

## MIRA INFORM REPORT

Report No. :	529092
Report Date :	10.09.2018

### IDENTIFICATION DETAILS

Name :	STERIL-GENE LIFE SCIENCES PRIVATE LIMITED [w.e.f. 26.02.2009]
Formerly Known As :	STERIGENE LIFE SCIENCES PRIVATE LIMITED
Registered Office :	New No.15, Old No.7, Gopalakrishnan Road, T. Nagar, Chennai-600017, Tamilnadu
Tel. No.:	91-44-23452030
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	28.02.2007
CIN No.: [Company Identification No.]	U02423TN2007PTC062549
Capital Investment / Paid-up Capital :	INR 1084.882 Million
PAN No.: [Permanent Account No.]	AAKCS9783R
GSTN : [Goods & Service Tax Registration No.]	34AAKCS9783R1Z4
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing of Chemical and chemical products, pharmaceuticals, medicinal chemical and botanical products. [Registered Activity]
No. of Employees :	Not Available [We tried to confirm the number of employees but no one is ready to part any information from the company management]

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> 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

<b>Maximum Credit Limit :</b>	USD 1600000
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2007. The company is a manufacturer of pharmaceutical products.</p> <p>As per the financial records of 2017, the company has achieved a massive growth in its revenue as compared to the previous year but has reported an average net profit margin of 2.13%.</p> <p>Rating is constrained on account of negative reserve base of the company.</p> <p>Business is active. Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject 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](mailto: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

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**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	CRISIL
<b>Rating</b>	Long Term Loans=B (Withdrawal)
<b>Rating Explanation</b>	Risk-prone-credit-quality and carries very high credit risk
<b>Date</b>	08.09.2017
<b>Rating Agency Name</b>	CRISIL
<b>Rating</b>	Short Term Loans=A4 (Withdrawal)
<b>Rating Explanation</b>	Minimal degree of safety and very high credit risk
<b>Date</b>	08.09.2017

**Reason for withdrawal:** The withdrawal of the rating is at the request of the company and on receipt of a no-dues certificate from the bank.

**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 10.09.2018

**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**

<b>Name :</b>	No Divulged
<b>Designation :</b>	Accounts Department
<b>Contact No.:</b>	91-9381007669
<b>Date :</b>	08.09.2018

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**MANAGEMENT NON-COOPERATIVE (91-44-23452030-34)**

**LOCATIONS**

<b>Registered Office :</b>	New No.15, Old No.7, Gopalakrishnan Road, T. Nagar, Chennai-600017, Tamilnadu, India
<b>Tel. No.:</b>	91-44-23452030-34
<b>Fax No.:</b>	91-44-23452036
<b>E-Mail :</b>	<a href="mailto:secretarial@steril-gene.com">secretarial@steril-gene.com</a> <a href="mailto:hrd@steril-gene.com">hrd@steril-gene.com</a> <a href="mailto:bd@steril-gene.com">bd@steril-gene.com</a>
<b>Website :</b>	<a href="http://www.steril-gene.com">http://www.steril-gene.com</a>
<b>Factory :</b>	45 Main Road, Mangalam Village, Villanur Commune, Pondicherry – 605110 (U.T.), India
<b>Tel. No.:</b>	91-413-2661103
<b>Fax No.:</b>	91-413-2661102

**DIRECTORS**

**AS ON 31.03.2018**

<b>Name :</b>	Mr. Sivasamy Nadar Manohar
<b>Designation :</b>	Director
<b>Address :</b>	No.25, Kamala Nagar, Madurai, Chennai – 600002, Tamilnadu, India
<b>Date of Birth/Age :</b>	15.03.1953
<b>Qualification :</b>	M.B.B.S
<b>Date of Appointment :</b>	28.02.2007
<b>PAN No.:</b>	AATPM8720C
<b>DIN No.:</b>	01057515

CIN/FCRN	Company Name	Begin Date	End Date
U85110TN1993PTC025435	DOPPLER DIAGNOSTICS & RESEARCH CENTRE PRIVATE LIMITED	15/08/1994	-
U24231TN2003PTC051829	SOFTGEL HEALTHCARE PRIVATE LIMITED	26/09/2009	-
U24231TN2004PTC052943	MARAL HEALTH CARE PRIVATE LIMITED	06/06/2007	-
U24231JK1994PTC001409	ANPHAR ORGANICS PRIVATE LIMITED.	30/09/2014	-
U65990TN2010PTC075670	MADRAS PHARMA HOLDINGS PRIVATE LIMITED	12/05/2010	-
U51397TN2015PTC099067	SUNBERG LIFE SCIENCES PRIVATE LIMITED	03/02/2015	-
U24233TN2015PTC100449	MADRAS PHARMACEUTICALS PRIVATE LIMITED	11/05/2015	-

