

## MIRA INFORM REPORT

Report No. :	539703
Report Date :	22.11.2018

### IDENTIFICATION DETAILS

Name :	AGRAWAL TRADING CORPORATION
Registered Office :	28, Leader Road, Allahabad – 211003, Uttar Pradesh
Tel. No.:	91-532-24020305
Country :	India
Financials (as on) :	31.03.2018 (Sales Turnover) 31.03.2017 (Detailed Financials)
Date of Establishment :	18.06.1981
Capital Investment / Paid-up Capital :	INR 8.620 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.]	AAJPA4040K
GSTN : [Goods & Service Tax Registration No.]	09AAJPA4040K1ZV
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer of pharmaceutical medicine. [Confirmed by management]
No. of Employees :	6 (Approximately)

### RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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<b>Maximum Credit Limit :</b>	USD 25000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship firm established in the year 1981. It is a dealer of pharmaceutical medicines.</p> <p>It holds agency of Dr. Reddy's Laboratories, GlaxoSmithKline Pharmaceuticals Limited, Lupin Limited and Pfizer.</p> <p>As per the financial of 2017, the firm has achieved a fair growth of 12.81% in its revenue as compared to the previous year and has reported a low net profit margin of 0.47%.</p> <p>The overall financial position of the firm seems to be satisfactory marked by sufficient capital base along with negligible debt balance sheet profile.</p> <p>Mr. Ravi Narayan Agrawal (Proprietor) has claimed that the firm has achieved revenue of INR 230.000 million for the FY 2018.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and condition.</p> <p>NOTE: Site visit report will be sent in due course.</p>

**NOTES:**

Any query related to this report can be made on e-mail: [infodept@mirainform.com](mailto: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

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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 22.11.2018

**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**

<b>Name :</b>	Mr. Ravi Narain Agrawal
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9452400038
<b>Date :</b>	18.11.2018

**LOCATIONS**

<b>Registered Office :</b>	28, Leader Road, Allahabad – 211003, Uttar Pradesh, India
<b>Tel. No.:</b>	91-532-24020305
<b>Mobile No.:</b>	91-9452400038 (Mr. Ravi Narain Agrawal)

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**AGRAWAL TRADING CORPORATION - 539703**

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<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:atc3835@gmail.com">atc3835@gmail.com</a>
<b>Area :</b>	180 sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Warehouse :</b>	53, Leader Road, Allahabad – 211003, Uttar Pradesh, India
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Ravi Narain Agrawal
<b>Designation :</b>	Proprietor
<b>PAN No.:</b>	AAJPA4040K

**BUSINESS DETAILS**

<b>Line of Business :</b>	Dealer of pharmaceutical medicine. [Confirmed by management]
<b>Products :</b>	Pharmaceutical Medicine
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	<ul style="list-style-type: none"> <li>• Dr. Reddy's Laboratories</li> <li>• GlaxoSmithKline Pharmaceuticals Limited</li> <li>• Lupin Limited</li> <li>• Pfizer</li> </ul>
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Advance Payment, Cheque and Credit (30 Days)
<b>Purchasing :</b>	Advance Payment, Cheque and Credit (30 Days)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--

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	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark :</b>	--	
<b>Customers :</b>	End Users		
	<b>Reference :</b>	Not Divulged	
	<b>Name of the Person :</b>	--	
	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark :</b>	--	
<b>No. of Employees :</b>	6 (Approximately)		
<b>Bankers :</b>	<b>Banker Name :</b>	Bank of India	
	<b>Branch :</b>	Leader Road, Allahabad, Uttar Pradesh, India	
	<b>Person Name (With Designation) :</b>	--	
	<b>Contact Number :</b>	91-532-2402286 (Number is not working)	
	<b>Name of Account Holder :</b>	--	
	<b>Account Number :</b>	--	
	<b>Account Since (Date/Year of Account Opening) :</b>	--	
	<b>Average Balance Maintained :</b>	--	
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--	
	<b>Account Operation :</b>	--	
	<b>Remark :</b>	--	
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2017 INR In Million</b>	<b>31.03.2016 INR In Million</b>
	Overdraft account with Bank of Maharashtra, Leader Road, Allahabad	0.485	0.000
	<b>Total</b>	<b>0.485</b>	<b>0.000</b>

<b>Auditors :</b>	
<b>Name :</b>	Ramesh C. Agrawal and Company Chartered Accountants
<b>Address :</b>	51, Chahchand (First Floor), Zero Road, Allahabad – 211003, Uttar Pradesh, India

