

MIRA INFORM REPORT

Report No. :	534594
Report Date :	13.10.2018

IDENTIFICATION DETAILS

Name :	TRAVELOPTIONZ HOLIDAYS PRIVATE LIMITED
Registered Office :	Hameedia Centre, 1st Floor, 43, Haddows Road, Nungambakkam Chennai – 600034, Tamilnadu
Tel. No.:	91-22-62372072
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	23.01.2008
CIN No.: [Company Identification No.]	U63040TN2008PTC123330
Capital Investment / Paid-up Capital :	INR 0.498 Million
PAN No.: [Permanent Account No.]	AACCT8350K
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company.
Line of Business :	Subject is engaged in the business of tour operations and travel agency. [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 :

C

Credit Rating	Explanation	Rating Comments
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C	Medium High Risk	Business dealings permissible preferably on secured basis
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Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2008 and it is engaged in the business of tour operations and travel agency.</p> <p>For the financial year 2017, the company has reported a decline in its revenue as compared to its previous year and it has incurred losses during the year.</p> <p>The company possesses weak financial risk profile marked by eroded net worth base along with weak debt protection metrics.</p> <p>Rating further gets constrained on account of its presence in highly competitive industry.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at fully safe and secured 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

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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 13.10.2018.

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. Mayur
Designation :	Operations Executive
Contact No.:	91-22-62372072
Date :	12.10.2018

LOCATIONS

Registered Office :	Hameedia Centre, 1st Floor, 43, Haddows Road, Nungambakkam Chennai – 600034, Tamilnadu, India
Tel. No.:	91-22-62372072
Fax No.:	Not Available
E-Mail :	accounts@traveoptionz.com

