

MIRA INFORM REPORT

Report No. :	539881
Report Date :	23.11.2018

IDENTIFICATION DETAILS

Name :	MEDICARE LIFE SCIENCES INDIA PRIVATE LIMITED
Registered Office :	A/50, Bhagwati Garden, Uttam Nagar, New Delhi - 110059
Tel. No.:	91-9661549851 (Mr. Sanjay Kumar Jaiswal)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	26.08.2016
CIN No.: [Company Identification No.]	U24239DL2016PTC304969
Capital Investment / Paid-up Capital :	INR 0.250 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.]	AAKCM5703F
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Dealer and Trader of Allopathic Medicine, Paracetamol Tablet, Pain Killer Tablet, Cough Syrup, Vitamin Capsule, Antibiotics, Injection, Liquid Syrup. (Confirmed by Management)
No. of Employees :	06 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

C

Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Recently Commence its operations
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2016 and it is a dealer and trader of allopathic medicine, paracetamol tablet, pain killer tablet, cough syrup, vitamin capsule.</p> <p>As per financials of March 2017, the company has commenced its business operations and has reported minimal profit.</p> <p>Rating is constrained on account of short track record of business operations along with moderate financial risk profile and below average liquidity position.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at safe and secured 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 (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

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Very High Risk	D
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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 23.11.2018

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. Sanjay Kumar Jaiswal
Designation :	Director
Contact No.:	91-9661549851
Date :	15.11.2018

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LOCATIONS

Registered Office :	A/50, Bhagwati Garden, Uttam Nagar, New Delhi – 110059, India
Tel. No.:	Not Available
Mobile No.:	91-9661549851 (Mr. Sanjay Kumar Jaiswal)
Fax No.:	Not Available
E-Mail :	medicarelife2016@gmail.com

DIRECTORS

AS ON: 31.03.2018

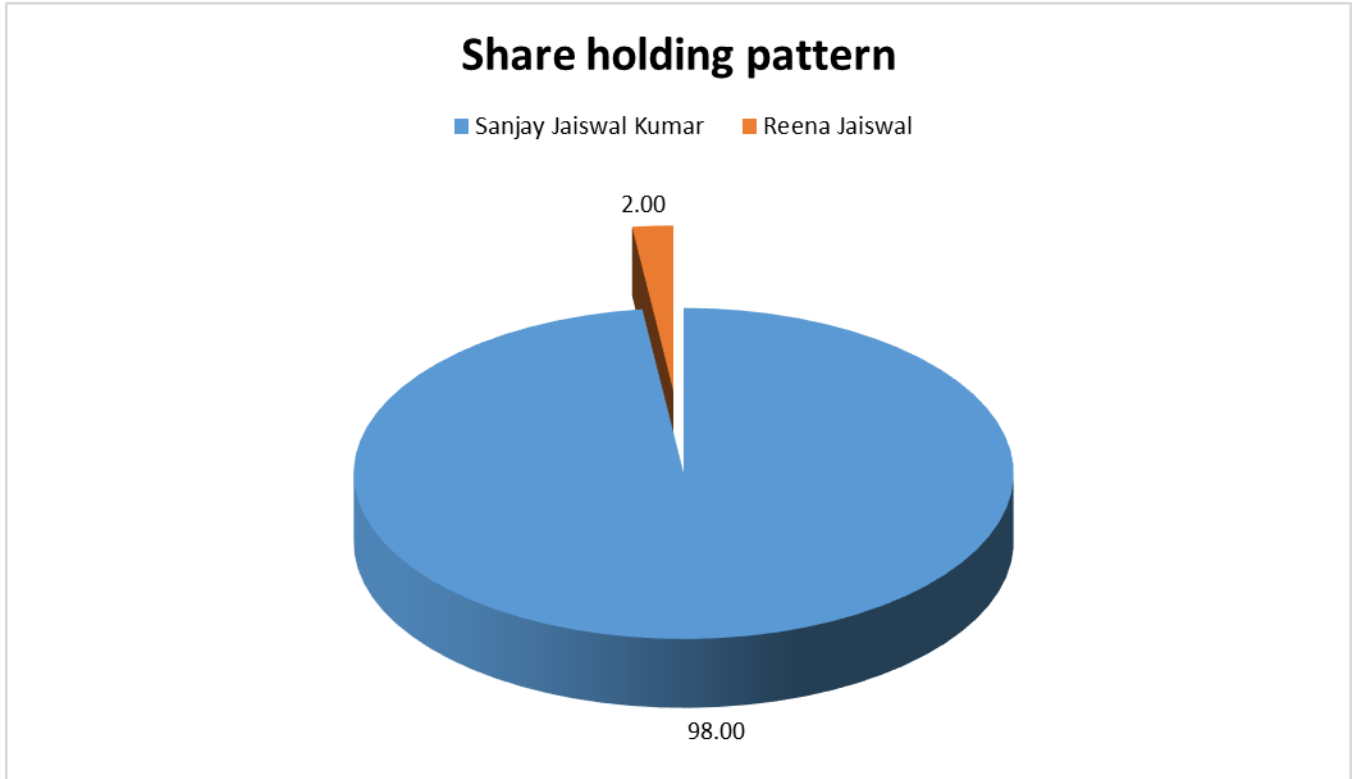
Name :	Mr. Sanjay Kumar Jaiswal
Designation :	Director
Address :	Satsang Nagar, Kolhua Paigambarpur, Ahiyapur, Muzaffarpur – 843108, Bihar, India
Date of Birth/Age :	22.06.1983
Qualification :	Graduation
Date of Appointment :	26.08.2016
PAN No.:	AKEPJ2670H
DIN No.:	07513221
Name :	Ms. Reena Jaiswal
Designation :	Director
Address :	Satsang Nagar, Near Shiv Temple, Kathua Paigambarap, Paigambarpur, Kolhua, P.Kolhua, Muzaffarpur – 843108, Bihar, India
Date of Birth/Age :	10.03.1984
Qualification :	Graduation
Date of Appointment :	26.08.2016
PAN No.:	BDOPJ3950L
DIN No.:	07513930

