

MIRA INFORM REPORT

| | |
|----------------------|------------|
| Report No. : | 532411 |
| Report Date : | 29.09.2018 |

IDENTIFICATION DETAILS

| | |
|---|--|
| Name : | ICICI HOME FINANCE COMPANY LIMITED |
| Registered Office : | ICICI Bank Towers, Bandra-Kurla Complex, Mumbai – 400051, Maharashtra |
| Tel. No.: | 91-22-26531414/ 40093480 |
| Country : | India |
| Financials (as on) : | 31.03.2018 |
| Date of Incorporation : | 28.05.1999 |
| CIN No.: [Company Identification No.] | U65922MH1999PLC120106 |
| Capital Investment / Paid-up Capital : | INR 10987.500 Million |
| PAN No.: [Permanent Account No.] | AAACI6285N |
| GSTN : [Goods & Service Tax Registration No.] | <ul style="list-style-type: none"> • 29AAACI6285N1ZW (Karnataka) • 23AAACI6285N1Z8 (Madhya Pradesh) • 03AAACI6285N1ZA (Punjab) • 33AAACI6285N1Z7 (Tamilnadu) • 32AAACI6285N1Z9 (Kerala) • 04AAACI6285N1Z8 (Chandigarh) • 37AAACI6285N1ZZ (Andhra Pradesh) • 09AAACI6285N1ZY (Uttar Pradesh) • 27AAACI6285N1Z0 (Maharashtra) |
| Legal Form : | A Closely Held Public Limited Liability Company |
| Line of Business : | The company's main business is financing by way of loans for the purchase or construction of residential houses, commercial real estate and certain other purposes. [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 : A++

| Credit Rating | Explanation | Rating Comments |
|---------------|--------------|--|
| A++ | Minimum Risk | Business dealings permissible with minimum risk of default |

| | |
|-------------------------------|--|
| Maximum Credit Limit : | USD 46095000 |
| Status : | Excellent |
| Payment Behaviour : | Regular |
| Litigation : | Clear |
| Comments : | <p>Subject is a well-established company incorporated in the year 1999. It is a wholly owned subsidiary of ICICI Bank and having excellent track records.</p> <p>For the financial year 2018, the company has marginal decreased in its revenue from operations as compared to previous year and maintained decent profit margin of 6.71%.</p> <p>Rating also takes into consideration strong financial risk profile of the company marked by healthy network base and average debt balance sheet.</p> <p>Rating also takes into consideration healthy support received from its parent company in order to financial and managerial assistance as well as its comfortable capitalization levels, experienced management and robust earnings performance.</p> <p>Trade relations are fair. Business is active. Payments are seems to be regular.</p> <p>In view of established market position, the company can be considered good for normal business dealings at usual trade terms and conditions.</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 |

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.

| Risk Category | ECGC Classification |
|----------------------|---------------------|
| Insignificant | A1 |
| Low Risk | A2 |
| Moderately Low Risk | B1 |
| Moderate Risk | B2 |
| Moderately High Risk | C1 |
| High Risk | C2 |
| Very High Risk | D |

EXTERNAL AGENCY RATING

| | |
|---------------------------|---|
| Rating Agency Name | CARE |
| Rating | Senior Bond = AAA |
| Rating Explanation | Highest degree of safety and carry lowest credit risk |
| Date | 31.07.2018 |

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 29.09.2018.

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.

INFORMATION DENIED

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.

MANAGEMENT NON-COOPERATIVE (Tel. No.: 91-22-26531414/ 40093864)

LOCATIONS

| | |
|----------------------------|--|
| Registered Office : | ICICI Bank Towers, Bandra-Kurla Complex, Mumbai – 400051, Maharashtra, India |
| Tel. No.: | 91-22-40093480 / 26531414 / 40093864 |
| Fax No.: | Not Available |
| E-Mail : | pratap.salian@icicifhc.com mihir.gandhi@icicifhc.com vaibhav.tarpe@icicifhc.com |
| Website : | http://www.icicifhc.com |
| Corporate Office : | Ground Floor, RPG Tower, JB Nagar, Andheri Kurla Road, Andheri (East), Mumbai-400059, Maharashtra, India |

DIRECTORS

AS ON 31.03.2018

| | | | |
|------------------------------|---|-------------------|-----------------|
| Name : | Mr. Anirudh Kamani | | |
| Designation : | Managing Director | | |
| Address : | Flat No. C-1501, Oberoi Exquisite, Oberoi Garden City, Goregaon (East), Mumbai-400063, Maharashtra, India | | |
| Date of Birth/Age : | 06.05.1969 | | |
| Date of Appointment : | 01.11.2017 | | |
| DIN No.: | 07678378 | | |
| Name : | Mr. Subramaniam Santhanakrishnan | | |
| Designation : | Director | | |
| Address : | Flat G5, Block 2, Prime Terrace 150, L.B Road, Tiruvanmiyur, Chennai – 600041, Tamilnadu, India | | |
| Date of Birth/Age : | 08.11.1944 | | |
| Date of Appointment : | 24.07.2008 | | |
| DIN No.: | 00005069 | | |
| Other Directorship: | | | |
| CIN/FCRN | Company Name | Begin Date | End Date |
| U65910MH1995PLC220528 | RELIANCE CAPITAL TRUSTEE CO LTD | 12/07/2008 | - |
| L35999TN1962PLC004792 | SUNDARAM -CLAYTON LIMITED | 29/09/2009 | - |
| U29249TN1992PLC051417 | SUNDARAM AUTO COMPONENTS LIMITED | 19/02/2018 | - |
| U25209MH1999PLC119427 | AXIOM CORDAGES LIMITED | 20/06/2011 | - |
| U65999TN2005PLC069447 | EASYACCESS FINANCIAL SERVICES LIMITED | 06/07/2016 | - |
| Name : | Mr. Dileep Chinubhai Choksi | | |

