

MIRA INFORM REPORT

Report No. :	535909
Report Date :	21.12.2018

IDENTIFICATION DETAILS

Name :	OTH ONLINE PRIVATE LIMITED
Registered Office :	D-2, Poddar Chamber Harishchandra L Nagaonkar Marg, Mathuradas Mill Compound, N M Joshi Marg, Lower Parel (West), Mumbai – 400013, Maharashtra
Mobile No.:	91-9870404668 (Mr. K S Hariharan)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	10.04.2017
CIN No.: [Company Identification No.]	U74999MH2017PTC293637
Capital Investment / Paid-up Capital :	INR 0.437 Million
PAN No.: [Permanent Account No.]	AACCO4790J
GSTN : [Goods & Service Tax Registration No.]	27AACCO4790J1Z2
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of developing digital marketing and online ecommerce services. [Registered activity and also confirmed by management]
No. of Employees :	40 (Approximately)

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

Maximum Credit Limit :	USD 100000
Status :	Relatively new business
Payment Behaviour :	Slow
Litigation :	Clear

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 (30.06.2018)	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

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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 21.12.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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

INFORMATION PARTED BY

Name :	Mr. K S Hariharan
Designation :	General Manager
Contact No.:	91-9870404668
Date :	20.12.2018

LOCATIONS

Registered Office :	D-2, Poddar Chamber Harishchandra L Nagaonkar Marg, Mathuradas Mill Compound, N M Joshi Marg, Lower Parel (West), Mumbai – 400013, Maharashtra, India
Tel. No.:	91-22-61299500
Mobile No.:	91-9870404668 (Mr. K S Hariharan) 91-9867618800 (Mr. Nitesh Agarwal)
Fax No.:	Not Available
E-Mail :	cs@olivetheory.com hari@accio.ai nitesh@accio.ai
Website :	www.accio.ai
Area :	4000 Sq. ft.
Location :	Rented
Locality:	Commercial (As per site visit)

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Amit Dalmia
Designation :	Director
Address :	57 White House NS Road No 7, J V P D Scheme Juhu, Mumbai 400049, Maharashtra, India
Date of Birth/Age :	21.08.1997
Qualification:	BMS from Wharton University
Experience:	17 Years
Date of Appointment :	10.04.2017

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DIN No.:	00210919		
Other Directorship:			
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
L17100MH1987PLC042391	OMNITEX INDUSTRIES (INDIA) LIMITED	24/09/2009	-
U45209TG2008PTC062252	VIATON INFRASTRUCTURES PRIVATE LIMITED	17/12/2008	-
U40109MH2009PTC284562	VIATON ENERGY PRIVATE LIMITED	07/01/2009	-
U74210MH2010PTC200672	ENCOMPASS DESIGN INDIA PRIVATE LIMITED	09/03/2010	-
U72200MH2004PTC143958	CREATIVE GLOBAL SERVICES PRIVATE LIMITED	22/02/2005	-
U74900MH2015PTC268690	HOME CRAFT ONLINE PRIVATE LIMITED	24/09/2015	-
List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAC-3987	PLUGGED INDIA ENTERPRISES LLP	19/01/2017	-
AAE-7286	DAZZALA TEXTILE LLP	06/06/2018	-
Name :	Mrs. Susmita Amit Dalmia		
Designation :	Director		
Address :	57 White House NS Road No 7, J V P D Scheme Juhu, Mumbai 400049, Maharashtra, India		
Date of Birth/Age :	14.10.1978		
Qualification:	BMS from London University		
Experience:	16 Years		
Date of Appointment :	10.04.2017		
DIN No.:	02401290		
Other Directorship:			
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U74210MH2010PTC200672	ENCOMPASS DESIGN INDIA PRIVATE LIMITED	05/07/2013	-
U72200MH2004PTC143958	CREATIVE GLOBAL SERVICES PRIVATE LIMITED	25/09/2009	-
List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAE-7286	DAZZALA TEXTILE LLP	06/06/2018	-

KEY EXECUTIVES

Name :	Mr. K S Hariharan
Designation :	General Manager
Name :	Mr. Nitesh Agarwal
Designation :	COO

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MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Equity Shareholders		No. of Shares
Amit Dalmia		9038
Arunashu Agarwal		4271
Vijay Kumar Agarwal		14874
Dazzala Textile LLP		3516

Names of Preference Shareholders		No. of Shares
Creative Textile Mills Private Limited		4189
Vistra ITCL (India) Limited (Formerly known as IL & FS Trust Company Limited) – Trustee of Blume Ventures Fund I)		4713
Gaurav Deepak		2094
Total		10996

AS ON 23.04.2018

Names of Preference Allottee		No. of Shares
Vistra ITCL (India) Limited (Formerly known as IL & FS Trust Company Limited) – Trustee of Blume Ventures Fund I)		524
Total		524

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of developing digital marketing and online ecommerce services. [Registered activity and also confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	AP, Cheque and RTGS

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Purchasing : AP, Cheque and RTGS

