

MIRA INFORM REPORT

Report No. :	528957
Report Date :	10.09.2018

IDENTIFICATION DETAILS

Name :	CHANDRA COAL PRIVATE LIMITED
Registered Office :	104/105, Honey Ritika Apartments, Shastri Nagar Road, Ambedkar Square, Nagpur – 440008, Maharashtra
Mob. No.:	91-9422146068 (Mr. Sanjay)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.10.2005
CIN No.: [Company Identification No.]	U10102MH2005PTC156954
Capital Investment / Paid-up Capital :	INR 23.075 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AACCC6997P
GSTN : [Goods & Service Tax Registration No.]	27AACCC6997P1ZP
Legal Form :	Private Limited Liability Company.
Line of Business :	Trader of Coal, Steel and Iron. [Registered activity and also confirmed by management]
No. of Employees :	8 (Approximately)

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 2005 and it is a trader of coal.</p> <p>As per financials of March 2017, the company has registered a growth of 9.16% as compared to its previous year's revenue and has reported minimal profit margin of 0.86%.</p> <p>Rating takes into consideration the company's established track record of business operations marked by sound net worth base along with comfortable debt coverage indicators and decent liquidity position.</p> <p>Further, the company has reported earnings per share is INR 21.33 against its face value of INR 100.</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 (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

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High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 10.09.2018.

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.

INFORMATION PARTED BY

Name :	Mr. Sanjay Agarwal
Designation :	Director
Contact No.:	91-9822956500
Date :	10.09.2018

LOCATIONS

Registered Office :	104/105, Honey Ritika Apartments, Shastri Nagar Road, Ambedkar Square, Nagpur – 440008, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9422146068 / 9822956500 (Mr. Sanjay Agarwal)
Fax No.:	Not Available
E-Mail :	sanjay@chandragroup.co.in info@chandragroup.co.in
Website :	http://www.chandragroup.co.in

DIRECTORS

As on 31.03.2018

Name :	Shailendra Kailash Agawal		
Designation :	Director		
Address :	8 Vaibhav Behind NNBL, Ambedkar Square, C A Road, Nagpur – 440008, Maharashtra, India		
Date of Birth/Age :	16.09.1971		
Date of Appointment :	21.10.2006		
DIN No.:	00766617		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74990MH2010PTC209522	LEAF ENTERPRISES (INDIA) PRIVATE LIMITED	27/10/2010	-
Name :	Kamal Kailash Agawal		
Designation :	Director		
Address :	8 Vaibhav Behind NNBL, Ambedkar Square, C A Road, Nagpur – 440008, Maharashtra, India		

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Date of Birth/Age :	03.08.1968		
Date of Appointment :	21.10.2005		
DIN No.:	00766627		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U10300MH2015PTC270547	SHIVSHYAM MINES AND MINERLAS PRIVATE LIMITED	29/09/2017	-
U70200MH2017PTC292623	KESHVAM INFRAVENTURES PRIVATE LIMITED	17/03/2017	-
U51909MH2017PTC297924	EVREN COMMERCIAL PRIVATE LIMITED	20/07/2018	-
U60300MH2018PTC304470	VIDARBHA CARGO PRIVATE LIMITED	19/01/2018	-
Name : Sanjay Kailash Agawal			
Designation : Director			
Address : 8 Vaibhav Behind NNBL, Ambedkar Square, C A Road, Nagpur – 440008, Maharashtra, India			
Date of Birth/Age : 10.11.1972			
Date of Appointment : 21.10.2006			
DIN No.: 01875623			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U24100MH2011PTC218408	FLAMAR TECHCHEM PRIVATE LIMITED	07/06/2011	-
U45200MH2005PTC155314	RELAX CONSTRUCTION AND DEVELOPERS PRIVATE LIMITED	23/03/2017	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Sanjay Agrawal	33675
Shailendra Agrawal	34335
Kamal Agrawal	20000
Kajal Agrawal	1025
Kailash Agrwal	21850
Archana Agrawal	500
Keshardevi Agrawal	150
Dilip Agrawal	400
Anita Agrawal	350
Shailendra Agrawal (HUF)	165
Prabhadevi Agrawal	13000
Kavita Agrawal	15000
Sanjay Agrawal HUF	100
Kamal Agrawal HUF	100
Kailash Agrawal HUF	100

