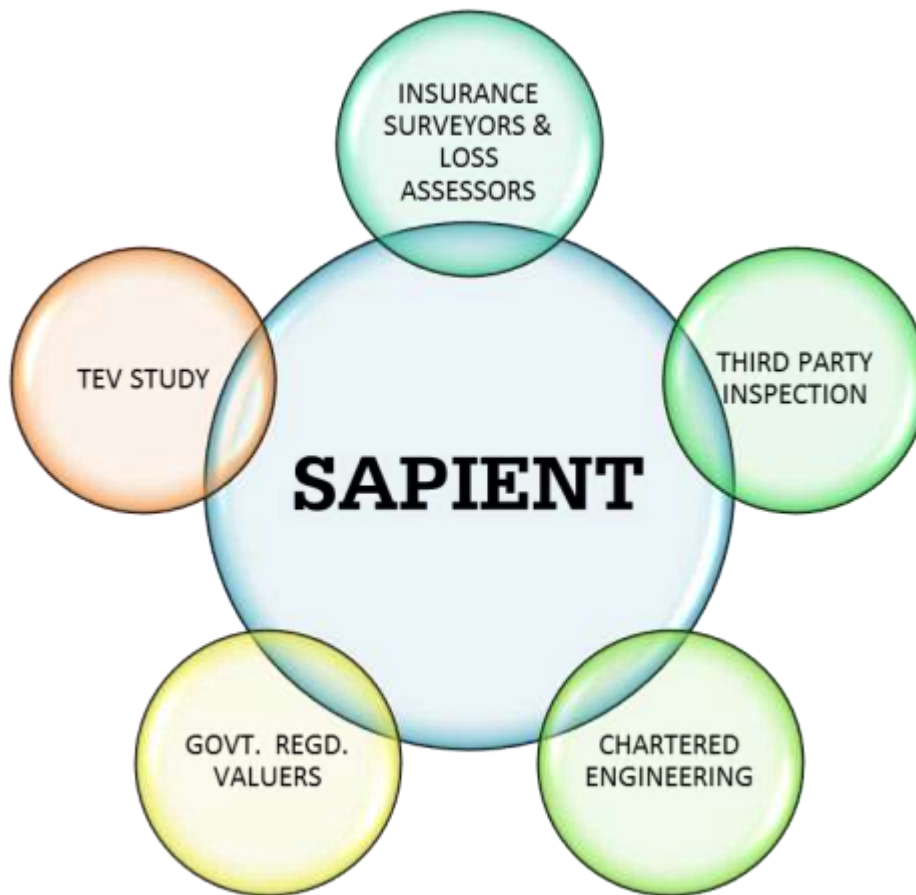


SAPIENT

SERVICES PVT LTD



SERVICES PROVIDED ON PAN INDIA BASIS

www.sapientservices.com

www.surveyors-sapient.com

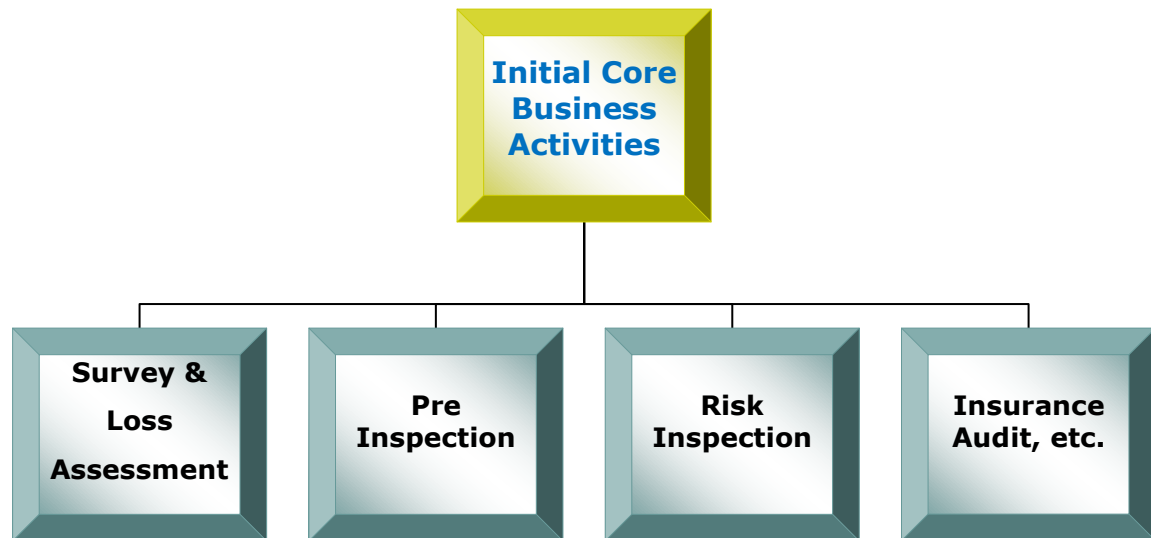
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ABOUT US