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.

| | | | |
|--|---|-------------------|-----------------|
| Designation : | Director | | |
| Address : | E/7, Sea Face Park, Bhulabhai Desai Road, Mumbai – 400026, Maharashtra, India | | |
| Date of Birth/Age : | 26.12.1949 | | |
| Date of Appointment : | 25.09.2009 | | |
| DIN No.: | 00016322 | | |
| Other Directorship: | | | |
| CIN/FCRN | Company Name | Begin Date | End Date |
| U45300MH1942PLC003573 | TATA HOUSING DEVELOPMENT COMPANY LIMITED | 01/04/2018 | - |
| L72900MH1992PLC069662 | HEXAWARE TECHNOLOGIES LIMITED | 24/04/2017 | - |
| L24100MH1983PLC029442 | LUPIN LIMITED | 07/08/2013 | - |
| L65190GJ1994PLC021012 | ICICI BANK LIMITED | 24/06/2013 | - |
| L29259GJ1991PLC015182 | AIA ENGINEERING LIMITED | 11/09/2014 | - |
| L50210PB1985PLC006473 | SWARAJ ENGINES LTD | 31/07/2014 | - |
| L17119GJ1931PLC000093 | ARVIND LIMITED | 12/05/2014 | - |
| L66010MH2000PLC127837 | ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED | 26/06/2018 | - |
| U70102MH2012PTC232346 | MIRAMAC PROPERTIES PRIVATE LIMITED | 29/09/2017 | - |
| U65929GJ2007PLC051160 | GUJARAT INTERNATIONAL FINANCE TEC-CITY COMPANY LIMITED | 25/07/2018 | - |
| U74999MH2017PTC292960 | VARDAN CEQUBE ADVISORS PRIVATE LIMITED | 24/03/2017 | - |
| Name : Mr. Santhanakrishnan Sankaran | | | |
| Designation : Director | | | |
| Address : 24, Unnamalai Ammal Street, T. Nagar, Chennai – 600017, Tamilnadu, India | | | |
| Date of Birth/Age : 08.11.1944 | | | |
| Date of Appointment : 16.10.2014 | | | |
| DIN No.: 00032049 | | | |
| Other Directorship: | | | |
| CIN/FCRN | Company Name | Begin Date | End Date |
| U70102MH2007PLC168300 | TATA REALTY AND INFRASTRUCTURE LIMITED. | 26/03/2018 | - |
| L15491WB1962PLC031425 | TATA GLOBAL BEVERAGES LIMITED | 11/05/2018 | - |
| U70109TN2007PTC064693 | SANDS BKC PROPERTIES PRIVATE LIMITED | 11/09/2007 | - |
| U45309TN2007PTC064696 | SANDS CHEMBUR PROPERTIES PRIVATE LIMITED | 11/09/2007 | - |
| U65990MH1993GOI075578 | IDBI CAPITAL MARKETS & SECURITIES LIMITED | 28/09/2017 | - |
| U45300MH1942PLC003573 | TATA HOUSING DEVELOPMENT COMPANY LIMITED | 01/04/2018 | - |
| U65923TN2000PTC046342 | PKF PROSERV PRIVATE LIMITED | 30/09/2016 | - |
| L01131KA1943PLC000833 | TATA COFFEE LIMITED | 24/07/2009 | - |
| Name : Mr. Anup Bagchi | | | |
| Designation : Director | | | |
| Address : A - 801, 8 th Floor, Al-Dorado Hights, Prabhadevi, Mumbai-400025, Maharashtra, | | | |

| | | | |
|--|-----------------------------|-------------------|-----------------|
| | India | | |
| Date of Appointment : | 23.02.2017 | | |
| DIN No.: | 00105962 | | |
| Other Directorship: | | | |
| CIN/FCRN | Company Name | Begin Date | End Date |
| L65190GJ1994PLC021012 | ICICI BANK LIMITED | 01/02/2017 | - |
| U51100MH2003PLC143347 | COMM TRADE SERVICES LIMITED | 02/12/2003 | - |
| Name : Mrs. Anita Sudhir Pai | | | |
| Designation : Director | | | |
| Address : B-201, Shiv Parvati Mahada Plot-18, Near Versova Telephone Exchange, Andheri West, Aza, Mumbai - 400053, Maharashtra, India | | | |
| Date of Appointment : 09.11.2016 | | | |
| DIN No.: 07651059 | | | |
| Name : Mr. Narayanan Rajagopalan Nadadur | | | |
| Designation : Director | | | |
| Address : A-503, Gulmohar Apartments, Ceasr Road, Amboli, Andheri (West), Mumbai-400058, Maharashtra, India | | | |
| Date of Birth/Age : 03.08.1962 | | | |
| Date of Appointment : 13.07.2017 | | | |
| DIN No.: 07877022 | | | |

