

**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 1**

**MIRA INFORM REPORT**

Report No. :	484468
Report Date :	05.01.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	KUNJBIHARI DEVELOPERS PRIVATE LIMITED
<b>Registered Office :</b>	602 E, Nilkant Building 98, Marine Drive Mumbai -400002, Maharashtra
<b>Tel. No.:</b>	91-22-30382856
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	23.05.2007
<b>Com. Reg. No.:</b>	11-171094
<b>Capital Investment / Paid-up Capital :</b>	INR 0.100 Million
<b>CIN No.:</b> [Company Identification No.]	U70102MH2007PTC171094
<b>IEC No.:</b>	Not Divulged
<b>TAN No.:</b> [Tax Deduction & Collection Account No.]	Not Available
<b>GSTIN :</b>	Not Divulged
<b>PAN No.:</b> [Permanent Account No.]	AADCK1271H
<b>Legal Form :</b>	Private Limited Liability Company

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**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 2**

<b>Line of Business :</b>	Construction Activity. (Registered activity)
<b>No. of Employees :</b>	Information declined by the management

**RATING & COMMENTS**

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	C
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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
C	Medium High Risk	Business dealings permissible preferably on secured basis

<b>Status :</b>	Ye to Commence Commercial Operation
<b>Payment Behaviour :</b>	Unknown
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a subsidiary of "Edico Ventures Private Limited". Even though the company incorporated in the year 2007, the company is yet to commence with its commercial operation.</p> <p>For the financial year ended 2017, the company has earned other income and reported profit.</p> <p>Management of the company as denied to part any information about the company.</p> <p>Rating remains constrained on account of erosion of entire net worth of the company, high debt level and non-commencement of operational activities.</p> <p>Payment terms are unknown.</p> <p>In view of the aforesaid, the company can be considered for business dealings on safe and secured trade terms and condition.</p>

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

<b>Country Name</b>	<b>Previous Rating (30.06.2017)</b>	<b>Current Rating (30.09.2017)</b>
India	A1	A1

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**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 3**

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 31-03-2016.

**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 05.01.2018

**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.

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**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 4**

**INFORMATION DENIED BY**

<b>Name :</b>	Mr. Shivaram Bhat
<b>Designation :</b>	Not Divulged
<b>Contact No.:</b>	91-22-30382856
<b>Date :</b>	05.01.2018

**Mobile No.: 91-9322403519 – Not Available**

**Tel. No.: 91-22-30382856 / 30098181 – Continuously ringing**

**LOCATIONS**

<b>Registered Office :</b>	602 E, Nilkant Building 98, Marine Drive Mumbai -400002, Maharashtra, India
<b>Tel. No.:</b>	91-22-30382856 / 30098181
<b>Fax No.:</b>	91-22-30098128
<b>E-Mail :</b>	<a href="mailto:kunjbihari.developers350@gmail.com">kunjbihari.developers350@gmail.com</a>

**DIRECTORS**

**As on 31.03.2017**

<b>Name :</b>	Mr. Tushar D Motiwala
<b>Designation :</b>	Director
<b>Address :</b>	601, 6th Floor, Munshi Manor CHS. Limited, JN of 9th and 10th Road, Near Madhu Park, Khar (West), Mumbai – 400052, Maharashtra, India
<b>Date of Appointment :</b>	06.12.2013
<b>DIN No.:</b>	00112208

**Other Directorship:**

CIN/FCRN	Company Name	Begin Date	End Date
U26940MH2008PTC184353	CIM ASH PRIVATE LIMITED	07/07/2008	-
U40109MH2015PTC267775	RPL ADITYA POWER PRIVATE LIMITED	03/03/2017	-
U45200MH2005PTC156280	TRIAx DEVELOPERS PRIVATE LIMITED	22/09/2005	-
U45400MH2010PTC205316	CIMIC REALTY PRIVATE LIMITED	07/07/2010	-
U51490MH1992PTC069458	TRIAx TRADING PVT LTD	06/11/1992	-
U51505MH1997PTC105976	DOT MARKETING PRIVATE LIMITED	21/07/2001	-
U63040MH1982PTC028205	RELIANCE TRANSPORT AND TRAVELS PVT LTD	02/06/1997	-
U65923MH2007PTC168216	MIKANTRA SECURITIES PRIVATE LIMITED	28/02/2007	-
U67120MH1985PTC034987	SEASHELL HOLDINGS PRIVATE LIMITED	14/05/1996	-
U67190MH2005PTC156260	MIKANTRA FINANCIAL SERVICES PRIVATE LIMITED	01/04/2006	-

