

MIRA INFORM REPORT

Report No. :	532562
Report Date :	02.10.2018

IDENTIFICATION DETAILS

Name :	SAVFAB BUILDTECH PRIVATE LIMITED (w.e.f. 22.12.2010)
Formerly known as:	SAVIOUY FAB BUILDTECH PRIVATE LIMITED
Registered Office :	177, Block No.-A, 4 th Floor, Kondli Gharoli, Delhi – 110096
Tel. No.:	91-11-22425850
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	09.09.2010
CIN No.: [Company Identification No.]	U45400DL2010PTC208081
Capital Investment / Paid-up Capital :	INR 26.300 Million
PAN No.: [Permanent Account No.]	AAOCS7407E
GSTN : [Goods & Service Tax Registration No.]	09AAOCS7407E2Z2
Legal Form :	Private Limited Liability Company
Line of Business :	Constructions Activity. (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 :	B
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Credit Rating	Explanation	Rating Comments
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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 2

B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Maximum Credit Limit:	USD 410000 INR 28000000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010 and it is engaged in business of construction.</p> <p>As per financial of March 2017, the company has registered sharp decline in its revenue and has reported decent profit margin.</p> <p>Rating takes into consideration the company's moderate financial risk profile along with high debt balance sheet and unfavourable gap between its trade payables to its trade receivables.</p> <p>Rating is further is constrained on account company's presence in highly competitive and huge working capital requirement construction industry.</p> <p>However, rating weakness is partially offset by sound net worth base of the company.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1

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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 31-03-2018.

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 02.10.2018

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. Sandeep
Designation :	Accounts Department
Contact No.:	91-11-22425850
Date :	29.09.2018

Name :	Mr. Vineet Goel
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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 4

Designation :	Director
Contact No.:	91-9811102071
Date :	29.09.2018

LOCATIONS

Registered Office :	177, Block No.-A, 4 th Floor, Kondli Gharoli, Delhi – 110096, India
Tel. No.:	91-11-22425850
Mobile No.:	91-9811102071 (Mr. Vineet Goel)
Fax No.:	Not Available
E-Mail :	savfabbuildtech@yahoo.com
Site Office :	1/2 13 Village Sahibabad, Saviour Park Mohan, Ghaziabad, Uttar Pradesh, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Yash Pal Garg		
Designation :	Director		
Address :	C-1 Model Town, Ghaziabad – 201001, Uttar Pradesh, India		
Date of Birth/Age :	14.01.1954		
Date of Appointment :	09.09.2010		
DIN No.:	00245867		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U67190DL2008PTC186084	PROJECT PORTFOLIO MANAGEMENT PRIVATE LIMITED	30/09/2014	-
U74899DL1982PTC014011	VIKON ENGINEERS PRIVATE LIMITED	30/09/2010	-
U74899DL1995PTC067553	RISHABH HANDICRAFTS PRIVATE LIMITED	28/09/2013	-
U74899DL1997PLC084287	RPG CREDIT AND CAPITAL LIMITED	25/05/2003	-
U74899HR1995PTC032611	SWASTIK KATTHA PRIVATE LIMITED	01/08/2005	-
U74994DL2007PTC164567	M. P. DESIGNS PRIVATE LIMITED	28/09/2013	-
U74999DL2009PTC186900	UNITED EQUITY PRIVATE LIMITED	28/09/2013	-
Name :	Mr. Varun Garg		
Designation :	Director		
Address :	21-B/3 Friends Colony West New Delhi – 110065, India		
Date of Birth/Age :	15.07.1956		
Date of Appointment :	21.11.2013		
DIN No.:	00245970		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U18109DL2007PTC165011	P. M. FASHIONS PRIVATE LIMITED	30/09/2014	-

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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 5