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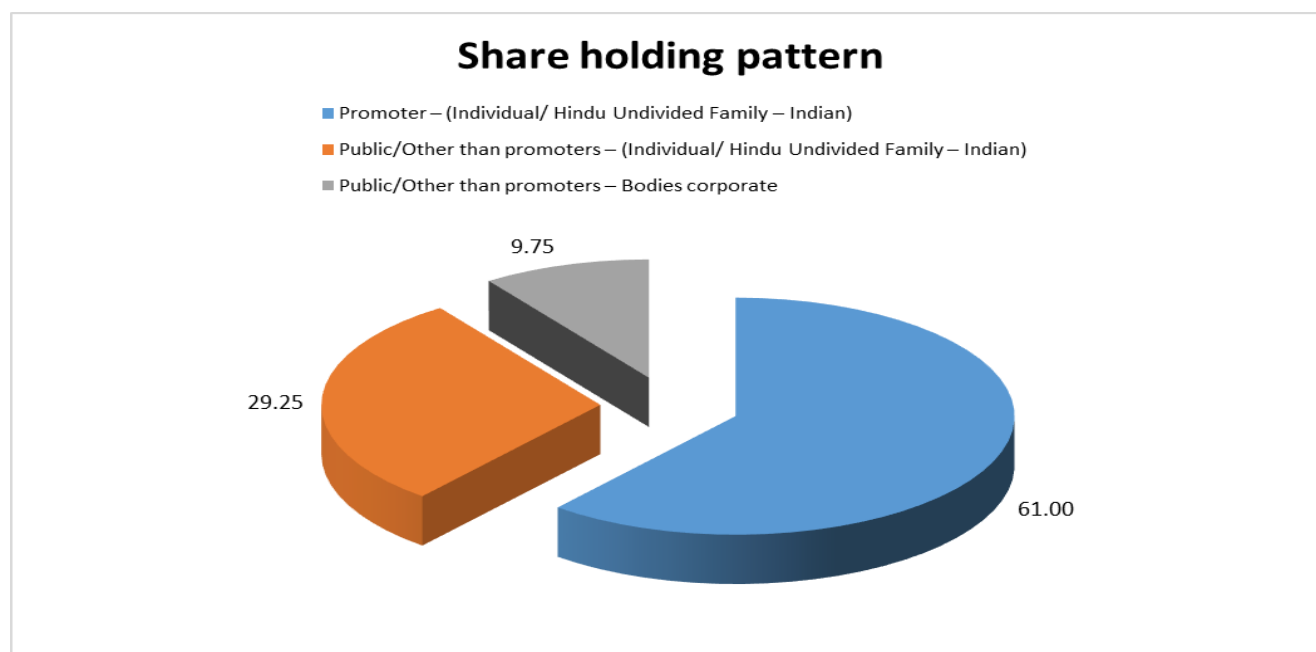
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Deepak Sarda		22500
Manish Sarda		22500
Laxman Sarda		22500
Deserve Bulcon Private Limited		22500
Total		230750

Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	61.00
Public/Other than promoters – (Individual/ Hindu Undivided Family – Indian)	29.25
Public/Other than promoters – Bodies corporate	9.75
Total	100.00



BUSINESS DETAILS

Line of Business :	Trader of Coal, Steel and Iron. [Registered activity and also confirmed by management]	
Products :	Item Code No.	Product Description
	99611911	Coal Trading

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Brand Names :	Not Divulged
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Credit (30/45 days)
Purchasing :	Credit (30/45 days)

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 :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	8 (Approximately)	
Bankers :	Bank Name	Indusind Bank Limited
	Branch	C A Road, Gandhi Grain Market, Nagpur, Maharashtra, India
	Person Name (With Designation)	91-712-2762305 / 2762306 (Ringing)
	Contact Number	--
	Name of Account Holder	--
	Account Number	--

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	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Axis Bank Limited [Secured against hypothecation of motor car]	10.789	0.884
	ICICI Bank Limited [Secured against hypothecation of motor car]	0.344	0.000
	ICICI Bank Limited [Secured against hypothecation of motor car]	0.682	1.113
	Short-term borrowings		
	Indusind Bank Limited Cash Credit	43.715	59.872
	Total	55.530	61.869

