

MIRA INFORM REPORT

Report No. :	529261
Report Date :	10.09.2018

IDENTIFICATION DETAILS

Name :	SRIDEVA LAM PRIVATE LIMITED
Registered Office :	Old No.129, Choolai High Road, 1st Floor, Chennai – 600112, Tamilnadu
Tel. No.:	91-44-42822516
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	15.04.2010
CIN No.: [Company Identification No.]	U20296TN2010PTC075342
Capital Investment / Paid-up Capital :	INR 7.670 Million
PAN No.: [Permanent Account No.]	AAOCS0966L
GSTN : [Goods & Service Tax Registration No.]	33AAOCS0966L1ZV (Tamil Nadu) 29AAOCS0966L1ZK (Karnataka) 37AAOCS0966L1ZN (Andhra Pradesh)
Legal Form :	Private Limited Liability Company
Line of Business :	Providing Optical instruments and photographic equipment. (Registered Activity)
No. of Employees :	Not Divulged

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 :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 2010 having satisfactory track records.</p> <p>For the financial year ended 2017, the company has witnessed a growth in its revenue and has achieved profit margin at 0.90% (approx.)</p> <p>The company possesses sound financial profile marked by healthy net worth base along with negligible debt recorded and favourable gap between trade payables to its trade receivables.</p> <p>However, the rating strength is partially offset by low profit margin of the company.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments.</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

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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 10.09.2018

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

Management non-cooperative (Tel No.: 91-9952037016)

91-44-42822516 (Ringling)

LOCATIONS

Registered Office :	Old No.129, Choolai High Road, 1st Floor, Chennai – 600112, Tamilnadu, India
Tel. No.:	91-44-42822516
Fax No.:	Not Available
E-Mail :	sridevalam@gmail.com sales@sridevalam.com
Website :	http://www.sridevalam.com

DIRECTORS

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As on 31.03.2018

Name :	Mr. Rajendra Kumar Yaduka
Designation :	Director
Address :	Flat No.33, Laxmi Niwas Building, 3rd Floor, Marshalls Road, Chennai – 600008, Tamilnadu, India
Date of Birth/Age :	19.02.1975
Date of Appointment :	15.04.2010
DIN No:	02986412
Name :	Mrs. Reeta Yaduka
Designation :	Director
Address :	33, Lakshminivas Bulling, 3 rd Floor, Marshalls Road, Egmore, Chennai – 600008, Tamilnadu, India
Date of Birth/Age :	11.01.1977
Date of Appointment :	25.04.2015
DIN No:	07170679

