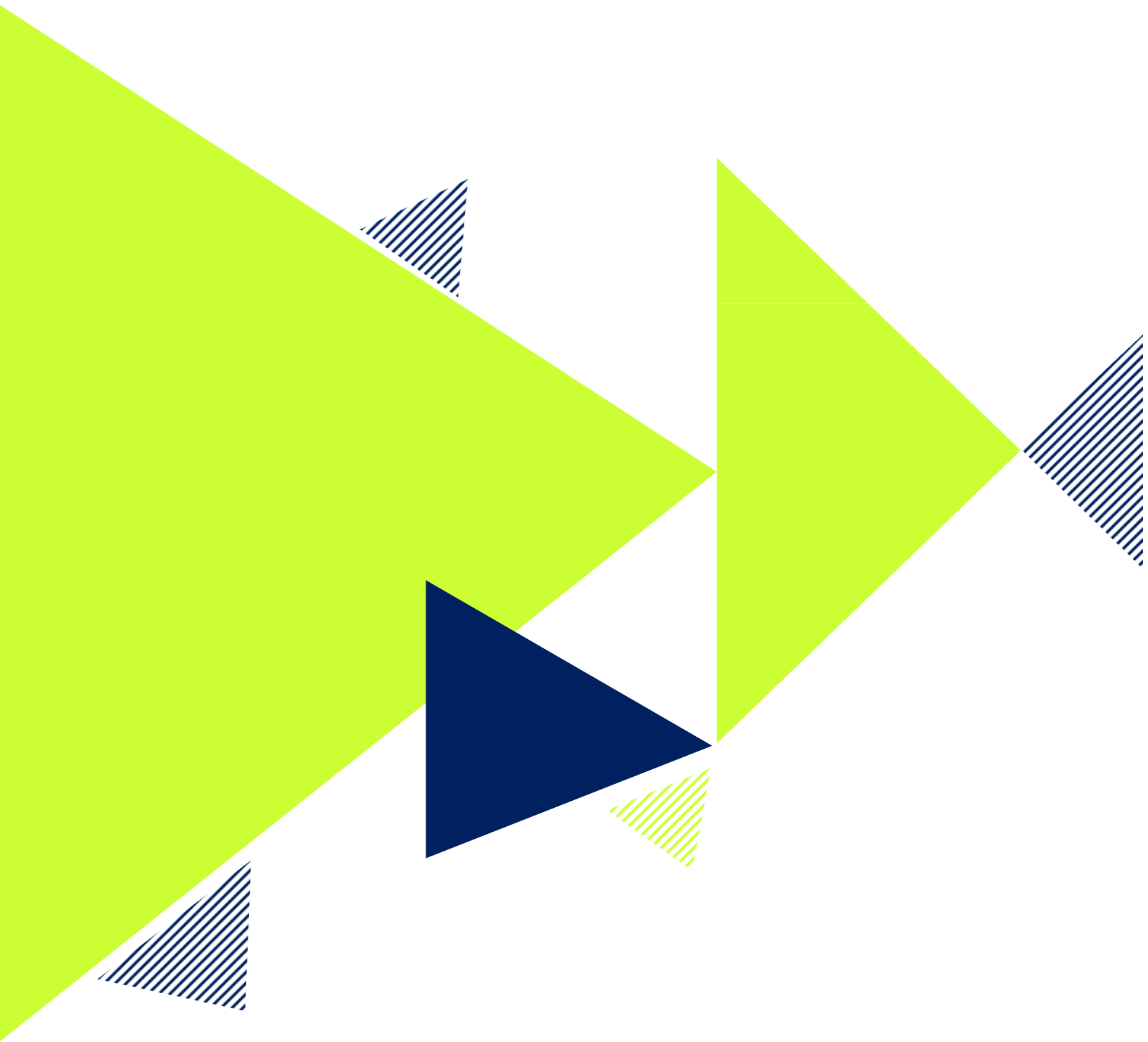


RFSIL GROUP OF ENTITIES 2016

Smart Business Solutions for Brighter Tomorrow





**Reliable Fiscal
Services India
Pvt. Ltd**

**RFSIL
Management
Consultancy
Pvt. Ltd**

**Yesjay
Associates**



“There is no secret to success .It is the result of preparation, hard work and learning from failure”



Our Vision

To be the dominant financial services firm in India

Mission statement

Providing value-for-money solutions that are relevant and unique

Engaging in a transparent, simplified and effective manner

Building enduring partnerships

Our Values

Leadership: We lead the way in breaking uncharted grounds in the financial services industry and engender a spirit of innovation, entrepreneurship and creativity in our people.

