

MIRA INFORM REPORT

Report No. :	518916
Report Date :	10.07.2018

IDENTIFICATION DETAILS

Name :	SKILLMETRIX KNOWLEDGE SERVICES LLP
Registered Office :	H-105, Vision City, Old Pune Mumbai Highway, Near Vadgaon Maval, Jambhul Vadgaon, Pune 412106, Maharashtra
Mobile No.:	91-9390560020 [Mr. Piyush Raja Kumar]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.08.2013
LLPIN :	AAB-6924
Capital Investment :	INR 1.714 Million
PAN No.: [Permanent Account No.]	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Limited Liability Partnership
Line of Business :	Providing Knowledge, Education and Training Services to Individuals and Corporates in various fields. [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 :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 4900
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a Limited Liability Partnership firm started in the year 2013. The firm is based in Pune, Maharashtra.</p> <p>As per available financials of 2017, the firm has witnessed a growth in its revenue and has achieved fair profit margin at 2.33% (approx.).</p> <p>The rating takes into consideration firm's acceptable financial profile marked by satisfactory networth base along with comfortable debt level of the firm.</p> <p>Trade relations are fair. Business is active. Payment terms are seems to be usually correct and as per commitment.</p> <p>The firm 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.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
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

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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 10.07.2018

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 DECLINED BY

Name :	Mr. Piyush Raja Kumar
Designation :	Designated Partner
Contact No.:	91-9390560020
Date :	07.07.2018

LOCATIONS

Registered Office :	H-105, Vision City, Old Pune Mumbai Highway, Near Vadgaon Maval, Jambhul Vadgaon, Pune 412106, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9390560020 [Mr. Piyush Raja Kumar]
Fax No.:	Not Available
E-Mail :	info@skillmetrix.com ullasgupta@gmail.com
Website :	http://www.skillmetrix.com

PARTNERS

Name :	Mr. Ullas Gupta
Designation :	Designated Partner

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Address :	H-105, Vision City, Old Pune Mumbai Highway, Near Vadgaon Maval, Jambhul Vadgaon, Pune 412106, Maharashtra, India
Date of Appointment :	02.08.2013
DPIN :	06638273
Name :	Mr. Pravin Suresh Lohakare
Designation :	Designated Partner
Address :	Trimurtinagar, Behind Gajanan Mandir Trimurtinagar, Rajapratapnagar, Nagpur Tehsil, Nagpur 440022, Maharashtra, India
Date of Appointment :	02.08.2013
DPIN :	06638283
Name :	Mr. Piyush Raja Kumar
Designation :	Designated Partner
Address :	H No. 9-5-149/1, Burudgally Gajulpeth, Nizamabad 503001, Telangana, India
Date of Appointment :	02.08.2013
DPIN :	06638298
Name :	Mr. Surendran Vinoth
Designation :	Designated Partner
Address :	3-1 ,Sangam Road, Bharathinagar, Bangalore 560001, Karnataka, India
Date of Appointment :	02.08.2013
DPIN :	06638307

CONTRIBUTION DETAILS

AS ON 2018

Names of Persons	Amount in Million
Surendran Vinoth	0.025
Piyush Raja Kumar	0.025
Pravin Suresh Lohakare	0.025
Ullas Gupta	0.025
Total	0.100

BUSINESS DETAILS

Line of Business :	Providing Knowledge, Education and Training Services to Individuals and Corporates in various fields. [Registered Activity]
Brand Names :	Not Available

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Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

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 :	Not Divulged	
Bankers :	Bank Name:	Not Divulged
	Branch:	--
	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	--

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	(CC/OD/Term Loan):	
	Account Operation:	--
	Remarks:	--
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)
	From SBI Credit Card Loan A/c	0.166
	From ICICI Credit Card Loan A/c	0.215
	Total	0.381

Auditors :	
Name :	Bang and Associates Chartered Accountants
Address :	Pune, Maharashtra, India
Membership No.:	106311
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

