

FINO FINANCE PRIVATE LIMITED

(formerly known as Intrepid Finance and Leasing Private Limited)

Regd. Office: Mindspace Juinagar, 9th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai Thane – 400706

Phone: +91 22 7137 7000

E-mail: jitendra.garg@finopaytech.com Website: www.finofinance.in

CIN: U65921MH1994PTC216496

NOTICE

NOTICE is hereby given that the Twenty-Seventh Annual General Meeting of the Members of Fino Finance Private Limited will be held through Video Conferencing or Other Audio Visual Means on Thursday, September 30, 2021 at 11.00 a.m. to transact the following businesses:

The proceedings of the Annual General Meeting (“AGM”) shall be deemed to be conducted at the Registered Office of the Company i.e. at Mindspace Juinagar, 9th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai, Thane - 400706 which shall be the deemed venue of the AGM.

I. ORDINARY BUSINESS:

1. To receive, consider and adopt the Audited Financial Statements under Ind AS for the Financial year ended 31st March, 2021, together with the Reports of the Board of Directors and Auditors thereon.
2. To appoint a Director in place of Mr. Sudeep Gupta (DIN: 0789985), who retires by rotation and, being eligible, offers himself for re-appointment.

II. SPECIAL BUSINESS:**3. Appointment of Auditor to fill casual vacancy**

To consider and, if thought fit, to pass with or without modification(s) the following resolution as Ordinary Resolution:

“RESOLVED THAT pursuant to the provisions of Sections 139 and other applicable provisions, if any, of the Companies Act, 2013 (“the Act”) read with the Companies (Audit and Auditors) Rules, 2014 (“the Rules”) (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and based on the recommendation of the Audit Committee and approval of the Board of Directors, approval of the Members be and is hereby accorded for the appointment of M/s. Tibrewal Chand & Co., Chartered Accountants (Firm Registration No.311047E), as the Statutory Auditors of the Company till this Annual General Meeting, to fill the casual vacancy caused by the resignation of M/s. MSKC & Associates LLP (formerly R.K. Kumar & Co.) (Registration No. 001595S)

to conduct audit for the financial year 2021-22 at a remuneration by way of such fee as the Board of Directors/Audit Committee mutually with M/s. Tibrewal Chand & Co., in addition to the out of pocket expenses as may be incurred by them during the course of the Audit;

FURTHER RESOLVED THAT approval of the Company be accorded to the Board of Directors of the Company and to do all such acts, deeds, matters and things and to take all such steps as may be required in this connection including seeking all necessary approvals, if any, to give effect to this Resolution and to settle any questions, difficulties or doubts that may arise in this regard.”

4. **Appointment of Auditor**

To consider and, if thought fit, to pass with or without modification(s) the following resolution as Ordinary Resolution:

“**RESOLVED** that pursuant to the provisions of Sections 139, 141, 142 and all other applicable provisions, if any, of the Companies Act, 2013 (“the Act”) read with the Companies (Audit and Auditors) Rules, 2014 (“the Rules”) (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and based on the recommendation of the Audit Committee and approval of the Board of Directors, M/s. Tibrewal Chand & Co., Chartered Accountants (Firm Registration No.311047E), who was appointed by the Board to fill the casual vacancy caused by the resignation of M/s. MSKC & Associates LLP (formerly R.K. Kumar & Co.) (Registration No. 001595S), be and is hereby appointed as the Statutory Auditors of the Company, to hold office from the conclusion of this Annual General Meeting (AGM) till the conclusion of 31st AGM of the Company to be held in the year 2026, at a remuneration to be determined by the Board of Directors/Audit Committee mutually with M/s. Tibrewal Chand & Co., in addition to the out of pocket expenses as may be incurred by them during the course of the Audit;

FURTHER RESOLVED THAT approval of the Company be accorded to the Board of Directors of the Company and to do all such acts, deeds, matters and things and to take all such steps as may be required in this connection including seeking all necessary approvals, if any, to give effect to this Resolution and to settle any questions, difficulties or doubts that may arise in this regard.”

