

Fullerton India appoints Pavan Pal Kaushal as Executive Vice President and Chief Risk Officer

Mumbai, 06 May, 2018: Fullerton India Credit Company Limited (Fullerton India), a leading non-banking financial company with a strong pan- India presence, has appointed Pavan Pal Kaushal as the Executive Vice President and Chief Risk Officer, Fullerton India Credit Company Ltd.

Mr. Kaushal will be responsible to oversee the overall Risk management for Fullerton India, as well as supervise the Risk functions of Fullerton India Home Finance Ltd.

Commenting on the appointment, **Ms. Rajashree Nambiar, Managing Director and Chief Executive Officer, Fullerton India**, said, “We are pleased to welcome Pavan to the Fullerton India family. His vast experience at managing the risk function at scale will help us align Risk Management to our corporate goals and ensure highest levels of governance and credit discipline in our business. We are confident that with his proven expertise, we will remain committed to the best practices in the Risk framework.”

On his new role, **Mr. Pavan Pal Kaushal, Executive Vice President and Chief Risk Officer, Fullerton India**, said, “I am excited to be a part of the Fullerton family and look forward to working with the team in adding value to the business. Going ahead, will focus efforts in structuring and generating a high caliber framework of Risk management to the organisation’s operations.

Mr. Pavan is a Chartered Accountant with an MBA (Finance) and has over 34 years of varied experience in Risk management. He joins Fullerton India from IDFC Bank, where he was part of the Leadership team and was responsible for Risk functions for the group. Prior to joining Fullerton India, Pavan was variously a Partner with Ernst & Young, Chief Risk Officer at ANZ Bank India and held several senior leadership roles both domestic and international at Citibank.

About Fullerton India Credit Company Limited:

Fullerton India Credit Company Limited (FICCL) is an NBFC that offers retail finance products to rural households, and to small and medium enterprises in India. It offers instant personal loans, business loans, SME loans and housing loans with low interest rates and easy EMI options. Established in 2007, it has over 13,000 employees in 626 branches, serving over 2.8 million customers in 600 towns and over 58,000 villages across the country. In December 2015, Fullerton India launched its housing finance company, Fullerton India Home Finance Company Limited (FIHFC), also known as Grihashakti.

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