

MIRA INFORM REPORT

Report No. :	545215
Report Date :	27.12.2018

IDENTIFICATION DETAILS

Name :	UNIFLOW
Registered Office :	SP-9, (Old No.141, B), 1st Main Road, Ambattur Industrial Estate, Chennai – 600058, Tamilnadu
Mobile No.:	91-9884051834 (Mr. Palaniyandi Thandavarayan Malayan)
Website :	www.uniflowvalves.com
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment :	01.09.1978
Capital Investment / Paid-up Capital :	INR 306.031 Lacs
PAN No.: [Permanent Account No.]	AFUFP3324H
GSTN : [Goods & Service Tax Registration No.]	33AFUFP3324H1ZA
Udyog Aadhaar No.:	TN02B0022199
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Pipe Line Valves.
No. of Employees :	30 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	A
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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 :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Uniflow is a proprietorship firm established in the year 1978. It is a manufacturer of pipe line valve.</p> <p>As per the financial records of 2018, the firm has achieved a favourable growth of 19.37% in its revenue as compared to the previous year and has earned a fair net profitability margin of 9.51%.</p> <p>The firm possesses satisfactory financial position marked by sufficient capital base along with negligible debt balance sheet profile.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and condition.</p> <p>NOTE 1: The revenue contribution of BHEL for the FY 2017-18 is INR 57.00 lacs.</p> <p>NOTE 2: Site visit was conducted at the registered address and our executive has successfully traced the subject on the said address.</p> <p>At the premises our executive met Mr. Palaniyandi Thandavarayan Malayan (Proprietor) who provided hard copy of all the documents.</p> <p>During the visit our executive inquired with the neighbour companies who claimed that the subject exists on the said address.</p> <p>As per our executive's observation, it is 2 storey building and the whole premise belongs to the subject. Location was easy to find. Locality appears to be commercial. Area seems to be neutral. Area of premises is 6000 sq. ft. and 30 employees were sighted in the premises. Level of operation is medium. Name board of the subject was sighted at the said address.</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	Current Rating
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	(30.06.2018)	(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

EXTERNAL AGENCY RATING

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 27.12.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY

Name :	Mr. Palaniyandi Thandavarayan Malayan
Designation :	Proprietor

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Contact No.:	91-9884051834
Date :	22.12.2018

LOCATIONS

Registered Office/ Factory :	SP-9, (Old No.141, B), 1st Main Road, Ambattur Industrial Estate, Chennai – 600058, Tamilnadu, India
Tel. No.:	91-44-42060126/ 26251834/ 26258836
Mobile No.:	91-9884051834/ 9962427502 (Mr. Palaniyandi Thandavarayan Malayan)
E-Mail :	info@uniflowvalves.com
Website :	www.uniflowvalves.com
Area :	6000 sq. ft.
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Palaniyandi Thandavarayan Malayan
Designation :	Proprietor
Address :	1054, 43rd Street, TVS Colony, Anna Nagar, Western Extn. S.O., Chennai – 600101, Tamilnadu, India
Date of Birth/Age :	05.07.1944
Aadhaar No.:	3452 5351 1662
PAN No.:	AFUPP3324H

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Pipe Line Valves.
Products :	Pipe Line Valves
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	

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Selling :	Cash, Credit and L/C
Purchasing :	Cash, Credit and L/C

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Siddhi Cast Private Limited (Rajkot) Sri Ganapathy Steel Alloy Casting (Coimbatore) FCS Fluoro Carbon Seals Private Limited (Chennai) 		
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> BHEL Malladi Drugs & Pharmaceutical (Chennai) Glamtech Agro Process Private Limited (Mumbai) Mil India Private Limited (Noida) 		
No. of Employees :	30 (Approximately)		
Bankers :	Banker Name :	Union Bank of India	
	Branch :	SSI (TSK Nagar), Chennai – 600050, Tamilnadu, India	
	Name of the Relationship Manager :	Mr. Chandra Sekar	
	Tel. No.:	91-44-23460810	
	Mobile No.:	91-9444443970	
	Account No.:	504405010050095	
	E-Mail :	ssitskchennai@unionbankofindia.com	
	Account Type :	Cash Credit	
	Sanctioned Limit :	INR 50.000 Lacs	
	RTGS/ NEFT/ IFSC Code :	UBIN0550442	
	Branch Code :	550442	
	MICR Code :	600026020	
Facilities :	Secured Loan	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
	Union Bank of India A/C No.50095	10.548	15.945
	Total	10.548	15.945

