

MIRA INFORM REPORT

Report No. :	533931
Report Date :	11.10.2018

IDENTIFICATION DETAILS

Name :	SRI KRISHNA AGENCIES
Registered Office :	Vankateswara Temple Street, Berhampur, Ganjam-760002, Orissa
Tel. No.:	91-680-2250378
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment :	01.02.1993
Capital Investment / Paid-up Capital :	INR 4.350 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	21881900957
PAN No.: [Permanent Account No.]	AAMFS1340P
GSTN : [Goods & Service Tax Registration No.]	21AAMFS1340P1Z2
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Trader, Wholesaler and Distributor of Pharmaceuticals (Confirmed by management)
No. of Employees :	10 (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

Maximum Credit Limit :	USD 12000
Status :	Satisfactory
Payment Behaviour :	Usually 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 (31.12.2017)	Current Rating (01.04.2018)
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.

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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 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 PARTED BY

Name :	Mr. Venugopalrao Andavaarapu
Designation :	Partner
Contact No.:	91-9437217447
Date :	09.10.2018

LOCATIONS

Registered Warehouse :	Office/	Vankateswara Temple Street, Berhampur, Ganjam-760002, Orissa
Tel. No.:		91-680-2250378
Mobile No.:		91-9437217447 (Mr. Venugopalrao Andavaarapu)
Fax No.:		Not Available
E-Mail :		srikrishnagencies11@yahoo.in
	Area :	800 sq.ft.
	Location :	Rented
	Locality :	Commercial

PARTNERS

Name :	Mr. Venugopalrao Andavaarapu
Designation :	Partner
Name :	Mr. Ramchandra Rao Andavaarapu
Designation :	Partner

BUSINESS DETAILS

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Line of Business :	Trader, Wholesaler and Distributor of Pharmaceuticals (Confirmed by management)
Products :	Pharmaceuticals
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment and Cheque and Others (RTGS, NEFT)
Purchasing :	Advance Payment and Cheque and Others (RTGS, NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers and Retailers	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	10 (Approximately)	
Bankers :	Banker Name :	Punjab National Bank
	Branch :	Kameshwari Complex, Sana Bazar, Berhampur-760002, Orrisa, India
	Person Name (With Designation) :	Mr. Rajshekhar (Branch Manager)
	Contact Number :	91-680-2251758

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	Name of Account Holder :	--	
	Account Number :	1271008700000589 (not confirmed with banker)	
	IFSC Code :	PUNB0127100	
	MICR Code :	760024002	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	Denied to provide feedback	
Facilities :	Secured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	Cash Credit with Punjab National Bank (A/c 1271008700000589)	0.685	1.567
	Total	0.685	1.567

Auditors :	
Name :	D.L. Narayana and Company Chartered Accountants
Address :	Berhampur, Orrisa, India
Membership No.:	52322
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2018

Capital Investment :	
Owned :	INR 4.350 million
Borrowed :	--
Total :	INR 4.350 million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Partners Capital	4.350	3.868	2.699
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	4.350	3.868	2.699
LOAN FUNDS			
1] Secured Loans	0.685	1.567	1.347
2] Unsecured Loans	1.242	1.206	1.506
TOTAL BORROWING	1.927	2.773	2.853
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	6.277	6.641	5.552
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.109	0.099	0.113
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.005	0.005	0.005
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	7.053	5.371	3.740
Sundry Debtors	3.991	3.285	3.490
Cash & Bank Balances	0.389	0.315	0.900
Other Current Assets	0.543	0.025	0.011
Loans & Advances	0.100	0.100	0.100
Total Current Assets	12.076	9.096	8.241
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	5.897	2.533	2.795
Other Current Liabilities and Provisions	0.016	0.026	0.012
Total Current Liabilities	5.913	2.559	2.807
Net Current Assets	6.163	6.537	5.434
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	6.277	6.641	5.552

