

MIRA INFORM REPORT

Report No. :	520625.2
Report Date :	21.08.2018

IDENTIFICATION DETAILS

Name :	RAJASTHAN LIME UDYOG
Registered Office :	16A, Block A, Dhanuka Complex, S J Road, Athgaon, Guwahati – 781001, Assam
Tel. No.:	91-361-2734324 / 25
Country :	India
Financials (as on) :	Not Divulged
Year of Establishment :	1992
Capital Investment / Paid-up Capital :	Not Divulged
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AHCPB5672J
GSTN : [Goods & Service Tax Registration No.]	18AHCPB5672J1ZA
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and Dealer of Artificial Marble, Drainage Channels, Bath Tub, Tiles, etc. [From Indirect Sources]
No. of Employees :	10 (Approximately) [From Indirect Sources]

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

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Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Mr. Sumit Agarwal (Contacted Person) denied to provide any information about the subject.</p> <p>However as per indirect source we could find that the subject is a proprietorship concern established in the year 1992 and it is engaged as trader, dealer of artificial marble, drainage channels, bath tub, etc.</p> <p>Rating is constrained as the firm is not traceable during the site visit and non-cooperative nature of the proprietor to parting information to our field executive.</p> <p>Payment seems to be unknown.</p> <p>In view of aforesaid, the concern can be considered for business dealing at fully safe and secured terms and conditions.</p> <p>Note 1:</p> <p>Site visit was conducted at 1st showroom address and our executive had successfully traced the subject.</p> <p>At the premises our executive met to Mr. Shyam Saraf (Store In Charge) and he confirmed the existence of the subject on the address.</p> <p>As per our executive's observation, it's a showroom type premises comprising of total area of 10,000 SQ.FT.</p> <p>Location was easy to find, locality seems to be commercial and area appears to be downmarket.</p> <p>Our executive had sighted 30 employees at the premises as well as sighted the name board of the subject.</p> <p>On inquiry with Mr. Suraj Dey from "Tiles Mart" and Mr. Abhijit Das from "Marble Emporium" both person from neighbouring companies confirmed the existence of the subject.</p> <p>Note 2:</p> <p>Site visit was conducted at 2nd showroom address and our executive had successfully traced the subject.</p> <p>At the premises our executive met to Mr. Ankit Jain (Manager) and he confirmed the existence of the subject on the address.</p>

	<p>As per our executive's observation, it's a ground+ 1 storey building and the whole building belongs to the subject comprising of total area of 15,000 SQ.FT. Location was easy to find, locality seems to be commercial and area appears to be upmarket.</p> <p>Our executive had sighted 21 employees at the premises as well as sighted the name board of the subject.</p> <p>On inquiry with Mr. Bipal Das from "Italica Innovation Trends" and Mr. Alok Chakraborty from "Stibel Eitron" both person from neighbouring companies confirmed the existence of the subject.</p>
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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 (31.12.2016)	Current Rating (31.03.2017)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low	A2
Moderate	B1
High	B2
Very High	C1
Restricted	C2
Off-credit	D

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Long Term Rating = BB (Issuer Not Cooperating)
Rating Explanation	Moderate risk of default
Date	14.06.2018

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 21.09.2018

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.

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INFORMATION DENIED BY

Name :	Mr. Sumit Agarwal
Designation :	Not Divulged
Contact No.:	91-9435011068
Date :	14.08.2018

