

MIRA INFORM REPORT

Report No. :	536524
Report Date :	26.10.2018

IDENTIFICATION DETAILS

Name :	BC WEB WISE PRIVATE LIMITED
Registered Office :	12, Gonidhi Hill Road, Bandra, Mumbai – 400052, Maharashtra
Tel. No.:	91-22-67674000
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.03.2000
CIN No.: [Company Identification No.]	U72200MH2000PTC125253
Capital Investment / Paid-up Capital :	INR 11.499 Million
PAN No.: [Permanent Account No.]	AACB9495J
GSTN : [Goods & Service Tax Registration No.]	27AACB9495J1Z4
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in providing services related to web and mobile communication. (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

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 2000 and it is engaged in providing services related to web and mobile communication.</p> <p>As per financials of March 2017, the company has registered marginal decline in its revenue and has reported losses.</p> <p>Rating is constrained on account of company's losses from its operations marked by moderate financial risk profile along with low liquidity position and unfavourable gap between its trade payable to its trade receivables.</p> <p>However, rating weakness gets partially offset by sound capital base of the company.</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.

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.

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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 26.10.2018

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. Rakesh
Designation :	Finance Department
Contact No.:	91-22-67674000
Name :	Mr. Anit
Designation :	General Manager
Contact No.:	91-9566165412
Date :	24.10.2018

LOCATIONS

Registered Office :	12, Gonidhi Hill Road, Bandra, Mumbai – 400052, Maharashtra, India
Tel. No.:	91-22-67674000-99
Mobile No.:	91-9566165412 (Mr. Anit)
Fax No.:	91-22-67674007
E-Mail :	asha.ravaliya@bcwebwise.com
Website :	https://www.bcwebwise.com/
Branch Office 1 :	Mahalaxmi Engineering Estate, L.J. Cross Road No.1, Near K.J. Khilani High School, Mahim (West), Mumbai – 400016, Maharashtra, India
Branch Office 2 :	Altrade Business Centre, 19, Platina Building, Sikanderpur, Mehrauli-Gurgaon Road, Gurugram – 122002, Maharashtra, India
Branch Office 3 :	Located at: <ul style="list-style-type: none"> • Chennai

DIRECTORS

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As on 31.03.2018

Name :	Ms. Chaaya Baradhwaaj
Designation :	Whole-time Director
Address :	Bldg. No.1, Flat No.2, Bandra Ursula CHS, Patkar Lane, Rajaram Wadi, Bandra (West), Mumbai – 400050, Maharashtra, India
Date of Birth/Age :	21.09.1968
Date of Appointment :	24.03.2000
DIN No.:	01601454
Name :	Brian Vincent Carvalho
Designation :	Director
Address :	12, Gonidhi, Hill Road, Bandra (West), Mumbai – 400050, Maharashtra, India
Date of Birth/Age :	20.01.1967
Date of Appointment :	24.03.2000
DIN No.:	00999214

