

MIRA INFORM REPORT

Report No. :	483820
Report Date :	05.01.2018

IDENTIFICATION DETAILS

Name :	HEALTH CARE AT HOME INDIA PRIVATE LIMITED
Registered Office :	4 th Floor, Punjabi Bhawan, 10 Rouse Avenue, New Delhi – 110002
Tel. No.:	91-8447772828 [Ms. Alka Srivastava]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	27.09.2012
Com. Reg. No.:	55-242876
Capital Investment / Paid-up Capital :	INR 1316.020 Million
CIN No.:	U85190DL2012PTC242876
[Company Identification No.]	
IEC No.:	Not Applicable (As informed by the management that firm does not have export and import)
TAN No.:	Not Available
[Tax Deduction & Collection Account No.]	
PAN No.:	AADCH0248R
[Permanent Account No.]	
GSTIN :	Not Divulged

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Legal Form :	Private Limited Liability Company.
Line of Business :	<ul style="list-style-type: none"> The company is engaged in Providing Highest Quality Health Care and Treatment Services at Home. (Registered activity) Distribution of Medicine and Surgical equipment. (Confirmed by management)
No. of Employees :	600 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 3000000
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2012 and it is having satisfactory track.</p> <p>The company has sound financial base and healthy capital structure along with debt free balance sheet.</p> <p>Rating takes into consideration improvement in the revenue profile, decent cash balances and support of the promoters via infusion of funds.</p> <p>However, rating strength is partially offset due to losses incurred by the company which has reported negative reserves position.</p> <p>Trade relations are reported as fair. Business is active. Payments are slow but correct.</p> <p>The company can be considered for business dealings at usual trade terms and condition.</p> <p>Note : Site visit was conducted at address which you have provided. Our executive has successfully traced the company.</p> <p>At the premises our executive met to Mr. Krishan Pal (Security Guard) who</p>

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	<p>denied to provide any information.</p> <p>As per our executive observation, location of the company is easy to find. Landmark is near Ujjivan Small Bank. It is a 5 storey building and company is situated on 1st floor. Locality appears to be commercial. Area seems to be neutral.</p> <p>Area of the premises was 10000 (sq.ft.approx.) and 50 (approx.) employees were sighted into premises.</p> <p>Name board of the : Health Care at Home” was sighted at the given address.</p> <p>Further, our executive also enquired from neighbours i.e. Mr. Vivek (FMC Travel) and Mr. Raj Kumar (Ujjivan Small Bank) and they were also confirmed that company exists on given address.</p>
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NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2017)	Current Rating (30.09.2017)
India	A1	A1

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

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EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

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

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2016.

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 05.01.2018

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 PARTED BY

Name :	Mrs. Alka Srivastava
Designation :	Company Secretary
Contact No.:	91-8447772828
Date :	16.03.2017

Name :	Mr. Jayant Singh
Designation :	Business Head
Contact No.:	91-9810224030
Date :	16.03.2017

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LOCATIONS

Registered Office :	4 th Floor, Punjabi Bhawan, 10 Rouse Avenue, New Delhi – 110002, India
Tel. No.:	91-11-49854426/ 49854400
Mobile No.:	91-8447772828 (Ms. Alka Srivastava) 91-9810224030 (Mr. Jayant Singh)
Fax No.:	Not Available
E-Mail :	alka.saxena@hcah.in vivek.srivastava@hcah.in joinus@hcah.in wecare@hcah.in contactus@hcah.in media@hcah.in
Website :	http://www.healthcareathomeindia.com http://www.hcah.in
Corporate Office :	D-8, First Floor, Sector-3, Noida – 201301, Uttar Pradesh, India
Area :	10000 Sq. Ft.
Localities :	Commercial
Branches :	Located at : <ul style="list-style-type: none">• Mumbai
Service Centre :	Located at : <ul style="list-style-type: none">• Jaipur• Bangalore• Hyderabad• Chandigarh

DIRECTORS

As on 31.03.2017

Name :	Mr. Anand Chand Burman		
Designation :	Nominee Director		
Address :	2, Rajesh Pilot Marg, New Delhi 110011, India		
Date of Birth/Age :	05.05.1952		
Qualification :	PHD in Pharma, Unites States of America		
Date of Appointment :	01.04.2013		
PAN No.:	AAAPB3070D		
DIN No.:	00056216		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U33110DL2008PLC185857	ALTHEA LIFESCIENCES LIMITED	16/12/2008	-

