

MIRA INFORM REPORT

Report No. :	526932
Report Date :	29.08.2018

IDENTIFICATION DETAILS

Name :	ATLAS TOURS AND TRAVELS PRIVATE LIMITED
Registered Office :	Haji Mahal, 53, Mohammed Ali Road, Shop No. 1, Mumbai – 400003, Maharashtra
Tel. No.:	91-22-61411092
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	06.10.1998
CIN No.: [Company Identification No.]	U63040MH1998PTC116762
Capital Investment / Paid-up Capital :	INR 10.000 Million
PAN No.: [Permanent Account No.]	AACCA7715P
GSTN : [Goods & Service Tax Registration No.]	24AACCA7715P1ZF [Gujarat] 27AACCA7715P1Z9 [Maharashtra] 29AACCA7715P1Z5 [Karnataka]
Legal Form :	Private Limited Liability Company
Line of Business :	Providing Reservation Services for Packing Tours. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating : A

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1998 having good track record.</p> <p>For the financial year ended 2017, the company has witnessed a growth in its revenue and reported a decent profit margin at 13.16% (approximately).</p> <p>The company possesses sound financial profile marked by healthy net worth base along with negligible debt recorded by the company.</p> <p>The company also derives strength from its long established track record of business operations.</p> <p>Trader relations are reported as fair. Business is active. Payment terms are seems to be regular and as commitment.</p> <p>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 while quoting report number, name and date.

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.

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BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 29.08.2018

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 DECLINED

MANAGEMENT NON-COOPERATIVE [91-22-61411092/ 61411000]

[91-22-22820702] Ringing

LOCATIONS

Registered / Head Office:	Haji Mahal, 53, Mohammed Ali Road, Shop No. 1, Mumbai – 400003, Maharashtra, India
Tel. No.:	91-22-61411000 / 61411092 / 22820702
Fax No.:	91-22-61411070 / 61411036
E-Mail :	bmmco1@gmail.com info@atlastravels.com
Website :	https://www.atlastravelsonline.com
Corporate Office :	505, Marathon Icon, Near Peninsula Corporate Park, Lower Parel (West), Mumbai – 400013, Maharashtra, India
Tel. No.:	91-22-61696969
Branch Office 1 :	GF 6 and 7, HSIS Mosque Complex. No 41, M.M Road, Frazer Town, Bangalore – 560005, Karnataka, India
Tel. No.:	91-80-41136000
E-Mail :	salesblr@atlastravels.com
Branch Office 2 :	160, First Floor, Sakar -7, Beside Pleasure Trove Restaurant, Nehru Bridge Corner, Ashram Road, Ahmedabad – 380001, Gujarat, India
Tel. No.:	91-79-30481070 / 30481071
E-Mail :	salesamd@atlastravels.com
Branch Office 3 :	1004, Best Sky Tower, Netaji Subhash Place, Pitampura, Delhi - 110 034, India
Branch Office 4 :	Flat No.G-1, Old Door No.12,New Door No.27, "T.D.B.DOMICILE", Ramanujam Street, T.Nagar, Chennai – 600017, Tamilnadu, India

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Branch Office 5 :	Atlas Tours & Travels Pvt. Ltd Devi Darshan Building (2nd Floor), 83, S.P Mukherjee Road, Kalighat, Kolkata- 700 026, West Bengal, India
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DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Rizwan Salehmohammed Patel
Designation :	Director
Address :	53, Haji Mahal, 6th Floor, Mohamadali Road, Mumbai – 400003, Maharashtra, India
Date of Birth/Age :	14.01.1968
Date of Appointment :	06.10.1998
DIN No.:	00515831
Name :	Mr. Afzal Salehmohammed Patel
Designation :	Director
Address :	53, Haji Mahal, 6th Floor, Room No. 11, Mohamadali Road, Mumbai – 400003, Maharashtra, India
Date of Birth/Age :	02.09.1961
Date of Appointment :	06.10.1998
DIN No.:	00515983
Name :	Mr. Sayeed Salehmohammed Patel
Designation :	Director
Address :	53, Haji Mahal, 6th Floor, Mohamadali Road, Mumbai – 400003, Maharashtra, India
Date of Birth/Age :	28.10.1965
Date of Appointment :	06.10.1998
DIN No.:	00516017