Auditors :	
Name :	R A Gupta and Associates Chartered Accountants
Address :	34, VCA Complex, C K Naidu Chowk, Civil Lines, Nagpur – 440001, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	ABFPG6191M
Membership No.:	037647
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 100/- each	INR 25.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
230750	Equity Shares	INR 100/- each	INR 23.075 Million

FINANCIAL DATA
[all figures are in 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	23.075	23.075	9.289
(b) Reserves & Surplus	80.955	75.831	28.838
(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)	104.030	98.906	38.127
(3) Non-Current Liabilities			
(a) long-term borrowings	11.815	52.339	35.473
(b) Deferred tax liabilities (Net)	0.111	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)	11.926	52.339	35.473
(4) Current Liabilities			
(a) Short term borrowings	43.715	59.872	49.349
(b) Trade payables	93.840	21.909	36.906
(c) Other current liabilities	5.828	19.947	90.789
(d) Short-term provisions	2.089	1.884	1.754
Total Current Liabilities (4)	145.472	103.612	178.798
TOTAL	261.428	254.857	252.398
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	17.466	8.400	5.904
(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	0.000	0.000	0.150
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	17.466	8.400	6.054
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	13.589	103.833	63.471
(c) Trade receivables	144.310	97.943	104.443
(d) Cash and cash equivalents	1.025	1.230	6.775
(e) Short-term loans and advances	74.796	32.593	63.105
(f) Other current assets	10.242	10.858	8.550
Total Current Assets	243.962	246.457	246.344
TOTAL	261.428	254.857	252.398

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	573.863	525.711	459.238
	Other Income	0.000	0.000	0.000
	TOTAL	573.863	525.711	459.238
Less	EXPENSES			
	Purchases of Stock-in-Trade	463.257	540.294	461.291
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	90.245	(40.362)	(20.546)
	Employees benefits expense	0.767	0.895	0.702
	Other expenses	3.938	3.430	2.059
	TOTAL	558.207	504.257	443.506
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	15.656	21.454	15.732
Less	FINANCIAL EXPENSES	6.835	14.283	9.036
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	8.821	7.171	6.696
Less	DEPRECIATION/ AMORTISATION	1.699	1.071	1.019
	PROFIT/ (LOSS) BEFORE TAX	7.122	6.100	5.677

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Less	TAX	2.201	1.885	1.754
	PROFIT/ (LOSS) AFTER TAX	4.921	4.215	3.923
	Earnings / (Loss) Per Share (INR)	21.33	18.27	42.24

Particulars			31.03.2018
Sales Turnover			500.000
			[Due to less order]

The above information has been part by Mr. Sanjay Agarwal (Director)

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	118.008	(100.735)	NA
Net cash flow from operating activity	115.918	(102.579)	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	91.79	68.00	83.01
Account Receivables Turnover (Income / Sundry Debtors)	3.98	5.37	4.40
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	73.94	14.80	29.20
Inventory Turnover (Operating Income / Inventories)	1.15	0.21	0.25
Asset Turnover (Operating Income / Net Fixed Assets)	0.90	2.55	2.66

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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.60	0.61	0.85
Debt Equity Ratio (Total Liability / Networth)	0.53	1.13	2.22
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.40	1.05	4.69
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.17	0.08	0.15
Interest Coverage Ratio (PBIT / Financial Charges)	2.29	1.50	1.74

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.86	0.80	0.85
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.88	1.65	1.55
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.73	4.26	10.29

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.68	2.38	1.38
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.58	1.38	1.02
G-Score Ratio Financial (Networth / Total Assets)	0.40	0.39	0.15

