

MIRA INFORM REPORT

Report No. :	535166
Report Date :	17.10.2018

IDENTIFICATION DETAILS

Name :	SHREE SAIBABA CONSTRUCTIONS PRIVATE LIMITED
Registered Office :	201, B. P. S. Plaza, 2 nd Floor, Devidayal Road, Near Best Depot, Mulund (West), Mumbai-400080, Maharashtra
Tel. No.:	91-22-25623762
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	11.10.2002
CIN No.: [Company Identification No.]	U45200MH2002PTC137534
Capital Investment / Paid-up Capital :	INR 0.301 Million
PAN No.: [Permanent Account No.]	AAHCS1816L
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Construction Activity. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Maximum Credit Limit :	USD 10600 INR 740000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2002.</p> <p>Asper the financials of FY 2017, the company has achieved decent revenue from its operations but has incurred operational loss.</p> <p>The moderate financial risk profile of the company is marked by average net worth base along with modest scale of operations.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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
High Risk	C2
Very High Risk	D

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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 17.10.2018.

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 DENIED

MANAGEMENT NON-COOPERATIVE (Tel No.: 91-22-25623762)

LOCATIONS

Registered Office :	201, B. P. S. Plaza, 2 nd Floor, Devidayal Road, Near Best Depot, Mulund (West), Mumbai-400080, Maharashtra, India
Tel. No.:	91-22-25623762 / 63 / 64
Fax No.:	91-22-25623760
E-Mail :	shreesaibabaconstpvtld@rediffmail.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ramesh Bhimrao Khade
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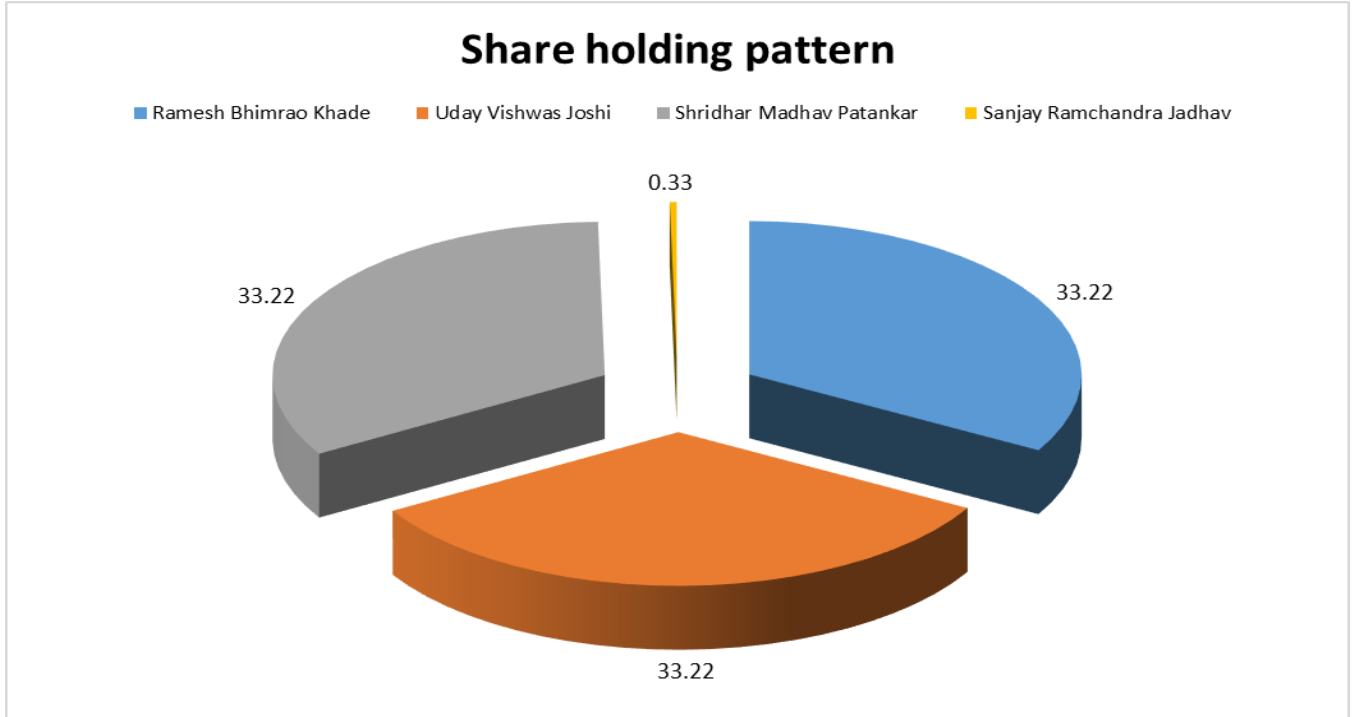
Designation :	Director		
Address :	302, Rm Pride Ram Maruti Road, Near Dr. Paranjape Hospital, Naupada, Thane-400602, Maharashtra, India		
Date of Appointment :	11.10.2002		
DIN No.:	00017965		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U01122MH2007PTC166831	SHREE MAA JAGDAMBA AGRO PRODUCTS PRIVATE LIMITED	08/01/2007	-
U45202MH2009PTC194683	SHREE SAIBABA GRIHANIRMITI PRIVATE LIMITED	05/08/2009	-
U45400MH2014PTC256972	SHREE SAIBABA CONSTRUWELL PRIVATE LIMITED	07/08/2014	-
Name :			
Mr. Uday Vishwas Joshi			
Designation :			
Director			
Address :			
Near N.E.S. High School, Plot No. 10, Nimkar Society, Malbar Hill Road, Mulund Colony, Bhandup Complex, Mumbai-400082, Maharashtra, India			
Date of Appointment :			
11.10.2002			
DIN No.:			
00024904			
Other Directorship:			
CRN	Company Name	Begin Date	End Date
U45202MH2009PTC194683	SHREE SAIBABA GRIHANIRMITI PRIVATE LIMITED	05/08/2009	-
U45400MH2014PTC256972	SHREE SAIBABA CONSTRUWELL PRIVATE LIMITED	07/08/2014	-

