

**MIRA INFORM REPORT**

<b>Report No. :</b>	520057
<b>Report Date :</b>	17.07.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	S AND T ENGINEERS PRIVATE LIMITED
<b>Registered Office :</b>	22, Vasanth Nagar, Trichy Road, Singanallur, Coimbatore – 641005, Tamilnadu
<b>Tel. No.:</b>	91-422-2590810 / 2591470 / 2593487
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	01.09.2009
<b>CIN No.:</b> [Company Identification No.]	U51103TZ2009PTC015456
<b>Capital Investment / Paid-up Capital :</b>	INR 16.000 Million
<b>IEC No.:</b> [Import-Export Code No.]	3209016330
<b>PAN No.:</b> [Permanent Account No.]	AANCS4209B
<b>GSTN :</b> [Goods & Service Tax Registration No.]	33AANCS4209B2ZO
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Manufacturer and Trader of Capital Goods and its Accessories and Providing services for Maintenance. (Registered activity and also Confirmed by management)
<b>No. of Employees :</b>	450 (Approximately)

**RATING & COMMENTS**

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

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<b>MIRA's Rating :</b>	A
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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 2009 and it is having satisfactory track records.</p> <p>For the financial year 2017, the company has increased its revenue from operations as compared to previous year and maintained minimal profitability margin of 0.81%.</p> <p>Rating takes into consideration sound financial profile of the company marked by adequate networth base and average debt balance sheet.</p> <p>Further, rating also reflects from long standing track records of business operation and improvement in the revenue as well as profitability profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported 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 17.07.2018

**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**

<b>Name :</b>	Mr. Naiv
<b>Designation :</b>	Accounts Manager
<b>Contact No.:</b>	91-422-2590810
<b>Date :</b>	14.07.2018

**LOCATIONS**

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<b>Registered Office :</b>	22, Vasanth Nagar, Trichy Road, Singanallur, Coimbatore – 641005, Tamilnadu, India
<b>Tel. No.:</b>	91-422-2590810 / 2591470 / 2593487
<b>Mobile No.:</b>	91-9842222622 (Mr. Doraiswamy Shanmugasundaram)
<b>Fax No.:</b>	91-422-2573629
<b>E-Mail :</b>	<a href="mailto:accountsmanager@stengineers.com">accountsmanager@stengineers.com</a> <a href="mailto:info@stengineers.com">info@stengineers.com</a> <a href="mailto:mumbaicnc@stengineers.com">mumbaicnc@stengineers.com</a> <a href="mailto:sales@stengineers.com">sales@stengineers.com</a>
<b>Website :</b>	<a href="http://www.stengineers.com">www.stengineers.com</a>
<b>Area :</b>	7500 sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Industrial
<b>Factory / Warehouse:</b>	64, SIHS Colony, Mahatma Gandhi Road, Coimbatore – 641014, Tamilnadu, India
<b>Sales and Marketing Office:</b>	Blue Rose Industrial Premises Co-Operative Society, Borivali, Mumbai-400066, Maharashtra, India
<b>Warehouses:</b>	<b>Located at</b> <ul style="list-style-type: none"> <li>• Pune</li> <li>• Mumbai</li> <li>• Bangalore</li> <li>• Chennai</li> <li>• Ahmedabad</li> <li>• Delhi</li> </ul>
<b>Branch Offices:</b>	<b>Located at</b> <ul style="list-style-type: none"> <li>• Faridabad</li> <li>• Punjab</li> <li>• Vadodara</li> <li>• Kerala</li> <li>• Hosur</li> </ul>

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Shanmugasundaram Doraiswamy
<b>Designation :</b>	Managing Director
<b>Address :</b>	23/1, Saras Dorai Illam, Palanniappa Nagar, Ramanathapuram, Coimbatore - 641045, Tamilnadu, India
<b>Date of Birth/Age :</b>	02.03.1972

