

MIRA INFORM REPORT

Report No. :	546390
Report Date :	29.12.2018

IDENTIFICATION DETAILS

Name :	UNIX STITCHMACHINES PRIVATE LIMITED
Registered Office :	SY-39/1/2, T.P.-6, G.I.D.C., Industrial Estate, B.NO. 139, GF, Khatodra, Ring Road, Surat – 395002, Gujarat
Mobile No.:	91-9879008020 (Mr. Kartik)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	08.10.2009
CIN No.: [Company Identification No.]	U29220GJ2009PTC058290
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AABCU1173C
GSTN : [Goods & Service Tax Registration No.]	24AABCU1173C1ZV
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of machines such as Embroidery Machines, Paper Stone Printing Machines etc., and importing of raw material. [Registered activity and also confirmed by management]
No. of Employees :	65 (Approximately)

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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2009 and it is engaged as a trader of machine such as embroidery machines, paper stone printing machines etc., and importing of raw material.</p> <p>For the financial year 2017, the company has increased its revenue as compared to its previous year but it has reported thin profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Payment seems to be usually 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
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 29.12.2018

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. Kartik
Designation :	General Manager
Contact No.:	91-9879008020
Date :	21.12.2018

LOCATIONS

Registered Office / Warehouse:	Office/Head	SY-39/1/2, T.P.-6, G.I.D.C., Industrial Estate, B.NO. 139, GF, Khatodra, Ring Road, Surat – 395002, Gujarat
Tel. No.:		91-261-2349301/2349303
Mobile No.:		91-9879008020 (Mr. Kartik)
Fax No.:		Not Available
E-Mail :		account@unixstitchmachines.net
Website :		www.unixstitchmachines.com
	Location :	Owned
	Locality :	Commercial
Branch Office 1 :		5, RJD Business Hub, Beside Nagina Wadi, Katargam Surat - 395004, Gujarat, India

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Branch Office 2 :	B-57, 1st Floor, Sardar Patel Mall, Near Diamond Mill, Nikol Road, Ahmedabad – 382350, Gujarat, India
Branch Office 3 :	B-104, 3rd Floor DDA Shed, Okhla Phase-I, New Delhi-110020, India
Branch Office	Also Located at: <ul style="list-style-type: none"> Jaipur, Rajasthan

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Sanjaykumar Mahender Jha		
Designation :	Managing Director		
Address :	B-804, Sarjan Palace, Near Nandini-3, V.I.P. Road, Vesu, Bhimrad SURAT-395007, Gujarat, India		
Date of Birth/Age :	07.01.1977		
Date of Appointment :	16.04.2013		
DIN No.:	02747481		
Name :	Mr. Narsibhai Gokulbhai Savalia		
Designation :	Director		
Address :	208, Vikram Nagar Society, Near Trikam Nagar - 1 L.H. Road, Surat – 395006, Gujarat, India		
Date of Birth/Age :	28.06.1972		
Date of Appointment :	08.10.2009		
DIN No.:	02702330		
Name :	Mr. Rameshbhai Gordhanbhai Patel		
Designation :	Director		
Address :	1002, Ornet Elegance, Opposite Shyam Temple, VIP Road, Althan Surat – 395007, Gujarat, India		
Date of Birth/Age :	21.05.1965		
Date of Appointment :	08.10.2009		
DIN No.:	02702331		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U85300GJ2017PTC099977	MERAKI HEALTHCARE PRIVATE LIMITED	30/11/2017	-

