

MIRA INFORM REPORT

Report No. :	540470
Report Date :	23.11.2018

IDENTIFICATION DETAILS

Name :	KEYA HOMES PRIVATE LIMITED
Registered Office :	# 17, Regent Court, Ground Floor, 80 Feet Road, Koramangala 4th Block, Bangalore-560034, Karnataka
Mobile No.:	91-9880522990 [Mr. Dinesh Kejriwal]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	06.05.2013
CIN No.: [Company Identification No.]	U70109KA2013PTC068958
Capital Investment / Paid-up Capital :	INR 7.612 Million
PAN No.: [Permanent Account No.]	AAFCK1456Q
GSTN : [Goods & Service Tax Registration No.]	29AAFCK1456Q1ZW
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of Real Estate Development. [Registered Activity]
No. of Employees :	Not Divulged

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

Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2013.</p> <p>As per the financials of FY 2017, the company has not earned any revenue from its operations along with operational loss.</p> <p>The overall financial risk profile of the company seems to be average marked by comfortable net worth base along with negligible debt balance sheet profile.</p> <p>No payment terms are known.</p> <p>In view of aforesaid, dealings are recommended on safe and secured terms.</p> <p>Note: In view of absence of operational revenue rating has been downgraded and hence we do not recommend any credit limit.</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 (30.06.2018)	Current Rating (30.09.2018)
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

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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 23.11.2018

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 DECLINED BY

Name :	Mr. Dinesh Kejriwal
Designation :	Director
Contact No.:	91-9880522990
Date :	19.11.2018

LOCATIONS

Registered Office :	# 17, Regent Court, Ground Floor, 80 Feet Road, Koramangala 4th Block, Bangalore-560034, Karnataka, India
Tel. No.:	Not Available
Mobile No.:	91-9880522990 [Mr. Dinesh Kejriwal]
Fax No.:	Not Available
E-Mail :	info@keyahomes.in
Website :	http://keyahomes.in

DIRECTORS

AS ON: 31.03.2018

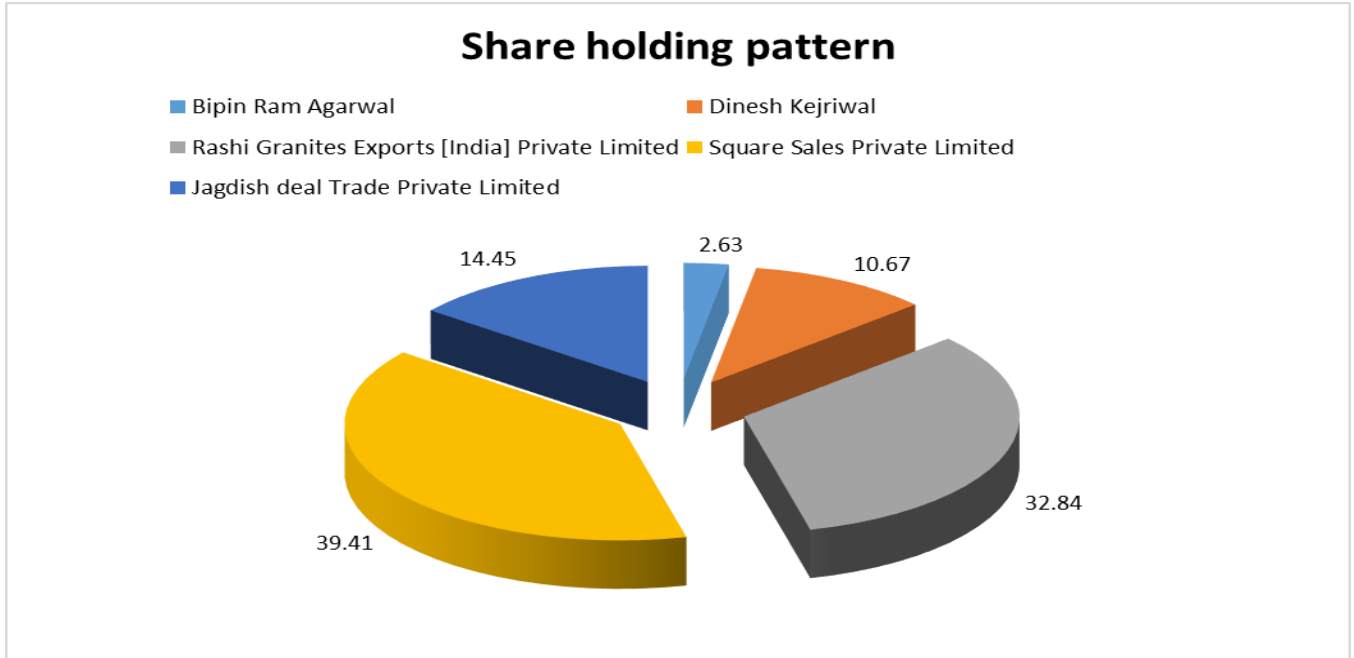
Name :	Mr. Bipin Ram Agarwal
Designation :	Director
Address :	62/97, 40th Cross 6th Main 5th Block, Jayanagar, Bangalore-560041, Karnataka, India
Date of Birth/Age :	28.10.1969
Date of Appointment :	06.05.2013
DIN No.:	01221524
Name :	Mr. Dinesh Kejriwal
Designation :	Director
Address :	H-502,Hazel Block Raheja Residency Kormangala,3rd Block Near BDA Complex, Bangalore-560034, Karnataka, India
Date of Birth/Age :	13.05.1977
Date of Appointment :	06.05.2018
DIN No.:	06442165

