

HARVEY INDIA TOURS AND TRAVELS PRIVATE LIMITED - 539463 MIRA PAGE NO. : 1

MIRA INFORM REPORT

Report No. :	539463
Report Date :	16.11.2018

IDENTIFICATION DETAILS

Name :	HARVEY INDIA TOURS AND TRAVELS PRIVATE LIMITED
Registered Office :	Carol Mansion Housing Society Limited, Ground Floor, Plot No. 333, Sittladevi Temple Road, Mahim (West), Mumbai – 400016, Maharashtra
Tel. No.:	91-22-65984598
Country :	India
Financials (as on) :	31.03.2016
Date of Incorporation :	15.06.2007
CIN No.: [Company Identification No.]	U63040MH2007PTC171696
Capital Investment / Paid-up Capital :	INR 0.500 Million
PAN No.: [Permanent Account No.]	AABCH8763K
GSTN : [Goods & Service Tax Registration No.]	27AABCH8763K1Z3
Legal Form :	Private Limited Liability Company
Line of Business :	Providing of Tours and Travels Services. (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
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007 and it is having a moderate track record.</p> <p>As per corporate Registry, the date of balance sheet (i.e. financials filed) is shown as 31.03.2017, but the documents related to financial year 2017 are not available from any sources.</p> <p>For the financial year 2016, the company has reported a decline in its revenue as compared to its previous year and it has incurred loss during the year.</p> <p>Rating takes into consideration, the moderate financial risk profile marked by modest net worth base and comfortable debt protection metrics.</p> <p>Rating gets constrained on account of non-availability of latest financials.</p> <p>Payment seems to be slow.</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

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

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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 16.11.2018

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 :	Mrs. Gitanjali
Designation :	Finance Department
Contact No.:	91-22-43554343
Date :	14.11.2018

91-22-65984599 (Management non cooperative)

91-22-65984600 (Continuously Ringing)

91-22-65984598 (Not Responding)

LOCATIONS

Registered Office :	Carol Mansion Housing Society Limited, Ground Floor, Plot No. 333, Sitladevi Temple Road, Mahim (West), Mumbai – 400016, Maharashtra, India
Tel. No.:	91-22-65984598/65984599/65984600/43554343
Fax No.:	91-22-24303688/24452287
E-Mail :	joerajan@harveyindia.com contact@harveyindia.com info@harveyindia.com
Website:	http://harveyindia.com
Branch Office:	401, MGF Metropolis Mall, Fourth Floor, M.G. Road, Sector – 28 Gurgaon – 122002, Haryana, India
Tel. No.:	91-124 – 4669700

DIRECTORS

As on 31.03.2018

Name :	Mr. Joe Rajan Valiyaveetil
Designation :	Director
Address :	B-1105, Serenity Towers, 2nd Hasnabad Lane, Behind St. Thressa Convent School, Santacruz (West), Mumbai-400054, Maharashtra, India
Date of Birth/Age :	27.10.1972

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Date of Appointment :	15.06.2007
PAN No.:	ABUPV2906P
Din No.:	01449240
Name :	Mr. Rochelle Joe Rajan Valiyaveetil
Designation :	Director
Address :	B-1105, Serenity Towers, 2nd Hasnabad Lane, Behind St. Thressa Convent School, Santacruz (West), Mumbai-400054, Maharashtra, India
Date of Birth/Age :	30.09.1973
Date of Appointment :	15.06.2007
Din No.:	01451410