Integrity: We believe in putting the interests of our clients first. We uphold the highest standards of integrity in all our actions and deliver on our promise.

Excellence: We deliver unparalleled value to each other and to our clients by being the gold standard in service and products.



“Our greatest strength and confidence emanates from the trust of people we touch every day. We continue to build more relationships with new customers delivering innovative and superior solutions.

We have touched new skies and transformed more lives; creating not only a business purpose but a sustainable model of giving back to the society.

Our capabilities and strengths have further empower us to expand our competencies with strategic alliances and partnerships.



In 2002, the RFSIL group started as loan Syndication Company in Cochin. ‘The RFSIL Group’ is the collective operating brand name of entities promoted by Mr. Jeejo Thomas, Mr. Jinsho Varghese, Mr. Saju K.B and Mrs. Sherine Jeejo. Today, the RFSIL Group has evolved considerably and has diversified interests in the fields of financial services, Loan syndication, debt funding, internal auditing, BPO and Digitalization and many more.

RFSIL Group of Associated Entities is a group of consulting enterprises exclusively focused on financial advisory and fund management.

We provide a comprehensive range of financial advisory and management consulting services to businesses houses in all over Kerala. While we have an established presence in loan syndication and debt structuring, our advisory services extend to other key areas of financial and management consultancy.

RFSIL Group of Associated Entities includes, Reliable Fiscal Service (India) Pvt Ltd, RFSIL Management Consultancy Pvt Ltd, Yesjay Associates, which are independent entities that together form a dynamic whole by combining their unique competencies to provide synergised full financial solutions.

Our new Platform Solutions has leveraged the best in class analytics and service delivery capabilities to provide our customers with solutions that enable scalability and cost predictability – redefining customer engagement models.