5. **Re-appointment of Mr. Sudeep Gupta as Whole-time Director and Chief Operating Officer & Key Management Personnel (KMP) of the Company or a term of one year.**

To consider and, if thought fit, to pass with or without modification(s) the following resolution as Special Resolution:

“**RESOLVED THAT** subject to the provisions of sections 196, 197, 198, 200, 203 and all other applicable provisions of the Companies Act, 2013 (“the Act”) and the Companies

(Appointment and Remuneration of Managerial Personnel) Rules, 2014 read with Schedule V of the Act (including any statutory modification or re-enactment thereof for the time being in force) and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and based on the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, the approval of the members be and is hereby accorded to re-appoint Mr. Sudeep Gupta (DIN: 07899859) as Whole-time Director and Chief Operating Officer & Key Managerial Personnel of the Company for a further period of 1 (One) year with effect from 14th November, 2021 at a present remuneration mentioned below, which shall be revised from time to time as may be approved by the Board of Directors in accordance with applicable provisions of the Companies Act, 2013 ;

Name of the KMP	Designation	Detail of Remuneration (per annum in Rs.)	Period of Appointment
Mr. Sudeep Gupta	Whole-time Director and Chief Operating Officer and KMP	Salary : Rs. 26,38,320 Allowance : Rs. 30,89,400 Perquisites : Rs.9,17,461 Earning Potentials : Rs. 7,32,670 Gratuity : Rs.1,26,903 Total :Rs. 75,04,754	For a period of 1 year from 14 th November, 2021 to 13 th November, 2022.

FURTHER RESOLVED THAT the approval of the Company be accorded to the Board of Directors of the Company (hereinafter referred to as the 'Board' which term shall be deemed to include the Nomination and Remuneration Committee of the Board) to vary, alter, increase, enhance or widen the terms and conditions of appointment and the remuneration payable to the appointee, from time to time, as they may in their discretion deem fit, subject to the limits laid down in section 197 and all other applicable provisions of the Act and the Rules framed thereunder read with Schedule V of the Act including any statutory modification and re-enactment thereof for the time being in force and subject to the approval of the Central Government, if necessary, and subject to the requisite approvals, if any, being obtained;

FURTHER RESOLVED THAT where in any financial year during the currency of the tenure of the appointee, the Company has no profits or its profits are inadequate, the Company may subject to receipt of the requisite approvals, if any, pay to the appointee, the above remuneration or such remuneration as amended by the Board within the limit prescribed under Companies Act, 2013, as the minimum remuneration for a period not exceeding 1 (One) year from the date of appointment by way of salary, perquisites and other allowances and benefits as specified above and that the perquisites pertaining to contribution to provident fund, superannuation fund or annuity fund, gratuity and leave encashment shall not be included in the computation of the ceiling on remuneration specified in Section II and Section III of Part II of Schedule V to the Act;

FURTHER RESOLVED THAT for the purpose of giving effect to this Resolution, the Board be authorised to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary, proper or desirable and to settle any questions, difficulties or doubts that may arise in this regard and further to execute all necessary documents, applications, returns and writings as may be necessary, proper, desirable or expedient.”

6. Issue of Non-Convertible Debentures and/or sub-ordinated Debentures by the Company.

To consider and, if thought fit, to pass with or without modification(s) the following resolution as Special Resolution:

“**RESOLVED THAT** pursuant to the provisions of sections 42, 71 and all other applicable provisions of the Companies Act, 2013 (“the Act”), read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 and Companies (Share Capital and Debentures) Rules, 2014 [“the Rules”] as may be in force from time to time, consent of the members be and is hereby accorded to the Company to raise funds for its general corporate purposes by way of issuance of Non-Convertible Debentures and/or Subordinated Debentures on a private placement basis, in one or more tranches, on such terms and conditions as may be determined by the Board or Committee of Directors (Operations), provided that the aggregate amount of Non-Convertible Debentures and/or Subordinated Debentures proposed to be offered shall not exceed Rs. 100,00,00,000/- (Rs. One Hundred Crores Only) during the period of one year from the date of this Special Resolution by the Shareholders’ at the ensuing General Meeting;

FURTHER RESOLVED THAT the Board of the Directors of the Company (hereinafter referred to as the Board”) which term shall be deemed to include Committee of Directors which the Board have constituted to exercise its powers including the powers conferred by this Resolution), be and is hereby authorised to do all such acts, deeds, matters and things in connection therewith and incidental thereto as the Board in its absolute discretion deems fit for giving effect to the above resolution.”

