

ANNUAL REPORT

1981-1982

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DIRECTORS

Shri Ashok Gandhi
 Dr. Sunil Gupta
 Shri Mayur Parikh
 Dr. Ramesh Shah
 Smt. Rupal Gupta

Chairman
Managing Director

LEGAL ADVISORS

C. C. Gandhi & Co.
 2, Prabhat Society,
 Ahmedabad - 380 007.

BANKERS

State Bank of India
 Overseas Branch
 Ahmedabad - 380 014.

AUDITORS

M/s. B. T. Vora & Co.
 Chartered Accountants
 Ahmedabad - 380 009.

HEAD OFFICE

1/F, Dhanlaxmi Chambers
 Ashram Road
 Ahmedabad - 380 014.

REGISTERED OFFICE & WORKS

Oran 267, Tal. Prantij, Dist. : Sabarkantha
 National Highway No. 8
 North Gujarat - 383 205



NOTICE

Notice is hereby given that Eighth Annual General Meeting of the members of Bloom Dekor Limited will be held on Saturday the 18th September, 1999 at 11.00 a.m. at the Registered Office of the Company at Village Oran, Tal.: Prantij, Dist. Sabarkantha to transact the following Business:-

ORDINARY BUSINESS

1. To receive, consider and adopt the Audited Balance Sheet as at 31.03.99 and Profit and Loss Account for the year ended on that date & the Reports of Directors and Auditors thereon.
2. To appoint a Director in place of Shri. Ashok Gandhi, who retires by rotation and being eligible offers himself for reappointment.
3. To appoint Auditors and fix their remuneration.

SPECIAL BUSINESS:

4. To consider and if thought fit, to pass with or without modification, the following resolution as an Ordinary Resolution:

"RESOLVED THAT in supersession of the resolution passed by the company in Annual General Meeting held on 5th September, '98 in relation to the exercise of borrowing powers, pursuant to Section 293(1)(d) of Companies Act, 1956, the Board of Directors of the company be and is hereby authorised to borrow money from time to time upto a limit not exceeding in the aggregate of Rs.100.00 Crores notwithstanding that the money to be borrowed, together with money already borrowed by the company (apart from temporary loans obtained from the company's bankers in the ordinary course of business), will exceed the aggregate of the paid up capital of the company and its free reserves, that is to say reserves not set apart for any specific purpose".

"RESOLVED FURTHER THAT Board of Directors be and is hereby authorised to do all such acts, deeds and things as may be deemed expedient to give effect to this resolution".

5. To consider and if thought fit, to pass with or without modification, the following resolution as an Ordinary Resolution:

"RESOLVED THAT in supersession of the resolution passed by the company in Annual General Meeting held on 5th September, '98 in relation to mortgage of immovable properties under section 293(1) (a) of the Companies Act 1956, consent of the members be and is hereby accorded to Board of Directors to mortgage and/or charge, in addition to the mortgages/charges

created/to be created by the Company, in such form and manner and with such ranking and at such time and on such terms as the Board may determine, on all or any of the movable and/or immovable properties of the Company, both present and future and/or the whole or any part of the undertaking of the Company together with the power to take over the management of the business and concern of the Company in certain events of default, in favour of the Lender(s), Agents and Trustees, for securing the borrowings of the Company availed/to be availed by way of loans (in foreign currency and/or rupees currency) and Securities (comprising fully/partly Convertible Debentures and/or Non Convertible Debentures with or without detachable or non-detachable warrants and/or secured premium notes and/or floating rates notes/bonds or other debt instruments), issued/ to be issued by the Company, from time to time, subject to the limits approved under Section 293 (1) (d) of the Companies Act, 1956 together with interest at the respective agreed rates, additional interest, compound interest in case of default, accumulated interest, liquidated damages, commitment charges, premia on repayment, remuneration of the Agent(s)/ Trustees, premium (if any) on redemption, all other costs, charges and expenses, including any increase as a result of devaluation/revaluation /fluctuation in the rates of exchange and all other monies payable by the Company in terms of the Loan Agreements/Heads of Agreements, Debenture Trust Deed(s) or any other document, entered into/to be entered into between the company and the Lender(s), Agent(s) and Trustee(s)/in respect of the said loans/borrowings/debentures and containing such specified terms and conditions and covenants in respect of enforcement of security as maybe stipulated in that behalf and agreed to between the Board of Directors or Committee thereof and the Lender(s), Agents/Trustee(s)."

"RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board be and is hereby authorised to finalise, settle and execute such documents/deeds/writings/papers/agreements as may be required and do all such acts, deeds, matters and things, as it may in its absolute discretion deem necessary, proper or desirable and to settle any question, difficulty or doubt that may arise in regard to creating mortgages/charges as aforesaid."



ANNUAL REPORT

- 6) To consider and, if thought fit, to pass with or without modification, the following resolution as an Ordinary Resolution:-

"RESOLVED THAT in accordance with the provisions of Sections 198, 269, 309, 310 and other applicable provisions of the Companies Act, 1956 or any amendment or modification or any re-enactment thereof, the Company hereby approves the appointment of Smt. Rupal Gupta as Executive Director w.e.f. 01.05.99 for a period of five years, upon the terms and conditions of remuneration as permissible under Schedule XIII of the Companies Act, 1956 and also on the other terms and conditions set out in the appointment letter issued to Smt. Rupal Gupta by the Company, and with a liberty to the Board of Directors to alter, vary, enlarge, increase, modify and revise at any time the terms and conditions of appointment and remuneration in accordance with the limits specified in Schedule XIII to the Companies Act, 1956 or any revision, amendment or modification there to or any re-enactment thereof, during the currency of tenure of appointment as may be agreed between the Board of Directors and Smt. Rupal Gupta."

"RESOLVED FURTHER THAT the Board of Directors be and is hereby authorised to take such steps as may be deemed expedient to give effect to this resolution."

- 7) To consider and if thought fit, to pass with or without modification the following resolution as Special Resolution;

"RESOLVED THAT pursuant to the provisions of Section 372 A and other applicable provisions, if any, of the Companies Act, 1956 or any amendments or modifications thereof and subject to consent and approval of Reserve Bank of India (RBI), Public Financial Institution/s, Stock Exchange/s, Securities and Exchange Board of India (SEBI) or such authorities and/or in accordance with guidelines and notifications issued by SEBI, Government etc. and such other approvals/permissions as may be necessary under any other statute for the time being in force, consent and approval of the Company be and is hereby accorded to the Board of Directors of the Company.

- (a) to invest/acquire from time to time by way of subscription, purchase, conversion or otherwise Equity Shares, Preference Shares, Debentures (whether convertible or non-convertible) or any other Financial instruments of one or more bodies corporate, whether in India or outside, which

may or may not be subsidiary/ies of the Company as the Board may think fit, in pursuance of Section 372 A of the Companies Act, 1956 (including any ordinance or statutory modification or re-enactment thereof, for the time being in force) provided the aggregate of the investments so made by the Board in excess of and in addition to the investments already made as at 31st October, 1998, shall not exceed the limits as mentioned hereinbelow.

INVESTMENT	Rs. in Lacs
Bodies corporate including group companies	500.00

- (b) to make from time to time any loan or loans to any body or bodies corporate, whether in India or outside, which may or may not be subsidiary/ies of the Company as the Board may think fit, in pursuance of Section 372 A of the Companies Act, 1956 (including any ordinance or statutory modification or re-enactment thereof, for the time being in force) provided the aggregate of all the loans made and/or to be made to all bodies corporate in excess of and in addition to the loans already given as at 31st October 1998 shall not exceed the limits as mentioned hereinbelow.

LOAN	Rs. in Lacs
Bodies corporate including group companies	1000.00

- (c) to give from time to time any guarantee(s) and/or provide any security, in connection with any loan(s) made, by any other person(s) to, or to any other person(s) by, any body/ies corporate, whether in India or outside, which may or may not be subsidiary/ies of the Company as the Board may think fit, in pursuance of Section 372A of the Companies Act, 1956 (including any ordinance or statutory modification or re-enactment thereof, for the time being in force) provided the aggregate of guarantees so given, or securities so provided and/or the guarantees to be given or securities to be provided in excess of and in addition to the guarantees already given, or securities already provided as at 31st October, 1998, shall not exceed the limits as mentioned hereinbelow.