MAJOR SHAREHOLDERS

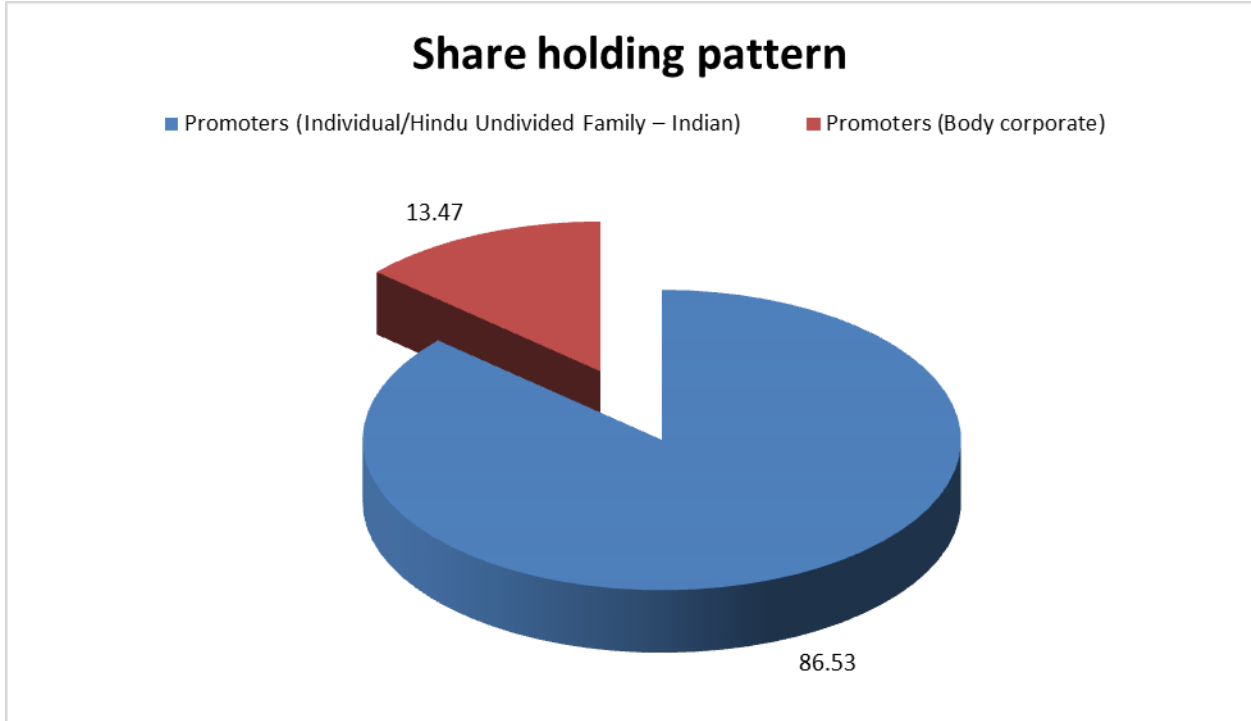
As on 31.03.2017

Note: SHAREHOLDER FILES DETAILS ARE ATTACHED

Equity Share Break up (Percentage of Total Equity)

As on: 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	86.53
Promoters (Body corporate)	13.47
Total	100.00



BUSINESS DETAILS

Line of Business :	Providing Optical instruments and photographic equipment. (Registered Activity)	
Products / Services :	Item Code No.	Products/Services Description
	99611522	Optical instruments and photographic equipment
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Amazon Wood Private Limited
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	<ul style="list-style-type: none"> • Associate décor Limited • Century Plyboards India Limited • FSD Building Material Private Limited • Green River Panels (Thailand) Company Limited • Greenland Particle Boards Private Limited • Jay Ambe Marketing • Jay Ambe trading Company • Konark Plyland • M.P. Speciality Service • Maple Panels Private Limited 												
Customers :	<ul style="list-style-type: none"> • ACI Wonderwood Products • Alfas Trading International Private Limited • Arth Engineering System • Ashapuri Plywood • Babu Wood Works • Brookside Papers Inc. • Export House • Falcon Glass Palace • Forbes Marshall Private Limited • H.R. Industries • J.R. Plywood 												
No. of Employees :	Not Divulged												
Bankers :	<ul style="list-style-type: none"> • Yes Bank Limited, 9th Floor, Nehru Centre, Discovery of India, Dr. Annie Besant Road, Worli, Mumbai-400018, Maharashtra, India • Citi Bank N.A., No. 163, anna Salai, Chennai-600002, Tamilnadu, India • HDFC Bank Limited 												
Facilities :	<table border="1"> <thead> <tr> <th>Secured Loan</th> <th>31.03.2017 (INR in Million)</th> <th>31.03.2016 (INR in Million)</th> </tr> </thead> <tbody> <tr> <td>Long-term Borrowings</td> <td></td> <td></td> </tr> <tr> <td>HDFC Bank Car Loan</td> <td>0.057</td> <td>0.366</td> </tr> <tr> <td>Total</td> <td>0.057</td> <td>0.366</td> </tr> </tbody> </table>	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)	Long-term Borrowings			HDFC Bank Car Loan	0.057	0.366	Total	0.057	0.366
Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)											
Long-term Borrowings													
HDFC Bank Car Loan	0.057	0.366											
Total	0.057	0.366											

Financial Institutions:	Bajaj Finance Limited, Akurdi, Pune - 411035, Maharashtra, India
Auditors :	
Name :	U.K. and Company Chartered Accountants
Address :	No.46, Anna Pillai Street, Chennai – 600001, Tamilnadu, India
Income-tax PAN of auditor or auditor's firm :	AABPU4041Q
Membership Number:	028458