KEY EXECUTIVES

| | |
|------------------------------|--|
| Name : | Mr. Pratap Shekar Salian |
| Designation : | Company Secretary |
| Address : | 311, Paras Darshan, Modi Patel Street, Bhayander (West), Mumbai-401101, Maharashtra, India |
| Date of Birth/Age : | 01.06.1964 |
| Date of Appointment : | 11.04.2011 |
| PAN No.: | AQUPS7901E |
| Name : | Mr. Vikrant Virendra Gandhi |
| Designation : | Chief Finance Officer |
| Address : | IF-53, Kalpataru Aura, LBS Road, Ghatkopar (West), Mumbai-400086, Maharashtra, India |
| Date of Appointment : | 05.02.2018 |
| PAN No.: | AAPPG9090F |

MAJOR SHAREHOLDERS

AS ON 31.03.2018

| Names of Shareholders | No. of Shares |
|-----------------------|---------------|
|-----------------------|---------------|

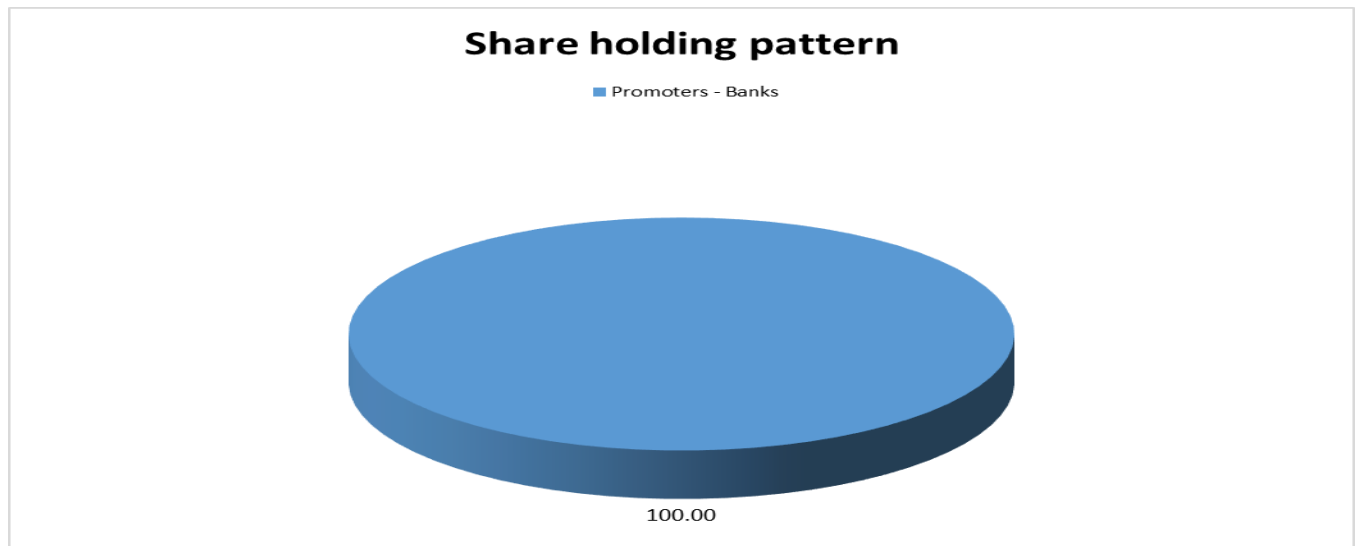
DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which 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.

| | | |
|---|--|-------------------|
| ICICI Bank Limited | | 1098748900 |
| # ICICI Securities Limited | | 600 |
| # ICICI Venture Funds Management Company Limited | | 100 |
| # ICICI Investment Management Company Limited | | 100 |
| # ICICI Trusteeship Services Limited | | 100 |
| # ICICI Lombard General Insurance Company Limited | | 100 |
| # ICICI Securities Primary Dealership Limited | | 100 |
| Total | | 1098750000 |

Beneficial interest on the above shares are held by ICICI Bank Limited.

