

MIRA INFORM REPORT

Report No. :	523108
Report Date :	06.08.2018

IDENTIFICATION DETAILS

Name :	BAAF ENGINEERS PRIVATE LIMITED
Registered Office :	D-84, City Apartment, Vasundhara, Delhi – 110096
Tel. No.:	91-120-2560783
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	10.05.1996
CIN No.: [Company Identification No.]	U29248DL1996PTC078829
Capital Investment / Paid-up Capital :	INR 2.000 Million
PAN No.: [Permanent Account No.]	AACB6683J
GSTN : [Goods & Service Tax Registration No.]	09AACB6683J1ZA
Legal Form :	Private Limited Liability Company.
Line of Business :	Manufacturer of machinery for dairy industry and for processing of meal, fish, etc. [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
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 1996. The company is engaged in the business of Manufacturer of machinery for dairy industry and for processing of meal, fish, etc. .</p> <p>For the financial year 2017, the company has reported huge dip in its revenue of 86.16% as compared to the previous year but has managed to maintain an average profit margin of 3.79%.</p> <p>The overall financial profile of the company seems to be average marked by comfortable net worth base and low debt level.</p> <p>Rating gets constrained on account such huge decline in its operational revenue.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual 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

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 06.08.2018.

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

Management Non-Cooperative (Tel. No.: 91-120-2560783)

LOCATIONS

Registered Office :	D-84, City Apartment, Vasundhara, Delhi – 110096, India
Tel. No.:	Not Available
Fax No.:	Not Available
E-Mail :	baafengrs@yahoo.co.in
Website :	http://www.baaf-engineers.com www.baafengineers.com
Works / Corporate Office :	E - 48, Site-B, UPSIDC, Surajpur Industrial Area, Greater Noida, Gautam Budh Nagar, Noida – 201306, Uttar Pradesh, India
Tel. No.:	91-120-2560783
Fax No.:	91-120-2569858
E-Mail :	baafengineer@yahoo.co.in

DIRECTORS

As on 31.03.2018

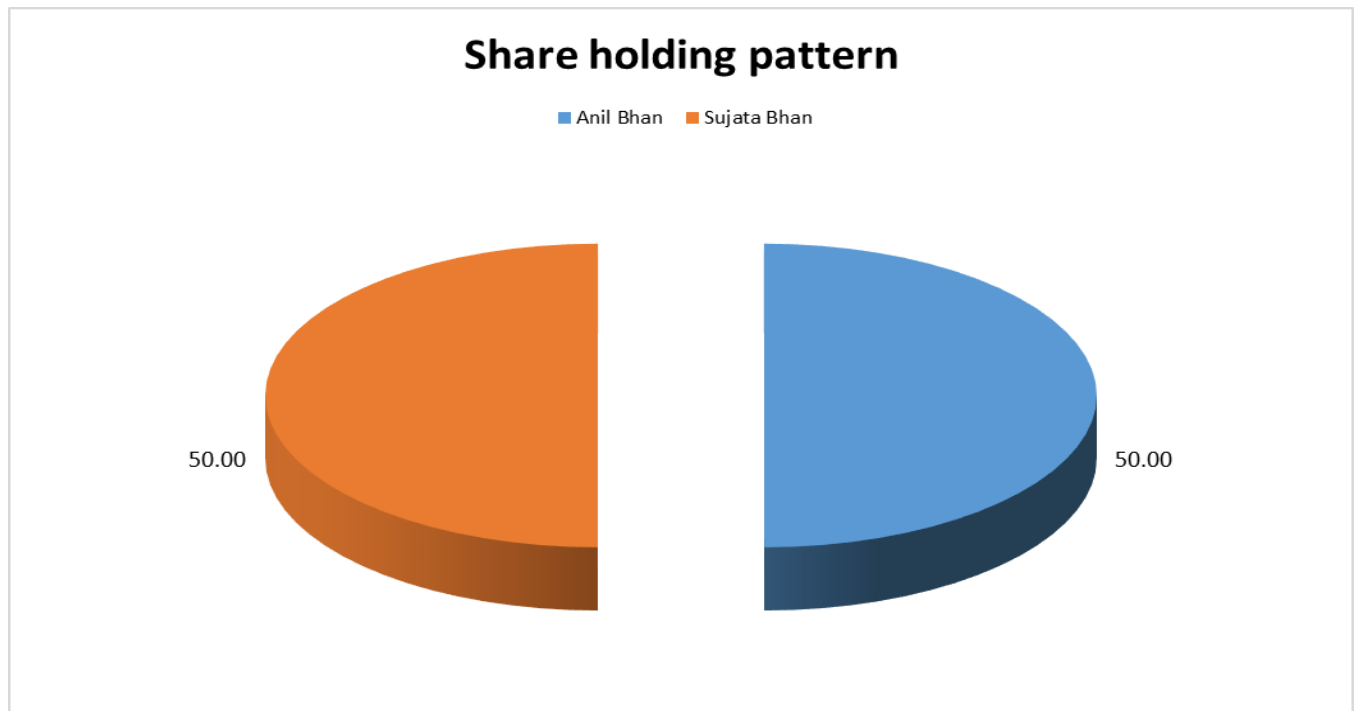
Name :	Mr. Anil Bhan
Designation :	Director
Address :	D- 84, City Apartment Vasundhara Enclave, Delhi – 110096, India
Date of Birth/Age :	04.05.1962
Date of Appointment :	10.05.1996
DIN No.:	01650427
Name :	Mrs. Sujata Bhan
Designation :	Director
Address :	D- 84, City Apartment Vasundhara Enclave, Delhi – 110096, India
Date of Birth/Age :	20.12.1965
Date of Appointment :	15.11.2000
DIN No.:	01654597