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<b>Qualification :</b>	B.E.		
<b>Date of Appointment :</b>	01.09.2009		
<b>PAN No.:</b>	AMIPS7345C		
<b>DIN No.:</b>	01769683		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U05110TZ1998PTC008600	S AND T WELCARE EQUIPMENTS PRIVATE LIMITED	18/10/1998	-
U29295TZ2014PTC020711	S AND T PLASTIC MACHINES PRIVATE LIMITED	05/09/2014	-
U29299TZ2014PTC020917	S AND T MACHINERY PRIVATE LIMITED	01/12/2014	-
U51397TZ2014PTC020781	S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED	30/09/2014	-
U52609TZ2017PTC028743	TECHNOCART ONLINE SERVICES PRIVATE LIMITED	31/03/2017	-
U74900KA2015NPL080337	TAGMA CENTRE OF EXCELLENCE AND TRAINING	15/05/2018	-
<b>Name :</b>	Mr. Revathy Shanmugasundaram		
<b>Designation :</b>	Director		
<b>Address :</b>	23/1 Saras Durai Illam Palaniappa Nagar, Ramanathapuram Coimbatore 641045, Tamilnadu, India		
<b>Date of Appointment :</b>	01.08.2017		
<b>DIN No.:</b>	02551428		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U29199TZ2004PTC011179	MECHMATRIX COMPONENTS INDIA PRIVATE LIMITED	09/06/2004	-
U29295TZ2014PTC020711	S AND T PLASTIC MACHINES PRIVATE LIMITED	10/05/2017	-
U29299TZ2014PTC020917	S AND T MACHINERY PRIVATE LIMITED	31/03/2017	-
U51397TZ2014PTC020781	S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED	10/05/2017	-
U52609TZ2017PTC028743	TECHNOCART ONLINE SERVICES PRIVATE LIMITED	31/03/2017	-

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Naiv
<b>Designation :</b>	Accounts Manager

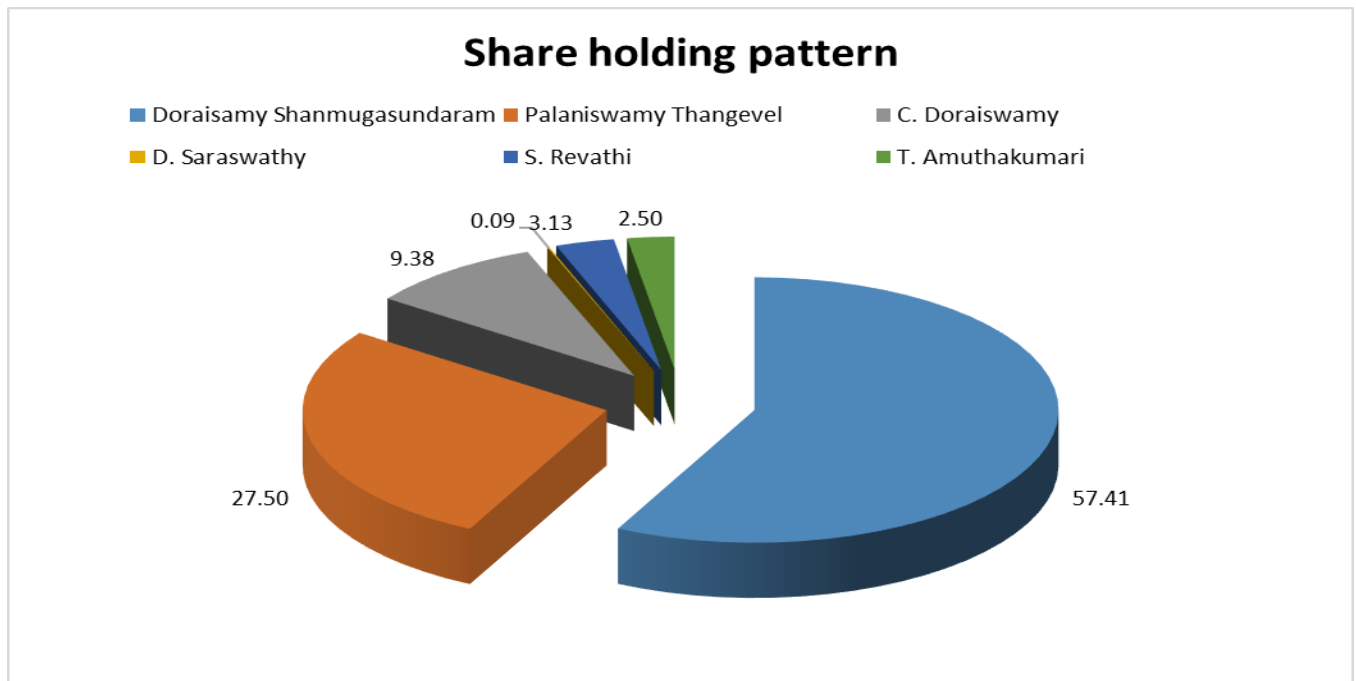
**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**As on 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>%age</b>
Doraisamy Shanmugasundaram	918500	57.41
Palaniswamy Thangevel	440000	27.50
C. Doraiswamy	150000	9.38

