

MIRA INFORM REPORT

Report No. :	542807
Report Date :	07.12.2018

IDENTIFICATION DETAILS

Name :	PRERNA PERFECT PRINT
Registered Office :	12, Ground Floor, Shilay Industries, 8, Udyog Nagar, Kamat Club Lane, Off. S.V. Road, Goregaon (West), Mumbai-400062, Maharashtra
Tel. No.:	91-22-28741234/ 28792525
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	1995
Capital Investment :	INR 19.673 Million
IEC No.: [Import-Export Code No.]	Not Applicable [As informed by the management that firm does not have export and import]
TIN No.:	27740018359
PAN No.: [Permanent Account No.]	AAEPT2598Q
GSTN : [Goods & Service Tax Registration No.]	27AAEPT2598Q1ZO
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer and Trader of Offset Printing, Digital Printing, Corporate Gifting. [Confirmed by Management]
No. of Employees :	30 [Approximately] [10 = In Office, 20 = In Factory]

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
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 56200
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear

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
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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 07.12.2018

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 PARTED BY

Name :	Mr. Pankaj Bhaskar Tike
Designation :	Proprietor
Contact No.:	91-9820068052
Date :	06.12.2018

LOCATIONS

Registered Office/ Factory :	12, Ground Floor, Shilay Industries, 8, Udyog Nagar, Kamat Club Lane, Off. S.V. Road, Goregaon (West), Mumbai-400062, Maharashtra, India
Tel. No.:	91-22-28741234/ 28792525
Mobile No.:	91-9820068052 [Mr. Pankaj Bhaskar Tike]
Fax No.:	Not Available
E-Mail :	prernapp@hotmail.com
Website :	http://www.prernaprint.com
Area :	5000 Sq. ft.
Location :	Owned
Locality :	Commercial

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SOLE PROPRIETOR

Name :	Mr. Pankaj Bhaskar Tike
Designation :	Proprietor
Address :	Flat No.702, Madhu Kutir CHS Limited, L.T. Nagar Road No.2, Off. M.G. Road, Goregaon (West), Mumbai-400104, Maharashtra, India
Date of Birth/Age :	26.09.1970
Qualification :	Graduate
Experience :	25 Years
PAN No.:	AAEPT2598Q
Aadhaar No.:	5046 1898 6814

BUSINESS DETAILS

Line of Business :	Manufacturer and Trader of Offset Printing, Digital Printing, Corporate Gifting. [Confirmed by Management]
Products/ Services :	<ul style="list-style-type: none"> • Offset Printing • Digital Printing • Corporate Gifting
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Credit [30 Days]
Purchasing :	Credit [30 Days]

GENERAL INFORMATION

Suppliers :	Reference:	Mehta Brothers		
	Name of the Person (Designation):	Mr. Mitul		
	Contact Number:	91-9821050038		
	Since how long known:	04 Years		
	Maximum limit dealt:	As per requirement		
	Experience:	Payment Behavior	Market Goodwill	Overall

		Good	Good	Good
Remark	Mr. Mitul gave us positive response about subject, their payment behavior and market goodwill is good. Overall experience is good.			
Reference:	P V Media Vision Private Limited			
Name of the Person (Designation):	Mr. Vasant Khopade [Managing Director]			
Contact Number:	91-9819960300			
Since how long known:	08 Years			
Maximum limit dealt:	As per requirement			
Experience:	Payment Behavior	Market Goodwill	Overall	
	Excellent	Excellent	Excellent	
Remark	Mr. Vasant Khopade [Managing Director] who gave us positive response about subject, they are satisfied with their payment behavior and market goodwill.			
Reference:	Image Production			
Name of the Person (Designation):	Mr. Herald Castelino [Proprietor]			
Contact Number:	91-9821047174			
Since how long known:	17 Years			
Maximum limit dealt:	As per requirement			
Experience:	Payment Behavior	Market Goodwill	Overall	
	Good	Good	Good	
Remark	We had a word with Mr. Herald Castelino [Proprietor] who satisfied with their business transaction and there is no complaint. Payment transaction is good and market goodwill also good.			
Customers :	Manufacturer and Traders			
Reference:	Reliance Industries Limited			
Name of the Person (Designation):	Mr. Raju Sabhadinde [Procurement Manager]			
Contact Number:	91-9082619712			
Since how long known:	03 Years			
Maximum limit dealt:	As per requirement			
Experience:	Product Quality	Delivery Behavior	Overall	
	Excellent	Excellent	Excellent	

