

## MIRA INFORM REPORT

<b>Report No. :</b>	517117
<b>Report Date :</b>	28.06.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	VISHESH PERIPHERALS
<b>Registered Office :</b>	16D, Ashutosh Mukherjee Road, Kolkata - 700020, West Bengal
<b>Mobile No.:</b>	91-9831554000 (Mr. Naresh Nahata)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017 (Detailed Financial) 31.03.2018 (Turnover Figure)
<b>Year of Establishment :</b>	1995
<b>Capital Investment / Paid-up Capital :</b>	INR 0.566 Million (As on 31.03.2017)
<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.]	ADBPN6067G
<b>GSTN :</b> [Goods & Service Tax Registration No.]	19ADBPN6067G1ZD
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Manufacturer of CCTV Camera and Security electronic items(Confirmed by management)
<b>No. of Employees :</b>	14 (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>B</b>
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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<b>Maximum Credit Limit :</b>	USD 1600 (In INR 110072.00)
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship concern established in the year 1995 and it is engaged as manufacturer of CCTV cameras, security system and electronic items.</p> <p>Mr. Naresh Nahata (C.E.O) provided information and claimed that the subject has achieved revenue of INR 12.5 million for FY-2018. However, figures not verified.</p> <p>As per available financial figures, the concern has achieved revenue of INR 8.87 million for FY-2017 and has clocked a net profit margin of 3.71% during the year.</p> <p>The general financial position of the concern is reflected by modest capital base and weak debt protection metrics.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing with some caution.</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](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)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1

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Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 28.06.2018

**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. Naresh Nahata
<b>Designation :</b>	Chief Executive Officer
<b>Contact No.:</b>	91-9831554000
<b>Date :</b>	28.06.2018

**LOCATIONS**

<b>Registered Office/Factory :</b>	16D, Ashutosh Mukherjee Road, Kolkata - 700020, West Bengal, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9831554000 (Mr. Naresh Nahata)

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<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:visheshgrouponline@gmail.com">visheshgrouponline@gmail.com</a>
<b>Area :</b>	600 Sq. Ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mrs. Sarika Nahata
<b>Designation :</b>	Proprietor
<b>Date of Birth :</b>	14.11.1969
<b>PAN No.:</b>	ADBPN6067G

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Naresh Nahata
<b>Designation :</b>	Chief Executive Officer

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer of CCTV Camera and Security electronic items (Confirmed by management)
<b>Products :</b>	CCTV Camera and Security Electronic Items
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Advance Payment, Cheque and Credit
<b>Purchasing :</b>	Advance Payment, Cheque and Credit

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--

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	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	End Users	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	14 (Approximately)	
<b>Bankers :</b>	<ul style="list-style-type: none"> <li>Kotak Mahindra Bank Limited</li> <li>Axis Bank Limited</li> </ul>	
	<b>Banker Name :</b>	HDFC Bank Limited
	<b>Branch :</b>	--
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>
	HDFC Bank Limited	2.468
	<b>Total</b>	<b>2.468</b>
<b>Auditors :</b>	<b>Name :</b> Mehrotra Bhatler and Associates Chartered Accountants	
	<b>Address :</b> 155B, Rabindra Sarani, 2 <sup>nd</sup> Floor, Room No.16, Kolkata-700007, West Bengal, India	
<b>Membership No.:</b>	306785	

<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

<b>Particular</b>	<b>As on 31.03.2017 (INR in million)</b>
<b>Capital account</b>	
Opening Balance	0.639
Add: Introduction	1.180
Add: Net Profit	0.329
	<b>2.148</b>
Less: Withdrawn	(1.592)
<b>Total</b>	<b>0.556</b>

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**FINANCIAL DATA**  
*[all figures are INR Million]*

Particulars			31.03.2018
Sales Turnover (Approximately)			12.500 (Due to more business)

Expected Sales (2018-2019): INR 15.000 Million

The above information has been parted by Mr. Naresh Nahata (Chief Executive Officer)

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS			31.03.2017
<b>EQUITY AND LIABILITIES</b>			
1] Capital account			0.556
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
<b>NETWORTH</b>			<b>0.556</b>
<b>LOAN FUNDS</b>			
1] Secured Loans			2.468
2] Unsecured Loans			7.778
<b>TOTAL BORROWING</b>			<b>10.246</b>
DEFERRED TAX LIABILITIES			0.000
<b>TOTAL</b>			<b>10.802</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]			1.012
Capital work-in-progress			0.000
INVESTMENT			0.050
DEFERRED TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			

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Inventories			6.847
Sundry Debtors			7.702
Cash & Bank Balances			0.218
Other Current Assets			0.000
Loans, Advances and Deposit			0.423
<b>Total Current Assets</b>			<b>15.190</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors			5.397
Other Current Liabilities and Provisions			0.053
<b>Total Current Liabilities</b>			<b>5.450</b>
<b>Net Current Assets</b>			<b>9.740</b>
MISCELLANEOUS EXPENSES			0.000
<b>TOTAL</b>			<b>10.802</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>		<b>31.03.2017</b>
	<b>SALES</b>		
	Income		8.875
	Other Income		0.191
	<b>TOTAL</b>		<b>9.066</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost Of goods sold		5.986
	Clearing And Forwarding Charges		0.268
	Entry Tax		0.003
	Assembling Charges		0.155
	Consumable Stores		0.075
	Accounting Charges		0.080
	Advertisement Expenses		0.044
	Audit Fees		0.015
	Carriage Outward		0.033
	Motor Car Expenses		0.091
	Commission And Brokerage		0.062
	Discount Allowed		0.041
	Electric Charges		0.062
	General Expense		0.027
	Legal Expenses		0.003
	Profession Tax		0.005
	Printing And Stationery		0.007
	Loss On Sale Of Car		0.006

