AUTHUM

MAKING THE BIG LEAP

Corporate Presentation

November 2026

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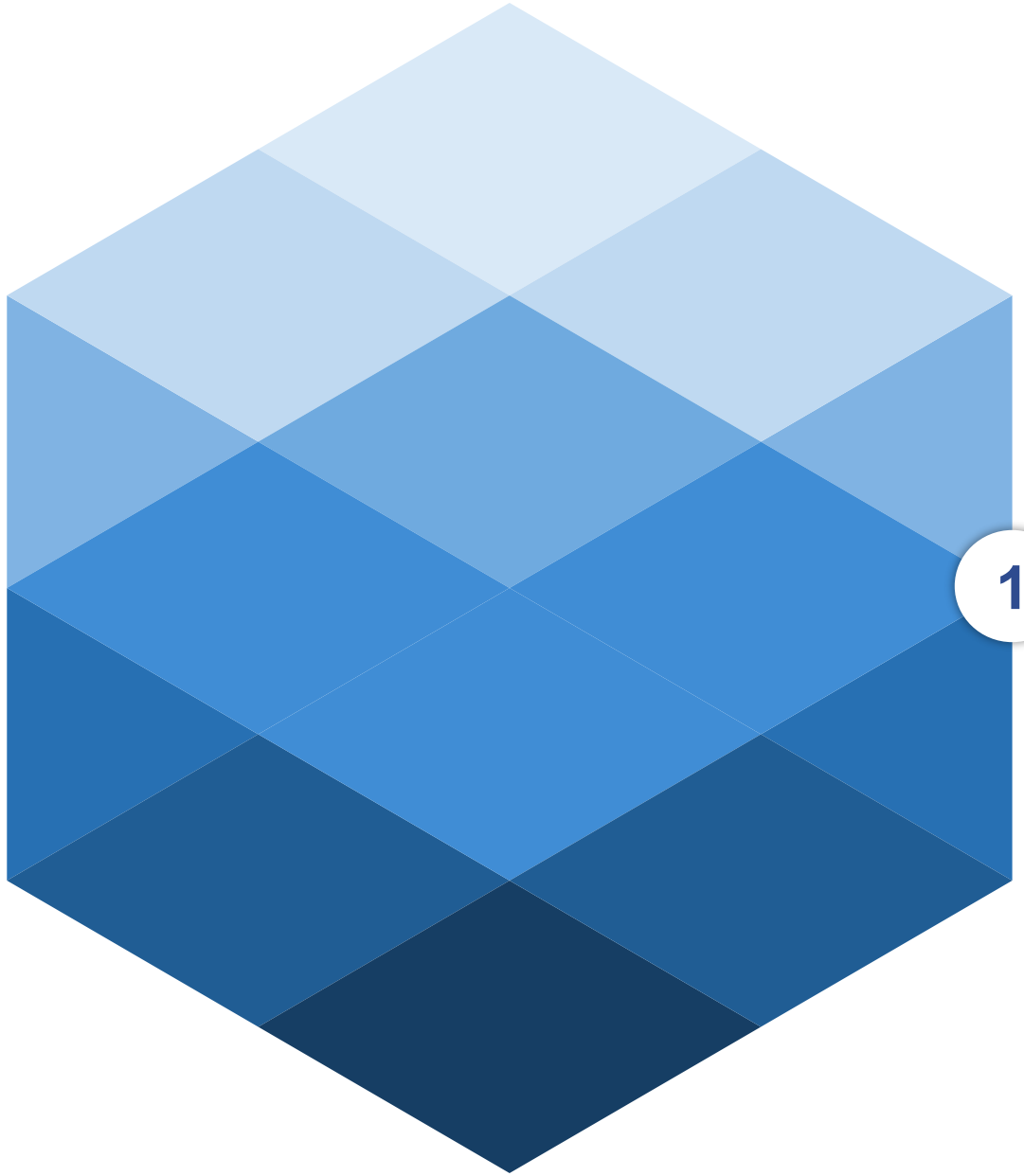
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1 Overview

Authum's Key Milestones - Journey so far

Transforming from Pure-play Investment platform to Diversified Credit Business

Background

- Incorporated in 1982
- Acquired by Alpana Sanjay Dangi in FY2020
- Authum is a registered NBFC
- Promoter shareholding: **68.81%**

(as on 30th Sep'26)

Business

- Engaged in **long term equity investment** across **listed, unlisted and strategic investments**
- Diversifying **to** a **fully integrated Credit Platform**
- Market Cap. of ~Rs. 45,000 Cr (as on 4th Nov'26) and external rating of **A (Stable)** by CRISIL

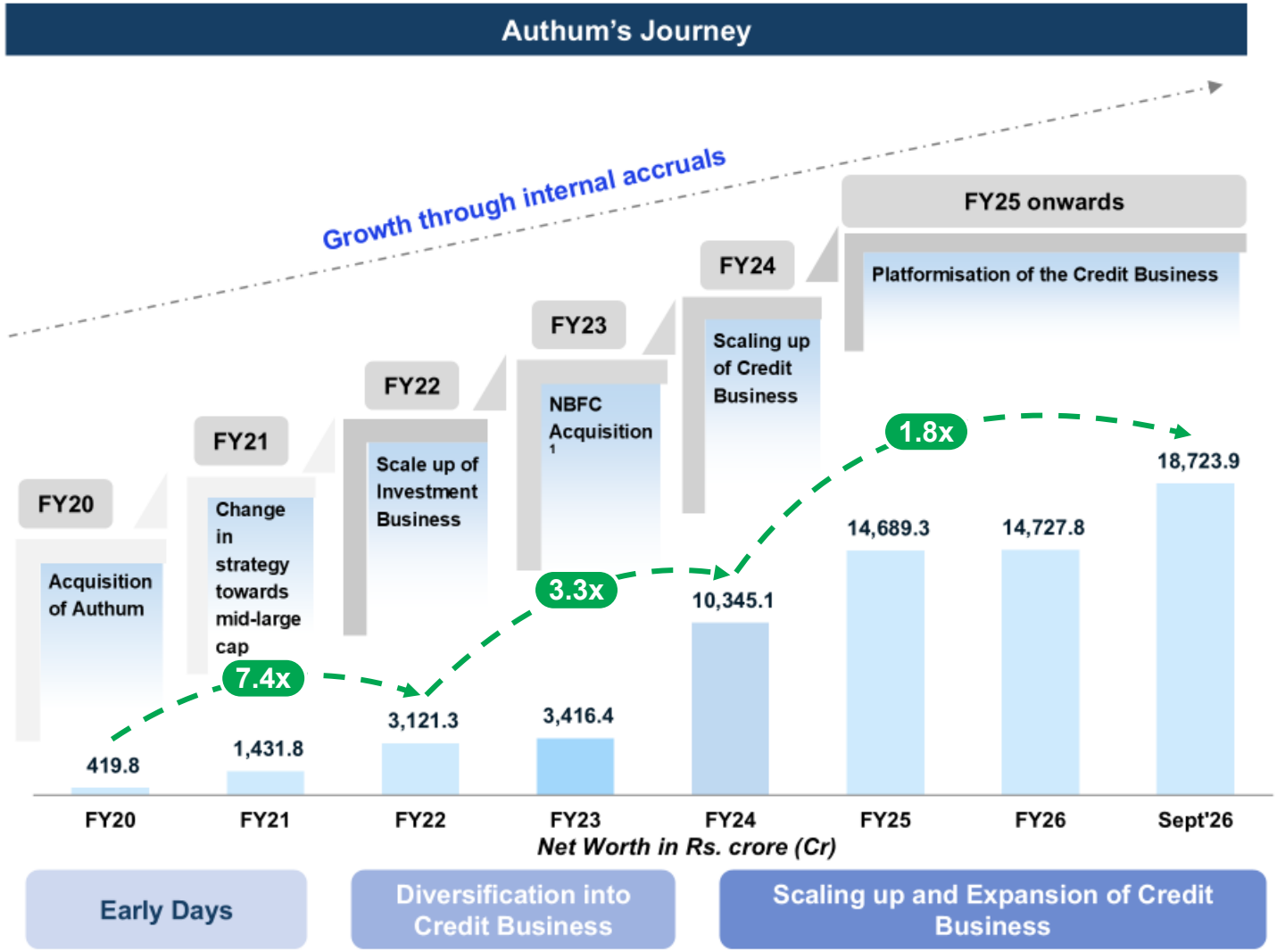
Footprint

- Headquarters: Mumbai
- No. of Branches: **25+**
- No. of People: **450+**

(as on 30th Sep'26)

