

MIRA INFORM REPORT

Report No. :	525617
Report Date :	24.09.2018

IDENTIFICATION DETAILS

Name :	RAJDHANI PHARMA
Registered Office :	Ratni Market, Naya Bazar, Siwan-841226, Bihar
Tel. No.:	91-6154-243876
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	2002
Capital Investment:	INR 2.603 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.]	AGUPN8621J
GSTN : [Goods & Service Tax Registration No.]	10AGUPN8621J1Z3
TIN No.:	10355738030
CST No.:	10353763154
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and Wholesaler of Medicines (Confirmed by management)
No. of Employees :	5 (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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 7400
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern and it was established in the year 2002.</p> <p>It is engaged as a trader and wholesaler of medicines.</p> <p>For the financial year 2017, the concern has achieved a growth its revenue as compared to previous year but it has reported thin profit margin during the year.</p> <p>Rating takes into consideration, satisfactory financial risk profile of the concern marked by adequate capital base and strong debt protection metrics due to negligible debt level.</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: Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met with Mr. Bablu Kumar (Proprietor' s Brother), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a 2 storey building and subject is situated on the ground floor admeasuring total area of 300 sq. ft.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be upmarket. Landmark: More Hospital</p> <p>Our executive has sighted 3 employees along with telephone, computers, printer and furniture items at the premises.</p> <p>Name board of the subject was sighted at the given address.</p> <p>On inquiry with Mr. Ramji Prasad (Staff) from "Ansari Medico" and Mr. Om Prakash Gupta (Staff) from "Neha Pharma", they both 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.

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 24.09.2018

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. Jayprakash Narayan
Designation :	Proprietor
Contact No.:	91-8521217307
Date :	21.09.2018

LOCATIONS

Registered Office :	Ratni Market, Naya Bazar, Siwan-841226, Bihar, India
Tel. No.:	91-6154-243876
Mobile No.:	91-8521217307 (Mr. Jayprakash Narayan) 91-8294268626 (Mr. Bablu Kumar)
Fax No.:	Not Available
E-Mail :	rajdhanipharma.siwan@gmail.com
Area :	300 sq.ft.
Location :	Rented
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Jayprakash Narayan
Designation :	Proprietor
Date of Birth/Age :	01.08.1975
Experience :	20 Years
PAN No.:	AGUPN8621J

BUSINESS DETAILS

Line of Business :	Trader and Wholesaler 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 and Others (NEFT/ RTGS)
Purchasing :	Cheque and Others (NEFT/ RTGS)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Alembic Pharma • B S Enterprises (TTK) • Cadila Pharmaceuticals • East India Pharma • Gleen Medicos • IPCA Labs • KEE Pharma • Khandelwal Labs • Macleods Pharmaceuticals 																		
Customers :	<p>Wholesalers and Retailers</p> <ul style="list-style-type: none"> • Mangalam Medico • Om Medical • Narendra Medical • Sunil Medical • Pandit Medical • Ashoka Medical • Santoshi Medical • Janta Medical • Sri Ram Medical Store • Sri Rma Medical Hall • Roodraj Pharma 																		
No. of Employees :	05 (Approximately)																		
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>UCO Bank</td> </tr> <tr> <td>Branch :</td> <td>Siwan Branch, Siwan Lalan Complex, Babunia More, Siwan – 841226, Bihar, India</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>--</td> </tr> <tr> <td>Contact Number :</td> <td>91-9631182001 (Continuously not reachable)</td> </tr> <tr> <td>Name of Account Holder :</td> <td>21360510000502 (Not confirmed with banker)</td> </tr> <tr> <td>Account Number :</td> <td>--</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening) :</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained :</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed</td> <td>--</td> </tr> </table>	Banker Name :	UCO Bank	Branch :	Siwan Branch, Siwan Lalan Complex, Babunia More, Siwan – 841226, Bihar, India	Person Name (With Designation) :	--	Contact Number :	91-9631182001 (Continuously not reachable)	Name of Account Holder :	21360510000502 (Not confirmed with banker)	Account Number :	--	Account Since (Date/Year of Account Opening) :	--	Average Balance Maintained :	--	Credit Facilities Enjoyed	--
Banker Name :	UCO Bank																		
Branch :	Siwan Branch, Siwan Lalan Complex, Babunia More, Siwan – 841226, Bihar, India																		
Person Name (With Designation) :	--																		
Contact Number :	91-9631182001 (Continuously not reachable)																		
Name of Account Holder :	21360510000502 (Not confirmed with banker)																		
Account Number :	--																		
Account Since (Date/Year of Account Opening) :	--																		
Average Balance Maintained :	--																		
Credit Facilities Enjoyed	--																		

