

## MIRA INFORM REPORT

<b>Report No. :</b>	546255
<b>Report Date :</b>	20.12.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	M3M INDIA PRIVATE LIMITED (w.e.f. 11.08.2014)
<b>Formerly Known As :</b>	M3M INDIA LIMITED (w.e.f. 03.07.2012) M3M INDIA DEVELOPERS LIMITED (w.e.f. 21.02.2012) M3M INDIA DEVELOPERS PRIVATE LIMITED (w.e.f. 18.10.2011) TREMENDOUS COMPED PRIVATE LIMITED
<b>Registered Office :</b>	Unit No. SB/C/5L/Office/008, M3M Urbana, Sector-67, Gurugram Manesar Urban Complex, Gurugram – 122102, Haryana
<b>Tel. No.:</b>	91-124-4732000
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	21.03.2007
<b>CIN No.:</b> [Company Identification No.]	U80903HR2007PTC044491
<b>Capital Investment / Paid-up Capital :</b>	INR 446.100 Million
<b>GSTN :</b> [Goods & Service Tax Registration No.]	06AACCT7082Q1ZO
<b>PAN No.:</b> [Permanent Account No.]	AACCT7082Q
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Construction activity. [Registered Activity]
<b>No. of Employees :</b>	Information denied by the management

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**RATING & COMMENTS**

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

**MIRA's Rating :**

**A**

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Maximum Credit Limit :</b>	USD 66000000
<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a subsidiary of "M3M India Holdings Private Limited". The company was incorporated in the year 2007. It is engaged into Construction business.</p> <p>For the financial year 2017, the company has achieved a massive growth in its revenue as compared to previous year but has incurred operational loss.</p> <p>The rating takes into consideration the sound financial profile of the company marked by healthy network base along with negligible debt level.</p> <p>However, these rating strength are partially offset by highly competitive construction industry.</p> <p>Business is active. Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for 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](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

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

**EXTERNAL AGENCY RATING**

**NOT AVAILABLE**

**RBI DEFAULTERS' LIST STATUS**

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

**EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS**

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

**BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS**

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 20.12.2018

**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**

**MANAGEMENT NON-COOPERATIVE (91-124-4732000)**

**LOCATIONS**

<b>Registered Office:</b>	Unit No. SB/C/5L/Office/008, M3M Urbana, Sector-67, Gurugram Manesar Urban Complex, Gurugram – 122102, Haryana
<b>Tel. No.:</b>	91-124-4732000
<b>Fax No.:</b>	91-124-4732010
<b>E-Mail :</b>	<a href="mailto:info@m3mindia.com">info@m3mindia.com</a>

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	<a href="mailto:sales@m3mindia.com">sales@m3mindia.com</a> <a href="mailto:leasing@m3mindia.com">leasing@m3mindia.com</a>
<b>Website:</b>	<a href="http://www.m3mindia.com">www.m3mindia.com</a>
<b>Corporate Office:</b>	6th Floor, M3M Tee Point, Sector 65, Gurugram Manesar Urban Complex, Gurugram – 122101, Haryana, India
<b>Sales Gallery Address:</b>	"The Experia" 12th Floor, M3M Cosmopolitan, Sector – 66, Gurugram – 122002, Haryana, India

**DIRECTORS**

**AS ON 31.03.2017**

<b>Name :</b>	Mr. Vijay Kumar Aggarwal		
<b>Designation :</b>	Wholetime Director		
<b>Address :</b>	P-32, Block-P Budh Vihar Phase-1, Delhi- 110086, India		
<b>Date of Birth/Age :</b>	04.03.1965		
<b>Qualification:</b>	Graduate		
<b>Date of Appointment :</b>	15.06.2012		
<b>DIN No.:</b>	05170472		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U55101DL2007PTC164542	ORANGE SPA HOTELS & RESORTS PRIVATE LIMITED	25/09/2014	-
U45400HR2014PTC054057	M3M INDIA INFRASTRUCTURES PRIVATE LIMITED	27/09/2016	-
U70109DL2010PTC207407	MORGAN PROBUID PRIVATE LIMITED	29/09/2015	-
U80301DL2010PTC201314	MOUNT ROYAL EDUCATION & WELFARE PRIVATE LIMITED	31/03/2014	-
U70200HR2010PTC049402	M3M GOLF ESTATE PRIVATE LIMITED	28/09/2015	-
U70102DL2009PTC197502	METRO INFOCITY PRIVATE LIMITED	27/09/2014	-
U70200DL2009PTC192883	GOLDEN GATE PROPBUILD PRIVATE LIMITED	31/03/2014	-
U45200DL2008PTC175629	BONUS BUILDERS PRIVATE LIMITED	31/03/2014	-
U45200DL2008PTC175632	NICE REALCON PRIVATE LIMITED	31/03/2014	-
U45400DL2008PTC173092	TRUMP BUILDWELL PRIVATE LIMITED	31/03/2014	-
U70100DL2007PTC162821	ZENITH REALTECH PRIVATE LIMITED	27/09/2016	-
U70100HR2007PLC044011	M3M INDIA LIMITED	11/01/2012	-
U70101DL2005PTC137830	RSSG BUILDERS PRIVATE LIMITED	31/03/2014	-
<b>Name :</b>	Roop Kumar		
<b>Designation :</b>	Director		
<b>Address :</b>	Flat No.-103-B, The Aralias DLF Golf Links, Golf Course Road, Gurugram – 122009, Haryana, India		
<b>Date of Birth/Age :</b>	16.10.1966		
<b>Qualification:</b>	Graduate		
<b>Date of Appointment :</b>	01.07.2017		