Leadership

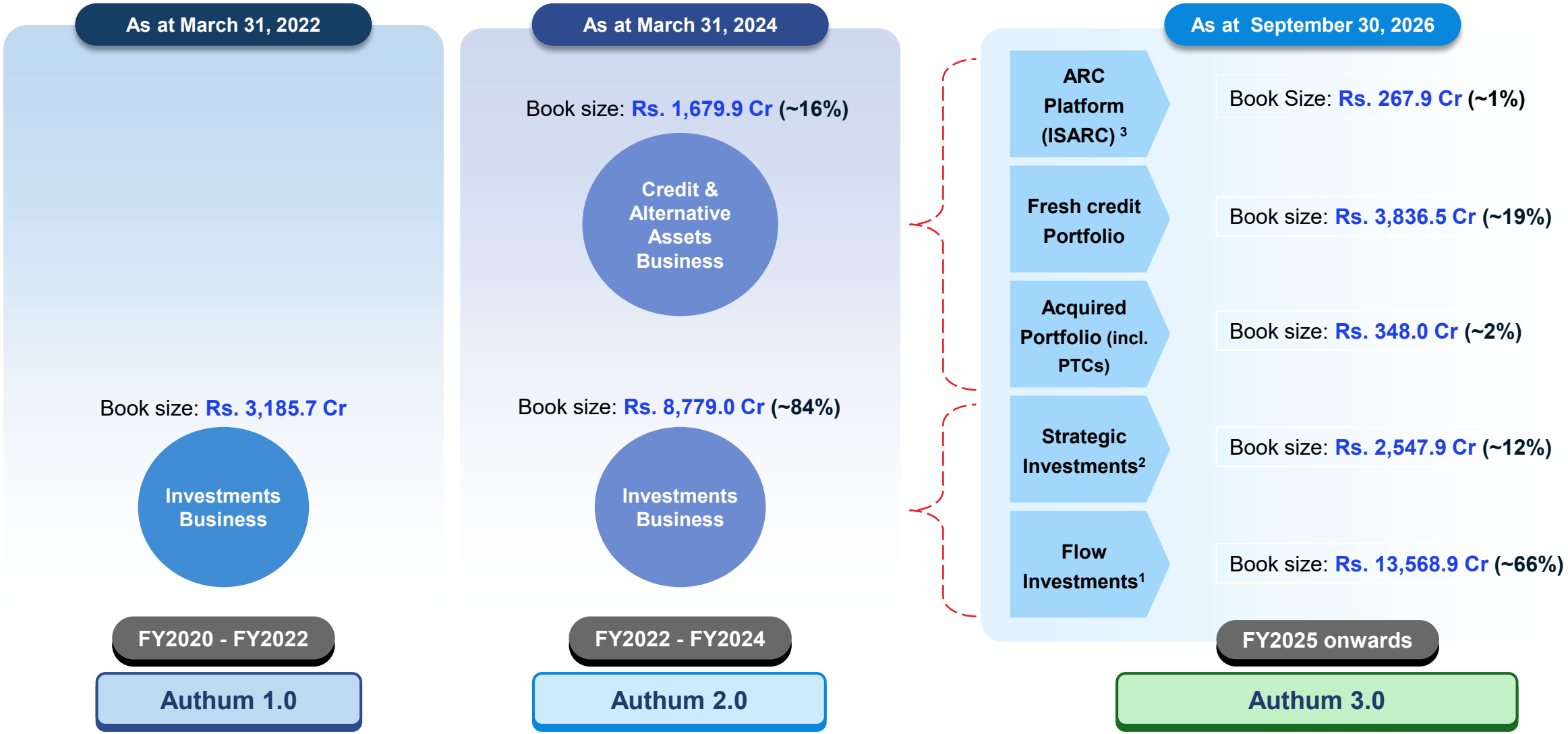
- **Promoters** with track record of **Value Creation**
- **Professional team** with **domain expertise**



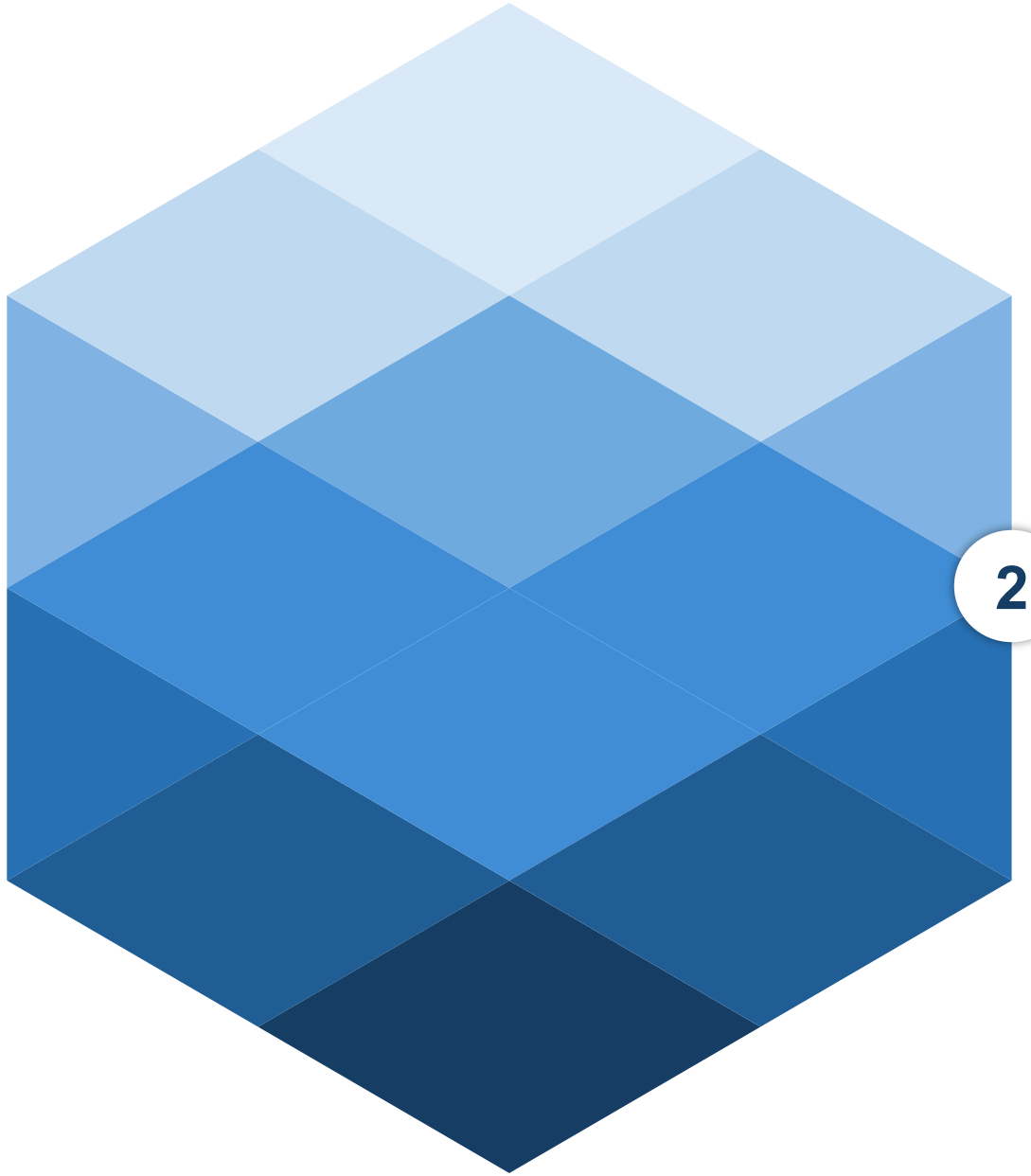
1. Refers to acquisition of two NBFCs engaged in Commercial Finance and Home Finance businesses.

*The Net Worth as on 30th Sep'26 does not include Compulsorily Redeemable Preference Shares of Rs. 2,050 crore issued during FY 2025-26, which however forms part of Tier 2 Capital

Diversification of Revenue Streams



1 – Flow Investments – investments where Authum's shareholding in individual entities is less than 20% – detailed in slide 9
2 – Strategic investments – control positions / more than 20% shareholding in individual entities. Brief investment details are outlined in slide 12
3 – ARC Platform (ISARC) – detailed in slide 20 & 21

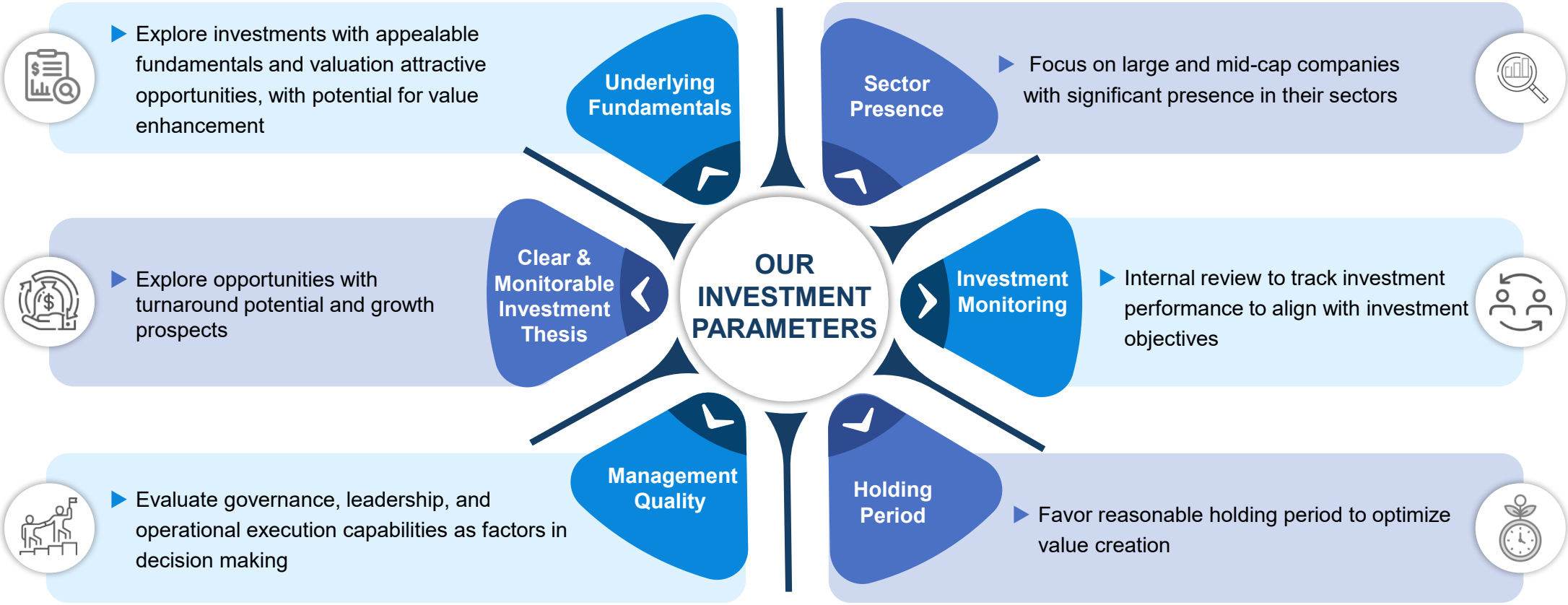


2

Key Highlights: Investments Business

Investment Business

Long term Value Creation Framework



Our MOAT

- **Proprietary Investment AUM**
- **Market Expertise & Reputation**
- **Management**
- **Research Team**

Investment Business

Portfolio Overview

	Listed Equities (Regular Investments)	Unlisted Equities / Other Investments	Strategic Investments
Portfolio Composition	✓ ~65% of the total investment portfolio (at market value) ✓ Portfolio with investment in high quality mid and large cap stocks, with strong underlying fundamentals and growth potential / thematic tailwinds ✓ Diversified holdings – largest single investment is ~15% of the total investment portfolio	✓ ~19% of the investment portfolio ✓ Other investments: Mutual funds, Debt instruments / AIFs etc. ✓ Unlisted Equities: Highly differentiated and focused companies with strategic moat	✓ ~16% of the investment portfolio ✓ Detailed in Slide 12 of this presentation
Key Holdings	✓ Global conglomerate engaged in water rehabilitation, transportation, oil & gas and niche technologies ✓ Pharma company specializing in complex biologics, biosimilars, and vaccines ✓ Integrated metal-producer focusing on long steel products and ferroalloys ✓ Largest stock exchange in India ✓ Leading global food manufacturing and distribution company ✓ Company with integrated operations in iron ore mining and steel production	✓ Vertically integrated renewable energy platform ✓ Manufacturer of new age (electromobility) commercial vehicles ✓ Differentiated reward points platform ✓ Manufacturer of military tools & small arms ✓ EPC company with specialization in large infra projects	