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DIRECTORS

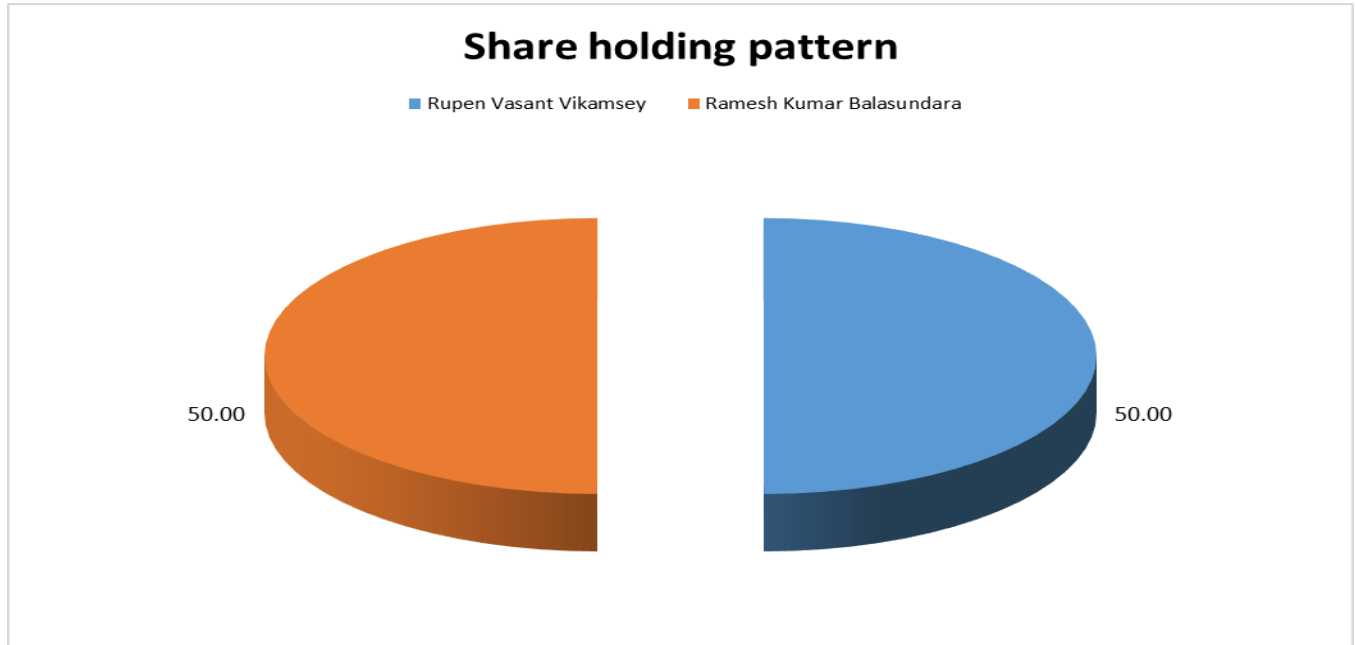
AS ON 31.03.2017

Name :	Mr. Rupen Vasant Vikamsey
Designation :	Director
Address :	B-409, Neelkanth Apartment, 13, Gokuldas Pasta Road, Dadar (East), Mumbai - 400014, Maharashtra, India
Date of Birth/Age :	12.05.1968
Date of Appointment :	05.10.2015
DIN No.:	00953233
Name :	Mr. Ramesh Kumar Balasundaram
Designation :	Director
Address :	No.1204, 6th Avenue Z Block, Anna Nagar, Chennai – 600040, Tamilnadu, India
Date of Appointment :	29.01.2016
DIN No.:	02105550
Name :	Mr. Rameshkumar Vinayak
Designation :	Additional Director
Address :	O No.1204 N No.101, 6th Avenue, Z Block Anna Nagar, Chennai – 600040, Tamilnadu, India
Date of Appointment :	26.11.2016
DIN No.:	06389764

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of holding
Rupen Vasant Vikamsey	2490	50.00
Ramesh Kumar Balasundara	2490	50.00
Total	4980	100.00



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 :	Subject is engaged in the business of tour operations and travel agency. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service	
	Business of Tour Operations and Travel Agency	79110	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Available		

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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 :	Indian Bank
	Branch :	Oshiwara Branch, 28,Acropolis, 1st Floor, Lokhandwala Complex, Andheri West, Mumbai - 400053, Maharashtra, India
	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 :	JMR and Associates Chartered Accountants
Address :	Boman House, Office No 4, 1st Floor, 2nd Homji Street, P.M. Road, Fort, Mumbai – 400001, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAIFJ7841A
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
5000	Equity Shares	INR 100/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
4980	Equity Shares	INR 100/- each	INR 0.498 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.498	0.498	0.498
(b) Reserves & Surplus	(2.070)	0.000	0.302
(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)	(1.572)	0.498	0.800
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(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)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	5.076	1.804	1.962
(c) Other current liabilities	0.478	3.309	4.454
(d) Short-term provisions	0.228	0.198	0.173
Total Current Liabilities (4)	5.782	5.311	6.589
TOTAL	4.210	5.809	7.389
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.493	0.038	0.129
(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)	0.118	0.053	0.053
(d) Long-term Loan and Advances	0.000	0.296	0.468

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.611	0.387	0.650
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.083	0.030	0.032
(d) Cash and cash equivalents	3.405	4.344	4.627
(e) Short-term loans and advances	0.111	1.048	2.080
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	3.599	5.422	6.739
TOTAL	4.210	5.809	7.389

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	39.771	51.003	64.584
	Other Income	0.363	0.132	0.226
	TOTAL	40.134	51.135	64.810
	Less EXPENSES			
	Purchases of Stock-in-Trade	35.819	43.392	57.710
	Employees benefits expense	2.924	5.639	8.006
	Other expenses	2.907	2.045	0.654
	TOTAL	41.650	51.076	66.370
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(1.516)	0.059	(1.560)
	Less FINANCIAL EXPENSES	0.085	0.164	0.244
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(1.601)	(0.105)	(1.804)
	Less DEPRECIATION/ AMORTISATION	0.534	0.091	0.073
	PROFIT/ (LOSS) BEFORE TAX	(2.135)	(0.196)	(1.877)
	Less TAX	(0.065)	(0.053)	(0.081)

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	PROFIT/ (LOSS) AFTER TAX	(2.070)	(0.143)	(1.796)
	Earnings / (Loss) Per Share (INR)	(415.92)	(28.64)	(360.62)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
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	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.76	0.21	0.18
Account Receivables Turnover (Income / Sundry Debtors)	479.17	1700.10	2018.25
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	51.73	15.17	12.41
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	(3.08)	1.55	(12.09)

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.37	0.91	0.89
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	(3.68)	10.66	8.24
Fixed Assets to Networth	(0.31)	0.08	0.16

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(Net Fixed Assets / Networth)			
Interest Coverage Ratio (PBIT / Financial Charges)	(17.84)	0.36	(6.39)

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(5.20)	(0.28)	(2.78)
Return on Total Assets ((PAT / Total Assets) * 100)	%	(49.17)	(2.46)	(24.31)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	131.68	(28.71)	(224.50)

