

MIRA INFORM REPORT

Report No. :	527790
Report Date :	04.09.2018

IDENTIFICATION DETAILS

Name :	SHREE MAHAVIRA BUILDWELL PRIVATE LIMITED
Registered Office :	Mahavira Enclave, Flat No. - G2 Exhibition Road, Patna - 800001, Bihar
Mob. No.:	91-9939726714 (Mr. Vishal Agarwal)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	05.04.2007
CIN No.: [Company Identification No.]	U45201BR2007PTC012936
Capital Investment / Paid-up Capital :	INR 0.990 Million
PAN No.: [Permanent Account No.]	AAKCS9869E
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company.
Line of Business :	Subject engaged is in the business of Developing and Building of Residential and Commercial Property and Erection work of Tower. [Registered Activity]
No. of Employees :	Information declined by the management

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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007. The company is engaged in construction of utility projects.</p> <p>As per the financial records of 2017, the company has achieved a favorable growth of 29.68% in its revenue as compared to the previous year and has reported an average net profit margin of 3.05%.</p> <p>The company possesses satisfactory financial position marked by adequate networth base along with low debt balance sheet profile.</p> <p>The above rating strengths are tempered by the high working capital intensity associated with the construction business, elongated working capital cycle translating into subdued operating cash generation and the competitive nature of the industry translating in lower operating margins.</p> <p>Business is active. 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 (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

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 04.09.2018.

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. Vishal Agarwal
Designation :	Director
Contact No.:	91-9939726714
Date :	03.09.2018

LOCATIONS

Registered Office :	Mahavira Enclave, Flat No. - G2 Exhibition Road, Patna - 800001, Bihar, India
Tel. No.:	Not Available
Mobile No.:	91-9939726714 (Mr. Vishal Agarwal)
Fax No.:	Not Available
E-Mail :	mahavirabuildwell@gmail.com

DIRECTORS

As on 31.03.2018

Name :	Mr. Mahabir Prasad Agrawal		
Designation :	Director		
Address :	F. No.-D/3, Pratap Residency, B.C. Road, Patna – 800001, Bihar, India		
Date of Birth/Age :	03.08.1946		
Date of Appointment :	05.04.2007		
DIN No.:	01252706		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45201BR2002PTC010012	OM SHREE MAHAVIRA CONSTRUCTION PRIVATE LIMITED	22/12/2002	-
U85110BR2004PTC010945	KUNAL LIFE AND CARE CENTRE PRIVATE LIMITED	14/09/2004	-
Name :	Mr. Vishal Agrawal		
Designation :	Director		
Address :	D-2,Pratap Residency East Boring Canal Road (Census Office), Patna – 800001, Bihar, India		
Date of Birth/Age :	15.06.1975		

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Date of Appointment :	05.04.2007		
DIN No.:	01308991		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45201BR2002PTC010012	OM SHREE MAHAVIRA CONSTRUCTION PRIVATE LIMITED	22/12/2002	-
U51109WB2008PTC126355	MERLIN VANIJYA PRIVATE LIMITED	07/04/2011	-
U51101WB2010PTC146203	GOODLIFE TRACOM PRIVATE LIMITED	25/04/2013	-
U51101WB2010PTC146202	DOYEN COMMODEAL PRIVATE LIMITED	25/04/2013	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Anubhuti Vanijya Private Limited	45000
Aruna Devi	10
D S Consultancy and Holding Private Limited	15000
Giriraj Kishore Dalmia	20
Jagdish Prasad Agarwal	5000
Khera Motors Finance Limited	15000
Mahabir Prasad Agarwal	8000
Neelam Agarwal	2000
Ramesh Prasad Golwara	2920
Ranjana Agarwal	1000
Sajjan Prasad Maharia	10
Sandeep Kumar Choudhary	10
Santosh Agarwal	10
Sarita Goyal	10
Seema Agarwal	10
Vishal Agrwal	5000
Total	99000

Equity Share Break up (Percentage of Total Equity)

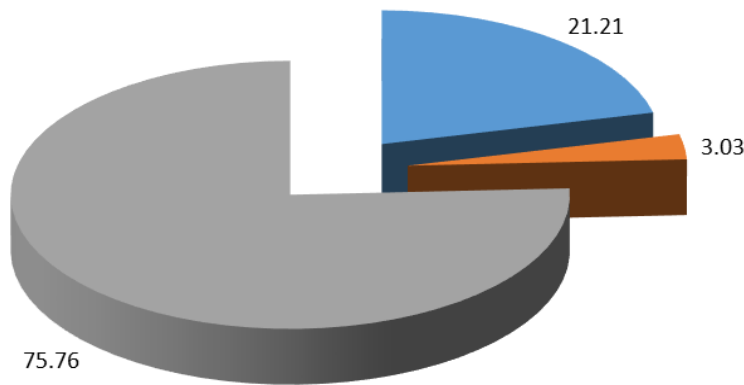
As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	21.21
Public/Other than promoters – (Individual/ Hindu Undivided Family – Indian)	3.03
Public/Other than promoters – Bodies corporate	75.76
Total	100.00

