

## MIRA INFORM REPORT

<b>Report No. :</b>	527326
<b>Report Date :</b>	18.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	PARAS PHARMA
<b>Registered Office :</b>	House No. 1802, Ward No. 6, Jyoti Nagar, Kurushetra – 136118, Haryana
<b>Mob. No.:</b>	91-9467990007 (Mr. Paras Sindhvani)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Provisional)
<b>Year of Establishment:</b>	January 2018
<b>Capital Investment / Paid-up Capital :</b>	INR 0.708 Million
<b>PAN No.:</b> [Permanent Account No.]	HCIPS9351D
<b>GSTN :</b> [Goods & Service Tax Registration No.]	06HCIPS9351D1Z8
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Wholesale of Medicines. [Confirmed by management]
<b>No. of Employees :</b>	8 (Approximately)

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	NB
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Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

<b>Status :</b>	New Business
<b>Payment Behaviour :</b>	Unknown

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<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietary concern established in January 2018 and it is engaged as a wholesale of medicines.</p> <p>Mr. Paras Sindhwani (Proprietor) provided information and claimed that the subject has started its business operations from the same month of its inception. As per available provisional statement for financial year 2018, the subject has achieved a revenue of INR 3.07 million along with a profit of INR 0.29 million during the year.</p> <p>No payment terms are known.</p> <p>In view of subject's infancy, it is advisable to deal with the subject on fully safe and secure trade terms and conditions.</p> <p><b>Note:</b></p> <p>Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met Mr. Ankur Sindhwani (relative of Proprietor), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a ground +3 storey premise and the subject is situated on the ground floor. Area of the premise is 400 square feet.</p> <p>Location was easy to find, locality seems to be residential and area near the premise seems to be upmarket.</p> <p>Landmark: Near Mehta Hospital</p> <p>Our executive has sighted 5 employees along with telephone, fax machine, telex, computers, air conditioner, office equipment, xerox machine and furniture items at the premises.</p> <p>No name board of the subject was sighted at the given address.</p> <p>On inquiry with local person Mr. Rahul, he confirmed the existence of the subject on the given address.</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	Current Rating
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**PARAS PHARMA - 527326**

**PAGE NO. : 3**

	<b>(31.12.2017)</b>	<b>(01.04.2018)</b>
India	A1	A1

<b>Risk Category</b>	<b>ECGC Classification</b>
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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 18.09.2018.

**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.

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**PARAS PHARMA - 527326**

**PAGE NO. : 4**

**INFORMATION PARTED BY**

<b>Name :</b>	Mr. Paras Sindhwani
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9467990007
<b>Date :</b>	10.09.2018

**LOCATIONS**

<b>Registered Office :</b>	House No. 1802, Ward No. 6, Jyoti Nagar, Kurushetra – 136118, Haryana, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9467990007 / 9812017802 (Mr. Paras Sindhwani) 91-9468408958 (Jonny)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:paras160@icloud.com">paras160@icloud.com</a>
<b>Area :</b>	400 Sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Residential

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Paras Sindhwani
<b>Designation :</b>	Proprietor
<b>Date of Birth/Age :</b>	30.11.1991
<b>PAN No.:</b>	HCIPS9351D

**BUSINESS DETAILS**

<b>Line of Business :</b>	Wholesale of Medicines. [Confirmed by management]
<b>Products :</b>	Medicines
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash and Cheque
<b>Purchasing :</b>	Cash and Cheque

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**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>	Wholesalers and Retailer	
	<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>	8 (Approximately)	
<b>Bankers :</b>	<b>Bank Name</b>	Indian Bank
	<b>Branch</b>	Kurukshetra (Branch) – 136118, Haryana, India
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	91-9729213342 [Ringing]
	<b>Name of Account Holder</b>	Paras Pharma
	<b>Account Number</b>	6594671671
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--
	<b>Account Operation</b>	Current Account
	<b>Remarks (If any)</b>	--

<b>Auditors :</b>	
<b>Name :</b>	Rakesh Dhal and Company Chartered Accountants
<b>Address :</b>	Kurukshetra, Haryana, India

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<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Parent Concern :</b>	Pardeep Medical Hall

**CAPITAL STRUCTURE**

**As on 31.03.2018 (Provisional)**

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 0.708 Million
<b>Borrowed :</b>	--
<b>Total :</b>	<b>INR 0.708 Million</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>			<b>31.03.2018 [Provisional]</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account			0.708
2] Reserves & Surplus			0.000
3] (Accumulated Losses)			0.000
<b>NETWORTH</b>			<b>0.708</b>
<b>LOAN FUNDS</b>			
1] Secured Loans			0.000
2] Unsecured Loans			0.000
<b>TOTAL BORROWING</b>			<b>0.000</b>
<b>DEFERRED TAX LIABILITIES</b>			0.000
<b>TOTAL</b>			<b>0.708</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			0.045
Capital work-in-progress			0.000
<b>INVESTMENT</b>			0.000
<b>DEFERREX TAX ASSETS</b>			0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories			1.109
Sundry Debtors			1.912
Cash & Bank Balances			0.500
Other Current Assets			0.000
Loans & Advances			0.000
<b>Total Current Assets</b>			<b>3.521</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors			0.000
Other Current Liabilities			2.858
Provisions			0.000
<b>Total Current Liabilities</b>			<b>2.858</b>
<b>Net Current Assets</b>			<b>0.663</b>
<b>MISCELLANEOUS EXPENSES</b>			0.000
<b>TOTAL</b>			<b>0.708</b>