U45201DL2005PTC137585	BK BUILDCON PRIVATE LIMITED	21/04/2017	-
U45400DL2013PTC252339	UNIQUE REALTECH PRIVATE LIMITED	01/11/2016	-
U51224DL2003PTC123125	LOVESH MERCANTILE PRIVATE LIMITED	30/09/2014	-
U65923DL2007PTC164220	PRAGUN FINANCE PRIVATE LIMITED	28/09/2013	-
U70102DL2014PTC263322	AGRGR INFRATECH PRIVATE LIMITED	30/09/2015	-
U70109DL2016PTC298715	AGRONOMY ESTATES PRIVATE LIMITED	02/06/2017	-
U70109DL2016PTC299178	FRILL INFRADEVELOPERS PRIVATE LIMITED	05/05/2016	-
U70200DL2016PTC299054	AMOUR INFRADEVELOPERS PRIVATE LIMITED	04/05/2016	-
Name : Mr. Brijesh Kumar			
Designation : Director			
Address : II-F-39 Nehru Nagar, Ghaziabad – 201001, Uttar Pradesh, India			
Date of Birth/Age : 03.01.1952			
Date of Appointment : 30.09.2017			
DIN No.: 01095225			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74899DL1994PLC057643	FAB FININVEST (INDIA) LIMITED	09/07/2016	-
Name : Mr. Vineet Goel			
Designation : Director			
Address : C-88 Lohia Nagar, Ghaziabad – 201001, Uttar Pradesh, India			
Date of Birth/Age : 13.05.1975			
Date of Appointment : 09.09.2010			
DIN No.: 01095234			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U15400DL2014PTC264433	SHIVIN LIQUOR PRIVATE LIMITED	04/02/2014	-
U45200DL2007PTC160254	DUDHESHWAR BUILDTECH PRIVATE LIMITED	07/03/2007	-
U74899DL1994PLC057643	FAB FININVEST (INDIA) LIMITED	17/04/1997	-
Name : Mr. Nirmal Gupta			
Designation : Director			
Address : F B - 186, Lajpat Nagar, Sahibabad, Ghaziabad - 201005, Uttar Pradesh, India			
Date of Birth/Age : 15.07.1956			
Date of Appointment : 09.09.2010			
DIN No.: 01734777			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45209DL2006PTC156655	SAVIOUR BUILDERS PRIVATE LIMITED	18/12/2006	-
U70100DL2012PTC235363	AMBROSIA BUILDTECH PRIVATE LIMITED	04/05/2012	-
Name : Mr. Iqbal Singh Sodhi			
Designation : Director			
Address : S/O Harjit Singh Sodhi, House No-J-266, Patel Nagar-1, Ghaziabad - 201001, Uttar Pradesh, India			

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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 6

Date of Birth/Age :	26.03.1962		
Date of Appointment :	09.09.2010		
DIN No.:	02029450		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U25202DL2005PTC135632	R S M PACKAGING PRIVATE LIMITED	03/01/2011	-
U45200DL2006PTC157197	GAURSONS PROMOTERS PRIVATE LIMITED	01/10/2014	-
U45201DL2006PTC145526	GAURSONS HI-TECH INFRASTRUCTURE PRIVATE LIMITED	25/09/2010	-
U45209DL2006PTC156655	SAVIOUR BUILDERS PRIVATE LIMITED	18/12/2006	-
U70101DL1997PTC089900	PANCHSHEEL HOMES PRIVATE LIMITED	01/12/2001	-
U70200DL2011PTC214428	NEW WAY HOMES PRIVATE LIMITED	22/07/2013	-

KEY EXECUTIVES

Name :	Mr. Sandeep
Designation :	Accounts Department

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Mukesh Garg	12190
Varun Garg	8210
Dharam Pal Garg	16420
Yash Pal Garg	16420
Parvesh Garg	12190
Vineet Goel	23000
Omwati Goel	10400
Dhanesh Kr. Goel	10224
Shivin Multitrade Limited, India	20000
Saviour Builders Limited	21736
Iqbal Singh Sodhi	5000
Nirmal Gupta	5000
Brijesh Kumar	5000
Fab Fininvest India Limited	20000
Himanshu Agarwal	10000
Panchsheel Infrastructure Private Limited, India	59000
Nitin Garg	8210
Total	263000

Equity Share Break up (Percentage of Total Equity)

