

MIRA INFORM REPORT

Report No. :	533934
Report Date :	11.10.2018

IDENTIFICATION DETAILS

Name :	ROSETTA LIFE CARE PRIVATE LIMITED
Registered Office :	401, 4 th Floor, Hirji Heritage, Above TBZ, Off. L.T. Road, Mumbai – 400092, Maharashtra
Tel. No.:	91-22-28942391
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.06.2010
Capital Investment / Paid-up Capital :	INR 0.100 Million
CIN No.: [Company Identification No.]	U24100MH2010PTC204773
IEC No.:	0312038500
PAN No.: [Permanent Account No.]	AAFRCR4026D
GSTN : [Goods & Service Tax Registration No.]	25AAFRCR4026D1ZS
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer and trader of chemicals and pharmaceuticals product, Animal feed supplements and research and development. (Confirmed by management)
No. of Employees :	Information denied by the management

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

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 2010 having moderate track record.</p> <p>For the financial year ended 2017, the company has achieved a growth in its revenue and reported fair profit margin at 1.56% (approx.).</p> <p>However, rating remains constrained on account of excess of borrowings recorded along with low cash balance and unfavorable gap between trade payables to its trade receivables.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>The company can be considered for business dealings with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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.

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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 11.10.2018

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 DENIED BY

Assistant Manager (Tel. No.: 91-22-28942391)

LOCATIONS

Registered Office/ Admin Office :	401, 4 th Floor, Hirji Heritage, Above TBZ, Off. L.T. Road, Mumbai – 400092, Maharashtra, India
Tel. No.:	91-22-28942391 / 28918746 / 28945777
Fax No.:	Not Available
E-Mail :	rosettallifecare@gmail.com info@rosettallifecare.com shah_nailesh@hotmail.com
Website :	www.rosettallifecare.com
Branch Address :	Dharmish Park - II, Gala No.1, Gaikwad Falia, Dabhel, Nani Daman – 396210, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Nailesh Kirtibhai Shah
Designation :	Director
Address :	Flat No. 1401, B wing, 14th floor, Shantivan Tower Devidas Lane, Near St. Lawrence High School, Borivali, Mumbai – 400103, Maharashtra, India
Date of Birth :	13.12.1963
Date of Appointment :	24.06.2010
DIN No.:	00731489

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Name :	Ms. Neela Nailesh Shah
Designation :	Director
Address :	Flat No. 1401, B wing, 14th floor, Shantivan Tower Devidas Lane, Near St. Lawrence High School, Borivali, Mumbai – 400103, Maharashtra, India
Date of Birth :	05.02.1967
Date of Appointment :	24.06.2010
DIN No.:	02928436

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Neela Nailesh Shah	5000	50.00
Nailesh Shah	5000	50.00
Total	10000	100.00

Share holding pattern

■ Neela Nailesh Shah ■ Nailesh Shah



AS ON 30.09.2016

Equity Share Break up Category	Percentage
Promoters – [Individual/Hindu Undivided Family – Indian]	100.00
Total	100.00

BUSINESS DETAILS

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Line of Business :	Manufacturer and trader of chemicals and pharmaceuticals product, Animal feed supplements and research and development. (Confirmed by management)	
Products / Services :	ITC Code	Product/ Services Description
	99611730	Chemicals and Pharmaceuticals product
	NIC Code	Product/ Services Description
	6150	The company is engaged in providing wholesale trading facilities of chemicals and pharmaceuticals product.
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	Information denied by the management	

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Bankers :	Bank Name	Deutsche Bank
	Branch	110, Sidrha Building, S V Road, Khar West, Mumbai-400052, Maharashtra, India
	Person Name (With Designation)	--
	Contact Number	--
	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)	--	

