

MIRA INFORM REPORT

Report No. :	534076
Report Date :	22.10.2018

IDENTIFICATION DETAILS

Name :	BEDI AUTO INDUSTRIES
Registered Office :	C-48, Sector 2, Noida – 201301, Uttar Pradesh
Tel. No.:	91-11-41718564
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	20.08.1986
Capital Investment :	INR 45.143 Lacs
PAN No.:	ABSPB3534D
[Permanent Account No.]	
GSTN :	09ABSPB3534D1ZT
[Goods & Service Tax Registration No.]	
Udyog Aadhaar No.:	UP28B0015062
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Precision Turned Components on Traub Automates and Sheet Metal Components.
No. of Employees :	15 (Approximately)

RATING & COMMENTS

MIRA's Rating :	B	
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

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

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 22.10.2018

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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 PARTED BY

Name :	Mr. Kulwant Jaspal Bedi
Designation :	Proprietor
Contact No.:	91-9810588049
Date :	16.10.2018

LOCATIONS

Registered Office/ Factory :	C-48, Sector 2, Noida – 201301, Uttar Pradesh, India
Tel. No.:	91-11-41718564
Mobile No.:	91-9810588049 (Mr. Kulwant Jaspal Bedi)
Fax No.:	Not Available
E-Mail :	Ksbedi36@gmail.com
Area :	1872 Sq.ft.
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Kulwant Jaspal Bedi
Designation :	Proprietor
Address :	D – 170, Lajpat Nagar – 1, S.O. South Delhi, Delhi – 110024, India
Date of Birth/Age :	25.12.1959
Aadhaar No.:	5085 7248 1778
PAN No.:	ABSPB3534D

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Precision Turned Components on Traub Automates and Sheet Metal Components.
Products :	<ul style="list-style-type: none"> Precision Turned Components on Traub Automates Sheet Metal Components

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Agencies Held :	--
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	L/C, Cash and Credit
Purchasing :	L/C, Cash and Credit

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Sunil Enterprises, Noida Associate Engineering, Noida Arihant Steel, Noida 																																						
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> Bright Steel Corporation, Noida Hemkund Industries, Noida R K Engineering Corporation, Noida HPL Auto and Power Limited 																																						
No. of Employees :	15 (Approximately)																																						
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td colspan="2">Punjab and Sind Bank</td> </tr> <tr> <td>Branch :</td> <td colspan="2">Jangpura Extension, 27 Jangpura Extension, Jangpura Market, New Delhi – 110014, India</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td colspan="2">Mr. Jasbir Singh Bedi</td> </tr> <tr> <td>Email:</td> <td colspan="2">d0323@psb.co.in</td> </tr> <tr> <td>Contact Number :</td> <td colspan="2">91-11-24316681</td> </tr> <tr> <td>Mobile Number :</td> <td colspan="2">91-9899059621</td> </tr> <tr> <td>Account Number :</td> <td colspan="2">03231300096246</td> </tr> <tr> <td>Type of Account :</td> <td colspan="2">Cash Credit/ Current Account</td> </tr> <tr> <td>Facilities :</td> <td colspan="2">INR 30 Lacs</td> </tr> <tr> <td>IFSC Code:</td> <td colspan="2">PSIB0000323</td> </tr> <tr> <td>MICR Code :</td> <td colspan="2">110023029</td> </tr> <tr> <td>Branch Code :</td> <td colspan="2">000323</td> </tr> </table>			Banker Name :	Punjab and Sind Bank		Branch :	Jangpura Extension, 27 Jangpura Extension, Jangpura Market, New Delhi – 110014, India		Person Name (With Designation) :	Mr. Jasbir Singh Bedi		Email:	d0323@psb.co.in		Contact Number :	91-11-24316681		Mobile Number :	91-9899059621		Account Number :	03231300096246		Type of Account :	Cash Credit/ Current Account		Facilities :	INR 30 Lacs		IFSC Code:	PSIB0000323		MICR Code :	110023029		Branch Code :	000323	
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IFSC Code:	PSIB0000323																																						
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Facilities :	Secured Loan	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)																																				
	Punjab & Sindh Bank	29.654	23.659																																				
	CSG Loan PSB	18.997	14.729																																				
	PSB Car Loan	13.000	0.000																																				