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<b>DIN No.:</b>	00454237		
<b>Other Directorship:</b>			
<b>List of Companies</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U70109DL2011PTC220748	COSMO PROPBUILD PRIVATE LIMITED	10/06/2011	-
U70109DL2011PTC220739	STARCITY REALTECH PRIVATE LIMITED	10/06/2011	-
U70101HR2010PTC044450	MODEL BUILDTECH PRIVATE LIMITED	07/08/2010	-
U80904DL2010PTC201446	METRO EDUCATION & WELFARE PRIVATE LIMITED	12/04/2010	-
U70200HR2010PTC045177	PRESENT BUILDTECH PRIVATE LIMITED	01/06/2010	-
U70200HR2010PTC045133	NOBLE REALCON PRIVATE LIMITED	03/06/2010	-
U70101HR2010PTC044838	FAMOUS BUILDMART PRIVATE LIMITED	01/06/2010	-
U45200HR2010PTC044451	M3M INDIA HOLDINGS PRIVATE LIMITED	01/07/2017	-
U70100HR2007PLC044011	M3M INDIA LIMITED	01/01/2012	-
<b>List of LLP</b>			
<b>LLPIN/FLLPIN</b>	<b>LLP Name</b>	<b>Begin Date</b>	<b>End Date</b>
AAA-1555	VISIONARY INFRA SOLUTIONS LLP	09/06/2010	-
AAH-5048	TRIGNO LAND DEVELOPERS LLP	29/09/2016	-
AAH-8820	ROOMA DEVELOPERS LLP	24/11/2016	-
AAH-8822	SPRIGHTLY INFRACON LLP	24/11/2016	-
AAN-5779	K2K REALTECH LLP	27/11/2018	-
<b>Name :</b>	Mr. Vivek Ranjan		
<b>Designation :</b>	Director		
<b>Address :</b>	B-43-B, Old DLF Colony, Sector-14, Farrukh Nagar, Gurugram -122001, Haryana, India		
<b>Date of Birth/Age :</b>	13.04.1965		
<b>Qualification:</b>	Graduate		
<b>Date of Appointment :</b>	15.06.2012		
<b>DIN No.:</b>	02227174		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U70100HR2007PLC044011	M3M INDIA LIMITED	11/01/2012	-
<b>Name :</b>	Mr. Pankaj Bansal		
<b>Designation :</b>	Director		
<b>Address :</b>	Flat No. 103-B, Aralias, DLF Golf Links Golf Course Road, Gurugram- 122002, Haryana, India		
<b>Date of Birth/Age :</b>	21.11.1987		
<b>Qualification:</b>	Graduate		
<b>Date of Appointment :</b>	01.07.2017		
<b>DIN No.:</b>	02693855		
<b>Other Directorship:</b>			
<b>List of Companies</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>

U70101HR2010PTC044838	FAMOUS BUILDMART PRIVATE LIMITED	01/12/2010	-
U70109DL2011PTC220748	COSMO PROPBUILD PRIVATE LIMITED	10/06/2011	-
U70109DL2011PTC220739	STARCITY REALTECH PRIVATE LIMITED	10/06/2011	-
U70101HR2010PTC044450	MODEL BUILDTECH PRIVATE LIMITED	30/11/2010	-
U70100HR2007PLC044011	M3M INDIA LIMITED	01/01/2012	-
U70200HR2010PTC045133	NOBLE REALCON PRIVATE LIMITED	27/11/2010	-
U70200HR2010PTC045177	PRESENT BUILDTECH PRIVATE LIMITED	07/12/2010	-
U80904DL2010PTC201446	METRO EDUCATION & WELFARE PRIVATE LIMITED	30/11/2010	-

**List of LLP**

LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAH-8820	ROOMA DEVELOPERS LLP	24/11/2016	-

