

MIRA INFORM REPORT

Report No. :	517395
Report Date :	29.06.2018

IDENTIFICATION DETAILS

Name :	WIMSON ELECTRONICS PRIVATE LIMITED
Registered Office :	Sr. No. 17/1/1, Plot No. 2, Pushpa Towers, Dhankawadi, Pune - 411043, Maharashtra
Mobile No.:	91-8048605061 [Mr. Ratilal Maniklal Gujar]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	19.03.2003
CIN No.: [Company Identification No.]	U32109PN2003PTC017789
Capital Investment / Paid-up Capital :	INR 0.700 Million
PAN No.: [Permanent Account No.]	AAACW4654P
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is principally engaged in the business of Manufacturing of Electronic Components. [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 :	Small Concern
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a small company incorporated in the year 2003. The Company is based in Pune, Maharashtra.</p> <p>For the financial year ended 2017, revenue and profit of the company has declined.</p> <p>The rating also remains constrained on account of company's modest network base along with its small scale of operational activities.</p> <p>However, the rating weakness is partially offset by company's long standing trading track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>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

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 29.06.2018

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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 DECLINED BY

Name :	Mr. Ratilal Maniklal Gujar
Designation :	Director
Contact No.:	91-8048605061
Date :	28.06.2018

LOCATIONS

Registered Office :	Sr. No. 17/1/1, Plot No. 2, Pushpa Towers, Dhankawadi, Pune - 411043, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-8048605061 [Mr. Ratilal Maniklal Gujar]
Fax No.:	Not Available
E-Mail :	wimson2@gmail.com
Corporate Office :	Plot No.7A, Gate No. 63, Shindewadi, Tal-Bhor, Pune - 412213, Maharashtra, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ratilal Maniklal Gujar
Designation :	Director
Address :	29, Sparsh, Jedhenagar, Bibwewadi, Pune 411043, Maharashtra, India
Date of Birth/Age :	03.11.1956
Date of Appointment :	19.03.2003
DIN No.:	00278877
Name :	Mrs. Shobha Ratilal Gujar
Designation :	Director
Address :	29, Sparsh, Jedhenagar, Bibwewadi, Pune 411043, Maharashtra, India
Date of Birth/Age :	31.05.1962
Date of Appointment :	19.03.2003
DIN No.:	00278976

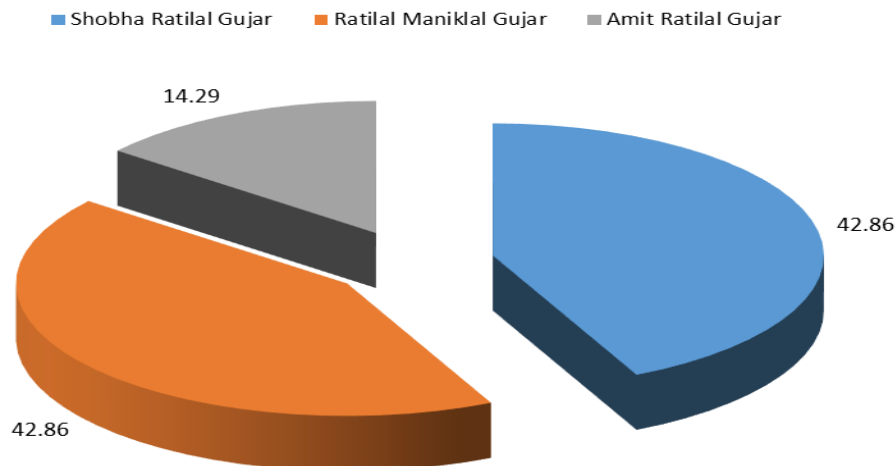
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MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 29.09.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Shobha Ratilal Gujar	30000	42.86
Ratilal Maniklal Gujar	30000	42.86
Amit Ratilal Gujar	10000	14.29
Total	70000	100.00

Share holding pattern



AS ON 29.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

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Line of Business :	Subject is principally engaged in the business of Manufacturing of Electronic Components. [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	99887410	Electronic component and board manufacturing services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Information declined by the management	

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Bankers :	<ul style="list-style-type: none"> Janaseva Sahakari Bank Limited 156, Gandhi Chowk, Hadapsar, Pune - 411028, Maharashtra, India 		
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	SHORT TERM BORROWINGS		
	Cash Credit with Bank	1.514	1.495
	Total	1.514	1.495

Auditors :	
Name :	Chandorkar and Limaye Chartered Accountants
Address :	FP 65/5A, 2nd Floor, Shrivangad Apartment, Prabhat Road, Off Income Tax Lane No. 14, Erandwane, Pune – 411004, Maharashtra, India
Tel. No.:	91-20-25442211/ 21/ 22
Mobile No.:	91-8975995800
PAN No.:	AABFC9951D
Memberships :	Not Available
Collaborators :	Not Available
Parties in which Key Managerial Personnel are interested :	Om Enterprises