AS ON 31.05.2018

| Equity Share Break up Category | Percentage |
|--------------------------------|---------------|
| Promoters - Banks | 100.00 |
| Total | 100.00 |



BUSINESS DETAILS

| | | |
|------------------------------|---|----------------------------|
| Line of Business : | The company's main business is financing by way of loans for the purchase or construction of residential houses, commercial real estate and certain other purposes. [Registered Activity] | |
| Products / Services : | Item Code No. (ITC Code) | Product Description |

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.

| | | |
|------------------------|------------------------------|---|
| | 99711310 | Residential and Non Residential Morgage Loan |
| | NIC Code No. 64192 | Product Description The company's main business is financing by way of loans for the purchase or construction of residential houses, commercial real estate and certain other purposes, in India. All other activities of the company revolve around the main business. |
| 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 : | 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) | -- | |
| Facilities : | SECURED LOANS | 31.03.2018 | 31.03.2017 |
| | | (INR In Million) | (INR In Million) |
| | LONG-TERM BORROWINGS | | |
| | Non-Convertible Debentures / Bonds | 4000.000 | 8800.000 |
| | Zero Coupon Debentures / Bonds | 0.000 | 0.000 |
| | Add: Premium accrued on redemption (net of unamortized discount) | 0.000 | 0.000 |
| | Total | 4000.000 | 8800.000 |

| | |
|---|--|
| Financial Institution : | IDBI Trusteeship Services Limited, Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |
| Auditors : | |
| Name : | B S R and Company LLP Chartered Accountants |
| Address : | 5 th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai-400011, Maharashtra, India |
| Tel. No.: | 91-22-43455300 |
| Fax No.: | 91-22-43455399 |
| PAN No.: | AAAFB9852F |
| Membership No.: | 113156 |
| Memberships : | Not Available |
| Collaborators : | Not Available |
| Holding Company : | ICICI Bank Limited CIN No.: L65190GJ1994PLC021012 |
| Fellow Subsidiary/ Fellow Entity : | <ul style="list-style-type: none"> ICICI Securities Primary Dealership Limited |

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.

| | |
|--|---|
| | <ul style="list-style-type: none"> • ICICI Securities Limited • ICICI Prudential Life Insurance Company Limited • ICICI Lombard General Insurance Company Limited • ICICI Securities Inc. • ICICI Securities Holdings Inc. • ICICI Venture Funds Management Company Limited • ICICI Trusteeship Services Limited • ICICI Investment Management Company Limited • ICICI International Limited • ICICI Bank UK PLC • ICICI Bank Canada • ICICI Strategic Investments Fund • ICICI Prudential Asset Management Company Limited • ICICI Prudential Trust Limited • ICICI Prudential Pension Funds Management Company Limited |
|--|---|

CAPITAL STRUCTURE

AS ON 31.05.2018

Authorised Capital :

| No. of Shares | Type | Value | Amount |
|---------------|-------------------|---------------|-----------------------------|
| 2385000000 | Equity Shares | INR 10/- each | INR 23850.000 Million |
| 15000000 | Preference Shares | INR 10/- each | INR 150.000 Million |
| | Total | | INR 2400.000 Million |

Issued, Subscribed & Paid-up Capital :

| No. of Shares | Type | Value | Amount |
|---------------|---------------|---------------|-----------------------|
| 1098750000 | Equity Shares | INR 10/- each | INR 10987.500 Million |
| | | | |

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

| SOURCES OF FUNDS | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|---|-------------------|------------------|------------------|
| I. EQUITY AND LIABILITIES | | | |
| (1) Shareholders' Funds | | | |
| (a) Share Capital | 10987.500 | 10987.600 | 10987.500 |
| (b) Reserves & Surplus | 5145.700 | 5084.200 | 4304.600 |
| (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) | 16133.200 | 16071.800 | 15292.100 |
| (3) Non-Current Liabilities | | | |
| (a) long-term borrowings | 44601.200 | 48171.300 | 49016.500 |
| (b) Deferred tax liabilities (Net) | 378.500 | 511.700 | 389.500 |
| (c) Other long term liabilities | 104.800 | 106.500 | 82.500 |
| (d) long-term provisions | 1709.800 | 1348.600 | 1388.700 |
| Total Non-current Liabilities (3) | 46794.300 | 50138.100 | 50877.200 |
| (4) Current Liabilities | | | |
| (a) Short term borrowings | 4901.900 | 9704.500 | 8272.600 |
| (b) Trade payables | 132.400 | 87.400 | 230.400 |
| (c) Other current liabilities | 34191.500 | 18196.000 | 19080.600 |
| (d) Short-term provisions | 114.000 | 101.700 | 131.100 |
| Total Current Liabilities (4) | 39339.800 | 28089.600 | 27714.700 |
| TOTAL | 102267.300 | 94299.500 | 93884.000 |
| II. ASSETS | | | |
| (1) Non-current assets | | | |
| (a) Fixed Assets | | | |
| (i) Tangible assets | 798.100 | 798.900 | 575.400 |
| (ii) Intangible Assets | 5.000 | 1.100 | 4.400 |
| (iii) Capital work-in-progress | 0.100 | 0.100 | 1.700 |
| (iv) Intangible assets under development | 0.000 | 0.000 | 0.000 |
| (b) Non-current Investments | 2510.400 | 809.700 | 1799.800 |
| (c) Deferred tax assets (net) | 0.000 | 0.000 | 0.000 |
| (d) Long-term Loan and Advances | 88702.100 | 81483.700 | 77236.200 |
| (e) Other Non-current assets | 53.000 | 0.000 | 0.000 |
| Total Non-Current Assets | 92068.700 | 83093.500 | 79617.500 |

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.