**KEY EXECUTIVES**

<b>Name :</b>	Samiksha Khaneja
<b>Designation :</b>	Company Secretary
<b>Address :</b>	B-129/1, Derawal Nagar, Delhi- 110009, India
<b>Date of Appointment :</b>	28.02.2018
<b>PAN No.:</b>	AEQPD1402B

**MAJOR SHAREHOLDERS**

**AS ON 31.03.2017**

Names of Shareholders	No. of Shares
Lal Chand Bansal	15440
Shakuntala Rani	6176
Basant Bansal	1111680
Abha Bansal	916943
Roop Kumar	993564
Pankaj Bansal	3281
M3m India Holdings Private Limited	41562916
<b>Total</b>	<b>44610000</b>

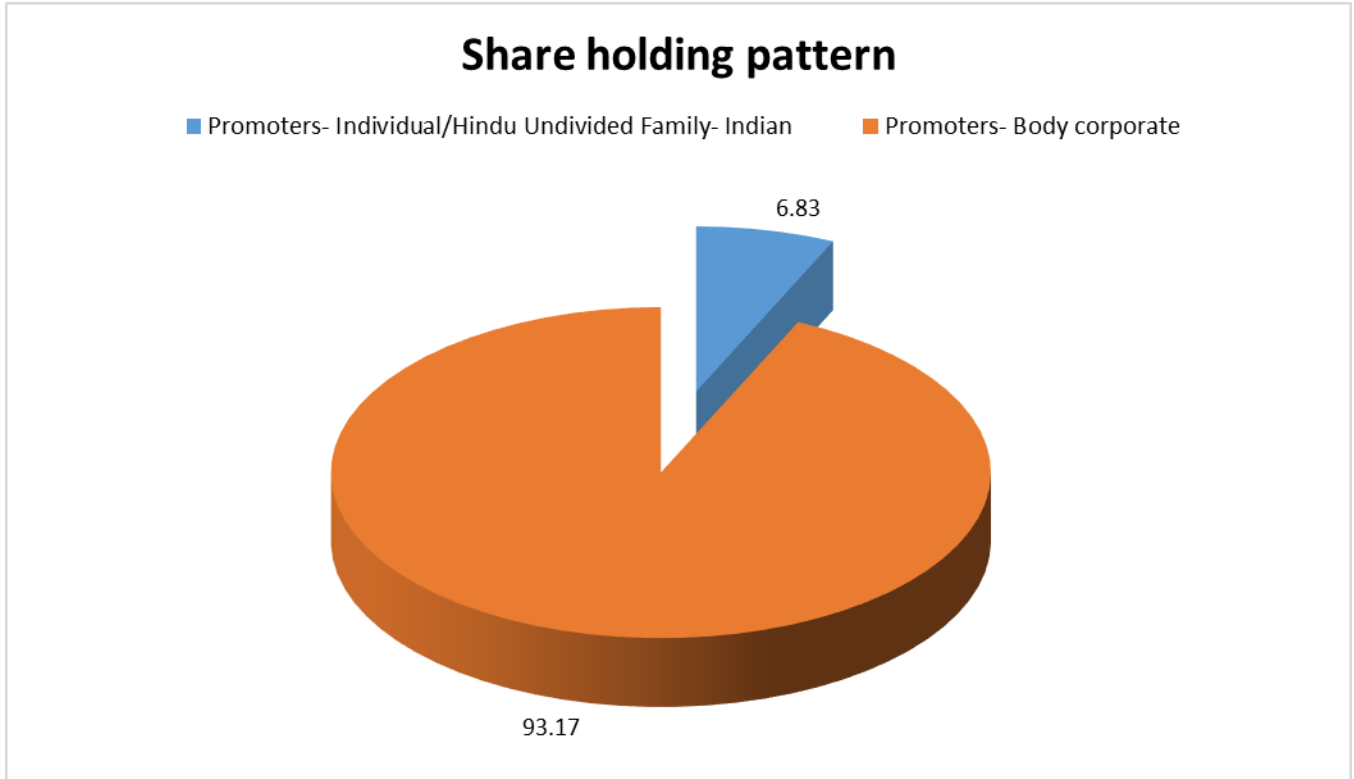
**Equity Share Break up (Percentage of Total Equity)**

**AS ON 29.09.2017**

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	6.83

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Promoters- Body corporate	93.17
<b>Total</b>	<b>100.00</b>



**BUSINESS DETAILS**

<b>Line of Business :</b>	Construction activity. [Registered Activity]		
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>NIC Code</b>	<b>of the Product/service</b>
	Construction of Buildings	4100	
<b>Brand Names :</b>	Not Available		
<b>Agencies Held :</b>	Not Available		
<b>Exports :</b>	Not Divulged		
<b>Imports :</b>	Not Divulged		
<b>Terms :</b>	Not Divulged		

