

MIRA INFORM REPORT

Report No. :	541303
Report Date :	01.12.2018

IDENTIFICATION DETAILS

Name :	PINNACLE PRIME CONSTRUCTIONS PRIVATE LIMITED
Registered Office :	No.A-1, 1 st Floor, Industrial Estate, Rajajinagar, Bangalore – 560044, Karnataka
Tel. No.:	91-80-23145383
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	25.01.2007
CIN No.: [Company Identification No.]	U45201KA2007PTC041571
Capital Investment / Paid-up Capital :	INR 1.000 Million
PAN No.: [Permanent Account No.]	AAECP1351L
GSTN : [Goods & Service Tax Registration No.]	29AAECP1351L1Z8
Legal Form :	Private Limited Liability Company
Line of Business :	The company is in the business of builders, contractors, construction of buildings for residential, commercial or Industrial Township. [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 :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 110000 INR 7444800
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007.</p> <p>As per the financials of FY 2017, the company has achieved revenue growth of 10.16% as compared to the previous year along with an average profit margin of 2.14%.</p> <p>The satisfactory financial risk profile of the company is marked by sufficient networth base along with negligible debt balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</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 01.12.2018

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 BY

Name :	Ms. Lakshmi
Designation :	Accountant
Contact No.:	91-80-23145383
Date :	22.11.2018

LOCATIONS

Registered Office :	No.A-1, 1 st Floor, Industrial Estate, Rajajinagar, Bangalore – 560044, Karnataka, India
Tel. No.:	91-80-23145383 / 41201578
Fax No.:	Not Available
E-Mail :	admin@pinnacleprime.in
Website :	http://www.pinnacleprime.in

DIRECTORS

AS ON 31.03.2018

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Name :	Mr. Ravichandra Gangadharamurthy
Designation :	Director
Address :	207, Gangamma Temple, Chikballapur – 562101, Karnataka, India
Date of Birth/Age :	02.02.1980
Date of Appointment :	25.01.2007
DIN No.:	02204236
Name :	Mr. Soppanahally Nagarajgowda Mohan Kumar
Designation :	Director
Address :	A-204, Sindhya Sunshine Apartments, Magadi Main Road, Vijaynagar, Bangalore – 560079, Karnataka, India
Date of Birth/Age :	22.07.1971
Date of Appointment :	25.01.2007
DIN No.:	02505927

KEY EXECUTIVES

Name :	Ms. Lakshmi
Designation :	Accountant

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Ravichandra G	50000
Mohan Kumar S N	50000
Total	100000

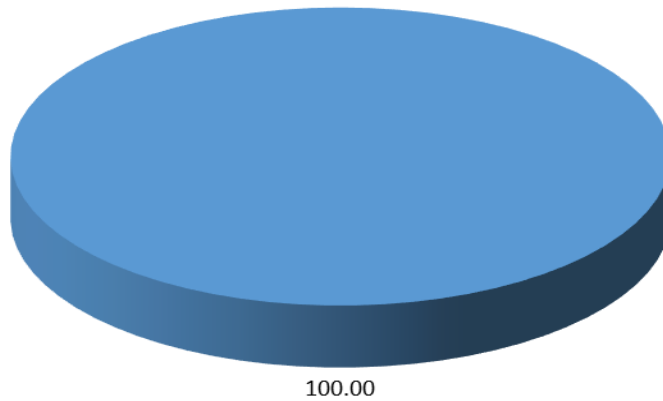
Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2017

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 :	The company is in the business of builders, contractors, construction of buildings for residential, commercial or Industrial Township. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Construction of buildings carried out on own-account basis or on a fee or contract basis	41001
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

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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 :	Syndicate Bank	
	Branch :	No.204, CHBS Layout, Vijayanagar, Bangalore – 560040, Karnataka, 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 :	--	
Facilities :	SECURED LOANS	31.03.2017 INR In Million	31.03.2016 INR In Million
	LONG TERM BORROWINGS		
	Loan from Syndicate Bank	6.777	0.000
	ICICI Bank – Vento Car loan	0.145	0.382
	Innova Crysta Loan	1.472	0.000
	Sundaram Finance	0.635	0.000
	SHORT TERM BORROWINGS		

	Syndicate Bank Overdraft (Secured against the personal properties of directors)	18.083	21.744
	Loan from Syndicate Bank	5.000	5.000
	Total	32.112	27.126