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	Machinery Loan	0.402	0.000
	Total	62.053	38.388

Auditors :	
Name :	Pnwar and Associates Chartered Accountants
Address :	C- 179, Sector-10, Noida-201301, Uttar Pradesh, India
Mobile No.:	91-8285237563
E-Mail :	natipanwar@gmail.com
Membership No.:	524232

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2018

Capital Account	[INR in Lacs]
Opening Capital	41.099
Add : Other Income	2.323
Add : Net Profit	6.821
	50.243
Less : Drawing	5.100
Total	45.143

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FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietor's Capital	45.143	41.099	36.288
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	45.143	41.099	36.288
LOAN FUNDS			
1] Secured Loans	62.053	38.388	40.889
2] Unsecured Loans	4.251	4.251	4.251
TOTAL BORROWING	66.304	42.639	45.140
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	111.447	83.738	81.428
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	28.139	15.911	17.886
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	24.985	14.063	15.505
Sundry Debtors	31.255	41.408	31.732
Cash & Bank Balances	0.683	0.553	0.408
Other Current Assets	30.025	27.657	27.657
Loans, Advances & Deposits	0.000	0.000	0.000
Total Current Assets	86.948	83.681	75.302
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	2.973	13.969	10.105
Other Current Liabilities and Provisions	0.667	1.885	1.655
Total Current Liabilities	3.640	15.854	11.760
Net Current Assets	83.308	67.827	63.542
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	111.447	83.738	81.428

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	80.441	94.754	65.930
	Other Income	0.000	3.257	4.855
	TOTAL	80.441	98.011	70.785
Less	EXPENSES			
	Cost of goods sold	45.733	46.964	30.669
	Cartage	0.321	0.485	0.184
	Consumable Store A/c	0.324	0.521	0.482
	Wages and Labour Charges	5.002	14.786	13.729
	Ele. and Power A/c	5.028	6.852	5.943
	Accounting Charges	2.060	3.411	0.840
	Printing and Stationery Expenses	0.045	0.065	0.080
	Salary	1.600	4.250	2.827
	Business Promotion	0.452	0.596	0.397
	Festival Celebration Expenses	0.805	1.856	0.000
	Conveyance A/c	0.647	0.658	0.325
	Staff Welfare	0.125	0.255	0.162
	Repair and Maintenance	0.268	1.052	0.446
	Legal Expenses	0.360	0.250	0.110
	News Expenses	0.011	0.009	0.008
	Postage and Telegram	0.009	0.008	0.007
	Misc. Expenses	0.006	0.008	0.006
	Vehicle Maintenance	0.582	1.653	1.128
	TOTAL	63.378	83.679	57.343
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	17.063	14.332	13.442
Less	FINANCIAL EXPENSES	6.101	5.453	5.047
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	10.962	8.879	8.395
Less/ Add	DEPRECIATION/ AMORTISATION	4.141	1.976	2.379
	NET PROFIT/ (LOSS)	6.821	6.903	6.016

Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	141.82	159.51	175.67
Account Receivables Turnover (Income / Sundry Debtors)	2.57	2.29	2.08
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	23.73	108.57	120.26
Inventory Turnover (Operating Income / Inventories)	0.68	1.02	0.87
Asset Turnover (Operating Income / Net Fixed Assets)	0.61	0.90	0.75

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.61	0.59	0.61
Debt Equity Ratio (Total Liability / Networth)	1.47	1.04	1.24
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.17	0.49	0.44
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.62	0.39	0.49
Interest Coverage Ratio (PBIT / Financial Charges)	2.80	2.63	2.66

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	8.48	7.29	9.12

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Return on Total Assets ((PAT / Total Assets) * 100)	%	5.93	6.93	6.46
Return on Investment (ROI) ((PAT / Networth) * 100)	%	15.11	16.80	16.58

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	11.02	4.16	4.70
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	7.85	3.46	3.73
G-Score Ratio Financial (Networth / Total Assets)	0.39	0.41	0.39
G-Score Ratio Debt (Debts / Equity Capital)	1.47	1.04	1.24
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	11.02	4.16	4.70

