

ROYAL RESIDENCY AND HOUSING PRIVATE LIMITED - 515186.2 [SUPPLEMENTARY REPORT]

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MIRA INFORM REPORT

Report No. :	515186.2
Report Date :	10.07.2018

IDENTIFICATION DETAILS

Name :	ROYAL RESIDENCY AND HOUSING PRIVATE LIMITED
Registered Office :	RC-31/76, Phase-II, Bengal Ambuja, City Centre, Durgapur, Near Street of Ali Bakery, Bardhaman-713216, West Bengal
Mobile No.:	91-9093531572 [Mr. Soumen]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	04.10.2016
CIN No.: [Company Identification No.]	U70100WB2016PTC217897
Capital Investment / Paid-up Capital :	INR 0.500 Million
IEC No.: [Import-Export Code No.]	Not Applicable [As informed by the management that firm does not have export and import]
PAN No.: [Permanent Account No.]	AAHCR9640K
GSTN : [Goods & Service Tax Registration No.]	19AAHCR9640K1ZQ
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of Construction and Real Estate Developers. [Confirmed by Management] Subject is engaged into Residential property management services on a fee or contract basis except of time-share ownership [Registered Activity]
No. of Employees :	30 (Approximately)

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RATING & COMMENTS

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

MIRA's Rating :

C

Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Relatively New Company
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject was incorporated during October 2016 and it is engaged in construction and real estate developers.</p> <p>As per financials of March 2017, the company has commenced its business operation and has reported minimal profit.</p> <p>Rating takes into consideration the company's limited track record of business operations along with small capital base and below average liquidity position.</p> <p>Payments seems to be unknown.</p> <p>In view of aforesaid, the company can be considered for business dealings at safe and secured terms and conditions.</p> <p>Note: Site visit was conducted on the given address which you have provided. Our executive had successfully traced the subject at the given address.</p> <p>At the premises, our executive met Mr. Upendra Singh [Director] and he claimed that the subject exists on the given address.</p> <p>As per our executive's observation, it is a 2 storey building and whole premises is occupied with subject. Area seems to be upmarket and 5 employees were sighted at the premises. Location was easy to find and Locality seems to be commercial cum residential.</p> <p>Name board of the subject was sighted at the premises.</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	Current Rating
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	(31.12.2017)	(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

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 10.07.2018

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 PARTED BY [GENERAL DEATILS]

Name :	Mr. Saumen
Designation :	General Manager
Contact No.:	91-9093531572
Date :	27.06.2018

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LOCATIONS

Registered Office :	RC-31/76, Phase-II, Bengal Ambuja, City Centre, Durgapur, Near Street of Ali Bakery, Bardhaman-713216, West Bengal, India
Tel. No.:	Not Available
Mobile No.:	91-9093531572 [Mr. Soumen] 91-8653839991/ 7407677788 [Office]
Fax No.:	Not Available
E-Mail :	royalresidencydgp@gmail.com
Website :	www.royalresidencyhousingpvtltd.com
Area :	3000 Sq. Ft.
Location :	Rented
Locality :	Commercial cum Residential
Branch Office :	Plot No.-109, Office Para, Apcar Garden, Asansol-713304, West Bengal, India

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Rabi Mondal
Designation :	Director
Address :	20/12 Jaydeb Evenue, B-Zone, Durgapur, Arabindo, Durgapur-713205, West Bengal, India
Date of Birth/Age :	05.01.1983
Date of Appointment :	04.10.2016
PAN No.:	BUFPM7078E
Aadhar No.:	572078161949
DIN No.:	07618015
Name :	Mr. Upendra Singh
Designation :	Director
Address :	Q.No-1235, St-33, Sector-8/C Bokaro, Steel City, Sector-9, Bokaro-827009, Jharkhand, India
Date of Birth/Age :	16.06.1990
Date of Appointment :	04.10.2016
Aadhar No.:	416175542145
DIN No.:	07618018

KEY EXECUTIVES

Name :	Mr. Saumen
Designation :	General Manager

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MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Rabi Mondal	25000	50.00
Upendra Singh	25000	50.00
Total	50000	100.00

Share holding pattern

■ Rabi Mondal ■ Upendra Singh



AS ON: 04.11.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00

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Total	100.00
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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of Construction and Real Estate Developers. [Confirmed by Management] Subject is engaged into Residential property management services on a fee or contract basis except of time-share ownership [Registered Activity] 	
Products :	ITC Code No.	Product Descriptions
	99722110	Residential property management services on a fee or contract basis except of time-share ownership
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Advance Payment, Cash and Credit	
Purchasing :	Advance Payment, Cash and Credit	