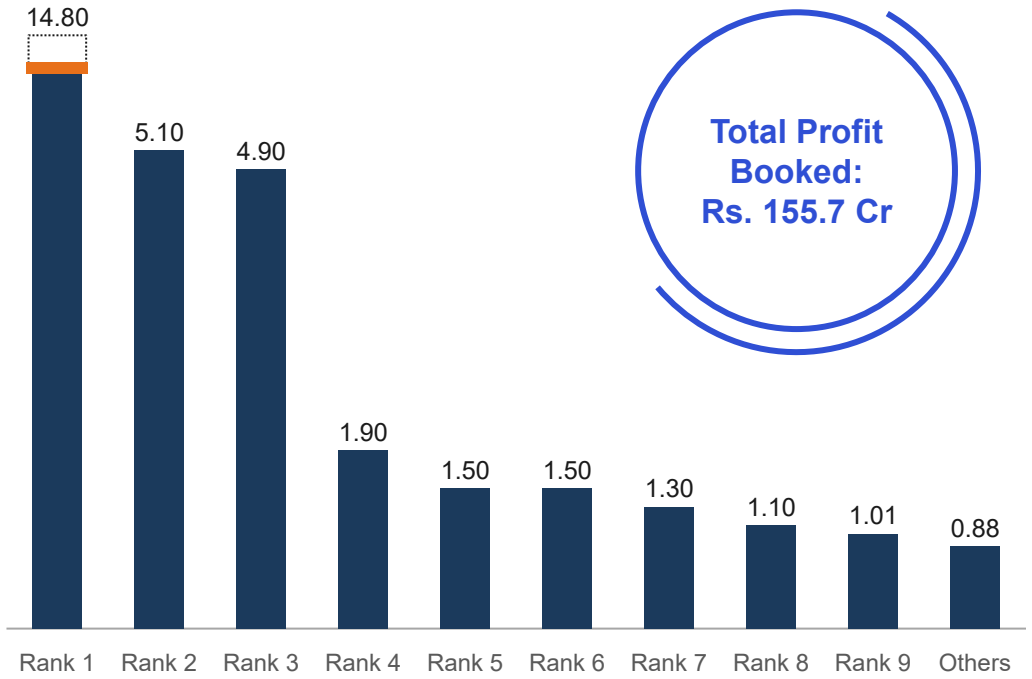
Flow Investments | **Strategic Investments**

Investment Business

Portfolio Performance (1 / 2)

Multiple of Invested Capital (MOIC) – Exited Investments (during FY26)

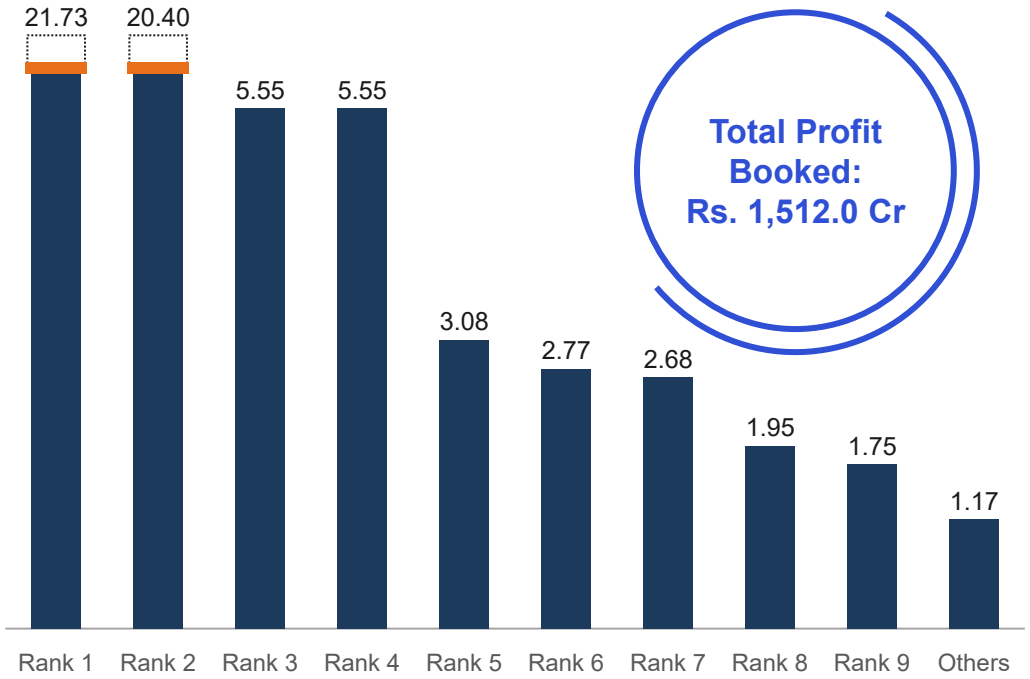
XIRR - Exited Investments	62%	92%	150%+	69%	34%	15%	20%	6%	150%+	- 24%



Note 1: Top 9 exits by MOIC are ranked 1 to 9. Others are clubbed
Note 2: Investment exits during FY26. Rank 1 bar capped at 6.0x for scale; actual MOIC is 14.80

MOIC – Exited Investments (during H1 FY27)

XIRR - Exited Investments	65%	62%	40%	30%	30%	22%	24%	150%+	29%	57%*

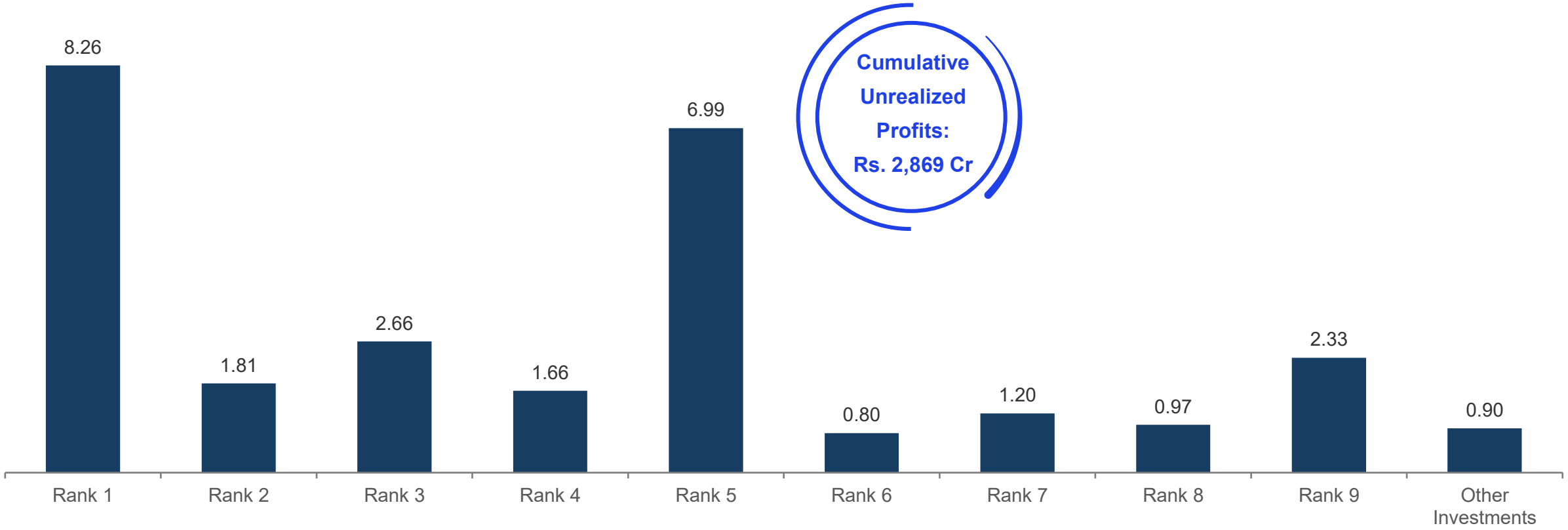


Note 1: Top 9 exits by MOIC are ranked 1 to 9. Others are clubbed
Note 2: Exits during H1FY27 (Q1 + Q2). Rank 1 & 2 capped at 6.0x for scale; actual MOICs 21.73 and 20.40
Note 3: The XIRR for 'Others' is computed on a weighted average basis

Investment Business

Portfolio Performance (2 / 2)