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Share holding pattern

- Promoter – (Individual/ Hindu Undivided Family – Indian)
- Public/Other than promoters – (Individual/ Hindu Undivided Family – Indian)
- Public/Other than promoters – Bodies corporate



BUSINESS DETAILS

Line of Business :	Subject engaged is in the business of Developing and Building of Residential and Commercial Property and Erection work of Tower. [Registered Activity]	
Products :	Item Code No.	Product Description
	4220	Construction of utility projects
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
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 declined by the management		
Bankers :	Bank Name	Kotak Mahindra Bank Limited	
	Branch	Exhibition Road, Gandhi Maidan, Patna – 800001, Bihar, India	
	Person Name (With Designation)	Mr. Raja Chatterjee / Mr. Anshu [General Manager]	
	Contact Number	91-8335056113 / 8879760907	
	Name of Account Holder	--	
	Account Number	--	
	IFSC Code	KKBK0000351 (Not confirmed with bank)	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	We spoke to the management he denied to provide any feedback.	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Car loan from ICICI Bank, Patna	1.241	0.000
	[Repayment terms: Monthly		

	installment of INR 0.043 Million from July 2016]		
	Total	1.241	0.000

Auditors :	
Name :	Subodh Goel and Company Chartered Accountants
Address :	202 Rani Plaza, Exhibition Road, Patna – 800001, Bihar, India
Tel. No.:	91-612-2320912 / 2320455
Mobile No.:	91-9431019121 / 9334488021
E-Mail :	skgoel_fca@rediffmail.com skgoelfca@gmail.com
PAN N Income-tax PAN of auditor or auditor's firm :	ABBFS7371N
Memberships :	Not Available
Collaborators :	Not Available
Associates :	Mahavira Logistics

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
150000	Equity Shares	INR 10/- each	INR 1.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
99000	Equity Shares	INR 10/- each	INR 0.990 Million

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	0.990	0.990	0.990
(b) Reserves & Surplus	49.848	44.428	38.137
(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)	50.838	45.418	39.127
(3) Non-Current Liabilities			
(a) long-term borrowings	4.241	3.000	3.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.200	0.200	0.200
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	4.441	3.200	3.200
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	208.931	155.672	148.944
(c) Other current liabilities	15.646	5.180	14.883
(d) Short-term provisions	2.666	3.431	3.146
Total Current Liabilities (4)	227.243	164.283	166.973
TOTAL	282.522	212.901	209.300
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.289	0.799	1.148
(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	42.747	43.497	40.547
(c) Deferred tax assets (net)	0.354	0.271	0.226
(d) Long-term Loan and Advances	40.558	34.072	28.682

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	85.948	78.639	70.603
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	28.732	28.060	27.507
(c) Trade receivables	43.634	28.378	36.141
(d) Cash and cash equivalents	21.783	5.237	24.814
(e) Short-term loans and advances	102.425	72.587	50.235
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	196.574	134.262	138.697
TOTAL	282.522	212.901	209.300

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	177.735	137.062	150.305
	Other Income	4.656	8.530	4.051
	TOTAL	182.391	145.592	154.356
Less	EXPENSES			
	Cost of Materials Consumed	167.919	123.221	134.698
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.672)	(0.552)	(0.689)
	Employees benefits expense	2.908	2.787	2.490
	Other expenses	3.686	10.295	8.074
	TOTAL	173.841	135.751	144.573
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	8.550	9.841	9.783
Less	FINANCIAL EXPENSES	0.136	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	8.414	9.841	9.783
Less	DEPRECIATION/ AMORTISATION	0.857	0.421	0.698
	PROFIT/ (LOSS) BEFORE TAX	7.557	9.420	9.085

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Less	TAX	2.137	3.130	2.851
	PROFIT/ (LOSS) AFTER TAX	5.420	6.290	6.234
	Earnings / (Loss) Per Share (INR)	54.75	63.54	62.97

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.512	0.000	0.000
Cash generated from operations	15.128	(17.337)	32.367
Net cash flow from operating activity	12.907	(20.512)	29.395

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	89.61	75.57	87.76
Account Receivables Turnover (Income / Sundry Debtors)	4.07	4.83	4.16
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	454.15	461.12	403.60
Inventory Turnover (Operating Income / Inventories)	0.30	0.35	0.36
Asset Turnover (Operating Income / Net Fixed Assets)	3.74	12.32	8.52

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.82	0.79	0.81
Debt Equity Ratio (Total Liability / Networth)	0.08	0.07	0.08

