

MIRA INFORM REPORT

Report No. :	528937
Report Date :	11.09.2018

IDENTIFICATION DETAILS

Name :	SUPREME GUMS PRIVATE LIMITED
Registered Office :	G-999/1000, Sitapura Industrial Area Extension, Jaipur -302022, Rajasthan
Tel. No.:	91-141-2770741
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	29.08.2002
CIN No.: [Company Identification No.]	U24139RJ2002PTC017782
Capital Investment / Paid-up Capital :	INR 20.000 Million
PAN No.: [Permanent Account No.]	AAGCS4884H
GSTN : [Goods & Service Tax Registration No.]	08AAGCS4884H1ZW
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer and Exporter of Guar Split, Guar Gum Powder, Guar Meal (Korma), Guar Seeds, etc. [Registered activity and also confirmed by management]
No. of Employees :	30 (Approximately)

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	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 1100000
Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2002 and it is having good track records.</p> <p>For the financial year 2017, the company has increased in its revenue from operations as compared to previous year and maintained average profitability margin of 1.10%.</p> <p>Rating takes into consideration sound financial profile of the company marked by healthy networth base and low debt balance sheet.</p> <p>Further, rating also derives strength from its long standing track records of business operations and improvement in the revenue profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are seem to be regular.</p> <p>In view of the 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

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EXTERNAL AGENCY RATING

Rating Agency Name	SMERA
Rating	Short term rating : A3
Rating Explanation	Moderate degree of safety and higher credit risk.
Date	12.02.2018

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 11.09.2018

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 PARTED BY (GENERAL DETAILS)

Name :	Mr. Mukesh
Designation :	Accounts Department
Contact No.:	91-141-2770741
Date :	08.09.2018

LOCATIONS

Registered Office / Factory:	G-999/1000, Sitapura Industrial Area Extension, Jaipur -302022, Rajasthan, India
Tel. No.:	91-141-2770741/2770743/2770742
Fax No.:	Not Available
E-Mail :	accounts@supremegums.com supremegums_pltd@yahoo.com info@supremegums.com tarun.j@supremegums.com
Website :	www.supremegums.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Naresh Kumar Jain		
Designation :	Managing Director		
Address :	442, Mahaveer Nagar Near Jaipur Hospital, Durgapura, Jaipur - 302018, Rajasthan, India		
Date of Birth/Age :	04.10.1956		
Qualification:	Graduate		
Date of Appointment :	01.03.2014		
DIN No.:	01584638		
PAN No.:	AALPJ8607P		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U15139RJ2012PTC040495	NEW SUPREME QUALITY FOOD PRODUCTS PRIVATE LIMITED	10/04/2013	-
U45201RJ2014PTC044945	GRAND PINKCITY INFRAPROJECTS PRIVATE LIMITED	27/01/2014	-
Name :	Mr. Pradeep Jain		
Designation :	Wholetime Director		
Address :	114/9, Ranganatha Colony, Mysore Road Cross, Bangalore - 560039, Karnataka, India		

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Date of Birth/Age :	06.06.1968		
Qualification:	Graduate		
Date of Appointment :	01.04.2014		
DIN No.:	00269918		
PAN No.:	ADQPJ0408E		
Name :	Jyotsna Daga		
Designation :	Wholetime Director		
Address :	#519, 1st Cross 12th Main, Koramangala, 4th Block, Bangalore South, Koramangala, Bangalore - 560034, Karnataka, India		
Date of Birth/Age :	15.12.1985		
Qualification:	Graduate		
Date of Appointment :	01.04.2014		
DIN No.:	00269937		
PAN No.:	AFRPJ1843C		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date End Date
	U85110KA1988PTC008972	GANGOTRI PIPES PRIVATE LIMITED	29/09/2015 -
Name :	Mr. Tarun Jain		
Designation :	Wholetime Director		
Address :	442, Mahaveer Nagar, Tonk Road, Durgapura, Jaipur – 302018, Rajasthan, India		
Date of Birth/Age :	16.06.1989		
Qualification:	Graduate		
Date of Appointment :	01.04.2014		
DIN No.:	03043199		
PAN No.:	ALXPJ2774L		
Other Directorship:			
List of Companies			
	CIN/FCRN	Company Name	Begin Date End Date
	U14101RJ2010PTC031431	KAVYA MARBLES PRIVATE LIMITED	20/01/2012 -
	U15139RJ2012PTC040495	NEW SUPREME QUALITY FOOD PRODUCTS PRIVATE LIMITED	10/04/2013 -
	U45201RJ2014PTC044945	GRAND PINKCITY INFRAPROJECTS PRIVATE LIMITED	27/01/2014 -
List of LLP			
	LLPIN/FLLPIN	LLP Name	Begin Date End Date
	AAB-9813	SUPREME MEGA VENTURES LLP	03/01/2014 -

