

MIRA INFORM REPORT

Report No. :	538591
Report Date :	12.11.2018

IDENTIFICATION DETAILS

Name :	RISIVEDA HERBAL PRODUCTS PRIVATE LIMITED
Registered Office :	789, Avas Vikas Ranipur More, Haridwar-249407, Uttarakhand
Mobile No.:	91-9897056099 (Mr. Ankit Gupta)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	22.06.2015
CIN No.: [Company Identification No.]	U15500UR2015PTC001570
Capital Investment / Paid-up Capital :	INR 1.000 Million
PAN No.: [Permanent Account No.]	AAHCR3561M
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing of food beverages chemical products and botanical product (Registered Activity)
No. of Employees :	Information denied by the management

RATING & COMMENTS

(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

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Maximum Credit Limit :	USD 4900
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2015 and it is having moderate track record.</p> <p>For the financial year 2017, the company has achieved revenue of INR 73.98 million from its first year of its business operation as it has started its business activities in the year 2016 and has clocked a net profit margin of 0.97%.</p> <p>The company possesses moderate financial risk profile marked by modest networth base and weak debt coverage indicators.</p> <p>Rating further gets constrained on account of its short track record of its business operation and its presence in highly competitive and fragmented industry.</p> <p>Payment seem to be slow but correct.</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

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 12.11.2018

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 BY

Name :	Mr. Ankit Gupta
Designation :	Director
Contact No.:	91-9897056099
Name :	Mr. Gaurav Gupta
Designation :	Accounts Department
Contact No.:	91-8941095424
Date :	04.11.2018

LOCATIONS

Registered Office :	789, Avas Vikas Ranipur More, Haridwar-249407, Uttarakhand, India
Tel. No.:	Not Available
Mobile No.:	91-9897056099 (Mr. Ankit Gupta) 91-8941095424 (Mr. Gaurav Gupta)
Fax No.:	Not Available
E-Mail :	rajivbansal20@gmail.com

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Correspondence /Factory:	Office	Plot No 30D, Sector 6B, IIE, SIDCUL, Haridwar - 249403, Uttarakhand, India
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DIRECTORS

As on 31.03.2018

Name :	Mr. Rajeev Kumar Bansal
Designation :	Director
Address :	P – 255, Shivalik Nagar, Haridwar -249403, Uttarakhand, India
Date of Birth:	20.09.1969
Date of Appointment :	22.06.2015
DIN No.:	02396923

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U15310DL2010PTC211650	GENIUS FOODS PRIVATE LIMITED	29/09/2012	-
U15500UR2015PTC001441	INTERNATIONAL HERBAL CORPORATION PRIVATE LIMITED	01/04/2015	-
U17122UP1997PTC099397	IHC INFRA BUILD PRIVATE LIMITED	06/07/2017	-
U55200UR2012PTC000372	SBV INFRATECH PRIVATE LIMITED	17/08/2012	-

Name :	Mr. Ankit Gupta
Designation :	Director
Address :	Bahman Puri, Aligarh -202001, Uttar Pradesh, India
Date of Birth:	28.11.1992
Date of Appointment :	30.09.2017
PAN No.:	BRAPG1984M
DIN No.:	07787662

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U15310DL2010PTC211650	GENIUS FOODS PRIVATE LIMITED	30/09/2017	-
U15500UR2015PTC001441	INTERNATIONAL HERBAL CORPORATION PRIVATE LIMITED	30/09/2017	-