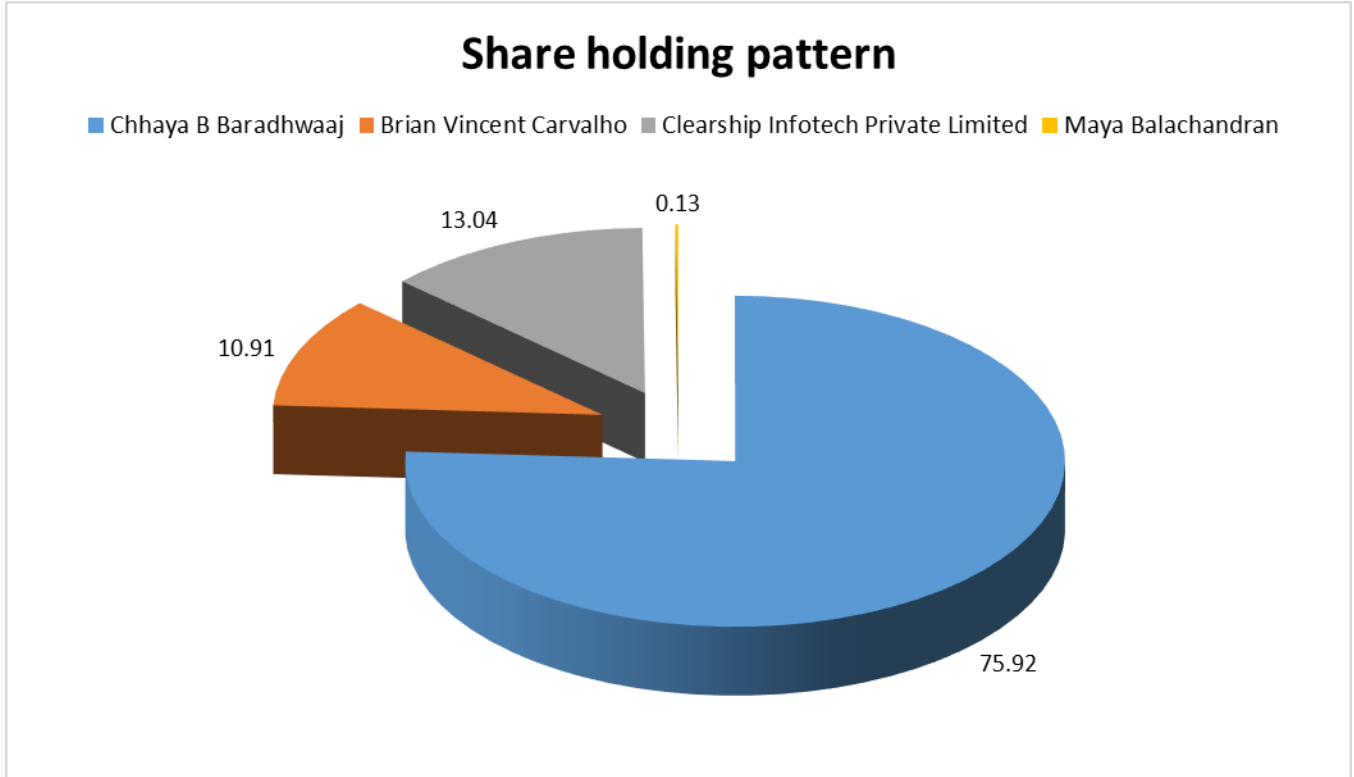
KEY EXECUTIVES

Name :	Mr. Rakesh
Designation :	Finance Department
Name :	Mr. Anit
Designation :	General Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Chhaya B Baradhwaaj	873000	75.92
Brian Vincent Carvalho	125400	10.91
Clearship Infotech Private Limited, India	150000	13.04
Maya Balachandran	1500	0.13
Total	1149900	100.00



Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family-Indian)	86.96
Public/Other than promoters (Body corporate)	13.04
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in providing services related to web and mobile communication. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	99831593	Web and Mobile Communication Provider
Brand Names :	Not Available	
Agencies Held :	Not Available	

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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 : (From Indirect Source)	<ul style="list-style-type: none"> • Axis Bank Limited • Ruchi Soya Industries Limited • Titan Company • International Travel House • TATA AIA Life • Arvind Lifestyle Brands Limited • Godrej • Goyal and Company • Whirlpool • Birla Sun Life Insurance 	
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	ICICI Bank Limited
	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)	--	

Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
Loans on Fixed Deposit from Bank of India		5.275	0.000
	Total	5.275	0.000

