

## MIRA INFORM REPORT

Report No. :	502828.2
Report Date :	30.06.2018

### IDENTIFICATION DETAILS

Name :	ROYAL REFINARY
Registered Office :	Ismaila 11, Biswa, Sampla Beri Road, Sampla, Rohtak-124501, Haryana
Mobile No.:	91-9899137800 [Mr. Satpal Gupta]
Country :	India
Financials (as on) :	Not Available
Year of Establishment :	July, 2017
Capital Investment :	Not Divulged
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AFDPG9491F
GSTN : [Goods & Service Tax Registration No.]	06AFDPG9491F1ZD
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer of Lubricating Oil. [Confirmed by Management]
No. of Employees :	16 [Approximately] [In Factory: 12 and In Office: 04]

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

**MIRA's Rating :** NB

Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

**Status :** New Business

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<b>Payment Behaviour :</b>	Unknown
<b>Litigation :</b>	Clear

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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**

**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 30.06.2018.

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

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**ROYAL REFINARY - 502828.2 (SUPPLEMENTARY REPORT)**

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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**

<b>Name :</b>	Mr. Chandermani Gupta
<b>Designation :</b>	Chartered Accountant
<b>Contact No.:</b>	91-9811995910
<b>Date :</b>	07.06.2018

**LOCATIONS**

<b>Registered Office/ Factory :</b>	Ismaila 11, Biswa, Sampla Beri Road, Sampla, Rohtak-124501, Haryana, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9899137800 [Mr. Satpal Gupta] 91-9899511800 [Mr. Rajesh] 91-9811995910 [Mr. Chandermani Gupta]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:rajeshgupta0100@yahoo.co.in">rajeshgupta0100@yahoo.co.in</a>
<b>Area :</b>	100000 Sq. Ft.
<b>Location :</b>	Leased
<b>Locality :</b>	Commercial [As per site visit]

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Satpal Gupta
<b>Designation :</b>	Proprietor
<b>Address :</b>	C-75, Ground Floor, Shivaji Park, New Delhi-110026, India
<b>Date of Birth/Age :</b>	08.06.1948
<b>Qualification :</b>	Higher Secondary
<b>Experience :</b>	45 Years
<b>PAN No.:</b>	AFDPG9491F
<b>Aadhar No :</b>	2539 1602 9407
<b>Passport No.:</b>	G7396528

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer of Lubricating Oil. [Confirmed by Management]
<b>Products/ Services :</b>	Lubricating Oil
<b>Brand Names :</b>	Not Available

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**ROYAL REFINARY - 502828.2 (SUPPLEMENTARY REPORT)**

**PAGE NO. : 4**

<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	
<b>Products :</b>	Not Available
<b>Countries :</b>	Not Available
<b>Imports :</b>	
<b>Products :</b>	Raw Material
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• UAE</li> <li>• USA</li> <li>• Oman</li> <li>• Qatar</li> </ul>
<b>Terms :</b>	
<b>Selling :</b>	Cash and Credit [60 Days]
<b>Purchasing :</b>	Cash and Credit [30 Days]

**PRODUCTION STATUS**

Particulars	Installed Capacity	Actual Production
Lubricant Oils	150000 Ltr Per Day	90000 Ltr Per Day First Year

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	Wholesalers	
	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--

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	<b>Remark</b>	--																																	
<b>No. of Employees :</b>	16 [Approximately] [In Factory: 12 and In Office: 04]																																		
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Bank Name:</b></td> <td colspan="2">HDFC Bank Limited</td> </tr> <tr> <td><b>Branch:</b></td> <td colspan="2">Punjabi Bagh West, New Delhi-110026, India</td> </tr> <tr> <td><b>Person Name (with Designation):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Contact Number:</b></td> <td colspan="2">91-11-61606161</td> </tr> <tr> <td><b>Name of Account Holder:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Number:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Since (Date/ Year of A/c Opening):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Average Balance Maintained (Optional):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Operation:</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Remarks:</b></td> <td colspan="2">Continuously ringing</td> </tr> </table>		<b>Bank Name:</b>	HDFC Bank Limited		<b>Branch:</b>	Punjabi Bagh West, New Delhi-110026, India		<b>Person Name (with Designation):</b>	--		<b>Contact Number:</b>	91-11-61606161		<b>Name of Account Holder:</b>	--		<b>Account Number:</b>	--		<b>Account Since (Date/ Year of A/c Opening):</b>	--		<b>Average Balance Maintained (Optional):</b>	--		<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--		<b>Account Operation:</b>	--		<b>Remarks:</b>	Continuously ringing	
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<b>Account Operation:</b>	--																																		
<b>Remarks:</b>	Continuously ringing																																		

<b>Auditors :</b>	
<b>Name :</b>	Mr. Chandermani Gupta Chartered Accountant
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

<b>Capital Investment :</b>	
<b>Owned :</b>	Not Divulged
<b>Borrowed :</b>	Not Divulged
<b>Total :</b>	<b>Not Divulged</b>

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**NEW BUSINESS**

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

**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	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
15	Export/import details (if applicable)	Yes
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	No
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