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D. Saraswathy	1500	0.09
S. Revathi	50000	3.13
T. Amuthakumari	40000	2.50
<b>Total</b>	<b>1600000</b>	<b>100.00</b>



**Equity Share Break up (Percentage of Total Equity)**

As on 28.09.2017

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

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer and Trader of Capital Goods and its Accessories and Providing services for Maintenance. (Registered activity and also Confirmed by management)	
<b>Products :</b>	<b>Item Code No.</b>	<b>Product Description</b>

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	28199000	Manufacture of other general purpose machinery
	46590000	Wholesale of other machinery and equipment
	33200000	Installation of industrial machinery and services
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>		
<b>Selling :</b>	Advance Payment and RTGS	
<b>Purchasing :</b>	Advance Payment 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>	Retailers, End Users, Manufacturer and Dealers	
	<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>No. of Employees :</b>	450 (Approximately)	
<b>Bankers :</b>	<b>Bank Name</b>	Tamilnad Mercantile Bank Limited
	<b>Branch</b>	1432, Akshaya Orbit 11, Opposite

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		Rainbow Menor Apartment, Trichy Road, Coimbatore – 641018, Tamilnadu, India
<b>Person Name (With Designation)</b>	--	
<b>Contact Number</b>	91-422-2396799 (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</b>	<b>31.03.2016</b>
		<b>(INR in Million)</b>	<b>(INR in Million)</b>
	<b>Long-term Borrowings</b>		
	Rupee term loans from banks	39.754	48.550
	(Charge on Fixed assets of the company)		
	Loans taken for vehicles	3.070	2.349
	<b>Short-term Borrowings</b>		
Loans repayable on demand from banks	129.268	119.210	
	<b>Total</b>	<b>172.092</b>	<b>170.109</b>

<b>Financial Institutions:</b>	Siemens Financial Services Private Limited, Seethakathi Business Centre, 4th Floor, 272/688, Anna Salai, Chennai-600006, Tamilnadu, India
<b>Auditors :</b>	
<b>Name :</b>	Arumugham Jeevanantham Chartered Accountants
<b>Address :</b>	137 Variety Hall Road, Coimbatore – 641001, Tamilnadu, India
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	ACBPJ1266E
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates:</b>	<ul style="list-style-type: none"> <li>S And T Machinery Private Limited, India U29299TZ2014PTC020917</li> </ul>

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
1600000	Equity Shares	INR 10/- each	INR 16.000 Million

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

No. of Shares	Type	Value	Amount
1600000	Equity Shares	INR 10/- each	INR 16.000 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	16.000	16.000	16.000
(b) Reserves & Surplus	56.834	45.518	34.761
(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>72.834</b>	<b>61.518</b>	<b>50.761</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	42.824	50.899	22.886
(b) Deferred tax liabilities (Net)	0.682	0.388	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>43.506</b>	<b>51.287</b>	<b>22.886</b>
(4) Current Liabilities			
(a) Short term borrowings	156.321	130.845	103.549
(b) Trade payables	110.737	187.136	206.412
(c) Other current liabilities	7.882	9.874	6.506
(d) Short-term provisions	16.437	14.667	11.085
<b>Total Current Liabilities (4)</b>	<b>291.377</b>	<b>342.522</b>	<b>327.552</b>
<b>TOTAL</b>	<b>407.717</b>	<b>455.327</b>	<b>401.199</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	129.151	132.308	92.459
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	1.005	6.082
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.191	0.191	0.191
(c) Deferred tax assets (net)	0.000	0.000	0.120
(d) Long-term Loan and Advances	6.939	7.289	10.191

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(e) Other Non-current assets	0.000	0.000	0.032
<b>Total Non-Current Assets</b>	<b>136.281</b>	<b>140.793</b>	<b>109.075</b>
(2) Current assets			
(a) Current investments	6.300	0.000	0.800
(b) Inventories	120.254	144.756	129.635
(c) Trade receivables	106.595	109.132	104.483
(d) Cash and cash equivalents	27.433	41.749	31.595
(e) Short-term loans and advances	10.854	18.897	1.734
(f) Other current assets	0.000	0.000	23.877
<b>Total Current Assets</b>	<b>271.436</b>	<b>314.534</b>	<b>292.124</b>
<b>TOTAL</b>	<b>407.717</b>	<b>455.327</b>	<b>401.199</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	1390.588	1105.377	939.771
	Other Income	16.363	14.735	8.684
	<b>TOTAL</b>	<b>1406.951</b>	<b>1120.112</b>	<b>948.455</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	115.807	119.982	117.352
	Purchases of Stock-in-Trade	939.453	710.349	638.553
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	24.502	(15.121)	(57.724)
	Employees benefits expense	132.039	120.518	101.655
	Other expenses	139.649	133.808	104.984
	<b>TOTAL</b>	<b>1351.450</b>	<b>1069.536</b>	<b>904.820</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>55.501</b>	<b>50.576</b>	<b>43.635</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	25.457	24.353	22.088
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>30.044</b>	<b>26.223</b>	<b>21.547</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	12.751	10.256	6.724
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>17.293</b>	<b>15.967</b>	<b>14.823</b>