**By Order of the Board
For Fino Finance Private Limited**

**Place: Navi Mumbai
Date: 27th August, 2021**

**Sd/-
Jitendra Garg
Company Secretary & Manager-Legal**

NOTES:

1. In view of the outbreak of COVID-19 pandemic, the Ministry of Corporate Affairs (“MCA”) has vide its General Circular No. 20/2020 dated 5th May, 2020 read together with General Circular Nos. 14/2020 & 17/2020 dated 8th April, 2020 and 13th April, 2020 respectively, (collectively referred to as “MCA Circulars”) permitted the holding of this Annual General Meeting (AGM) through VC/OAVM, without the physical presence of the Members at a common venue. In compliance with the provisions of the Companies Act, 2013 (“the Act”) and the MCA Circulars, the AGM of the Company is being held through VC/OAVM, without the physical presence of the Members at a common venue.
2. Pursuant to the provisions of the Act, a member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a member of the Company. Since this AGM is being held pursuant to the MCA circulars through VC/OAVM, the requirement of physical attendance of members has been dispensed with. Accordingly, in terms of the MCA circulars, the facility for appointment of proxies by the members will not be available for this AGM and hence the proxy form and attendance slip are not annexed to this notice.
3. The following are the credentials to attend the AGM through VC/OVAM:

Below are the VC Credentials:

VC Details - Board Room (Anant)

Link: <https://call.lifesizecloud.com/241126>

Extension: 241126#

Passcode: 100014

4. In accordance with the Secretarial Standard on General Meetings (“SS-2”) issued by the Institute of Company Secretaries of India (“ICSI”) read with Clarification/Guidance on applicability of Secretarial Standards – 1 and 2 dated 15th April, 2020 issued by the ICSI, the proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company which shall be the deemed venue of the AGM. Since the AGM will be held through VC/OAVM, the Route Map is not annexed to this Notice.
5. Corporate/Institutional Members are entitled to appoint authorised representatives to attend the AGM through VC/OAVM on their behalf and cast their votes through remote e-voting or at the AGM. Corporate/Institutional Members (i.e. other than individuals/HUF, NRI, etc.) are required to send a scanned copy of the Board Resolution/Authority Letter, etc., authorising their representative to attend the AGM through VC/OAVM on their behalf and to vote through remote e-voting or during the AGM. Members of the Company

under the category of Institutional Shareholders are encouraged to attend and participate in the AGM through VC/ OAVM and vote thereat.

6. Pursuant to the above mentioned MCA Circulars, physical attendance of the Members is not required at the AGM, and attendance of the Members through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.
7. The Explanatory Statement pursuant to section 102(1) of the Companies Act, 2013, in respect of Item No. 3 and 6 is annexed hereto.
8. Additional information with respect to Item Nos. 2, & 5 set out above is annexed hereto.
9. The Company's Registrar and Transfer Agents for its Share Registry Work (Physical and Electronic) are Messrs Adroit Corporate Services Pvt.Ltd. ("Adroit" or "RTA") having their office at 17-20, Jafferbhoy Ind. Estate, 1st Floor, Makwana Road, Marol Naka, Andheri (E), Mumbai 400059.
10. M/s. MSKC & Associates (Formerly known as M/s. R. K. Kumar & Co.) (ICAI Firm Registration No. 001595S), Chartered Accountants, were appointed as Statutory Auditors of the Company at the Twenty-fifth AGM held on 30th September, 2019. Pursuant to the Notification issued by the Ministry of Corporate Affairs on 7th May, 2018 amending Section 139 of the Act and the Rules framed thereunder, the mandatory requirement for ratification of appointment of Auditors by the Members at every AGM has been omitted, and hence the Company is not proposing an item on ratification of appointment of Auditors at this AGM.
11. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of Companies Act, 2013 and relevant documents referred to in this Notice of AGM and Explanatory Statement will be available electronically for inspection by the Members during the AGM. All documents referred to in the Notice will also be available for electronic inspection without any fee by the Members from the date of circulation of this Notice up to the date of AGM, i.e. 30th September, 2021. Members seeking to inspect such documents can send an email to Company's e-mail id jitendra.garg@finopayetch.com.
12. In line with the MCA Circulars, the Notice of the AGM alongwith the Annual Report for the Financial Year 2020-21 is being sent only through electronic mode to those Members whose email addresses are registered with the Company/RTA/ Depositories.

