

MIRA INFORM REPORT

Report No. :	534914
Report Date :	25.10.2018

IDENTIFICATION DETAILS

Name :	V-CARE PET POLY CLINIC
Registered Office :	No. 15, 1st Main, 1st Block, Koramangala, Near Kabab Magic, Bengaluru - 560034, Karnataka
Mobile No.:	91-9886025572 (Mr. Varthur Muniyappa Nanjundappa)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment:	2003
Capital Investment / Paid-up Capital :	INR 7.406 Million
PAN No.: [Permanent Account No.]	ADDPN1977F
GSTN : [Goods & Service Tax Registration No.]	29ADDPN1977F1ZB
Legal Form :	Sole Proprietary Concern
Line of Business :	Subject engaged in pet care services like Pet Dental Care, Pet Surgical Care, etc. (Confirmed by management)
No. of Employees :	17 (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 21160
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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 (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
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.

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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 25.10.2018

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. Varthur Muniyappa Nanjundappa
Designation :	Proprietor
Contact No.:	91-9886025572 / 9886028572
Date :	24.10.2018

LOCATIONS

Registered Office :	No. 15, 1st Main, 1st Block, Koramangala, Near Kabab Magic, Bengaluru - 560034, Karnataka, India
Tel. No.:	91-80-25525834
Mobile No.:	91-9886025572 / 9886028572 (Mr. Varthur Muniyappa Nanjundappa)
Fax No.:	Not Available
E-Mail :	vcarepetpolyclinic@gmail.com
Website :	http://www.vcarepetpolyclinic.com
Area :	3000 Sq. Ft. (As per Site Visit)
Locality :	Commercial (As per Site Visit)
Branch Office 1: (White Field)	12/4A, Near Food World, Opposite to Unilever, ITPL Main Road, Bengaluru - 560066, Karnataka, India
Tel. No.:	91-80-28456465
Branch office 2: (Sarjapura)	65/1C, Ground Floor, Kaikondrahalli, Sarjapura Main Road, Bengaluru - 560035, Karnataka, India
Tel. No.:	91-8025741405

SOLE PROPRIETOR

Name :	Mr. Varthur Muniyappa Nanjundappa
Designation :	Proprietor
Address:	No. 15, 1st Main, 1st Block, Koramangala, Near Kabab Magic, Bengaluru - 560034, Karnataka, India

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Date of Birth :	01.06.1975
PAN No.:	ADDPN1977F

BUSINESS DETAILS

Line of Business :	Subject engaged in pet care services like Pet Dental Care, Pet Surgical Care, etc. (Confirmed by management)
Products / Services :	<ul style="list-style-type: none"> Pet Dental Care Pet Surgical Care, etc.
Brand Names :	Not Divulged
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Cheque, NEFT, RTGS and Card Payment
Purchasing :	Cash, Cheque, NEFT, RTGS and Card Payment

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	17 (Approximately)	

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Bankers :	Bank Name	Axis Bank
	Branch	Sarjapur Road, Bangalore – 560034, Karnataka, India
	Person Name (With Designation)	--
	Contact Number	91-80-28439058 / 28439060 (Management Non-Cooperative)
	Name of Account Holder	--
	Account Number	913020018661265 (Confirmed by Management)
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	
Name :	Mr. Dipak Nayak Chartered Accountant
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Anapurana Pet Shop

CAPITAL STRUCTURE

As on 31.03.2018

Capital Investment :	
Owned :	INR 7.406 Million
Borrowed :	--
Total :	INR 7.406 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account	7.406	7.448	5.503
2] Profit and Loss Account	0.000	0.000	0.000
NETWORTH	7.406	7.448	5.503
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.150
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.000	0.000	0.150
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	7.406	7.448	5.653
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.854	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	2.255	2.738	4.798
Sundry Debtors	0.000	0.000	0.000
Cash & Bank Balances	3.341	1.863	0.790
Other Current Assets	0.000	0.000	0.000
Loans & Advances	1.364	0.363	0.249
Total Current Assets	6.960	4.964	5.837
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	7.643	6.931	5.462
Other Current Liabilities	0.273	0.551	0.081
Provisions	0.000	0.000	0.000
Total Current Liabilities	7.916	7.482	5.543
Net Current Assets	(0.956)	(2.518)	0.294
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	7.406	7.448	5.653