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<b>Tel. No.:</b>	91-532-2400085
<b>Fax No.:</b>	91-532-2400791
<b>E-mail :</b>	<a href="mailto:sanjayagrawalfca@yahoo.co.in">sanjayagrawalfca@yahoo.co.in</a>
<b>Membership No.:</b>	072867
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

<b>Proprietor's Capital Account</b>	<b>INR in Million</b>
Mr. Ravi Narain Agrawal	8.620
<b>Total</b>	<b>8.620</b>

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**FINANCIAL DATA**  
*[all figures are INR Million]*

Particulars			31.03.2018
Sales Turnover (Approximately)			230.000

The above information has been parted by Mr. Ravi Narain Agrawal (Proprietor)

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS		31.03.2017	31.03.2016
<b>EQUITY AND LIABILITIES</b>			
1] Proprietor's Capital		8.620	8.462
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
<b>NETWORTH</b>		<b>8.620</b>	<b>8.462</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		0.485	0.000
2] Unsecured Loans		0.000	0.000
<b>TOTAL BORROWING</b>		<b>0.485</b>	<b>0.000</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>9.105</b>	<b>8.462</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress		0.000	0.000
Deposits of capital account		0.003	0.003
<b>INVESTMENT</b>			
DEFERRED TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		1.196	0.329
Sundry Debtors		7.697	8.122
Cash & Bank Balances		0.355	0.648
Other Current Assets		0.000	0.000
Loans & Advances		5.955	5.955

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<b>Total Current Assets</b>		<b>15.203</b>	<b>15.054</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		15.001	7.775
Other Current Liabilities & Provisions		0.000	0.000
<b>Total Current Liabilities</b>		<b>15.001</b>	<b>7.775</b>
<b>Net Current Assets</b>		<b>0.202</b>	<b>7.279</b>
<b>MISCELLANEOUS EXPENSES</b>			
		0.000	0.000
<b>TOTAL</b>		<b>9.105</b>	<b>8.462</b>

**PROFIT & LOSS ACCOUNT**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SALES</b>			
Income		195.067	172.916
Other Income		0.385	0.010
<b>TOTAL</b>		<b>195.452</b>	<b>172.926</b>
<b>Less EXPENSES</b>			
Cost of goods sold		190.349	168.046
Freight and cartage		0.223	0.105
Accountancy charges		0.180	0.180
Audit fees		0.010	0.010
Commission		0.488	0.432
Electricity expenses		0.084	0.145
Generator expenses		0.117	0.150
Insurance		0.027	0.000
Sales promotion expenses		0.180	0.000
Miscellaneous shop expenses		0.275	0.237
Salaries		1.632	1.266
Staff welfare expenses		0.117	0.186
Telephone and mobile phone expenses		0.128	0.122
Travelling and conveyance		0.401	0.494
Vehicle in use expenses		0.118	0.203
Printing and stationery		0.000	0.008
Hire charges		0.000	0.068
<b>TOTAL</b>		<b>194.329</b>	<b>171.652</b>
<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION</b>		<b>1.123</b>	<b>1.274</b>
<b>Less FINANCIAL EXPENSES</b>			
		0.152	0.339
<b>PROFIT / (LOSS) BEFORE DEPRECIATION</b>		<b>0.971</b>	<b>0.935</b>

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Less	DEPRECIATION/ AMORTISATION		0.055	0.066
	NET PROFIT/ (LOSS)		<b>0.916</b>	<b>0.869</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		14.40	17.14
Account Receivables Turnover (Income / Sundry Debtors)		25.34	21.29
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		28.76	16.89
Inventory Turnover (Operating Income / Inventories)		0.94	3.87
Asset Turnover (Operating Income / Net Fixed Assets)		1.00	1.08

**LEVERAGE RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)		0.64	0.48
Debt Equity Ratio (Total Liability / Networth)		0.06	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.74	0.92
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.13	0.14
Interest Coverage Ratio (PBIT / Financial Charges)		7.39	3.76

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
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PAT to Sales ((PAT / Sales) * 100)	%		0.47	0.50
Return on Total Assets ((PAT / Total Assets) * 100)	%		3.80	5.35
Return on Investment (ROI) ((PAT / Networth) * 100)	%		10.63	10.27

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.01	1.94
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.93	1.89
G-Score Ratio Financial (Networth / Total Assets)		0.36	0.52
G-Score Ratio Debt (Debts / Equity Capital)		0.06	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.01	1.94