By Order of the Board
For Fino Finance Private Limited

Place: Navi Mumbai
Date: 27th August, 2021

Sd/-
Jitendra Garg
Company Secretary & Manager-Legal

Annexure to the Notice dated August 27, 2021

Statement pursuant to the provisions of Section 102(1) of the Companies Act, 2013

Item No. 3 and 4:-

(The explanation for this is given for the information of the members, though strictly not required as per Section 102 of the Companies Act, 2013)

The members of the Company at the 25th Annual General Meeting held on 30th September, 2019 had appointed M/s. MSKC & Associates LLP (formerly R.K. Kumar & Co., Chartered Accountants (Firm Registration No. 0015955), as the Statutory Auditors of the Company for a period of 5 years till the conclusion of 30th Annual General Meeting of the Company.

M/s. MSKC & Associates LLP had tendered their resignation as the Auditors of the Company vide letter dated August 17, 2021 resulting in a casual vacancy in the office of Auditors of the Company.

In accordance with the provisions of Section 139 (8) of the Companies Act, 2013, the Board is required to fill the casual vacancy in the office of an Auditor arising out of resignation, within a period of thirty days and such appointment shall also be approved by the Members of the Company within three months from date of the such appointment recommended by the Board.

The Board at its Meeting held on August 27, 2021 had approved the appointment of M/s. Tibrewal Chand & Co., Chartered Accountants (Firm Registration No.311047E) as the Auditors of the Company to fill in the casual vacancy to hold the office of Auditor till the conclusion of the ensuing Annual General Meeting.

Further, the Board had also recommended appointment of M/s. Tibrewal Chand & Co. as the Auditors of the Company, for a period of 5 years from the conclusion of the ensuing Annual General Meeting till the conclusion of the 31st Annual General Meeting of the Company to be held in the year 2026, at such remuneration plus applicable taxes, and out of pocket expenses, as may be mutually agreed upon the Auditors and Board of Directors of the Company.

The Company had received a letter from M/s. Tibrewal Chand & Co., Chartered Accountants dated August 23, 2021 intimating their eligibility and the consent to act as the Auditors of the Company along with a confirmation that, their appointment, if made, would be within the limits prescribed under the Companies Act, 2013.

Accordingly, consent of the Members is sought for appointment and payment of remuneration to the Auditors.

None of the Directors, Key Managerial Personnel of the Company and their relatives is, in any way, financially or otherwise, concerned or interested, in the resolution set out at Item No. 3 and 4 of the Notice.

Item No. 5:-

The members of the Company has appointed Mr. Sudeep Gupta as the Whole Time Director and Chief Operating Officer & Key Managerial Personnel (KMP) of the Company for a period of 3 (three) years with effect from November 14, 2018 and the present term of his appointment would lapse on November 13, 2021.

The Board has, based on the recommendation of the Nomination and Remuneration Committee and subject to the approval of the Members, approved the re-appointment of Mr. Sudeep Gupta as the Whole Time Director and Chief Operating Officer & Key Managerial Personnel of the Company, post completion of his present term, for a further period of 1 (One) year i.e. with effect from November 14, 2021 till November 13, 2022. Though he shall be liable to retire by rotation which he continues to hold office of Whole-Time Director and Chief Operating Officer & KMP; however, his reappointment on retirement by rotation will not break his length of service as Whole-Time Director and Chief Operating Officer and KMP.

Mr. Sudeep Gupta is not disqualified from being reappointed as Director in terms of Section 164 of the Companies Act, 2013 (the Act) and has given his consent to act as Whole-Time Director of the Company. Mr. Sudeep Gupta satisfies all the conditions as set out in the Section 196(3) of the Act and Part-I of Schedule V to the Act, for being eligible for his appointment.

