

**MIRA INFORM REPORT**

<b>Report No. :</b>	519861
<b>Report Date :</b>	18.07.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	HOME AND SOUL INFRATECH PRIVATE LIMITED [w.e.f. 06.12.2013]
<b>Formerly Known As :</b>	VERTICAL LIMITS INFRATECH PRIVATE LIMITED
<b>Registered Office :</b>	B-34, Ground Floor, Gali No-18, Jitar Nagar, Parwana Road, Delhi East, Delhi – 110051
<b>Mob. No.:</b>	91-8588813277 [Mr. Ankur Agarwal]
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	22.10.2008
<b>CIN No.:</b> [Company Identification No.]	U45208DL2008PTC184425
<b>Capital Investment / Paid-up Capital :</b>	INR 0.600 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Available
<b>PAN No.:</b> [Permanent Account No.]	AACCV8946M
<b>GSTN :</b> [Goods & Service Tax Registration No.]	09AACCV8946M1ZH
<b>Legal Form :</b>	Private Limited Liability Company.
<b>Line of Business :</b>	Subject is engaged into business of construction, development and real estate activities. [Registered Activity]
<b>No. of Employees :</b>	Information declined by the management

**RATING & COMMENTS**

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

**MIRA's Rating :**

**B**

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

<b>Maximum Credit Limit :</b>	USD 400000 INR 28000000
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2008 and it is engaged in real estate activities.</p> <p>As per the financials of March 2017, the company has registered sharp decline in its revenue and has reported losses.</p> <p>Rating takes into consideration the company's continuous losses from its operations along with moderate financial risk profile and unfavorable gap between trade payables to its trade receivables.</p> <p>Rating is further on account of company's presence in highly competitive and huge working capital requirement real estate business.</p> <p>However, rating weakness is partially offset by sound net worth base of the company.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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

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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	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

**RBI DEFAULTERS' LIST STATUS**

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

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

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

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

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 18.07.2018.

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

**INFORMATION DENIED BY**

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<b>Name :</b>	Mr. Kunal Singh
<b>Designation :</b>	Admin Executive
<b>Contact No.:</b>	91-9716494686
<b>Date :</b>	14.07.2018

<b>Name :</b>	Mr. Ankur Agarwal
<b>Designation :</b>	General Manager
<b>Contact No.:</b>	91-8588813277
<b>Date :</b>	16.07.2018

**LOCATIONS**

<b>Registered Office :</b>	B-34, Ground Floor, Gali No-18, Jitar Nagar, Parwana Road, Delhi East, Delhi – 110051, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-8588813277 [Mr. Ankur Agarwal] 91-9716494686 [Mr. Kunal Singh]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:compliance@investors-clinic.com">compliance@investors-clinic.com</a>
<b>Corporate Office :</b>	Ground Floor, Tower B, Tapasya Corporate Heights, Sec-126, Noida – 201301, Uttar Pradesh, India
<b>Tel. No.:</b>	91-120-4263460
<b>E-Mail :</b>	<a href="mailto:info@homeandsoul.com">info@homeandsoul.com</a>
<b>Website :</b>	<a href="https://www.homeandsoul.com">https://www.homeandsoul.com</a>

