

MIRA INFORM REPORT

Report No. :	545097
Report Date :	20.12.2018

IDENTIFICATION DETAILS

Name :	SCYMES SERVICES PRIVATE LIMITED
Registered Office :	22nd, 2nd Floor, Plot -333,14 Blue Heven Bhausahab Hire Marg, Near Varsha Bunglow, Malabar Hill, Mumbai – 400006, Maharashtra
Mobile No.:	91-8300229325 (Mr. Sambasivan Srinivasan)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	18.05.2017
CIN No.: [Company Identification No.]	U74999MH2017PTC295034
Capital Investment / Paid-up Capital :	INR 10.000 million
PAN No.: [Permanent Account No.]	AAYCS6758C
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject offers to provide turnkey end to end solution in select banking areas and provide value added services to clients (Registered Activity)
No. of Employees :	Not Divulged

RATING & COMMENTS

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

MIRA's Rating :

B

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

Status :	Relatively new business
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated on 18th May 2017 and it is engaged in providing turnkey end to end solution in banking areas as well as provides value added services to clients.</p> <p>For the financial year 2018, the company has achieved revenue of INR 9.49 million from its first year of its business operation and has clocked net profit margin of 1.10% during the year.</p> <p>Rating takes into account, the company's moderate financial risk profile marked by average capital structure.</p> <p>Rating takes into account, the short track record of its business operation and its presence in highly competitive and fragmented retail business.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing with some caution.</p> <p>Note : Site visit was conducted on the registered address and our executive has successfully traced the subject.</p> <p>At the premises our executive met to one person (Name and designation not divulged) confirmed the existence of the subject.</p> <p>As per our executive's observation, it's a 7 storey building and subject is situated on 2nd Floor.</p> <p>Location was difficult, locality seems to be residential and area appears to be upmarket.</p> <p>No name board was sighted.</p>

NOTES :

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

ECGC Country Risk Classification List

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

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 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.

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INFORMATION DENIED BY

Name :	Mr. Sambasivan Srinivasan
Designation :	Director
Contact No.:	91-8300229325
Date :	15.12.2018

LOCATIONS

Registered Office :	22nd, 2nd Floor, Plot -333,14 Blue Heven Bhausahab Hire Marg, Near Varsha Bungalow, Malabar Hill, Mumbai – 400006, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-8300229325 (Mr. Sambasivan Srinivasan)
Fax No.:	Not Available
E-Mail :	richard_falcao@yahoo.in richard.falcao@scymes.com samba.sivan@scymes.com
Website :	http://www.scymes.com
Locality :	Residential (As per site visit)

DIRECTORS

As on 31.03.2018

Name :	Mr. Richard Michael Falcao
Designation :	Director
Address :	Blue Haven CHS Limited, Flat No. 22, 2nd Floor, Mount Pleasant Road, Malabar Hill, Mumbai-400006, Maharashtra, India
Date of Appointment :	18.05.2017
DIN No.:	01601068

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U85110KA1989PLC0106 26	COMFUND CONSULTING LIMITED	31/08/2001	-
U67190KA2010PTC0557 50	QUADPRO E SERVICES PRIVATE LIMITED	28/09/2018	-

Name :	Mr. Sambasivan Srinivasan
Designation :	Director
Address :	203, Greenwood Co-Operative Housing Society, Hiranandani Estate, Mumbai-407602, Maharashtra, India
Date of Appointment :	18.05.2017
DIN No.:	02274192
Other Directorship:	

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CIN/FCRN	Company Name	Begin Date	End Date
U67190KA2010PTC0557 50	QUADPRO E SERVICES PRIVATE LIMITED	28/09/2018	-

MAJOR SHAREHOLDERS

As on 31.03.2018

Names of Shareholders	No. of Shares	% of Holding
Richard Michael Falcao	500000	50.00
Sambasivan Srinivasan	500000	50.00
Total	1000000	100.00

Share holding pattern

■ Richard Michael Falcao ■ Sambasivan Srinivasan



As on 26.09.2018

Names of Allottee	No. of Shares
Richard Michael Falcao	3000000
Total	3000000

Equity Share Break up (Percentage of Total Equity)

As on 02.08.2018

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Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject offers to provide turnkey end to end solution in select banking areas and provide value added services to clients (Registered Activity)	
Products / Services :	Item Code No.	Products/Services Description
	99980002	Full Time Services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Not Divulged	

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Bankers :	Banker Name :	Not Divulged	
	Branch :	--	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	Secured Loan		31.03.2018
			(INR in Million)
	Short-term borrowings		
	Book overdraft		0.177
	Total		0.177