KEY EXECUTIVES

Name :	Mr. Mukesh
Designation :	Accounts Department

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MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Naresh Kumar Jain	1905934
Pradeep Jain	17500
Vidha	12
Tarun Jain	76554
Total	2000000

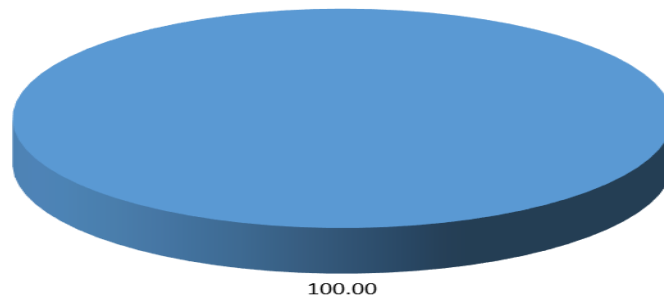
Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

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

Share holding pattern

■ Promoters- Individual/Hindu Undivided Family- Indian



BUSINESS DETAILS

Line of Business :	Manufacturer and Exporter of Guar Split, Guar Gum Powder, Guar Meal (Korma), Guar Seeds, etc. [Registered activity and also confirmed by management]
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Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Guar Gum Powder	07133910
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :		
Products :	Finished Goods	
Countries :	<ul style="list-style-type: none"> • United States of America • China • Japan 	
Imports :	Not Available	
Terms :		
Selling :	Advance Payment, Cheque and Credit (30 Days)	
Purchasing :	Advance Payment, Cheque and Credit (30 Days)	

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 :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	30 (Approximately)	

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Bankers :	Banker Name :	Union Bank of India
	Branch :	Overseas Branchroyal Sundram, 1-Vivekanand Marg, C-Scheme, Jaipur - 302001, Rajasthan, India
	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 :	--
<ul style="list-style-type: none"> HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013, Maharashtra, India 		

Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Term loans from banks	0.000	0.556
	SHORT TERM BORROWING		
	Rupee term loans from banks	0.000	330.654
Total	0.000	331.210	

Auditors :	
Name :	S.C. Bapna and Associates Chartered Accountants
Address :	C-45, Greater Kailash Colony, Lal Kothi Tonk Road, Jaipur, Rajsthan, India
PAN N Income-tax PAN of auditor or auditor's firm :	AADFS4500J
Memberships :	Not Available
Collaborators :	Not Available
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives:	<ul style="list-style-type: none"> Jaipur Agro Industries Paramount Industries Superior Colides

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

FINANCIAL DATA
[all figures are 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	20.000	20.000	20.000
(b) Reserves and Surplus	350.155	334.244	300.520
(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)	370.155	354.244	320.520
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.556	7.286
(b) Deferred tax liabilities (Net)	1.948	3.108	6.944
(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)	1.948	3.664	14.230
(4) Current Liabilities			
(a) Short-term borrowings	330.653	0.000	184.073
(b) Trade payables	27.420	21.557	84.316
(c) Other current liabilities	52.745	62.572	75.223
(d) Short-term provisions	9.337	17.295	11.166
Total Current Liabilities (4)	420.155	101.424	354.778
TOTAL	792.258	459.332	689.528
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	124.955	133.709	142.927
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	1.972	1.972	1.154
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.202	0.202	0.033
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	15.715	15.629	11.837
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	142.844	151.512	155.951