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U80302DL2012PTC241169	BERKELEY HEALTHEDU PRIVATE LIMITED	01/04/2013	-
U72900MH2008PTC183708	HEALTH IMPETUS PRIVATE LIMITED	10/11/2016	-
U67120DL1978PTC167481	WINDY INVESTMENTS PRIVATE LIMITED	30/09/2015	-
U74120DL2007PLC163361	H & B STORES LIMITED.	28/07/2008	-
U65100DL1979PTC021613	V I C ENTERPRISES PRIVATE LTD.	30/09/2009	-
U73100DL1979NPL010092	DABUR RESEARCH FOUNDATION	25/08/1981	-
L24111UR1985PLC015063	ESTER INDUSTRIES LIMITED	25/07/2011	-
U65990DL1981ULT165402	MILKY INVESTMENT AND TRADING COMPANY	20/04/2006	-
U66010DL2000PLC107880	AVIVA LIFE INSURANCE COMPANY INDIA LTD	31/07/2008	-
L24230DL1975PLC007908	DABUR INDIA LIMITED	13/10/1986	-
U74899DL1995PTC064350	DABUR SECURITIES PRIVATE LIMITED	22/09/2011	-
U65100DL1979PTC021614	PURAN ASSOCIATES PRIVATE LIMITED	15/10/1990	-
U51909DL1985PTC021793	EXCELLENT (INDIA) PRIVATE LTD.	25/05/2006	-
U85110DL1985PTC020884	INTERX LABORATORIES PRIVATE LIMITED	31/08/1998	-
U74899DL1985PTC020430	MOON LIGHT RANCH PRIVATE LIMITED	25/04/2006	-
U65100DL1984PTC019415	WELLTIME INVESTMENTS PRIVATE LIMITED	22/09/2014	-
U67120DL1984PTC019414	PARAM INVESTMENTS PRIVATE LIMITED	24/09/2014	-
L35911DL1984PLC017354	HERO MOTOCORP LIMITED	20/09/2010	-

Name :	Mr. Gaurav Burman
Designation :	Nominee Director
Address :	30 Wilton Place London SW1X8SH GB
Date of Birth/Age :	16.01.1972
Qualification :	BA, Unites States of America
Date of Appointment :	31.03.2013
PAN No.:	AAAPB4008M
DIN No.:	01870814

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U74900DL2014PTC266915	STOREMORE STORAGE SOLUTIONS PRIVATE LIMITED	24/09/2015	-
U74140DL2014PTC272258	BURMAN HOSPITALITY PRIVATE LIMITED	01/10/2014	-
U80302DL2012PTC241169	BERKELEY HEALTHEDU PRIVATE LIMITED	26/03/2013	-
U74140DL2012PTC235005	BURMAN GSC PRIVATE LIMITED	30/04/2012	-
U74140DL2006PTC185506	ELEPHANT INDIA ADVISORS PRIVATE LIMITED	30/03/2007	-
U72900DL2017PTC325102	CVG HI INDIA PRIVATE LIMITED	28/04/2017	-
U74999DL2011PTC218332	MG BURMANS CAPITAL ADVISORS PRIVATE LIMITED	29/04/2011	-
U74140DL2010PTC203373	STAR RECORDS MANAGEMENT PRIVATE LIMITED	01/10/2013	-
U74990MH2009FTC196769	GLOBAL CRICKET VENTURES (INDIA) PRIVATE LIMITED	29/10/2009	-
U70200HR2009PTC039498	DR FRESH SEZ PHASE I PRIVATE LIMITED	15/09/2016	-
U65929DL2008PTC182749	DMI FINANCE PRIVATE LIMITED	22/07/2013	-
U72900MH2008PTC183708	HEALTH IMPETUS PRIVATE LIMITED	10/11/2016	-
U72200DL2006PTC323292	HEAD INFOTECH INDIA PVT LTD	28/04/2017	-

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U85110HR2003PTC040738	DR. FRESH HEALTH CARE PRIVATE LIMITED	15/09/2016	-
U01122DL2003PTC122486	NORTHERN HERBAL FARMS PRIVATE LIMITED	30/09/2016	-
U63040DL1996PTC079692	SUNSHINE INDIA PRIVATE LIMITED	30/09/2016	-
U65100DL1984PTC019523	ELEPHANT INDIA FINANCE PRIVATE LIMITED	25/09/2009	-
U51396MH1980PTC023421	AMAR CHITRA KATHA PRIVATE LIMITED	24/09/2010	-
U67120DL1978PTC167481	WINDY INVESTMENTS PRIVATE LIMITED	30/09/2008	-