In 1988 Mr. D. K. Malhotra started the business under the name and style of **M/s Malhotra Associates**.



Subsequently the entire business of M/s Malhotra Associates was passed on to its successor company namely **M/s Sapient Services Pvt. Ltd. (SSPL)**. In the year 1998, with time Sapient Services diversified into other related complementary business activities namely

- ◇ **TEV Study**
- ◇ **Valuation of Assets**
- ◇ **Chartered Engineering Services**
- ◇ **Third Party Inspection etc.**

In order to provide specific services in each core area and also as required by IRDA norms. The total business activities of M/s Sapient Services Pvt. Ltd. were split into Insurance related business and Chartered Engineering services, with M/s Sapient Services offering **Valuation, TEV, Third Party Inspection, etc.** services and its sister concern **M/s Sapient Insurance Surveyors and Loss Assessors Pvt. Ltd. (SISLA)** being in the business of **Survey & Loss Assessment, Pre Inspection, Pre Discharge Supervisory, etc.**



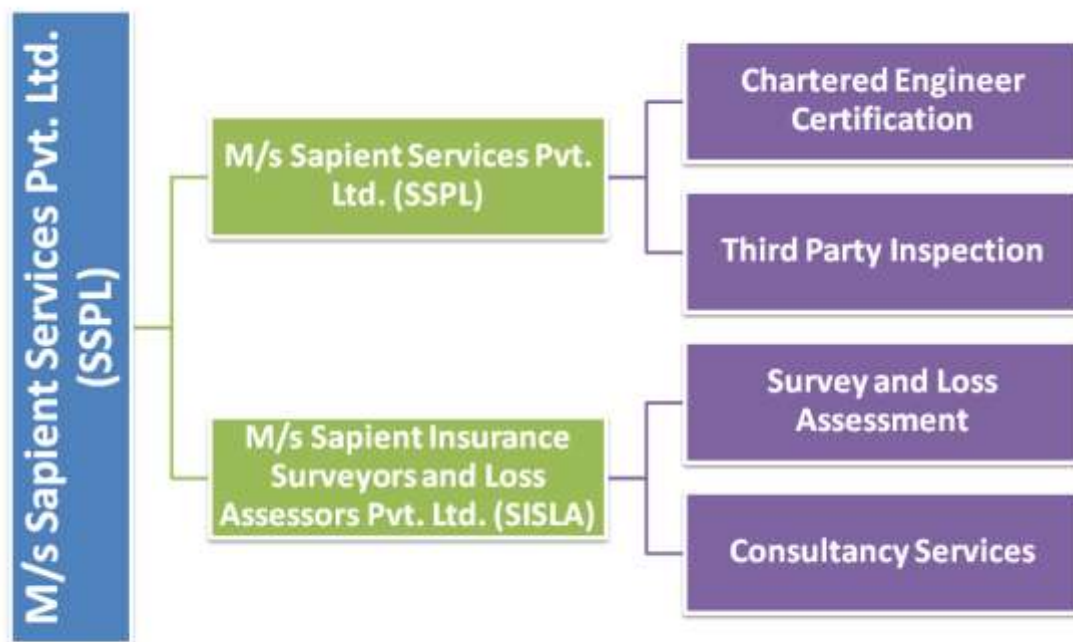
Over the last 26 years period since the establishment of the firm, the company has surveyed / handled over 60,000 losses / cases of various types & various magnitudes.