Auditors :	
Name :	R. Ramakrishnan and Company Chartered Accountants
Address :	Ayodhya No.63, Ravishankar Residency, Sanjeeeninagar, Kodigehally, Bangalore – 560092, Karnataka, India
Tel. No.:	91-80-23626417 / 23626976
E-Mail :	ramkrish@vsnl.in
PAN No.:	AANPG1432H
Membership No.:	19749
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	1.000	1.000	1.000
(b) Reserves & Surplus	36.224	31.952	24.966
(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)	37.224	32.952	25.966
(3) Non-Current Liabilities			
(a) Long-term borrowings	9.029	0.382	0.382
(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)	9.029	0.382	0.382
(4) Current Liabilities			
(a) Short term borrowings	23.083	26.744	8.881
(b) Trade payables	37.593	33.907	21.062
(c) Other current liabilities	98.608	38.895	26.010
(d) Short-term provisions	0.000	4.057	2.724
Total Current Liabilities (4)	159.284	103.603	58.677
TOTAL	205.537	136.937	85.025
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	19.718	18.259	3.979
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	1.768	0.212	0.481
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	15.002	10.129	18.232
Total Non-Current Assets	36.488	28.600	22.692

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	31.656	16.227	13.967
(c) Trade receivables	119.120	69.361	29.960
(d) Cash and cash equivalents	3.612	3.539	5.462
(e) Short-term loans and advances	3.198	1.583	1.485
(f) Other current assets	11.463	17.627	11.459
Total Current Assets	169.049	108.337	62.333
TOTAL	205.537	136.937	85.025

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	199.305	180.916	163.651
	Other Income	2.179	0.207	0.060
	TOTAL	201.484	181.123	163.711
Less	EXPENSES			
	Cost of Materials Consumed	76.247	79.179	76.328
	Employee Benefits Expenses	16.924	15.849	12.372
	Operation and Other Expenses	95.991	70.148	64.279
	TOTAL	189.162	165.176	152.979
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	12.322	15.947	10.732
Less	FINANCIAL EXPENSES	3.426	3.057	1.599
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	8.896	12.890	9.133
Less	DEPRECIATION/ AMORTISATION	2.274	1.578	2.011
	PROFIT/(LOSS) BEFORE TAX	6.622	11.312	7.122
Less	TAX	2.349	4.327	2.638
	PROFIT/(LOSS) AFTER TAX	4.273	6.985	4.484
	Earnings / (Loss) Per Share (INR)	42.73	69.85	44.84

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	(8.970)	2.999
Net cash generated from operating activities	NA	(8.970)	2.999

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	218.15	139.94	66.82
Account Receivables Turnover (Income / Sundry Debtors)	1.67	2.61	5.46
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	179.96	156.30	100.72
Inventory Turnover (Operating Income / Inventories)	0.39	0.98	0.77
Asset Turnover (Operating Income / Net Fixed Assets)	0.62	0.87	2.70

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.82	0.76	0.69
Debt Equity Ratio (Total Liability / Networth)	0.86	0.82	0.36
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.28	3.14	2.26
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.53	0.55	0.15
Interest Coverage Ratio (PBIT / Financial Charges)	3.60	5.22	6.71

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	2.14	3.86	2.74
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.08	5.10	5.27
Return on Investment (ROI) ((PAT / Networth) * 100)	%	11.48	21.20	17.27

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.06	1.05	1.06
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.86	0.89	0.82
G-Score Ratio Financial (Networth / Total Assets)		0.18	0.24	0.31
G-Score Ratio Debt (Debts / Equity Capital)		32.11	27.13	9.26
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.06	1.05	1.06