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MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	% of holding
Anil Bhan	100000	50.00
Sujata Bhan	100000	50.00
Total	200000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturer of machinery for dairy industry and for processing of meal, fish,
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	etc. [Registered Activity]	
Products :	NIC Code No. 29251	Product Description Manufacturer of machinery for dairy industry and for processing of meal, fish, etc.
Brand Names :	Not Available	
Agencies Held :	Not Divulged	
Exports :	Not Available	
Imports :	Not Available	
Terms :	Not Available	

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 declined by the management	
Bankers :	Bank Name	State Bank of Patiala
	Branch	SMECC, 59, Community Centre, Naraina Industrial Area, Phase-1, New Delhi - 110028, India
	Person Name (With Designation)	--

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	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	31.03.2016
		(INR in Million)	(INR in Million)
	Long-term Borrowings		
	Term loan from bank	0.926	1.220
	Short-term borrowings		
	Loans repayable on demand	8.844	9.407
	Total	9.770	10.627

Auditors :	
Name :	Rajesh Anirudh and Associates Chartered Accountants
Address :	M-3, Basement, Lajpat Nagar-II, New Delhi – 110024, India
PAN N Income-tax PAN of auditor or auditor's firm :	AACPA3528M
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
200000	Equity Shares	INR 10/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
200000	Equity Shares	INR 10/- each	INR 2.000 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	2.000	2.000	2.000
(b) Reserves & Surplus	11.381	10.781	8.924
(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)	13.381	12.781	10.924
(3) Non-Current Liabilities			
(a) long-term borrowings	0.926	1.220	0.000
(b) Deferred tax liabilities (Net)	0.000	0.061	0.041
(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)	0.926	1.281	0.041
(4) Current Liabilities			
(a) Short term borrowings	8.844	9.407	6.661
(b) Trade payables	27.307	41.046	32.026
(c) Other current liabilities	42.889	35.969	24.773
(d) Short-term provisions	0.115	0.806	0.678
Total Current Liabilities (4)	79.155	87.228	64.138
TOTAL	93.462	101.290	75.103
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	8.533	9.011	4.244
(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)	0.029	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	8.562	9.011	4.244
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	14.947	13.740	15.780
(c) Trade receivables	45.975	54.553	33.923
(d) Cash and cash equivalents	2.929	5.387	11.149
(e) Short-term loans and advances	21.049	18.599	10.007
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	84.900	92.279	70.859
TOTAL	93.462	101.290	75.103

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	15.848	114.470	80.647
	Other Income	2.618	3.178	1.606
	TOTAL	18.466	117.648	82.253
	Less EXPENSES			
	Cost of Materials Consumed	7.233	82.181	64.817
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.982)	10.226	(1.801)
	Employees benefits expense	6.456	6.603	4.983
	Other expenses	3.093	14.371	10.699
	Exceptional Items	0.000	0.000	0.093
	TOTAL	15.800	113.381	78.791
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.666	4.267	3.462
	Less FINANCIAL EXPENSES	1.310	0.869	0.888
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.356	3.398	2.574
	Less DEPRECIATION/ AMORTISATION	0.744	0.725	0.415
	PROFIT/ (LOSS) BEFORE TAX	0.612	2.673	2.159

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Less	TAX	0.012	0.816	0.682
	PROFIT/ (LOSS) AFTER TAX	0.600	1.857	1.477
	Earnings / (Loss) Per Share (INR)	3.00	9.29	7.38