<b>Name :</b>	Mr. Sulaiman Abdulhai Mohammed
<b>Designation :</b>	Managing Director
<b>Address :</b>	Old No.16, New No.33/1, Kannadasan Road, T Nagar, Chennai – 600018,

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	Tamilnadu, India			
<b>Date of Birth/Age :</b>	01.05.1951			
<b>Qualification :</b>	B.Pharm			
<b>Date of Appointment :</b>	28.02.2007			
<b>PAN No.:</b>	AAGPS0218J			
<b>DIN No.:</b>	01186491			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
	U24231TN2003PTC051829	SOFTGEL HEALTHCARE PRIVATE LIMITED	23/10/2003	-
	U24231TN2004PTC052943	MARAL HEALTH CARE PRIVATE LIMITED	10/01/2015	-
	U24231JK1994PTC001409	ANPHAR ORGANICS PRIVATE LIMITED.	14/09/2012	-
	U65990TN2010PTC075670	MADRAS PHARMA HOLDINGS PRIVATE LIMITED	12/05/2010	-
	U51397TN2015PTC099067	SUNBERG LIFE SCIENCES PRIVATE LIMITED	04/10/2016	-
	U24233TN2015PTC100449	MADRAS PHARMACEUTICALS PRIVATE LIMITED	11/05/2015	-
<b>Name :</b>	Zenaida Dizon Balajadia			
<b>Designation :</b>	Director			
<b>Address :</b>	73, Scout Fernandez Street, Philippines Quezon City 1103 Ph			
<b>Date of Birth/Age :</b>	27.02.1953			
<b>Qualification :</b>	Bachelor of Science in Mathematics			
<b>Date of Appointment :</b>	30.09.2010			
<b>DIN No.:</b>	02553550			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
	U24231TN2005PTC057548	LLOYD LABORATORIES PRIVATE LIMITED	20/09/2005	-
<b>Name :</b>	Lloyd Dizon Balajadia			
<b>Designation :</b>	Director			
<b>Address :</b>	73, SCT Fernandez St. Tomas Morato, Quezon City, 1103 Ph			
<b>Date of Birth/Age :</b>	25.10.1979			
<b>Qualification :</b>	Doctorate in Medicine, Bachelor of Science in Human Biology			
<b>Date of Appointment :</b>	30.09.2010			
<b>DIN No.:</b>	02655927			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
	U24231TN2005PTC057548	LLOYD LABORATORIES PRIVATE LIMITED	20/09/2005	-
<b>Name :</b>	Dennis Dizon Balajadia			
<b>Designation :</b>	Director			
<b>Address :</b>	73 Scout Fernandez Street, Brgy Laging Handa Diliman, Quezon City, 1103 PH			
<b>Date of Birth/Age :</b>	27.07.1977			
<b>Qualification :</b>	Master in Entrepreneurship			
<b>Date of Appointment :</b>	30.09.2010			
<b>DIN No.:</b>	02655964			

CIN/FCRN	Company Name	Begin Date	End Date
U24231TN2005PTC057548	LLOYD LABORATORIES PRIVATE LIMITED	20/09/2005	-
<b>Name :</b>	Dick Dizon Balajadia		
<b>Designation :</b>	Director		
<b>Address :</b>	73, Scout Fernandez Street, Quezon City, 01100 PH		
<b>Date of Birth/Age :</b>	10.12.1981		
<b>Qualification :</b>	Culinary Chief (Course)		
<b>Date of Appointment :</b>	30.09.2010		
<b>DIN No.:</b>	02874680		
<b>Name :</b>	Maximo Ponce Balajadia		
<b>Designation :</b>	Director		
<b>Address :</b>	73, Scout Fernandez St, Quezon 1100 Ph		
<b>Date of Birth/Age :</b>	26.03.1953		
<b>Qualification :</b>	Bachelor of Commerce		
<b>Date of Appointment :</b>	30.09.2010		
<b>DIN No.:</b>	02907712		
<b>Name :</b>	Mr. Alagappan		
<b>Designation :</b>	Director		
<b>Address :</b>	Plot 27/2, New Beach Road, Thiruvalluvar Nagar, Thiruvanmiyur, Chennai-600041, Tamilnadu, India		
<b>Date of Birth/Age :</b>	02.06.1953		
<b>Qualification :</b>	M.B.B.S		
<b>Date of Appointment :</b>	25.09.2014		
<b>PAN No.:</b>	AAHPA8971F		
<b>DIN No.:</b>	05215147		
CIN/FCRN	Company Name	Begin Date	End Date
U24231TN2003PTC051829	SOFTGEL HEALTHCARE PRIVATE LIMITED	01/04/2016	-
U24231TN2004PTC052943	MARAL HEALTH CARE PRIVATE LIMITED	27/09/2014	-
U24231JK1994PTC001409	ANPHAR ORGANICS PRIVATE LIMITED.	30/09/2014	-
U65990TN2010PTC075670	MADRAS PHARMA HOLDINGS PRIVATE LIMITED	27/09/2014	-
U24233TN2015PTC100449	MADRAS PHARMACEUTICALS PRIVATE LIMITED	11/05/2015	-
<b>Name :</b>	Mr. Krishnamurthy Balakumar		
<b>Designation :</b>	Director		
<b>Address :</b>	27a/11a, Moosa Street, T. Nagar, Chennai-600017, Tamilnadu, India		
<b>Date of Birth/Age :</b>	13.09.1952		
<b>Qualification :</b>	M.B.B.S		
<b>Date of Appointment :</b>	25.09.2014		
<b>DIN No.:</b>	05215155		