Auditors :	
Name :	Balasubramanian Hariharan Chartered Accountants
Address :	17/319, Ranchoddas Terrace, Sir Bhalchandra Road, Matunga, Mumbai – 400019, Maharashtra, India
Tel. No.:	91-22-24144705
Mobile No.:	91-9821811374
Income-tax PAN of auditor or auditor's firm :	AKRPM5090R
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1250000	Equity Shares	INR 10/- each	INR 12.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1149900	Equity Shares	INR 10/- each	INR 11.499 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	11.499	2.333	2.333
(b) Reserves & Surplus	13.193	22.681	15.825
(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)	24.692	25.014	18.158
(3) Non-Current Liabilities			
(a) Long-term borrowings	7.502	1.023	1.384
(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)	7.502	1.023	1.384
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	16.350	20.522	14.551
(c) Other current liabilities	4.496	9.911	9.448
(d) Short-term provisions	5.049	6.944	6.260
Total Current Liabilities (4)	25.895	37.377	30.259
TOTAL	58.089	63.414	49.801
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	6.431	3.386	2.600
(ii) Intangible Assets	0.077	0.092	0.102
(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)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	9.743	11.984	3.600
Total Non-Current Assets	16.251	15.462	6.302

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(2) Current assets			
(a) Current investments	4.028	2.000	2.500
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	33.645	41.581	32.319
(d) Cash and cash equivalents	0.437	1.133	0.210
(e) Short-term loans and advances	0.848	0.834	0.911
(f) Other current assets	2.880	2.404	7.559
Total Current Assets	41.838	47.952	43.499
TOTAL	58.089	63.414	49.801

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	163.848	168.763	147.746
	Other Income	0.797	0.506	0.520
	TOTAL	164.645	169.269	148.266
Less	EXPENSES			
	Employees benefits expense	79.171	70.492	54.164
	Other expenses	87.016	88.258	84.733
	TOTAL	166.187	158.750	138.897
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(1.542)	10.519	9.369
Less	FINANCIAL EXPENSES	0.206	0.466	0.246
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(1.748)	10.053	9.123
Less/ Add	DEPRECIATION/ AMORTISATION	1.127	0.713	0.713
	PROFIT/ (LOSS) BEFORE TAX	(2.875)	9.340	8.410
Less	TAX	0.000	2.910	2.640
	PROFIT/ (LOSS) AFTER TAX	(2.875)	6.430	5.770
	Earnings / (Loss) Per Share (INR)	(2.50)	27.56	24.73

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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 flow from operating activity	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)	74.95	89.93	79.84
Account Receivables Turnover (Income / Sundry Debtors)	4.87	4.06	4.57
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	(0.24)	3.02	3.47

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.57	0.61	0.64
Debt Equity Ratio (Total Liability / Networth)	0.30	0.04	0.08
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.05	1.49	1.67
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.26	0.14	0.15
Interest Coverage Ratio (PBIT / Financial Charges)	-7.49	22.57	38.09

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	(1.75)	3.81	3.91
Return on Total Assets ((PAT / Total Assets) * 100)	%	(4.95)	10.14	11.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(11.64)	25.71	31.78

