

MIRA INFORM REPORT

Report No. :	539047
Report Date :	14.11.2018

IDENTIFICATION DETAILS

Name :	GEM TOURS AND TRAVELS PRIVATE LIMITED
Registered Office :	70 Trinity Street, Mahavir Mansion Ground Floor Dhobi Talao, Mumbai – 400002, Maharashtra
Tel. No.:	91-22-61019101
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	26.11.1986
CIN No.: [Company Identification No.]	U63090MH1986PTC041686
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AAACG4496K
GSTN : [Goods & Service Tax Registration No.]	27AAACG4496K1Z7
Legal Form :	Private Limited Liability Company.
Line of Business :	Subject is engaged in the business of Ticketing and Tour Operators. [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 :

B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Exist
Comments :	<p>Subject was incorporated in the year 1986.</p> <p>As per the financials of FY 2018, the company has achieved decent revenue but has reported a low profit margin.</p> <p>The moderate financial profile of the company is marked by average net worth base along with comfortable debt balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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.

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 14.11.2018

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

Management Non-Cooperative (Tel. No.: 91-22-61019101)

LOCATIONS

Registered Office :	70 Trinity Street, Mahavir Mansion Ground Floor Dhobi Talao, Mumbai – 400002, Maharashtra, India
Tel. No.:	91-22-61019101
Fax No.:	Not Available
E-Mail :	gvqc@hotmail.com
Corporate Office :	5th Floor, Naman Midtown, 1501/1504 A Wing, Senapati Bapat Marg, Mumbai – 400013, Maharashtra, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Jyotin Doshi Jaysukhlal
Designation :	Director

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Address :	220-C, Walkeshwar, 8-A Sonkamal, Mumbai – 400006, Maharashtra, India
Date of Appointment :	26.11.1986
DIN No.:	00127835
Name :	Mr. Minakshi Jyotin Doshi
Designation :	Director
Address :	8-A, Sonkamal 220-C, Walkeshwar Road, Mumbai – 400006, Maharashtra, India
Date of Appointment :	26.11.1986
DIN No.:	00127843

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2018

Names of Shareholders	No. of Shares	% of Holding
Jyotin Doshi Jaysukhlal	5000	50.00
Minakshi Jyotin Doshi	5000	50.00
Total	10000	100.00

Share holding pattern

■ Jyotin Doshi Jaysukhlal ■ Minakshi Jyotin Doshi



Equity Share Break up (Percentage of Total Equity)

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AS ON 29.09.2018

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of Ticketing and Tour Operators. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service	
	Business of Ticketing and Tour Operators	99855400	
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 :	--

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	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	
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 :	--

Auditors :	
Name :	J. H. Ghumara and Company Chartered Accountants
Address :	B/14, Jesika Natakwal Lane, S. V. Road, Borivali (West), Mumbai – 400092, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAIPG6171A
Memberships :	Not Available
Collaborators :	Not Available
Associates :	<ul style="list-style-type: none"> • Indian Tourism Infrastructure Limited • MHI Distribution Private Limited
Proprietary concern of Jyotin Doshi :	<ul style="list-style-type: none"> • Gem Tours and Travels • Joher World Holidays

CAPITAL STRUCTURE

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
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	26.940	26.618	36.012
(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)	27.040	26.718	36.112
(3) Non-Current Liabilities			
(a) long-term borrowings	52.918	69.005	58.380
(b) Deferred tax liabilities (Net)	0.000	0.000	-0.310
(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)	52.918	69.005	58.070
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	7.466	14.387	10.147
(c) Other current liabilities	25.450	7.202	90.140
(d) Short-term provisions	0.752	0.753	2.737
Total Current Liabilities (4)	33.668	22.342	103.024
TOTAL	113.626	118.065	197.206
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	75.921	80.602	85.804
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	5.573	5.573	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.116	0.196	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	81.610	86.371	85.804
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	8.323	16.128	0.952
(d) Cash and cash equivalents	3.896	7.393	9.383
(e) Short-term loans and advances	19.797	8.173	101.067
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	32.016	31.694	111.402
TOTAL	113.626	118.065	197.206