CIN/FCRN	Company Name	Begin Date	End Date
U24231TN2003PTC051829	SOFTGEL HEALTHCARE PRIVATE LIMITED	25/09/2014	-
U24231TN2004PTC052943	MARAL HEALTH CARE PRIVATE LIMITED	27/09/2014	-
U65990TN2010PTC075670	MADRAS PHARMA HOLDINGS PRIVATE LIMITED	27/09/2014	-
U24233TN2015PTC100449	MADRAS PHARMACEUTICALS PRIVATE LIMITED	11/05/2015	-

<b>Name :</b>	Mr. Kannappan Nagappan
<b>Designation :</b>	Director
<b>Address :</b>	2d The South Gate 35 Kasturi Ranga Road, Alwarpet, Chennai-600018, Tamilnadu, India
<b>Date of Birth/Age :</b>	01.06.1952
<b>Qualification :</b>	M.B.B.S
<b>Date of Appointment :</b>	25.09.2014
<b>PAN No.:</b>	AABPN0303Q
<b>DIN No.:</b>	05216579

CIN/FCRN	Company Name	Begin Date	End Date
U24231TN2003PTC051829	SOFTGEL HEALTHCARE PRIVATE LIMITED	01/04/2016	-
U24231TN2004PTC052943	MARAL HEALTH CARE PRIVATE LIMITED	27/09/2014	-
U24231JK1994PTC001409	ANPHAR ORGANICS PRIVATE LIMITED.	30/09/2014	-
U65990TN2010PTC075670	MADRAS PHARMA HOLDINGS PRIVATE LIMITED	27/09/2014	-
U51397TN2015PTC099067	SUNBERG LIFE SCIENCES PRIVATE LIMITED	03/02/2015	-
U24233TN2015PTC100449	MADRAS PHARMACEUTICALS PRIVATE LIMITED	11/05/2015	-

<b>Name :</b>	Chanpreet Singh Anand
<b>Designation :</b>	Wholetime Director
<b>Address :</b>	Y 234 6 <sup>th</sup> , Main Road, Anna Nagar, Chennai-600040, Tamilnadu, India
<b>Date of Birth/Age :</b>	28.04.1985
<b>Qualification :</b>	Post Graduate/Master/Equivalent
<b>Date of Appointment :</b>	20.03.2015
<b>PAN No.:</b>	AODPA3035Q
<b>DIN No.:</b>	07107578

#### KEY EXECUTIVES

<b>Name :</b>	Mr. Ramamurthy Jayaraman
<b>Designation :</b>	Company Secretary
<b>Address :</b>	2 (26), Kanaka Sabai Colony, Kamaraj Street Koyambedu, Chennai-600107, Tamilnadu, India
<b>Date of Appointment :</b>	28.06.2017
<b>PAN No.:</b>	AGXPJ2402Q

#### MAJOR SHAREHOLDERS

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AS ON 31.03.2017

Names of Shareholders [Equity Shares]	No. of Shares
A.M. Sulaiman	2000
A.L. Gandhimathi	2000
N. Meenakshy	2000
B. Mangaleswari	2000
S. Manohar	2000
A.M. Sulaiman for Accent Pharma	18010000
Tristar Formulations Private Limited, India	4300000
Star Trends Holding Corp., Hong Kong	1083982
Madras Pharma Holdings Private Limited, India	30174123
Lloyd Laboratories INC., Phillipines	51410141
<b>Total</b>	<b>104988246</b>

