

MIRA INFORM REPORT

Report No. :	539291
Report Date :	17.11.2018

IDENTIFICATION DETAILS

Name :	COZMO TRAVEL PRIVATE LIMITED
Registered Office :	203, Wellington Business Park II, Andheri Kurla Road, Marol, Mumbai - 400059, Maharashtra, India
Tel. No.:	91-22-71004499
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	12.02.2015
Capital Investment / Paid-up Capital :	INR 49.900 Million
CIN No.: [Company Identification No.]	U63090MH2015PTC261797
PAN No.: [Permanent Account No.]	AAFCC9471P
GSTN : [Goods & Service Tax Registration No.]	32AAFCC9471P1Z4 – Kerala 27AAFCC9471P1ZV – Maharashtra 36AAFCC9471P1ZW – Telangana
Legal Form :	Private Limited Liability Company
Line of Business :	The Subject is in the field of travel and Tourism. [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
Status :	Satisfactory	
Payment Behaviour :	Slow but correct	
Litigation :	Clear	
Comments :	<p>Subject was incorporated in the year 2015 and it is having a satisfactory track record.</p> <p>For the financial year 2017, the company has achieved a growth in its revenue as compared to its previous year along with fair profit margin during year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics due to debt free 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 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

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 17.03.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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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. Sumit
Designation :	Accounts Department
Contact No.:	91-22-71004499
Date :	17.11.2018

LOCATIONS

Registered Office :	203, Wellington Business Park II, Andheri Kurla Road, Marol, Mumbai - 400059, Maharashtra, India
Tel. No.:	91-22-71004499
Fax No.:	Not Available
E-Mail :	jamal@cozmotravel.com helpdesk@cozmotravel.com
Website :	https://www.cozmotravel.com
Corporate Office :	601, Dattani Plaza, V L Road, Opposite Telephone Exchange, Marol, Andheri, Mumbai - 400059, Maharashtra, India

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DIRECTORS

AS ON 31.03.2018

Name :	Mr. Abdul Nazar Jamal Kizhisseri Muhammed
Designation :	Director
Address :	Flat 1701, Manazel Tower 1, Al Nad Al Qasimia, Sharjah Main City – 69262, AE
Date of Appointment :	12.02.2015
DIN No.:	06990053
Name :	Mr. Vijay Raghavan Iyengar
Designation :	Director
Address :	A – 1301, Sultan Al Khalifa, Al Habtoor Towers, Al Nad , Al Qasimia Sharjah Main City – 69262, AE
Date of Appointment :	12.02.2015
DIN No.:	06990338
Name :	Mr. Paul Suckling
Designation :	Director
Address :	19, Majestic Apartments, King Edward Road, Onchan Im3 2bd Isle of Man, Im3 GB
Date of Appointment :	12.02.2015
DIN No.:	07003714
Name :	Mr. Sachin Nene
Designation :	Director
Address :	355, Laxmi Niwas Building, V.P.Road, Girgaon, Mumbai – 400004, Maharashtra, India
Date of Appointment :	12.02.2015
DIN No.:	07010288

