

MIRA INFORM REPORT

Report No. :	531271
Report Date :	27.09.2018

IDENTIFICATION DETAILS

Name :	METRO CIVIL TECHNOLOGIES PRIVATE LIMITED
Registered Office :	54-A-1, Sakthi Nagar, Ramanathapuram, Coimbatore – 641045, Tamilnadu
Mob. No.:	91-9442102944 [Ms. Ramya]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	05.08.2013
CIN No.: [Company Identification No.]	U45200TZ2013PTC019741
Capital Investment / Paid-up Capital :	INR 0.400 Million
PAN No.: [Permanent Account No.]	AAICM7472K
GSTN : [Goods & Service Tax Registration No.]	32AAICM7472K1Z4 33AAICM7472K1Z2 [Coimbatore]
Legal Form :	Private Limited Liability Company.
Line of Business :	Subject is engaged in the business in the services sector providing water proofing and other special type of civil work services. [Registered Activity]
No. of Employees :	Information denied by the management

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

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Maximum Credit Limit :	USD 6000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2013 and it is engaged in the business of civil construction activities.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>The company possesses moderate financial risk profile marked by modest net worth base and average debt protection metric.</p> <p>Rating further gets constrained on account of its low profit margin, fluctuating income and presence in highly competitive and fragmented infrastructure industry.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company 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 (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

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Very High Risk	D
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EXTERNAL AGENCY RATING

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 27.09.2018.

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 :	Ms. Ramya
Designation :	Purchase Department
Contact No.:	91-91-9442102944
Date :	22.09.2018

LOCATIONS

Registered Office / Head Office :	54-A-1, Sakthi Nagar, Ramanathapuram, Coimbatore – 641045, Tamilnadu, India
Tel. No.:	91-422-2318309 / 2315882
Mobile No.:	91-9442102944 [Ms. Ramya]
Fax No.:	Not Available
E-Mail :	metrociviltech@gmail.com
Branch Office 1 :	13/1, Ground Floor, 1 st Main, 1 st A Cross, C.K.C. Garden, Sudhamanagar, Bangalore – 560027, Karnataka, India
Branch Office 2 :	No. 8/1009, First Floor, Madhavan Complex, Chitoor Road, Kadamkode, Palakkad – 678551, Kerala, India
Branch Office 3 :	No. 1 Dr. Subrayan Nagar, 1 st Street, Kodambakkam, Chennai – 600024, Tamilnadu, India

DIRECTORS

AS ON 31.03.2017

Name :	Mr. Senthil Murugan		
Designation :	Director		
Address :	Old No 10, New No 17, Vinobaji Steet Gill Nagar Extension, Choolaimedu, Chennai – 600094, Tamilnadu, India		
Date of Birth/Age :	19.03.1964		
Date of Appointment :	05.08.2013		
DIN No.:	01846210		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End

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U32109TZ1999PTC008895	METRO SYSTEMS AND PROJECTS INDIA PRIVATE LIMITED	16/06/1999	Date -
Name :	Mr. Dharmaperumal Sridhar		
Designation :	Director		
Address :	54 Sakthi Nagar, Thiruvalluvar Nagar, Ramanathapuram, Coimbatore – 641045, Tamilnadu, India		
Date of Birth/Age :	03.02.1967		
Date of Appointment :	05.08.2013		
DIN No.:	01846241		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U32109TZ1999PTC008895	METRO SYSTEMS AND PROJECTS INDIA PRIVATE LIMITED	16/06/1999	-

