

**MIRA INFORM REPORT**

<b>Report No. :</b>	530580
<b>Report Date :</b>	25.09.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	JBB MARKETING PRIVATE LIMITED
<b>Registered Office :</b>	305-Radha Krishna Complex, A. B. Road, Indore-452001, Madhya Pradesh
<b>Tel. No.:</b>	91-731-4268001-3
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	03.06.1996
<b>CIN No.:</b> [Company Identification No.]	U51102MP1996PTC010886
<b>Capital Investment / Paid-up Capital :</b>	INR 0.600 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	AAACJ4780F
<b>GSTN :</b> [Goods & Service Tax Registration No.]	23AAACJ4780F1ZS
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Trader of Polymers. (Confirmed by management)</li> <li>• Traders of all kinds of Petroleum Products, Intermediates, Mineral Oils and petrochemical Products, Crude Oils, Natural Gas, Hydro Carbons, Synthetic Fuels, P.V.C., P.E., P.P. Granules, Plastic, Plastic Goods organic and inorganic chemicals. (As per Memorandum of Association and Registry Documents)</li> </ul>
<b>No. of Employees :</b>	12 (Approximately)

**RATING & COMMENTS**

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

**MIRA's Rating :**

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1996. It is trader of polymers.</p> <p>As per the financial records of 2017, the company reported dip in its revenue by 9.24% as compared to the previous years but has achieved a fair profit margin of 23.44%.</p> <p>The satisfactory financial risk profile of the company is marked by small net worth base and average debt coverage metrics.</p> <p>Rating takes into consideration the subject sound EPS of INR 626.48 against the Face value of INR 10.</p> <p>Payment seems to be usually correct.</p> <p>In view of 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](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

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Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 25.09.2018

**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 INFORMATION)**

<b>Name :</b>	Mr. Virendra
<b>Designation :</b>	Manager
<b>Contact No.:</b>	91-731-4268001
<b>Date :</b>	19.09.2018

**LOCATIONS**

<b>Registered Office :</b>	305-Radha Krishna Complex, A. B. Road, Indore-452001, Madhya Pradesh, India
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<b>Tel. No.:</b>	91-731-4268001-3 / 4268006
<b>Fax No.:</b>	91-731-4268004
<b>E-Mail :</b>	<a href="mailto:mails@jbbmarketing.com">mails@jbbmarketing.com</a> <a href="mailto:jbb@airtelmail.in">jbb@airtelmail.in</a>

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Harish Chandhok		
<b>Designation :</b>	Director		
<b>Address :</b>	20 - 21 Manishpuri, Saket Extension, Indore-452001, Madhya Pradesh, India		
<b>Date of Birth/Age :</b>	22.12.1945		
<b>Date of Appointment :</b>	03.06.1996		
<b>DIN No.:</b>	00312927		
<b>Name :</b>	Mr. Tribhuvan Sachdeva		
<b>Designation :</b>	Director		
<b>Address :</b>	1-2, Joy Builders Colony,, Saket Nagar, Indore-452009, Madhya Pradesh, India		
<b>Date of Birth/Age :</b>	04.04.1961		
<b>Date of Appointment :</b>	01.04.2009		
<b>DIN No.:</b>	00985252		
<b>Other Directorship:</b>			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>
	U51102MP1999PLC013908	ACCRETION GLOBAL LIMITED	30/03/2005
			<b>End Date</b>
			-
<b>Name :</b>	Mr. Damji Suthar		
<b>Designation :</b>	Director		
<b>Address :</b>	19/9, First Floor Street No. 1, Bank of India Colony, South Tukoganj, Indore – 452001, Madhya Pradesh, India		
<b>Date of Birth/Age :</b>	11.09.1938		
<b>Date of Appointment :</b>	22.03.2007		
<b>DIN No.:</b>	02091838		
<b>Name :</b>	Mr. Rishabh Sachdeva		
<b>Designation :</b>	Whole-time Director		
<b>Address :</b>	1, Joy Colony, Palasia, Indore – 452001, Madhya Pradesh, India		
<b>Date of Appointment :</b>	05.10.2016		
<b>DIN No.:</b>	07630552		