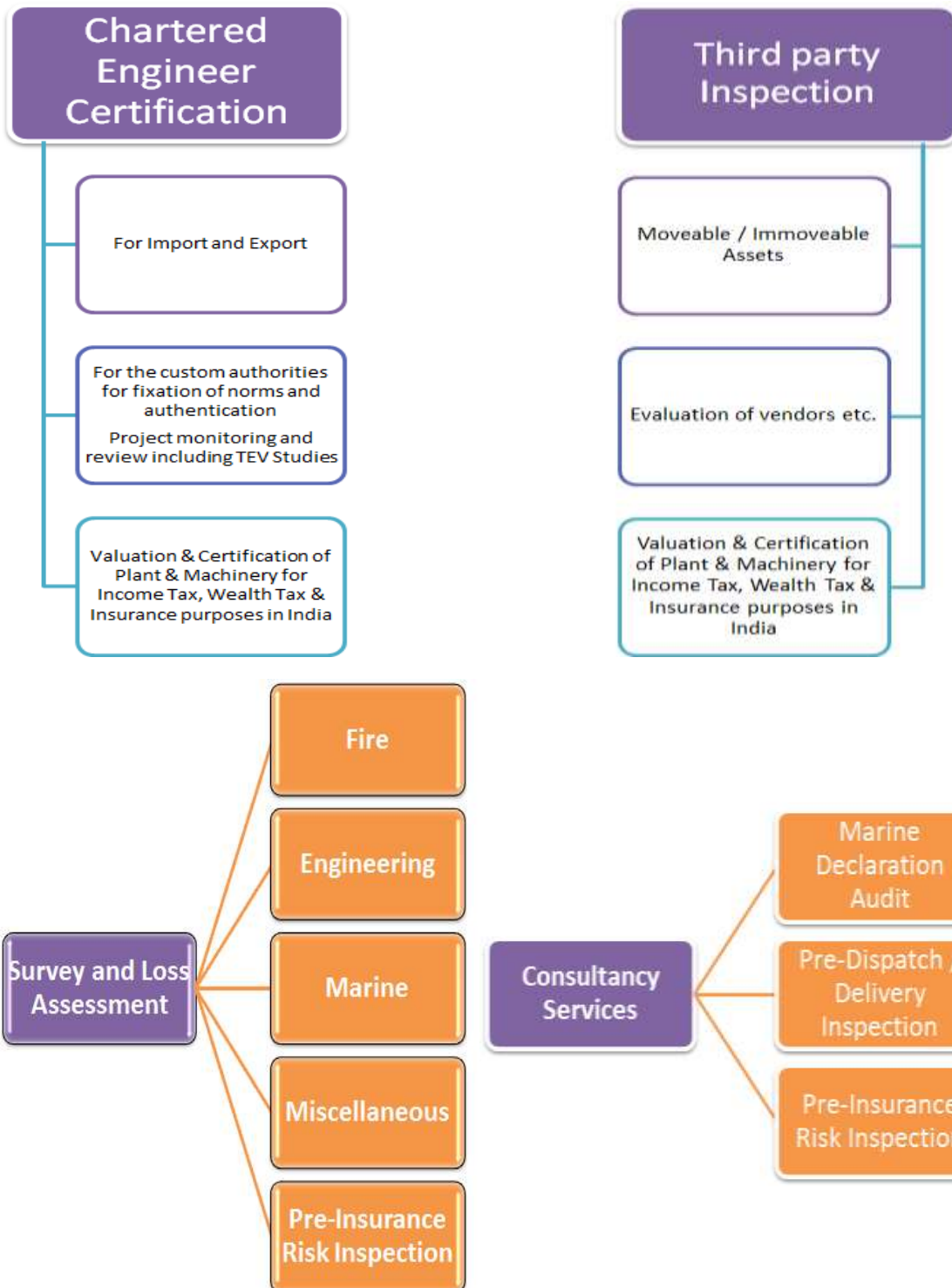
The company is rendering services to all the four subsidiaries of General Insurance Corporation of India and various private general insurance companies.

Our services / areas of specialization include:

We offer experienced loss adjusters / engineers and associated technical staff to provide a wide range / focused claim service across a range of specialist disciplines & proven expertise for handling services all over India.