	Remark	We had word with Mr. Raju Sabhadinde [Procurement Manager] who gave us positive response about subject company. They are satisfied with their products quality and delivery behaviour. Overall experience is excellent		
	Reference:	Shoppers Stop Limited		
	Name of the Person (Designation):	Mr. Surendra Sawant [Manager]		
	Contact Number:	91-9819750896		
	Since how long known:	08 Years		
	Maximum limit dealt:	INR 8.000 Million [Yearly]		
	Experience:	Product Quality	Delivery Behavior	Overall
		Excellent	Excellent	Excellent
	Remark	Spoke with Mr. Surendra Sawant [Manager] who gave us positive response and their product quality and delivery behaviour is excellent and there is no complaint.		
	Reference:	HDFC Ergo General Insurance Co. Limited		
	Name of the Person (Designation):	Mrs. Kalpana Asthana [Assistant Manager]		
	Contact Number:	91-7045357387		
	Since how long known:	07 Years		
	Maximum limit dealt:	As per requirement		
	Experience:	Product Quality	Delivery Behavior	Overall
		Good	Good	Good
	Remark	We had a word with Mrs. Kalpana Asthana [Assistant Manager] who confirmed that they know subject from last 7 years and they are satisfied with their business transaction.		
No. of Employees :	30 [Approximately] [10 = In Office, 20 = In Factory]			
Bankers :	Bank Name:	HDFC Bank Limited		
	Branch:	Shop No. G1 and G2, Arihant Apartment, Jawahar Nagar, Goregaon [West], Mumbai-400104, Maharashtra, India		
	Person Name (with Designation):	Mr. Gaurav Kalbande		
	Contact Number:	91-8655004249		

	Name of Account Holder:	PRERNA PERFECT PRINT	
	Account Number:	03222000002379	
	IFSC Code:	HDFC0000322	
	Credit Facilities Enjoyed (CC/OD/Term Loan):	No Facility	
	Account Operation:	Satisfactory	
	Remarks:	Banker gave us positive response about subject company. They are satisfied with their banking transaction.	
Facilities :	SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
	HDFC Bank	0.321	0.661
	NKGSB Bank OD	0.833	1.741
	ICICI Home Loan	17.132	17.779
	ICICI Home Loan	6.269	6.500
	LIC Loan	1.284	1.284
	Total	25.839	27.965

Auditors :	
Name :	Chirag P Shah and Associates Chartered Accountant
Address :	602, Ashok CHS Limited, Jitendra Road, Malad (East), Mumbai-400097, Maharashtra, India
Mobile No.:	91-9820590919
E-Mail :	chiragpravin@gmail.com
Membership No.:	111256
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2018

MR. PANKAJ B TIKE

Particulars	INR in Million	Particulars	INR in Million
To LIC Premium	0.419	By opening Balance	19.659
To Medical Premium	0.068	By Capital Introduces	0.225
To Donation 80-G	0.050	By Rent Received	0.390
To Interest ICICI Bank Housing Loan	2.112	By Net Profit from profit and loss A/c	2.114
To Demat Charges	0.005	By Short term Capital Loan	0.605
To Personal Expenses	1.564	By Speculation Profit	0.012
To Income Tax Paid	0.129	By Interest from PPF	0.012
To TDS AY 2017-18	0.549	By Long term capital gain	0.223
To Closing Balance	19.673	By Long term capital gain property	1.329
Total	24.569	Total	24.569

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FINANCIAL ANALYSIS
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

