

MIRA INFORM REPORT

Report No. :	526552
Report Date :	27.08.2018

IDENTIFICATION DETAILS

Name :	RESERVE BANK INFORMATION TECHNOLOGY PRIVATE LIMITED
Registered Office :	Reserve Bank of India, Central Office Building, Shahid Bhagat Sing Marg, Fort, Mumbai-400001, Maharashtra
Mobile No.:	91-9004650951 [Mr. Sandip Shinde]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	04.07.2016
CIN No.: [Company Identification No.]	U72900MH2016PTC283203
Capital Investment / Paid-up Capital :	INR 500.000 Million
PAN No.: [Permanent Account No.]	AAICR0434Q
GSTN : [Goods & Service Tax Registration No.]	27AAICR0434Q1ZY
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in Providing Information Technology Services to Meet the Requirements of RBI and Indian Financial System [Registered Activity]
No. of Employees :	Information Declined by the management

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 :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a subsidiary of Reserve Bank of India” and it was incorporated in the year 2016.</p> <p>It is engaged in providing information technology services to RBI and others commercial banks.</p> <p>As per financials of March 2017, the company has achieved a revenue of INR 50.02 million from its operations and has reported losses.</p> <p>Rating takes into consideration the company’s sound capital base and debt free balance sheet.</p> <p>Rating also takes into account the strong financial support received from Reserve Bank of India.</p> <p>Payments 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.

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.

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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 27.08.2018

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 DECLINED BY

Name :	Mr. Sandip Shinde
Designation :	Associate Manager
Contact No.:	91-9004650951

Name :	Mr. Amit Parikh
Designation :	Accounts Manager
Contact No.:	91-9920967620
Date :	23.08.2018

LOCATIONS

Registered Office :	Reserve Bank of India, Central Office Building, Shahid Bhagat Sing Marg, Fort, Mumbai-400001, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9004650951 [Mr. Sandip Shinde] 91-9920967620 [Mr. Amit Parikh]
Fax No.:	Not Available
E-Mail :	ceo@rebit.org.in
Website :	www.rebit.org.in
Operational Office:	18 Floor, Cyber One, Opposite to CIDCO Center, Sector 30, Vashi, Navi Mumbai-400703, Maharashtra, India

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Deepak Bhaskar Phatak
Designation :	Director
Address :	B/274, 15th Floor, Bldg-B/24, Central Area, I.I.T. Campous, IIT-Powai Mumbai - 400076, Maharashtra, India
Date of Appointment :	02.08.2016

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DIN No.:	00046205		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
L72300PN1990PLC056696	PERSISTENT SYSTEMS LIMITED	27/07/2018	-
U65991MH1999PLC123027	HDFC ASSET MANAGEMENT COMPANY LIMITED	04/07/2000	-
U73100MH2011NPL221284	TREELABS FOUNDATION	25/08/2011	-
U80302PN2001PLC135348	MAHARASHTRA KNOWLEDGE CORPORATION LIMITED	01/10/2014	-
U85191HR2008NPL037718	SKOCH DEVELOPMENT FOUNDATION	30/09/2009	-
Name :	Mr. Rajesh Rasiklal Doshi		
Designation :	Director		
Address :	Flat No 8 Walkeshwar House 38 Walkeshwar Road, Malbar Hill, Mumbai - 400006, Maharashtra, India		
Date of Appointment :	02.08.2016		
DIN No.:	00059903		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U18101MH2003PTC140413	RCN SYNTHETICS AND TEXTILES PRIVATE LIMITED	29/10/2005	-
U74999MH2008PLC185349	MULTI COMMODITY EXCHANGE CLEARING CORPORATION LIMITED	22/02/2018	-
Name :	Mr. Krishnakumar Natarajan		
Designation :	Director		
Address :	S-67, Golden Enclave, Airport Road, Near Manipal Hospital, Vimanapura, Bengaluru - 560017, Karnataka, India		
Date of Appointment :	02.08.2016		
DIN No.:	00147772		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
L72200KA1999PLC025564	MINDTREE LIMITED	01/04/2016	-
U85110KA1995PLC018906	AZTECSOFT LIMITED	29/07/2008	-
Name :	Mr. Kiran Sharadchandra Karnik		
Designation :	Director		
Address :	S106, 3rd Floor, Panchsheel Park, New Delhi - 110017, India		
Date of Appointment :	02.08.2016		
DIN No.:	00542951		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
L31200GJ2004PLC044068	TORRENT POWER LIMITED	31/07/2010	-