MOIC - Existing Investments



Note 1: MOIC on notional basis, assuming portfolio is divested on Sept 30, 2026

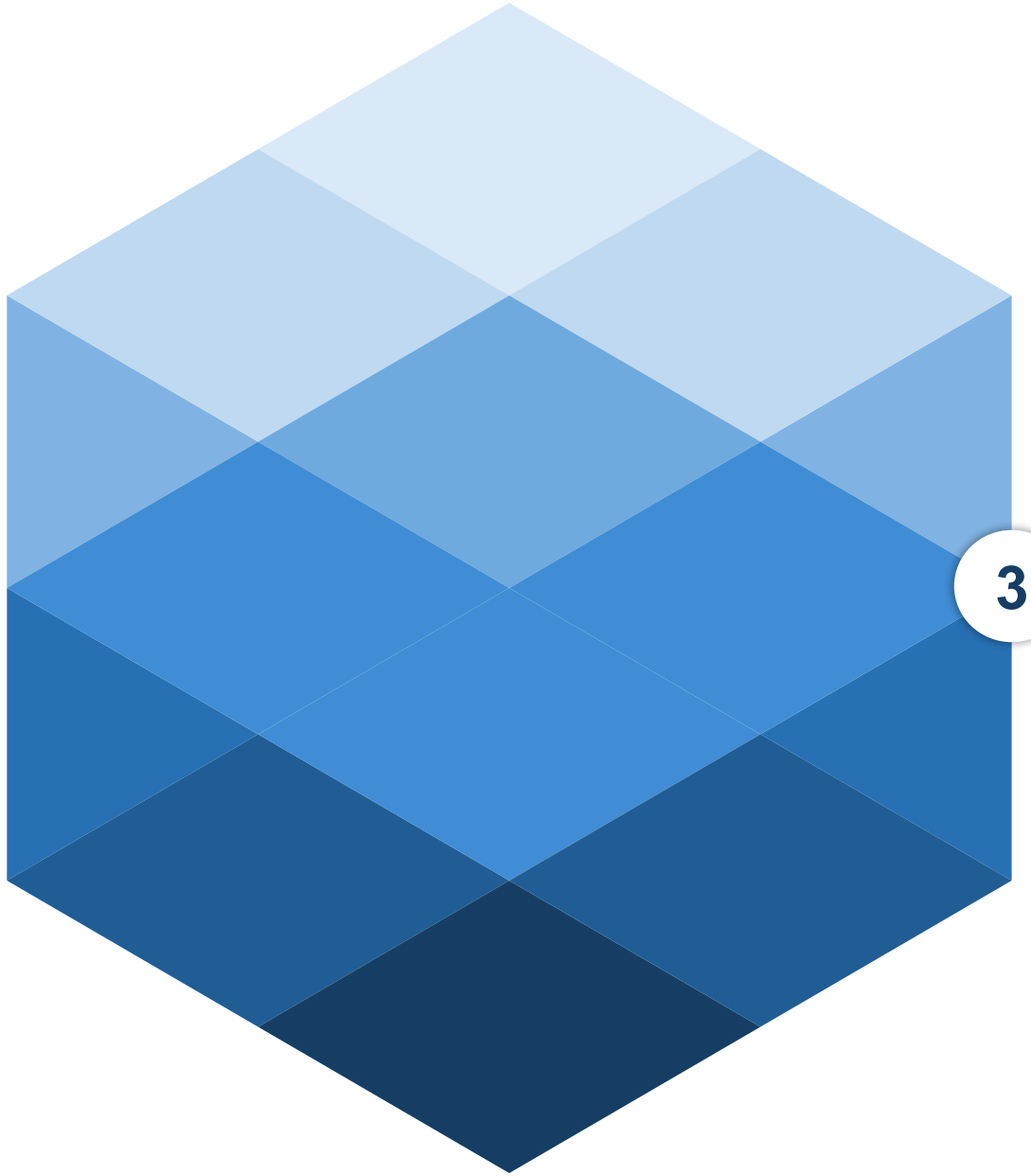
Note 2: Top 9 investments (as % of portfolio) are ranked 1 to 9; corresponding MOICs shown alongside. All other investments are clubbed under Other Investments

Note 3: Above excludes investments carried at Fair Value through P&L (FVTPL) and investments held as stock in trade

Investment Business: Strategic Investments (Top 2) Overview

	Prataap Snacks: Acquisition	NITCO Ltd.: Conversion of Debt into Equity
Deal Overview	✓ **Authum had acquired ~42.3%** stake in Prataap Snacks on September 26, 2024, from Peak XV Partners Growth Investment Holdings I, Sequoia Capital GFIV Mauritius Investments and Peak XV Partners Growth Investments II for a consideration of ~Rs 765 crore ✓ Authum currently holds a **total shareholding of 48.15%** in Prataap Snacks Ltd. (as of Sept 30, 2026)	✓ Authum acquired ~97% of the consortium debt in NITCO (Listed Co.) from an ARC, in April 2024 for a consideration of Rs. 225.1 crore ✓ Under a restructuring scheme, Authum entered into binding agreements to convert part of the unsustainable debt component of approx. **Rs. 1,040 crore** into equity at Rs. 93/share, in October 2024 ✓ As part of the restructuring scheme, Authum's entire invested amount has been fully repaid, and Authum currently holds **~44.4%** share capital of NITCO on a fully diluted share capital basis
Company Overview	✓ Prataap Snacks is a distributor of snack foods across savories and sweet snacks.	✓ NITCO Ltd. is engaged in the business of manufacturing, processing and trading of marbles and ceramic and other types of floorings and wall tiles.

Operational metrics continue to improve post Authum's strategic investment



3

Key Highlights: Credit and Alternative Assets Business

Credit and Alternative Assets Business

The NBFC Acquisition & Integration

Acquisition Outcome: Key capabilities

Presence: Geographic presence with **25+ branches**, wide reach through agency network, and a centralized call center

Expansive Product Suite: Product suite across **secured** (asset and property backed products) as well as **unsecured** products, with prior **experience** and **market knowledge**

System capabilities: Systems include LOS and LMS, Presence of **E-collect** mobile Application, Extensive branch operations, and an in bound call center

Agency network: Access to a **full-fledged agency network** of field agencies for field collections

Strategic imperative for the NBFC acquisitions

Growth Potential: Entry into **Credit Business** Provides for **runway** for Growth in Credit and Adjacencies

Diversification and Income Stability: Re-pivot from **Equity Led Business** to a **Wide-Ranging Credit Business** with relatively stable and predictable cash flows

Distribution and Scale: Pan-India distribution network with **25+ Branches** and **~450+ Member Team** with collections capability

Customer Segment: Portfolio acquired cuts through **entire spectrum** of product suite

Internal Integration:
Augmented capabilities & skillsets across people, processes, internal financial controls & governance functions

Integration with eco-system:
Enhanced engagement with all stakeholders linked to the acquired portfolio

Strategic Focus:
Harvesting recoveries from acquired portfolio in first 12 months; subsequent focus on fresh business growth

"Double Down" on Growth:
Focused business strategy to grow and scale up to build a professionally led credit business

Roadmap: Integrated Credit and Alternative Assets Business

NBFC

1. Collections from the existing debt book being re-deployed
2. Growth focus on higher yield products / segments
3. Minimal leverage

Consistent track record of fresh disbursements; Credit & Credit Substitutes book of ~Rs. 3,850 crore as of Sep 30, 2026

Existing Business

ARC

1. Fully functional Debt Buy Out Platform; acquired in June 2025
2. Initial capital fully deployed in first 9 months;
   first two large exits in Sep'26
3. Rights issue of Rs. 414 crore to Infuse capital for fresh deployment

Fully integrated post acquisition; AUM of ~Rs. 640 crore as of Sep 30, 2026

Being scaled up

AMC

1. Credit Funds (Domestic & Gift City) as well as Mutual Funds / PMS being actively evaluated
2. Third party institutional asset management a natural extension of current capabilities
3. Focus to launch in the next 12-15 months time horizon

Asset Management Company has been set up; blueprint / strategy being worked on

Focus Area to Build

Servicing & Advisory

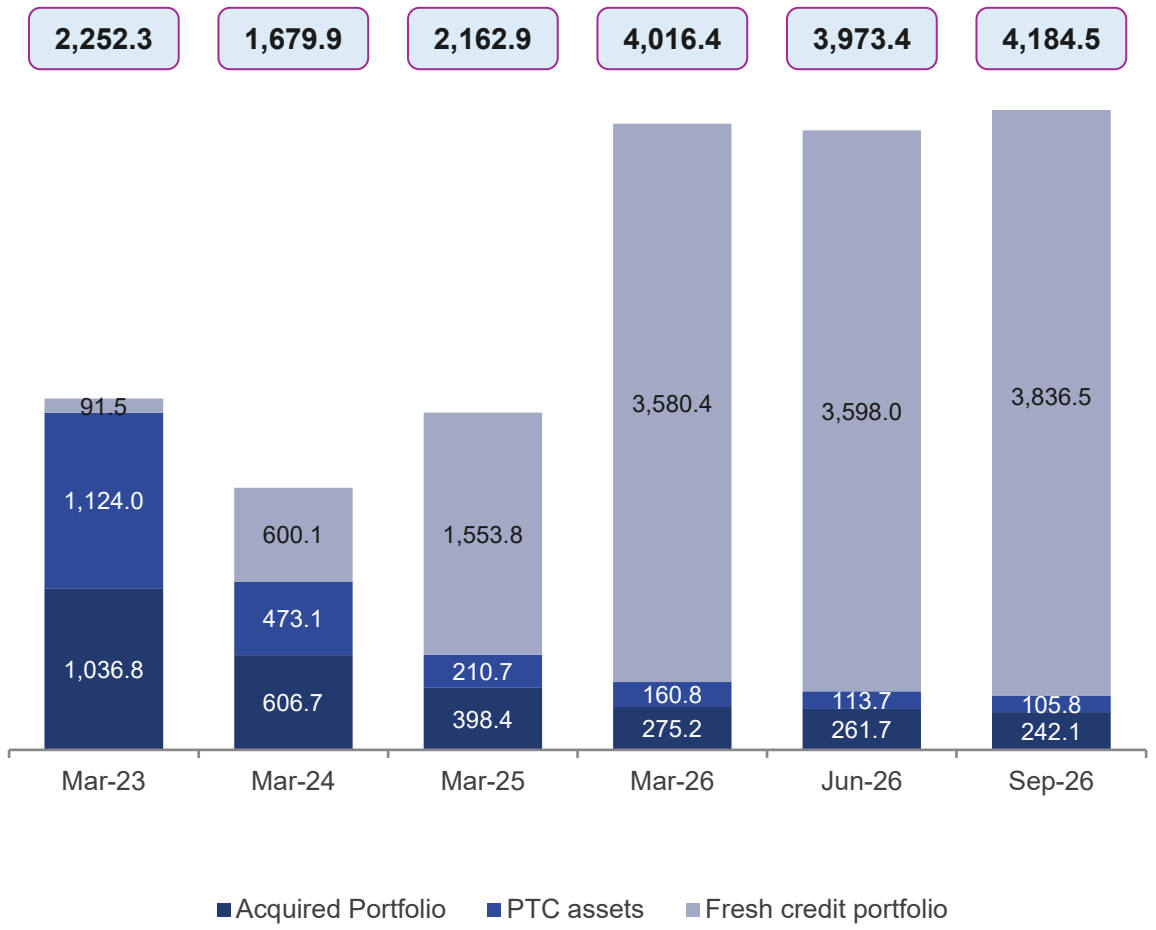
1. **Third Party Retail Loans Servicing Platform - Activated**
2. Leverage on existing capability & new technology
3. **Diversify to Corporates** / advisory subsequently

AUM of Rs. 2,000 Cr+ as of Sep 30, 2026 (expected increase with scale)