Auditors :	
Name :	Jain Jagawat Kamdar and Company Chartered Accountants
Address :	301-302, 3rd Floor, Poonam Pearl Building, Juhu Lane, Andheri West, Mumbai – 400058, Maharashtra, India
Tel. No.:	91-22-6526913/26203021
E-Mail :	jjk@jjkandco.com
Website :	www.jjkandco.com
PAN No.:	AAEFJ3040K
Memberships :	Not Available
Collaborators :	Not Available
Other Related Parties :	<ul style="list-style-type: none"> Baader Schulz Laboratories (Partnership firm where directors of the company are partner in the firm) Rank animal Health Private Limited (Director of the company is a director in the company)

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
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10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	5.523	2.829	0.375
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	5.623	2.929	0.475
(3) Non-Current Liabilities			
(a) long-term borrowings	23.010	10.438	0.373
(b) Deferred tax liabilities (Net)	0.027	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	23.037	10.438	0.373
(4) Current Liabilities			
(a) Short term borrowings	7.058	0.000	0.000
(b) Trade payables	78.246	14.689	7.273
(c) Other current liabilities	0.145	0.370	0.043
(d) Short-term provisions	1.281	1.380	0.305
Total Current Liabilities (4)	86.730	16.439	7.621
TOTAL	115.390	29.806	8.469
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.409	0.000	0.000
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	9.437	1.219	0.318
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	12.846	1.219	0.318
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	71.717	17.653	3.758
(c) Trade receivables	24.543	7.966	2.821
(d) Cash and cash equivalents	4.085	2.044	1.561
(e) Short-term loans and advances	2.199	0.924	0.000
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	102.544	28.587	8.140
Preliminary Expenses	0.000	0.000	0.011
TOTAL	115.390	29.806	8.469

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	172.555	98.796	16.462
	Other Income	1.212	1.637	0.000
	TOTAL	173.767	100.433	16.462
Less	EXPENSES			
	Direct Expenses	158.806	95.316	15.388
	Employees benefits expense	1.228	0.782	0.050
	Other expenses	5.429	0.233	0.113
	TOTAL	165.463	96.331	15.551
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	8.304	4.102	0.911
Less	FINANCIAL EXPENSES	3.995	0.572	0.007
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	4.309	3.530	0.904
Less/ Add	DEPRECIATION/ AMORTISATION	0.209	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	4.100	3.530	0.904
Less	TAX	1.308	1.076	0.304
	PROFIT/ (LOSS) AFTER TAX	2.792	2.454	0.600
Less	PRIOR PERIOD ITEM	0.097	0.000	0.000

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	PROFIT FOR THE PERIOD	2.695	2.454	0.600
	EARNINGS IN FOREIGN CURRENCY	20.872	1.169	0.000
	Earnings / (Loss) Per Share (INR)	269.47	245.40	59.95

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA
Net cash flow from operating activities	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]	51.92	29.43	62.55
Account Receivables Turnover [Income / Sunday Debtors]	7.03	12.40	5.84
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.12	0.23	0.24
Asset Turnover (Operating Income / Net Fixed Assets)	2.44	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.95	0.90	0.94

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Debt Equity Ratio (Total Liability / Networth)	5.35	3.56	0.79
Current Liabilities to Networth (Current Liabilities / Net Worth)	15.42	5.61	16.04
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.61	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	2.08	7.17	130.14

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	1.62	2.48	3.64
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.42	8.23	7.08
Return on Investment (ROI) ((PAT / Networth) * 100)	%	49.65	83.78	126.32

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.18	1.74	1.07
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.36	0.67	0.57
G-Score Ratio Financial (Networth / Total Assets)		0.05	0.10	0.06
G-Score Ratio Debt (Debts / Equity Capital)		300.68	104.38	3.73
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.18	1.74	1.07

