

MIRA INFORM REPORT

Report No. :	538566
Report Date :	10.11.2018

IDENTIFICATION DETAILS

Name :	TOM TECHNOLOGY SERVICES PRIVATE LIMITED
Registered Office :	Level 4, B Wing, Reliable Tech Park Thane Belapur Road, Airoli, Navi Mumbai, Thane – 400708, Maharashtra
Mob. No.:	91-9819881100 (Mr. Harsh)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	11.08.2016
CIN No.: [Company Identification No.]	U74999MH2016FTC284695
Capital Investment / Paid-up Capital :	INR 2.755 Million
PAN No.: [Permanent Account No.]	AAFCT9028F
GSTN : [Goods & Service Tax Registration No.]	27AAFCT9028F1Z6
Legal Form :	Private Limited Liability Company.
Line of Business :	Subject is engaged in business of data processing, hosting and related activities. [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 :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a subsidiary of "Unimoni Global Business Services Private Limited" and it is a part of UAW Exchange group based in Dubai, UAE.</p> <p>It was incorporated in the year 2016 and is engaged in business of date processing, hosting and related activities.</p> <p>As per financials of March 2018, the company has achieved a revenue of INR 358.430 Million from its operations and has reported good profit margin of 8.17%.</p> <p>Rating takes into consideration the company's sound net worth base along with low solvency indicators due debt free balance sheet and decent liquidity position.</p> <p>Rating also takes into account the strong financial and managerial support received from its holding entity and well experienced management team.</p> <p>Further, the company has reported a good earnings per share of INR 171.590 against its face value of INR 10.</p> <p>However, rating strength is partially offset by short track record of business operations of the company.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, 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

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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 10.11.2018.

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

Name :	Mr. Harsh
Designation :	Legal Administrative
Contact No.:	91-9819881100
Date :	03.11.2018

Management Non-Cooperative (Tel. No.: 91-22-39638200)

LOCATIONS

Registered Office :	Level 4, B Wing, Reliable Tech Park, Thane Belapur Road, Airoli, Navi Mumbai Thane - 400708, Maharashtra, India
Tel. No.:	91-22-39638200
Mobile No.:	91-9819881100 (Mr. Harsh)
Fax No.:	91-22-39638250
E-Mail :	legal@timesofmoney.com
Location :	Rented
Locality :	Commercial

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Avijit Nanda
Designation :	Managing Director
Address :	193/A, Kalpataru Horizon S.K. Ahire Marg, Worli, Mumbai – 400018, Maharashtra, India
Date of Birth/Age :	28.09.1970
Date of Appointment :	12.08.2016
DIN No.:	01689644
Name :	Mr. Pradeepkumar Theckinkattil Prabhakaran
Designation :	Director
Address :	KRW 15-073, Khalidiya Residential Village - Abu, Po Box 170 Abu Dhabi 170 United Arab Emirates
Date of Birth/Age :	10.04.1978
Date of Appointment :	23.08.2017
DIN No.:	07730187
Name :	Mr. Rahul Ranjith Pai
Designation :	Director
Address :	Villa I-04 (UNT 256693) - Plot 109 PO Box 170 Abu Dhabi 170 United Arab Emirates
Date of Birth/Age :	22.10.1982
Date of Appointment :	23.08.2017
DIN No.:	07730911
Name :	Mr. Nizamuddin Elavakkat Abubekker
Designation :	Director
Address :	P.O. Box 170 Abu Dhabi 170 United Arab Emirates
Date of Birth/Age :	29.12.1980
Date of Appointment :	23.08.2017
DIN No.:	07890963

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KEY EXECUTIVES

Name :	Mr. Harsh
Designation :	Legal Administrative

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2018

Names of Shareholders	No. of Shares
Unimoni Global Business Services Private Limited, India	275517
Bavaguthu Raghuram Shetty	1
Total	275518