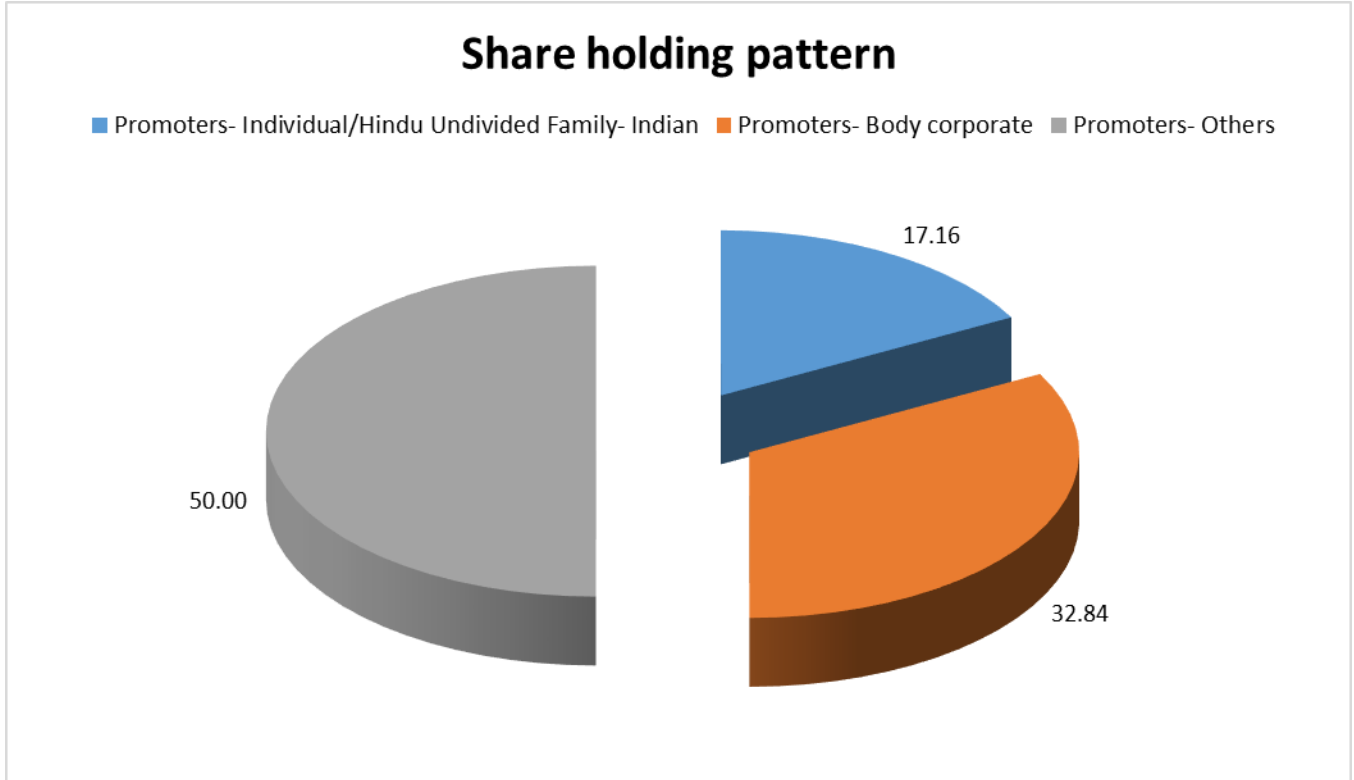
Names of Shareholder [Preference Shares]	No. of Shares
Softgel Healthcare Private Limited, India	3500000
<b>Total</b>	<b>3500000</b>

**Equity Share Break up (Percentage of Total Equity)**

AS ON 26.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	17.16
Promoters- Body corporate	32.84
Promoters- Others	50.00
<b>Total</b>	<b>100.00</b>

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#### BUSINESS DETAILS

<b>Line of Business :</b>	Manufacturing of Chemical and chemical products, pharmaceuticals, medicinal chemical and botanical products. [Registered Activity]		
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>NIC</b>	<b>Code of the Product/service</b>
	Manufacturing of Chemical and chemical products, pharmaceuticals, medicinal chemical and botanical products.	C6	
<b>Brand Names :</b>	Not Available		
<b>Agencies Held :</b>	Not Available		
<b>Exports :</b>	Not Divulged		
<b>Imports :</b>	Not Divulged		
<b>Terms :</b>	Not Divulged		

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**PRODUCTION STATUS – (AS ON 31.03.2017)**

Production Block / Products	Installed Capacity	Actual Production	Installed Capacity	Actual Production
<b>HORMONE BLOCK</b>				
Tablets	1320000000	325193440	1320000000	196009635
Softgelatin Capsules	300000000	48200380	300000000	35427084
<b>CEPHA BLOCK</b>				
Tablets	1602000000	184805000	1602000000	58209853
Dry Syrup	144000000	795729	144000000	32049
Dry Powder Injectable	810000000	5131626	810000000	52 38802
<b>OSD BLOCK</b>				
Tablets & Capsules	1350000000	518608840	1350000000	490885720
<b>LIQUID INJECTABLE</b>				
Ampoules & Vials	119100000	57912510	119100000	40327821