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Not Applicable					
	Note: Since subject is service provider, supplier details are Not Available					
Customers :						
	Reference :	Network 18				
	Name of the Person :	Ms. Prachi Jain (Group Account Manager – Programmatic Sales)				
	Contact No.:	91-9960966629				
	Email:	Prachi.jain@nw18.com				
	Since How Long Known :	3 Months				
	Maximum Limit Dealt :	--				
	Experience :	<table border="1"> <tr> <td>Services</td> <td>Overall</td> </tr> <tr> <td>Excellent</td> <td>Excellent</td> </tr> </table>	Services	Overall	Excellent	Excellent
Services	Overall					
Excellent	Excellent					
	Remark:	We spoke with Ms. Prachi Jain (Group Account Manager – Programmatic Sales) who informed that they are satisfied with subject services and they know subject company from last 3 months. Over all experience is excellent				
	Reference :	Jagran Group				
	Name of the Person :	Mr. Dinesh (Head of networks sales and general manager)				
	Contact No.:	91-9717703765				
	Since How Long Known :	1.5 Years				
	Maximum Limit Dealt :	--				
	Experience :	<table border="1"> <tr> <td>Services</td> <td>Overall</td> </tr> <tr> <td>Excellent</td> <td>Excellent</td> </tr> </table>	Services	Overall	Excellent	Excellent
Services	Overall					
Excellent	Excellent					
	Remark:	We had a word with Mr. Dinesh (Head of networks sales and general manager) who confirmed that they know from last 1.5 years and they are satisfied with subject's services.				
	Reference :	Siyaram Silk Mills Limited				
	Name of the Person :	Ms. Smita Rodrigues				
	Contact No.:	91-9820000109				
	Since How Long Known :	--				
	Maximum Limit Dealt :	--				

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	Experience :	--
	Remark:	Denied to provide any feedback.
No. of Employees :	40 (Approximately)	
Bankers :	Banker Name :	HDFC Bank Limited
	Branch :	Kamala Mills Compound, Mumbai – 400013, Maharashtra, India
	Person Name (With Designation) :	Mr. Vikash Kumar (Manager)
	Contact Number :	91-7045690152
	Name of Account Holder :	OTH Online Private Limited
	Account Number :	50200024896671
	IFSC Code:	HDFC0000542
	Swift Code:	HDFCINBBXXX
	Account Since (Date/Year of Account Opening) :	May – 2017
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	Satisfactory
	Remark :	We spoke to Mr. Vikash Kumar (Manager) who gave us positive response about subject company they are satisfied with their banking transaction.

Auditors :	
Name :	V K Beswal and Company Chartered Accountants
Address :	Rewa Chamber, 4 th Floor, 31, New Marines Lines, Mumbai, Maharashtra - 400020, India
Tel. No.:	91-22-43455656
Fax No.:	91-22-43455666
E-Mail :	admin@vkbewal.com
Memberships No:	30426
Memberships :	Not Available
Collaborators :	Not Available
Other related party :	<ul style="list-style-type: none"> • Encompass Design India Private Limited • Home Craft Online Private Limited

CAPITAL STRUCTURE

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AFTER 29.09.2018

Authorised Capital : INR 1.000 Million

Issued, Subscribed & Paid-up Capital : INR 0.442 Million

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
32661	Equity Shares	INR 10/- each	INR 0.327 Million
10996	Preference Shares	INR 10/- each	INR 0.110 Million
	Total		INR 0.437 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			0.437
(b) Reserves & Surplus			34.956
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			35.393
(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			0.000
(b) Trade payables			3.923
(c) Other current liabilities			3.297
(d) Short-term provisions			0.000
Total Current Liabilities (4)			7.220
TOTAL			42.613
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			0.550
(ii) Intangible Assets			14.428
(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)			6.131
(d) Long-term Loan and Advances			0.000
(e) Other Non-current assets			0.000
Total Non-Current Assets			21.109

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			0.142
(d) Cash and cash equivalents			15.324
(e) Short-term loans and advances			3.800
(f) Other current assets			2.238
Total Current Assets			21.504
TOTAL			42.613

PROFIT & LOSS ACCOUNT

	PARTICULARS			31.03.2018
	SALES			
	Income			8.396
	Other Income			1.290
	TOTAL			9.686
Less	EXPENSES			
	Employees benefits expense			18.575
	Other expenses			14.624
	TOTAL			33.199
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION			(23.513)
Less	FINANCIAL EXPENSES			0.001
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION			(23.514)
Less/ Add	DEPRECIATION/ AMORTISATION			0.068
	PROFIT/ (LOSS) BEFORE TAX			(23.582)
Less	TAX			(6.131)
	PROFIT/ (LOSS) AFTER TAX			(17.451)
	Earnings / (Loss) Per Share (INR)			(534.30)

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SALES PROMOTION EXPENSES

PARTICULARS			31.03.2018
Sales Promotion Expenses			2.932

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars			31.03.2018
Current Maturities of Long term debt			NA
Cash generated from operations			(22.474)
Net cash flows from (used in) operations			(22.474)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2018
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>			6.17
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>			59.13
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>			0.00
Inventory Turnover <i>(Operating Income / Inventories)</i>			0.00
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>			(1.57)