| | | | |
|-----------------------------------|-------------------|------------------|------------------|
| (2) Current assets | | | |
| (a) Current investments | 100.100 | 250.600 | 0.000 |
| (b) Inventories | 0.000 | 0.000 | 0.000 |
| (c) Trade receivables | 26.100 | 4.100 | 120.300 |
| (d) Cash and cash equivalents | 1150.800 | 1615.400 | 3077.700 |
| (e) Short-term loans and advances | 8276.400 | 8704.200 | 10424.900 |
| (f) Other current assets | 645.200 | 631.700 | 643.600 |
| Total Current Assets | 10198.600 | 11206.000 | 14266.500 |
| TOTAL | 102267.300 | 94299.500 | 93884.000 |

PROFIT & LOSS ACCOUNT

| | PARTICULARS | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|--|--|-------------------|-------------------|-------------------|
| | SALES | | | |
| | Income | 9569.300 | 10617.000 | 10665.300 |
| | Other Income | 75.000 | 41.300 | 48.400 |
| | TOTAL | 9644.300 | 10658.300 | 10713.700 |
| | Less EXPENSES | | | |
| | Employees benefits expense | 342.500 | 351.100 | 426.000 |
| | Expenses recovered | (19.500) | (26.500) | (23.200) |
| | Provision/write offs (net) | 936.200 | (37.100) | 164.600 |
| | Establishment and Other expenses | 979.400 | 904.800 | 785.300 |
| | TOTAL | 2238.600 | 1192.300 | 1352.700 |
| | PROFIT / (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION | 7405.700 | 9466.000 | 9361.000 |
| | Less FINANCIAL EXPENSES | 6263.000 | 6660.000 | 6607.500 |
| | PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION | 1142.700 | 2806.000 | 2753.500 |
| | Less DEPRECIATION/ AMORTISATION | 23.300 | 23.300 | 29.300 |
| | PROFIT/ (LOSS) BEFORE TAX | 1119.400 | 2782.700 | 2724.200 |
| | Less TAX | 476.900 | 950.100 | 925.700 |
| | PROFIT/ (LOSS) AFTER TAX | 642.500 | 1832.600 | 1798.500 |
| | Earnings / (Loss) Per Share (INR) | 0.58 | 1.67 | 1.64 |

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.

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

| PARTICULARS | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|---|------------------|------------------|------------------|
| Current Maturities of Long term debt | | | |
| Secured | 4800.000 | 3263.700 | 5178.100 |
| Unsecured | 27506.300 | 13050.600 | 12010.800 |
| Total | 32306.300 | 16314.300 | 17188.900 |
| Cash generated from operations | (4616.400) | (54.100) | (7528.200) |
| Net cash from operating activities | (5326.100) | (815.000) | (8382.700) |

KEY RATIOS

EFFICIENCY RATIOS

| PARTICULARS | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|---|------------|------------|------------|
| Average Collection Days (Sundry Debtors / Income * 365) | 1.00 | 0.14 | 4.12 |
| Account Receivables Turnover (Income / Sunday Debtors) | 366.64 | 2589.51 | 88.66 |
| Average Payment Days (Sundry Creditors / Purchases * 365 Days) | NA | NA | NA |
| Inventory Turnover (Operating Income / Inventories) | 0.00 | 0.00 | 0.00 |
| Asset Turnover (Operating Income / Net Fixed Assets) | 9.22 | 11.83 | 16.10 |

LEVERAGE RATIOS

| PARTICULARS | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|--|------------|------------|------------|
| Debt Ratio ((Borrowing + Current Liabilities) / Total Assets) | 1.14 | 0.98 | 1.00 |
| Debt Equity Ratio (Total Liability / Networth) | 5.07 | 4.62 | 4.87 |
| Current Liabilities to Networth (Current Liabilities / Net Worth) | 2.44 | 1.75 | 1.81 |
| Fixed Assets to Networth (Net Fixed Assets / Networth) | 0.05 | 0.05 | 0.04 |

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.

| | | | |
|---|------|------|------|
| Interest Coverage Ratio (PBIT / Financial Charges) | 1.18 | 1.42 | 1.42 |
|---|------|------|------|

PROFITABILITY RATIOS

| PARTICULARS | | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|---|---|------------|------------|------------|
| Net Profit Margin [(PAT / Sales) * 100] | % | 6.71 | 17.26 | 16.86 |
| Return on Total Assets (PAT / Total Assets) * 100) | % | 0.63 | 1.94 | 1.92 |
| Return on Investment (ROI) (PAT / Networth) * 100) | % | 3.98 | 11.40 | 11.76 |

SOLVENCY RATIOS

| PARTICULARS | | 31.03.2018 | 31.03.2017 | 31.03.2016 |
|---|--|------------|------------|------------|
| Current Ratio (Current Assets / Current Liabilities) | | 0.26 | 0.40 | 0.51 |
| Quick Ratio ((Current Assets – Inventories) / Current Liabilities) | | 0.26 | 0.40 | 0.51 |
| G-Score Ratio Financial (Networth / Total Assets) | | 0.16 | 0.17 | 0.16 |
| G-Score Ratio Debt (Debts / Equity Capital) | | 7.45 | 6.75 | 6.78 |
| G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities) | | 0.26 | 0.40 | 0.51 |

