

Profile of CRIF High Mark Credit Information Services Pvt. Ltd. (CRIF HM)

CRIF HM, is a credit information bureau which comprehensively covers credit information for all borrower segments viz. MSME and Commercial borrowers, Retail consumers and Microfinance borrowers, across India. CRIF High Mark has three offices in India – headquarters in Mumbai, development and operations center at Pune and a sales office at Chennai.

Currently SIDBI holds 19,26,531 equity shares of CRIF HM, representing 3.98% stake in the equity holding of the Company.

Shareholding pattern of CRIF HM

Name of the Shareholder	No. of shares	% of paid up capital
CRF S.p.A	34907453	72.13%
Punjab National Bank*	1926531	3.98%
SIDBI	1926531	3.98%
State Bank of India	1926531	3.98%
Edelweiss Financial Services Limited	1926531	3.98%
Rakesh Jhunjunwala	963266	1.99%
Alpha Micro Finance Consultants Private Limited *	963265	1.99%
Rajiv Luthra	963265	1.99%
Shriram City Union Finance Ltd.	963265	1.99%
Cyprian D'souza	577959	1.19%
Trust Capital Services (India) Pvt. Ltd.	481633	1.00%
R. Krishnan	288979	0.60%
Equirus Capital Ltd.	192653	0.40%
Frontline Venture Services	192653	0.40%
Jayavardhan Dhar Diwan	96326	0.20%
Sanjeev Anand	96326	0.20%
Piyush Acharya	100	0.00%
Kishor Parkhe	1800	0.00%
Ashwini Patil	1500	0.00%
Rohan Upasani	1350	0.00%
Total	48397917	100.00%

*Punjab National Bank and Alpha Micro Finance Consultants Private Limited are in the process of divesting their stakes.

FINANCIAL HIGHLIGHTS OF CRIF HM

(Amount in ` crore)

Particulars	As on March 31, 2014	As on March 31, 2015	As on March 31, 2016	As on March 31, 2017	As on March 31, 2018
EQUITY & LIABILITIES					
Share capital	35.92	48.20	48.40	48.40	48.40
Reserves and Surplus	-31.54	-15.43	-21.80	-11.04	-3.07
Share Application money pending allotment	0.03	0.00	0.00	0.00	0
Non - Current Liabilities	0.07	0.13	0.20	0.28	0.59
Current Liabilities	14.75	3.08	3.87	10.81	13.10
Total	19.23	35.99	30.67	48.45	59.02
ASSETS					
Non - Current Assets	17.26	17.69	13.22	19.31	10.30
Current Assets	1.97	18.30	17.45	29.14	48.72
Total	19.23	35.99	30.67	48.45	59.02
STATEMENT OF PROFIT & LOSS					
REVENUE					
Revenue from operations	8.27	10.68	17.07	31.09	50.75
Other Income	1.67	1.14	0.93	0.83	0.94
Total	9.94	11.82	18.00	31.92	51.69
EXPENSES					
Employee benefit expenses	6.11	7.64	10.05	10.55	12.07
Operational expenses	3.66	5.33	5.74	8.82	0
General Administration expenses	2.26	3.46	3.12	4.87	20.24
Finance Cost	0.01	0.20	0.07	0.06	0
Depreciation and amortisation expenses	5.87	5.70	5.43	3.08	2.47
Total	17.92	22.34	24.40	27.39	34.78
PBT	(7.98)	(10.52)	(6.40)	4.53	14.19
PAT	(7.98)	(10.52)	(6.40)	10.76	7.96
EPS of FV ` 10/- each (in `)	-2.22	-2.18	-1.32	2.22	1.65