GUARANTEE/SECURITY	Rs. in Lacs
Bodies corporate including group companies	1000.00



BLOOM DEKOR LIMITED

"RESOLVED FURTHER THAT for the purpose of giving effect to the above, the Board be and is hereby authorised to take all such actions and to give all such directions as may be necessary or desirable and also to settle any question or difficulty that may arise in regard to the proposed investment or loan made or guarantee given or security provided and further to do all such acts, deeds, matters and things and to execute all such deeds, documents and writings as may be necessary, desirable or expedient in connection therewith".

- 8) To consider and if thought fit, to pass with or without modification the following Resolution as an Ordinary Resolution:

"RESOLVED THAT in accordance with the provisions of section 293(1)(e) and other applicable provisions, if any, of the Companies Act, 1956, the Company hereby authorises the Board of Directors of the Company to contribute and subscribe on behalf of the Company to charitable and other funds not directly relating to the business of the Company or the welfare of its employees, any amount the aggregate of which will any financial year exceed Rs.50,000/- or 5% of the Company's average net profits as determined in accordance with the provisions of Sections 349 and 350 of the said Act, during the three financial years immediately preceding subject to the maximum of Rs.10 Lacs or 5% of the Company's average net profits determined as aforesaid, whichever is greater.

By order of the Board

Place : Ahmedabad

DR. SUNIL GUPTA

Date : 27.07.99

Chairman

NOTES:

1. A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself and proxy need not be a member.
2. The Explanatory Statement pursuant to Section 173 (2) of the Companies Act, 1956, in respect of Item No.4 to 8 of Notice is annexed hereto.
3. The Register of Members & Share Transfer Books will remain close from Friday the 10th Sept.'99 to Saturday the 18th Sept.'99 (Both days inclusive)
4. Shareholders desiring any information on records of accounts are requested to write to the Company before 10 days of Annual General Meeting so as to enable the Management to keep the information ready.

5. All the documents referred to in accompanying Notice and explanatory statement are open for inspection at the Registered office of the company during office hours on all working days between 10.00 a.m. to 1.00 p.m. prior to the date of Annual General Meeting.

ANNEXURE**Explanatory Statement pursuant to Section 173(2) of the Companies Act, 1956****Item No.4:**

Company has vide resolution passed at the Annual General Meeting held on 5th September,'98 taken approval of the share holders for authorising Board to borrow from Banks and Financial Institutions upto Rs. 50.00 Crores. In view of company's expansion and modernisation plan it would be necessary to augment financial resources from time to time from Banks and Financial Institutions. To facilitate the same, Board should be authorised to borrow upto Rs.100.00 Crores. Share holders approval is sought under Section 293(1) (d) of the Companies Act 1956. None of the Directors is interested in the resolution.

Item No.5:

Company has vide resolution passed at the Annual General Meeting held on 5th September,'98 taken approval of the share holders under section 293(1)(a) for authorising Board to borrow from Banks and Financial Institutions upto Rs. 50.00 Crores. In view of company's expansion and modernisation plan it would be necessary to augment financial resources from time to time from Banks and Financial Institutions. To facilitate the same Board should be authorised to secure the company's movable/immovable properties to Banks/Financial Institutions from time to time upto Rs.100.00 Crores. Share holders approval is required in general meeting for the same.

None of the Directors is interested in the resolution.

Item No.6:

The Board of Directors had at the Board Meeting held on 30th April,'99, appointed Smt. Rupal Gupta, as Executive Director of the Company w.e.f. 01.05.99, for a period of five years. Smt. Rupal Gupta is a Promoter Director of the Company and she will be managing the day to day affairs of the Company at the Corporate office. Company has issued appointment letter to Smt. Rupal Gupta incorporating inter alia remuneration and other terms and conditions which are as follows:

Salary : Rs.10,000/- p.m. w.e.f. from 01.05.99

Part A: Perquisites :

- i. Housing I: The expenditure by the company on hiring furnished accommodation for the appointee will be subject to the following ceiling.



Sixty percent of the salary, over and above ten percent payable by the appointee.

Housing II: In case the accommodation is owned by the company, ten percent of the salary of the appointee shall be deducted by the company.

Housing III: In case no accommodation is provided by the company, the appointee shall be entitled to house rent allowance subject to the ceiling laid down in Housing I.