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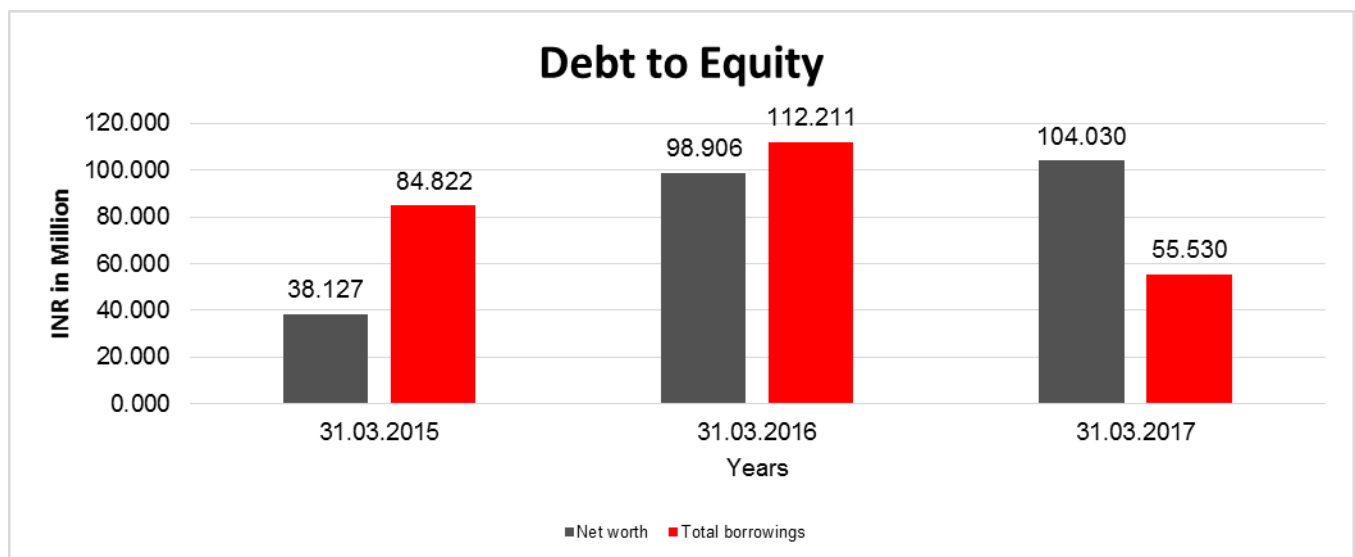
G-Score Ratio Debt (Debts / Equity Capital)	2.41	4.86	9.13
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.68	2.38	1.38

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

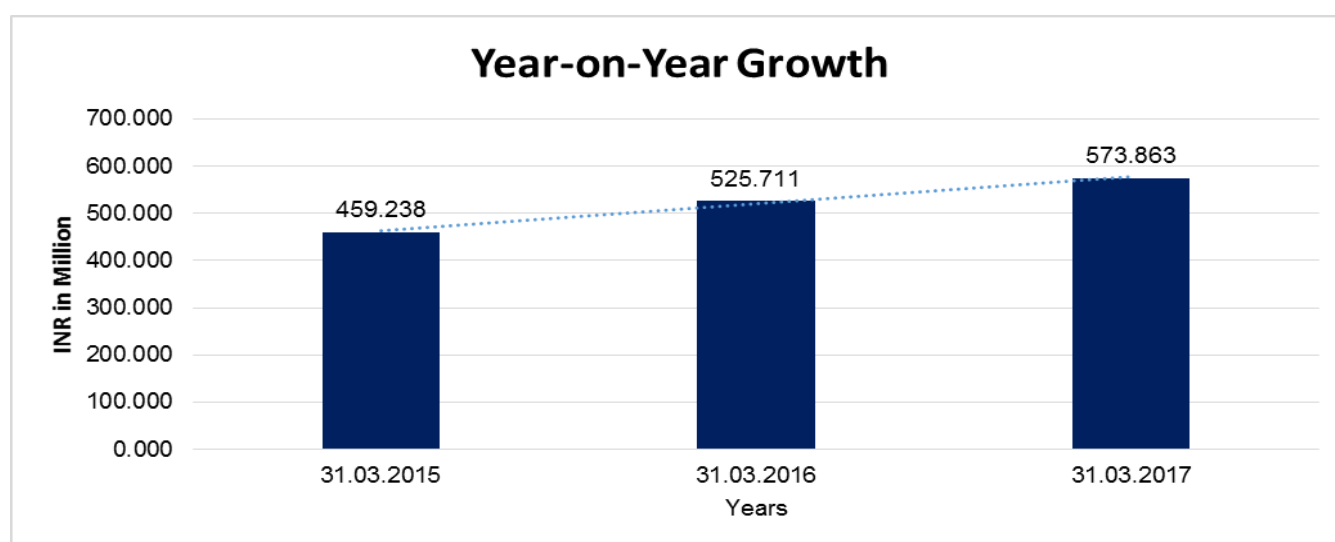
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	9.289	23.075	23.075
Reserves & Surplus	28.838	75.831	80.955
Share Application money pending allotment	0.000	0.000	0.000
Net worth	38.127	98.906	104.030
long-term borrowings	35.473	52.339	11.815
Short term borrowings	49.349	59.872	43.715
Total borrowings	84.822	112.211	55.530
Debt/Equity ratio	2.225	1.135	0.534