Auditors :	Name :	Ramanujam and Boovarahan Chartered Accountants
	Address :	4/56, Kalpataru, Flat I A, K.B. Dasan Road, Alwarpet, Chennai - 600 018, Tamilnadu, India

Telefax No.:	91-44-24354650
E-Mail :	rbca1989@gmail.com
Membership No.:	027801

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

AS ON 31.03.2018

PARTICULARS	Amount In Lacs	PARTICULARS	Amount In Lacs
To Drawings	2.685	By Balance B/F	278.852
		By Net Profit	28.882
		By Provision for Tax no Longer Required	0.982
To Balance C/F	306.031		
Total	308.716	Total	308.716

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FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Proprietor's Capital	306.031	278.852	248.376
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	306.031	278.852	248.376
LOAN FUNDS			
1] Secured Loans	10.548	15.945	76.098
2] Unsecured Loans	39.386	38.949	36.216
TOTAL BORROWING	49.934	54.894	112.314
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	355.965	333.746	360.690
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	1.690	1.355	1.355
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	118.230	108.931	126.696
Sundry Debtors	58.967	59.984	48.887
Cash & Bank Balances	8.443	8.677	18.779
Other Current Assets	0.000	0.000	0.000
Loans & Advances	78.327	32.545	29.780
Total Current Assets	263.967	210.137	224.142
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	35.119	16.157	29.272
Other Current Liabilities	10.334	7.577	4.953
Provisions	7.058	12.136	10.095
Total Current Liabilities	52.511	35.870	44.320
Net Current Assets	211.456	174.267	179.822
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	355.965	333.746	360.690

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	303.711	254.428	216.604
	Other Income	7.027	7.141	4.634
	TOTAL	310.738	261.569	221.238
Less	EXPENSES			
	Cost of Goods Sold	125.768	88.041	77.577
	Variation in Stock	5.396	12.580	(2.277)
	Manufacturing Expenses	56.265	37.865	34.261
	Administrative Expenses	61.703	56.586	52.600
	Selling Expenses	6.971	10.231	7.217
	TOTAL	256.103	205.303	169.378
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	54.635	56.266	51.860
Less	FINANCIAL EXPENSES	0.852	7.163	12.725
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	53.783	49.103	39.135
Less/ Add	DEPRECIATION/ AMORTISATION	19.884	22.706	26.518
	PROFIT/ (LOSS) BEFORE TAX	33.899	26.397	12.617
Less	TAX	5.017	2.041	0.000
	PROFIT/ (LOSS) AFTER TAX	28.882	24.356	12.617

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

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	70.87	86.05	82.38
Account Receivables Turnover	5.15	4.24	4.43

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(Income / Sundry Debtors)			
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	101.92	66.98	137.72
Inventory Turnover (Operating Income / Inventories)	0.46	0.52	0.41
Asset Turnover (Operating Income / Net Fixed Assets)	0.38	0.36	0.29

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.25	0.25	0.39
Debt Equity Ratio (Total Liability / Networth)	0.16	0.20	0.45
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.30	0.27	0.32
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.47	0.57	0.72
Interest Coverage Ratio (PBIT / Financial Charges)	64.13	7.86	4.08

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	9.51	9.57	5.82
Return on Total Assets [(PAT / Total Assets) * 100]	%	7.07	6.59	3.12
Return on Investment (ROI) [(PAT / Networth) * 100]	%	9.44	8.73	5.08

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.87	2.81	2.78
Quick Ratio	1.59	1.35	1.21

