

MIRA INFORM REPORT

Report No. :	516949
Report Date :	19.07.2018

IDENTIFICATION DETAILS

Name :	ABASI ENGINEERING WORKS
Registered Office :	I-18, Industrial Estate, Vyasarpadi, Chennai – 600039, Tamilnadu
Tel. No.:	91-44-25520250
Website :	www.abasiflanges.com
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	01.04.1989
Capital Investment / Paid-up Capital :	INR 245.185 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
TIN No.:	33751220133
PAN No.: [Permanent Account No.]	AAAF1365N
GSTN : [Goods & Service Tax Registration No.]	33AAAF1365N1ZM
Shop & Establishment Certificate No.	--
MSME No.:	330021111916
Udyog Aadhar No.:	TN02B0011366
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Manufacturer of Forged, Plate Flanges and Stainless Flanges.
No. of Employees :	20 (Approximately)

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RATING & COMMENTS

MIRA's Rating : A

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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 1989.</p> <p>It is a manufacturer of forged flanges, plate flanges and stainless steel flanges.</p> <p>For the financial year 2017, the concern has reported 12.77% dip in its revenue as compared to the previous year but has managed to maintain a fair profit margin of 6.71%.</p> <p>The satisfactory financial profile of the company is marked by sufficient capital base along with debt free balance sheet profile.</p> <p>Rating gets constrained on account of highly competitive and fragmented steel industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the address – I 18, Industrial Estate, Vyasarpadi, Chennai, 600039, Tamil Nadu. Our executive has successfully traced the subject on the address.</p> <p>At the premises, our executive met Mr. Javeeth (Dept. Manager) who confirmed subject's existence on the address.</p> <p>Further, our executive enquired with neighbour companies – Samuel India Engineers & Fabricators and Johnson Lifts Private Limited and they claimed that the subject is situated on the address.</p> <p>As per our executive's observation, it is a shed type premises. Area seems to be 7200 sq. ft. approx. and number of employees sighted at the premises were 20. Locality seems to be industrial and area appears to be upmarket. Level of operation seems to be high. Location was easy to find.</p>

	We have sighted subject's name board.
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NOTES:

Any query related to this report can be made on e-mail: 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
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 31-03-2016.

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 19.07.2018

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

Name :	Mr. Mohammed Mullaabbas Haji
Designation :	Partner
Contact No.:	91-9840053772
Date :	13.07.2018

LOCATIONS

Registered Office / Factory :	I-18, Industrial Estate, Vyasarpadi, Chennai – 600039, Tamilnadu, India
Tel. No.:	91-44-25520250 /32427762/32427763
Mobile No.:	91-9840053772 (Mr. Mohammed Mullaabbas Haji)
Fax No.:	91-44-25520339 / 25520250 / 25520339
E-Mail :	abasi@vsnl.com info@abasiflangers.com abasiflanges@gmail.com
Website :	www.abasiflanges.com
Area :	7200 sq. ft. (As per site visit)
Locality :	Industrial (As per site visit)

PARTNER

Name :	Mr. Mohammed Mullaabbas Haji
Designation :	Partner
Address :	Flat No. 2051, 2 nd Block, 5 th Floor, T V H Lumbini Square, 127A, Brick Klin Road, Purusawalkam, Vepery, Chennai – 600007, Tamilnadu, India
Date of Birth/Age :	11.07.1950
Aadhar No.:	203848417630
PAN No.:	AABPH0829B
Name :	Mrs. Rezwana Haji
Designation :	Partner

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PAGE NO. : 5

Address :	Flat No. 2051, 2 nd Block, 5 th Floor, T V H Lumbini Square, 127A, Brick Klin Road, Purusawalkam, Vepery, Chennai – 600007, Tamilnadu, India
Date of Birth/Age :	22.07.1954
Aadhaar No.:	578702226726
PAN No.:	AALPH1402N

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturer of Forged, Plate Flanges and Stainless Flanges.
Products :	
Agencies Held :	--
Terms :	
Selling :	Cash, L/C and Credit (30 to 90 Days)
Purchasing :	Cash, L/C and Credit (30 to 90 Days)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • G G. Steel • Pooja Engineering Works • Annamalai Engineering Works • K.B. Forging Industries • Metal Impex India • Millenium Forging Private Limited • Nivetha Industries • Modern Engineering Plastics Private Limited 	
	Reference :	Shree Shakti Narayana Steel Private Limited
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesaler, End Users, Manufacturer and Trading Firm	