KEY EXECUTIVES

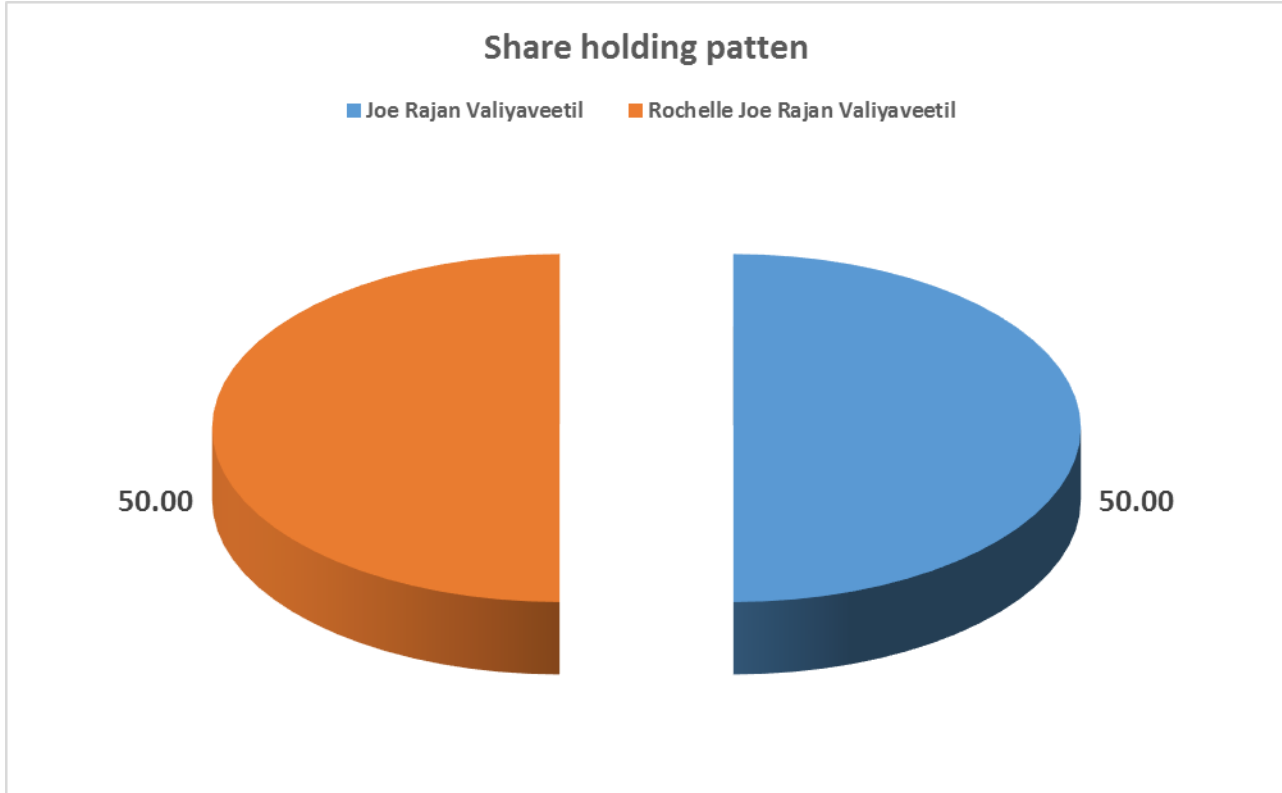
Name :	Mrs. Gitanjali
Designation :	Finance Department

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Joe Rajan	25000	50.00
Rochelle Rajan	25000	50.00
TOTAL	50000	100.00

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Equity Share Break up (Percentage of Total Equity)

As on: 30.09.2017

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

BUSINESS DETAILS

Line of Business :	Providing of Tours and Travels Services. (Registered Activity)	
Services :	ITC Code No.	Products/Services Description
	99855400	Tours and Travels Services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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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 :	Information declined by the management	
Bankers :	Bank Name	Union Bank of India
	Branch	Mahim Branch, Carol Mansion, 35, Sitladevi Temple Road, Mahim (West), Mumbai-400016, Maharashtra, India
	Person Name (With Designation)	---
	Contact Number	---
	Name of Account Holder	---
	Account Number	---
	Account Since (Date/Year of Account Opening)	---
	Average Balance Maintained (If Possible)	---
	Credit Facilities Enjoyed (If any)	---
	Account Operation	---
	Remarks (If any)	---
		<ul style="list-style-type: none"> • ICICI Bank Limited

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Facilities :	Secured Loan	31.03.2016 (INR in Million)	31.03.2015 (INR in Million)
	Long-term Borrowings		
	Loan from BMW Financial Services Hypoticated against Motor Car	0.164	0.726
	Loan from Dewan Housing Financial Limited (against hypothecation of Flat at Mercury Serenity)	8.709	9.414
	ICICI Bank loan Overdraft account – against hypothecation of property at Mercury Serenity	7.307	0.000
	Inter Corporate Deposit		
	Companies under same management	13.409	13.959
Short-term borrowings			
	Loan from BMW Financial Services Hypoticated against Motor Car	0.574	0.516
	Loan from Dewan Housing Financial Limited (against hypothecation of Flat at Mercury Serenity)	0.593	0.528
	Total	30.756	25.143