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Virendra
<b>Designation :</b>	Manager

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**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

Names of Shareholders	No. of Shares
Harish Chandhok	4550
Tribhuvan Sachdeva	1350
Rishabh Sachdeva	100
<b>Total</b>	<b>6000</b>

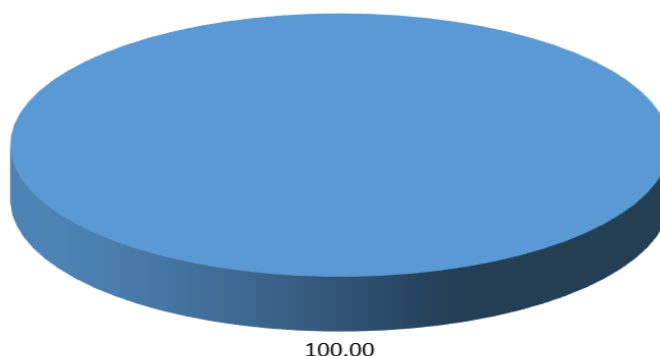
Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	100.00
<b>Total</b>	<b>100.00</b>

**Share holding pattern**

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



**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Trader of Polymers. (Confirmed by management)</li> <li>• Traders of all kinds of Petroleum Products, Intermediates, Mineral Oils and petrochemical Products, Crude Oils, Natural Gas, Hydro Carbons,</li> </ul>
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	Synthetic Fuels, P.V.C., P.E., P.P. Granules, Plastic, Plastic Goods organic and inorganic chemicals. (As per Memorandum of Association and Registry Documents)					
<b>Products :</b>	<table border="1"> <thead> <tr> <th>NIC Code of the Product/ service</th> <th>Product Description</th> </tr> </thead> <tbody> <tr> <td>4618</td> <td>Wholesale contract basis</td> </tr> </tbody> </table>		NIC Code of the Product/ service	Product Description	4618	Wholesale contract basis
NIC Code of the Product/ service	Product Description					
4618	Wholesale contract basis					
<b>Brand Names :</b>	Not Available					
<b>Agencies Held :</b>	Not Available					
<b>Exports :</b>	Not Available					
<b>Imports :</b>	Not Available					
<b>Terms :</b>						
<b>Selling :</b>	Cheque and RTGS					
<b>Purchasing :</b>	Cheque and RTGS					

**PRODUCTION STATUS NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	End Users	
	<ul style="list-style-type: none"> <li>• Agro Tailors</li> <li>• Bansal Pipe Industries</li> <li>• Narmada Extrusion Limited</li> <li>• Siddharth Marketing Services Limited</li> <li>• Safeflex International Limited</li> <li>• Shree Cikas Industries</li> <li>• Siddharth Marketing Services Limited</li> <li>• Kriti Industries (I) Limited</li> </ul>	
	<b>Reference :</b>	Shree Tirupati Balaji Agro Trading Co.Private Limited
<b>Name of the Person :</b>	--	

	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>No. of Employees :</b>	12 (Approximately)		
<b>Bankers :</b>	<b>Bank Name</b>	State Bank of India	
	<b>Branch</b>	Industrial Finance Branch, Khel Prashal, Indore - 452001, Madhya Pradesh, India	
	<b>Person Name (With Designation)</b>	--	
	<b>Contact Number</b>	91-731-2542732 (Continuously Ringing)	
	<b>Name of Account Holder</b>	--	
	<b>Account Number</b>	--	
	<b>Account Since (Date/Year of Account Opening)</b>	--	
	<b>Average Balance Maintained (If Possible)</b>	--	
	<b>Credit Facilities Enjoyed (If any)</b>	--	
	<b>Account Operation</b>	--	
	<b>Remarks (If any)</b>	--	
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
	<b>Long-term Borrowings</b>		
	<b>Term Loan from others:</b>		
	BMW Financial Services	0.000	0.053
	(Against Hypothecation of BMW X-1 Car and personal Guarantee of Director)		
	<b>Short-term Borrowings</b>		
	<b>Working Capital Loans from Banks:</b>		
	State bank of India I.F. Branch (CC BD Limit)	17.823	37.134
	(Secured against hypothecation of Entire Book Debts and other current assets of the company (present and future) and the personal guarantee of directors)		
	<b>Total</b>	<b>17.823</b>	<b>37.187</b>

