

MIRA INFORM REPORT

Report No. :	526434
Report Date :	20.09.2018

IDENTIFICATION DETAILS

Name :	YAZHINI RUBBERS
Registered Office :	Survey No 1076/1, Karuvelnaiyakkanpatti, Vadaveeranaiyakkanpatti Village, Theni – 625531, Tamilnadu
Tel. No.:	91-4546-294541
Website :	http://www.yazhinirubbers.com
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	18.08.1999
Capital Investment / Paid-up Capital :	INR 15.369 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
PAN No.: [Permanent Account No.]	EMLPS5453N
GSTN : [Goods & Service Tax Registration No.]	33EMLPS5453N2Z9
Udyog Aadhaar No.:	TN23B0004768
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer of rubber moulded components.
No. of Employees :	40 (Approximately)

RATING & COMMENTS

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 :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern and it was established in the year 1999.</p> <p>It is engaged as a manufacturer of rubber moulded components.</p> <p>For the financial year 2017, the concern has achieved a decent growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>The concern possesses a satisfactory financial risk profile marked by adequate capital base and strong debt protection metrics.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>NOTE 1:</p> <p>The revenue contribution of "Jain Irrigation Systems Limited" for the FY 2018 is INR 51.600 Lacs.</p> <p>NOTE 2:</p> <p>Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met Mr. A. Seenivasan (Chief Executive Officer), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a factory type premise. Area of the premise is 12,000 square feet.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be neutral.</p> <p>Landmark: Theni District Stadium.</p> <p>Our executive has sighted more than 40 employees along with telephone, telex, computers, air conditioner, office equipment, xerox machine and furniture items at the premises.</p>

	Name board of the subject was sighted at the given address.
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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
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 20.09.2018

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.

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INFORMATION PARTED BY

Name :	Mr. Seenivasan Anandaraman
Designation :	Chief Executive Officer
Contact No.:	91-4546-294541
Date :	15.09.2018

LOCATIONS

Registered / Head Office / Unit I :	Survey No 1076/1, Karuvelnaiyakkanpatti, Vadaveeranaiyakkanpatti Village, Theni – 625531, Tamilnadu, India
Tel. No.:	91-4546-294541
Fax No.:	Not Available
E-Mail :	yazhinirubbers@gmail.com info@yazhinirubbers.com
Website :	http://www.yazhinirubbers.com
Area :	12000 sq. ft.
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mrs. Saraswathi Seenivasan
Designation :	Proprietrix
Address :	356 E, Gandhiji Road, Allinagaram, Theni – 625531, Tamilnadu, India
Date of Birth/Age :	02.04.1986
Aadhaar No.:	8369 7296 5382
PAN No.:	EMLPS5453N

KEY EXECUTIVES

Name :	Mr. Seenivasan Anandaraman
Designation :	Chief Executive Officer
Date of Birth/Age :	09.01.1981
Mobile No.:	91-9842138866
Name :	Iswarya
Designation :	Plant Head
Date of Birth/Age :	02.06.1992
Mobile No.:	91-9578190507 / 9442838829

DETAILS OF GROUP COMPANIES

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NIL

BUSINESS DETAILS

Line of Business :	Manufacturer of rubber moulded components.
Products / Services :	Rubber Moulded Components
Brand Names :	--
Agencies Held :	--
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash, Credit (30 to 90 Days) and Others (RTGS / NEFT)
Purchasing :	Cash, Credit (30 to 90 Days) and Others (RTGS / NEFT)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Riddhi Polymers, Madurai, Tamilnadu Ramcharan Company Private Limited, Chennai, Tamilnadu Aarchem Corporation, Coimbatore, Tamilnadu Shama Rub-Chem Co. Private limited, Mazgaon, Mumbai, Maharashtra 																
Customers :	<p>End Users, Manufacturer</p> <ul style="list-style-type: none"> Jain Irrigation Systems Limited, Jalgaon, Maharashtra Pricol Limited, Coimbatore, Tamilnadu Ravands Plastech, Chittoor, Andhra Pradesh 																
No. of Employees :	40 (Approximately)																
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>South Indian Bank Limited</td> </tr> <tr> <td>Branch :</td> <td>407, Nehruji Road, Theni - 625531, Tamilnadu, India</td> </tr> <tr> <td>Name of the Relationship Manager :</td> <td>Mr. Lindo</td> </tr> <tr> <td>Contact Number :</td> <td>91-4546-262055</td> </tr> <tr> <td>E-mail :</td> <td>br0711@sib.co.in</td> </tr> <tr> <td>Account Type :</td> <td>Cash Credit</td> </tr> <tr> <td>Account Number :</td> <td>0711073000000082</td> </tr> <tr> <td>Branch Code :</td> <td>0711</td> </tr> </table>	Banker Name :	South Indian Bank Limited	Branch :	407, Nehruji Road, Theni - 625531, Tamilnadu, India	Name of the Relationship Manager :	Mr. Lindo	Contact Number :	91-4546-262055	E-mail :	br0711@sib.co.in	Account Type :	Cash Credit	Account Number :	0711073000000082	Branch Code :	0711
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	IFSC Code :	SIBL0000711
	MICR Code :	625059103
	Type of facility :	Cash Credit = INR 20.000 Lacs
	Banker Name :	IDBI Bank Limited
	Branch :	KM Construction Complex, 41/21, Miranda Line, Near Theni Allinagaram Municipality, Theni – 625531, Tamilnadu, India
	Name of the Relationship Manager :	Mr. Naren Kandala
	Contact Number :	91-4546-253070 / 71
	Mobile No.:	91-9043055445
	E-mail :	n_kandala@idbi.co.in
	Account Type :	Current Account
	Account Number :	1578102000000842
	IFSC Code :	IBKL0001578
	MICR Code :	625259103