The following are key elements of the extensive nature of our services / specializations:



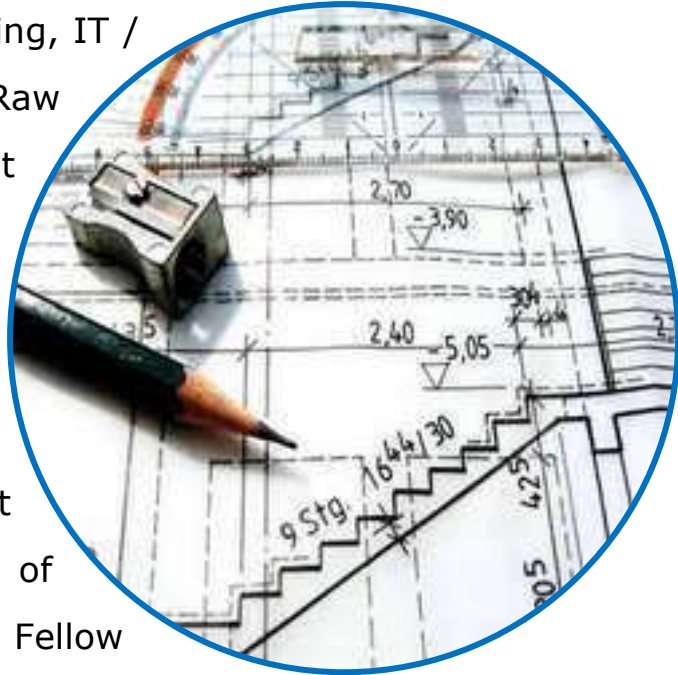


The company operates a management structure that ensures all their people fully understand the aim of the company, their own position within it and clients' requirements and those of any external regulators. Internal and external training sits at the very heart of this and we ensure our staff is fully capable of meeting the needs of the clients, irrespective of size or perceived importance.



CHARTERED ENGINEERS AND VALUERS

Sapient is an independent network of Chartered Engineers / Valuers providing services for Certification / Valuation of Plant & Machinery, Land & Building, IT / Telecom equipments, Raw Materials etc. throughout India. Our teams of senior Chartered Engineers / Valuers are all certified and registered with Central Board of Direct Taxes (Commissionerate of Wealth Tax) and also Fellow Members of Institution of Chartered Engineers and Institution of Valuers, India. We are large enough to meet your needs, yet small enough to care.



Our Team consists of Chartered Engineers / Valuers, Insurance Surveyors, Risk Inspectors, Risk Auditors & Energy Auditors.

We ensure complete confidentiality to all clients and abide by a code of Professional practice, Ethics and Rules of Conduct. Certifications and valuations undertaken by us are regularly accepted by India's major financial institutions / audit firms like Ernst & Young, KPMG, PWC and Deloitte etc.