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

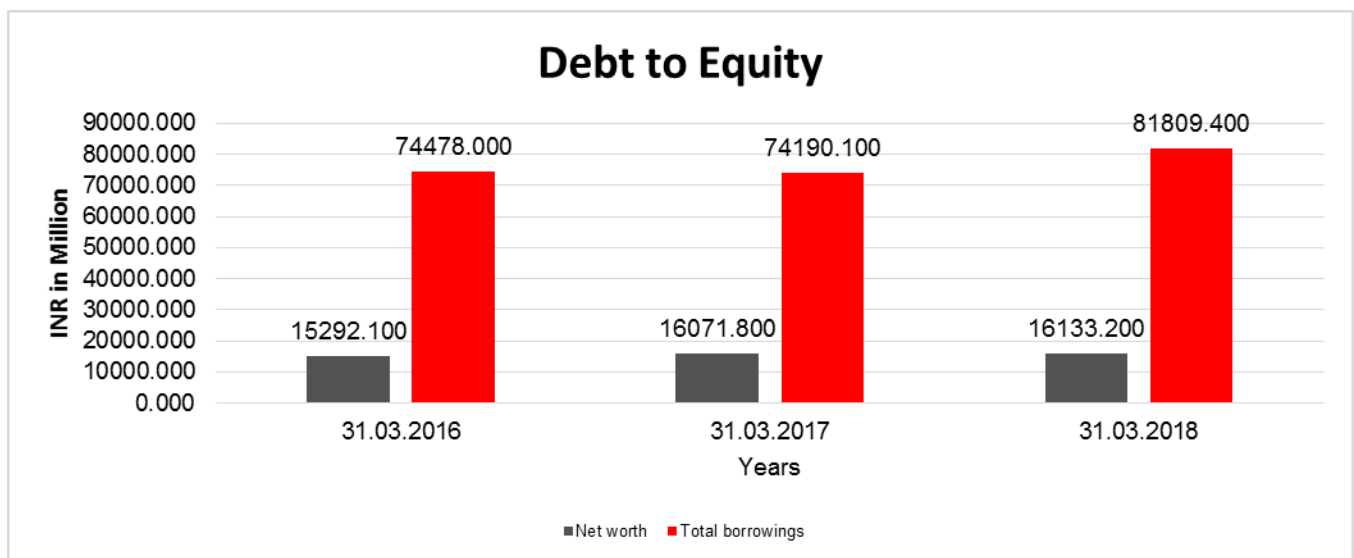
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

| Particular | 31.03.2016 | 31.03.2017 | 31.03.2018 |
|---|----------------|----------------|----------------|
| | INR In Million | INR In Million | INR In Million |
| Share Capital | 10987.500 | 10987.600 | 10987.500 |
| Reserves & Surplus | 4304.600 | 5084.200 | 5145.700 |
| Money received against share warrants | 0.000 | 0.000 | 0.000 |
| 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.

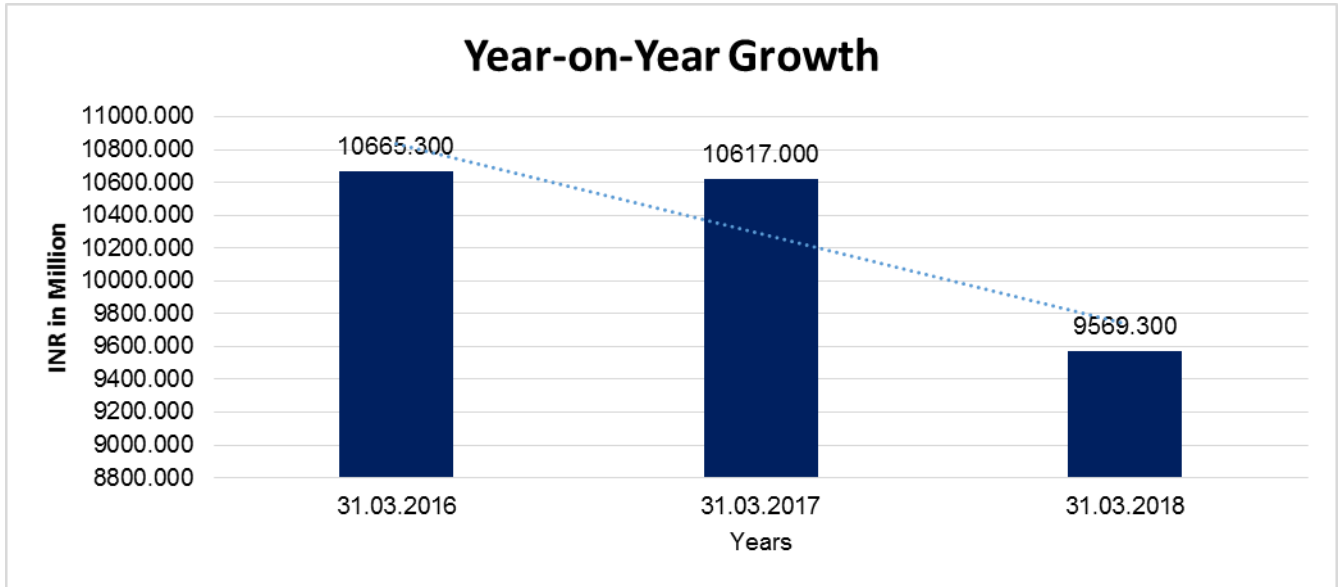
| | | | |
|--------------------------------------|------------------|------------------|------------------|
| Net worth | 15292.100 | 16071.800 | 16133.200 |
| Long-term borrowings | 49016.500 | 48171.300 | 44601.200 |
| Short term borrowings | 8272.600 | 9704.500 | 4901.900 |
| Current Maturities of Long term debt | 17188.900 | 16314.300 | 32306.300 |
| Total borrowings | 74478.000 | 74190.100 | 81809.400 |
| Debt/Equity ratio | 4.870 | 4.616 | 5.071 |