Auditors :	
Name :	S. Sudalaimani Chartered Accountant
Membership No.:	230635
Name :	H.S. Ramgopal Chartered Accountant
	724, Madurai Road, Theni – 625631, Tamilnadu, India

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

AS ON 31.03.2017

Particulars	[INR in Lacs]
Saraswathi Seenivasan Capital Account	
Opening Balance	12.284
Drawing during the year	(1.424)
Net Profit Credited	4.509

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Closing Balance	15.369
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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
EQUITY AND LIABILITIES			
1] Proprietors Capital	15.369	12.284	15.418
2] Swamigal A/c	0.002	0.000	0.004
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	15.371	12.284	15.422
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.000	0.000	0.000
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	15.371	12.284	15.422
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	3.471	4.066	1.301
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.631	0.424	9.254
Sundry Debtors	5.518	8.148	2.283
Cash & Bank Balances	2.900	1.377	0.874
Other Current Assets	0.000	0.000	0.210
Loans & Advances	2.851	1.500	1.500
Total Current Assets	11.900	11.449	14.121
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.000	2.897	0.000
Other Current Liabilities	0.000	0.334	0.000
Provisions	0.000	0.000	0.000
Total Current Liabilities	0.000	3.231	0.000
Net Current Assets	11.900	8.218	14.121

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	15.371	12.284	15.422

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	130.275	95.650	98.255
	Other Income	0.000	0.000	18.399
	TOTAL	130.275	95.650	116.654
Less	EXPENSES			
	Cost of goods sold	55.545	23.818	86.126
	Labour charges	14.305	10.199	11.812
	Auto expenses	0.454	0.000	0.000
	Maintenance expenses	1.563	0.000	0.000
	Moulding expenses	0.050	0.000	0.000
	Office maintenance expenses	0.048	0.000	0.000
	Other expenses	0.035	0.000	0.000
	Accountant salary	0.000	0.146	0.135
	Audit fees	0.000	0.063	0.055
	Bonus	0.000	2.843	0.194
	Insurance	0.000	0.164	0.000
	Postage and telegram	0.000	0.015	0.012
	Printing and stationery	0.000	0.666	0.073
	Rent	0.000	0.660	0.240
	Consumable stores	0.000	4.389	3.113
	Electricity charges	0.000	0.000	4.730
	Power and fuel expenses	0.000	3.794	0.000
	Repairs and maintenance	0.000	9.706	0.461
	Packing charges	0.742	0.000	0.000
	Petrol expenses	0.067	0.000	0.000
	Building expenses	6.178	0.000	0.000
	Dye and tool repair expenses	0.676	0.000	0.000
	Expenses for finishing department	0.466	0.000	0.000
	Godown expenses	1.543	0.000	0.000
	Job work expenses	2.299	0.000	0.000
	Rent and E.B expenses	4.879	0.000	0.000
	Loading and unloading charges	0.771	0.000	0.000
	Salary and wages	27.856	21.036	5.250
	Telephone charges	0.765	1.340	0.075
	Tea coffee expenses	0.570	4.008	0.000
	Travelling expenses	3.783	0.745	0.468
	Machinery service and repair	1.563	0.000	0.000

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	Lorry freight	0.000	4.283	0.000
	Transport charges	0.000	2.508	0.361
	Vehicle maintenance	0.000	1.374	0.340
	TOTAL	124.158	91.757	113.445
	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION	6.117	3.893	3.209
Less	FINANCIAL EXPENSES	1.011	0.118	0.000
	PROFIT / (LOSS) BEFORE DEPRECIATION	5.106	3.775	3.209
Less	DEPRECIATION	0.596	0.698	0.208
	NET PROFIT	4.510	3.077	3.001

