

MIRA INFORM REPORT

Report No. :	519863
Report Date :	17.07.2018

IDENTIFICATION DETAILS

Name :	RAFIA BUILDCON PRIVATE LIMITED
Registered Office :	657-A, Gali No- 12, Zakir Nagar, Okhla, New Delhi - 110025
Mobile No.:	91-9811407868 (Mr. Hasan Ali)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	22.09.2015
CIN No.: [Company Identification No.]	U70102DL2015PTC285545
Capital Investment / Paid-up Capital :	INR 0.100 Million
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AAHCR4649A
GSTN : [Goods & Service Tax Registration No.]	09AAHCR4649A1ZD
Legal Form :	Private Limited Liability Company
Line of Business :	Construction Activity. [Registered Activity]
No. of Employees :	Information denied 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

Maximum Credit Limit :	USD 71 INR 5000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2015. It is engaged into construction business.</p> <p>As per the financials of FY 2017, the company has achieved decent revenue from its operations along with an average profit margin of 1.21%.</p> <p>The moderate financial profile of the company is marked by negative reserve base.</p> <p>Rating takes into consideration the subject's negligible debt balance sheet profile due to unsecured debt recorded in the books.</p> <p>Rating gets constrained on account of limited business track record, high working capital intensive nature of operations, susceptibility of profitability to volatile raw material prices and intense competition due to high degree of fragmentation in the industry.</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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2

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Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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 17.07.2018

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. Nazim
Designation :	Engineer Department
Contact No.:	91-9560087463
Name :	Mr. Hasan Ali
Designation :	Director
Contact No.:	91-9811407868
Date :	16.07.201

LOCATIONS

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Registered Office :	657-A, Gali No- 12, Zakir Nagar, Okhla, New Delhi – 110025, India
Tel. No.:	Not Available
Mobile No.:	91-9560087463 (Mr. Nazim) 91-9811407868 (Mr. Hasan Ali)
Fax No.:	Not Available
E-Mail :	hasanalbatha@gmail.com
Corporate Office:	G-655, Gamma 2 nd , Greater Noida-201306, Uttar Pradesh, India

DIRECTORS

AS ON 31.03.2018

Name :	Ayesha Khanam		
Designation :	Director		
Address :	G-655, Gama-II Greater Noida- 201308, Uttar Pradesh, India		
Date of Appointment :	22.09.2015		
DIN No.:	00316053		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U70109DL2006PTC152195	AL-BATHA CONSTRUCTION COMPANY PRIVATE LIMITED	19/08/2006	-
Name :	Mr. Hasan Ali		
Designation :	Director		
Address :	G-655, Gama-II Greater Noida- 201308, Uttar Pradesh, India		
Date of Appointment :	22.09.2015		
DIN No.:	00316062		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U70109DL2006PTC152195	AL-BATHA CONSTRUCTION COMPANY PRIVATE LIMITED	19/08/2006	-

KEY EXECUTIVES

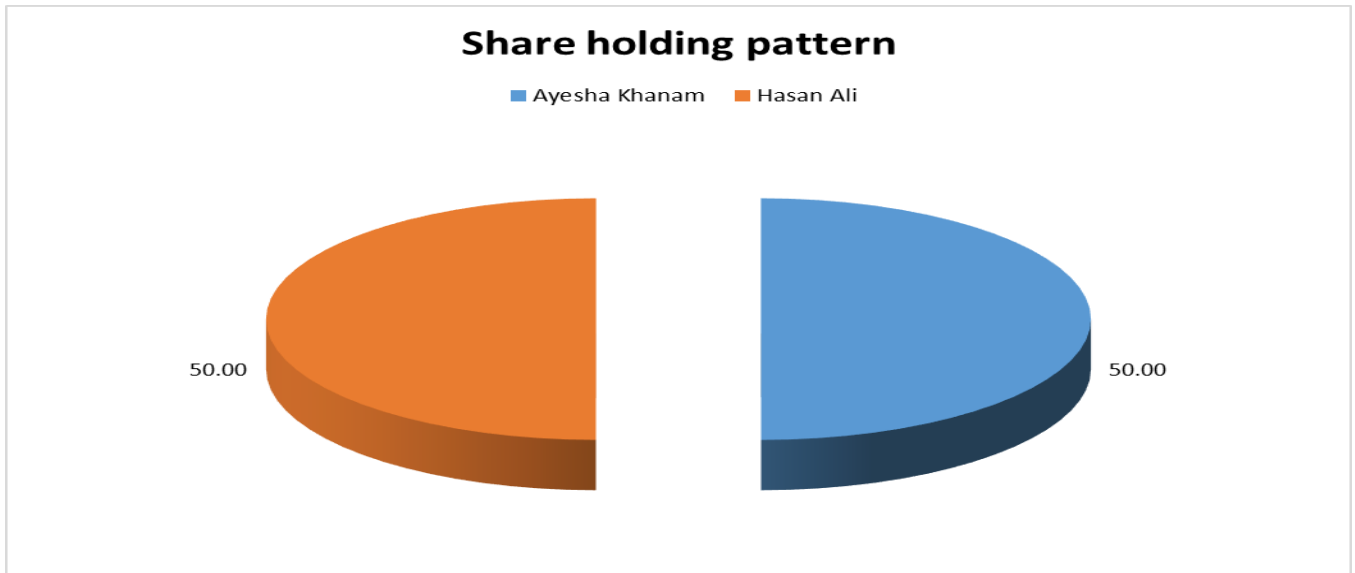
Name :	Mr. Nazim
Designation :	Engineer Department

