

MIRA INFORM REPORT

Report No. :	540856
Report Date :	26.11.2018

IDENTIFICATION DETAILS

Name :	WELKAN VINIMAY PRIVATE LIMITED
Registered Office :	7, Khetra Das Lane, Kolkata - 700012, West Bengal
Tel. No.:	91-33-66006600
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	22.03.1994
CIN No.: [Company Identification No.]	U51909WB1994PTC062441
Capital Investment / Paid-up Capital :	INR 45.236 Million
PAN No.: [Permanent Account No.]	AAACW2302E
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in Investments of its funds in shares, debentures, bonds, etc. of different mutual fund schemes and intercorporate / other deposit with Indian Companies and Nationalised banks etc. [Registered Activity]
No. of Employees :	Not Divulged

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
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporate in the year 1994 and it is having a moderate track record.</p> <p>For the financial year 2018, the company has reported a decline in its revenue as compared to its previous year but it has achieved good profit margin during year.</p> <p>Rating takes into consideration, the moderate financial risk profile marked by modest networth base.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, 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.

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
High Risk	C2
Very High Risk	D

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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 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 DECLINED

MANAGEMENT NON-COOPERATIVE

[CONTACT NO.: 91-33-66006600 – ACCOUNTS DEPARTMENT]

LOCATIONS

Registered Office :	7, Khetra Das Lane, Kolkata - 700012, West Bengal, India
Tel. No.:	91-33-66006600
Fax No.:	Not Available
E-Mail :	accounts@srmbsteel.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Navin Bhuwalka
Designation :	Director
Address :	FD-315, Sector-3, 2nd Floor, Salt Lake City, Kolkata 700091, West Bengal, India

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Date of Appointment :	06.09.2008		
DIN No.:	01774897		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U27109WB2003PTC096899	BHASKAR STEEL AND FERRO ALLOY PRIVATE LIMITED	30/09/2010	-
U72300WB2010PTC146700	UDHAV IT SERVICES PRIVATE LIMITED	05/05/2010	-
Name :			
Mr. Vivek Bansal			
Designation :			
Director			
Address :			
BG - 173, Salt Lake City, Sector - 2 Kolkata 700091, West Bengal, India			
Date of Appointment :			
05.12.2008			
DIN No.:			
02431453			
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U28910WB2011PTC158243	C. V. CONCAST PRIVATE LIMITED	01/02/2011	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

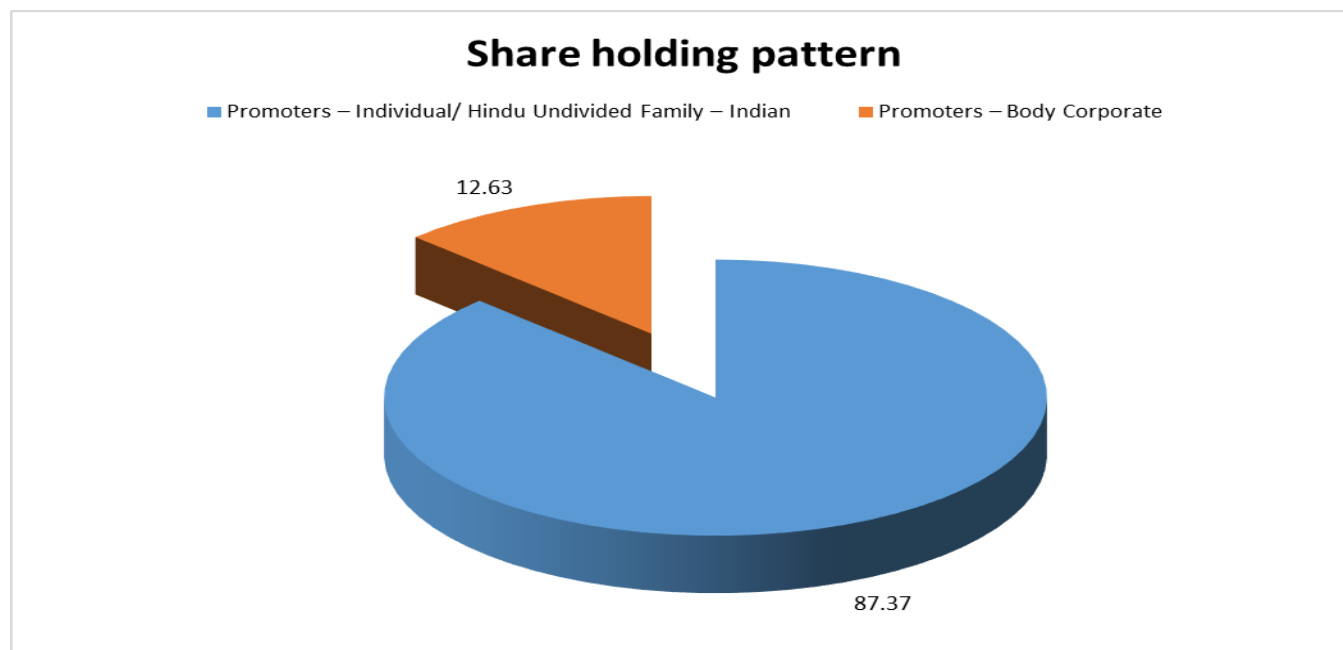
Names of Shareholders	No. of Shares
Brij Mohan Beriwala	250000
Brij Mohan Beriwala (HUF)	1032000
Suman Beriwala	882500
Nikunj Beriwala	560000
Nikunj Beriwala (HUF)	150000
Sweta Beriwala	227500
Ashish Beriwala	400000
Ashish Beriwala (HUF)	350000
Kirti Beriwala	100520
Vidushi Properties Private Limited	505500
Oven Commercials Private Limited	9375
Liberal Spinners Limited	3125
Software Wizards Limited	8750
Kartick Commercials and Financers Private Limited	12500
Vikrant Constructions Private Limited	3125
Pushkar Trading and Holdings Private Limited	6250
Chanda Cast Iron Industries Private Limited	3125
Chaturang Commercial Private Limited	3125
Drake Commercial Private Limited	3125

