

MIRA INFORM REPORT

Report No. :	527604
Report Date :	04.09.2018

IDENTIFICATION DETAILS

Name :	KEHAR TRAVEL VENTURES PRIVATE LIMITED
Registered Office :	MNM-1, Old DLF Colony, Near Sector-14, Gurugram - 122001, Haryana
Mobile No.:	91-9990920248 (Mr. Neeraj Kumar)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	05.09.2016
CIN No.: [Company Identification No.]	U63030HR2016PTC065659
Capital Investment / Paid-up Capital :	INR 0.500 Million
PAN No.: [Permanent Account No.]	AAGCK2852B
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Providing Other Transportation Arrangement and Reservation Services (Registered activity) • Providing Tour and Travel Services (Confirmed by management)
No. of Employees :	50 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

C

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KEHAR TRAVEL VENTURES PRIVATE LIMITED - 527604

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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject is a relatively new company incorporated in September 2016 having moderate track record.</p> <p>As per available financials of March 2017, the company has achieved modest revenue of INR 1.810 million and has reported loss.</p> <p>Rating remains constrained on account of erosion of entire networth of the company.</p> <p>Rating also takes into consideration company's small scale of operational activities along with short track record of business operation.</p> <p>Payment terms are slow.</p> <p>In view of the aforesaid, the company can be considered for business dealings on 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.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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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 04.09.2018

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 PARTED BY (GENERAL DETAILS)

Name :	Mr. Neeraj Kumar
Designation :	Chief Executive Officer
Contact No.:	91-9990920248
Date :	01.09.2018

LOCATIONS

Registered Office :	MNM-1, Old DLF Colony, Near Sector-14, Gurugram - 122001, Haryana, India
Tel. No.:	Not Available
Mobile No.:	91-9990920248 (Mr. Neeraj Kumar)
Fax No.:	Not Available
E-Mail :	contact@travali.asia neeraj@hotelexperts.com
Operational Office:	Unit 1, First Floor, GNG Building, Plot No. 10, Sector 44, Gurugram, Haryana, India

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DIRECTORS

As on 31.03.2018

Name :	Mr. Raman Kumar Kehar		
Designation :	Director		
Address :	House No-558, Sector-14, Gurugram – 122001, Haryana, India		
Date of Appointment :	05.09.2016		
DIN No.:	00942016		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U30400DL2004PTC124202	KEHAR TRAVEL SERVICES PRIVATE LIMITED	20/01/2004	-
Name :	Mr. Pushpender Singh		
Designation :	Director		
Address :	115, Wazirpur, Gurugram- 122505, Haryana, India		
Date of Appointment :	05.09.2016		
DIN No.:	05285050		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45100HR2012PTC046308	MAHI REALCON PRIVATE LIMITED	22/06/2012	-
U65991HR2015PTC055688	MHS PORTFOLIO MANAGEMENT PRIVATE LIMITED	05/06/2015	-
U70109HR2013PTC048244	JMS BUILDTECH PRIVATE LIMITED	13/04/2018	-
U70200HR2015PTC057235	JMS BUILDWELL PRIVATE LIMITED	10/11/2015	-

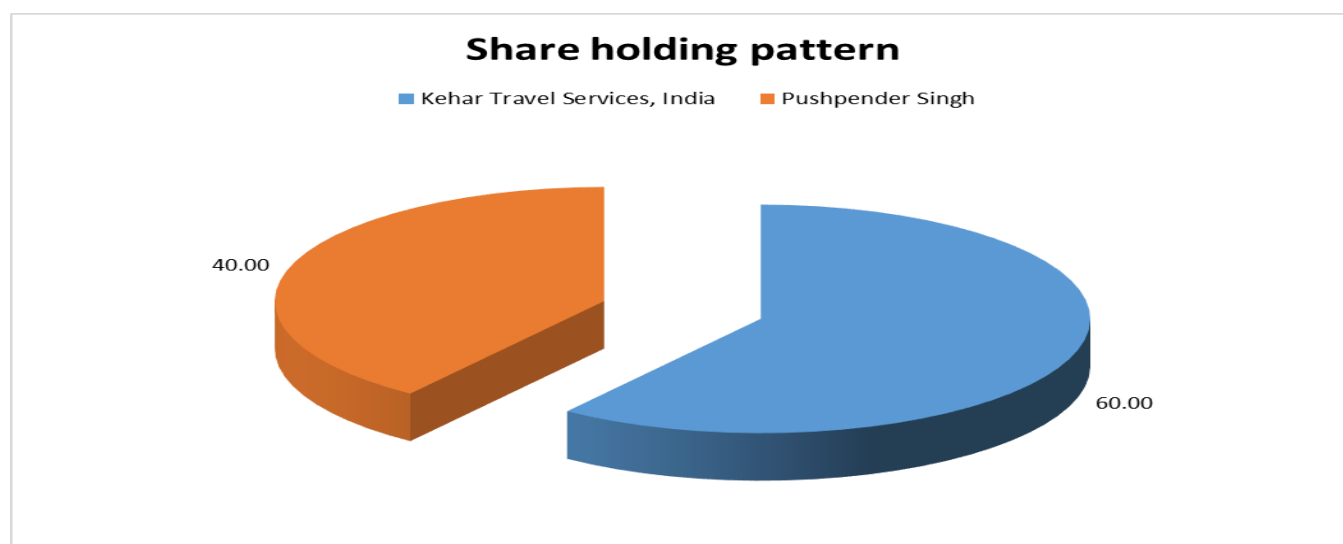
KEY EXECUTIVES

Name :	Mr. Neeraj Kumar
Designation :	Chief Executive Officer

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Kehar Travel Services, India	30000	60.00
Pushpender Singh	20000	40.00
Total	50000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	40.00
Public/Other than promoters (Body corporate)	60.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> • Providing Other Transportation Arrangement and Reservation Services (Registered activity) • Providing Tour and Travel Services (Confirmed by management) 				
Products / Services :	<table border="1" style="width: 100%;"> <thead> <tr> <th>Item Code No.</th> <th>Products/Services Description</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Item Code No.	Products/Services Description		
Item Code No.	Products/Services Description				

