

COMPOSITION OF BOARD OF DIRECTORS

The current Board of Directors consists of six (6) members, comprising two (2) Executive Directors and four (4) Non-Executive Directors. Among the Non-Executive Directors, three (3) are Independent Directors, as outlined below:

Name of Directors	Designation	Category
Nizzy Mathew	Chairperson & Wholetime Director	Executive Directors
Mathew Muthoottu	Managing Director	
Manoj Kumar R	Independent Director	Non-Executive Director
M M Herbert	Independent Director	
Venugopal K Nair	Independent Director	
Babita Teresa George	Non-Executive Non-Independent Director	

Mrs. Nizzy Mathew

Chairperson & Wholetime Director

Chairperson & Whole-time Director of the Company. With over 25 years' experience in managing NBFCs, she provides her expertise in taking the Company forward. Growing up, she envisioned her financial freedom and has championed this cause by empowering women all around. Be it women-friendly gold loans or Micro-Finance for gainfully employed women or attracting a strong women workforce in the company, she has made the dreams of many come true. Product and business development are her forte. She has her pulse on the industry and is a key strategist in driving the Company's growth.

Mr.Mathew Muthoottu

Managing Director

Managing Director of the Company. He is the Fourth generation leader from the Muthoottu Family. He took over the reins of administration from his father Mr Roy M Mathew who passed the baton to the young Scion in 2016. Mr Mathew Muthoottu holds a bachelor's degree in commerce from Mahatma Gandhi University, Kerala and he went to University of Cambridge, UK for Masters in Business Management. Mr Mathew has built on the legacy of trust and perseverance promulgated by his esteemed father and has been instrumental in taking the Company to new heights.

Mr. Manojkumar R

Non-Executive Independent Director

Non-Executive Independent Director of our Company. He is a Fellow Member of the Institute of Chartered Accountants of India. He has been a Director of our Company since October 1, 2021 and has more than 25 years of professional experience. He was inducted onto the Board of Directors on 1st October 2021, contributing his deep knowledge and experience to the strategic direction of the company.

M M Herbert
Non-Executive Independent Director

Mr. Herbert aged 58 is a Fellow member of the Institute of Chartered Accountants of India, Fellow member of the Institute of Public Accountants of Australia and an Associate Member of the Chartered Institute for Securities & Investment (UK). He has more than three decades of experience in the field of Finance & Accounts, Auditing, Taxation & Company law.

Venugopal K Nair
Non-Executive Independent Director

Mr. Venugopal K Nair aged 72 is an Independent Director of our Company. He brings extensive expertise across a wide range of assignments in both policing and administration within government roles. Mr. Venugopal K Nair has served as an Independent External Monitor for National Thermo Power Corporation Limited since 2019 and for Vizag Steel Limited from 2013 to 2019. He also held the position of Director General of Police (DGP) in Vigilance & Anti-Corruption Bureau, Kerala, in 2012, and previously held various key roles within Kerala Police. He earned his masters from the University of Leeds, UK, in 1976. He is a retd. IPS officer Kerala Cadre 1979 batch. His key competencies include public policy, governance, personnel management, vigilance, systems improvements, and transparency in operations

Babita Teresa George
Non-Executive Non Independent Director

Ms. Babita Teresa George is an accomplished leader with an impressive career spanning over 19 years in banking, fintech, business development, and strategic consulting. She brings a wealth of expertise in fund-based and non-fund-based debt funding, business continuity planning, and strategic advisory services and has founded and led several start-ups across fintech, software, and consulting. Her extensive experience spans both regional and international markets, having held key positions with major financial institutions, including the National Bank of Ras Al Khaimah, HDFC Bank (Bahrain), HDFC Bank (India), and ICICI Bank (India). Ms. Babita George holds an MBA from Amrita School of Business, Coimbatore, and a Bachelor's in Mechanical Engineering from the University of Kerala. In addition to her academic accomplishments, she has completed the General Management Program at IIM Ahmedabad.