

MIRA INFORM REPORT

Report No. :	525155
Report Date :	18.08.2018

IDENTIFICATION DETAILS

Name :	URBAN DEVELOPMENT RESOURCE CENTRE
Registered Office :	AS-14, College Road, Chandrasekharpur Mahabinayak Puram, Patia, Bhubaneswar – 751024, Odisha
Mobile No.:	91-7042535656 (Mrs. Monalisa Mohanty)
Country :	India
Financials (as on) :	Not Divulged
Year of Establishment:	2008
Capital Investment / Paid-up Capital :	Not Divulged
PAN No.: [Permanent Account No.]	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Trust
Line of Business :	Subject supports these grassroots organizations by providing administrative, financial, documentation and other support and linking them with formal institutions so as to influence policy with demonstration of good governance practices. (From Indirect Source)
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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>The Urban Development Resource Centre (UDRC) supports grassroots organizations by providing administrative, financial, documentation and other support and linking them with formal institutions so as to influence policy with demonstration of good governance practices.</p> <p>The trust was set up in the year 2008 and is based in Bhubaneswar, Odisha. It is having satisfactory track record.</p> <p>UDRC serves as a platform and catalyst for a decentralized, bottom-up, women-led organizational process, rather than a top-down manager.</p> <p>The National/Orissa Slum Dwellers Federation (NSDF/OSDF/WBSDF) in Orissa and West Bengal mobilizes urban poor communities to explore development strategies and negotiate with city authorities.</p> <p>Mission of URDC is to address urban poverty, facilitate urban and development practices, planning and policies that are inclusive of the poor.</p> <p>To build the capacity of organized communities of the urban poor, especially women and informal settlements in Odisha and West Bengal to stop forced evictions and development and other resource providers around issues of housing, sanitation, land, basic amenities and other urban development facilities</p> <p>Rating takes into consideration trust importance and support of the trustees for the uplift of the poor society.</p> <p>Payment terms are slow but correct.</p> <p>In view of the aforesaid, the trust can be considered for business dealings at usual trade terms and condition.</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

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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

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 18.08.2018

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 :	Mrs. Monalisa Mohanty
Designation :	Not Divulged
Contact No.:	91-7042535656
Date :	14.08.2018

MANAGEMENT NON-COOPERATIVE (Tel. No.: 91-674-2726903)

(Tel. No.: 91-674-2310092 – Wrong Number)

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LOCATIONS

Registered Office :	AS-14, College Road, Chandrasekharapur Mahabinayak Puram, Patia, Bhubaneswar – 751024, Odisha, India
Tel. No.:	91-674-2726903
Mobile No.:	91-7042535656 (Mrs. Monalisa Mohanty)
Fax No.:	91-674-2312901
E-Mail :	monalisa_mohanty@yahoo.com osdf_mm@yahoo.com
Website :	www.udrcalliances.org

MANAGEMENT

Name :	Mrs. Monalisa Mohanty
Designation :	Chair Person
Name :	Mrs. Anindita Das
Designation :	Managing Trustee
Name :	Mr. Biranchi Upadhyaya
Designation :	Trustee

BUSINESS DETAILS

Line of Business :	Subject supports these grassroots organizations by providing administrative, financial, documentation and other support and linking them with formal institutions so as to influence policy with demonstration of good governance practices. (From Indirect Source)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--

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	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	Not Divulged
	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 :	Not Divulged	
Memberships :	Not Available	
Collaborators :	Not Available	
Sister Concern:	Not Divulged	

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

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FINANCIAL DATA
[all figures are in INR Million]

NOT DIVULGED

The above information has been denied by Mrs. Monalisa Mohanty

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

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	No
9	Promoter's background	No
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
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--

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28	Estimation for coming financial year	No
29	Profitability for last three years	No
30	Major shareholders, if available	No
31	Litigations that the firm/promoter involved in	--
32	Market information	--
33	Payments terms	No
34	Negative Reporting by Auditors in the Annual Report	No

WEBSITE DETAILS

ABOUT US

The Urban Development Resource Centre (UDRC) supports these grassroots organizations by providing administrative, financial, documentation and other support and linking them with formal institutions so as to influence policy with demonstration of good governance practices. UDRC does not manage the CBOs, but serves as a platform and catalyst for a decentralized, bottom-up, women-led organizational process. UDRC serves as a platform and catalyst for a decentralized, bottom-up, women-led organizational process, rather than a top-down manager. The National/Orissa Slum Dwellers Federation (NSDF/OSDF/WBSDF) in Orissa and West Bengal mobilizes urban poor communities to explore development strategies and negotiate with city authorities.

