

MIRA INFORM REPORT

Report No. :	515830
Report Date :	07.07.2018

IDENTIFICATION DETAILS

Name :	UNITY INDUSTRY
Registered Office :	Survey No.16/16/1, Gulve Wasti, Bhagat Wasti Corner, Near Ajinkya Kirana Stores, Bhosari Industrial Estate, Bhosari, Pune – 411039, Maharashtra
Mobile No.:	91-9561070144 (Mr. Prashant Jagannath Rane) 91-9823091796 (Mr. Manoj Rama Chaudhari)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	01.11.2004
Capital Investment :	INR 55.250 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
PAN No.: [Permanent Account No.]	AABFU7857L
GSTN : [Goods & Service Tax Registration No.]	27AABFU7857L1ZH
Udyog Aadhar No.:	MH26B0061108 Date: 25.06.2018
Legal Form :	Partnership Concern with an unlimited liability of the partners.
Line of Business :	Manufacturing of Auto Components and General Engineering for Multiple Use.
No. of Employees :	35 (Approximately)

RATING & COMMENTS

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 :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 2004 as a partnership firm and it is having satisfactory track records.</p> <p>It is engaged as a manufacturer of auto components and general engineering for multiple uses.</p> <p>For the financial year 2017, the firm has marginally decreased in its revenue from operations as compared to previous year and maintained average profitability margin of 2.66%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and adequate debt balance sheet.</p> <p>The firm also derives strength from its long standing track records of business operations.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the registered address of the firm. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. Manoj Chaudhari (Partner) of the firm.</p> <p>As per our executive observation, location of the firm is easy to find. Landmark was Near Bhagat Wasti Corner. It is 1 storey building and firm is situated on ground floor. Locality appears to be industrial. Area seems to be upmarket.</p> <p>Area of the premises was 1000 (SQ.FT. approx.) and 35 employees were sighted into premises.</p> <p>Name board of the firm was sighted at the given address.</p> <p>Further, our executive also enquired from neighboring entity i.e. "Shweeta Electricals" and "Pavan Industries" and they were also confirmed that firm exists on given address.</p>

NOTES:

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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
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 07.07.2018

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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. Prashant Jagannath Rane
Designation :	Partner
Contact No.:	91-9561070144
Date :	04.07.2018

LOCATIONS

Registered Office/ Factory :	Survey No.16/16/1, Gulve Wasti, Bhagat Wasti Corner, Near Ajinkya Kirana Stores, Bhosari Industrial Estate, Bhosari, Pune – 411039, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9561070144 (Mr. Prashant Jagannath Rane) 91-9823091796 (Mr. Manoj Rama Chaudhari)
E-Mail :	unityindustry@yahoo.com
Area :	1000 (Sq. Ft.) (As per site visit)
Locality :	Industrial (As per site visit)

PARTNERS

Name :	Mr. Prashant Jagannath Rane
Designation :	Partner
Address :	Sai Shradha Residency, Plot No. 78, Flat No.2, Behind RTO Office, Purnanagar, Chinchwad, Pune – 411019, Maharashtra, India
Date of Birth/Age :	06.11.1975
PAN No.:	AHCPR6380H
Aadhaar No.	5958 3972 8175
Name :	Mr. Manoj Rama Chaudhari
Designation :	Partner
Address :	Sai Shradha Residency, Plot No. 78, Flat No.3, Behind RTO Office, Purnanagar, Chinchwad, Pune – 411019, Maharashtra, India
Date of Birth/Age :	02.06.1975
PAN No.:	AFIPC3845A
Aadhaar No.	3210 9509 9620

BUSINESS DETAILS

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Line of Business :	Manufacturing of Auto Components and General Engineering for Multiple Use.
Products :	Auto Components
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Credit
Purchasing :	Cash and Credit