Explanations: The expenditure incurred by the company on gas, electricity, water and furnishings shall be valued as per the subject to a ceiling of ten percent of the salary of the appointee.

- ii. Medical Reimbursement : Expenses incurred by the appointee and the family, subject to a ceiling of one month's salary in a year or three month's salary over a period of three years.
- iii. Leave Travel Concession for the appointee and his family once in a year incurred in accordance with any rules specified by the Company.
- iv. Club fees: Fees of clubs subject to a maximum of two clubs. This will not include admission and life membership fee.
- v. Personal accident insurance: Premium not to exceed Rs.4,000/- per month.

Part B:

1. Contribution to provident fund, super annuation fund or annuity fund will not be included in the computation of the ceiling on perquisites to the extent these either singly or put together are not taxable under the Income Tax Act, Gratuity payable should not exceed half a month's salary for each completed year of service.
2. Encashment of leave at the end of the tenure will not be included in the computation of the ceiling on perquisites.

Part C:

Provision of car for use on Company's business and telephone at residence will not be considered as perquisites. Personal long distance calls on telephone and use of car for private purpose shall be billed by the company to the individual appointee concerned. Notwithstanding anything contained to the contrary herein contained where in any financial year during the currency of the tenure of the Executive Director the company will pay salary and perquisites as specified above and in addition thereto perquisites not exceeding the limits specified under Section II or Part II of Schedule XIII to the Companies Act, 1956. The Executive Director so long as she functions as such shall not be paid any sitting fees for attending

the meeting of Board or committees thereof.

The Board commends the Resolution for acceptance by the Members.

Smt. Rupal Gupta, Dr. Sunil Gupta & Dr. Ramesh Shah are deemed to be considered as interested in the above resolution.

Item No.7

Section 372A of the Companies Act, 1956 was introduced vide the promulgation of the Companies (Amendment) Ordinance, 1998 on 31st October, 1998, Section 372 was superseded by Section 372A ("hereinafter referred to as 'the said Section 372A)'). As per the provisions of Section 372A of Companies Act, 1956, the Board of Directors of the company can make any loan, investment or give guarantee or provide any security beyond prescribed ceiling of

- i) Sixty percent of the aggregate of the paid up capital and free reserves or,
- ii) Hundred percent of its free reserves, whichever is more, if Special Resolution is passed by Shareholders of the lending Company.

In the course of business operations of the Company, it will have to invest/give loans /securities/guarantees to the bodies corporate under same group or not. Hence, the shareholders approval is sought for the limits prescribed in the Resolution No.7 of the Notice convening in the meeting.

None of the Directors is interested in the resolution.

Item No.8

The Company is authorised by its articles to subscribe to charitable and other funds not directly relating to the business of the Company or the welfare of its employees. By virtue of Section 293(1)(e) of the Act, however, the maximum limit which can be so subscribed in any financial year is Rs.50,000 or 5% of the Company's average net profits as determined in accordance with sections 349 and 350 of the Companies Act, 1956, during the three immediately preceding financial years, whichever is greater. Section 293(1)(e) permits such subscriptions in excess of these limits if shareholders approve. As such, Board seeks sanction to make such subscriptions in a financial year upto a limit of Rs.10.00 Lacs or 5% of the Company's average net profits as determined in accordance with sections 349 and 350 of the companies Act, 1956, during the three immediately preceding financial years, whichever is greater. The Board commends this resolution for acceptance.

None of the Directors is in any way concerned or interested in the resolution proposed to be passed.

By order of the Board

Place : Ahmedabad

Date : 27.07.99

DR. SUNIL GUPTA

Chairman



BLOOM DEKOR LIMITED

DIRECTORS' REPORT

TO THE MEMBERS OF BLOOM DEKOR LIMITED.

The Directors hereby present the Eighth Annual Report and Audited Statement of Accounts for the year ended 31st March, 1999.