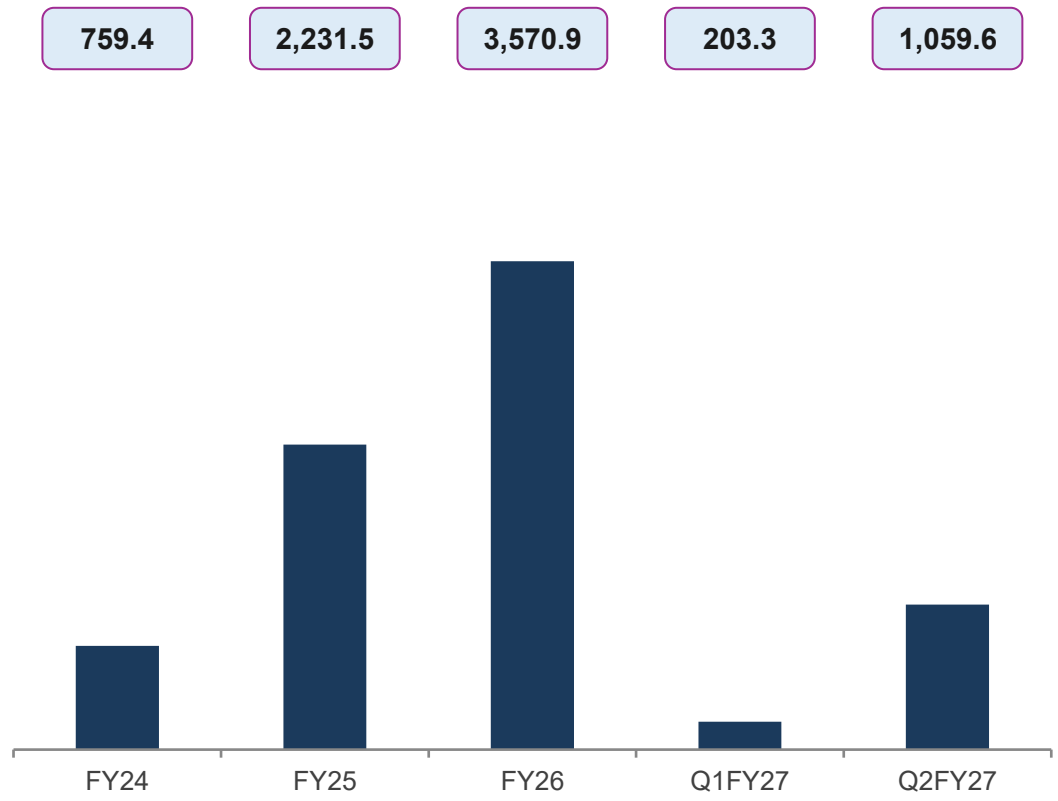
Being scaled up

NBFC: Credit & Credit Substitutes - Book Overview

Book Movement (Rs. Cr)



Fresh Deployment (Rs. Cr)

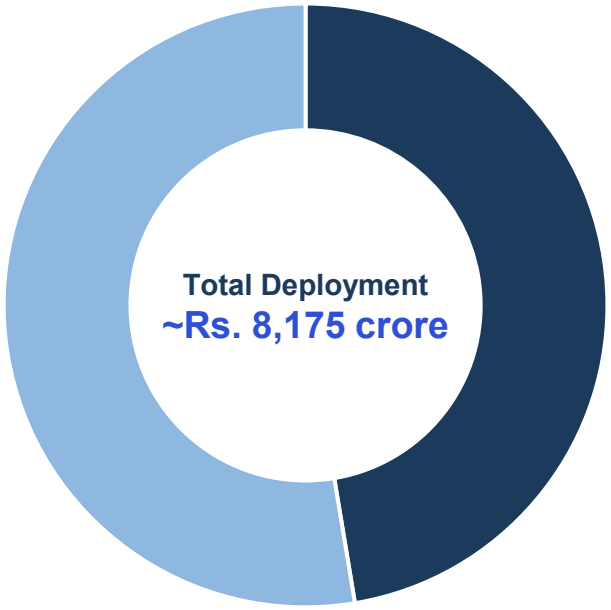


**Figures at the top represent the total deployment in credit and credit substitutes for the period*

Credit Business

Portfolio Performance

Credit Deployment: FY24 – 30th Sept 2026



Fully Exited / Closed

Rs. 3,696 crore

Exposures exited since deployment

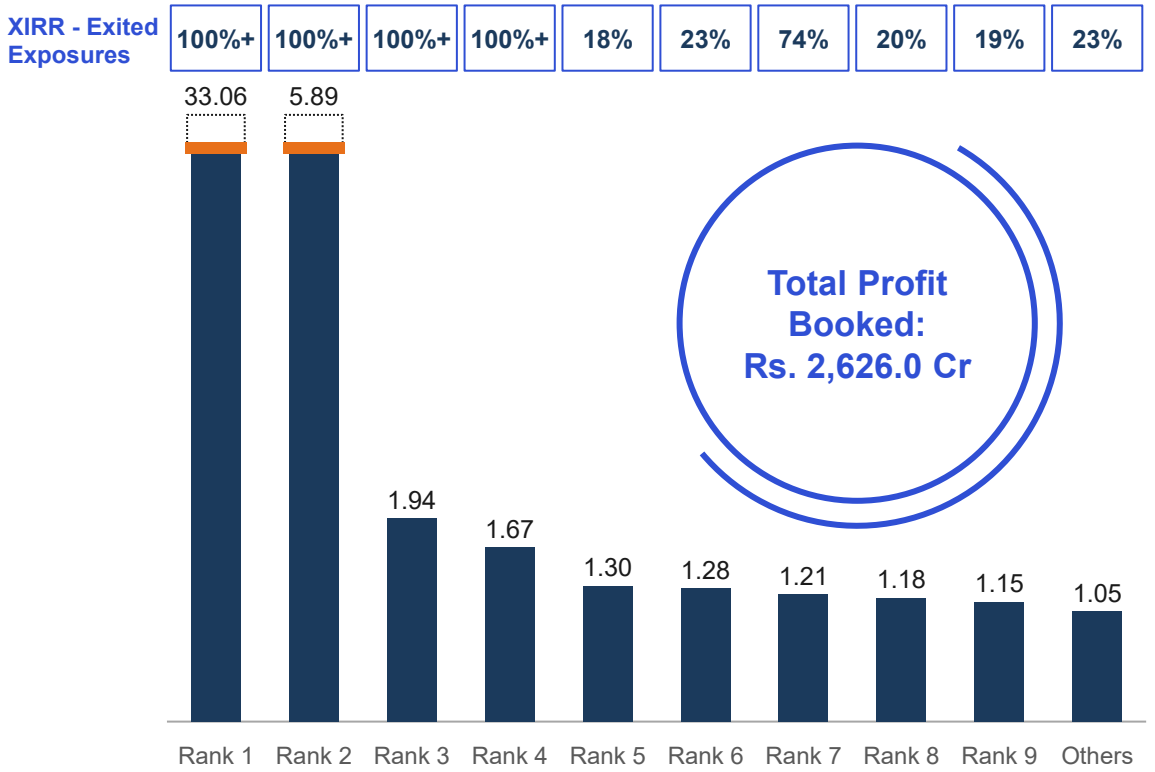
Outstanding

~Rs. 4,104 crore

Live book across NBFC & ARC platforms (*(after partial repayments of ~Rs. 375 crore)*

Note 1: Total deployment = cumulative fresh deployment (NBFC + ARC) from FY24 to 30th Sep 2026
Note 2: Fully exited / Closed = full exited / closed exposures
Note 3: Outstanding = total deployment less amount deployed in exited / closed exposures & partial repayments in ongoing exposures

MOIC – Exited / Closed Exposures (FY24 – Sept'26)



Note 1: All exits ranked as per MOIC. IRR capped at 100%
Note 2: Rank 1 & 2 bars capped at 5.5x for scale; actual MOICs 33.06x and 5.89x

Credit Business: Illustrative Case Studies (1 / 2)

Snapshot: Going-in Thesis and Outcomes

	Project A Power | Structured Credit	**Project B** Renewables | Resolution through Insolvency	**Project C** Operational Real estate | Insolvency Resolution
The Situation	✓ Listed power company with substantial operational assets. ✓ Company underwent restructuring; subsequently operational performance improved significantly	✓ Company with extensive assets / operations in wind energy; undergoing insolvency resolution for past 8 years (significant cash built up) ✓ Acquired nearly entire consortium debt from an ARC resulting in control position in consortium	✓ Operational mall in a Metro location in India ✓ Company was undergoing insolvency process. Resolution plan awaiting approvals. ✓ Acquired portion of debt stack from outgoing lender seeking early exit
What We Did	✓ Acquired a portion of the sustainable debt (being serviced timely) at a discount to par from an ARC, resulting in base case expected IRR of 16% ✓ Purchased equivalent proportion of CCPS (from unsustainable debt) at significant discount to par (~3% of par value) ✓ Within 2.5 years, consortium debt refinanced with early exit at par; CCPS simultaneously sold at par (33x acquisition price) to incoming investor ✓ ***Opportunistic combined acquisition*** *of performing sustainable debt likely for early refinance, along with CCPS position led to significant upside*	✓ Facilitated re-start of the entire Insolvency process for value discovery ✓ Resolution plan for acquisition of the company by a strategic player was voted affirmatively by lenders ✓ Post receipt of legal approval, implementation of plan underway. Creditors have received large portion of entitlement, plus cash balance. ✓ *Protected down-side at entry (given cash availability from operations). Speed of execution and ability to unlock equity value resulted in outsized returns*	✓ Successfully navigated the insolvency process with existing majority debt holder ✓ While downside was already protected basis approved resolution plan, successful negotiation for higher value to our debt stack, basis the cash build up in the company led to higher value ✓ *Opportunistic acquisition with fully protected downside; Early process conclusion (compared to initial estimates) and higher realization led to better than base case returns*
What We Made	**1.3x** MoIC – Debt Buyout **23%** Realized IRR on Debt (vs. Base Case IRR of 16%) **33x** MoIC – CCPS Buyout **>300%** Realized IRR on CCPS	**1.9x** Realized MoIC **0.75x** MoIC of Deferred value (yet to be realized) **>30%** Entry IRR (exp.) **100%+** Realized IRR (ex. Deferred value)	**1.7x** Realized MoIC **6 months** Time to Resolve **25%+** Entry IRR (exp.) **100%+** Realized IRR

