

MIRA INFORM REPORT

Report No. :	530865
Report Date :	22.09.2018

IDENTIFICATION DETAILS

Name :	UNIFIED COMMODITIES
Registered Office :	310/311, 3 RD Floor, A-Wing, Shrikant Chambers, Next to R.K. Studio, Sion Trombay Road, Chembur, Mumbai – 400071, Maharashtra
Tel. No.:	91-22-25209732 / 3750
Country :	India
Financials (as on) :	31.03.2018 (Provisional)
Year of Establishment:	2010
Capital Investment / Paid-up Capital :	INR 107.803 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AACFU7334D
GSTN : [Goods & Service Tax Registration No.]	27AACFU7334D1Z9
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Trader and Supplier of Frames, Cuplok Standards, Verticals, Adjustable base Jack, Cross Braces, Coupling Pin, Guardrail Systems, Universal Jack, TMT Bars, Swaged Poles, etc. (Confirmed by management)
No. of Employees :	10 (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>Subject is a partnership firm established in the year 2010 and it is a trader and supplier of frames, cup lock standards, verticals, adjustable base jack, cross braces and coupling pin.</p> <p>As per financials of March 2017, the subject has registered a decline in its revenue as compared to its previous year's revenue and has reported average profit margin.</p> <p>Rating takes into consideration the subject's satisfactory track record of business operations marked by sound capital base along with comfortable debt coverage indicators and decent liquidity position.</p> <p>As per provisional financials of March 2018, the subject has achieved a revenue of 401.570 Million from its operations and has reported average profit margin of 2.64%.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business at usual trade terms and conditions.</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
Moderate Risk	B2
Moderately High Risk	C1

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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 22.09.2018

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 (GENERAL DETAILS)

Name :	Ms. Trupti
Designation :	Accountant
Contact No.:	91-22-25209732
Date :	19.09.2018

Name :	Mr. Pranay Aggarwal
Designation :	Partner
Contact No.:	91-9820354637
Date :	19.09.2018

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LOCATIONS

Registered Office / Warehouse1 :	310/311, 3 RD Floor, A-Wing, Shrikant Chambers, Next to R.K. Studio, Sion Trombay Road, Chembur, Mumbai – 400071, Maharashtra, India
Tel. No.:	91-22-25209732 / 3750
Mobile No.:	91-9820354637 (Mr. Pranay Aggarwal)
Fax No.:	91-22-25209615
E-Mail :	sales@unifiedcommodities.com pranay_0509@yahoo.com
Website :	http://www.unifiedcommodities.com
Location :	Owned
Locality :	Commercial
Warehouse 2:	Godown No. 1585, Kalamboli, Navi Mumbai, Maharashtra, India
Location :	Rented

PARTNERS

Name :	Mr. Pranay Aggarwal
Designation :	Partner
Name :	Mrs. Nanda Aggarwal
Designation :	Partner
Name :	Mrs. Alka Aggarwal
Designation :	Partner

KEY EXECUTIVES

Name :	Ms. Trupti
Designation :	Accountant

BUSINESS DETAILS

Line of Business :	Trader and Supplier of Frames, Cuplok Standards, Verticals, Adjustable base Jack, Cross Braces, Coupling Pin, Guardrail Systems, Universal Jack, TMT Bars, Swaged Poles, etc. (Confirmed by management)
Products :	<ul style="list-style-type: none"> • Frames • Cuplok Standards • Verticals • Adjustable base jack • Cross Braces • Coupling Pin • Guardrail Systems

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	<ul style="list-style-type: none"> • Universal Jack • TMT Bars • Swaged Poles, etc.
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Cheque
Purchasing :	Cash and Cheque