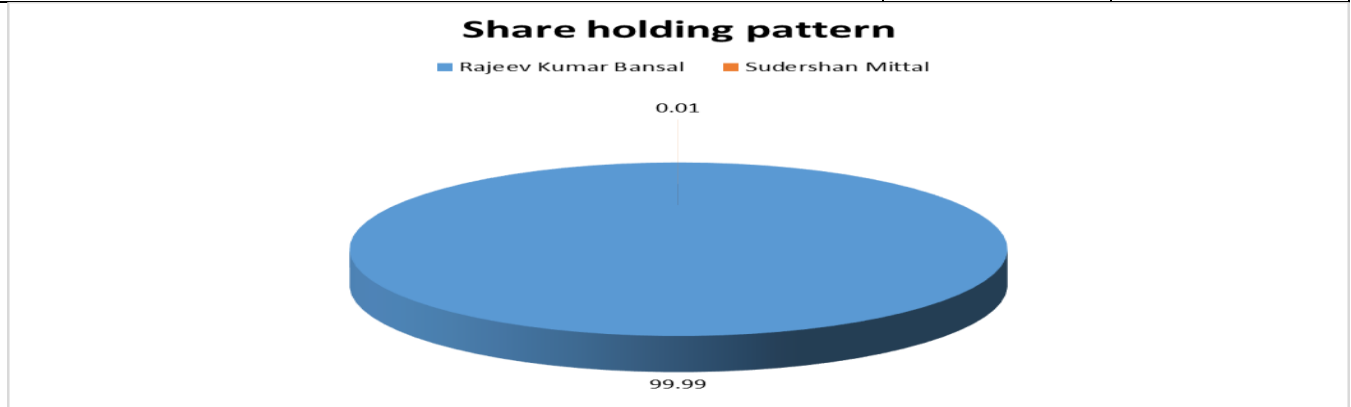
MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
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Rajeev Kumar Bansal	99990	99.99
Sudershan Mittal	10	0.01
Total	100000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturing of food beverages chemical products and botanical product (Registered Activity)									
Products / Services :	<table border="1"> <thead> <tr> <th>Item Code No.</th> <th>Products/Services Description</th> </tr> </thead> <tbody> <tr> <td>99612710</td> <td>Chemical and Pharmaceutical Product</td> </tr> </tbody> </table>	Item Code No.	Products/Services Description	99612710	Chemical and Pharmaceutical Product	<table border="1"> <thead> <tr> <th>NIC Code No.</th> <th>Products/Services Description</th> </tr> </thead> <tbody> <tr> <td>C1&C6</td> <td>Food Beverages Chemical Products and Botanical Product</td> </tr> </tbody> </table>	NIC Code No.	Products/Services Description	C1&C6	Food Beverages Chemical Products and Botanical Product
Item Code No.	Products/Services Description									
99612710	Chemical and Pharmaceutical Product									
NIC Code No.	Products/Services Description									
C1&C6	Food Beverages Chemical Products and Botanical Product									
Brand Names :	Not Available									
Agencies Held :	Not Available									
Exports :	Not Divulged									
Imports :	Not Divulged									
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 :	State Bank of India
	Branch :	Rajpur Road Branch, Windlass Shopping Complex, Dehradun-249407, Uttarakhand, India
	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 :	Goyal Parul and Company	

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	Chartered Accountants
Address :	Ho 54, Meedo Complex, Near Saharanpur Chowk, Dehradun- 248001, Uttarakhand, India
Income-tax PAN of auditor or auditor's firm :	ABAFS8554N
Memberships :	Not Available
Collaborators :	Not Available
Other Related Party :	<ul style="list-style-type: none"> International Herbal Corporation Private Limited

CAPITAL STRUCTURE

As on 30.09.2017

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
100000	Equity Shares	INR 10/- each	INR 1.000 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		1.000	0.100
(b) Reserves & Surplus		0.718	0.000
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		1.718	0.100
(3) Non-Current Liabilities			
(a) long-term borrowings		11.037	0.000
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.126	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		11.163	0.000
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		56.847	0.155
(c) Other current liabilities		3.986	0.000
(d) Short-term provisions		0.216	0.000
Total Current Liabilities (4)		61.049	0.155
TOTAL		73.930	0.255
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		27.281	0.000
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		0.167	0.167
Total Non-Current Assets		27.448	0.167

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(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		17.590	0.000
(c) Trade receivables		14.631	0.000
(d) Cash and cash equivalents		1.072	0.088
(e) Short-term loans and advances		10.952	0.000
(f) Other current assets		2.237	0.000
Total Current Assets		46.482	0.088
TOTAL		73.930	0.255

