

MIRA INFORM REPORT

Report No. :	521737
Report Date :	27.07.2018

IDENTIFICATION DETAILS

Name :	DIPTY LAL JUDGE MAL PRIVATE LIMITED
Registered Office :	2662, 1 st Floor Sadarthana Road, Sadar Bazar, Delhi – 110006
Tel. No.:	91-120-3042004
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	11.12.1984
CIN No.: [Company Identification No.]	U74899DL1984PTC019552
Capital Investment / Paid-up Capital :	INR 23.066 Million
IEC No.: [Import-Export Code No.]	0591017121
PAN No.: [Permanent Account No.]	AAACD0214A
GSTN : [Goods & Service Tax Registration No.]	09AAACD0214A1ZL
Legal Form :	Private Limited Liability Company.
Line of Business :	Manufactures parts of Washing Machine, Refrigerator and Filtering Machine [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 :	A+
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Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

Maximum Credit Limit :	USD 2200000
Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1984 and it manufactures parts of washing machine, refrigerator and filtering machine.</p> <p>As per the financials of March 2017, the company has registered a growth of 24.53% in its revenue as compared to its previous year's revenue and has reported a fair profit margin of 4.02%.</p> <p>Rating takes into consideration the company's established track record of business operations marked by sound net worth along with strong debt coverage indicators and good liquidity position.</p> <p>Rating also takes into account the established market position as a vendor to leading white goods manufacturers and high operational efficiency.</p> <p>Further, the company has reported a good earnings per share of INR 437.47 against its face value of INR 100.</p> <p>Payments seems to be regular.</p> <p>In view of aforesaid, the company can be considered good 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

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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

Rating Agency Name	CRISIL RATING
Rating	Long Term Rating = BBB+
Rating Explanation	Moderate degree of safety and moderate credit risk
Date	30.12.2017

Rating Agency Name	CRISIL RATING
Rating	Short Term Rating = A2
Rating Explanation	Strong degree of safety and low credit risk
Date	30.12.2017

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 27.07.2018.

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. Gurdass Sharma
Designation :	DGM Finance
Contact No.:	91-9999980367
Name :	Mr. Manish Gandhi
Designation :	Marketing Manager
Contact No.:	91-9999981361
Date :	25.07.2018

TEL. NO.: 91-120-3042004 (RINGING)

LOCATIONS

Registered Office :	2662, 1 st Floor Sadarthana Road, Sadar Bazar, Delhi – 110006, India
Tel. No.:	91-120-3042004
Mobile No.:	91-9999981361 [Mr. Manish Gandhi] 91-9999980367 [Mr. Gurdass Sharma]
Fax No.:	Not Available
E-Mail :	2009max18@gmail.com bkbangal@dljm.com
Website :	http://www.dljm.com
Head Office :	D 55, Phase – II, Opposite NSEZ, Noida – 201305, Uttar Pradesh, India
Factory 1 :	Plot No. A-7, Sector A-3, UPSIDC Industrial Area, Tronica City, Ghaziabad, Uttar Pradesh, India
Tel. No.:	91-120-3042004 (8 Lines)
Fax No.:	91-120-3042010
E-Mail :	info@dljm.com
Factory 2 :	Plot No. SP1(A1), Tapukara Industrial Area, Bhiwadi-II, Alwar, Rajasthan, India