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Honey Katyal		
<b>Designation :</b>	Director		
<b>Address :</b>	Villa No-03, ATS Village Sector-93A, Noida Gautam Buddha Nagar, Noida – 201301, Uttar Pradesh, India		
<b>Date of Birth/Age :</b>	04.08.1979		
<b>Date of Appointment :</b>	22.10.2008		
<b>DIN No.:</b>	02217683		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U74999DL2018PTC332787	BOUGAINVILLEA CRAFT PRIVATE LIMITED	19/04/2018	-
U74900DL2015PTC283263	PAGE3 RESIDENCIES PRIVATE LIMITED	28/07/2015	-
U70109DL2013PTC248806	PENDULUM BUILDTECH PRIVATE LIMITED	11/03/2013	-
U70100DL2014PTC265405	HOME & SOUL MANAGEMENT SERVICES PRIVATE LIMITED	25/02/2014	-
U70101DL2014PTC265333	HOME & SOUL DEVELOPERS PRIVATE LIMITED	24/02/2014	-
U70200DL2011PTC222663	INVESTORS CLINIC INFRA VENTURES PRIVATE LIMITED	22/07/2011	-
U70200DL2011PTC218118	INVESTORS CLINIC INTERIORS SOLUTIONS PRIVATE LIMITED	26/04/2011	-
U55101DL2011PTC218121	TALLI ENTERTAINMENT CLINIC PRIVATE LIMITED	26/04/2011	-
U70109DL2011PTC216018	EARTHCON VERTICAL LIMITS INFRACON PRIVATE LIMITED	17/03/2011	-
U70200DL2010PTC211560	INVESTORS CLINIC PROPERTY SOLUTIONS PRIVATE LIMITED	20/12/2010	-
U45400DL2010PTC210142	BOULEVARD INFRATECH PRIVATE LIMITED	19/10/2015	-
U70100DL2010PTC202841	SANSKRITI INFRACON PRIVATE LIMITED	18/05/2010	-
U70101DL2009PTC196910	INVESTORS CLINIC INFRATECH PRIVATE LIMITED	15/12/2009	-
U45208DL2008PTC184425	HOME & SOUL INFRATECH PRIVATE LIMITED	22/10/2008	-
U70200DL2007PTC163558	ECOTECH BUILDERS PRIVATE LIMITED	30/09/2015	-
<b>Name :</b>	Mr. Sunny Katyal		
<b>Designation :</b>	Director		
<b>Address :</b>	Villa No-03, ATS Village Sector-93A, Gautam Budh Nagar, Noida – 201301, Uttar Pradesh, India		
<b>Date of Birth/Age :</b>	22.05.1981		
<b>Date of Appointment :</b>	08.12.2014		
<b>DIN No.:</b>	02217737		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U70200DL2007PTC163558	ECOTECH BUILDERS PRIVATE LIMITED	30/09/2015	-
U45208DL2008PTC184425	HOME & SOUL INFRATECH PRIVATE LIMITED	30/09/2015	-

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U70101DL2009PTC196910	INVESTORS CLINIC INFRATECH PRIVATE LIMITED	15/12/2009	-
U45400DL2010PTC210142	BOULEVARD INFRATECH PRIVATE LIMITED	19/10/2015	-
U70200DL2010PTC211560	INVESTORS CLINIC PROPERTY SOLUTIONS PRIVATE LIMITED	16/04/2018	-
U70200DL2013PTC260991	GEMAX REAL ESTATE INDIA PRIVATE LIMITED	30/09/2014	-
U70101DL2014PTC265333	HOME & SOUL DEVELOPERS PRIVATE LIMITED	24/02/2014	-
U70100DL2014PTC265405	HOME & SOUL MANAGEMENT SERVICES PRIVATE LIMITED	25/02/2014	-

<b>Name :</b>	Mr. Geeta Katyal
<b>Designation :</b>	Director
<b>Address :</b>	Villa No. 3, ATS Village, Sector 93A, Gautam Buddha Nagar, Noida – 201301, Uttar Pradesh, India
<b>Date of Appointment :</b>	01.11.2014
<b>DIN No.:</b>	02752008

**Other Directorship:**

CIN/FCRN	Company Name	Begin Date	End Date
U70200DL2007PTC163558	ECOTECH BUILDERS PRIVATE LIMITED	30/09/2015	-
U70101DL2009PTC196910	INVESTORS CLINIC INFRATECH PRIVATE LIMITED	21/12/2017	-
U85190DL2014NPL264271	SHUBH AARAMBH CHARITABLE FOUNDATION	31/01/2014	-
U74999DL2017PTC317738	FINANZA CLINIC PRIVATE LIMITED	18/05/2017	-
U74999DL2017PTC324438	MINETECH DEVELOPERS PRIVATE LIMITED	03/10/2017	-
U15490DL2018PTC330305	MAGNESSIVE AROMA PRIVATE LIMITED	05/03/2018	-
U93090DL2018PTC332297	SHUBHKAMNA MAITREE CONSULTANCY PRIVATE LIMITED	10/04/2018	-
U74999DL2018PTC332787	BOUGAINVILLEA CRAFT PRIVATE LIMITED	19/04/2018	-

<b>Name :</b>	Mr. Rahul Rastogi
<b>Designation :</b>	Director
<b>Address :</b>	Aspire 2701, Supertech Emerald Court, Sector-93a, Noida, Gautam Buddha Nagar, Noida – 201301, Uttar Pradesh, India
<b>Date of Birth/Age :</b>	12.06.1980
<b>Date of Appointment :</b>	26.05.2017
<b>DIN No.:</b>	06916652

