

MIRA INFORM REPORT

Report No. :	531370
Report Date :	26.09.2018

IDENTIFICATION DETAILS

Name :	INSULIN HOUSE
Registered Office :	Shop No.119, Medicine Tower, Medicine Street, Balvihar Road, Bhopal-462001, Madhya Pradesh
Tel. No.:	91-755-4930407
Country :	India
Financials (as on) :	31.03.2018 [Provisional]
Year of Incorporation :	September, 2017
Capital Investment :	INR 0.730 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.]	ADUPA8807E
GSTN : [Goods & Service Tax Registration No.]	23ADUPA8807E1ZM
Legal Form :	Sole Proprietary Concern
Line of Business :	Trading of Insulin and Diabetic Products. [Confirmed by Management]
No. of Employees :	03 [Approximately]

RATING & COMMENTS

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

MIRA's Rating : NB

Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

Status : New Business

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Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is a new proprietorship concern established in September 2017 and it is engaged as trader of insulin and diabetic medicine.</p> <p>Mr. Anil Ahuja [Proprietor] provided general information and claimed that the subject has started its business activity since its inception.</p> <p>As per the financial figures of March 2018, the concern has achieved revenue of INR 4.602 million.</p> <p>Rating takes into account, the newly established concern and average revenue base.</p> <p>In the view of subject's infancy, dealings are recommended to be on secured terms, and close monitoring of subject's business development is advisable.</p> <p>Note: Site visit report will be sent in due course.</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

NOT AVAILABLE

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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 26.09.2018

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 PARTED BY

Name :	Mr. Anil Ahuja
Designation :	Proprietor
Contact No.:	91-9827234459
Date :	22.09.2018

LOCATIONS

Registered Warehouse :	Office/	Shop.No.119, Medicine Tower, Medicine Street, Balvihar Road, Bhopal-462001, Madhya Pradesh, India
Tel. No.:		91-755-4930407
Mobile No.:		91-9827234459 [Mr. Anil Ahuja]
Fax No.:		Not Available
E-Mail :		anilahuja150@gmail.com
	Location :	Owned
	Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Anil Ahuja
Designation :	Proprietor
PAN No.:	ADUPA8807E

BUSINESS DETAILS

Line of Business :	Trading of Insulin and Diabetic Products. [Confirmed by Management]
Products/ Services :	Insulin and Diabetic Products
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
	Selling : Advance Payment, Cheque and Others [RTGS]
	Purchasing : Advance Payment, Cheque and Others [RTGS]

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--

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	Maximum limit dealt:	--																								
	Experience:	--																								
	Remark	--																								
Customers :	Retailers and Others [Doctors]																									
	Reference:	Not Divulged																								
	Name of the Person (Designation):	--																								
	Contact Number:	--																								
	Since how long known:	--																								
	Maximum limit dealt:	--																								
	Experience:	--																								
	Remark	--																								
No. of Employees :	03 [Approximately]																									
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Bank of India</td> </tr> <tr> <td>Branch:</td> <td>Plot No. 928, Data Colony, Airport Road, Ward No. 2, Bhopal, Tehsil , Hasur-462016, Madhya Pradesh, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>Mr. Jain [Branch Manager]</td> </tr> <tr> <td>Contact Number:</td> <td>91-9425371834</td> </tr> <tr> <td>Name of Account Holder:</td> <td>INSULIN HOUSE</td> </tr> <tr> <td>Account Number:</td> <td>908820110000117</td> </tr> <tr> <td>IFSC Code:</td> <td>BKID0009088</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>Satisfactory</td> </tr> <tr> <td>Remarks:</td> <td>Mr. Jain [Branch Manager] gave positive response about the subject company. They are satisfied with their banking transactions.</td> </tr> </table>		Bank Name:	Bank of India	Branch:	Plot No. 928, Data Colony, Airport Road, Ward No. 2, Bhopal, Tehsil , Hasur-462016, Madhya Pradesh, India	Person Name (with Designation):	Mr. Jain [Branch Manager]	Contact Number:	91-9425371834	Name of Account Holder:	INSULIN HOUSE	Account Number:	908820110000117	IFSC Code:	BKID0009088	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	Satisfactory	Remarks:	Mr. Jain [Branch Manager] gave positive response about the subject company. They are satisfied with their banking transactions.
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Facilities :	SECURED LOANS	31.03.2017 (INR In Million)																								
	CC Limit Central Bank	0.117																								
	P Loan	0.322																								
	House Loan	0.118																								
	Total	0.557																								

