

## MIRA INFORM REPORT

<b>Report No. :</b>	531370
<b>Report Date :</b>	28.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	INSULIN HOUSE
<b>Registered Office :</b>	Shop No.119, Medicine Tower, Medicine Street, Balvihar Road, Bhopal-462001, Madhya Pradesh
<b>Tel. No.:</b>	91-755-4930407
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 [Provisional]
<b>Year of Incorporation :</b>	September, 2017
<b>Capital Investment :</b>	INR 0.730 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable [As informed by the management that firm does not have export and import]
<b>PAN No.:</b> [Permanent Account No.]	ADUPA8807E
<b>GSTN :</b> [Goods & Service Tax Registration No.]	23ADUPA8807E1ZM
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Trading of Insulin and Diabetic Products. [Confirmed by Management]
<b>No. of Employees :</b>	03 [Approximately]

### RATING & COMMENTS

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

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

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<b>Status :</b>	New Business
<b>Payment Behaviour :</b>	Unknown
<b>Litigation :</b>	Clear
<b>Comments :</b>	<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><b>Note:</b>  Site visit was conducted at the given address and our executive had successfully traced the subject.</p> <p>At the premises our executive met to Mr. Anil [Proprietor] and he confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, its ground +3 storey buildings and subject is situated on ground floor.</p> <p>Location was easy to find, locality seems to be commercial and area appears to be upmarket.</p> <p>Our executive had sighted 3 employees at the premises as well as sighted the name board of the subject on the given address.</p> <p>On inquiry with Mr. Nitin and Mr. Dheeraj both the locals 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 (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**

**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 28.09.2018

**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**

<b>Name :</b>	Mr. Anil Ahuja
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9827234459
<b>Date :</b>	22.09.2018

**LOCATIONS**

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

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Anil Ahuja
<b>Designation :</b>	Proprietor
<b>PAN No.:</b>	ADUPA8807E

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trading of Insulin and Diabetic Products. [Confirmed by Management]
<b>Products/ Services :</b>	Insulin and Diabetic Products
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available

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<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Advance Payment, Cheque and Others [RTGS]
<b>Purchasing :</b>	Advance Payment, Cheque and Others [RTGS]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	Retailers and Others [Doctors]	
	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
<b>Remark</b>	--	
<b>No. of Employees :</b>	03 [Approximately]	
<b>Bankers :</b>	<b>Bank Name:</b>	Bank of India
	<b>Branch:</b>	Plot No. 928, Data Colony, Airport Road, Ward No. 2, Bhopal, Tehsil , Hasur-462016, Madhya Pradesh, India
	<b>Person Name (with Designation):</b>	Mr. Jain [Branch Manager]
	<b>Contact Number:</b>	91-9425371834
	<b>Name of Account Holder:</b>	INSULIN HOUSE
	<b>Account Number:</b>	908820110000117
	<b>IFSC Code:</b>	BKID0009088
	<b>Account Since (Date/ Year of A/c)</b>	--

	<b>Opening):</b>		
	<b>Average Balance Maintained (Optional):</b>		--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>		--
	<b>Account Operation:</b>		Satisfactory
	<b>Remarks:</b>		Mr. Jain [Branch Manager] gave positive response about the subject company. They are satisfied with their banking transactions.
<b>Facilities :</b>	<b>SECURED LOANS</b>		<b>31.03.2017 (INR In Million)</b>
	CC Limit Central Bank		0.117
	P Loan		0.322
	House Loan		0.118
	<b>Total</b>		<b>0.557</b>

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

**CAPITAL STRUCTURE**

**AS ON: 31.03.2018 [PROVISIONAL]**

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

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<b>Total</b>	<b>0.730</b>
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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**

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

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<b>TOTAL</b>			<b>1.287</b>
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**PROFIT & LOSS ACCOUNT**

	PARTICULARS		<b>31.03.2018 [Provisional]</b>
	<b>SALES</b>		
	Sales		4.602
	Others Income		0.000
	<b>TOTAL</b>		<b>4.602</b>
<b>Less</b>	<b>EXPENSES</b>		
	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
	<b>TOTAL EXPENSES</b>		<b>4.160</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION</b>		0.442
<b>Less</b>	<b>FINANCIAL EXPENSES</b>		0.037
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>		0.405
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>		0.036
	<b>NET PROFIT FOR THE PERIOD</b>		<b>0.369</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS		<b>31.03.2018 [Provisional]</b>
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	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	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

**OBSERVATION POINTS**

<b>Name :</b>	INSULIN HOUSE
<b>Address :</b>	Shop No.119, Medicine Tower, Medicine Street, Balvihar Road, Bhopal-462001, Madhya Pradesh, India
<b>Contact No :</b>	91-9827234459
<b>Person to whom we met:</b>	Mr. Anil Ahuja [Proprietor]
<b>Name Board:</b>	Sighted
<b>Location:</b>	Easy
<b>Total Floors of the building:</b>	3 Floors
<b>Subject situated on :</b>	Ground Floor
<b>Locality:</b>	Commercial
<b>Area:</b>	Upmarket
<b>No. of employee seen at premises :</b>	03 [Approximately]
<b>Visibility of Item :</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computer</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> <li>• Fax Machine</li> <li>• Telex</li> </ul>
<b>Furniture items sighted :</b>	Yes
<b>Neighbor's Interview :</b>	On inquiry with Mr. Nitin and Mr. Dheeraj both the locals confirmed the existence of the subject on the given address.
<b>Proof of visit:</b>	Photos

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**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 72.65
UK Pound	1	INR 95.43
Euro	1	INR 85.04

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	NSG
<b>Report Prepared by :</b>	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)

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