Auditors :	
Name :	Srinivasan and Shankar Chartered Accountants
Address :	18/36, II Floor, Karpagambal Nagar, Mylapore, Chennai – 600004, Tamilnadu, India
Tel. No.:	91-44-42040715/ 42040718
Fax No.:	admins@srishnakar.com
Membership No.:	027315
Income-tax PAN of auditor or auditor's firm :	AANFS4136Q
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

After 02.08.2018

Authorised Capital :

No. of Shares	Type	Value	Amount

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5000000	Equity Shares	INR 10/- each	INR 50.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
4000000	Equity Shares	INR 10/- each	INR 40.000 Million

As on 02.08.2018

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 INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2018
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			10.000
(b) Reserves & Surplus			0.104
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			10.104
(3) Non-Current Liabilities			
(a) long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
Total Non-current Liabilities (3)			0.000
(4) Current Liabilities			
(a) Short term borrowings			0.177
(b) Trade payables			0.480
(c) Other current liabilities			1.968
(d) Short-term provisions			0.173
Total Current Liabilities (4)			2.798
TOTAL			12.902
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			3.904
(ii) Intangible Assets			0.197
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			0.000
(c) Deferred tax assets (net)			0.026
(d) Long-term Loan and Advances			0.000

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(e) Other Non-current assets			0.000
Total Non-Current Assets			4.127
(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			0.000
(d) Cash and cash equivalents			4.397
(e) Short-term loans and advances			2.428
(f) Other current assets			1.950
Total Current Assets			8.775
TOTAL			12.902

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018	
	SALES		
	Income		9.485
	Other Income		0.066
	TOTAL		9.551
Less	EXPENSES		
	Employees benefits expense		4.100
	Other expenses		4.363
	TOTAL		8.463
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		1.088
Less	FINANCIAL EXPENSES		0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		1.088
Less/ Add	DEPRECIATION/ AMORTISATION		0.837
	PROFIT/ (LOSS) BEFORE TAX		0.251
Less	TAX		0.147
	PROFIT/ (LOSS) AFTER TAX		0.104
	Earnings / (Loss) Per Share (INR)		0.10

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars			31.03.2018
Current Maturities of Long term debt			NA
Cash generated from operations			NA
Net cash flows from (used in) operations			NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2018
Average Collection Days (Sundry Debtors / Income * 365 Days)			0.00
Account Receivables Turnover (Income / Sundry Debtors)			0.00
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			0.27

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.22
Debt Equity Ratio (Total Liability / Networth)			0.02
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.28
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.41
Interest Coverage Ratio (PBIT / Financial Charges)			0.00

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PROFITABILITY RATIOS

PARTICULARS				31.03.2018
Net Profit Margin ((PAT / Sales) * 100)	%			1.10
Return on Total Assets ((PAT / Total Assets) * 100)	%			0.81
Return on Investment (ROI) ((PAT / Networth) * 100)	%			1.03

SOLVENCY RATIOS

PARTICULARS				31.03.2018
Current Ratio (Current Assets / Current Liabilities)				3.14
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				3.14
G-Score Ratio Financial (Networth / Total Assets)				0.78
G-Score Ratio Debt (Debts / Equity Capital)				0.02
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				3.14

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

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

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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	No
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	No
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 about one year	Yes
27]	Reasons for variation <> 20%	--
28]	Estimation for coming financial year	No
29]	Profitability for last about one year	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

ABOUT THE COMPANY

The company was incorporated on 18th May 2017 as a private limited company under the companies Act, 2013. The company offers to provide turnkey end to end solution in select banking areas and provide value added services to clients

OPERATIONAL RESULTS

The company has earned total revenue of INR 9.485 million and net profit of INR 0.104 million

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PLANS FOR THE FUTURE

The directors are working on several opportunities for growth of the company. The company will focus on select verticals in banking/ NBEF and offer end to end solution. The director are optimistic about additional clientele and additional areas to support growth.

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

FIXED ASSETS

- Computer and Accessories
- Electrical Equipment and Installation
- Furniture and Fixture

OBSERVATION POINTS

Name of Company :	SCYMES SERVICES PRIVATE LIMITED
Address :	22nd, 2nd Floor, Plot -333,14 Blue Heven Bhausahab Hire Marg, Near Varsha Bunglow, Malabar Hill, Mumbai – 400006, Maharashtra, India
Mobile No.:	91-9920539333
Person to whom we met:	Staff (Name and designation not divulged)
Name Board :	Not Sighted
Location:	Difficult
Landmark (If Any):	Near Varsha Bunglow
Total Floors of the building:	7 storey building
Subject situated at :	2nd Floor
Locality:	Residential
Area :	Upmarket
Furniture Items Sighted :	Yes
Proof of visit:	Photographs

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 71.19
UK Pound	1	INR 89.88
Euro	1	INR 80.76

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	NIS
Report Prepared by :	JYTK

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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