

MIRA INFORM REPORT

Report No. :	531298
Report Date :	27.09.2018

IDENTIFICATION DETAILS

Name :	THE MAHAMAYA DISTRIBUTORS
Registered Office :	15, Sarat Pramanik Lane, Ward No.9, PO & PS Ranaghat, District Nadia-741201, West Bengal
Mobile No.:	91-9083271918 (Mr. Niloy Kundu)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	2007
Capital Investment / Paid-up Capital :	INR 3.736 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.]	AFMPK2534C
GSTN : [Goods & Service Tax Registration No.]	19AFMPK2534C1ZL
Legal Form :	Sole Proprietary Concern
Line of Business :	Distributor of Medicine. (Confirmed by management)
No. of Employees :	08 (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
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 11000
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship firm established in the year 2007. It is a distributor of medicine.</p> <p>As per the financial records of 2017, the firm has achieved a massive growth in its revenue as compared to the previous year and has reported an average net profit margin of 1.21%.</p> <p>The firm possesses satisfactory financial position marked by sufficient capital base.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and condition.</p> <p>NOTE:</p> <p>Site visit was conducted at the address which you have provided and our executive has successfully traced the subject on the given address.</p> <p>At the premises our executive met Mr. Niloy Kundu (Manager) who confirmed the subject's existence on the given address.</p> <p>During the visit our executive inquired with the neighbour companies- Saha Steel Furniture Shop and K.B. Pharmacy and they both confirmed that the subject's existence on the given address.</p> <p>As per our executive's observation, it is ground+1 storey building and subject is situated on the ground floor of the building. Location was easy to find. Locality appears to be residential. Area seems to be upmarket. Area of premises is 900 sq. ft. and 08 employees were sighted in the premises.</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)
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India	A1	A1
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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 27.09.2018

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

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Name :	Mr. Niloy Kundu
Designation :	Manager
Contact No.:	91-9083271918
Date :	21.09.2018

LOCATIONS

Registered Office :	15, Sarat Pramanik Lane, Ward No.9, PO & PS Ranaghat, District Nadia-741201, West Bengal, India
Tel. No.:	Not Available
Mobile No.:	91-9083271918 (Mr. Niloy Kundu)
Fax No.:	Not Available
E-Mail :	distributorsmahamaya@gmail.com
Area:	900 sq. ft. (Per site visit)
Location :	Owned
Locality :	Residential

SOLE PROPRIETOR

Name :	Mrs. Nandita Kundu
Designation :	Proprietor
Date of Birth:	28.08.1963
Aadhaar No.:	6807 1501 9289
PAN No.:	AFMPK2534C

KEY EXECUTIVES

Name :	Mr. Niloy Kundu
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Distributor of Medicine. (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available

Terms :	
Selling :	Cheque, Credit and RTGS (30/60/90 Days)
Purchasing :	Cheque, Credit and RTGS (30/60/90 Days)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Wanbury Limited • Sanofi • Novartis • J.B. Chemicals • Aditya 																						
Customers :	<p>End Users</p> <table border="1"> <tr> <td>Reference :</td> <td>Not Divulged</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Not Divulged	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--								
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Experience :	--																						
Remark:	--																						
No. of Employees :	08 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>ICICI Bank Limited</td> </tr> <tr> <td>Branch :</td> <td>Ranaghat Branch, Subhash Avenue, Ranaghat, Nadia – 741201, West Bengal, India</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>--</td> </tr> <tr> <td>Contact Number :</td> <td>91-33-64514006 (Ringing)</td> </tr> <tr> <td>Name of Account Holder :</td> <td>--</td> </tr> <tr> <td>Account Number :</td> <td>161005500214 (Not Confirmed with Banker)</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 (CC/OD/Term Loan) :</td> <td>--</td> </tr> <tr> <td>Account Operation :</td> <td>--</td> </tr> <tr> <td>Remark :</td> <td>--</td> </tr> </table> <ul style="list-style-type: none"> • Axis Bank Limited • Allahabad Bank • UCO Bank 	Banker Name :	ICICI Bank Limited	Branch :	Ranaghat Branch, Subhash Avenue, Ranaghat, Nadia – 741201, West Bengal, India	Person Name (With Designation) :	--	Contact Number :	91-33-64514006 (Ringing)	Name of Account Holder :	--	Account Number :	161005500214 (Not Confirmed with Banker)	Account Since (Date/Year of Account Opening) :	--	Average Balance Maintained :	--	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	Account Operation :	--	Remark :	--
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Credit Facilities Enjoyed (CC/OD/Term Loan) :	--																						
Account Operation :	--																						
Remark :	--																						