MAJOR SHAREHOLDERS

AS ON 31.03.2017

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Names of Shareholders	No. of Shares	% of Holding
Ayesha Khanam	5000	50.00
Hasan Ali	5000	50.00
Total	10000	100.00



Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Construction Activity. [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged

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Terms :	Not Divulged
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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 denied by the management	
Bankers :	Banker Name :	Not Divulged
	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 :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
Remark :	--	

Auditors :	
Name :	Sharma Kathuria and Company Chartered Accountants
Address :	509, Plot No. 4, DDA Building, Laxminagar, District Centre, New Delhi – 110092, India
Tel. No.:	91-11-46514102
PAN N Income-tax PAN of	AAPFS5447J

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auditor or auditor's firm :	
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		0.100	0.100
(b) Reserves & Surplus		(0.075)	(0.665)
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		0.025	(0.565)
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		0.015	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		0.015	0.000
(4) Current Liabilities			
(a) Short term borrowings		1.615	0.015
(b) Trade payables		51.498	0.000
(c) Other current liabilities		1.054	2.782
(d) Short-term provisions		1.660	0.000
Total Current Liabilities (4)		55.827	2.797
TOTAL		55.867	2.232
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		0.357	0.000
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.025	0.025
(e) Other Non-current assets		0.000	0.000

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Total Non-Current Assets		0.382	0.025
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		12.264	0.738
(c) Trade receivables		38.709	0.000
(d) Cash and cash equivalents		1.123	1.469
(e) Short-term loans and advances		3.389	0.000
(f) Other current assets		0.000	0.000
Total Current Assets		55.485	2.207
TOTAL		55.867	2.232

PROFIT & LOSS ACCOUNT

	PARTICULARS	01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
	SALES		
	Income	48.831	0.000
	Other Income	0.000	0.000
	TOTAL	48.831	0.000
Less	EXPENSES		
	Purchases of Stock-in-Trade	45.135	0.738
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(11.526)	(0.738)
	Direct Expenses	10.240	0.120
	Employees benefits expense	1.369	0.361
	Other expenses	2.994	0.169
	TOTAL	48.212	0.650
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.619	(0.650)
Less	FINANCIAL EXPENSES	0.001	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.618	(0.650)
Less/ Add	DEPRECIATION/ AMORTISATION	0.012	0.015
	PROFIT/ (LOSS) BEFORE TAX	0.606	(0.665)
Less	TAX	0.015	0.000

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	PROFIT/ (LOSS) AFTER TAX		0.591 (0.665)
	Earnings / (Loss) Per Share (INR)		59.05 (66.52)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flows from (used in) operations		NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		289.34	0.00
Account Receivables Turnover (Income / Sundry Debtors)		1.26	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		416.46	0.00
Inventory Turnover (Operating Income / Inventories)		0.05	(0.88)
Asset Turnover (Operating Income / Net Fixed Assets)		1.73	0.00

LEVERAGE RATIOS

PARTICULARS		01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		1.00	1.25
Debt Equity Ratio (Total Liability / Networth)		64.60	(0.03)

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Current Liabilities to Networth (Current Liabilities / Net Worth)		2233.08	(4.95)
Fixed Assets to Networth (Net Fixed Assets / Networth)		14.28	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		619.00	0.00

PROFITABILITY RATIOS

PARTICULARS			01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		1.21	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.06	(29.79)
Return on Investment (ROI) ((PAT / Networth) * 100)	%		2364.00	117.70

SOLVENCY RATIOS

PARTICULARS			01.04.2016 to 31.03.2017	22.09.2015 To 31.03.2016
Current Ratio (Current Assets / Current Liabilities)			0.99	0.79
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			0.77	0.53
G-Score Ratio Financial (Networth / Total Assets)			0.00	(0.25)
G-Score Ratio Debt (Debts / Equity Capital)			16.15	0.15
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			0.99	0.79

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	0.100	0.100
Reserves & Surplus	(0.665)	(0.075)
Share Application money pending allotment	0.000	0.000
Net worth	(0.565)	0.025
Long Term borrowings	0.000	0.000
Short Term borrowings	0.015	1.615
Total borrowings	0.015	1.615
Debt/Equity ratio	(0.027)	64.600

Debt to Equity



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

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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	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	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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 one year and six months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about one year and six 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

INDEX OF CHARGE: NO CHARGES EXISTS FOR COMPANY

CORPORATE INFORMATION

Subject is a private limited company incorporated on September 22, 2015 having its registered office at 657-A, Gali No- 12, Zakir Nagar, Okhla, New Delhi – 110025, India. The Company is a Civil Contractor.

OPERATIONS AND PERFORMANCE OF THE COMPANY

During the year, the company earned a profit of INR 0.591 after Tax during the previous year.

UNSECURED LOANS:

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Particulars	31.03.2017 INR In Million	31.03.2016 INR In Million
SHORT TERM BORROWINGS		
Loan from directors		
Ayesha Khanam	1.415	0.015
Hasan Ali	0.200	0.000
Total	1.615	0.015

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 68.59
UK Pound	1	INR 90.85
Euro	1	INR 80.25

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	PRY
Report Prepared by :	KVT

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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