

MIRA INFORM REPORT

Report No. :	545893
Report Date :	27.12.2018

IDENTIFICATION DETAILS

Name :	BLACK DIAMOND TRADELINK PRIVATE LIMITED
Registered Office :	403, 404, 4th Floor, Maharana Pratap Complex, Near V. S. Hospital, Ellisbridge, Ahmedabad-380006, Gujarat
Mobile No.:	91-9824022471 [Mr. Alihasnain Mohmadmosin Dosani]
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	13.03.2009
CIN No.: [Company Identification No.]	U52100GJ2009PTC056342
Capital Investment / Paid-up Capital :	INR 0.500 Million
PAN No.: [Permanent Account No.]	AADCB7271J
GSTN : [Goods & Service Tax Registration No.]	24AADCB7271J1ZM
Legal Form :	Private Limited Liability Company
Line of Business :	Exporter Supplier and Deal in all Sorts of Carbon Coke, Petroleum Coke Products Coal, Lignite, Rock Phosphate. [As per Memorandum of Association – Registry Documents]
No. of Employees :	Not Divulged

RATING & COMMENTS

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

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MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2009 and it is a manufacturer of coke and semi-coke of coal.</p> <p>As per financials of March 2018, the company has registered a growth of 78.82% in its revenue as compared to its previous year's revenue and has reported average profit margin 1.01%.</p> <p>Rating gets into consideration the company's satisfactory track record of business operations along with sound net worth base and average liquidity position.</p> <p>Further, the company has reported a good earnings per share of INR 102.76 against its face value of INR 10.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings 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 (30.06.2018)	Current Rating (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

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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 DECLINED BY

Name :	Mr. Alihasnain Mohmadmosin Dosani
Designation :	Director
Contact No.:	91-9824022471
Date :	18.12.2018

LOCATIONS

Registered Office :	403, 404, 4th Floor, Maharana Pratap Complex, Near V. S. Hospital, Ellisbridge, Ahmedabad-380006, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-9824022471 [Mr. Alihasnain Mohmadmosin Dosani]
Fax No.:	Not Available
E-Mail :	brshah@brshahca.com

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Alihasnain Mohmadmosin Dosani		
Designation :	Director		
Address :	19, Sameer Vihar Society, B/H Agro Petrol Pump, Sarkhej, Juhapura, Ahmedabad-380055, Gujarat, India		
Date of Birth/Age :	31.10.1982		
Date of Appointment :	13.03.2009		
DIN No.:	02480281		
Name :	Mohmedmohsin Rajabali Dosani		
Designation :	Director		
Address :	18, Sameer Vihar Society, B/H Agro Petrol Pump, Sarkhej, Ahmedabad-380055 Gujarat, India		
Date of Birth/Age :	01.01.1955		
Date of Appointment :	13.03.2009		
DIN No.:	02497779		
Other Directorship :			
	CIN/FCRN	Company Name	Begin Date
	U91900GJ2012NPL071566	JIBA AHMEDABAD BUSINESS ASSOCIATION	16/08/2012
Name :	Zohebabbas Mohmadmosin Dosani		
Designation :	Director		
Address :	18, Sameer Vihar Society B/H Agro Petrol Pump, Sarkhej, Ahmedabad-380055, Gujarat, India		
Date of Birth/Age :	03.10.1986		
Date of Appointment :	13.03.2009		
DIN No.:	02509939		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2018

Names of Shareholders		No. of Shares
Alihasnain Mohmadmosin Dosani		12500
Mohammed Mohsin Dosani		12500
Zohebabbas M Dosani		12500
Salimabbas R Dosani		12490
Gilamhaider P Zafari		1
Alihusen R Jiwani		1
Hasanraza Mohd. Unas Saiyad		1
Saiyadakhatoon M. Dosani		1
Kundan V Joshi		1
Vamdev B Joshi		1
Anam Alihussain Dosani		1
Sajjad Rajabhai R Dosani		1
Nilamfatem Z Dosani		1
Razabhai Momin		1
Total		50000

