

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 1

MIRA INFORM REPORT

Report No. :	530879
Report Date :	21.09.2018

IDENTIFICATION DETAILS

Name :	SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED
Registered Office :	R-529 New Rajinder Nagar, New Delhi – 110060, Delhi
Mobile No.:	91-9899222444 (Mr. Ajay Arora)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.05.2007
Capital Investment / Paid-up Capital :	INR 20.000 Million
CIN No.: [Company Identification No.]	U45400DL2007PTC163685
PAN No.: [Permanent Account No.]	AAKCS8837L
GSTN : [Goods & Service Tax Registration No.]	07AAKCS8837L1ZK
Legal Form :	Private Limited Liability Company
Line of Business :	Construction of Residential complexes. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating : B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit : USD 280000

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 2

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007 and it is engaged in the business of construction of residential complex.</p> <p>For the financial year 2017, the company has reported a decline in its revenue as compared to its previous year but it has achieved fair profitability margin during the year.</p> <p>Rating takes into consideration the moderate financial risk profile marked by modest net worth base along with comfortable debt protection metrics.</p> <p>Rating gets constrained due to continuous decline in sales and due to slowdown in the infrastructure and real estate sector which may affect the growth of the company.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid the company can be considered for business dealings with some caution.</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

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

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 3

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 21.09.2018

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.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 4

INFORMATION DENIED BY

Name :	Mr. Ajay Arora
Designation :	Director
Contact No.:	91-9899222444
Date :	20.09.2018

LOCATIONS

Registered Office :	R-529 New Rajinder Nagar, New Delhi – 110060, Delhi, India
Tel. No.:	Not Available
Mobile No.:	91-9899222444 (Mr. Ajay Arora)
Fax No.:	Not Available
E-Mail :	ADMIN@SGNUNIVERSAL.COM

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ajay Arora		
Designation :	Director		
Address :	R-529, Rajinder Nagar New Delhi – 110060, Delhi, India		
Date of Appointment :	14.09.2010		
DIN No.:	00793473		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45203DL2012PTC239225	PCBK INDIA PRIVATE LIMITED	28/05/2018	-
U70109DL2013PTC247780	SGN REALTECH PRIVATE LIMITED	01/02/2013	-
Name :	Mr. Sunil Kumar Sharma		
Designation :	Director		
Address :	14/4, Old Rajinder Nagar New Delhi – 110060, Delhi, India		
Date of Birth/Age :	19.02.1964		
Date of Appointment :	21.05.2007		
DIN No.:	01466661		
Name :	Mr. Jagdish Chander		
Designation :	Director		
Address :	R-529, New Rajinder Nagar Delhi – 110060, Delhi, India		
Date of Appointment :	14.08.2013		
DIN No.:	06658031		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 5

U70109DL2013PTC247780	SGN REALTECH PRIVATE LIMITED	01/11/2016	-
-----------------------	------------------------------	------------	---

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Ajay Arora	1700000
Jagdish Chander	250000
Sunil Kumar Sharma	50000
Total	2000000

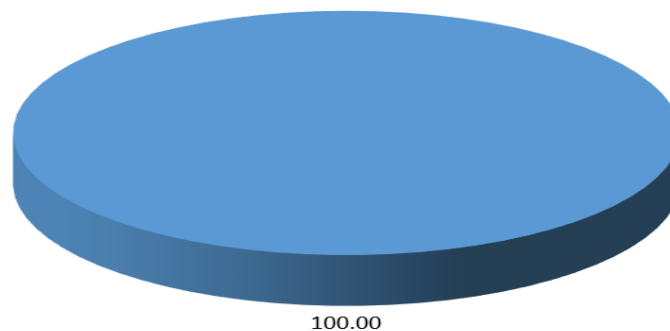
Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	100.00
Total	100.00

Share holding pattern

■ Promoters [Individual/Hindu Undivided Family (Indian)]



SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 6

BUSINESS DETAILS

Line of Business :	Construction of Residential complexes. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Construction of Residential Complexes	99531129
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

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 :	Information denied by the management	
Bankers :	Banker Name :	State Bank of India
	Branch :	Chanderlok Building, 36 Janpath, New Delhi -110001, India

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 7

	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	SECURED LOANS	31.03.2017 INR In Million	31.03.2016 INR In Million
	LONG TERM BORROWINGS		
	Term loan for machinery	0.227	1.729
	Term loan for vehicles	4.064	2.480
	Morpheus Prodevelopers Private Limited	9.043	0.000
	SHORT TERM BORROWINGS		
	Kotak Mahindra bank	0.000	1.191
	Short Term Borrowing from NBFC	3.992	3.603
	Bank OD Limit (State Bank of Patiala)	100.876	99.756
	Total	118.202	108.759
	Note:		
	Long Term Borrowings		
	Term loan from scheduled bank and others are secured by way of hypothecation of the specified assets acquired out of the loans. The term loan carries interest rate from bank which varies 10- 11 %.		
	Vehicle loans from scheduled bank and others secured by way of hypothecation of the specified vehicle's acquired out of the loans takes there against. The vehicle loan carries interest rate from bank which varies 1-10.5%.		
	Term loan from scheduled bank in cash from kotak Mahindra bank limited. The term loan carries interest rate from bank @12.50%.		