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Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
748950	Equity Shares	INR 10/- each	INR 7.490 Million

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
746950	Equity Shares	INR 10/- each	INR 7.470 Million

FINANCIAL DATA
[all figures are 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	7.670	6.908	5.208
(b) Reserves & Surplus	72.231	64.685	34.733
(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)	79.901	71.593	39.941
(3) Non-Current Liabilities			
(a) long-term borrowings	7.914	4.768	8.378
(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)	7.914	4.768	8.378
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	28.617	29.810	11.509
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	2.989	3.287	1.246
Total Current Liabilities (4)	31.606	33.097	12.755
TOTAL	119.421	109.458	61.074
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	16.179	15.351	5.028
(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)	0.000	0.000	0.000
(d) Long-term Loan and Advances	7.847	12.631	17.416
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	24.026	27.982	22.444

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	41.215	49.571	25.974
(c) Trade receivables	45.115	24.265	8.099
(d) Cash and cash equivalents	5.137	2.796	2.316
(e) Short-term loans and advances	0.133	0.000	0.000
(f) Other current assets	3.795	4.844	2.241
Total Current Assets	95.395	81.476	38.630
TOTAL	119.421	109.458	61.074

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	274.067	164.257	92.650
	Other Income	7.847	3.218	1.330
	TOTAL	281.914	167.475	93.980
Less	EXPENSES			
	Cost of Materials Consumed	269.043	158.051	88.765
	Employees benefits expense	0.726	1.872	1.599
	Other expenses	5.880	2.778	1.189
	TOTAL	275.649	162.701	91.553
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	6.265	4.774	2.427
Less	FINANCIAL EXPENSES	1.027	0.642	0.346
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	5.238	4.132	2.081
Less	DEPRECIATION/ AMORTISATION	1.604	1.211	0.857
	PROFIT/ (LOSS) BEFORE TAX	3.634	2.921	1.224
Less	TAX	1.145	0.865	0.362
	PROFIT/ (LOSS) AFTER TAX	2.489	2.056	0.862
	Earnings / (Loss) Per Share (INR)	3.25	2.98	1.66

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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	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	60.08	53.92	31.91
Account Receivables Turnover (Income / Sundry Debtors)	6.07	6.77	11.44
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	38.82	68.84	47.32
Inventory Turnover (Operating Income / Inventories)	0.15	0.10	0.09
Asset Turnover (Operating Income / Net Fixed Assets)	0.39	0.31	0.48

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.33	0.35	0.35
Debt Equity Ratio (Total Liability / Networth)	0.10	0.07	0.21
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.40	0.46	0.32
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.20	0.21	0.13
Interest Coverage Ratio	6.10	7.44	7.01

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.91	1.25	0.93
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.08	1.88	1.41
Return on Investment (ROI) ((PAT / Networth) * 100)	%	3.12	2.87	2.16

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	3.02	2.46	3.03
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.71	0.96	0.99
G-Score Ratio Financial (Networth / Total Assets)	0.67	0.65	0.65
G-Score Ratio Debt (Debts / Equity Capital)	1.03	0.69	1.61
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	3.02	2.46	3.03

