

- **Details of Key Managerial Personnel of the Company**

Sl.	Name & Designation	Brief Profile
1.	Mr. Atul Arora <i>(Chief Financial Officer)</i>	Mr. Atul Arora is a chartered accountant by profession and started his career with Taurian Manganese & Ferro Alloy CISA a mining company based in Ivory coast. After 2 years of international finance exposure he had joined the Company in 2010. With his diverse experience gained through range of assignments handled during his stint with the Company has grown along and currently holds position of Chief Financial Officer in the Company.
2.	Mr. Pratit Vijayvergiya  <i>(Chief Technology Officer)</i>	Mr. Pratit Vijayvergiya is a Master of Business Administration-IT from NIM and MCA from NIEM and has been associated with the Company as an IT consultant since last 10 years during which he has also advised other NBFCs in the field of information technology. He has an experience of 19 years in domain and had been associated with organisations like AU and Gravita.
3.	Mr. Girish Dangayach <i>(Chief Digital Officer)</i>	Mr. Girish Dangayach is a chartered accountant and certified digital strategist from Columbia University with more than 13 years of experience. Previously, Girish worked with Genpact, Deloitte, Accenture, KPMG and Infosys. Girish helped many global leading fortune 500 companies to transform their business processes in the area of Sales Operations, Finance, Customer Service, Procurement, HR and Manufacturing.
4.	Mr. Sameer Arora <i>(Chief Operating Officer (North))</i>	Mr. Sameer Arora a Civil Engineer by qualification has 27+ years of experience. He started his career as an entrepreneur and joined the Company in the year 2007 with over 10 years of extensive experience in the field of sales, collection and operations. With his diversified skill set he carries specialized hold on sales and marketing of financial products. He is one of the main drivers of devising new product strategies and overlooking its implementation on the ground.
5.	Mr. Ritesh Sharma <i>(Chief Operating Officer (West))</i>	Mr. Ritesh Sharma is an MBA finance / B-Com (Hon) having 17 years of experience in Finance industry (Rajasthan & Gujarat State). Started his carrier with Ess Kay Auto Finance in year 1999 as a sales manager & with continue growth currently holding position of COO in the Company.
6.	Mr. Yash Setia <i>(Head-Business Strategy)</i>	Mr Yash Setia, started his career with the Company in 2017, is involved in all business strategies and growth plans of the company. A HR College of Commerce and Economics Mumbai graduate, he has the acumen on data and technology and responsible for business development as well as profitable collection.
7.	Mr. Amarpreet Singh Batra  (National Business Head- Machines)	Mr. Amarpreet Singh Batra, having over 15 years of experience. He holds a B.Tech degree in Mechanical Stream from SSBT's College, Jalgaon Maharashtra. Prior to joining the Company he was heading Rajasthan State as General Manager in Magma Fincorp Limited.
8.	Mr. Mihir Vaishnav  (National Business Head- SME)	Mr. Mihir Vaishnav graduated from Mumbai University and pursued MBA. He has experience of 24 years having worked with Times Group, 20th Century Finance, GMAC, IDBI Bank, TVS Credit, and ICICI Bank. He has worked in domain of Retail Assets and Liabilities having handled products ranging between Rs. 20,000/- to Rs. 2,00,00,000/- which includes financing of Two Wheeler, Auto, Commercial Vehicle, Construction Equipment, Mortgage (HL & SME).

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9.	Mr. Vivek Singh (Head – Treasury)	Mr. Vivek Singh is a Post-Graduate with specialization in the field of finance, accounts, tax and international business. He is a chartered accountant and PGDIB in International Business from India Institute of Foreign Trade (New Delhi). He started his career with Traxun Towers Limited and has spent over 12 years in the field of Corporate Finance in the past while working with Corporate Group's such as RPG Enterprise, Ladder up Finance Limited and Reliance ADAG.
10.	Mr. Rajeev Yadav (National Legal Head)	Mr. Rajeev Yadav PGDBM (Marketing) and a Law graduate by qualification. He has in all a total experience of over 15 years. He started his career with Cipla Limited in the year 2000 and then moved on to Hinduja Leyland Ltd, Mahindra Finance and ICICI Bank Limited. He has diversified experience of sales, compliance, collection, banking regulations of NBFCs and Bank. He heads legal department for the company and currently takes care of all the legal matters on behalf of the Company.
11.	<u>Mr. Harendra Singh Rathore</u> (State Collection Manager)	Mr. Harendra Singh Rathore started his career with the Company in the year 1995. He moved on to different organization through his career and has worked with organization like GE, ICICI Bank Limited and Kotak Mahindra Bank. He started his career as an executive level manager but with his ability and understanding of geography and business has now attained the position of State Collection Manager for the state of Rajasthan. He has worked in various sphere of Collection /Debts Recovery and Risk Management during his entire stint with various organization.
12.	Ms. Anagha Bangur (Company Secretary)	Ms. Anagha Bangur, a Company Secretary by qualification, has served in salt manufacturing company viz. with Saboo Sodium Chloro Limited which was listed on BSE Limited. Ms. Anagha joined the Company in 2013 and has experience in formulation of Group Financial Policies, Corporate Laws, Merchant Banking, Equity and Debt Listing and ensuring adherence to the statutory regulations of listed, non-listed Companies.
13.	<u>Mr. Abhijeet Sharma</u> (State Collection Manager)	Mr. Abhijeet Sharma a graduate in law from Rajasthan University, having experience of more than 15 years in the field of collection. He started his career with ICICI Bank and has worked with Airtel and Indiabulls in various positions predominantly in the state of Rajasthan and Gujarat. He has been associated with the Company since 2010 and through his acumen and ability has scaled to the level of Senior Manager (Collection).
14.	<u>Mr. Ritesh Kumar</u> (National Head-Operations)	With 5 years of field experience he joined the Company in 2008 as an operation executive, with his dedication and continues skill up-gradation he currently holds the position on AVP operation.
15.	Mr. Anil Sharma (National Head Human Resource)	Mr. Anil Sharma is a MBA from XLRI and MBA HR from Annamalai University, having experience of over 15 years in HR Domain with Asset Finance / Banking Industry. He has worked with Mahindra Finance, L& T Finance, IndusInd Bank, Infosys etc., with proven track record on talent management and HR practices setup across the geography
16.	Mr. Honey Jain (Financial Controller)	Mr. Honey Jain is a chartered accountant and a Company Secretary by qualification, has 5 years of core accounting and auditing experience. He started his career as an Internal Audit Head in the company and is now acting as the Financial Controller of the company.

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17.	Mr. Nripendra Singh  <i>(Business Head - Retail Consumers)</i>	Mr. Nripendra Singh is a MBA in Marketing with more than 23 years of strong experience. Previously Nripendra worked with IDFC First Bank as Business head Cross Sell business, Capital First, ICICI Bank and CEAT Tyres.
18.	Mr. Rohit Srivastava  <i>(National head Credit &amp; Risk)</i>	Mr. Rohit Srivastava comes from a core experience in Commercial vehicles, comes from 14+ years of diversified experience in Credit underwriting Credit policy designing, Credit risk analytics, Portfolio monitoring, and management & end- to- end credit process management in Commercial vehicles, Construction Equipments, Car, Farm Equipments, Two Wheeler
19.	Mr. Raj Kumar Setia  <i>(SME Portfolio Zonal in-charge)</i>	Mr. Rajkumar Setia is a Science graduate and is associated with our company since 5 years and looks after the SME segment of rural sector from sourcing to collection very efficiently.