GENERAL INFORMATION

Suppliers :	Reference :	Balas Steel Tubes, Mumbai		
	Name of the Person :	--		
	Contact No.:	--		
	Since How Long Known :	--		
	Maximum Limit Dealt :	--		
	Experience :	--		
	Remark:	--		
Customers :	End Users			
	Reference :	Capacite Limited	Infraprojects	Private
	Name of the Person :	--		
	Contact No.:	--		
	Since How Long Known :	--		
	Maximum Limit Dealt :	--		
	Experience :	--		
Remark:	--			
No. of Employees :	10 (Approximately)			
Bankers :	Bank Name	ICICI Bank Limited		
	Branch	--		
	Person Name (With Designation)	--		
	Contact Number	--		
	Name of Account Holder	--		

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	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	
Name :	Leela Fintax Chartered Accountant
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Esvee Steel Enterprises

CAPITAL STRUCTURE

As on 31.03.2018

Capital Account :	
Owned :	INR 107.803 Million
Borrowed :	--
Total :	INR 107.803 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Accounts	107.803	92.583	99.347
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000

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4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	107.803	92.583	99.347
LOAN FUNDS			
1] Secured Loans	61.083	63.472	60.417
2] Unsecured Loans	80.688	70.657	65.742
TOTAL BORROWING	141.771	134.129	126.159
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	249.574	226.712	225.506
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	42.748	44.252	46.873
	0.000	0.000	0.000
INVESTMENT			
DEFERREX TAX ASSETS	0.618	0.025	3.084
	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	5.426	5.426	2.781
Sundry Debtors	227.169	234.301	243.753
Cash & Bank Balances	38.352	14.102	1.745
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.453	5.190	2.267
Total Current Assets	271.400	259.019	250.546
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			
Other Current Liabilities			
Provisions	65.192	76.584	74.997
Total Current Liabilities	65.192	76.584	74.997
Net Current Assets	206.208	182.435	175.549
MISCELLANEOUS EXPENSES			
	0.000	0.000	0.000
TOTAL	249.574	226.712	225.506

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
	SALES			
	Income	401.572	262.992	301.386
	Other Income	1.127	1.067	0.194
	TOTAL	402.699	264.059	301.580
Less	EXPENSES			

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	Cost of Materials Consumed	315.606	201.540	189.912
	Direct Expenses	11.779	10.002	16.514
	Indirect Expenses	47.404	34.419	42.218
	Remuneration to Partners	3.520	3.200	18.000
	TOTAL	378.309	249.161	266.644
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	24.390	14.898	34.936
Less	FINANCIAL EXPENSES	9.230	8.971	6.170
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	15.160	5.927	28.766
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	15.160	5.927	28.766
Less	TAX	4.548	1.807	0.000
	NET PROFIT	10.612	4.120	28.766

The above information has been denied by Ms. Trupti (Accountant)

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 (Provisional)	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	206.48	325.18	295.20
Account Receivables Turnover (Income / Sundry Debtors)	1.77	1.12	1.24
Inventory Turnover (Operating Income / Inventories)	4.50	2.75	12.56

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Asset Turnover (Operating Income / Net Fixed Assets)	0.57	0.34	0.75
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LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.66	0.69	0.67
Debt Equity Ratio (Total Liability / Networth)	1.32	1.45	1.27
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.35	1.59	1.42
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.40	0.48	0.47
Interest Coverage Ratio (PBIT / Financial Charges)	2.64	1.66	5.66

PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	2.64	1.57	9.54
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.37	1.36	9.57
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.84	4.45	28.96

SOLVENCY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.86	1.76	1.78
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.82	1.72	1.76

