

Key Managerial Personnel of our Company

The details of the Key Managerial Personnel, in terms of the SEBI ICDR Regulations, as of the date of this Red Herring Prospectus are as follows:

Rishi Anand is the Managing Director and Chief Executive Officer of our Company. For details, see “– *Brief Biographies of Directors*”. For details of compensation paid to him during Financial Year 2023 and Financial Year 2024 see “– *Payment or benefit to Directors of our Company – Remuneration to our Executive Director*”.

Deo Shankar Tripathi is the Whole – Time Director and Executive Vice Chairman of our Company. For details, see “– *Brief Biographies of Directors*”. For details of compensation paid to him during Financial Year 2023 and Financial Year 2024 see “– *Payment or benefit to Directors of our Company – Remuneration to our Executive Director*”.

Rajesh Viswanathan is the Chief Financial Officer of our Company. He holds a bachelor’s degree in commerce from University of Mumbai. He is a qualified chartered accountant from the Institute of Chartered Accountant of India and a qualified cost and works accountant from the Institute of Cost and Works Accountants of India. He has several years of experience in accounting, finance, strategy, planning, taxation, treasury, audit, and managing investor relations. Prior to joining our Company, he has been associated with various organizations, starting with A F Ferguson & Co., Mahindra & Mahindra Limited, DSP Financial Consultants Limited, KPMG Bahrain, Bajaj Allianz Life Insurance Corporation Limited, Bajaj Finance Limited & Capital Float. He joined our Company on December 1, 2019. During the Financial Year 2023 he received a remuneration of ₹19.6 million. For Financial Year 2024, he is entitled to an aggregate remuneration of ₹29.1 million, which is subject to finalization in accordance with the terms of his appointment and closure of books of account.

Harshada Pathak is the Company Secretary and Compliance Officer for our Company. She holds a bachelor’s degree in commerce from Mulund College of Commerce and bachelor’s in law from University of Mumbai. She is a qualified company secretary from the Institute of Company Secretaries of India, having an experience of over 18 years and has previously worked as the compliance officer and company secretary for Volkswagen Finance Private Limited, in the secretarial department of Mahindra & Mahindra Financial Services and in the compliance department of Essar Investments Limited. She joined our Company on April 15, 2021. During the Financial Year 2023, she received a remuneration of ₹3.7 million. For Financial Year 2024, she is entitled to an aggregate remuneration of ₹5.0 million, which is subject to finalization in accordance with the terms of her appointment and closure of books of account.

Senior Management of our Company

In addition to Rajesh Viswanathan, the Chief Financial Officer of our Company and Harshada Pathak, the Company Secretary and Compliance Officer of our Company, whose details are provided in “– *Key Managerial Personnel of our Company*” on page 209, the details of our Senior Management in terms of the SEBI ICDR Regulations, as of the date of this Red Herring Prospectus are as follows:

Sreekanth V.N. is the Chief Compliance Officer of our Company. He holds a bachelor’s degree in commerce and law from Mahatma Gandhi University and has cleared the examination for master’s in business administration (finance) from OJPS University. He is also a qualified company secretary from the Institute of Company Secretaries of India. He has several years of experience in handling all secretarial functions of the Company including liaison with institutions like registrar of companies, financial institutions, and other bodies with whom the Company has administrative dealings. He has previously worked with the Bureau of Police Research & Development, Ministry of Home Affairs and Department of Supply, Ministry of Commerce. Prior to joining our Company, he has worked with organizations such as ICICI Bank Limited, Firestone International Private Limited, KM Trading Co LLC, Malabar Institute of Medical Science and Ocean Bounty Limited. He was also associated with Pre-merger AHFPL from April 11, 2011 and he joined our Company on November 21, 2017. During the Financial Year 2023, he received a remuneration of ₹7.7 million. For Financial Year 2024, he is entitled to an aggregate remuneration of ₹10.8 million, which is subject to finalization in accordance with the terms of his appointment and closure of books of account.

Anmol Gupta is the Chief Treasury Officer of the Company. He holds a bachelor’s degree in commerce (Hons.) from University of Delhi and is a qualified chartered accountant from the Institute of Chartered Accountant of India. He has several years of experience in coordinating financial operations, preparing budgets, and ensuring maintenance of up-to date financial reports, commitments, expenditures and legal records. Previously, he has worked with BHW Birla Home Finance Limited and as the Accounts Officer of CIMMYT- India, headquartered at Mexico. He was chief financial officer of Erstwhile AHFL. He joined our Company on November 21, 2017. During the Financial Year 2023, he received a remuneration of ₹14.3 million. For Financial Year 2024, he is entitled to an aggregate remuneration of ₹19.9 million, which is subject to finalization in accordance with the terms of his appointment and closure of books of account.

Nirav Shah is the Chief Risk Officer of our Company. He holds a bachelor’s degree in commerce from P. D. Lion’s College of Commerce and Economics, University of Mumbai. He is a qualified chartered accountant from the Institute of Chartered Accountants of India. He has also cleared the exam for Certified Information Systems Audit from Information System Audit and Control Association. He has several years of experience in implementing risk management systems across business units and maintaining a strong integrated risk management framework. He has worked with Deloitte Haskins & Sells, ICICI