

MIRA INFORM REPORT

Report No. :	523130
Report Date :	08.08.2018

IDENTIFICATION DETAILS

Name :	ADITYA BIRLA FINANCIAL SHARED SERVICES LIMITED
Registered Office :	One India Bull Centre, Tower 1, 18th Floor, Jupiter, Mill Compound, 841 S.B Marg, Elphinstone Road , Mumbai -400013 , Maharashtra
Tel. No.:	91-22-43567000
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	19.06.2008
CIN No.: [Company Identification No.]	U65999MH2008PLC183695
Capital Investment / Paid-up Capital :	INR 0.500 Million
PAN No.: [Permanent Account No.]	AAHCA1581A
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Providing Common Pool of Facilities and Resources like Technology, Application, Business Processes, HR support, Risk Management, Marketing Support etc., [Registered Activity]
No. of Employees :	Information declined by the management

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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a flagship company of Aditya Birla Group and it is a wholly-owned subsidiary of "Aditya Birla Capital Limited". It was incorporated in the year 2008 and it is engaged in providing financial services.</p> <p>For the financial year 2018, the company has not yet commenced its business operations and it has earned other income of INR 0.63 million along with a profit of INR 0.62 million.</p> <p>Rating continues to derive strength from strong managerial and financial support that it receives from "Aditya Birla Group", its ultimate holding company.</p> <p>Payment seems to be slow but 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 while quoting report number, name and date.

EXTERNAL AGENCY RATING

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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 08.08.2018

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 DECLINED

MANAGEMENT NON-COOPERATIVE [TEL. NO.: 91-22-43567000/ 43568300]

[91-9894029029] switched off

LOCATIONS

Registered Office :	One India Bull Centre, Tower 1, 18th Floor, Jupiter, Mill Compound, 841 S.B Marg, Elphinstone Road , Mumbai -400013 , Maharashtra, India
Tel. No.:	91-22-43567000/ 43568300
Fax No.:	Not Available
E-Mail :	piyush.shah@adityabirlacapital.com
Website :	http://www.adityabirla.com

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Anantha Subrahmanya Dhananjaya
Designation :	Director
Address :	57, 10th Floor, Sunita, Cuffe Parade, Mumbai - 400005, Maharashtra, India
Date of Birth:	19.12.961
Qualification:	B.tech & PGDM
Date of Appointment :	30.10.2014
DIN No.:	01744569
Name :	Mr. Ajay Krishan Kakar
Designation :	Director
Address :	04, 3rd Floor, Lalit Building, 37, Nathalal Parekh Marg, Mumbai – 400001, Maharashtra, India
Date of Birth:	31.10.1962
Qualification:	CFP
Date of Appointment :	19.06.2008
DIN No.:	02130368

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Name :	Mr. Subhro Bhaduri
Designation :	Director
Address :	22, Marble Arch, Survey No. 253, Tps 3, 52/5 Santacruz East, Mumbai – 400055, Maharashtra, India
Date of Birth:	24.04.1965
Qualification:	B.com
Date of Appointment :	14.06.2016
DIN No.:	07504331