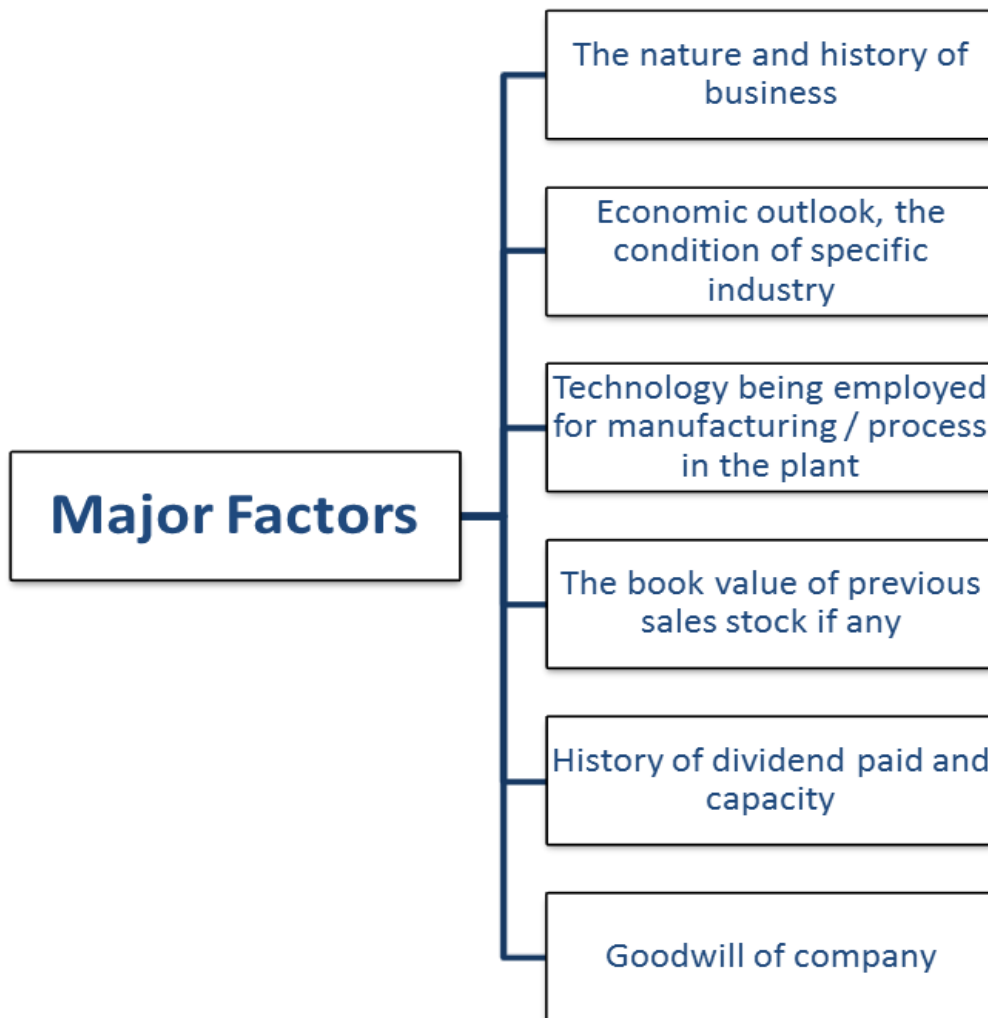
We do not sell or act as sales agents. This ensures that we provide a completely independent service and act in the best interests of the clients.

We have done appraisal / valuation of many steel, chemical and pharmaceutical plants, land and buildings, IT assets, telecom equipments, paper plants, food industry, construction & mining equipments. We have also done valuation of life of equipments after carrying out thorough study of the equipment and prepared documents to support this study to meet various accounting / technical requirements of our clients. We take up assignments of impairment of assets required under Accounting Standard -28 of ICAI. Our Chartered Engineer's / Appraisers team helps the client in import/export of plant and machinery, either new or second hand, as required by DGFT / Customs etc. by arriving at correct valuation of such plant and machinery and its residual life and thereafter issuing a Chartered Engineer certificate certifying the details / findings.

As Government Registered Chartered Engineers & Valuers we have done valuation for many public sector undertakings (PSU) including valuation of unclaimed baggage / package being imported by various individuals / companies that remain with the custom authorities. This Valuation helps them in arriving at the minimum floor price before auction.

For doing any kind of appraisal / valuation some of the following major factors are considered by us:-





The most important factor of any appraisal / valuation is the purpose for which the valuation of assets in question is required because the clearer this is defined the better would be the valuation.



TEV STUDY



Techno Economic Viability Study reports provides appraisal of technological parameters of a project and the impact on its financial viability. TEV study is a risk mitigation task undertaken in respect of any industrial activity prior to decision taken by bank or investors for lending / investing in such project.

Sapient Services Pvt. Ltd. possesses experienced professionals having the requisite expertise and skills for assessing the worth of a broad range of industry.

Techno viability or technical feasibility study is carried out with the aim to determine the strengths and weaknesses of the existing business or proposed venture. The objective of conducting viability study is to



assess the threats presented by the environment; the resources required and the prospects for success. Ratio of expected outcomes and costs required for implementation, feasibility of technology deployment within the circumstances of prevailing local and national regulations and availability of resources to keep the project operational are some of the major criteria to determine the viability of a proposed venture/existing business.



THIRD PARTY INSPECTION

Services provided are:-

- Third party Inspection of engineering (Mechanical, Electrical, Chemical, Electronic.) items and machinery.
- Non- engineering items of various natures.
- Evaluation of suppliers
- Expediting Jobs



The inspection is carried out strictly as per the provisions of the terms of contracts between the supplier and the purchaser or otherwise specified relevant standards.



SURVEY & LOSS ASSESSMENT

In more than two decades since the establishment of the firm, we have handled over 60,000 cases in Marine Cargo, Engineering, Fire surveys and claims of various magnitudes.

