

MIRA INFORM REPORT

Report No. :	527002
Report Date :	06.09.2018

IDENTIFICATION DETAILS

Name :	LIFECARE PHARMA DISTRIBUTORS
Registered Office :	D. No: 43-9-193, 4 th Floor, Mani Residency, Opposite Sri Kanya Theatre, New Colony Main Road, Subbalaxmi Nagar, Visakhapatnam-530016, Andhra Pradesh
Mobile No.:	91-8801743805 (Mr. T. Santhosh Kumar)
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	20.10.2016
Capital Investment :	INR 4.039 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.]	<ul style="list-style-type: none"> • AAGFL5176Q • AADFL2988B
TIN No.:	36805887130
GSTN : [Goods & Service Tax Registration No.]	<ul style="list-style-type: none"> • 36AADFL2988B1ZC (Telangana) • 37AAGFL5176Q1ZI (Andhra Pradesh)
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Distributor of Pharmaceuticals. [Confirmed by management]
No. of Employees :	5 (Approximately)

RATING & COMMENTS

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

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MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 11500
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in October 2016.</p> <p>It is a distributor of pharmaceuticals.</p> <p>As per the financials of FY 2017, the concern achieved decent revenue from its operations but has reported low profit margin of 0.19%.</p> <p>The overall financial profile of the concern seems to be above average marked by comfortable capital base and debt free balance sheet profile.</p> <p>Rating gets constrained on account of limited business track record.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings with some caution.</p> <p>Note: Site visit was conducted at the address which you have provided. Our executive has successfully traced the subject on the given address.</p> <p>At the premises, our executive met Mr. Santhosh Kumar (Partner) who confirmed subject's existence on the given address.</p> <p>Further, our executive enquired with neighbour companies – SBI and Sri Kanya Theatre who claimed that the subject is situated on the given address.</p> <p>As per our executive's observation, it is a 4 storey building and subject is situated on 4th floor. Area seems to be approximately 1500 sq. ft. and number of employees sighted at the premises were 5. Locality seems to be residential and area appears to be neutral. Location was easy to find.</p> <p>We have not sighted subject's name board.</p>

NOTES :

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

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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

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 06.09.2018.

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 PARTED BY

Name :	Mr. T. Santhosh Kumar
Designation :	Partner
Contact No.:	91-8801743805
Date :	27.08.2018

LOCATIONS

Registered Office :	D. No: 43-9-193, 4 th Floor, Mani Residency, Opposite Sri Kanya Theatre, New Colony Main Road, Subbalaxmi Nagar, Visakhapatnam-530016, Andhra Pradesh, India
Tel. No.:	91-891-2556969
Mobile No.:	91-9346736005 / 7396394884 (Mr. T. Santhosh Kumar) 91-8801743805 (Office Number)
Fax No.:	Not Available
E-Mail :	lifecare.visakha@gmail.com
Area :	1500 Sq. ft.
Location :	Leased
Locality :	Residential (As per site visit)
Branch Office :	Prakash Nagar, Hyderabad, Telangana, India
Tel. No.:	91-40-66772520/ 21
E-Mail :	lifecarepharmadistributors1@gmail.com
Area :	2000 Sq. ft.
Location :	Owned

PARTNERS

Name :	Mr. K. Hari Krishna
Designation :	Partner
Name :	Mr. B. Sudhakar Reddy
Designation :	Partner
Name :	Mr. P. Nataraj
Designation :	Partner
Name :	Mr. T. Santhosh Kumar
Designation :	Partner

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Name :	Mrs. P. Varalakshmi
Designation :	Partner
Name :	Mrs. T. Saivijetha
Designation :	Partner
Name :	Mr. K. Sravan Surya
Designation :	Partner
Name :	Mr. A. Surya Prabha
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Distributor of Pharmaceuticals. [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Others (NEFT, RTGS)
Purchasing :	Cheque and Others (NEFT, RTGS)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--
Customers :	Wholesalers and Retailers	
	Reference :	Not Divulged
	Name of the Person :	--