Name : Mr. Amit Varma
Designation : Nominee Director
Address : 49/B Aradhna Enclave, Sector-13, R K Puram, New Delhi – 110065, India
Date of Birth/Age : 15.09.1968
Qualification : Post Graduate
Date of Appointment : 31.03.2017
DIN No.: 02241746

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U74140WB2003PTC121076	MEDICA SYNERGIE PRIVATE LIMITED	19/12/2013	-
L15200KA1998PLC023489	HEALTHCARE GLOBAL ENTERPRISES LIMITED	10/08/2017	-
U93090DL2009PTC309142	IBOF INVESTMENT MANAGEMENT PRIVATE LIMITED	20/05/2010	-
U99999TG1994PTC018352	ASIAN INSTITUTE OF GASTROENTEROLOGY PRIVATE LIMITED	18/11/2015	-
U24230GJ1984PLC007440	CONCORD BIOTECH LIMITED	05/08/2016	-
U85110TG2011PTC074817	ASIAN INSTITUTE OF NEPHROLOGY AND UROLOGY PRIVATE LIMITED	29/08/2016	-
U74999DL2013PTC248716	QUADRIA CAPITAL INVESTMENT ADVISORS PRIVATE LIMITED	26/02/2013	-
U67120DL2014PTC267700	QUADRIA CAPITAL ADVISORS PRIVATE LIMITED	29/05/2014	-
U74999DL2016PTC289816	HEALTHQUAD ADVISORS PRIVATE LIMITED	20/01/2016	-
U74999DL2016NPL307261	VIMAKR FOUNDATION	18/10/2016	-

Name : Mr. Vivek Srivastava
Designation : Nominee Director
Address : Flat No-501, A Wing Cosmic Heights, Bhakti Park, Wadala (East), Mumbai 400037, Maharashtra, India
Date of Birth/Age : 30.07.1981
Qualification : B.Tech
Date of Appointment : 07.12.2012
PAN No.: AXJPS8962R
DIN No.: 05304929

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U80302DL2012PTC241169	BERKELEY HEALTHEDU PRIVATE LIMITED	26/03/2013	-
U85191MH2012PTC237728	SWASTHAM CARE INDIA PRIVATE LIMITED	18/09/2015	-

Name : Mr. Edward Gareth Jones

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Designation :	Nominee Director		
Address :	Manor Barn, Lyndon Road, Manton, Oakham Leicestershire LE158SR GB		
Date of Birth/Age :	02.02.1953		
Qualification :	Post Graduate		
Date of Appointment :	27.09.2012		
DIN No.:	05341353		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U85191MH2012PTC237728	SWASTHAM CARE INDIA PRIVATE LIMITED	18/09/2015	-
Name :	Mr. Abrar Mir		
Designation :	Nominee Director		
Address :	80 Raffles Place, Singapore 048624		
Date of Birth/Age :	06.09.1969		
Qualification :	Post Graduate		
Date of Appointment :	31.03.2017		
DIN No.:	06752791		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74140WB2003PTC121076	MEDICA SYNERGIE PRIVATE LIMITED	19/12/2013	-
U67120DL2014PTC267700	QUADRIA CAPITAL ADVISORS PRIVATE LIMITED	30/09/2016	-
U74999DL2016PTC289816	HEALTHQUAD ADVISORS PRIVATE LIMITED	23/10/2017	-

KEY EXECUTIVES

Name :	Mrs. Alka Srivastava
Designation :	Company Secretary
Address :	House No. 90, Sector 5, Gurgaon 122001, Haryana, India
Date of Birth/Age :	25.12.1977
Date of Appointment :	19.10.2016
PAN No.:	ANPPS5378D

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Windy Investment Private Limited, India	11412901
Puran Associates Private Limited, India	12193873
CG Health International B.V. (CGHI), Netherlands	7495477
Conven Investment Holding Pte. Limited	100
Total	31102351