**Other Directorship:**

CIN/FCRN	Company Name	Begin Date	End Date
U70200DL2011PTC217218	REGAL EMPORIA INFRATECH PRIVATE LIMITED	10/01/2017	-
U45400DL2012PTC241259	ROYAL HOMETOWN PLANNERS PRIVATE LIMITED	30/09/2017	-
U70200DL2013PTC260991	GEMAX REAL ESTATE INDIA PRIVATE LIMITED	15/01/2018	-
U74140DL2015PTC278116	PROPBIRBAL REALCOM PRIVATE LIMITED	21/02/2018	-
U55209DL2018PTC333470	AFFLUENCE HOSPITALITY PRIVATE LIMITED	24/05/2018	-

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Ankur Agarwal
<b>Designation :</b>	General Manager
<b>Name :</b>	Mr. Kunal Singh
<b>Designation :</b>	Admin Executive

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**As on 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
Investors Clinic Infratech Private Limited	60028
Honey Katyal (Nominee Shareholder)	1
<b>Total</b>	<b>60029</b>

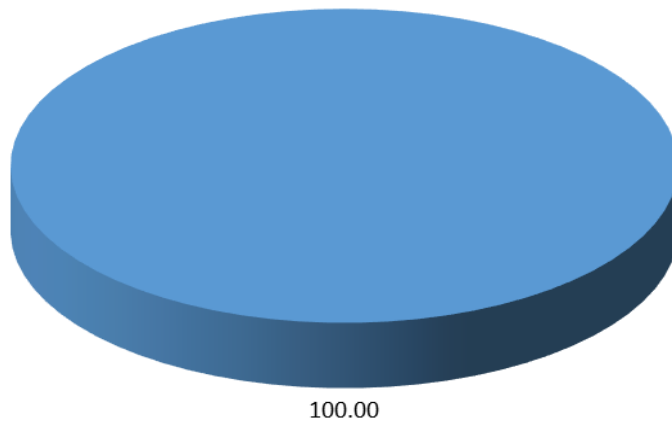
**Equity Share Break up (Percentage of Total Equity)**

**As on 30.09.2017**

<b>Category</b>	<b>Percentage</b>
Promoter - Bodies corporate	100.00
<b>Total</b>	<b>100.00</b>

### Share holding pattern

■ Promoter - Bodies corporate



### BUSINESS DETAILS

<b>Line of Business :</b>	Subject is engaged into business of construction, development and real estate activities. [Registered Activity]
<b>Brand Names :</b>	Not Divulged
<b>Agencies Held :</b>	Not Divulged
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</b>	Not Divulged

**PRODUCTION STATUS NOT AVAILABLE**

### GENERAL INFORMATION

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--

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	<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 declined by the management		
<b>Bankers :</b>			
	<b>Bank Name</b>	Corporation Bank	
	<b>Branch</b>	Noida Main Branch, R.N -03 B-Block, Navada Market Sector -62, Noida – 201307,Uttar Pradesh, 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 (If Possible)</b>	--	
	<b>Credit Facilities Enjoyed (If any)</b>	--	
	<b>Account Operation</b>	--	
	<b>Remarks (If any)</b>	--	
<b>Facilities :</b>			
	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
	<b>Long-term Borrowings</b>		
	Vehicle loan from bank	10.233	14.449
	Project loan from Corporation Bank	230.002	187.263
		240.235	201.712
	<b>Short-term borrowings</b>		
	Vehicle loan from bank	12.719	9.629
	<b>Total</b>	<b>252.954</b>	<b>211.341</b>

<b>Financial Institution :</b>	ECL Finance Limited, Edelweiss House, Off. C.S.T Road, Kalina, Mumbai –
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	400098, Maharashtra, India
<b>Auditors :</b>	
<b>Name :</b>	VSPV and Company Chartered Accountants
<b>Address :</b>	A2/78 Safdarjung Enclave, New Delhi – 110029, India
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAAF6605R
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Subsidiaries :</b>	<ul style="list-style-type: none"> <li>Royal Hometown Planners Private Limited</li> <li>Regal Emporia Infratech Private Limited</li> <li>Ecotech Builders Private Limited</li> </ul>
<b>Enterprises owned or significant influenced by :</b>	<ul style="list-style-type: none"> <li>Wahi Vertical Limits Developers</li> <li>Sanskrit Infracon Private Limited</li> <li>Regal Emporia Infratech Private Limited</li> <li>Investors Clinic Infratech Private Limited</li> <li>Yuvraj Infra Ventures Private Limited</li> <li>Villa Investors Clinic Realtors</li> </ul>