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	15.46	31.09	8.48
Account Receivables Turnover (Income / Sundry Debtors)	23.61	11.74	43.04
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	44.40	0.00
Inventory Turnover (Operating Income / Inventories)	9.69	9.18	0.35
Asset Turnover (Operating Income / Net Fixed Assets)	1.76	0.96	2.47

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.00	0.21	0.00
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)	0.00	0.26	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.23	0.33	0.08
Interest Coverage Ratio (PBIT / Financial Charges)	6.05	32.99	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales (PAT / Sales) * 100	%	3.46	3.22	3.05
Return on Total Assets (PAT / Total Assets) * 100	%	29.34	19.83	19.46
Return on Investment (ROI) (PAT / Networth) * 100	%	29.34	25.05	19.46

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.00	3.54	0.00
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.00	3.41	0.00
G-Score Ratio Financial (Networth / Total Assets)		1.00	0.79	1.00
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.00	3.54	0.00

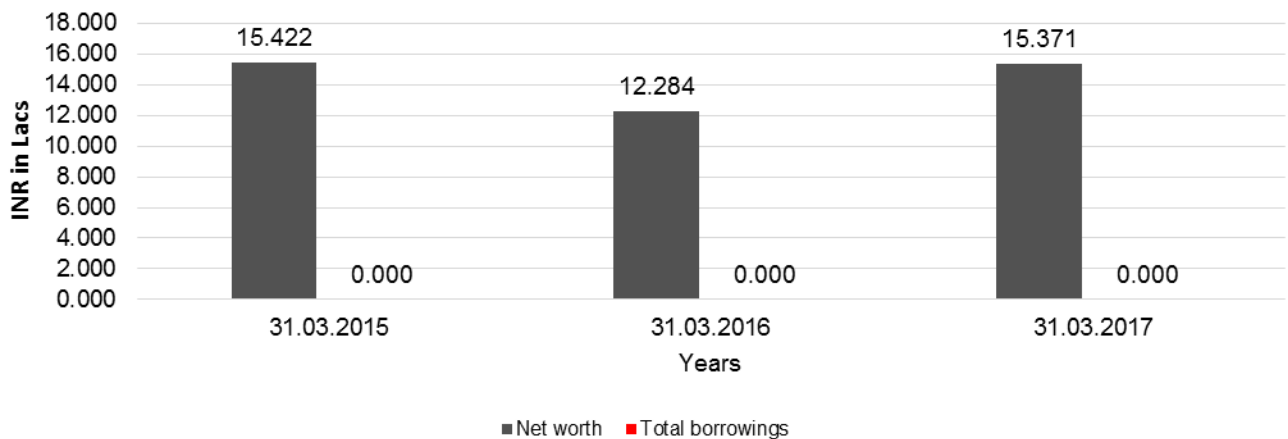
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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
Proprietor's Capital Account	15.418	12.284	15.369
Reserves & Surplus	0.004	0.000	0.002
Net worth	15.422	12.284	15.371
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000