FINANCIAL HIGHLIGHTS

Particulars	(Rs. in Lacs)	
	Year Ended 31-03-99	Year Ended 31-03-98
Income from operation	1889.24	1787.43
Other Income	15.60	18.79
Total Expenditure	1580.87	1566.56
Interest	104.96	82.96
Gross Profit after interest but before-Depreciation and Taxation	219.01	156.70
Depreciation	42.39	33.14
Provision for Tax	10.00	7.00
Net Profit after Depreciation and Tax	166.62	116.56
Add: Loss Brought Forward	(17.07)	(133.64)
Net Profit / (Loss) carried to Balance Sheet	149.55	(17.07)

The Board is pleased to inform you that the Company has entirely wiped off the earlier accumulated losses and has earned a net profit of Rs.149.55 Lacs for the first time after the inception of the company. The Board is also confident that this trend shall be continued in the years to come.

Maintaining the trend, your Company has again registered a growth in turn over (11.55%) and profitability (43%) during financial year under review compared to financial year 1997-98.

The Asian markets as well as, Indian Economy are slowly limping back to normalcy after the recessionary phase. Eventhough, the economic conditions have not improved, your Company managed to register this growth due to its product quality and customer service as well as the undaunted support received from suppliers and its employees.

The successful augmentation and improvement of production facilities had positive impact on the performance of the company during later half of the year.

To further the commitment to quality, your Company is in the process of implementing its quality systems to ISO-9002 certification.

FUTURE PROSPECTS

Your Board is happy to inform that steps are initiated to increase the production capacity by over 65% to

meet the ever growing demand of your company's products and for launching value added products like Postforming Grade, PBDs, Cabinet Liners, Compact Laminates etc. which are having very good overseas demand.

A) International Market

The proposed expansion of the capacity is targetted towards offering value added laminate products to our overseas customers. It is increasingly felt that the goodwill generated due to the adherence of quality both in product as well as services by your company can be better exploited by offering Postforming, Compact & other liner products to existing as well as new markets.

Your company is also successful in making forays in industrial laminates by introducing Phenolic back-up boards for electronic industry which have been received well in the South East Asian markets. The company is confident that the opportunity presented in this market segments will be fully exploited in the years to come.

B) Domestic Market

The general recessionary trend observed by Indian economy has continued in this year also showing its impact on the domestic sales of your company. The shake down of the unorganised players, as predicted earlier is slowly taking shape. This will lead to healthy competition among the serious manufacturers having good volumes of capacity. This competition in turn will help the customers get full value for their money. As this being the main objective of your company, you can be sure of the success of your company in the times to come.

Your company is confident that it will enter the next Millennium with confidence and master the requirements of the Twenty First Century Customer.

FIXED DEPOSIT

During the year under review, the Company has not accepted any Deposits from public.

DIRECTORS

As per the Articles of Association Shri. Ashok Gandhi retires by rotation but being eligible, offers himself for reappointment.

Smt. Rupal Gupta was appointed as Executive Director w.e.f. 01.05.99 for a period of five years vide Board Meeting dtd. 30.04.99.



CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS & OUTGO

The details of conservation of energy, Technology Absorption and foreign exchange earnings and outgo as per Section 217(1) (e) read with Companies (Disclosure of particulars in the report of Board of Directors) Rules 1988 are given in the Annexure-I forming part of this report.

AUDITORS

The Company's auditors M/s. B.T. Vora & Co., Chartered Accountants, Ahmedabad will retire at the conclusion of ensuing Annual General Meeting and offer themselves for reappointment.

AUDITORS' REPORT

Notes forming part of the Accounts which are specifically referred to by Auditors in their Report are self explanatory and therefore do not call for any further comments.

Y2K COMPLIANCE

Your company has refurbished the entire computer networking with Y2K compliant computers and the software is also made Y2K compliant.

PERSONNEL

Information to be provided under Section 217 (2A) of the Companies Act, 1956 read with Companies (particulars of employees) Rules, 1975 as amended is not given as these are no employees covered under that Section.

ACKNOWLEDGEMENT

Your Directors place on record their appreciation to the suppliers for the co-operation extended by them and the continued support of the dedicated Workers, Members of Staff and Executives of the Company. Your Directors also place on record their appreciation to the State Bank of India and Gujarat State Financial Corporation for their sustained assistance and co-operation given by them. The Directors are also thankful to the Shareholders for their confidence reposed in the Company.

For and on behalf of the Board

Place : Ahmedabad

DR. SUNIL GUPTA

Date : 27.07.99

Chairman

ANNEXURE TO THE DIRECTORS' REPORT

Annexure-I

Information pursuant to the Companies (Disclosure of particulars in the report of Board of Directors) Rules, 1988.