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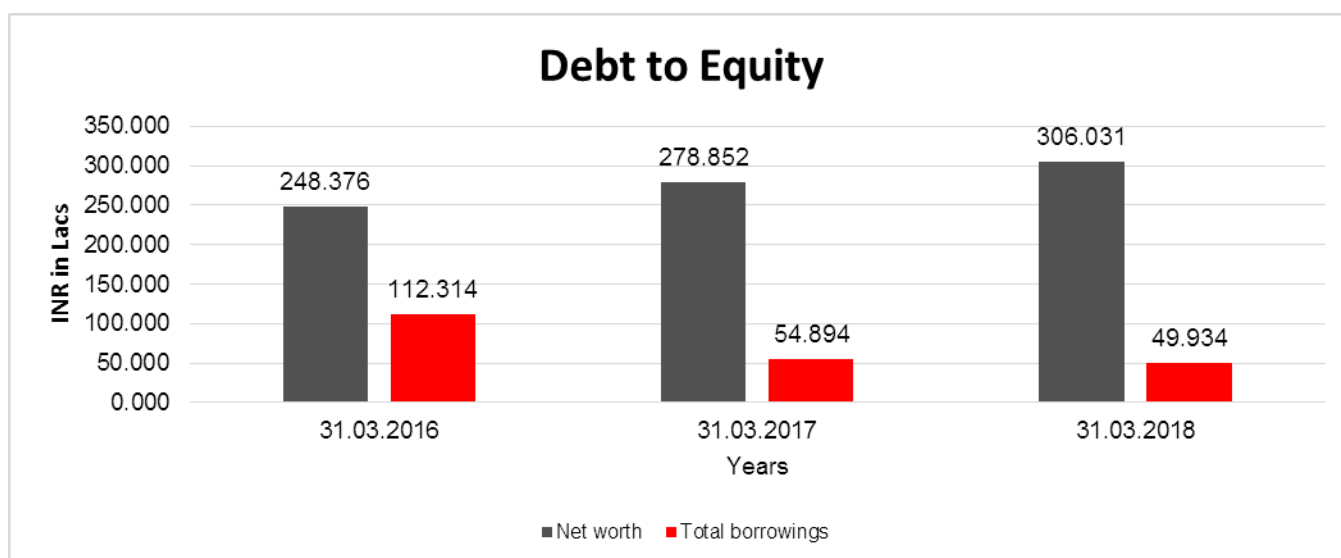
((Current Assets – Inventories) / Current Liabilities)			
G-Score Ratio Financial (Networth / Total Assets)	0.75	0.75	0.61
G-Score Ratio Debt (Debts / Equity Capital)	0.16	0.20	0.45
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.87	2.81	2.78

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

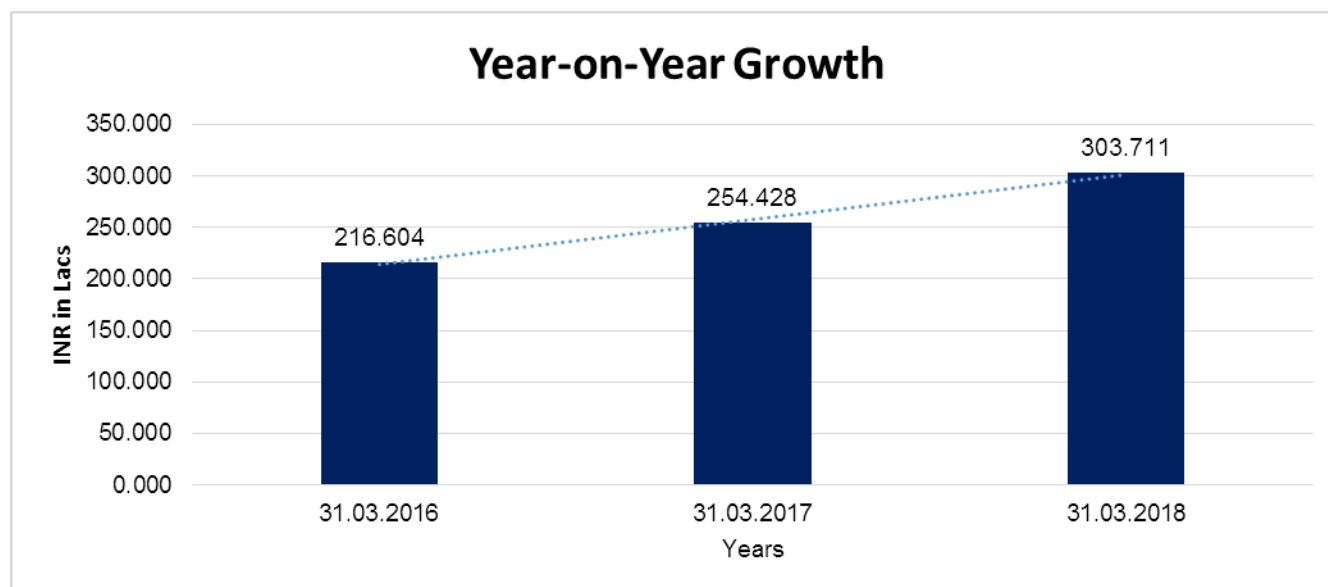
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In lacs	INR In lacs	INR In lacs
Proprietor's Capital	248.376	278.852	306.031
Reserves & Surplus	0.000	0.000	0.000
Net worth	248.376	278.852	306.031
Secured Loans	76.098	15.945	10.548
Unsecured Loans	36.216	38.949	39.386
Total borrowings	112.314	54.894	49.934
Debt/Equity ratio	0.452	0.197	0.163