Auditors :	
Name :	A K Kocchar and Associates Chartered Accountants
Address :	601, Vakratinda Corporate Park, Behind Udipi Vihar, Vishweshwar Road, Off. Aarey Road, Goregaon (East), Mumbai – 400063, Maharashtra, India
Tel. No.:	91-22-67081016/ 17
E-Mail :	admin@akkocchar.com
PAN N Income-tax PAN of auditor or auditor's firm :	AAQFA4087M
Membership No:	108245
Memberships :	Not Available
Collaborators :	Not Available
Companies Under Same Management (As on 31.03.2016)	<ul style="list-style-type: none"> • Harvey India Holiday Private Limited • Harvey India Productions Private Limited

CAPITAL STRUCTURE

AS ON: 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
50,000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50,000	Equity Shares	INR 10/- each	INR 0.500 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2016	31.03.2015	31.03.2014
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.500	0.500	0.500
(b) Reserves & Surplus	18.491	20.073	18.979
(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)	18.991	20.573	19.479
(3) Non-Current Liabilities			
(a) long-term borrowings	32.251	24.743	18.585
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(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)	32.251	24.743	18.585
(4) Current Liabilities			
(a) Short term borrowings	1.167	1.044	0.463
(b) Trade payables	10.378	4.407	6.958
(c) Other current liabilities	6.235	4.989	3.189
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	17.780	10.440	10.610
TOTAL	69.022	55.756	48.674
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	27.326	28.085	23.639
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	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)	0.717	0.995	0.766
(d) Long-term Loan and Advances	3.794	4.841	3.708
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	31.837	33.921	28.113

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	21.605	6.225	5.232
(d) Cash and cash equivalents	5.558	5.549	5.247
(e) Short-term loans and advances	10.022	10.032	10.069
(f) Other current assets	0.000	0.029	0.013
Total Current Assets	37.185	21.835	20.561
TOTAL	69.022	55.756	48.674

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2016	31.03.2015	31.03.2014
	SALES			
	Income	22.385	24.317	18.353
	Other Income	0.147	0.110	3.431
	TOTAL	22.532	24.427	21.784
Less	EXPENSES			
	Employees benefits expense	8.575	6.008	6.527
	Other expenses	11.106	14.459	12.004
	TOTAL	19.681	20.467	18.531
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.851	3.960	3.253
Less	FINANCIAL EXPENSES	1.834	1.085	0.645
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.017	2.875	2.608
Less	DEPRECIATION/ AMORTISATION	1.623	1.260	1.387
	PROFIT/ (LOSS) BEFORE TAX	(0.606)	1.615	1.221
Less	TAX	0.976	0.521	(0.053)
	PROFIT/ (LOSS) AFTER TAX	(1.582)	1.094	1.274
	Earnings / (Loss) Per Share (INR)	(31.64)	21.88	25.48

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2016	31.03.2015	31.03.2014
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
Net cash flows from (used in) operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)	352.28	93.44	104.05
Account Receivables Turnover (Income / Sundry Debtors)	1.04	3.91	3.51
Asset Turnover (Operating Income / Net Fixed Assets)	0.10	0.14	0.14

LEVERAGE RATIOS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.72	0.63	0.60
Debt Equity Ratio (Total Liability / Networth)	1.76	1.25	0.98
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.94	0.51	0.54
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.44	1.37	1.21
Interest Coverage Ratio (PBIT / Financial Charges)	1.55	3.65	5.04

PROFITABILITY RATIOS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
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Net Profit Margin ((PAT / Sales) * 100)	%	(7.07)	4.50	6.94
Return on Total Assets ((PAT / Total Assets) * 100)	%	(2.29)	1.96	2.62
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(8.33)	5.32	6.54

SOLVENCY RATIOS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)	2.09	2.09	1.94
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	2.09	2.09	1.94
G-Score Ratio Financial (Networth / Total Assets)	0.28	0.37	0.40
G-Score Ratio Debt (Debts / Equity Capital)	66.84	51.57	38.10
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.09	2.09	1.94