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	<ul style="list-style-type: none"> Chennai Petroleum Corporation Limited, Chennai ION Exchange India Limited, Hosur ACE Engineering Bray Controls India Private Limited NRP Projects Private Limited Power Piping Company Saibaba Enterprises Summits Hygronics Private Limited 																														
	<table border="1"> <tr> <td>Reference :</td> <td>Bharat Heavy Electrical Limited, Chennai</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Bharat Heavy Electrical Limited, Chennai	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--																
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No. of Employees :	20 (Approximately)																														
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>Indian Overseas Bank</td> </tr> <tr> <td>Branch</td> <td>Vyasarpadi Branch, No. 338, West Avenue, M K B Nagar, Vyasarpadi, Chennai – 600039, Tamilnadu, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>Mr. Amudhan</td> </tr> <tr> <td>Contact Number</td> <td>91-44-26734201 / 9962901726</td> </tr> <tr> <td>Account Number</td> <td>039402000000107</td> </tr> <tr> <td>IFSC Code:</td> <td>IOBA0000394</td> </tr> <tr> <td>Type of Account</td> <td>Current A/C</td> </tr> <tr> <td>Email :</td> <td>job0394@job.in</td> </tr> <tr> <td>Brach Code</td> <td>000394</td> </tr> <tr> <td>MICR No.:</td> <td>600020048</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>--</td> </tr> <tr> <td>Account Operation</td> <td>--</td> </tr> <tr> <td>Remarks (If any)</td> <td>--</td> </tr> </table>	Bank Name	Indian Overseas Bank	Branch	Vyasarpadi Branch, No. 338, West Avenue, M K B Nagar, Vyasarpadi, Chennai – 600039, Tamilnadu, India	Person Name (With Designation)	Mr. Amudhan	Contact Number	91-44-26734201 / 9962901726	Account Number	039402000000107	IFSC Code:	IOBA0000394	Type of Account	Current A/C	Email :	job0394@job.in	Brach Code	000394	MICR No.:	600020048	Account Since (Date/Year of Account Opening)	--	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	--	Account Operation	--	Remarks (If any)	--
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Credit Facilities Enjoyed (If any)	--																														
Account Operation	--																														
Remarks (If any)	--																														

Auditors :	
Name :	Prakash U Jain and Company Chartered Accountants
Address :	"HVEE Complex" 2 nd Floor, 44 (Old#36), Strotten Muthia Street, Chennai – 600079, Tamilnadu, India
Tel No.:	91-79-25364703 / 25382620

E-Mail :	pujainco@yahoo.co.in
Membership No.:	027283

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]	[INR in Lacs]
Partner's Capital Account		
MR. MOHAMMED MULLAABBAS HAJI		
By Opening Balance		199.225
J.t Refund A.Y. 2016-17		1.000
IOB Tax Saver FD Matured		0.539
Salary to Partners		9.000
Share of Profit @80%		21.249
To Share of Firm's Tax and TDS	5.806	
Advance Tax A.Y. 2017-18	0.650	
Drawing	19.414	
Audit Fees	0.032	
Tax Saver FD	1.500	
Property Tax – Triplicane	0.017	
Property Tax – Vasu St	0.028	
Property Tax – Lumbini Apts	0.051	
Water Tax - Triplicane	0.011	
Water Tax - Vasu St	0.014	
Water Tax - Lumbini Apts	0.014	
Closing Balance	203.476	
	231.013	231.013
MRS. REZWANA HAJI		
By Opening Balance		39.648
Share of Profit @20%		5.312
To Share of Firm's Tax	1.451	
Drawings	1.800	
Closing Balance	41.709	

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Malad (West), Mumbai - 400 064. INDIA
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Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

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FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
EQUITY AND LIABILITIES			
1] Partners' Capital	245.185	238.873	223.655
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	245.185	238.873	223.655
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	1.900	1.900	1.900
TOTAL BORROWING	1.900	1.900	1.900
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	247.085	240.773	225.555
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	31.824	29.739	31.364
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	1.267	1.267	1.267
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	109.984	70.731	114.733
Sundry Debtors	103.364	118.356	116.772
Cash & Bank Balances	29.141	38.344	12.552
Other Current Assets	0.000	0.000	0.000
Loans, Advances & Deposits	1.793	1.305	1.487
Total Current Assets	244.282	228.736	245.544
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	30.288	18.969	49.867
Other Current Liabilities	0.000	0.000	2.753
Provisions	0.000	0.000	0.000
Total Current Liabilities	30.288	18.969	52.620
Net Current Assets	213.994	209.767	192.924