<b>Name :</b>	Mr. Kulai Narayan
<b>Designation :</b>	Director

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***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 5***

<b>Address :</b>	201, Satellite 58, Tagore Road, Santacruz (West), Mumbai – 400054, Maharashtra, India		
<b>Date of Appointment :</b>	30.09.2014		
<b>DIN No.:</b>	00460087		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U40109MH2015PTC267775	RPL ADITYA POWER PRIVATE LIMITED	03/03/2017	-
U85110MH1998PLC114937	MANDKE HOSPITALS LIMITED	10/06/2011	-
U99999MH1998NPL127767	MANDKE FOUNDATION	06/06/2011	-

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**As on 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
Edico Ventures Private Limited, India	9999
Individual jointly with Edico Ventures Private Limited	1
<b>Total</b>	<b>10000</b>

**Equity Share Break up (Percentage of Total Equity)**

**As on 20.09.2017**

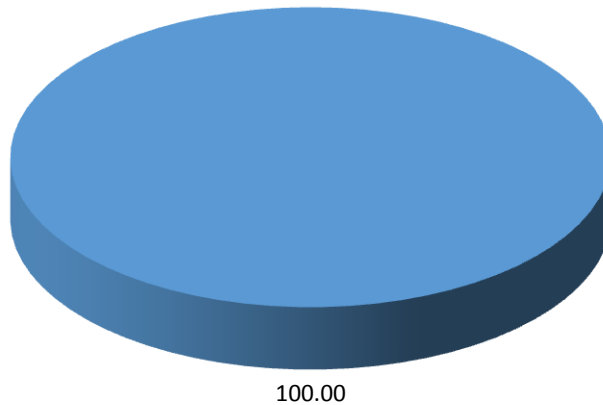
<b>Category</b>	<b>Percentage</b>
Promoter - Bodies corporate	100.00
<b>Total</b>	<b>100.00</b>

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***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 6***

**Share holding pattern**

■ Promoter - Bodies corporate



**BUSINESS DETAILS**

<b>Line of Business :</b>	Construction Activity. (Registered activity)
<b>Brand Names :</b>	Not Divulged
<b>Agencies Held :</b>	Not Divulged
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</b>	Not Divulged

**PRODUCTION STATUS NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--

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***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 7***

	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>Customers :</b>			
	<b>Reference :</b>	Not Divulged	
	<b>Name of the Person :</b>	--	
	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>No. of Employees :</b>	Information declined by the management		
<b>Bankers :</b>			
	<b>Bank Name</b>	Not Divulged	
	<b>Branch</b>	--	
	<b>Person Name (With Designation)</b>	--	
	<b>Contact Number</b>	--	
	<b>Name of Account Holder</b>	--	
	<b>Account Number</b>	--	
	<b>Account Since (Date/Year of Account Opening)</b>	--	
	<b>Average Balance Maintained (If Possible)</b>	--	
	<b>Credit Facilities Enjoyed (If any)</b>	--	
	<b>Account Operation</b>	--	
	<b>Remarks (If any)</b>	--	
<b>Facilities :</b>			
	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
	<b>Long-term Borrowings</b>		
	From Financial Institutions	6350.000	0.000
	(loan is taken from Dewan Housing Finance Limited is Secured by Charge on the Project Land together with all the building and structures thereon, receivables and Transfer of Development Rights Working capital loan carry interest of 12.50% p.a.)		
	<b>Total</b>	<b>6350.000</b>	<b>0.000</b>
<b>Financial Institutions :</b>	Dewan Housing Finance Corporation Limited, Warden House 2nd Floor, Sir P M Road, Fort, Mumbai – 400001, Maharashtra, India		

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***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 8***