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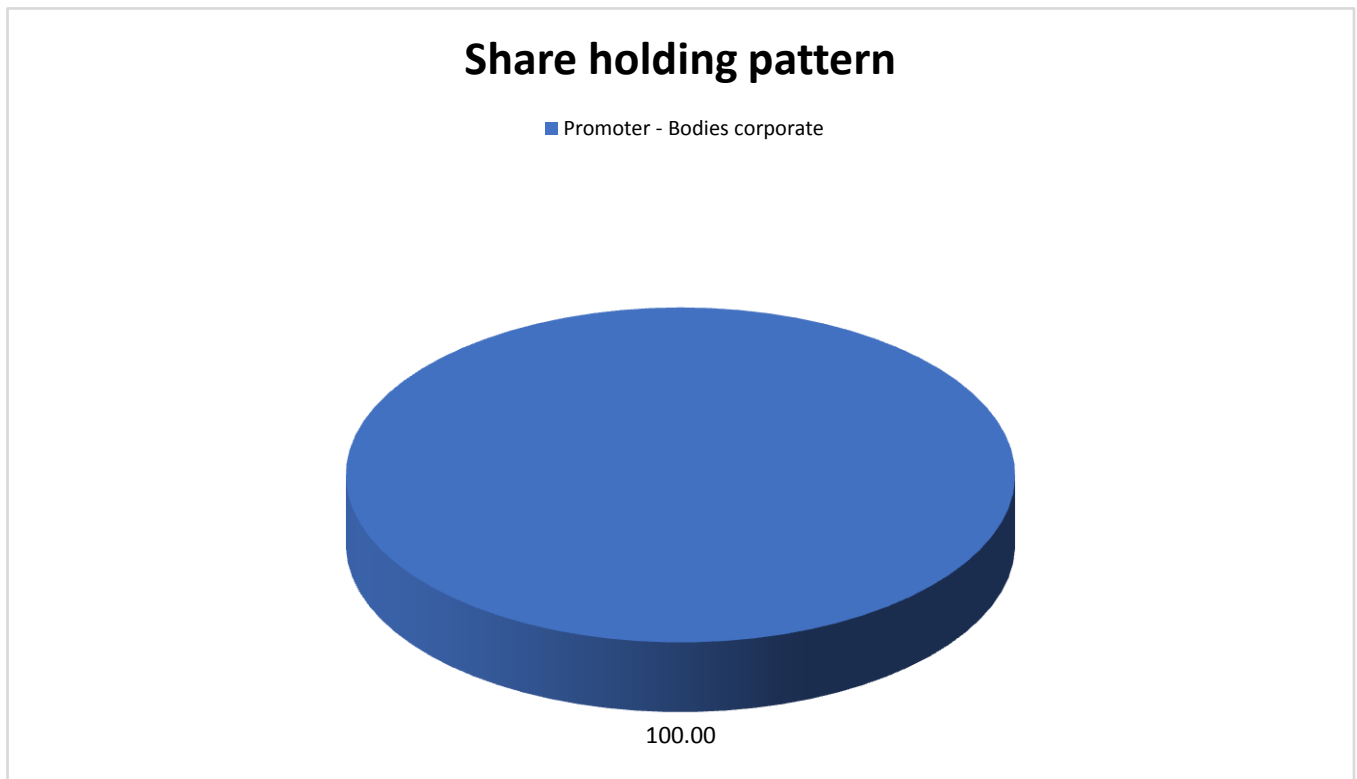
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Names of Preference Shareholders	No. of Shares
Conven Investment Holding Pte. Limited	10049969
Total	10049969

Equity Share Break up (Percentage of Total Equity)

As on 25.09.2017

Category	Percentage
Promoter - Bodies corporate	100.00
Total	100.00



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> The company is engaged in Providing Highest Quality Health Care and Treatment Services at Home. (Registered activity) Distribution of Medicine and Surgical equipment. (Confirmed by management)
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Products :	Item Code No.	Product Description
	85199000	To provide world class care to patients at home and in the community
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	L/C, Cheque, Credit (30, 60 Days), Bank Transfer	
Purchasing :	L/C, Cheque, Credit (30, 60 Days), Bank Transfer	

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 :	End Users, OEMs	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	600 (Approximately)	
Bankers :	Bank Name	Axis Bank Limited
	Branch	K-12, Green Park, Main New Delhi – 110016, India

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	Person Name (With Designation)	--
	Contact Number	91-11-46583000 (Ringling)
	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)	--

Auditors :	
Name :	Walker Chandiok and Company LLP Chartered Accountants
Address :	L-41, Connaught Circus, New Delhi, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAAFW4298E
Memberships :	Not Available
Collaborators :	Not Available
Associate company :	<ul style="list-style-type: none"> Health Impetus Private Limited, India U72900MH2008PTC183708
Subsidiary company :	<ul style="list-style-type: none"> Swastham Care India Private Limited, India U85191MH2012PTC237728
Holding company :	<ul style="list-style-type: none"> Conven Investment Holdings Pte. Limited, Singapore
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :	<ul style="list-style-type: none"> Puran Associates Private Limited, India U74899DL1979PTC021614 Windy Investments Private Limited, India U67120DL1978PTC167481 Berkeley Health Edu Private Limited, India U80302DL2012PTC241169 BRD Retail Distributions Private Limited, India U74999DL2015PTC278285 Oncquest Laboratories Limited, India U24233DL2007PLC170898