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	99855190	Other transportation arrangement and reservation services n.e.c.
	NIC Code No.	Products/Services Description
	996424	Travel Services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Cheque and Others (NEFT / RTGS)	
Purchasing :	Cheque and Others (NEFT / RTGS)	

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 :	50 (Approximately)	
Bankers :	<ul style="list-style-type: none"> HDFC Bank Limited State Bank of India 	
	Bank Name	ICICI Bank Limited
	Branch	Not Divulged

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	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)	--

Auditors :	
Name :	A.B. Sanwalka and Company Chartered Accountants
Address :	3J, Gopala Towers, Rajindra Place, New Delhi – 110008, India
Mobile No.:	91-9911405413
E-Mail :	ajaysanwalka@gmail.com
Income-tax PAN of auditor or auditor's firm :	AALFA5215A
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Divulged

CAPITAL STRUCTURE

As on 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			0.500
(b) Reserves & Surplus			(6.387)
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			
Total Shareholders' Funds (1) + (2)			(5.887)
(3) Non-Current Liabilities			
(a) long-term borrowings			11.500
(b) Deferred tax liabilities (Net)			0.072
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
Total Non-current Liabilities (3)			11.572
(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			29.806
(c) Other current liabilities			2.376
(d) Short-term provisions			0.000
Total Current Liabilities (4)			32.182
TOTAL			37.867
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			1.468
(ii) Intangible Assets			1.357
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			
(c) Deferred tax assets (net)			
(d) Long-term Loan and Advances			
(e) Other Non-current assets			
Total Non-Current Assets			4.859

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			25.590
(d) Cash and cash equivalents			3.906
(e) Short-term loans and advances			3.452
(f) Other current assets			0.060
Total Current Assets			33.008
TOTAL			37.867

PROFIT & LOSS ACCOUNT

	PARTICULARS			31.03.2017
	SALES			
	Income			1.811
	Other Income			0.185
	TOTAL			1.996
Less	EXPENSES			
	Employees benefits expense			3.057
	Other expenses			5.061
	TOTAL			8.118
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION			(6.122)
Less	FINANCIAL EXPENSES			0.014
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION			(6.136)
Less/ Add	DEPRECIATION/ AMORTISATION			0.179
	PROFIT/ (LOSS) BEFORE TAX			(6.315)
Less	TAX			0.072
	PROFIT/ (LOSS) AFTER TAX			(6.387)
	Earnings / (Loss) Per Share (INR)			(127.74)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)			5157.56
Account Receivables Turnover (Income / Sundry Debtors)			0.07
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			(2.17)

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			1.15
Debt Equity Ratio (Total Liability / Networth)			(1.95)
Current Liabilities to Networth (Current Liabilities / Net Worth)			(5.47)
Fixed Assets to Networth (Net Fixed Assets / Networth)			(0.48)
Interest Coverage Ratio (PBIT / Financial Charges)			(437.29)

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PROFITABILITY RATIOS

PARTICULARS				31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%			(352.68)
Return on Total Assets ((PAT / Total Assets) * 100)	%			(16.87)
Return on Investment (ROI) ((PAT / Networth) * 100)	%			108.49

SOLVENCY RATIOS

PARTICULARS				31.03.2017
Current Ratio (Current Assets / Current Liabilities)				1.03
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				1.03
G-Score Ratio Financial (Networth / Total Assets)				(0.16)
G-Score Ratio Debt (Debts / Equity Capital)				23.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				1.03

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	Yes
5]	Buyer visit details	--
6]	Contact numbers	Yes
7]	Name of the person contacted	Yes
8]	Designation of contact person	Yes

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9]	Promoter's background	Yes
10]	Date of Birth of Proprietor / Partners / Directors	No
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	Yes
17]	Details of sister concerns	No
18]	Major suppliers	No
19]	Major customers	No
20]	Banking Details	Yes
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 about 7 months	Yes
27]	Reasons for variation <> 20%	--
28]	Estimation for coming financial year	No
29]	Profitability for last about 7 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

UNSECURED LOAN

PARTICULARS	(INR In Million)	
		31.03.2017 (INR in Million)
Pushpender Singh		11.500
Total		11.500

INDEX OF CHARGES: NO CHARGES EXIST FOR THE COMPANY

FIXED ASSETS

- Furniture and Fixture

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- Office Equipment
- Computer
- Server and Network

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 70.03
UK Pound	1	INR 89.95
Euro	1	INR 81.30

INFORMATION DETAILS

Information Gathered by :	SWA
Analysis Done by :	DIV
Report Prepared by :	RKI

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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