





Corporate Information

Registered & administrative office and manufacturing facility address:

Prabhat Choudhary

AJ Gold And Silver Refinery

Manpul Chowk, Village Bantera Tappa Kohla, Post Office Majhiar Tehsil Nadaun Hamirpur – 177 038, Himachal Pradesh

Mobile: +91 9871 023 092

Email: nikhilchoudhary@ajrefinery.in

Website: www.ajrefinery.in

Branch office - 1

No 2682, Lokenath Building, 2nd Floor, Gali No 2 Ajmal Khan Road, Beadon Pura Karol Bagh New Delhi – 110 005

bagir New Dellii - 110 00

Branch office - 2

No 24, Mahaveer Complex, 3rd Floor Maramma Temple Street Chickpet Bengaluru – 560 053, Karnataka

Branch office - 3

No 14-9-144, Chudi bazar Hyderabad – 500 012, Telangana

Branch office - 4

B-IV-282/1, Sarafan Bazar

1st Floor Ludiana – 141 001, Punjab

Registration Details

PAN No: AARFA3547P GSTIN: 02AARFA3547P1Z2

Business Description

The firm processes raw gold and silver in bullion. The chemicals derived from refining gold and silver are sold to precious metal coating and electroplating industries. The key raw materials required include raw gold and silver. The firm imports gold and silver dore bars with AU content below 95% as per the norms stipulated by the Directorate General of Foreign Trade (D.G.F.T), from South Africa, Hong Kong, and South America, which account for 100.00 per cent of the firm's total purchase and the transactions are valued in USD. The firm has an installed capacity for processing of raw gold around 30 metric tonnes per year, and 270 metric tonnes of silver per year.

Fact Sheet

Year of incorporation : 2010

Legal status : Partnership

Industry : Gems and Jewellery

Nature of business : Manufacturing

Product : Gold and silver

Number of employees : 43

Bankers : The Kangra Co-operative Bank Axis Bank Limited, ICICI Bank

Key customers : R D Gold Lab, Raja & Co Overseas Private Limited,
Robin Jewellers Private Limited, IndusInd Bank

Management Profile

Promoters Name	Qualification	Designation / Responsibilities	Relevant Experience
Prabhat Choudhary	Graduate	Partner/Overall Management	40 years
Goutam R Mehta	Postgraduate	Partner/Overall Management	9 years
Motilal Jain	Postgraduate	Partner/Overall Management	5 years









About CRISIL Limited

CRISIL is a global, agile and innovative analytics company driven by its mission of making markets function better. We are India's foremost provider of ratings, data, research, analytics and solutions. A strong track record of growth, culture of innovation and global footprint sets us apart. We have delivered independent opinions, actionable insights, and efficient solutions to over 100,000 customers.

We are majority owned by S&P Global Inc., a leading provider of transparent and independent ratings, benchmarks, analytics and data to the capital and commodity markets worldwide.

About CRISIL Ratings

CRISIL Ratings is part of CRISIL Limited ("CRISIL"). We pioneered the concept of credit rating in India in 1987. CRISIL is registered in India as a credit rating agency with the Securities and Exchange Board of India ("SEBI"). With a tradition of independence, analytical rigour and innovation, CRISIL sets the standards in the credit rating business. We rate the entire range of debt instruments, such as, bank loans, certificates of deposit, commercial paper, non-convertible / convertible / partially convertible bonds and debentures, perpetual bonds, bank hybrid capital instruments, asset-backed and mortgage-backed securities, partial guarantees and other structured debt instruments. We have rated over 24,500 large and mid-scale corporates and financial institutions. CRISIL has also instituted several innovations in India in the rating business, including rating municipal bonds, partially guaranteed instruments and microfinance institutions. We also pioneered a globally unique rating service for Micro, Small and Medium Enterprises (MSMEs) and significantly extended the accessibility to rating services to a wider market. Over 95,000 MSMEs have been rated by us.

CRISIL Privacy **Notice**

CRISIL respects your privacy. We use your contact information, such as your name, address, and email id, to fulfil your request and service your account and to provide you with additional information from CRISIL and other parts of S&P Global Inc. and its subsidiaries (collectively, the "Company) you may find of interest.

For further information, or to let us know your preferences with respect to receiving marketing materials, please visit www.crisil.com/privacy. You can view the Company's Customer Privacy at https://www.spglobal.com/privacy Last updated: April 2016

Disclaimer

This report ("Report") is prepared by CRISIL Limited (CRISIL) on the request of the organisation to which the Report pertains ("Organisation"). By using the Report the user accepts this disclaimer. The Report is prepared on the basis of (and relying on) the information provided by the Organisation (including, copies of audited accounts, where provided), or collected by CRISIL from where practicable public sources that CRISIL considers reliable. This service is NOT an audit or rating, investment advice, endorsement of or advice to enter into any dealings with the Organisation or authentication of the information contained in the Report. The information contained in the Report is valid as at the date of the Report. CRISIL does not update it for changes during the validity period for usage of the Report. It is not practicable to verify all of the information contained in the Report. While CRISIL takes reasonable care in preparing the Report, CRISIL does not accept responsibility or liability towards the Organisation or any user for use of the Report or any decisions made based on the Report.