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**S AND T ENGINEERS PRIVATE LIMITED - 520057**

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<b>Less</b>	<b>TAX</b>	5.977	5.210	4.850
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>11.316</b>	<b>10.757</b>	<b>9.973</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>7.07</b>	<b>6.72</b>	<b>6.23</b>

Particulars			31.03.2018
Sales Turnover (Approximately)			1040.000
			(Due to market fluctuation)

Expected Sales (2018-2019) : INR 1250.000 Million

The above information has been part by Mr. Naiv (Accounts Manager)

**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
Net cash flows from (used in) operations	11.571	25.113	76.006
Net cash flows from (used in) operating activities	6.238	21.285	71.737

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	27.98	36.04	40.58
Account Receivables Turnover (Income / Sundry Debtors)	13.05	10.13	8.99
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	38.30	82.26	99.67
Inventory Turnover (Operating Income / Inventories)	0.46	0.35	0.34
Asset Turnover	0.43	0.38	0.44

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(Operating Income / Net Fixed Assets)			
---------------------------------------	--	--	--

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.82	0.86	0.87
Debt Equity Ratio (Total Liability / Networth)	2.73	2.95	2.49
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.00	5.57	6.45
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.77	2.17	1.94
Interest Coverage Ratio (PBIT / Financial Charges)	2.18	2.08	1.98

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.81	0.97	1.06
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.78	2.36	2.49
Return on Investment (ROI) ((PAT / Networth) * 100)	%	15.54	17.49	19.65

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.93	0.92	0.89
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.52	0.50	0.50
G-Score Ratio Financial	0.18	0.14	0.13

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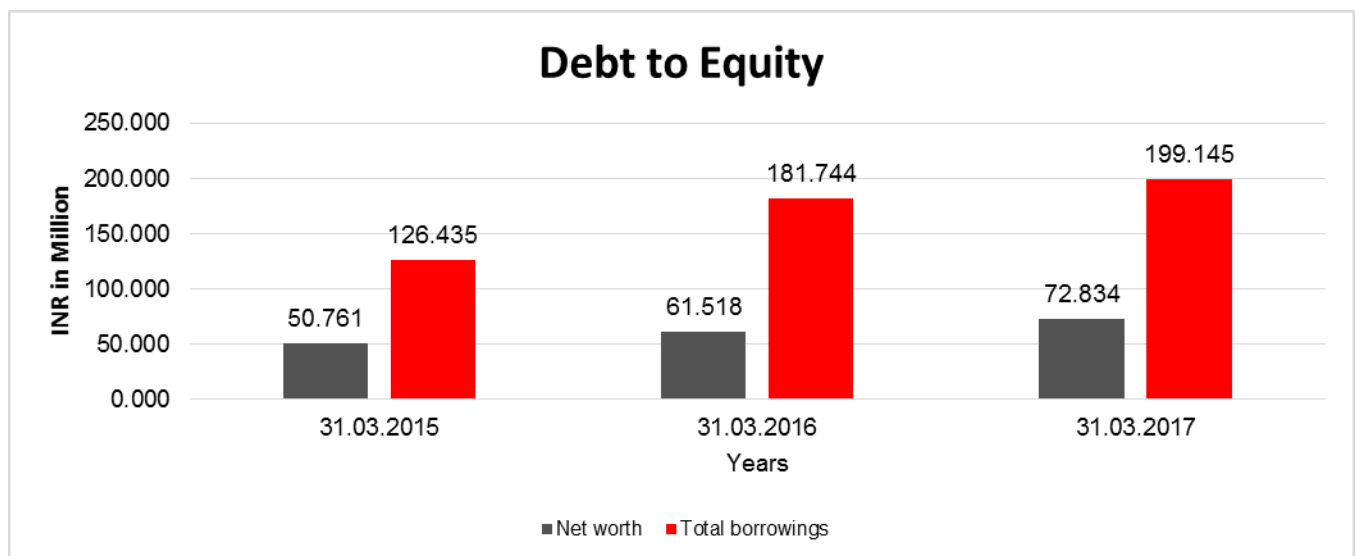
(Networth / Total Assets)			
G-Score Ratio Debt (Debts / Equity Capital)	12.45	11.36	7.90
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.93	0.92	0.89

