

MIRA INFORM REPORT

Report No. :	546207
Report Date :	24.12.2018

IDENTIFICATION DETAILS

Name :	VIDUSHI PROPERTIES PRIVATE LIMITED
Registered Office :	7, Khetra Das Lane, Kolkata – 700012, West Bengal
Tel. No.:	91-33-66006600
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	05.05.2010
CIN No.: [Company Identification No.]	U45400WB2010PTC146698
Capital Investment / Paid-up Capital :	INR 2.900 Million
PAN No.: [Permanent Account No.]	AADCV2677A
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Subject is primarily engaged in the business of Real Estate and construction by purchasing, acquiring, leasing and hiring land and preparing building sites or otherwise act as brokers and agents and dealing in purchasing and selling lands and properties. • Manufacturing of Sponge Iron, M S Billet. • Wholesale of Mild Steel [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Small company
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010 and it is engaged in the business of real estate and construction activities.</p> <p>For the financial year 2018, the company has increased its revenue as compared to previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration, moderate financial risk profile of the company marked by modest net worth base.</p> <p>Payments seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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 (30.06.2018)	Current Rating (30.09.2018)
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

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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 24.12.2018

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 DENIED

MANAGEMENT NON-COOPERATIVE

Tel No.: 91-33-66006600
Mobile No.: 91-9230066005 – Mr. Ajit Sarkar
Mobile No.: 91-9831835656 – Mr. Ashok Agarwal

LOCATIONS

Registered Office :	7, Khetra Das Lane, Kolkata – 700012, West Bengal, India
Tel. No.:	91-33-66006600
Mobile No.:	91-9230066005 (Mr. Ajit Sarkar) 91-9831835656 (Mr. Ashok Agarwal)
Fax No.:	Not Available
E-Mail :	accounts@srmbsteel.com

DIRECTORS

AS ON 31.03.2018

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Name :	Mr. Nikunj Beriwala		
Designation :	Director		
Address :	CD-45, Sector-I, Salt Lake City, BD Market, Kolkata -700064, West Bengal, India		
Date of Birth/Age :	24.05.1976		
Date of Appointment :	05.05.2010		
DIN No.:	00789070		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U27201WB1951PLC019857	SRMB UDYOG LIMITED	06/01/2001	-
U74994WB2001PTC093969	SRMB SRIJAN PRIVATE LIMITED	01/10/2007	-
U27109WB2003PTC096899	BHASKAR STEEL AND FERRO ALLOY PRIVATE LIMITED	01/08/2010	-
U72200WB2008PLC128592	SRMB INFOTECH LIMITED	18/08/2008	-
Name :	Suman Beriwala		
Designation :	Director		
Address :	CD-45, Sector-I, Salt Lake City, BD Market, Kolkata -700064, West Bengal, India		
Date of Birth/Age :	20.01.1959		
Date of Appointment :	05.05.2010		
DIN No.:	01894387		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U70102WB2013PLC192081	ANIRDESH PROJECTS LIMITED	04/01/2016	-

MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares
Brij Mohan Beriwala	40000
Brij Mohan Beriwala and others HUF	30000
Suman Beriwala	30000
Nikunj Beriwala	30000
Nikunj Beriwala and others HUF	30000
Sweta Beriwala	40000
Ashish Beriwala	30000
Ashish Beriwala and others HUF	30000
Kirti Beriwala	30000
Total	290000

Equity Share Break up (Percentage of Total Equity)

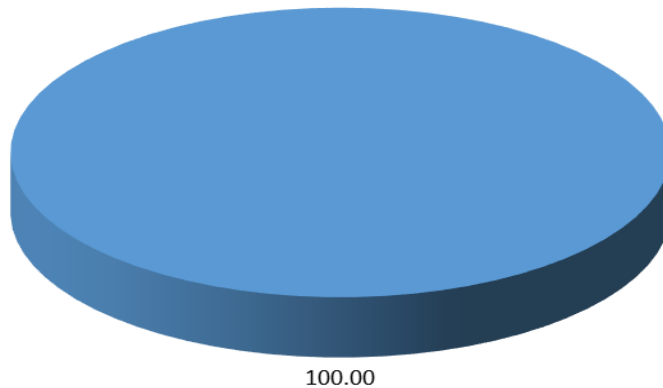
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AS ON 29.09.2018

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

Share holding pattern

■ Promoters- Individual/Hindu Undivided Family- Indian



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Subject is primarily engaged in the business of Real Estate and construction by purchasing, acquiring, leasing and hiring land and preparing building sites or otherwise act as brokers and agents and dealing in purchasing and selling lands and properties. Manufacturing of Sponge Iron, M S Billet. Wholesale of Mild Steel [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged

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Terms :	Not Divulged
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PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	Not Divulged
	Branch :	Not Divulged
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--
Auditors :		
Name :	Rajib Rajesh and Associates Chartered Accountants	
Address :	18/12/A, Raja Raj Ballav Street, Kolkata – 700003, West Bengal, India	
Tel. No.:	91-33-25553846	
PAN N Income-tax PAN of	ACRPA9258R	