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DIRECTORS

As on 31.03.2018

Name :	Mr. Vinod Kumar Jain			
Designation :	Director			
Address :	H-142 Ashok Vihar, Ph-I, Delhi – 110052, India			
Date of Birth/Age :	02.01.1949			
Qualification :	Graduate			
Date of Appointment :	01.09.2009			
PAN No.:	AAAPJ2080K			
DIN No.:	00194892			
Other Directorship:				
	CIN/FCRN	Company Name	Begin Date	End Date
	U74899DL1986PTC023885	JAYPEE SEIKI PLASTICS PRIVATE LIMITED	29/09/2015	-
	U74999DL2016NPL299680	DLJM SKILL DEVELOPMENT FOUNDATION	13/05/2016	-
Name :	Mr. Shri Pal Jain			
Designation :	Director			
Address :	128, Veer Nagar, Delhi – 110007, India			
Date of Birth/Age :	02.11.1947			
Qualification :	Graduate			
Date of Appointment :	06.06.1992			
PAN No.:	AADPJ3588M			
DIN No.:	00903367			
Other Directorship:				
	CIN/FCRN	Company Name	Begin Date	End Date
	U18101DL1984PLC019725	JAYPEE SPINTEX LIMITED	30/09/2017	-
	U74899DL1986PTC023885	JAYPEE SEIKI PLASTICS PRIVATE LIMITED	14/12/2005	-
	U74899DL1993PTC054183	JAYPEE TECHNOPLAST PRIVATE LIMITED	30/09/2014	-
Name :	Mr. Dev Bhushan Jain			
Designation :	Director			
Address :	128 Vir Nagar Jain Colony, Delhi – 110007, India			
Date of Birth/Age :	12.12.1956			
Qualification :	Graduate			
Date of Appointment :	01.04.2000			
DIN No.:	01620467			
Other Directorship:				
	CIN/FCRN	Company Name	Begin Date	End Date
	U74899DL1951GAP001947	PHD CHAMBER OF COMMERCE AND INDUSTRY	26/10/2017	-
	U25200DL2011PTC218912	SEKISUI DLJM MOLDING PRIVATE LIMITED	29/09/2012	-
	U65191DL2006PTC151570	SEIKI FINVEST PRIVATE LIMITED	04/03/2015	-
	U74999DL2016NPL299680	DLJM SKILL DEVELOPMENT FOUNDATION	13/05/2016	-

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Name :	Mr. Jenender Jain			
Designation :	Director			
Address :	H - 142 Ashok Vihar Phase – I, Delhi – 110052, India			
Date of Birth/Age :	07.11.1957			
Qualification :	Graduate			
Date of Appointment :	01.10.2016			
PAN No.:	AADPJ0591Q			
DIN No.:	01629157			
Other Directorship:				
	CIN/FCRN	Company Name	Begin Date	End Date
	U18101DL1984PLC019725	JAYPEE SPINTEX LIMITED	31/12/1984	-
	U74899DL1986PTC023885	JAYPEE SEIKI PLASTICS PRIVATE LIMITED	01/12/2017	-
	U74899DL1993PTC054183	JAYPEE TECHNOPLAST PRIVATE LIMITED	26/09/2014	-
Name :	Mr. Yogesh Jain			
Designation :	Director			
Address :	H - 142 Ashok Vihar Phase – I, Delhi – 110052, India			
Date of Birth/Age :	14.10.1974			
Qualification :	Graduate			
Date of Appointment :	21.05.2011			
PAN No.:	AAAPJ2080K			
DIN No.:	01629190			
Other Directorship:				
	CIN/FCRN	Company Name	Begin Date	End Date
	U25200DL2011PTC218912	SEKISUI DLJM MOLDING PRIVATE LIMITED	29/09/2012	-

KEY EXECUTIVES

Name :	Mr. Gurdass Sharma
Designation :	DGM Finance
Name :	Mr. Manish Gandhi
Designation :	Marketing Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Dev Bhushan Jain	19934
Jenender Jain	23993
Seema Jain	9540
Shri Pal Jain	25882
Vinod Kumar Jain and Sons (HUF)	7280

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Jenender Jain and Sons (HUF)		2619
Anita Jain		16749
Vinod Kumar Jain		18112
Neelam Jain		6280
Santosh Jain		18018
Gaurav Jain		12073
Yogesh Jain		13655
Usha Jain		3600
Ritesh Jain		8390
Anurag Jain		4710
Parag Jain		4920
Jinesh Jain		5550
Shri Pal Jain and Sons (HUF)		8660
J.K. Jain and Sons (HUF)		2450
Dev Bhushan Jain and Sons (HUF)		9852
Priti Jain		1502
Ishu Jain		1042
Namarta Jain		1001
Aashima Jain		751
Kanika Jain		750
Parag Jain (HUF)		1
Anurag Jain (HUF)		1
Gaurav Jain (HUF)		9
Ritesh Jain (HUF)		20
Jinesh Jain (HUF)		1
Yogesh Jain and Sons (HUF)		3319
Aayushi Jain		1
Total		230665