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Current Liabilities to Networth (Current Liabilities / Net Worth)	4.47	3.62	4.27
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.05	0.02	0.03
Interest Coverage Ratio (PBIT / Financial Charges)	62.87	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.05	4.59	4.15
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.92	2.95	2.98
Return on Investment (ROI) ((PAT / Networth) * 100)	%	10.66	13.85	15.93

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.87	0.82	0.83
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.74	0.65	0.67
G-Score Ratio Financial (Networth / Total Assets)	0.18	0.21	0.19
G-Score Ratio Debt (Debts / Equity Capital)	4.28	3.03	3.03
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.87	0.82	0.83

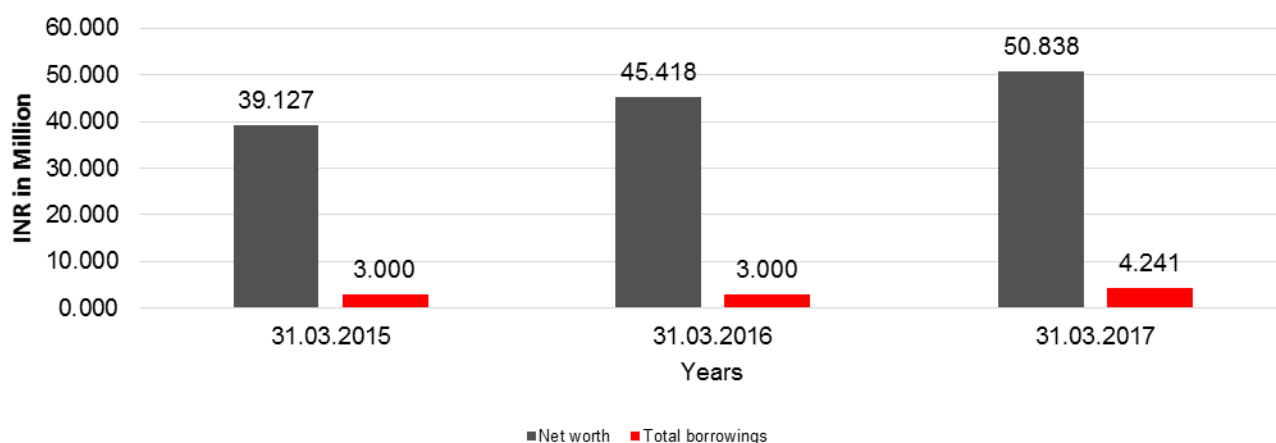
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.990	0.990	0.990
Reserves & Surplus	38.137	44.428	49.848
Share Application money pending allotment	0.000	0.000	0.000
Net worth	39.127	45.418	50.838
long-term borrowings	3.000	3.000	4.241
Short term borrowings	0.000	0.000	0.000
Total borrowings	3.000	3.000	4.241
Debt/Equity ratio	0.077	0.066	0.083