Pursuant to the provisions of sections 196, 197, 198, 200, 203 and all other applicable provisions of the Act (including any statutory modification or re-enactment thereof for the time being in force) read with Schedule V of the Act and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the appointment of and remuneration payable to the Whole-time Director is now being placed before the Members for their approval by way of a Special Resolution.

The following additional information as required by Schedule V of the Companies Act, 2013 in respect of Item No. 5 is given below.

Brief profile of Mr. Sudeep Gupta:

Mr. Sudeep Gupta is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.

He has more than 20+ years of rich experience handling leadership roles in financial domain with different Banks and NBFCs. Business Growth & Development, Refining and Implementing Operations strategy that include aspects such as area selection, product

design and delivery, portfolio quality management are his forte. He has in-depth understanding of unsecured and secured retail lending like Personal Loans, Business Loans, MSME loans, Auto Loans, Mortgages and Microfinance. He is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.

Statement to the Shareholders as required under sub-clause (C) of Section II of Part II of Schedule V to the Companies Act, 2013:

I. GENERAL INFORMATION

- (1) Nature of Industry: The Company is engaged in the business of providing customer-centric financial services, mainly in the form of credit, to the underserved and un-served women population and MSMEs of the country.
- (2) Date or expected date of commencement of commercial production: N.A. (Incorporated as Private Ltd. Company)
- (3) In case of new companies, expected date of commencement of activities as per project approved by financial institutions appearing in the prospectus: **Not Applicable.**
- (4) Financial performance based on given indicators: As detailed in Financial Statements.
- (5) Foreign Investments or Collaborators, if any: Nil as on 31st March, 2021.

II. INFORMATION ABOUT THE APPOINTEE

- (1) Background of Mr. Sudeep Gupta: He is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.
- (2) Past Remuneration: Rs. 75,04,731.00
- (3) Recognition or awards: Nil
- (4) Job profile and his suitability: He has more than 20+ years of rich experience handling leadership roles in financial domain with different Banks and NBFCs. Business Growth & Development, Refining and Implementing Operations strategy that include aspects such as area selection, product design and delivery, portfolio quality management are his forte. He has in-depth understanding of unsecured and secured retail lending like Personal Loans, Business Loans, MSME loans, Auto Loans, Mortgages and Microfinance. He is a Management Graduate in Marketing. Before joining FINO, he was

associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.

- (5) Remuneration proposed/paid: Within the ceiling, per annum as mentioned below:

Detail of Remuneration (per annum in Rs.)	Period of Remuneration
Excluding earnings potential	
Salary : Rs. 26,38,320/-	For a period of 1 year from 14 th November, 2021 to 13 th November, 2022.
Allowance : Rs. 30,89,400/-	
Perquisites : Rs. 9,17,497/-	
Earning Potentials : Rs. 7,32,672/-	
Gratuity : Rs. 1,26,903/-	
Total :Rs. 75,04,754/-	

- (6) Taking into consideration the profile of the appointees, his responsibilities, the industry benchmarks, the remuneration proposed to be paid is commensurate with the remuneration packages paid to similar senior level counterpart(s) in other companies in the industry.
- (7) Pecuniary relationship directly or indirectly with the company or relationship with the managerial personnel or other director, if any: None.

III. OTHER INFORMATION

- (1) Reasons of loss or inadequate profits: The Company's Loss after tax is Rs. 5472.63 Lakhs in F.Y.2020-21. Onslaught of COVID-19 in beginning of FY21 and consequent lockdown impacted the business of NBFC-MFIs across industry on account of loss of earnings for the customers, thereby impacting the collection efficiency drastically. Further, unavailability of fresh debt for disbursement due to cautious approach of institutional lenders led to continuous run down of portfolio. This led to reduction in earnings and increased losses, resulting into erosion of capital of the company.
- (2) Steps taken or proposed to be taken for improvement: Several customer engagement and awareness campaigns on a continued basis had been conducted by MFIs and regulatory bodies to bring back overdue customers to regular status as well as keep in check further delinquencies. The Company has conducted several literacy initiatives to create awareness about credit score, setup digital collection mechanism & separate collection team to have a dedicated focus towards the delinquent customers and co-ordinated the same with back-end calling through customer care call center. These initiatives have resulted in positive outcomes with collection efficiencies returning back to normalcy in most of the regions and credit flow resuming at steady pace albeit with adequate caution.