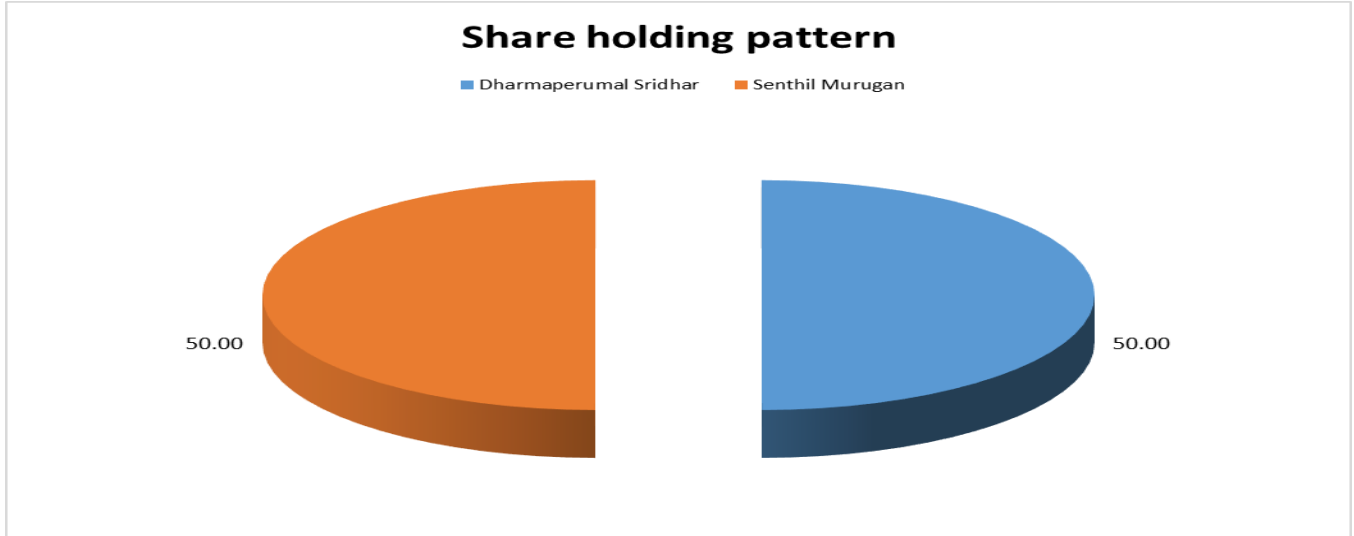
KEY EXECUTIVES

Name :	Ms. Ramya
Designation :	Purchase Department

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Dharmaperumal Sridhar	20000	50.00
Senthil Murugan	20000	50.00
Total	40000	100.00



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business in the services sector providing water proofing and other special type of civil work services. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC	Code of the Product/service
	Construction	45	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Available		
Imports :	Not Available		
Terms :	Not Divulged		

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PRODUCTION STATUS – (NOT AVAILABLE)

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 denied by the management		
Bankers :	Banker Name :	Lakshmi Vilas Bank Limited	
	Branch :	Ramanathapuram Branchrn Malliga Complex, 750-A, Trichy Road, Coimbatore – 641045, Tamilnadu, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
Remark :	--		
Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	SHORT TERM BORROWING		
	Loans repayable on demand from bank	5.087	4.771

	Total	5.087	4.771

Auditors :	
Name :	P.M.Prabhakar Chartered Accountants
Address :	1951 E/5 Gounder Complex, Trichy Road, Ramanathapuram, Coimbatore – 641045, Tamilnadu, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAOPP7941D
Membership No.:	202096
Memberships :	Not Available
Collaborators :	Not Available
Associates :	<ul style="list-style-type: none"> • Metro Engineering Services • Metro Construction Services

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
40000	Equity Shares	INR 10/- each	INR 0.400 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	0.400	0.400	0.400
(b) Reserves & Surplus	1.708	0.840	0.471
(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)	2.108	1.240	0.871
(3) Non-Current Liabilities			
(a) long-term borrowings	2.885	6.145	7.747
(b) Deferred tax liabilities (Net)	0.000	0.000	0.019
(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)	2.885	6.145	7.766
(4) Current Liabilities			
(a) Short term borrowings	5.087	4.771	3.619
(b) Trade payables	8.563	4.058	0.000
(c) Other current liabilities	0.000	0.283	0.000
(d) Short-term provisions	3.205	0.309	0.353
Total Current Liabilities (4)	16.855	9.421	3.972
TOTAL	21.848	16.806	12.609
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.343	2.202	1.909
(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	0.081	0.036	1.918

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(e) Other Non-current assets	4.801	2.025	0.000
Total Non-Current Assets	7.225	4.263	3.827
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	4.662	3.006	1.045
(c) Trade receivables	6.535	7.753	6.514
(d) Cash and cash equivalents	2.437	1.099	0.544
(e) Short-term loans and advances	0.983	0.674	0.662
(f) Other current assets	0.006	0.011	0.017
Total Current Assets	14.623	12.543	8.782
TOTAL	21.848	16.806	12.609

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	46.313	26.701	26.216
	Other Income	0.059	0.016	0.000
	TOTAL	46.372	26.717	26.216
Less	EXPENSES			
	Purchases of Stock-in-Trade	26.912	13.375	12.820
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(1.656)	(1.961)	(0.631)
	Employees benefits expense	4.794	4.552	3.393
	Other expenses	13.518	9.176	9.724
	Prior Period Items	0.000	0.000	0.145
	TOTAL	43.568	25.142	25.451
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.804	1.575	0.765
Less	FINANCIAL EXPENSES	0.887	0.470	0.067
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.917	1.105	0.698
Less	DEPRECIATION/ AMORTISATION	0.594	0.570	0.293
	PROFIT/ (LOSS) BEFORE TAX	1.323	0.535	0.405