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Eastern Synthetics Private Limited		6250
Kavery Trading and Holding Private Limited		6875
Total		4523645

AS ON 20.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	87.37
Promoters – Body Corporate	12.63
Total	100.00



BUSINESS DETAILS

Line of Business :	Subject is engaged in Investments of its funds in shares, debentures, bonds, etc. of different mutual fund schemes and intercorporate / other deposit with Indian Companies and Nationalised banks etc. [Registered Activity]

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Products :	ITC Code No.	Product Descriptions
	99715910	Financial and Related 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 :	Not Divulged	
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 A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--

Auditors :	
Name :	Rajib Rajesh and Associates Chartered Accountants
Address :	18/12/A, Raja Rajballav Street, Kolkata – 700003, West Bengal, India
Tel. No.:	91-33-25553846
PAN No.:	ACRPA9258R
Memberships :	Not Available
Collaborators :	Not Available
Associate Company as holding 48.84% :	Bhaskar Steel and Ferro Alloy Private Limited
Related Party :	SRMB Srijan Private Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
4750000	Equity Shares	INR 10/- each	INR 47.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
4523645	Equity Shares	INR 10/- each	INR 45.236 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	45.236	45.236	45.236
(b) Reserves & Surplus	415.613	415.524	415.092
(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)	460.849	460.760	460.328
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	2.500	2.500
(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	2.500	2.500
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	0.000	0.000	0.000
(c) Other current liabilities	2.618	0.220	0.240
(d) Short-term provisions	0.698	0.667	0.483
Total Current Liabilities (4)	3.316	0.887	0.723
TOTAL	464.165	464.147	463.551
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.000	0.000	0.000
(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	397.438	397.438	153.928
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	64.700	65.106	289.356
(e) Other Non-current assets	0.536	0.536	0.536
Total Non-Current Assets	462.674	463.080	443.820

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	0.185	0.097	18.938
(e) Short-term loans and advances	1.306	0.970	0.793
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	1.491	1.067	19.731
TOTAL	464.165	464.147	463.551

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Sales	0.254	0.906	1.271
	Other Income	0.000	0.000	0.000
	TOTAL	0.254	0.906	1.271
Less	EXPENSES			
	Employees benefits expense	0.025	0.036	0.036
	Other expenses	0.108	0.254	0.764
	TOTAL	0.133	0.290	0.800
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.121	0.616	0.471
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	0.121	0.616	0.471
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT BEFORE TAX	0.121	0.616	0.471
Less	TAX	0.031	0.184	0.145
	PROFIT AFTER TAX	0.090	0.432	0.326
	Earnings Per Share (INR)	0.02	0.10	0.07

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	2.044	(0.077)	NA
Cash flow from Operating Activities	2.013	(0.261)	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.01	0.01	0.01
Debt Equity Ratio (Total Liability / Networth)	0.00	0.01	0.01
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.01	0.00	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

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PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	35.43	47.68	25.65
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	0.02	0.09	0.07
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	0.02	0.09	0.07