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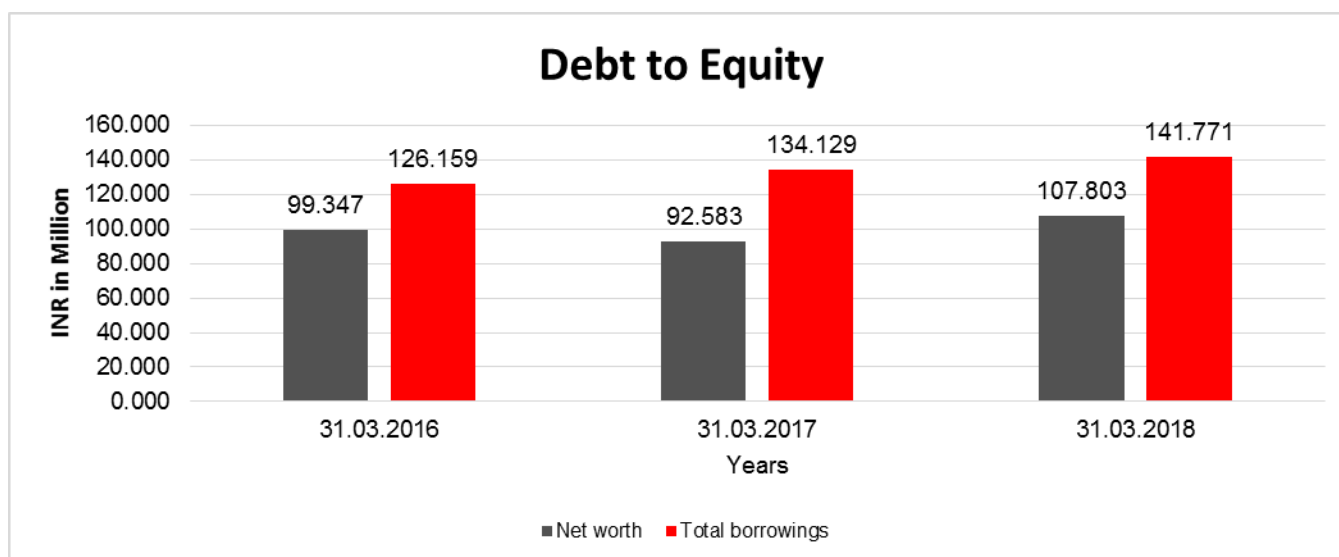
G-Score Ratio Financial (Networth / Total Assets)	0.34	0.31	0.33
G-Score Ratio Debt (Debts / Equity Capital)	1.32	1.45	1.27
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.86	1.76	1.78

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

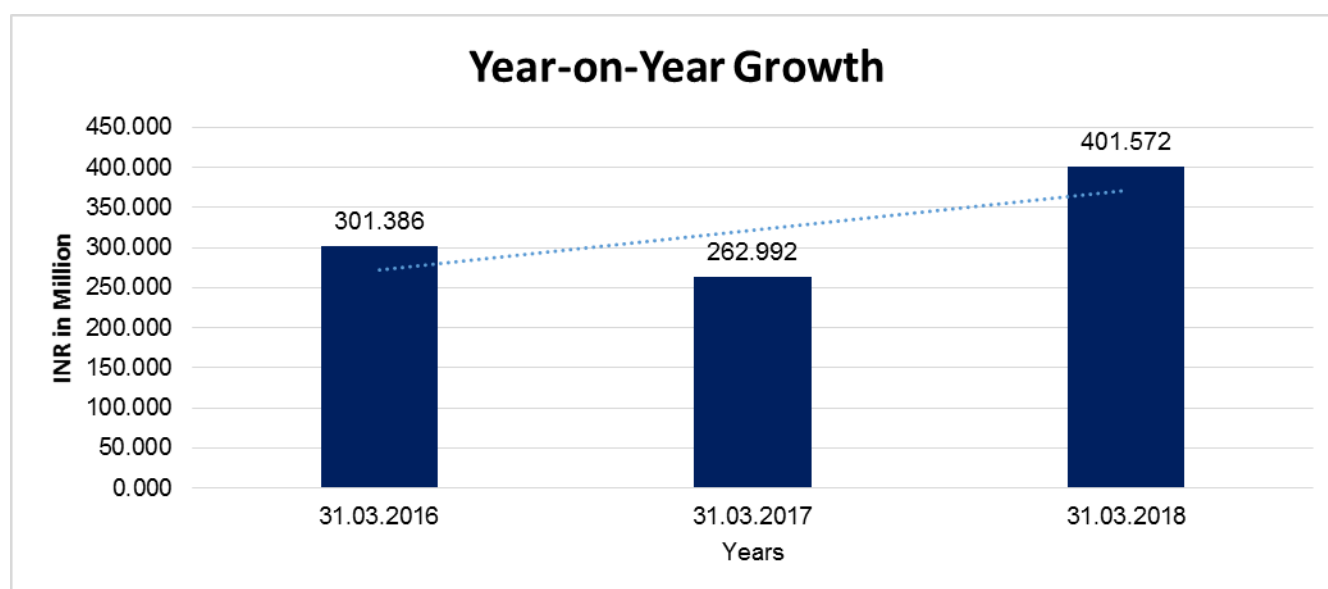
Particular	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Share Capital	99.347	92.583	107.803
Reserves & Surplus	0.000	0.000	0.000
Net worth	99.347	92.583	107.803
Secured Loan	60.417	63.472	61.083
Unsecured Loan	65.742	70.657	80.688
Total borrowings	126.159	134.129	141.771
Debt/Equity ratio	1.270	1.449	1.315