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(2) Current assets			
(a) Current investments	0.526	0.000	0.000
(b) Inventories	235.759	30.252	71.204
(c) Trade receivables	304.860	99.370	268.454
(d) Cash and bank balances	36.045	108.096	127.875
(e) Short-term loans and advances	17.750	52.838	43.071
(f) Other current assets	54.474	17.264	22.973
Total Current Assets	649.414	307.820	533.577
TOTAL	792.258	459.332	689.528

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	1445.885	916.348	3051.433
	Other Income	25.770	46.005	44.314
	TOTAL	1471.655	962.353	3095.747
Less	EXPENSES			
	Cost of Materials Consumed	1007.671	733.714	2478.541
	Purchases of Stock-in-Trade	271.090	6.975	221.435
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(94.231)	9.935	27.144
	Employee benefit expense	21.138	18.228	18.886
	Expenditure on production, transportation and Other expenditure pertaining to exploration and production activities	0.233	0.000	0.000
	Other expenses	210.184	124.283	275.196
	TOTAL	1416.085	893.135	3021.202
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	55.570	69.218	74.545
Less	FINANCIAL EXPENSES	15.782	0.945	26.437
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	39.788	68.273	48.108
Less/ Add	DEPRECIATION/ AMORTISATION	15.701	21.090	20.276
	PROFIT/ (LOSS) BEFORE TAX	24.087	47.183	27.832
Less	TAX	8.177	13.458	11.264

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	PROFIT/ (LOSS) AFTER TAX	15.910	33.725	16.568
	Earnings / (Loss) Per Share (INR)	7.956	16.86	8.28

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.010	1.786	2.781
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	(310.674)	198.326	111.589
Net cash flows from (used in) operating activities	(337.726)	170.792	51.696

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	76.96	39.58	32.11
Account Receivables Turnover (Income / Sundry Debtors)	4.74	9.22	11.37
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	7.83	10.62	11.40
Inventory Turnover (Operating Income / Inventories)	0.24	2.29	1.05
Asset Turnover (Operating Income / Net Fixed Assets)	0.44	0.51	0.52

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.53	0.23	0.53
Debt Equity Ratio	0.89	0.01	0.61

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.14	0.29	1.11
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.34	0.38	0.45
Interest Coverage Ratio (PBIT / Financial Charges)	3.52	73.25	2.82

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.10	3.68	0.54
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.01	7.34	2.40
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.30	9.52	5.17

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.55	3.03	1.50
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.98	2.74	1.30
G-Score Ratio Financial (Networth / Total Assets)		0.47	0.77	0.46
G-Score Ratio Debt (Debts / Equity Capital)		16.53	0.12	9.71
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.55	3.03	1.50

