

## MIRA INFORM REPORT

<b>Report No. :</b>	502516
<b>Report Date :</b>	13.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	T. S. ROYAL GRAND HOTEL
<b>Registered Office :</b>	No. 65, T.S. Arcade Next to Desales School, Opposite R.L. Dhaba, Hosur Road, NH-7, Chandrapur, Bangalore-560099, Karnataka
<b>Mobile No.:</b>	91-9611112288 [Mr. Vinod Kumar R]
<b>Country :</b>	India
<b>Financials (as on) :</b>	Not Available
<b>Year of Incorporation :</b>	November, 2017
<b>Capital Investment :</b>	Not Divulged
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable [As informed by the management that firm does not have export and import]
<b>PAN No.:</b> [Permanent Account No.]	AALFT6884C
<b>GSTN :</b> [Goods & Service Tax Registration No.]	29AALFT6884C1ZM
<b>Legal Form :</b>	Partnership Concern with an Unlimited Liability of the Partners
<b>Line of Business :</b>	Subject is engaged into Hospitality Services. [Confirmed by Management]
<b>No. of Employees :</b>	50 [Approximately]

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>NB</b>
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Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

<b>Status :</b>	New Business
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<b>Payment Behaviour :</b>	Unknown
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was established in November 2017 as a partnership firm.</p> <p>It is engaged in the business of hospitality services.</p> <p>Mr. Vinod Kumar R [Partner] has provided general information and also claimed that activity of the firm has started from December 2017.</p> <p>Customer [Mini Group, Komet Precision Tools India Private Limited, Exide Industries] and supplier [Foamtech, N V Steels, Mohan Hardware] of the firm has given positive feedback and they are satisfied with company's services, product quality overall and performance.</p> <p>Banker [Indian Overseas Bank] has also given positive feedback and satisfied with firm's banking transactions.</p> <p>Business is active. Payments are unknown.</p> <p>In view of infancy stage, the firm can be considered for business dealings with safe and secure conditions.</p> <p><b>Note:</b>  Site visit was conducted at the address which you have provided. Our executive has successfully traced the firm on the given address.</p> <p>Our executive met to security guard [Name not divulged] of the firm who did not allow to enter into the premises but confirmed the existence at the given address.</p> <p>As per our executive observation, location of the firm is easy to find. It is a 4 storey building and whole premises belongs to firm. Locality appears to be commercial. Area seems to be neutral.</p> <p>Name board of the firm was sighted at the given address.</p> <p>Further, our executive enquired from staff of neighboring entity i.e. "Michelin" and "SVR Medical" and they were also confirmed that firm exists on given address.</p>

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

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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 13.08.2018

**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**

<b>Name :</b>	Mr. Vinod Kumar R
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9611112288
<b>Date :</b>	07.08.2018

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**LOCATIONS**

<b>Registered Office :</b>	No. 65, T.S. Arcade Next to Desales School, Opposite R.L. Dhaba, Hosur Road, NH-7, Chandrapur, Bangalore-560099, Karnataka, India
<b>Tel. No.:</b>	91-80-61764444/ 61764222
<b>Mobile No.:</b>	91-9611112288 [Mr. Vinod Kumar R]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:tsroyalgrand@gmail.com">tsroyalgrand@gmail.com</a>
<b>Website :</b>	<a href="http://www.tsroyalgrand.com">http://www.tsroyalgrand.com</a>
<b>Area :</b>	36000 Sq. Ft
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Property Address:</b>	Janjar No.1130, Property No-941/1, Sy. No-65, Chandapura Village, Attibele Hobli, Anekal Taluk, Bangalore, Karnataka, India