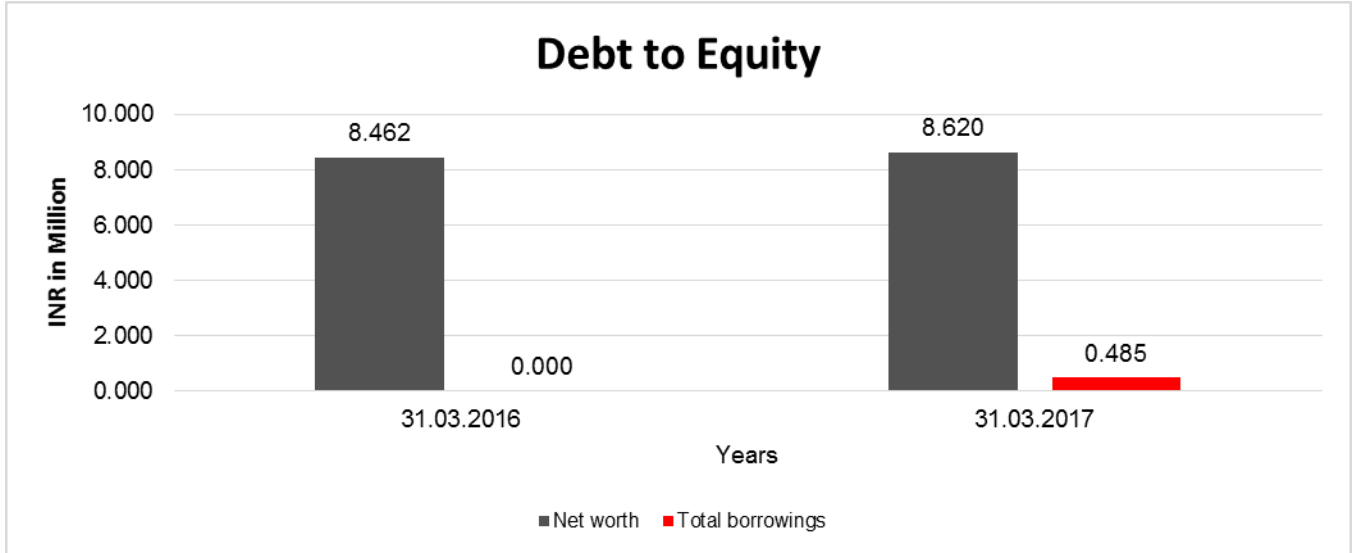
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

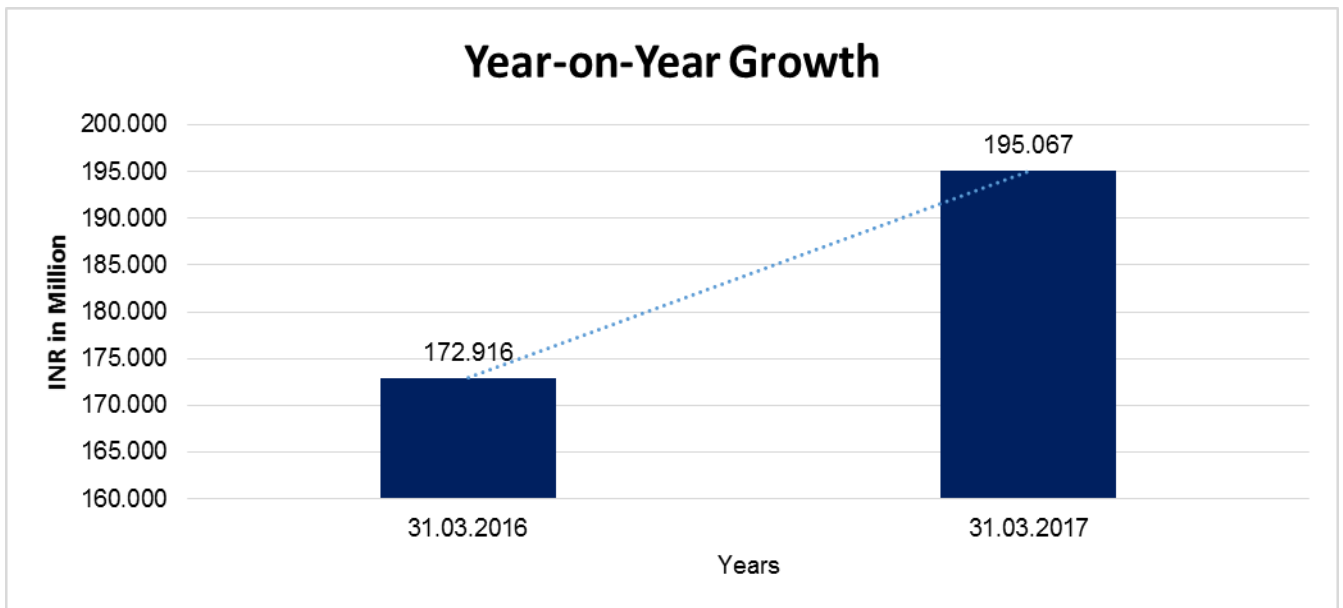
Particular		31.03.2016	31.03.2017
		INR In Million	INR In Million
Proprietor's Capital		8.462	8.620
Reserves & Surplus		0.000	0.000
<b>Net worth</b>		<b>8.462</b>	<b>8.620</b>
Secured Loans		0.000	0.485
Unsecured Loans		0.000	0.000
<b>Total borrowings</b>		<b>0.000</b>	<b>0.485</b>
<b>Debt/Equity ratio</b>		<b>0.000</b>	<b>0.056</b>