KEY EXECUTIVES

Name :	Mr. Kartik
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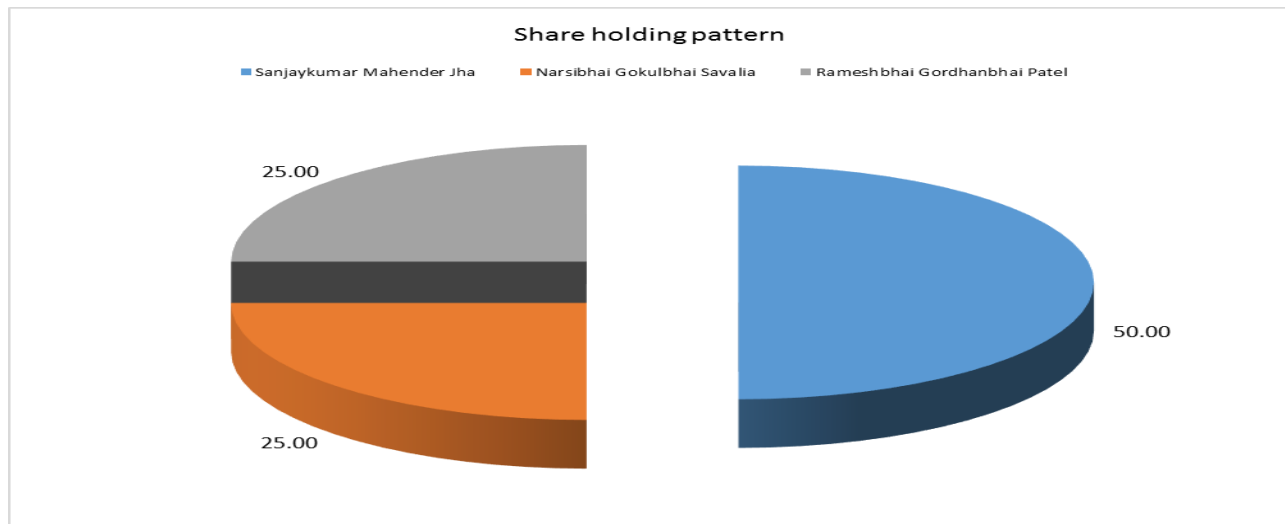
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Designation :	General Manager
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MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Sanjaykumar Mahender Jha	5000	50.00
Narsibhai Gokulbhai Savalia	2500	25.00
Rameshbhai Gordhanbhai Patel	2500	25.00
Total	10000	100.00



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Trading of machines such as Embroidery Machines, Paper Stone Printing Machines etc., and importing of raw material. [Registered activity and also
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	confirmed by management]	
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Trading of Embroidery Machinerics Spare and Parts and Accessories.	271
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :		
	Products :	Raw Material
	Countries :	China
Terms :		
	Selling :	Advance Payment
	Purchasing :	Advance Payment

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Anand Enterprise • City Fashion • Dhanuka Enterprise • Dip Graphics • Om Art • Om Embroidery Spare Parts • Radhe Perfume • Sajna Media Solution • Metro Courier Service • Sajna Media Solution • Padsiva Engg And Agencies
Customers :	<p>Retailers and OEMs</p> <ul style="list-style-type: none"> • Aadhya Creation • Agam Fabrics • ATM Exports Private Limited • Balaji Creations • Balaji Fashion • Bharat Laser Cutting

	<ul style="list-style-type: none"> • Bombay Fashion • Creativ Trendz Private Limited • Dass Exports • Dharam Fashion • Element Fashions • Hari Creation • Jagdamba Trendz 																						
No. of Employees :	65 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Yes Bank</td> </tr> <tr> <td>Branch :</td> <td>Ground Floor, Mangal Deep Near RTO, Ring Road, Surat, Gujarat, India</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>--</td> </tr> <tr> <td>Contact Number :</td> <td>91-261-6629000 (Ringing)</td> </tr> <tr> <td>Name of Account Holder :</td> <td>--</td> </tr> <tr> <td>Account Number :</td> <td>--</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening) :</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained :</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan) :</td> <td>--</td> </tr> <tr> <td>Account Operation :</td> <td>--</td> </tr> <tr> <td>Remark :</td> <td>--</td> </tr> </table>	Banker Name :	Yes Bank	Branch :	Ground Floor, Mangal Deep Near RTO, Ring Road, Surat, Gujarat, India	Person Name (With Designation) :	--	Contact Number :	91-261-6629000 (Ringing)	Name of Account Holder :	--	Account Number :	--	Account Since (Date/Year of Account Opening) :	--	Average Balance Maintained :	--	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	Account Operation :	--	Remark :	--
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Credit Facilities Enjoyed (CC/OD/Term Loan) :	--																						
Account Operation :	--																						
Remark :	--																						

Auditors :	
Name :	Golwala & Associates Chartered Accountants
Address :	A-103 Shubh Mangal Apptartment, Beside Saraswat Co Operating Bank, Adajan Gam, Surat – 395009, Gujarat, India
Mobile No.:	91-9998211261
E-Mail :	parimal8golwala@gmail.com
PAN N Income-tax PAN of auditor or auditor's firm :	ASMPG6406A
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