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

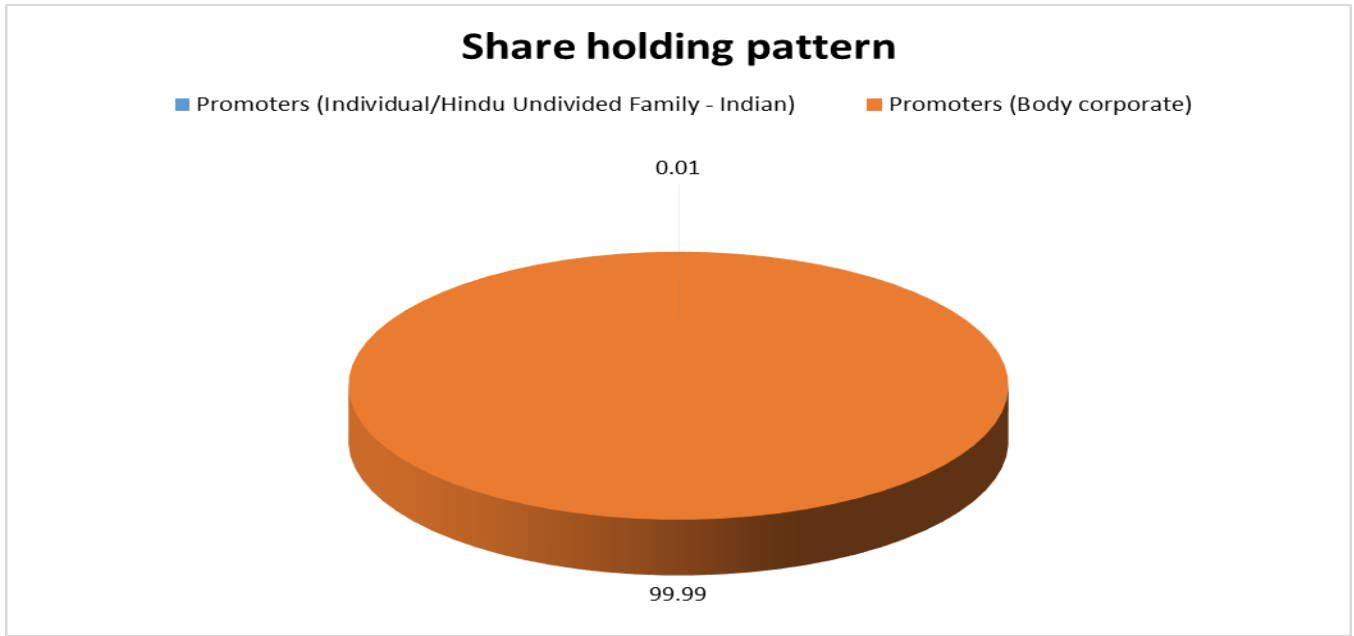
AS ON: 31.03.2017

Names of Shareholders	No. of Shares
Aditya Birla Financial Services Limited jointly held with ABNL Investment Limited (formerly known as Laxminarayan Investment Limited)	1
Aditya Birla Financial Services Limited jointly with Rajesh Shah	1
Aditya Birla Financial Services Limited jointly with Anil Rustogi	1
Aditya Birla Financial Services Limited	49994
Aditya Birla Financial Services Limited jointly with Sushil Agarwal	1
Aditya Birla Financial Services Limited jointly with Rakesh	1
Aditya Birla Financial Services Limited jointly with Shriram Jagetiya	1
Total	50000

AS ON: 06.06.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	0.01
Promoters (Body corporate)	99.99
Total	100.00

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BUSINESS DETAILS

Line of Business :	Providing Common Pool of Facilities and Resources like Technology, Application, Business Processes, HR support, Risk Management, Marketing Support etc., [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	82990	Other business support service activities
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS: NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
Customers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
No. of Employees :	Information declined by the management		
Bankers :	Bank Name:	Not Divulged	
	Branch:	Not Divulged	
	Person Name (with Designation):	--	
	Contact Number:	--	
	Name of Account Holder:	--	
	Account Number:	--	
	Account Since (Date/ Year of A/c Opening):	--	
	Average Balance Maintained (Optional):	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	
	Account Operation:	--	
	Remarks:	--	
Facilities :	SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
	LONG-TERM BORROWINGS		
	Rupee term loans from banks	139.550	88.572