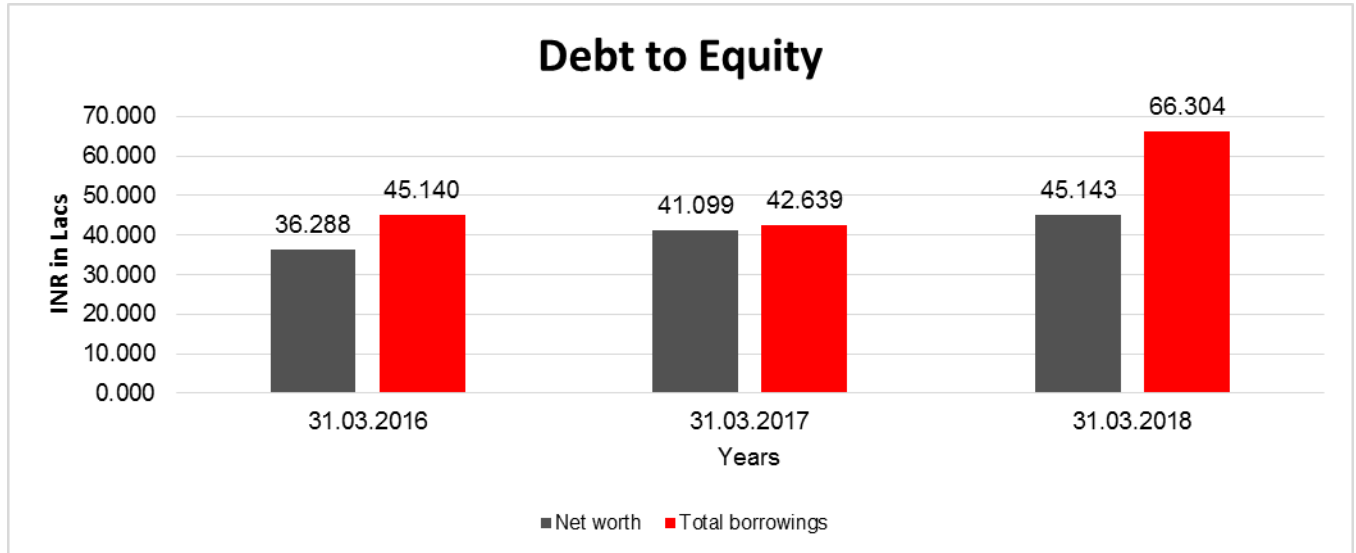
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

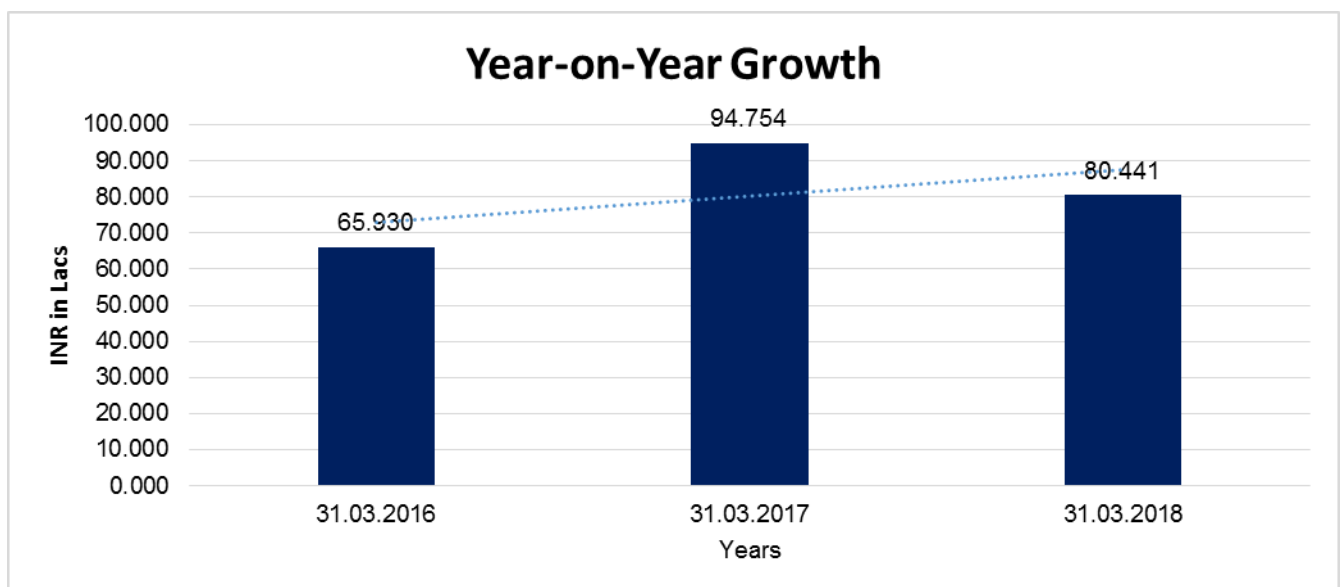
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital	36.288	41.099	45.143
Reserves & Surplus	0.000	0.000	0.000
Net worth	36.288	41.099	45.143
Secured Loans	40.889	38.388	62.053
Unsecured Loans	4.251	4.251	4.251
Total borrowings	45.140	42.639	66.304
Debt/Equity ratio	1.244	1.037	1.469