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
20000000	Equity Shares	INR 10/- each	INR 200.000 Million

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

No. of Shares	Type	Value	Amount
60029	Equity Shares	INR 10/- each	INR 0.600 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.600	0.600	0.100
(b) Reserves & Surplus	139.472	194.479	32.237
(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>140.072</b>	<b>195.079</b>	<b>32.337</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	1411.090	802.017	546.772
(b) Deferred tax liabilities (Net)	0.000	0.000	0.042
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	1.367	0.688	0.000
<b>Total Non-current Liabilities (3)</b>	<b>1412.457</b>	<b>802.705</b>	<b>546.814</b>
(4) Current Liabilities			
(a) Short term borrowings	12.719	9.629	0.312
(b) Trade payables	50.122	48.139	84.387
(c) Other current liabilities	538.773	362.722	210.000
(d) Short-term provisions	0.000	0.000	4.695
<b>Total Current Liabilities (4)</b>	<b>601.614</b>	<b>420.490</b>	<b>299.394</b>
<b>TOTAL</b>	<b>2154.143</b>	<b>1418.274</b>	<b>878.545</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	537.386	32.056	1.107
(ii) Intangible Assets	0.008	0.011	0.014
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	278.349	282.181	45.812
(c) Deferred tax assets (net)	1.068	0.833	0.000
(d) Long-term Loan and Advances	226.654	200.166	226.051

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(e) Other Non-current assets	0.000	0.000	8.875
<b>Total Non-Current Assets</b>	<b>1043.465</b>	<b>515.247</b>	<b>281.859</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	1086.034	890.958	590.531
(c) Trade receivables	8.187	8.775	0.857
(d) Cash and cash equivalents	1.951	3.284	5.294
(e) Short-term loans and advances	14.506	0.000	0.000
(f) Other current assets	0.000	0.010	0.004
<b>Total Current Assets</b>	<b>1110.678</b>	<b>903.027</b>	<b>596.686</b>
<b>TOTAL</b>	<b>2154.143</b>	<b>1418.274</b>	<b>878.545</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	47.654	100.879	239.365
	Other Income	0.604	2.027	2.412
	<b>TOTAL</b>	<b>48.258</b>	<b>102.906</b>	<b>241.777</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	24.086	31.014	52.807
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	15.248	54.467	123.587
	Administrative and Other Expenses	13.882	21.424	9.132
	Selling and Distribution Expenses	2.026	1.152	0.139
	Depreciation Adjustment due to change in accounting policies	0.000	0.000	(0.127)
	<b>TOTAL</b>	<b>55.242</b>	<b>108.057</b>	<b>185.538</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>(6.984)</b>	<b>(5.151)</b>	<b>56.239</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	42.560	30.085	0.106
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>(49.544)</b>	<b>(35.236)</b>	<b>56.133</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	4.532	2.856	0.160

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	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>(54.076)</b>	<b>(38.092)</b>	<b>55.973</b>
<b>Less</b>	<b>TAX</b>	<b>(0.235)</b>	<b>(0.829)</b>	<b>13.133</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(53.841)</b>	<b>(37.263)</b>	<b>42.840</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>(896.91)</b>	<b>(938.50)</b>	<b>4282.76</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	(107.471)	(5.774)	107.845
Net cash flow from operating activity	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	62.71	31.75	1.31
Account Receivables Turnover (Income / Sundry Debtors)	5.82	11.50	279.31
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	759.55	566.54	583.28
Inventory Turnover (Operating Income / Inventories)	(0.01)	(0.01)	0.10
Asset Turnover (Operating Income / Net Fixed Assets)	(0.01)	(0.16)	50.17

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.93	0.86	0.96

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Debt Equity Ratio (Total Liability / Networth)	10.16	4.16	16.92
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.30	2.16	9.26
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.84	0.16	0.03
Interest Coverage Ratio (PBIT / Financial Charges)	(0.16)	(0.17)	530.56

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(112.98)	(36.94)	17.90
Return on Total Assets ((PAT / Total Assets) * 100)	%	(2.50)	(2.63)	4.88
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(38.44)	(19.10)	132.48