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YEAR-ON-YEAR GROWTH

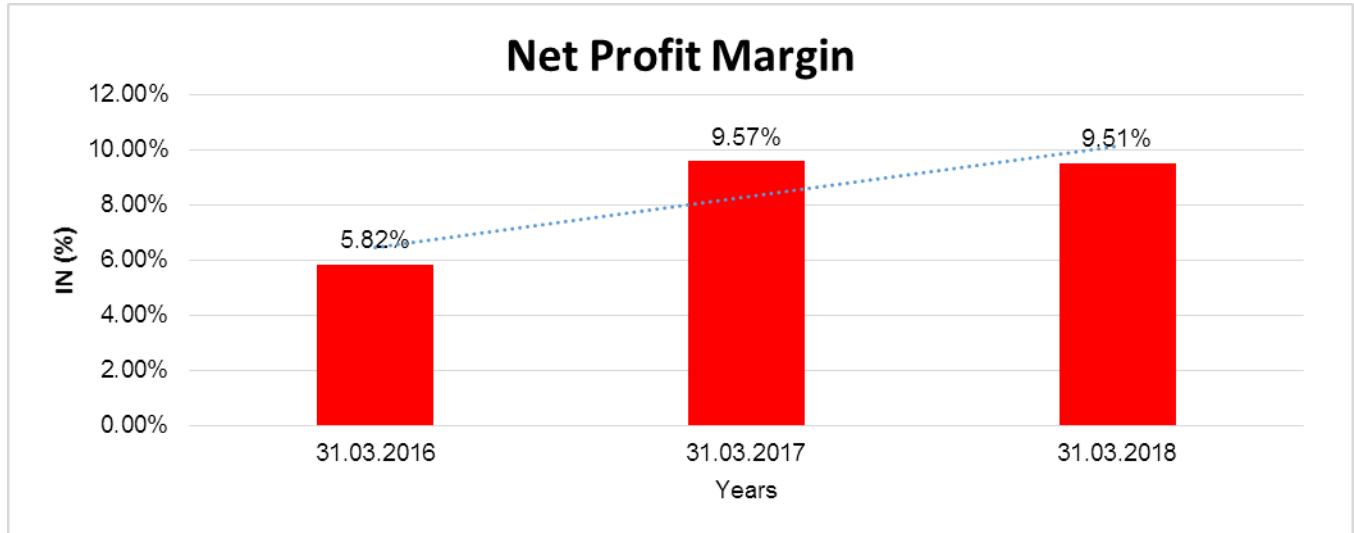
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In lacs	INR In lacs	INR In lacs
Sales	216.604	254.428	303.711
		17.462	19.370