	(CC/OD/Term Loan) :		
	Account Operation :	--	
	Remark :	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	UCO Bank CC A/c	0.162	0.000
	Total	0.162	0.000

Auditors :	
Name :	S R S R and Company Chartered Accountants
FRN No.:	016600C
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	Amount (INR in million)
Opening Balance	2.085
Add : Profit	0.659
Interest received	0.001
	2.745
Less : Drawing	0.142
Total	2.603

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietors Capital		2.603	2.085
2] Reserves & Surplus		0.000	0.000
3] (Accumulated Losses)		0.000	0.000
NETWORTH		2.603	2.085
LOAN FUNDS			
1] Secured Loans		0.162	0.000
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		0.162	0.000
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		2.765	2.085
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		0.030	0.033
Capital work-in-progress		0.000	0.000
INVESTMENT		0.424	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		2.583	1.605
Sundry Debtors		2.441	4.208
Cash & Bank Balances		0.431	0.654
Other Current Assets		0.000	0.000
Loans & Advances		0.000	0.000
Total Current Assets		5.455	6.467
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		3.079	4.404
Other Current Liabilities and Provisions		0.065	0.011
Total Current Liabilities		3.144	4.415
Net Current Assets		2.311	2.052
MISCELLANEOUS EXPENSES			
		0.000	0.000
TOTAL		2.765	2.085

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PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2017	31.03.2016
SALES			
	Income	59.580	58.051
	Other Income	0.036	0.017
	TOTAL	59.616	58.068
Less	EXPENSES		
	Cost of goods sold	57.106	55.670
	Salary To Staff	0.432	0.420
	Shop Rent	0.084	0.072
	Printing And Stationery	0.032	0.029
	Professional Fee	0.012	0.012
	Shop Expenses	0.195	0.205
	Electric And Generator Charge	0.045	0.043
	Travelling Expenses	0.206	0.225
	Accounting Fees	0.036	0.030
	Telephone and Mobile Exp.	0.045	0.043
	Insurance	0.006	0.000
	Staff Welfare	0.147	0.156
	Misc. Expenses	0.246	0.288
	Audit Fees	0.005	0.005
	Carriage Inward	0.299	0.000
	Freight and Cartage	0.000	0.262
	TOTAL	58.896	57.460
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.720	0.608
Less	FINANCIAL EXPENSES	0.058	0.008
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	0.662	0.600
Less/ Add	DEPRECIATION/ AMORTISATION	0.003	0.004
	NET PROFIT/ (LOSS)	0.659	0.596

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	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		14.95	26.46
Account Receivables Turnover (Income / Sundry Debtors)		24.41	13.80
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		19.68	28.87
Inventory Turnover (Operating Income / Inventories)		0.28	0.38
Asset Turnover (Operating Income / Net Fixed Assets)		24.00	18.42

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.56	0.68
Debt Equity Ratio (Total Liability / Networth)		0.06	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.21	2.12
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.01	0.02
Interest Coverage Ratio (PBIT / Financial Charges)		12.41	76.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin	%	1.11	1.03

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((PAT / Sales) * 100)				
Return on Total Assets ((PAT / Total Assets) * 100)	%		11.15	9.17
Return on Investment (ROI) ((PAT / Networth) * 100)	%		25.32	28.59

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.87	1.46
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.05	1.10
G-Score Ratio Financial (Networth / Total Assets)		0.44	0.32
G-Score Ratio Debt (Debts / Equity Capital)		0.06	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.87	1.46

