

# Rating Report

**Techno Engineering**

**CRISIL Rating: SME 4**

**'Average'**

indicates the level of creditworthiness,  
adjudged in relation to other SMEs

Report Date	Valid Till
June 18, 2012	June 17, 2013

## CRISIL SME Ratings

## Important Notice

The rating is a one-time exercise and the rating will not be kept under surveillance. This rating is valid for one year from the report date, subject to no significant changes/events occurring during this period that could materially affect the business or financial parameters of the organisation as mentioned in the report. CRISIL, however, recommends that the user of the rating seeks a review of the rating if the organisation experiences significant changes/events during this period which could impact the organisation/its rating.

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## CRISIL SME RATING

<p><b>SME 4</b> indicates 'Average' level of credit worthiness adjudged in relation to other SMEs</p>	CRISIL SME Rating	Definition
	SME 1	Highest
	SME 2	High
	SME 3	Above Average
	<b>SME 4</b>	<b>Average</b>
	SME 5	Below Average
	SME 6	Inadequate
	SME 7	Poor
	SME 8	Default



## KEY RATING DRIVERS

### STRENGTHS

- A track record of the business spanning 22 years indicates the firm's ability to survive business cycles.
- Experienced promoters having more than 22 years in the same line of business.
- Strong credit protection measures as reflected in the debt-to-equity ratio (not including promoter loans) of 0.35 times and net cash accruals at 123.04 per cent of total debt for 2011-12 (refers to financial year, April 1 to March 31).
- Adequate profitability as reflected in the operating profit before depreciation, interest, and tax (OPBDIT) margin of 12.88 per cent, profit after tax (PAT) margin of 10.39 per cent, and return on capital employed (RoCE) of 36.79 per cent for the year ended March 31, 2012.
- Strong industry outlook: Total construction opportunity (industrial and infrastructure) is expected to double to Rs.18.4 trillion over the next five years. The growth will largely be spurred by continuing government spending on infrastructure. In 2012-13, profitability of players will be under constrain due to slower revenue growth and rising input costs for steel, bitumen and cement.

### RISK FACTORS

- Moderate scale of operations coupled with average business certainty; the firm has recorded net sales of Rs.836.92 for the year ended March 31, 2012 despite being in operation for 22 years. Moreover, the firm's net sales declined marginally during 2011-12. The certainty of the business is partly dependent on the firm's ability to bid successfully, as about 85.00 per cent of the business is tender-based. The ability of the management to scale up operations in a sustained manner remains to be seen.
- Operational risk: the business of the firm is such that it receives orders from its customers only when the latter undertake capital expansion activities, which are subject to several macro-economic and micro-economic factors, management perceptions and funding capabilities; all of which are sensitive and volatile parameters. Hence the ability of the management to overcome the inherent business risk and record a sustained growth remains to be seen.
- Relationships with the suppliers need to be strengthened as reflected in stretched payables during the past three financial years.
- Geographical concentration: Operations of the firm are limited to West Bengal.



## FACT SHEET

<b>Name of the firm</b>	Techno Engineering
<b>Year of establishment</b>	1990
<b>Legal status</b>	Proprietorship
<b>Legal history</b>	There has been no change in the constitution, management, and business of the firm since inception.
<b>Registered with</b>	Not applicable
<b>Registration number</b>	
<b>SSI Registration number</b>	
<b>Proprietor</b>	Mr. Chandan Kumar Dey
<b>Category of entrepreneur</b>	General
<b>Listed at</b>	Not applicable
<b>Registered office/</b>	Village Hirapur, P O Deriachak, Dist Purba Medinipur – 721 151, West Bengal Tel: +91 322 8231651 Fax: +91 322 8231366 Email: <a href="mailto:deychandan12319@rediffmail.com">deychandan12319@rediffmail.com</a>
<b>Administrative office/ Service facilities</b>	Padmabati Bhawan, Kakdihi, Mechada, Purba Medinipur – 721 137, West Bengal Tel: +91 322 8231651 Email: <a href="mailto:deychandan12319@rediffmail.com">deychandan12319@rediffmail.com</a>
<b>Number of employees</b>	Permanent: 460 Contractual: 1,219 <b>Total: 1,679</b>
<b>Brands</b>	None
<b>Statutory compliance</b>	<ul style="list-style-type: none"> <li>• Income tax filing: Regular and timely</li> <li>• Excise duty filing: Not applicable</li> <li>• Service tax filing: Regular and timely</li> <li>• Wealth tax filing: Not applicable</li> <li>• ESIC and EPF dues: Regular and timely</li> </ul> <i>(As provided by the management, not independently verified)</i>