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

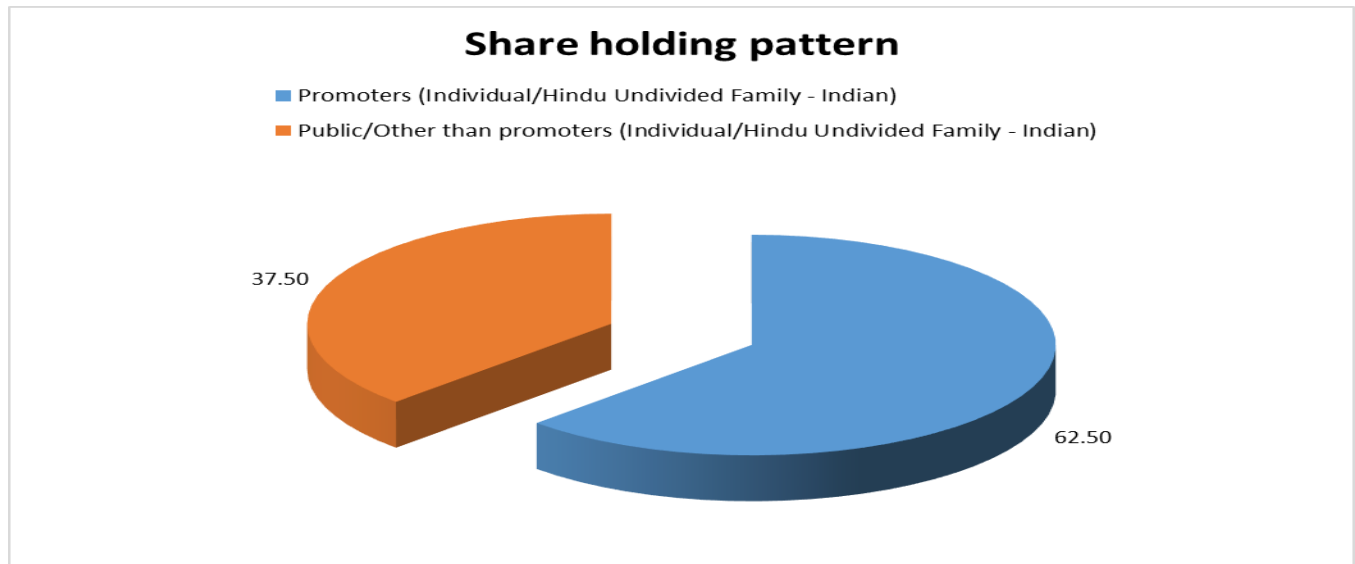
AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% age holding
Afzal Patel	187500	18.75
Sayeed Patel	250000	25.00
Rizwan Patel	187500	18.75
Shabnam A Patel	187500	18.75
Shaheen R Patel	187500	18.75
Total	1000000	100.00

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AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	62.50
Public/Other than promoters (Individual/Hindu Undivided Family - Indian)	37.50
Total	100.00



BUSINESS DETAILS

Line of Business :	Providing Reservation Services for Packing Tours. [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	99855240	Reservation services for package tours
	99691110	Transmission of electricity
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Information denied by the management	
Bankers :	Bank Name:	Not Divulged
	Branch:	Not Divulged
	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--

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	Account Operation:	--
	Remarks:	--
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)
	LONG-TERM BORROWINGS	31.03.2016 (INR In Million)
	Car loan	1.805
	Total	1.805
		2.629

Auditors :	
Name :	B.M. Mehta and Company Chartered Accountants
Address :	603b/604,Dalamal Chambers,6th Floor, 29, New Marine Lines, Behind Aayakar Bhavan, Mumbai – 400020, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	AEYPM5207M
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

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CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	10.000	9.500	9.500
(b) Reserves & Surplus	158.707	127.347	93.553
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	168.707	136.847	103.053
(3) Non-Current Liabilities			
(a) Long-term borrowings	5.160	3.084	0.609
(b) Deferred tax liabilities (Net)	0.593	1.571	2.312
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	5.753	4.655	2.921
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	81.505	56.839	62.060
(c) Other current liabilities	1.253	2.088	1.005
(d) Short-term provisions	50.271	39.205	21.424
Total Current Liabilities (4)	133.029	98.132	84.489
TOTAL	307.489	239.634	190.463
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	26.454	30.084	29.163
(ii) Intangible Assets	0.000	0.000	0.000
(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	6.503	10.503	13.503
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	8.083	5.222	4.771
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	41.040	45.809	47.437

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	2.341	4.608	3.337
(c) Trade receivables	67.051	33.490	24.393
(d) Cash and cash equivalents	66.700	63.302	58.857
(e) Short-term loans and advances	85.075	71.831	45.774
(f) Other current assets	45.282	20.594	10.665
Total Current Assets	266.449	193.825	143.026
TOTAL	307.489	239.634	190.463

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	242.104	187.734	129.870
	Other Income	78.615	25.211	29.563
	TOTAL	320.719	212.945	159.433
Less	EXPENSES			
	Cost of turnover	150.248	66.580	29.082
	Employees benefits expense	66.741	50.918	42.314
	Other expenses	48.603	37.883	38.160
	TOTAL	265.592	155.381	109.556
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	55.127	57.564	49.877
Less	FINANCIAL EXPENSES	0.211	0.015	0.000
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	54.916	57.549	49.877
Less/ Add	DEPRECIATION/ AMORTISATION	7.219	6.715	6.814
	PROFIT BEFORE TAX	47.697	50.834	43.063
Less	TAX	15.837	17.040	15.936
	PROFIT AFTER TAX	31.860	33.794	27.127
	Earnings Per Share (INR)	31.86	35.57	28.55