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	82.779	92.684	73.306
	Other Income	0.890	0.097	0.292
	TOTAL	83.669	92.781	73.598
Less	EXPENSES			
	Cost of goods sold	78.817	88.870	70.317
	Carriage Inwards	0.106	0.098	0.080
	Computer and Printer Expenses	0.064	0.048	0.033
	Courier Charges	0.011	0.013	0.014
	Electricity Charges	0.016	0.018	0.017
	Shop Rent	0.000	0.000	0.084
	Fright Charges	0.000	0.006	0.000
	House Rent	0.110	0.091	0.000
	Shop Insurance A/c	0.021	0.021	0.012
	Interest on capital	0.464	0.324	0.270
	Printing and Stationery	0.100	0.088	0.062
	Professional Tax	0.000	0.003	0.003
	Salary and Commission to Partners	0.600	0.500	0.400
	Salary to Staff	1.356	1.152	1.050
	Telephone Charges	0.023	0.029	0.022
	Travelling Expenses	0.140	0.118	0.094
	Vehicle maintenance	0.174	0.148	0.116
	Carriage Outwards	0.208	0.200	0.153
	Office Expenses	0.204	0.190	0.163
	Festival and Puja Expenses	0.000	0.004	0.003
	Repairs and maintenance	0.057	0.045	0.032
	Audit Fees	0.002	0.002	0.002
	Orrisa Sale Representatives	0.000	0.002	0.000
	Trade Tax	0.001	0.001	0.001
	Discount and Incentives	0.841	0.445	0.398
	TOTAL	83.315	92.416	73.326
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.354	0.365	0.272
Less	FINANCIAL EXPENSES	0.037	0.077	0.040
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	0.317	0.288	0.232
Less/ Add	DEPRECIATION/ AMORTISATION	0.023	0.021	0.024

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NET PROFIT/ (LOSS)	0.294	0.267	0.208
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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)	17.60	12.94	17.38
Account Receivables Turnover (Income / Sundry Debtors)	20.74	28.21	21.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	27.31	10.40	14.51
Inventory Turnover (Operating Income / Inventories)	0.05	0.07	0.07
Asset Turnover (Operating Income / Net Fixed Assets)	3.25	3.69	2.41

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.64	0.58	0.68
Debt Equity Ratio (Total Liability / Networth)	0.44	0.72	1.06
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.64	0.97	1.60
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.03	0.03	0.04
Interest Coverage Ratio (PBIT / Financial Charges)	9.57	4.74	6.80

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.36	0.29	0.28
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.41	2.90	2.49
Return on Investment (ROI) ((PAT / Networth) * 100)	%	6.76	6.90	7.71

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.69	2.42	1.91
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.70	0.99	1.04
G-Score Ratio Financial (Networth / Total Assets)	0.36	0.42	0.32
G-Score Ratio Debt (Debts / Equity Capital)	0.44	0.72	1.06
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.69	2.42	1.91