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In lacs	INR In lacs	INR In lacs
Sales	216.604	254.428	303.711
Profit	12.617	24.356	28.882
	5.82%	9.57%	9.51%

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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes

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23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOAN

PARTICULARS	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
A. Shantha	0.000	0.070
G. Saroja	0.510	0.700
K. Srinivasan	0.860	1.050
Mohan	0.900	1.090
M.P. Saraswathy	1.176	1.366
P. Indra	1.318	0.706
P. Soundari	15.917	15.494
P. Vaitheeswaran	2.366	2.556
Sundari P.	16.339	15.917
Total	39.386	38.949

FIXED ASSETS

- Building
- Furniture and Fitting
- Computer
- Land
- Plant and Machinery

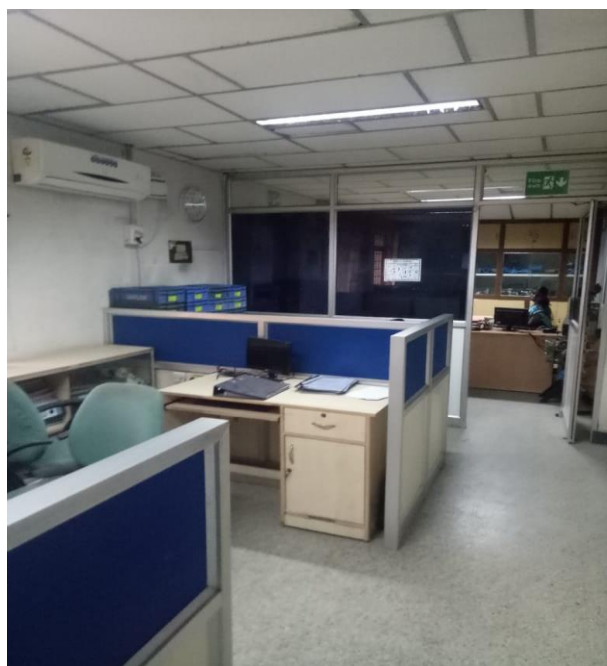
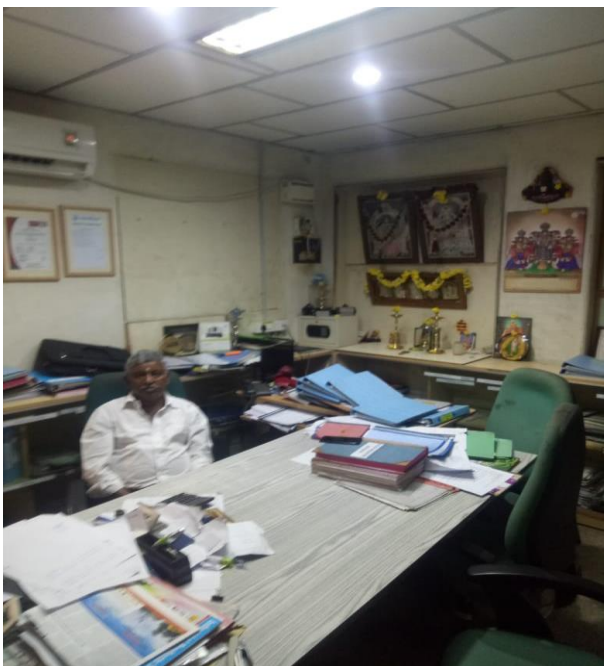
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OBSERVATION POINTS