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**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	Information denied by the management	
<b>Bankers :</b>	<b>Banker Name :</b>	ICICI Bank Limited
	<b>Branch :</b>	S 26,27,28 Veera Tower, Green Park Extension, New Delhi - 122017, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--
		<ul style="list-style-type: none"> <li>Indian Bank, G 41 Connaught Place, New Delhi -110001, India</li> <li>Lakshmi Vilas Bank Limited, 4-C/2, New Rohtak Road, Karol Bagh, New Delhi - 110005, India</li> <li>ICICI Bank Limited, S-26, Uphar Cinema Complex, Green Park Extension, New Delhi - 122017, India</li> </ul>
<b>Facilities :</b>	<b>(INR In Million)</b>	
	<b>SECURED LOAN</b>	<b>As on      As on</b>

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	31.03.2017	31.03.2016
<b>LONG TERM BORROWING</b>		
Rupee term loans from banks	9919.226	10035.093
Loans taken for property, plant and equipment	1.132	6.224
<b>SHORT TERM BORROWING</b>		
Term loans from banks	2047.482	143.890
Term loans from others	198.665	197.695
Other loans and advances	5540.845	2780.437
<b>Total</b>	<b>17707.350</b>	<b>13163.339</b>

<b>Auditors :</b>	
<b>Name :</b>	Walker Chandiook and Associates Chartered Accountants
<b>Address :</b>	L- 41, Connaught Circus, New Delhi-110001 India
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAAFW0513A
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Holding Company:</b>	<ul style="list-style-type: none"> <li>M3M India Holdings Private Limited</li> </ul>
<b>Wholly Owned Subsidiaries:</b>	<ul style="list-style-type: none"> <li>Nova Realtors Private Limited</li> <li>Nice Realcon Private Limited</li> <li>Benchmark Infotech Private Limited</li> <li>Consolidate Realtors Private Limited</li> <li>Lavish Buildmart Private Limited</li> <li>Generous Realtors Private Limited</li> <li>Gentle Realtors Private Limited</li> <li>Bonus Builders Private Limited</li> <li>Gama Buildwell Private Limited</li> <li>Trump Buildwell Private Limited</li> <li>Zenith Realtech Private Limited</li> <li>M3M Homes Private Limited</li> <li>Golden Gate Propbuild Private Limited</li> <li>M3M India Infrastructure Private Limited</li> <li>Moonlight Infracon Private Limited</li> <li>M3M Golf Estate Private Limited</li> <li>Rapid Infracon Private Limited</li> <li>Morgan Propbuild Private Limited</li> <li>Skyline Propcon Private Limited</li> <li>Hans Propcon Private Limited</li> <li>Glory Infracon Private Limited</li> <li>Garden Realtech Private Limited</li> <li>Blossom Propbuild Private Limited</li> </ul>

	<ul style="list-style-type: none"> <li>• M3M Construction Private Limited</li> <li>• Afresh Builders Private Limited</li> <li>• Zarf Buildcon Private Limited</li> </ul>
<b>Subsidiary Company:</b>	<ul style="list-style-type: none"> <li>• Olive Realcon Private Limited</li> </ul>
<b>Associate Company:</b>	<ul style="list-style-type: none"> <li>• Manglam Multiplex Private Limited</li> </ul>

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
44680000	Equity Shares	INR 10/- each	INR 446.800 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
44610000	Equity Shares	INR 10/- each	INR 446.100 Million