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CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
45315650	Equity Shares	INR 10/- each	INR 453.157 Million
10050000	Preference Shares	INR 100/- each	INR 1005.000 Million
	Total		INR 1458.157 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
31102351	Equity Shares	INR 10/- each	INR 311.023 Million
10049969	Preference Shares	INR 100/- each	INR 1004.997 Million
	Total		INR 1316.020 Million

FINANCIAL DATA
[all figures are in Rupees Million]

ABRIDGED BALANCE SHEET (STANDALONE)

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	1316.020	214.156	275.245
(b) Reserves and Surplus	(270.710)	(338.121)	(228.555)
(c) Money received against share warrants	0.000	0.000	0.000
(d) Minority interest	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	1045.310	(123.965)	46.690
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	5.900	2.465	1.819
Total Non-current Liabilities (3)	5.900	2.465	1.819
(4) Current Liabilities			
(a) Short-term borrowings	0.000	227.000	126.999
(b) Trade payables	70.139	26.618	11.154
(c) Other current liabilities	43.637	52.418	22.039
(d) Short-term provisions	0.150	0.071	0.061
Total Current Liabilities (4)	113.926	306.107	160.253
TOTAL	1165.136	184.607	208.762
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	21.912	12.419	9.147
(ii) Intangible Assets	57.829	48.396	49.232
(iii) Tangible assets capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.786
(b) Non-current Investments	107.085	90.000	60.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	10.662	0.947	2.968
(e) Other Non-current assets	1.491	0.000	0.000
Total Non-Current Assets	198.979	151.762	122.133

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(2) Current assets			
(a) Current investments	0.221	0.000	0.000
(b) Inventories	3.255	0.762	0.801
(c) Trade receivables	25.264	4.505	1.393
(d) Cash and bank balances	914.390	14.403	80.333
(e) Short-term loans and advances	11.943	7.408	3.516
(f) Other current assets	11.084	5.767	0.586
Total Current Assets	966.157	32.845	86.629
TOTAL	1165.136	184.607	208.762

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	133.373	65.946	36.778
	Other Income	140.584	2.931	2.036
	TOTAL	273.957	68.877	38.814
		(Increase in order)		
Less	EXPENSES			
	Cost of Materials Consumed	1.406	2.369	3.365
	Employee benefit expense	207.823	97.263	65.550
	Other expenses	229.595	110.474	85.181
	Prior period items before tax	0.000	0.000	0.539
	TOTAL	438.824	210.106	154.635
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(164.867)	(141.229)	(115.821)
Less	FINANCIAL EXPENSES	11.352	16.063	2.629
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(176.219)	(157.292)	(118.450)
Less/ Add	DEPRECIATION/ AMORTISATION	16.681	14.753	14.919
	PROFIT/ (LOSS) BEFORE TAX	(192.900)	(172.045)	(133.369)
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	(192.900)	(172.045)	(133.369)
	Earnings / (Loss) Per Share (INR)	(4.687)	(8.034)	(6.228)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	(164.490)	(136.215)	(111.886)
Net cash flows from (used in) operating activities	(265.803)	(121.268)	(112.089)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]	69.14	24.93	13.82
Account Receivables Turnover [Income / Sunday Debtors]	5.28	14.64	26.40
Average Payment Days [Sundry Creditors / Purchases * 365]	18208.20	4101.13	1209.87
Inventory Turnover [Operating Income / Inventories]	(50.65)	(185.34)	(144.60)
Asset Turnover [Operating Income / Net Fixed Assets]	(2.07)	(2.32)	(1.96)

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio [(Borrowing + Current Liabilities) / Total Assets]	0.10	1.66	0.77
Debt Equity Ratio (Borrowings / NetWorth)	0.00	(1.83)	2.72
Current Liabilities to Networth (Current Liabilities / NetWorth)	0.11	(2.47)	3.43
Fixed Assets to NetWorth (Net Fixed Assets / NetWorth)	0.08	(0.49)	1.27
Interest Coverage Ratio [PBIT / Financial Charges]	(14.52)	(8.79)	(44.06)

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	(%)	(144.63)	(260.89)	(362.63)
Return on Total Assets [(PAT / Total Assets) * 100]	(%)	(16.56)	(93.20)	(63.89)
Return on Investment (ROI) [(PAT / NetWorth) * 100]	(%)	(18.45)	138.79	(285.65)