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

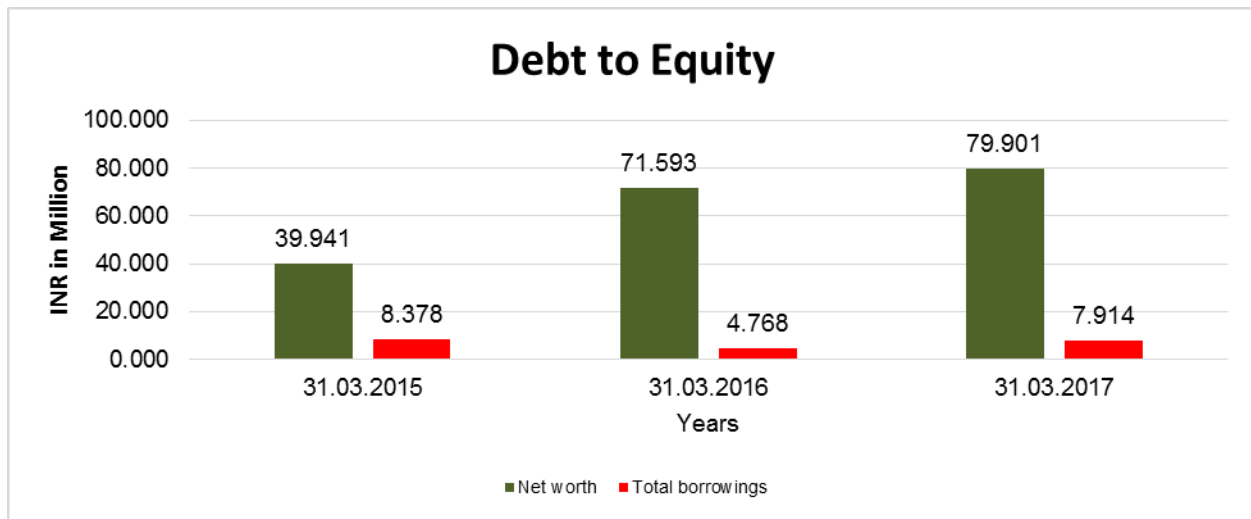
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	5.208	6.908	7.670
Reserves & Surplus	34.733	64.685	72.231
Net worth	39.941	71.593	79.901

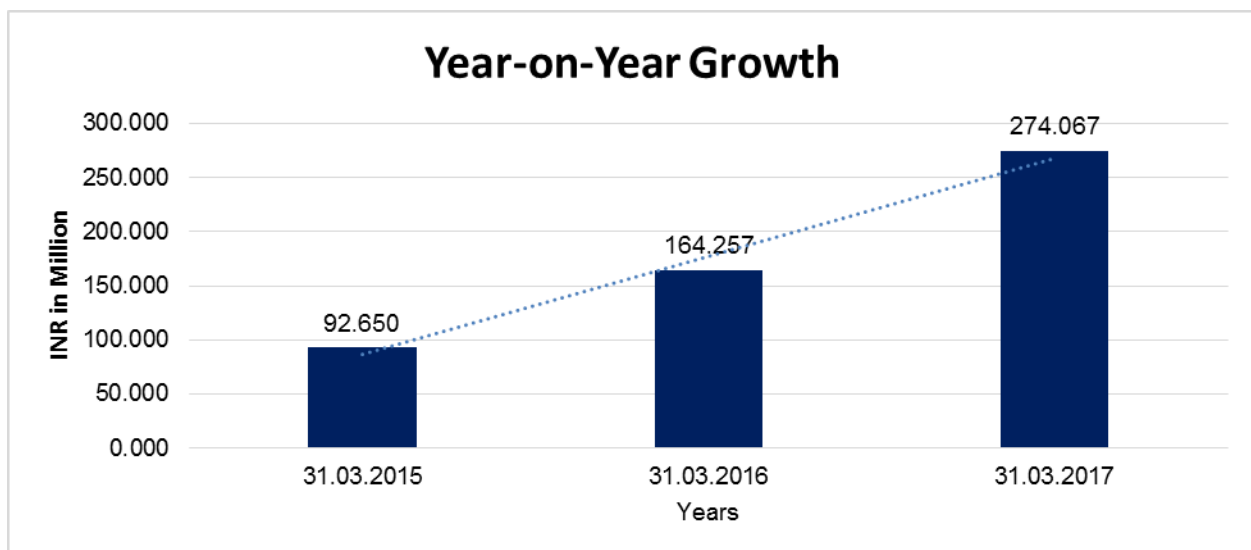
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long-term borrowings	8.378	4.768	7.914
Short term borrowings	0.000	0.000	0.000
Total borrowings	8.378	4.768	7.914
Debt/Equity ratio	0.210	0.067	0.099