PRERNA PERFECT PRINT AND SEVEN SHADES

SOURCES OF FUNDS		31.03.2018	31.03.2017
SHAREHOLDERS FUNDS			
1] Capital Account		19.673	19.659
2] Reserves & Surplus		0.000	0.000
NETWORTH		19.673	19.659
LOAN FUNDS			
1] Secured Loans		25.839	27.965
2] Unsecured Loans		6.726	0.051
TOTAL BORROWING		32.565	28.016
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		52.238	47.675
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		37.139	37.279
Capital work-in-progress		0.000	0.000
INVESTMENT		6.407	3.944
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		6.009	0.401
Sundry Debtors		7.816	10.143
Cash & Bank Balances		0.847	1.917
Other Current Assets		1.245	3.299
Loans, Advances and Deposits		1.803	1.803
Total Current Assets		17.720	17.563
Less : CURRENT LIABILITIES & PROVISIONS			
Current Liabilities and Provisions		9.028	11.111
Total Current Liabilities		9.028	11.111
Net Current Assets		8.692	6.452
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		52.238	47.675

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017
	SALES		
	Sales	39.269	54.368
	Others Income	0.177	0.216
	TOTAL	39.446	54.584
Less	EXPENSES		
	Cost of Goods Sold	25.477	36.156
	ESIC and MLWF	0.047	0.035
	Factory Expenses	0.034	0.031
	Factory License Fees	0.027	0.039
	Gala Rent	0.180	0.360
	Octroi Charges	0.000	0.008
	Oil and Lubricant Charges	0.026	0.012
	Packing Charges	0.000	0.073
	Power and Electricity	1.140	1.373
	Repairs and Maintenance	0.410	0.496
	Wages	0.999	1.071
	Water Charges	0.000	0.138
	Audit Fees	0.050	0.050
	Bank commission and Charges	0.019	0.044
	Bonus	0.676	0.572
	Business Promotion	0.223	0.266
	Commission	0.571	0.740
	Computer Maintenance Charges	0.160	0.261
	Conveyance Charges	0.060	0.062
	Discount	0.069	0.425
	Gala Maintenance	0.115	0.141
	GST Late Fees	0.002	0.000
	Insurance Charges	0.061	0.065
	Loan Processing Charges	0.000	0.026
	Membership Fees	0.013	0.000
	Miscellaneous Expenses	0.038	0.068
	Office Expenses	0.300	0.257
	Packing Charges	0.063	0.000
	Printing and Stationery	0.015	0.029
	Professional Fees	0.134	0.089
	Provident Fund	0.200	0.202
	Professional Tax	0.003	0.003
	Salary	2.852	3.061
	Staff Welfare	0.236	0.313
	Telephone Mobile and internet	0.073	0.140

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	Transport Charges		0.068	0.054
	Traveling Expenses		0.399	0.262
	TOTAL EXPENSES		34.74	46.922
	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION		4.706	7.662
Less	FINANCIAL EXPENSES		0.324	1.328
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION		4.382	6.334
Less	DEPRECIATION/ AMORTISATION		2.267	2.542
	NET PROFIT FOR THE PERIOD		2.115	3.792

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

ADVERTISING / PROMOTIONAL EXPENSES

Years	31.03.2018	31.03.2017
Business Promotion	0.223	0.266

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)	72.65	68.10
Account Receivables Turnover (Income / Sundry Debtors)	5.02	5.36
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.78	19.11
Asset Turnover (Operating Income / Net Fixed Assets)	0.13	0.21

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LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>		0.68	0.67
Debt Equity Ratio <i>(Total Liability / Networth)</i>		1.66	1.43
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>		0.80	0.57
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>		1.89	1.90
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>		14.52	5.77

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	5.39	6.97
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	3.45	6.45
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	10.75	19.29

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.53	1.93
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		1.15	1.89
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.32	0.33
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		1.66	1.43
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.53	1.93