**PARTNERS**

<b>Name :</b>	Ms. N. Pushpavathi
<b>Designation :</b>	Partner
<b>Date of Birth/ Age:</b>	05.06.1967
<b>PAN No.:</b>	ANUPP0620Q
<b>Passport No.:</b>	J0348957
<b>Aadhar No.:</b>	558025797599
<b>Name :</b>	Mr. T. Rama Reddy
<b>Designation :</b>	Partner
<b>Date of Birth/ Age:</b>	02.12.1954
<b>PAN No.:</b>	ADRPR7898D
<b>Passport No.:</b>	J0348958
<b>Aadhar No.:</b>	564614464220
<b>Name :</b>	Mrs. R. Chaitra
<b>Designation :</b>	Partner
<b>Name :</b>	Mr. Vinod Kumar R
<b>Designation :</b>	Partner
<b>Date of Birth/ Age:</b>	12.10.1987
<b>PAN No.:</b>	AHFPV0933K
<b>Passport No.:</b>	H1930155
<b>Aadhar No.:</b>	952144533351

**BUSINESS DETAILS**

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<b>Line of Business :</b>	Subject is engaged into Hospitality Services. [Confirmed by Management]
<b>Products/ Services :</b>	Hospitality Services
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash, Advance Payment and Cheque
<b>Purchasing :</b>	Cash, Advance Payment and Cheque

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Foamtech		
	<b>Name of the Person (Designation):</b>	Mr. Shaji [Proprietor]		
	<b>Contact Number:</b>	91-9845143387		
	<b>Since how long known:</b>	01 Year		
	<b>Maximum limit dealt:</b>	INR 2.000 Million [Yearly]		
	<b>Experience:</b>	<b>Payment Behavior</b>	<b>Market Goodwill</b>	<b>Overall</b>
		Good	Excellent	Good
	<b>Remark</b>	Mr. Shaji [Proprietor] claimed that subject company's market goodwill is excellent and payment behavior and overall performance are good.		
	<b>Reference:</b>	N V Steels		
	<b>Name of the Person (Designation):</b>	Mr. Gautam [Proprietor]		
	<b>Contact Number:</b>	91-9036892267		
	<b>Since how long known:</b>	05 Years (Personally)		
	<b>Maximum limit dealt:</b>	INR 0.500 Million		
	<b>Experience:</b>	--		
	<b>Remark</b>	Mr. Gautam [Proprietor] denied to provide feedback.		
<b>Reference:</b>	Mohan Hardware			
<b>Name of the Person</b>	Mr. Mohan [Proprietor]			

	<table border="1"> <tr> <td colspan="4"><b>(Designation):</b></td> </tr> <tr> <td colspan="2"><b>Contact Number:</b></td> <td colspan="2">91-9164942261</td> </tr> <tr> <td colspan="2"><b>Since how long known:</b></td> <td colspan="2">01 Year</td> </tr> <tr> <td colspan="2"><b>Maximum limit dealt:</b></td> <td colspan="2">INR 1.000 Million [Yearly]</td> </tr> <tr> <td colspan="2"><b>Experience:</b></td> <td><b>Payment Behavior</b></td> <td><b>Market Goodwill</b></td> <td><b>Overall</b></td> </tr> <tr> <td colspan="2"></td> <td>Good</td> <td>Excellent</td> <td>Good</td> </tr> <tr> <td colspan="2"><b>Remark</b></td> <td colspan="3">Mr. Mohan [Proprietor] claimed that subject company's payment behavior and overall performance are good and its market goodwill is excellent</td> </tr> </table>	<b>(Designation):</b>				<b>Contact Number:</b>		91-9164942261		<b>Since how long known:</b>		01 Year		<b>Maximum limit dealt:</b>		INR 1.000 Million [Yearly]		<b>Experience:</b>		<b>Payment Behavior</b>	<b>Market Goodwill</b>	<b>Overall</b>			Good	Excellent	Good	<b>Remark</b>		Mr. Mohan [Proprietor] claimed that subject company's payment behavior and overall performance are good and its market goodwill is excellent																																																					
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	<b>Contact Number:</b>	91-9944099555		
	<b>Since how long known:</b>	08 Months [November, 2017]		
	<b>Maximum limit dealt:</b>	INR 0.500 Million [Monthly]		
	<b>Experience:</b>	<b>Product Quality</b>	<b>Delivery Behavior</b>	<b>Overall</b>
		Excellent	Excellent	Excellent
<b>Remark</b>	Mr. Suresh Babu [Admin Head] claimed that subject company's product quality, delivery behavior and overall performance are excellent			
<b>No. of Employees :</b>	50 [Approximately]			
<b>Bankers :</b>				
	<b>Bank Name:</b>	Indian Overseas Bank		
	<b>Branch:</b>	East End Main Road Branch, Bangalore, Karnataka, India		
	<b>Person Name (with Designation):</b>	Mr. Chandrakant K Rajur [Chief Manager]		
	<b>Contact Number:</b>	91-9900334747		
	<b>Name of Account Holder:</b>	T S ROYAL GRAND HOTEL		
	<b>Account Number:</b>	067702000011665		
	<b>Account Since (Date/ Year of A/c Opening):</b>	18.11.2017		
	<b>Average Balance Maintained (Optional):</b>	--		
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	Term Loan = INR 57.600 Million		
	<b>Account Operation:</b>	Satisfactory		
	<b>Remarks:</b>	Mr. Chandrakant K Rajur [Chief Manager] claimed subject company holds a good track record.		

