

MIRA INFORM REPORT

Report No. :	541483
Report Date :	26.11.2018

IDENTIFICATION DETAILS

Name :	NIVASTI DEVELOPERS LLP
Registered Office :	D-4, 5 and 6, 1st Floor, BIG Splash Building, Sector-17, Vashi, Navi Mumbai-400703, Maharashtra
Tel. No.:	91-22- 27668051/52/53/54
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	11.04.2016
LLPIN No:	AAG-1540
Total Obligation of Contribution:	INR 0.000 Million
PAN No.: [Permanent Account No.]	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Limited Liability Partnership
Line of Business :	Construction Activity. [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

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Status :	Yet to Commence its operations
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is a limited partnership firm (LLP) established during April 2016 and it is engaged in construction activity.</p> <p>As per financials of March 2018, the firm is yet to commence its business operations.</p> <p>Rating is constrained on account of firm's small capital base along with high balance sheet and weak financial risk profile.</p> <p>Payment terms to be unknown.</p> <p>In view of aforesaid, the firm can be considered for business dealings at safe and secured trade terms and conditions</p> <p>Note:</p> <p>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

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 31-03-2018.

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 26.11.2018

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 DENIED BY

Name :	Mr. Shyam Vora
Designation :	Partner
Contact No.:	91- 9820899881
Date :	23.11.2018

Management non-co-operative (91-22- 27668051/52)

LOCATIONS

Registered Office :	D-4, 5 and 6, 1st Floor, BIG Splash Building, Sector-17, Vashi, Navi Mumbai-400703, Maharashtra, India.
Tel. No.:	91-22- 27668051/52/53/54

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Mobile No.:	91- 9820899881 (Mr. Shyam Vora)
Fax No.:	91-22-27668050
E-Mail :	nivastidevelopersllp@gmail.com

PARTNERS

As on: 31.03.2018

Name :	Mr. Vora Ashwin Prabhudas		
Designation :	Designated Partner		
Address :	Plot No. 154, Sector 12, Vashi, Navi Mumbai-400703, Maharashtra, India		
Date of Appointment :	11.04.2016		
DPIN No.:	00190902		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
	U51900MH1998PTC116934	PAMDEEP TRADERS PRIVATE LIMITED	21/10/1998
	U45200MH2004PTC148976	NIVASTI IMPERIUM PRIVATE LIMITED	30/09/2015
	AAH-6457	ASAYA BUILDERS AND DEVELOPERS LLP	20/10/2016
Name :	Mr. Pravinchandra Nimish Vora		
Designation :	Designated Partner		
Address :	Plot No.151,152, 154, Sector 12, Vashi, Navi Mumba- 400703, Maharashtra, India		
Date of Appointment :	11.04.2016		
DPIN No.:	06480849		
Name :	Mr. Raigangar Mayur Anil		
Designation :	Designated Partner		
Address :	9/B, Thatta Nagar Cooperative Housing Society Limited, Pestom Nagar, R. No 3, Chembur, Mumbai-400089, Maharashtra, India		
Date of Appointment :	11.04.2016		
DPIN No.:	06886979		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
	U45200MH2008PTC182517	PRITHVI MULTIPROJECTS PRIVATE LIMITED	30/09/2014
	AAH-6457	ASAYA BUILDERS AND DEVELOPERS LLP	20/10/2016
Name :	Mr. Vora Rajesh Narendra		
Designation :	Designated Partner		
Address :	Hira Kunj, Plot No. 154, Unit 2, Sector 12, Vashi Navi, Mumbai-400703, Maharashtra, India		

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Date of Appointment :	11.04.2016		
DPIN No.:	07298315		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45200MH2004PTC148976	NIVASTI IMPERIUM PRIVATE LIMITED	30/04/2018	-
AAH-6457	ASAYA BUILDERS AND DEVELOPERS LLP	20/10/2016	-
Name :	Mr. Vora Shyam Lalit		
Designation :	Designated Partner		
Address :	Flat No-B/2401, 24th Floor, Iraissa Building, Plot No-1, Sector-19, Sanpada, Navi Mumbai-400705, Maharashtra, India		
Date of Appointment :	11.04.2016		
DPIN No.:	07298319		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45200MH2004PTC148976	NIVASTI IMPERIUM PRIVATE LIMITED	30/04/2018	-

CONTRIBUTION DETAILS

As on: 31.03.2018

Obligation of Contribution – INR 0.000 million

BUSINESS DETAILS

Line of Business :	Construction Activity. [Registered Activity]
Brand Names :	Not Divulged
Agencies Held :	Not Divulged
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

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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 :	Not Divulged	
Bankers :	Bank Name	Not Divulged
	Branch	-
	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)	-
Financial Institution:	Indiabulls Housing Finance Limited, M - 62 & 63 First Floor, Connaught Place, New Delhi- 110001, India	
Auditors :	Not Divulged	
Memberships :	Not Available	
Collaborators :	Not Available	
Associates/Subsidiaries :	Not Available	