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Bipin Ram Agarwal	20000	2.63
Dinesh Kejriwal	81200	10.67
Rashi Granites Exports [India] Private Limited	250000	32.84
Square Sales Private Limited	300000	39.41
Jagdish Deal Trade Private Limited	110000	14.45
Total	761200	100.00

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AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	13.29
Public/Other than promoters - Body Corporate	86.71
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of Real Estate Development. [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged

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Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

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 :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
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 A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
Remarks:	--	

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Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	LONG-TERM BORROWINGS		
	Finance Lease Obligations		
	From Banks	0.000	1.488
	Total	0.000	1.488

Auditors :	
Name :	R J M J and Associates Chartered Accountants
Address :	No.14, 1st floor, 80 feet road, Koramangala 1st block, Bangalore-560034, Karnataka, India
Tel. No.:	91-80-41320909
PAN No.:	AAQFR8152G
Memberships :	Not Available
Collaborators :	Not Available
Enterprises 8 under the significant influence of director :	Square Sales Private Limited

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
800000	Equity Shares	INR 10/- each	INR 8.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
761200	Equity Shares	INR 10/- each	INR 7.612 Million

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FINANCIAL DATA
[all figures are in 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	7.612	7.612	7.612
(b) Reserves & Surplus	66.761	66.795	66.816
(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)	74.373	74.407	74.428
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	1.488	2.731
(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
Total Non-current Liabilities (3)	0.000	1.488	2.731
(4) Current Liabilities			
(a) Short term borrowings	1.000	0.500	0.500
(b) Trade payables	1.607	0.002	0.000
(c) Other current liabilities	380.072	268.472	141.142
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	382.679	268.974	141.642
TOTAL	457.052	344.869	218.801
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	8.018	8.560	0.000
(ii) Intangible Assets	0.042	0.077	0.000
(iii) Capital work-in-progress	0.000	0.000	4.105
(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	2.764	2.261	7.714
(e) Other Non-current assets	0.082	0.130	0.177
Total Non-Current Assets	10.906	11.028	11.996

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	412.115	309.517	178.934
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	1.373	0.674	5.999
(e) Short-term loans and advances	32.658	23.650	21.872
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	446.146	333.841	206.805
TOTAL	457.052	344.869	218.801

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	0.000	0.000	0.000
	Other Income	0.000	0.000	0.008
	TOTAL	0.000	0.000	0.008
Less	EXPENSES			
	Other expenses	0.034	0.021	0.019
	TOTAL	0.034	0.021	0.019
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(0.034)	(0.021)	(0.011)
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(0.034)	(0.021)	(0.011)
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	(0.034)	(0.021)	(0.011)
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	(0.034)	(0.021)	(0.011)
	Earnings/ (Loss) Per Share (INR)	(0.04)	(0.03)	(0.01)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term borrowing	1.487	1.351	1.233
Cash generated from (used in) Operations	2.543	(3.692)	8.656
Net Cash generated from (used in) Operating activities	2.016	(3.704)	8.640

KEY RATIOS

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.84	0.79	0.67
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.03	0.04	0.06
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	5.15	3.61	1.90
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.11	0.12	0.06
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	0.00	0.00	0.00
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	(0.01)	(0.01)	(0.01)
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	(0.05)	(0.03)	(0.01)