<b>Auditors :</b>	
<b>Name :</b>	Giresha Vijayan and Associates Chartered Accountants
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

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<b>Capital Investment :</b>	
<b>Owned :</b>	Not Divulged
<b>Borrowed :</b>	Not Divulged
<b>Total :</b>	<b>Not Divulged</b>

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**NEW BUSINESS**

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

**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	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--

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28	Estimation for coming financial year	Yes
29	Profitability for last three years	No
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

<b>Name :</b>	T. S. ROYAL GRAND HOTEL
<b>Address :</b>	No. 65, T.S. Arcade Next to Desales School, Opposite R.L. Dhaba, Hosur Road, NH-7, Chandrapur, Bangalore-560099, Karnataka, India
<b>Person to whom we met:</b>	Security Guard [Name Not Divulged]
<b>Name Board:</b>	Sighted
<b>Location:</b>	Easy
<b>Total Floors of the building:</b>	Ground + 4 Floors
<b>Subject situated on :</b>	Whole Premises
<b>Locality:</b>	Commercial
<b>Area:</b>	Neutral
<b>Neighbor's Interview :</b>	Our executive enquired from staff of neighboring entity i.e. "Michelin" and "SVR Medical" and they were also confirmed that firm exists on given address.
<b>Proof of visit:</b>	Photos

### ESTIMATED BALANCE SHEET

[INR IN MILLION]

SOURCES OF FUNDS	31.03.2021	31.03.2020	31.03.2019
SHAREHOLDERS FUNDS			

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1] Capital Account	73.000	73.000	73.000
2] Reserves & Surplus	0.000	0.000	0.000
3] Profit and Loss	(18.684)	(17.471)	(10.958)
<b>NETWORTH</b>	<b>54.316</b>	<b>55.529</b>	<b>62.042</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	56.000	63.000	68.000
2] Unsecured Loans	0.000	0.000	0.000
<b>TOTAL BORROWING</b>	<b>56.000</b>	<b>63.000</b>	<b>68.000</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>110.316</b>	<b>118.529</b>	<b>130.042</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress	0.000	0.000	0.000
<b>INVESTMENT</b>			
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	7.545	6.045	5.045
Sundry Debtors	3.345	1.579	1.265
Cash & Bank Balances	0.036	0.491	0.228
Other Current Assets	0.000	0.000	0.000
Loans, Advances and Deposits	1.000	0.500	0.500
<b>Total Current Assets</b>	<b>11.926</b>	<b>8.615</b>	<b>7.038</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	0.565	1.451	0.640
Other Current Liabilities	0.000	0.000	0.000
Provisions	1.185	0.845	2.145
<b>Total Current Liabilities</b>	<b>1.750</b>	<b>2.296</b>	<b>2.785</b>
<b>Net Current Assets</b>	<b>10.176</b>	<b>6.319</b>	<b>4.253</b>
<b>MISCELLANEOUS EXPENSES</b>			
	0.000	0.000	0.000
<b>TOTAL</b>	<b>110.316</b>	<b>118.529</b>	<b>130.042</b>