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**PROFIT & LOSS ACCOUNT**

PARTICULARS				31.03.2018 [Provisional]
<b>SALES</b>				
	Income			3.073
	Other Income			0.009
	<b>TOTAL</b>			<b>3.082</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed			2.677
	Kitchand Expenses			0.006
	Petrol Expenses			0.005
	Salary Expenses			0.075
	Telephone Expenses			0.005
	Transport Expenses			0.010
	<b>TOTAL</b>			<b>2.778</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>			<b>0.304</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			0.000
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>			<b>0.304</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>			0.006
	<b>NET PROFIT</b>			<b>0.298</b>

Expected Sales (2018-19) : INR 50.000 Million [Due to business growth]

The above information has been parted by Mr. Paras Sindhwani (Proprietor).

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

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS				31.03.2018 [Provisional]
	Average Collection Days			227.10

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(Sundry Debtors / Income * 365 Days)			
Account Receivables Turnover (Income / Sundry Debtors)			1.61
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			0.00
Inventory Turnover (Operating Income / Inventories)			0.27
Asset Turnover (Operating Income / Net Fixed Assets)			6.76

**LEVERAGE RATIOS**

PARTICULARS			31.03.2018 [Provisional]
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.80
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			4.04
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.06

**PROFITABILITY RATIOS**

PARTICULARS				31.03.2018 [Provisional]
Net Profit Margin ((PAT / Sales) * 100)	%			9.70
Return on Total Assets ((PAT / Total Assets) * 100)	%			8.36
Return on Investment (ROI) ((PAT / Networth) * 100)	%			42.09

**SOLVENCY RATIOS**

PARTICULARS				31.03.2018 [Provisional]
Current Ratio				1.23

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**PARAS PHARMA - 527326**

**PAGE NO. : 10**

(Current Assets / Current Liabilities)			
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			0.84
G-Score Ratio Financial (Networth / Total Assets)			0.20
G-Score Ratio Debt (Debts / Equity Capital)			0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.23

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 – 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	Yes

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**PARAS PHARMA - 527326**

**PAGE NO. : 11**

26	Turnover of firm for last two months	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
29	Profitability for last two 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**

<b>Name of Company :</b>	PARAS PHARMA
<b>Address :</b>	House No. 1802, Ward No. 6, Jyoti Nagar, Kurushetra – 136118, Haryana, India
<b>Mobile No.:</b>	91-9466800051
<b>Person to whom we met:</b>	Mr. Ankur Sadhwani [Proprietor's Relative]
<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Near Mehta Hospital
<b>Total Floors of the building:</b>	Ground + 3 Floors
<b>Subject situated on :</b>	Ground Floor
<b>Locality:</b>	Residential
<b>Area of premises :</b>	400 sq. ft.
<b>Area :</b>	Upmarket
<b>No. of employees seen at premises:</b>	5
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machine</li> <li>• Telex</li> </ul>

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	<ul style="list-style-type: none"> <li>• Computer</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>
<b>Furniture Items Sighted :</b>	Computer Table Laptop Chair, etc.
<b>Neighbour's interview :</b>	Contact person name: Mr. Rahul Neighbor's overview: Confirmed Existence
<b>Proof of visit:</b>	Photographs

**CMT REPORT (Corruption, Money Laundering & Terrorism]**

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

**1] INFORMATION ON DESIGNATED PARTY**

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

**2] Court Declaration :**

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

**3] Asset Declaration :**

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

**4] Record on Financial Crime :**

Charges or conviction registered against subject: **None**

**5] Records on Violation of Anti-Corruption Laws :**

Charges or investigation registered against subject: **None**

**6] Records on Int'l Anti-Money Laundering Laws/Standards :**

Charges or investigation registered against subject: **None**

**7] Criminal Records**

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

**8] Affiliation with Government :**

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

**9] Compensation Package :**

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

**10] Press Report :**

No press reports / filings exists on the subject.

**CORPORATE GOVERNANCE**

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

**CONTRAVENTION**

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 72.55
UK Pound	1	INR 94.94
Euro	1	INR 84.40

**INFORMATION DETAILS**

Information Gathered by :	GYT
Analysis Done by :	VIVR
Report Prepared by :	JYO

**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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