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.294	0.266	0.045
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)	1058.86	173.95	153.53
Account Receivables Turnover (Income / Sundry Debtors)	0.34	2.10	2.38
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	1378.00	182.30	180.35
Inventory Turnover (Operating Income / Inventories)	0.18	0.31	0.22
Asset Turnover (Operating Income / Net Fixed Assets)	0.31	0.47	0.82

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.86	0.87	0.85
Debt Equity Ratio	0.73	0.83	0.61

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.92	6.82	5.87
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.64	0.71	0.39
Interest Coverage Ratio (PBIT / Financial Charges)	2.04	4.91	3.90

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.79	1.62	1.83
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.64	1.83	1.97
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.48	14.53	13.52

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.07	1.06	1.10
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.88	0.90	0.86
G-Score Ratio Financial (Networth / Total Assets)		0.14	0.13	0.15
G-Score Ratio Debt (Debts / Equity Capital)		4.89	5.31	3.33
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.07	1.06	1.10

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

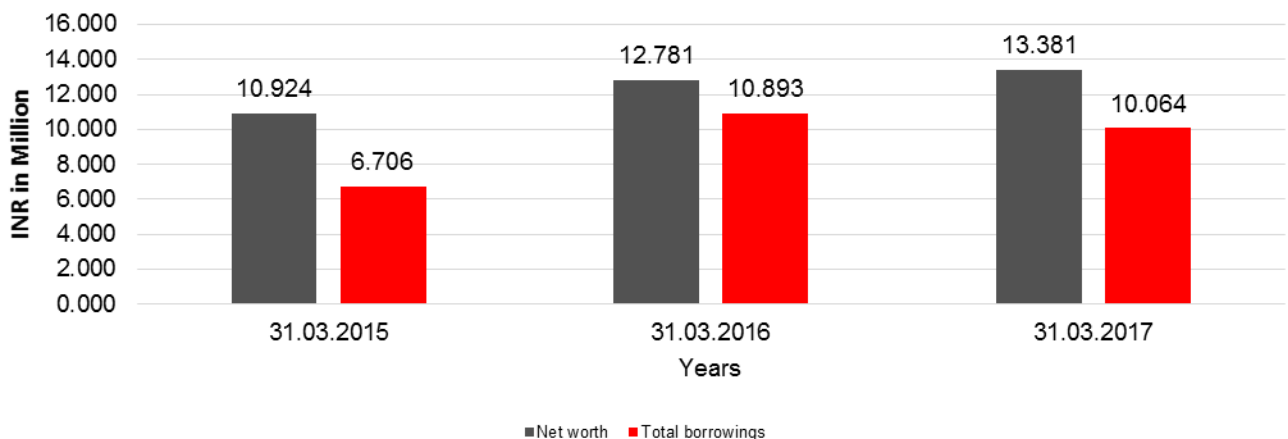
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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.000	2.000	2.000
Reserves & Surplus	8.924	10.781	11.381
Share Application money pending allotment	0.000	0.000	0.000
Net worth	10.924	12.781	13.381
long-term borrowings	0.000	1.220	0.926
Short term borrowings	6.661	9.407	8.844
Current Maturities of Long term debt	0.045	0.266	0.294
Total borrowings	6.706	10.893	10.064
Debt/Equity ratio	0.614	0.852	0.752

