

MIRA INFORM REPORT

Report No. :	540454
Report Date :	03.12.2018

IDENTIFICATION DETAILS

Name :	RISHIKESH STRUCTURAL SOLUTIONS LLP
Registered Office :	10, Nisarg Bunglows, EME Sama Road, Beside Navrachana School, Sama, Vadodara – 390008, Gujarat
Tel. No.:	91-9727745979 (Mr. Hemant Mehta)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	12.02.2015
Total Obligation of Contribution:	INR 14.938 Million
LLPIN No.:	AAD-3495
IEC No.:	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AASFR0685G
GSTN : [Goods & Service Tax Registration No.]	24AASFR0685G1ZW
Legal Form :	Limited Liability Partnership
Line of Business :	<ul style="list-style-type: none"> • Manufacturer and Traders in all kinds of Structure Material, Heavy Structural Work, PVC and UPVC Pipes, PVC Cables, Plastics and Compounds of Different Grades. (Registered Activity) • Manufacturer of Pre-Engineered Building, Sheeting Panels, and Structural Steel Building also Subject is engaged in the Business of Civil Work Turnkey Projects. [Confirmed by management]
No. of Employees :	65 (Approximately)

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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

Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject is a Limited Liability Partnership concern and it was established in the year 2015.</p> <p>It is engaged as a manufacturer of pre-engineered buildings, sheeting panels, structural steel building as well as it undertakes civil work and turnkey projects.</p> <p>As per Corporate Registry, concern has filed its annual return for the financial year 2018, but the details of the same are not available to us from other sources.</p> <p>For the financial year 2017, the concern has achieved a revenue INR 39.60 million and it has achieved a profit margin of 3.52% during the year.</p> <p>Rating takes into consideration, moderate financial risk profile of the concern marked by modest capital base and average debt protection metrics.</p> <p>Rating further gets constrained on account of short track record of business operations.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the concern 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)
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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

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 03.12.2018

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 PARTED BY (GENERAL DETAILS)

Name :	Mr. Hemant Mehta
Designation :	Finance Department

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Contact No.:	91-9727745979
Date :	01.12.2018

LOCATIONS

Registered Office :	10, Nisarg Bungalows, EME Sama Road, B/S Navrachana School, Sama, Vadodara – 390008, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9727745979 (Mr. Hemant Mehta) 91-9512700256 (Mr. Punit)
Fax No.:	Not Available
E-Mail :	njpecc@gmail.com admin@rishikeshllp.com
Website :	http://rishikeshllp.com
Plant :	Survey No 476/2 Village Ganpat Pura, Near Kurali Karjan, Vadodara - 391240, Gujarat, India

PARTNERS

As on 31.03.2018

Name :	Mr. Jeet Nilkanth Patel
Designation :	Partner
Address :	12, Shivanshu Bungalows, Near Raneshwar Temple, Vasna Road, Vadodara - 390015, Gujarat, India
Date of Appointment :	28.03.2018
PAN No :	CTPPP8091J
Name :	Mr. Patel Nilkanth Jayantibhai
Designation :	Designated Partner
Address :	12- Shivanshu Bungalow, Vasna Road, Vadodara – 390007, Gujarat, India
Date of Birth/Age :	08.06.1971
Date of Appointment :	12.02.2015
DPIN No. :	07058510
Name :	Mrs. Patel Sheetal Nilkanth
Designation :	Designated Partner
Address :	12- Shivanshu Bungalow, Vasna Road, Vadodara – 390007, Gujarat, India
Date of Birth/Age :	10.11.1975
Date of Appointment :	12.02.2015
DPIN No. :	07076670

KEY EXECUTIVES

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Name :	Mr. Hemant Mehta
Designation :	Finance Department

CONTRIBUTION DETAILS

Names of Persons	INR In Million
Jeet Nilkanth Patel	0.035
Nilkanth Jayantibhai Patel	0.015
Sheetal Nilkanth Patel	0.050
Total	0.100

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturer and Traders in all kinds of Structure Material, Heavy Structural Work, PVC and UPVC Pipes, PVC Cables, Plastics and Compounds of Different Grades. (Registered Activity) Manufacturer of Pre-Engineered Building, Sheetting Panels, and Structural Steel Building also Subject is engaged in the Business of Civil Work Turnkey Projects. [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Others (RTGS/NEFT)
Purchasing :	Cheque and Others (RTGS/NEFT)

