

MIRA INFORM REPORT

Report No. :	540670
Report Date :	26.11.2018

IDENTIFICATION DETAILS

Name :	CSV INVESTMENTS PRIVATE LIMITED
Registered Office :	Old No.313, New No.455, Block No.75, 7th Floor, Anna Salai, Teynampet, Chennai – 600018, Tamilnadu
Mobile No.:	91-9941016110 (Mr. Sureshkumar Chainraj)
Country :	India
Financials (as on) :	31.03.2016
Date of Incorporation :	21.05.2015
CIN No.: [Company Identification No.]	U65910TN2015PTC100598
Capital Investment / Paid-up Capital :	INR 1.000 Million
PAN No.: [Permanent Account No.]	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Trading in Bullion. (Registered Activity)
No. of Employees :	Information declined 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
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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 :	Clear
Comments :	<p>Subject was incorporated in the year 2015 and it is having moderate track record.</p> <p>Management has failed to file its financials after 2016 with Government Registry.</p> <p>As per available financial of March 2016, the company has achieved revenue of INR 1.39 million from its first year of its business operation and has incurred negative results.</p> <p>The company possesses moderate financial risk profile marked by negative reserve level and average solvency position.</p> <p>Rating further gets constrained on account of its non-availability of latest financial information and its presence in highly competitive industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing 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.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1

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High Risk	C2
Very High Risk	D

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

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 26.11.2018

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. Sureshkumar Chainraj
Designation :	Director
Contact No.:	91-9941016110
Date :	23.11.2018

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LOCATIONS

Registered Office :	Old No.313, New No.455, Block No.75, 7th Floor, Anna Salai, Teynampet, Chennai – 600018, Tamilnadu, India
Tel. No.:	Not Available
Mobile No.:	91-9941016110 (Mr. Sureshkumar Chainraj)
Fax No.:	Not Available
E-Mail :	hallmarksuresh@gmail.com
Corporate Office :	Amara Sri, No.313/455, 7th Floor, Annasalai, Teynampet, Chennai – 600018, Tamilnadu, India

DIRECTORS

As on 2018

Name :	Mr. Sureshkumar Chainraj		
Designation :	Director		
Address :	21/6, United India Nagar, 2nd Main Road, Aynavaram, Chennai – 600023, Tamilnadu, India		
Date of Birth/Age :	10.07.1970		
Date of Appointment :	21.05.2015		
DIN No.:	01816628		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45200TN2008PLC066562	HALLMARK GOLDEN COUNTY LIMITED	22/02/2008	-
U72200TN2008PTC066747	HALLMARK INFOCITY PRIVATE LIMITED	07/03/2008	-
U51398TN2008PTC067692	CHAINSONS IMPORTS AND EXPORTS PRIVATE LIMITED	09/05/2008	-
U40300TN2009PLC070672	HALLMARK ENERGY LIMITED	01/06/2010	-
U36912TN2010PTC077364	HALLMARK SOLITAIRE PRIVATE LIMITED	16/09/2010	-
Name :	Mr. Suresh Kumar Nitin		
Designation :	Director		
Address :	21/6, United India Nagar, 2nd Main Road, Aynavaram, Chennai – 600023, Tamilnadu, India		
Date of Birth/Age :	03.09.1992		
Date of Appointment :	21.05.2015		
DIN No.:	07003235		
Name :	Mr. Varun		
Designation :	Director		
Address :	21/6, United India Nagar, 2nd Main Road, Aynavaram, Chennai – 600023, Tamilnadu, India		
Date of Birth/Age :	02.11.1993		

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Date of Appointment :	05.11.2018
DIN No.:	07754869

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2016

Names of Shareholders	No. of Shares	%age
S Nitin Kumar	50000	50.00
C Suresh Kumar	50000	50.00
Total	100000	100.00

Share holding pattern

■ S Nitin Kumar ■ C Suresh Kumar



BUSINESS DETAILS

Line of Business :	Trading in Bullion. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	99611926	Trading in Bullion
Brand Names :	Not Available	

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Agencies Held :	Not Available
Exports :	Not Divulged
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	Not Divulged
	Branch	Not Divulged
	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)	--

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Auditors :	
Name :	K Chandrasekaran and Company Chartered Accountants
Address :	66B, 3rd Cross Street, Collectorate Colony, Aminjikarai, Chennai – 600029, Tamilnadu, India
Income-tax PAN of auditor or auditor's firm :	AAGPC8619R
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2016

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
100000	Equity Shares	INR 10/- each	INR 1.000 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			1.000
(b) Reserves & Surplus			(0.389)
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			0.611
(3) Non-Current Liabilities			
(a) long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
Total Non-current Liabilities (3)			0.000
(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			0.700
(c) Other current liabilities			0.000
(d) Short-term provisions			0.017
Total Current Liabilities (4)			0.717
TOTAL			1.328
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			0.000
(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			0.000
(e) Other Non-current assets			0.152
Total Non-Current Assets			0.152

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			0.000
(d) Cash and cash equivalents			0.766
(e) Short-term loans and advances			0.410
(f) Other current assets			0.000
Total Current Assets			1.176
TOTAL			1.328

PROFIT & LOSS ACCOUNT

	PARTICULARS			31.03.2016
	SALES			
	Income			1.386
	Other Income			0.038
	TOTAL			1.424
Less	EXPENSES			
	Purchases of Stock-in-Trade			1.384
	Other expenses			0.429
	TOTAL			1.813
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION			(0.389)
Less	FINANCIAL EXPENSES			0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION			(0.389)
Less/ Add	DEPRECIATION/ AMORTISATION			0.000
	PROFIT/ (LOSS) BEFORE TAX			(0.389)
Less	TAX			0.000
	PROFIT/ (LOSS) AFTER TAX			(0.389)
	Earnings / (Loss) Per Share (INR)			(3.89)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars			31.03.2016
Current Maturities of Long term debt			NA
Cash generated from operations			NA
Net cash flow from operating activity			NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)			0.00
Account Receivables Turnover (Income / Sundry Debtors)			0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			184.61
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			0.00

LEVERAGE RATIOS

PARTICULARS			31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.54
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			1.17
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.00
Interest Coverage Ratio (PBIT / Financial Charges)			0.00

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PROFITABILITY RATIOS

PARTICULARS				31.03.2016
Net Profit Margin $[(PAT / Sales) * 100]$	%			(28.07)
Return on Total Assets $[(PAT / Total Assets) * 100]$	%			(29.29)
Return on Investment (ROI) $[(PAT / Networth) * 100]$	%			(63.67)

SOLVENCY RATIOS

PARTICULARS				31.03.2016
Current Ratio $(Current Assets / Current Liabilities)$				1.64
Quick Ratio $[(Current Assets - Inventories) / Current Liabilities]$				1.64
G-Score Ratio Financial $(Networth / Total Assets)$				0.46
G-Score Ratio Debt $(Debts / Equity Capital)$				0.00
G-Score Ratio Liquidity $(Total Current Assets / Total Current Liabilities)$				1.64

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

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

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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	No
26	Turnover of firm for last about ten months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about ten months	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

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	INR
US Dollar	1	INR 70.48
UK Pound	1	INR 90.30
Euro	1	INR 79.91

INFORMATION DETAILS

Information Gathered by :	SHL
Analysis Done by :	NRG
Report Prepared by :	SUD

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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