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	Total	139.550	88.572
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Financial institution:	<ul style="list-style-type: none"> Hewlett Packard Financial Services (India) Private Limited 4, Salarpuria Arena, Hosur Main Road, Adugodi, Bangalore-560030, Karnataka, India
Auditors :	
Name :	Haribhakti and company Chartered Accountants
Address :	705, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	AAAFH2010F
Memberships :	Not Available
Collaborators :	Not Available
Holding company:	Aditya Birla Capital Limited (Formally known as Aditya Birla Financial Services Limited) [L67120GJ2007PLC058890]
Ultimate Holding company:	Grasim Industries Ltd [L17124MP1947PLC000410]
Fellow Subsidiary:	<ul style="list-style-type: none"> Aditya Birla Pe Advisors Private Limited [U74140MH2008PTC179360] Aditya Birla Money Limited [L65993GJ1995PLC064810] Aditya Birla Insurance Brokers Limited [U99999GJ2001PLC062239] Aditya Birla Finance Limited [U65990GJ1991PLC064603] Aditya Birla Sun Life Insurance Company Limited [U99999MH2000PLC128110] Aditya Birla Myuniverse Limited [U93000MH2008PLC186669] Aditya Birla Housing Finance Limited [U65922GJ2009PLC083779] Aditya birla health insurance co. Limited [U66000MH2015PLC263677]
Associate of ultimate Holding Company:	Idea Cellular Limited [L32100GJ1996PLC030976]
JV/Associate of Parent Company:	Aditya Birla Sun Life Amc Limited [U65991MH1994PLC080811]

CAPITAL STRUCTURE

AS ON: 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.500	0.500	0.500
(b) Reserves & Surplus	6.156	3.409	0.796
(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)	6.656	3.909	1.296
(3) Non-Current Liabilities			
(a) Long-term borrowings	250.230	98.607	44.514
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	1.049	0.687	0.425
(d) long-term provisions	9.908	9.128	5.893
Total Non-current Liabilities (3)	261.187	108.422	50.832
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	44.785	36.950	27.777
(c) Other current liabilities	189.234	94.775	43.695
(d) Short-term provisions	51.141	64.952	30.461
Total Current Liabilities (4)	285.160	196.677	101.933
TOTAL	553.003	309.008	154.061
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	218.610	144.845	54.075
(ii) Intangible Assets	127.921	26.062	32.957
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	1.677	15.246	0.314
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	36.952
(d) Long-term Loan and Advances	4.401	3.652	1.302
(e) Other Non-current assets	81.162	56.082	0.654
Total Non-Current Assets	433.771	245.887	126.254

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(2) Current assets			
(a) Current investments	18.190	0.000	0.181
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	15.760	1.337	5.174
(e) Short-term loans and advances	49.442	44.601	0.006
(f) Other current assets	35.840	17.183	22.446
Total Current Assets	119.232	63.121	27.807
TOTAL	553.003	309.008	154.061

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Revenue from Operations	0.000	0.000	0.000
	Other Income	0.626	3.145	0.750
	TOTAL	0.626	3.145	0.750
Less	EXPENSES			
	Employees benefits expense	0.000	0.000	(3.625)
	Other expenses	0.000	0.000	0.016
	TOTAL	0.000	0.000	(3.609)
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.626	3.145	4.359
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	0.626	3.145	4.359
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT BEFORE TAX	0.626	3.145	4.359
Less	TAX	0.003	0.532	1.438
	PROFIT AFTER TAX	0.623	2.613	2.921
	Earnings Per Share (INR)	12.45	52.26	58.42

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	119.796	105.099	37.044
Net cash flows from (used in) operating activities	94.503	87.266	34.215,

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	0.00
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)	0.00	0.02	0.05

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.97	0.96	0.95
Debt Equity Ratio (Total Liability / Networth)	37.59	25.23	34.35
Current Liabilities to Networth (Current Liabilities / Net Worth)	42.84	50.31	78.65
Fixed Assets to Networth (Net Fixed Assets / Networth)	52.31	47.62	67.40

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Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	0.00	0.00	0.00
Return on Total Assets (PAT / Total Assets) * 100	%	0.11	0.85	1.90
Return on Investment (ROI) (PAT / Networth) * 100	%	9.36	66.85	225.39

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		0.42	0.32	0.27
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.42	0.32	0.27
G-Score Ratio Financial (Networth / Total Assets)		0.01	0.01	0.01
G-Score Ratio Debt (Debts / Equity Capital)		500.46	197.21	89.03
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.42	0.32	0.27