- (3) Expected increase in productivity in measurable terms: The industry has shown signs of resilience during this period. Tighter credit policies, stronger customer connect and prudent collection practices have helped curb any incremental credit losses. Further, the Company has expanded its operations in new geographies. The Company expects the improving trend in collections to continue during the current fiscal year.

IV. DISCLOSURES

- (1) The Shareholders of the Company are informed of the remuneration package of Mr. Gupta through the Explanatory Statement which is an Annexure to this notice.
- (2) The disclosures required in the Boards' Report under the head 'Corporate Governance' are not applicable.

Except for Mr. Sudeep Gupta, none of the other Directors, Key Managerial Personnel ("KMP") of the Company and relatives of the Directors and KMP are, in any way, concerned or interested, financially or otherwise, in the Resolutions set out at Item Nos. 5 of the Notice except to the extent of his shareholding interest, if any, in the Company.

The Board of Directors recommends the Special resolution set out at item no. 5 of the notice for your approval.

Item No. 6:-

Considering the business requirements of the Company the Board of Directors at its Meeting held on 24th June, 2021 had subject to the approval of the Shareholders approved the raising funds by way of issuance of Non-Convertible Debentures and/or Subordinated Debentures on a private placement basis, in one or more tranches, for an amount not exceeding Rs. 100,00,00,000/- (Rs. One Hundred Crores Only).

In terms of the provisions of Section 42 and Section 71 of the Companies Act, 2013 read with Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014 of the Companies Act 2013, the issue of Non-Convertible Debentures and/or Subordinated Debentures by way of private placement requires approval of Shareholders by passing a Special Resolution.

In view of the above your Directors recommend the proposed resolution for your consideration and approval.

Approval of members is being sought by way of Special Resolution for item no. 6 as required under the Companies Act, 2013.

None of the director or key managerial personnel (KMP) or relatives of director or KMP is in any way (financially or otherwise) interested or concerned in the resolution.

By Order of the Board



For Fino Finance Private Limited

**Place: Navi Mumbai
Date: 27th August, 2021**

**Sd/-
Jitendra Garg
Company Secretary & Manager-Legal**

Additional Information with respect to Item Nos. 2 & 5

Details of Director(s) seeking appointment/re-appointment at the forthcoming Annual General Meeting

Information as required under Clause 1.2.5 of the Secretarial Standard on General Meetings (SS-2) is given hereunder:

Name of Director	Mr. Sudeep Gupta
DIN	07899859
Age	44 Years
Qualification	Management graduate in Marketing
A brief resume, experience and Nature of his expertise in specific functional areas, Recognition or awards.	<p>Mr. Sudeep Gupta is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.</p> <p>Mr. Sudeep Gupta has more than 20+ years of rich experience handling leadership roles in financial domain with different Banks and NBFCs. Business Growth & Development, Refining and Implementing Operations strategy that include aspects such as area selection, product design and delivery, portfolio quality management are his forte. He has in-depth understanding of unsecured and secured retail lending like Personal Loans, Business Loans, MSME loans, Auto Loans, Mortgages and Microfinance. He is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.</p>
Date of first appointment on the Board	14 th November, 2018
Shareholding in the Company	NIL
Relationship with other Directors and Key Managerial Personnel	None of the Directors of the Company is inter-se related to each other or with the Key Managerial Personnel of the Company.

The number of Meetings of the Board attended during the Financial Year 2020-21	5
Other Directorships (excluding Fino Finance Private Limited)	<ol style="list-style-type: none"> 1. Fino PayTech Limited 2. Fino Trusteeship Services Limited
Membership/ Chairmanship of Committees of other Boards (excluding Fino Finance Private Limited)	<p>Fino PayTech Limited</p> <ul style="list-style-type: none"> - Member of the Operations Committee - Stakeholders Relationship Committee

**By Order of the Board
For Fino Finance Private Limited**

**Place: Navi Mumbai
Date: 27th August, 2021**

**Sd/-
Jitendra Garg
Company Secretary & Manager-Legal**