Auditors :	
Name :	Mr. Salim Khan Chartered Accountant
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2018 [PROVISIONAL]

Capital Investment :	Amount in Million
Capital A/c	0.500
Add: Net Profit	0.369
Add: Rent	0.062
Total	0.931
Less: Drawings	0.150
Less: LIC	0.013
Less: Interest Paid on H Loan	0.038
Total	0.201
Total	0.730

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FINANCIAL ANALYSIS
[all figures are in INR Million]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018
		[Provisional]
SHAREHOLDERS FUNDS		
1] Capital Account		0.730
2] Reserves & Surplus		0.000
NETWORTH		0.730
LOAN FUNDS		
1] Secured Loans		0.557
2] Unsecured Loans		0.000
TOTAL BORROWING		0.557
DEFERRED TAX LIABILITIES		0.000
TOTAL		1.287
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		0.558
Capital work-in-progress		0.000
INVESTMENT		0.000
DEFERRED TAX ASSETS		0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories		0.315
Sundry Debtors		0.225
Cash & Bank Balances		0.189
Other Current Assets		0.000
Loans, Advances and Deposits		0.000
Total Current Assets		0.729
Less : CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors		0.000
Other Current Liabilities		0.000
Provisions		0.000
Total Current Liabilities		0.000
Net Current Assets		0.729
MISCELLANEOUS EXPENSES		0.000

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TOTAL			1.287
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PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2018 [Provisional]
	SALES		
	Sales		4.602
	Others Income		0.000
	TOTAL		4.602
Less	EXPENSES		
	Cost of goods sold		3.874
	Freight		0.099
	Salary		0.120
	Conveyance		0.016
	Telephone		0.005
	Commission on sales		0.028
	Misc. Shop Exp.		0.018
	TOTAL EXPENSES		4.160
	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION		0.442
Less	FINANCIAL EXPENSES		0.037
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION		0.405
Less	DEPRECIATION/ AMORTISATION		0.036
	NET PROFIT FOR THE PERIOD		0.369

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2018 [Provisional]
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>		17.85
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>		20.45

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Average Payment Days (Sundry Creditors / Purchases * 365 Days)			0.00
Inventory Turnover (Operating Income / Inventories)			1.40
Asset Turnover (Operating Income / Net Fixed Assets)			0.79

LEVERAGE RATIOS

PARTICULARS			31.03.2018 [Provisional]
Debt Ratio (Borrowing + Current Liabilities) / Total Assets			0.43
Debt Equity Ratio (Total Liability / Networth)			0.76
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.76
Interest Coverage Ratio (PBIT / Financial Charges)			11.95

PROFITABILITY RATIOS

PARTICULARS			31.03.2018 [Provisional]
Net Profit Margin ((PAT / Sales) * 100)	%		8.02
Return on Total Assets ((PAT / Total Assets) * 100)	%		28.67
Return on Investment (ROI) ((PAT / Networth) * 100)	%		50.55

SOLVENCY RATIOS

PARTICULARS			31.03.2018 [Provisional]
Current Ratio (Current Assets / Current Liabilities)			0.00
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)			0.00

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G-Score Ratio Financial (Networth / Total Assets)			0.57
G-Score Ratio Debt (Debts / Equity Capital)			0.76
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			0.00

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

LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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	No
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 one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year	Yes
30	Major shareholders, if available	No

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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

FIXED ASSETS:

- Shop
- Furniture
- Computer
- Freeze
- Activa

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	Indian Rupees
US Dollar	1	INR 72.81
UK Pound	1	INR 95.50
Euro	1	INR 85.62

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	NSG
Report Prepared by :	RUP

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)