Equity Share Break up (Percentage of Total Equity)

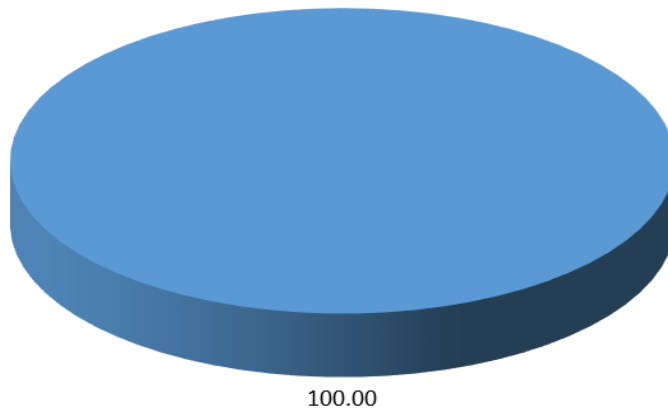
As on 29.09.2017

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

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Share holding pattern

■ Promoter – (Individual/ Hindu Undivided Family – Indian)



BUSINESS DETAILS

Line of Business :	Manufactures parts of Washing Machine, Refrigerator and Filtering Machine [Registered Activity]	
Products :	Item Code No.	Product Description
	84509010	Parts of Washing Machine
	84189900	Parts of Refrigerator
	84211999	Parts of Filtering Machine
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :	Not Available	

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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	Bank of Baroda	
	Branch	Sadar Bazar, New Delhi – 110006, India	
	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		
	Rupee term loans from banks	89.685	88.834
	Short-term borrowings		
	Loans repayable on demand from banks	45.957	66.128

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	Total	135.642	154.962
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Auditors :	
Name :	Dalip Sachdeva and Associates Chartered Accountants
Address :	2507, Basement, Hudson line, Kingsway Camp Delhi - 110009, India
Income-tax PAN of auditor or auditor's firm :	AAEFD4506C
Memberships :	Not Available
Collaborators :	Not Available
Joint Venture :	Sekisui DLJM Molding Private Limited U25200DL2011PTC218912
Associates :	<ul style="list-style-type: none"> • Jaypee Marketing • Max Management Consultants Private Limited U74140DL2006PTC148691 • WRJ Technoplast Private Limited U25209DL2006PTC149500 • Ace Teleplast Technology Private Limited

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
350000	Equity Shares	INR 100/- each	INR 35.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
230665	Equity Shares	INR 100/- each	INR 23.066 Million

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FINANCIAL DATA
[all figures are in Rupees 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	23.066	23.066	23.066
(b) Reserves and Surplus	779.299	678.392	716.868
(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)	802.365	701.458	739.934
(3) Non-Current Liabilities			
(a) long-term borrowings	100.685	99.834	108.851
(b) Deferred tax liabilities (Net)	29.742	0.000	0.000
(c) Other long-term liabilities	21.260	20.309	18.218
(d) long-term provisions	3.726	2.843	2.524
Total Non-current Liabilities (3)	155.413	122.986	129.593
(4) Current Liabilities			
(a) Short-term borrowings	109.182	129.373	109.328
(b) Trade payables	193.668	168.790	143.894
(c) Other current liabilities	177.978	133.786	104.918
(d) Short-term provisions	57.000	53.000	45.000
Total Current Liabilities (4)	537.828	484.949	403.140
TOTAL	1495.606	1309.393	1272.667
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	658.891	567.658	585.305
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	5.693	9.898	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	173.567	183.735	186.117
(c) Deferred tax assets (net)	0.000	0.331	0.329
(d) Long-term loans and advances	135.371	173.984	144.070
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	973.522	935.606	915.821