(1) CONSERVATION OF ENERGY:

(a) Energy conservation measures taken

Undertaken audit energy thru N.S.I.S.,

Rajkot and as per their report, we have taken several measures to reduce Energy consumption, the impact of which will be seen in next year.

Periodic checking of steam traps for flash steam wastage control and steam pipeline lagging/cladding implemented.

- i) Installation of electronic Ballasts for domestic use of lighting.
- ii) Replaced Electric motors of less H.P. in place of higher H.P. used wherever necessary.
- iii) Connection of single compressor to various machines discontinued and individual compressors were connected to each machine. So that energy is consumed less when particular machine is not in use.
- iv) Considering additional investments for conservation of energy as per energy audit report.

(b) Additional Investments and Proposal, if any, being implemented for Reduction of consumption of energy.

E.T.P. is working satisfactorily. To conserve fuel in a better way a separate Thermic Fluid Bed Boiler is planned to be added.

(c) Impact of the measures (a) and (b) above for reduction of the Energy consumption and consequent impact on the cost of production of goods.

(d) Total Energy consumption and energy consumption per unit of production in respect of the Company's products.

7,76,322 Units consumed, resulting into 1.0 Units consumption per unit of production to that of 1.23 units in 1997-98.

(2) TECHNOLOGY ABSORPTION

- (e) There is no technological tie-up with anyone, since the plant is totally designed and the production process is based upon the promoters own experience and expertise. So, there is no technology absorption.

(3) FOREIGN EXCHANGE EARNINGS & OUTGO

- (f) Total Exchange used and earned.

	(Rs.in lacs)	
	1998-99	1997-98
	Rs.	Rs.
i. Foreign Exchange earned including direct & indirect exports	1181.91	913.65
ii. Foreign Exchange used	381.47	449.73



BLOOM DEKOR LIMITED

FORM - A
FORM FOR DISCLOSURE OF PARTICULARS
WITH RESPECT TO CONSUMPTION OF ENERGY:

	Current year	Previous year
(A) Power and Fuel Consumption		

1) Electricity:

(a) Purchase: Units 7,76,322 5,85,717 .

Total Amount (Rs.in Lacs)	25.85	17.85
Rate/Unit	3.33	3.05

(b) Own Generation

i. Through Diesel
Generator: NIL NIL

Units:

Unit per litre of Fuel

Cost/Unit

ii. Through Steam
Turbine Generator: NIL NIL

Units :

Unit per litre of Fuel

Cost / Unit

2) Coal : Quantity NIL NIL

Total Cost

Average rate

Lignite: Quantity NIL NIL

Total Cost

Average rate

3) Furnace Oil: Quantity 9,53,554 8,86,963

Total Amount

Rs.in Lacs 58.25 60.10

Average rate 6.11 6.77

4) Others:

(a) Gas

Quantity Consumed
in M3 NIL NIL

Total Cost

Rate

(b) L.P.G. NIL NIL

Quantity Consumed

Total Cost

Rate

(B) Consumption per Unit of Production

ELECTRICITY (UNITS/UNIT OF PRODUCTION)	1.00	0.80
FURNACE OIL (LTS/UNIT OF PRODUCTION)	1.23	1.25

FORM - B

FORM FOR DISCLOSURE OF PARTICULARS
WITH RESPECT TO ABSORPTION OF
TECHNOLOGY, RESEARCH & DEVELOPMENT.

RESEARCH AND DEVELOPMENT (R&D)

1. Specific areas in which R & D is
carried out by the Company NIL2. Benefits derived as a result of
the above R&D NIL

3. Future plan of action NIL

4. Expenditure on R & D NIL

(a) Capital

(b) Benefits derived as a result
of the above R & D

(c) Future plan of action

(d) Total R & D expenditure as a percentage
of total turnover adaptation and innovation.

TECHNOLOGY ABSORPTION

1. Efforts in brief made towards
technology absorption
adaptation and innovation. NIL2. Benefits derived as a result
of the above efforts e.g.
product improvement,
cost, reduction, product
development import substitution etc., NIL3. Information regarding technology
imported during the last five years. NIL