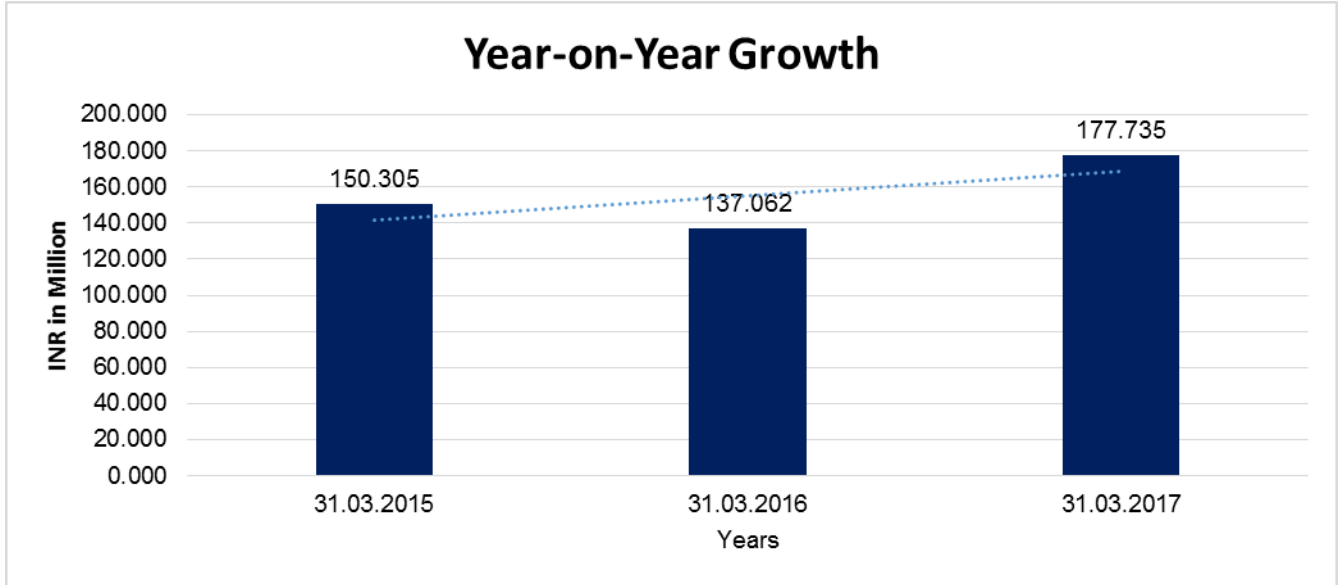
Debt to Equity



YEAR-ON-YEAR GROWTH

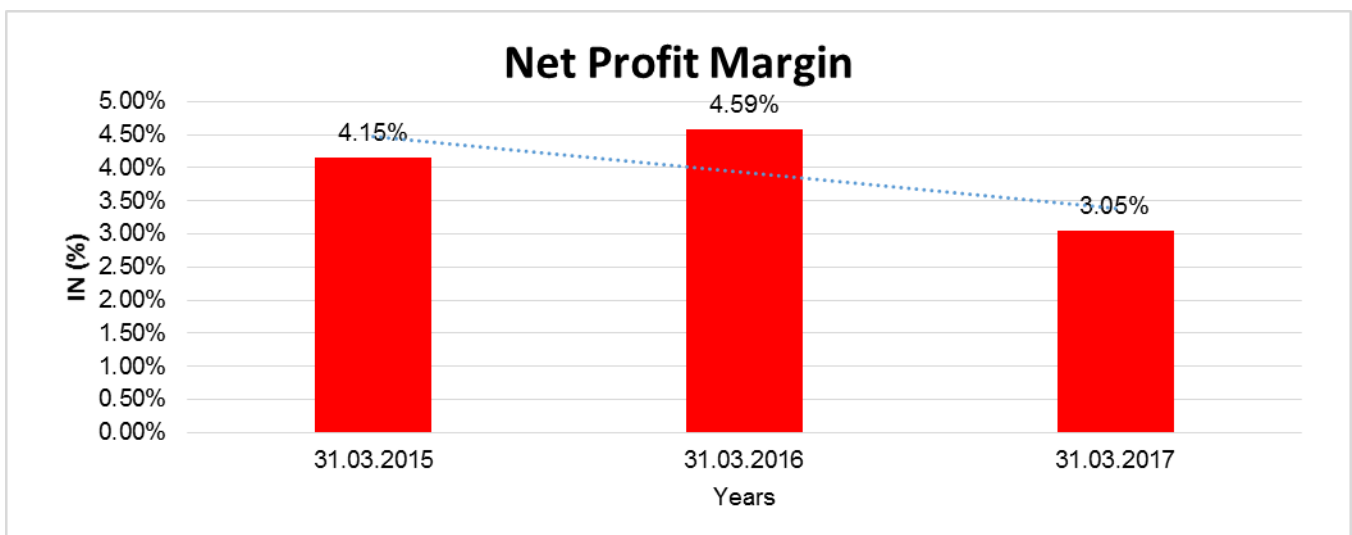
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	150.305	137.062	177.735
		(8.811)	29.675

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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	150.305	137.062	177.735
Profit	6.234	6.290	5.420
	4.15%	4.59%	3.05%



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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	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	No
17	Details of sister concerns	Yes
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

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans and advances from related parties		
Shree Durga Merchants Private Limited	3.000	3.000
Total	3.000	3.000

STATE OF COMPANY'S AFFIARS AND FUTURE OUTLOOK

During the period (FY 2016-17), the company has recorded increased in turnover and recognized a revenue of INR 177.700 Million (last year it was INR 137.100 Million), Net profit (PAT) stood at a level of INR 5.420 Million (last year it was at INR 6.290 Million). The networth of company improved by 11.93% up and stood at INR 50.800 Million (last year it was at INR 45.500 Million). The growth in the networth will help in generation of internal resources for funding expansion plans of company.

INDEX OF CHARGES:

Charges Registered								
SN o	SRN	Charge Id	Charg e Holde r Name	Date of Creation	Date of Modificati on	Date of Satisfacti on	Amount	Address
1	C785058 15	106190 90	Axis Bank Limite d	28/12/20 15	-	-	50000000.0	LNJP Bhawan,Dak Bungalow ChourahaPatnaBR 800001IN

FIXED ASSETS

- Land
- Plant and Equipment
- Air Conditioner
- Telephone
- Furniture and Fixture
- Vehicle
- Office Equipment
- Computer Systems

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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 70.77
UK Pound	1	INR 91.36
Euro	1	INR 82.14

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	NYT
Report Prepared by :	JYO

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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