## BUSINESS PROFILE

### BUSINESS DESCRIPTION

<b>Nature of business</b>	:	Services
<b>Industry</b>	:	Construction - Diversified
<b>Industry prospects</b>	:	Strong
<b>Business description</b>	:	<ul style="list-style-type: none"> <li>The firm is engaged in engineering, procurement and construction (EPC) activities, wherein it undertakes turnkey projects for private entities.</li> <li>The periphery of the work undertaken by the firm includes fabrication, erection, commissioning, renovation, overhauling and maintenance for material handling system, air pollution control, ammonia flue gas conditioning system, boiler pressure and non pressure parts, rotating equipments, coal handling plant, ore handling plant, and ash handling plant.</li> <li>The firm undertakes projects for various industries such as power, steel plant, aluminum plant and fertilizer plant.</li> <li>About 85.00 per cent of the orders are tender based. The firm bids for about 30 tenders each year and the success rate of the firm in bidding for tenders is 70.00 per cent.</li> <li>The average size of the projects ranges from Rs.10.00 lakh to Rs.240.00 lakh.</li> <li>The average time taken for completion of the projects ranges from 1 month to 18 months.</li> <li>The firm can handle maximum of six projects simultaneously.</li> <li>The firm allots one senior engineer and three junior engineers for each project to supervise and complete the project. The firm has more than fifteen mechanical engineers.</li> </ul>
<b>Experience in the business</b>	:	22 years
<b>Product range</b>	:	Diversified
<b>Degree of competition</b>	:	High; entry barriers are low
<b>Plans</b>	:	The firm does not have any capital expenditure plan in the near-term.
<b>Customer profile</b>	:	Direct customers



**PAST PROJECTS OF THE FIRM<sup>1</sup>**

Name and location of the customer	Nature of work	Value (Rs. Lakh)
Kiddie India Limited, West Bengal	Installation and commissioning of fire protection and detection system	95.07
McNally Sayaji Engineering Limited, West Bengal		39.00
McNally Bharat Engineering Company Limited, West Bengal	Fabrication project for stock house	151.44
McNally Bharat Engineering Company Limited, West Bengal	Erection of mechanical equipment	18.60
McNally Bharat Engineering Company Limited, West Bengal	Fabrication and erection of ore handling plant	236.35
Uniseven Engineering and Infrastructure Private Limited, West Bengal	Renovation, overhauling and maintenance project	19.86
Mahendra Ash Tech Limited, West Bengal	Erection and commissioning of ash handling plant	40.00
Kolaghat Thermal Power Station, West Bengal	Overhauling of boiler pressure parts, non- pressure parts and electrostatic precipitator	53.82
Kolaghat Thermal Power Station, West Bengal		137.70
Kolaghat Thermal Power Station, West Bengal		151.38
Kolaghat Thermal Power Station, West Bengal		140.42
<b>Total</b>		<b>1,083.64</b>

<sup>1</sup> The list is not exhaustive





## ONGOING PROJECTS OF THE FIRM

Name and location of the customer	Nature of work	Percentage of work completed	Value (Rs. Lakh)	Value of work completed (Rs. Lakh)
Sagardighi Thermal Power Project, West Bengal	Maintenance of electrical system	10.00	60.00	5.00
Sagardighi Thermal Power Project, West Bengal	Maintenance of boilers pressure parts	85.00	138.92	115.77
Essar Projects India Limited, West Bengal	Fabrication of built up, rolled and semi built up steel structures	67.00	94.00	63.27
McNally Bharat Engineering Company Limited, West Bengal	Fabrication work for coal handling plant	88.00	103.03	90.24
Kolaghat Thermal Power Station, West Bengal	Maintenance of switch yard	42.00	15.36	6.40
<b>Total</b>			<b>411.31</b>	<b>280.68</b>