<b>Auditors :</b>	
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<b>Name :</b>	V.K. Sachdeva and Company Chartered Accountants
<b>Address :</b>	No. 115 Dawa Bazar, 2nd Floor, R.N.T. Marg, Indore-452001, Madhya Pradesh, India
<b>Tel. No.:</b>	91-731-2704507/ 4040619
<b>Mobile No.:</b>	91-9302113359
<b>E-Mail :</b>	<a href="mailto:vikachdeva_19@rediffmail.com">vikachdeva_19@rediffmail.com</a>
<b>Income-tax PAN of auditor or auditor's firm :</b>	AFBPS5785G
<b>Membership No.:</b>	000310C
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Sister Concern :</b>	Harish Chandhok and Sons HUF

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
6000	Equity Shares	INR 100/- each	INR 0.600 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
6000	Equity Shares	INR 100/- each	INR 0.600 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.600	0.600	0.600
(b) Reserves & Surplus	26.314	23.743	20.064
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>26.914</b>	<b>24.343</b>	<b>20.664</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	11.000	11.053	11.315
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.014	0.248	0.271
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>11.014</b>	<b>11.301</b>	<b>11.586</b>
(4) Current Liabilities			
(a) Short term borrowings	43.913	45.945	41.136
(b) Trade payables	35.387	38.561	24.425
(c) Other current liabilities	0.329	1.661	1.057
(d) Short-term provisions	4.375	3.202	2.695
<b>Total Current Liabilities (4)</b>	<b>84.004</b>	<b>89.369</b>	<b>69.313</b>
<b>TOTAL</b>	<b>121.932</b>	<b>125.013</b>	<b>101.563</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.472	0.527	1.406
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.369	0.113	0.375
(d) Long-term Loan and Advances	10.539	11.643	11.352

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**JBB MARKETING PRIVATE LIMITED - 530580**

**PAGE NO. : 10**

(e) Other Non-current assets	2.659	2.659	2.659
<b>Total Non-Current Assets</b>	<b>14.039</b>	<b>14.942</b>	<b>15.792</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	77.222	85.637	62.883
(d) Cash and cash equivalents	17.755	16.409	13.126
(e) Short-term loans and advances	8.583	3.084	4.843
(f) Other current assets	4.333	4.941	4.919
<b>Total Current Assets</b>	<b>107.893</b>	<b>110.071</b>	<b>85.771</b>
<b>TOTAL</b>	<b>121.932</b>	<b>125.013</b>	<b>101.563</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	17.130	18.874	18.949
	Other Income	7.617	7.391	3.892
	<b>TOTAL</b>	<b>24.747</b>	<b>26.265</b>	<b>22.841</b>
<b>Less</b>	<b>EXPENSES</b>			
	Employees benefits expense	7.489	6.361	5.414
	Other expenses	4.135	5.667	4.372
	<b>TOTAL</b>	<b>11.624</b>	<b>12.028</b>	<b>9.786</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>13.123</b>	<b>14.237</b>	<b>13.055</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	7.498	7.679	7.317
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>5.625</b>	<b>6.558</b>	<b>5.738</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.166	0.417	0.631
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>5.459</b>	<b>6.141</b>	<b>5.107</b>
<b>Less</b>	<b>TAX</b>	1.443	2.462	1.532
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4.016</b>	<b>3.679</b>	<b>3.575</b>

