<u>Profile</u>

NAME

Puranam

Hayagreeva Ravikumar

(Family Name)

(First Name)

Summary of Experience 41 years of Financial Sector Professional experience with exposure at Top/Senior Management Levels, 33 years of Banking experience at Bank of India (22 years) and ICICI Bank (the largest private sector bank in India) for 10 years, 5 years with NCDEX (Commodity Exchange) and with Invent Assets Securitisation and Reconstruction Pvt. Ltd.(Invent ARC)(under RBI regulatory Regime) for (nearly) 4 years.

Current Assignments

Has recently demitted office as Managing Director & Chief Executive Officer, Invent Assets Securitisation & Reconstruction P Ltd. on 11.12.2012. the Company is focussed on realisation of value including through revival of SMEs in financial difficulties and recovery of retail loans. In a span of about 48 months has emerged as a profitable, dividend paying and among leading ARCs in the country.

Is currently the non Executive Chairperson (interim) of the Board of Directors of SKS Microfinance ltd., the only listed microfinance entity in India., for last 15 months.

Past Assignments:

22 years with Bank of India both in India (16 years) and abroad (6 years). Part of the core team to establish Bihar Zone, A.P.Zone; dealing room at Paris (France); overseas branch at Chennai. Experience across retail, treasury and corporate verticals both at grass root levels and at controlling offices

10 years with ICICI Bank; Key member of the core team in establishing and growing ICICI Bank from its inception; Key member of the core team for successfully listing ICICI Bank on both Indian bourses and on New York Stock exchange. Set up the treasury of the Bank, headed the corporate banking function of the Bank and post merger of ICICI and ICICI Bank, set up the SME and agri business vertical of the Bank.

Head of project team for establishing National Commodity & Derivatives Exchange Ltd. (NCDEX) and then leading it and growing it as a national level institution for five years as Managing Director & CEO. NCDEX, a national level multi commodity exchange, the first of its kind in India. In just two years, the Exchange is the third largest agricultural exchange in the world and has become commercially profitable four years ahead of projected time frame. Setting up from scratch a national level stock exchange to deal in currencies, interest rate and stock derivatives on behalf of consortium of banks. Currently have set up and leading the team which is growing the ARC for last four years.

Have been a member of several committees set up by regulatory bodies/Govt. of India. Member of several national level policy/regulatory committees set up by Government of India. Member and currently the Chairperson of the advisory committee of Securities Investment Institute (India), the largest derivatives training institute in U.K.

Other Positions

Member of the Board of Directors of:

- 1. Bharat Forge Ltd., Pune
- 2. Eveready Industries India Ltd., Kołkata
- 3. Fedbank Financial Services Ltd. Mumbai
- 4. SKS Micro Finance Pvt. Ltd. Hyderabad
- 5. BOB Capital Markets Ltd.
- 6. Birla Capital Advisors Pvt. Limited (Aditya Birla PE)
- 7. FVP Kairos, Hong Kong
- 8. Sastha Bio Fuels Pvt. Ltd.
- 9. SICOM Investments & finance Ltd.(SIFL)
- 10. Plexus Capital Ventures Pvt. Ltd.
- 11. Mcnally Bharat Engineering Co. Ltd.
- 12. Hubtown Limited
- 13. I G Petrochemicals Ltd.

Chairperson for the Indian Advisory Board of the Chartered Institute of Securities and Investments(CISI), U.K.

Of these companies, Chairman of audit committee of SKS Microfinance Ltd, Everyeady Industries Ltd and Fedbank Financial Services Ltd. and member of audit committee of BOB Capital Markets Ltd, Aditya Birla PE and SIFL.

Academic Qualifications

Bachelor's Degree in Commerce, Certified Associate of London Institute of Bankers, Certified Associate of Indian Institute of Bankers, Fellow of Securities Investments Institute, London and Senior Diploma in French.

Achievements

Recipient of GOLD MEDAL for Excellence in Banking by French Chamber of Commerce, Industry and Economy, Paris, the first Indian Banker to be so felicitated.

A Banker, writer & speaker on all topical financial sector subjects, have been a regular guest faculty speaker on macro topical issues relating to financial sector at major Institutes of Management and other industry forums. Presented papers on issues in the area of technology concerning SMEs at UNCTAD, Geneva, and at G 20 global conference on impact of commodity prices at macro level on financial stability of economies and several other international forays held at U.S Treasury, Washington in May 2007.

Academic - First in the University at B.Com (part I) examination and Third in the University at B.Com (Part II) Examinations. Completed the Associate examination of the Chartered Institute of Bankers London in two years against a recommended period of three years. Secured highest marks in India in "Higher Accountancy" paper of Certificate Examination (Part II) of the Indian Institute of Bankers and won the Calcutta Bankers' Award. Secured 6th rank in India at the same examination.