*Note: Details regarding start and completion dates of the aforementioned projects are not provided to CRISIL.*

## FUTURE PROJECTS OF THE FIRM

Name and location of the customer	Nature of work	Value (Rs. Lakh)
Santaldih Thermal Power Station, West Bengal	Maintenance of boiler tube leakage	78.00
	Overhauling of electrostatic precipitator	16.44
Kolaghat Thermal Power Station, West Bengal	Overhauling of electrostatic precipitator	6.00
	Overhauling of boiler non-pressure parts	4.00
	Overhauling of boiler pressure parts	70.00
<b>Total</b>		<b>174.44</b>

*Note: Details regarding start and completion dates of the aforementioned projects are not provided to CRISIL.*



## CUSTOMER PROFILE AND DEMAND-SIDE ANALYSIS

Customer name and location	Services	Length of relationship	% share in sales
Kolaghat Thermal Power Station, West Bengal	EPC turnkey projects	22 years	Varies annually
Mahendra Ash Tech Limited, West Bengal		10 years	
Sagardighi Thermal Power Station, West Bengal		7 years	
McNally Bharat Engineering Company Limited, West Bengal			
Bendal Thermal Power Station, West Bengal		6 years	
Uniseven Engineering and Infrastructure Private Limited, West Bengal		4 years	
McNally Sayaji Engineering Limited, West Bengal		3 years	
Essar Projects India Limited, West Bengal		5 years	

**Note:** About 85.00 per cent of the revenues are derived from the power industry. Number of customers varies annually depending upon the tenders bid.

Terms of credit	:	<ul style="list-style-type: none"> <li>• <b>Running payment:</b> 40.00 per cent.</li> <li>• <b>After factory acceptance test:</b> 50.00 per cent.</li> <li>• <b>Retention money payable after 6 months of project completion:</b> 10.00 per cent.</li> </ul>
Process of getting orders	:	85.00 per cent of the orders are tender based.
Exports	:	Nil
Marketing network	:	About 85.00 per cent of the business is tender based. Hence word-of-mouth publicity and established relationships with key customers form an integral part of the marketing set-up.
Geographical reach	:	Limited to West Bengal



## SUPPLIER PROFILE AND SUPPLY-SIDE ANALYSIS

Supplier's / Wholesaler's name	Product	Length of relationship
Machinery and Tools (India)	Machinery, spare parts, steel welding and accessories	10 years
Surekha Enterprises		10 years
Spare and equipments		8 years

Terms of purchase	:	Advance payment and credit up to 90 days.
Traded goods availability	:	Ample
Traded goods price volatility	:	High
Ability to pass on traded goods price increases	:	No
Imports	:	Nil

## SERVICE FACILITIES

Labour oriented operations	:	Yes
Labour union	:	No
Labour relationships	:	Cordial
CNC machines, CAD, CAM, automation	:	Yes (semi automated process)
In-house R&D, designing facilities	:	Yes
Office layout	:	Spacious and well-organised



## INDUSTRY OVERVIEW

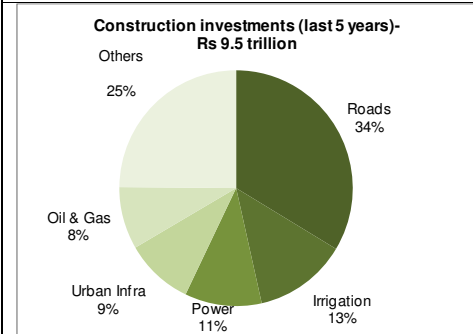
Construction Outlook: Positive

### Industry Overview

The construction industry is highly fragmented in nature and has low entry barriers. The industry is working capital intensive as payments to the contractors are done after completion of the project. In the last five years, construction investments grew at a CAGR of 20.00 per cent. Construction investments are primarily driven by infrastructure segments such as roads, irrigation and power. In industrial segments, oil & gas and metals sector have contributed to the growth.