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YEAR-ON-YEAR GROWTH

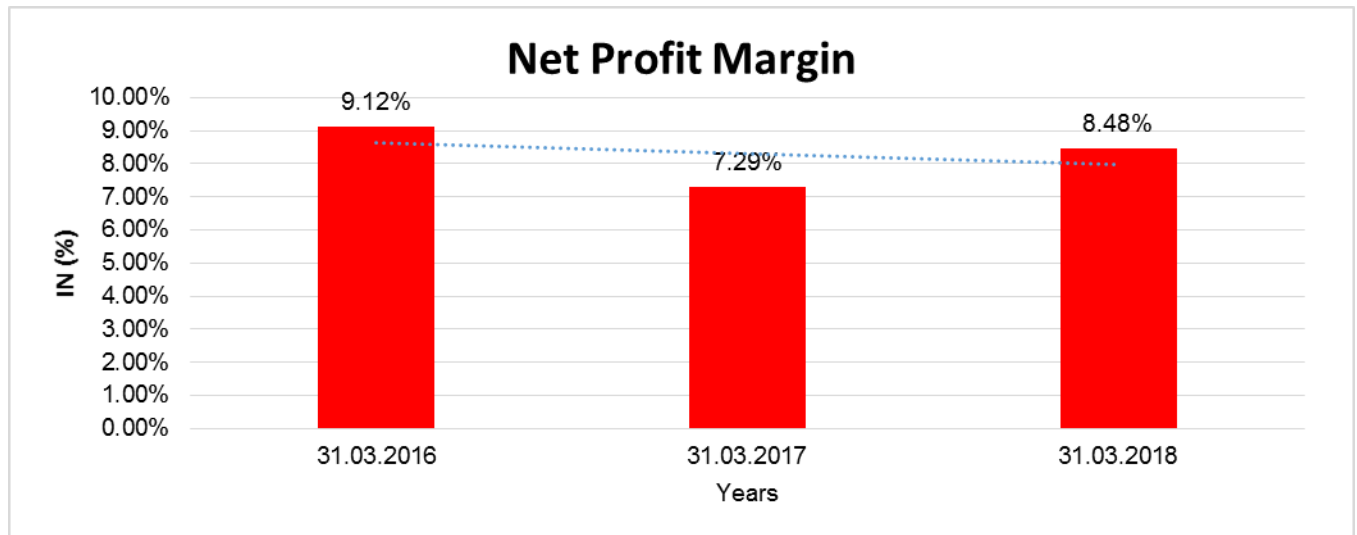
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	65.930	94.754	80.441
		43.719	(15.105)



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	65.930	94.754	80.441
Profit/ (Loss)	6.016	6.903	6.821
	9.12%	7.29%	8.48%



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	Yes
5	Buyer visit details	Yes
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	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes

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15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
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	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOAN

Particulars	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
Loans from Relatives and Friends	4.251	4.251
Total	4.251	4.251