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	166.803	129.573	134.238
(c) Trade receivables	216.566	211.001	167.928
(d) Cash and bank balances	21.552	0.953	23.752
(e) Short-term loans and advances	112.368	29.934	28.956
(f) Other current assets	4.795	2.326	1.972
Total Current Assets	522.084	373.787	356.846
TOTAL	1495.606	1309.393	1272.667

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	2508.450	2014.402	1902.410
	Other Income	96.819	72.567	75.585
	TOTAL	2605.269	2086.969	1977.995
Less	EXPENSES			
	Cost of Materials Consumed	1698.856	1322.848	1287.199
	Purchases of Stock-in-Trade	40.997	8.800	35.470
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(5.772)	3.995	(3.034)
	Employee benefit expense	152.626	137.565	126.541
	Other expenses	419.612	368.267	298.409
	TOTAL	2306.319	1841.475	1744.585
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	298.950	245.494	233.410
Less	FINANCIAL EXPENSES	24.955	24.720	24.928
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	273.995	220.774	208.482
Less	DEPRECIATION/ AMORTISATION	88.539	74.593	70.028
	PROFIT/ (LOSS) BEFORE TAX	185.456	146.181	138.454
Less	TAX	84.548	51.398	43.048
	PROFIT/ (LOSS) AFTER TAX	100.908	94.783	95.406
	Earnings / (Loss) Per Share (INR)	437.466	410.912	413.613

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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	89.861	74.270	49.938
Net cash flows from (used in) operations	244.553	198.933	189.995
Net cash flows from (used in) operating activities	185.240	143.161	147.998

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]	31.51	38.23	32.22
Account Receivables Turnover [Income / Sunday Debtors]	11.58	9.55	11.33
Average Payment Days [Sundry Creditors / Purchases * 365]	40.63	46.26	39.71
Inventory Turnover [Operating Income / Inventories]	1.79	1.89	1.74
Asset Turnover [Operating Income / Net Fixed Assets]	0.45	0.43	0.40

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio [(Borrowing + Current Liabilities) / Total Assets]	0.49	0.50	0.44
Debt Equity Ratio (Borrowings / NetWorth)	0.37	0.43	0.36
Current Liabilities to Networth (Current Liabilities / NetWorth)	0.67	0.69	0.54
Fixed Assets to NetWorth (Net Fixed Assets / NetWorth)	0.83	0.82	0.79

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Interest Coverage Ratio [PBIT / Financial Charges]		11.98	9.93	9.36
--	--	-------	------	------

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	(%)	4.02	4.71	5.02
Return on Total Assets [(PAT / Total Assets) * 100]	(%)	6.75	7.24	7.50
Return on Investment (ROI) [(PAT / NetWorth) * 100]	(%)	12.58	13.51	12.89

SOLVENCY RATIO

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio [Current Assets / Current Liabilities]		0.97	0.77	0.89
Quick Ratio [(Current Assets - Inventories) / Current Liabilities]		0.66	0.50	0.55
G-Score Ratio Financial [NetWorth / Total Assets]		0.54	0.54	0.58
G-Score Ratio Debt [Debts / Equity Capital]		12.99	13.16	11.62
G-Score Ratio Liquidity [Total Current Assets / Total Current Liabilities]		0.97	0.77	0.89