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**OBSERVATION POINTS**

<b>Name of Company :</b>	ROYAL REFINARY
<b>Address :</b>	Ismaila 11, Biswa, Sampla Beri Road, Sampla, Rohtak-124501, Haryana, India
<b>Contact No.:</b>	91-9899137800
<b>Person to whom we met:</b>	Security [Name Refused]
<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy
<b>Locality:</b>	Commercial
<b>Area :</b>	Neutral
<b>Neighbours Interview :</b>	Further, our executive also inquired from local people but they were also not aware about the subject.
<b>Proof of visit:</b>	Photos

**MR. SATPAL GUPTA**

**COMPUTATION OF TOTAL INCOME**

[INR IN MILLION]

<b>PARTICULARS</b>	<b>31.03.2017</b>			
<b>Income from Salary (Chapter IV A)</b>				<b>0.373</b>
<u>GS Bharat Refinery</u> 351, MIE Bahadurgarh Haryana-124507				
Salary			0.373	
Transport Allowance Received			0.019	
			-----	
			0.392	
<u>Less:</u>				
Transport Allowance Exempt		0.019	0.019	
			-----	

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**ROYAL REFINARY - 502828.2 (SUPPLEMENTARY REPORT)**

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			0.373	
<b>Income from House Property (Chapter IV C)</b>				<b>0.118</b>
<u>Swaran Park New Delhi (DELHI)</u>				
Annual Lettable Value 0.060				
Rent Receivable 0				
Higher of above	<u>0.060</u>			
Annual Rental Value u/s 23		0.060		
Less:				
Deduction u/s 24(a)	<u>0.018</u>			
		0.018		
		-----	0.042	
<u>48/13/1 Saffipur Ranhola (DELHI)</u>				
Annual Lettable Value 108000				
Rent Receivable 0				
Higher of above	<u>0.108</u>			
Annual Rental Value u/s 23		0.108		
Less:				
Deduction u/s 24(a)	<u>0.032</u>			
		0.032		
		-----	0.076	
<b>Income from Business or Profession (Chapter IV D)</b>				<b>0.512</b>
Profit as per Profit and Loss a/c			<u>0.512</u>	
Total			0.512	
<b>Income from Other Sources (Chapter IV F)</b>				<b>0.283</b>
Interest From Saving Bank A/c(as per Annexure)			0.003	
Other Income			0.280	
			-----	
			0.283	
<b>Gross Total Income</b>				<b>1.286</b>
<b>Less: Deductions (Chapter VI-A)</b>				
u/s 80C				
P.P.F.		0.100		
			0.100	
u/s 80TTA (Interest From Saving Bank Account.)			0.003	
u/s 80D (payment INR 39183/-)			0.030	
			-----	0.133
				-----
<b>Total Income</b>				<b>1.153</b>
Round off u/s 288 A				<b>1.153</b>
Income Exempt u/s 10				0.059

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**ROYAL REFINERY - 502828.2 (SUPPLEMENTARY REPORT)**

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Cash and Bank Balance	0.240
Investment in Royal Refinery	8.035
Shares	0.325
Loans and advances	2.085
	-----
<b>Total [B]</b>	<b>12.651</b>
	-----
<b>Less: Liability</b>	<b>0.000</b>
	-----
<b>Total [C]</b>	<b>0.000</b>
	-----
<b>NET WORTH [A+B-C]</b>	<b>107.651</b>

**VALUATION REPORT**

**(GENERAL DETAILS)**

Date as on which valuation is made	13.03.2018
Name of the Owner	1.) Mr. Rajesh Gupta S/o Sh. Satpal Gupta 2.) Mr. Rajat Garg S/o Sh. Sandesh Garg A/c of Royal Refinery
Location, street, ward no.	Revenue Estate of Village Ismalia-11 Biswa, Sample Beri Road, Tehsil Sampla, District Rohtak, Haryana

<b>Market Value</b>	<b>INR 47.467 Million</b>
<b>Realizable Value</b>	<b>INR 42.720 Million</b>
<b>Distress Value</b>	<b>INR 37.974 Million</b>
<b>Circle rate</b>	<b>INR 24.190 Million</b>
<b>Insured value</b>	<b>INR 14.150 Million</b>

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**VALUATION REPORT**

**(GENERAL DETAILS)**

Date as on which valuation is made	09.03.2018
Name of the Owner	<b>G.S. BHARAT REFINERY</b>
Location, street, ward no.	Plot No. 351 (Near MIE Metro Station), MIE, Industrial Area, Bahadurgarh, Haryana

<b>Market Value</b>	<b>INR 55.597 Million</b>
<b>Realizable Value</b>	<b>INR 50.037 Million</b>
<b>Distress Value</b>	<b>INR 44.477 Million</b>
<b>Circle rate</b>	<b>INR 16.216 Million</b>
<b>Insured value</b>	<b>INR 3.200 Million</b>

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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 68.94
UK Pound	1	INR 90.21
Euro	1	INR 79.64

**INFORMATION DETAILS**

Information Gathered by :	SHW
Analysis Done by :	PRS
Report Prepared by :	IND

**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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