The alliances of UDRC is active in 8 cities of Odisha and West Bengal. 225 informal settlements of Odisha along with SPARC, NSDF and OSDF. Cities under Odisha and West Bengal are listed below where we have our team actively involved:-

Odisha- Bhubaneswar, Puri-Konark, Cuttack, Paradeep, Rourkela, Berhampur, Jajpur. There are about 9000 members in 184 settlements under the Mahila Milan and OSDF, indirectly serving at least five times that many households through their work.

West Bengal- Kolkata, Kona, Kalyani West Bengal (WBSDF) is active in about 20 settlements with about 2000 members.

ABOUT THEIR ALLIANCE (UDRC-OSDF-OMM)

- Urban and Development Resource Centre (UDRC)
- Orissa Slum Dwellers Federation (NSDF)
- Orissa Mahila Milan (MM)

Mahila Milan ("Women Together") is a decentralized network of poor women's collectives that works at the settlement level, managing savings and credit activities, slum surveys and housing and infrastructure projects.

NSDF and Mahila Milan have been active in Orissa since 1999 and in West Bengal since 2001. UDRC was established in 2008 by professionals who have worked with the federations and Mahila Milan since they began and felt the need for a new organizational structure to accommodate their agenda and process.

The Alliance in Orissa and West Bengal is part of the Indian Alliance of NSDF, Mahila Milan, and the Society of the Promotion of Area Resource Centers (SPARC), a Mumbai-based NGO that has supported NSDF and Mahila

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Milan across India since 1984. The Indian Alliance is active in 72 cities of 9 states and is an affiliate of Slum/Shack Dwellers International, a global network in 30 countries.

WHERE THEY WORK

The Orissa Alliance is active in 225 settlements in five cities in Orissa: Bhubaneswar, Cuttack, Puri, Paradeep and Rourkela. There are about 9,000 members in 184 settlements under the Mahila Milan and OSDF fold, indirectly serving at least five times that many households through their work. Like wise West Bengal (WBSDF) is active in about 20 settlements with about 2000 members, working in Kolkata and Kona cities/towns of west Bengal.

MISSION AND VISION

- To address urban poverty, facilitate urban and development practices, planning and policies that are inclusive of the poor.
- To build the capacity of organized communities of the urban poor, especially women & informal settlements in Odisha and West Bengal to stop forced evictions and development and other resource providers around issues of housing ,sanitation, land, basic amenities and other urban development facilities.
- To explore community led solutions for urban problems and push for a bottom up agenda where the urban poor become partners with the city and states in creating basic services(sanitation and water), housing, livelihood etc.
- To initiate alternate simple technological solutions to complex urban issues to combat challenges of affordability, accessibility, acceptance and sustainability to make them applicable for all
- To engage and negotiate with Gstate on making projects and programmes led by stakeholders through bottom-up processes
- Promote a model of community based livelihood, housing, and infrastructure planning for building capacities of poor to work with state as equal partners.
- To address urban poverty, facilitate urban and development practices, planning and policies that are inclusive of the poor.
- To build the capacity of organized communities of the urban poor, especially women & informal settlements in Odisha and West Bengal to stop forced evictions and development and other resource providers around issues of housing ,sanitation, land, basic amenities and other urban development facilities.
- To explore community led solutions for urban problems and push for a bottom up agenda where the urban poor become partners with the city and states in creating basic services(sanitation and water), housing, livelihood etc.
- To initiate alternate simple technological solutions to complex urban issues to combat challenges of affordability, accessibility, acceptance and sustainability to make them applicable for all

- To engage and negotiate with Gstate on making projects and programmes led by stakeholders through bottom-up processes
- Promote a model of community based livelihood, housing, and infrastructure planning for building capacities of poor to work with state as equal partners.
- Address the issues regarding shelter, basic services, entrepreneurship and urban poverty through the Alliance and federation driven model
- Articulate urban issues and help improve capacity of the urban poor to access government schemes addressing poverty alleviation, shelter and basic facilities and influence better sustainable and simple practices, Planning and Policy
- Creating ripples of change with a bottom up process for changing equations of relationships between poor and state for a more negotiable and inclusive governance mechanisms

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 69.80
UK Pound	1	INR 89.03
Euro	1	INR 79.90

INFORMATION DETAILS

Information Gathered by :	TJL
Analysis Done by :	DIV
Report Prepared by :	SUD

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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