

MIRA INFORM REPORT

Report No. :	538472
Report Date :	12.11.2018

IDENTIFICATION DETAILS

Name :	TRIVENI ENGICONS PRIVATE LIMITED
Registered Office :	Flat No-2B, 2nd Floor, Rishikesh Apartment, Ashutosh Chowdhury Avenue, Ward No-65, Kolkata – 700019, West Bengal
Mobile No.:	91-9431301445 (Mr. Anand Dodrajka)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	20.08.1996
CIN No.: [Company Identification No.]	U45203WB1996PTC080989
Capital Investment / Paid-up Capital :	INR 18.147 Million
PAN No.: [Permanent Account No.]	AABCT4589R
GSTN : [Goods & Service Tax Registration No.]	20AABCT4589R1ZR – Jharkhand 19AABCT4589R1ZA - West Bengal
Legal Form :	Private Limited Liability Company
Line of Business :	Construction Activity. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :

A

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 :	Good
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1996 and it is having fine track.</p> <p>For the financial year 2017, the company has achieved a decent growth in its revenue as compared to its previous year along with fair profit margin during year.</p> <p>Rating takes into consideration, the healthy financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from long and established track record of its business operations backed by well experienced management team.</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.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
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

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EXTERNAL AGENCY RATING

Rating Agency Name	Indian Ratings and Research
Rating	Fund based limits: BBB+ (Issuer not cooperating)
Rating Explanation	Moderate degree of safety and moderate credit risk.
Date	02.04.2018

Rating Agency Name	Indian Ratings and Research
Rating	Non -Fund based limits: A2 (Issuer not cooperating)
Rating Explanation	Strong degree of safety and low credit risk.
Date	02.04.2018

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 12.11.2018

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 DENIED BY

Name :	Mr. Anand Dodrajka
Designation :	Director
Contact No.:	91-9431301445
Date :	03.11.2018

MANAGEMENT NON-COOPERATIVE (91-657-2249509)

LOCATIONS

Registered Office :	Flat No-2B, 2nd Floor, Rishikesh Apartment, Ashutosh Chowdhury Avenue, Ward No-65, Kolkata – 700019, West Bengal, India
Tel. No.:	91-657-2249509
Mobile No.:	91-9431301445 (Mr. Anand Dodrajka)

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Fax No.:	Not Available
E-Mail :	tepljsr@yahoo.co.in

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Adarsh Dodrajka
Designation :	Director
Address :	H.No-4, Block-B, Flat No-3, Golf Green Apartment, Near Loyala School Area Bistupur, Kalimali, Easts Jamshedpur -831001, Jharkhand, India
Date of Appointment :	16.08.2017
DIN No.:	00678548

Other Directorship:

List of Companies

CIN/FCRN	Company Name	Begin Date	End Date
U51101WB2009PTC132572	RANGOLI VINCOM PRIVATE LIMITED	15/12/2012	-
U51909WB2009PTC134321	ARPAN TRADECOMM PRIVATE LIMITED	30/10/2010	-
U51101WB2010PTC146559	PREMSAGAR VINCOM PRIVATE LIMITED	10/01/2013	-

List of LLP

LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAC-2003	MEEHIKA BUILDCON LLP	26/06/2014	-

Name :	Mr. Anand Dodrajka
Designation :	Director
Address :	04, Flat No-4, Golf Green Apartment, Block-B, Bistupur, Near-Loyala School Area, Kalimali, East Singhnhum, Jamshedpur 831001, Jharkhand, India
Date of Birth/Age :	20.01.1973
Qualification:	B Com
Date of Appointment :	01.12.2004
DIN No.:	00678672

Other Directorship:

List of Companies

CIN/FCRN	Company Name	Begin Date	End Date
U51101WB2009PTC132572	RANGOLI VINCOM PRIVATE LIMITED	15/12/2012	-
U51909WB2009PTC134321	ARPAN TRADECOMM PRIVATE LIMITED	30/10/2010	-
U51101WB2010PTC146559	PREMSAGAR VINCOM PRIVATE LIMITED	10/01/2013	-

