

MIRA INFORM REPORT

Report No. :	530408
Report Date :	20.09.2018

IDENTIFICATION DETAILS

Name :	L.K. DRUG HOUSE
Registered Office :	Ground, Near Jannat Masjid, Gali Nawaran, Bareilly – 243003, Uttar Pradesh
Mobile No.:	91-9897921512 (Mr. Lokesh Kumar)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2008
Capital Investment / Paid-up Capital :	INR 8.624 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.]	AROPK4211E
GSTN : [Goods & Service Tax Registration No.]	09AROPK4211E1ZX
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader of Medicines (Confirmed by management)
No. of Employees :	30 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit : USD 25000

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Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern and it was established in the year 2008.</p> <p>It is engaged as a trader of medicines.</p> <p>For the financial year 2017, the concern has achieved a decent growth in its revenue as compared to its previous year but it has reported thin profit margin during the year.</p> <p>The concern possesses a satisfactory financial risk profile marked by adequate capital base and strong debt protection metrics.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note:</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. Lokesh (Proprietor), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a 3 storey building and the subject is situated on the ground floor.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be upmarket.</p> <p>Our executive has sighted 5 employees along with fax machine, telex, computers, air conditioners, office equipment, xerox machine and furniture items at the premises.</p> <p>Name board of the subject was sighted at the given address.</p> <p>On inquiry with local people Mr. Kasif and Mr. Manoj, they 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 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

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 20.09.2018

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. Lokesh Kumar
Designation :	Proprietor
Contact No.:	91-9897921512
Date :	15.09.2018

LOCATIONS

Registered Office :	Ground, Near Jannat Masjid, Gali Nawaran, Bareilly – 243003, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9897921512 (Mr. Lokesh Kumar)
Fax No.:	Not Available
E-Mail :	Lkdrughouse.2000@gmail.com
Area :	9000 Sq. ft.
Location :	Owned
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Lokesh Kumar
Designation :	Proprietor

BUSINESS DETAILS

Line of Business :	Trader of Medicines (Confirmed by management)
Products :	Medicines
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	

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Selling :	Cheque
Purchasing :	Cheque

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Wholesalers and Retailer		
	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
Remark:	--		
No. of Employees :	30 (Approximately)		
Bankers :	Bank Name	State Bank of India	
	Branch	DT Bareilly – 243001, Uttar Pradesh, India	
	Person Name (With Designation)	--	
	Contact Number	91-22-27561665 (Continuously ringing)	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	State Bank of India C/C A/c	2.261	0.000

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	State Bank of India H/L 25094	4.278	4.414
	State Bank of India H/L 25389	0.000	0.024
	State Bank of India O/D Account	0.000	0.542
	Total	6.539	4.980

Auditors :	
Name :	Gupta Tandon and Company Chartered Accountants
Membership No.:	072101
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	--

CAPITAL STRUCTURE

AS on 31.03.2017

Capital Investment :	INR in Million
Proprietors' Capital :	8.624
	--
Total :	8.624

FINANCIAL DATA

[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS		
1] Proprietor's Capital	8.624	7.026
2] Share Application Money	0.000	0.000
3] Reserves & Surplus	0.000	0.000
4] (Accumulated Losses)	0.000	0.000
NETWORTH	8.624	7.026
LOAN FUNDS		

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1] Secured Loans		6.539	4.980
2] Unsecured Loans		1.700	2.900
TOTAL BORROWING		8.239	7.880
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		16.863	14.906
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		9.849	10.732
Capital work-in-progress		0.000	0.000
INVESTMENT		0.883	0.725
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		22.497	4.219
Sundry Debtors		5.385	7.198
Cash & Bank Balances		0.326	0.215
Other Current Assets		0.050	0.050
Loans & Advances		2.439	0.389
Total Current Assets		30.697	12.071
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		24.551	8.572
Other Current Liabilities		0.015	0.050
Provisions		0.000	0.000
Total Current Liabilities		24.566	8.622
Net Current Assets		6.131	3.449
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		16.863	14.906