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.85	2.15	1.99
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.04	0.03	0.02
G-Score Ratio Financial (Networth / Total Assets)		0.07	0.14	0.04
G-Score Ratio Debt (Debts / Equity Capital)		2373.02	1352.74	5470.84
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.85	2.15	1.99

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

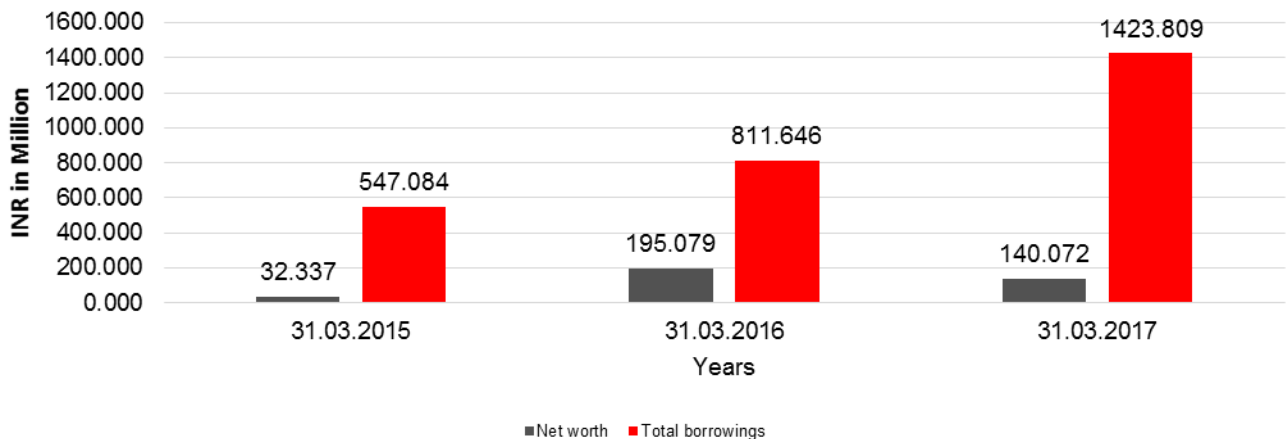
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**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.600	0.600
Reserves & Surplus	32.237	194.479	139.472
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>32.337</b>	<b>195.079</b>	<b>140.072</b>
long-term borrowings	546.772	802.017	1411.090
Short term borrowings	0.312	9.629	12.719
<b>Total borrowings</b>	<b>547.084</b>	<b>811.646</b>	<b>1423.809</b>
<b>Debt/Equity ratio</b>	<b>16.918</b>	<b>4.161</b>	<b>10.165</b>

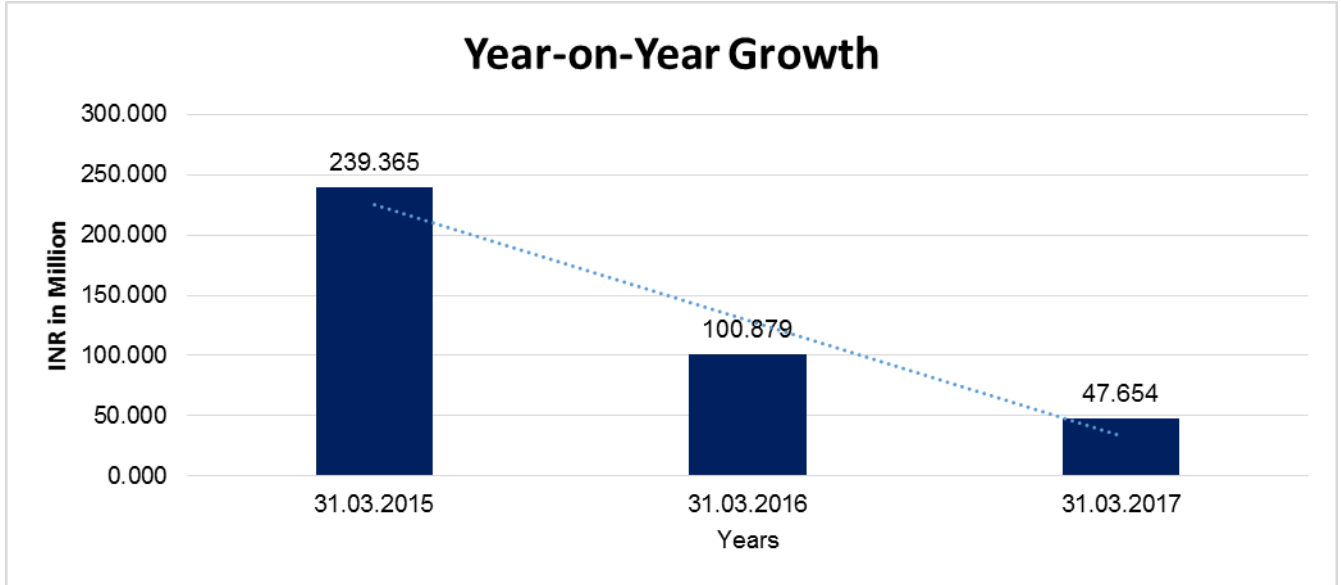
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