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 8

Auditors :	
Name :	Vinay K. Jain and Company Chartered Accountants
Address :	Paras Deep 1359, Sector – 15 Part II, Haryana – 122001, Gurugram, India
PAN No.:	ACKPJ0106A
Membership No :	097326
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE 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
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	20.000	20.000	20.000
(b) Reserves & Surplus	78.722	80.618	71.089
(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)	98.722	100.618	91.089
(3) Non-Current Liabilities			
(a) Long-term borrowings	13.334	4.209	14.246
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	34.391	0.000	8.682
(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	47.725	4.209	22.928
(4) Current Liabilities			
(a) Short term borrowings	104.868	104.550	87.187
(b) Trade payables	85.739	81.932	57.471
(c) Other current liabilities	15.880	13.375	11.013
(d) Short-term provisions	8.447	7.468	8.580
Total Current Liabilities (4)	214.934	207.325	164.251
TOTAL	361.381	312.152	278.268
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	73.317	56.637	66.359
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	77.971	0.000	0.000
(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)	4.885	0.000	0.000
(d) Long-term Loan and Advances	0.500	0.500	0.500
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	156.673	57.137	66.859

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 10

(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	5.664	4.757	5.244
(c) Trade receivables	142.311	205.799	153.929
(d) Cash and cash equivalents	13.841	1.628	5.966
(e) Short-term loans and advances	42.444	42.665	45.973
(f) Other current assets	0.448	0.166	0.297
Total Current Assets	204.708	255.015	211.409
TOTAL	361.381	312.152	278.268

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	160.041	247.716	432.631
	Other Income	0.508	0.364	1.755
	TOTAL	160.549	248.080	434.386
Less	EXPENSES			
	Cost of Materials Consumed	47.219	81.834	173.994
	Labour, wages and jobwork	27.019	60.268	106.411
	Work contract tax and labour cases	8.800	11.257	19.365
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.907)	0.487	12.488
	Employees benefits expense	25.613	32.600	40.596
	Other expenses	18.009	27.011	36.709
	TOTAL	125.753	213.457	389.563
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	34.796	34.623	44.823
Less	FINANCIAL EXPENSES	14.333	10.487	8.189
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	20.463	24.136	36.634
Less/ Add	DEPRECIATION/ AMORTISATION	12.682	9.721	11.054
	PROFIT/ (LOSS) BEFORE TAX	7.781	14.415	25.580
Less	TAX	0.938	4.887	8.552

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 11

	PROFIT/ (LOSS) AFTER TAX	8.719	9.528	17.028
	Earnings / (Loss) Per Share (INR)	4.36	4.76	8.51

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	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	324.56	303.24	129.87
Account Receivables Turnover (Income / Sundry Debtors)	1.12	1.20	2.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	662.76	365.44	120.56
Inventory Turnover (Operating Income / Inventories)	6.14	7.28	8.55
Asset Turnover (Operating Income / Net Fixed Assets)	0.23	0.61	0.68

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.63	0.68	0.64
Debt Equity Ratio (Total Liability / Networth)	1.20	1.08	1.11
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.18	2.06	1.80

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 12

Fixed Assets to Networth (Net Fixed Assets / Networth)	1.53	0.56	0.73
Interest Coverage Ratio (PBIT / Financial Charges)	2.43	3.30	5.47

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	5.45	3.85	3.94
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.41	3.05	6.12
Return on Investment (ROI) ((PAT / Networth) * 100)	%	8.83	9.47	18.69

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.95	1.23	1.29
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.93	1.21	1.26
G-Score Ratio Financial (Networth / Total Assets)		0.27	0.32	0.33
G-Score Ratio Debt (Debts / Equity Capital)		5.91	5.44	5.07
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.95	1.23	1.29