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--

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	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 :	65 (Approximately)	
Bankers :	Bank Name	Union Bank of India
	Branch	Vadodara, Gujarat , India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--
	Indian Bank 01, Sujata Society, Near Hari Nagar Char Rasta, Gotri Road, Gotri Vadodara Vadodara - 390021, Gujarat, India	

Auditors :	
Name :	Joshi Jain and company Chartered Accountants
Memberships No :	119560
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Divulged

CAPITAL STRUCTURE

As on 31.03.2017

Capital A/c as on 31.03.2017

Particular	Nilkanth Patel	Sheetal Patel	Particular	Nilkanth Patel	Sheetal Patel
To drawing	0.131	0.000	By balance B/F	0.068	3.938
	0.000	0.000	By net profit	0.702	0.703
	0.000	0.000	By salary to partner	1.145	1.145
	0.000	0.000	By capital account	0.000	7.367
By balance C/F	1.784	13.154			
total	1.915	13.154		1.915	13.153

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		14.938	4.007
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		14.938	4.007
LOAN FUNDS			
1] Secured Loans		52.518	0.000
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		52.518	0.000
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		67.456	4.007
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		42.030	0.000
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		25.367	13.662
Sundry Debtors		6.153	0.000
Cash & Bank Balances		8.389	0.016
Other Current Assets		11.908	1.065
Loans & Advances		2.371	0.000
Total Current Assets		54.188	14.743
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		14.873	0.545
Other Current Liabilities		13.845	10.191
Provisions		0.044	0.000
Total Current Liabilities		28.762	10.736
Net Current Assets		25.426	4.007
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		67.456	4.007

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	39.959	0.000
	Other Income	0.018	0.000
	TOTAL	39.977	13.662
Less	EXPENSES		
	Cost of Materials Consumed	23.103	0.000
	Salary to Partners	2.290	0.000
	Compressor Hire Charges	0.084	0.000
	Consumable Tools	0.005	0.000
	Design Expense	0.275	0.000
	Electricity Expense	0.712	0.000
	Employee Salary	2.233	0.000
	Exertion And Commission Charges	0.469	0.000
	Fabrication Charges	1.921	0.000
	Leasing And Unloosing Charges	0.104	0.000
	Martial Shifting Expenses	0.023	0.000
	Purchase Expenses	0.003	0.000
	Salary Expense	0.159	0.000
	Transport Charges	0.260	0.000
	Administration Expense	0.320	0.000
	Employee Staff Cost	0.240	0.000
	Factory Expenses	0.651	0.000
	Finance Charges	2.433	0.000
	Repair And Maintenance Expenses	0.114	0.000
	Other Expenses	2.039	0.046
	TOTAL	33.360	13.708
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	6.617	(0.046)
Less	FINANCIAL EXPENSES	2.433	0.004
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	4.184	(0.050)
Less/ Add	DEPRECIATION/ AMORTISATION	2.778	0.000
	NET PROFIT	1.406	(0.050)

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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) operation		NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		56.20	0.00
Account Receivables Turnover (Income / Sundry Debtors)		6.49	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		234.98	0.00
Inventory Turnover (Operating Income / Inventories)		0.26	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.16	0.00

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.84	0.73
Debt Equity Ratio (Total Liability / Networth)		3.52	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.93	2.68
Fixed Assets to Networth (Net Fixed Assets / Networth)		2.81	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		2.72	(11.50)

PROFITABILITY RATIOS

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PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%		3.52	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.46	(0.34)
Return on Investment (ROI) ((PAT / Networth) * 100)	%		9.41	(1.25)

SOLVENCY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)			1.88	1.37
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.00	0.10
G-Score Ratio Financial (Networth / Total Assets)			0.16	0.27
G-Score Ratio Debt (Debts / Equity Capital)			3.52	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.88	1.37