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Pooja Bright, Bhosari, Pune • Mahesh Bright Steel, Bhosari, Pune • Tarini Steel Limited, Alandi, Pune • Meltroll Engineering Limited, Rabale, Thane • R.N. Steel, Mumbai 				
Customers :	<p>Wholesalers and Retailers</p> <ul style="list-style-type: none"> • Mahindra CIE Automotive Limited, Kanhe, Pune • Autocomp Corporation Panse Private Limited, Pune • Badve Engineering Limited, Pune • Badve Autocomps Private Limited, Aurangabad • Dali and Samir Engineering Private Limited, Pune • Merloni Terno Sanitary India Private Limited, Chakan, Pune • Devchhaya Industry Private Limited, Pune • Saki Auto products Private Limited, Pune • Matalmnan Micro Turners, Pantanagar, Uttaranchal • Shrinivas Machine Craft Private Limited, Pune • Banco Products India Limited, Vadodara • Kanda Auto Private Limited, Pune • Shree Stampings, Pune 				
No. of Employees :	35 (Approximately)				
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Allahabad Bank</td> </tr> <tr> <td>Branch :</td> <td>Shri Balakrishna Laxman Khanekar, Near Shivaji Chowk, Mulshi, Hinjewadi, Pune –</td> </tr> </table>	Banker Name :	Allahabad Bank	Branch :	Shri Balakrishna Laxman Khanekar, Near Shivaji Chowk, Mulshi, Hinjewadi, Pune –
Banker Name :	Allahabad Bank				
Branch :	Shri Balakrishna Laxman Khanekar, Near Shivaji Chowk, Mulshi, Hinjewadi, Pune –				

		411030, Maharashtra, India
Person Name (With Designation) :		Mr. Fransis (Relationship Manager)
Contact Number :		91-20-22934567
Mobile No:		91-9869145783
Name of Account Holder :		Unity Industry
Account Number :		50102409674
Whether lead Bank (Under Consortium)		Not Available
IFSC Code :		ALLA0212550
Type of Account:		Cash Credit
Credit Limit:		INR 45.000 Lacs
Whether Delighted Transaction Account		Yes
MICR Code:		411010007
Branch code:		212550
Email:		Br.hinjewadi@allahabadbank.in

Facilities :	Secured Loan	31.03.2017 (INR in Lacs)
	Allahabad Bank CC Account 9674	45.702
	Allahabad Bank Loan Account - 2568	2.735
	Allahabad Mach Loan Account - 8416	3.982
	Allahabad Bank Loan Account - 1922	9.023
	Allahabad Bank Loan Account - 9734	6.145
	Car Loan Creaata Hundai	9.351
	Total	76.938

Auditors :	
Name :	V.B. Dongare and Company Chartered Accountants
Membership No:	158867
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

LITIGATIONS

NIL

CAPITAL STRUCTURE

As on: 31.03.2017

CAPITAL ACCOUNT

MR. MANOJ RAMA CHAUDHARI

Particular	Amount (INR in Lacs)
Opening Balance	27.762
Add:	
Capital Introduction	5.790
Profit for the year Transferred	6.148
Interest Received	3.331
Salary to Partner	9.000
Less:	
Provision for Income Tax	(1.657)
Drawings	(19.587)
Total	30.787

MR. PRASHANT JAGANNATH RANE

Particular	Amount (INR in Lacs)
Opening Balance	16.546
Add:	
Capital Introduction	6.050
Profit for the year Transferred	6.148
Interest Received	1.985
Salary to Partner	9.000
Less:	
Provision for Income Tax	(1.657)
Drawings	(13.609)
Total	24.463

FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

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

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
PARTNER FUNDS			
1] Partner Capital	55.250	44.308	18.778
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	55.250	44.308	18.778
LOAN FUNDS			
1] Secured Loans	76.938	64.070	49.932
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	76.938	64.070	49.932
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	132.188	108.378	68.710
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	76.179	71.182	31.115
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	58.926	50.382	30.422
Sundry Debtors	85.204	75.128	68.302
Cash & Bank Balances	0.214	4.964	1.382
Other Current Assets	3.047	1.590	0.590
Deposits	0.750	0.750	0.750
Loans and Advances	0.000	0.000	26.672
Total Current Assets	148.141	132.814	128.118
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	79.859	81.505	85.394
Other Current Liabilities	5.185	11.767	1.972
Provisions	7.088	2.346	3.157
Total Current Liabilities	92.132	95.618	90.523
Net Current Assets	56.009	37.196	37.595
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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TOTAL	132.188	108.378	68.710
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PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2017
	SALES		
	Income		462.265
	Other Income		0.001
	TOTAL		462.266
Less	EXPENSES		
	Raw Material Consumed		353.187
	Direct Expenses		
	Electricity Expenses		6.281
	Freight		5.200
	Direct Wages		25.981
	Repairs and Maintenance		0.646
	Administrative		
	Fire Insurance		0.149
	Car Insurance		0.053
	Discount Allowed		(0.005)
	Rent Paid		1.820
	Printing and Stationery		0.009
	Professional Fees		3.364
	Repairs and Maintenance		0.179
	VAT Audit Fees		0.250
	Internet Charges		0.006
	Misc. Expenses		0.000
	Salary and Wages		6.205
	Round Off		0.001
	Staff Welfare		0.949
	Selling and Distribution		
	Sales Promotion Expenses		0.000
	Partners Remuneration		23.317
	TOTAL		427.592
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		34.674
Less	FINANCIAL EXPENSES		15.031

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	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			19.643
Less	DEPRECIATION/ AMORTISATION			7.347
	NET PROFIT			12.296

	PARTICULARS		31.03.2016	31.03.2015
	SALES			
	Income		538.499	408.986
	Other Income		0.000	0.047
	TOTAL		538.499	409.033
Less	EXPENSES			
	Raw Material Consumed		398.911	279.016
	Direct Expenses		47.650	44.170
	Administrative Expenses		23.964	38.926
	Selling and Distribution Expenses		0.866	1.988
	Partners Remuneration		23.253	17.352
	TOTAL		494.644	381.452
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		43.855	27.581
Less	FINANCIAL EXPENSES		16.591	12.379
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION		27.264	15.202
Less	DEPRECIATION/ AMORTISATION		14.331	5.556
	NET PROFIT		12.933	9.646

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	67.28	50.92	60.96
Account Receivables Turnover (Income / Sundry Debtors)	5.43	7.17	5.99

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Average Payment Days (Sundry Creditors / Purchases * 365 Days)	82.53	74.58	111.71
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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.75	0.78	0.88
Debt Equity Ratio (Total Liability / Networth)	1.39	1.45	2.66
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.67	2.16	4.82
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.38	1.61	1.66
Interest Coverage Ratio (PBIT / Financial Charges)	2.31	2.64	2.23

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.66	2.40	2.36
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.48	6.34	6.06
Return on Investment (ROI) ((PAT / Networth) * 100)	%	22.26	29.19	51.37

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.61	1.39	1.12
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.97	0.86	0.78
G-Score Ratio Financial (Networth / Total Assets)	0.25	0.22	0.12