SOLVENCY RATIOS

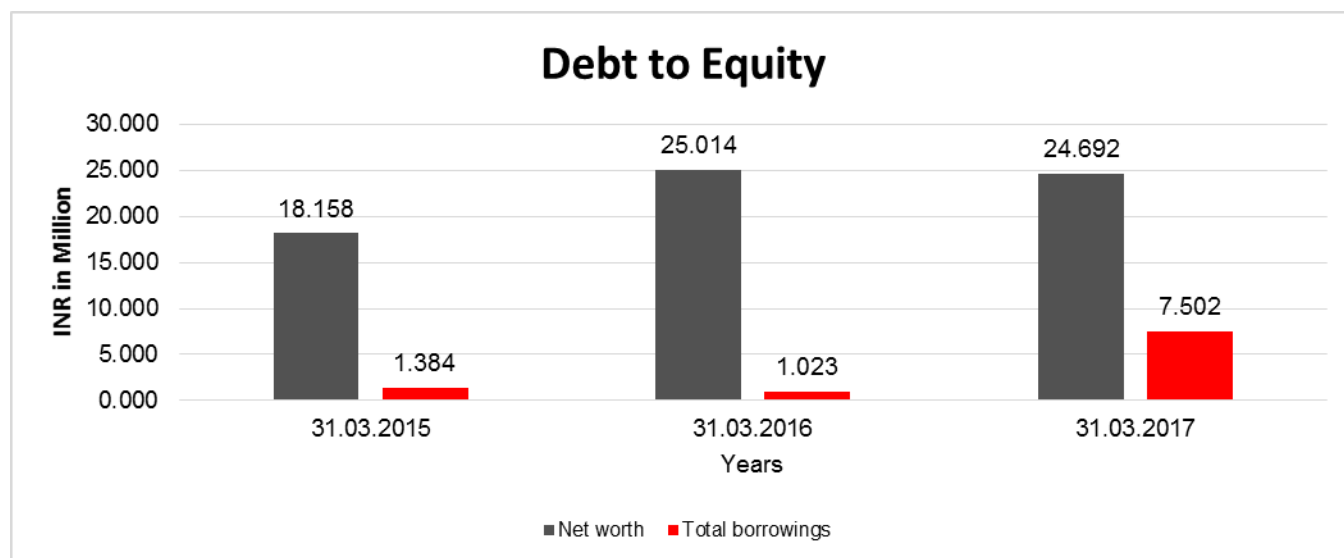
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.62	1.28	1.44
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.62	1.28	1.44
G-Score Ratio Financial (Networth / Total Assets)		0.43	0.39	0.36
G-Score Ratio Debt (Debts / Equity Capital)		0.65	0.44	0.59
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.62	1.28	1.44

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

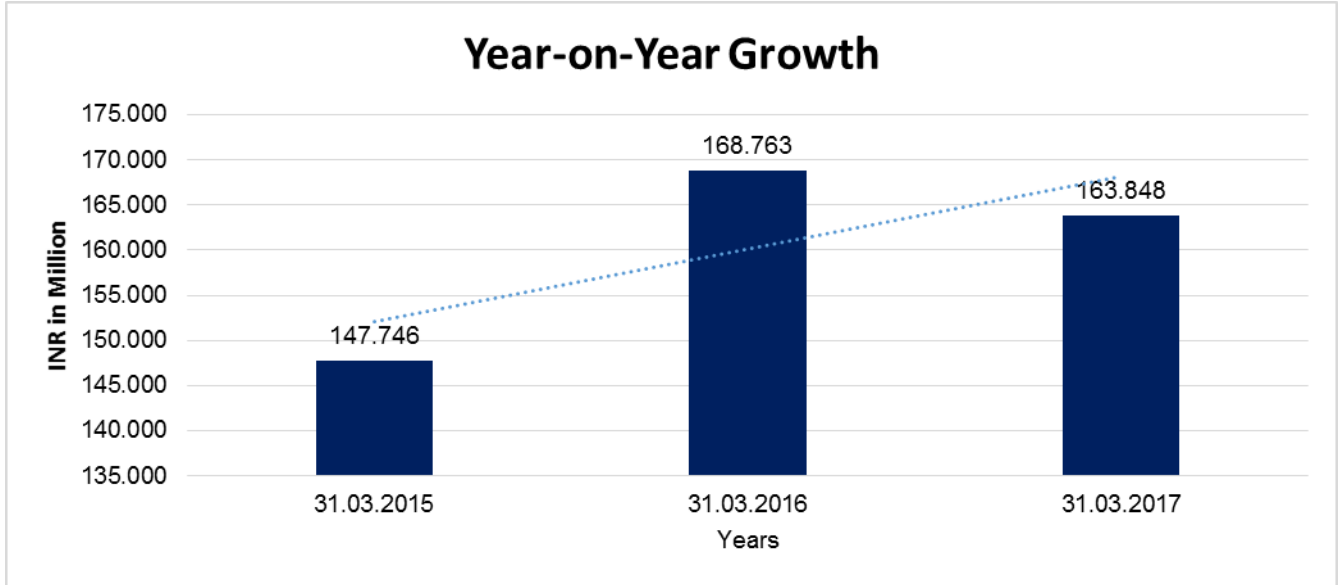
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.333	2.333	11.499
Reserves & Surplus	15.825	22.681	13.193
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	18.158	25.014	24.692
long-term borrowings	1.384	1.023	7.502
Short term borrowings	0.000	0.000	0.000
Total borrowings	1.384	1.023	7.502
Debt/Equity ratio	0.076	0.041	0.304