**FINANCIAL DATA**  
*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	446.100	446.100	446.100
(b) Reserves & Surplus	22795.071	26828.672	27479.746
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>23241.171</b>	<b>27274.772</b>	<b>27925.846</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	9920.358	10041.317	9.970
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	3.693	0.000	0.000
(d) long-term provisions	77.425	42.153	40.621
<b>Total Non-current Liabilities (3)</b>	<b>10001.476</b>	<b>10083.470</b>	<b>50.591</b>
(4) Current Liabilities			
(a) Short term borrowings	7786.992	3122.022	2313.329
(b) Trade payables	1914.608	1389.823	1142.599
(c) Other current liabilities	13588.415	29678.867	27862.481
(d) Short-term provisions	2.996	1.926	2.936
<b>Total Current Liabilities (4)</b>	<b>23293.011</b>	<b>34192.638</b>	<b>31321.345</b>
<b>TOTAL</b>	<b>56535.658</b>	<b>71550.880</b>	<b>59297.782</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	92.642	111.011	116.869
(ii) Intangible Assets	5.230	6.472	9.807
(iii) Capital work-in-progress	13.610	4.405	3.507
(iv) Intangible assets under development	0.000	0.000	0.000
Goodwill	16019.085	21933.758	--
(b) Non-current Investments	4070.750	4996.403	5118.702
(c) Deferred tax assets (net)	91.188	388.624	147.484
(d) Long-term Loan and Advances	8.779	9.038	56.409
(e) Other Non-current assets	162.904	205.657	152.659
<b>Total Non-Current Assets</b>	<b>20464.188</b>	<b>27655.368</b>	<b>5605.437</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	24.096
(b) Inventories	20774.177	21090.857	41522.374
(c) Trade receivables	2691.990	1268.198	9.757
(d) Cash and cash equivalents	1301.872	805.327	2047.899
(e) Short-term loans and advances	1546.973	0.858	9621.556
(f) Other current assets	9756.458	20730.272	466.663
<b>Total Current Assets</b>	<b>36071.470</b>	<b>43895.512</b>	<b>53692.345</b>
<b>TOTAL</b>	<b>56535.658</b>	<b>71550.880</b>	<b>59297.782</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	15579.327	3787.283	6713.985
	Other Income	2651.996	108.413	235.690
	<b>TOTAL</b>	<b>18231.323</b>	<b>3895.696</b>	<b>6949.675</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	7523.077	1908.367	6569.478
	Employees benefits expense	433.163	331.927	365.005
	Other expenses	5500.303	808.761	848.279
	Exceptional items	0.000	0.000	313.200
	<b>TOTAL</b>	<b>13456.543</b>	<b>3049.055</b>	<b>8095.962</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>4774.780</b>	<b>846.641</b>	<b>(1146.287)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>2257.321</b>	<b>195.786</b>	<b>11.612</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>2517.459</b>	<b>650.855</b>	<b>(1157.899)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>5953.893</b>	<b>258.043</b>	<b>79.950</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>(3436.434)</b>	<b>392.812</b>	<b>(1237.849)</b>
<b>Less</b>	<b>TAX</b>	<b>593.306</b>	<b>297.852</b>	<b>533.719</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(4029.740)</b>	<b>94.960</b>	<b>(1771.568)</b>
	<b>IMPORTS</b>			
	Capital Goods	NA	12.858	22.121

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	<b>TOTAL IMPORTS</b>	<b>NA</b>	<b>12.858</b>	<b>22.121</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>(90.33)</b>	<b>2.13</b>	<b>(39.71)</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	26.236	10.495	9.289
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	(4068.259)	(12171.198)	(822.644)
Net cash flows from (used in) operating activities	(4520.467)	(12339.570)	(1143.945)

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	63.07	122.22	0.53
Account Receivables Turnover (Income / Sundry Debtors)	5.79	2.99	688.12
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	92.89	265.82	63.48
Inventory Turnover (Operating Income / Inventories)	0.23	0.04	(0.03)
Asset Turnover (Operating Income / Net Fixed Assets)	42.83	6.95	(8.81)

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.59	0.62	0.53
Debt Equity Ratio (Total Liability / Networth)	0.76	0.48	0.08

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Current Liabilities to Networth (Current Liabilities / Net Worth)	1.00	1.25	1.12
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	2.12	4.32	(98.72)

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(25.87)	2.51	(26.39)
Return on Total Assets ((PAT / Total Assets) * 100)	%	(7.13)	0.13	(2.99)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(17.34)	0.35	(6.34)

**SOLVENCY RATIOS**

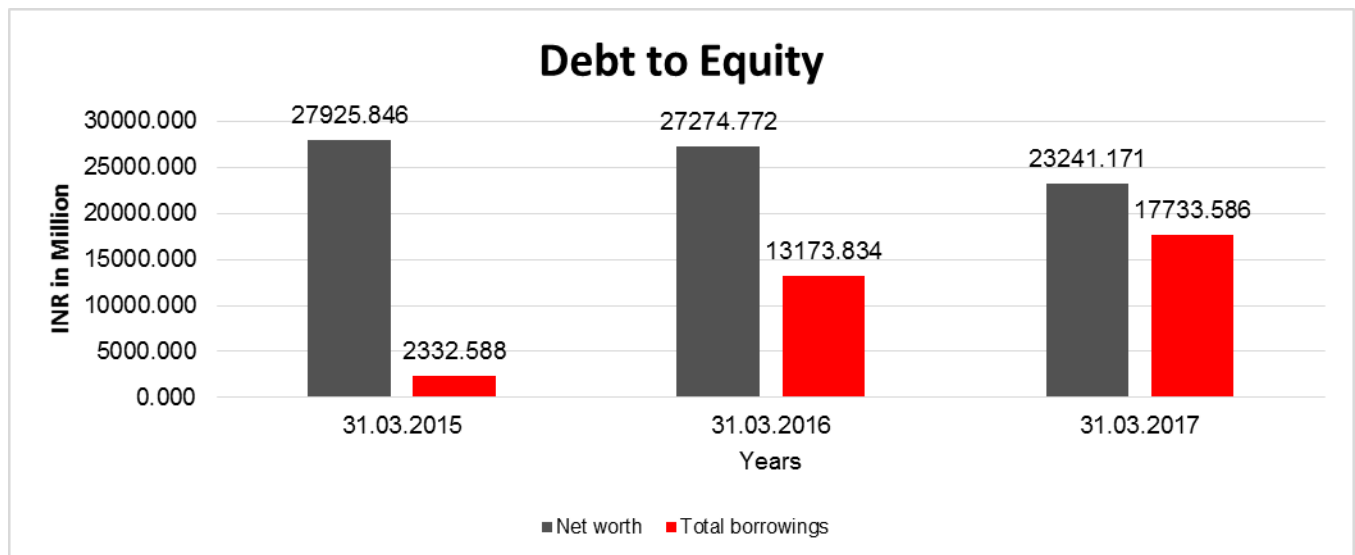
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.55	1.28	1.71
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.66	0.67	0.39
G-Score Ratio Financial (Networth / Total Assets)		0.41	0.38	0.47
G-Score Ratio Debt (Debts / Equity Capital)		39.75	29.53	5.23
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.55	1.28	1.71