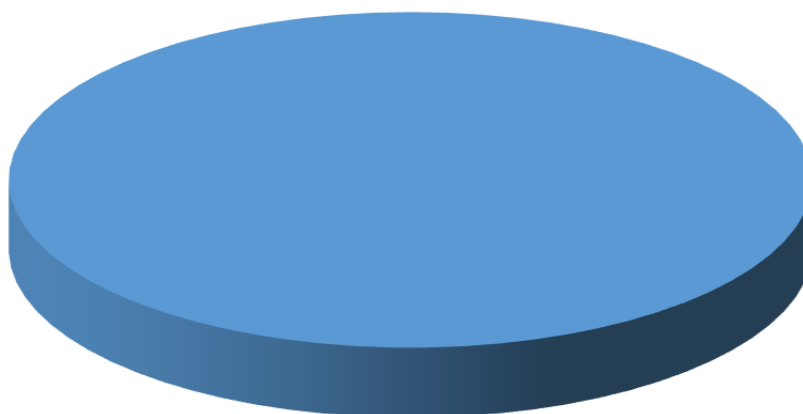
Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2018

Category	Percentage
Promoters- Body corporate	100.00
Total	100.00

Share holding pattern

■ Promoters- Body corporate



BUSINESS DETAILS

Line of Business :	Subject is engaged in business of date processing, hosting and related activities. [Registered Activity]	
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Data Processing, hosting and related activities	6311
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
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 :	Information denied by the management	
Bankers :	Banker Name :	Not Divulged

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	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 :	--

Auditors :	
Name :	S. R. Batliboi and Company LLP Chartered Accountants
Address :	14th Floor, The Ruby 29, Senapati Bapat Marg, Dadar (West), Mumbai – 400028, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	ACHFS9180N
Memberships :	Not Available
Collaborators :	Not Available
Holding Company :	<ul style="list-style-type: none"> Unimoni Global Business Services Private Limited (Formerly known as XM Software Solutions Private Limited) (From August 23, 2017) Network International Investment Pte. Limited (Upto August 23, 2017)
Ultimate Holding Company :	<ul style="list-style-type: none"> UX Holding Limited (From August 23, 2017) Network International LLC (Upto August 23, 2017)

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 10/- each	INR 3.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
275518	Equity Shares	INR 10/- each	INR 2.755 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018	31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		2.755	0.100
(b) Reserves & Surplus		57.913	(0.102)
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		60.668	(0.002)
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		0.386	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		8.946	0.000
Total Non-current Liabilities (3)		9.332	0.000
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		15.303	0.051
(c) Other current liabilities		18.560	0.254
(d) Short-term provisions		13.076	0.000
Total Current Liabilities (4)		46.939	0.305
TOTAL		116.939	0.303
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		5.623	0.000
(ii) Intangible Assets		10.704	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		2.139	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000

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(d) Long-term Loan and Advances		34.438	0.006
(e) Other Non-current assets		0.000	0.000
Total Non-Current Assets		52.904	0.006
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		11.102	0.000
(d) Cash and cash equivalents		31.301	0.297
(e) Short-term loans and advances		21.587	0.000
(f) Other current assets		0.045	0.000
Total Current Assets		64.035	0.297
TOTAL		116.939	0.303

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2018	31.03.2017
	SALES			
	Income		358.430	0.000
	Other Income		0.479	0.000
	TOTAL		358.909	0.000
Less	EXPENSES			
	Employees benefits expense		193.043	0.000
	Other expenses		121.578	0.103
	TOTAL		314.621	0.103
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		44.288	(0.103)
Less	FINANCIAL EXPENSES		0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		44.288	(0.103)
Less	DEPRECIATION/ AMORTISATION		2.765	0.000
	PROFIT/ (LOSS) BEFORE TAX		41.523	(0.103)
Less	TAX		12.221	0.000

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	PROFIT/ (LOSS) AFTER TAX		29.302	(0.103)
	Earnings / (Loss) Per Share (INR)		171.59	(16.09)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2018	31.03.2017
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flows from (used in) operations		20.431	0.197

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)		11.31	0.00
Account Receivables Turnover (Income / Sundry Debtors)		32.29	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		2.40	0.00

LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.40	1.01
Debt Equity Ratio (Total Liability / Networth)		0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.77	(152.50)
Fixed Assets to Networth		0.30	0.00