MAJOR SHAREHOLDERS

AS ON 31.03.2017

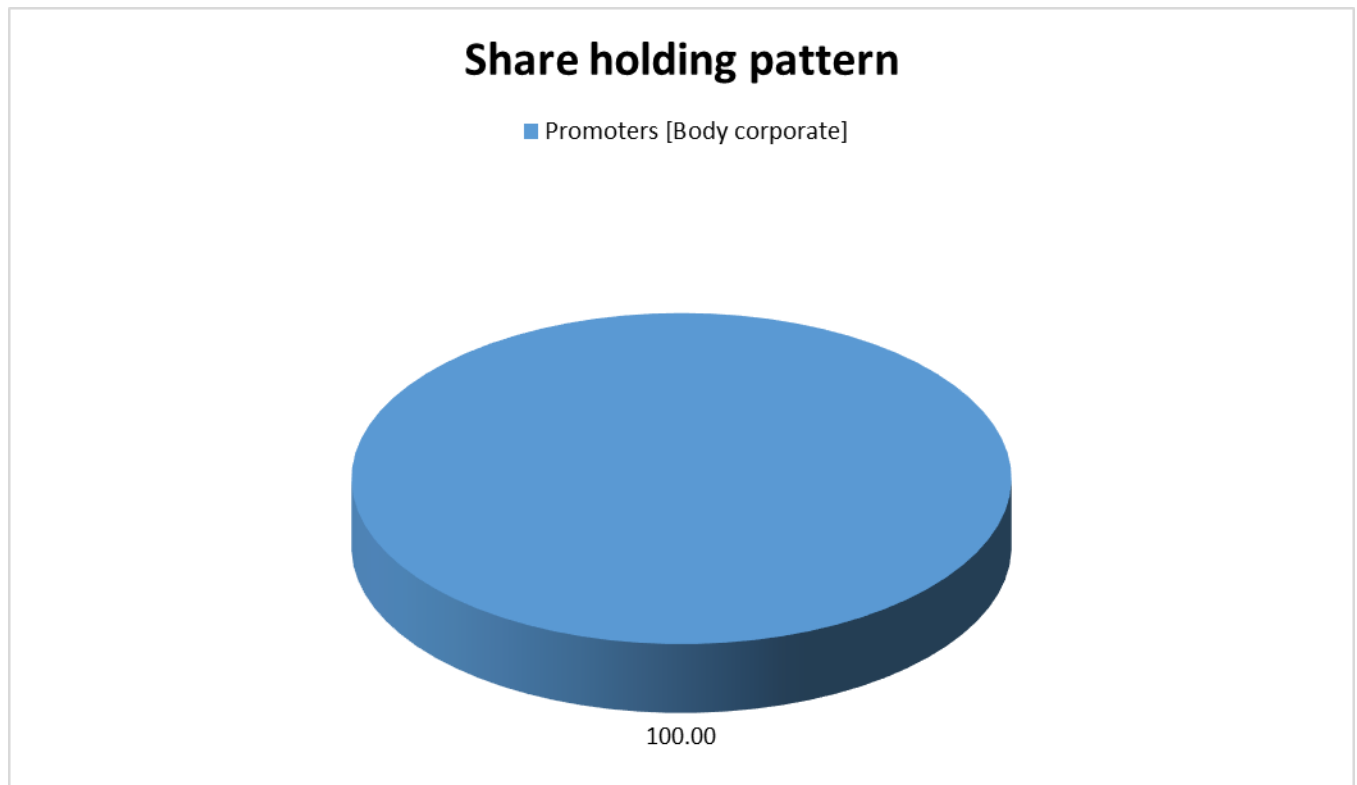
Names of Shareholders	No. of Shares
Cozmo Travel LLC	4989999
Abdul Nazar Kizhisseri Muhammed Jamal (Holding share as nominee of the Company Cozmo Travel LLC)	1
Total	4990000

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Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters [Body corporate]	100.00
Total	100.00



BUSINESS DETAILS

Line of Business :	The Subject is in the field of travel and Tourism. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Tour Operator Services	99855400
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 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 :	CNK and Associates LLP Chartered Accountants
Address :	501/502 Narain Chambers, M. G. Road, Vile Parle (East), Mumbai – 400057, Maharashtra, India
PAN No.:	AACFC8587E
Memberships No :	02811
Memberships :	Not Available
Collaborators :	Not Available
Ultimate Holding Company:	<ul style="list-style-type: none"> Air Arabia PISC
Holding Company :	<ul style="list-style-type: none"> Cozmo Travels LLC
Subsidiary Company :	<ul style="list-style-type: none"> Cozmo Travel World Private Limited
Group Company :	<ul style="list-style-type: none"> Cozmo Trevel Bahrain Cozmo Trvel Kuwait

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000000	Equity Shares	INR 10/- each	INR 100.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
4990000	Equity Shares	INR 10/- each	INR 49.900 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