Total Obligation of Contribution

INR 0.100 Million

AS ON 31.03.2017

CAPITAL ACCOUNT

No.	Name	Opening balance	Credit	Debit	Share of Profit/ (Loss)
1	Kumar Piyush Raja	0.025	--	--	--
2	Lohakare Pravin Suresh	0.025	--	--	--
3	Vinoth Surendran	0.025	--	--	--
4	Gupta Ullas	0.025	--	--	--
	Total	0.100	--	--	--

CURRENT ACCOUNT = INR 1.614 MILLION

FINANCIAL DATA
[all figures are in INR Million]

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Contribution received – Capital Account	0.100	0.100	0.100
2] Contribution received – Current Account	1.614	0.612	0.000
3] Reserves & Surplus	0.000	0.000	0.000
NETWORTH	1.714	0.712	0.100
LOAN FUNDS			
1] Secured Loans	0.381	0.804	0.198
2] Unsecured Loans	2.548	0.000	0.000
TOTAL BORROWING	2.929	0.804	0.198
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	4.643	1.516	0.298
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	2.604	0.134	0.053
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	1.722	1.331	0.483
Cash & Bank Balances	1.373	1.226	0.230
Other Current Assets	4.013	3.593	5.122
Loans & Advances	1.275	0.000	0.309
Total Current Assets	8.383	6.150	6.144
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	5.407	2.825	5.733
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.937	1.943	0.166
Total Current Liabilities	6.344	4.768	5.899
Net Current Assets	2.039	1.382	0.245
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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TOTAL	4.643	1.516	0.298
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Sales	63.737	31.705	21.965
	Other Income	0.290	0.155	0.292
	TOTAL	64.027	31.860	22.257
Less	EXPENSES			
	Cost of Material consumed	39.681	16.741	15.964
	Personnel Expenses	4.885	3.694	2.667
	Administrative Expenses	15.141	10.117	2.776
	TOTAL	59.707	30.552	21.407
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.320	1.308	0.850
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	4.320	1.308	0.850
Less/ Add	DEPRECIATION/ AMORTISATION	2.838	0.018	0.006
	PROFIT BEFORE TAX	1.482	1.290	0.844
Less	TAX	0.000	0.000	0.000
	PROFIT AFTER TAX	1.482	1.290	0.844

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	9.86	15.32	8.03
Account Receivables Turnover (Income / Sundry Debtors)	37.01	23.82	45.48

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Average Payment Days (Sundry Creditors / Purchases * 365 Days)	49.74	61.59	131.08
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	1.66	9.76	16.04

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.84	0.89	0.98
Debt Equity Ratio (Total Liability / Networth)	1.71	1.13	1.98
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.19	6.70	58.99
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.52	0.19	0.53
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.33	4.07	3.84
Return on Total Assets ((PAT / Total Assets) * 100)	%	13.49	20.53	13.62
Return on Investment (ROI) ((PAT / Networth) * 100)	%	86.46	181.18	844.00

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.94	1.29	1.04
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)	0.94	1.29	1.04