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Ramesh Bhimrao Khade	10000	33.22
Uday Vishwas Joshi	10000	33.22
Shridhar Madhav Patankar	10000	33.22
Sanjay Ramchandra Jadhav	100	0.33
Total	30100	100.00

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AS ON 30.09.2017

Equity Share Break up Category	Percentage
Promoters - Individual/Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Construction Activity. [Registered Activity]	
Products / Services :	Item Code No. (ITC Code)	Product Description
	99722210	Residential building sales on a fee or contract basis, except of time-share ownership properties
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	Information denied by the management	
Bankers :	Bank Name	TJSB Sahakari Bank Limited
	Branch	Mulund West Branch, Maruti Ashish, J.N. Road, Opposite Apna Bazar, Mulund (West), Mumbai-400080, Maharashtra, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Facilities :	SECURED LOANS	31.03.2017	31.03.2016
		INR In Million	INR In Million
	LONG TERM BORROWINGS		
	Secured vehicle loan (From the scheduled bank secured by mortgage of company's vehicles)	0.000	0.362
	Total	0.000	0.362

Auditors :	
Name :	S. H. Dongre and Company Chartered Accountants
Address :	A - 104, Sankalp Siddhi Society, Opposite Matunga Road, Western Railway Station 144, Senapati Bapat Marg, Mahim, Mumbai-400016, Maharashtra, India
Tel. No.:	91-22-24364771 / 24210008
E-Mail :	shdongreca@gmail.com
PAN No.:	AAEPD4235E
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
30100	Equity Shares	INR 10/- each	INR 0.301 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.301	0.301	0.301
(b) Reserves & Surplus	3.399	16.628	16.420
(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)	3.700	16.929	16.721
(3) Non-Current Liabilities			
(a) long-term borrowings	51.166	55.028	34.990
(b) Deferred tax liabilities (Net)	0.274	0.274	0.358
(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)	51.440	55.302	35.348
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	10.750	18.412	18.981
(c) Other current liabilities	138.880	137.118	97.556
(d) Short-term provisions	6.206	6.030	5.862
Total Current Liabilities (4)	155.836	161.560	122.399
TOTAL	210.976	233.791	174.468
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.455	3.711	4.322
(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	2.097	2.097	2.627
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	8.704	5.876	5.825
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	14.256	11.684	12.774

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	179.599	212.326	154.681
(c) Trade receivables	5.206	5.206	5.206
(d) Cash and cash equivalents	11.915	4.575	1.797
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.000	0.000	0.010
Total Current Assets	196.720	222.107	161.694
TOTAL	210.976	233.791	174.468