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Sales	27.073	13.344	12.174
	Other Income	5.093	5.023	3.575
	TOTAL	32.166	18.367	15.749
Less	EXPENSES			
	Cost of Goods Sold	24.331	12.659	11.488
	Accounting Charges	0.030	0.030	0.026
	Advertising Expenses	0.043	0.038	0.028
	Audit Fees	0.030	0.030	0.029
	Business Promotion	0.086	0.068	0.000
	Electricity Charges	0.025	0.016	0.029
	Medical Expenses	3.011	1.935	1.791
	Office Expenses	0.080	0.059	0.051
	Printing and Stationery	0.021	0.011	0.010
	Rent	1.120	0.240	0.240
	Salary	0.732	0.777	0.281
	Telephone Expenses	0.066	0.038	0.045
	Vehicle Maint	0.086	0.037	0.038
	Rates and Taxes	0.005	0.003	0.003
	Website Development Charges	0.000	0.025	0.049
	Interest on Vehicle	0.000	0.000	0.076
	TOTAL	29.666	15.966	14.184
	PROFIT BEFORE INTEREST AND DEPRECIATION AND AMORTISATION	2.500	2.401	1.565
Less	FINANCIAL EXPENSES	0.021	0.019	0.013
	PROFIT BEFORE DEPRECIATION AND AMORTISATION	2.479	2.382	1.552
Less/ Add	DEPRECIATION/ AMORTISATION	0.774	0.705	0.384
	NET PROFIT	1.705	1.677	1.168

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	114.66	199.84	173.54
Inventory Turnover (Operating Income / Inventories)	1.11	0.88	0.33
Asset Turnover (Operating Income / Net Fixed Assets)	0.30	0.26	0.29

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.52	0.50	0.51
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.03
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.07	1.00	1.01
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.13	1.22	0.97
Interest Coverage Ratio (PBIT / Financial Charges)	119.05	126.37	120.38

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	6.30	12.57	9.59
Return on Total Assets [(PAT / Total Assets) * 100]	%	11.13	11.23	10.43

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Return on Investment (ROI) ((PAT / Networth) * 100)	%	23.02	22.52	21.22
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SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	0.88	0.66	1.05
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.59	0.30	0.19
G-Score Ratio Financial (Networth / Total Assets)	0.48	0.50	0.49
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.03
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.88	0.66	1.05

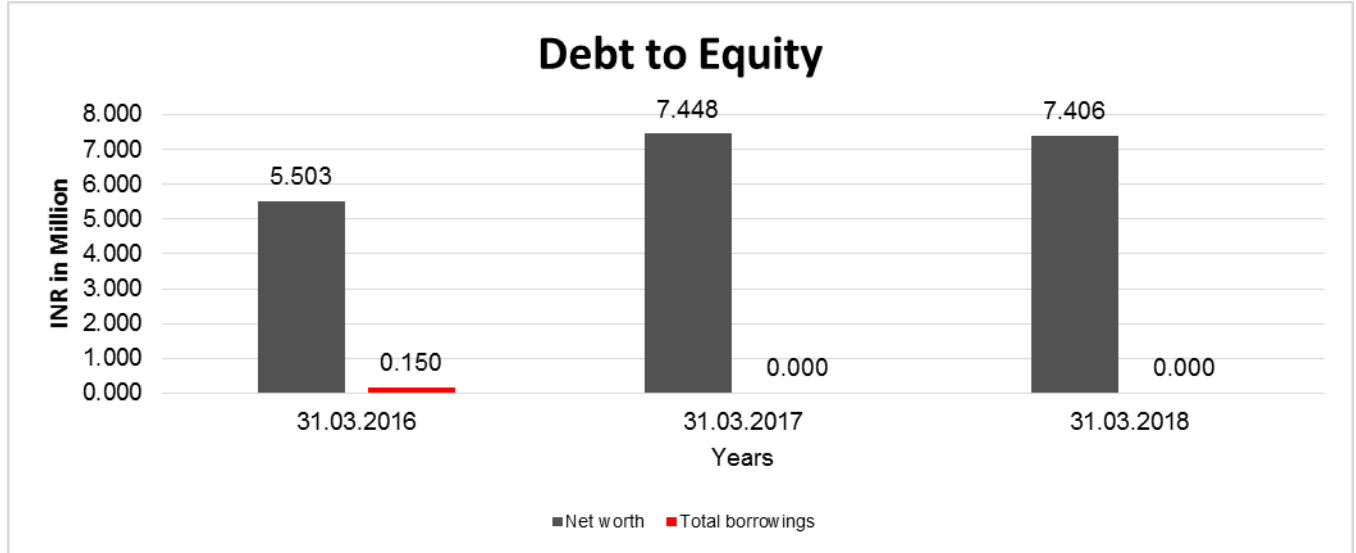
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