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

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

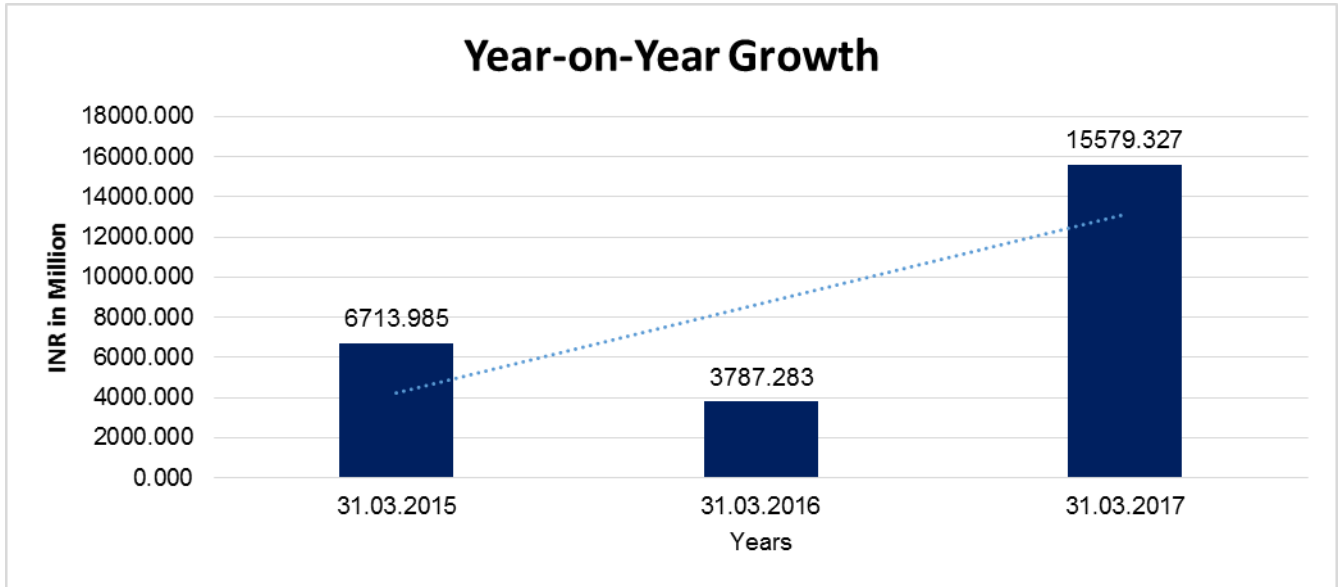
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	446.100	446.100	446.100
Reserves & Surplus	27479.746	26828.672	22795.071
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>27925.846</b>	<b>27274.772</b>	<b>23241.171</b>
Long Term borrowings	9.970	10041.317	9920.358
Short Term borrowings	2313.329	3122.022	7786.992
Current Maturities of Long term debt	9.289	10.495	26.236
<b>Total borrowings</b>	<b>2332.588</b>	<b>13173.834</b>	<b>17733.586</b>
<b>Debt/Equity ratio</b>	<b>0.084</b>	<b>0.483</b>	<b>0.763</b>



