

MIRA INFORM REPORT

Report No. :	535376
Report Date :	19.10.2018

IDENTIFICATION DETAILS

Name :	APOGEE HEALTHCARE PRIVATE LIMITED
Registered Office :	Office No. 602, DLH Park, S.V. Road, Goregaon (West), Mumbai – 400062, Maharashtra
Tel. No.:	91-22-28726262/ 28725012
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	14.06.2010
CIN No.: [Company Identification No.]	U85100MH2010PTC204133
Capital Investment / Paid-up Capital :	INR 0.427 Million
PAN No.: [Permanent Account No.]	AAICA6980C
GSTN : [Goods & Service Tax Registration No.]	27AAICA6980C1ZL
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Providing Strategic Management consultancy services. • Wholesale Trade of Perfumery Articles and Cosmetic Articles (Registered Activity)
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 :

C

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

Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010.</p> <p>As per the financials of FY 2017, the company has reported dip in tis revenue as compared to the previous year along with operational loss.</p> <p>The moderate financial risk profile of the company is marked by eroded net worth base due to continuous losses incurred by the subject.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, dealings are recommended on safe and secured terms.</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.

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 19.10.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED

Management non-cooperative (Tel No.: 91-22-28726262/ 28725012)

91-25-11240137 (Wrong Number)

LOCATIONS

Registered Office :	Office No. 602, DLH Park, S.V. Road, Goregaon (West), Mumbai – 400062, Maharashtra, India
Tel. No.:	91-22-28726262/ 28725012
Fax No.:	Not available
E-Mail :	ayormacare@gmail.com

DIRECTORS

As on 31.03.2018

Name :	Mr. Ashok Jayantilal Mehta
Designation :	Director
Address :	A/65, Varma Villa, Vithalbhai Road, Vile Parle (West), Mumbai-400056, Maharashtra, India
Date of Birth/Age :	27.08.1956
Date of Appointment :	14.06.2010
DIN No:	02099158
Name :	Mrs. Riddhi Ashok Mehta
Designation :	Director
Address :	A/65, Varma Villa, Vithalbhai Road, Vile Parle (West), Mumbai-400056, Maharashtra, India
Date of Birth/Age :	10.03.1985
Date of Appointment :	14.06.2010
DIN No:	03041080
Name :	Mr. Vishal Vinod Shah
Designation :	Director
Address :	7, Hanuvant Bhuvan, Next Dariya Mahal Nepense Road, Mumbai - 40006, Maharashtra, India
Date of Appointment :	07.08.2014
DIN No:	06943934

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MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Riddhi Ashok Mehta	5000	11.71
Ashok Jayantilal Mehta	27697	64.87
Vishal Vinod Shah	10000	23.42
Kunal Mehta	1	0.00
Devang Kapasi	1	0.00
Chhaya Kapasi	1	0.00
Total	42700	100.00

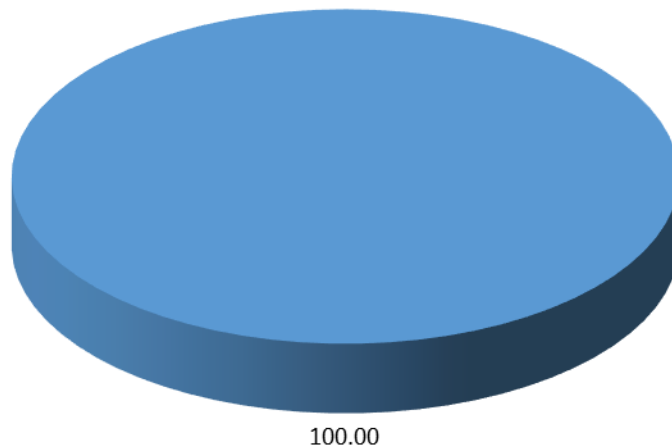
Equity Share Break up (Percentage of Total Equity)

As on: 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
Total	100.00

Share holding pattern

■ Promoters (Individual/Hindu Undivided Family – Indian)