YEAR-ON-YEAR GROWTH

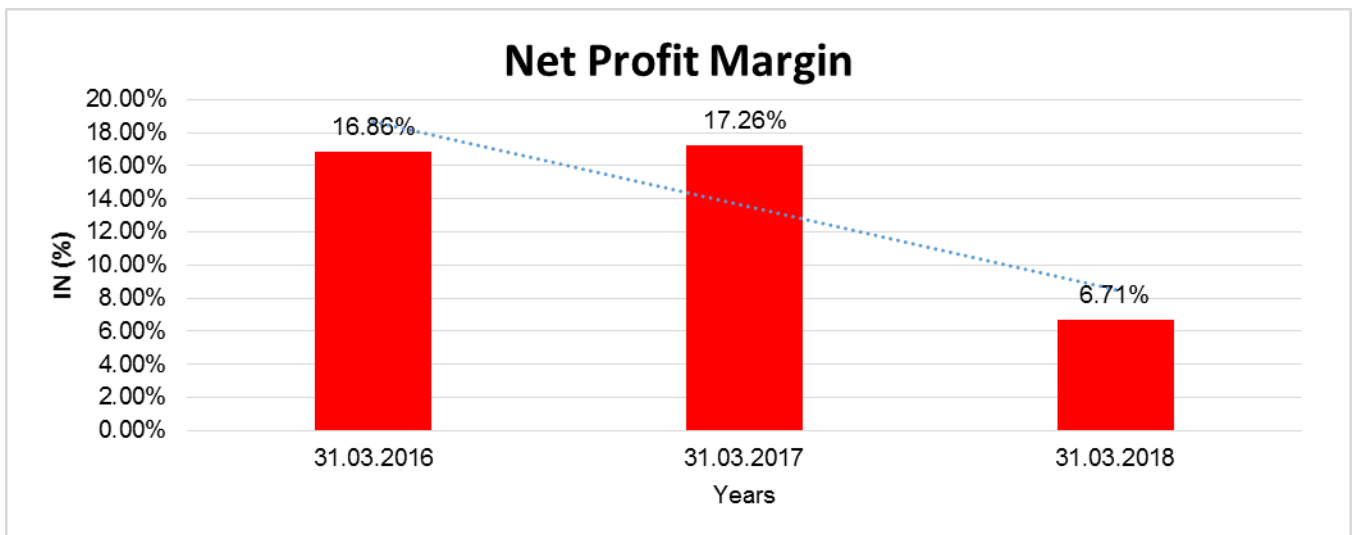
| Year on Year Growth | 31.03.2016 | 31.03.2017 | 31.03.2018 |
|---------------------|----------------|----------------|----------------|
| | INR In Million | INR In Million | INR In Million |
| Sales | 10665.300 | 10617.000 | 9569.300 |
| | | (0.453) | (9.868) |

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.



NET PROFIT MARGIN

| Net Profit Margin | 31.03.2016 | 31.03.2017 | 31.03.2018 |
|-------------------|----------------|----------------|----------------|
| | INR In Million | INR In Million | INR In Million |
| Sales | 10665.300 | 10617.000 | 9569.300 |
| Profit | 1798.500 | 1832.600 | 642.500 |
| | 16.86% | 17.26% | 6.71% |



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.

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 | No |
| 8 | Designation of contact person | No |
| 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 | Yes |
| 17 | Details of sister concerns | Yes |
| 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 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 | Yes |
| 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 |

CORPORATE INFORMATION

The Company is a public company domiciled in India and incorporated under the provisions of the Companies Act, 1956. The company is registered with the National Housing Bank (NHB), and is governed by the provisions of the Housing Finance Company (NHB) Directions, 2010, as amended and other directions and circulars issued by NHB. The Company is engaged in providing financial assistance for specified interest and maturity to any person/persons for the purpose to acquiring, constructing, erecting, improving, extending, altering, repairing, renovating, developing any house, flats or buildings or any form of real estate or any part or portion thereof. The Company is also providing financial assistance to any person for specified purpose against the security of any immovable property. The Company is also engaged in providing advisory, consultancy, broking in property service, sourcing and servicing home loans, loans against securities, financing against consumer durables.