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**YEAR-ON-YEAR GROWTH**

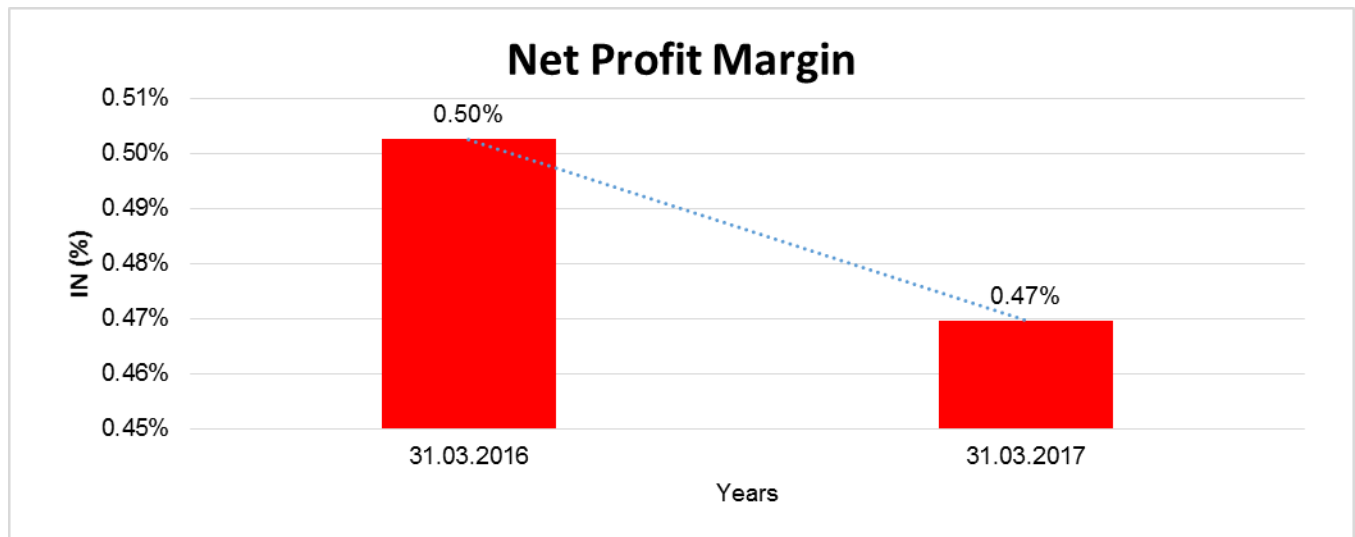
Year on Year Growth		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		172.916	195.067
			<b>12.810</b>



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**NET PROFIT MARGIN**

Net Profit Margin		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		172.916	195.067
Profit/(Loss)		0.869	0.916
		<b>0.50%</b>	<b>0.47%</b>



**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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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

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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 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

**FIXED ASSETS:**

- Computer
- Air Conditioner
- Cycle
- Furniture and Fixtures
- Refrigerator
- Generator
- Laptop
- Property
- Vehicles
- Invertor
- Honda Activa Scooter
- Car

**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 71.90
UK Pound	1	INR 92.20
Euro	1	INR 81.94

**INFORMATION DETAILS**

Information Gathered by :	SPR
Analysis Done by :	NYT
Report Prepared by :	NKT

**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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