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> • Providing Strategic Management consultancy services. • Wholesale Trade of Perfumery Articles and Cosmetic Articles (Registered Activity)								
Products / Services :	<table border="1"> <thead> <tr> <th>ITC Code No.</th> <th>Products/Services Description</th> </tr> </thead> <tbody> <tr> <td>99611750</td> <td>Perfumery articles and cosmetic articles</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>NIC Code No.</th> <th>Products/Services Description</th> </tr> </thead> <tbody> <tr> <td>86909</td> <td>Management Consultancy Services. Company provides Strategic Management consultancy services.</td> </tr> </tbody> </table>	ITC Code No.	Products/Services Description	99611750	Perfumery articles and cosmetic articles	NIC Code No.	Products/Services Description	86909	Management Consultancy Services. Company provides Strategic Management consultancy services.
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99611750	Perfumery articles and cosmetic articles								
NIC Code No.	Products/Services Description								
86909	Management Consultancy Services. Company provides Strategic Management consultancy services.								
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 :	--

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	Remark:	--																						
No. of Employees :	Information denied by the management																							
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Not Divulged</td> </tr> <tr> <td>Branch :</td> <td>Not Divulged</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>--</td> </tr> <tr> <td>Contact Number :</td> <td>--</td> </tr> <tr> <td>Name of Account Holder :</td> <td>--</td> </tr> <tr> <td>Account Number :</td> <td>--</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening) :</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained :</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan) :</td> <td>--</td> </tr> <tr> <td>Account Operation :</td> <td>--</td> </tr> <tr> <td>Remark :</td> <td>--</td> </tr> </table>		Banker Name :	Not Divulged	Branch :	Not Divulged	Person Name (With Designation) :	--	Contact Number :	--	Name of Account Holder :	--	Account Number :	--	Account Since (Date/Year of Account Opening) :	--	Average Balance Maintained :	--	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	Account Operation :	--	Remark :	--
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Account Operation :	--																							
Remark :	--																							

Auditors :	
Name :	Deepak Shah and Associates Chartered Accountants
Address :	145, Kika Street, Gulalwadi, Mumbai – 400004, Maharashtra, India
Membership No:	042933
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
200000	Equity Shares	INR 10/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
42700	Equity Shares	INR 10/- each	INR 0.427 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	0.427	0.427	0.427
(b) Reserves & Surplus	(17.835)	(14.722)	(1.2330)
(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)	(17.408)	(14.295)	(0.806)
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	21.717	19.174	12.162
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	21.717	19.174	12.162
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	2.193	0.969	1.186
(c) Other current liabilities	1.856	1.124	2.629
(d) Short-term provisions	0.866	2.023	0.909
Total Current Liabilities (4)	4.915	4.116	4.724
TOTAL	9.224	8.995	16.080
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.166	0.219	0.269
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.205	0.205	1.663
(e) Other Non-current assets	(0.168)	(0.168)	0.000
Total Non-Current Assets	0.203	0.256	1.932

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	6.531	3.661	4.600
(c) Trade receivables	0.620	2.675	7.991
(d) Cash and cash equivalents	0.813	0.500	0.993
(e) Short-term loans and advances	0.974	1.882	0.306
(f) Other current assets	0.083	0.021	0.258
Total Current Assets	9.021	8.739	14.148
TOTAL	9.224	8.995	16.080

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	17.891	36.917	29.621
	Other Income	0.005	0.063	0.073
	TOTAL	17.896	36.980	29.694
Less	EXPENSES			
	Cost of Materials Consumed	2.771	5.671	6.010
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2.718)	0.000	(1.600)
	Manufacturing Expenses	3.159	5.504	3.890
	Employees benefits expense	5.829	13.142	4.859
	Other expenses	11.914	26.052	13.046
	TOTAL	20.955	50.369	26.205
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(3.059)	(13.389)	3.489
Less	FINANCIAL EXPENSES	0.000	0.000	0.309
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(3.059)	(13.389)	3.180
Less	DEPRECIATION/ AMORTISATION	0.054	0.100	0.176
	PROFIT/ (LOSS) BEFORE TAX	(3.113)	(13.489)	3.004
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	(3.113)	(13.489)	3.004

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Earnings / (Loss) Per Share (INR)	(72.92)	(315.91)	70.36
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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 flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	12.65	26.45	98.47
Account Receivables Turnover (Income / Sundry Debtors)	28.86	13.80	3.71
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	288.87	62.37	72.03
Inventory Turnover (Operating Income / Inventories)	(0.47)	(3.66)	0.76
Asset Turnover (Operating Income / Net Fixed Assets)	(18.43)	(61.14)	12.97

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.53	0.46	0.29
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	(0.28)	(0.29)	(5.86)
Fixed Assets to Networth	(0.01)	(0.02)	(0.33)