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	247.085	240.773	225.555

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	395.717	453.671	437.531
	Other Income	3.483	3.164	3.000
	TOTAL	399.200	456.835	440.531
Less	EXPENSES			
	Cost of Materials Consumed	281.034	335.109	329.380
	Factory Casual	5.233	6.239	6.512
	Work Shop Maintenance	6.508	6.468	7.873
	Electricity Charges	2.554	0.000	0.000
	Excise Duty Paid	15.518	12.564	14.779
	Freight Inward	16.562	6.796	4.689
	Factory Maintenance Charges	0.000	0.000	0.263
	Factory Renewal Fees	0.000	0.000	0.211
	Freight Outward	0.000	5.360	0.000
	Salary Paid to Staff	14.987	17.261	15.140
	Salary Paid to Partner	9.000	9.000	9.600
	Bonus	2.718	2.730	0.000
	Staff Medical Expenses	0.248	0.326	0.285
	Power Charges	0.000	2.375	2.153
	Postage and Courier Charges	0.368	0.471	0.251
	Printing and Stationery	1.312	0.377	0.750
	Telephone and Mobile Charges	0.543	0.617	0.614
	Office General Expenses	1.241	1.576	1.536
	Audit Fees	0.360	0.605	0.598
	Advertisement	0.000	0.069	0.227
	A.C. Maintenance	0.000	0.263	0.072
	Consultancy Charges	0.154	0.100	0.230
	DSC Charges	0.052	0.000	0.000
	Repairs and Maintenance	1.000	0.000	0.000
	Conveyance	1.671	1.791	1.095
	Camera CCTV Maintenance	0.000	0.000	0.020
	Computer Maintenance	0.000	0.214	0.041
	Corp. Tax-Dev. Plot	0.000	0.000	0.256
	Packing Materials / Charges	0.403	0.591	0.525

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Vehicle Insurance	0.000	0.259	0.319
Vehicle Maintenance	0.330	0.223	0.139
Motor Car Maintenance	0.000	0.000	0.254
Petrol Motor Car /Scooter	1.410	1.470	1.598
Books and Periodicals	0.195	0.150	0.135
Pooja Expenses	0.352	0.358	0.305
Provident Fund	1.744	1.808	0.000
E.S.I.	0.454	0.508	0.508
Testing Charges	0.878	0.745	1.063
Transport Charges	0.000	1.795	0.744
Liaison Fees	0.068	0.205	0.076
ISO Expenses	0.160	0.159	0.382
Internet Charges	0.025	0.035	0.025
Sales Tax	0.017	0.156	0.557
Service Tax	0.000	0.132	0.083
Entertainment Expenses	0.369	0.209	0.081
Property Tax	0.353	0.140	0.140
Property Tax - Dev Plot	0.220	0.598	0.000
Pollution Control Board Fees	0.000	0.000	0.090
Provident Fund	0.000	0.000	1.758
Water Tax	0.059	0.059	0.059
Water Tax - Dev Plot	0.159	0.238	0.142
Urban Land Tax	0.005	0.005	0.006
Developed Flat - Urban Land Tax	0.001	0.001	0.000
Loss on Sale of old Motor Cycle	0.020	0.000	0.000
Rate Difference	0.062	0.000	0.020
Legal Fees	0.132	0.000	0.000
Inspection Charges	0.184	0.292	0.247
Travelling Expenses	0.241	0.247	0.000
Tender Documents	0.000	0.000	0.050
Tools and Machinery	0.000	0.112	0.000
Typewriter Maintenance	0.000	0.038	0.000
Insurance Charges	0.000	0.372	0.000
Registration Fees	0.000	0.115	0.000
Renewal Fees	0.071	0.102	0.000
Maintenance Charges	0.000	0.263	0.000
Q1 Certificate Charges	0.000	0.000	0.173
Xerox Machine Maintenance	0.000	0.009	0.074
Professional Tax	0.157	0.032	0.084
TOTAL	369.132	421.737	406.212
PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	30.068	35.098	34.319

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Less	FINANCIAL EXPENSES	0.943	1.424	1.190
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	29.125	33.674	33.129
Less/ Add	DEPRECIATION/ AMORTISATION	2.564	2.290	2.458
	NET PROFIT	26.561	31.384	30.671