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auditor or auditor's firm :	
Memberships :	Not Available
Collaborators :	Not Available
Related party :	<ul style="list-style-type: none"> • SRMB Srijan Private Limited [U74994WB2001PTC093969] • Welkan Vinimay Private Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
290000	Equity Shares	INR 10/- each	INR 2.900 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	2.900	2.900	2.900
(b) Reserves & Surplus	14.487	14.486	14.491
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	17.387	17.386	17.391
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.700	0.700	0.700
(b) Trade payables	0.000	0.000	0.000
(c) Other current liabilities	0.008	0.008	0.008
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	0.708	0.708	0.708
TOTAL	18.095	18.094	18.099
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.000	0.000	0.000
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	18.068	18.068	18.068
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	18.068	18.068	18.068

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	0.012	0.016	0.031
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.015	0.010	0.000
Total Current Assets	0.027	0.026	0.031
TOTAL	18.095	18.094	18.099

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	0.000	0.000	0.000
	Other Income	0.015	0.010	0.020
	TOTAL	0.015	0.010	0.020
Less	EXPENSES			
	Other expenses	0.014	0.014	0.016
	TOTAL	0.014	0.014	0.016
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.001	(0.004)	0.004
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.001	(0.004)	0.004
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.001	(0.004)	0.004
Less	TAX	0.000	0.001	0.000
	PROFIT/ (LOSS) AFTER TAX	0.001	(0.005)	0.004
	Earnings / (Loss) Per Share (INR)	0.003	(0.02)	0.02

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA

KEY RATIOS

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.04	0.04	0.04
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.04	0.04	0.04
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.04	0.04	0.04
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.00	0.00	0.00
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	0.00	0.00	0.00
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	0.01	(0.03)	0.02
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	0.01	(0.03)	0.02

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
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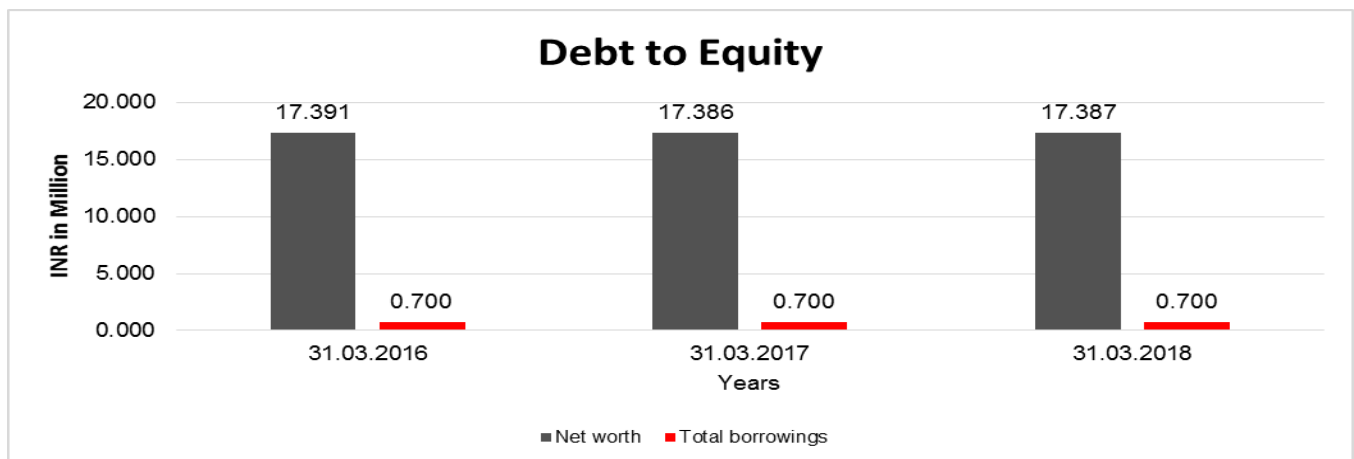
Current Ratio (Current Assets / Current Liabilities)	0.04	0.04	0.04
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.04	0.04	0.04
G-Score Ratio Financial (Networth / Total Assets)	0.96	0.96	0.96
G-Score Ratio Debt (Debts / Equity Capital)	0.24	0.24	0.24
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.04	0.04	0.04