SOLVENCY RATIO

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio [Current Assets / Current Liabilities]		8.48	0.11	0.54
Quick Ratio [(Current Assets - Inventories) / Current Liabilities]		8.45	0.10	0.54
G-Score Ratio Financial [NetWorth / Total Assets]		0.90	(0.67)	0.22
G-Score Ratio Debt [Debts / Equity Capital]		0.00	1.06	0.46
G-Score Ratio Liquidity [Total Current Assets / Total Current Liabilities]		8.48	0.11	0.54

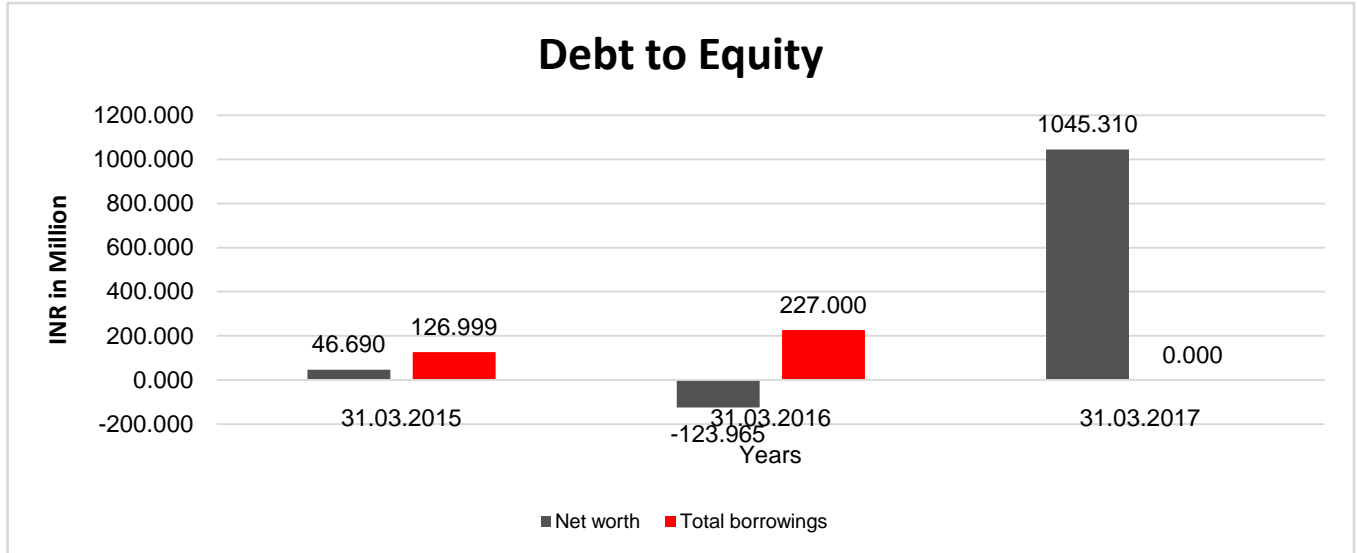
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

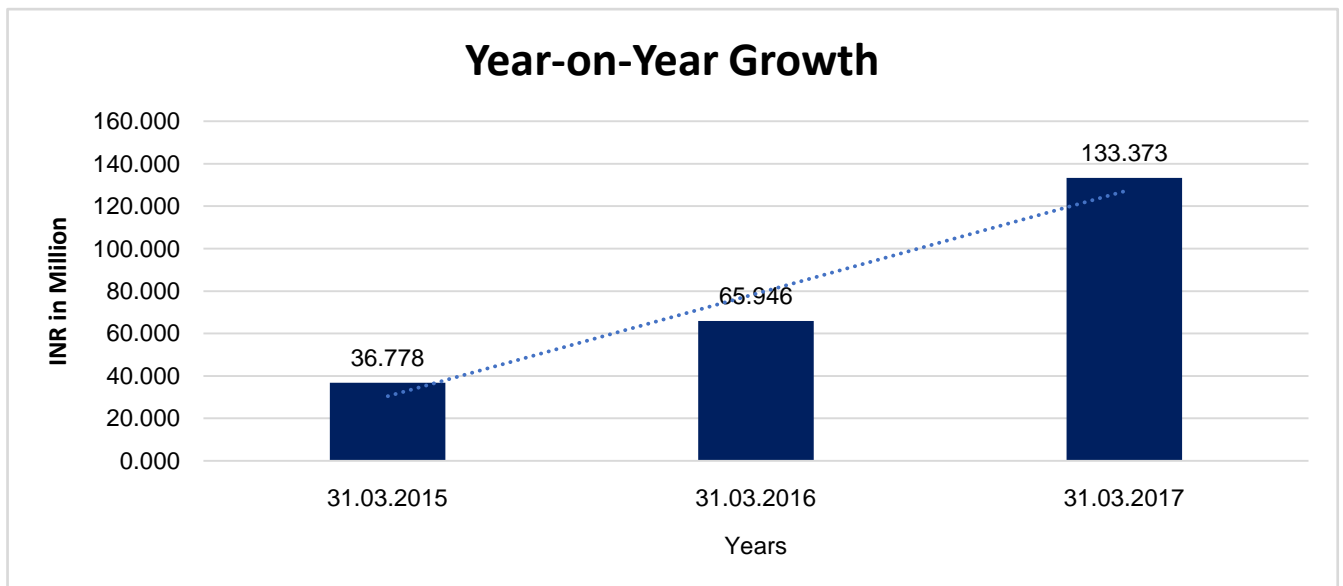
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	275.245	214.156	1316.020
Reserves & Surplus	(228.555)	(338.121)	(270.710)
Net worth	46.690	(123.965)	1045.310
Long-term borrowings	0.000	0.000	0.000
Short term borrowings	126.999	227.000	0.000
Total borrowings	126.999	227.000	0.000
Debt/Equity ratio	2.720	(1.831)	0.000