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

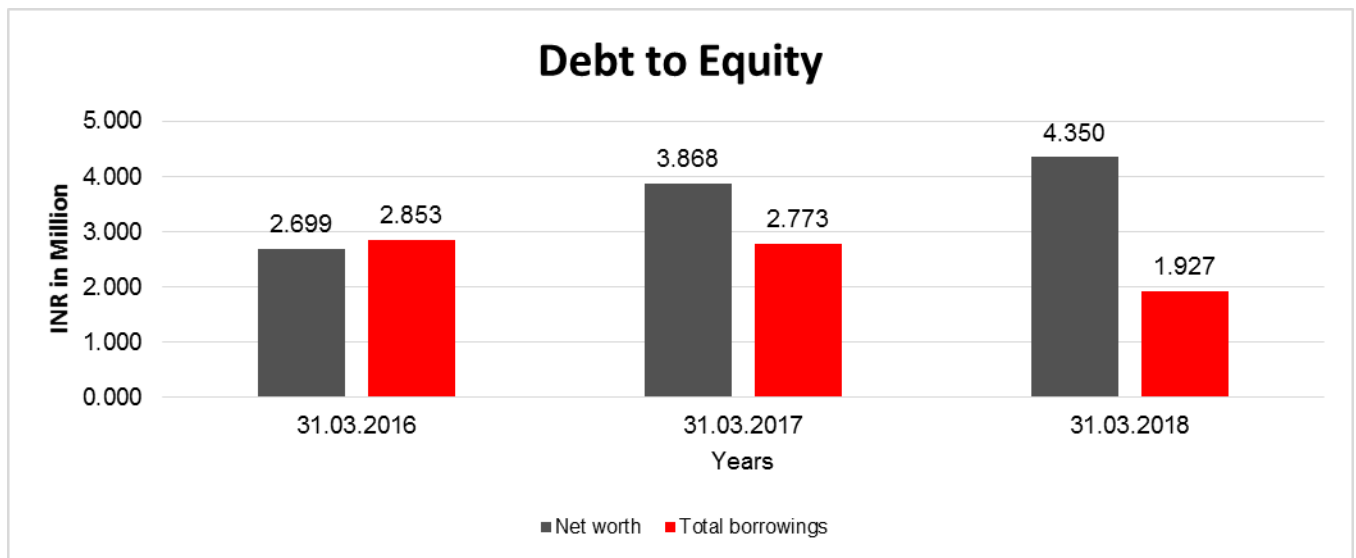
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Partners Capital	2.699	3.868	4.350
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.699	3.868	4.350

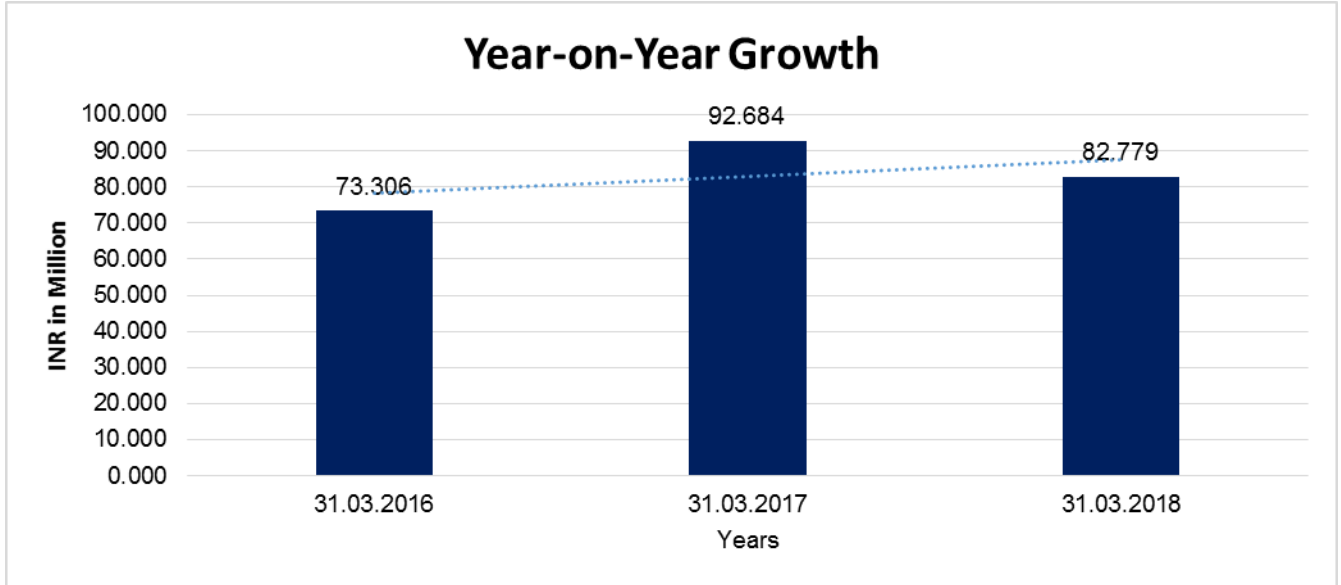
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Secured Loans	1.347	1.567	0.685
Unsecured Loans	1.506	1.206	1.242
Total borrowings	2.853	2.773	1.927
Debt/Equity ratio	1.057	0.717	0.443