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

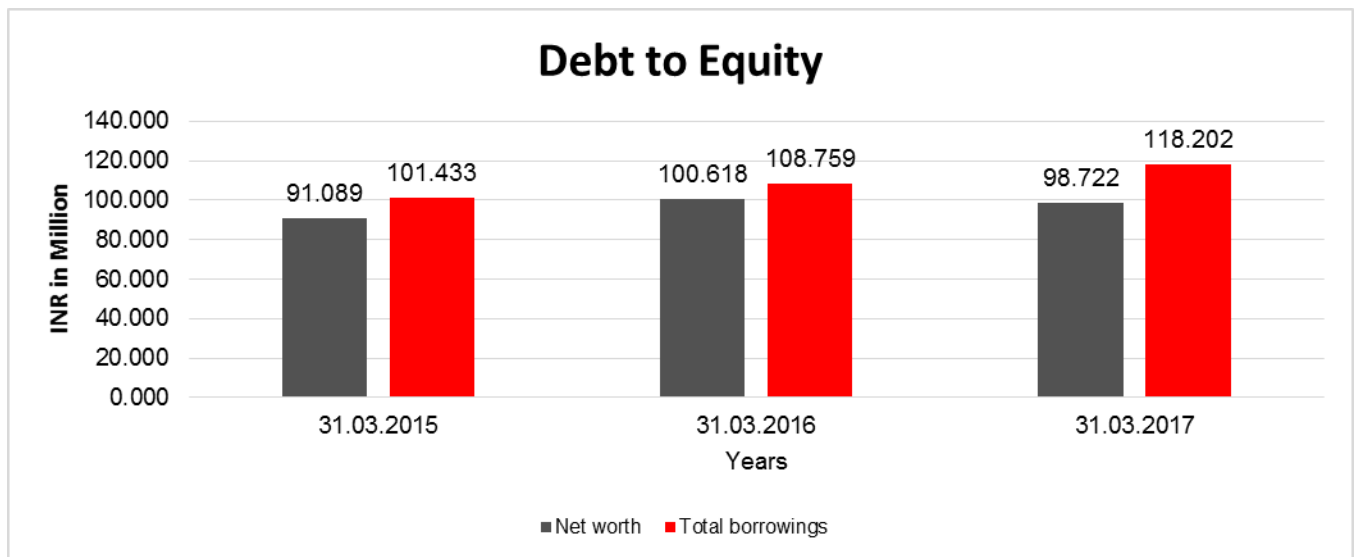
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	20.000	20.000	20.000
Reserves & Surplus	71.089	80.618	78.722
Share Application money pending allotment	0.000	0.000	0.000

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

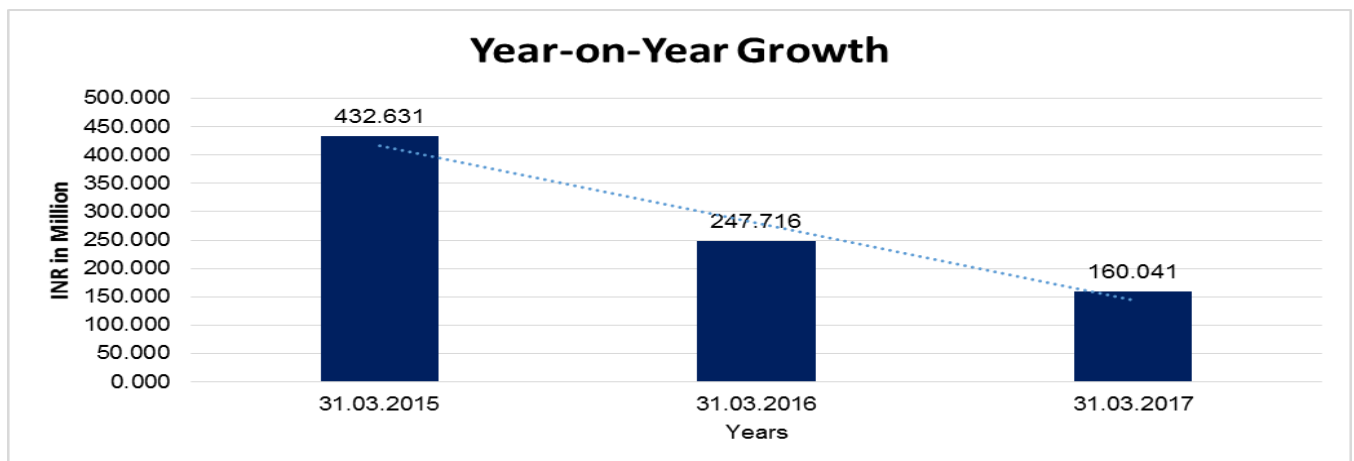
SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 13

Net worth	91.089	100.618	98.722
Long Term borrowings	14.246	4.209	13.334
Short Term borrowings	87.187	104.550	104.868
Total borrowings	101.433	108.759	118.202
Debt/Equity ratio	1.114	1.081	1.197



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
Sales	432.631	247.716	160.041
		(42.742)	(35.393)