Credit Business: Illustrative Case Studies (2 / 2)

Snapshot: Going-in Thesis and Outcomes

	Project D Commercial Real Estate | Performing Credit	Project E Real estate acquisition | Structured Credit	Project F Performing Home Loan Portfolio | PTC
The Situation	✓ One of the largest operational mall in a Tier-1 city ✓ Company had undergone stress and entire debt was held by an ARC	✓ Borrower seeking funding for acquisition of real estate assets through court supervised process ✓ Marquee commercial asset in Mumbai with high lease / sale potential	✓ Securitization of pool of home loans originated by a leading Housing Finance Company ✓ HFC looking for liquidity – buyout effected through a Pass-Through Certificate (PTC) structure
What We Did	✓ Refinanced the existing debt from the ARC; viable repayment schedule aligned to rental cash flows ✓ Transitionary IRR of 18% with incentive for lower rates basis operational performance improvement ✓ Continued increase in lease rentals; interest rates gradually reduced to reflect lower risk. Eventual refinance with bank credit reflecting stable asset / cash flow ✓ *Ability to effectively identify high-quality asset and support in transition journey from stress to a sustainable stable asset*	✓ Secured lending for asset acquisition, with clear roadmap / covenants on asset monetization ✓ Given short term nature of facility, fixed upside negotiated based on repayment, in addition to interest rate of 18% ✓ Repayment progressively done in tranches with successful exit in 6 months through asset sale ✓ *High-quality underlying assets being acquired. Ability to fill the credit gap – Banks not willing to sanction given assets acquired through a stress sale process*	✓ Risk mitigated through pool selection - Granular portfolio of performing loans ✓ Further risk mitigation through structuring – we subscribed to senior class of PTCs with originator subscribing to junior PTCs for skin in the game ✓ Cash flow backed – entire cash flows to be used for repayment of senior PTCs on priority ✓ *Structuring capability with risk mitigation through credit enhanced structure. Early repayment in underlying loans (~2 years) enhanced returns.*
What We Made	**1.3x** Realized MoIC **21 months** Holding Period **Low-risk / high yield** Opportunity **18.5%** Achieved IRR	**1.2x** MoIC **6 months** Holding Period **Negotiated upside** Akin to fee income **74.3%** Achieved IRR	**1.2x** Realized MoIC **23 months** Time to fully unwind PTCs **15%+** Entry IRR (exp.) **19%** Realized IRR

India SME ARC (ISARC): Overview (1/2)

Acquisition Overview

- ✓ Pursuant to requisite regulatory approval from the Reserve Bank of India, **Authum had completed the acquisition of 88.37% shareholding in ISARC on June 17, 2025.** ISARC is a subsidiary of Authum (Authum is the sole sponsor)
- ✓ **Authum had invested a total amount of ~Rs. 313 crore,** which includes ~Rs. 193 crore against primary issuance of fresh shares.
- ✓ ISARC is now a fully enabled platform with experienced team, minimal legacy book, and well capitalized post equity infusion by Authum

- In Q2FY'27, ISARC announced a rights issue of **~Rs. 414 crore** out of which Authum committed to invest **~Rs. 406 crore**
- *Authum's shareholding to accordingly increase to **~95%.***

Financial Overview

As on Sept 30, 2026, ISARC's key financial indicators:

- ✓ Fresh Investment Book of ~Rs. 268 crore & AUM of ~Rs. 642 crore built up (since acquisition)
- ✓ NIL legacy issues: ARC's investment in legacy book (prior to acquisition) is fully provisioned

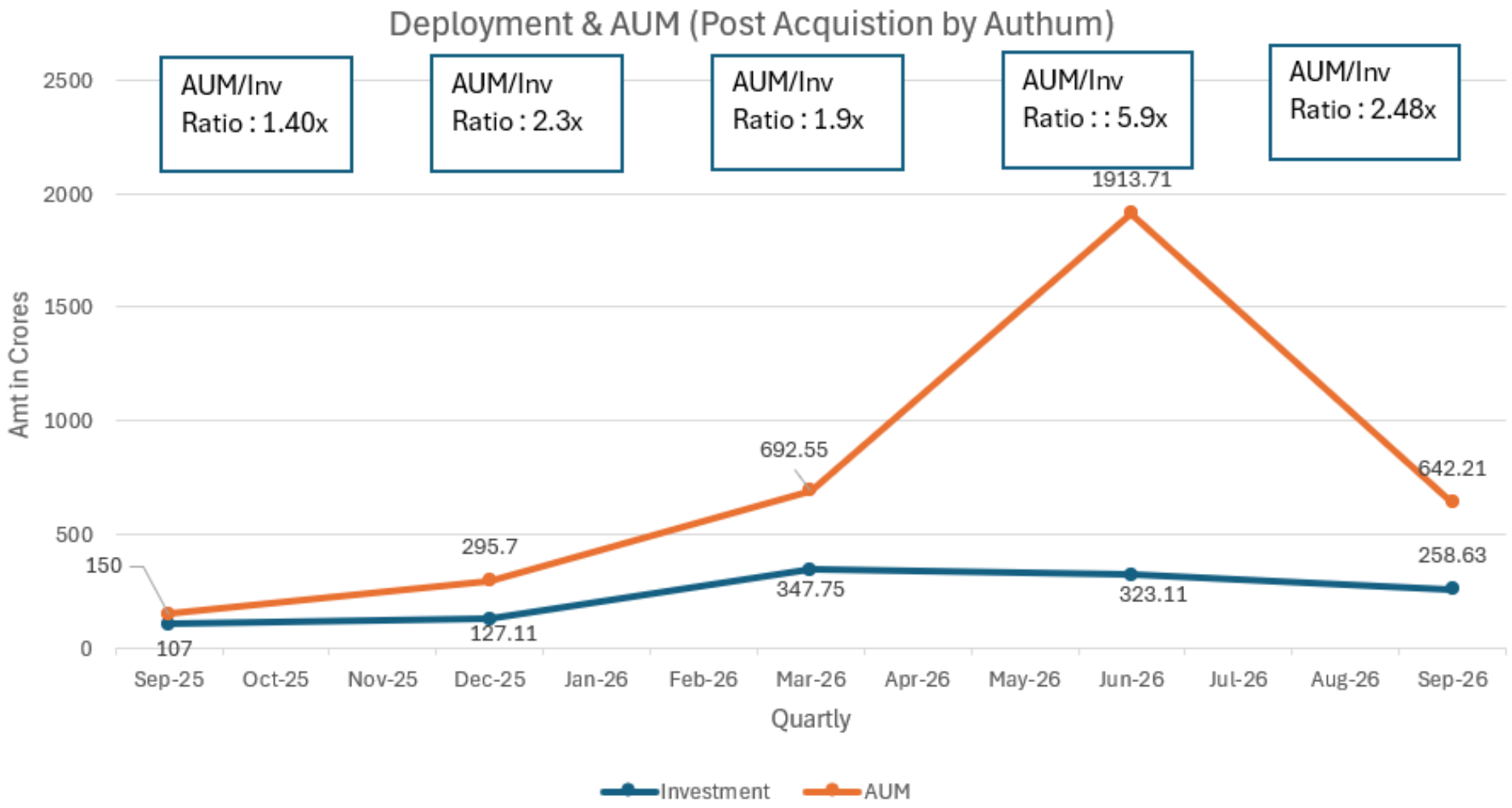
Summary P&L Statement (Rs. crore)

	FY26		FY27	
	H1	H2	Q1	Q2
Revenue	8.5	9.0	6.2	12.2
Expenses	3.7	1.6	0.9	2.4
Profit	4.7	7.4	5.3	9.7

Business Overview

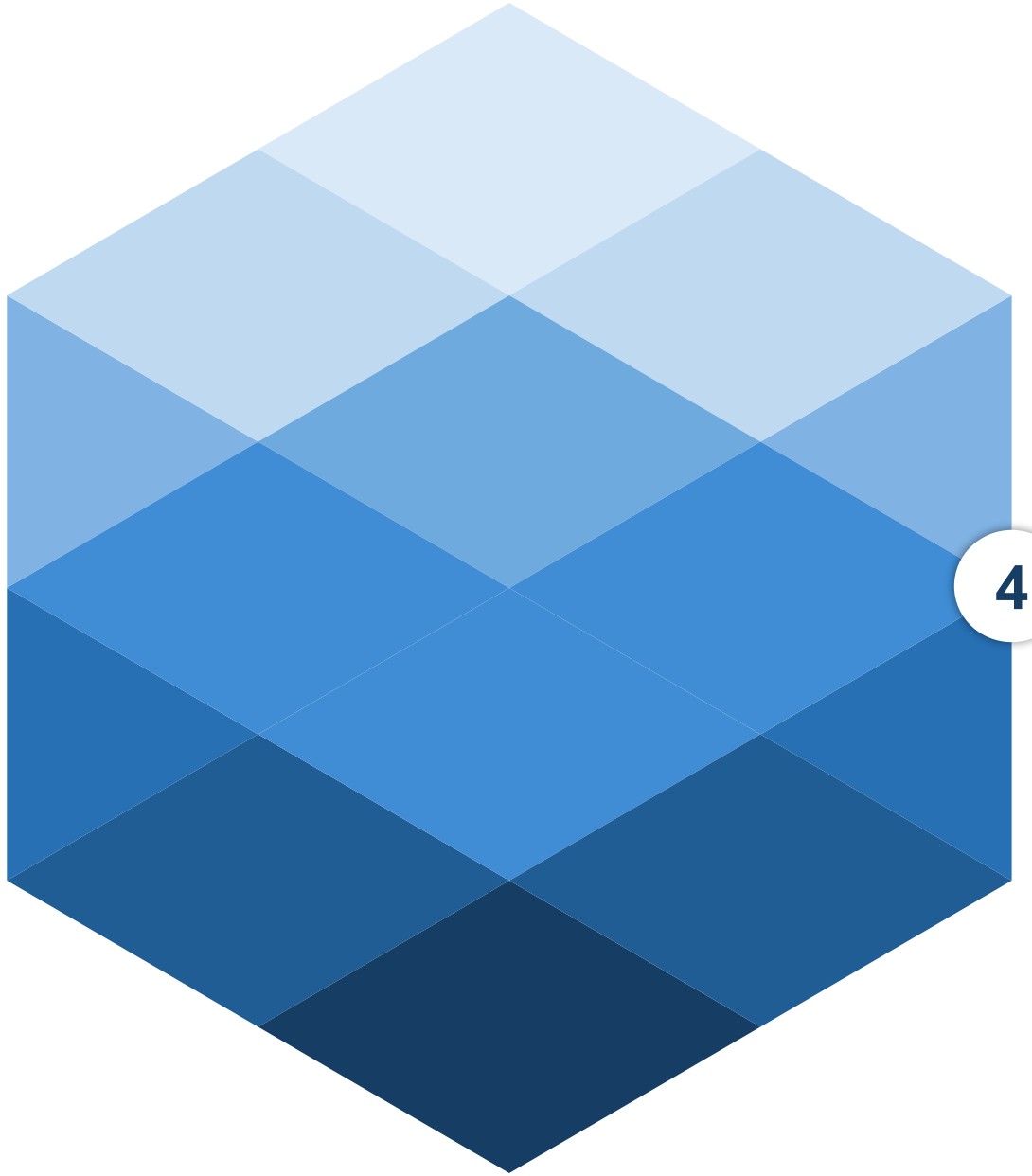
- ✓ Diversified book built up through debt acquisitions from multiple banks / institutions
- ✓ Investments expected to have a 2 – 3 years exit cycle (on average)
- ✓ First exits and redemption has happened in Q2 FY27 leading to temporary reduction in AUM
- ✓ Robust investment pipeline being worked on for further closures