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>			0.17
Debt Equity Ratio <i>(Total Liability / Networth)</i>			0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)			0.20
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.42
Interest Coverage Ratio (PBIT / Financial Charges)			(23513.00)

PROFITABILITY RATIOS

PARTICULARS				31.03.2018
Net Profit Margin (PAT / Sales) * 100	%			(207.85)
Return on Total Assets (PAT / Total Assets) * 100	%			(40.95)
Return on Investment (ROI) (PAT / Networth) * 100	%			(49.31)

SOLVENCY RATIOS

PARTICULARS				31.03.2018
Current Ratio (Current Assets / Current Liabilities)				2.98
Quick Ratio (Current Assets – Inventories) / Current Liabilities)				2.98
G-Score Ratio Financial (Networth / Total Assets)				0.83
G-Score Ratio Debt (Debts / Equity Capital)				0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				2.98

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

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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	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	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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 one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last 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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE: NO CHARGES EXISTS FOR COMPANY

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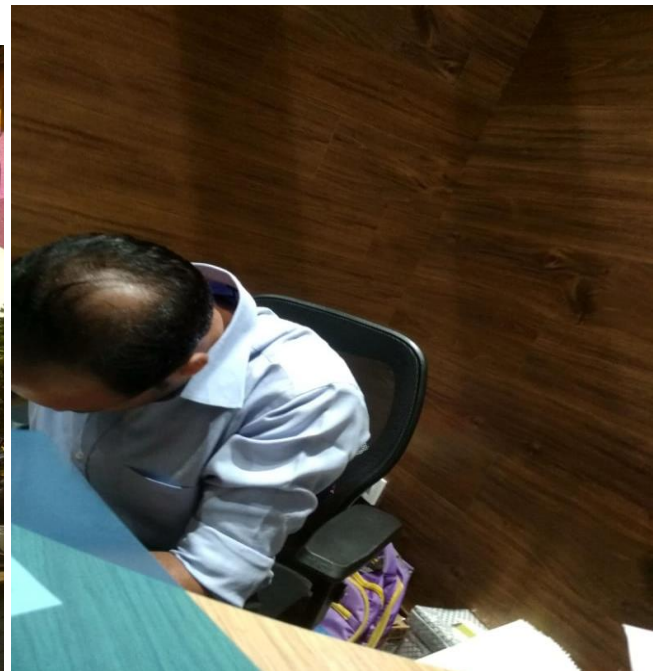
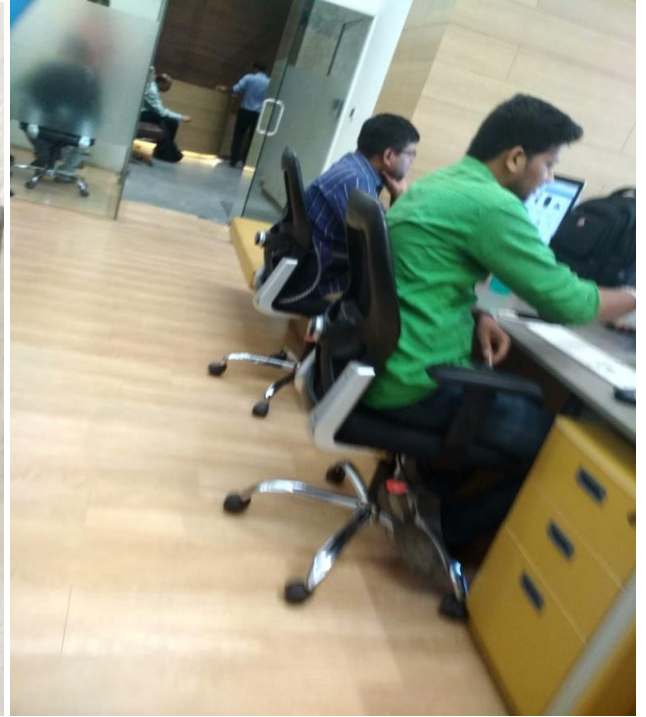
FIXED ASSETS:

- Computers
- Office Equipments
- Mobile Appliance

OBSERVATION POINTS

Name of Company :	OTH ONLINE PRIVATE LIMITED
Address :	D-2, Poddar Chamber Harishchandra L Nagaonkar Marg, Mathuradas Mill Compound Lowerparel, Mumbai – 400013, Maharashtra, India
Contact No.:	91-22-61299500
Person to whom we met:	Name: Mr. K S Hariharan Designation : General Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Mathuradas Estate
Total Floors of the building:	Ground +1 Floor
Subject situated on:	1 st Floor
Locality:	Commercial
Area of premises :	4,000 sq. ft.
Area :	Upmarket
No. of employees seen at premises:	6
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner
Proof of visit:	Photographs

Pictures



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CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 70.12
UK Pound	1	INR 88.58
Euro	1	INR 80.14

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	VIVR
Report Prepared by :	KVT

SCORE FACTORS

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

RATING EXPLANATIONS

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

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

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

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

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