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	Not Available [We tried to confirm the number of employees but no one is ready to part any information from the company management]	
<b>Bankers :</b>	<b>Banker Name :</b>	HDFC Bank Limited
	<b>Branch :</b>	HDFC Bank House, Senapati Bapat Marg, Lower Parel West, Mumbai - 400013, Maharashtra, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--

	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--
<ul style="list-style-type: none"> <li>State Bank of India, Overseas Branch86, Rajaji Salai, Chennai - 600001, Tamilnadu, India</li> </ul>		
<b>Facilities :</b>	<b>(INR In Million)</b>	
	<b>SECURED LOAN</b>	
		<b>As on 31.03.2017</b>
		<b>As on 31.03.2016</b>
	<b>LONG TERM BORROWING</b>	
	Rupee term loans from banks	175.167
	<b>SHORT TERM BORROWING</b>	
	Loans repayable on demand from banks	7.922
	<b>Total</b>	<b>183.089</b>
		<b>273.289</b>

<b>Auditors :</b>	
<b>Name :</b>	B. Srinivasan and Company Chartered Accountants
<b>Address :</b>	No, 3, Playground View Street, Nandanam Extension, Chennai-600 035, Tamilnadu, India
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAAPB8683L
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Entity Controlled by Directors:</b>	<ul style="list-style-type: none"> <li>The Madras Pharmaceuticals</li> <li>Accent Pharma</li> <li>Softgel Healthcare Private Limited</li> <li>Sunberg Life Sciences Private Limited</li> <li>Tristar Formulations Private Limited</li> <li>Lloyd Laboratories Inc.</li> <li>Lloyd Laboratories Private Limited</li> <li>Euro Healthcare Exponents Inc</li> </ul>

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
105000000	Equity Shares	INR 10/- each	INR 1050.000 Million
5000000	Preference Shares	INR 10/- each	INR 50.000 Million
	<b>Total</b>		<b>INR 1100.000 Million</b>

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
104988246	Equity Shares	INR 10/- each	INR 1049.882 Million
3500000	Preference Shares	INR 10/- each	INR 35.000 Million
	<b>Total</b>		<b>INR 1084.882 Million</b>

**FINANCIAL DATA**  
*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	1084.882	1084.882	1069.882
(b) Reserves and Surplus	(514.056)	(527.255)	(457.816)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>570.826</b>	<b>557.627</b>	<b>612.066</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	1054.594	797.577	529.357
(b) Deferred tax liabilities (Net)	0.000	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
<b>Total Non-current Liabilities (3)</b>	<b>1054.594</b>	<b>797.577</b>	<b>529.357</b>
(4) Current Liabilities			
(a) Short-term borrowings	7.922	48.789	50.156
(b) Trade payables	76.513	67.038	81.295
(c) Other current liabilities	64.459	79.881	82.031
(d) Short-term provisions	211.597	128.959	93.390
<b>Total Current Liabilities (4)</b>	<b>360.491</b>	<b>324.667</b>	<b>306.872</b>
<b>TOTAL</b>	<b>1985.911</b>	<b>1679.871</b>	<b>1448.295</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1240.748	1064.445	1097.076
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	129.214	227.367	109.347
(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 loans and advances	51.228	19.809	8.262
(e) Other Non-current assets	151.766	89.939	0.000
<b>Total Non-Current Assets</b>	<b>1572.956</b>	<b>1401.560</b>	<b>1214.685</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	52.788	30.852	19.812
(c) Trade receivables	108.891	94.530	98.107
(d) Cash and bank balances	31.106	12.263	5.210
(e) Short-term loans and advances	2.298	0.069	1.970
(f) Other current assets	217.872	140.597	108.511
<b>Total Current Assets</b>	<b>412.955</b>	<b>278.311</b>	<b>233.610</b>
<b>TOTAL</b>	<b>1985.911</b>	<b>1679.871</b>	<b>1448.295</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	619.313	325.314	363.736
	Other Income	1.759	1.139	0.543
	<b>TOTAL</b>	<b>621.072</b>	<b>326.453</b>	<b>364.279</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	259.058	153.006	209.457
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	1.915	(1.384)	0.822
	Employee benefit expense	85.510	48.087	72.893
	Other expenses	142.071	80.492	104.205
	<b>TOTAL</b>	<b>488.554</b>	<b>280.201</b>	<b>387.377</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>132.518</b>	<b>46.252</b>	<b>(23.098)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	37.333	36.567	44.978
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>95.185</b>	<b>9.685</b>	<b>(68.076)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	81.986	79.124	77.519
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>13.199</b>	<b>(69.439)</b>	<b>(145.595)</b>
<b>Less</b>	<b>TAX</b>	0.000	0.000	0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>13.199</b>	<b>(69.439)</b>	<b>(145.595)</b>