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	95.34	95.22	97.41
Account Receivables Turnover (Income / Sundry Debtors)	3.83	3.83	3.75
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	39.34	20.66	55.26
Inventory Turnover (Operating Income / Inventories)	0.27	0.50	0.30
Asset Turnover (Operating Income / Net Fixed Assets)	0.94	1.18	1.09

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.12	0.08	0.20
Debt Equity Ratio (Total Liability / Networth)	0.01	0.01	0.01
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.13	0.09	0.24

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.13	0.12	0.14
Interest Coverage Ratio (PBIT / Financial Charges)	31.89	24.65	28.84

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	6.71	6.92	7.01
Return on Total Assets ((PAT / Total Assets) * 100)	%	9.58	12.08	11.03
Return on Investment (ROI) ((PAT / Networth) * 100)	%	10.83	13.14	13.71

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	7.59	10.96	4.50
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	4.17	7.57	2.40
G-Score Ratio Financial (Networth / Total Assets)	0.88	0.92	0.80
G-Score Ratio Debt (Debts / Equity Capital)	0.01	0.01	0.01
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	7.59	10.96	4.50

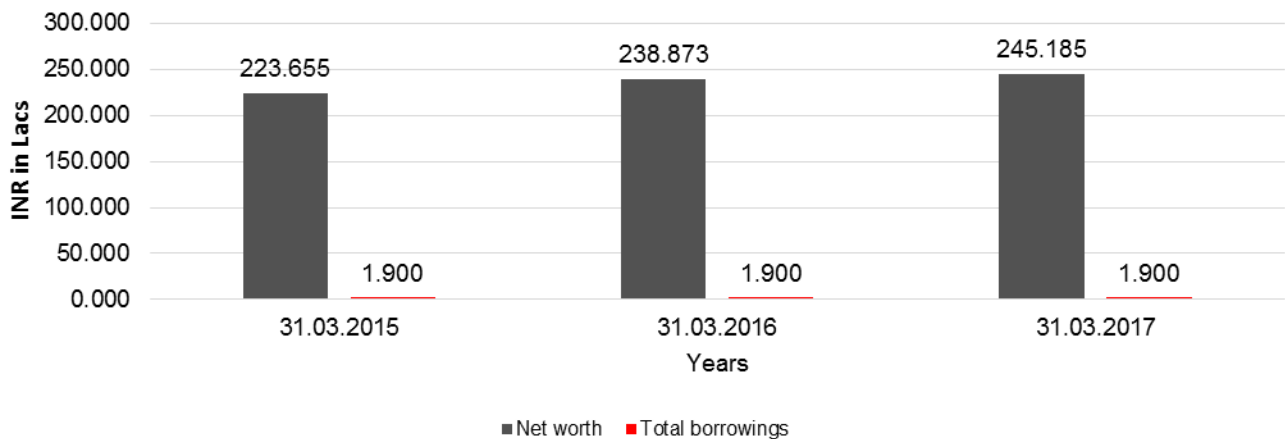
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Partner's Capital Account	223.655	238.873	245.185
Reserves & Surplus	0.000	0.000	0.000
Net worth	223.655	238.873	245.185
Secured Loans	0.000	0.000	0.000
Unsecured Loans	1.900	1.900	1.900
Total borrowings	1.900	1.900	1.900
Debt/Equity ratio	0.008	0.008	0.008