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YEAR-ON-YEAR GROWTH

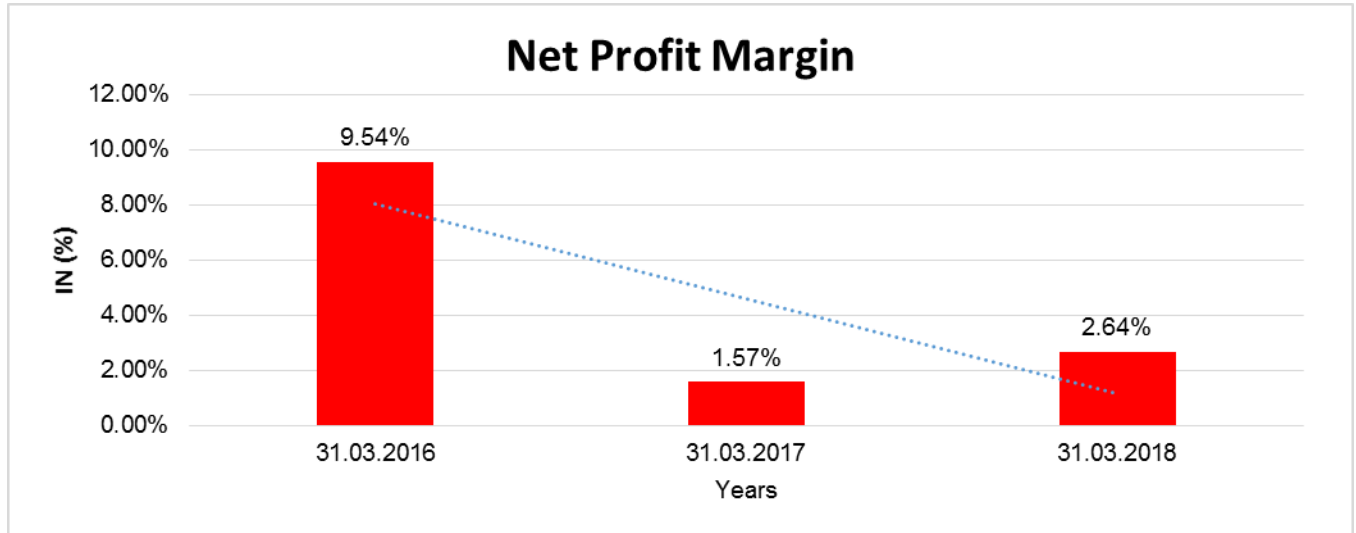
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Sales	301.386	262.992	401.572
		(12.739)	52.694



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Sales	301.386	262.992	401.572
Profit	28.766	4.120	10.612
	9.54%	1.57%	2.64%

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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 – Legal Form	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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	Yes
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--

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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	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

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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 :

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 72.67
UK Pound	1	INR 95.59
Euro	1	INR 84.90

INFORMATION DETAILS

Information Gathered by :	SWTI
Analysis Done by :	VIV
Report Prepared by :	SUJ

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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