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

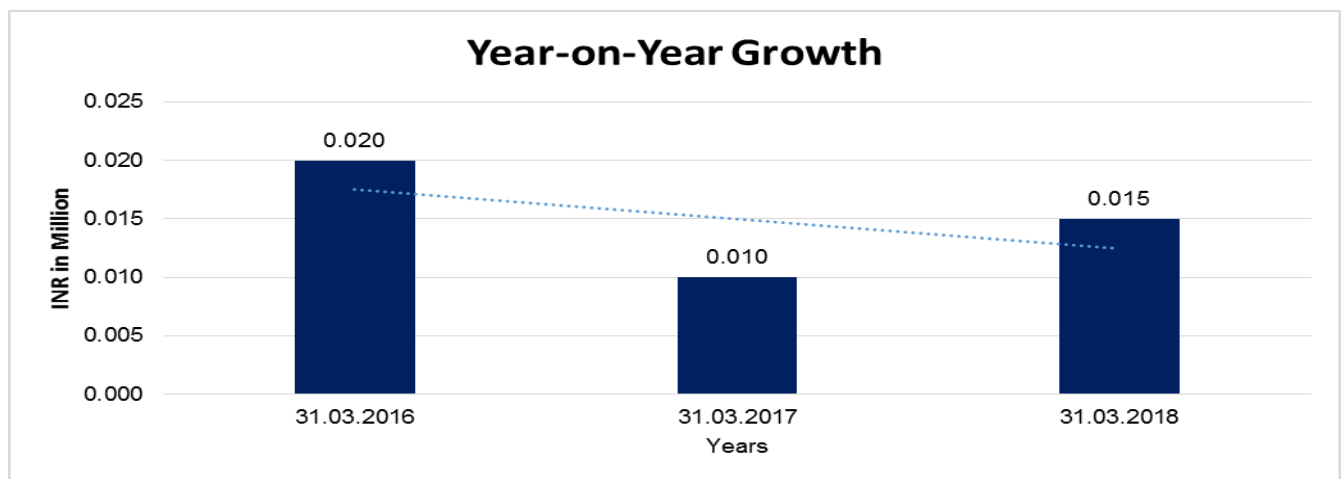
Particular	31.03.2016 INR In Million	31.03.2017 INR In Million	31.03.2018 INR In Million
Share Capital	2.900	2.900	2.900
Reserves & Surplus	14.491	14.486	14.487
Share Application money pending allotment	0.000	0.000	0.000
Net worth	17.391	17.386	17.387
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.700	0.700	0.700
Total borrowings	0.700	0.700	0.700
Debt/Equity ratio	0.040	0.040	0.040



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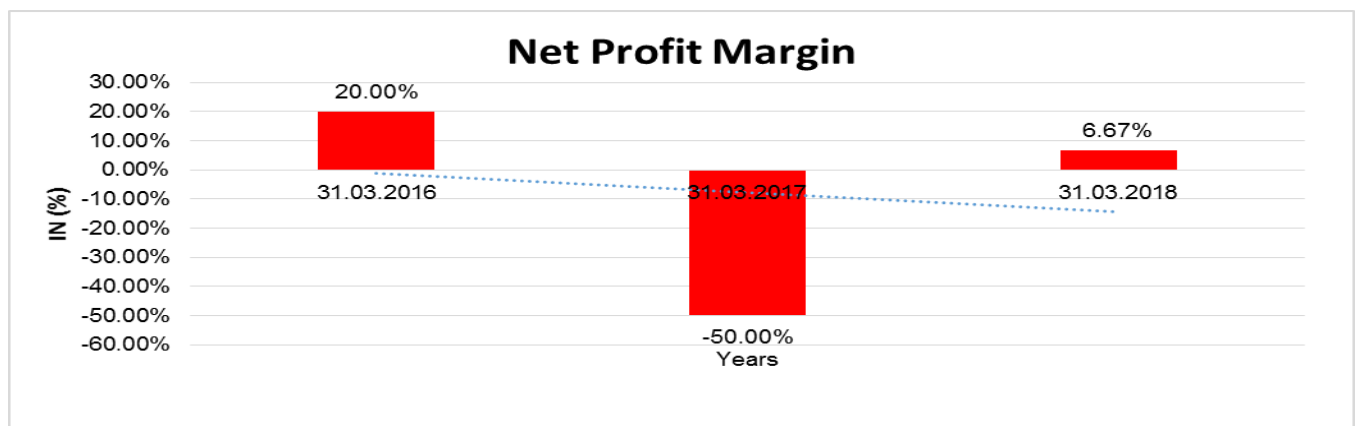
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Total Income	0.020	0.010	0.015
		(50.000)	50.000



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Total Income	0.020	0.010	0.015
Profit	0.004	(0.005)	0.001
	20.00%	(50.00%)	6.67%



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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	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
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
16	No. of employees	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE: NO CHARGES EXISTS FOR COMPANY

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COMPANY INFORMATION

Subject having its registered office at Kolkata is primarily engaged in the business of Real Estate and construction by purchasing, acquiring, leasing and hiring land and preparing building sites or otherwise act as brokers and agents and dealing in purchasing and selling lands and properties.

UNSECURED LOANS:

Particulars	31.03.2018 INR In Million	31.03.2017 INR In Million
SHORT TERM BORROWINGS		
From directors	0.700	0.700
Total	0.700	0.700

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 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 70.14
UK Pound	1	INR 88.78
Euro	1	INR 79.84

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIVR
Report Prepared by :	KVT

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	YES
--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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