SOLVENCY RATIOS

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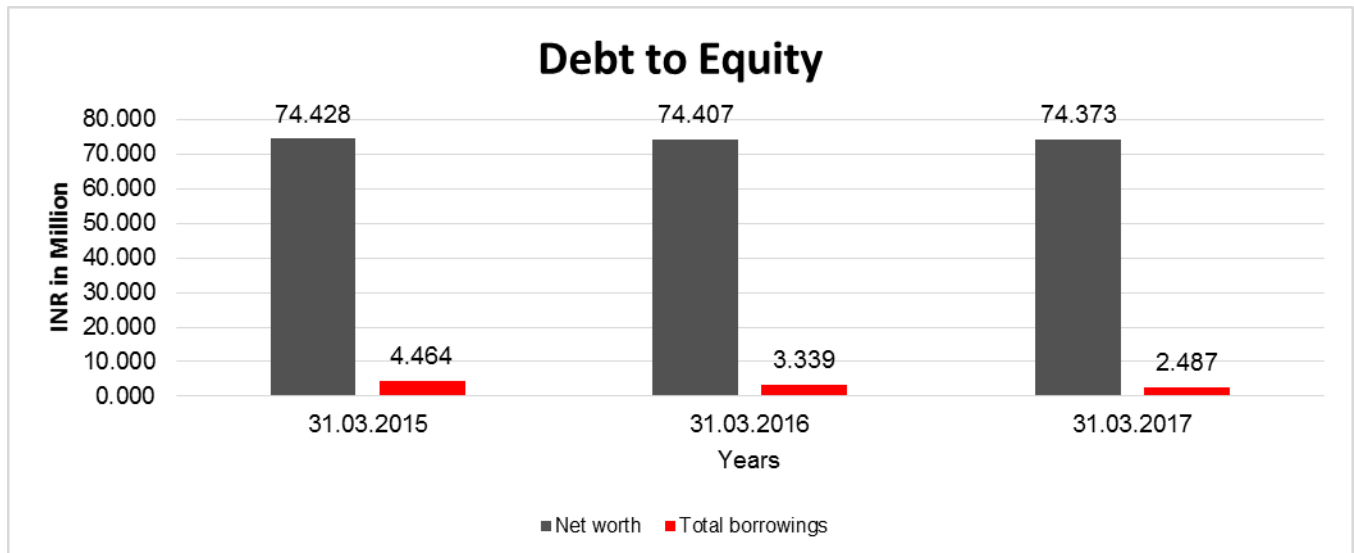
PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.17	1.24	1.46
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.09	0.09	0.20
G-Score Ratio Financial (Networth / Total Assets)	0.16	0.22	0.34
G-Score Ratio Debt (Debts / Equity Capital)	0.33	0.44	0.59
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.17	1.24	1.46

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

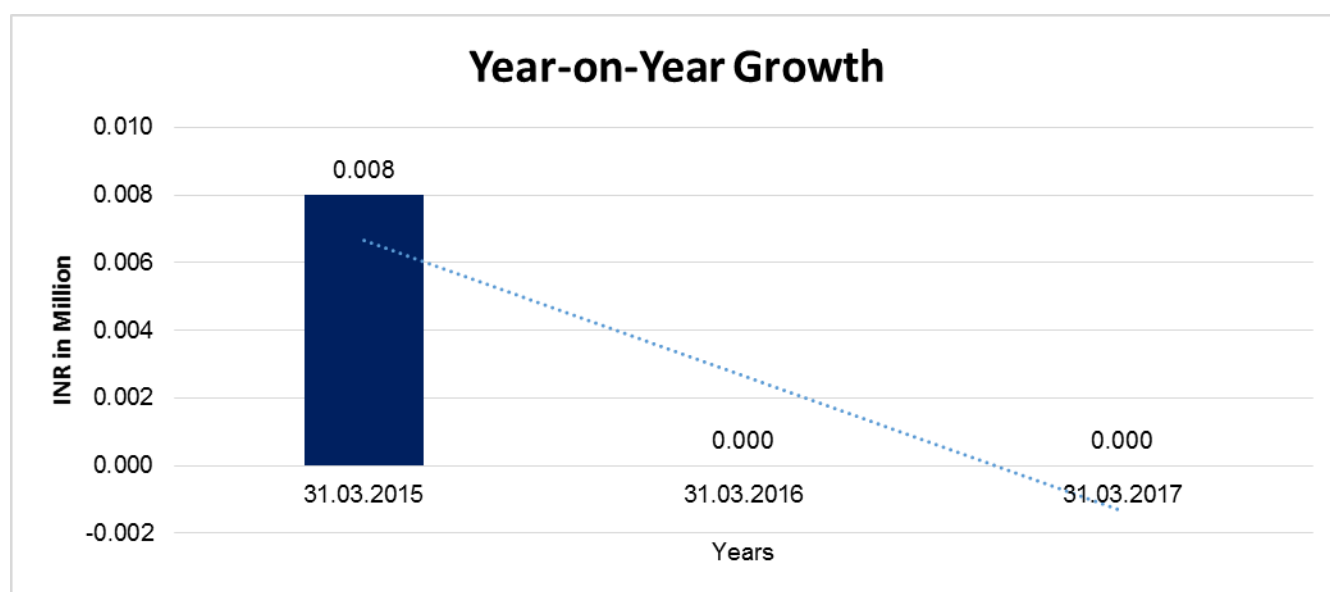
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	7.612	7.612	7.612
Reserves & Surplus	66.816	66.795	66.761
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	74.428	74.407	74.373
long-term borrowings	2.731	1.488	0.000
Short term borrowings	0.500	0.500	1.000
Current Maturities of Long term borrowing	1.233	1.351	1.487
Total borrowings	4.464	3.339	2.487
Debt/Equity ratio	0.060	0.045	0.033