List of LLP

LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAC-2003	MEEHIKA BUILDCON LLP	26/06/2014	-

Name :	Mr. Govind Prasad Agarwal
Designation :	Director

Address :	H.No-4, Block-B, Flat No-3, Golf Green Apartment, Near Loyala School Area Bistupur, Kalimali, Easts Jamshedpur -831001, Jharkhand, India		
Date of Birth/Age :	15.08.1945		
Qualification:	B Com		
Date of Appointment :	22.08.1998		
DIN No.:	00679116		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74900WB2013PTC196376	TRIVENI ENTERTAINMENTS PRIVATE LIMITED	13/08/2013	-

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Govind Prasad Agarwal	663150
Sima Agarwal	287600
Anand Dodrajka	367350
Mukta Dodrajka	100
Adarsh Dodrajka (HUF)	100
Anand Dodrajka (HUF)	100
Govind Prasad Agarwal (HUF)	4750
Mamta Dodrajka	775
Giridhari Dodrajka	125
Mohit Dodrajka	100
Adarsh Dodrajka	489750
Ashoka Dodrajka	25
Ashoka Dodrajka (HUF)	25
Krishna Dodrajka	25
Minita Dodrajka	675
Total	1814650

Equity Share Break up (Percentage of Total Equity)

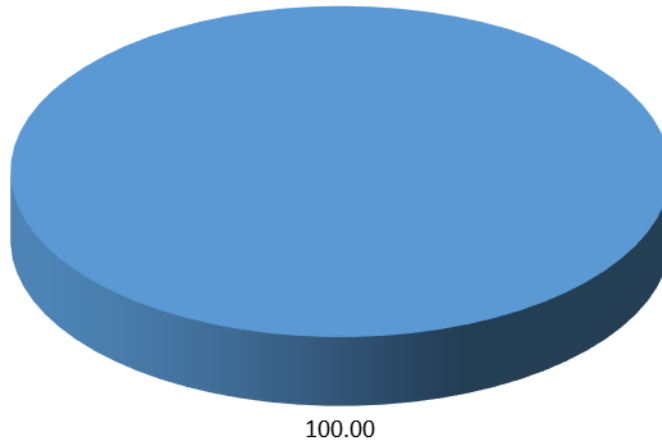
AS ON 29.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

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Share holding pattern

■ Promoters- Individual/Hindu Undivided Family- Indian



BUSINESS DETAILS

Line of Business :	Construction Activity. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code	of the Product/service
	Construction	45203	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Divulged		
Imports :	Not Divulged		
Terms :	Not Divulged		

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

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Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	HDFC Bank Limited	
	Branch :	HDFC Bank House, Senapati Bapat Marg, Lower Parel West, Mumbai - 400013, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
	<ul style="list-style-type: none"> • ICICI Bank Limited, Regional Office, 3rd Floor, Shanti Niketan Building, Bistupur, Jamshedpur - 831001, Jharkhand, India • Kotak Mahindra Bank Limited, 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051, Maharashtra, India 		
Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Rupee term loans from banks	160.776	110.727
	SHORT TERM BORROWING		

	Loans repayable on demand from banks	13.460	52.965
	Total	174.236	163.692

Auditors :	
Name :	Krishna Kumar and Company Chartered Accountants
Address :	403 Ajit Sen Bhawan, 13 Crooked Lane, Kolkata -700069, West Bengal, India
Memberships No.:	017075
PAN N Income-tax PAN of auditor or auditor's firm :	AAHFK2658P
Memberships :	Not Available
Collaborators :	Not Available
Joint venture:	<ul style="list-style-type: none"> • Triveni-KCA-Maruti JV • Unity-Triveni-BCPL JV • Arss-Triveni JV • Rahee – Triveni JV • GR-Triveni JV

