

MIRA INFORM REPORT

Report No. :	533855
Report Date :	09.10.2018

IDENTIFICATION DETAILS

Name :	S R BUILDERS CHENNAI LLP
Registered Office :	No 12, Raman Street, Periyar Nagar, K K Nagar(West), Nesapakkam, Chennai – 600078, Tamilnadu
Tel. No.:	91-44-45576331
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	25.04.2016
Capital Investment :	INR 5.000 Million
LLPIN :	AAG-2272
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
PAN No. : [Permanent Account No.]	Not Divulged
Legal Form :	Limited Liability Partnership
Line of Business :	Subject is engaged in Infrastructure Development, Civil Engineering Constructions, Managing Properties and Real Estate Development. [Registered activity and also confirmed by management]
No. of Employees :	15 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Status :	Satisfactory
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject is a Limited Liability Partnership firm established in the year 2016. It act as a Civil Engineer Real Estate Development, Infrastructure Development and acting as Agents and Brokers.</p> <p>For the financial year 2017, the subject has earned revenue of INR 316.560 million along with fair profit margin of 27.01%.</p> <p>The satisfactory financial profile of the firm is marked by sufficient capital base along with strong debt coverage indicators due to low debt balance sheet profile.</p> <p>However, rating is constrained on account of limited track record of the subject.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the subject 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 (31.12.2017)	Current Rating (01.04.2018)
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

EXTERNAL AGENCY RATING

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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 09.10.2018

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 :	Ramesh Kavitha
Designation :	Designated Partner
Contact No.:	91-44-45576331
Date :	08.10.2018

LOCATIONS

Registered Office :	No 12, Raman Street, Periyar Nagar, K K Nagar(West), Nesapakkam, Chennai – 600078, Tamilnadu, India
Tel. No.:	91-44-45576331
Mobile No.:	91-98407 26555 (Mr. S Ramesh)
Fax No.:	Not Available
E-Mail :	srbuilders5555@gmail.com
Location :	Owned
Locality:	Residential
Branch Office:	Old 19, New 11, Kanchi Natrajan Street, Vasdevan Nagar, Jaffarkhanpet, Chennai-600 083, Tamilnadu, India

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PARTNERS

AS ON 31.03.2018

Name :	Ramesh Kavitha		
Designation :	Designated Partner		
Address :	No 12, Raman Street, Periyar Nagar, K K Nagar(West), Nesapakkam, Chennai – 600078, Tamilnadu, India		
Date of Birth/Age :	06.02.1970		
Date of Appointment :	25.04.2016		
DPIN No.:	02063112		
Other directorship:			
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U45400TN2013PTC091375	S R VILLAS AND PROPERTIES PRIVATE LIMITED	28/05/2013	-
U45209TN2012PTC083901	S R BUILDERS CHENNAI PRIVATE LIMITED	09/01/2012	-
Name :	Ramesh		
Designation :	Designated Partner		
Address :	No 12, Raman Street, Periyar Nagar, K K Nagar(West), Nesapakkam, Chennai – 600078, Tamilnadu, India		
Date of Birth/Age :	28.07.1964		
Date of Appointment :	25.04.2016		
DPIN No.:	02079465		
Other directorship:			
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U45400TN2013PTC091375	S R VILLAS AND PROPERTIES PRIVATE LIMITED	28/05/2013	-
U45209TN2012PTC083901	S R BUILDERS CHENNAI PRIVATE LIMITED	09/01/2012	-
List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAB-1540	KCEE HOMES LLP	01/04/2015	-

CONTRIBUTION DETAILS

AS ON 31.03.2018

Names of Persons	INR in Million
Ramesh	4.000
Ramesh Kavitha	1.000
Total	5.000

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BUSINESS DETAILS

Line of Business :	Subject is engaged in Infrastructure Development, Civil Engineering Constructions, Managing Properties and Real Estate Development. [Registered activity and also confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Advance Payment / L/C, Cheque
Purchasing :	Advance Payment / L/C, Cheque

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 :	15 (Approximately)	
Bankers :	Banker Name	HDFC Bank Limited
	Branch Address	Kai Thotta House, New No. 5, Sait Colony, First Street, Chennai, Tamilnadu, India

	Person Name (With Designation)	--
	Contact Number	91-9840673333 (Ringing)
	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)	--

Auditors :	
Name :	K M Sundaran and Associates Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern :	<ul style="list-style-type: none"> SR Villas and Properties Private Limited

CONTRIBUTION

Total Obligation of contribution	IN 5.000 Million
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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
SHAREHOLDERS FUNDS			
1] Share Capital			5.000
2] Share Application Money			0.000
3] Reserves & Surplus			172.892
4] (Accumulated Losses)			0.000
NETWORTH			177.892
LOAN FUNDS			
1] Secured Loans			0.279
2] Unsecured Loans			0.000
TOTAL BORROWING			0.279
DEFERRED TAX LIABILITIES			0.000
TOTAL			178.171
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			83.470
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			106.098
Sundry Debtors			0.972
Cash & Bank Balances			16.757
Other Current Assets			0.000
Loans & Advances			7.473
Total Current Assets			131.300
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			6.045
Other Current Liabilities			17.077
Provisions			13.477
Total Current Liabilities			36.599
Net Current Assets			94.701
MISCELLANEOUS EXPENSES			0.000

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TOTAL			178.171
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PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2017
	SALES		
	Income		316.569
	Other Income		0.084
	TOTAL		316.653
Less	EXPENSES		
	Purchases made for re-sale		242.150
	Increase/(decrease) in stocks [including for raw materials, work in progress and finished goods]		(83.433)
	Consumption of stores and spare parts		0.111
	Power and fuel		0.378
	Payment to auditors		0.025
	Insurance expenses		0.295
	Other expenses		43.527
	TOTAL		203.053
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		113.600
Less	INTEREST		10.299
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		103.301
Less/ Add	DEPRECIATION/ AMORTISATION		5.326
	PROFIT/ (LOSS) BEFORE TAX		97.975
Less	TAX		12.458
	PROFIT/ (LOSS) AFTER TAX		85.517

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2017
	Average Collection Days (Sundry Debtors / Income * 365 Days)		1.12

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Account Receivables Turnover (Income / Sundry Debtors)			325.69
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			9.11
Inventory Turnover (Operating Income / Inventories)			1.07
Asset Turnover (Operating Income / Net Fixed Assets)			1.36

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.17
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.21
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.47
Interest Coverage Ratio (PBIT / Financial Charges)			11.03

PROFITABILITY RATIOS

PARTICULARS			31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%		27.01
Return on Total Assets ((PAT / Total Assets) * 100)	%		39.82
Return on Investment (ROI) ((PAT / Networth) * 100)	%		48.07

SOLVENCY RATIOS

PARTICULARS			31.03.2017
Current Ratio (Current Assets / Current Liabilities)			3.59

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Quick Ratio (Current Assets – Inventories) / Current Liabilities)			0.69
G-Score Ratio Financial (Networth / Total Assets)			0.83
G-Score Ratio Debt (Debts / Equity Capital)			0.06
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			3.59

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

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
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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 one year	Yes
27	Reasons for variation <> 20%	--

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28	Estimation for coming financial year	No
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

INDEX OF CHARGE: No Charges Exists for Company

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 74.01
UK Pound	1	INR 96.97
Euro	1	INR 85.08

INFORMATION DETAILS

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

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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