<b>Auditors :</b>	
<b>Name :</b>	S M M P and Associates Chartered Accountants
<b>Address :</b>	307, Chartered House, 297/299, Dr. Caswasji Homasji Street, Marine Lines Church, Mumbai – 400002, Maharashtra, India
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	ADBFS6640Q
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Holding Company:</b>	<ul style="list-style-type: none"> <li>Edico Ventures Private Limited (formerly known as Tractus Consultants Private Limited) U51909MH2005PTC157591</li> </ul>
<b>Subsidiary Company :</b>	<ul style="list-style-type: none"> <li>RPL Aditya Power Private Limited U40109MH2015PTC267775</li> </ul>

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 9***

**FINANCIAL DATA**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	(0.535)	(0.751)	(0.655)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>(0.435)</b>	<b>(0.651)</b>	<b>(0.555)</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	7205.000	0.000	649.181
(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
<b>Total Non-current Liabilities (3)</b>	<b>7205.000</b>	<b>0.000</b>	<b>649.181</b>
(4) Current Liabilities			
(a) Short term borrowings	1967.412	1913.111	927.431
(b) Trade payables	10.717	23.468	63.701
(c) Other current liabilities	0.143	42.437	5.685
(d) Short-term provisions	416.099	6.017	6.229
<b>Total Current Liabilities (4)</b>	<b>2394.371</b>	<b>1985.033</b>	<b>1003.046</b>
<b>TOTAL</b>	<b>9598.936</b>	<b>1984.382</b>	<b>1651.672</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	538.432	538.432	538.432
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	1974.785	1420.535	1047.745
(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	5.932	1.677	1.357
(e) Other Non-current assets	0.000	0.000	0.000

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***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 10***

<b>Total Non-Current Assets</b>	<b>2519.149</b>	<b>1960.644</b>	<b>1587.534</b>
(2) Current assets			
(a) Current investments	0.122	6.614	6.615
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	21.749	1.838	21.025
(e) Short-term loans and advances	6655.850	15.286	36.498
(f) Other current assets	402.066	0.000	0.000
<b>Total Current Assets</b>	<b>7079.787</b>	<b>23.738</b>	<b>64.138</b>
<b>TOTAL</b>	<b>9598.936</b>	<b>1984.382</b>	<b>1651.672</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	0.349	0.000	0.000
	Other Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>0.349</b>	<b>0.000</b>	<b>0.000</b>
<b>Less</b>	<b>EXPENSES</b>			
	Other expenses	0.134	0.096	0.150
	<b>TOTAL</b>	<b>0.134</b>	<b>0.096</b>	<b>0.150</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.215</b>	<b>(0.096)</b>	<b>(0.150)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.000	0.000	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.215</b>	<b>(0.096)</b>	<b>(0.150)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.000	0.000	0.000
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.215</b>	<b>(0.096)</b>	<b>(0.150)</b>
<b>Less</b>	<b>TAX</b>	0.000	0.000	0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.215</b>	<b>(0.096)</b>	<b>(0.150)</b>
<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT</b>	<b>(0.751)</b>	<b>(0.655)</b>	<b>(0.505)</b>

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FORWARD				
	<b>Balance Carried to the B/S</b>	<b>(0.536)</b>	<b>(0.751)</b>	<b>(0.655)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>21.53</b>	<b>(9.59)</b>	<b>(14.98)</b>

**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	(66.916)	10.028	67.379
Net cash flow from operating activity	(66.916)	10.028	67.379

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	0.00	0.00

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.00	1.00	1.00
Debt Equity Ratio (Total Liability / Networth)	(21086.00)	(2938.73)	(2840.74)
Current Liabilities to Networth (Current Liabilities / Net Worth)	(5504.30)	(3049.21)	(1807.29)
Fixed Assets to Networth (Net Fixed Assets / Networth)	(5777.51)	(3009.17)	(2857.98)

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**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 12**

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	61.60	0.00	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.00	0.00	(0.01)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(49.43)	14.75	27.03

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	2.96	0.01	0.06
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	2.96	0.01	0.06
G-Score Ratio Financial (Networth / Total Assets)	0.00	0.00	0.00
G-Score Ratio Debt (Debts / Equity Capital)	91724.12	19131.11	15766.12
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.96	0.01	0.06