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	90.112	0.000	0.000
	Other Income	0.119	0.180	0.598
	TOTAL	90.231	0.180	0.598
Less	EXPENSES			
	Opening WIP	212.326	154.681	100.621
	Employees benefits expense	1.337	1.054	0.821
	Construction cost during the year	65.510	53.521	51.183
	Transfer to WIP	(179.599)	(212.326)	(154.681)
	Other expenses	1.413	1.153	0.782
	TOTAL	100.987	(1.917)	(1.274)
	PROFIT / (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(10.756)	2.097	1.872
	FINANCIAL EXPENSES	2.175	1.277	0.787
Less	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(12.931)	0.820	1.085
	DEPRECIATION/ AMORTISATION	0.298	0.640	0.487
	PROFIT/ (LOSS) BEFORE TAX	(13.229)	0.180	0.598
	TAX	0.000	(0.028)	0.139
Less	PROFIT/ (LOSS) AFTER TAX	(13.229)	0.208	0.459
	Earnings / (Loss) Per Share (INR)	(439.50)	6.90	15.20

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	13.367	NA	NA
Net cash flow from operating activities	7.173	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365)	21.09	0.00	0.00
Account Receivables Turnover (Income / Sunday Debtors)	17.31	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	(0.06)	0.01	0.01
Asset Turnover (Operating Income / Net Fixed Assets)	(3.11)	0.57	0.43

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.98	0.93	0.90
Debt Equity Ratio (Total Liability / Networth)	13.83	3.25	2.09
Current Liabilities to Networth (Current Liabilities / Net Worth)	42.12	9.54	7.32
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.93	0.22	0.26
Interest Coverage Ratio (PBIT / Financial Charges)	(4.95)	1.64	2.38

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin $[(PAT / Sales) * 100]$	%	(14.68)	0.00	0.00
Return on Total Assets $((PAT / Total Assets) * 100)$	%	(6.27)	0.09	0.26
Return on Investment (ROI) $((PAT / Networth) * 100)$	%	(357.54)	1.23	2.75

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio $(Current Assets / Current Liabilities)$		1.26	1.37	1.32
Quick Ratio $((Current Assets - Inventories) / Current Liabilities)$		0.11	0.06	0.06
G-Score Ratio Financial $(Networth / Total Assets)$		0.02	0.07	0.10
G-Score Ratio Debt $(Debts / Equity Capital)$		169.99	182.82	116.25
G-Score Ratio Liquidity $(Total Current Assets / Total Current Liabilities)$		1.26	1.37	1.32

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

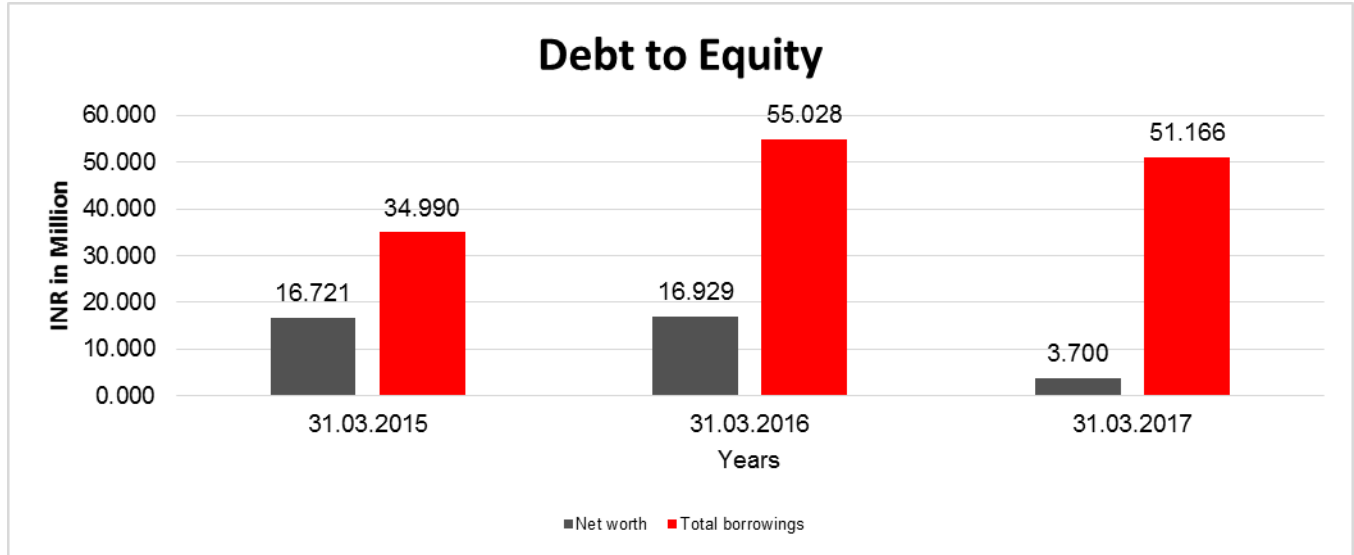
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.301	0.301	0.301
Reserves & Surplus	16.420	16.628	3.399
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	16.721	16.929	3.700
Long-term borrowings	34.990	55.028	51.166
Short term borrowings	0.000	0.000	0.000