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	422.947	317.554
	Other Income	0.000	0.000
	TOTAL	422.947	317.554
	Less EXPENSES		
	Cost of Materials Consumed	410.874	308.242
	Freight Inwards	0.290	0.000
	Packing Expenses	0.107	0.000

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	Freight and Forwarding Charges		0.304	0.320
	Power and Fuel		0.402	0.332
	Compensation to employees :			
	Salary and Wages		4.382	3.538
	Accounting Charges		0.000	0.060
	Discount Allowed		0.225	0.158
	Staff Welfare		0.115	0.075
	Repair to Building		0.107	0.102
	Repair to Machinery		0.031	0.000
	Sales Promotion		0.266	0.175
	Insurance		0.082	0.075
	Travelling Expenses		0.395	0.381
	Conveyance Expenses		0.110	0.196
	Telephone Charges		0.086	0.090
	Audit Fees		0.015	0.015
	Other Expenses		0.385	0.242
	TOTAL		418.176	314.001
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		4.771	3.553
Less	FINANCIAL EXPENSES		0.704	0.162
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		4.067	3.391
Less/ Add	DEPRECIATION/ AMORTISATION		1.295	1.268
	NET PROFIT		2.772	2.123

The above information has been part by Mr. Lokesh Kumar (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		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		4.65	8.27

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Account Receivables Turnover (Income / Sundry Debtors)		78.54	44.12
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		21.81	10.15
Inventory Turnover (Operating Income / Inventories)		0.21	0.84
Asset Turnover (Operating Income / Net Fixed Assets)		0.48	0.33

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.79	0.70
Debt Equity Ratio (Total Liability / Networth)		0.96	1.12
Current Liabilities to Networth (Current Liabilities / Net Worth)		3.05	1.64
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.14	1.53
Interest Coverage Ratio (PBIT / Financial Charges)		6.78	21.93

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.66	0.67
Return on Total Assets ((PAT / Total Assets) * 100)	%	6.69	9.02
Return on Investment (ROI) ((PAT / Networth) * 100)	%	32.14	30.22

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SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.17	1.05
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.31	0.68
G-Score Ratio Financial (Networth / Total Assets)	0.21	0.30
G-Score Ratio Debt (Debts / Equity Capital)	0.96	1.12
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.17	1.05

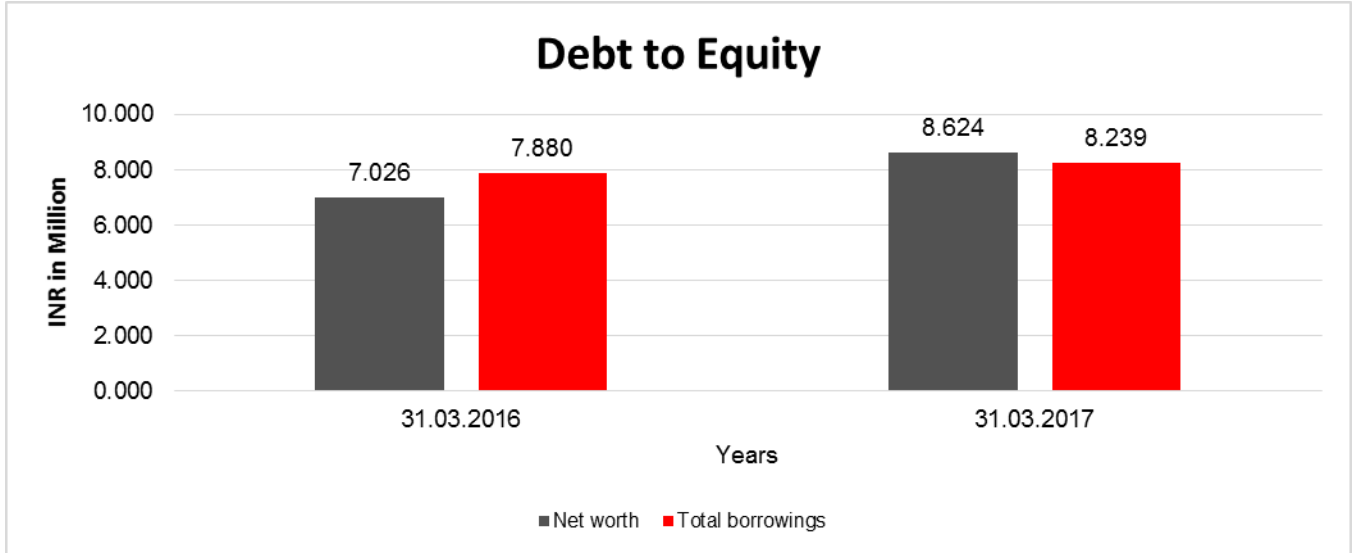
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

