

Prudential Life Insurance Company Limited and Tata Capital Housing Finance Limited. He joined our Company on July 5, 2018 and had been the Head Internal Audit of our Company from July 2018 till December 31, 2019. During the Financial Year 2023, he received a remuneration of ₹7.3 million. For Financial Year 2024, he is entitled to an aggregate remuneration of ₹11.2 million, which is subject to finalization in accordance with the terms of his appointment and closure of books of account.

**R. Anil Kumar Nair** is the Chief Business Officer – Business Development of our Company. He holds a bachelor's and master's degree in commerce as well as a diploma in marketing management from the Rani Durgavati Vishwavidyalaya, Jabalpur, Madhya Pradesh. He also holds a master's in business administration degree from the Sikkim Manipal University. He has experience in the sectors of FMCG, electronics and mortgage industry. He has previously worked with various organizations including Bata India Limited, MIRC Electronics Limited – ONIDA, ICICI Bank Limited, DHFL, Aspire Home Finance Corporation (Now Motilal Oswal Home Finance Limited). He is also a director on the board of our Subsidiary. He joined our Company on February 14, 2019, as Business Head – Business Development – Housing Loan. During the Financial Year 2023 he received a remuneration of ₹ 10.9 million. For Financial Year 2024, he is entitled to an aggregate remuneration of ₹16.3 million, which is subject to finalization in accordance with the terms of his appointment and closure of books of account.

**Haryyaksha Ghosh** is the Chief Data Officer of our Company. He holds an master's of science degree in physics from the Indian Institute of Technology, Kharagpur and a post graduate diploma in management from the Indian Institute of Management, Calcutta. He has experience in the sectors of data science and information technology. He has previously worked with various organizations situated in India and South East Asia, including Infosys Technologies Limited, M/s Ekelon (Co-founder), Mindwave Solutions Pte. Limited (Singapore), Knowledge Management Solutions Pte. Limited (Singapore), Network 18 Media & Investments Limited, and ECL Finance Limited. He is also a director on the board of Aashaa Global Solutions & Services Private Limited. He joined our Company on February 1, 2021. During the Financial Year 2023 he received a remuneration of ₹10.8 million. For Financial Year 2024, he is entitled to an aggregate remuneration of ₹13.4 million, which is subject to finalization in accordance with the terms of his appointment and closure of books of account.

#### **Status of Key Managerial Personnel and Senior Management**

All our Key Managerial Personnel and Senior Management are permanent employees of our Company.

#### **Arrangement or understanding with major Shareholders, customers, suppliers or others**

There is no arrangement or understanding with the major Shareholders, customers, suppliers or others, pursuant to which any of our Key Managerial Personnel and Senior Management have been appointed.

#### **Shareholding of Key Managerial Personnel and Senior Management in our Company**

None of our Key Managerial Personnel and Senior Management hold any Equity Shares as on the date of this Red Herring Prospectus.

#### **Relationship between our Key Managerial Personnel and Senior Management**

None of our Key Managerial Personnel and Senior Management are related to each other.

#### **Interests of Key Managerial Personnel and Senior Management**

Except R. Anil Kumar Nair, who has entered into a leave and license agreement with the our Company for the premises of one of our branches located at Bhiwandi, Maharashtra, which has a monthly rent of ₹60,000, maintenance charges of ₹2,000 per month, taxes and escalation at the rate of 5% at every year on the last rent paid, as per the agreement dated February 22, 2021, none of the Key Managerial Personnel and Senior Management of our Company have any interests in our Company other than to the extent of the remuneration or benefits to which they are entitled to as per their terms of appointment and reimbursement of expenses incurred by them during the ordinary course of business. There is no contingent or deferred compensation accrued for the year payable to the Key Managerial Personnel and Senior Management.

Further, the Key Managerial Personnel and Senior Management may also be interested to the extent of Equity Shares (together with dividends and other distributions in respect of such Equity Shares) which may be held by them. Our Key Managerial Personnel and Senior Management may also be deemed to be interested to the extent of options and stock appreciation rights granted to them pursuant to the ESOP 2020 and Erstwhile ESAR 2018. For details, see “*Capital Structure*” beginning on page 74.

#### **Loans to Key Managerial Personnel and Senior Management**

Except the regular staff housing loans availed at concession rates in the normal course of business, no other loans have been availed by our Key Managerial Personnel and Senior Management from our Company.