OBSERVATION POINTS

Name of Company :	BEDI AUTO INDUSTRIES
Address :	C-48, Sector 2, Noida – 201301, Uttar Pradesh, India
Mobile No.:	91-9810588049
Email :	ksbedi36@gmail.com
Person to whom we met:	Mr. Kulwant Jaspal Bedi
Designation :	Proprietor

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BEDI AUTO INDUSTRIES - 534076

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Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near "Narula Hotel"
Total Floors of the building:	3 storey building
Subject situated on:	Whole premises belongs to subject
Locality:	Commercial
Area of premises :	1872 SQ.FT.
Area :	Neutral
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	15
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Xerox Machine
Neighbour's interview :	Name of Company : Roto Power Contact Person Name : Mr. Ajay Kumar Contact Person Name : Mr. Shambhoo (Local Person) Neighbour Overview : Existence Confirmed
Proof of visit:	Photographs/ Visiting Card Photographs: Exterior with name board / Interior / Shop Floor/ Stock
Details of the person conducting visit:	Name : Shyam Chandra Designation : Field Executive Contact No.: 91-9953452065

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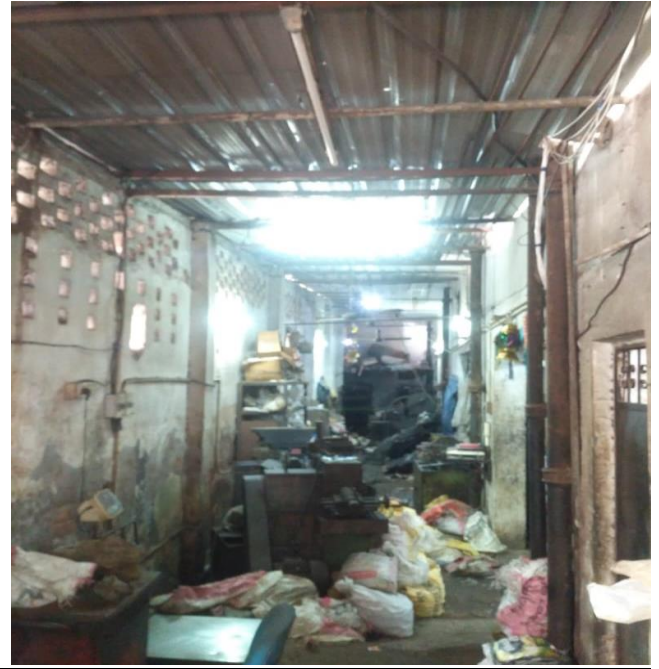
PICTURES



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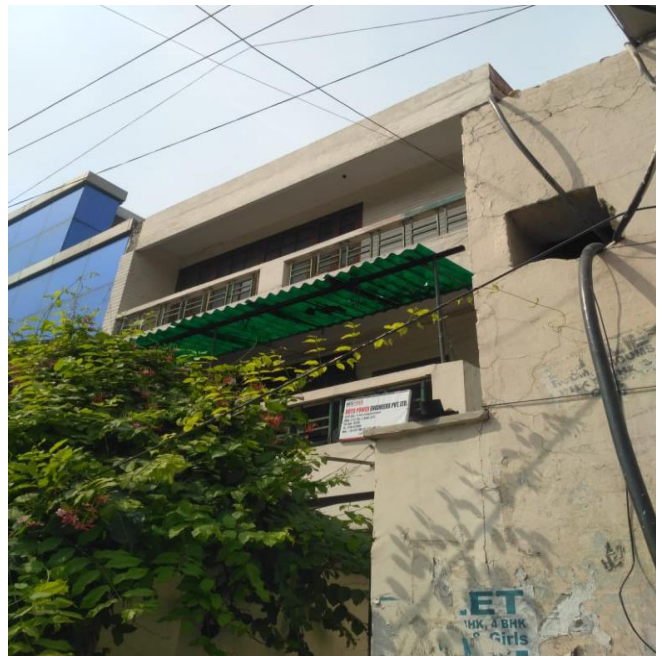
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CMT REPORT (Corruption, Money Laundering & Terrorism]

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 (as on 22.10.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	NIS
Report Prepared by :	JYTK

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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