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

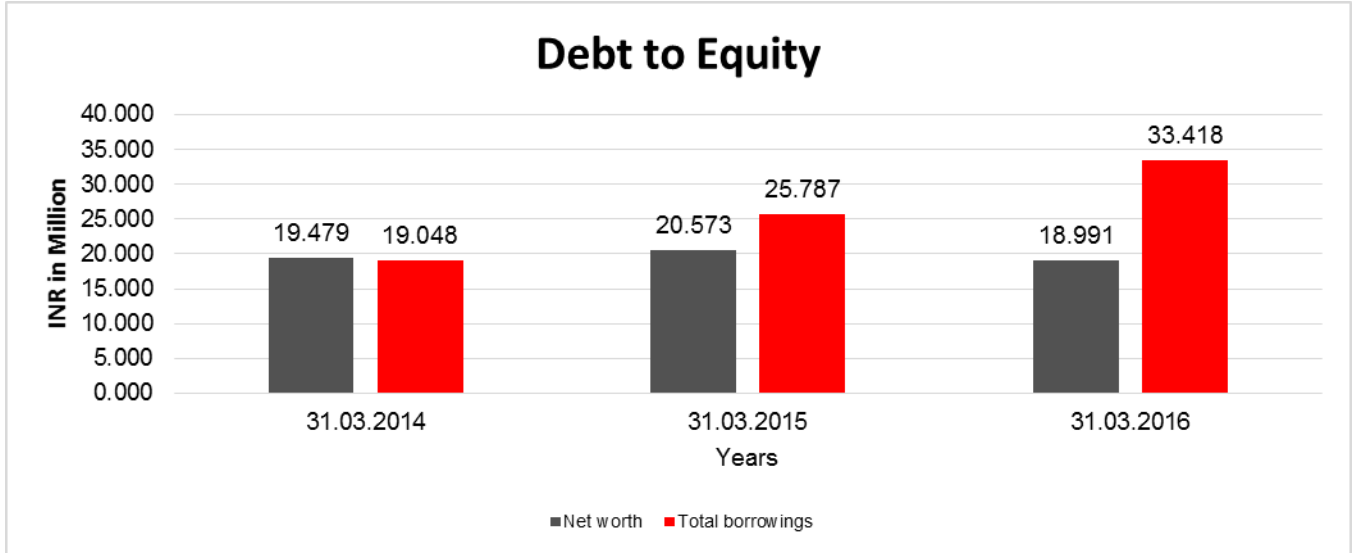
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2014 INR In Million	31.03.2015 INR In Million	31.03.2016 INR In Million
Share Capital	0.500	0.500	0.500
Reserves & Surplus	18.979	20.073	18.491
Net worth	19.479	20.573	18.991
long-term borrowings	18.585	24.743	32.251
Short term borrowings	0.463	1.044	1.167
Total borrowings	19.048	25.787	33.418
Debt/Equity ratio	0.978	1.253	1.760

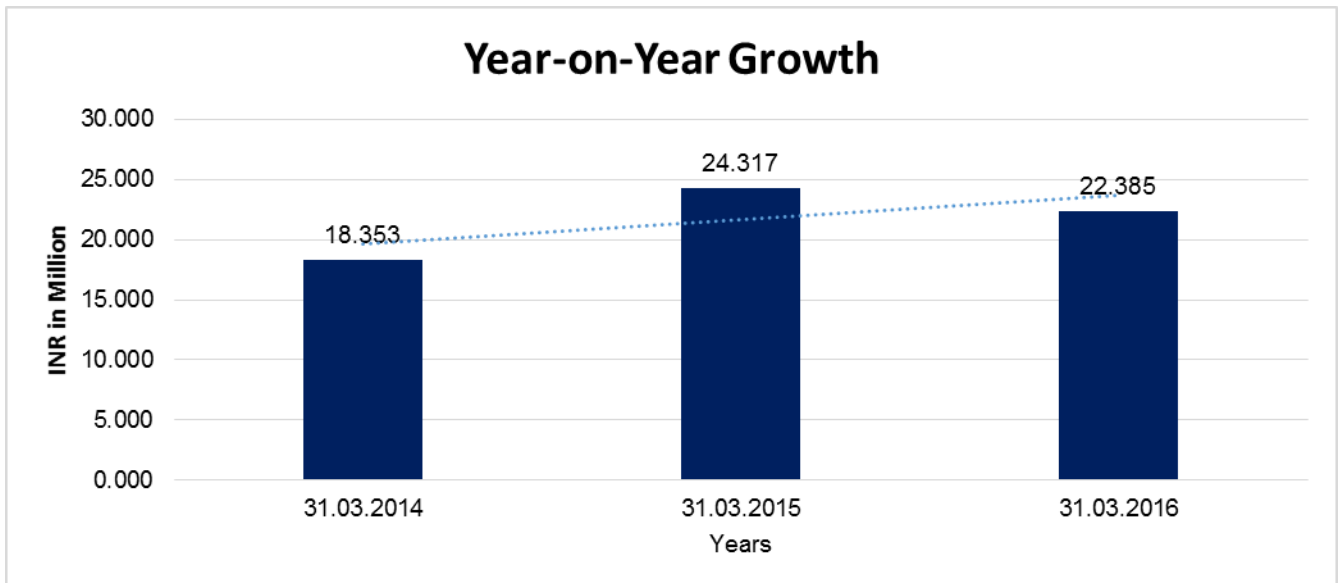
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YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	18.353	24.317	22.385
		32.496	(7.945)