Auditors :	
Name :	Mitra Guha Thakurata and Associates Chartered Accountants
Address :	West Bengal, India
Membership No:	056871
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

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CAPITAL STRUCTURE

AS ON: 31.03.2017

Particular	31.03.2017 (INR in Million)
Opening Balance	3.236
Add: Profit for The year	0.720
Bank Interest (Allahabad Bank)	0.006
Bank Interest (Axis Bank)	0.003
Accrued Interest on NSC	0.055
Less: Drawing	
Family Expenses	0.215
L.I.P.	0.037
Tax and Insurance for Car	0.012
Advance Tax	0.020
Total	3.736

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Proprietor Capital	3.736	3.236	2.890
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	3.736	3.236	2.890
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.000	0.000	0.000
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	3.736	3.236	2.890
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.754	0.348	0.328
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	1.065	0.546	0.503
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	1.246	1.668	1.823
Sundry Debtors	2.751	0.000	0.000
Cash & Bank Balances	2.744	0.684	0.246
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.000	0.000
Total Current Assets	6.741	2.352	2.069
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	4.814	0.000	0.000
Other Current Liabilities	0.010	0.010	0.010
Provisions	0.000	0.000	0.000
Total Current Liabilities	4.824	0.010	0.010
Net Current Assets	1.917	2.342	2.059
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	3.736	3.236	2.890

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	59.348	18.632	18.268
	Other Income	0.000	0.000	0.000
	TOTAL	59.348	18.632	18.268
Less	EXPENSES			
	Cost of Good Sold	57.669	17.816	17.469
	Salary	0.517	0.204	0.204
	Bonus	0.065	0.017	0.017
	Stationery and Printing	0.012	0.002	0.002
	Trade Licence	0.000	0.000	0.000
	Telephone Expenses	0.025	0.000	0.000
	Travelling Expenses	0.058	0.024	0.021
	Profession Tax	0.002	0.003	0.001
	Electric Light	0.040	0.022	0.019
	Fooding to Staff	0.050	0.007	0.007
	Gift Item Purchase	0.060	0.024	0.022
	Accounting Charge	0.051	0.036	0.030
	Misc. Expenses	0.050	0.013	0.010
	Audit Fess and Service Tax	0.010	0.010	0.010
	New Year's Day Expenses	0.000	0.027	0.025
	TOTAL	58.609	18.205	17.837
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.739	0.427	0.431
Less	FINANCIAL EXPENSES	0.011	0.007	0.007
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	0.728	0.420	0.424
Less	DEPRECIATION/ AMORTISATION	0.008	0.006	0.006
	NET PROFIT	0.720	0.414	0.418

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	31.03.2015
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Average Collection Days (Sundry Debtors / Income * 365 Days)	16.92	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	21.57	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	30.47	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.59	0.26	0.24
Asset Turnover (Operating Income / Net Fixed Assets)	0.98	1.23	1.31

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.56	0.00	0.00
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.29	0.00	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.20	0.11	0.11
Interest Coverage Ratio (PBIT / Financial Charges)	67.18	61.00	61.57

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.21	2.22	2.29
Return on Total Assets ((PAT / Total Assets) * 100)	%	8.41	12.75	14.41
Return on Investment (ROI) ((PAT / Networth) * 100)	%	19.27	12.79	14.46