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<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT FORWARD</b>	<b>23.243</b>	<b>19.664</b>	<b>16.189</b>
<b>Less</b>	<b>APPROPRIATIONS</b>			
	Transfer to General Reserve	0.100	0.100	0.100
	Proposed Dividend	1.200	0.000	0.000
	Dividend Distribution Tax	0.244	0.000	0.000
	<b>Total</b>	<b>1.544</b>	<b>0.100</b>	<b>0.100</b>
	<b>Balance Carried to the B/S</b>	<b>25.715</b>	<b>23.243</b>	<b>19.664</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>626.48</b>	<b>656.88</b>	<b>584.56</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	8.301	(2.255)	34.112
Net cash flow from operating activity	6.690	(4.444)	31.923

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	1645.42	1656.11	1211.27
Account Receivables Turnover (Income / Sundry Debtors)	0.22	0.22	0.30
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	27.80	27.02	9.29

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**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.78	0.80	0.79
Debt Equity Ratio (Total Liability / Networth)	2.04	2.34	2.54
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.12	3.67	3.35
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.02	0.02	0.07
Interest Coverage Ratio (PBIT / Financial Charges)	1.75	1.85	1.78

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	23.44	19.49	18.87
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.29	2.94	3.52
Return on Investment (ROI) ((PAT / Networth) * 100)	%	14.92	15.11	17.30

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.28	1.23	1.24
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.28	1.23	1.24
G-Score Ratio Financial (Networth / Total Assets)	0.22	0.19	0.20
G-Score Ratio Debt	91.52	95.00	87.42

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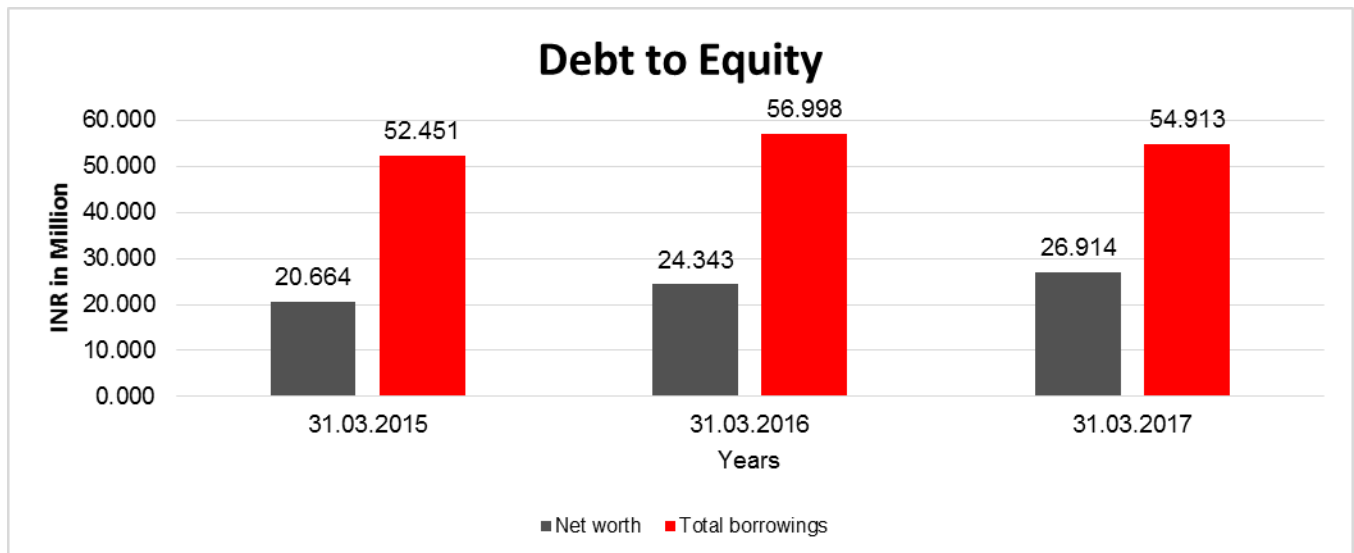
(Debts / Equity Capital)			
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.28	1.23	1.24