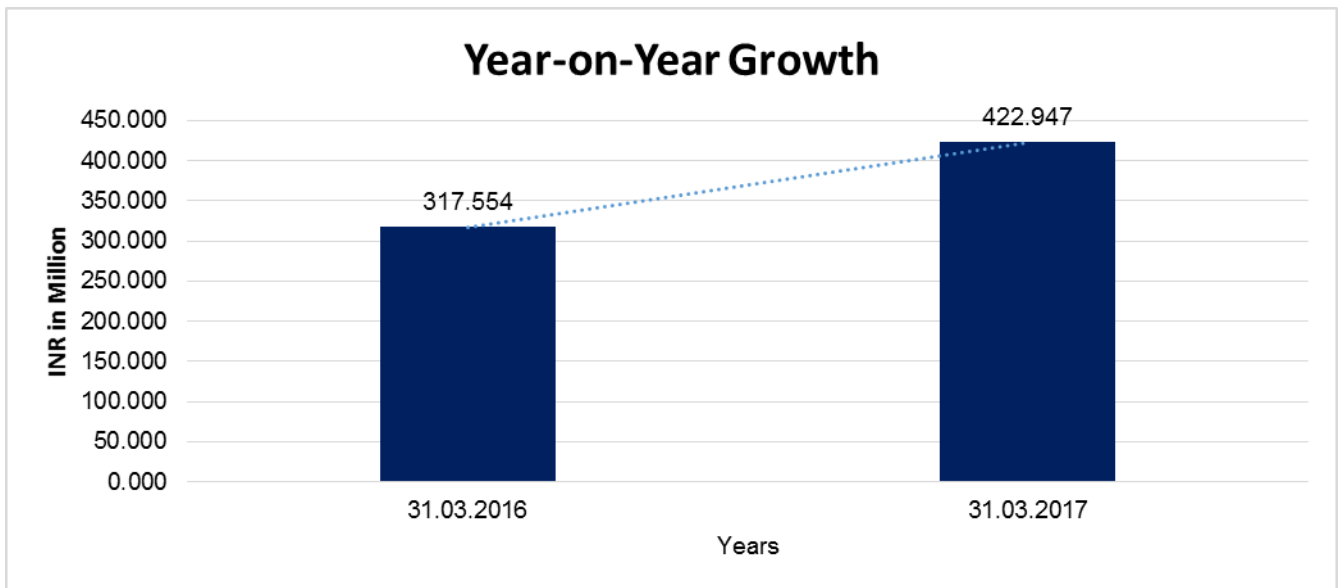
Particular	31.03.2016 INR In Million	31.03.2017 INR In Million
Proprietor's Capital	7.026	8.624
Reserves & Surplus	0.000	0.000
Net worth	7.026	8.624
Secured Loan	4.980	6.539
Unsecured Loan	2.900	1.700
Total borrowings	7.880	8.239
Debt/Equity ratio	1.122	0.955