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

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

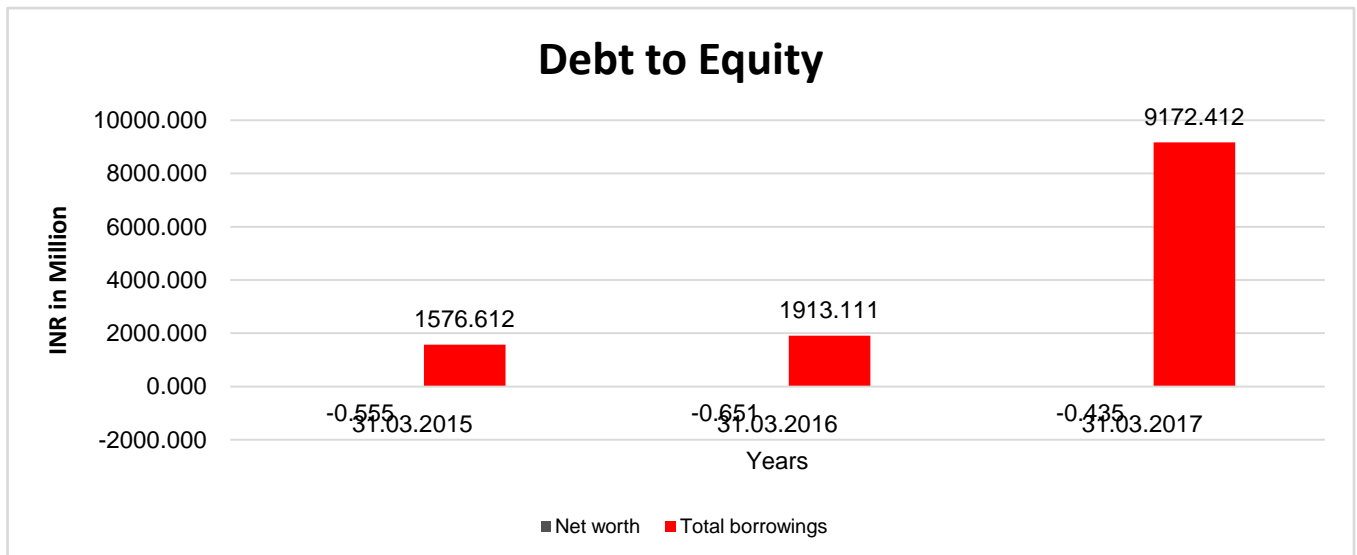
**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	(0.655)	(0.751)	(0.535)
<b>Net worth</b>	<b>(0.555)</b>	<b>(0.651)</b>	<b>(0.435)</b>

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**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 13**

Long Term borrowings	649.181	0.000	7205.000
Short Term borrowings	927.431	1913.111	1967.412
<b>Total borrowings</b>	<b>1576.612</b>	<b>1913.111</b>	<b>9172.412</b>
<b>Debt/Equity ratio</b>	<b>(2,840.742)</b>	<b>(2,938.727)</b>	<b>(21,086.005)</b>



**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	Yes

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**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 14**

18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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 one 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)
<b>Long-term Borrowings</b>		
From Body Corporate	855.000	0.000
<b>Short-term borrowings</b>		
From Body Corporate (Repayable on Demand)	1967.412	1913.111
<b>Total</b>	<b>2822.412</b>	<b>1913.111</b>

**INDEX OF CHARGES:**

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G45012275	100100841	DEWAN HOUSING FINANCE CORPORATION LIMITED	10/03/2017	-	-	3650000000.0	WARDEN HOUSE 2ND FLOOR, SIR P M ROAD, FORT, MUMBAI - 400001, MAHARASHTRA, INDIA

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***KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 15***

2	G450107 90	1001008 48	DEWAN HOUSING FINANCE CORPORATI ON LIMITED	06/03/20 17	-	-	635000000 0.0	WARDEN HOUSE 2ND FLOOR, SIR P M ROAD, FORT, MUMBAI - 400001, MAHARASHT RA, INDIA
3	G084822 34	1000992 37	RELIANCE CAPITAL LTD	29/08/20 15	-	-	300000000 .0	"H" Block 1ST Floor, Dhirubhai Ambani Knowledge City, Kopar Khairne, Navi Mumbai - 400710, Maharashtra, India

**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 16**

**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 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.

**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 17**

**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 63.39
UK Pound	1	INR 85.74
Euro	1	INR 76.24

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SVT
<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	SUJ

**KUNJBIHARI DEVELOPERS PRIVATE LIMITED - 484468 05-JAN-2018.HTMPAGE NO. : 18**

**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	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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