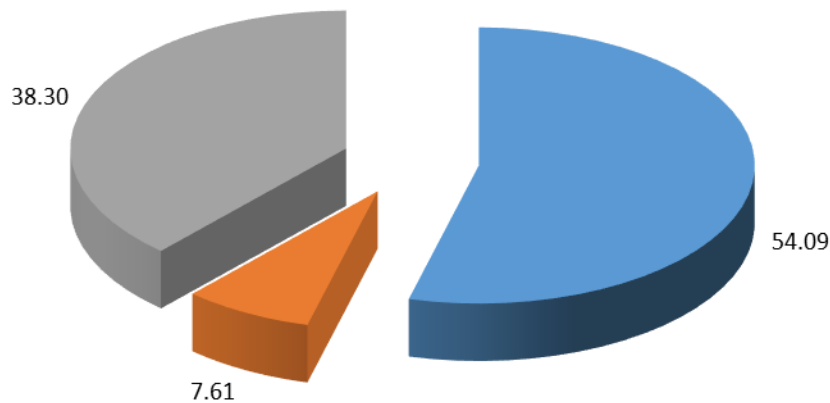
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As on 30.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	54.09
Promoter – Financial Institutions	7.61
Promoter - Body corporate	38.30
Total	100.00

Share holding pattern

- Promoter - (Individual/ Hindu Undivided Family – Indian)
- Promoter – Financial Institutions
- Promoter - Body corporate



BUSINESS DETAILS

Line of Business :	Constructions Activity. (Registered activity)	
Products :	NIC Code of the Product/ service	Product Description
	4100	Construction
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 8

Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

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 declined by the management		
Bankers :	Bank Name	ICICI Bank Limited	
	Branch	ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara – 390007, Gujarat, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017	31.03.2016
		(INR in Million)	(INR in Million)

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Long-term Borrowings			
Loans from Banks:			
HDFC Bank Limited (Car)		2.236	2.873
ICICI Barching Plant		1.759	0.000
ICICI term Loan		167.245	0.000
Debentures		400.000	400.000
(Amounted intend received for issue 40000000 Debentures @10 each against mortgage of title deeds, Hypothecation Property, Personal Guarantees by promoters, corporate guarantees by SBPL pledge shares and PDC Cheque.)			
Total		571.240	402.873

Auditors :	
Name :	Ajay Agarwal and Company Chartered Accountants
Address :	Room No:203, 1/42, Lalita Park, Laxmi Nagar, New Delhi – 110092, India
Tel. No.:	91-11-22425850 / 22011764
Mobile No.:	91-9811006446
E-Mail :	Ak8481@yahoo.com Ak8481@gmail.com
Income-tax PAN of auditor or auditor's firm :	AAMFA5982D
Membership No.:	005972N
Memberships :	Not Available
Collaborators :	Not Available
Related Parties :	<ul style="list-style-type: none"> • Savior Builders Private Limited • Panchsheel Infrastructure Private Limited • Fab Finvest India Limited

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 100/- each	INR 100.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
263000	Equity Shares	INR 100/- each	INR 26.300 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	26.300	26.300	26.300
(b) Reserves & Surplus	116.639	108.156	92.332
(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)	142.939	134.456	118.632
(3) Non-Current Liabilities			
(a) long-term borrowings	1112.974	865.693	740.059
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	1112.974	865.693	740.059
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	30.766	28.396	22.248
(c) Other current liabilities	8.001	5.466	7.172
(d) Short-term provisions	0.715	3.916	1.461
Total Current Liabilities (4)	39.482	37.778	30.881
TOTAL	1295.395	1037.927	889.572
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	18.633	19.596	17.999
(ii) Intangible Assets	0.000	0.000	0.000
(iii) 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	0.000	0.000	0.000
(c) Deferred tax assets (net)	1.258	0.900	0.731
(d) Long-term Loan and Advances	127.602	127.191	120.223

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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 12

(e) Other Non-current assets	106.803	107.617	102.591
Total Non-Current Assets	254.296	255.304	241.544
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	911.956	649.101	127.447
(c) Trade receivables	83.046	121.844	92.024
(d) Cash and cash equivalents	41.527	10.049	425.709
(e) Short-term loans and advances	0.091	0.000	2.127
(f) Other current assets	4.479	1.629	0.721
Total Current Assets	1041.099	782.623	648.028
TOTAL	1295.395	1037.927	889.572