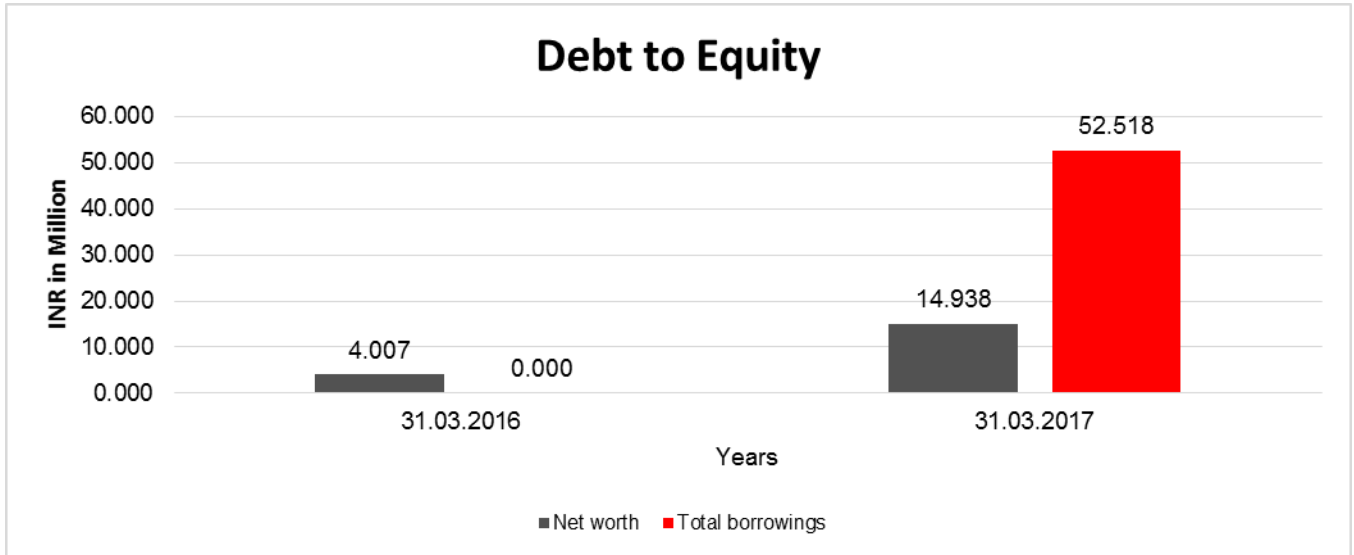
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

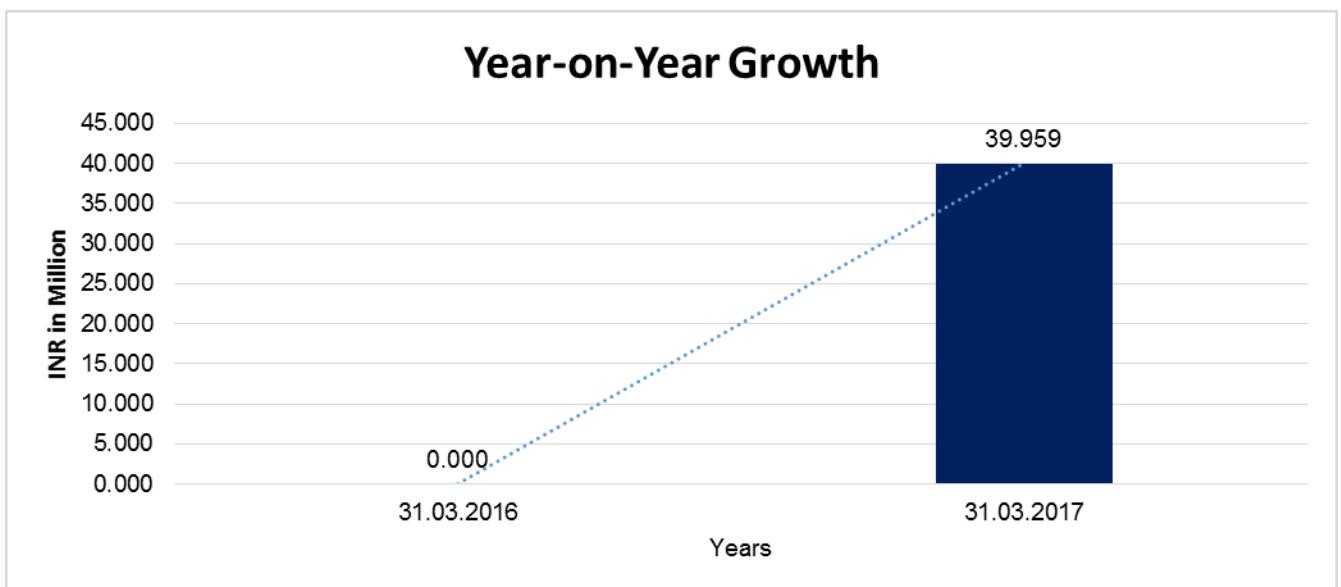
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Contribution Received	4.007	14.938
Reserves & Surplus	0.000	0.000
Net worth	4.007	14.938
Secured loan	0.000	52.518
Unsecured loan	0.000	0.000
Total borrowings	0.000	52.518
Debt/Equity ratio	0.000	3.516