In Union budget 2012-13, the limit for tax-free bonds in the infrastructure sector has been doubled to Rs.600.00 billion for 2012-13 vis-à-vis Rs.300.00 billion in 2011-12. This will ease financing constraints faced by certain infrastructure segments and improve the investment scenario. The access to Viability Gap Funding for irrigation projects is expected to facilitate private sector participation in the sector. CRISIL Research believes that private participation in irrigation will lead to faster and more efficient implementation of irrigation projects.

**Chart 1: Roads – largest contributor to construction investments**

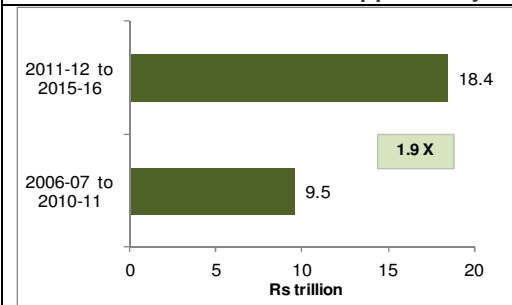


Source: CRISIL Research

### Industry Outlook

Total construction opportunity (industrial and infrastructure) is expected to double to Rs 18.4 trillion over the next five years. The growth will largely be spurred by continuing government spending on infrastructure. In 2012-13, profitability of players will be under pressure due to slower revenue growth and rising input costs for steel, bitumen and cement.

**Chart 2: Total construction opportunity**



Source: CRISIL Research



Growth drivers	Key risks
<ul style="list-style-type: none"> <li>▪ <b>Growth in construction GDP</b> – Over the last decade, share of construction in overall GDP has increased to 8.00 per cent from 6.00 per cent. This share is expected to increase further.</li> <li>▪ <b>Favourable government policies</b> – Government has taken various initiatives to boost infrastructure investments by introducing fiscal incentives to BOT developers, increasing budget allocation to infrastructure sector, funding options through various agencies.</li> </ul> <p><b>Strong order book</b> – As of March 2011, construction companies have strong order book providing higher revenue visibility</p>	<ul style="list-style-type: none"> <li>▪ <b>Intense competition</b> – Given that the sector is highly fragmented and construction players are concentrated to specific geographies causing intense competition.</li> <li>▪ <b>Execution risks</b> – Significant execution risks exist due to the long-term nature of the construction projects. Construction companies may face cost and time overruns in case there is a shortage of manpower, land acquisition issues, shortfall in financing, delay in approvals.</li> <li>▪ <b>Working capital-intensive</b> – Long gestation period (more than a year) and delay in payments from government agencies pushes up working capital requirements.</li> <li>▪ <b>Input related risk</b> – Key input costs include raw material and interest costs. Increasing raw material prices of steel, bitumen and cement and a high interest rate environment can result in higher input costs adversely impacting profitability and project execution of construction companies.</li> </ul>



## OWNERSHIP AND MANAGEMENT

### PROMOTERS' PROFILE

<b>Promoter's name</b>	:	Mr. Chandan Kumar Dey
<b>Age</b>	:	52 years
<b>Qualification</b>	:	Postgraduate
<b>Designation / responsibilities</b>	:	Proprietor/Overall Management
<b>Previous experience</b>	:	<i>Data not provided to CRISIL</i>
<b>Relevant experience</b>	:	22 years through rated entity.
<b>Personal net worth</b>	:	<i>Data not provided to CRISIL</i>
<b>Promoter's residence address</b>	:	Village Hirapur, P O Deriachak, Purba Medinipur – 721 151, West Bengal
<b>Ownership of residence</b>	:	Self-owned
<b>Vehicles used</b>	:	<i>Data not provided to CRISIL</i>

*The personal net worth of the promoters is as disclosed by the management and not certified.*

### KEY MANAGEMENT PERSONNEL

<b>Name</b>	:	Mr. Pritam Dey (Nephew of Mr. Chandan Kumar Dey)
<b>Age</b>	:	23 years
<b>Qualification</b>	:	BE (Mechanical)
<b>Designation / responsibilities</b>	:	Senior Manager/Overall management
<b>Previous experience</b>	:	2 years through rated entity.