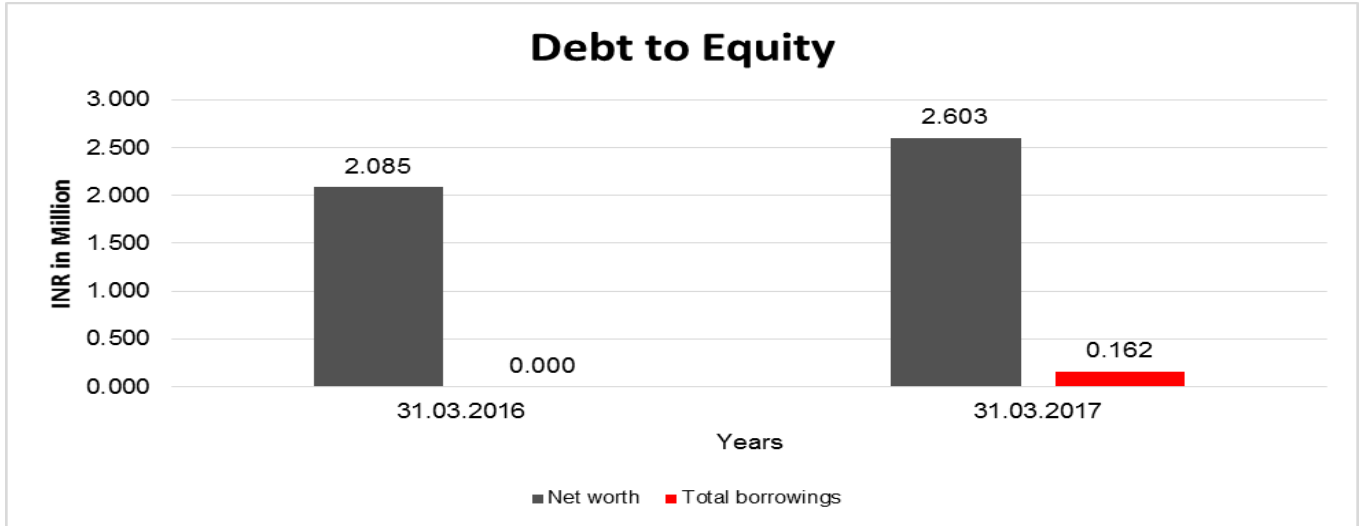
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

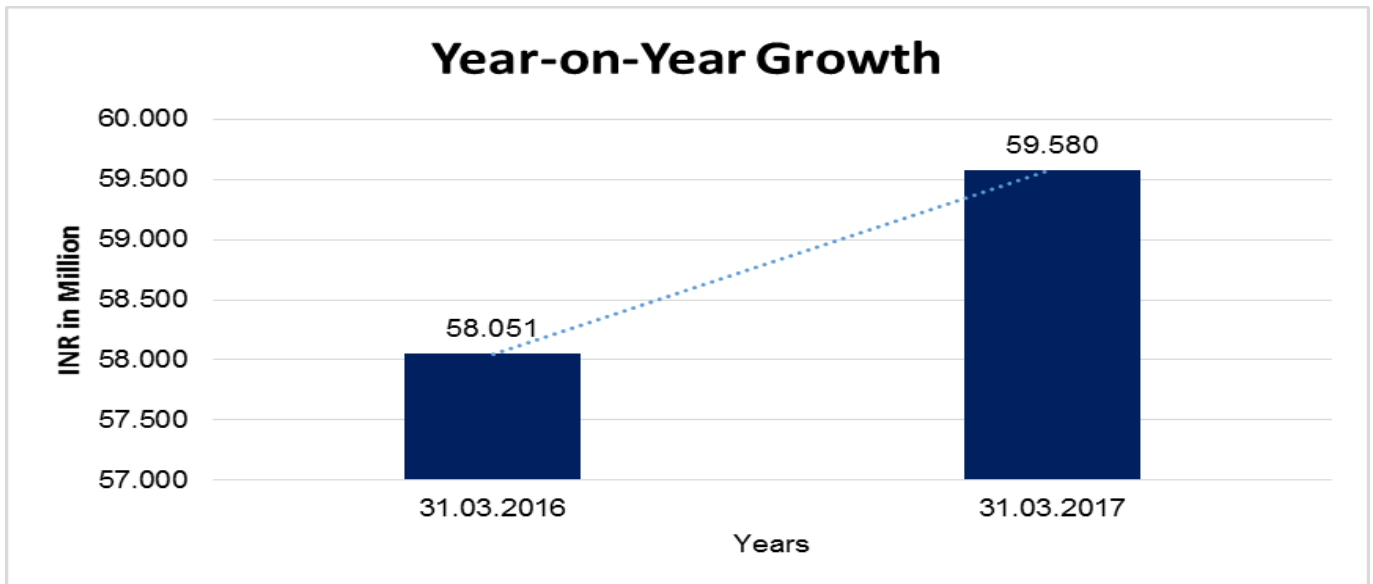
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Proprietor Capital	2.085	2.603
Reserves & Surplus	0.000	0.000
Net worth	2.085	2.603
Secured Loans	0.000	0.162
Unsecured Loans	0.000	0.000
Total borrowings	0.000	0.162
Debt/Equity ratio	0.000	0.062