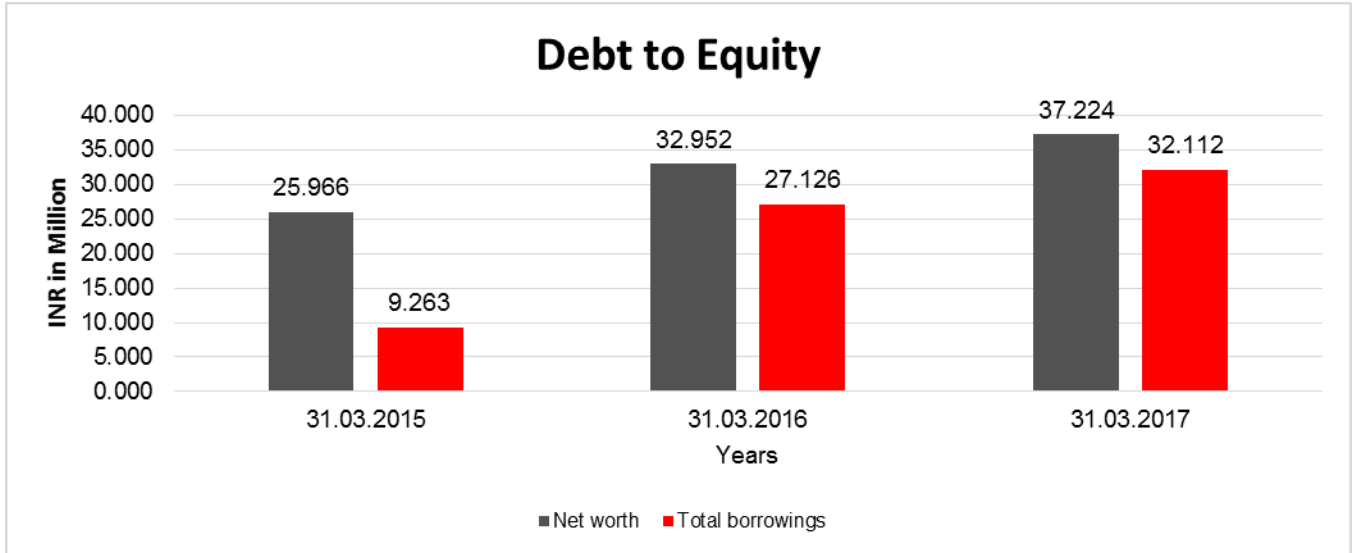
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

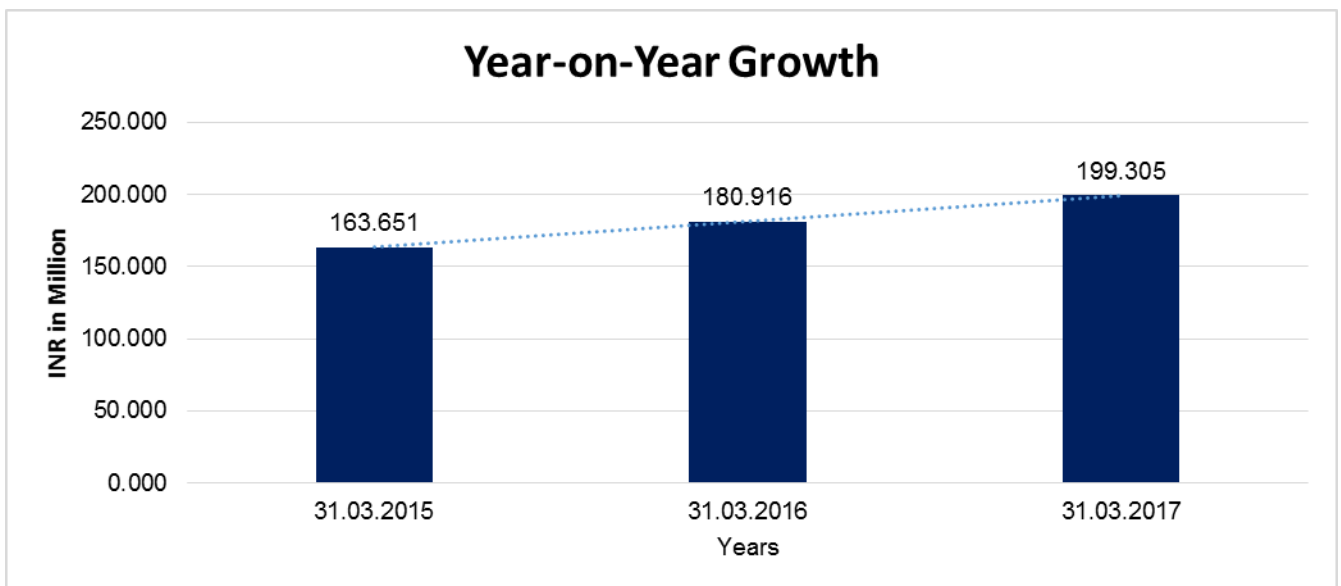
Particular	31.03.2015 INR In Million	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	1.000	1.000	1.000
Reserves & Surplus	24.966	31.952	36.224
Net worth	25.966	32.952	37.224
Long Term borrowings	0.382	0.382	9.029
Short Term borrowings	8.881	26.744	23.083
Total borrowings	9.263	27.126	32.112
Debt/Equity ratio	0.357	0.823	0.863