## ORGANISATION STRUCTURE, CONTROLS, AND SYSTEMS

<b>Proprietor</b>	:	Mr. Chandan Kumar Dey
<b>Constitution</b>	:	Proprietorship
<b>Second tier management</b>	:	Qualified and experienced
<b>Decision making powers</b>	:	Centralised with the promoters
<b>Reporting system or MIS</b>	:	Yes
<b>Type of reporting system</b>	:	Computerised
<b>Frequency of MIS / reporting</b>	:	Monthly
<b>Litigations against the SME</b>	:	None
<b>Litigations against the promoters</b>	:	
<b>Severity of litigations</b>	:	Not applicable
<b>Susceptibility to foreign exchange fluctuations</b>	:	
<b>Hedging against foreign exchange risks</b>	:	
<b>Susceptibility to commodity price fluctuations</b>	:	
<b>Hedging against commodity prices</b>	:	
<b>Asset insurance</b>	:	Adequate

## OWNERSHIP PATTERN

Not applicable

## GROUP COMPANIES AND FIRMS

Not applicable



## FINANCIAL PROFILE

### CURRENT FINANCIAL PERFORMANCE

Performance for the period April 1, 2012 to May 31, 2012		
Net sales	Rs. Lakh	156.00
<b>Projected / estimated performance during</b>		
Net sales	Rs. Lakh	1,100.00
PBT	Rs. Lakh	115.50
PBT margin	%	10.50

### PAST FINANCIAL PERFORMANCE

#### PROFIT AND LOSS ACCOUNT

For the year ended		2011-12	2010-11	2009-10
		Provisional	Audited	Audited
Number of months		12	12	12
Net sales	Rs. Lakh	836.92	862.69	772.02
Operating income	Rs. Lakh	837.00	862.69	795.64
Cost of sales	Rs. Lakh	729.16	778.31	727.41
OPBDIT	Rs. Lakh	107.79	84.38	68.23
Interest and finance costs	Rs. Lakh	6.48	7.31	7.58
OPBDT	Rs. Lakh	101.31	77.07	60.65
Depreciation	Rs. Lakh	14.41	12.55	13.88
OPBT	Rs. Lakh	86.90	64.52	46.77
Non-operating income / (expense)	Rs. Lakh	-	-	-
PBT	Rs. Lakh	86.90	64.52	46.77
Extraordinary income / (expense)	Rs. Lakh	-	-	-
Reported PBT	Rs. Lakh	86.90	64.52	46.77
Provision for taxes	Rs. Lakh	-	18.77	13.53
Deferred tax liability / (asset)	Rs. Lakh	-	-	-
PAT	Rs. Lakh	86.95	45.75	33.24
Drawing	Rs. Lakh	0.22	0.40	14.52
Net cash accruals	Rs. Lakh	101.14	57.90	32.60

#### Notes:

- Marginal decline in sales for the year ended March 31, 2012 was on account of several ongoing projects with high gestation periods. These projects will be completed in 2012-13 due to which the firm is projecting higher sales during 2012-13.
- Operating income for the year ended March 31, 2012 comprises miscellaneous income worth Rs.0.08 lakh.
- Break up of interest and finance costs for the year ended March 31, 2012 is not provided to CRISIL. Interest and finance costs declined during 2011-12 on account of repayment of term loan from Central Bank of India.
- Depreciation is charged according to the provisions of Income Tax Act, 1961. Depreciation increased during 2011-12 on account of additional assets purchased during the year