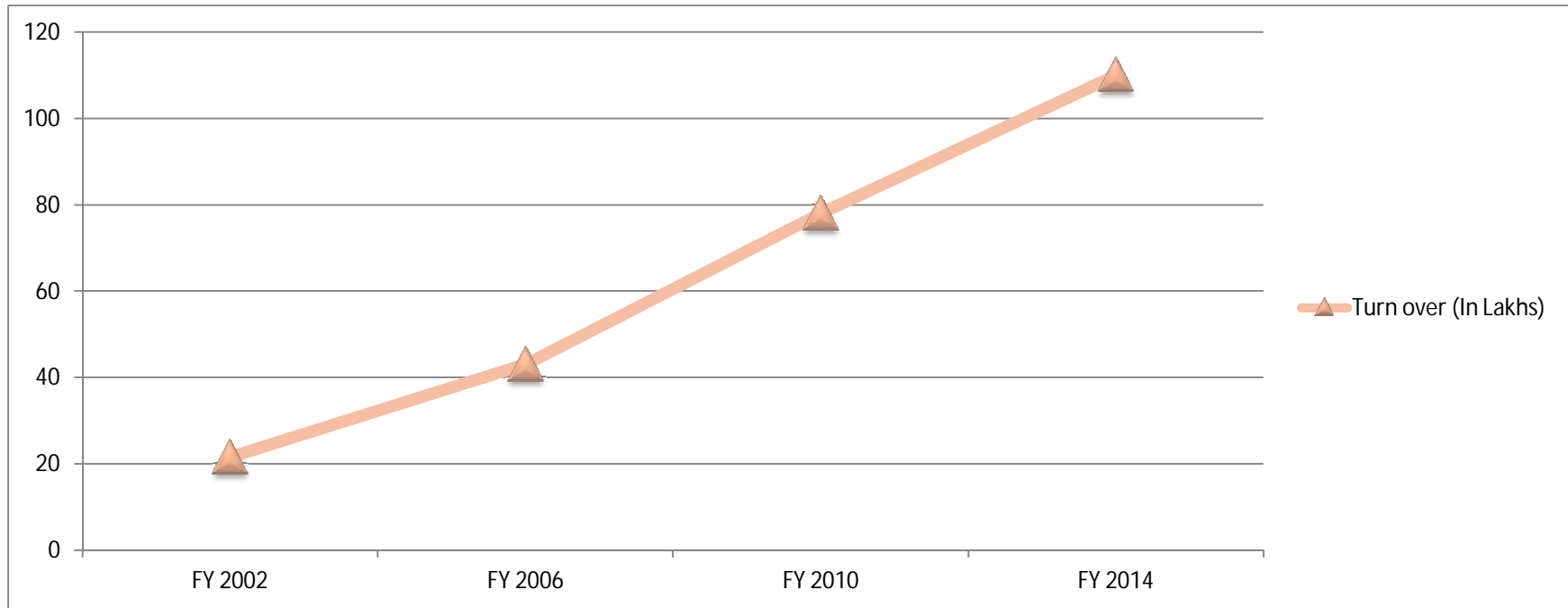




Our Business Path



Group Revenue





Reliable Fiscal Services (India) Pvt. Ltd., is a professionally run service provider in banking products have more than 10 years of relevant experience. Over the years, the organisation had seen steady growth in volumes and had no major instances of irregularities with any of the partner banks. Encouraged by the success of the business model, the Promoters decided to further

Reliable Fiscal Services (India) Pvt. Ltd reaches its clients through a number of Selected Financial Services Companies or Firms including Chartered Accountants, General Insurance brokers, Authorised Advisers and other Multi-Agency Intermediaries. Apart from own marketing network, these firms (professionals in their own field) have recognised the need to offer value added services to their clients and in maintaining high levels of ethical standards.

professionalise it by inducting experienced bankers as their business partners. Today, the team consists of several experienced bankers retired from reputed banks.



“The management is responsible for the leadership, control, development, risk management and long-term success of the company. RFSIL has its own unique culture and ethos established since its inception, to achieve the highest standards of governance through honesty and openness in all business dealings. Our management comprises of a diverse mix of experienced individuals, chosen for their relevant skill sets, valued for their independent mind-set and collectively supporting the management on all corporate strategic initiatives”



What we offer

Project Finance

Syndication of long term finance from banks/financial institutions at competitive rates. Preparation of detailed project reports and follow up with banks.

Working Capital

Assistance in preparation of the financial data, identification of the suitable lending provider and follow up.

Debt Restructuring

Comprehensive restructure of long term debt to bring down the interest cost by proper swapping arrangement.

Import Trade Finance

Arrange trade finance by way of suppliers and buyers credit from the overseas banks at competitive interest rates.

External Commercial Borrowings

ECB and other international financial arrangements as per client requirements.

Retail Loans

Having tie-up arrangements with banks/NBFCs for Home Loans, Vehicles loans, personal loans etc.

“We offer our customers, a one stop solution for all their banking needs”





Core Team ...

Mr. M.P. Chandrasekharan**Executive Vice President & Chief Operating Officer**

He is an engineer who had spent his early years with industrial units in India and abroad. Later he joined as a specialist officer with Federal Bank, conducting viability studies of the units financed/proposed to be financed by the Bank. In addition to corporate credit, he had handled matters relating to sick industries, its rehabilitation etc. He retired from the bank as AGM.

Mr. George Varghese**Sr.Vice President Technical**

He is an engineer by qualification. He had spent more than 33 years with State Bank of India. During this period he had appraised more than 2000 projects. Areas of expertise include restructuring of Industrial Advances, drawing up Rehabilitation Programmes for Revival of Sick Industries, and training of bank officials on Appraisal, Follow-up and Recovery of industrial Advances etc.

Mr. V.T.Joy**Sr.Vice President Credit**

He is a Commerce Graduate and a Certified Associate of Indian Institute of Bankers. He has got more than 37 years experience in Banking - both in the field and Administrative Office. He has worked in Rural, Urban and Metropolitan Centres under various capacities and Retired from Federal Bank as Asst. General Manager & Regional Head, Bangalore.

Mr. K.P Abraham, M A, LLB**Sr.Vice President Marketing**

Worked for 36 years with Federal Bank and retired as Assistant General Manager. The last stint of service was in Mumbai, heading the Corporate Banking Branch and Fort branch, the two major branches of the Bank.

Mr. A.V.Jolly B.sc., LLB, CAIIB**Vice President Unsecured loan**

He is an astute and seasoned professional with more than 40 years of experience with Federal Bank. A result oriented leader with proven expertise in monitoring delinquent



accounts ,handling legal suits, recovery, planning, effectuating risk, policies, managing wide risk and implementing mechanisms to mitigate risks.