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	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--
No. of Employees :	5 (Approximately)	
Bankers :	Bank Name	Kotak Mahindra Bank Limited
	Branch	Dwarakanagar, Visakhapatnam- Andhra Pradesh, India
	Person Name (With Designation)	Mr. Nookraju (Branch Manager)
	Contact Number	91-8912547829
	Name of Account Holder	Lifecare Pharma Distributors
	Account Number	0011980216
	IFSC Code	KKBK0007707
	Account Since (Date/Year of Account Opening)	August 2016
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	Current Account
	Account Operation	Satisfactory
	Remarks (If any)	We spoke with Mr. Nookraju (Branch Manager) who gave us positive feedback about subject and they are satisfied with the transactions of subject.

Auditors :	
Name :	M. Santhosh Reddy and Associates Chartered Accountants
Address :	H. No.2-10-166/1, Jyothinagar, Karimnagar-505001, Telangana, India
Membership No.:	212760
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

PARTNERS CAPITAL ACCOUNT (AS ON 31.03.2017)

MR. K. HARI KRISHNA ACCOUNT

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Particulars	INR in Million	Particulars	INR in Million
Drawings	0.060	Balance b/d	0.500
I T A/C Tra.	--	Interest	0.030
		35% Share of Profit	0.004
Balance b/d	0.474		
Total	0.534	Total	0.534

MR. B. SUDHAKAR REDDY ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	0.060	Balance b/d	0.900
I T A/C Tra.	--	Interest	0.054
		15% Share of Profit	0.002
Balance b/d	0.896		0
Total	1.592	Total	0.956

MR. P. NATARAJ ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	0.150	Balance b/d	1.500
I T A/C Tra.	--	Interest	0.090
		20% Share of Profit	0.002
Balance b/d	1.442		
Total	1.592	Total	1.592

MR. T. SANTHOSH KUMAR ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	0.060	Balance b/d	0.425
I T A/C Tra.	--	Interest	0.025
		Remuneration	0.025
		5% Share of Profit	0.001
Balance b/d	0.416		
Total	0.476	Total	0.476

MRS. P. VARALAKSHMI ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	--	Balance b/d	0.200
I T A/C Tra.	--	Interest	0.012
		15% Share of Profit	0.025
Balance b/d	0.237		0
Total	0.237	Total	0.237

MRS. T. SAIJIJETHA ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	0.054	Balance b/d	0.200

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I T A/C Tra.	--	Interest	0.012
		Remuneration	0.025
		5% Share of Profit	0.000
Balance b/d	0.183		0
Total	0.237	Total	0.237

MR. K. SRAVAN SURYA ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	--	Balance b/d	0.200
I T A/C Tra.	--	Interest	0.012
		5% Share of Profit	0.002
Balance b/d	0.214		0
Total	0.214	Total	0.214

MR. A. SURYA PRABHA ACCOUNT

Particulars	INR in Million	Particulars	INR in Million
Drawings	0.060	Balance b/d	0.200
I T A/C Tra.	--	Interest	0.012
		Remuneration	0.025
Balance b/d	0.177	5% Share of Profit	0.000
Total	0.237	Total	0.237

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
SHAREHOLDERS FUNDS			
1] Partners Capital			4.039
2] Reserves & Surplus			0.000
3] (Accumulated Losses)			0.000
NETWORTH			4.039
LOAN FUNDS			
1] Secured Loans			0.000
2] Unsecured Loans			0.000
TOTAL BORROWING			0.000
DEFERRED TAX LIABILITIES			0.000
TOTAL			4.039
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			0.397
Capital work-in-progress			0.000
INVESTMENT			0.050
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
	Inventories		3.432
	Sundry Debtors		3.553
	Cash & Bank Balances		2.965
	Other Current Assets		0.000
	Loans & Advances and deposits		0.065
Total Current Assets			10.015
Less : CURRENT LIABILITIES & PROVISIONS			
	Sundry Creditors		3.348
	Other Current Liabilities		3.009
	Provisions		0.066
Total Current Liabilities			6.423
Net Current Assets			3.592
MISCELLANEOUS EXPENSES			0.000
TOTAL			4.039