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YEAR-ON-YEAR GROWTH

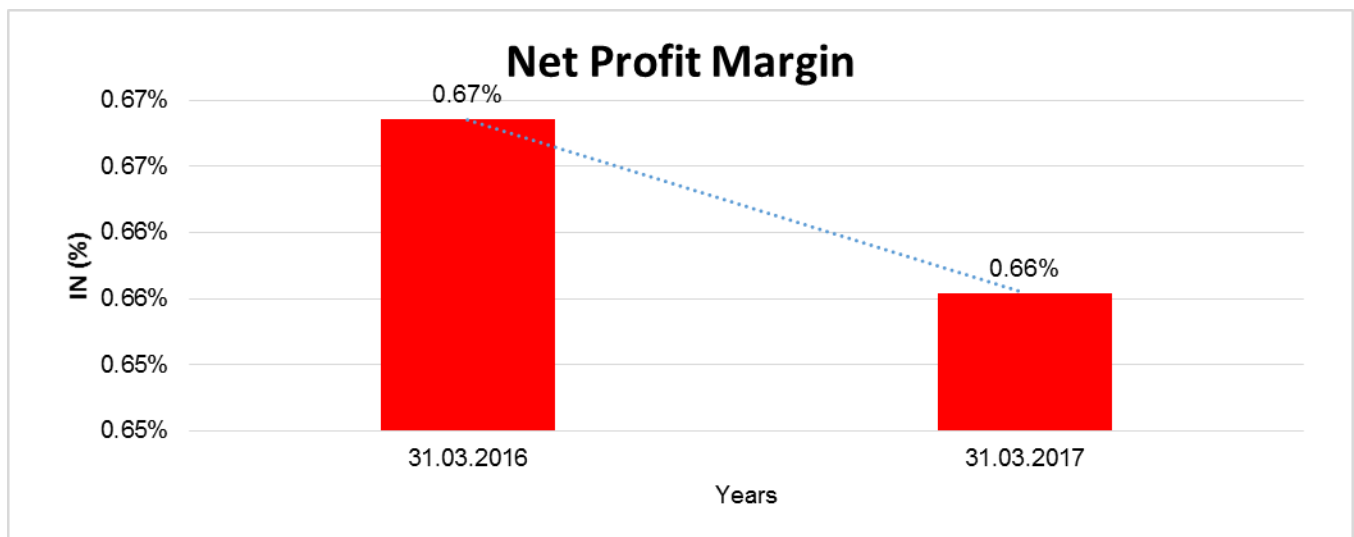
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	317.554	422.947
		33.189



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	317.554	422.947
Profit	2.123	2.772
	0.67%	0.66%



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	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

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16	No. of employees	Yes
17	Details of sister concerns	No
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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Ghanshyam Dass	0.900	0.900
Mission Loan Account	0.800	2.000
Total	1.700	2.900

OBSERVATION POINTS

Name of Company :	L.K. DRUG HOUSE
Address :	Ground, Near Jannat Masjid, Gali Nawaran, Bareilly – 243003, Uttar Pradesh, India
Mobile No.:	91-9897921512
Person to whom we met:	Mr. Lokesh Kumar (Proprietor)
Name Board:	Sighted
Location:	Easy

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L.K. DRUG HOUSE - 530408

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Landmark (If Any):	Near Jannat Masjid
Total Floors of the building:	3 Floors
Subject situated on:	Ground Floor
Locality:	Commercial
Area:	Upmarket
No. of Employees seen at Premises :	5
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computer • Air Conditioner • Xerox Machine • Office Equipment
Furniture items sighted:	Yes
Neighbour's Interview:	On inquiry with local people Mr. Kasif and Mr. Manoj, they confirmed the existence of the subject on the given address
Proof of visit:	Photograph

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 72.37
UK Pound	1	INR 95.28
Euro	1	INR 84.76

INFORMATION DETAILS

Information Gathered by :	SRU
Analysis Done by :	VIVR
Report Prepared by :	SUJ

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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