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YEAR-ON-YEAR GROWTH

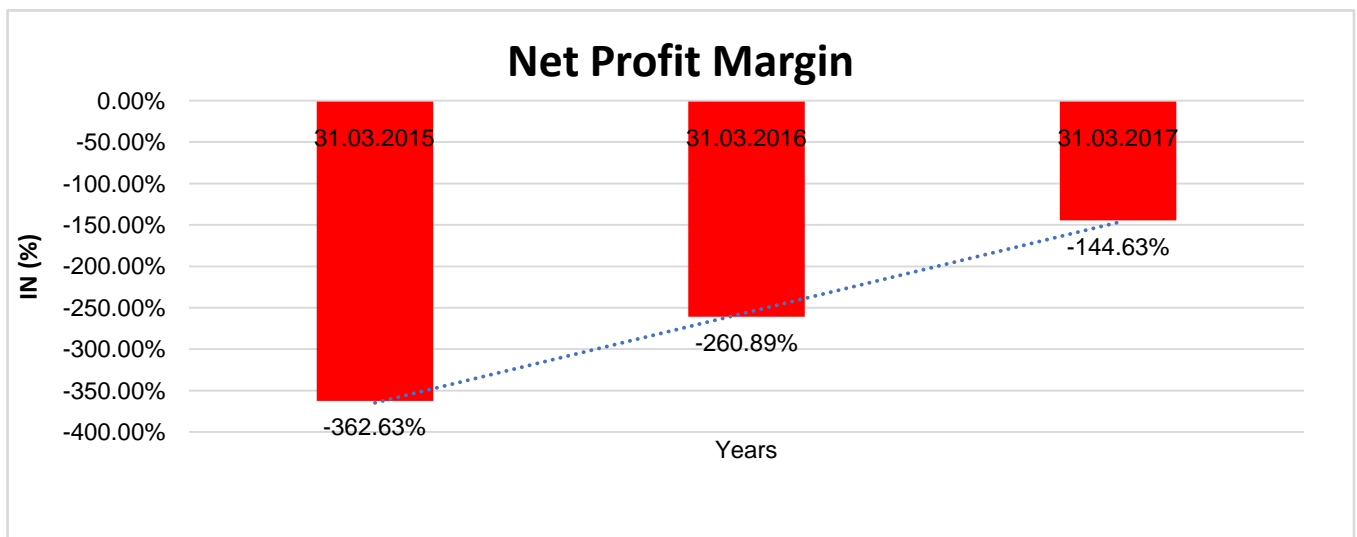
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	36.778	65.946	133.373
		79.308	102.246



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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	36.778	65.946	133.373
Profit/ (Loss)	(133.369)	(172.045)	(192.900)
		(260.89 %)	(144.63 %)



ABRIDGED BALANCE SHEET – (CONSOLIDATED)