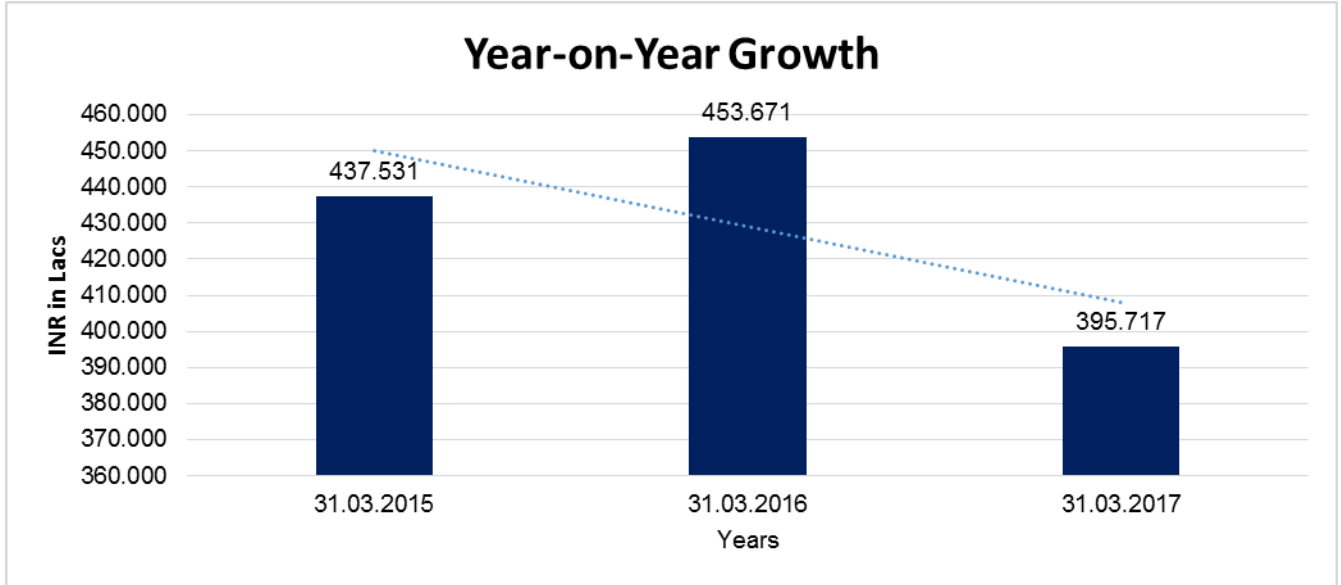
Debt to Equity



YEAR-ON-YEAR GROWTH

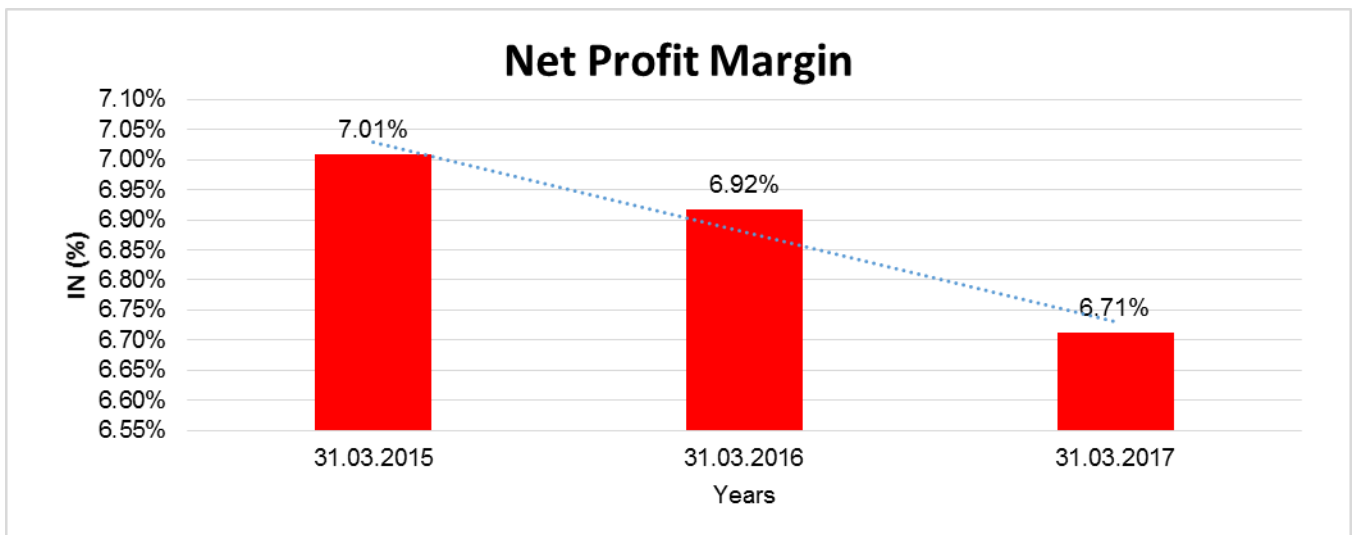
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	437.531	453.671	395.717
		3.689	(12.774)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	437.531	453.671	395.717
Profit/ (Loss)	30.671	31.384	26.561
	7.01%	6.92%	6.71%



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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	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
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	No
18	Major suppliers	Yes
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	No
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	No
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

Secured Loan	(INR in Million)	
	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Botul Bai	0.610	0.610
Mustafa	1.290	1.290
Total	1.900	1.900