List of few types of our (recent) cases surveyed / handled / adjusted losses covered under following sectors / different insurance policies are as below:

1 Fire

- ✓ Sapient renders immediate surveys for fire, earthquake, flood and inundation etc. - material damages of Buildings, FFF, Plant & Machinery, Stock & Stock in Process in a sympathetic and fair manner.



2 Marine Cargo

- ✓ Pre-Insurance Stage / Risk Audit
- ✓ Pre-Dispatch Inspection
- ✓ Transit Loss (Cargo)
- ✓ Investigations etc.



3 Engineering Promptness in carrying out survey and suggesting the insured about steps to be followed after a loss at the site of erection is the effectiveness of Sapiant.

- ✓ Machinery Breakdown
- ✓ Electronic Equipment (EEI)
- ✓ Erection All Risks
- ✓ Marine-cum-Erection (MCE)
- ✓ Storage-Cum-Erection (SCE)
- ✓ Contractor's All Risks (CAR)
- ✓ Contractor's Plant & Machinery
- ✓ Industrial All Risk (IAR) etc.



- 4 Miscellaneous**
- ✓ Banker's Blanket
 - ✓ Jeweler's Block
 - ✓ Money / Cash-in-Transit
 - ✓ Burglary / Housebreaking
 - ✓ Shopkeeper's Package
 - ✓ Plate Glass
 - ✓ Special Contingency
 - ✓ Product Liability
 - ✓ Third Party Liability
 - ✓ Commercial Liability
 - ✓ Extended Warranty etc.



5 Investigation

- ✓ Sapient works as investigator for stolen vehicle, Marine Cargo i.e. missing shipments / non-delivery of consignments, claims arising under Personal Accidents stock audit in India, stock audit services India.

The Company is rendering services to all the four subsidiaries of General Insurance Corporation of India namely

1.  **Oriental Insurance Co Ltd.**
2.  **National Insurance Co. Ltd.**
3.  **New India Assurance Co. Ltd.**
4.  **United India Insurance Co. Ltd.**

And private underwriters namely

1.  **ICICI Lombard General Insurance Co. Ltd.**
2.  **Royal Sundaram General Insurance Co. Ltd.**
3.  **Universal Sampo General Insurance Co. Ltd.**
4.  **Iffco Tokio General Insurance Co. Ltd.**



The Company's philosophy of providing service in "Utmost Good Faith and integrity" has resulted in empanelment as 'A' Grade Surveyors by the Flagship Insurance Company in Northern India viz The Oriental Insurance Co. Ltd.



Our Experience

With over 26 years in industry of survey & loss assessment, we have got the opportunity of serving Indian as well as International Corporates, covering the following sectors:

1. Agro-based industry
2. Banking & Financial
3. Buildings
4. Cement
5. Construction Equipment
6. Consumer Electronics
7. Dairy and Food Products
8. Electronics and Communication
9. Fertilizer
10. Footwear Industry
11. Garment Manufacturing
12. Glass Industry
13. Grid and Transmission
14. Home Furnishings
15. Hospitality
16. Household Appliances
17. Industrial Machinery & Tools
18. Information Technology
19. Infrastructure
20. Jute and Cotton Industry
21. Medical Equipment
22. Metal & Ore- Processing
23. Office Equipment
24. Packaging Industry
25. Pharmaceuticals
26. Plastic Industry
27. Ports
28. Power Plants
29. Process & Chemical Industry
30. Publishing Industry
31. Pulp and Paper Industry
32. Rolling Mills
33. Semi-Conductors
34. Stationary and Printing Industry
35. Steel
36. Supermarkets
37. Textile Industry
38. Tobacco Industry
39. Toys and Games
40. Utensils
41. Utilities: Boilers, Pumps, Compressors, HVAC etc



INFRASTRUCTURE

We operate from New Delhi, occupying comfortable premises with fully automated working platforms, computer systems connected on LAN (local area network); to ensure easy data transfer, sharing of standard templates and common access to electronic libraries.



We ensure speedy and effective communication with our valued clients and distant offices, by using the latest technologies.

We maintain direct presence in North India with Regional Office located at Mumbai; besides Associate Offices at about 200 locations spread all over India.

Having real-time connectivity at all locations, we are able to offer time-bound & cost effective services.