**BALANCE SHEET**

		<b>31-Mar 2012</b>	<b>31-Mar- 2011</b>	<b>31-Mar- 2010</b>
		<b>Provisional</b>	<b>Audited</b>	<b>Audited</b>
<b>Liabilities</b>				
Capital	Rs. Lakh	231.84	145.11	99.76
Deferred tax liabilities / (assets)	Rs. Lakh	-	-	-
Long-term debt	Rs. Lakh	-	15.43	37.64
<i>of which, current portion of long-term debt</i>	<i>Rs. Lakh</i>	-	-	-
Short-term debt	Rs. Lakh	82.20	33.38	33.49
<i>of which, working capital borrowing from banks</i>	<i>Rs. Lakh</i>	82.20	33.38	33.49
Other liabilities and provisions	Rs. Lakh	335.73	220.84	211.15
<b>Total liabilities</b>	<b>Rs. Lakh</b>	<b>649.77</b>	<b>414.76</b>	<b>382.04</b>
<b>Assets</b>				
Net fixed assets	Rs. Lakh	121.64	101.90	80.00
Investments	Rs. Lakh	59.92	52.99	47.11
Inventory	Rs. Lakh	46.29	59.59	53.15
Receivables (total)	Rs. Lakh	264.60	91.38	105.81
<i>of which, receivables greater than six months</i>	<i>Rs. Lakh</i>	-	-	-
Cash and bank balance	Rs. Lakh	15.52	2.18	17.50
Other current assets	Rs. Lakh	141.80	106.72	78.47
<b>Total assets</b>	<b>Rs. Lakh</b>	<b>649.77</b>	<b>414.76</b>	<b>382.04</b>

**Notes:**

- Long-term debt as on March 31, 2011 comprises term loan from Central Bank of India Limited which was repaid during 2011-12.
- Short-term debt as on March 31, 2012 comprises cash credit from United Bank Of India Limited.
- Other liabilities and provisions as on March 31, 2012 comprise creditor for goods worth Rs.231.68 lakh and creditor for expenses worth Rs.104.05 lakh.
- Fixed assets purchased during 2011-12 were:

<b>Assets</b>	<b>Amount (Rs. lakh)</b>
Plant and machinery	24.30
Computers	0.20
<b>Total</b>	<b>24.50</b>

- Investments as on March 31, 2012 comprise investment in mutual funds.
- Other current assets as on March 31, 2012 comprise other receivables and recoveries worth Rs.14.27 lakh, other deposits worth Rs.68.80 lakh, and advance tax worth Rs.58.73 lakh.



## KEY FINANCIAL RATIOS

For the year ended / as at		31-Mar-2012	31-Mar-2011	31-Mar-2010
		Provisional	Audited	Audited
OPBDIT margin	%	12.88	9.78	8.58
PAT margin	%	10.39	5.30	4.18
Return on capital employed	%	36.79	39.38	Not meaningful
Gross current assets	days	179	105	112
Days inventory (on COP)	days	23	28	27
Days receivable (on gross sales)	days	105	39	50
Days payable (on materials)	days	357	338	311
Current ratio	Times	1.12	1.14	1.15
PBDIT Interest cover	Times	16.64	11.54	9.01
Net cash accruals/Total debt	%	123.04	118.62	45.83
Debt service coverage ratio	Times	13.04	9.14	5.78
Average cost of borrowing	%	9.89	12.19	Not meaningful
Total outside liabilities/Capital	Times	1.80	1.86	2.83
Gearing - Total debt/Capital	Times	0.35	0.34	0.71
Gearing (not including promoter loans as debt)	Times	0.35	0.34	0.71

## Notes:

- Operating profit before depreciation, interest, and tax (OPBDIT) margin has been increasing over the past three years on account of decline in employee cost as a percentage of sales.
- The firm maintains an average inventory for one month.
- *Details regarding increase in receivables as on March 31, 2012 are not provided to CRISIL.*
- *Details regarding stretched payables during the past three financial years are not provided to CRISIL.*
- Average cost of borrowing as on March 31, 2012 declined on account of repayment of term loan from Central Bank of India.



**FUND FLOW STATEMENT**

For the year ended		31-Mar-2012	31-Mar-2011
<b>Sources of funds</b>			
Net cash accruals	Rs. Lakh	101.14	57.90
Equity infusion / Share application money	Rs. Lakh	-	-
Long-term debt borrowed (net)	Rs. Lakh	-	-
Short-term debt borrowed (net)	Rs. Lakh	48.82	-
Decrease in net current assets	Rs. Lakh	-	1.84
Sale of investments / fixed assets	Rs. Lakh	-	-
Other sources	Rs. Lakh	-	-
<b>Total sources of funds</b>	<b>Rs. Lakh</b>	<b>149.96</b>	<b>59.74</b>
<b>Uses of funds</b>			
Investment and fixed assets purchased	Rs. Lakh	71.45	37.42
Decrease in tangible net worth	Rs. Lakh	-	-
Long-term debt repaid (net)	Rs. Lakh	15.43	22.21
Short-term debt repaid (net)	Rs. Lakh	-	0.11
Increase in net current assets	Rs. Lakh	63.08	-
Other uses	Rs. Lakh	-	-
<b>Total uses of funds</b>	<b>Rs. Lakh</b>	<b>149.96</b>	<b>59.74</b>