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.62	1.02	1.02
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.62	1.02	1.02
G-Score Ratio Financial (Networth / Total Assets)		(0.37)	0.09	0.11
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.62	1.02	1.02

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

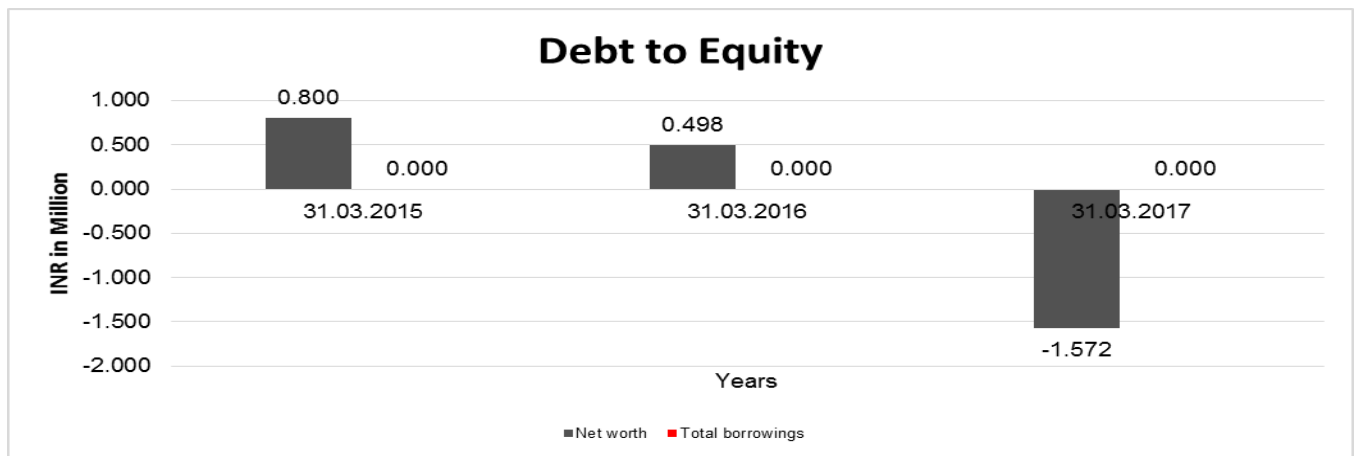
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.498	0.498	0.498
Reserves & Surplus	0.302	0.000	(2.070)
Share Application money pending allotment	0.000	0.000	0.000

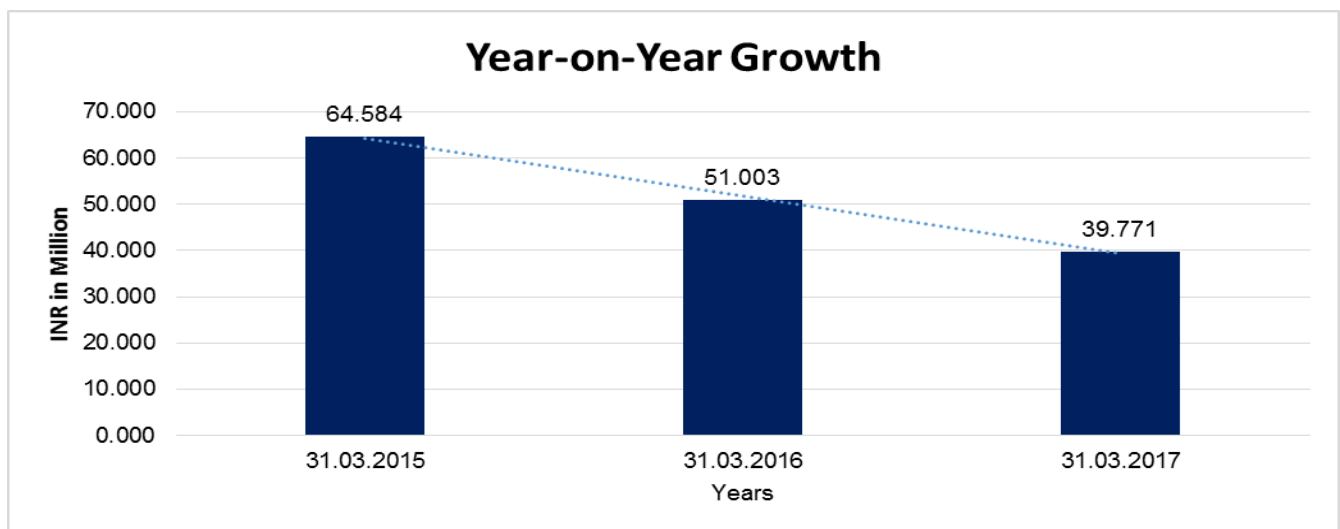
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Net worth	0.800	0.498	(1.572)
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