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

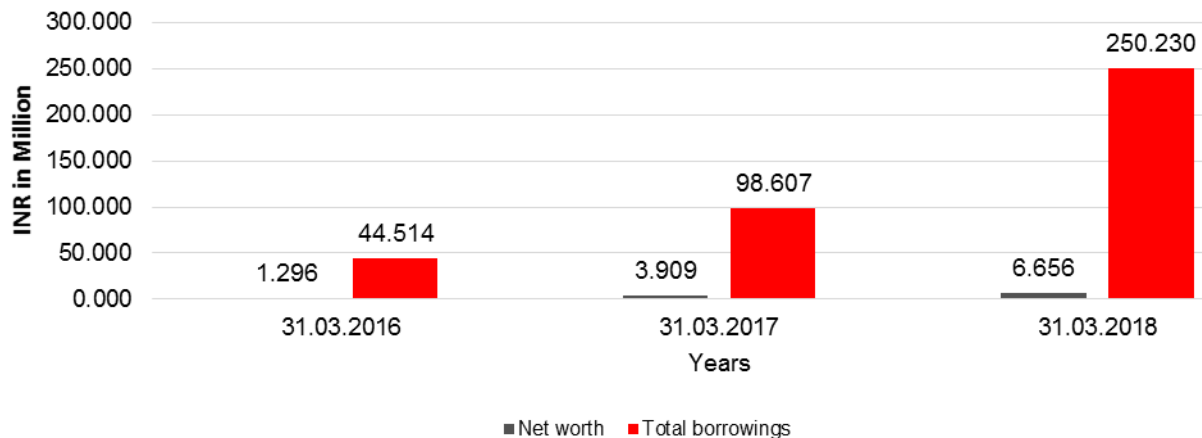
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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.500	0.500	0.500
Reserves & Surplus	0.796	3.409	6.156
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	1.296	3.909	6.656
long-term borrowings	44.514	98.607	250.230
Short term borrowings	0.000	0.000	0.000
Total borrowings	44.514	98.607	250.230
Debt/Equity ratio	34.347	25.226	37.595