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1814650	Equity Shares	INR 10/- each	INR 18.147 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	18.147	18.147	18.147
(b) Reserves and Surplus	866.163	664.980	537.685
(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)	884.310	683.127	555.832
(3) Non-Current Liabilities			
(a) long-term borrowings	182.496	174.181	193.975
(b) Deferred tax liabilities (Net)	8.969	16.241	14.387
(c) Other long-term liabilities	215.059	65.975	90.621
(d) long-term provisions	2.741	2.200	2.001
Total Non-current Liabilities (3)	409.265	258.597	300.984
(4) Current Liabilities			
(a) Short-term borrowings	13.460	52.965	64.518
(b) Trade payables	395.387	367.128	262.452
(c) Other current liabilities	336.692	196.034	236.198
(d) Short-term provisions	108.600	62.900	44.700
Total Current Liabilities (4)	854.139	679.027	607.868
TOTAL	2147.714	1620.751	1464.684
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	736.939	617.968	503.134
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	30.366	30.715	39.056
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	84.829	87.455	116.066
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	852.134	736.138	658.256

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	136.902	133.462	123.031
(c) Trade receivables	119.415	109.602	174.596
(d) Cash and bank balances	611.165	207.928	147.888
(e) Short-term loans and advances	223.097	433.621	360.913
(f) Other current assets	205.001	0.000	0.000
Total Current Assets	1295.580	884.613	806.428
TOTAL	2147.714	1620.751	1464.684

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	3062.323	2381.179	1742.405
	Other Income	32.807	23.429	18.377
	TOTAL	3095.130	2404.608	1760.782
Less	EXPENSES			
	Cost of Materials Consumed	904.695	629.795	558.126
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	14.574	(23.476)	(63.258)
	Employee benefit expense	176.353	136.114	121.749
	CSR expenditure	1.452	1.402	0.000
	Other expenses	1550.207	1358.037	891.733
	TOTAL	2647.281	2101.872	1508.350
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	447.849	302.736	252.432
Less	FINANCIAL EXPENSES	30.548	29.469	42.721
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	417.301	273.267	209.711
Less/ Add	DEPRECIATION/ AMORTISATION	113.882	80.406	71.090
	PROFIT/ (LOSS) BEFORE TAX	303.419	192.861	138.621
Less	TAX	102.236	65.566	42.707
	PROFIT/ (LOSS) AFTER TAX	201.183	127.295	95.914

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Earnings / (Loss) Per Share (INR)	110.87	70.15	52.86
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	135.652	97.573	96.037
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	536.783	326.942	159.215
Net cash flows from (used in) operating activities	472.975	268.807	109.152

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	14.23	16.80	36.57
Account Receivables Turnover (Income / Sundry Debtors)	25.64	21.73	9.98
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	159.52	212.77	171.64
Inventory Turnover (Operating Income / Inventories)	3.27	2.27	2.05
Asset Turnover (Operating Income / Net Fixed Assets)	0.61	0.49	0.50

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.55	0.59	0.61
Debt Equity Ratio (Total Liability / Networth)	0.37	0.48	0.64
Current Liabilities to Networth	0.97	0.99	1.09

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(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.83	0.90	0.91
Interest Coverage Ratio (PBIT / Financial Charges)	14.66	10.27	5.91

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	6.57	5.35	5.50
Return on Total Assets (PAT / Total Assets) * 100	%	9.37	7.85	6.55
Return on Investment (ROI) (PAT / Networth) * 100	%	22.75	18.63	17.26

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.52	1.30	1.33
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.36	1.11	1.12
G-Score Ratio Financial (Networth / Total Assets)		0.41	0.42	0.38
G-Score Ratio Debt (Debts / Equity Capital)		18.27	17.89	19.54
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.52	1.30	1.33