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U30009WB1999PTC090277	VARA TECHNOLOGY PRIVATE LIMITED	24/07/2018	-
U72200DL1996PLC078714	NATIONAL ASSOCIATION OF SOFTWARE AND SERVICE COMPANIES	15/09/2001	-
U72900MH2001NPL133410	DIGITAL INDIA CORPORATION	20/12/2003	-
U72900WB2014PTC199722	VARA UNITED PRIVATE LIMITED	04/09/2017	-
U74999DL2004NPL131340	OXFAM INDIA	17/12/2004	-
U74999GJ2017PTC099468	CIIE ADVISORS PRIVATE LIMITED	25/03/2018	-
U93000TG2009PTC062441	IKP INVESTMENT MANAGEMENT COMPANY PRIVATE LIMITED	11/02/2009	

Name :	Mr. Nandkumar Saravade		
Designation :	Director		
Address :	LA-3, HQ Building, Opposite Sukhada CHS Sir Pochkhanwala Road, Worli Mumbai-400025, Maharashtra, India		
Date of Birth/Age :	07.05.1962		
Qualification:	Bachelor's degree in Engineering as well as a Masters' degree from Indian Institute of Technology, Bombay		
Date of Appointment :	28.12.2017		
PAN No.:	AGTPS0817L		
DIN No.:	07601861		
Name :	Mr. Bibhu Prasad Kanungo		
Designation :	Nominee Director		
Address :	Flat No. A-23, Dhanastra, 122, N.P. Road, Near Colaba Post Office, Mumbai - 400005, Maharashtra, India		
Date of Appointment :	27.06.2017		
DIN No.:	07820090		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U85110KA1995PTC017100	BHARATIYA RESERVE BANK NOTE MUDRAN PRIVATE LIMITED	12/05/2017	-
Name :	Mr. Viral Vishnudatt Acharya		
Designation :	Nominee Director		
Address :	703, Heritage, Lajpatrai Road, Near Bhavi Motor Training School, Vile Pa Rle West Mumbai - 400056, Maharashtra, India		
Date of Appointment :	29.09.2017		
DIN No.:	07951699		

KEY EXECUTIVES

Name :	Mr. Nandkumar Saravade
Designation :	CEO(KMP)
Address :	LA-3, HQ Building, Opposite Sukhada CHS Sir Pochkhanwala Road, Worli, Mumbai - 400025, Maharashtra, India

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Date of Appointment :	18.10.2016
PAN No.:	AGTPS0817L
Name :	Mr. Sandip Shinde
Designation :	Associate Manager
Name :	Mr. Amit Parikh
Designation :	Accounts Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares
Reserve Bank of India	49999999
Chandan Sinha Nominee on behalf of Reserve Bank of India	1
Total	5000000

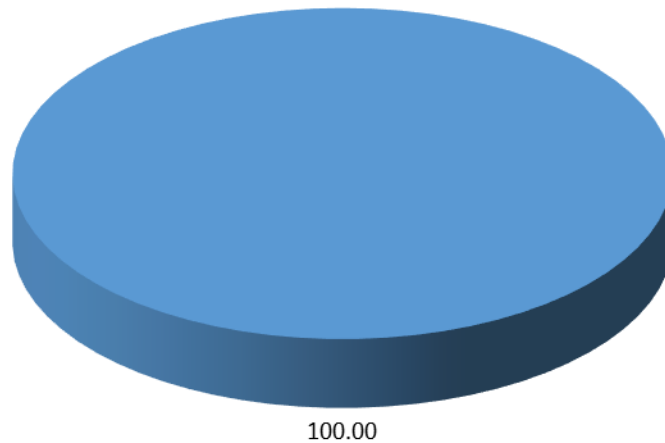
AS ON: 28.12.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Others Reserve Bank of India and it's nominee	100.00
Total	100.00