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(Net Fixed Assets / Networth)			
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	11.29

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(17.40)	(36.54)	10.14
Return on Total Assets ((PAT / Total Assets) * 100)	%	(33.75)	(149.96)	18.68
Return on Investment (ROI) ((PAT / Networth) * 100)	%	17.88	94.36	(372.70)

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.84	2.12	2.99
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.51	1.23	2.02
G-Score Ratio Financial (Networth / Total Assets)	(1.89)	(1.59)	(0.05)
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.84	2.12	2.99

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

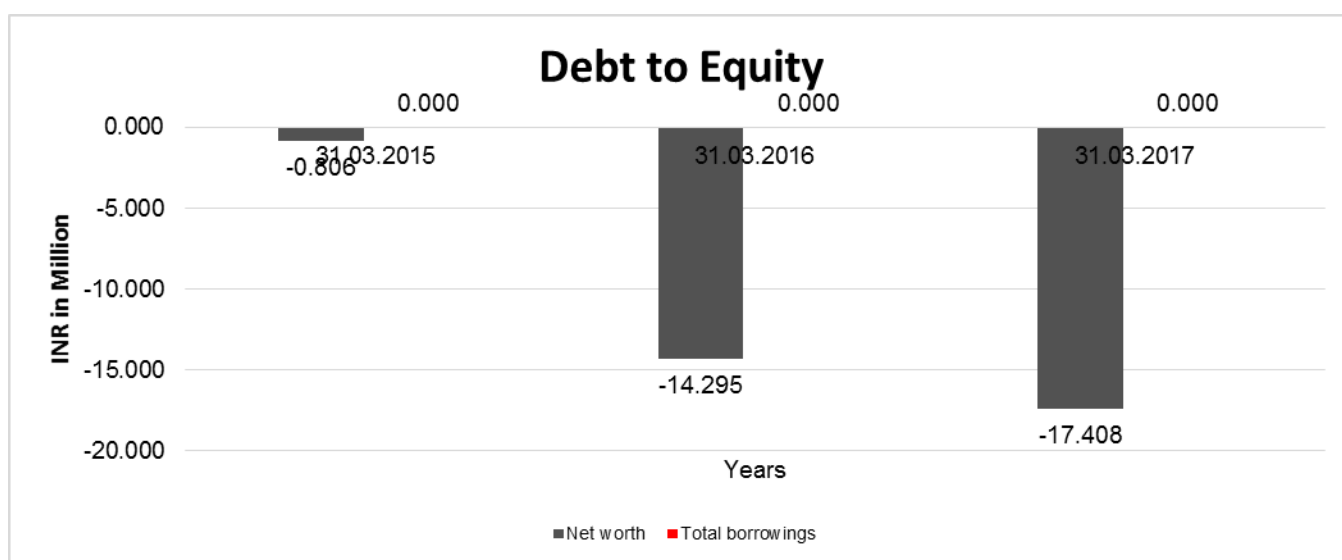
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.427	0.427	0.427

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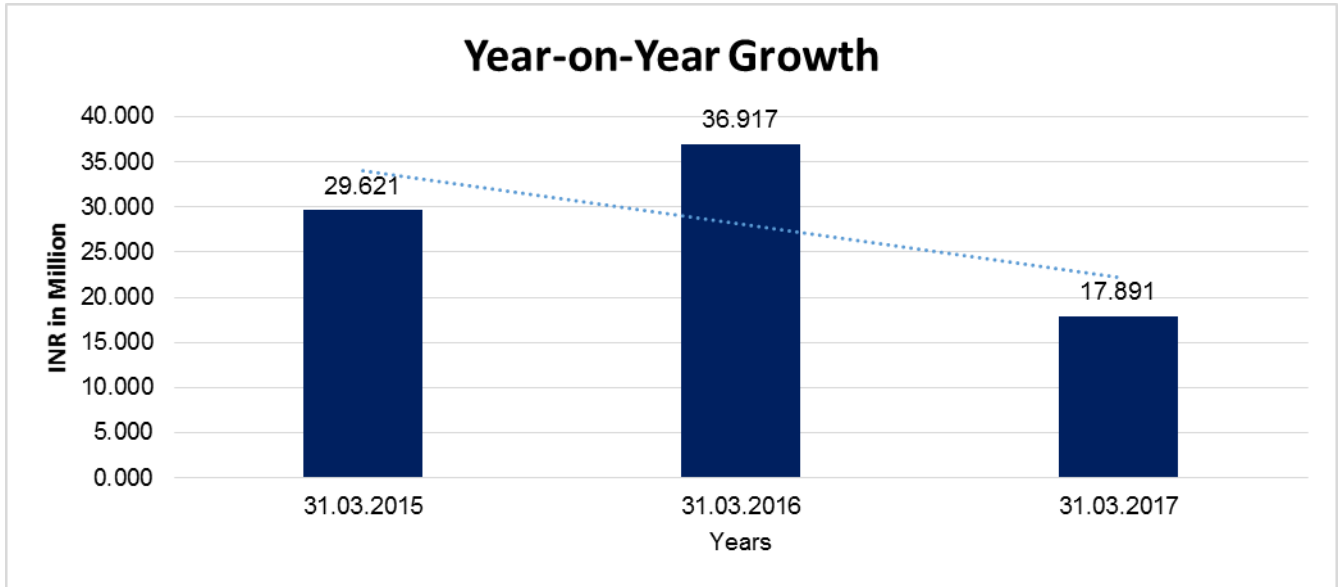
Reserves & Surplus	(1.233)	(14.722)	(17.835)
Net worth	(0.806)	(14.295)	(17.408)
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