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AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 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	0.100	0.100	0.100
(b) Reserves & Surplus	3.326	1.254	0.366
(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)	3.426	1.354	0.466
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(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)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	9.056	1.809	4.408
(b) Trade payables	6.540	1.439	11.385
(c) Other current liabilities	110.660	115.107	34.235
(d) Short-term provisions	0.416	0.315	0.121
Total Current Liabilities (4)	126.672	118.670	50.149
TOTAL	130.098	120.024	50.615
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	7.307	4.532	4.745
(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	0.000
(c) Deferred tax assets (net)	0.077	0.067	0.045
(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	7.384	4.599	4.790

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	2.002	3.258	2.308
(c) Trade receivables	14.578	26.353	28.548
(d) Cash and cash equivalents	33.757	6.489	6.981
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	72.377	79.325	7.988
Total Current Assets	122.714	115.425	45.825
TOTAL	130.098	120.024	50.615

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	977.497	603.390	317.752
	Other Income	0.002	0.002	0.209
	TOTAL	977.499	603.392	317.961
Less	EXPENSES			
	Cost of Materials Consumed	935.685	574.076	285.265
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	1.257	(0.951)	5.252
	Employees benefits expense	8.390	6.080	5.236
	Other expenses	26.973	20.683	19.258
	TOTAL	972.305	599.888	315.011
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	5.194	3.504	2.950
Less	FINANCIAL EXPENSES	1.273	1.415	1.859
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.921	2.089	1.091
Less/ Add	DEPRECIATION/ AMORTISATION	0.893	0.778	0.561
	PROFIT/ (LOSS) BEFORE TAX	3.028	1.311	0.530
Less	TAX	0.956	0.423	0.095
	PROFIT/ (LOSS) AFTER TAX	2.072	0.888	0.435
	Earnings / (Loss) Per Share (INR)	207.20	88.80	43.50

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Particulars			31.03.2018
Sales Turnover (Approximately)			1000.000

Expected Sales (2018-2019): INR 1000.000 Million

The above information has been parted by Mr. Kartik (General Manager)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt			
HDFC Bank - Car Loan	0.368	0.700	0.714
The Kalupur Commercial Co Op. Bank Limited	0.376	0.512	0.152
Kotak Mahindra Prime Limited	0.000	0.047	1.000
TOTAL	0.744	1.259	1.866
Cash generated from operations	NA	1.245	202.101
Net cash flows from (used in) operations	NA	1.115	202.086

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	5.44	15.94	32.79
Account Receivables Turnover (Income / Sundry Debtors)	67.05	22.90	11.13
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	2.55	0.91	14.57
Inventory Turnover (Operating Income / Inventories)	2.59	1.08	1.28
Asset Turnover (Operating Income / Net Fixed Assets)	0.71	0.77	0.62

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
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Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.98	1.00	1.03
Debt Equity Ratio <i>(Total Liability / Networth)</i>	2.86	2.27	13.46
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	36.97	87.64	107.62
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	2.13	3.35	10.18
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	4.08	2.48	1.59

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	0.21	0.15	0.14
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	1.59	0.74	0.86
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	60.48	65.58	93.35

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>		0.97	0.97	0.91
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		0.95	0.95	0.87
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.03	0.01	0.01
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		98.00	30.68	62.74
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		0.97	0.97	0.91