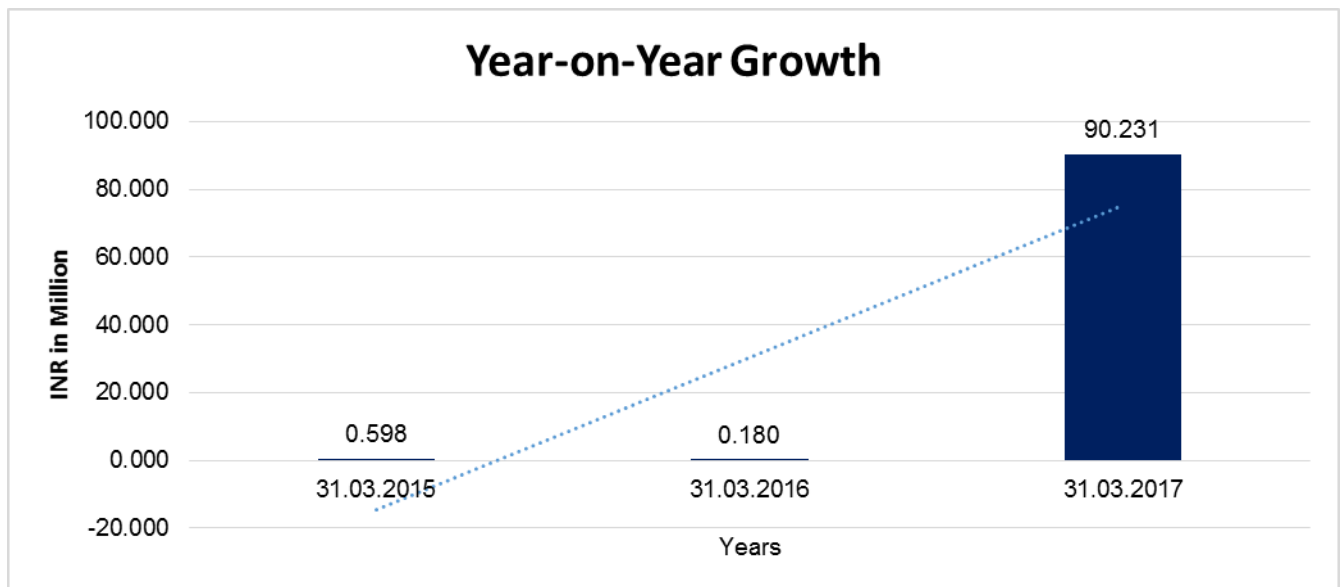
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Total borrowings	34.990	55.028	51.166
Debt/Equity ratio	2.093	3.251	13.829