**CONTINGENT LIABILITIES as on March 31, 2011:** Nil

**CONTINGENT LIABILITIES as on March 31, 2012:** Nil

**AUDITORS**

S Manna and Company; Chartered Accountants  
2<sup>nd</sup> Floor, New Market Complex, Durgachak, Haldia – 721 602, West Bengal

**Auditors' comments and observations in their audit report for 2010-11 and 2009-10:**

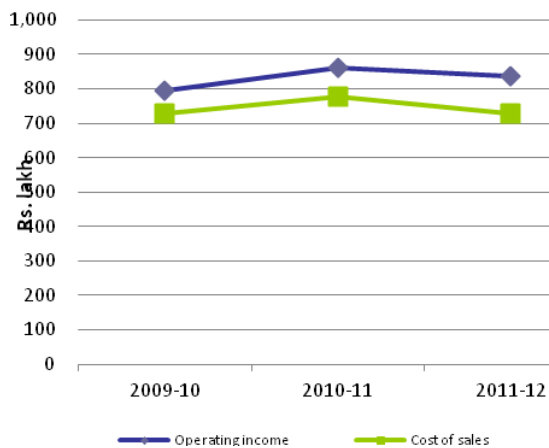
No adverse comments

**Change in auditors, if any:** None

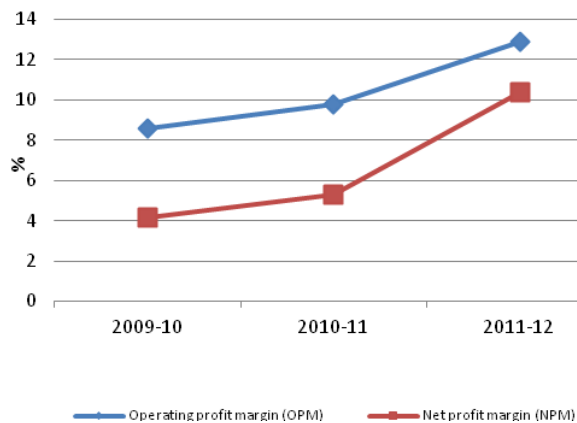


## GRAPHS

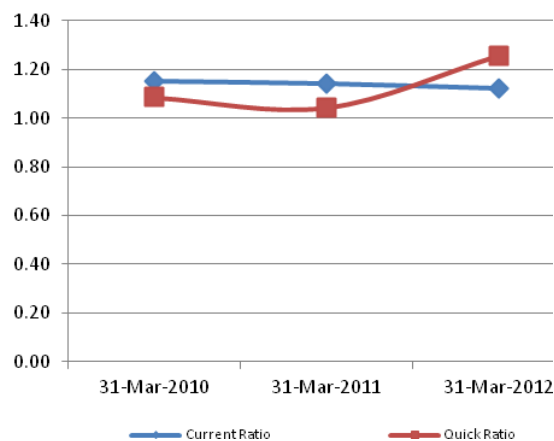
Turnover and business growth analysis



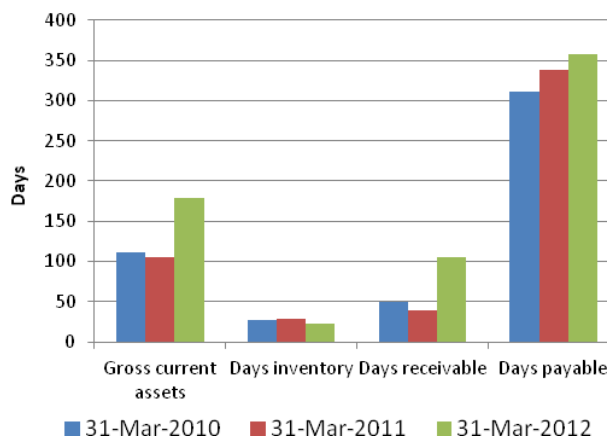
Profitability analysis



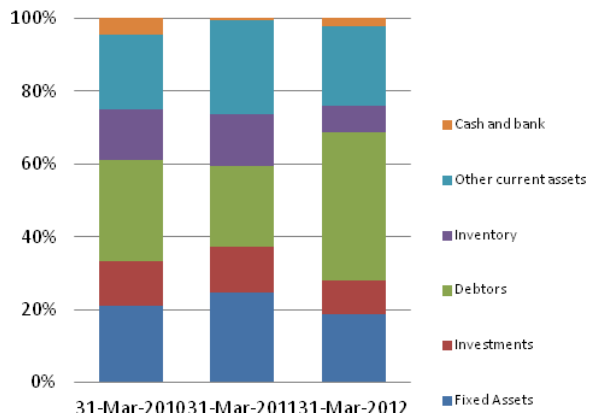
Liquidity analysis



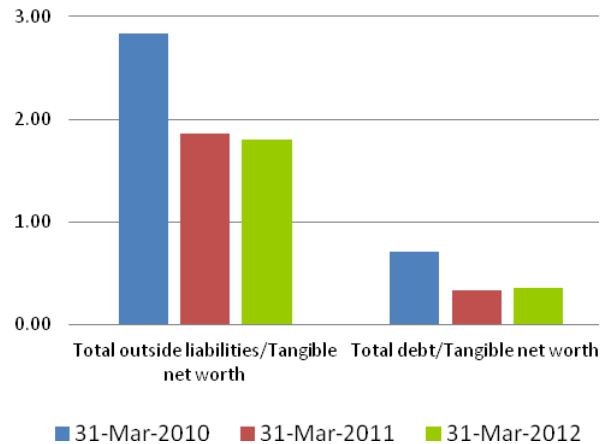
Working capital analysis



Asset Profile



Leverage analysis



## BANKING FACILITIES

Name and location of the bank	Length of relationship	Facilities availed	Type of facility	Loan amount	Rate (%)
United Bank of India Limited, Mecheda, Purba Medinipur, West Bengal	16 years	Cash credit	Fund-based limit	Rs.100.00 lakh	13.50

**Feedback :** The performance of the account is good. CRISIL has received this information verbally from the bank.



## SITE VISIT

<b>Address of the site visited</b>	:	Village Hirapur, P O Deriachak, Dist Purba Medinipur – 721 151, West Bengal