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Less	TAX	0.454	0.166	0.174
	PROFIT/ (LOSS) AFTER TAX	0.869	0.369	0.231
	Earnings / (Loss) Per Share (INR)	21.72	9.21	5.77

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	51.50	105.98	90.69
Account Receivables Turnover (Income / Sundry Debtors)	7.09	3.44	4.02
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	116.14	110.74	0.00
Inventory Turnover (Operating Income / Inventories)	0.60	0.52	0.73
Asset Turnover (Operating Income / Net Fixed Assets)	1.20	0.72	0.40

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.90	0.93	0.93
Debt Equity Ratio (Total Liability / Networth)	3.78	8.80	13.05

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Current Liabilities to Networth (Current Liabilities / Net Worth)	8.00	7.60	4.56
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.11	1.78	2.19
Interest Coverage Ratio (PBIT / Financial Charges)	3.16	3.35	11.42

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	1.88	1.38	0.88
Return on Total Assets (PAT / Total Assets) * 100	%	3.98	2.20	1.83
Return on Investment (ROI) (PAT / Networth) * 100	%	41.22	29.76	26.54

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.87	1.33	2.21
Quick Ratio (Current Assets – Inventories) / Current Liabilities)	0.59	1.01	1.95
G-Score Ratio Financial (Networth / Total Assets)	0.10	0.07	0.07
G-Score Ratio Debt (Debts / Equity Capital)	19.93	27.29	28.42
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.87	1.33	2.21

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

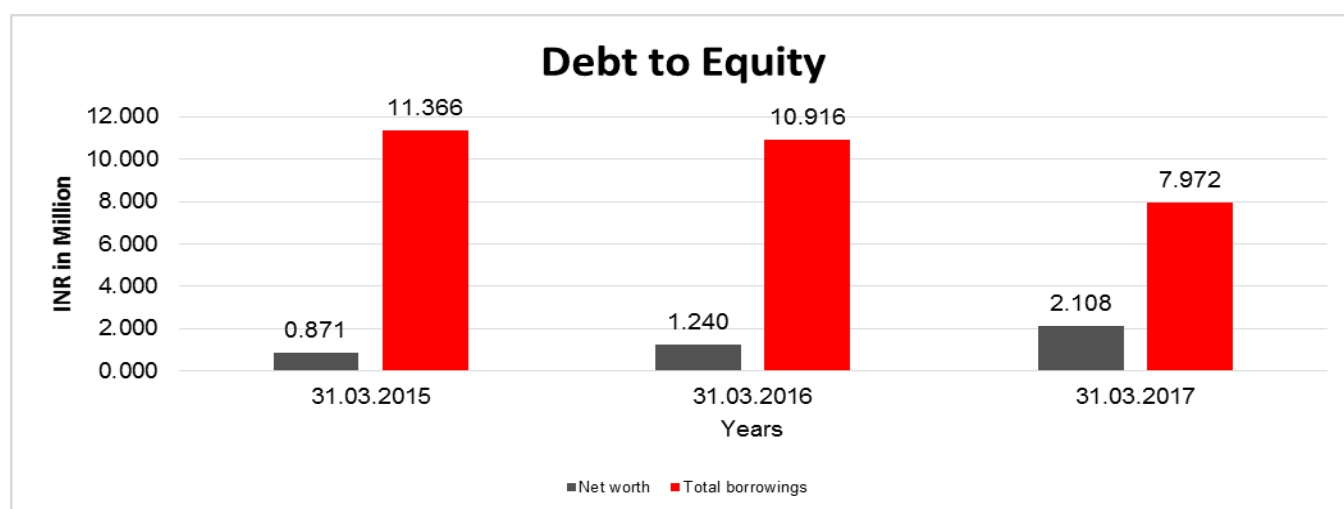
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million