YEAR-ON-YEAR GROWTH

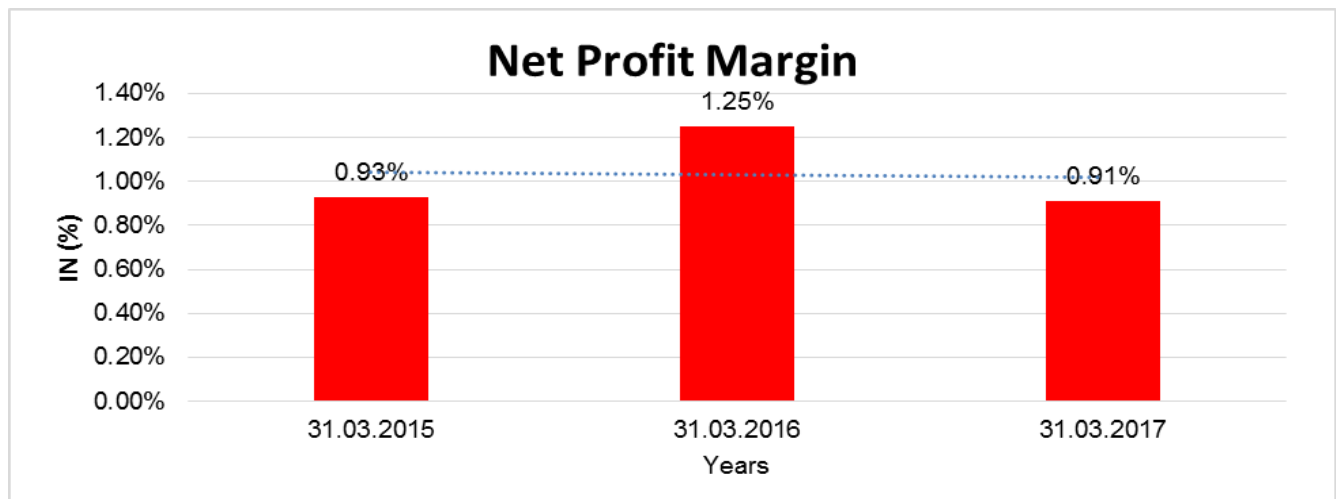
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	92.650	164.257	274.067
		77.288	66.853



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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	92.650	164.257	274.067
Profit /(Loss)	0.862	2.056	2.489
	0.93%	1.25%	0.91%



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	No
8	Designation of contact person	No
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

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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/ three years	No
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

STATE OF COMPANY'S AFFAIR'S AND FUTURE OUTLOOK

The Company had achieved a turnover of INR 274.067 million and earned a profit of INR 2.489 million during the year.

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Jyothi Devi	0.857	0.765
Highrise Dealers Private Limited	5.000	0.000
Riddhi Kothari	0.000	0.765
Silky Gupta	2.000	2.108
Pushpa Devi	0.000	0.764
Total	7.857	4.402

INDEX OF CHARGES

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G86098076	100133520	CITI BANK N.A.	10/04/2017	28/02/2018	-	26000000.0	No. 163Anna SalaiChen

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								naiTN6000 02IN
2	G860994 21	100038 088	CITI BANK N.A.	31/05/201 6	28/02/20 18	-	36000000.0	No. 163Anna SalaiChen naiTN6000 02IN
3	B227314 18	103106 43	BAJAJ FINANCE LIMITED	23/08/201 1	-	-	615956.0	AKURDI PUNE- PUNEMH4 11035IN
4	G068219 95	104347 94	YES BANK LIMITED	25/05/201 3	28/04/20 15	27/06/2 016	15400000.0	9TH FLOOR, NEHRU CENTRE, DISCOVE RY OF INDIA,DR. ANNIE BESANT ROAD, WORLI,MU MBAIMH40 0018IN

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 71.90
UK Pound	1	INR 93.04
Euro	1	INR 83.67

INFORMATION DETAILS

Information Gathered by :	SHRTH
Analysis Done by :	DIV
Report Prepared by :	MTN

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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