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	75.591	305.016	622.243
	Other Income	12.824	22.269	0.456
	TOTAL	88.415	327.285	622.699
Less	EXPENSES			
	Cost of Materials Consumed	69.313	297.943	609.285
	Other expenses	1.065	1.363	0.190
	TOTAL	70.378	299.306	609.475
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	18.037	27.979	13.224
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	18.037	27.979	13.224
Less/ Add	DEPRECIATION/ AMORTISATION	4.814	4.030	5.766
	PROFIT/ (LOSS) BEFORE TAX	13.223	23.949	7.458
Less	TAX	4.740	8.125	2.211
	PROFIT/ (LOSS) AFTER TAX	8.483	15.824	5.247

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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 13

Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	82.956	67.132	61.885
	Balance Carried to the B/S	91.439	82.956	67.132
	Earnings / (Loss) Per Share (INR)	32.26	60.17	20.00

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	1.672	0.580	0.000
Cash generated from operations	(216.329)	(552.347)	263.199
Net cash flow from operating activity	(224.628)	(557.937)	261.749

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	401.00	145.81	53.98
Account Receivables Turnover (Income / Sundry Debtors)	0.91	2.50	6.76
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	162.01	34.79	13.33
Inventory Turnover (Operating Income / Inventories)	0.02	0.04	0.10
Asset Turnover (Operating Income / Net Fixed Assets)	0.97	1.43	0.73

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.89	0.87	0.87

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Debt Equity Ratio (Total Liability / Networth)	7.80	6.44	6.24
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.28	0.28	0.26
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.13	0.15	0.15
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	11.22	5.19	0.84
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.65	1.52	0.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.93	11.77	4.42

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	26.37	20.72	20.98
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	3.27	3.53	16.86
G-Score Ratio Financial (Networth / Total Assets)	0.11	0.13	0.13
G-Score Ratio Debt (Debts / Equity Capital)	42.38	32.94	28.14
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	26.37	20.72	20.98

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

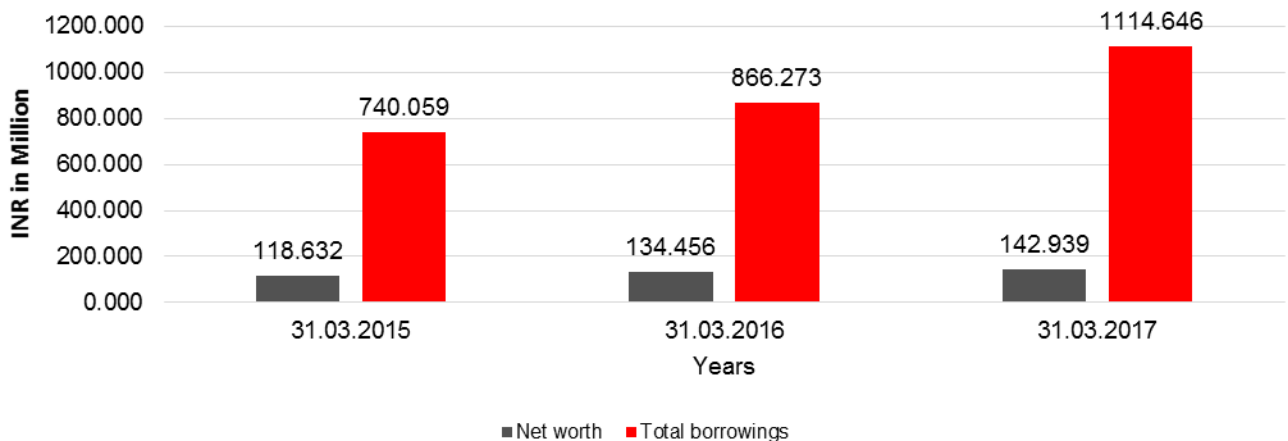
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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	26.300	26.300	26.300
Reserves & Surplus	92.332	108.156	116.639
Net worth	118.632	134.456	142.939
Long Term borrowings	740.059	866.693	1112.974
Short Term borrowings	0.000	0.000	0.000
Current Maturities of Long term debt	0.000	0.580	1.672
Total borrowings	740.059	866.273	1114.646
Debt/Equity ratio	6.238	6.443	7.798