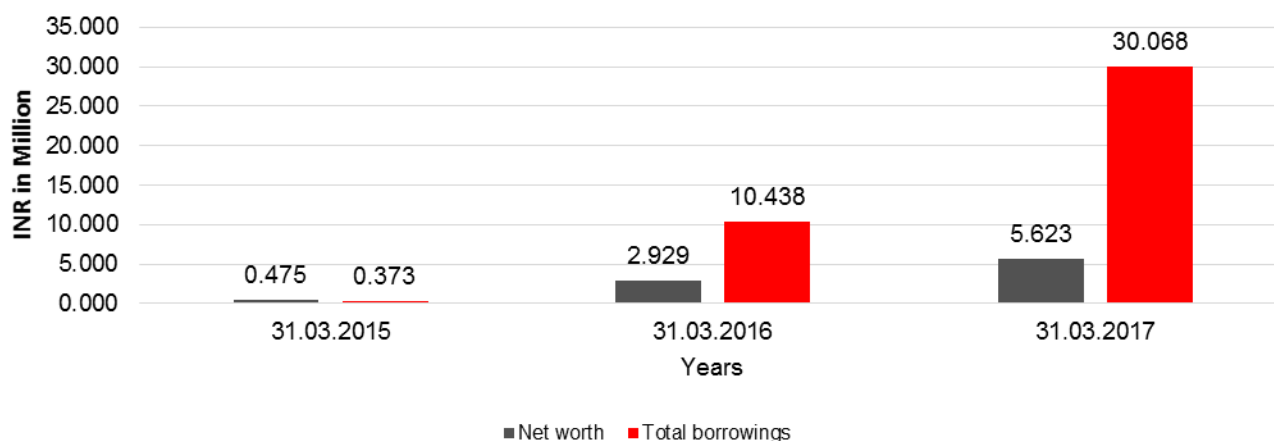
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.375	2.829	5.523
Net worth	0.475	2.929	5.623
Long Term borrowings	0.373	10.438	23.010
Short Term borrowings	0.000	0.000	7.058
Total borrowings	0.373	10.438	30.068
Debt/Equity ratio	0.785	3.564	5.347