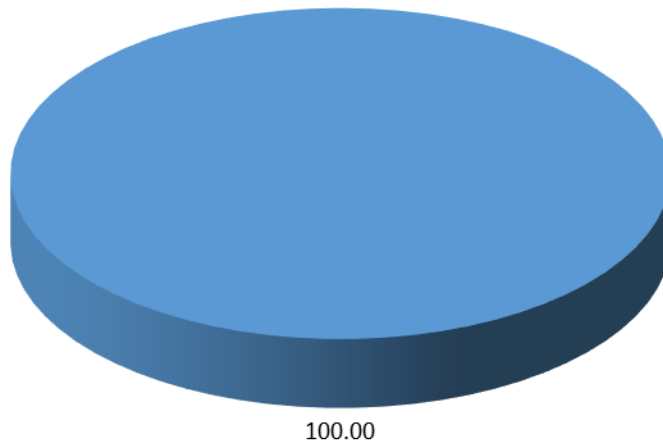
AS ON: 29.09.2018

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
Total	100.00

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Share holding pattern

■ Promoters – Individual/ Hindu Undivided Family – Indian



BUSINESS DETAILS

Line of Business :	Exporter Supplier and Deal in all Sorts of Carbon Coke, Petroleum Coke Products Coal, Lignite, Rock Phosphate. [As per Memorandum of Association – Registry Documents]	
Products :	ITC Code No.	Product Descriptions
	27040090	Other Cokes of Coal
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	

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Purchasing :	Not Divulged
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PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :	Bank Name:	Axis Bank Limited
	Branch:	Trishul 3 rd Floor Opposite Samartheshwar Templelaw Garden, Ellis bridge Ahmedabad-380006, Gujarat, India
	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--

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Auditors :	
Name :	Aniket Darshan & Associates Chartered Accountants
Address :	A/46, 5th Floor, Sanidhya Complex, Opposite Capital Commercial Center, Ashram Road, Ahmedabad- 380009, Gujarat, India
PAN No.:	AAOFA9402E
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 10/- each	INR 3.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.500	0.500	0.500
(b) Reserves & Surplus	13.472	8.334	6.400
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	13.972	8.834	6.900
(3) Non-Current Liabilities			
(a) Long-term borrowings	89.257	72.518	56.112
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	89.257	72.518	56.112
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	108.565	33.191	63.822
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	2.772	0.108	0.649
Total Current Liabilities (4)	111.337	33.299	64.471
TOTAL	214.566	114.651	127.483
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	15.810	16.981	9.411
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	10.219	14.837	11.217
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	26.029	31.818	20.628

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	16.866	4.121	5.177
(c) Trade receivables	158.593	67.182	94.996
(d) Cash and cash equivalents	2.631	2.959	0.492
(e) Short-term loans and advances	10.447	8.571	6.190
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	188.537	82.833	106.855
TOTAL	214.566	114.651	127.483

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Revenue from Operations	507.372	283.733	411.204
	Other Income	1.011	2.016	5.813
	TOTAL	508.383	285.749	417.017
Less	EXPENSES			
	Cost of Materials Consumed	482.740	265.126	401.629
	Employees benefits expense	1.107	1.492	1.579
	Other expenses	5.787	6.456	3.129
	Manufacturing Direct Expenses	3.460	1.691	2.623
	Directors Remuneration	2.700	2.700	2.100
	TOTAL	495.794	277.465	411.060
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	12.589	8.284	5.957
Less	FINANCIAL EXPENSES	4.674	4.264	2.711
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	7.915	4.020	3.246
Less/ Add	DEPRECIATION/ AMORTISATION	2.777	2.119	1.516
	PROFIT/ (LOSS) BEFORE TAX	5.138	1.901	1.730
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	5.138	1.901	1.730
	Earnings/ (Loss) Per Share (INR)	102.76	38.02	34.60

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	114.09	86.42	84.32
Account Receivables Turnover (Income / Sundry Debtors)	3.20	4.22	4.33
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	82.09	45.69	58.00
Inventory Turnover (Operating Income / Inventories)	0.75	2.01	1.15
Asset Turnover (Operating Income / Net Fixed Assets)	0.80	0.49	0.63

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.93	0.92	0.95
Debt Equity Ratio (Total Liability / Networth)	6.39	8.21	8.13
Current Liabilities to Networth (Current Liabilities / Net Worth)	7.97	3.77	9.34
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.13	1.92	1.36

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Interest Coverage Ratio (PBIT / Financial Charges)	2.69	1.94	2.20
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	1.01	0.67	0.42
Return on Total Assets (PAT / Total Assets) * 100	%	2.39	1.66	1.36
Return on Investment (ROI) (PAT / Networth) * 100	%	36.77	21.52	25.07