## ESTIMATED PROFIT AND LOSS ACCOUNT

[INR IN MILLION]

	PARTICULARS	31.03.2021	31.03.2020	31.03.2019
	<b>SALES</b>			
	Sales	61.344	51.120	42.600

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	Others Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>61.344</b>	<b>51.120</b>	<b>42.600</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of goods sold	31.012	26.094	19.239
	Wages and Sub Contract	3.681	3.067	2.556
	Consumable and others	2.454	2.045	1.704
	Power and Fuel	2.760	2.300	2.130
	Audit Fees	0.100	0.065	0.065
	Registration and Other	0.707	0.642	0.585
	Accounting Charges	0.054	0.050	0.045
	Printing and Stationery	0.097	0.088	0.080
	Repairs and Maintenances	0.224	0.203	0.186
	Other Misc. Expenses	0.245	0.223	0.203
	Staff Salary	0.653	0.594	0.540
	Staff welfare	0.176	0.160	0.145
	Telephone Charges	0.103	0.094	0.085
	Travelling and Conveyances	0.394	0.358	0.325
	Washing and Laundry	0.171	0.155	0.141
	Security	0.290	0.264	0.240
	Sales Promotions and Advert	0.164	0.149	0.135
	Discount	0.103	0.094	0.085
	<b>TOTAL EXPENSES</b>	<b>43.388</b>	<b>36.645</b>	<b>28.489</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION</b>	<b>17.956</b>	<b>14.475</b>	<b>14.111</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>7.099</b>	<b>7.408</b>	<b>7.739</b>
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>	<b>10.857</b>	<b>7.067</b>	<b>6.372</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>12.071</b>	<b>13.579</b>	<b>15.283</b>
	<b>NET PROFIT/ (LOSS) FOR THE PERIOD</b>	<b>(1.214)</b>	<b>(6.512)</b>	<b>(8.911)</b>

## VALUATION REPORT

### (GENERAL DETAILS)

<b>Date as on which valuation is made</b>	13.04.2018
<b>Name of the Owner</b>	<b>Mr. T. Rama Reddy</b> [Gulla Reddy Layout, Chandapur Village, Anekal Taluk, District Bangalore, Karnataka, India]

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<b>Location of the property</b>	Situated on service road of Hosur main road about 0.3 kms from Chandapura fly over.
<b>Postal Address of the proprietary</b>	Janjar No. 1130, Property No. 941/1, Sy. No. 65, Hosur Main Road, Chandapura Village, Attibele Hobli, Anekal Taluk, District Bangalore, Karnataka, India

<b>Fair Market Value</b>	INR 142.795 Million
<b>Forced Sale Value</b>	INR 121.376 Million
<b>Comparable Sale Value</b>	INR 143.000 Million
<b>Open Market Value</b>	INR 143.000 Million

## VALUATION REPORT

### (GENERAL DETAILS)

<b>Date as on which valuation is made</b>	31.01.2018
<b>Name of the Owner</b>	<b>Mr. T. Rama Reddy</b> [Residing at No. 182, 2 <sup>nd</sup> Cross, Gulla Reddy Layout, Chandapur Village, Attibele Hobli, Anekal Taluk, District Bangalore, Karnataka, India]
<b>Location of the property</b>	Janjar No. 1130, Property No. 941/1, SY. No.65, Hosur Road, (Opposite to R.K. Dhaba After Flyover) Chandapur Village, Attibele Hobli, Anekal Taluk, Bangalore-560939, Karnataka, India

<b>Fair Market Value</b>	INR 136.800 Million
<b>Forced Sale Value</b>	INR 136.800 Million
<b>Comparable Sale Value</b>	INR 116.280 Million
<b>Open Market Value</b>	INR 136.800 Million

**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	Indian Rupees
US Dollar	1	INR 68.95
UK Pound	1	INR 88.19
Euro	1	INR 79.00

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PNM
<b>Analysis Done by :</b>	PRS
<b>Report Prepared by :</b>	RUP

**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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