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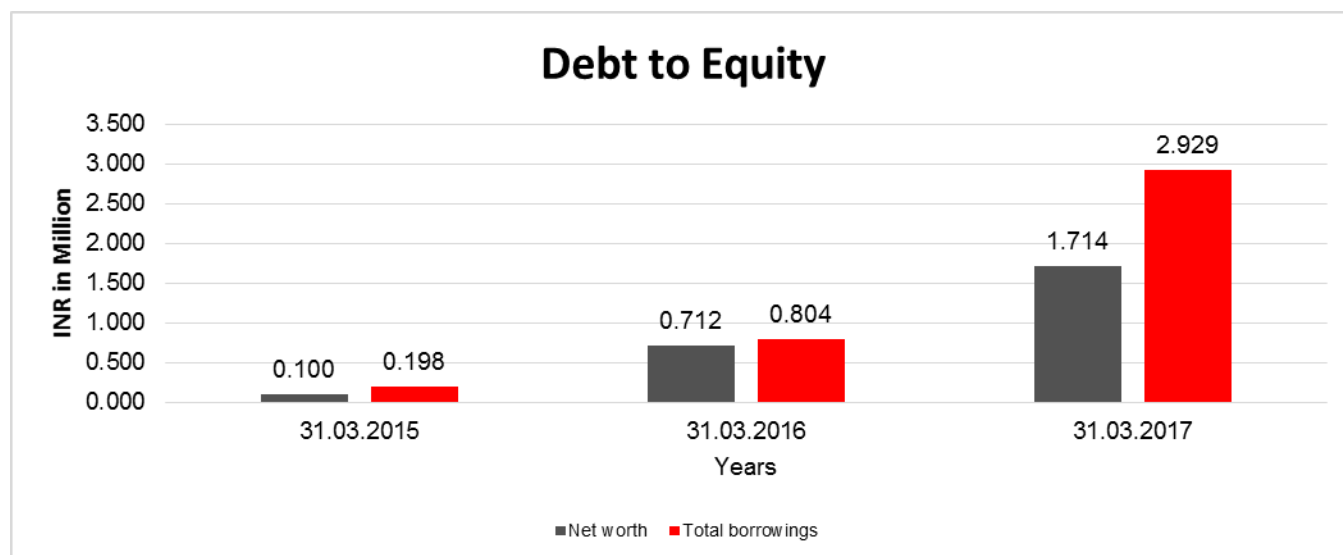
G-Score Ratio Financial (Networth / Total Assets)	0.16	0.11	0.02
G-Score Ratio Debt (Debts / Equity Capital)	1.71	1.13	1.98
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.94	1.29	1.04

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

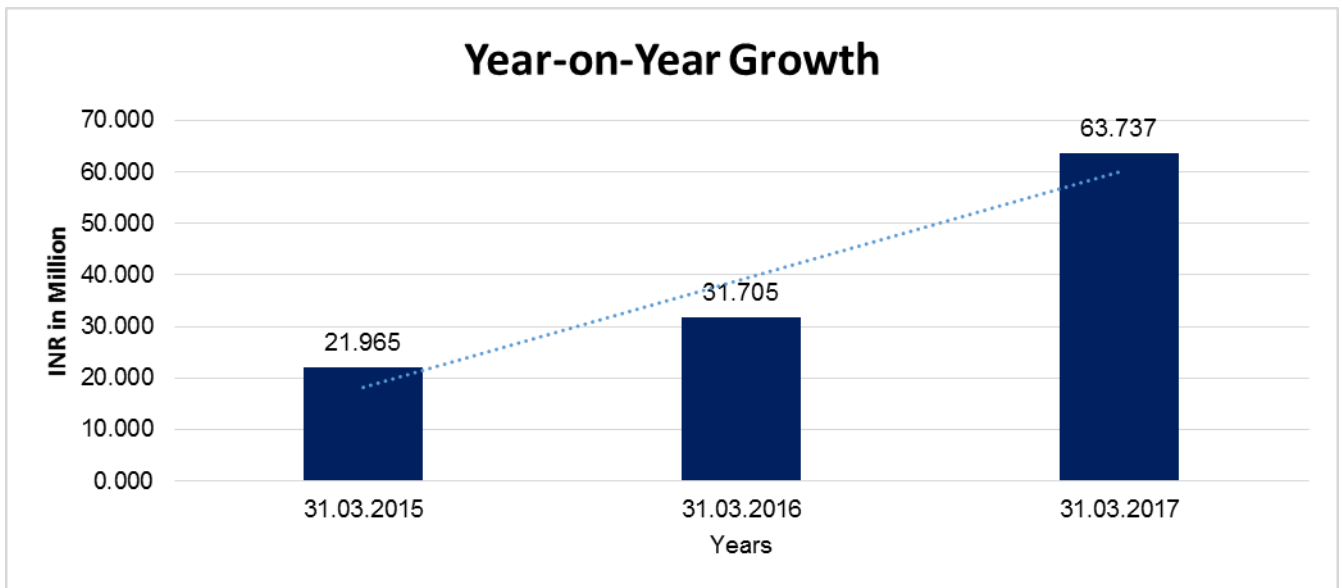
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Contribution received – Capital Account	0.100	0.100	0.100
Contribution received – Current Account	0.000	0.612	1.614
Reserves & Surplus	0.000	0.000	0.000
Net worth	0.100	0.712	1.714
Secured Loans	0.198	0.804	0.381
Unsecured Loans	0.000	0.000	2.548
Total borrowings	0.198	0.804	2.929
Debt/Equity ratio	1.980	1.129	1.709



