PAN No.:	AWFPN0915L

KEY EXECUTIVES

Name :	Mr. Varun
Designation :	Chief Executive Officer

BUSINESS DETAILS

Line of Business :	Distributor of Pharmaceutical Products. (Confirmed by management)
Products :	Pharmaceutical Products
Brand Names :	Not Divulged
Agencies Held :	<ul style="list-style-type: none"> • Novartis • Sandoz • Zydus • Ajanta • Cadila
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	RTGS
Purchasing :	RTGS

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--

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	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Retailer and End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	05 (Approximately)	
Bankers :	Bank Name	ICICI Bank
	Branch	Sanjeev Reddy Nagar, Main Road Branch, Hyderabad - 500038, Telangana, India
	Person Name (With Designation)	--
	Contact Number	91-40-33667777
	Name of Account Holder	--
	Account Number	236305000196
	IFS Code	ICIC0002363
	MICR Code	50029079
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	Ringing
Auditors :	Not Available	
Memberships :	Not Available	
Collaborators :	Not Available	
Sister Concern:	SSV Agencies	

CAPITAL STRUCTURE

AS ON 31.03.2018

		In Million Amount
Capital Investment :		
Capital	0.096	
Add: Net Profit for the Period	0.185	
Less: Drawings	0.000	
		0.281
Total		0.281

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2018 (Unaudited)
SHAREHOLDERS FUNDS			
1] Capital Account			0.096
2] Profit and Loss Account			0.185
NETWORTH			0.281
LOAN FUNDS			
1] Secured Loans			0.000
2] Unsecured Loans			0.000
TOTAL BORROWING			0.000
DEFERRED TAX LIABILITIES			0.000
TOTAL			0.281
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress			0.000
			0.000
INVESTMENT			0.000
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			0.000
Sundry Debtors			0.000
Cash & Bank Balances			0.089
Other Current Assets			0.110

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Loans & Advances			0.082
Total Current Assets			0.281
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			0.000
Other Current Liabilities			0.000
Provisions			0.000
Total Current Liabilities			0.000
Net Current Assets			0.281
MISCELLANEOUS EXPENSES			0.000
TOTAL			0.281

PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2018 (Unaudited)
SALES			
Sales			2.320
Other Income			0.000
TOTAL			2.320
Less EXPENSES			
Purchases			2.042
Salaries			0.036
Travelling Expenses			0.005
Telephones			0.002
General Expenses			0.015
Conveyance			0.003
Office Maintenance			0.018
Rates and Taxes			0.014
TOTAL			2.135
NET PROFIT			0.185

Expected Sales (2018-2019) : INR 25.000 Million

The above information has been parted by Mr. Varun (CEO).

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

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KEY RATIOS

PROFITABILITY RATIOS

PARTICULARS				31.03.2018
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%			7.97
Return on Total Assets <i>[(PAT / Total Assets) * 100]</i>	%			65.84
Return on Investment (ROI) <i>[(PAT / Networth) * 100]</i>	%			65.84

SOLVENCY RATIOS

PARTICULARS				31.03.2018
Current Ratio <i>(Current Assets / Current Liabilities)</i>				0.00
Quick Ratio <i>[(Current Assets – Inventories) / Current Liabilities]</i>				0.00
G-Score Ratio Financial <i>(Networth / Total Assets)</i>				1.00
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>				0.00
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>				0.00

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

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	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	Yes
10	Date of Birth / Age 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	No
26	Turnover of firm for last Ten Months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last Ten Months	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 :	SARVAHITHA LIFE SCIENCES
Address :	House No. 7-1-621/263, Plot No. 52/3RT, Flat No.301, Kamala Nivas, S. R. Nagar, Hyderabad-500038, Telangana, India
Person to whom we met:	Employee (Name Refuse)
Name Board :	Not Sighted
Location:	Easy
Landmark (If Any):	HDB Finance
Total Floors of the Building :	3 Storey building
Subject situated on:	3 rd Floor
Locality:	Commercial Cum Residential
Area of Premises :	1200 Sq. Ft.
Area :	Upmarket
No. of employees seen at premises:	03
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Office Equipment
Neighbours Interview :	On inquiry with Mr. Ravi (Staff) from "Maker of Milkshakes" and local person Mr. Ashok Choraria, they both confirmed the existence of the subject on the given address.
Proof of visit:	Photographs

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 72.73
UK Pound	1	INR 94.87
Euro	1	INR 82.52

INFORMATION DETAILS

Information Gathered by :	GAY
Analysis Done by :	VIV
Report Prepared by :	RSH

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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