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

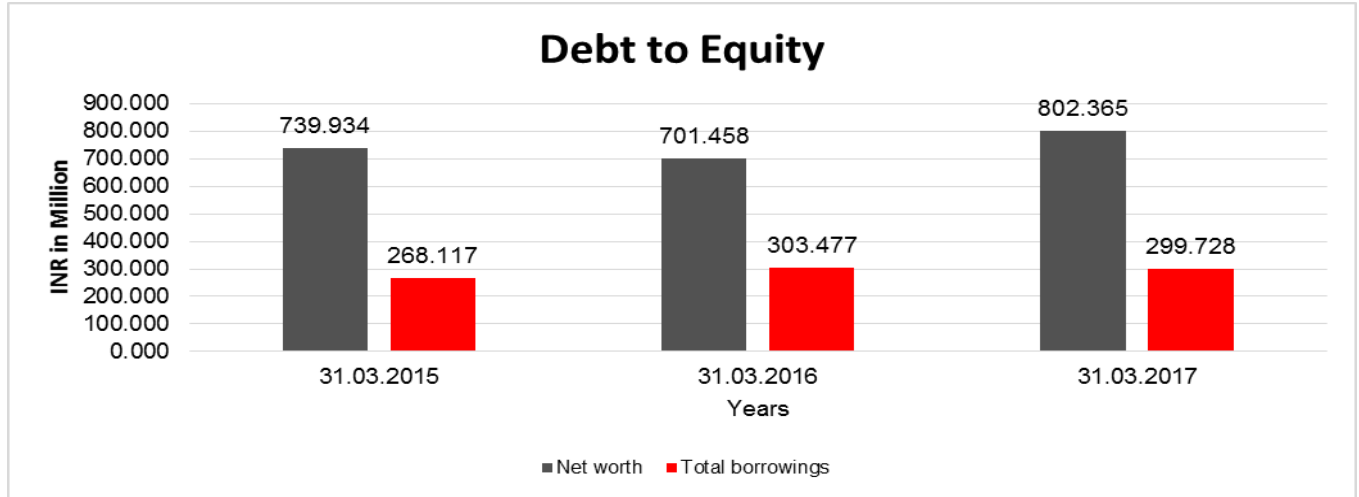
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	23.066	23.066	23.066
Reserves & Surplus	716.868	678.392	779.299
Net worth	739.934	701.458	802.365
Long-term borrowings	108.851	99.834	100.685
Short term borrowings	109.328	129.373	109.182
Current maturities of long-term debts	49.938	74.270	89.861

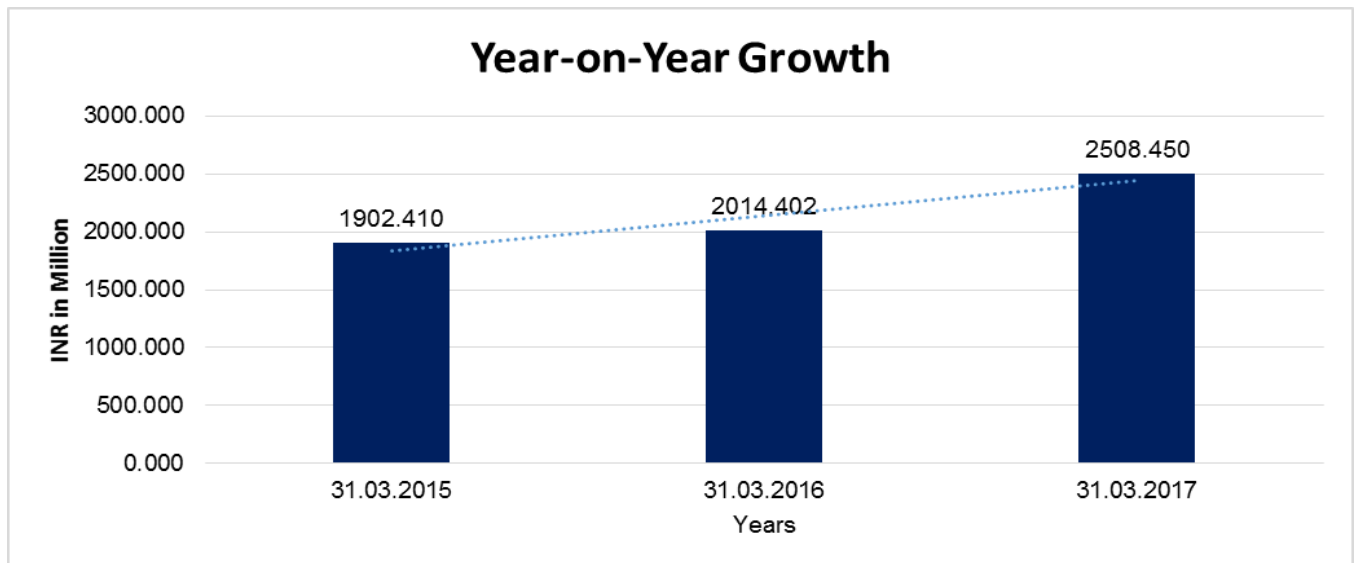
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	Total borrowings	268.117	303.477	299.728
Debt/Equity ratio		0.362	0.433	0.374