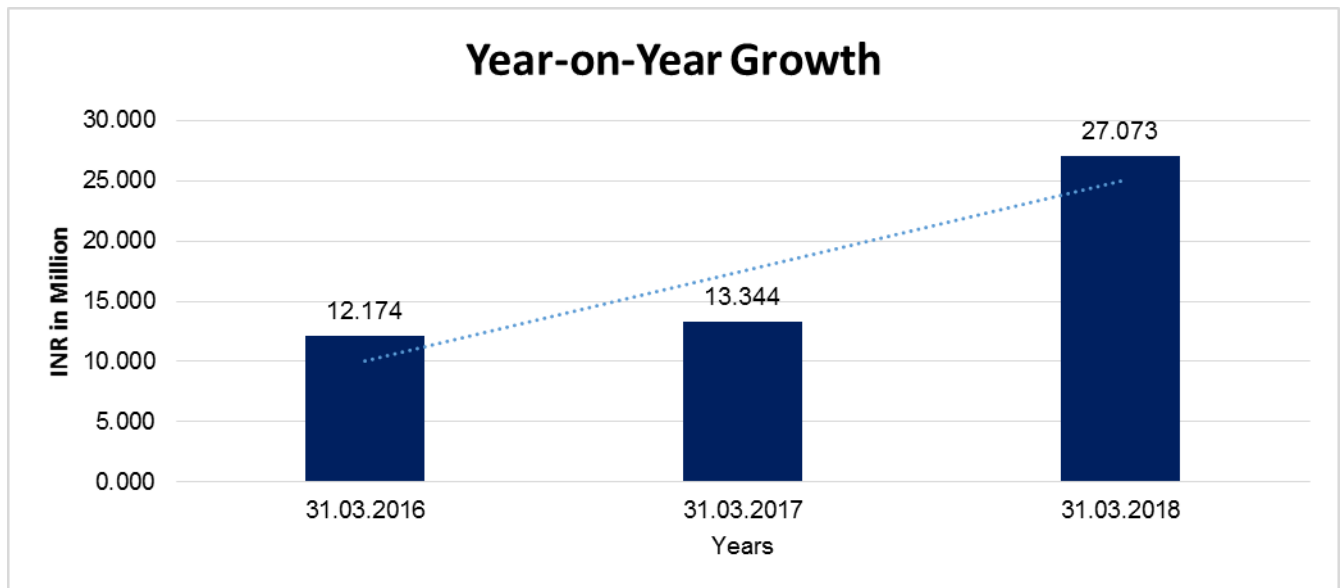
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital Account	5.503	7.448	7.406
Profit and Loss Account	0.000	0.000	0.000
Net worth	5.503	7.448	7.406
Secured Loans	0.150	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
Total borrowings	0.150	0.000	0.000
Debt/Equity ratio	0.027	0.000	0.000