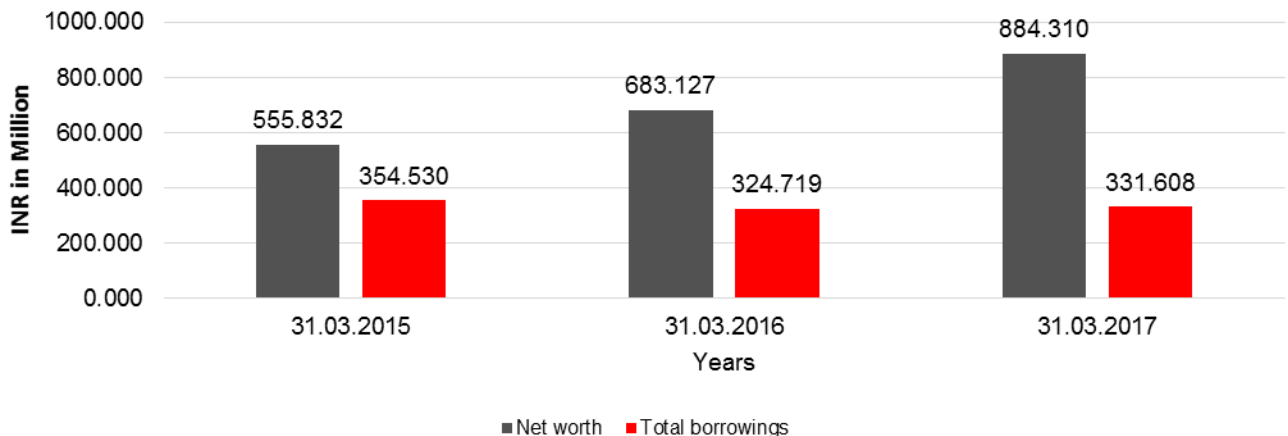
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	18.147	18.147	18.147
Reserves & Surplus	537.685	664.980	866.163
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	555.832	683.127	884.310
Long-term borrowings	193.975	174.181	182.496
Short term borrowings	64.518	52.965	13.460
Current maturities of long-term debts	96.037	97.573	135.652
Total borrowings	354.530	324.719	331.608
Debt/Equity ratio	0.638	0.475	0.375