SOLVENCY RATIOS

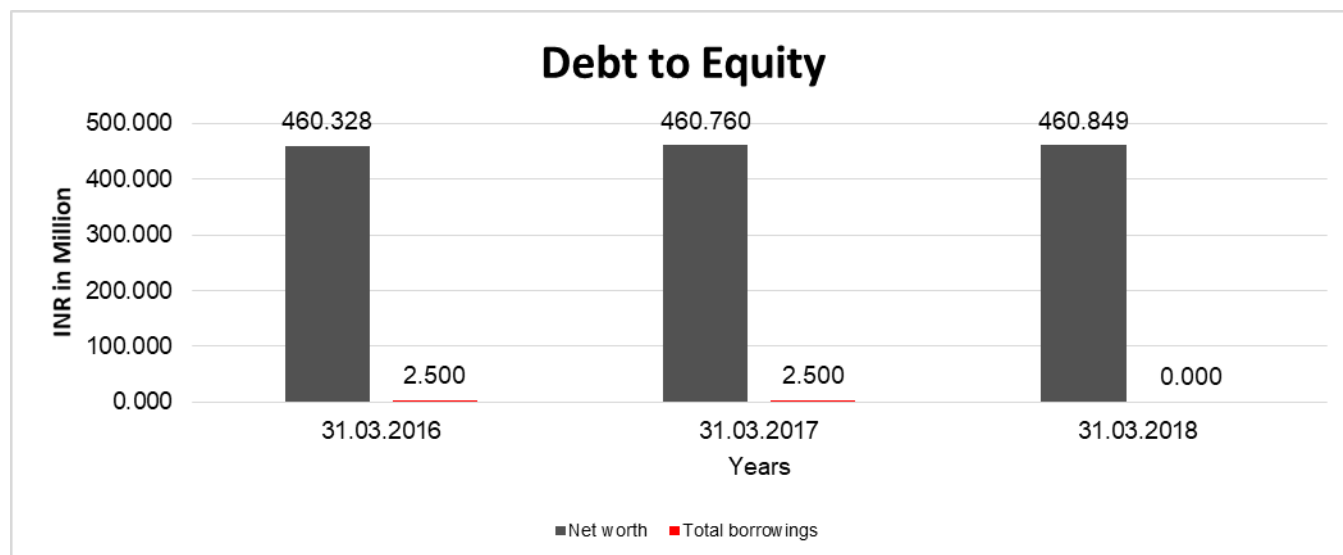
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>		0.45	1.20	27.29
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		0.45	1.20	27.29
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.99	0.99	0.99
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		0.00	0.06	0.06
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		0.45	1.20	27.29

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

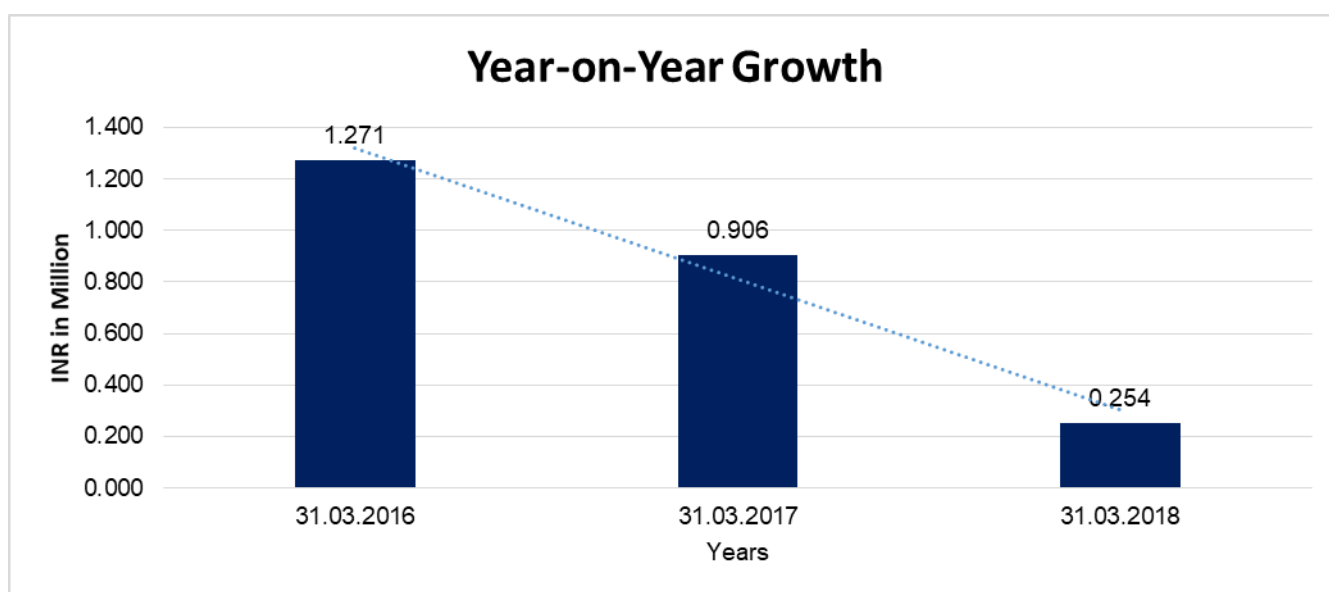
DEBT EQUITY RATIO

Particulars	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	45.236	45.236	45.236
Reserves & Surplus	415.092	415.524	415.613
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	460.328	460.760	460.849
Long-term borrowings	2.500	2.500	0.000
Short term borrowings	0.000	0.000	0.000
Total borrowings	2.500	2.500	0.000
Debt/Equity ratio	0.005	0.005	0.000