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

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

**DEBT EQUITY RATIO**

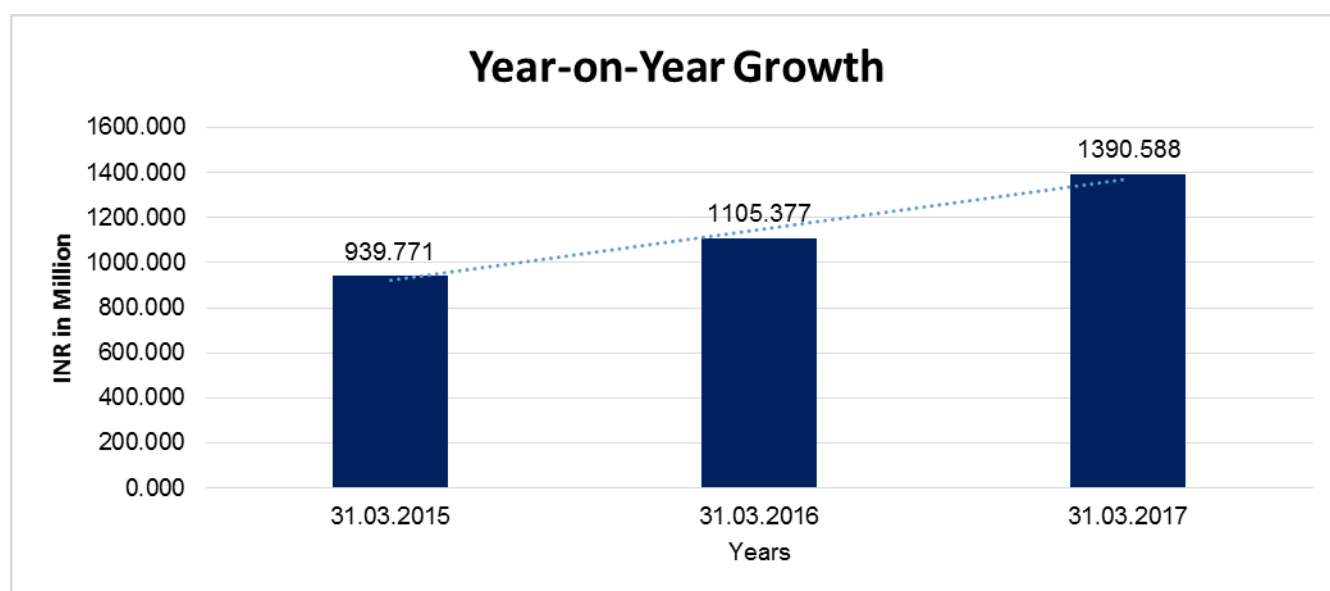
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	16.000	16.000	16.000
Reserves & Surplus	34.761	45.518	56.834
<b>Net worth</b>	<b>50.761</b>	<b>61.518</b>	<b>72.834</b>
Long Term borrowings	22.886	50.899	42.824
Short Term borrowings	103.549	130.845	156.321
<b>Total borrowings</b>	<b>126.435</b>	<b>181.744</b>	<b>199.145</b>
<b>Debt/Equity ratio</b>	<b>2.491</b>	<b>2.954</b>	<b>2.734</b>