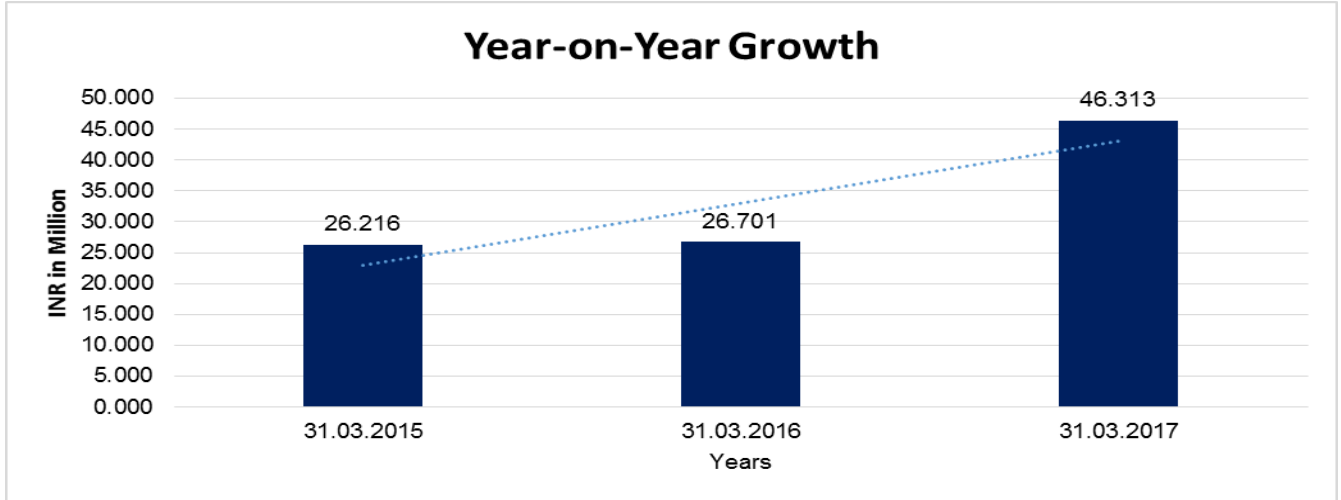
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Share Capital	0.400	0.400	0.400
Reserves & Surplus	0.471	0.840	1.708
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.871	1.240	2.108
long-term borrowings	7.747	6.145	2.885
Short term borrowings	3.619	4.771	5.087
Total borrowings	11.366	10.916	7.972
Debt/Equity ratio	13.049	8.803	3.782



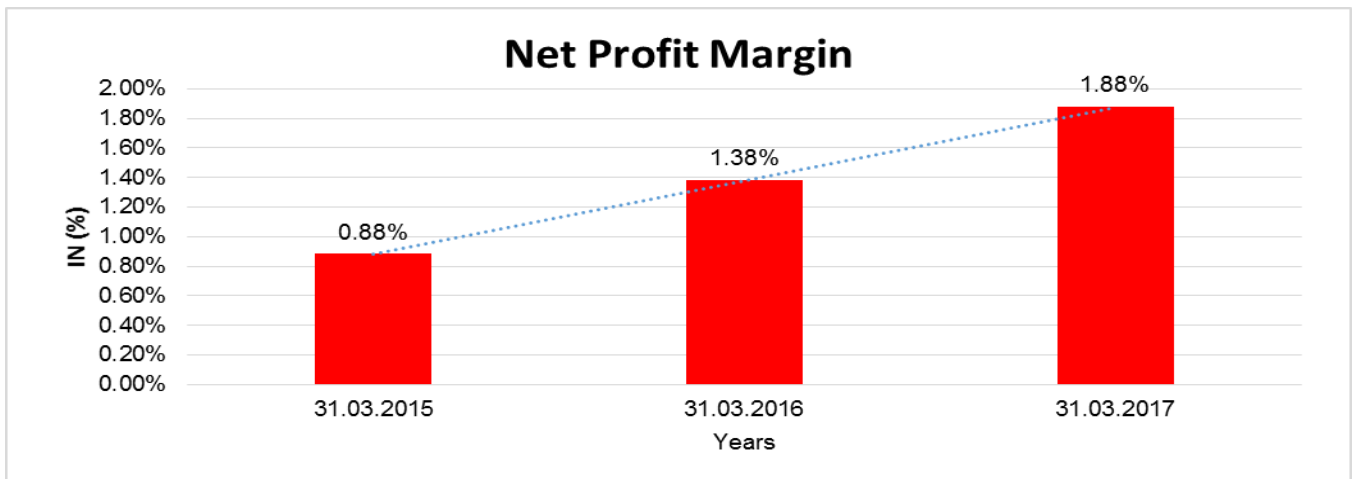
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	26.216	26.701	46.313
		1.849	73.450



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	26.216	26.701	46.313
Profit	0.231	0.369	0.869
	0.88%	1.38%	1.88%



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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	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 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 LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
Term loan from Bank	0.836	0.836
Loans and advances from related parties	2.049	5.309
Total	2.885	6.145

INDEX OF CHARGE

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creatio n	Date of Modificati on	Date of Satisfacti on	Amount	Address
1	C703679 66	106030 17	LAKSH MI VILAS BANK LIMITE D	19/10/20 15	-	-	5000000.0	RAMANATHAPURA M BRANCHRN MALLIGA COMPLEX, 750-A, TRICHY ROADCOIMBATOR ETN641045IN

FIXED ASSETS:

- Computer
- Furniture
- Vehicles
- Plant and Machinery

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 72.50
UK Pound	1	INR 95.29
Euro	1	INR 85.16

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	NIS
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	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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