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	101.09	65.11	68.56
Account Receivables Turnover (Income / Sundry Debtors)	3.61	5.61	5.32
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	198.00	311.60	778.90
Inventory Turnover (Operating Income / Inventories)	23.55	12.49	14.95
Asset Turnover (Operating Income / Net Fixed Assets)	2.08	1.91	1.71

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.45	0.42	0.45
Debt Equity Ratio (Total Liability / Networth)	0.03	0.02	0.01
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.79	0.72	0.82
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.16	0.22	0.28

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Interest Coverage Ratio (PBIT / Financial Charges)	261.27	3837.60	0.00
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	13.16	18.00	20.89
Return on Total Assets (PAT / Total Assets) * 100	%	10.36	14.10	14.24
Return on Investment (ROI) (PAT / Networth) * 100	%	18.88	24.69	26.32

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.00	1.98	1.69
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.99	1.93	1.65
G-Score Ratio Financial (Networth / Total Assets)		0.55	0.57	0.54
G-Score Ratio Debt (Debts / Equity Capital)		0.52	0.32	0.06
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.00	1.98	1.69

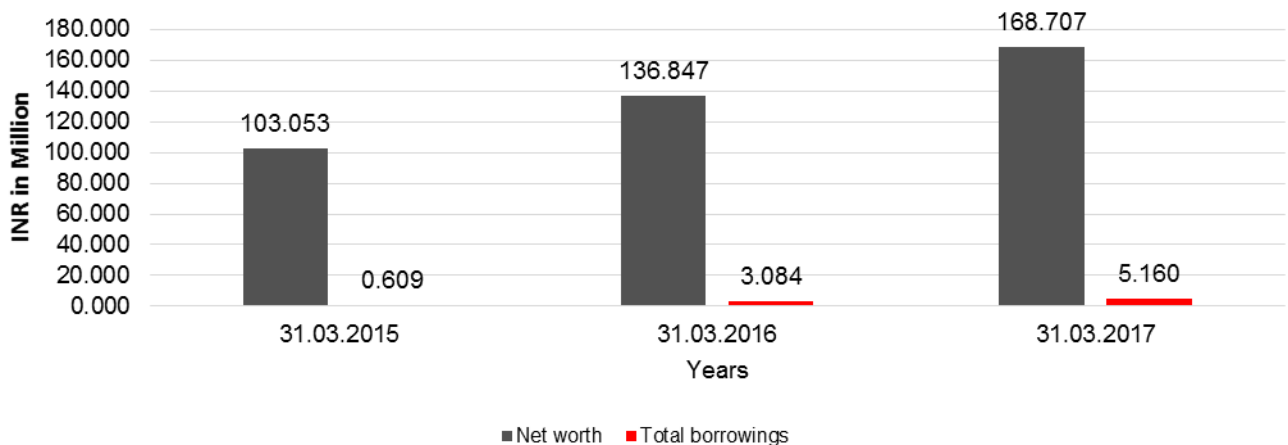
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	9.500	9.500	10.000
Reserves & Surplus	93.553	127.347	158.707
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	103.053	136.847	168.707
long-term borrowings	0.609	3.084	5.160
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.609	3.084	5.160
Debt/Equity ratio	0.006	0.023	0.031