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**YEAR-ON-YEAR GROWTH**

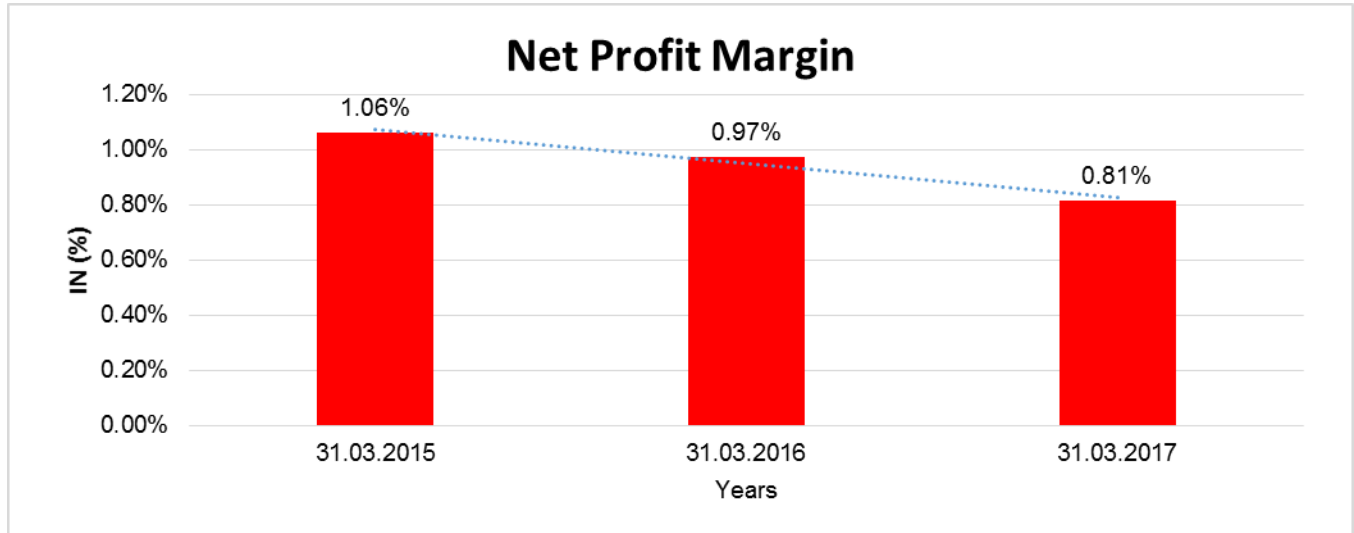
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	939.771	1105.377	1390.588
		<b>17.622</b>	<b>25.802</b>



**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	939.771	1105.377	1390.588
Profit	9.973	10.757	11.316
	<b>1.06%</b>	<b>0.97%</b>	<b>0.81%</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	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	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--

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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	Yes
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

**REVIEW OF OPERATION:**

During the year, the Company has earned profit of INR 11.316 Million after interest and Depreciation Cost, out of the total turnover of INR 1406.951 Million during the financial year.

**UNSECURED LOAN**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Short-term Borrowings</b>		
Loans repayable on demand	0.000	11.635
Other loans and advances	27.053	0.000
<b>Total</b>	<b>27.053</b>	<b>11.635</b>

**INDEX OF CHARGES:**

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G699 07061	10013 9568	SIEMENS FINANCIAL SERVICES PRIVATE LIMITED	02/11/2 017	-	-	8950000.0	SEETHAKATHI BUSINESS CENTRE, 4TH FLOOR, 272/688, ANNA SALAI, CHENNAI - 600006, TAMILNADU, INDIA
2	G039 35731	10002 7839	TAMILNAD MERCANTILE BANK LIMITED	11/03/2 016	-	-	35000000.0	1432, AKSHAYA ORBIT 11, OPPOSITE RAINBOW MENOR APARTMENTS, TRICHY ROAD, COIMBATORE - 641018,

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								TAMILNADU, INDIA
3	G764 53646	10002 7835	TAMILNAD MERCANT ILE BANK LIMITED	29/01/2 016	01/12/2 017	-	262000000.0	1432, AKSHAYA ORBIT 11, OPPOSITE RAINBOW MENOR APARTMENTS, RICHY ROAD, COIMBATORE – 641018, TAMILNADU, INDIA
4	G771 76238	10586 343	EASYACC ESS FINANCIA L SERVICES LIMITED	22/07/2 015	-	19/02/2 018	17500000.0	ACCESS HOUSE, NO. 24, JUDGE JAMBULINGAM ROADMYLAPORECHENNAI TN600004IN
5	G015 03515	10188 723	BANK OF INDIA	12/11/2 009	13/05/2 015	10/03/2 016	340800000.0	R N PURAM BRANCH, 1943 TRICHY ROAD DHARMARAJA LAYOUT RAMANATHAPURAM, COIMBATORE – 641045, TAMILNADU, INDIA

**FIXED ASSETS**

- Land
- Buildings
- Office building
- Plant and equipment
- Furniture and fixtures
- Vehicles
- Motor vehicles
- Ships vessels
- Office equipment
- Computer equipments

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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 68.58
UK Pound	1	INR 90.84
Euro	1	INR 80.25

**INFORMATION DETAILS**

Information Gathered by :	POO
Analysis Done by :	PRA
Report Prepared by :	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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