SOLVENCY RATIOS

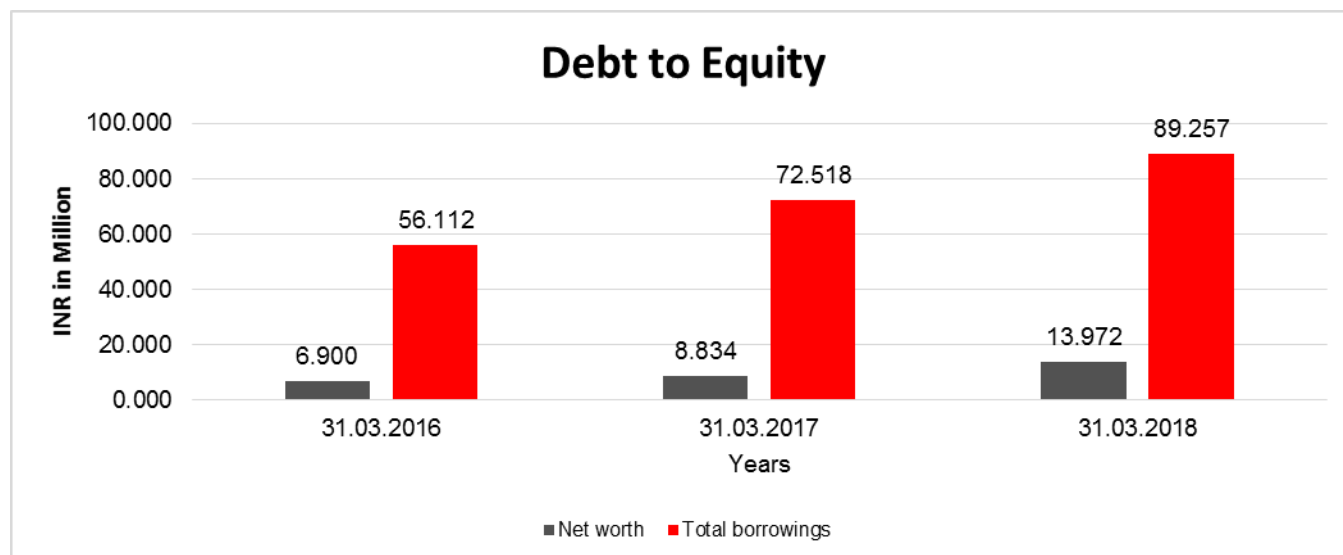
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.69	2.49	1.66
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.54	2.36	1.58
G-Score Ratio Financial (Networth / Total Assets)		0.07	0.08	0.05
G-Score Ratio Debt (Debts / Equity Capital)		178.51	145.04	112.22
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.69	2.49	1.66

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

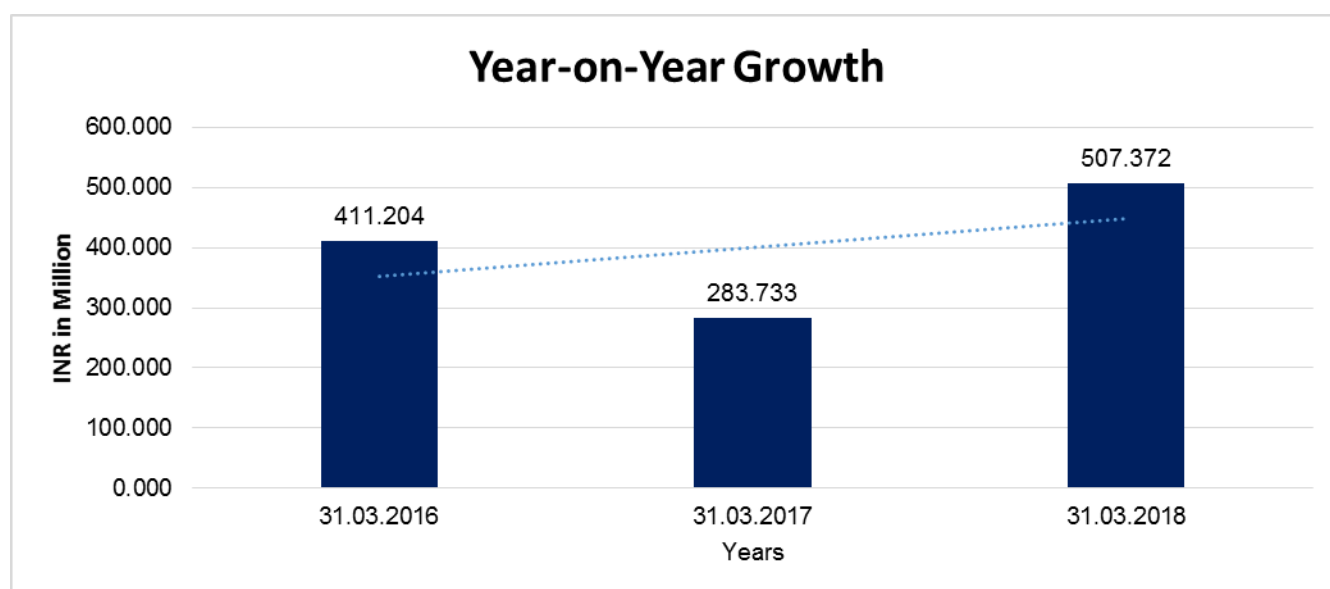
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.500	0.500	0.500
Reserves & Surplus	6.400	8.334	13.472
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	6.900	8.834	13.972
long-term borrowings	56.112	72.518	89.257
Short term borrowings	0.000	0.000	0.000
Total borrowings	56.112	72.518	89.257
Debt/Equity ratio	8.132	8.209	6.388