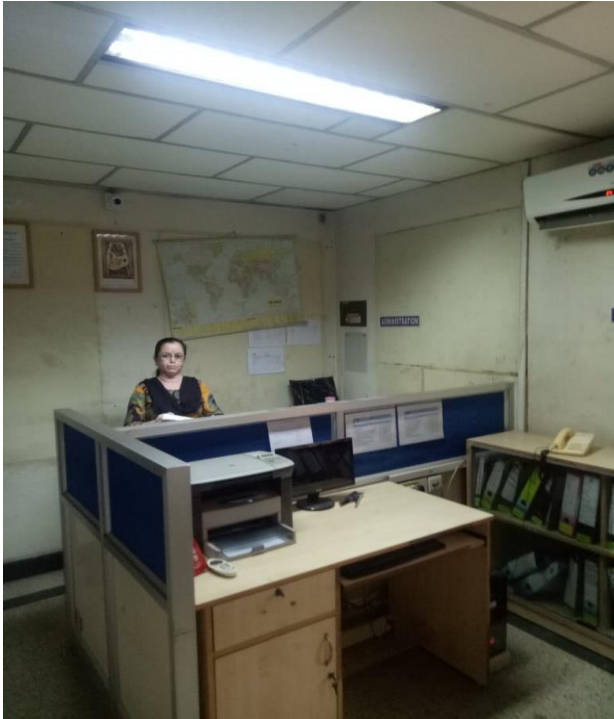
Company Name :	UNIFLOW
Address :	SP-9, (Old No.141, B), 1st Main Road, Ambattur Industrial Estate, Chennai – 600058, Tamilnadu, India
Contact No.:	91-9962427502
Person to whom we met :	Mr. Palaniyandi Thandavarayan Malayan
Designation :	Proprietor
Name Board :	Sighted
Location :	Easy
Landmark (If any) :	Indian Bank
Total floors of the building :	2 Floors
Subject situated on :	Whole Premise belongs to the Subject
Locality:	Commercial
Area of premises :	6000 sq. ft.
Area :	Neutral
Level of operation :	Medium
Details of hypothecation signboard (if any) (As Displayed in Factory/ Work)	
No. of employees seen at premises :	30
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes

Neighbour's Interview :	i.Name of company :	Marshall Sons and Company	
	Contact person name :	Mr. Bala	
	ii.Name of company :	Shiva Shakti Steels	
	Contact person name :	Mr. Gunasekar	
	Neighbour's Overview :	Existence confirmed	
	Proof of visit :	Photographs	
Photographs	Exterior with name board / Interior, etc.		
Details of the person conducting visit:	Name :	Mr. G. Mariya Yesu Dass	
	Designation :	Field Executive	
	Contact No.:	91-9884969603	