CAPITAL STRUCTURE

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As on: 31.03.2018

Total Obligation of Contribution: INR 0.000 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018	31.03.2017
EQUITY AND LIABILITIES			
1] Contribution Received		0.000	0.000
2] Reserves & Surplus		0.000	0.000
NETWORTH		0.000	0.000
LOAN FUNDS			
1] Secured Loans		880.426	865.773
2] Unsecured Loans		864.449	494.547
TOTAL LOANS		1744.875	1360.320
DEFERRED TAX LIABILITIES		0.000	0.0000
TOTAL		1744.875	1360.320
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.000	0.000
INVESTMENT			
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		0.000	0.000
Sundry Debtors		0.000	0.000
Cash & Bank Balances		1729.648	1.870
Loan and Advances		18.681	200.598
Other current Assets		0.000	1275.884
Total Current Assets		1748.329	1478.352
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		0.000	2.883
Current Liabilities		4.219	115.722
Provision		0.000	0.000
Total Current Liabilities		4.219	118.605
Net Current Assets		1744.110	11359.747
MISCELLANEOUS EXPENSES			
		0.000	0.000
TOTAL		1744.875	1360.320

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PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018	31.03.2017
SALES			
	Income	0.000	0.000
	Other Income	0.000	1.448
	TOTAL	0.000	1.448
Less	EXPENSES		
	Other Expenses	0.000	1.019
	TOTAL	0.000	1.019
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.000	0.429
Less	FINANCIAL EXPENSES	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.000	0.429
Less	DEPRECIATION/ AMORTISATION	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.000	0.429
Less	TAX	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	0.000	0.429

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017
Current Maturities of Long term debt	NA	NA
Cash generated from operations	NA	NA
Net Cash flows from operating activities	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00
Account Receivables Turnover	0.00	0.00

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(Income / Sundry Debtors)			
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.00	0.75

LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		1.00	1.00
Debt Equity Ratio (Total Liability / Networth)		0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.00	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%	0.00	29.63
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.00	0.03
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.00	0.00

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Current Ratio		2.01	2.41

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(Current Assets / Current Liabilities)			
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.01	2.41
G-Score Ratio Financial (Networth / Total Assets)		0.00	0.00
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.01	2.41

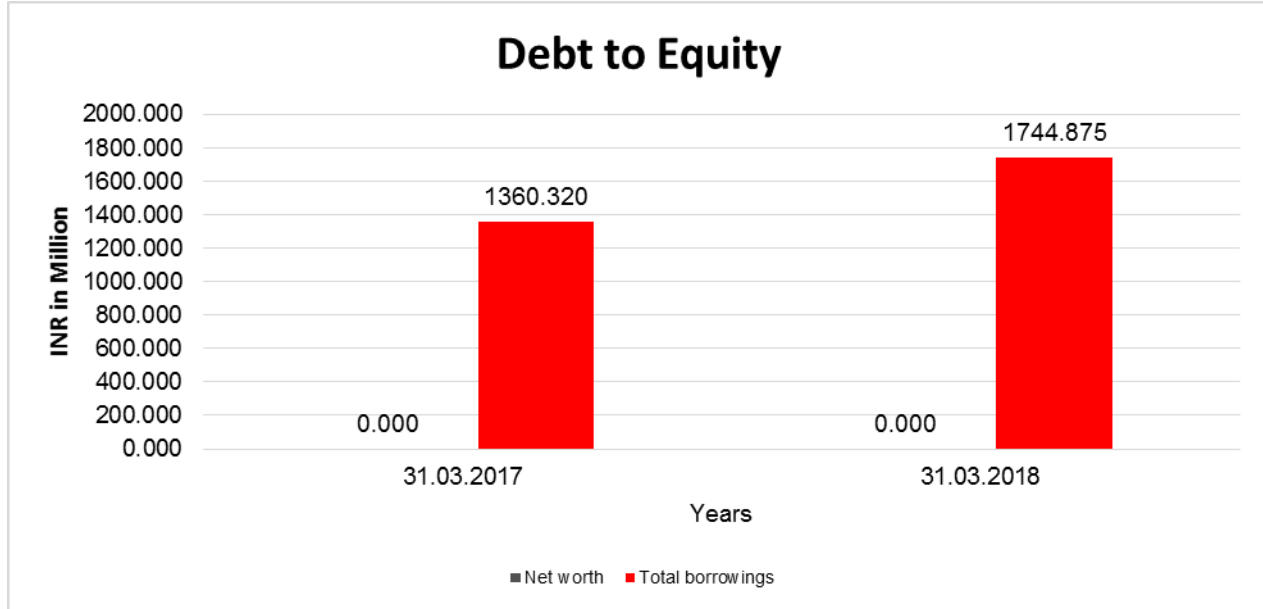
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Contribution Received	0.000	0.000
Reserves & Surplus	0.000	0.000
Net worth	0.000	0.000
Secured Loans	865.773	880.426
Unsecured Loans	494.547	864.449
Total borrowings	1360.320	1744.875
Debt/Equity ratio	0.000	0.000

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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	No

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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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	Yes
30	Major shareholders, if available	No
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 CAHREGS:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	M080521 36	1002041 74	INDIABUL LS HOUSING FINANCE LIMITED	20/07/20 18	-	-	91035088 5.0	M - 62 & 63 FIRST FLOOR, CONNAUG HT PLACE NEW DELHI New Delhi DL 110001 IN
2	M078044 20	1001957 81	INDIABUL LS HOUSING FINANCE LIMITED	31/03/20 18	-	-	91035088 5.0	M - 62 & 63 FIRST FLOOR, CONNAUG HT PLACE NEW DELHI New Delhi DL 110001 IN
3	M056063 22	1001353 35	INDIABUL LS HOUSING FINANCE LIMITED	23/08/20 17	-	-	64089873 7.0	M - 62 & 63 FIRST FLOOR, CONNAUG HT PLACE NEW

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MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
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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 :	SPY
Analysis Done by :	VVK
Report Prepared by :	MTN

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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