India SME ARC (ISARC): Overview (2/2)



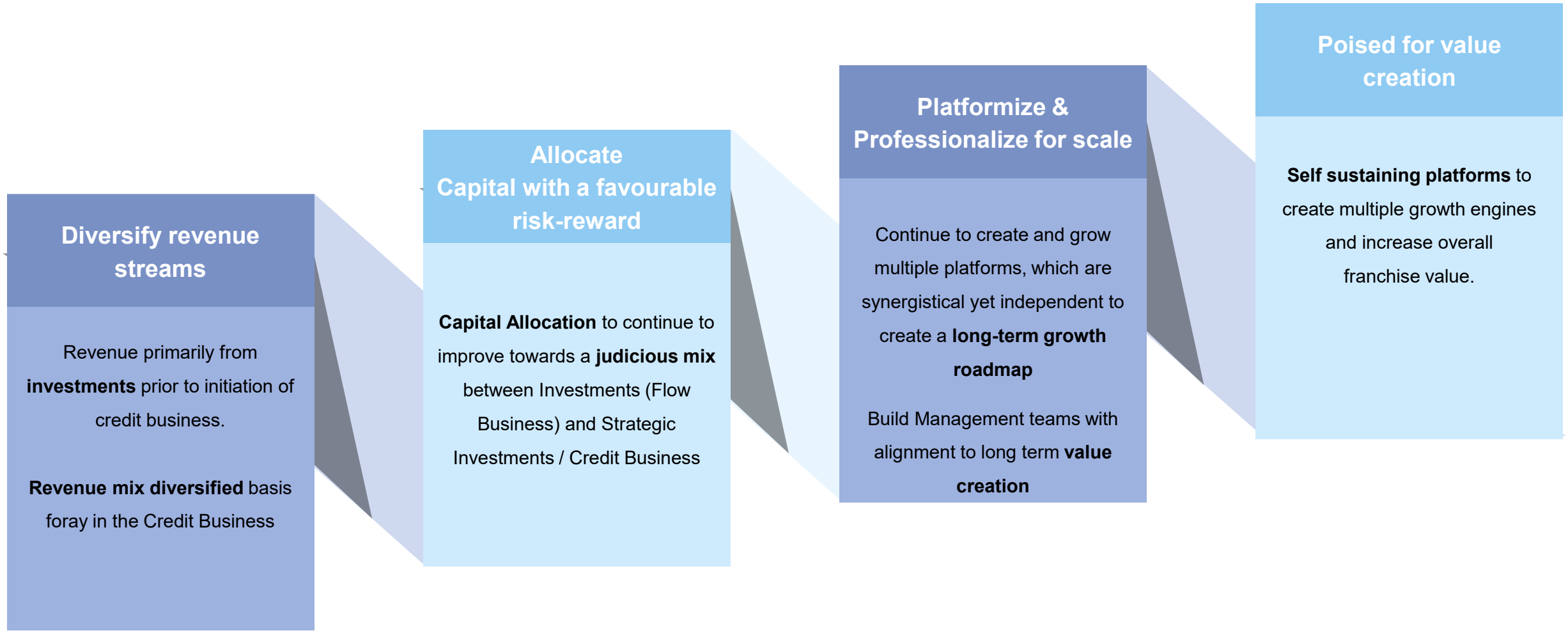
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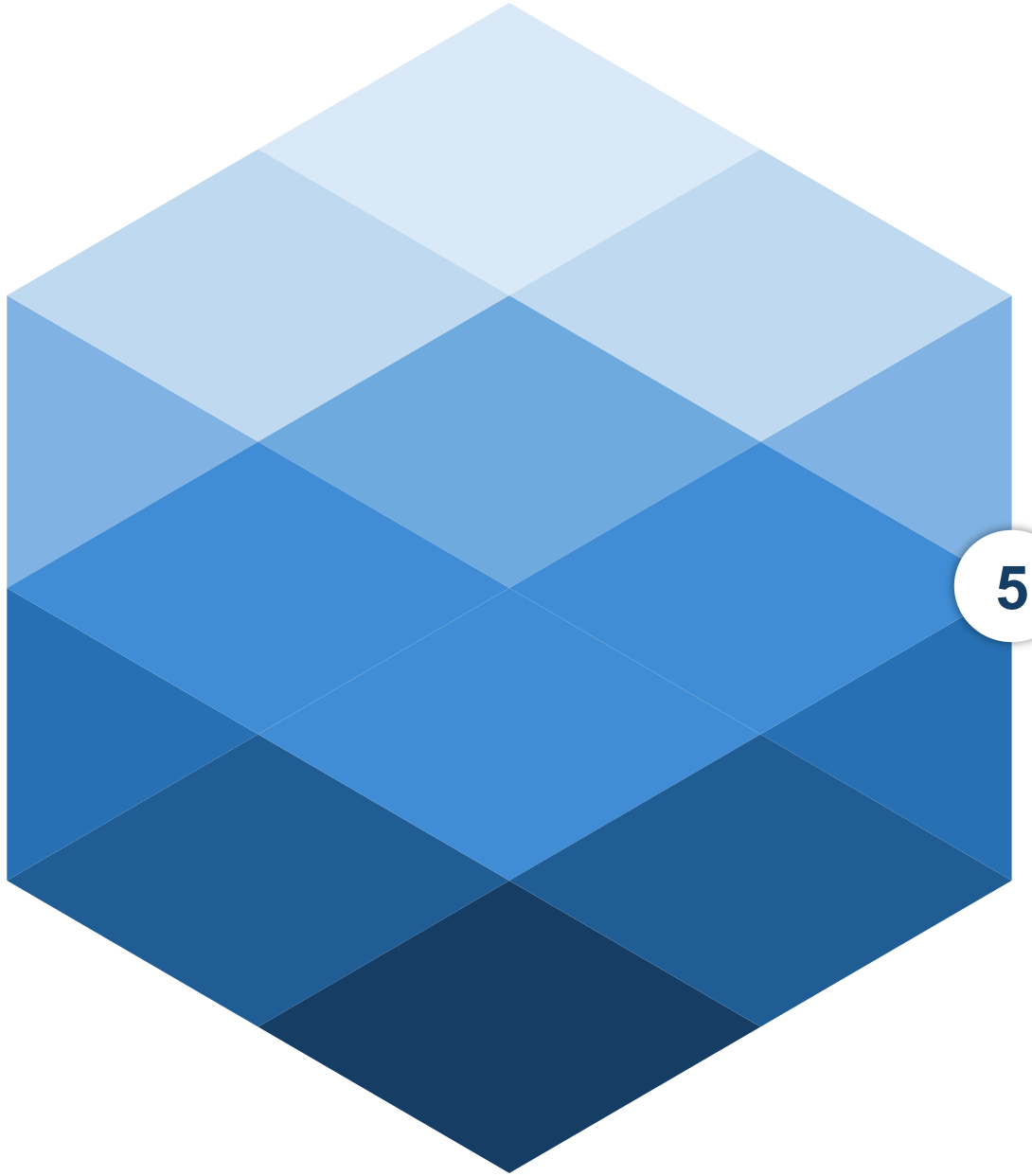
1. Temporary decline in AUM is on account of first exits and redemption which happened in Q2 FY27.



4 Strategic Way Forward

Strategic Way Forward





5 Summary: Consolidated Financials

Balance Sheet Highlights (as at Sept 30, 2026)

Assets (Rs. Cr)	Mar -24	Mar-25	Mar-26	Sep-26
A. Investments[1]	**8,779.0**	**12,641.3**	**13,116.9**	**16,116.8**
– Flow Investments	8,779.0	10,213.2	10,693.5	13,568.9
– Strategic Investments	-	2,428.1	2,423.4	2,547.9
B. Loans / credit substitute	**1,679.9**	**2,162.9**	**4,364.1**	**4,452.4**
– Acquired Portfolio[2]	606.7	398.4	275.2	242.1
– PTC assets	473.1	210.7	160.8	105.8
– Fresh Credit Portfolio[3]	600.1	1,553.8	3,928.1	4,104.4
C. Other assets	**1,162.3**	**1,283.2**	**1,730.0**	**2,650.7**
– Cash & cash equivalents	455.2	471.5	486.7	1,004.6
– Property Investments & Fixed Assets[4]	355.2	414.3	625.1	534.5
– Receivables & Misc.[5]	350.1	391.2	454.3	909.4
– Intangible Assets	1.8	6.2	163.8	202.2
Grand Total (A+B+C)	**11,621.2**	**16,087.4**	**19,210.7**	**23,219.9**

Notes:

1. Investments include stocks held for sale, other tradable securities and Mutual funds.
2. Acquired Portfolio means the credit business portfolio from the NBFC Acquisition done by Authum
3. Fresh Credit Portfolio includes the outstanding credit and credit substitutes book in both the NBFC and ARC platforms
4. Fixed assets include Property, Plant & Equipment (PPE), Investment property.
5. Receivables include capital advances, security deposit, balance with Govt authorities (GST / Income Tax), and Misc. assets including interest accruals on investments, etc