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

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

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.600	0.600	0.600
Reserves & Surplus	20.064	23.743	26.314
<b>Net worth</b>	<b>20.664</b>	<b>24.343</b>	<b>26.914</b>
Long Term borrowings	11.315	11.053	11.000
Short Term borrowings	41.136	45.945	43.913
<b>Total borrowings</b>	<b>52.451</b>	<b>56.998</b>	<b>54.913</b>
<b>Debt/Equity ratio</b>	<b>2.538</b>	<b>2.341</b>	<b>2.040</b>

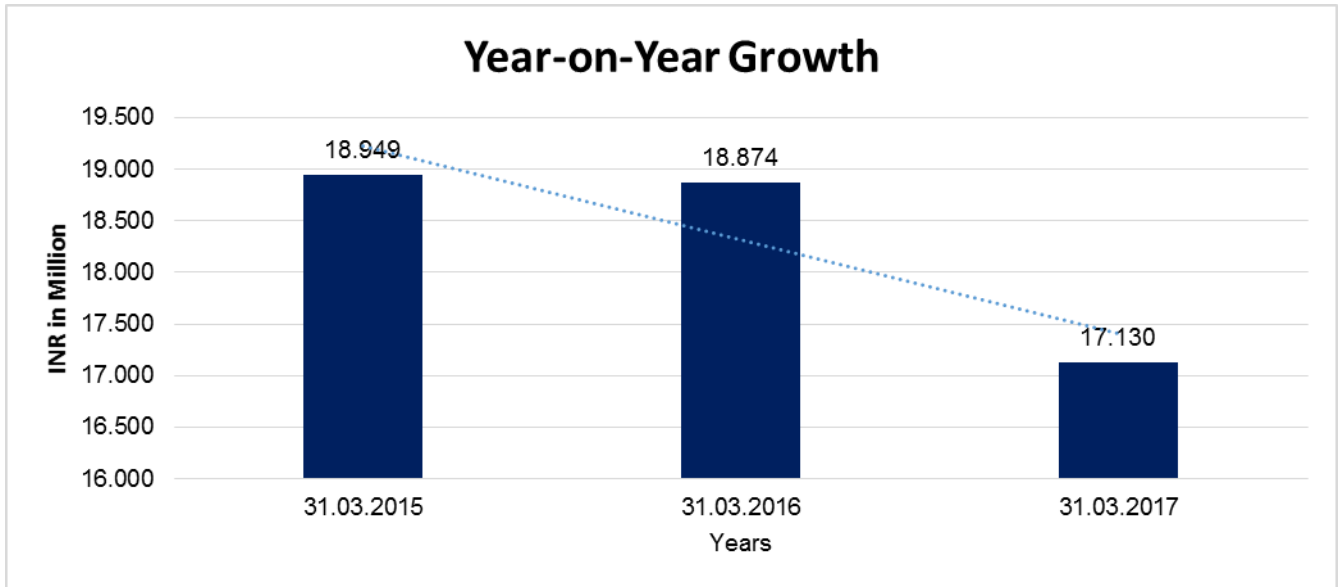


**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	18.949	18.874	17.130

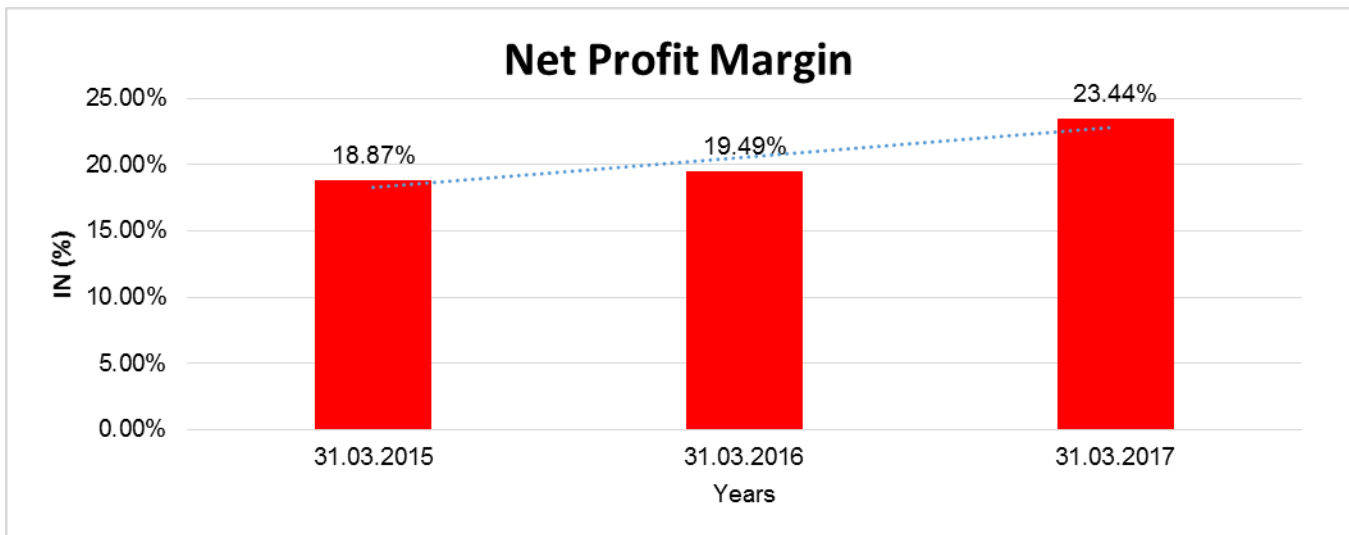
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		<b>(0.396)</b>	<b>(9.240)</b>
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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	18,949	18,874	17,130
Profit	3,575	3,679	4,016
	<b>18.87%</b>	<b>19.49%</b>	<b>23.44%</b>



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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	Yes
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	Yes
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	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**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Long-term Borrowings</b>		
<b>From Director and Share Holders:</b>		
Harish Chandhok (Director)	9.835	9.835
Harish Chandhok and Sons HUF	1.165	1.165