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(Net Fixed Assets / Networth)			
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PROFITABILITY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Net Profit Margin (PAT / Sales) * 100	%		8.18	0.00
Return on Total Assets (PAT / Total Assets) * 100	%		25.06	(33.99)
Return on Investment (ROI) (PAT / Networth) * 100	%		48.30	5150.00

SOLVENCY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)			1.36	0.97
Quick Ratio (Current Assets – Inventories) / Current Liabilities)			1.36	0.97
G-Score Ratio Financial (Networth / Total Assets)			0.52	-0.01
G-Score Ratio Debt (Debts / Equity Capital)			0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.36	0.97

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

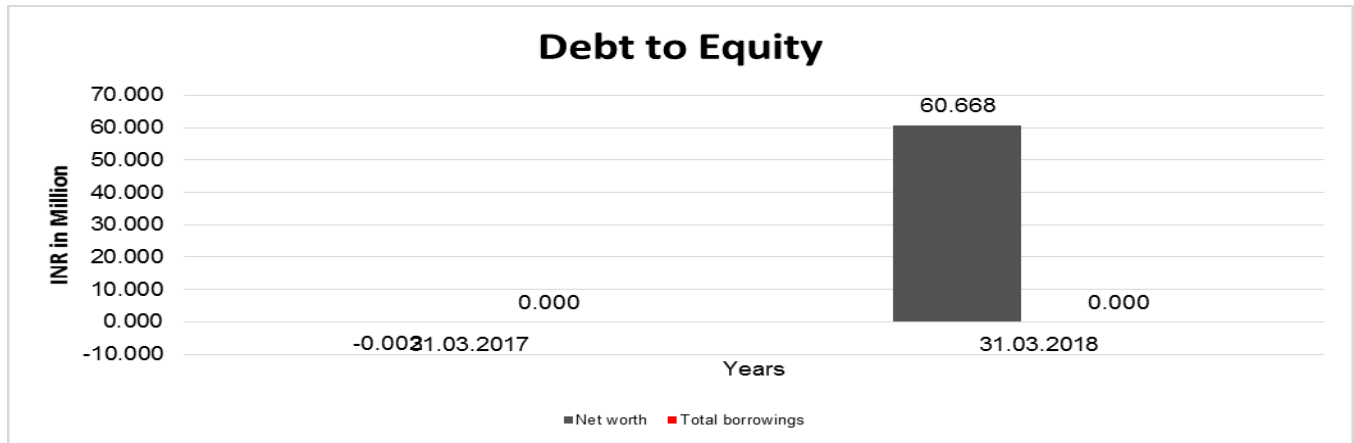
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Share Capital	0.100	2.755
Reserves & Surplus	(0.102)	57.913
Share Application money pending allotment	0.000	0.000
Net worth	(0.002)	60.668
long-term borrowings	0.000	0.000

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Short term borrowings	0.000	0.000
Total borrowings	0.000	0.000
Debt/Equity ratio	0.000	0.000



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	No
21	Banking facility details	No

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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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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

CORPORATE INFORMATION

Subject is a technology service provider enabling retail and institutional remittances and digital payments across the globe. Incorporated in 2016, the remittance technology platform of TimesofMoney Private Limited was demerged into company, following a scheme of arrangement approved by the National Corporate Law Tribunal effective 15th May, 2017. On 23rd August 2017, the company was fully acquired by the UAE Exchange Group acting through its wholly owned subsidiary Unimoni Global Business Services Private Limited (formerly known as XM Software Solutions Private Limited) founded in 1980, UAE Exchange is one of the leading global remittance, foreign exchange and payment solutions providers in the world. Headquartered in Abu Dhabi, its footprint spans 31 countries in 5 continents with close to 800 branches and currently is the 2nd largest global remittance company in the world.

INDEX OF CHARGE: NO CHARGES EXISTS FOR COMPANY

FIXED ASSETS:

- Computer
- Motor Car
- Office Equipment

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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 72.48
UK Pound	1	INR 94.06
Euro	1	INR 82.17

INFORMATION DETAILS

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

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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