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	%age holding
Sanjay Jaiswal Kumar	24500	98.00
Reena Jaiswal	500	2.00
Total	25000	100.00

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AS ON: 30.12.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Dealer and Trader of Allopathic Medicine, Paracetamol Tablet, Pain Killer Tablet, Cough Syrup, Vitamin Capsule, Antibiotics, Injection, Liquid Syrup. (Confirmed by Management)	
Products :	ITC Code No.	Product Descriptions
	99611730	Pharmaceutical products

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Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Credit (30 Days)
Purchasing :	Cash and Credit (30 Days)

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Retailers and End Users	
	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	06 (Approximately)	
Bankers :	Bank Name:	IDBI Bank Limited
	Branch:	Delhi, India
	Person Name (with Designation):	--
	Contact Number:	--

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	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--

Auditors :	
Name :	Birendra Singh and Associates Chartered Accountants
Address :	SS-20, Aditya Mega Mall, Karkardooma Court Road, Shahadara, Delhi-110032, India
PAN No.:	ARNPS9268E
M No.:	2026483N
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
25000	Equity Shares	INR 10/- each	INR 0.250 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
25000	Equity Shares	INR 10/- each	INR 0.250 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			0.250
(b) Reserves & Surplus			0.005
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			0.255
(3) Non-Current Liabilities			
(a) Long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
Total Non-current Liabilities (3)			0.000
(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			0.160
(c) Other current liabilities			0.040
(d) Short-term provisions			0.002
Total Current Liabilities (4)			0.202
TOTAL			0.457
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			0.000
(ii) Intangible Assets			0.000
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			0.000
(c) Deferred tax assets (net)			0.000
(d) Long-term Loan and Advances			0.018
(e) Other Non-current assets			0.000
Total Non-Current Assets			0.018

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			0.000
(d) Cash and cash equivalents			0.433
(e) Short-term loans and advances			0.000
(f) Other current assets			0.006
Total Current Assets			0.439
TOTAL			0.457

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2017
	SALES	
	Revenue from Operations	0.225
	Other Income	0.000
	TOTAL	0.225
Less	EXPENSES	
	Employees benefits expense	0.190
	Other expenses	0.028
	TOTAL	0.218
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.007
Less	FINANCIAL EXPENSES	0.000
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.007
Less/ Add	DEPRECIATION/ AMORTISATION	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.007
Less	TAX	0.002
	PROFIT/ (LOSS) AFTER TAX	0.005
	Earnings/ (Loss) Per Share (INR)	0.21

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS			31.03.2017
Current Maturities of Long term debt			NA
Cash generated from operations			NA
Net Cash flow from (used in) Operations			NA

KEY RATIOS

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>			0.44
Debt Equity Ratio <i>(Total Liability / Networth)</i>			0.00
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>			0.79
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>			0.00
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>			0.00

PROFITABILITY RATIOS

PARTICULARS			31.03.2017
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%		2.22
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%		1.09
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%		1.96

SOLVENCY RATIOS

PARTICULARS			31.03.2017
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Current Ratio (Current Assets / Current Liabilities)			2.17
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			2.17
G-Score Ratio Financial (Networth / Total Assets)			0.56
G-Score Ratio Debt (Debts / Equity Capital)			0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			2.17

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 -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
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	No
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	No
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes

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25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year	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

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

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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 71.18
UK Pound	1	INR 91.04
Euro	1	INR 81.19

INFORMATION DETAILS

Information Gathered by :	JIRL
Analysis Done by :	VIV
Report Prepared by :	RUP

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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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