CAPITAL STRUCTURE

AS ON 31.03.2017

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
70000	Equity Shares	INR 10/- each	INR 0.700 Million

FINANCIAL DATA
[all figures are in 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	0.700	0.700	0.700
(b) Reserves & Surplus	2.191	2.113	1.961
(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)	2.891	2.813	2.661
(3) Non-Current Liabilities			
(a) Long-term borrowings	4.252	2.105	0.837
(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)	4.252	2.105	0.837
(4) Current Liabilities			
(a) Short term borrowings	1.514	1.495	2.952
(b) Trade payables	6.659	6.916	2.696
(c) Other current liabilities	0.063	0.606	0.286
(d) Short-term provisions	0.374	0.261	0.240
Total Current Liabilities (4)	8.610	9.278	6.174
TOTAL	15.753	14.196	9.672
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.591	1.421	1.255
(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)	0.065	0.065	0.060
(d) Long-term Loan and Advances	0.332	0.332	0.335
(e) Other Non-current assets	0.236	0.070	0.000
Total Non-Current Assets	2.224	1.888	1.650

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(2) Current assets			
(a) Current investments	0.000	0.000	0.071
(b) Inventories	3.890	3.120	3.528
(c) Trade receivables	7.815	6.946	3.953
(d) Cash and cash equivalents	1.780	2.121	0.355
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.044	0.121	0.115
Total Current Assets	13.529	12.308	8.022
TOTAL	15.753	14.196	9.672

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	29.848	32.019	11.457
	Other Income	0.023	0.019	0.021
	TOTAL	29.871	32.038	11.478
Less	EXPENSES			
	Cost of Materials Consumed	21.779	23.669	6.929
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.524)	0.259	(0.261)
	Employees benefits expense	2.631	2.054	1.852
	Other Manufacturing Expenses	3.630	3.298	1.255
	Other expenses	1.538	1.702	1.054
	TOTAL	29.054	30.982	10.829
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.817	1.056	0.649
Less	FINANCIAL EXPENSES	0.351	0.423	0.441
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.466	0.633	0.208
Less/ Add	DEPRECIATION/ AMORTISATION	0.357	0.392	0.516
	PROFIT/ (LOSS) BEFORE TAX	0.109	0.241	(0.308)
Less	TAX	0.031	0.089	(0.115)
	PROFIT/ (LOSS) AFTER TAX	0.078	0.152	(0.193)

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	Earnings/ (Loss) Per Share (INR)	1.11	2.17	(2.76)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.000	0.000	0.119
Cash generated from/(used in) Operations	(1.432)	1.560	1.718
Net Cash flow from Operating activities	(1.432)	1.468	1.716

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>	95.57	79.18	125.94
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>	3.82	4.61	2.90
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>	111.60	106.65	142.02
Inventory Turnover <i>(Operating Income / Inventories)</i>	0.21	0.34	0.18
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>	0.51	0.74	0.52

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.82	0.80	0.72
Debt Equity Ratio <i>(Total Liability / Networth)</i>	1.47	1.28	1.42
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	2.98	3.30	2.32

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.55	0.51	0.47
Interest Coverage Ratio (PBIT / Financial Charges)	2.33	2.50	1.47

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.26	0.47	(1.68)
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.50	1.07	(2.00)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.70	5.40	(7.25)

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.57	1.33	1.30
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.12	0.99	0.73
G-Score Ratio Financial (Networth / Total Assets)		0.18	0.20	0.28
G-Score Ratio Debt (Debts / Equity Capital)		8.24	5.14	5.41
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.57	1.33	1.30