**YEAR-ON-YEAR GROWTH**

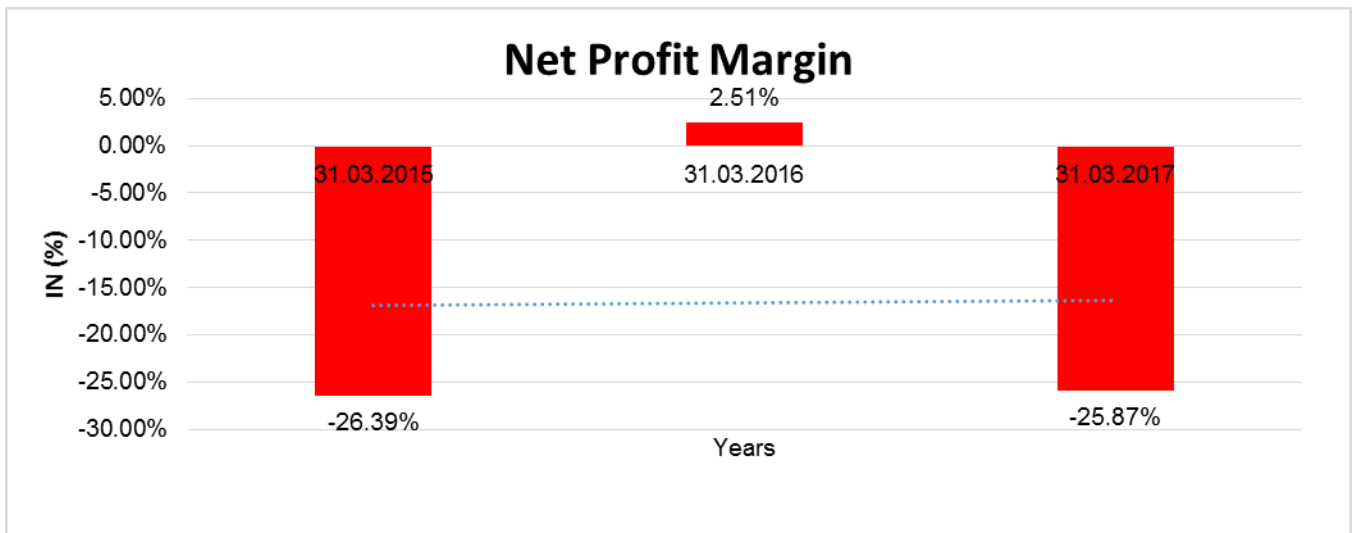
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	6713.985	3787.283	15579.327
		<b>(43.591)</b>	<b>311.359</b>

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**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	6713.985	3787.283	15579.327
Profit	(1771.568)	94.960	(4029.740)
	<b>(26.39%)</b>	<b>2.51%</b>	<b>(25.87%)</b>



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**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	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	No
17	Details of sister concerns	Yes
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

**NOTE:** As confirmed by the management registered office of the company has been shifted from Paras Twin Towers, Tower-B, 6th Floor, Golf Course Road, Sector 54, Gurugram – 122002, Haryana, India to present address

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## **BUSINESS[RV1] OVERVIEW[RV2]**

The Company has been growing rapidly over the past few years and there have been substantial business development opportunities available for the Company. With the enactment and notification of the Real Estate (Regulation and Development) Act ("RERA") and the consequent notification of the Haryana Real Estate (Regulation and Development) Rules, 2017 ("H-RERA Rules") the sentiments and the confidence of the various purchasers and investors in the real estate and infrastructure sectors have been boosted and greater responsibility, liability and accountability has been envisaged both for the developer as well as for the allottee/purchaser. RERA has the potential of transforming the real estate sector by bringing much needed transparency and consistency apart from attracting investors for the sector. The Company's product portfolio comprises of esteemed projects in various real estate verticals such as residential, commercial, IT/ITes SEZ, mixed use development and hospitality. The Company is currently having various projects under development comprising of residential, commercial, and IT enabled projects which are in the various stages of development. The ongoing projects being undertaken by the Company are duly registered with the authority for the state of Haryana constituted under the RERA Act. Further, during the course of the Financial Year 2017-2018 the company has the prospects of launching further projects in various streams after having the same registered under RERA.

Despite adverse market conditions and tough year for the real estate and infrastructure development, the Company has successfully concluded the construction and development of various projects / phases / segments / constituents of the developments of which were being undertaken by the Company amongst which are:

"M3M Cosmopolitan" – a commercial project;"M3M Urbana" – a commercial project;"M3M Merlin" – a residential group housing project;"M3M Golf Estate – Fairway West" – a block/segment/constituent of the larger development of a group housing colony by the name of "M3M Golf Estate";"M3M Golf Estate – Fairway East" – a block/segment/constituent of the larger development of a group housing colony by the name of "M3M Golf Estate";"M3M Woodshire" - a residential group housing project Further, the Company with the active support and dedication of its employees and the contractors/vendors have been able to achieve the delivery benchmark for the aforesaid projects and offer possession thereof to the allottees despite the prevailing real estate and economic conditions. This has been a landmark achievement for the Company and its employees and in the long run it will establish the goodwill and reputation of the Company in the industry.