SOURCES OF FUNDS		31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		49.900	49.900
(b) Reserves & Surplus		1.630	(14.813)
(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)		51.530	35.087
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		(0.361)	0.062
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		(0.361)	0.062
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		715.157	550.981
(c) Other current liabilities		110.092	72.285
(d) Short-term provisions		0.000	0.000
Total Current Liabilities (4)		825.249	623.266
TOTAL		876.418	658.415
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		11.112	12.665
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.500	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		9.376	8.716
(e) Other Non-current assets		0.000	0.000
Total Non-Current Assets		20.988	21.381
(2) Current assets			

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(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		41.748	35.417
(d) Cash and cash equivalents		810.997	598.595
(e) Short-term loans and advances		0.762	2.290
(f) Other current assets		1.923	0.732
Total Current Assets		855.430	637.034
TOTAL		876.418	658.415

ABRIDGED BALANCE SHEET (STANDALONE)

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	117.871	18.178
	Other Income	23.577	4.470
	TOTAL	141.448	22.648
Less	EXPENSES		
	Employees benefits expense	72.717	19.159
	Administrative expenses	38.989	15.229
	Other expenses	0.000	0.000
	TOTAL	111.706	34.388
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	29.742	(11.740)
Less	FINANCIAL EXPENSES	0.810	0.120
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	28.932	(11.860)
Less/ Add	DEPRECIATION/ AMORTISATION	6.209	1.523
	PROFIT/ (LOSS) BEFORE TAX	22.723	(13.383)
Less	TAX	6.230	0.401
	PROFIT/ (LOSS) AFTER TAX	16.443	(13.784)
	Earnings / (Loss) Per Share (INR)	3.3	(2.76)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2017	31.03.2016
Current Maturities of Long term debt		NA	NA
Cash generated from operations		204.291	609.225
Net cash flow from (used in) operations		197.587	608.433

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		129.28	711.15
Account Receivables Turnover (Income / Sundry Debtors)		2.82	0.51
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)		2.68	(0.93)

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.94	0.95
Debt Equity Ratio (Total Liability / Networth)		0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		16.01	17.76
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.22	0.36
Interest Coverage Ratio (PBIT / Financial Charges)		36.72	(97.83)

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PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%		13.95	(75.83)
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.88	(2.09)
Return on Investment (ROI) ((PAT / Networth) * 100)	%		31.91	(39.290)

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			1.04	1.02
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.04	1.02
G-Score Ratio Financial (Networth / Total Assets)			0.06	0.05
G-Score Ratio Debt (Debts / Equity Capital)			0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.04	1.02

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

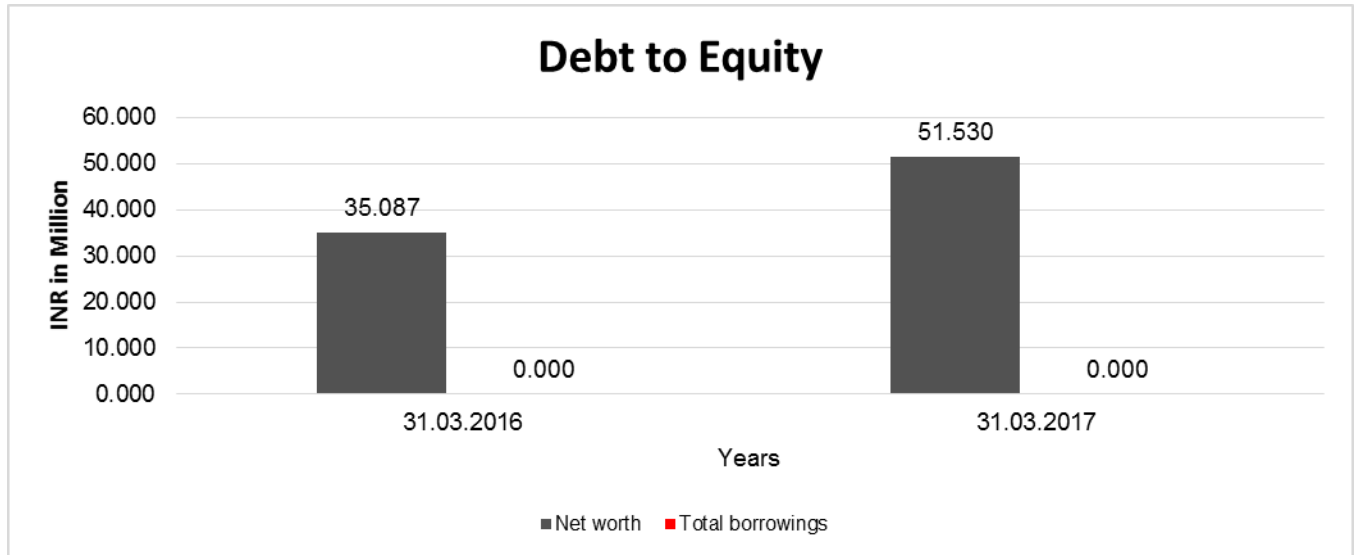
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	49.900	49.900
Reserves & Surplus	(14.813)	1.630
Share Application money pending allotment	0.000	0.000
Net worth	35.087	51.530
Long Term borrowings	0.000	0.000
Short Term borrowings	0.000	0.000
Total borrowings	0.000	0.000