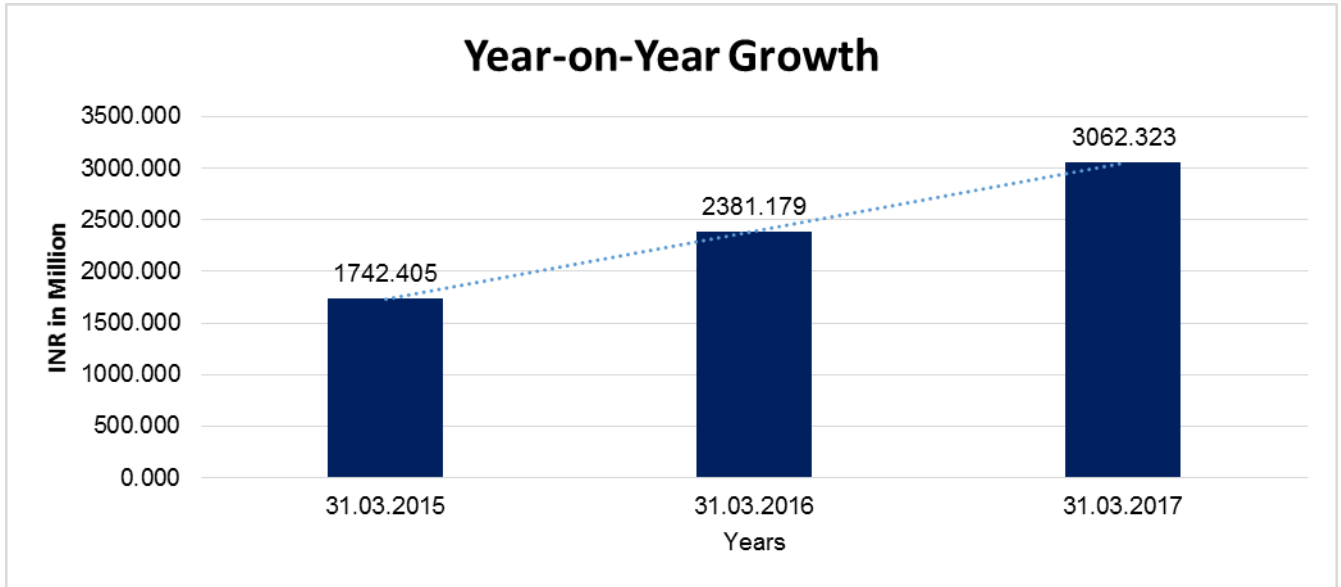
Debt to Equity



YEAR-ON-YEAR GROWTH

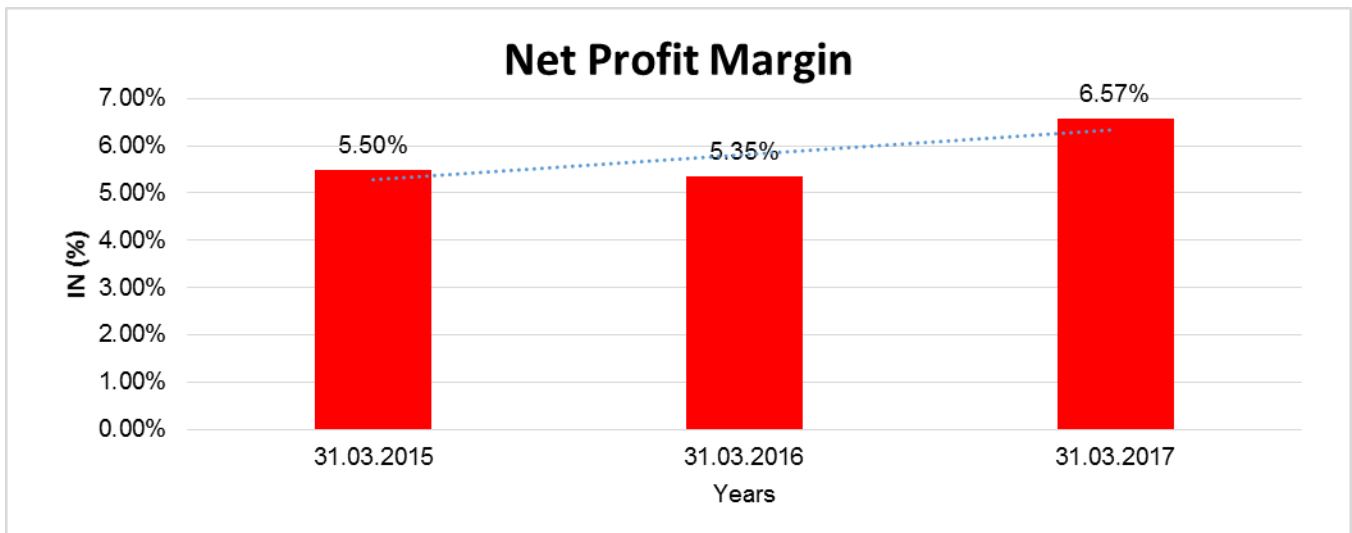
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	1742.405	2381.179	3062.323
		36.660	28.605

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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	1742.405	2381.179	3062.323
Profit/ (Loss)	95.914	127.295	201.183
	5.50 %	5.35 %	6.57 %



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ABRIDGED BALANCE SHEET (CONSOLIDATED)

SOURCES OF FUNDS	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES		
(1) Shareholders' Funds		
(a) Share Capital	18.146	18.146
(b) Reserves and Surplus	866.163	664.980
(c) Money received against share warrants	0.000	0.000
(d) Minority interest	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
Total Shareholders' Funds (1) + (2)	884.309	683.126
(3) Non-Current Liabilities		
(a) long-term borrowings	182.496	174.181
(b) Deferred tax liabilities (Net)	8.969	16.241
(c) Other long-term liabilities	215.059	65.976
(d) long-term provisions	2.741	2.200
Total Non-current Liabilities (3)	409.265	258.598
(4) Current Liabilities		
(a) Short-term borrowings	13.460	52.965
(b) Trade payables	395.388	367.128
(c) Other current liabilities	336.692	196.034
(d) Short-term provisions	108.600	62.900
Total Current Liabilities (4)	854.140	679.027
TOTAL	2147.714	1620.751
II. ASSETS		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	702.290	617.968
(ii) Intangible Assets	0.000	0.000
(iii) Tangible assets capital work-in-progress	34.648	0.000
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	30.366	30.715
(c) Deferred tax assets (net)	0.000	0.000
(d) Long-term loans and advances	84.829	87.454
(e) Other Non-current assets	0.000	0.000
Total Non-Current Assets	852.133	736.137
(2) Current assets		
(a) Current investments	0.000	0.000
(b) Inventories	136.902	133.462
(c) Trade receivables	119.415	109.602

