

**Ms. Heena Naishadh Bhatt**

Ms. Heena Naishadh Bhatt (DIN No-11049526) is a Non-Executive Independent Director on the Board of your Company. Ms. Bhatt has over 34 years of extensive experience in the banking and finance sector, with a strong background across retail banking, microfinance, agricultural finance, and banking.

Ms. Bhatt started her career with Bank of India (a Public Sector Bank) and thereafter worked in key managerial positions with ICICI Bank and IDBI Bank. Throughout her career, Ms. Bhatt has demonstrated exceptional leadership traits, earning numerous awards for her ability to establish new business trends, drive growth and ensure regulatory compliances.

Ms. Bhatt is serving as the Chief Operating Officer of Tripoli Management Pvt. Ltd. Additionally, she serves as a professional director with a district co-operative bank in Gujarat, which was recently been recognized as the Best Compliance Bank in the state. Ms. Bhatt holds a bachelor's degree in physics, and a Postgraduate degree in Finance. She also holds a specialized certification in MSME Finance.