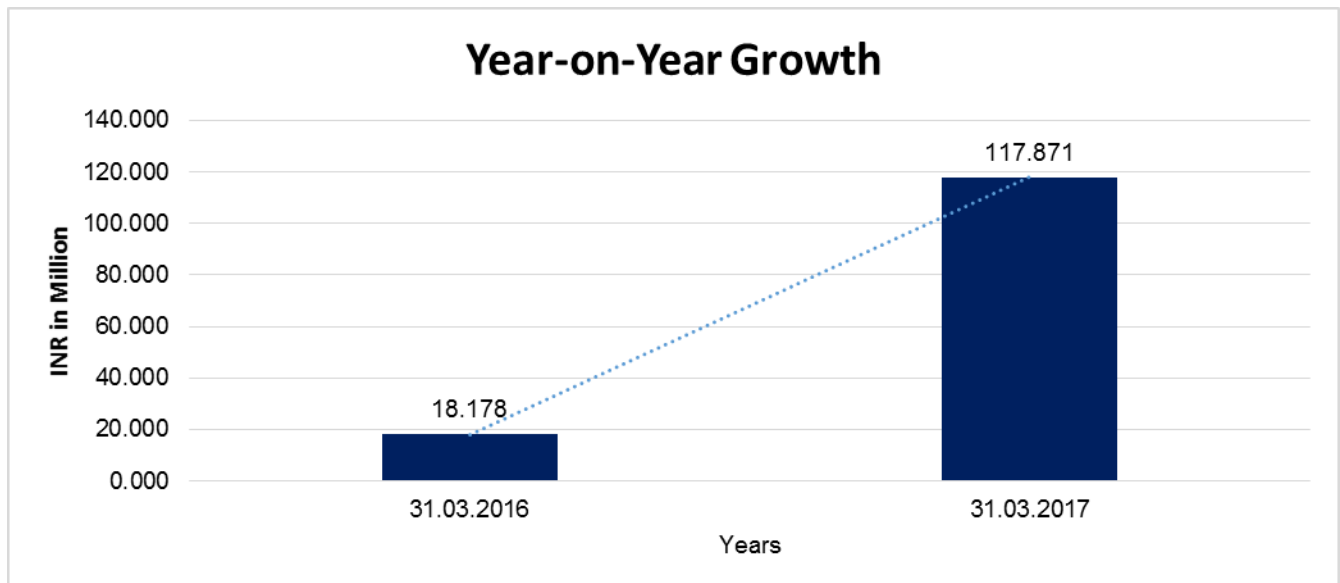
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Debt/Equity ratio	0.000	0.000
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YEAR-ON-YEAR GROWTH