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	37.539	27.528	48.350
	Other Income	0.000	0.000	0.000
	TOTAL	37.539	27.528	48.350
Less	EXPENSES			
	Employees benefits expense	14.872	14.452	13.043
	Other expenses	12.543	14.012	16.601
	TOTAL	27.415	28.464	29.644
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	10.124	(0.936)	18.706
Less	FINANCIAL EXPENSES	5.040	3.142	4.182
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	5.084	(4.078)	14.524
Less	DEPRECIATION/ AMORTISATION	4.682	5.202	5.849
	PROFIT/ (LOSS) BEFORE TAX	0.402	(9.280)	8.675
Less	TAX	0.080	0.114	(0.886)
	PROFIT/ (LOSS) AFTER TAX	0.322	(9.394)	9.561

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	Earnings / (Loss) Per Share (INR)	32.21	(939.41)	956.12
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	80.93	213.84	7.19
Account Receivables Turnover (Income / Sundry Debtors)	4.51	1.71	50.79
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.12	(0.01)	0.22

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.76	0.77	0.82
Debt Equity Ratio (Total Liability / Networth)	1.96	2.58	1.62
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.25	0.84	2.85
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.01	3.23	2.38

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Interest Coverage Ratio (<i>PBIT / Financial Charges</i>)	2.01	(0.30)	4.47
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin (<i>(PAT / Sales) * 100</i>)	%	0.86	(34.13)	19.77
Return on Total Assets (<i>(PAT / Total Assets) * 100</i>)	%	0.28	(7.96)	4.85
Return on Investment (ROI) (<i>(PAT / Networth) * 100</i>)	%	1.19	(35.16)	26.48

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (<i>Current Assets / Current Liabilities</i>)		0.95	1.42	1.08
Quick Ratio (<i>(Current Assets – Inventories) / Current Liabilities</i>)		0.95	1.42	1.08
G-Score Ratio Financial (<i>Networth / Total Assets</i>)		0.24	0.23	0.18
G-Score Ratio Debt (<i>Debts / Equity Capital</i>)		529.18	690.05	583.80
G-Score Ratio Liquidity (<i>Total Current Assets / Total Current Liabilities</i>)		0.95	1.42	1.08

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

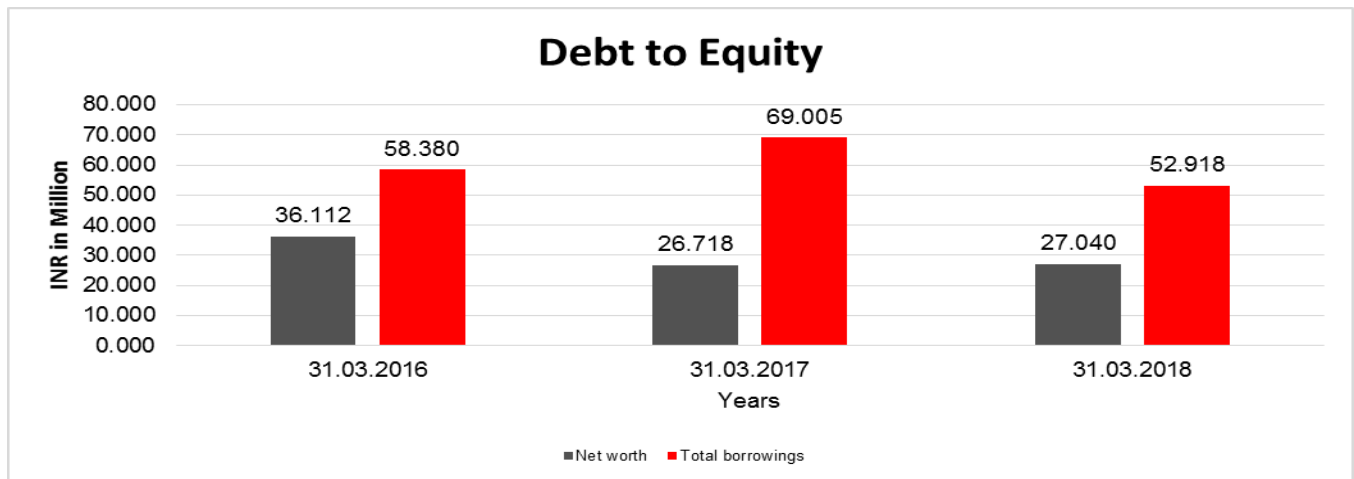
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	36.012	26.618	26.940
Share Application money pending allotment	0.000	0.000	0.000
Net worth	36.112	26.718	27.040