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YEAR-ON-YEAR GROWTH

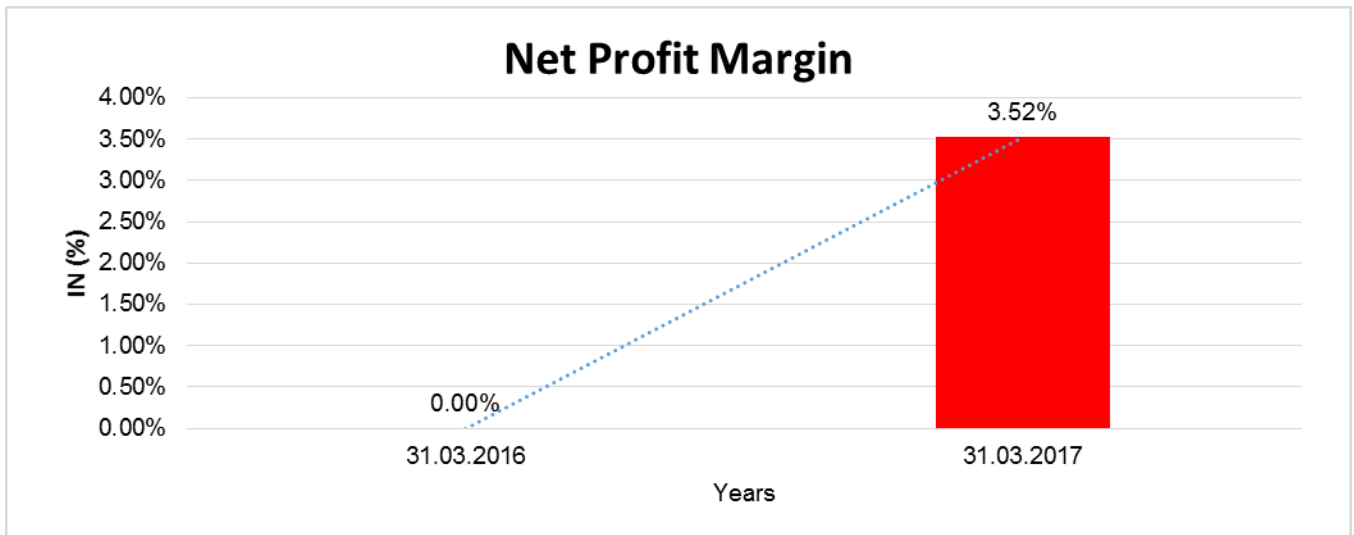
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	0.000	39.959



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	0.000	39.959
Profit/(Loss)	(0.050)	1.406
		3.52%



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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	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
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	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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	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

INDEX OF CHARGES

SNO	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	AMOUNT	ADDRESS
1	M07925910	100163178	INDIAN BANK	03/03/2018	17/07/2018	156800000.0	01, SUJATA SOCIETY, NEAR HARI NAGAR CHAR RASTA, GOTRI ROAD, GOTRI VADODARA VADODARA GJ 390021 IN

FIXED ASSETS:

- Computer and software
- Plant and Machinery
- Vehicles
- Factory Building WIP

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 69.66
UK Pound	1	INR 89.04
Euro	1	INR 79.35

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIV R
Report Prepared by :	RNA

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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