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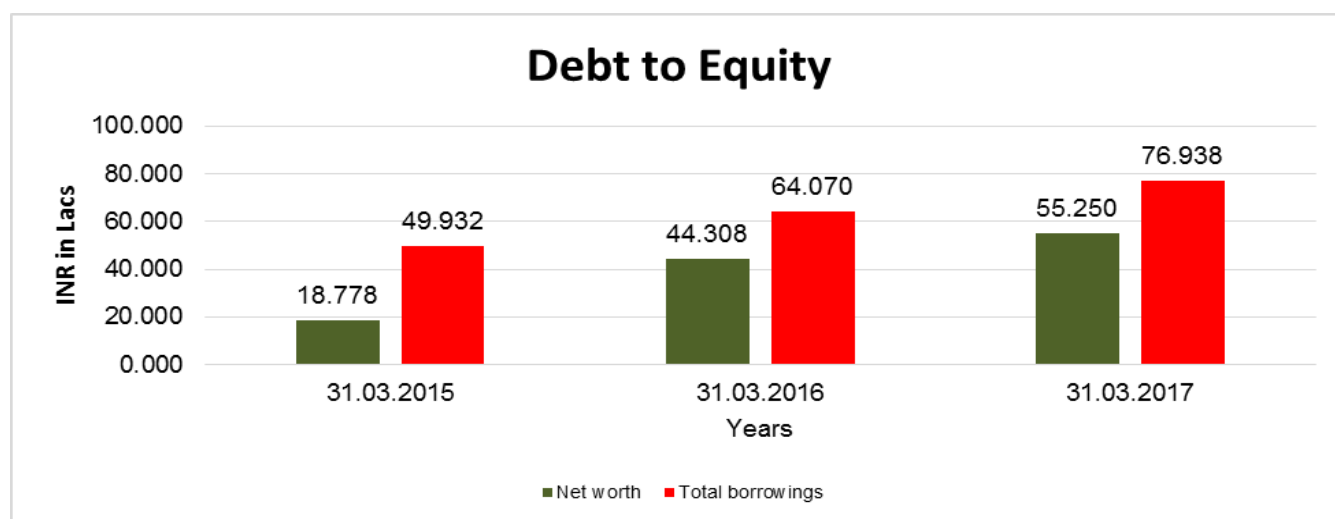
G-Score Ratio Debt (Debts / Equity Capital)	1.39	1.45	2.66
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.61	1.39	1.12

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

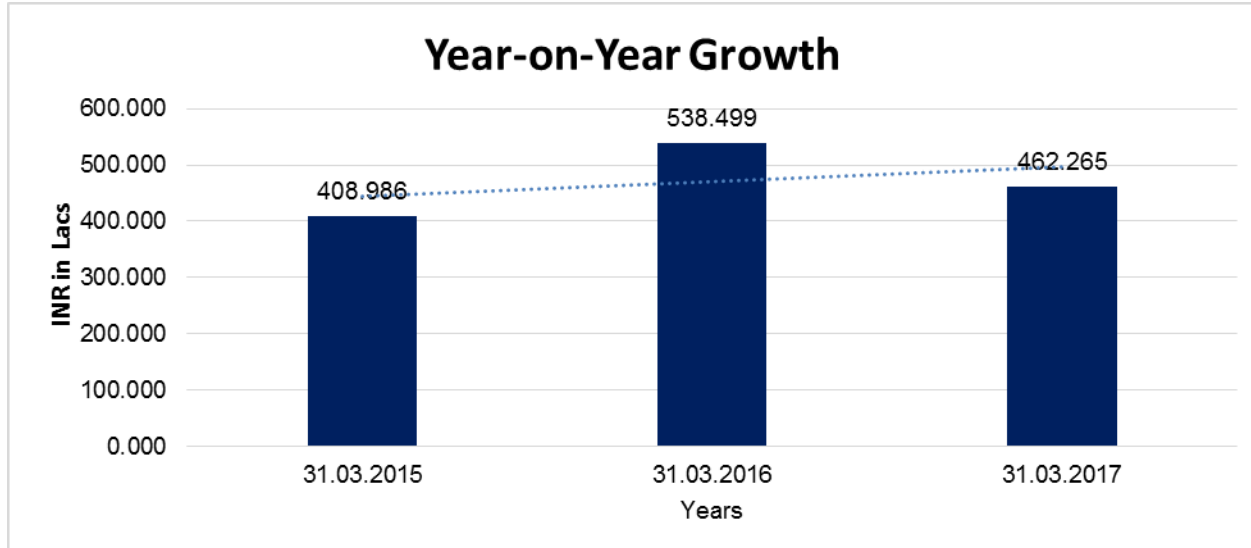
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Partner Capital Account	18.778	44.308	55.250
Reserves & Surplus	0.000	0.000	0.000
Net worth	18.778	44.308	55.250
Secured Loans	49.932	64.070	76.938
Unsecured Loans	0.000	0.000	0.000
Total borrowings	49.932	64.070	76.938
Debt/Equity ratio	2.659	1.446	1.393