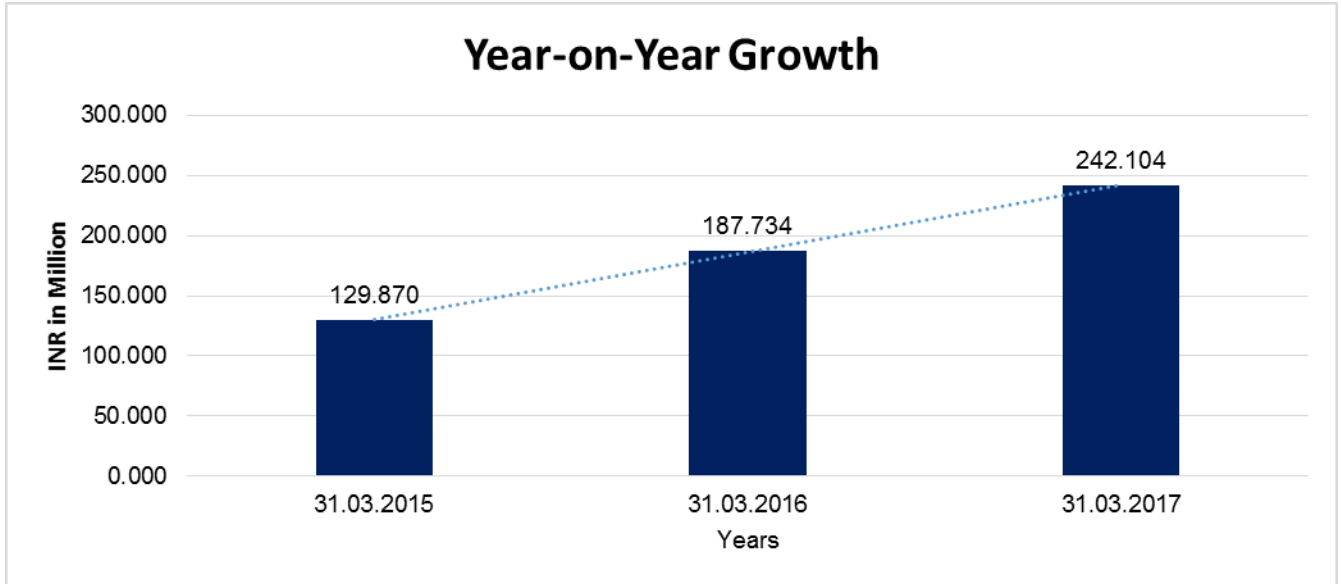
Debt to Equity



YEAR-ON-YEAR GROWTH

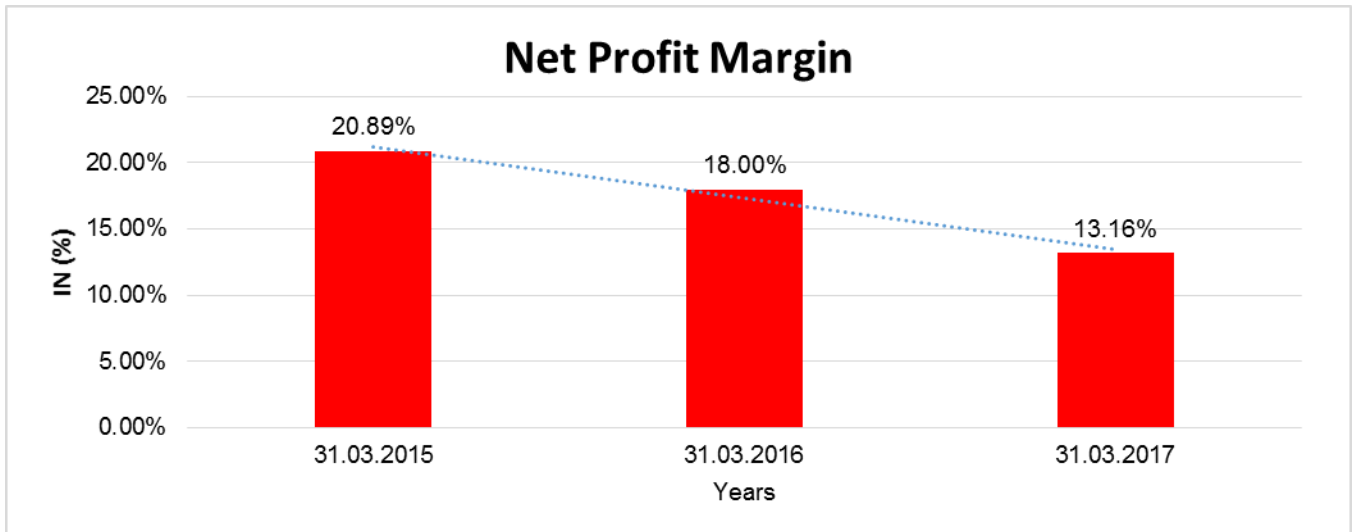
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	129.870	187.734	242.104
		44.555	28.961

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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	129.870	187.734	242.104
Profit	27.127	33.794	31.860
	20.89%	18.00%	13.16%



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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	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

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SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	A03323540	10014029	JAMMU AND KASHMIR BANK LIMITED	31/07/2006	-	-	25000000.0	--

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
From directors	3.355	0.455
Total	3.355	0.455

CHANGE OF ADDRESS:

Registered address of the company has been shifted from Room No. 10, 5th Floor, 53 Haji Mahal Mohmedali Road, Mumbai – 400003, Maharashtra, India to the present address w.e.f. 19.05.2008

OPERATION REVIEW

The company has reported total profit of INR 31.860 million for the current year as compared to total profit amounting to INR 33.794 million in the previous year.

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 70.17
UK Pound	1	INR 90.33
Euro	1	INR 81.93

INFORMATION DETAILS

Information Gathered by :	NAGL
Analysis Done by :	DIV
Report Prepared by :	ARC

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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	NO
--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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