Mr. Ramakrishnan, M.Sc., MBA, CAIIB.
Vice President –Loans

He started his career with Federal Bank as an office trainee. He worked in various branches and offices in different capacities. He has Experience in banking operations, branch administration, treasury management, risk management, and asset recovery. He has proven his expertise in appraising large value proposal during his tenure with corporate finance department in the banks.

Mr. Thomas Thachil
Vice President Credit

He is a post graduate in Economics , having spent more than 35 years with Federal Bank. A talented banking professional with experience in branch management, handling corporate accounts and credit appraisal. Conducted risk analysis and scrutinized documents for various kinds of loans ensuring compliance with organisational credit policies during his tenure with banks Credit Hub.

Mr. V V Shaji, Mcom LLB
Vice President DSA & Legal

He is with above 35 years of experience in banking specifically in the areas of credit, Marketing, Business Development, recovery and administration. Gained strengths in Team Management, Relationship Building with a positive attitude focused on sound market evaluation to achieve targeted results.





RFSIL Management Consultancy Private Limited

RFSIL Management Consultancy Private Limited is one of the emerging management consulting firms in Ernakulam area. Since opening the Aluva office in 2015, RFSIL MC has been one of the fastest growing consultancy firms in Ernakulam. RFSIL MC started its business on 24th November 2015 to expand consultancy support of results-oriented local and national clients in India's dynamic economic landscape.

By infusing a possession of over years of collective expert knowledge and specialist experience in the field of Digitization Services, Physical Record Management Services, Enterprise Document Management Services, Tax, Corporate Law, Corporate Finance and Accounting within the Kerala market and across a wide array of industries, and with a team of young and vibrant minds, we assure deliverance of quality services. We ensure directing our expertise to provide highly customized advice to our clients, which would assist in making the best decisions, and work hand in hand with our clients to help translate those decisions into actions for measurable results.

We work with top executives to help them make better decisions and deliver the sustainable success they desire. We are passionate about achieving better results for our clients—results that go beyond financial and are uniquely tailored, pragmatic, holistic, and enduring. At, we work together to solve complex problems for our clients, have fun in and out of the office and strive to make our RFSIL MC community a better place. We take the lessons and skills learned from years of experience and make it our mission to innovate, grow and improve upon the way things have been done in the past.

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What we offer

RFSIL group offers its clients with a one stop solution, through its unique combination of services under a single roof. The company offers a full range of services especially accounting, auditing, taxation, corporate secretarial, business process outsourcing. We have dedicated, trained and professionally skilled staffs, who were experienced to meet their targets. Technically qualified team leaders are able to lead their crew to successful results.

Main Division Services

1. Digitization Services

RFSIL MC provides state-of-the-art services for digitization of records and documents in large organizations. These services are focused to ensure a smooth transition for client organizations which are engaged in the process of moving their physical records to an electronic format.

Digitization services from the stable of comprise of a full featured transition program for RFSIL MC documents and physical records that are slated to be stored in digital repositories. The procedure for conversion of physical records to electronic records comprises of the following steps.

- Document Preparation: Includes the logging and unitization of files
- Document Scanning: Includes the imaging and conversion process
- Document Coding: Includes the identification of search and retrieval data
- Document Indexing: Inclusion of coded data into files and meta-data

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RFSIL MC offers physical record management services that are focused to improve the operating costs incurred in the storage and maintenance of documentary records in large organizations

Adding some benefits of physical record management service

- Identification and authentication of records
- Logical indexing and storage of records
- Tracking of records in circulation
- Disposal of records that have reached obsolescence
- Scan-on- demand and delivery
- Fax-back delivery
- Courier delivery
- Protection from legal and compliance related risks
- Savings in terms of time and money
- Security of vital assets
- Maximization of productivity
- Streamlined operations
- Generation of trust and confidence

2. Enterprise Document Management Services

In the past years, the need for comprehensive, enterprise-wide document and record management has leapt to the top of most business agendas. Increased regulation, risk management, new collaborative working practices, and business efficiency all have contributed to the growing strain on existing business processes. The exponential growth in e-mail is forcing most organizations to review arrangements for document archiving and retrieval.



A growing culture of regulation and the need for transparency of information is stepping up the pressure on organizations to improve their reporting processes. Thus, the need of the hour is to make scattered business information available on request anywhere, anytime. By using a modern Electronic Document Management System (EDMS) solution, businesses can unlock the value of disparate corporate information and make rapid and accurate decisions that contribute to the overall profitability of the organization. They can also slash the cost of regulatory compliance, which places an enormous burden on many businesses today.