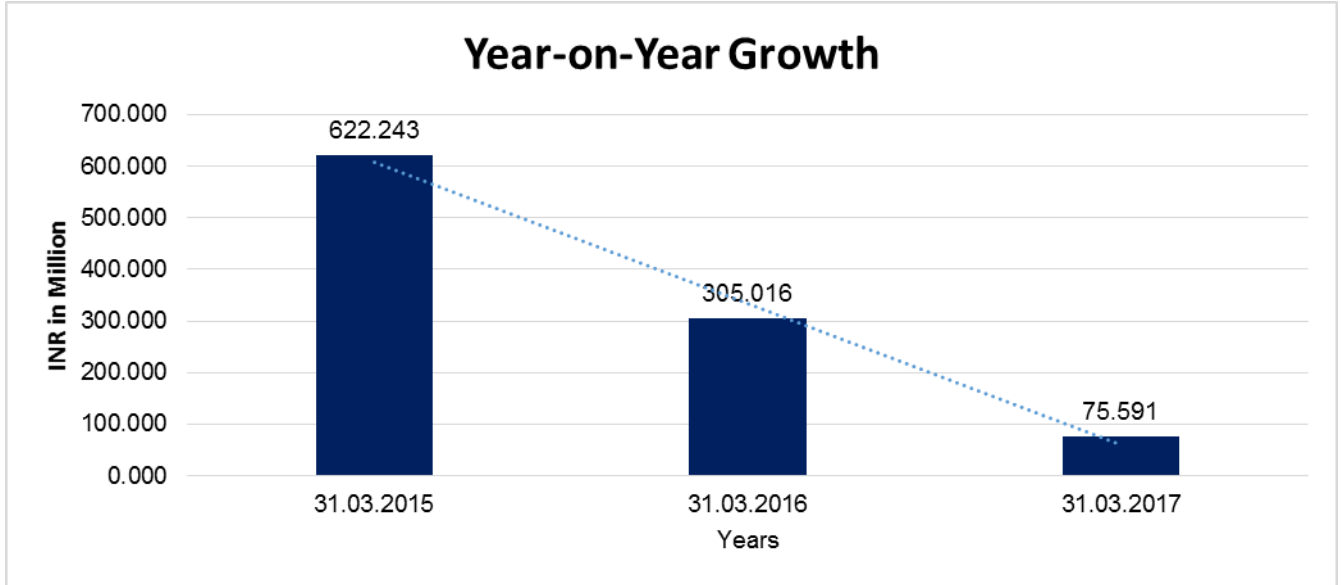
Debt to Equity



YEAR-ON-YEAR GROWTH

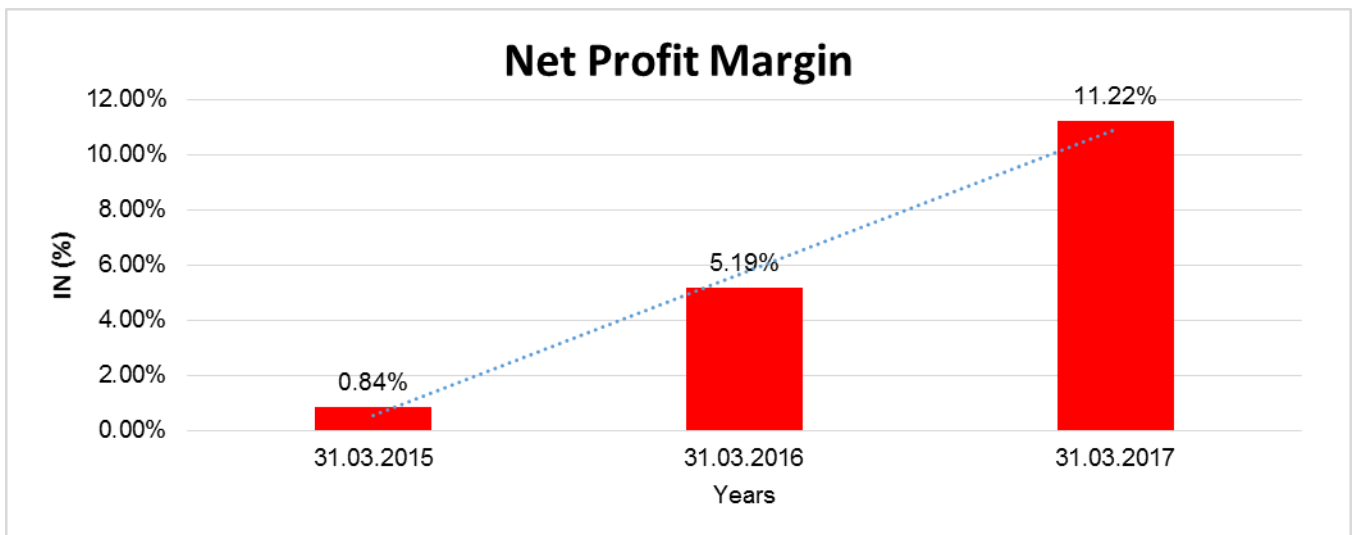
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	622.243	305.016	75.591
		(50.981)	(75.217)

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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	622.243	305.016	75.591
Profit	5.247	15.824	8.483
	0.84%	5.19%	11.22%



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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	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

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Lona from Directors – Varun Garg	3.500	4.200
Other Pary: Digital Dynamic Limited	20.000	20.000
Loans from Corporates:		
N.m. Finlease Limited	0.000	5.000
Randhawa Hire Purchase Private Limited	0.000	1.100
Savior Builders Private Limited	0.000	10.000
Dasmesh Finvest Co. Private Limited	0.000	3.900
Term Loan Advances and Securities:		
Advance against Booking (Mohan Nagar Project)	428.900	337.674
Panchsheel Infrastructure Private Limited	65.730	63.168
Fab Finvest India Limited	1.721	0.000
Jaswant Singh and Prem Kaur	0.500	0.000
Security Deposits:		
Secutiry against Works Contacts	6.303	4.987
IFMS (Security)	15.080	12.791
Total	541.734	462.820

INDEX OF CHARGES:

SN o	SRN	Charg e Id	Charge Holder Name	Date of Creati on	Date of Modific ation	Date of Satisfa ction	Amount	Address