PHOTOGRAPHS



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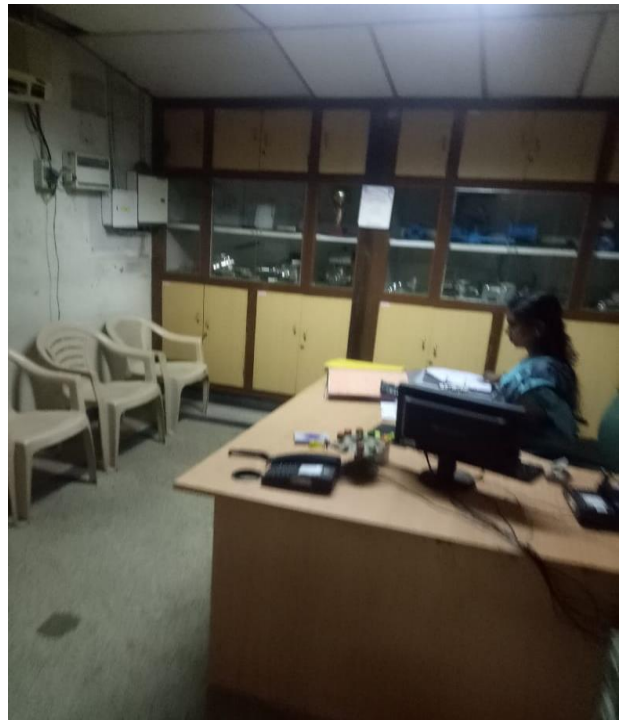
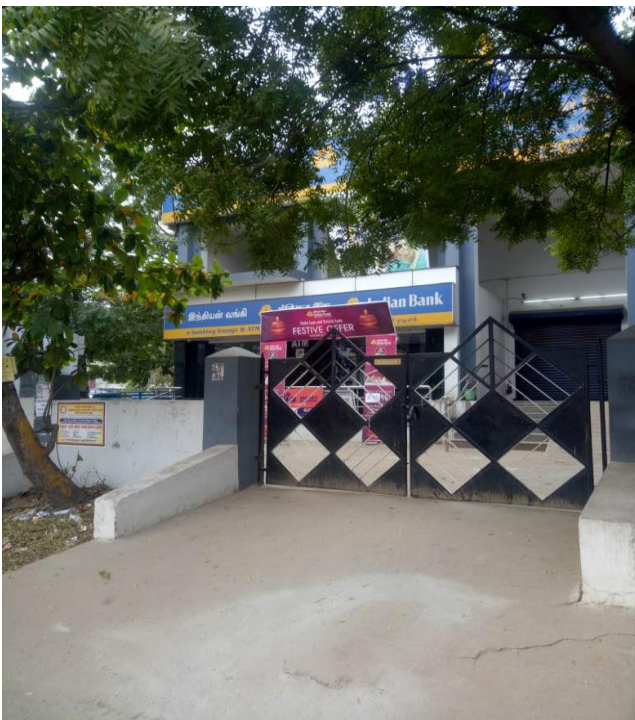
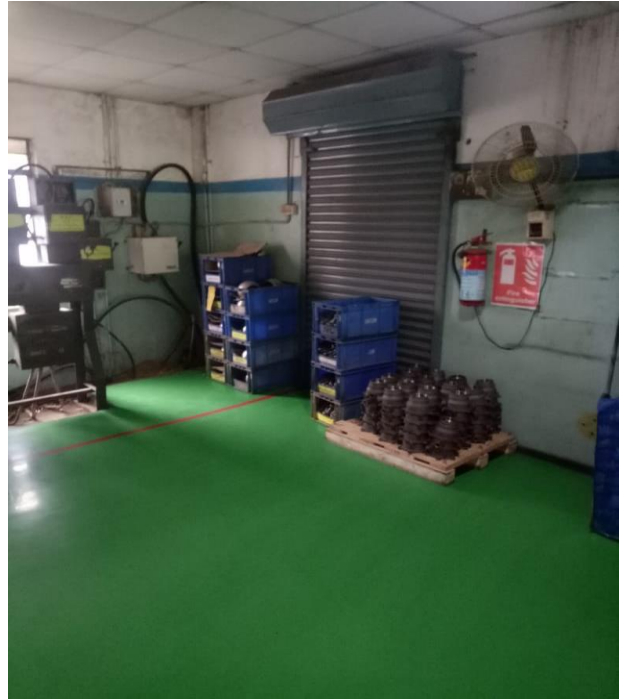
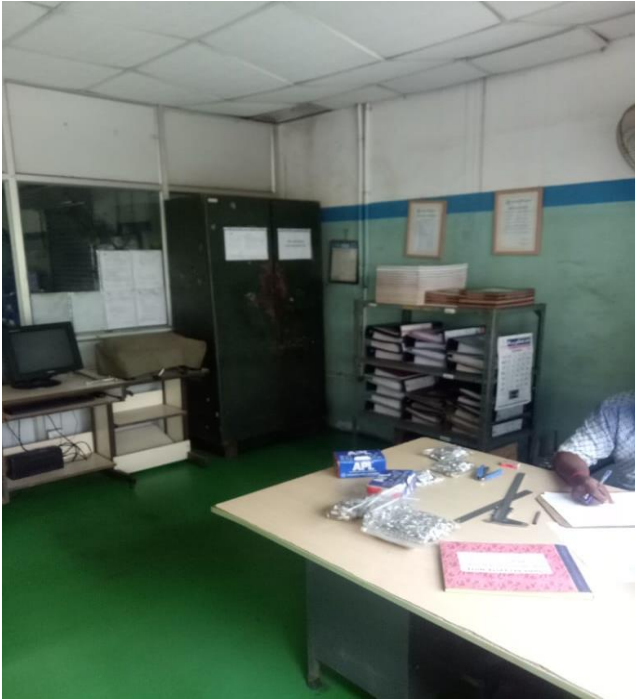
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NEIGHBOUR



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CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report (as on 27.12.2018(date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	NYT
Report Prepared by :	SUD

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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