YEAR-ON-YEAR GROWTH

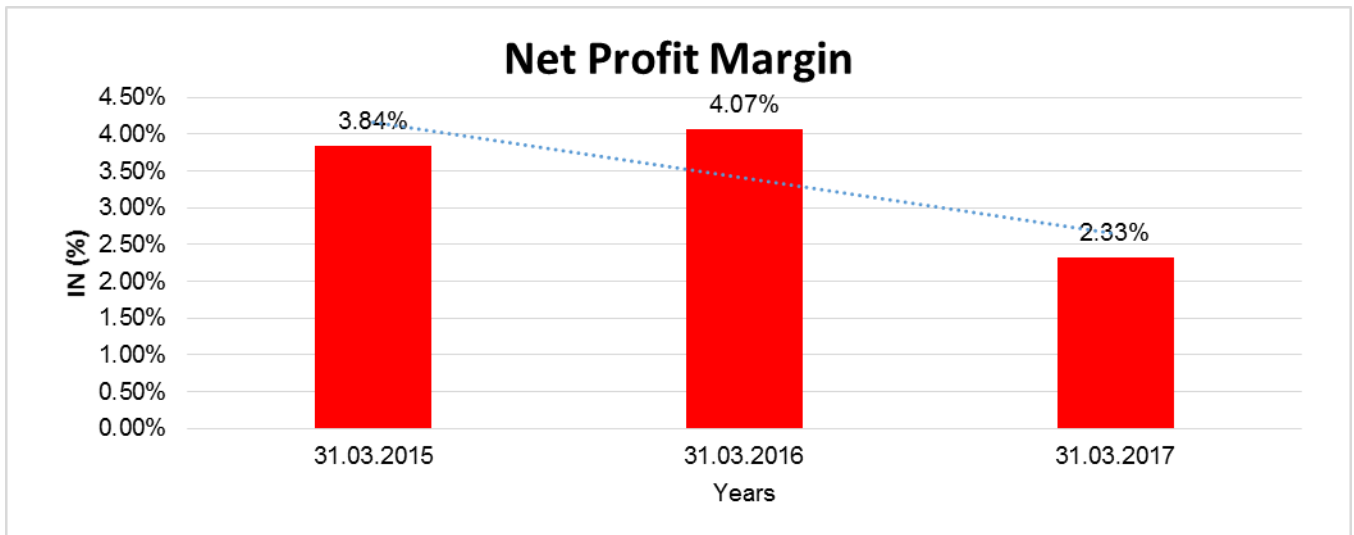
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	21.965	31.705	63.737
		44.343	101.031



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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	21.965	31.705	63.737
Profit	0.844	1.290	1.482
	3.84%	4.07%	2.33%



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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	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	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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 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: NO CHARGES EXISTS FOR COMPANY

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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 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	Indian Rupees
US Dollar	1	INR 68.66
UK Pound	1	INR 91.47
Euro	1	INR 80.78

INFORMATION DETAILS

Information Gathered by :	ARCH
Analysis Done by :	DIV
Report Prepared by :	BVA

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	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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