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YEAR-ON-YEAR GROWTH

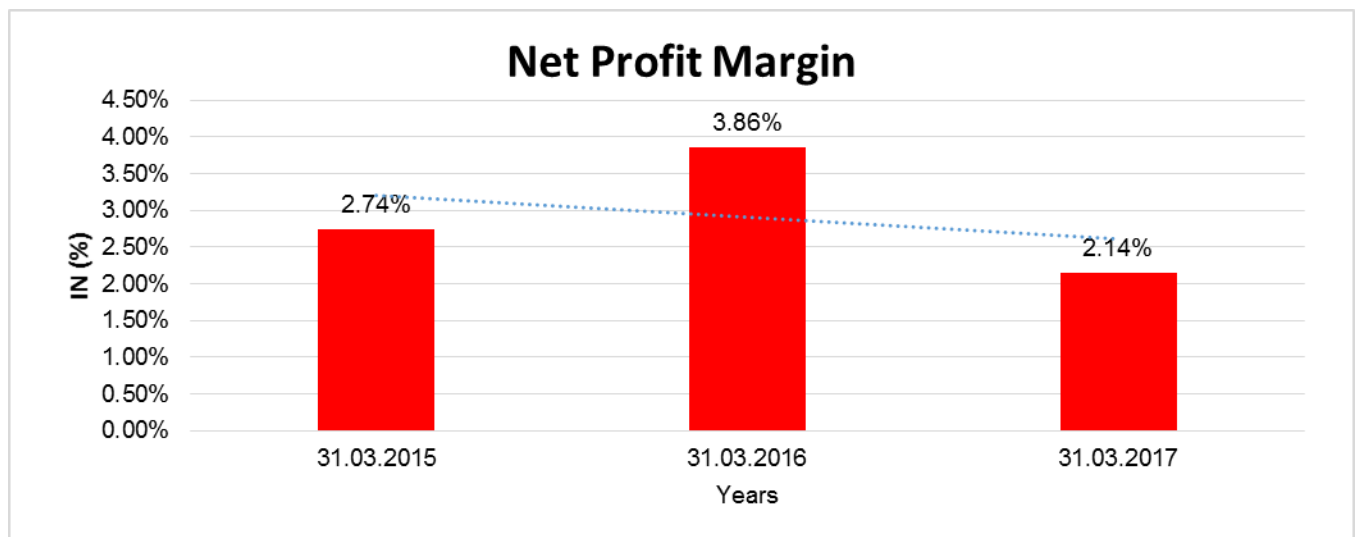
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	163.651	180.916	199.305
		10.550	10.164



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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	163.651	180.916	199.305
Profit/(Loss)	4.484	6.985	4.273
	2.74%	3.86%	2.14%



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	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

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16	No. of employees	No
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 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

CORPORATE INFORMATION:

The company is in the business of builders, contractors, construction of buildings for residential, commercial or Industrial Township. It was incorporated on 25th January 2007 with its registered place of business at "No. A-1, 1st Floor, Industrial Estate, Rajajinagar, WOC Road, Magadi Road, Tolgate, Vijayanagar, Bangalore – 560044, Karnataka, India"

STATE OF COMPANY'S AFFAIRS AND FUTURE OUTLOOK:

During the year, the company's revenue stood at INR 201.484 million as against INR 181.123 million in the previous year. The company has earned a net profit of INR 4.273 million as compared to the profit of INR 6.985 million during the previous accounting year.

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	H30183099	10526584	SYNDICATE BANK	25/07/2014	17/10/2018	-	42500000.0	NO.204, CHBS LAYOUTVIJAYANA GARBANGALOREK A560040IN

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2	B30336 168	103310 49	SYNDICAT E BANK	21/12/2 011	-	-	5000000.0	REGIONAL OFFICE, RADHA VITTALA MANSION,NO.110,R .V.ROAD, V.V.PURAMBANGA LOREKA560004IN
3	A11099 710	100382 12	INDIAN BANK	27/02/2 007	-	-	300000.0	CHAMARAJPET BRANCHBANGALO REKA560018IN
4	H29273 554	106000 50	SYNDICAT E BANK	28/09/2 015	-	19/11/2 018	7400000.0	NO.204, C.H.B.S. LAYOUTVIJAYANA GARBANGALOREK A560040IN

FIXED ASSETS:

- Land and Building
- Plant and Machinery
- Motor Vehicles
- Computer
- Office Equipments

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 70.91
UK Pound	1	INR 90.84
Euro	1	INR 80.42

INFORMATION DETAILS

Information Gathered by :	TJL
Analysis Done by :	PRY
Report Prepared by :	NKT

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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