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PROFIT & LOSS ACCOUNT

PARTICULARS				31.03.2017
SALES				
	Income			5.934
	Other Income			0.018
	TOTAL			5.952
Less	EXPENSES			
	Cost of Goods Sold			5.234
	Salaries			0.120
	Rent			0.086
	Petrol expenses			0.011
	Electricity expenses A/c			0.007
	Travelling expenses A/c			0.003
	Postage and telegram expenses A/c			0.003
	Printing and stationery A/c			0.020
	Telephone expenses A/c			0.005
	Transportation			0.003
	Insurance A/c			0.017
	Miscellaneous A/c			0.011
	Interest to partners			0.223
	Remuneration			0.099
	TOTAL			5.842
	PROFIT / (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			0.110
Less	FINANCIAL EXPENSES			0.000
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			0.110
Less	DEPRECIATION/ AMORTISATION			0.099
	NET PROFIT/ (LOSS)			0.011

Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2017
Average Collection Days (Sundry Debtors / Income * 365)			218.54
Account Receivables Turnover (Income / Sundry Debtors)			1.67
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			233.48
Inventory Turnover (Operating Income / Inventories)			0.03
Asset Turnover (Operating Income / Net Fixed Assets)			0.28

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.61
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			1.59
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.10
Interest Coverage Ratio (PBIT / Financial Charges)			0.00

PROFITABILITY RATIOS

PARTICULARS				31.03.2017
Net Profit Margin [(PAT / Sales) * 100]	%			0.19
Return on Total Assets	%			0.11

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((PAT / Total Assets) * 100)				
Return on Investment (ROI) ((PAT / Networth) * 100)	%			0.27

SOLVENCY RATIOS

PARTICULARS				31.03.2017
Current Ratio (Current Assets / Current Liabilities)				1.56
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				1.02
G-Score Ratio Financial (Networth / Total Assets)				0.39
G-Score Ratio Debt (Debts / Equity Capital)				0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				1.56

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	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

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18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
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 about five months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about five months	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 :	LIFECARE PHARMA DISTRIBUTORS	
Address :	D. No: 43-9-193, 4 th Floor, Mani Residency, Opposite Sri Kanya Theatre, New Colony Main Road, Subbalaxmi Nagar, Visakhapatnam-530016, Andhra Pradesh, India	
E-Mail :	lifecare.visakha@gmail.com	
Mobile No.:	91-8801743805	
Person to whom we met:	Mr. T. Santhosh Kumar	Designation : Partner
Name Board:	Not Sighted	
Location:	Easy	
Landmark (If Any):	Sri Kanya Theatre	
Total Floors of the building:	4 storey building	
Subject situated on :	4 th Floor	
Locality:	Residential	

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Area of Premises :	1500 Sq. Ft.
Area :	Neutral
No. of Employees seen at Premises :	5
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Office equipment
Furniture items sighted :	Yes
Neighbour's Interview :	
Name of company :	SBI
Name of person :	Mr. Raju
Name of company :	Sri Kanya Theatre
Name of person :	Mr. Ravi
Neighbour's Overview :	Existence Confirmed
Proof of visit:	Visiting Card / Photograph

FIXED ASSETS:

- Fridge
- Furniture
- Computer
- Air Conditioner
- Vehicles

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 71.87
UK Pound	1	INR 92.84
Euro	1	INR 82.63

INFORMATION DETAILS

Information Gathered by :	AKY
Analysis Done by :	PRY
Report Prepared by :	BHG

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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