YEAR-ON-YEAR GROWTH

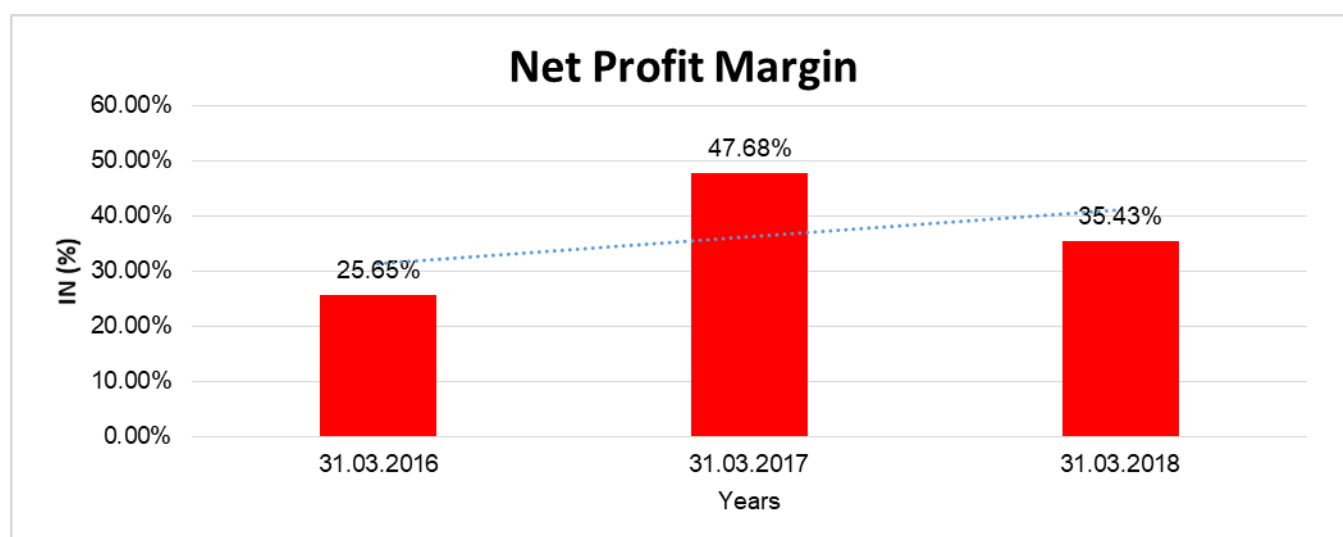
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	1.271	0.906	0.254
		-28.718	-71.965



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	1,271	0,906	0,254
Profit	0,326	0,432	0,090
	25.65%	47.68%	35.43%



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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	No
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	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	B857 0157 1	10450 968	STATE BANK OF INDIA	03/08/2013	-	-	490300000.0	COMMERCIAL BRANCH, KOLKATA24, PARK STREETKOLKATAWB70 0016IN
2	B798 7220 6	10437 451	ORIENTAL BANK OF COMMERCE	28/06/2013	-	-	15000000.0	PARK STREET BRANCH,107/1, PARK STREET (1ST FLOOR)KOLKATAWB70 0016IN
3	B793 6819 7	10436 265	STATE BANK OF INDIA (LEAD BANK)	07/06/2013	-	-	613500000.0	COMMERCIAL BRANCH, KOLKATA24, PARK STREETKOLKATAWB70 0016IN
4	H081 2270 7	10542 195	CENTRAL BANK OF INDIA	06/01/2015	-	30/08/2018	126400000.0	KOLKATA MAIN BRANCH,33, NETAJI SUBHAS ROADKOLKATAWB7000 01IN

UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
LONG-TERM BORROWINGS		
From Body Corporate	0.000	2.500
Total	0.000	2.500

CORPORATE INFORMATION:

Subject is primarily a NBFC Company registered with RBI. It is engaged in investments of its funds in shares, debentures, bonds, etc. of different mutual fund schemes and intercorporate / other deposit with Indian Companies and Nationalised banks etc.

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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	Indian Rupees
US Dollar	1	INR 70.68
UK Pound	1	INR 90.62
Euro	1	INR 80.16

INFORMATION DETAILS

Information Gathered by :	SHAL
Analysis Done by :	VIVR
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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