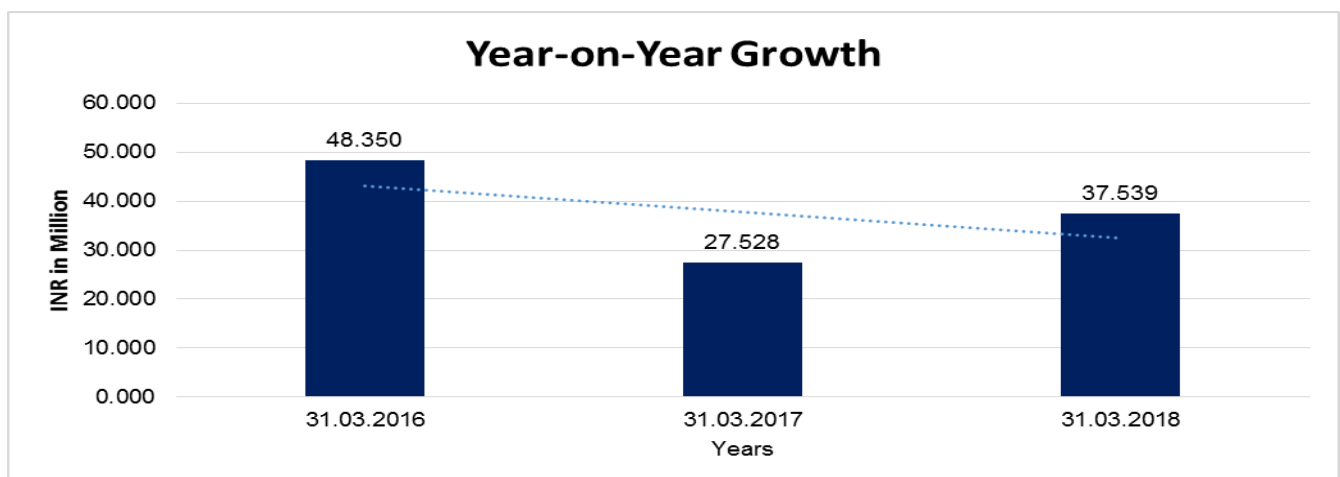
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long-term borrowings	58.380	69.005	52.918
Short term borrowings	0.000	0.000	0.000
Total borrowings	58.380	69.005	52.918
Debt/Equity ratio	1.617	2.583	1.957