With a Web Browser Retrieval Application users can capture, store, search and quickly retrieve documents of any format. This means information from across the company can be stored in an enterprise repository, where controlled access can be given to any member of the staff and businesses can significantly reduce the cost of company-wide information management.

More than 80 per cent of an organization's information is held in unstructured form such as physical papers, text files, graphics, and e-mail. Yet this information provides the basis of most business communication and decision-making.

If this information is not controlled or properly filed, it is a source of significant organizational risk, which can result in serious financial penalties. Properly managed information provides an opportunity for significant business improvement, new ways of working, competitive advantage, and sharing of organizational knowledge.

Sub Division Services

- Corporate Secretarial
- BPO services
- Onsite staffing
- Tele-calling Services
- Technical Support Division
- Market Research Division





Core Team ...

CA. Saju KB, B.com ,ACA

CA. Saju KB, Heads the Audit, Regulatory and Corporate Finance Division of the Firm. He is holding bachelors degree in commerce and a member of Institute Of Chartered Accountants Of India. His experience spans over 10 years in the area of audit and corporate fiancé. He also assists clients in their assessment proceedings and other tax procedures and Appeals before various Income Tax authorities including the Income Tax Appellate Tribunal. His repertoire of clients include market leaders in various sectors such as Technology and Real Estate, Financial Services, Consumer and Industrial Markets, Media, Health care, Transportation and Logistics.

Mr.Jinsho Varghese

Mr. Jinsho Varghese has a Bachelors degree in commerce. Currently he is pursuing CA from Institute Of Chartered Accountants Of India and awaiting his final result. He has wide experience in the field of service tax and internal audit. A group consisting of 10 young and vibrant junior accounts executives' works under him. Jinsho has had varied exposure in consulting and compliance areas under indirect tax, corporate law, internal audit and other laws for a mix of local and national clients.

Mr. Adarsh Bhaskaran

He is one of our prestigious senior associates who holding a Bachelors degree in commerce and pursuing, CA final from Institute Of Chartered Accountants Of India. He has wide experience in the field of service tax and Accounting services. He is specialized in the areas of tax and accounts and currently he heads the Kozhikode area of operations and Digitalization Service.

"The core team at RFSIL consists of handpicked young and vibrant minds who are skillful specialist in their respective Ares of expertise."



Yesjay Associates

Yesjay Associates is a consulting firm specializing in providing financial management consulting solutions to Kerala and other states in strategy, innovation, problem solving and business transformation across all industries and recognized as a leader in Performance Excellence.

Over the years, we have partnered with clients in solving their most critical business problems, helping them take better decisions, translate actions into results and create sustainable business advantage. Our competency lies in building a culture of innovation across the enterprise, planning and deployment of strategic decisions that transcends from top management to the lowermost execution level, solving business problems efficiently at all stages of growth and helping them transform to leverage their own capabilities with changing market dynamics.

“We partner with clients to design solutions in the most efficient way, always with a strong emphasis on people, objectivity, insight and in sourcing.

We assist our clients to in-source capability for independently driving business improvements.”

What Do We Offer?

Acting as your in-house team, we are able to provide support to the board of directors and the management in key areas of the business.

Our teams of financial management experts have a tremendous amount of commercial experience at the board level derived from various industry backgrounds. We are now offering that experience to the businesses in an advisory, management consultancy, non-exec director or part time FD role. We can also act to manage your accounts team, when there is a lack of in-house CFO, FD or Finance Manager.

- Accounting and Auditing
- Tax consultancy
- Data Entry Division



Accreditations and Associations



Our prestigious Clients



Corporate Offices

Reliable Fiscal Services (India) Private Limited

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Hag Arcade Mariappady
U.C. College P.O., Aluva
Cochin- 683102, Kerala India

RFSIL Management Consultancy Private Limited

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M.O Road, Aluva
Kerala Aluva Cochin- 683101,
Kerala ,India

Yesjay Associates-Aluva

Laxmanas Tower
Opp. Municipal Office
M.O Road, Aluva
Kerala Aluva Cochin- 683101,
Kerala, India

Yesjay Associates- North Paravoor

First Floor, Paduva Building
Opp. KSFE Puthenvelikkara
North Paravoor
Kerala- 683594,India