YEAR-ON-YEAR GROWTH

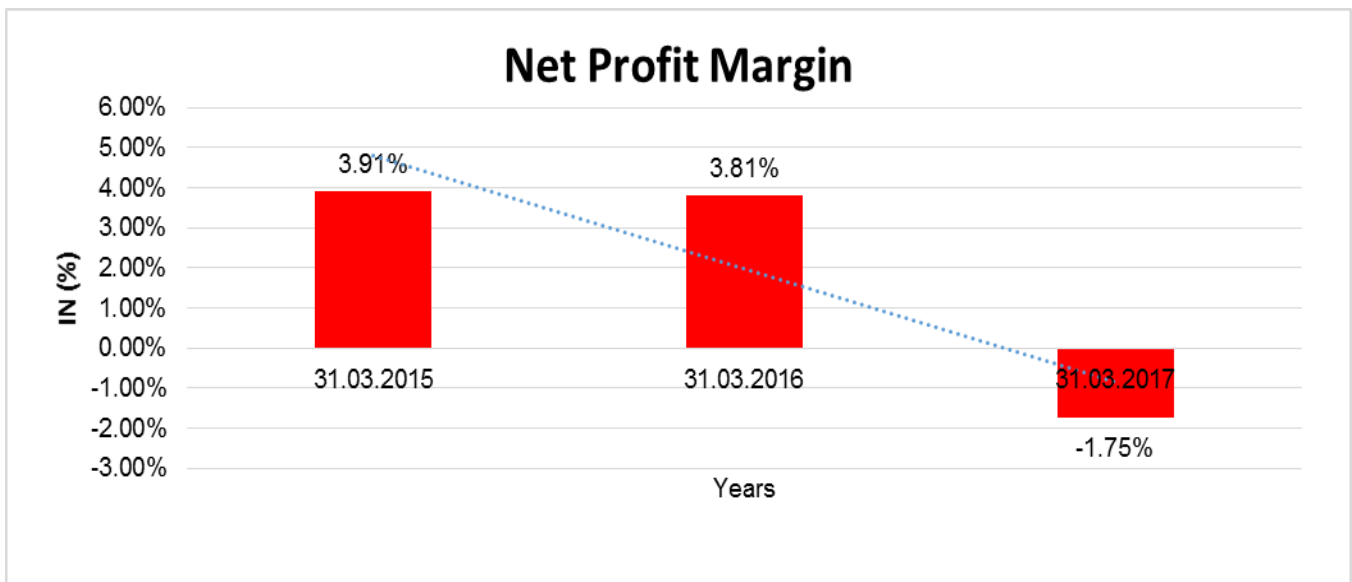
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	147.746	168.763	163.848
		14.225	(2.912)

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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	147.746	168.763	163.848
Profit/(Loss)	5.770	6.430	(2.875)
	3.91%	3.81%	(1.75%)



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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	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	No
18	Major suppliers	No
19	Major customers	Yes
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

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans and Advances from Related Parties		
Directors	0.000	1.023
ICICI Bank	2.227	0.000
Total	2.227	1.023

INDEX OF CHARGES

No Charges Exists for Company

FIXED ASSETS

- Computers
- Fax Machine
- Air Conditioner
- Furniture
- Car
- Digital Camera
- Mobile
- Software
- Bike

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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 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 73.35
UK Pound	1	INR 94.04
Euro	1	INR 83.38

INFORMATION DETAILS

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

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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