YEAR-ON-YEAR GROWTH

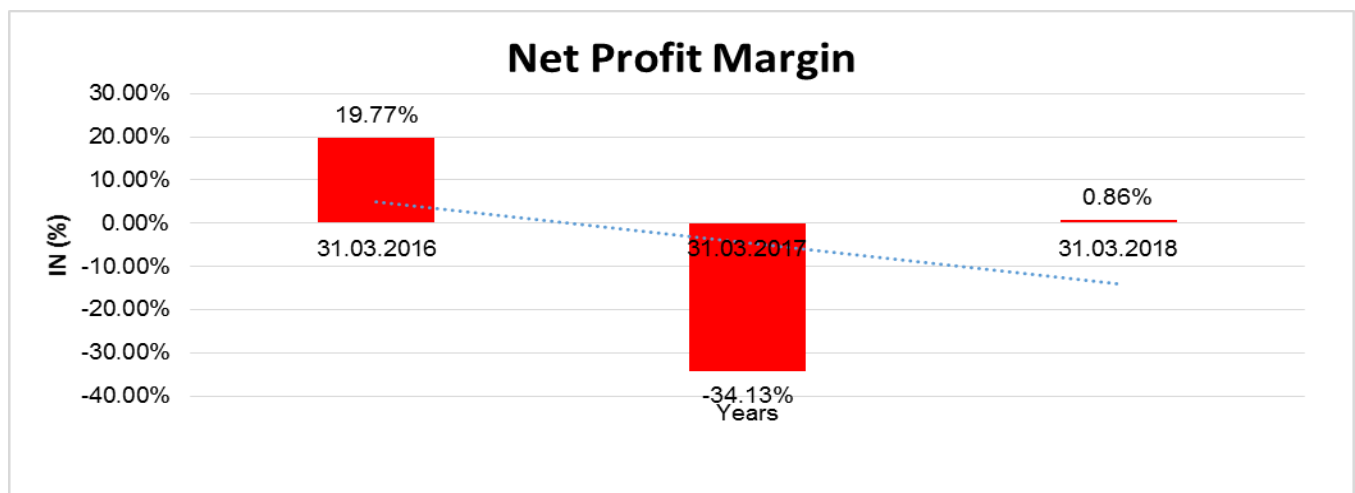
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	48.350	27.528	37.539
		(43.065)	36.367



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	48.350	27.528	37.539
Profit	9.561	(9.394)	0.322
	19.77%	(34.13%)	0.86%



LEGAL CASES

METROPOLITAN MAGISTRATE, VILE PARLE, MUMBAI

Case Details

Case Type: Ss cases
Filing Number: 1520187/2016 Filing Date: 19-10-2016
Registration Number: 5519638/2016 Registration Date: 19-10-2016
CNR Number: MHMM25-011713-2016

Case Status

First Hearing Date: 23rd November 2016
Next Hearing Date: 23rd November 2016 Date Not Updated
Stage of Case: NOT HEARD CASES
Court Number and Judge: 2-Metropolitan Magistrate, 55th Court

Petitioner and Advocate

1) MUNICIPAL CORPORATION K-WEST WARD, MUMBAI

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Address – MUMBAI

Respondent and Advocate

- 1) JYOTINBHAI DOSHI
Address - A/1, SHAYM ASHISH BLDG, LALA LAJPATRI ROAD, VILE PARLE WEST, MUMBAI-56
- 2) M/S GEM TOURS AND TRAVEL PVT LTD.,
VILE PARLE WEST, MUMBAI

Acts

Under Act(s)	Under Section(s)
THE BOMBAY SHOP AND ESTABLISHMENT ACT	7,42

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	Yes
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

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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	Yes
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G494122 73	1000762 96	HDFC BANK LIMITED	23/01/2017	21/04/2017	-	25000000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH4000 13IN
2	C753329 81	1061178 6	HDFC BANK LIMITED	23/12/2015	-	-	67000000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH4000 13IN
3	C740894 26	1057665 2	HDFC BANK LIMITED	13/06/2015	16/12/2015	-	142400000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH4000 13IN
4	C151640 49	1051312 1	HDFC BANK LIMITED	30/06/2014	-	-	55000000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL

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									WMUMBAIMH4000 13IN
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FIXED ASSETS:

- Computer
- Air Conditioner
- Electrical Installation
- Office Equipment
- Motor car

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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 72.62
UK Pound	1	INR 94.49
Euro	1	INR 82.06

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	PRI
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	YES
--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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