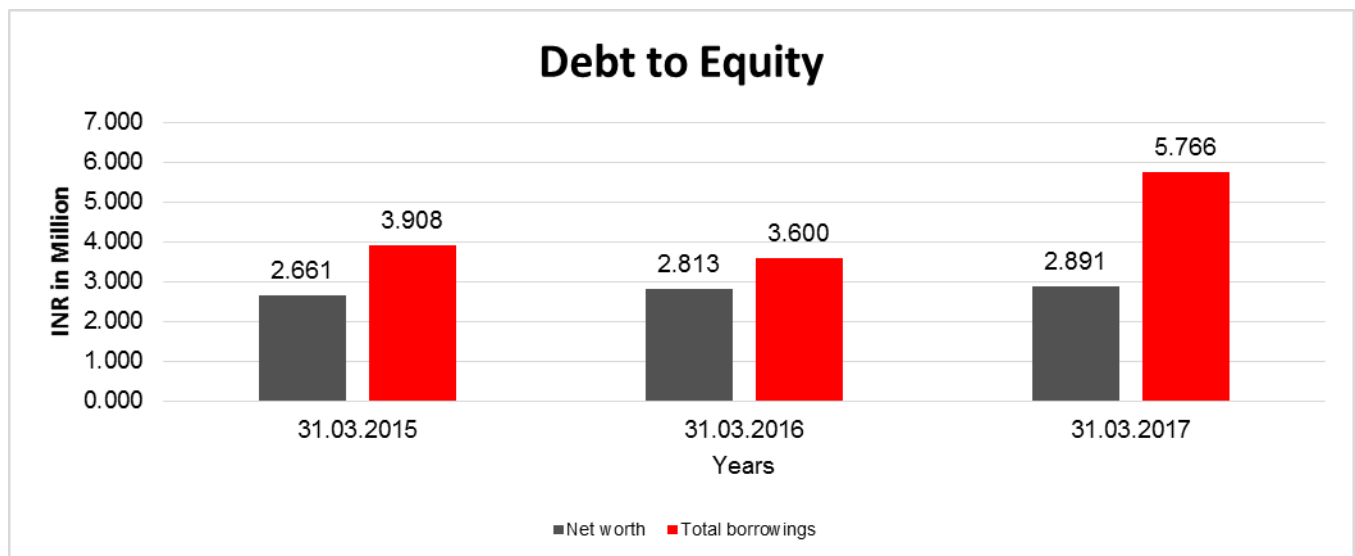
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

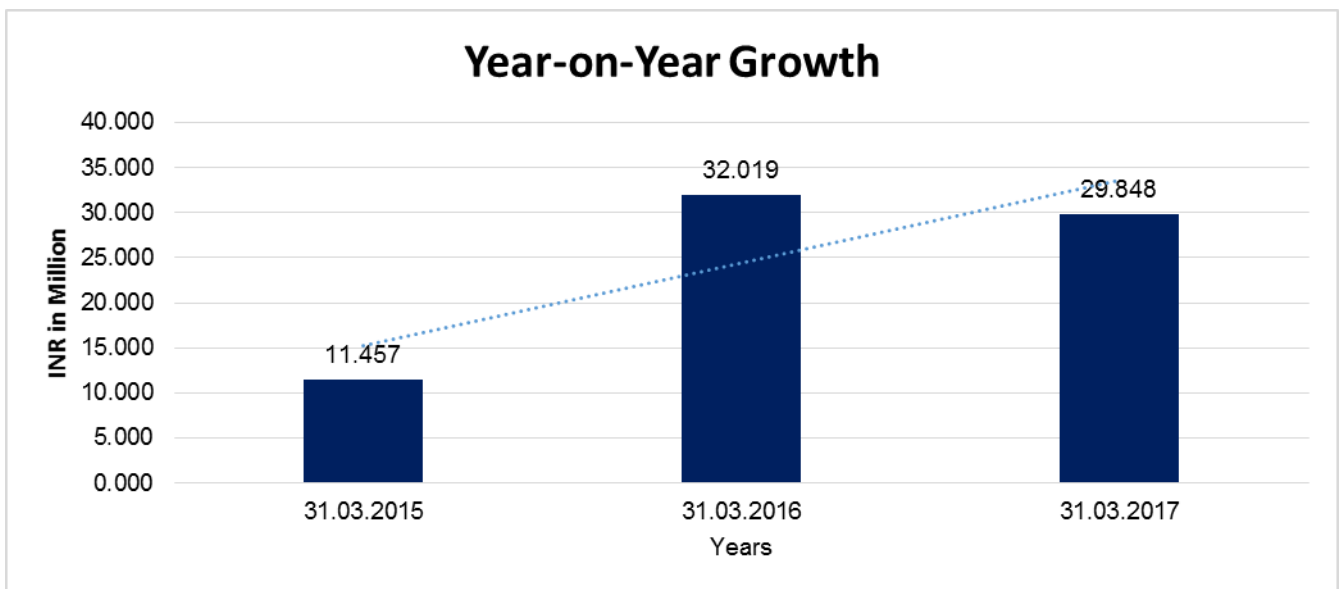
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.700	0.700	0.700
Reserves & Surplus	1.961	2.113	2.191
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	2.661	2.813	2.891
long-term borrowings	0.837	2.105	4.252
Short term borrowings	2.952	1.495	1.514
Current Maturities of Long term debt	0.119	0.000	0.000
Total borrowings	3.908	3.600	5.766
Debt/Equity ratio	1.424	1.280	1.994