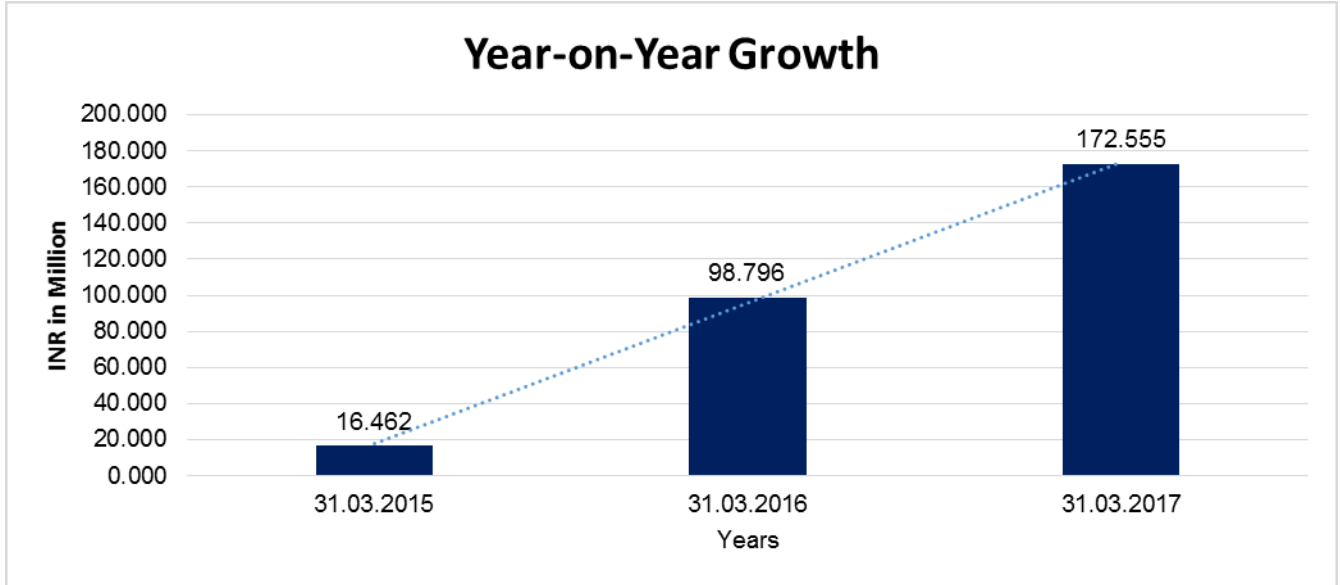
Debt to Equity



YEAR-ON-YEAR GROWTH

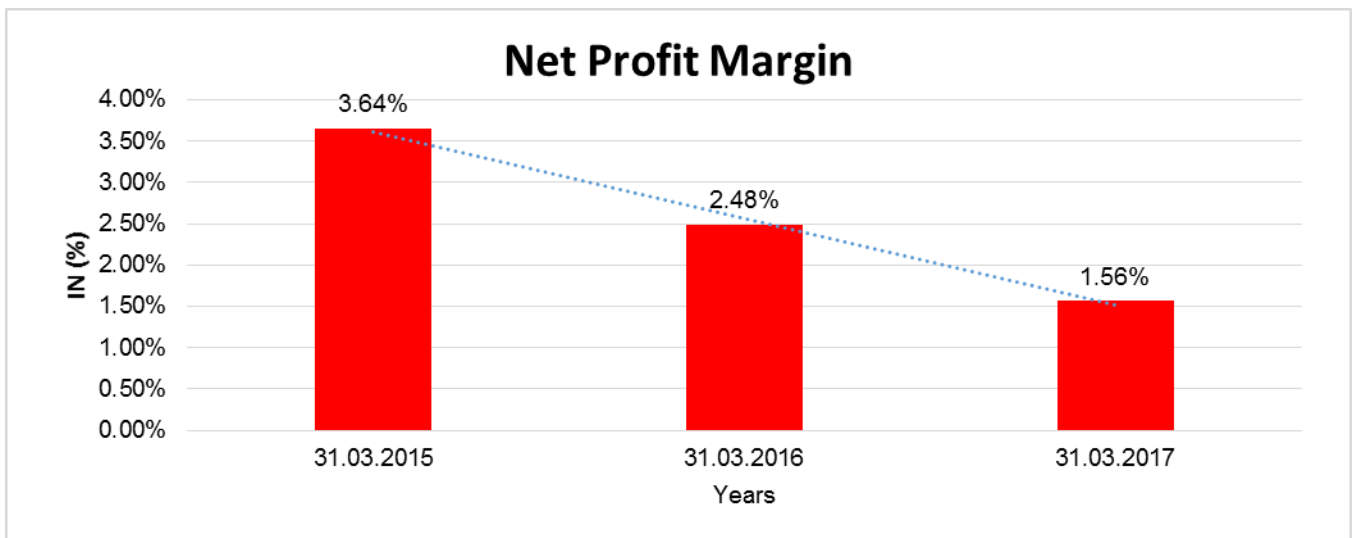
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	16.462	98.796	172.555
		500.146	74.658

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	16.462	98.796	172.555
Profit	0.600	2.454	2.695
	3.64%	2.48%	1.56%



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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 -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	No
8	Designation of contact person	No
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	No
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	Yes
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	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

STATE OF THE COMPANY' AFFAIRES:

This is the 7th operational year of the company. During the year company has incurred a net profit of INR 2.695 Million as compared to the last year net profit of INR 2.454 Million.

The director have succeeded to maximize the amount of profit, as compared to the earlier year. They are also looking to increase the revenue of the company. The board of director foresees good prospect in future.

INDEX OF CHARGE:

Charges Registered								
S N o	SRN	Cha rge Id	Charge Holder Name	Date of Creati on	Date of Modifi cation	Date of Satisf action	Amount	Address
1	G94 458 965	100 192 855	Deutsche Bank	17/07/ 2018	-	-	17000000.0	110, Sidrha Building, S V Road, Khar West, Mumbai-400052, Maharashtra, India

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 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 74.10
UK Pound	1	INR 96.99
Euro	1	INR 85.11

INFORMATION DETAILS

Information Gathered by :	JIR
Analysis Done by :	DIV
Report Prepared by :	RSH

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	YES
--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)