FIXED ASSETS

- Furniture
- Electrical Fittings
- Fax Machine
- Motor Car
- Motor Car- Honda City
- CCTV Camera
- Cell Phone
- Machinery
- Motor Cycle
- Air Conditioner
- Dev Plot
- Factory Building
- Xerox Machine
- Refrigerator

OBSERVATION POINTS

Name of Company :	ABASI ENGINEERING WORKS
Address :	I-18, Industrial Estate, Vyasarpadi, Chennai – 600039, Tamilnadu, India
Person to whom we met:	Mr. Javeeth (Department Manager)
Name Board:	Sighted
Location:	Easy
Total Floors of the building:	Shed Type Premises
Locality:	Industrial
Area of Premises :	7200 sq. ft.
Area:	Upmarket

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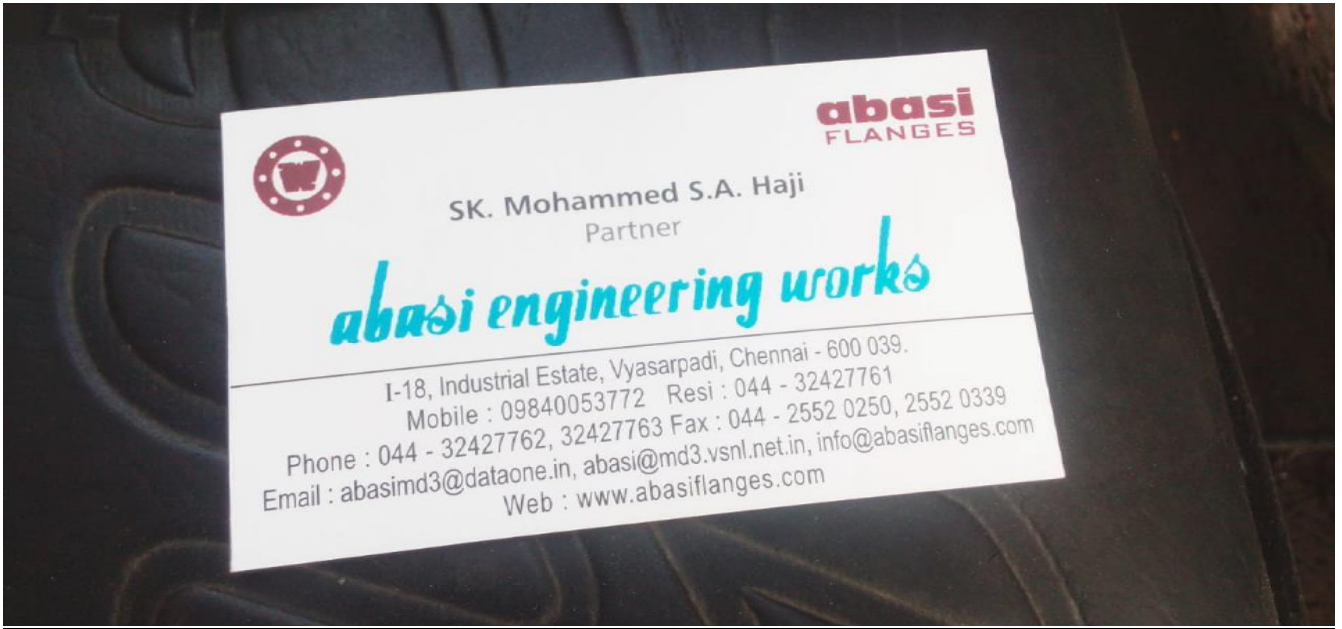
PAGE NO. : 18

Level of Operation:	High
DETAILS OF HYPOTHECATION OF SIGNBOARD (IF ANY) (AS DISPLAYED IN FACTORY / WORK)	
No. of Employees seen at Premises :	20
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computer • Air Conditioner • Xerox Machine • Office Equipment
Furniture items sighted:	YES
Neighbour's Interview:	Name of company : Samuel India Engineers & Fabricators Name of company : Johnson Lifts Private Limited
Neighbour's overview:	Existence Confirmed
Proof of visit:	Visiting Card and Photograph
Photograph:	Exterior with name board / Interior / Shop Floor / Stock etc.

Details of the Person Conducting visit:

Name :	B A Jaffar
Designation :	Field Executive
Mobile No.:	91-9381779360

PICTURES



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NEIGHBOURS



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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 (as on 19.07.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SUV
Analysis Done by :	PRI
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	NO
--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

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- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)