YEAR-ON-YEAR GROWTH

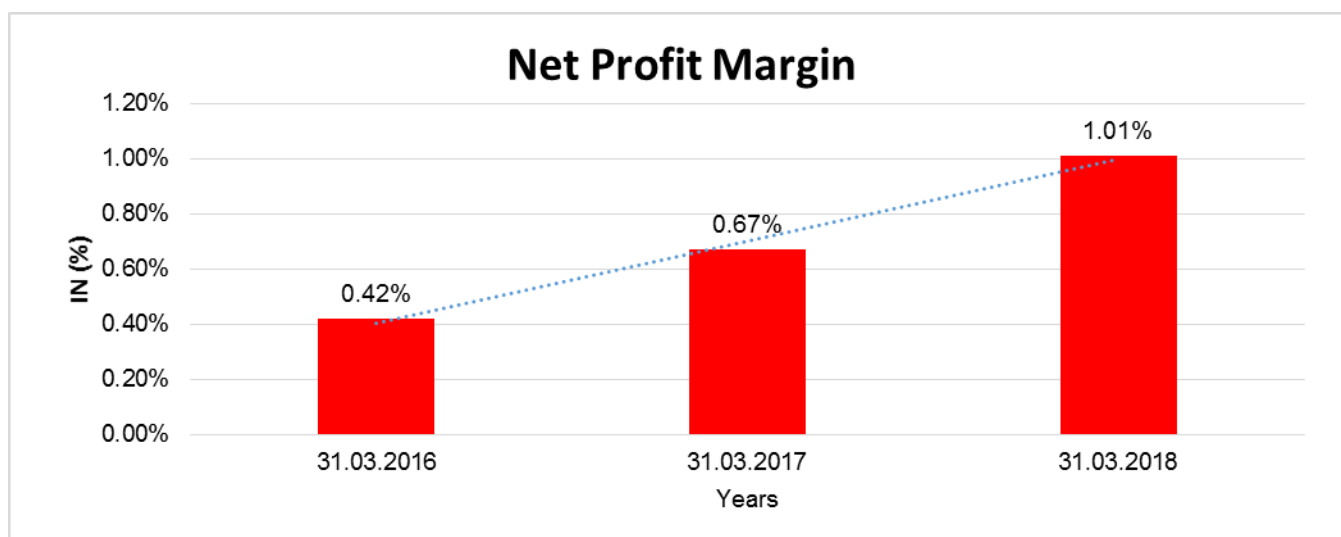
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	411.204	283.733	507.372
		(30.999)	78.820



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	411.204	283.733	507.372
Profit/ (Loss)	1.730	1.901	5.138
	0.42%	0.67%	1.01%



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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	No
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	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
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	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
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	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	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

CHARGES REGISTERED								
SN O	SR N	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G0 153 240 7	100019 898	AXIS BANK LIMITE D	31/03/20 16	-	-	1780000.0	TRISHUL 3RD FLOOR OPP SAMARTH ESHWAR TEMPLE AW GARDEN ELLISBRID GEAHMED ABADGU3 80006IN
2	C3 696 386 6	102953 12	HDFC BANK LIMITE D	02/07/20 11	07/12/20 14	-	70000000.0	HDFC BANK HOUSESE NAPATI BAPAT MARGLO WER PAREL WMUMBAI MH400013 IN

REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS:

During the period the company has made a profit of INR 5.138 million for current year, thus a net credit balance of INR 5.138 million has been transferred to Reserves and Surplus A/c and thus an amount of INR 13.472 million has been carried over.

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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 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 69.99
UK Pound	1	INR 88.96
Euro	1	INR 79.82

INFORMATION DETAILS

Information Gathered by :	KAM
Analysis Done by :	VIV
Report Prepared by :	RUP

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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