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YEAR-ON-YEAR GROWTH

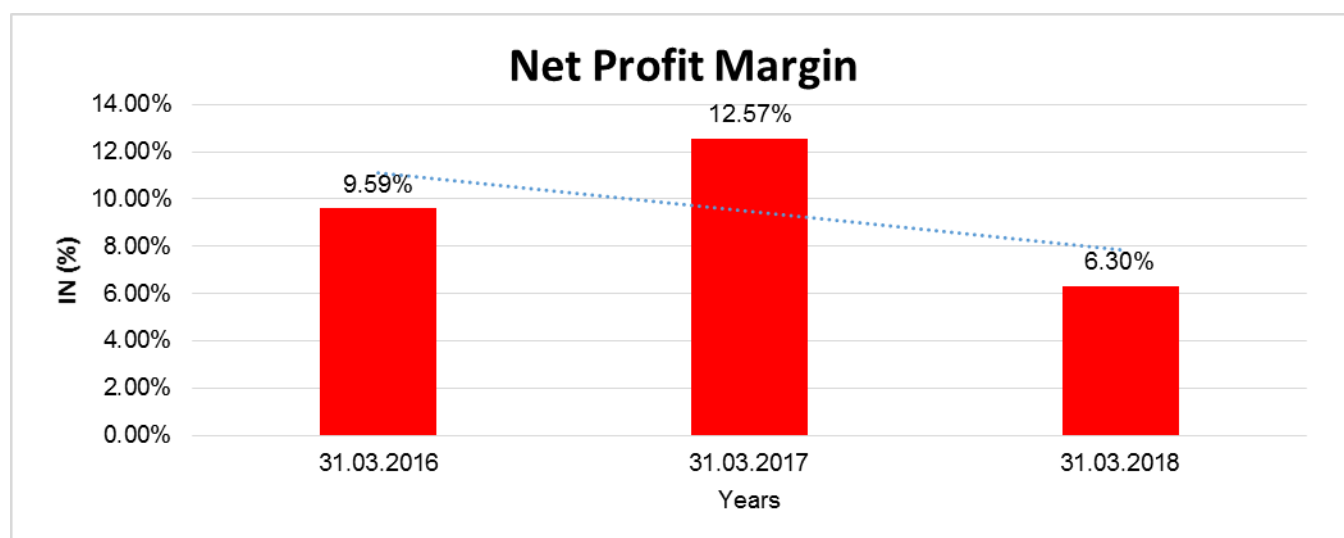
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	12.174	13.344	27.073
		9.611	102.885



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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	12.174	13.344	27.073
Profit	1.168	1.677	1.705
	9.59%	12.57%	6.30%



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 – Legal Form	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	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
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
16	No. of employees	Yes
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	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 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

OBSERVATION POINTS

Name of Company :	V-CARE PET POLY CLINIC
Address :	No. 15, 1st Main, 1st Block, Koramangala, Near Kabab Magic, Bengaluru - 560034, Karnataka, India
Contact No.:	91-9886025572 (Mr. Varthur Muniyappa Nanjundappa)
Person to whom we met:	Mr. Anil Kumar (Staff of Administrator)
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near Kabab Magic
Total Floors of the Building :	2 Floor
Subject situated on:	Ground Floor
Locality:	Commercial
Area of Premises :	3000 (sq. ft.)
Area :	Upmarket
No. of employees seen at premises:	10+
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Office Equipment
Furniture Item Sighted :	Chair and Computer
Neighbours Interview :	Name of Company: Skill Touch Contact Person Name: Mr. Anil (Staff) Neighbour Overview: Confirmed Existence.
Proof of visit:	Photographs

Fixed Assets:

- Furniture and Fixtures
- Motor Car
- Office Equipment
- Machinery
- Computer

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 73.27
UK Pound	1	INR 94.62
Euro	1	INR 83.65

INFORMATION DETAILS

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

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	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)

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