

MIRA INFORM REPORT

Report No. :	542313
Report Date :	04.12.2018

IDENTIFICATION DETAILS

Name :	LOKHIT PRAKASHAN SARVAJANIK TRUST
Registered Office :	33/1, Gujarat Today Compound, Shah-E-Alam, Ahmedabad – 380028, Gujarat
Mobile No.:	91-8401532052 (Mr. Kashish Patel)
Country :	India
Financials (as on) :	31.03.2017 (Sales Turnover)
Date of Establishment:	29.07.1991
Capital Investment :	Not Divulged
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	24071500002
CST No.:	24571500002
PAN No.: [Permanent Account No.]	AAATL0684K
GSTN : [Goods & Service Tax Registration No.]	24AAATL0684K1ZJ
Legal Form :	Trust
Line of Business :	Service provider of education, health, social services, newspapers. (Confirmed by management)
No. of Employees :	60 (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

Maximum Credit Limit :	USD 2200
Status :	Satisfactory
Payment Behaviour :	Usually 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

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.

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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 04.12.2018

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. Kashish Patel
Designation :	Admin Manager
Contact No.:	91-8401532052
Date :	03.12.2018

LOCATIONS

Registered Office :	33/1, Gujarat Today Compound, Shah-E-Alam, Ahmedabad – 380028, Gujarat, India
Tel. No.:	91-79-25320330/ 25320431
Mobile No.:	91-8401532052 (Mr. Kashish Patel) 91-9825914782 (Mr. Mustak Alotwala) 91-9820632993 (Mr. Santosh)
Fax No.:	Not Available
E-Mail :	santhoshzagade8@gmail.com gtadv@yaho.co.in gujarattodaydaily@gmail.com
Area :	10000 sq. ft.
Location :	Owned
Locality :	Commercial

MANAGEMENT

Name :	Mr. Ahmad G Bohat
Designation :	President

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Name :	Mr. Sohel Tirmizi
Designation :	Vice President
Name :	Mr. Aziz Tankarvi
Designation :	Publisher

KEY EXECUTIVES

Name :	Mr. Kashish Patel
Designation :	Admin Manager
Name :	Mr. Mustak Alotwala
Designation :	Advertisement Manager

BUSINESS DETAILS

Line of Business :	Service provider of education, health, social services, newspapers. (Confirmed by management)
Products/ Services :	<ul style="list-style-type: none"> • Education • Health • Social Services • Newspapers
Trademark :	"GUJARAT TODAY"
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Cheque
Purchasing :	Cash and Cheque

GENERAL INFORMATION

Suppliers :	Not Applicable (Since subject is service provider, supplier details are not available)																									
Customers :	End Users																									
	<table border="1"> <tr> <td>Reference :</td> <td colspan="2">Future Group</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Santosh Sanas (Chief Media and Marketing)</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-9324127975</td> </tr> <tr> <td>Since How Long Known :</td> <td colspan="2">17 Years</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td colspan="2">As per requirement</td> </tr> <tr> <td>Experience :</td> <td>Service</td> <td>Overall</td> </tr> <tr> <td></td> <td>Excellent</td> <td>Excellent</td> </tr> <tr> <td>Remark:</td> <td colspan="2">As confirmed by Mr. Santosh Sanas (Chief Media and Marketing) they are satisfied with subject companies services.</td> </tr> </table>	Reference :	Future Group		Name of the Person :	Mr. Santosh Sanas (Chief Media and Marketing)		Contact No.:	91-9324127975		Since How Long Known :	17 Years		Maximum Limit Dealt :	As per requirement		Experience :	Service	Overall		Excellent	Excellent	Remark:	As confirmed by Mr. Santosh Sanas (Chief Media and Marketing) they are satisfied with subject companies services.		
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Reference :	Maxus																									
Name of the Person :	Mr. Avinash Poojari (Manager)																									
Contact No.:	91-9702027183																									
Since How Long Known :	15 Years																									
Maximum Limit Dealt :	As per requirement																									
Experience :	Service	Overall																								
	Good	Good																								
Remark:	As claimed by Mr. Avinash Poojari (Manager) that they are satisfied with the subject company services.																									
No. of Employees :	60 (Approximately)																									

Bankers :	Bank Name	Central Bank of India
	Branch	33/1, Shahalam, Ahmedabad – 380028, Gujarat, India
	Person Name (With Designation)	Mr. Ashokbhai (Branch Manager)
	Contact Number	91-79-25399191
	Name of Account Holder	Lokhit Prakashan Sarvajanik Trust
	Account Number	3243384715
	NEFT/ RTGS/ IFSC Code	CBIN0282382
	MICR Code	380016033
	Account Since (Date/Year of Account Opening)	10 Years
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	Current A/c
	Account Operation	--
	Remarks (If any)	As claimed by Mr. Ashokbhai (Branch Manager) they are satisfied with subject company transactions.