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<b>EARNINGS IN FOREIGN CURRENCY</b>				
F.O.B. Value of Exports		306.331	256.266	48.152
<b>TOTAL EARNINGS</b>		<b>306.331</b>	<b>256.266</b>	<b>48.152</b>
<b>IMPORTS</b>				
Raw Materials		7.960	7.563	0.000
Components and spare parts		0.021	0.179	0.648
Capital Goods		33.985	15.197	15.218
<b>TOTAL IMPORTS</b>		<b>41.966</b>	<b>22.939</b>	<b>15.865</b>
<b>Earnings / (Loss) Per Share (INR)</b>		<b>0.12</b>	<b>(0.64)</b>	<b>(1.34)</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	48.667	42.000	42.000
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	(47.389)	(75.021)	(74.388)
Net cash flows from (used in) operating activities	(47.389)	(75.021)	(74.388)

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	64.18	106.06	98.45
Account Receivables Turnover (Income / Sundry Debtors)	5.69	3.44	3.71
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	107.80	159.92	141.66
Inventory Turnover (Operating Income / Inventories)	2.51	1.50	(1.17)
Asset Turnover (Operating Income / Net Fixed Assets)	0.10	0.04	(0.02)

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**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.74	0.69	0.61
Debt Equity Ratio <i>(Total Liability / Networth)</i>	1.95	1.59	1.02
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.63	0.58	0.50
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	2.40	2.32	1.97
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	3.55	1.26	(0.51)

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	2.13	(21.35)	(40.03)
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	0.66	(4.13)	(10.05)
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	2.31	(12.45)	(23.79)

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	1.15	0.86	0.76
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	1.00	0.76	0.70
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.29	0.33	0.42
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	1.02	0.82	0.58
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	1.15	0.86	0.76

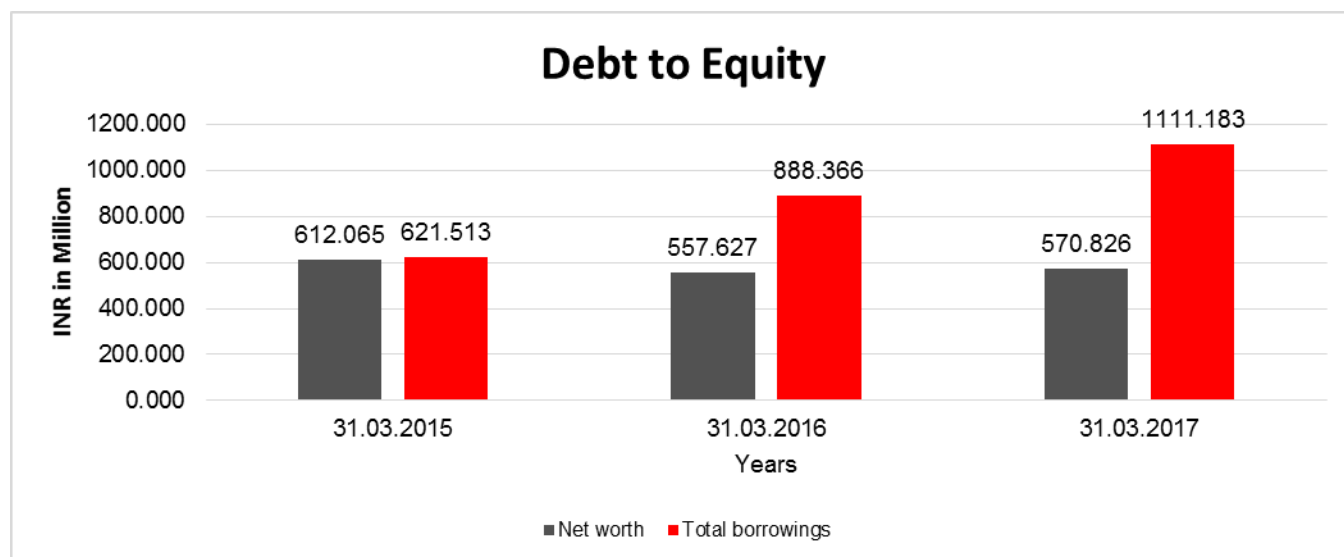
*Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts*

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**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