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	End Users	

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	<table border="1"> <tr> <td>Reference:</td> <td>Not Divulged</td> </tr> <tr> <td>Name of the Person (Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Since how long known:</td> <td>--</td> </tr> <tr> <td>Maximum limit dealt:</td> <td>--</td> </tr> <tr> <td>Experience:</td> <td>--</td> </tr> <tr> <td>Remark</td> <td>--</td> </tr> </table>	Reference:	Not Divulged	Name of the Person (Designation):	--	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	--								
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Contact Number:	--																						
Since how long known:	--																						
Maximum limit dealt:	--																						
Experience:	--																						
Remark	--																						
No. of Employees :	30 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>IndusInd Bank</td> </tr> <tr> <td>Branch:</td> <td>Layek's 1st Floor, Near Peerless Inn, City Centre Khudiram Sarani, Plot No. 843 (P) Durgapur-713216, West Bengal, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>91-343-2543520/21/22/23 [Incorrect number]</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>--</td> </tr> </table>	Bank Name:	IndusInd Bank	Branch:	Layek's 1 st Floor, Near Peerless Inn, City Centre Khudiram Sarani, Plot No. 843 (P) Durgapur-713216, West Bengal, India	Person Name (with Designation):	--	Contact Number:	91-343-2543520/21/22/23 [Incorrect number]	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	--	Remarks:	--
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Average Balance Maintained (Optional):	--																						
Credit Facilities Enjoyed (CC/OD/Term Loan):	--																						
Account Operation:	--																						
Remarks:	--																						

Auditors :	
Name :	SASP and Associates Chartered Accountants
Address :	C-12, Doctor's Colony, Central Park, Durgapur-713216, West Bengal, India
Mobile No.:	91-9093035991
E-Mail :	saspassociates@gmail.com
PAN No.:	ADAFS7086F
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

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CAPITAL STRUCTURE

AS ON: 04.11.2017

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
50000	Equity Shares	INR 10/- each	INR 0.500 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			0.500
(b) Reserves & Surplus			0.004
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			0.504
(3) Non-Current Liabilities			
(a) Long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.000
(d) long-term provisions			
Total Non-current Liabilities (3)			0.000
(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			0.000
(c) Other current liabilities			0.126
(d) Short-term provisions			0.002
Total Current Liabilities (4)			0.128
TOTAL			0.632
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			0.000
(ii) Intangible Assets			0.000
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			0.000
(c) Deferred tax assets (net)			0.000
(d) Long-term Loan and Advances			0.000
(e) Other Non-current assets			0.000
Total Non-Current Assets			0.000

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			0.500
(d) Cash and cash equivalents			0.115
(e) Short-term loans and advances			0.000
(f) Other current assets			0.017
Total Current Assets			0.632
TOTAL			0.632

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017
	SALES		
	Revenue from Operations		0.392
	Other Income		0.000
	TOTAL		0.392
Less	EXPENSES		
	Employees benefits expense		0.080
	Insurance expenses		0.041
	TOTAL		0.121
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		0.271
Less	FINANCIAL EXPENSES		0.000
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.271
Less/ Add	DEPRECIATION/ AMORTISATION		0.265
	PROFIT/ (LOSS) BEFORE TAX		0.006
Less	TAX		0.001
	PROFIT/ (LOSS) AFTER TAX		0.005
	Earnings/ (Loss) Per Share (INR)		0.09

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS			31.03.2017
Current Maturities of Long term debt			NA
Cash generated from operations			NA
Net Cash flow from (used in) Operations			NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)			465.56
Account Receivables Turnover (Income / Sundry Debtors)			0.78
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			0.00
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			0.00

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.20
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.25
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.00
Interest Coverage Ratio			0.00

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS				31.03.2017
Net Profit Margin (PAT / Sales) * 100	%			1.28
Return on Total Assets (PAT / Total Assets) * 100	%			0.79
Return on Investment (ROI) (PAT / Networth) * 100	%			0.99

SOLVENCY RATIOS

PARTICULARS				31.03.2017
Current Ratio (Current Assets / Current Liabilities)				4.94
Quick Ratio (Current Assets – Inventories) / Current Liabilities)				4.94
G-Score Ratio Financial (Networth / Total Assets)				0.80
G-Score Ratio Debt (Debts / Equity Capital)				0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				4.94

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

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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	Yes
5	Buyer visit details	Yes
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	Yes
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	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
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 about six months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about six months	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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

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REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS:

The director are optimistic about company's business and hopeful of better performance with increased revenue in next year. There was no change in the nature of business company.

OBSERVATION POINTS

Name :	ROYAL RESIDENCY AND HOUSING PRIVATE LIMITED
Address :	RC-31/76, Phase-II, Bengal Ambuja, City Centre, Durgapur, Near Street of Ali Bakery, Bardhaman-713216, West Bengal, India
Person to whom we met:	Mr. Upendra Singh [Director]
Name Board:	Sighted
Location:	Easy
Total Floors of the building:	2 Floors
Subject situated on :	Whole Premises
Locality:	Commercial cum Residential
Area:	Upmarket
No. of employee seen at premises :	05 [Approximately]
Visibility of Item :	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment
Furniture items sighted :	Yes
Proof of visit:	Photos

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

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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.

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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 68.66
UK Pound	1	INR 91.47
Euro	1	INR 80.78

INFORMATION DETAILS

Information Gathered by :	SAV
Analysis Done by :	VIV
Report Prepared by :	RUP

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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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