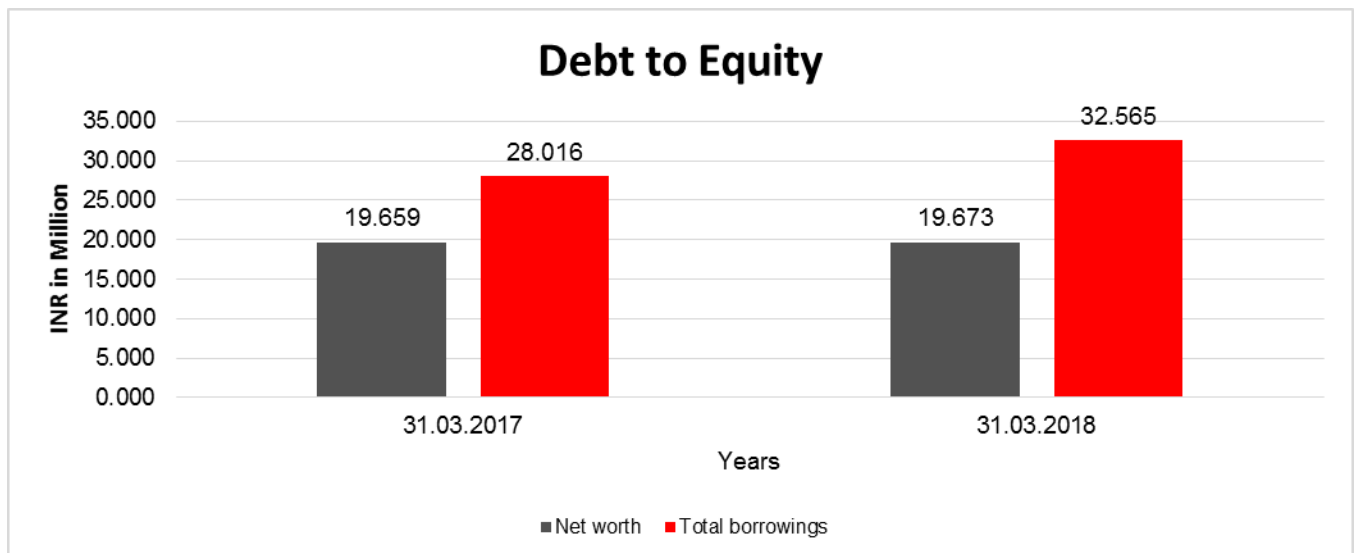
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

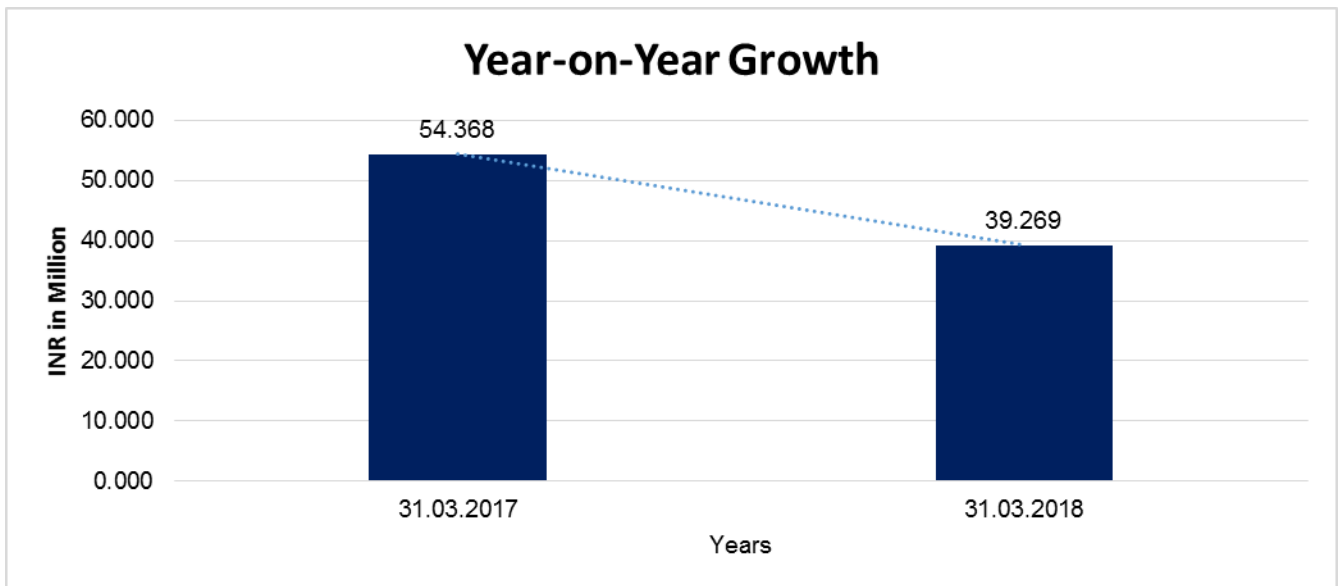
DEBT EQUITY RATIO

Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Capital Account	19.659	19.673
Reserves & Surplus	0.000	0.000
Net worth	19.659	19.673
Secured Loan	27.965	25.839
unsecured Loan	0.051	6.726
Total borrowings	28.016	32.565
Debt/Equity ratio	1.425	1.655