YEAR-ON-YEAR GROWTH

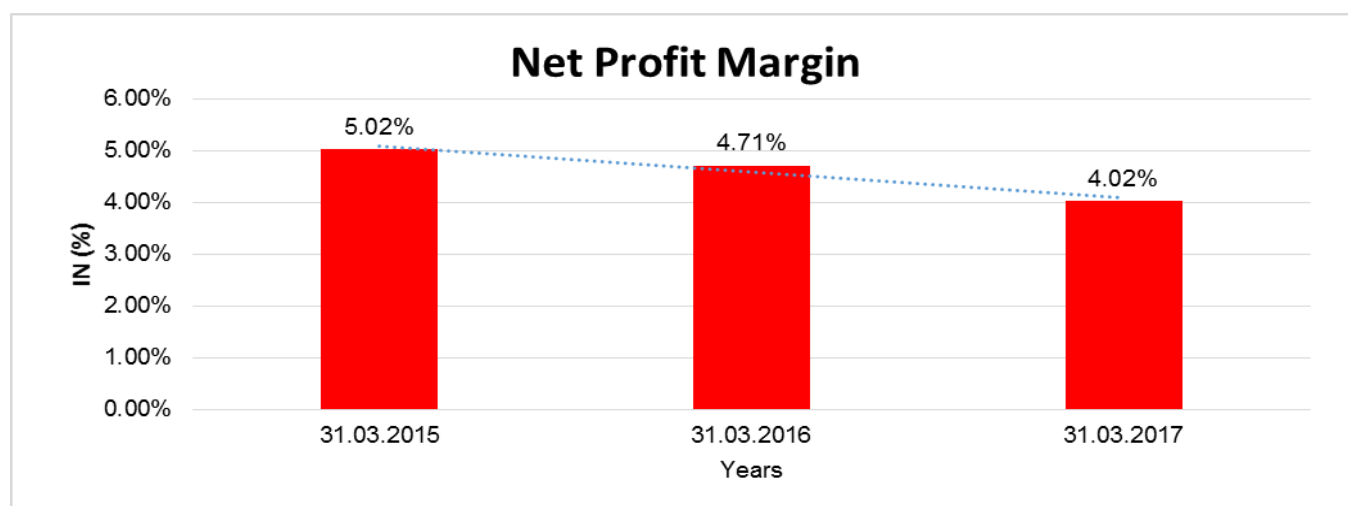
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1902.410	2014.402	2508.450
		5.887	24.526



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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	1902.410	2014.402	2508.450
Profit/ (Loss)	95.406	94.783	100.908
	5.02 %	4.71 %	4.02 %



ABRIDGED BALANCE SHEET – (CONSOLIDATED)

SOURCES OF FUNDS	31.03.2017	31.03.2016
III. EQUITY AND LIABILITIES		
(1) Shareholders' Funds		
(a) Share Capital	23.066	23.066
(b) Reserves and Surplus	1113.656	973.410
(c) Money received against share warrants	0.000	0.000
(d) Minority interest	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
Total Shareholders' Funds (1) + (2)	1136.722	996.476
(3) Non-Current Liabilities		
(a) long-term borrowings	284.887	320.539
(b) Deferred tax liabilities (Net)	24.852	0.000
(c) Other long-term liabilities	11.513	10.636
(d) long-term provisions	4.409	3.287
Total Non-current Liabilities (3)	325.661	334.462
(4) Current Liabilities		
(a) Short-term borrowings	117.121	129.373
(b) Trade payables	265.777	230.637
(c) Other current liabilities	465.807	222.380
(d) Short-term provisions	123.762	118.101
Total Current Liabilities (4)	972.467	700.491
TOTAL	2434.850	2031.429
IV. ASSETS		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	1098.627	809.234
(ii) Intangible Assets	0.000	8.608
(iii) Tangible assets capital work-in-progress	11.437	47.249
(iv) Intangible assets under development	0.636	0.777
(b) Non-current Investments	302.932	294.548
(c) Deferred tax assets (net)	0.000	16.455
(d) Long-term loans and advances	137.600	237.665
(e) Other Non-current assets	0.405	0.382
Total Non-Current Assets	1551.637	1414.918
(2) Current assets		
(a) Current investments	0.000	0.000