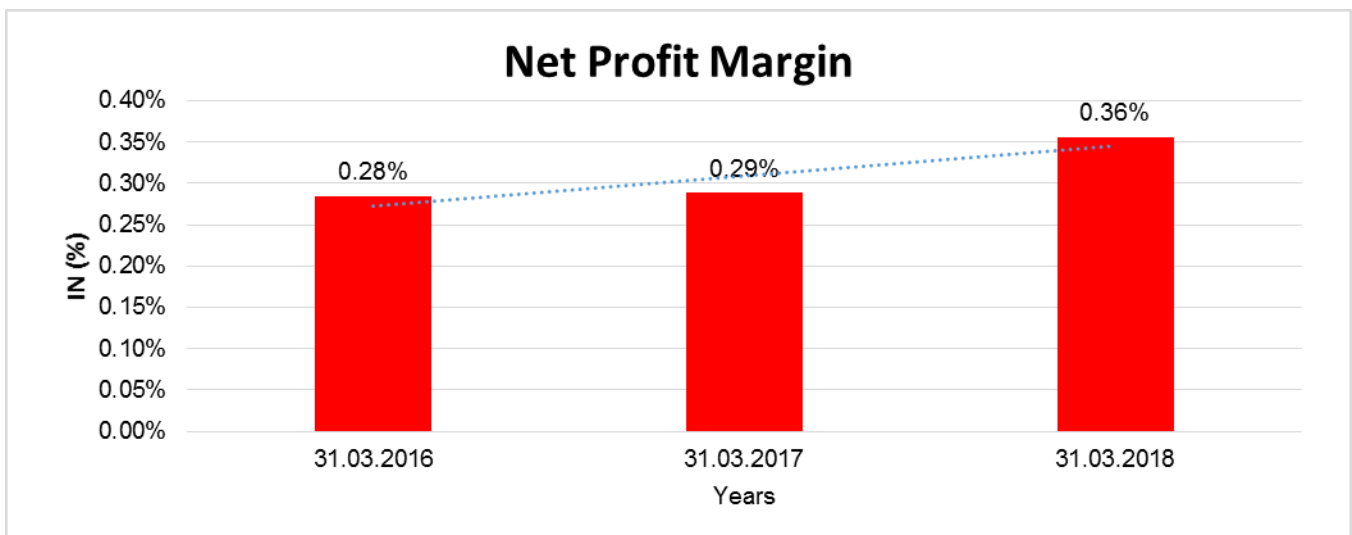
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	73.306	92.684	82.779
		26.434	(10.687)



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	73.306	92.684	82.779
Profit	0.208	0.267	0.294
	0.28%	0.29%	0.36%



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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	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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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
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	Yes
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 LOANS

PARTICULAR	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
A. Saswati	0.463	0.483
A. Vijaya Laxmi	0.042	0.043
A. Hansraj	0.131	0.140
A. Revati	0.352	0.400
A. Saujanya	0.139	0.140
H. K. Pursty	0.115	0.000
Total	1.242	1.206

OBSERVATION POINTS

Name of Company :	SRI KRISHNA AGENCIES
Address :	Vankateswara Temple Street, Berhampur, Ganjam-760002, Orissa, India
Person to whom we met:	Mr. Sahoo (Company Staff)
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near Bank of Baroda
Total Floors of the building:	Ground + 1 storey building
Subject situated at :	Ground Floor
Locality:	Commercial
Area :	Upmarket
No. of Employees seen at Premises :	4
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Air conditioner • Computer • Office Equipment • Xerox Machine
Furniture Items Sighted :	Yes

Neighbour Interview :	Name of Company : Srinivasa Pharmaceuticals Name of Company : Queen Collection Neighbour Overview : Existence Confirmed
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 74.10
UK Pound	1	INR 96.98
Euro	1	INR 85.11

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VIV
Report Prepared by :	JYTK

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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