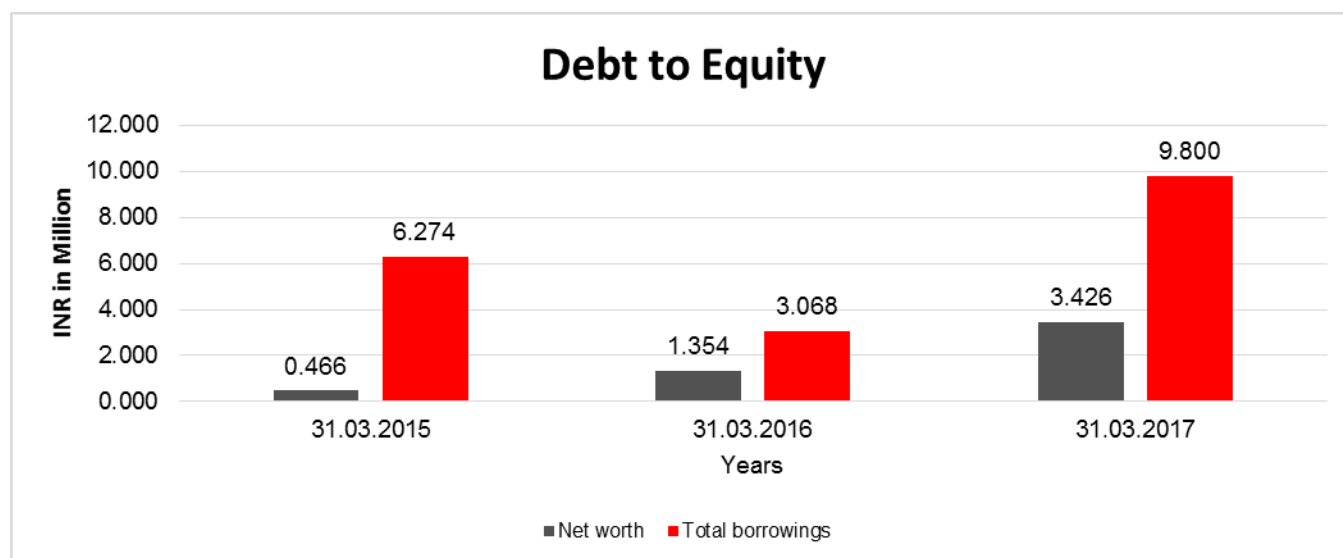
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

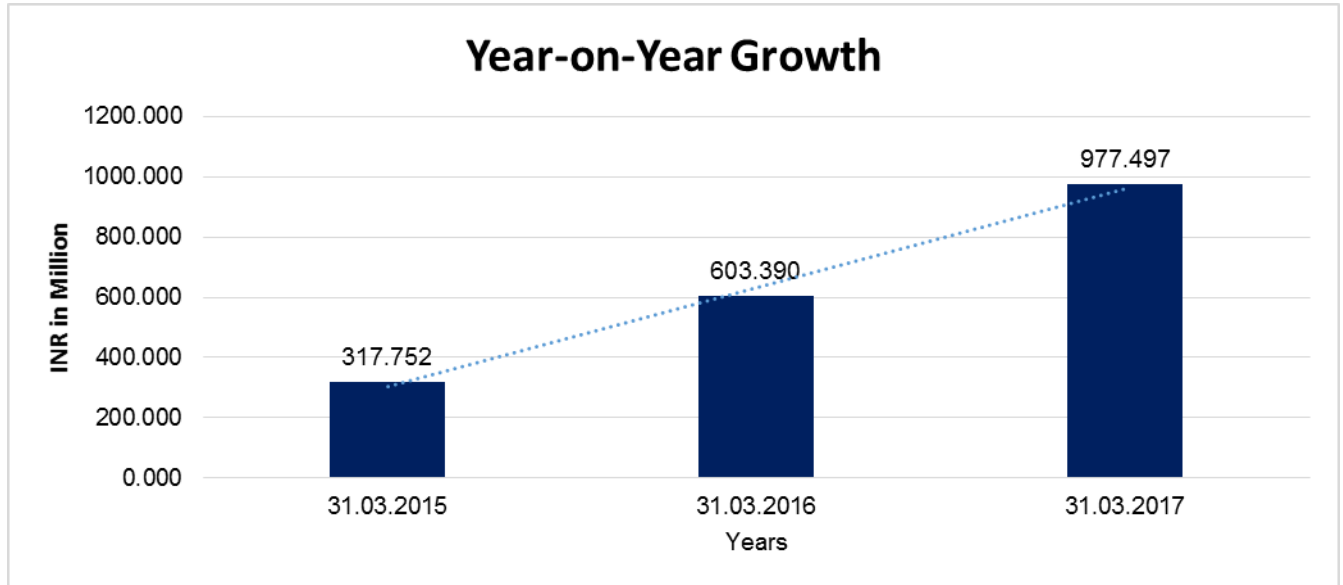
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.366	1.254	3.326
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.466	1.354	3.426
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	4.408	1.809	9.056
Current Maturities of Long term debt	1.866	1.259	0.744
Total borrowings	6.274	3.068	9.800
Debt/Equity ratio	13.464	2.266	2.860