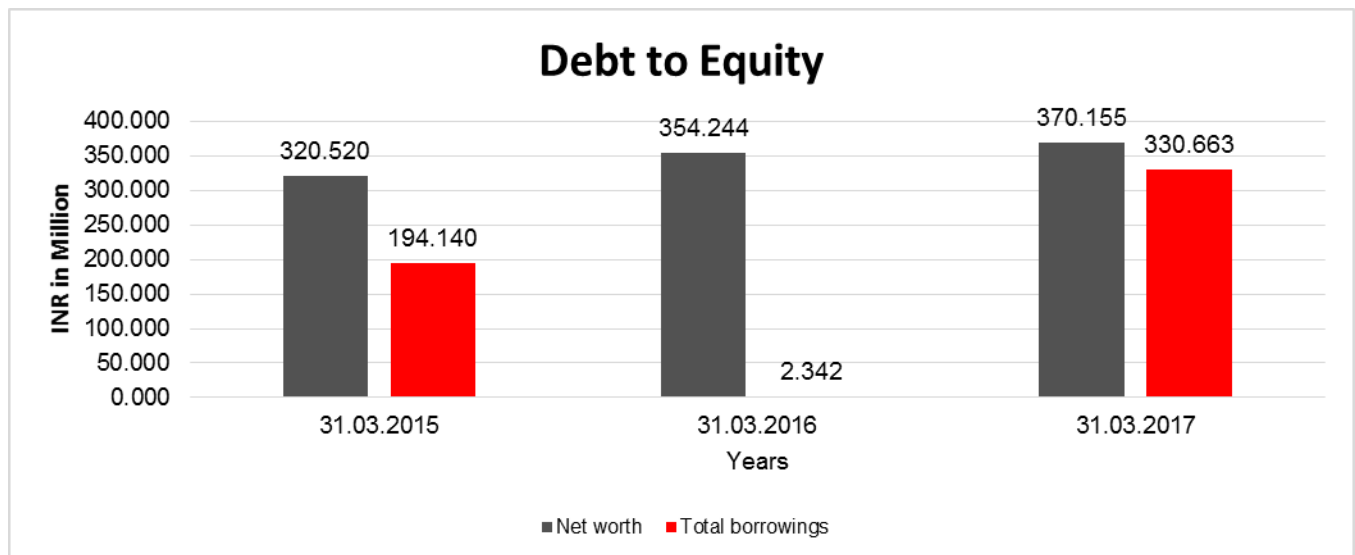
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

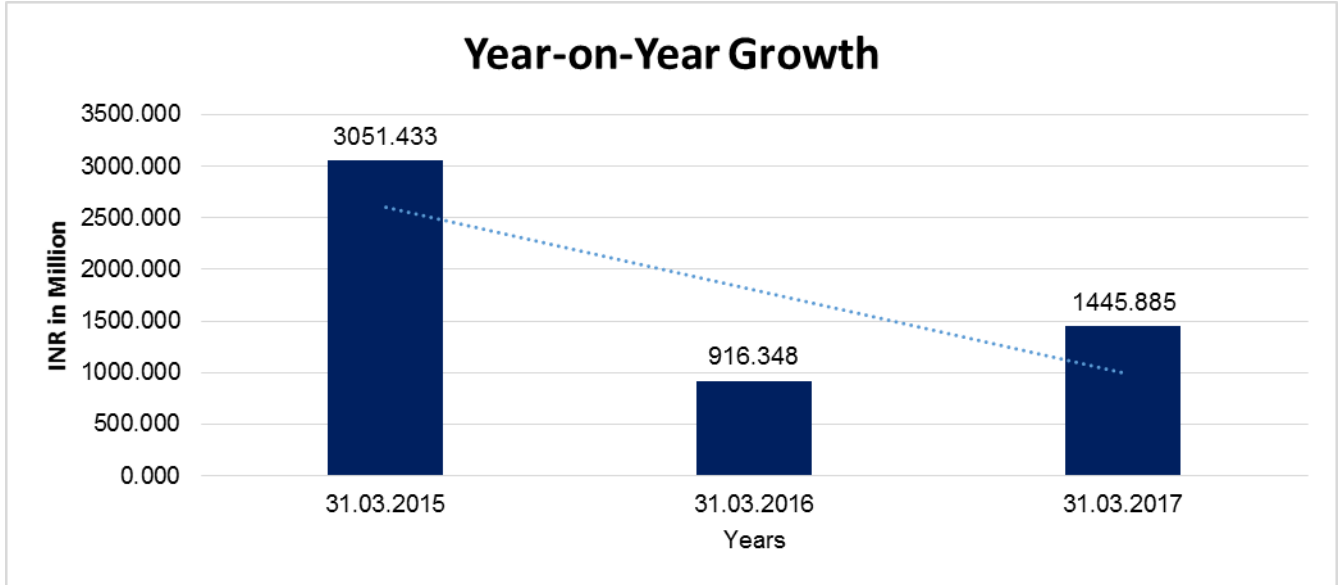
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	20.000	20.000	20.000
Reserves & Surplus	300.520	334.244	350.155
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	320.520	354.244	370.155
Long-term borrowings	7.286	0.556	0.000
Short term borrowings	184.073	0.000	330.653
Current maturities of long-term debts	2.781	1.786	0.010
Total borrowings	194.140	2.342	330.663
Debt/Equity ratio	0.606	0.007	0.893