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SOLVENCY RATIOS

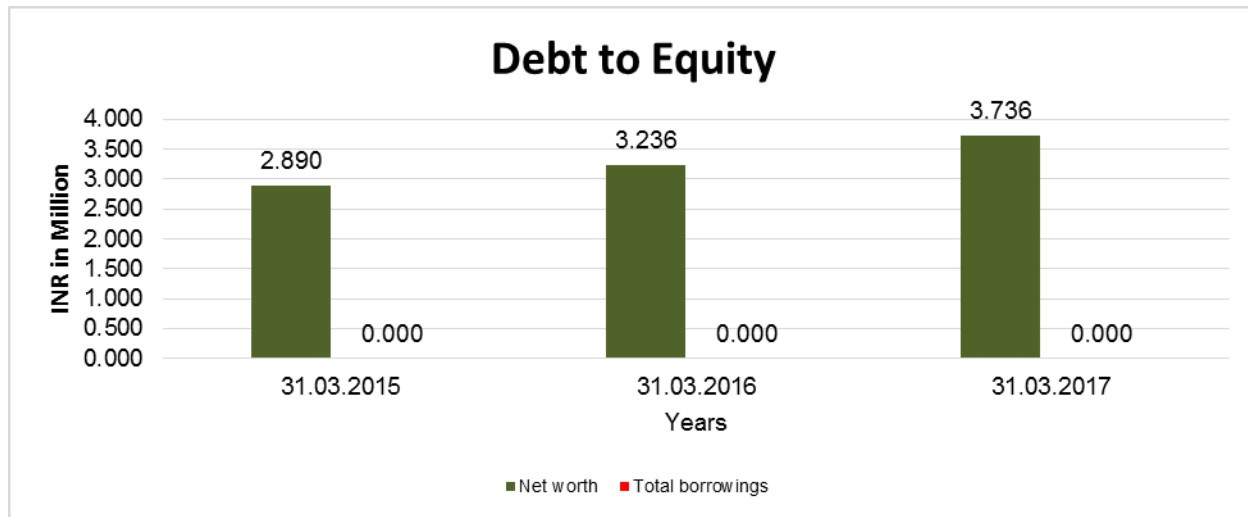
PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.40	235.20	206.90
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.14	68.40	24.60
G-Score Ratio Financial (Networth / Total Assets)	0.44	1.00	1.00
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.40	235.20	206.90

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

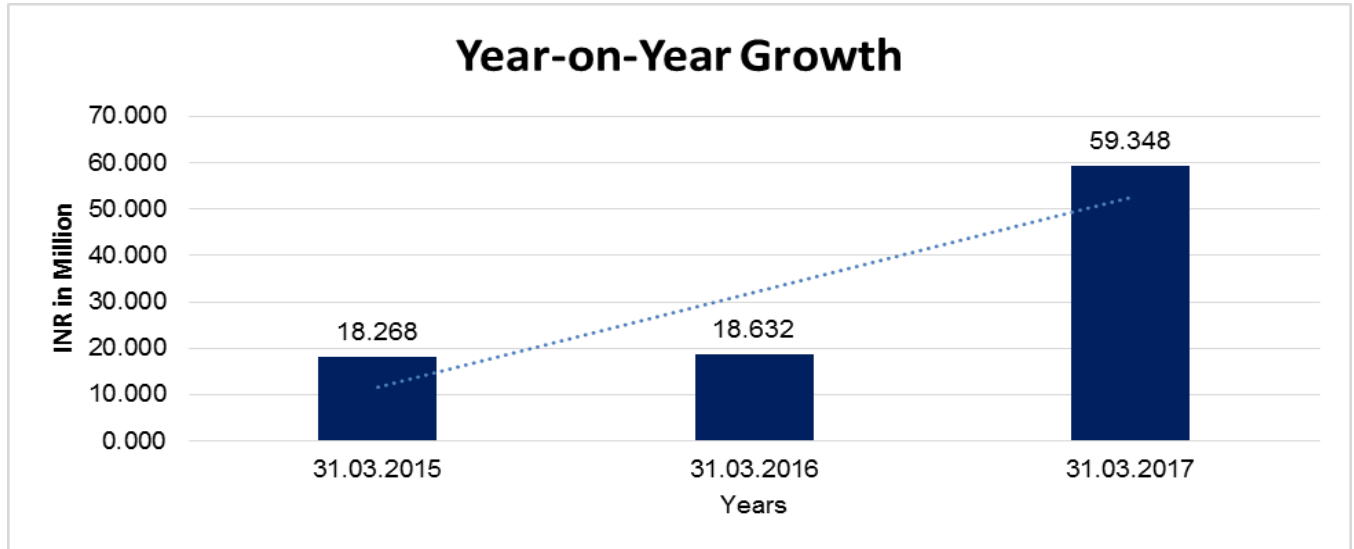
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Proprietor Capital	2.890	3.236	3.736
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.890	3.236	3.736
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