BOARD OF DIRECTORS AND MAN POWER

The Company has been operating under the overall supervision and guidance of the following Directors

Mr. Devendra Malhotra (B. E. Mech.)

Mr. N. K. Arora (B. E. Mech., MBA)

Panel of Surveyors/Associates

Our dedicated team comprises of Engineers / Management Professionals/ Architects/ Chartered Accountants, energetic and competent enough to address different needs of different clients and deliver to exceed the expectations of clients.

Mr. I. D. Batra (B. E. Mech.)

Mr. Laksh Malhotra (B.Tech ECE)

Mr. V. K. Chandna (Retired - Joint Director General Civil Aviation)

Mr. Madan Lal Sareen (Retired - Chief HUDCO)

Mr. Milind Athale (B. E. Mech.)

Mr. H. K. Gupta (B. E. Civil (DCE), MBA (FMS))

Capt. Jay Suri (Master Marine)

Mr. Bhupinder Singh (B.E. Mech.)

Mr. Bijendra Yadav (M.Tech. Chemical)

Mr. D. K. Chakroborty (B. E. Mech.)

Mr. V. K. Gandhi (B. E. Elect.)

Mr. Amod Sood (M. Arch)

Mr. V. K. Behl (G. D. Arch.)

Mr. Dinesh Kumar Bachchas (FCA)

Mr. Dinesh Narang (FCA)



CLIENTELE

The company's clientele comprises a wide spectrum of Trade & Industry covering, a number of firms in Pharmaceutical, Chemicals, and Engineering, Power, Automobile, Fibers & Fabrics, Dairy Products, IT/Telecommunication, Export Houses & Media etc. Some of our clients include firms of international repute namely.

Aircel Ltd.

Ashok Leyland Ltd.

Bharat Heavy Electricals Ltd.

Bharti Airtel Ltd.

BHEL

Bhushan Steel

BPL Display Devices Ltd.

BSES Rajdhani Power Ltd.

Dabur India Ltd.

Danone Foods & Beverages

DCM Shriram Consolidated Ltd.

Fortis Hospitals

Franke Faber

Gillette India Ltd.

Amul

HCL Technologies Ltd.

High Polymer Labs Ltd.

Honda Siel Cars India Ltd.

Honda Siel Power Products Ltd.

IDEA Cellular Ltd.

JCB Ltd.

Jubilant Organosys Ltd.

Kajaria Ceramics Ltd.

Kellogg's India Ltd.

Kerala State Electronics

Development Co-operation Ltd.

Moser Baer Ltd.

National Fertilizer Ltd.

Nuchem Ltd.

Pearl Polymers Ltd.

Radisson Hotels

Ranbaxy Laboratories Ltd.

Schneider Electric

Shahi Exports Pvt. Ltd.

Swaraj Mazda Ltd.

**Times of India Group (Bennett
Coleman & Co. Ltd.)**

Tupperware

UNINOR LTD.

Vodafone Ltd.



ADVANTAGE SAPIENT

Manpower

Our team of professional, all experienced in their respective domains, having a high level of integrity and we are proud to boast of very low manpower turnover.

Regular Training

To keep pace with the fast changing scenario, we have regular training sessions for our engineers (Internal & External) to keep our service quality intact.

Processes

With strong processes in place, we have in-built critical checks to make the processes transparent and error-free. These processes are re-visited on a regular basis for improvements.

Data Bank

Our systems are designed to capture the latest trends of costs, resulting in faster submission of reports.

Experience

We have been in these domains for more than 26 years now. With experienced professionals in-charge, we are able to provide all necessary technical inputs.



Volume Handling

We have been handling high volume of cases through controlled process, without compromising on quality and efficiency

Online Support

We offer online support for the latest status of the handled cases, which is updated on a regular basis.



CONTACT US



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Navi Mumbai – 400614
Maharashtra
Phone: +91 – 9820787744
E-mail: mumbai@sapientservices.com

To contact specific departments, please contact as mentioned below:

Insurance Surveys & Inspection	surveyors@sapientservices.com
Valuations	valuation@sapientservices.com
Chartered Engineer Certificate	cec@sapientservices.com
TEV Study	tev@sapientservices.com

**SERVICES PROVIDED IN MORE THAN 200
LOCATIONS ACROSS THE COUNTRY**