YEAR-ON-YEAR GROWTH

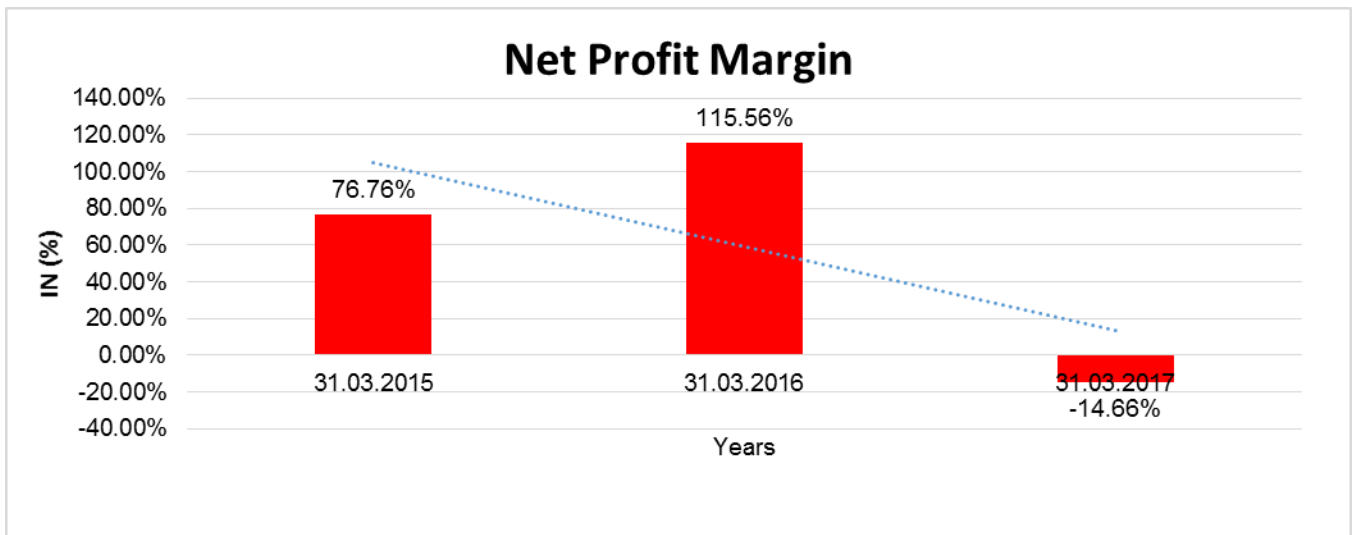
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Total income	0.598	0.180	90.231
		(69.900)	50028.333



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Total income	0.598	0.180	90.231
Profit / (Loss)	0.459	0.208	(13.229)
	76.76%	115.56%	(14.66%)



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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	No
8	Designation of contact person	No
9	Promoter's background	Yes
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	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

UNSECURED LOANS:

PARTICULAR	31.03.2017 INR In Million	31.03.2016 INR In Million
Long-term Borrowings		
Term loans from relatives	51.166	54.666
Total	51.166	54.666

INDEX OF CHARGE:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G52304 177	100120 212	TJSB Sahakar i Bank Limited	05/08/2 017	09/08/20 17	-	93000000.0	MULUND WEST BRANCH, MARUTI ASHISH, J.N. ROADOPP. APNA BAZAR, MULUND (WEST)MULUNDMH40 0080IN
2	G03708 070	100027 351	TJSB Sahakar i Bank Limited	01/02/2 016	-	-	2500000.0	MULUND BRANCH, MARUTI ASHISH, OPP APNABAZAR, MULUND, MULUND (WEST)MUMBAIMH400 080IN
3	H18401 695	105379 71	TJSB Sahakar i Bank Limited	09/04/2 014	31/08/20 18	-	18000000.0	MULUND WEST BRANCH, MARUTI ASHISH, J.N. ROADOPP. APNA BAZAR, MULUND (WEST)MULUNDMH40 0080IN
4	B44029 999	103662 04	TJSB SAHAK ARI BANK LIMITE D	13/07/2 012	-	-	1600000.0	MULUND BRANCH, MARUTI ASHISH,OPP. APNA BAZAR,MULUND (W)MUMBAIMH400080I N
5	B36590 834	103463 39	THE THANE JANAT A SAHAK ARI BANK LTD	06/03/2 012	-	-	1597000.0	ANANT LAXMI CHEMBER, B- CABIN,SHIVAJI NAGAR ROAD,NAUPADATHAN EMH400602IN
6	Y10346	902384	THE	04/12/2	-	-	4247000.0	MULUND BRANCH;

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	094	57	THANE JANAT A SAHAK ARI BANK LTD;	003				MARUTI ASHISHOPP. APOA BAZARMUMBAIMHIN
7	Y10346 087	902384 50	THANE JANAT A SAHAK ARI BANK LTD	17/09/2 003	01/03/20 07	-	37500000.0	MULUND BRANCH, MARUTI ASHISHOPP. APNA BAZAR, MULUND (WEST)MUMBAIMH400 080IN
8	C00322 644	100096 80	THE THANE JANAT A SAHAK ARI BANK LIMITE D	05/05/2 006	-	06/03/20 14	5000000.0	MULUND BRANCHMUMBAIMH4 00080IN

FIXED ASSETS:

- Office premises
- Office equipment
- Furniture and Fixture
- Computer
- Motor car

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 73.48
UK Pound	1	INR 96.82
Euro	1	INR 84.96

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	PRY
Report Prepared by :	BHG

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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