<b>Short-term Borrowings</b>		
<b>From Banks</b>		
Axis Bank Channel Finance A/c	16.090	8.811
A/c No. 915030058842344 (Specific Overdraft Facility  Against personal guarantee of director)		
<b>Inter-Corporate deposit :</b>		
Suom Irrigation Private Limited	10.000	0.000
<b>Total</b>	<b>37.090</b>	<b>19.811</b>

**INDEX OF CHARGES:**

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	B00601401	10142023	Central Bank of India	27/01/2009	13/11/2010	-	30000000.0	PHASE I PALIKA PLAZA, SECOND FLOOR, M.T.H. COMPOUND INDORE MP452001IN
2	G73389462	80035321	State Bank of India	23/03/2005	15/12/2017	-	125000000.0	SME KHEL PRASHAL BRANCH INDORE MP452003IN
3	B06472047	90205712	PUNJAB NATIONAL BANK	28/08/2001	-	21/02/2011	1200000.0	MANORAMAGANJINDOR EMPIN
4	Y10310988	90209089	PUNJAB NATIONAL BANK	23/08/2002	01/10/2004	03/06/2005	5000000.0	MANORAMAGANJ PALASIA CHOURAHAINDORE MP452001IN

**FIXED ASSETS**

- Furniture and Fixture
- Plant and Machinery
- Air Conditioner

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- Cooler
- Cycle
- Electrical Installation
- Motor Vehicle
- 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 72.69
UK Pound	1	INR 94.99
Euro	1	INR 85.25

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SNTI
<b>Analysis Done by :</b>	PRI
<b>Report Prepared by :</b>	SUJ

**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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