

HCM/GEN/24/2025-2026

Date: 22 August 2025

Place: Bangalore

**TO WHOM SO EVER IT MAY CONCERN**

This is to confirm that **Mr. Anivar Ammanath Aravind** was associated with Kinara Capital, a regulated fintech NBFC serving MSMEs across India, from February 14, 2022 to August 4, 2023.

He began as a Consultant (Feb 14<sup>th</sup> to Mar 31<sup>st</sup>, 2022) and later served as **Senior Vice President of Engineering** (Apr 1<sup>st</sup>, 2022 to Aug 04<sup>th</sup>, 2023), leading our technology function. In this role, Mr. Aravind provided end-to-end engineering leadership across our digital lending and collections systems.

He played a pivotal role in modernizing our tech stack, improving platform reliability, and accelerating product delivery in a regulated environment. His work resulted in measurable gains in system performance and operational agility. He also built strong engineering teams and aligned technology delivery with long-term business strategy.

I am pleased to endorse Mr. Anivar Ammanath Aravind for international talent recognition, based on his leadership, technical depth, and the impact he delivered in our organization

Sincerely,  
For Kinara Capital Pvt Ltd,

**Hardika Shah****Chief Executive Officer**