

# Composition of Board

**The Board of Directors is comprised of five members:**

1. Mr. Ajinkya Mukund Kulkarni, Executive Director & CEO
2. Mr. Anshul Gupta, Executive Director
3. Mr. Pradip Kumar Das, Independent Director
4. Mrs. Manjushri Makarand Maslekar, Independent Director
5. Mr. Abhik Jitendra Patel, Non-Executive Director

## **Brief profile of Mr. Anshul Gupta**

Mr. Anshul Gupta is an entrepreneur who after completing his graduation from IIT Roorkee, fulfilled his roles at Oracle as an Applications Engineer and at Deutsche Bank as a Senior Analyst, before moving to Northern Arc Capital where he was the Director of Strategic Alliance and New initiatives.

In his time at Northern Arc, he conceptualised and launched a new product called Persec (Perpetual Securitization) in December 2018. He had structured the country's first replenishment based securitisation after the 2012 RBI guidelines, and it has been formally recognised by RBI after the 2021 guidelines.

In addition to this, he has also gained recognition for contributing in the publishing of RBI's Report on Development of Housing Finance Securitization Market in 2019, where The Reserve Bank of India had constituted a committee with Dr. Harsh Vardhan, Senior Advisor, Bain & Co. as the Chairperson.

After moving from Northern Arc, he commenced on his entrepreneurial journey in deepening the bond/debt market. For the purpose of this venture, he managed to raise more than Rs. 150 Cr till date.

## **Brief Profile of Mr. Abhik Jitendra Patel**

Mr. Abhik is a co-founder at Wint Wealth, which aims to democratise Indian debt capital markets. Wint Wealth is a SEBI-regulated platform that allows users to invest in high fixed-interest rate bonds.

Abhik led the team in developing Wint Wealth's mobile app and web platform. These allow investors to understand bonds in detail and make informed decisions.

Before starting Wint Wealth, Abhik headed operations and a business vertical at Shop101, a reselling marketplace platform now acquired by Glance.

Before Shop101, Abhik cofounded CreditPeriod- an invoice bill discounting platform for SMEs so that they can buy raw materials at the lowest costs.

### **Brief profile of Mr. Ajinkya Mukund Kulkarni**

Mr. Ajinkya Kulkarni comes with rich experience of working in lending and Financial services for 6+ years. Before starting Fourdegreewater Capital Private Limited, Ajinkya was Vice President and head of Merchant lending business at Mswipe.

Through Mswipe merchant lending, he enabled credit access to thousands of merchants who otherwise won't get the credit facilities. In a short span of six months from launching, he built a profitable portfolio of 25 Cr+.

Before Mswipe, he was at CreditVidya, leading its marketplace business which enabled low-interest rate loans for first time borrowers.

Before working at CreditVidya, in 2014, Ajinkya started CreditPeriod.com- an invoice bill discounting platform. Creditperiod.com was successfully sold to Flexiloans in Feb 2017.

### **Brief Profile of Mr. Pradip Kumar Das**

With over 38 years of experience immersed in Banking & Finance, Mr. Das brings a wealth of experience and profound understanding of the Banking & Finance landscape. His role extends as a strategic advisor to corporates, MSMEs, fintechs, NBFCs and IT Companies, catalyzing their growth, optimizing capital structures, and guiding impactful decisions. He superannuated in 2022 as the Executive Director of IDBI Bank.

He has exposure in Loan syndication, investment banking, corporate finance, NPA resolutions and risk management, spearheading diverse transactions across the capital spectrum. Passionate about tech-driven solutions, he has been striving to lower financial costs and enhance credit accessibility to MSMEs.

### **Brief Profile of Mrs. Manjushri Makarand Maslekar**

CS Manjushri Maslekar is a practising Company Secretary with rich experience of 20 +years in consulting for compliance in companies across stages from private to SME listed to main board listed to MNCs. She and her firm are helping out 600 +companies with secretarial aspects.

She has also helped many companies in their journey to go public to frame and implement processes to be compliant. She is also insolvency professional for the last 7 years. She also runs an NGO named Radnyi Foundation for children and women empowerment through education and health.