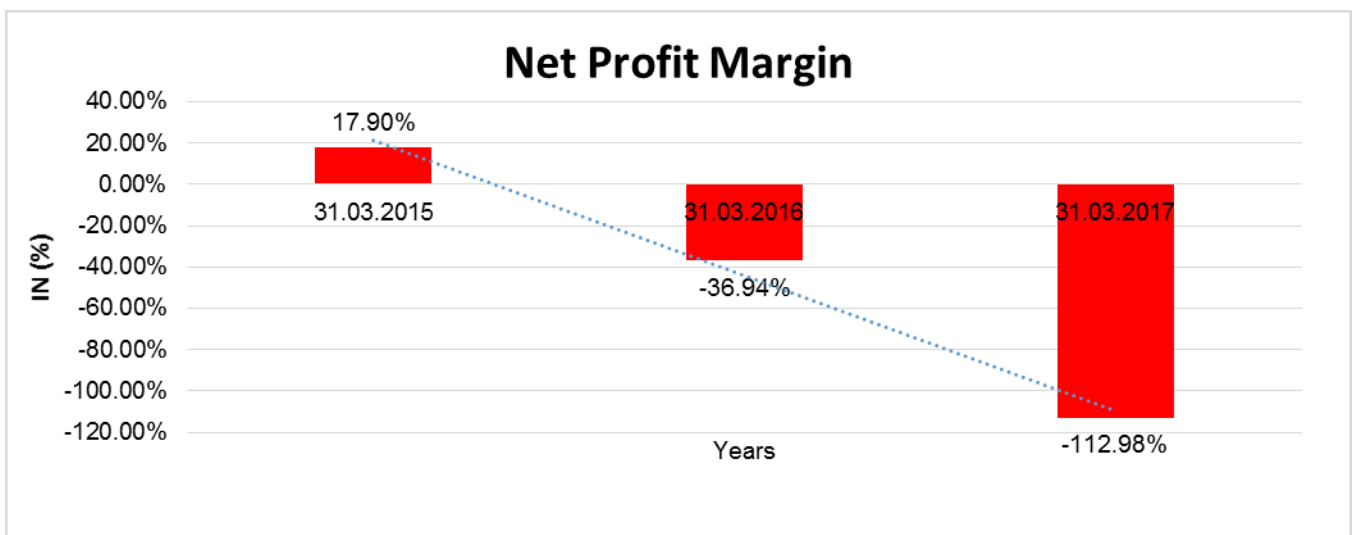
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	239.365	100.879	47.654
		<b>(57.856)</b>	<b>(52.761)</b>

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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	239.365	100.879	47.654
Profit	42.840	(37.263)	(53.841)
	<b>17.90%</b>	<b>(36.94%)</b>	<b>(112.98%)</b>



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**ABRIDGED BALANCE SHEET - (CONSOLIDATED)**