SOURCES OF FUNDS	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES		
(1) Shareholders' Funds		
(a) Share Capital	1316.020	214.156
(b) Reserves and Surplus	(227.755)	(333.309)
(c) Money received against share warrants	0.000	0.000
(d) Minority interest	0.000	9.259
(2) Share Application money pending allotment	0.000	0.000
Total Shareholders' Funds (1) + (2)	1088.265	(119.153)
(3) Non-Current Liabilities		
(a) long-term borrowings	0.000	0.050
(b) Deferred tax liabilities (Net)	0.000	0.000
(c) Other long-term liabilities	5.900	4.348
(d) long-term provisions	0.000	0.000
Total Non-current Liabilities (3)	5.900	4.398
(4) Current Liabilities		
(a) Short-term borrowings	0.000	227.000
(b) Trade payables	71.448	34.073
(c) Other current liabilities	43.864	58.573
(d) Short-term provisions	0.151	0.119
Total Current Liabilities (4)	115.463	319.765
TOTAL	1209.628	214.269
II. ASSETS		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	22.225	13.725
(ii) Intangible Assets	57.881	48.531
(iii) Tangible assets capital work-in-progress	0.000	3.586
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	145.242	0.000
(c) Deferred tax assets (net)	0.432	0.611
(d) Long-term loans and advances	10.787	7.334
(e) Other Non-current assets	0.000	68.459
Total Non-Current Assets	236.567	142.246
(2) Current assets		
(a) Current investments	0.222	0.000
(b) Inventories	3.255	0.762

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(c) Trade receivables		27.952	27.107
(d) Cash and bank balances		915.984	23.944
(e) Short-term loans and advances		14.565	14.382
(f) Other current assets		11.083	5.828
Total Current Assets		973.061	72.023
TOTAL		1209.628	214.269

PROFIT & LOSS ACCOUNT- (CONSOLIDATED)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Total Revenue from operations	160.207	163.050
	Other Income	140.877	6.622
	TOTAL	301.084	169.672
Less	EXPENSES		
	Cost of Materials Consumed	1.406	2.369
	Employee benefit expense	210.179	140.165
	Other expenses	254.072	156.633
	Prior period items before tax	(0.029)	0.239
	TOTAL	465.628	299.406
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(164.544)	(129.734)
Less	FINANCIAL EXPENSES	11.353	16.084
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(175.897)	(145.818)
Less/ Add	DEPRECIATION/ AMORTISATION	17.073	15.882
	PROFIT/ (LOSS) BEFORE TAX	(192.970)	(161.700)
Less	TAX	0.024	2.944
	PROFIT/ (LOSS) AFTER TAX	(192.994)	(164.644)
	Earnings / (Loss) Per Share (INR)	(4.690)	(7.688)

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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	Yes
5	Buyer visit details	Yes
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	Yes
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	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%	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

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COMPANY OVERVIEW

The Company is a private limited company incorporated on 29 September 2012, the Company is primarily engaged in providing highest quality health care and treatment services at home.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Short-term borrowings		
Other loans and advances, others	0.000	227.000
Total	0.000	227.000

INDEX OF CHARGES: NO CHARGES EXIST FOR THE COMPANY

FIXED ASSETS

- Furniture and fixtures
- Vehicles
- Office equipment
- Computer

OBSERVATION FORM

COMPANY NAME: HEALTH CARE AT HOME INDIA PRIVATE LIMITED

ADDRESS: D-8, FIRST FLOOR, SECTOR-3, NOIDA – 201301, UTTAR PRADESH, INDIA

PERSON TO WHOM WE MET: MR. KRISHAN PAL (SECURITY GUARD)

NAME BOARD: NOT SIGHTED (SIGHTED NAME BOARD OF "HEALTHCARE AT HOME")

LOCATION: EASY

LANDMARK (IF ANY): UJJIVAN SMALL BANK

TOTAL FLOORS OF THE BUILDING: 5

SUBJECT SITUATED ON : 1st FLOOR

LOCALITY: COMMERCIAL

AREA OF PREMISES: (10000 SQ. FT.)

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AREA: NEUTRAL

NO. OF EMPLOYEES SEEN AT PREMISES: 50 (Approximately)

VISIBILITY OF ITEMS:

TELEPHONE: YES

COMPUTERS: YES

AIR CONDITIONER: YES

OFFICE EQUIPMENT: YES

XEROX MACHINE: YES

FURNITURE ITEMS SIGHTED: TABLE AND CHAIRS

NEIGHBOUR'S INTERVIEW

NAME OF COMPANY : FMC TRAVEL **CONTACT PERSON NAME :** MR. VIVEK

NEIGHBOUR'S OVERVIEW : HE CONFIRMED THAT COMPANY EXISTS ON GIVEN ADDRESS.

NAME OF COMPANY : UJJIVAN SMALL BANK **CONTACT PERSON NAME :** Mr. RAJ KUMAR

NEIGHBOUR'S OVERVIEW : HE CONFIRMED THAT COMPANY EXISTS ON GIVEN ADDRESS.

PROOF OF VISIT: PHOTOGRAPH

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 63.67
UK Pound	1	INR 86.11
Euro	1	INR 76.59

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	PRS
Report Prepared by :	KJL

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)



MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

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