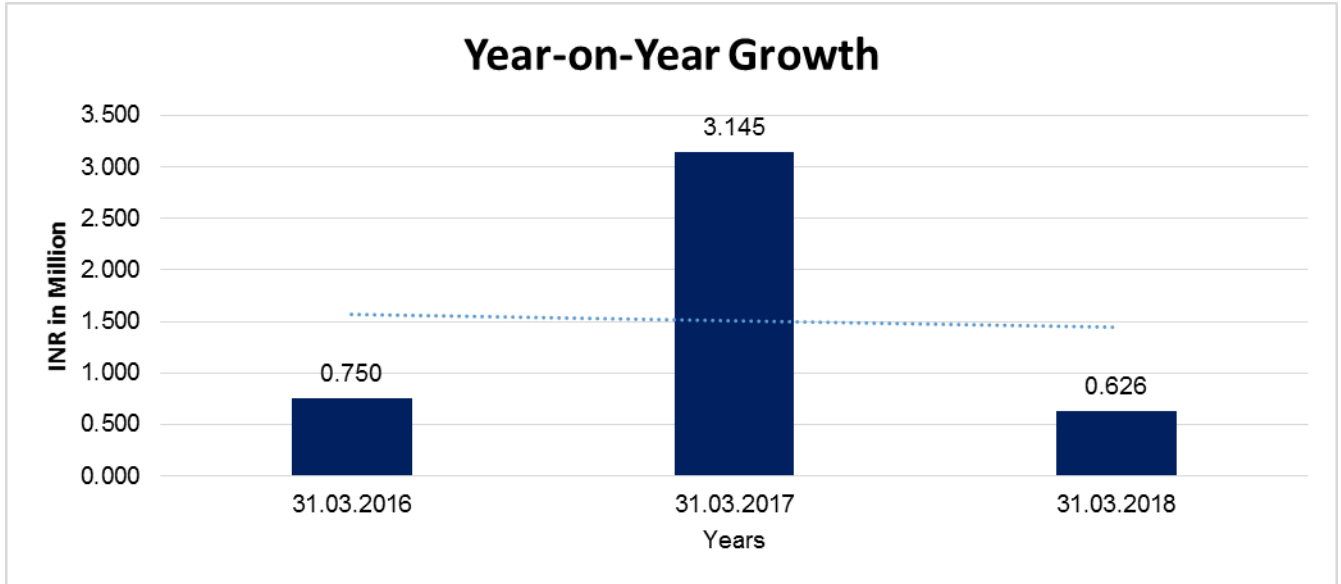
Debt to Equity



YEAR-ON-YEAR GROWTH

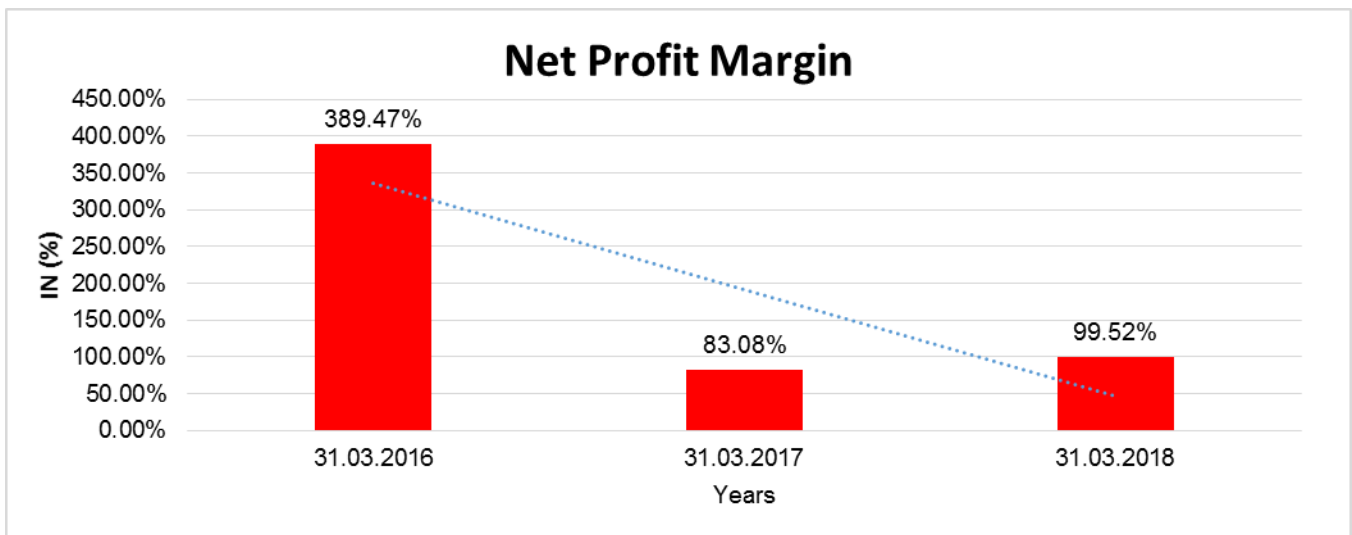
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Total Income	0.750	3.145	0.626
		319.333	(80.095)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Total Income	0.750	3.145	0.626
Profit	2.921	2.613	0.623
	389.47%	83.08%	99.52%



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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	No
8	Designation of contact person	No
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	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	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G93930915	100191851	HEWLETT PACKARD FINANCIAL SERVICES (INDIA) PRIVATE LTD	25/07/2018	-	-	3635439.58	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
2	G90063090	100183846	HEWLETT PACKARD FINANCIAL SERVICES (INDIA) PRIVATE LTD	19/06/2018	-	-	9595675.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
3	G87615019	100177650	HEWLETT PACKARD FINANCIAL SERVICES (INDIA) PRIVATE LTD	10/05/2018	-	-	15590998.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
4	G86832474	100174956	HEWLETT PACKARD FINANCIAL SERVICES (INDIA)	25/04/2018	-	-	2739770.72	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN

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ADITYA BIRLA FINANCIAL SHARED SERVICES LIMITED - 523130 MIRA PAGE NO. : 17