1	G49 3872 02	10011 2855	ICICI BANK LIMITED	30/06/2 017	-	-	4600000.0	ICICI Bank Tower, Near Chakli Circle,Old Padra RoadVadodaraGJ390007IN
2	G30 5394 07	10006 7186	ICICI BANK LIMITED	29/09/2 016	-	-	3195000.0	ICICI Bank Tower, Near Chakli Circle,Old Padra RoadVadodaraGu390007IN
3	G09 5298 84	10004 4802	ICICI BANK LIMITED	28/06/2 016	-	-	350000000 .0	LANDMARKRACE COURCE CIRCLEALKAPURIBARODAGu3 90015IN
4	G02 8604 27	10603 549	IL & FS TRUST COMPA NY LIMITED	30/03/2 015	18/04/2 016	-	400000000 .0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN

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SAVFAB BUILDTECH PRIVATE LIMITED - 532562

PAGE NO. : 19

5	B234 2137 3	10312 739	ICICI BANK LIMITED	19/09/2 011	-	-	4632500.0	LANDMARKRACE COURCE CIRCLEALKAPURIBARODAGJ3 90015IN
6	C35 9683 20	10371 815	STATE BANK OF INDIA	27/07/2 012	-	27/11/2 014	280000000 .0	SME BRANCH,G.T. ROAD, SHAHDARA,DELHIDL110032IN

FIXED ASSETS

- Furniture and Fixture
- Plant and Machinery
- Vehicle
- Computer

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 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 72.80
UK Pound	1	INR 94.88
Euro	1	INR 84.37

INFORMATION DETAILS

Information Gathered by :	SLK
Analysis Done by :	VIV
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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