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(d) Cash and bank balances		611.166	207.929
(e) Short-term loans and advances		223.097	320.810
(f) Other current assets		205.001	112.811
Total Current Assets		1295.581	884.614
TOTAL		2147.714	1620.751

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	3062.323	2381.179
	Other Income	32.807	23.429
	TOTAL	3095.130	2404.608
Less	EXPENSES		
	Cost of Materials Consumed	904.695	629.795
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	14.574	(23.478)
	Employee benefit expense	176.353	136.114
	Other expenses	1551.659	1359.440
	TOTAL	2647.281	2101.871
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	447.849	302.737
Less	FINANCIAL EXPENSES	30.548	29.470
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	417.301	273.267
Less/ Add	DEPRECIATION/ AMORTISATION	113.882	80.406
	PROFIT/ (LOSS) BEFORE TAX	303.419	192.861
Less	TAX	102.236	65.566
	PROFIT/ (LOSS) AFTER TAX	201.183	127.295
	Earnings / (Loss) Per Share (INR)	110.87	70.15

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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	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	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	Yes
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

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
Intercorporate borrowings	21.720	63.454
Total	21.720	63.454

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATIO N	AMOUNT	ADDRESS
1	H1116338 3	10020621 6	HDFC BANK LIMITED	27/06/2018	4510000.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WESTMUMBAIMH400013IN
2	G9393077 4	10019182 0	ICICI BANK LIMITED	23/05/2018	3240000.0	REGIONAL OFFICE, 3RD FLOORSHANTINIKETAN BUILDING, BISTUPURJAMSHEDPURJH831001IN
3	G8798012 4	10017867 5	KOTAK MAHINDRA BANK LIMITED	21/05/2018	6027168.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E), MUMBAIMA400051IN
4	G8994036 5	10019565 4	HDFC BANK LIMITED	05/04/2018	1789571.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WESTMUMBAIMH400013IN
5	G9392819 0	10019180 8	ICICI BANK LIMITED	31/03/2018	4840000.0	REGIONAL OFFICE, 3RD FLOORSHANTINIKETAN BUILDING, BISTUPURJAMSHEDPURJH831001IN
6	G8939152 8	10018854 0	HDFC BANK LIMITED	26/03/2018	31116464.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WESTMUMBAIMH400013IN
7	G8871200 5	10018268 5	HDFC BANK LIMITED	08/03/2018	11930500.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WESTMUMBAIMH400013IN
8	G7994421 1	10016173 5	KOTAK MAHINDRA BANK LIMITED	26/02/2018	9430560.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E), MUMBAIMA400051IN
9	G8305499 9	10016978 5	HDFC BANK LIMITED	02/02/2018	16125621.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WESTMUMBAIMH400013IN
10	G9221402 2	10018978 9	SREI EQUIPMEN	31/01/2018	11044800.0	'VISHWAKARMA', 86C, TOPSIA ROAD, KOLKATAWE700046IN

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			T FINANCE LIMITED			
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FIXED ASSETS:

Tangible assets

- Buildings
- Plant and equipment
- Furniture and fixtures
- Vehicles
- Office equipment
- Computer equipments

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 72.48
UK Pound	1	INR 94.06
Euro	1	INR 82.17

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	VIVR
Report Prepared by :	KVT

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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