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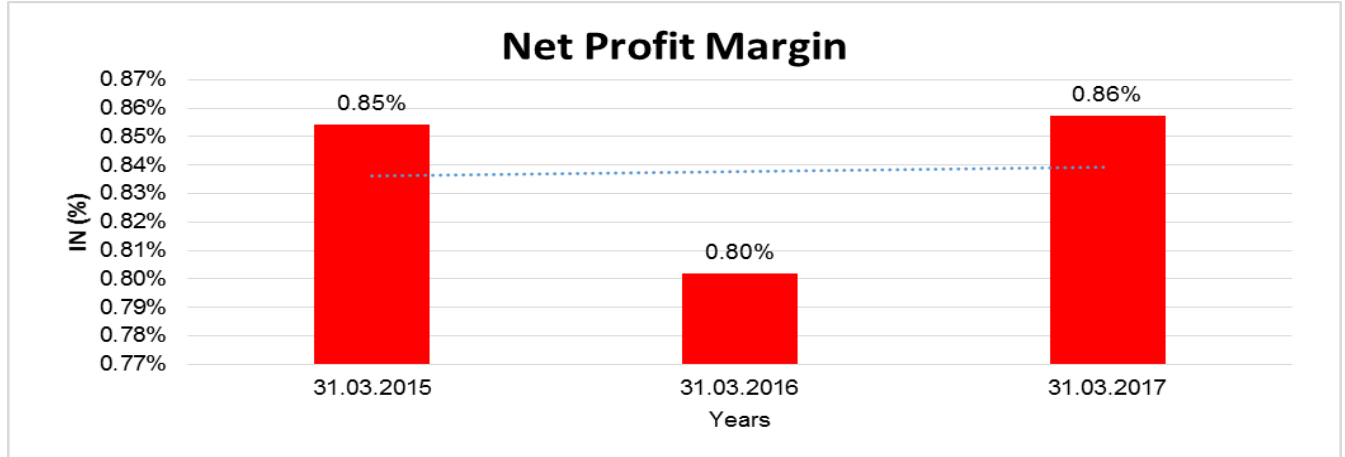
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	459.238	525.711	573.863
		14.475	9.159



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	459.238	525.711	573.863
Profit	3.923	4.215	4.921
	0.85%	0.80%	0.86%



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	Yes
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

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CHANDRA COAL PRIVATE LIMITED - 528957

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25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last four years	Yes
27	Reasons for variation <> 20%	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
From others	0.000	50.342
Total	0.000	50.342

BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/STATE OF COMPANY'S AFFAIR

The company achieved 11.40% growth in gross revenue which increased from INR 459.238 Million in FY 2014-15 to INR 525.711 Million in FY 2015-16 and profit after tax Increased from INR 3.923 to INR 4.215 Million.

INDEX OF CHARGES:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G37235009	100079123	Axis Bank Limited	23/01/2017	23/01/2017	-	7500000.0	Trishul" 3rd Floor, opposite samartheshwar Temple, Law Garden, Ellis Bridge AHMEDABAD GJ 380006IN
2	G36450401	100079122	Axis Bank Limited	29/12/2016	-	-	3760000.0	Trishul" 3rd Floor, opposite samartheshwar

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								Temple, Law Garden, Ellis Bridge AHMEDABAD GJ 380006IN
3	C68876 986	1060000 4	INDUSI ND BANK LTD.	21/08/2 015	-	-	90000000.0	4th Floor, OPUS CENTRE, Central Road Opp. Tunga Paradise, MIDC, Andheri- (E) Mumbai MH400093IN
4	C65388 993	1012750 9	STATE BANK OF INDIA	10/10/2 008	30/01/ 2014	04/09/2 015	80500000.0	SME BRANCH, OPP AGRASEN CHATRAVASAMRAVA TI ROAD NAGPUR MH440 033IN

FIXED ASSETS

- Computer
- Office equipment
- Furniture and fixture
- Car
- Two Wheeler
- Trucks

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 71.90
UK Pound	1	INR 93.04
Euro	1	INR 83.67

INFORMATION DETAILS

Information Gathered by :	SPR
Analysis Done by :	VIV
Report Prepared by :	JYO

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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