Balance Sheet Highlights (as at Sept 30, 2026)

Liabilities (Rs. Cr)	Mar-24	Mar-25	Mar-26	Sep-26
A. Net-worth	**10,345.1**	**14,689.3**	**14,727.8**	**18,723.9**
B. Borrowings & Payables	**1,276.1**	**1,398.1**	**4,444.9**	**4,451.9**
– PTC borrowings	491.2	360.0	295.4	189.0
– Dissenting creditors[1]	177.8	177.8	177.8	177.8
– Third-party credit line[2 3]	351.8	403.2	494.8	330.2
– Inter Corporate Deposits[4]	-	83.1	540.5	533.3
– Redeemable pref. shares[5]	107.6	30.1	2,122.4	2,189.6
– Other payables[6]	147.7	343.9	813.9	1,032.0
C. Non-controlling Interest	**-**	**-**	**38.0**	**44.1**
Grand Total (A+B+C)	**11,621.2**	**16,087.4**	**19,210.7**	**23,219.9**

Notes:

1. Dissenting creditors *(~13% of total creditors)* includes lenders of erstwhile NBFC acquired, who did not assent to the Resolution Plan; consideration as per plan has been set aside.
2. Third Party credit continues to be minimal (less than 0.05x of Net-worth)
3. Minimal Net Leverage: considering available cash & cash balance
4. Inter Corporate Deposits is from the promoter Mentor Capital Ltd.
5. Increase in Redeemable Pref. shares between Mar-26 to Sep-26 is on account of accrued interest
6. Other payables primarily includes tax liabilities and other financial liabilities

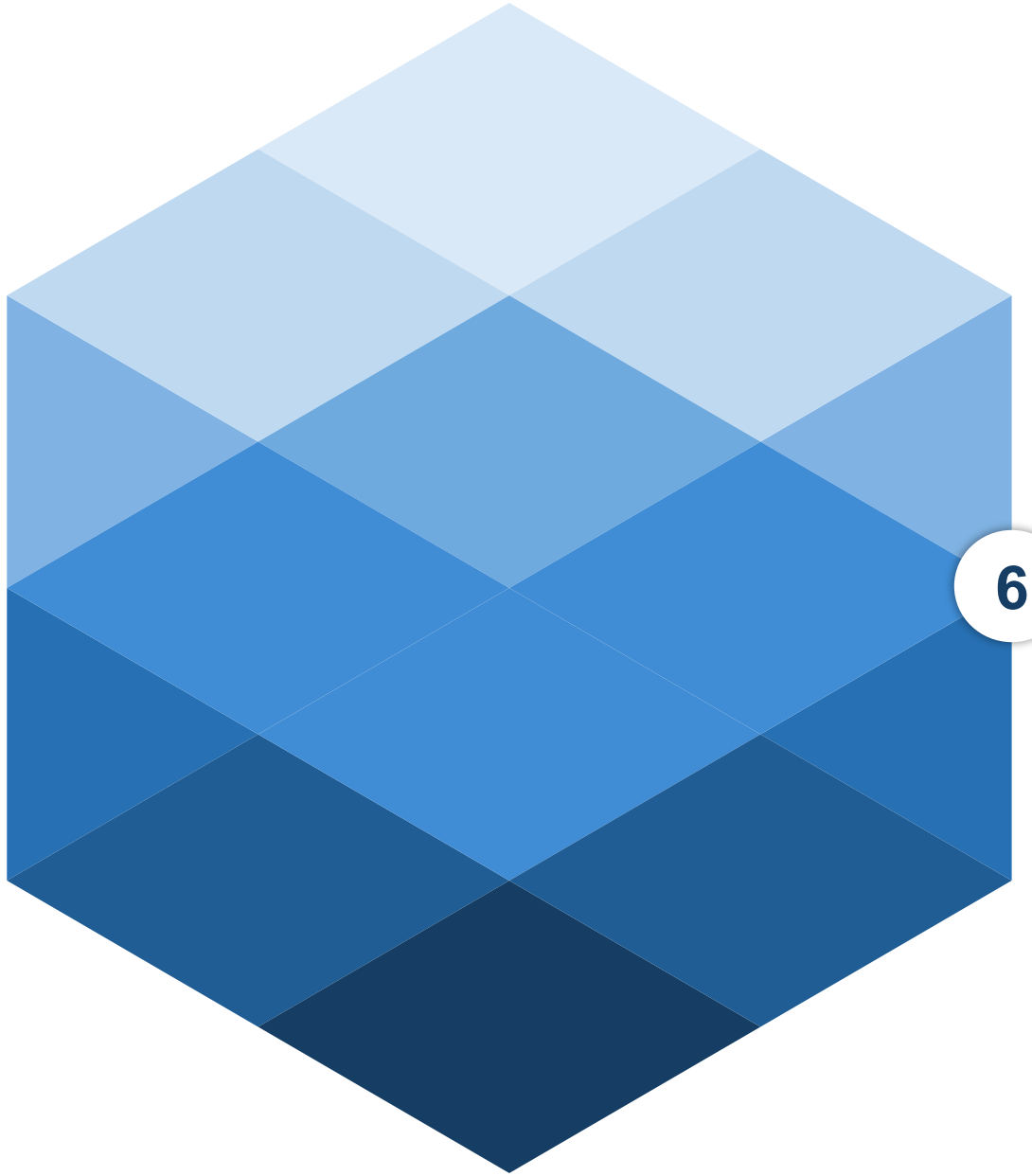
P&L Statement Highlights (as at Sept 30, 2026)

Revenues Mix Details (Rs. Cr)		FY2024	FY2025	FY2026	Q1 FY2027	Q2 FY2027
Investment Income		1,803.4	2,663.4	164.1	1,223.6	327.0
Interest Income		512.5	396.0	551.9	110.6	122.7
Change in provision / bad debts recovery/ Redemption upside		2,050.8	1,145.2	1,778.5	59.8	170.0
Other Income - *Fees & Commission*		26.0	75.1	35.3	2.1	16.6
- *Miscellaneous Income*			42.4	60.1	19.9	8.1
Exceptional Income		57.6	-	-	-	-
Total Revenue		**4,450.3**	**4,322.1**	**2,589.9**	**1,416.0**	**644.4**
Other Comprehensive Income	*Realized Profit*			185.4	(74.5)	1,580.6
	Unrealized Profit			(2,474.5)	1,822.7	(403.5)
Total - Other Comprehensive Income		**1,850.0**	**126.4**	**(2,289.1)**	**1,748.3**	**1,177.1**
Revenue + Other Comprehensive Income		**6,300.3**	**4,448.5**	**300.8**	**3,164.3**	**1,821.5**

Expenses split		FY2024	FY2025	FY2026	Q1 FY2027	Q2 FY2027
Finance Costs		65.2	52.0	198.8	64.4	61.9
Employee Benefit Expenses		42.3	47.7	75.7	20.8	28.1
Other Expenses	*Rent, Energy Costs etc.*	117.3	12.7	6.6	3.2	1.4
	IT Expenses		21.5	16.4	3.8	4.2
	Professional & Consultancy Charges		32.6	34.1	9.4	11.5
	Miscellaneous Expenses		88.4	140.8	65.5	33.7
Total		**224.8**	**254.9**	**472.5**	**167.0**	**140.8**

Assets Breakdown (as at Sept 30, 2026)

Particulars	Amount	Remarks
Investments	Rs. 16,116.8 Cr	✓ Flow Investments: ~Rs. 13,568.9 Cr ✓ Strategic Investments: ~Rs. 2,547.9 Cr
Loans & credit substitutes: **standard**	Rs. 4,452.3 Cr	✓ Primarily comprising fresh credit deployed including credit substitutes
Loans & credit substitutes: **- NPA**	Gross NPA - Rs. 185.4 Cr **Net NPA** – Rs. **0.0 Cr**	✓ 100% provision created for legacy book ✓ ~ 85% - 90% of this book is mortgage backed
Property Investments and Fixed Assets	Rs. 534.5 Cr	✓ Property Investments at Cost Price ✓ Fixed Assets at WDV
Other Tangible assets	Rs. 1,914.0 Cr	✓ Includes cash & cash equivalents & receivables
Other Intangible assets	Rs. 202.2 Cr	✓ Includes Goodwill & other intangible assets
Total:	**Rs. 23,219.9 Cr**	
100% written off **retail mortgage loans**	Rs. 535.4 Cr	✓ Mortgage-backed book (Steady recoveries from this portfolio)
100% written off **retail other loans**	Rs. 2,110.5 Cr	✓ Includes vehicle, CV, other loans where recovery efforts are ongoing
100% written off **corporate loans**	Rs. 5,956.4 Cr	✓ Fully focused to ensure superior recovery outcomes from this portfolio



6 Corporate Governance

Corporate Governance

Promoters, Board & Management

1 Promoters

- ✓ **First-generation** entrepreneurs
- ✓ Track record of **value creation** in capital market
- ✓ **Diversified** to credit products vide NBFC Acquisition in FY2023
- ✓ Commitment to build an **integrated credit platform** as the next **driver of value creation,** which is already underway

2 Board

- ✓ Board of Directors encompassing various **backgrounds** and **skill sets**
- ✓ **Diversified representation** on the Board through Promoter Directors, Professional Executive Director and Independent Directors
- ✓ **Majority** of the Board comprises of **Independent Directors**

3 Management

- ✓ Management team with specialization in the areas of build out
- ✓ Young management teams with a focus on creating **value**

4 Balance Sheet

- ✓ Fortress Balance Sheet with **~Rs. 18,723.9 Cr** net worth (as on 30th Sept'26), minimal net leverage and **~Rs. 45,000 Cr** market capitalisation (as on 4th Nov'26)
- ✓ External Rating: **A** / Stable by CRISIL

Corporate Governance

Board of Directors

Advisor



Mr. Sanjay Dangi

Advisor to the Board

Promoter Management



Mr. Amit Dangi

Whole Time Director



Mr. Divy Dangi

Whole Time Director

Professional Management



Mr. Akash Suri

CEO & Whole Time Director

Independent Directors



Mr. Rahul Bagaria

Independent Director



Mr. Haridas Bhat

Independent Director



Mr. Ajai Kumar

Independent Director



Mrs. Asha Agarwal

Independent Director



Mr. Santosh Nayar

Independent Director



Mr. Rajeev RA

Independent Director