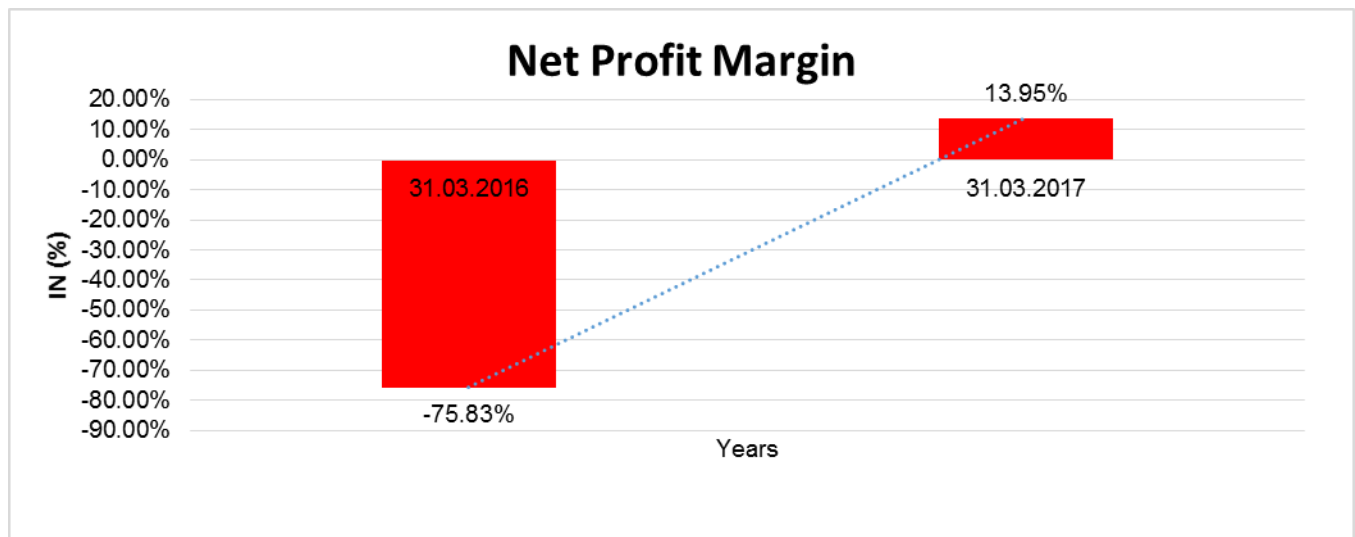
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	18.178	117.871
		548.427



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	18.178	117.871
Profit/(Loss)	(13.784)	16.443
	(75.83)%	13.95%



ABRIDGED BALANCE SHEET (CONSOLIDATED)

SOURCES OF FUNDS			31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			49.900
(b) Reserves & Surplus			(0.347)
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			49.553
(3) Non-Current Liabilities			
(a) long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			(1.262)
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
Total Non-current Liabilities (3)			(1.262)

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(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			744.869
(c) Other current liabilities			115.927
(d) Short-term provisions			0.000
Total Current Liabilities (4)			860.796
TOTAL			909.087
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			12.026
(ii) Intangible Assets			0.000
(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)			0.000
(d) Long-term Loan and Advances			10.360
(e) Other Non-current assets			0.000
Total Non-Current Assets			22.386
(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			44.329
(d) Cash and cash equivalents			837.482
(e) Short-term loans and advances			2.495
(f) Other current assets			2.395
Total Current Assets			886.701
TOTAL			909.087

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

	PARTICULARS		31.03.2017
	SALES		
	Income		126.058
	Other Income		27.219
	TOTAL		153.277
Less	EXPENSES		
	Employees benefits expense		82.773
	Other expenses		0.000
	Administrative expenses		43.567
	TOTAL		126.34

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	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION			26.937
Less	FINANCIAL EXPENSES			0.848
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION			26.089
Less/ Add	DEPRECIATION/ AMORTISATION			6.244
	PROFIT/ (LOSS) BEFORE TAX			19.845
Less	TAX			5.379
	PROFIT/ (LOSS) AFTER TAX			14.466
	Earnings / (Loss) Per Share (INR)			2.9

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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	Yes
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

CORPORATE INFORMATION:

The subject is private limited company, domiciled in India and incorporated under the provision of the companies act, 2013. The company was incorporated on 12th February 2015. The company is in the field of travel and Tourism.

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

FIXED ASSETS:

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- Vehicles

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 72.16
UK Pound	1	INR 93.90
Euro	1	INR 81.84

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	VIV R
Report Prepared by :	RNA

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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