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DIPTY LAL JUDGE MAL PRIVATE LIMITED - 521737

PAGE NO. : 18

(b) Inventories		250.300	195.766
(c) Trade receivables		330.992	285.741
(d) Cash and bank balances		84.027	61.183
(e) Short-term loans and advances		210.599	71.121
(f) Other current assets		7.295	2.700
Total Current Assets		883.213	616.511
TOTAL		2434.850	2031.429

PROFIT & LOSS ACCOUNT- (CONSOLIDATED)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Total Revenue from operations	3455.963	2809.919
	Other Income	89.921	60.698
	TOTAL	3545.884	2870.617
Less	EXPENSES		
	Cost of Materials Consumed	2161.779	1699.047
	Purchases of Stock-in-Trade	44.690	9.968
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2.959)	(2.369)
	Employee benefit expense	241.610	201.746
	Other expenses	609.719	536.041
	TOTAL	3054.839	2444.433
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	491.045	426.184
Less	FINANCIAL EXPENSES	43.806	43.096
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	447.239	383.088
Less	DEPRECIATION/ AMORTISATION	169.390	163.003
	PROFIT/ (LOSS) BEFORE TAX	277.849	220.085
Less	TAX	127.135	74.758
	PROFIT/ (LOSS) AFTER TAX	150.714	145.327
	Earnings / (Loss) Per Share (INR)	653.39	630.03

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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	Yes
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	Yes
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

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans and advances from others	11.000	11.000
Short-term borrowings		
Loans and advances from directors	63.225	63.245
Total	74.225	74.245

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G783929 58	1001579 65	Bank of Baroda	21/02/20 18	-	-	2000000.0	Sadar BazarNew DelhiDL110006IN
2	G452819 87	1001012 63	Bank of Baroda	06/05/20 17	-	-	420000.0	Sadar Bazar,DelhiDL1100 06IN
3	C620478 65	1058669 0	Bank of Baroda	05/08/20 15	-	-	720000.0	Sadar BazarDelhiDL1100 06IN
4	C560263 88	1055443 3	The Hongkong and Shanghai Banking Corporation Limited	09/03/20 15	12/06/20 15	-	19000000.0	25, Birla TowerBarakhamba RoadNew DelhiDL110001IN
5	C568918 64	1057600 7	HDFC BANK LIMITED	29/09/20 14	-	-	900000.0	HDFC BANK HOUSE SENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH4000 13IN
6	C158759 74	1051419 3	The Hongkong and Shanghai Banking Corporation	07/08/20 14	-	-	182000000.0	Institutional Plot No.68Sector 44GurgaonHR1220 02IN

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7	C186966 82	1051727 8	Limited Bank of Baroda	04/08/20 14	-	-	10000000.0	Sadar BazarNew DelhiDL110006IN
8	G008797 34	1055357 7	The Hongkon g and Shanghai Banking Corporati on Limited	04/08/20 14	21/03/20 16	-	176100000.0	Institutional Plot No.68Sector 44GurgaonHR1220 02IN
9	C168625 26	1048284 3	Bank of Baroda	18/02/20 14	26/07/20 14	-	23000000.0	Sadar BazarNew DelhiDL110006IN
10	B974490 03	1048024 2	Bank of Baroda	21/01/20 14	-	-	20000000.0	Sadar BazarDelhiDL1100 06IN

FIXED ASSETS

- Buildings
- Plant and equipment
- Factory equipments
- Furniture and fixtures
- Vehicles
- Motor vehicles
- Office equipment
- Computer equipment

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 68.80
UK Pound	1	INR 80.45
Euro	1	INR 90.58

INFORMATION DETAILS

Information Gathered by :	ARCH
Analysis Done by :	VIV
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	YES
--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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