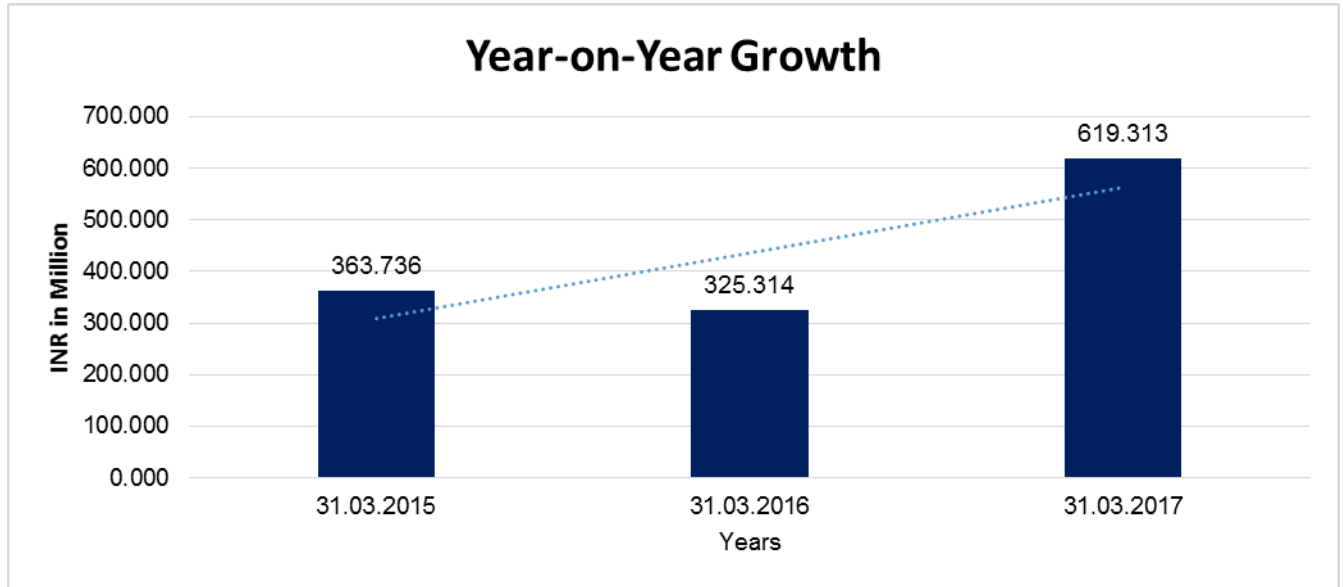
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	1069.882	1084.882	1084.882
Reserves & Surplus	(457.817)	(527.255)	(514.056)
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>612.065</b>	<b>557.627</b>	<b>570.826</b>
Long-term borrowings	529.357	797.577	1054.594
Short term borrowings	50.156	48.789	7.922
Current maturities of long-term debts	42.000	42.000	48.667
<b>Total borrowings</b>	<b>621.513</b>	<b>888.366</b>	<b>1111.183</b>
<b>Debt/Equity ratio</b>	<b>1.015</b>	<b>1.593</b>	<b>1.947</b>



**YEAR-ON-YEAR GROWTH**

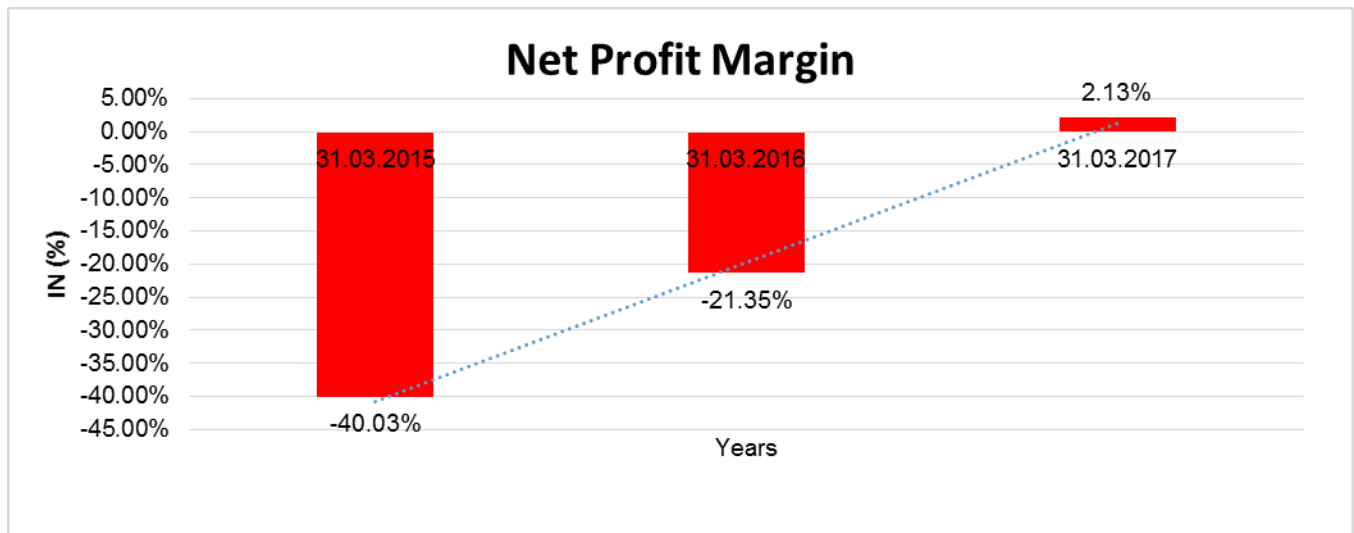
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	363.736	325.314	619.313
		<b>(10.563)</b>	<b>90.374</b>