YEAR-ON-YEAR GROWTH

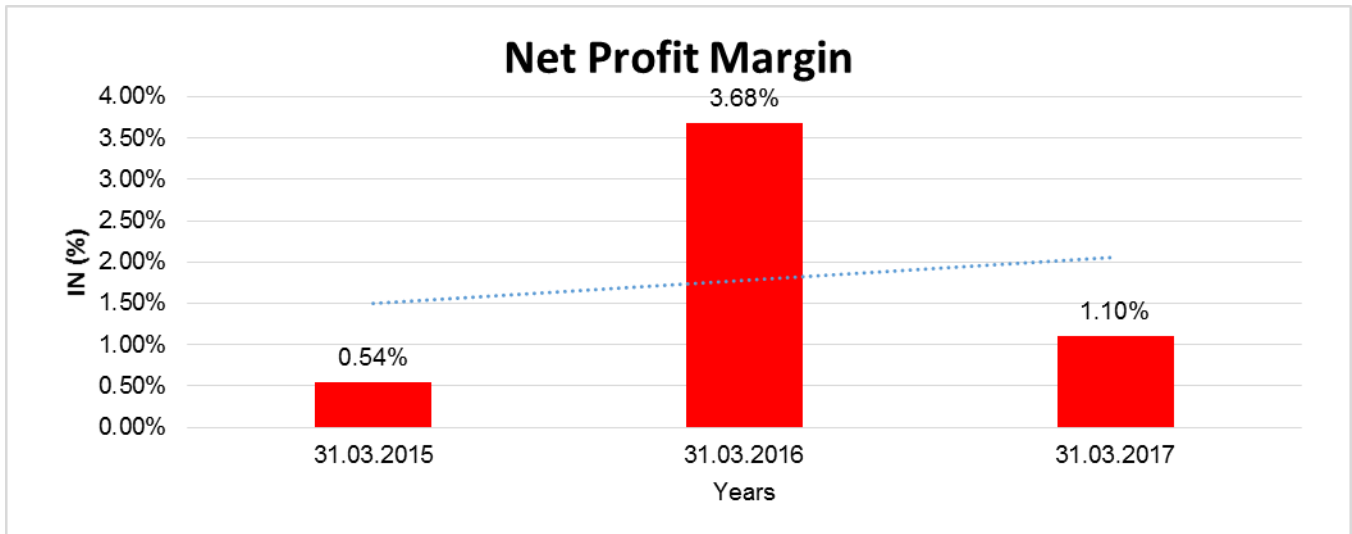
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	3051.433	916.348	1445.885
		(69.970)	57.788

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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	3051.433	916.348	1445.885
Profit/ (Loss)	16.568	33.725	15.910
	0.54 %	3.68 %	1.10 %