YEAR-ON-YEAR GROWTH

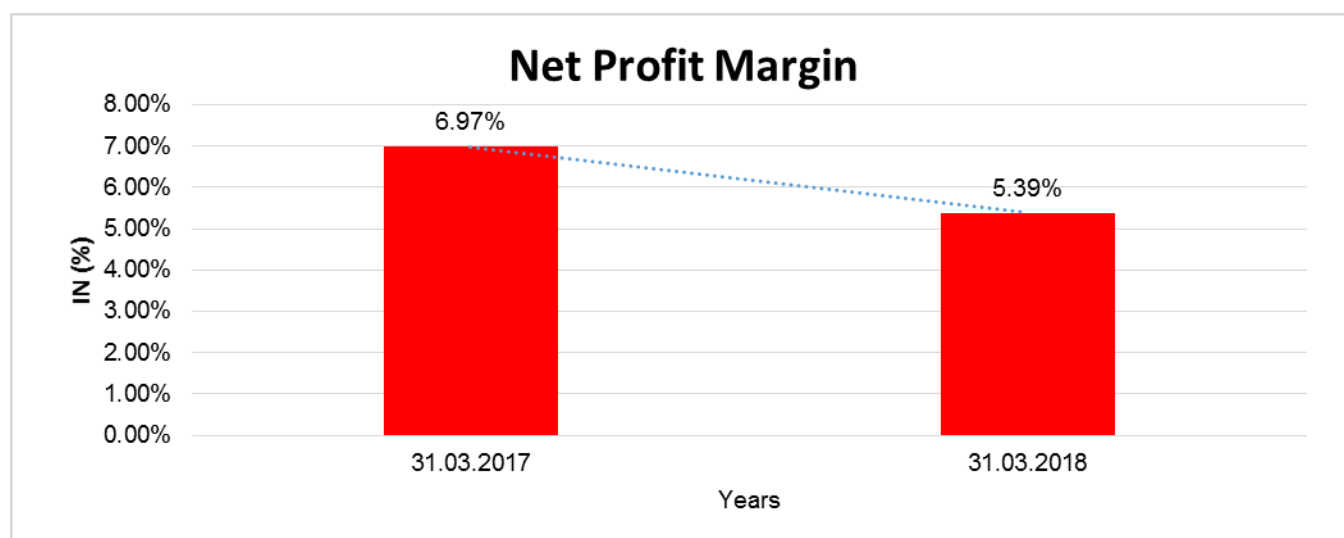
Year on Year Growth	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	54.368	39.269
		(27.772)



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NET PROFIT MARGIN

Net Profit Margin	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	54.368	39.269
Profit/ (Loss)	3.792	2.115
	6.97%	5.39%



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	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	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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOANS

PARTICULARS	31.03.2018	31.03.2017
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	(INR In Million)	(INR In Million)
Ajay Ghanshyam Padval	0.051	0.051
Jai Pankaj Tike	0.300	0.000
Prerna Tike	0.575	0.000
Shakuntala Achar	5.500	0.000
Vishal Chinchankar	0.300	0.000
Total	6.726	0.051

FIXED ASSETS

- Air Conditioner
- Machinery
- Mobile
- Motor Bike
- Office Equipment
- Electrical Fitting
- Furniture and Fixture