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Share holding pattern

■ Promoters – Others Reserve Bank of India and it's nominee



BUSINESS DETAILS

Line of Business :	Subject is engaged in Providing Information Technology Services to Meet the Requirements of RBI and Indian Financial System. [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name:	Not Divulged
	Branch:	Not Divulged
	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--

Auditors :	
Name :	CNK and Associates LLP Chartered Accountants
Address :	Mistry Bhavan, 3rd Floor, Dinshaw Vachha Road, Churchgate, Mumbai-400020, Maharashtra, India
PAN No.:	AACFC8587E

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Memberships :	Not Available
Collaborators :	Not Available
Holding company:	Reserve Bank of India

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
500000000	Equity Shares	INR 10/- each	INR 5000.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
500000000	Equity Shares	INR 10/- each	INR 500.000 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital			500.000
(b) Reserves & Surplus			(3.932)
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
Total Shareholders' Funds (1) + (2)			496.068
(3) Non-Current Liabilities			
(a) Long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
Total Non-current Liabilities (3)			0.000
(4) Current Liabilities			
(a) Short term borrowings			0.000
(b) Trade payables			0.870
(c) Other current liabilities			0.470
(d) Short-term provisions			8.170
Total Current Liabilities (4)			9.510
TOTAL			505.578
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			0.447
(ii) Intangible Assets			0.000
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			0.000
(c) Deferred tax assets (net)			5.131
(d) Long-term Loan and Advances			0.000
(e) Other Non-current assets			0.000
Total Non-Current Assets			5.578

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(2) Current assets			
(a) Current investments			0.000
(b) Inventories			0.000
(c) Trade receivables			0.000
(d) Cash and cash equivalents			500.000
(e) Short-term loans and advances			0.000
(f) Other current assets			0.000
Total Current Assets			500.000
TOTAL			505.578

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017
	SALES		
	Revenue from Operations		0.000
	Other Income		50.021
	TOTAL		50.021
Less	EXPENSES		
	Employees benefits expense		13.157
	Other expenses		37.673
	TOTAL		50.830
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		(0.809)
Less	FINANCIAL EXPENSES		0.000
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		(0.809)
Less/ Add	DEPRECIATION/ AMORTISATION		0.084
	PROFIT/ (LOSS) BEFORE TAX		(0.893)
Less	TAX		3.039
	PROFIT/ (LOSS) AFTER TAX		(3.932)
	Earnings/ (Loss) Per Share (INR)		(0.08)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS			31.03.2017
Current Maturities of Long term debt			NA
Cash generated from operations			NA
Net Cash flow from (used in) Operations			0.531
Net cash flows from (used in) operating activities			0.531

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)			0.00
Account Receivables Turnover (Income / Sundry Debtors)			0.00
Inventory Turnover (Operating Income / Inventories)			0.00
Asset Turnover (Operating Income / Net Fixed Assets)			(1.81)

LEVERAGE RATIOS

PARTICULARS			31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.02
Debt Equity Ratio (Total Liability / Networth)			0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.02
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.00
Interest Coverage Ratio (PBIT / Financial Charges)			0.00

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PROFITABILITY RATIOS

PARTICULARS				31.03.2017
Net Profit Margin (PAT / Sales) * 100	%			0.00
Return on Total Assets (PAT / Total Assets) * 100	%			(0.78)
Return on Investment (ROI) (PAT / Networth) * 100	%			(0.79)

SOLVENCY RATIOS

PARTICULARS				31.03.2017
Current Ratio (Current Assets / Current Liabilities)				52.58
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				52.58
G-Score Ratio Financial (Networth / Total Assets)				0.98
G-Score Ratio Debt (Debts / Equity Capital)				0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				52.58

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

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

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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	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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 one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year	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

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

FIXED ASSETS:

- Computer equipment's

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 :

RESERVE BANK INFORMATION TECHNOLOGY PRIVATE LIMITED – 526552 MIRA PAGE NO. :

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 70.14
UK Pound	1	INR 89.97
Euro	1	INR 81.17

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	VIV
Report Prepared by :	RUP

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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	YES
--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)