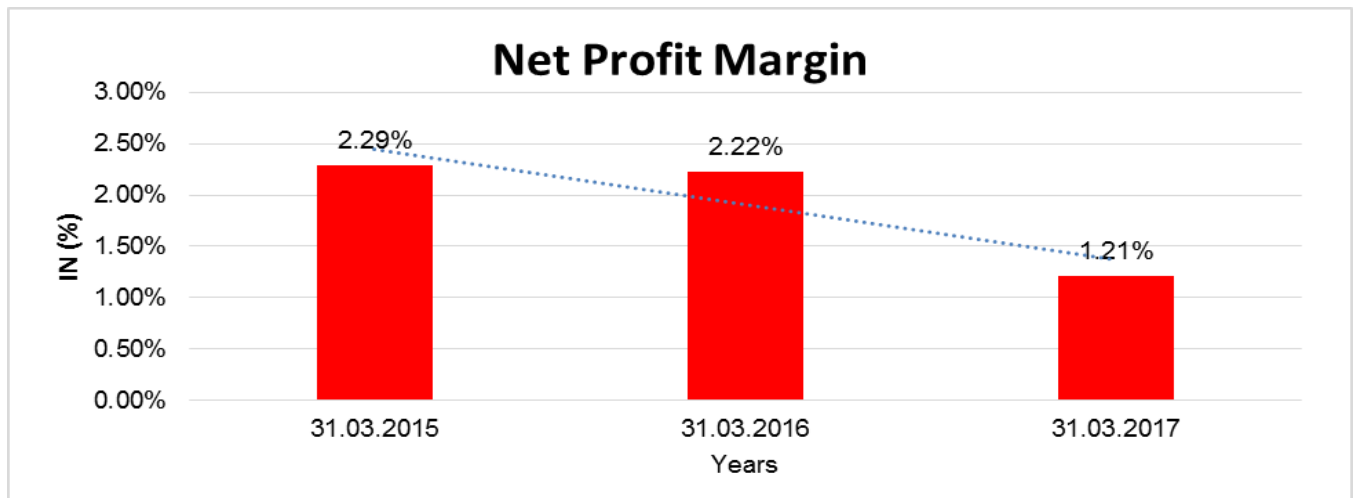
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	18.268	18.632	59.348
		1.993	218.527

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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	18.268	18.632	59.348
Profit /(Loss)	0.418	0.414	0.720
	2.29%	2.22%	1.21%



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)

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THE MAHAMAYA DISTRIBUTORS - 531298

PAGE NO. : 14

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	No
18	Major suppliers	Yes
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
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	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 :	THE MAHAMAYA DISTRIBUTORS
Address :	15, Sarat Pramanik Lane, Ward No.9, PO & PS Ranaghat, District Nadia-741201, West Bengal

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Mobile No.:	91-9083271918
Email:	distributorsmahamaya@gmail.com
Person to whom we met:	Mr. Niloy Kundu Designation : Manager
Name Board :	Sighted
Location:	Easy
Landmark :	Subhash Avenue (Netaji Subhash Chandra Bose Statue)
Total Floors of the building:	Ground Floor+ 1 st Floor
Subject situated on:	Ground Floor
Locality:	Residential
Area of premises :	900 sq. ft.
Area :	Upmarket
No. of employees seen at premises:	08 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Telex • Computer • Office Equipment
Neighbour's interview :	Name of Company: Saha Steel Furniture Shop Contact person: Mr. Saha Neighbour's overview : Existence Confirmed Name of Company: K.B. Pharmacy Neighbour's overview : Existence Confirmed
Proof of visit:	Photograph

FIXED ASSETS:

- Furniture and Fixture
- Refrigerator
- Alto Lxi Car
- Computer
- Computer Accessories

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 72.72
UK Pound	1	INR 95.77
Euro	1	INR 85.54

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	NYT
Report Prepared by :	MTN

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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