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	Postage And Courier			0.025
	Rent For Godown and Office			0.275
	ISO Certificate Charges			0.017
	Repairs And Maintenance			0.013
	Salary And Bonus			0.751
	Service Charges Penalty			0.001
	Staff Welfare			0.008
	Donation And Subscription			0.011
	Telephone Charges			0.033
	Travelling And Conveyance			0.072
	Trade License			0.001
	<b>TOTAL</b>			<b>8.170</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>			<b>0.896</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			0.386
	<b>PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION</b>			<b>0.510</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			0.181
	<b>NET PROFIT/ (LOSS)</b>			<b>0.329</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)			316.76
Account Receivables Turnover (Income / Sundry Debtors)			1.15
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			329.09
Inventory Turnover (Operating Income / Inventories)			0.13
Asset Turnover			0.89

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(Operating Income / Net Fixed Assets)			
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**LEVERAGE RATIOS**

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.97
Debt Equity Ratio (Total Liability / Networth)			18.43
Current Liabilities to Networth (Current Liabilities / Net Worth)			23.79
Fixed Assets to Networth (Net Fixed Assets / Networth)			1.82
Interest Coverage Ratio (PBIT / Financial Charges)			2.32

**PROFITABILITY RATIOS**

PARTICULARS				31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%			3.71
Return on Total Assets ((PAT / Total Assets) * 100)	%			2.02
Return on Investment (ROI) ((PAT / Networth) * 100)	%			59.17

**SOLVENCY RATIOS**

PARTICULARS				31.03.2017
Current Ratio (Current Assets / Current Liabilities)				1.15
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				0.63
G-Score Ratio Financial (Networth / Total Assets)				0.03
G-Score Ratio Debt				18.43

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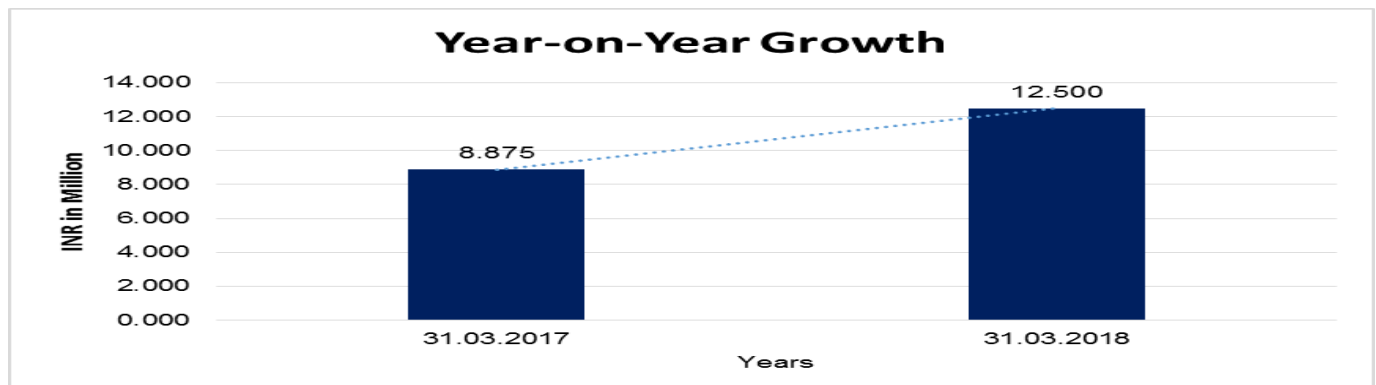
(Debts / Equity Capital)			
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.15

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

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**YEAR-ON-YEAR GROWTH**

Year on Year Growth		31.03.2017	31.03.2018
		INR In Million	INR In Million
Sales Turnover		8.875	12.500 (Approximately)
			<b>40.845</b>



**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

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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	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
29	Profitability for last one year	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

**UNSECURED LOAN**

<b>PARTICULAR</b>	<b>31.03.2017 (INR in Million)</b>
Jayant Khameshta	1.100
Naresh Nahata and Sons (HUF)	0.529
M M Choraria	0.115
Naresh Nahata	0.131
Shankar Supplier Private Limited	1.316
Vandana Commercials Private Limited	0.600
Vriddhiraj Trading Company Private Limited	2.515
Anika financial consultants Private Limited	0.680
Meghraj Commercials Private Limited	0.341
Quatech Metal Arts Private Limited	0.451
<b>Total</b>	<b>7.778</b>

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**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 68.08
UK Pound	1	INR 89.59
Euro	1	INR 78.83

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SAV
<b>Analysis Done by :</b>	NIS
<b>Report Prepared by :</b>	RKI

**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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