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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)	Yes
16	No. of employees	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G8922 1733	100181 900	HDFC BANK LIMITE D	21/05/2 018	-	-	4000000.0	HDFC BANK HOUSEENAPATI BAPAT MARG, LOWER PAREL (WEST)MUMBAIMH4 00013IN
2	G4304 5442	901136 56	UNION BANK OF INDIA	20/10/2 005	24/04/201 7	-	340000000.0	OVERSEAS BRANCHROYAL SUNDRAM, 1- VIVEKANAND MARG, C- SCHEMEJAIPURRJ3 02001IN
3	G3726 2235	100176 77	UNION BANK OF INDIA	28/08/2 006	-	24/02/2017	200000.0	OVERSEAS BRANCHM. I. ROADJAIPURRJ3020 01IN
4	G3726 3571	102785 85	UNION BANK OF INDIA	14/03/2 011	-	24/02/2017	20000000.0	OVERSEAS BRANCH, ROYAL SUNDRAM1, VIVEKANAND MARG, C- SCHEMEJAIPURRJ3 02001IN
5	G3726 1377	100119 81	UNION BANK OF INDIA	19/07/2 006	-	24/02/2017	20000000.0	OVERSEAS BRANCH.M.I. ROADJAIPURRJ3020 01IN
6	G3726 3944	103605 81	UNION BANK	22/05/2 012	-	24/02/2017	5000000.0	OVERSEAS BRANCH, ROYAL SUNDRAM.1, VIVEK ANAND MARGC- SCHEMEJAIPURRJ3 02001IN
7	G3726 3001	100394 93	UNION BANK OF INDIA	16/01/2 007	-	24/02/2017	6000000.0	OVERSEAS, M.I. ROADJAIPURRJ3020 01IN
8	G3268 8939	103607 72	UNION BANK	22/05/2 012	-	10/01/2017	10000000.0	OVERSEAS BRANCH, ROYAL SUNDRAM.1, VIVEK

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								ANAND MARGC-SCHEMEJAIPURRJ3 02001IN
9	G0087 3927	104195 60	KOTAK MAHIN DRA PRIME LIMITE D	21/03/2 013	-	17/03/2016	3850000.0	36-38A NARIMAN BHAVAN,227, NARIMAN POINT,MUMBAIMH40 0021IN
10	C45133 717	105314 79	UNION BANK OF INDIA	29/10/2 014	-	09/02/2015	50000000.0	OVERSEAS BRANCHROYAL SUNDRAM, 1- VIVEKANAND MARG, C- SCHEMEJAIPURRJ3 02001IN
11	C33703 075	105159 23	UNION BANK OF INDIA	26/07/2 014	-	25/10/2014	50000000.0	OVERSEAS BRANCHROYAL SUNDRAM ,1- VIVEKANAND MARG , C- SCHEMEJAIPURRJ3 02001IN
12	C22280 937	103542 14	ICICI BANK LTD	11/08/2 011	-	02/09/2014	1000000.0	AHINSA CIRCLEC- SCHEMEJAIPURRJ3 02001IN
13	B57684 656	103607 46	UNION BANK	22/05/2 012	-	28/08/2012	50000000.0	OVERSEAS BRANCH, ROYAL SUNDRAM.1, VIVEK ANAND MARGC- SCHEMEJAIPURRJ3 02001IN
14	B44697 514	100033 55	UNION BANK OF INDIA	15/05/2 006	-	10/07/2012	784386.0	OVERSEAS BRANCHM. I. ROADJAIPURRJ3020 01IN
15	B36365 286	800060 97	UNION BANK OF INDIA	22/03/2 006	09/06/200 6	20/03/2012	6900000.0	OVERSEAS BRANCH,M.I.ROADJ AIPURRJ302001IN
16	B01501 899	900710 34	ICICI BANK	10/05/2 003	-	27/11/2010	500000.0	JAIPURJAIPURRJIN
17	A95916 029	900676 96	BANK OF BAROD A	06/07/2 005	-	05/10/2010	2000000.0	INTERNATIONAL BUSINESS BRANCHAHINSA CIRCLEJAIPURRJIN
18	A95916 151	900674 36	BANK OF BAROD	16/09/2 003	06/07/200 5	05/10/2010	15000000.0	INTERNATIONAL BUSINESS BRANCHAHINSA

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			A					CIRCLEJAIPURRJIN
--	--	--	---	--	--	--	--	------------------

FIXED ASSETS:

Tangible assets

- Land
- Buildings
- Plant and equipment
- Furniture and fixtures
- Vehicles
- Office equipment
- Computer equipments

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 72.62
UK Pound	1	INR 94.62
Euro	1	INR 84.15

INFORMATION DETAILS

Information Gathered by :	SRU
Analysis Done by :	PSD
Report Prepared by :	KVT

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	YES
--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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