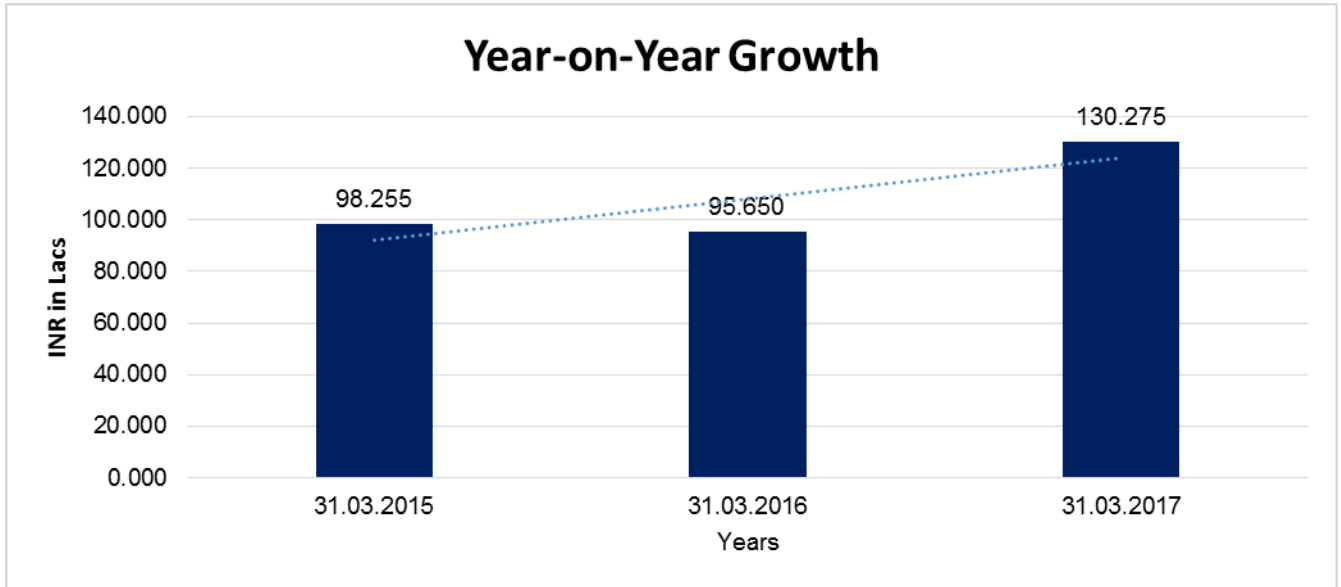
Debt to Equity



YEAR-ON-YEAR GROWTH

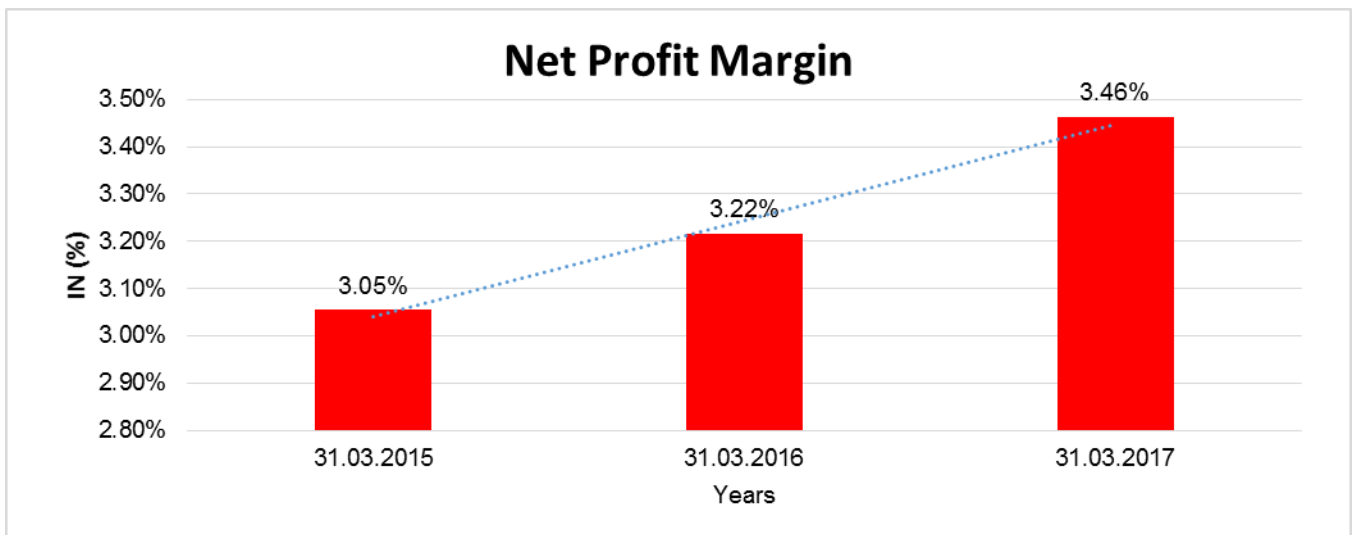
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	98.255	95.650	130.275
		(2.651)	36.200

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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	98.255	95.650	130.275
Profit/(Loss)	3.001	3.077	4.510
	3.05%	3.22%	3.46%



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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	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	No
22	Conduct of the banking account	Yes
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

OBSERVATION POINTS

Name of Company :	YAZHINI RUBBERS
Address :	Survey No 1076/1, Karuvelnaiyakkanpatti, Vadaveeranaiyakkanpatti Village, Theni – 625531, Tamilnadu, India
Mobile No.:	91-9842138866
Email :	yazhinirubbers@gmail.com
Person to whom we met:	Mr. A. Seenivasan Designation : Chief Executive Officer
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Theni District Stadium
Total Floors of the building:	Factory Type Premise
Locality:	Commercial
Area of premises :	12,000 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:	40+
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Telex • Computer • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Proof of visit:	Photographs / Visiting Card Photographs: Exterior with name board / Interior / Shop Floor / Stock etc.

Details of the person conducting visit:	Name: Mr. Vijaya Kumar Designation: Field Executive Contact No.: 91-8778601845
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PICTURES



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YAZHINI RUBBERS
Quality is our language
Manufacturers of Industrial and Automotive Rubber Components

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CEO

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Theni - 625 531. Tamilnadu

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 20.09.2018 (date of report)) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SVA
Analysis Done by :	VVKR
Report Prepared by :	NKT

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	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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