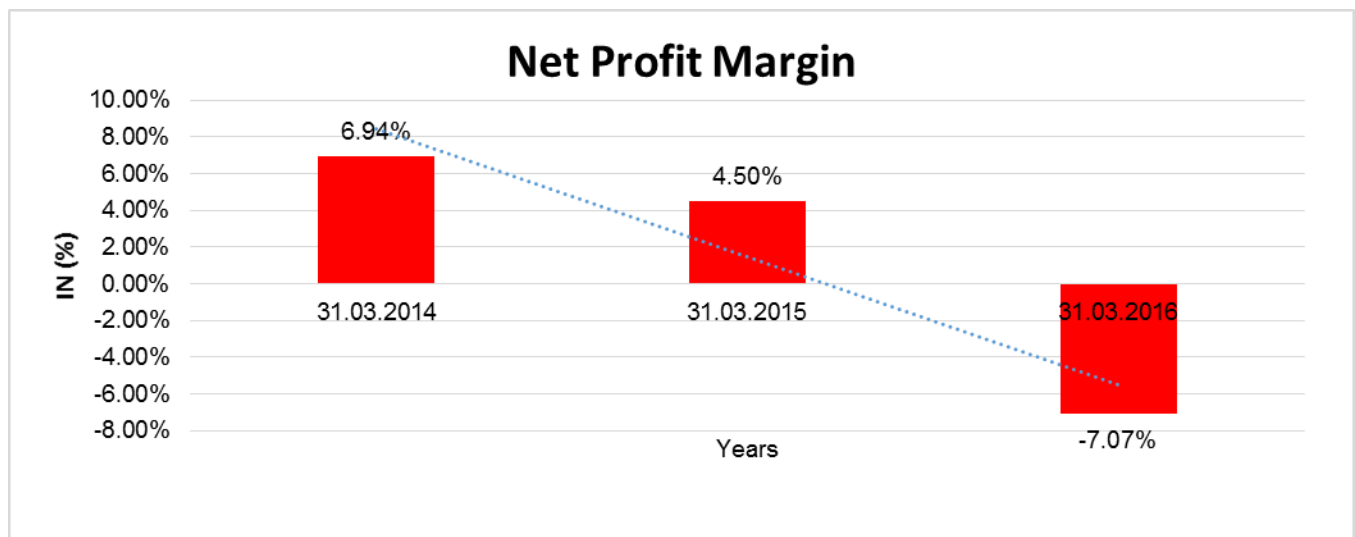


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NET PROFIT MARGIN

Net Profit Margin	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	18.353	24.317	22.385
Profit /(Loss)	1.274	1.094	(1.582)
	6.94%	4.50%	(7.07%)



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	Yes
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

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HARVEY INDIA TOURS AND TRAVELS PRIVATE LIMITED - 539463 MIRA PAGE NO. : 15

16	No. of employees	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
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	No
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

UNSECURED LOAN

PARTICULARS	31.03.2016 (INR in Million)	31.03.2015 (INR in Million)
Long-term Borrowings		
Loans from Directors	2.662	0.644
Total	2.662	0.644

INDEX OF CHARGES

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modifica tion	Date of Satisfa ction	Amount	Address
1	B444230 77	102831 08	UNION BANK OF INDIA	31/03/201 1	-	24/07/2 012	4000000.0	MAHIM BRANCH, CAROL MANSION, 35, SITLADEVI TEMPLE ROAD, MAHIM (WEST), MUMBAI-

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FIXED ASSETS

- Land
- Computers
- Office Equipment's
- Furniture and Fixtures
- Motor Car
- LCD TV

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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 72.10
UK Pound	1	INR 93.70
Euro	1	INR 81.44

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	VVKR
Report Prepared by :	MTN

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	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)