Given number (91-361-2739028) Continuously Ringing

LOCATIONS

Registered / Head Office :	16A, Block A, Dhanuka Complex, S J Road, Athgaon, Guwahati – 781001, Assam, India
Tel. No.:	91-361-2734324 / 25
Mobile No.:	91-9085073512 (Mr. Manoj Kumar Agarwal) 91-9435011068 (Mr. Sumit Agarwal)
Fax No.:	Not Available
E-Mail :	rluguwahati@gmail.com info@rajasthanlimeudyog.com
Website :	http://www.rajasthanlimeudyog.com
Display Center I / Show room 1 :	Opposite Barman Diabetes Center, Near Rukmini Gaon Bridge Six Mile, G.S Road, Guwahati – 781022, Assam, India
Tel. No.:	91-361-2332225
Mobile No.:	91-9435591441 / 98540-34449/48/47/46
Website :	dreamhome.rlu@gmail.com
Area of premises :	15000 Sq. Ft (as per site visit)
Location :	Commercial ((as per site visit)
Display Center II / Show room 2:	Deorah, Marble Compound, Near Ganeshguri Flyover, G. S. Road Guwahati – 781005, Assam, India
Tel. No.:	91-361-2343516/ 2340739
Mobile No.:	91-9864101170/ 71/ 72/ 9435048529
Website :	rlu.ganeshguri@gmail.com
Area of premises :	10000 Sq. Ft (as per site visit)
Location :	Commercial ((as per site visit)

SOLE PROPRIETOR

Name :	Mr. Manoj Kumar Agarwal
Designation :	Proprietor
PAN No.:	AHCPB5672J

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BUSINESS DETAILS

Line of Business :	Trader and Dealer of Artificial Marble, Drainage Channels, Bath Tub, Tiles, etc. [From Indirect Sources]
Products (From Indirect Source):	<ul style="list-style-type: none"> • Tiles • Bath Fitting • Sanitary Ware • Wellness • Kitchen Accessories
Brand Names (From Indirect Source):	<ul style="list-style-type: none"> • Qutone • Somany • Johnson • AGL • Italica • Simpolo • Granicer • Pavit • Hansgrohe • Duravit • Jaguar
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Cash and Credit [From Indirect Sources]
Purchasing :	Cash and Credit [From Indirect Sources]

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--

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Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	10 (Approximately) [From Indirect Sources]	
Bankers :	Banker Name :	Not Divulged
	Branch :	
	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 :	Not Divulged
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Divulged

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

FINANCIAL DATA
[all figures are INR Million]

NOT DIVULGED

The above information has been denied by Mr. Sumit Agarwal

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

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 (as per site visit)	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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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)	No
16	No. of employees	Yes
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	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

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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

OBSERVATION POINTS

SITE VISIT 1:

Name of Company :	RAJASTHAN LIME UDYOG
Address :	Deorah Marble Compound, Near Ganeshguri Flyover G.S Road Guwahati – 781005, Assam, India
Contact No.:	91-9864101170
Email :	rluguwahati@gmail.com
Person to whom we met:	Name: Mr. Shyam Saraf Designation : Store In Charge
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	S. B Deorah Compund
Total Floors of the building:	Showroom type premises
Locality:	Commercial
Area of premises :	10000 Sq. Ft
Area :	Downmarket
No. of employees seen at premises:	30
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment • Xerox machine

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Furniture items sighted :	Yes (Table, Chair)
Neighbour's interview :	On inquiry with Mr. Suraj Dey from "Tiles Mart" and Mr. Abhijit Das from "Marble Emporium" both person from neighbouring companies confirmed the existence of the subject.
Proof of visit:	Photographs

SITE VISIT 2:

OBSERVATION POINTS

Name of Company :	RAJASTHAN LIME UDYOG
Address :	Opposite Barman Diabetes Center, Near Rukmini Gaon Bridge Six Mile, G.S Road, Guwahati – 781022, Assam, India
Contact No.:	91-9435591441
Email :	dreamhome.rlu@gmail.com
Person to whom we met:	Name: Mr. Ankit Jain Designation : Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Opposite Barman Diabetes Center
Total Floors of the building:	Ground + 1 Storey building
Subject situated on:	Whole premises
Locality:	Commercial
Area of premises :	15000 Sq. Ft
Area :	Upmarket
No. of employees seen at premises:	21
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment

	<ul style="list-style-type: none"> Xerox machine
Furniture items sighted :	Yes (Table, Chair)
Neighbour's interview :	On inquiry with Mr. Bipal Das from "Italica Innovation Trends" and Mr. Alok Chakraborty from "Stibel Eitron" both person from neighbouring companies confirmed the existence of the subject.
Proof of visit:	Visiting Card/ Photographs

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 72.48
UK Pound	1	INR 94.82
Euro	1	INR 83.34

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	NIS
Report Prepared by :	RNA

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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