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	73.984	0.000
	Other Income	0.000	0.000
	TOTAL	73.984	0.000
Less	EXPENSES		
	Cost of Materials Consumed	65.209	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.753)	0.000
	Employees benefits expense	1.263	0.000
	Other expenses	6.699	0.000
	TOTAL	72.418	0.000
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1.566	0.000
Less	FINANCIAL EXPENSES	0.068	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.498	0.000
Less/ Add	DEPRECIATION/ AMORTISATION	0.451	0.000
	PROFIT/ (LOSS) BEFORE TAX	1.047	0.000
Less	TAX	0.329	0.000
	PROFIT/ (LOSS) AFTER TAX	0.718	0.000

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Earnings / (Loss) Per Share (INR)		7.18	0.00
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		72.18	0.00
Account Receivables Turnover (Income / Sundry Debtors)		5.06	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		318.19	0.00
Inventory Turnover (Operating Income / Inventories)		0.09	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.06	0.00

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.98	0.61
Debt Equity Ratio (Total Liability / Networth)		6.42	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		35.53	1.55
Fixed Assets to Networth (Net Fixed Assets / Networth)		15.88	0.00

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Interest Coverage Ratio (PBIT / Financial Charges)		23.03	0.00
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.97	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.97	0.00
Return on Investment (ROI) ((PAT / Networth) * 100)	%	41.79	0.00

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		0.76	0.57
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.47	0.57
G-Score Ratio Financial (Networth / Total Assets)		0.02	0.39
G-Score Ratio Debt (Debts / Equity Capital)		11.04	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.76	0.57

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

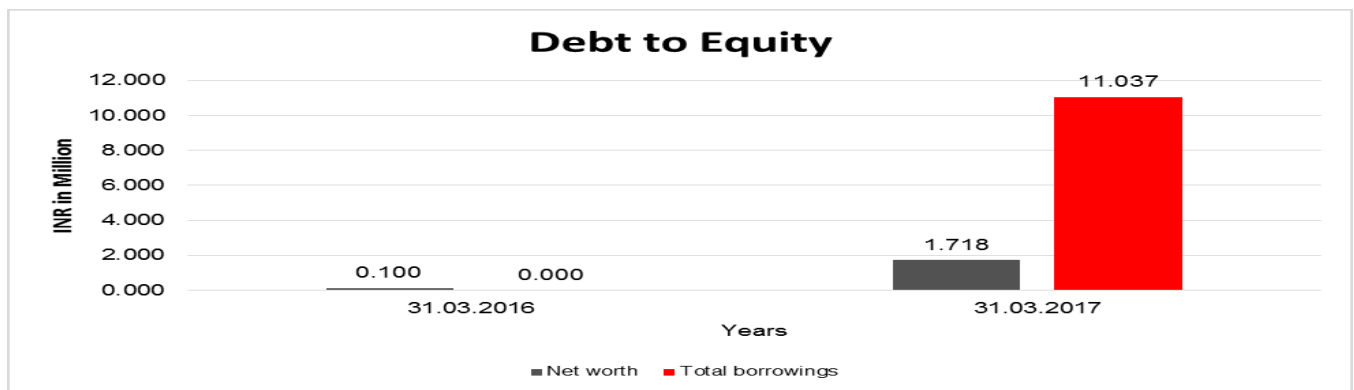
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	0.100	1.000
Reserves & Surplus	0.000	0.718

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Money received against share warrants	0.000	0.000
Share Application money pending allotment	0.000	0.000
Net worth	0.100	1.718
long-term borrowings	0.000	11.037
Short term borrowings	0.000	0.000
Total borrowings	0.000	11.037
Debt/Equity ratio	0.000	6.424



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	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	No
17	Details of sister concerns	Yes

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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 1 year and 9 months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last 1 year and 9 months	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

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
From Other	11.037	0.000
Total	11.037	0.000

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G89175467	100181699	State Bank of India	25/01/2018	-	-	10000000.0	RAJPUR ROAD BRANCH,WINDLASS SHOPPING COMPLEXDEHRAD UNUR249407IN
2	G89175830	100181700	State Bank of India	25/01/2018	-	-	40000000.0	RAJPUR ROAD BRANCH,WINDLASS SHOPPING COMPLEXDEHRAD UNUR249407IN

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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 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 72.87
UK Pound	1	INR 94.75
Euro	1	INR 83.22

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	NIS
Report Prepared by :	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	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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