

MIRA INFORM REPORT

Report No. :	530902
Report Date :	25.09.2018

IDENTIFICATION DETAILS

Name :	S S TECH HEIGHTS LLP
Registered Office :	815, D Mall, Plot No. A-1, Netaji Subhash Place, Pitampura, New Delhi, North West Delhi – 110034
Mob. No.:	91-9810104168 [Mr. Sunil Kumar]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	31.08.2016
Total Obligation of Contribution :	INR 94.525 Million
LLPIN :	AAH-2737
PAN No.: [Permanent Account No.]	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Limited Liability Partnership
Line of Business :	Subject is engaged into Real Estate Activities. [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 :	C
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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

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Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is relatively new limited liability partnership concern established on 31st August 2016 and it is engaged into real estate activities, but yet to start its commercial activities.</p> <p>Further the management has denied to provide any information about the subject.</p> <p>As per available financials of 2017, the subject has not undertaken any business operation but has reported fair capital base and average debt protection metrics.</p> <p>Payments are reported to be unknown.</p> <p>In view of aforesaid, the concern can be considered for business dealings at fully safe and secured terms and conditions.</p> <p>Note: Due to lack of requisite details rating has been downgraded and hence, we do not recommend any credit limit to the subject.</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 25.09.2018.

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. Sunil Kumar Gupta
Designation :	Director
Contact No.:	91-9810104168
Date :	20.09.2018

LOCATIONS

Registered Office :	815, D Mall, Plot No. A-1, Netaji Subhash Place, Pitampura, New Delhi, North West Delhi – 110034, India
Tel. No.:	Not Available
Mobile No.:	91-9810104168 [Mr. Sunil Kumar]
Fax No.:	Not Available
E-Mail :	shiv@asharam.in

DIRECTORS

As on 31.03.2018

Name :	Mrs. Gupta Babita		
Designation :	Designated Partner		
Address :	Banglow No-21 Road No.71 West Punjabi Bagh, New Delhi – 110026, India		
Date of Appointment :	31.08.2016		
DIN No.:	00103402		
Other Directorship:			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAB-6317	MERRIFIC TRAVEL AND EVENTS LLP	05/07/2013	19/12/2015
AAG-7474	WOLKE 9 SALE & SERVICE LLP	22/06/2016	-
AAH-2737	S S TECH HEIGHTS LLP	31/08/2016	06/02/2018
AAI-1967	SMART CREATIVE BUILDWELL LLP	06/01/2017	-
Name :	Mr. Gupta Sunil Kumar		
Designation :	Designated Partner		
Address :	179 M P Enclave, Saraswati Vihar, Pitampura – 110034, India		
Date of Appointment :	22.06.2018		
DIN No.:	00499705		

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S S TECH HEIGHTS LLP - 530902

PAGE NO. : 5

Name :	Mr. Gupta Shiv Kumar		
Designation :	Designated Partner		
Address :	Banglow No-21 Road No.71 West Punjabi Bagh, New Delhi – 110026, India		
Date of Appointment :	31.08.2016		
DIN No.:	01088697		
Name :	Mr. Gupta Siddharth		
Designation :	Designated Partner		
Address :	179, MP Enclave Pitampura Saraswati Vihar, Delhi – 110034, India		
Date of Appointment :	31.08.2016		
DIN No.:	01259135		
Other Directorship:			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAG-7474	WOLKE 9 SALE & SERVICE LLP	22/06/2016	-

OBLIGATION OF CONTRIBUTION

As on 31.03.2018

OBLIGATION FUND	INR In Million
Siddharth Gupta	1.250
Shiv Kumar Gupta	1.250
Seema Gupta	1.250
Babita Gupta	1.250
Total	5.000

BUSINESS DETAILS

Line of Business :	Subject is engaged into Real Estate Activities. [Registered Activity]
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	Not Divulged
	Branch	--
	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)	--

Auditors :	
Name :	Gopal Mittal and Associates Chartered Accountants
Address :	301 and 302, III Floor, 79 Shyam Lal Marg, Darya Ganj, New Delhi – 110002, India
Tel. No.:	91-11-23282206 / 23285390
E-Mail :	akaggarwalca@gmail.com
Website :	www.ca-gma.com

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

CAPITAL STRUCTURE

As on 31.03.2018

Particulars	INR in Million
Contribution Account	5.000
Total	5.000

Particulars	INR in Million
Current Account	89.525
Total	89.525

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018	31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Contribution Account		5.000	5.000
(b) Current Account		89.525	144.844
Total Shareholders' Funds (1) + (2)		94.525	149.844
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings		55.266	0.000
(b) Trade payables		0.000	0.014
(c) Other current liabilities		0.045	0.005
(d) Short-term provisions		0.000	0.000
Total Current Liabilities (4)		55.311	0.019
TOTAL		149.836	149.863
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		149.806	149.806
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		0.000	0.000