<b>Date of site visit</b>	:	June 13, 2012
<b>No. of floors occupied</b>	:	Two
<b>Size of premises</b>	:	700 square feet
<b>Number of employees at the location</b>	:	9 <sup>2</sup>
<b>Child labour at the site</b>	:	No
<b>Locality</b>	:	Commercial and residential
<b>Location area</b>	:	Urban
<b>Site location</b>	:	Side lanes
<b>Site used as</b>	:	Administrative office Sales office
<b>Site layout</b>	:	Spacious and well-organised
<b>Space around the building / structure</b>	:	Front porch
<b>State of infrastructure</b>	:	Power: Stable Back up power: Available Water: Available Labour unions: Do not exist Transportation: Easily available Overall infrastructure: Satisfactory
<b>Electricity consumption</b>	:	Rs.3,375 consumption per month
<b>Building structure</b>	:	Permanent structure
<b>Ownership of premises</b>	:	Rented
<b>Sharing premises with group entities</b>	:	No
<b>Facilities available at the site</b>	:	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Internet</li> <li>• Fax</li> <li>• Generator</li> <li>• Name or sign board</li> <li>• Fire extinguisher</li> <li>• Drinking water</li> <li>• Transport arrangement</li> <li>• Boundary wall</li> <li>• Drainage and sewerage</li> </ul>

<sup>2</sup> At the time of site visit



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