Further, the Company is expected to receive the appropriate approvals for the other developments undertaken and possessions will be offered soon for such developments.

During the current year, the Company shall make every endeavour to mark and continue its presence in the real estate sector with new launches of projects in residential/commercial and other developments.

The company has been performing satisfactorily in spite of tough market condition attributable to global backdrop, new regulatory framework.

The company is committed to deliver value, quality and satisfactory delivery to the customers.

## **FINANCIAL OVERVIEW**

First time adoption of IND AS

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The financial statements of the Company have been prepared in accordance with the Indian Accounting Standards as notified under section 133 of the Companies Act 2013 read with the Companies (Indian Accounting Standards) Rules 2015 (by Ministry of Corporate Affairs ('MCA')). The Company has uniformly applied the accounting policies during the periods presented.

For all periods up to and including the year ended 31 March 2016, the Company has prepared its financial statements in accordance with accounting standards notified under the section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014 (Previous GAAP). These financial statements for the year ended 31 March 2017 are the first which the Company has prepared in accordance with Ind AS. For the purpose of corresponding figures, set of financial statements for the year ended 31 March 2016 and opening balance sheet as at 1 April 2015 are also prepared under Ind AS.

During the year, Revenue from Operations for the year witnessed increased to 15579.327 Million (previous year 3787.283 Million). Other income of the Company was 2651.996 Million (previous year 108.413 Million) and overall expenses of the Company have also risen to 21667.757 Million (previous year 3502.884 Million). The loss before tax is 3436.434 Million (previous year profit before tax 392.812 Million). Accordingly, the Company has incurred a net loss of 4029.740 Million for the year ended March 31, 2017 (previous year profit after tax 94.960 Million). The Earning Per Share (EPS) stood at (90.33) in the current year as compared to 2.13 in the previous year.

The Company is committed to and remains focused to accelerate the Company's performance.

**INDEX OF CHARGE:**

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	AMOUNT	ADDRESS
1	H31444 995	100219 834	ICICI BANK LIMITED	20/11/20 18	-	700000000.0	S-26, UPHAR CINEMA COMPLEX, GREEN PARK EXTENSIONNEW DELHIHR122017IN
2	H30351 191	100218 210	LAKSHMI VILAS BANK LIMITED	11/10/20 18	-	200600000.0	4-C/2NEW ROHTAK ROAD, KAROL BAGHNEW DELHIDL110005IN
3	G74067 935	100148 115	STCI FINANCE LIMITED	20/12/20 17	-	850000000.0	A/B 1-802, A WING 8TH FLOOR, MARATHON INNOVA, MARATHON NEXTGEN COMPOUND, OFF. G.K. MARG, LOWER PAREL WEST MUMBAIMA400013IN
4	G73849 267	100145 940	ICICI BANK LIMITED	14/12/20 17	20/12/2017	1250000000.0	S 26,27,28 VEERA TOWERGREEN PARK EXTENSIONNEW DELHIHR122017IN
5	G61173 530	100130 305	INDIAN BANK	04/10/20 17	12/10/2017	3250000000.0	G 41 CONNAUGHT PLACENEW DELHIDL110001IN

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6	G51519 452	100115 797	ICICI BANK LIMITED	14/07/20 17	24/08/2017	1000000000.0	S 26,27,28 VEERA TOWERGREEN PARK EXTENSIONNEW DELHIHR122017IN
7	G92632 298	100075 129	INDIABUL LS COMMER CIAL CREDIT LIMITED	25/01/20 17	27/06/2018	610000000.0	M - 62 & 63FIRST FLOOR, CONNAUGHT PLACENEW DELHIDE110001IN
8	G36381 077	100068 225	ICICI BANK LIMITED	29/12/20 16	14/02/2017	1000000000.0	S 26,27,28 VEERA TOWERGREEN PARK EXTENSIONNEW DELHIDL110016IN
9	G32454 159	100070 027	RELIANCE HOME FINANCE LIMITED	26/12/20 16	-	1000000000.0	RELIANCE CENTRE, 6TH FLOOR, SOUTH WING, OFF. WESTERN EXPRESS HIGHWAY, SANTACRUZ (EAST)MUMBAIMA400055 IN
10	G34758 839	100075 059	INDUSIND BANK LTD.	06/12/20 16	-	2000000000.0	2401 GEN THIMMAYYA ROADCONTONMENTPUN EMA411001IN

**FIXED ASSETS:**

**Tangible Assets**

- Plant and equipment
- Furniture and fixtures
- Vehicles
- Office equipment
- Computer equipments

**Intangible Assets**

- Computer 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 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 70.69
UK Pound	1	INR 89.23
Euro	1	INR 80.46

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	AKY
<b>Analysis Done by :</b>	NIS
<b>Report Prepared by :</b>	KVT

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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