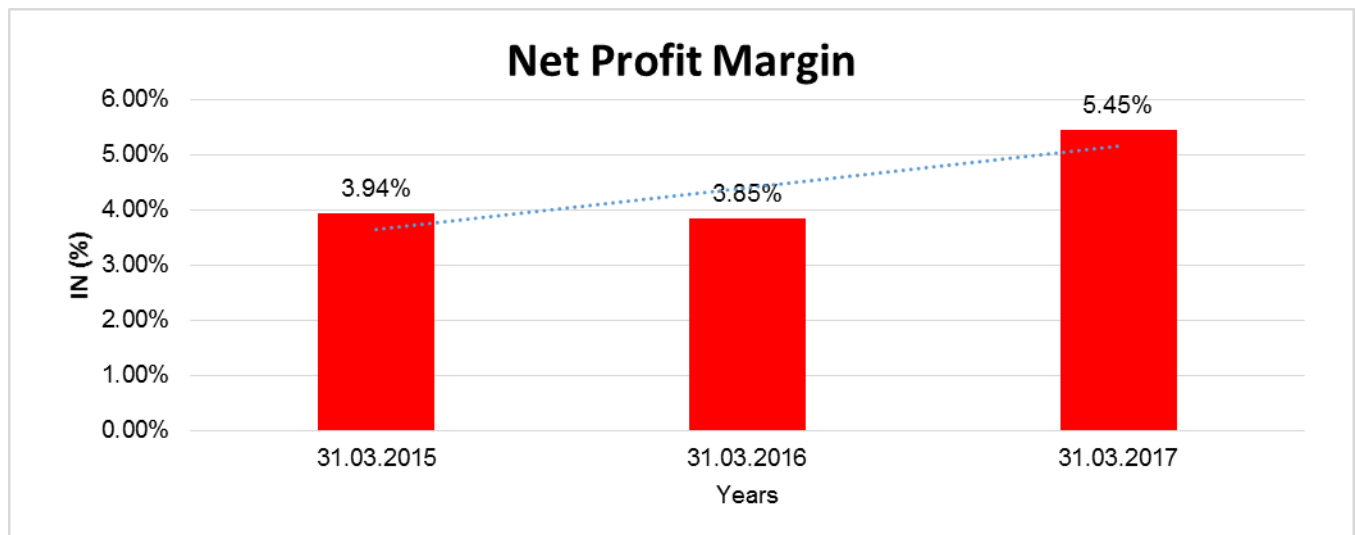


DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 14

NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	432.631	247.716	160.041
Profit/(Loss)	17.028	9.528	8.719
	3.94%	3.85%	5.45%



DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 15

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	Yes
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

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 16

NATURE OF OPERATION

The company is primarily in the business of construction of residential complex. The company at present is having contract with jai prakash associates limited, NBCC India limited, Morpheus prodevelopers private limited, Morpheus developers' private limited, vyom infrastructure private limited and royal butansese embassy.

REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS

During the year the company has total revenue of INR 160.549 Million as compared to INR 248.080 Million for the previous year and net profit of INR 8.719 Million for the year as compared to a profit of INR 9.528 in the previous year, the directors is of the opinion that the company has the immense potential and adequate resources to achieve the rapid rate of growth in the coming years. the company hopes to increase its presence in the business in other.


INDEX OF CHARGES:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G63351498	10626364	STATE BANK OF INDIA	18/11/2015	16/10/2017	-	120000000.0	CHANDERLOK BUILDING,36 JANPATHNEW DELHIDL1100011N
2	B28843647	10325757	KOTAK MAHINDRA BANK LIMITED	20/12/2011	-	-	4158050.0	36-38A, NARIMAN BHAVAN, 227,D,NARIMAN POINT,MUMBAIM H400021IN
3	C47645510	10270978	KOTAK MAHINDRA BANK LIMITED	03/02/2011	13/01/2015	-	112000000.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E),MUMBAIMH400051IN
4	G44254472	10270977	KOTAK MAHINDRA BANK LIMITED	12/01/2011	-	10/05/2017	8000000.0	36-38A, NARIMAN BHAVAN, 227,D,NARIMAN POINT,MUMBAIM H400021IN
5	B06192926	10068830	INDIAN BANK	05/09/2007	07/12/2010	17/02/2011	36150000.0	DDA MARKETSHANTI NIKETANNEW DELHIDL1100211N

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 17

FIXED ASSETS:

- Land
 - Building
 - Plant and Machinery
 - Furniture and Fixture
 - Office Equipment
 - Computer
 - Vehicles
- 

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 18

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.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 19

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 72.48
UK Pound	1	INR 94.82
Euro	1	INR 83.34

INFORMATION DETAILS

Information Gathered by :	PRI
Analysis Done by :	VIV R
Report Prepared by :	RNA

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SGN UNIVERSAL CONSTRUCTION COMPANY PRIVATE LIMITED - 530879 PAGE NO. : 20

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)

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.