			PRIVAT E LTD					
5	G81177 990	100164 426	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	27/03/2 018	-	-	277300.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
6	G77886 414	100156 932	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	27/02/2 018	-	-	238124.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
7	G75244 020	100150 493	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	24/01/2 018	-	-	263520.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
8	G73912 297	100147 670	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	09/01/2 018	-	-	8230500.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
9	G73079 956	100145 477	HEWLE TT	15/12/2 017	-	-	46854293.34	24, SALARPURIA ARENA,HOSUR

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			PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD					MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
10	G59272 625	100130 140	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	27/10/2 017	-	-	27431520.64	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
11	G57120 859	100128 353	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	17/10/2 017	-	-	26480000.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
12	G54783 931	100125 466	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	26/09/2 017	-	-	4444042.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
13	G59273 599	100130 139	HEWLE TT PACKA RD FINANCI AL	14/09/2 017	-	-	1000770.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN

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			SERVIC ES (INDIA) PRIVAT E LTD					
14	G49884 687	100114 321	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	31/07/2 017	-	-	5830376.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
15	G48992 143	100111 511	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	28/06/2 017	-	-	1231174.07	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
16	G44901 866	100100 432	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	22/05/2 017	-	-	4540270.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
17	G41956 756	100092 435	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT	19/04/2 017	-	-	11657736.41	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN

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18	G39188 321	100085 502	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	20/03/2 017	-	-	11272283.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
19	G34518 365	100074 537	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	25/01/2 017	-	-	187408.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
20	G34504 225	100074 539	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	25/01/2 017	-	-	712929.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
21	G34513 655	100074 540	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	25/01/2 017	-	-	187408.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
22	G22447 940	100060 479	HEWLE TT PACKA	11/11/2 016	-	-	18199497.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD,

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			RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD					ADUGODI,BANGAL OREKA560030IN
23	G22446 736	100060 481	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	11/11/2 016	-	-	17713750.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
24	G14618 615	100054 011	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	06/10/2 016	-	-	18547648.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
25	G12992 293	100052 098	HEWLE TT PACKA RD FINANCI AL SERVIC ES (INDIA) PRIVAT E LTD	29/09/2 016	-	-	17070402.0	24, SALARPURIA ARENA,HOSUR MAIN ROAD, ADUGODI,BANGAL OREKA560030IN
26	G10434 033	101696 03	HEWLE TT PACKA RD FINANCI AL SERVIC	29/07/2 009	-	11/08/20 16	12064000.0	3RD FLOOR, CALCOT HOUSE, 8/10, M.P. SHETTY MARGTAMARIND STREET, FORTMUMBAIMH40 0023IN

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			ES (INDIA) PRIVAT E LTD					
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UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
LONG-TERM BORROWINGS		
Rupee term loans from banks	110.680	10.035
Total	110.680	10.035

COMPANY OVERVIEW:

The Company was incorporated on 19th June 2008 under the provisions of the Companies Act, 1956. The registered office of the Company is located at India Bulls Centre, Tower 1, 18th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400 013. It is a 100% subsidiary of Aditya Birla Capital Limited (formerly Aditya Birla Financial Services Limited). The object of this Company is to provide a common pool of facilities and resources like providing technology, application and business process services to its group companies, with a view to optimize the benefits of specialization and minimize the cost for each member Company. The member companies have participated in the common pool of facilities and share the expenses incurred by the Company.

KEY HIGHLIGHTS OF THE COMPANY

The Company provides a common pool of facilities and resources like technology, application, business processes, HR support, Risk management, marketing support etc., to the companies of Aditya Birla Capital Limited (ABCL), with a view to optimize the benefits of specialization and minimize cost by driving economies of scale. All expenses and cost are recovered from the respective ABCL companies.

FIXED ASSETS:

Tangible assets

- Computer & Servers
- Furniture & Fixtures
- Office Equipment
- Vehicles

Intangible assets

- Specialised Software

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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 68.80
UK Pound	1	INR 89.14
Euro	1	INR 79.56

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VIK R
Report Prepared by :	ARC

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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)