OBSERVATION POINTS

Name of Company :	PRERNA PERFECT PRINT
Address :	12, Ground Floor, Shilay Industries, 8, Udyog Nagar, Kamat Club Lane, Off. S.V. Road, Goregaon (West), Mumbai-400062, Maharashtra, India
Person to whom we met:	Mr. Uday Acharya [Manager]
Name Board :	Sighted
Location:	Easy
Total Floors of the Building :	Single Floor
Locality:	Commercial
Area of Premises :	5000 Sq. Ft.
Area :	Upmarket
No. of employees seen at premises:	40 [Approximately]
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Xerox Machine • Computers • Air Conditioner • Office Equipment
Furniture Item Sighted:	Table
Proof of visit:	Photos

PHOTOS



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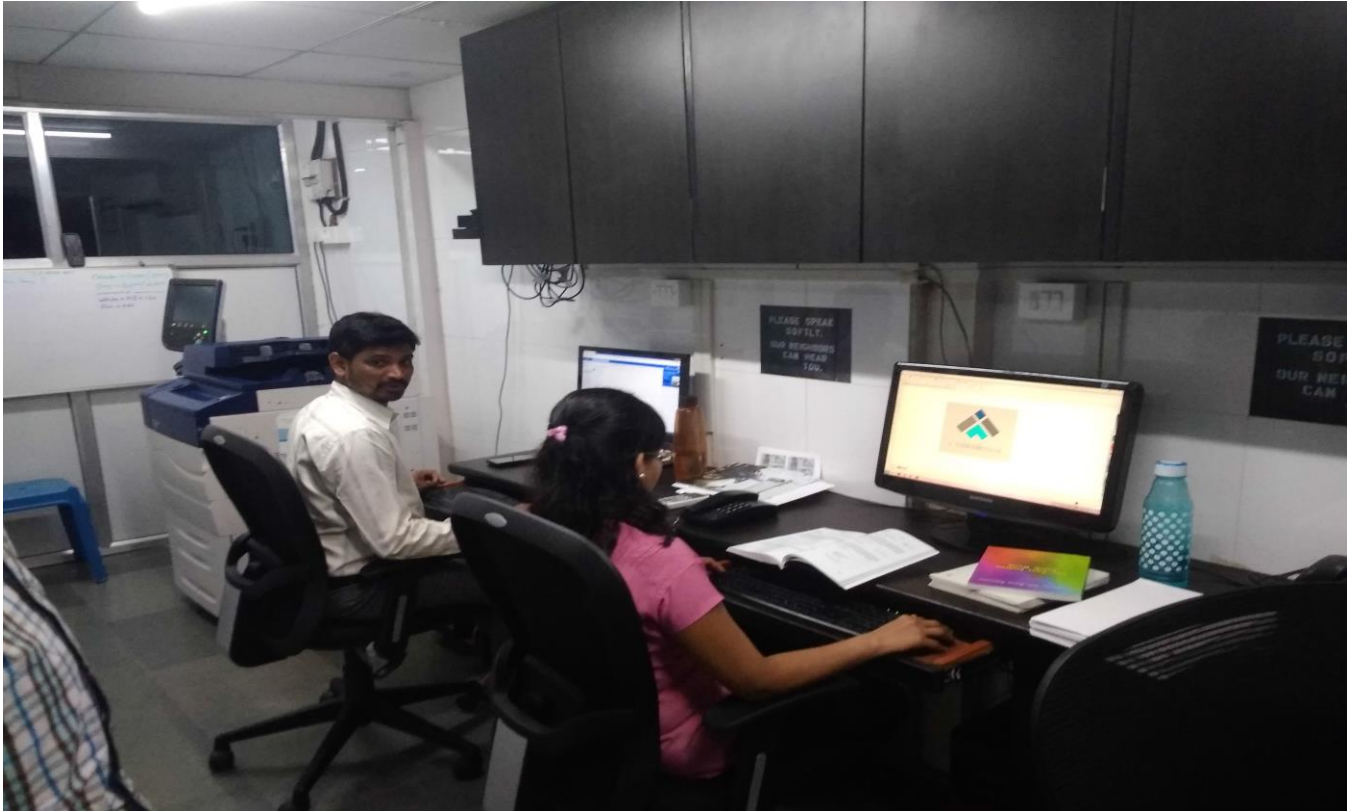
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CMT REPORT (Corruption, Money Laundering & Terrorism]

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 71.04
UK Pound	1	INR 90.30
Euro	1	INR 80.55

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	NSG
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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