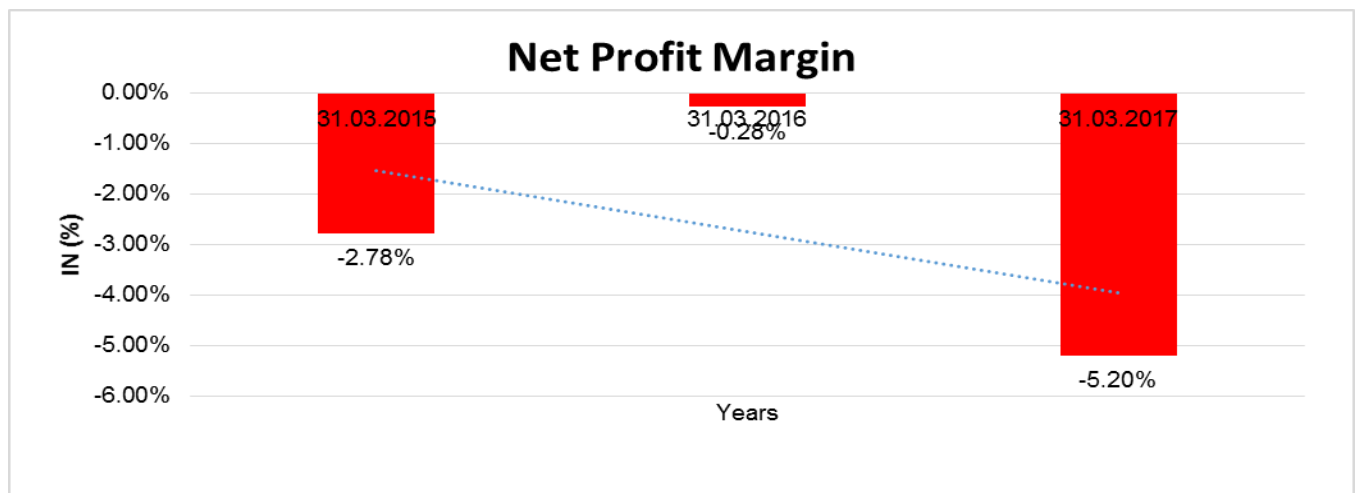
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	64.584	51.003	39.771
		(21.028)	(22.022)



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	64.584	51.003	39.771
Profit	(1.796)	(0.143)	(2.070)
	(2.78%)	(0.28%)	(5.20%)



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

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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	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	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

FINANCIAL RESULTS

During the period, the company has recorded a lower turnover and other income of INR 40.134 Million as against the turnover of INR 51.135 Million in the previous year and has made loss after tax INR 2.070 Million as against the loss of INR 0.143 Million in the corresponding period of previous year. The directors hope to achieve the better results in the year to come.

OUTLOOK

The business outlook of the company is not encouraging and the company is not well positioned to focus on the opportunities to become a competent player in the field. The company lacks performance in the previous year and current year and hope it performs well in financial year to overcome its losses.

INDEX OF CHARGE:

Charges Registered								
SN o	SRN	Charge Id	Char ge Holde r Name	Date of Creation	Date of Modificati on	Date of Satisfacti on	Amount	Address

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1	G486620 43	101424 16	INDIA N BANK	24/01/20 09	-	28/06/201 7	365000.0	28, ACROPOLIS, 1ST FLOOR, LOKHANDWALA COMPLEX, ANDHERI WEST, OSHIWARA BRANCH MUMBAIMH 400053IN
2	G486623 99	101866 93	INDIA N BANK	31/10/20 09	-	28/06/201 7	130000.0	OSHIWARA BRANCH, 28, ACROPOLIS, 1ST FLOOR, LOKHANDW ALA COMPLEX, ANDHERI WEST, MUMBAIMH40 0053IN

FIXED ASSETS:

- Furniture
- Air Conditioner
- Electric Installation
- Office Equipment
- Motor Car
- Computer

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 73.69
UK Pound	1	INR 96.93
Euro	1	INR 85.30

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VIVR
Report Prepared by :	JYO

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	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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