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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	363.736	325.314	619.313
Profit/ (Loss)	(145.595)	(69.439)	13.199
	<b>(40.03 %)</b>	<b>(21.35 %)</b>	<b>2.13 %</b>



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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	Yes
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	Yes
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	Yes
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

**BRIEF DESCRIPTION OF THE COMPANYS PERFORMANCE DURING THE YEAR**

Revenue from Operations of the company recorded a steep increase of 90.37% compared to last year. They are expecting more orders for their facilities and confident of achieving an increase in turnover during the year 2017 - 2018.

During the year esteemed representatives from the global players in pharmaceutical formulations and leading players in Indian Pharmaceutical Companies duly visited their facility.

**OUT LOOK:**

Registration process of their products is going on in many countries like Costa Rica, Republic of Benin, Mali, Ghana, Peru, Malaysia, Columbia, Brazil, Chad, Cameroon, Honduras, Kenya, Cambodia, Armenia, Belarus, Moldova, Tajikistan, etc.

They have been exporting their products to South American Express (Bolivia), State Pharmaceutical Corporation (Sri Lanka), Mission Pharma (Denmark / Mali / Cambodia), United Laboratories Inc. (Philippines), Lloyd Laboratories Inc. (Philippines), Cellchem Pharmaceuticals Inc. (Guatemala), Pacific Pharmaceutical Pte. Limited (Singapore) and Nordic Pharmaceutical Company SAC (Peru) during the year.

**UNSECURED LOANS:**

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
<b>LONG TERM BORROWING</b>		
Loans and advances from directors	128.000	42.900
Loans and advances from others	751.427	530.177
<b>Total</b>	<b>879.427</b>	<b>573.077</b>

**INDEX OF CHARGE:**

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G79669 339	100161 073	HDFC BANK LIMITE D	29/01/2 018	-	-	20000000.0	HDFC BANK HOUSEENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH4000 13IN
2	G88403 043	100083 924	HDFC BANK LIMITE	31/12/2 016	03/04/2018	-	436500000.0	HDFC BANK HOUSEENAPATI BAPAT

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			D					MARGLOWER PAREL WMUMBAIMH4000 13IN
3	G36201 812	103793 75	STATE BANK OF INDIA	10/09/2 012	10/03/2016	20/02/2017	413500000.0	OVERSEAS BRANCH86, RAJAJI SALAICHENNAITN 600001IN
4	C58317 447	101091 22	INDIAN OVERS EAS BANK	26/05/2 008	26/12/2014	03/07/2015	151700000.0	COMMERCIAL & INSTITUTIONAL CREDIT BRANCHDR.R.K SALAI, MYLAPORECHEN NAITN600004IN

**CONTINGENT LIABILITIES:**

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
Outstanding Bank Guarantees / Bid Bonds	6.254	6.403
Outstanding Letter of Credit	0.000	12.258
Amount disputed under Excise Duty	0.235	0.808
Amount disputed under Income Tax	4.216	0.000

Estimated amount of contracts remaining to be executed on Capital Account and not provided for (net of advances) INR 300.000 Million (Previous Year INR 200.000 Million).

The Company has not received any information from the suppliers regarding status under The Micro, Small and Medium Enterprises Development Act, 2006 and therefore no such disclosure under the said act is considered possible.

**FIXED ASSETS:**

**Tangible assets**

- Land
- Buildings
- Plant and equipment
- Other pollution reduction equipment
- Furniture and fixtures
- Vehicles
- Office equipment
- Computer equipments

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**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
UK Pound	1	INR
Euro	1	INR

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	
<b>Analysis Done by :</b>	
<b>Report Prepared by :</b>	KVT

**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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