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YEAR-ON-YEAR GROWTH

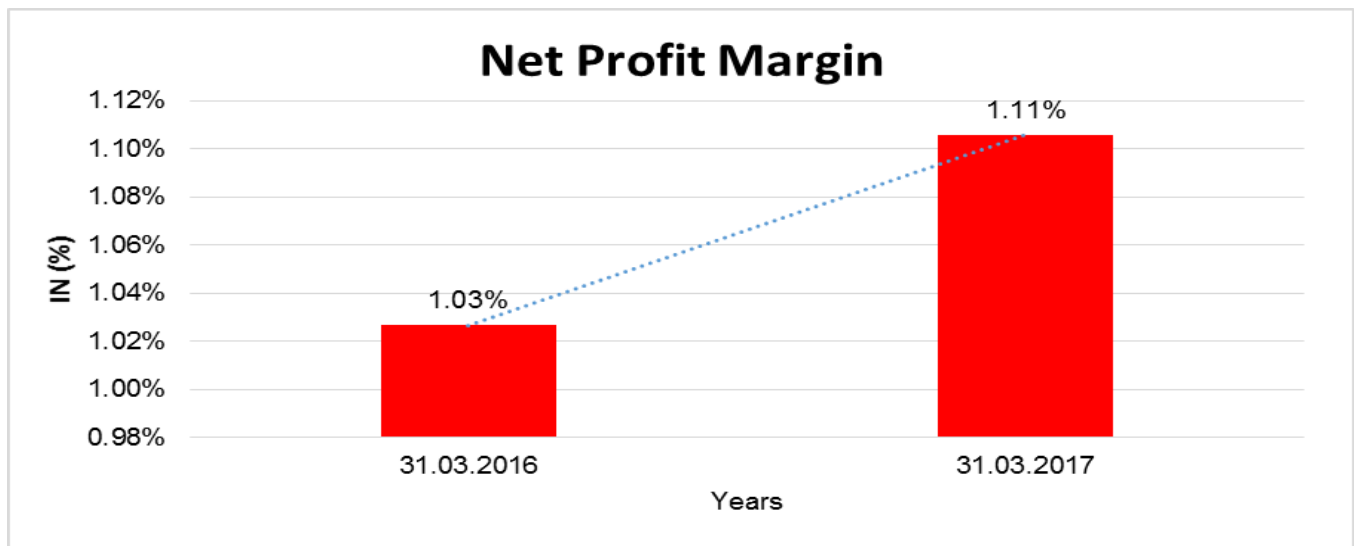
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	58.051	59.580
		2.634



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	58.051	59.580
Profit	0.596	0.659
	1.03%	1.11%



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	--
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

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15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
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	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

OBSERVATION POINTS

Name of Company :	RAJDHANI PHARMA
Address :	Ratni Market, Naya Bazar, Siwan-841226, Bihar, India
Mobile No.:	91-8521217307
Email :	rajghanipharma.siwan@gmail.com
Person to whom we met:	Mr. Bablu Kumar (Proprietor's Brother)
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near More Hospital
Total Floors of the building:	2 storey building
Subject situated at :	Ground Floor

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Locality:	Commercial
Area of Premises :	300 sq.ft.
Area :	Upmarket
No. of Employees seen at Premises :	3
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Xerox Machine • Printer
Furniture Items Sighted :	Chair, Table
Neighbour Interview :	Name of Company : Ansari Medico Contact Person Name : Mr. Ramji Prasad (Staff) Name of Company : Neha Pharma Contact Person Name : Mr. Om Prakash Gupta (Staff) Neighbour Overview : Existence confirmed
Proof of visit:	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 71.85
UK Pound	1	INR 95.15
Euro	1	INR 84.68

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIVR
Report Prepared by :	JYTK

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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