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Total Non-Current Assets		149.806	149.806
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		0.000	0.000
(d) Cash and cash equivalents		0.025	0.052
(e) Short-term loans and advances		0.005	0.005
(f) Other current assets		0.000	0.000
Total Current Assets		0.030	0.057
TOTAL		149.836	149.863

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2018	31.03.2017
	SALES			
	Income		0.000	0.000
	Other Income		0.000	0.000
	TOTAL		0.000	0.000
Less	EXPENSES			
	Other expenses		0.047	0.050
	TOTAL		0.047	0.050
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		(0.047)	(0.050)
Less	FINANCIAL EXPENSES		0.006	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		(0.053)	(0.050)
Less/ Add	DEPRECIATION/ AMORTISATION		0.000	0.005
	PROFIT/ (LOSS) BEFORE TAX		(0.053)	(0.055)
Less	TAX		0.000	0.000
	PROFIT/ (LOSS) AFTER TAX		(0.053)	(0.055)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2018	31.03.2017
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flow from operating activity		NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)		0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)		0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.00	0.00

LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.37	0.00
Debt Equity Ratio (Total Liability / Networth)		0.58	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.59	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.58	1.00

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Interest Coverage Ratio (PBIT / Financial Charges)		(7.83)	0.00
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PROFITABILITY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Return on Total Assets ((PAT / Total Assets) * 100)	%		(0.04)	(0.04)
Return on Investment (ROI) ((PAT / Networth) * 100)	%		(0.06)	(0.04)

SOLVENCY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)			0.00	3.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			0.00	3.00
G-Score Ratio Financial (Networth / Total Assets)			0.63	1.00
G-Score Ratio Debt (Debts / Equity Capital)			11.05	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			0.00	3.00

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

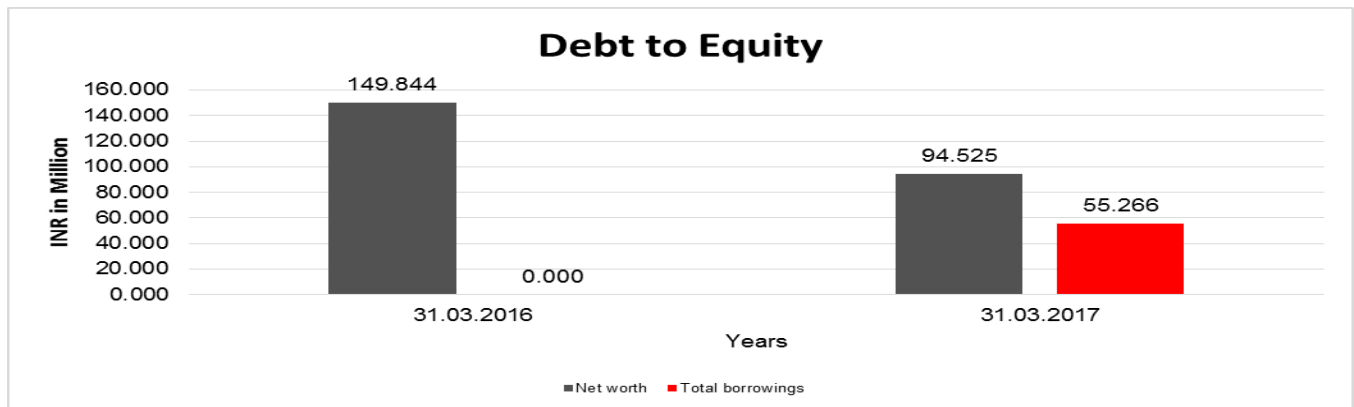
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Contribution Account	5.000	5.000
Current Account	144.844	89.525
Share Application money pending allotment	0.000	0.000
Net worth	149.844	94.525

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Secured loans	0.000	0.000
Unsecured loans	0.000	55.266
Total borrowings	0.000	55.266
Debt/Equity ratio	0.000	0.585



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	No
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	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No

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PAGE NO. : 13

21	Banking facility details	No
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	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 LOANS

Particulars	INR In Million	INR In Million
Loan (Transfer from Current Account)	55.266	0.000
Total	55.266	0.000

INDEX OF CHARGES: NO CHARGES EXIST FOR THE COMPANY

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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 72.98
UK Pound	1	INR 95.67
Euro	1	INR 85.65

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	NIS
Report Prepared by :	JYO

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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