YEAR-ON-YEAR GROWTH

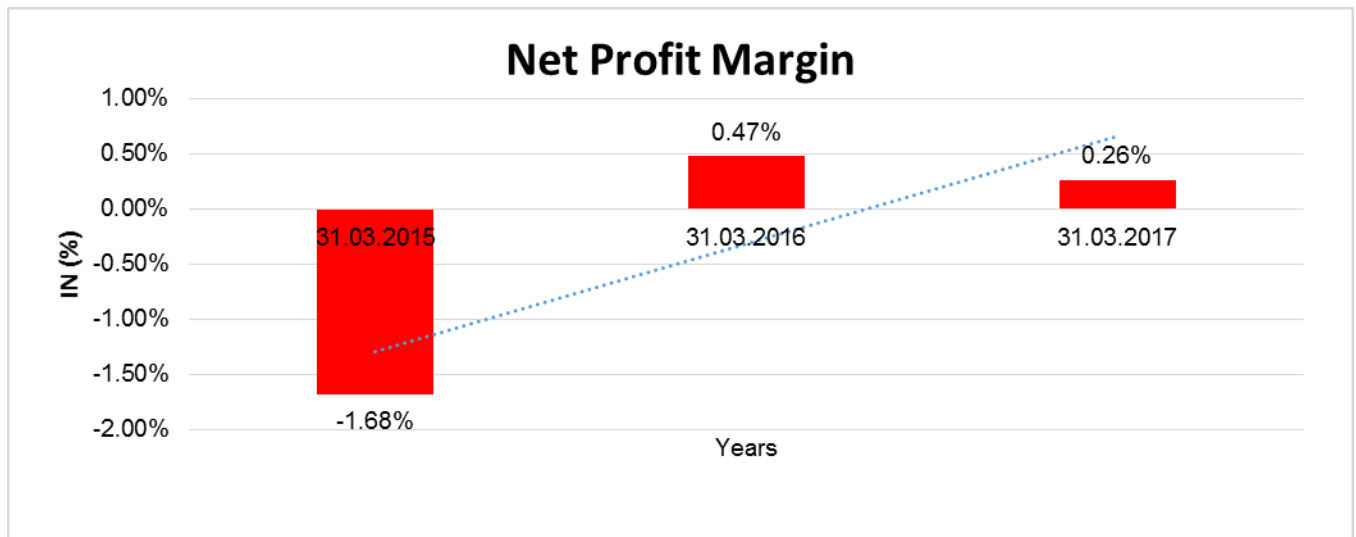
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	11.457	32.019	29.848
		179.471	-6.780



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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	11.457	32.019	29.848
Profit/ (Loss)	(0.193)	0.152	0.078
	-1.68%	0.47%	0.26%



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	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

INDEX OF CHARGES

CHARGES REGISTERED								
SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	B1030 9037	102974 77	JANASEVA SAHAKARI BANK LIMITED	29/09/2 010	-	-	3100000.0	156, GANDHI CHOWK,HADAPSARPUN EMH411028IN
2	A6993 7423	101768 51	JANASEVA SAHAKARI BANK LIMITED	01/09/2 009	-	-	155000.0	156,GANDHI CHOWK, 156,GANDHI CHOWK,HADAPSAR.PUN EMH411028IN
3	Y1017 7448	900924 27	JANASEVA SAHAKARI BANK LIMITED	09/01/2 004	-	-	2100000.0	PUNE DHANKAVADI BRANCHPUNE SATARA ROADPUNEMH411043IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
From Directors	2.738	1.822
From Others	1.514	0.283
Total	4.252	2.105

COMPANY OVERVIEW

Subject is a private company domiciled in India and having headquarters in Pune, India and incorporated under the provisions of the Companies Act, 1956. The Company is principally engaged in the business of manufacturing of electronic components.

THE STATE OF COMPANY'S AFFAIRS

Revenue from operations for the current year is INR 29.800 Million as compared to INR 32.000 Million in the previous year showing a fall of 6.88%. Net profit for the current year is INR 0.080 Million as compared to INR 0.150 Million in the previous year registering a fall by 46.67%.

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FUTURE PROSPECTS:

With the introduction of new ideas, the revenues in coming years would be on a higher side. With the implementation of GST i.e. single rate of taxes all over India there are chances of improving earnings in coming years.

FIXED ASSETS:

- Plant and Machinery
- Computer Systems
- Furniture
- Office Equipment
- Vehicles
- Computer Software

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	Indian Rupees
US Dollar	1	INR 68.94
UK Pound	1	INR 90.21
Euro	1	INR 79.64

INFORMATION DETAILS

Information Gathered by :	SHAL
Analysis Done by :	DIV
Report Prepared by :	BVA

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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)

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