Auditors :	
Name :	Ankit Chockshi and Company Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

FINANCIAL DATA
[all figures are in INR Million]

Particulars	31.03.2017	31.03.2016	31.03.2015
Sales Turnover (Approximately)	7.580	7.020	6.522

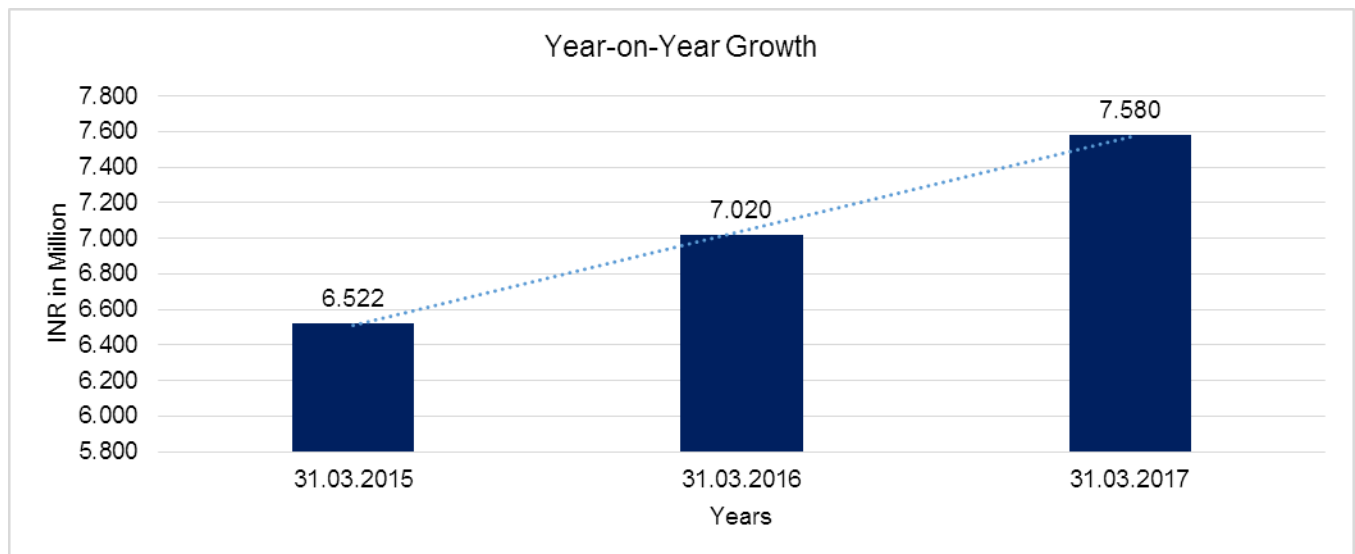
The above information has been parted by Mr. Kashish Patel (Admin Manager)

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

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 (Approximately)	6.522	7.020	7.580
		7.636	7.977



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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	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	No
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	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
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	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

Company Name :	LOKHIT PRAKASHAN SARVAJANIK TRUST
Address :	33/1, Gujarat Today Compound, Shah-E-Alam, Ahmedabad – 380028, Gujarat, India
Contact No.:	91-8401532052
Person to whom we met :	Mr. Kashish Patel
Designation :	Admin Manager
Name Board :	Sighted
Location :	Easy
Landmark (If any) :	Near Gate
Total floors of the building :	Ground + 1 Floor
Subject situated on :	Ground Floor
Locality:	Commercial
Area of premises :	10000 sq. ft.
Area :	Neutral
Level of operation :	Medium
No. of employees seen at premises :	08
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Neighbour's Interview	
i.Name of company :	Paris Hair Art
Contact person name :	Mr. Aslambhai

ii.Name of company :	Welcome Store
Contact person name :	Mr. Mustafabhai
Neighbour's Overview :	Existence confirmed
Proof of visit :	Photographs

PHOTOGRAPHS



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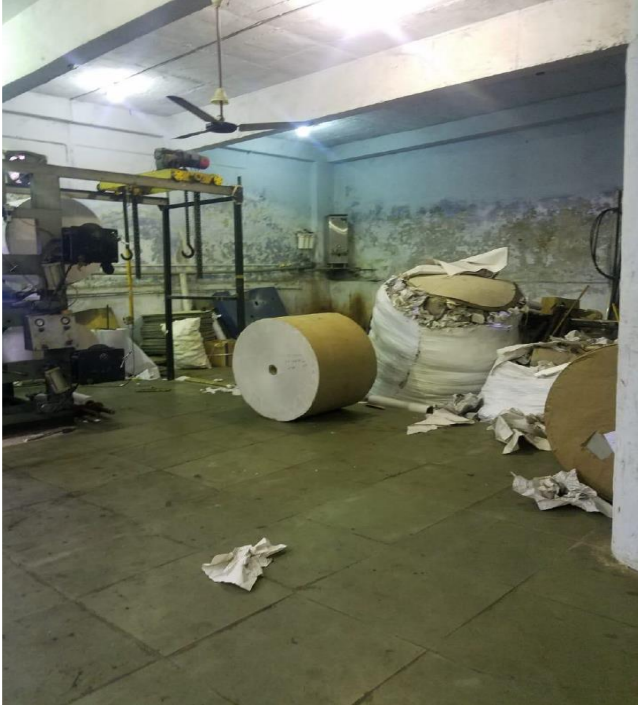
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CMT REPORT (Corruption, Money Laundering & Terrorism]

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 70.40
UK Pound	1	INR 89.73
Euro	1	INR 80.09

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	PRY
Report Prepared by :	SUD

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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