SOURCES OF FUNDS		31.03.2017	31.03.2016
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital		0.600	0.600
(b) Reserves & Surplus		179.324	209.626
(c) Money received against share warrants		0.000	0.000
Minority Interest		8.257	8.590
(2) Share Application money pending allotment		0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>		<b>188.181</b>	<b>218.816</b>
(3) Non-Current Liabilities			
(a) long-term borrowings		2046.577	1082.081
(b) Deferred tax liabilities (Net)		0.001	0.000
(c) Other long term liabilities		178.503	1116.681
(d) long-term provisions		1.768	0.874
<b>Total Non-current Liabilities (3)</b>		<b>2226.849</b>	<b>2199.636</b>
(4) Current Liabilities			
(a) Short term borrowings		16.898	12.952
(b) Trade payables		79.931	258.195
(c) Other current liabilities		1944.701	371.057
(d) Short-term provisions		0.000	0.000
<b>Total Current Liabilities (4)</b>		<b>2041.530</b>	<b>642.204</b>
<b>TOTAL</b>		<b>4456.560</b>	<b>3060.656</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		541.972	37.316
(ii) Intangible Assets		0.023	0.033
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development			
Goodwill Consolidation		139.936	95.381
(b) Non-current Investments		9.273	4.672
(c) Deferred tax assets (net)		10.431	1.071
(d) Long-term Loan and Advances		174.609	368.232
(e) Other Non-current assets		0.000	8.875

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<b>Total Non-Current Assets</b>		<b>876.244</b>	<b>515.580</b>
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		3098.262	2387.870
(c) Trade receivables		237.404	123.839
(d) Cash and cash equivalents		48.224	33.358
(e) Short-term loans and advances		196.327	0.000
(f) Other current assets		0.099	0.009
<b>Total Current Assets</b>		<b>3580.316</b>	<b>2545.076</b>
<b>TOTAL</b>		<b>4456.560</b>	<b>3060.656</b>

**PROFIT & LOSS ACCOUNT- (CONSOLIDATED)**

PARTICULARS		<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SALES</b>			
Income		357.263	793.476
Other Income		35.888	34.871
<b>TOTAL</b>		<b>393.151</b>	<b>828.347</b>
<b>Less EXPENSES</b>			
Cost of Materials Consumed		304.528	649.256
Purchases of Stock-in-Trade		24.086	31.014
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade		15.248	54.467
Administrative and Other Expenses		82.480	169.735
Selling and Distribution Expenses		2.026	1.305
<b>TOTAL</b>		<b>428.368</b>	<b>905.777</b>
<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>		<b>(35.217)</b>	<b>(77.430)</b>
<b>Less FINANCIAL EXPENSES</b>			
		42.561	30.085
<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>		<b>(77.778)</b>	<b>(107.515)</b>
<b>Less DEPRECIATION/ AMORTISATION</b>			
		6.161	5.171
<b>PROFIT/ (LOSS) BEFORE TAX</b>		<b>(83.939)</b>	<b>(112.686)</b>

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Less	TAX		(9.118)	(1.051)
	<b>PROFIT/ (LOSS) AFTER TAX</b>		<b>(74.821)</b>	<b>(111.635)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>		<b>(1721.47)</b>	<b>(2522.34)</b>

**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	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	--

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33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

**CORPORATE INFORMATION**

Subject erstwhile known as Vertical Limits Infratech Private Limited is a company registered under the companies act, 1956 vide registration no. U45208DL2008PTC184425. The company is a leading real estate developer engaged in the business of construction, development, sale, management and operation of all or any part of townships, housing projects, commercial premises and other related activities. The company also provides comprehensive services in the field of real estate consulting including purchasing, selling and agent services on commission basis.

**UNSECURED LOAN**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Long-term Borrowings</b>		
From Directors/Shareholders	181.497	143.513
From relative of directors	0.500	4.973
From companies / firms related parties	933.635	410.409
From companies / firm non related parties	42.408	28.595
Other loans and advances	12.815	12.815
<b>Total</b>	<b>1170.855</b>	<b>600.305</b>

**INDEX OF CHARGES:**

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G77165363	100155135	ECL FINANCE LIMITED	09/01/2018	-	-	400000000.0	Edelweiss House, Off. C.S.T Road, Kalina, Mumbai Ma400098IN
2	G58046061	100129623	INDUSIND BANK LTD.	05/10/2017	-	-	1200000000.0	2401 GEN THIMMAYYA ROADCONTONMENTPUNE UP201302IN
3	C57433013	10576874	Corporation Bank	16/06/2015	-	-	500000000.0	Noida Main Branch R.N -03 B-Block, Navada Market Sector -

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**FIXED ASSETS**

- Office Equipment
- Furniture and Fixture
- Computer
- Vehicle

**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 68.59
UK Pound	1	INR 90.85
Euro	1	INR 80.25

**INFORMATION DETAILS**

Information Gathered by :	PNM
Analysis Done by :	VIV
Report Prepared by :	JYO

**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)