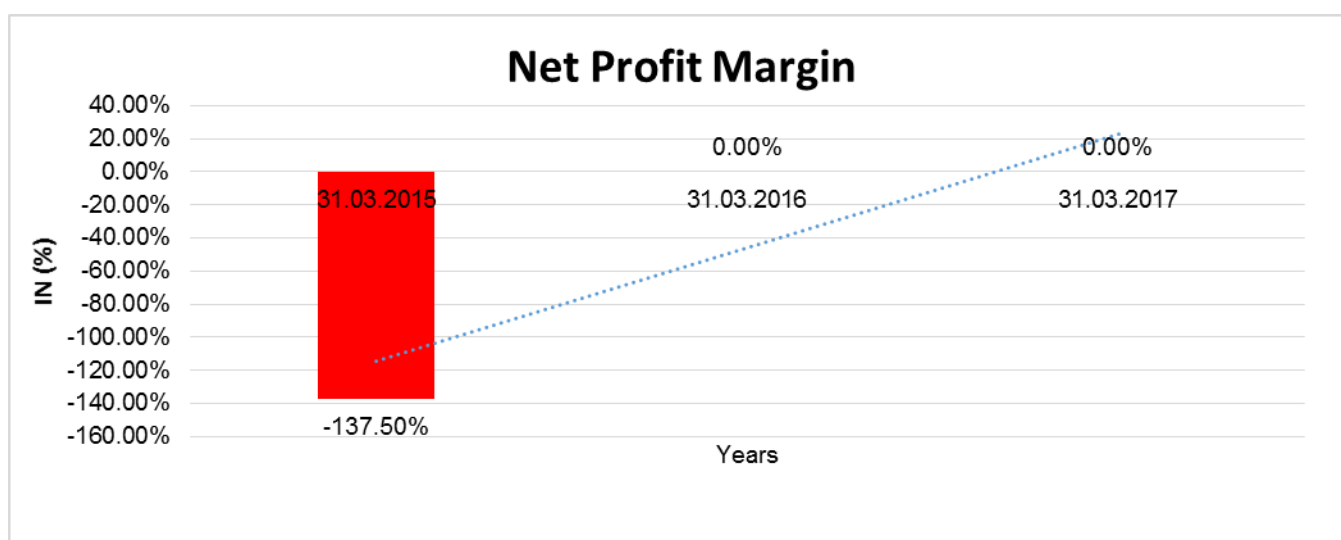
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Total Income	0.008	0.000	0.000
		(100.000)	



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Total Income	0.008	0.000	0.000
Profit/(Loss)	(0.011)	(0.021)	-0.034
	(137.50%)		



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	Yes
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 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

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

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UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
SHORT TERM BORROWINGS		
From Directors	1.000	0.500
Total	1.000	0.500

BACKGROUND

Subject CIN U70109KA2013PTC068958 is a private limited company incorporated under the provisions of the companies act, 1956 on 06 May 2013. The registered of office of the company is in Bangalore, India. The company is engaged in the business of development premium housing projects across Bangalore. The company uspires to be among Bangalore's top real estate companies.

FIXED ASSETS:

- Computer
- Electrical Equipment
- Furniture and Fixture
- Leasehold Improvement
- Motor Vehicles
- Office Equipment

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 71.18
UK Pound	1	INR 91.04
Euro	1	INR 81.19

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	PRY
Report Prepared by :	RUP

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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	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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