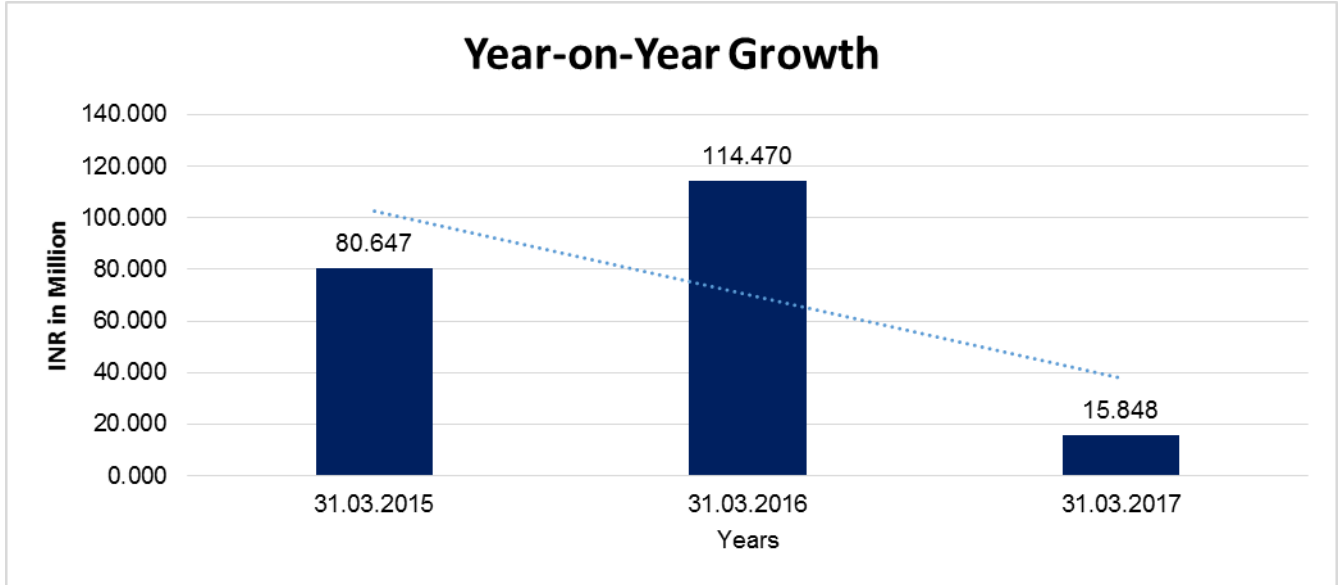
Debt to Equity



YEAR-ON-YEAR GROWTH

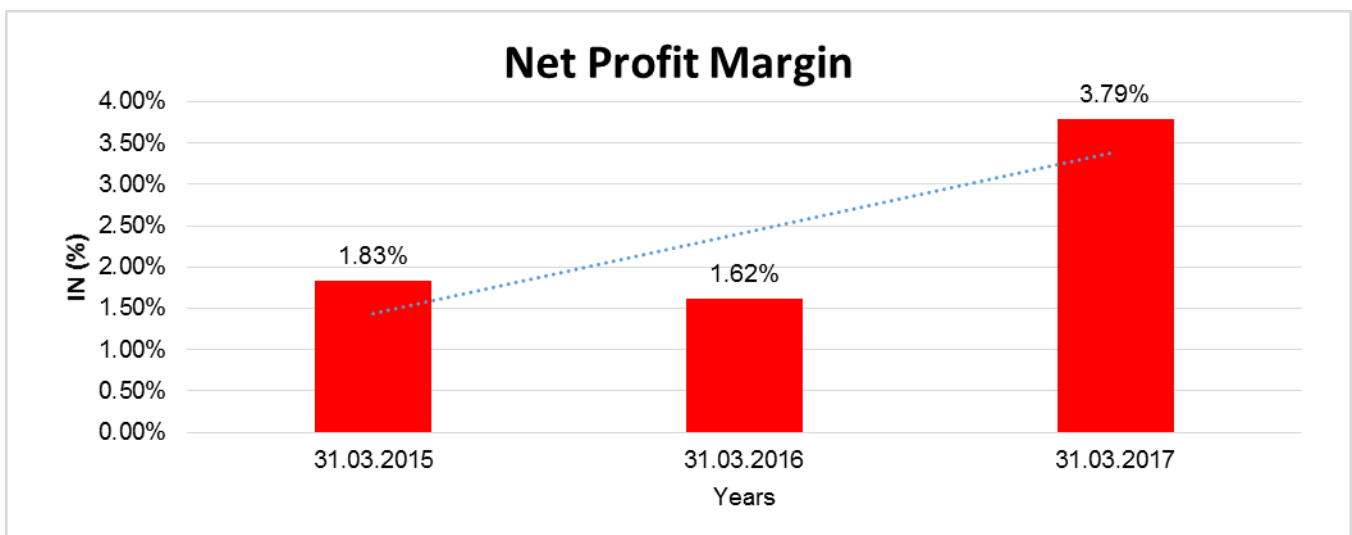
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	80.647	114.470	15.848
		41.940	(86.155)

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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	80.647	114.470	15.848
Profit	1.477	1.857	0.600
	1.83%	1.62%	3.79%



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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	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
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

INDEX OF CHARGES:

Charges Registered								
SN o	SRN	Charge Id	Charg e Holder Name	Date of Creation	Date of Modific ation	Date of Satisfacti on	Amount	Address
1	C469757 51	103607 99	STATE BANK OF PATIA LA	29/05/20 12	05/03/2 015	-	29000000.0	SMECC, 59, COMMUNITY CENTRENARAINA INDUSTRY AREA, NARAINADELHIDL110 028IN
2	A471539 60	100805 63	STATE BANK OF PATIA LA	07/11/20 07	21/08/2 008	-	15000000.0	23-24 DEFENCE COLONY MARKETNEW DELHIDL110024IN

FIXED ASSETS

- Land
- Building
- Plant and Equipment
- Furniture and Fixture
- Vehicles
- Office equipment
- Computer and Printers

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 68.51
UK Pound	1	INR 89.06
Euro	1	INR 79.23

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	PRI
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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