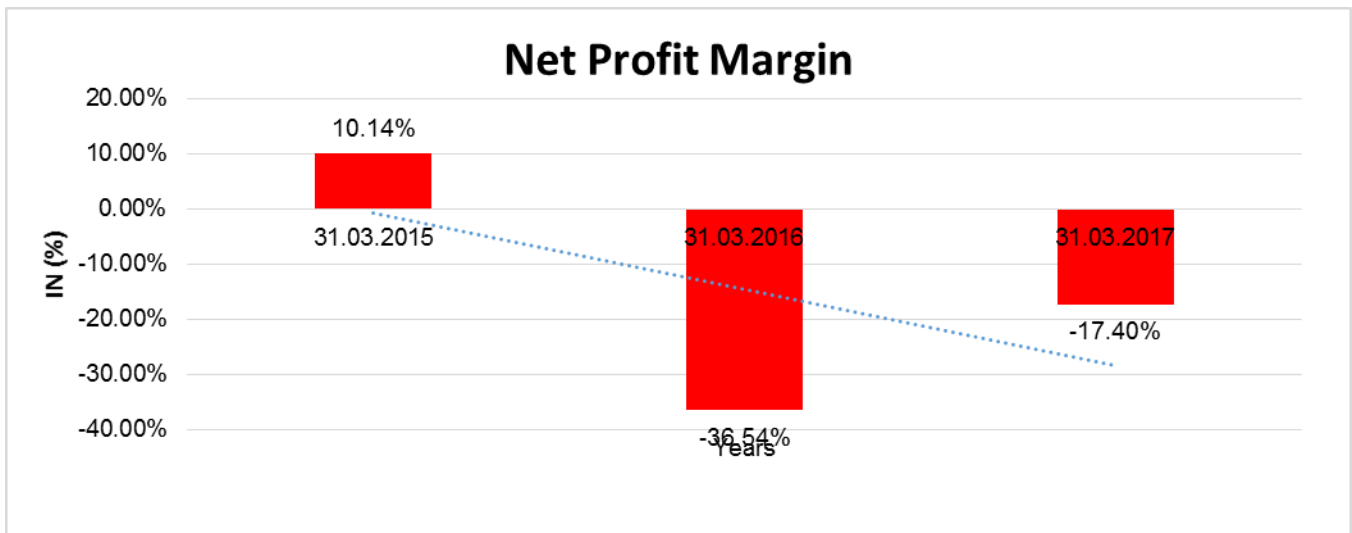
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	29.621	36.917	17.891
		24.631	(51.537)

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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	29.621	36.917	17.891
Profit /(Loss)	3.004	(13.489)	(3.113)
	10.14%	(36.54%)	(17.40%)



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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	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

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FIXED ASSETS

Tangible Assets

- Furniture and Fixture
- Computer
- Plant and Machinery
- Air Conditioner

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 73.48
UK Pound	1	INR 96.87
Euro	1	INR 84.98

INFORMATION DETAILS

Information Gathered by :	TJL
Analysis Done by :	PYK
Report Prepared by :	MTN

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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