YEAR-ON-YEAR GROWTH

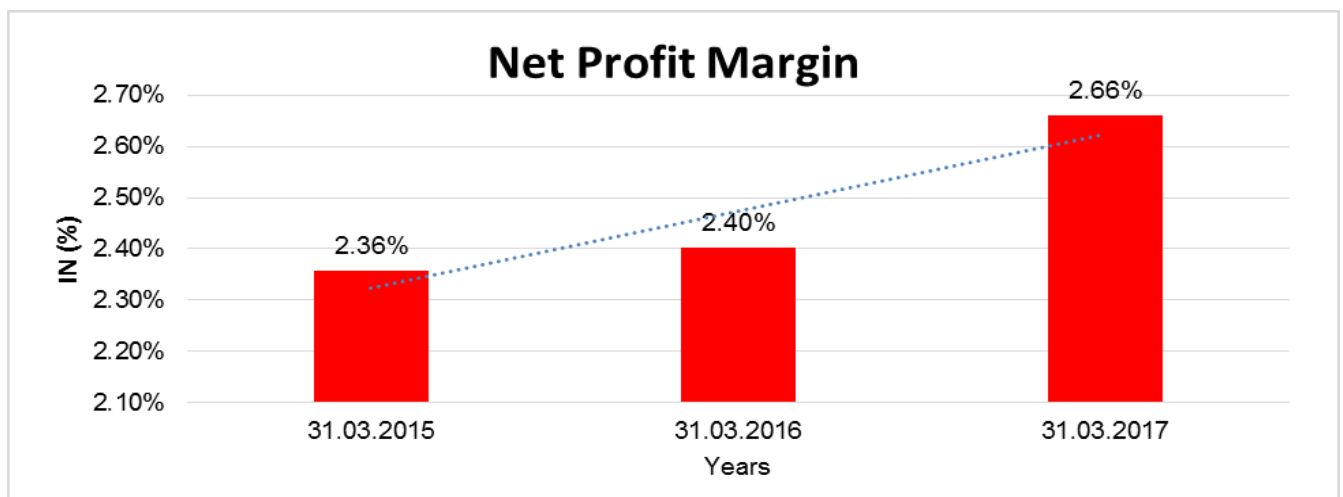
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	408.986	538.499	462.265
		31.667	(14.157)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	408.986	538.499	462.265
Profit	9.646	12.933	12.296
	2.36%	2.40%	2.66%



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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	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	--
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	-
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%	No
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	--

FIXED ASSETS:

- Land
- Office Equipment
- Plant and machinery
- Furniture
- Computer
- Swift car
- Creata Hundai
- Goodwill

OBSERVATION POINTS

Name of Company :	UNITY INDUSTRY
Address :	Survey No.16/16/1, Gulve Wasti, Bhagat Wasti Corner, Near Ajinkya Kirana Stores, Bhosari Industrial Estate, Bhosari, Pune – 411039, Maharashtra, India
Mobile No.:	91-9823091796
Person to whom we met:	Mr. Manoj Chaudhari Designation : Partner
Name Board :	Sighted
Location:	Easy
Landmark :	Near Bhagat Wasti Corner
Total Floors of the building:	Ground Floor + 1 Storey Building
Subject situated on:	Ground Floor
Locality:	Industrial
Area of premises :	1000 (SQ.FT. approx.)
Area :	Upmarket
Level of operation :	High
Details of hypothecation signboard (If Any) (As displayed in factory / work) :-	
No. of employees seen at premises:	35 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone

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	<ul style="list-style-type: none"> • Fax Machine • Telex • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Neighbour's interview :	Name of Company: Shweeta Electricals Neighbour's overview : Existence Confirmed Name of Company: Pavan Industries Neighbour's overview : Existence Confirmed
Proof of visit:	Photograph Photographs: Exterior with name board/ Interior / Shop Floor / Stock etc.
Details of the person conducting visit:	Name: Mr. Shankar Bhai Designation: Field Executive Contact No.: 91-9860572699

PICTURES



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NEIGHBOURS



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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 07.07.2018 (date of report)) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	PSD
Report Prepared by :	MTN

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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