YEAR-ON-YEAR GROWTH

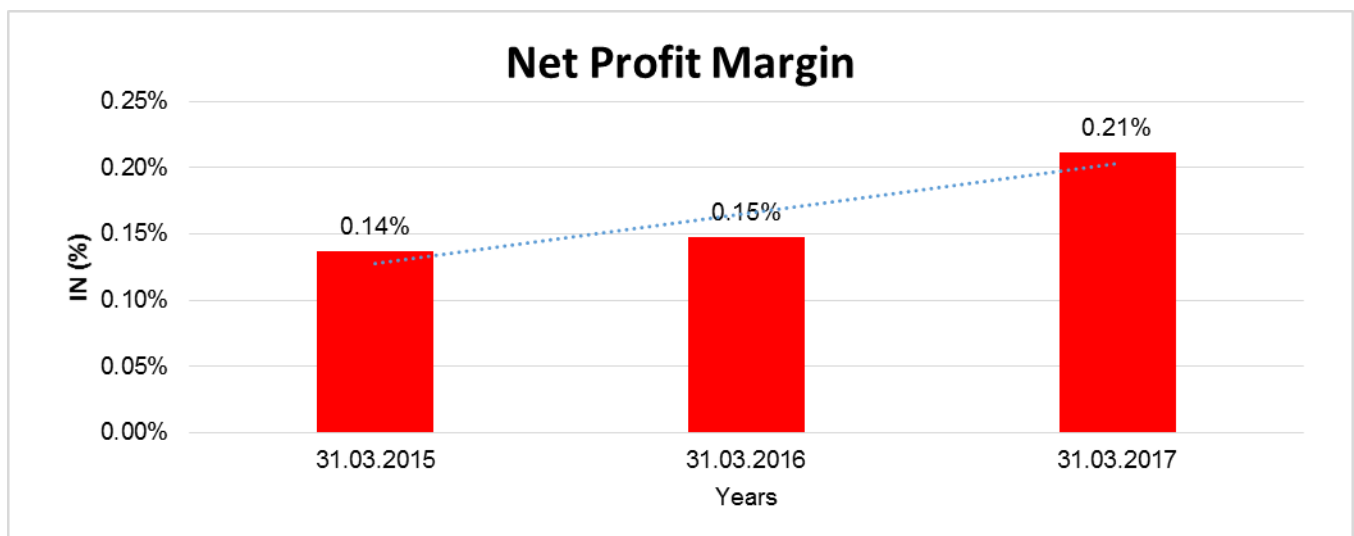
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	317.752	603.390	977.497
		89.893	62.001

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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
Sales	317.752	603.390	977.497
Profit	0.435	0.888	2.072
	0.14%	0.15%	0.21%



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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)	Yes
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	--
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 four years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
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 LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
Anjaniben Vaghani	0.979	0.884
Keyur Ravjibhai Vaghani	0.186	0.168
Rahul Ravjibhai Vaghani	0.279	0.252
Ravjibhai Odhavbhai Vaghani – HUF	0.186	0.167
Jaya Anthony Koreth	4.187	0.000
Mehul Jagdishhbhai Rajpara	3.239	0.000
Julie Hemalkumar Mevawala	0.000	0.338
Total	9.056	1.809

INDEX OF CHARGE:

SN O	SRN	CHARGE E ID	CHARGE HOLDER NAME	DATE OF CREATIO N	AMOUNT	ADDRESS
1	C0657997 3	1050287 0	THE KALUPUR COMMERCIA L CO.OP. BANK LTD.	19/05/201 4	840000.0	KALUPUR BANK BHAVAN, NR. INCOME TAX CIRCLE,ASHRAM ROAD, AHMEDABADAHMEDABADGJ38 0014IN

FIXED ASSETS:

- Building
- Office Equipments
- Computer Equipments
- Mobile
- Projector
- Motor Vehicles

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 69.93
UK Pound	1	INR 88.86
Euro	1	INR 79.98

INFORMATION DETAILS

Information Gathered by :	PRK
Analysis Done by :	VIVR
Report Prepared by :	KVT

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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