FINANCIAL HIGHLIGHTS

The profit before tax for the year ended March 31, 2018 is INR 1119.400 Million (previous year INR 2782.700 Million) after general provision on standard assets and provisions, write-off of non-performing assets of INR 936.200 Million (previous year provision reversal of INR 37.100 Million) and operating expenses of INR 936.700 Million (previous year INR 880.300 Million).

The profit after tax for the year March 31, 2018 is INR 642.500 Million (previous year INR 1832.600 Million). The profit available for appropriation is INR 856.100 Million (previous year INR 1863.300 Million).

UNSECURED LOANS:

| PARTICULARS | 31.03.2018 (INR In Million) | 31.03.2017 (INR In Million) |
|--|--|--|
| LONG-TERM BORROWINGS | | |
| Debentures / Bond - private placement | 11790.000 | 12990.000 |
| Debentures / Bond - private placement (from related parties) | 0.000 | 1000.000 |
| Debenture / Bond – subordinate debt private placement | 2070.000 | 2573.000 |
| Debenture / Bonds - ZCB | 1010.000 | 4760.000 |
| Add: Premium accrued on redemption (net of unamortized discount) | 196.600 | 595.100 |
| Term loans | | |
| Loans from banks | 24211.000 | 12356.000 |
| Deposits | | |
| Fixed deposits including unclaimed fixed deposits | 1323.600 | 2001.200 |
| Loans and advances from related parties | | |
| Loans from holding company – other loans | 0.000 | 3096.000 |
| | | |
| SHORT TERM BORROWINGS | | |
| Fixed deposit | 136.600 | 285.800 |
| Commercial paper | 3250.000 | 7250.000 |
| Less : Unamortised interest | (37.300) | (130.800) |
| Bank Overdraft | 350.500 | 500.000 |

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.

| | | |
|--|------------------|------------------|
| Loans from holding company (Overdraft) | 1202.100 | 1799.500 |
| Total | 45503.100 | 49075.800 |

Notes:

SHORT TERM BORROWINGS

i) Fixed deposits includes from corporate INR 9.200 million (March 2017- INR 22.600 million) and deposits from public INR 127.400 million (March 2017-INR 263.200 million) and carries interest in the range of 7.05% to 7.55% p.a. with tenure of 12 months from the date of acceptance of deposits. Fixed deposits from directors and there are INR Nil (March 2017 – INR nil)

INDEX OF CHARGE:

| SN o | SRN | Charge Id | Charge Holder Name | Date of Creation | Date of Modification | Date of Satisfaction | Amount | Address |
|------|---------------|--------------|--|------------------|----------------------|----------------------|--------------|---|
| 1 | A79415 154 | 102075 34 | IDBI TRUSTEES HIP SERVICES LIMITED | 21/01/2 010 | - | - | 4000000000.0 | Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |
| 2 | A62831 706 | 101592 24 | IDBI TRUSTEES HIP SERVICES LIMITED | 20/05/2 009 | - | - | 3000000000.0 | Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |
| 3 | A52652 872 | 101425 56 | IDBI TRUSTEES HIP SERVICES LIMITED | 05/12/2 008 | - | - | 1800000000.0 | Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |
| 4 | A67710 525 | 100634 86 | IDBI TRUSTEES HIP SERVICES LIMITED | 31/07/2 007 | 10/08/200 9 | - | 3116900000.0 | Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |
| 5 | G85145 | 105292 | IDBI | 30/09/2 | 29/11/201 | 10/04/20 | 1335000000.0 | Asian Building, |

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.

| | | | | | | | | |
|---|---------------|--------------|--|----------------|---|----------------|--------------|---|
| | 837 | 40 | TRUSTEES HIP SERVICES LIMITED | 014 | 7 | 18 | | Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |
| 6 | B90941 675 | 101293 72 | IDBI TRUSTEES HIP SERVICES LIMITED | 10/10/2 008 | - | 02/12/20 13 | 2000000000.0 | Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai-400001, Maharashtra, India |

CONTINGENT LIABILITIES:

The Company is involved in various litigations, the outcome of which are possible and probable as at March 31, 2018. In respect of obligations which are possible, the contingent liabilities are as follows:

- (i) Income tax matters in appeal – INR 416.300 million (March 2017 - INR 461.300 million)
- (ii) Service tax matters in appeal - INR NIL (March 2017 - INR 0.700 million)
- (iii) The contingent liability on account of claims filed against the company not acknowledged as debt is INR 8.800 million (March 2016 - INR 11.200 million).

As per management, the company has good chances of winning the cases accordingly no provision for any liability has been made in the financial statement.

FIXED ASSETS:

Tangible assets:

- Free Hold Land
- Office building
- Improvement to lease hold property
- Computers
- Office equipments
- Furniture & fixtures

Intangible assets

- Software

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 72.52 |
| UK Pound | 1 | INR 94.49 |
| Euro | 1 | INR 84.27 |

INFORMATION DETAILS

| | |
|---------------------------|-----|
| Information Gathered by : | SHA |
| Analysis Done by : | PRS |
| Report Prepared by : | BHG |

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.