



Board of Directors



**Shyamala Gopinath**  
Chairperson and  
Non-executive Director



**Tenure** – Independent Director from November, 2017 to December, 2021 and Non-executive Director since 2022. She was appointed as Chairperson in 2022

**Strengths** – Extensive experience in banking and finance, with a strong background in policy development and financial regulation

**Experience** – Shyamala Gopinath served as Deputy Governor of the Reserve Bank of India (RBI) for seven years, with responsibilities spanning financial sector regulation, foreign exchange management, and government borrowing programs. She also held leadership positions across prominent financial institutions including as Part-time Non-Executive Chairperson of HDFC Bank



**Sunil Mehta**  
Independent Director



**Tenure** – Independent Director since December 2024

**Strengths** – Extensive experience in banking, policy advocacy, and financial sector collaboration

**Experience** – Sunil Mehta served as Chief Executive of the Indian Banks’ Association (IBA) and as MD & CEO of Punjab National Bank. He also held leadership positions at several financial institutions



**Vishnu Jerome**  
Independent Director



**Tenure** – Independent Director since April 2025

**Strengths** – Deep expertise in banking and structured finance, financial services regulation, and cross-border transactions

**Experience** – Vishnu Jerome is the Founding Partner at Jerome Merchant + Partners, with nearly two decades of legal advisory experience across banking, restructuring, digital finance, and corporate law. Previously, he was a Partner at AZB & Partners, Mumbai



**Sayali Karanjkar**  
Independent Director



**Tenure** – Independent Director since January 2022

**Strengths** – Entrepreneurial background with expertise in fintech, business growth, and operations

**Experience** – Sayali Karanjkar is the Co-founder of PaySense, a leading consumer lending company. She previously held roles at AT&T in California and A.T. Kearney in Chicago. Also serves as an Independent Director at One Mobikwik Systems Ltd.



**Krzysztof Wieslaw Jamroz**  
Non-executive Director



**Tenure** – Independent Director from March, 2016 to December, 2019. Non-executive Director since August 2021

**Strengths** – Expertise in logistics, cash management, and investment banking

**Experience** – Krzysztof Wieslaw Jamroz served as Executive Chairman on the Board of Roadrunner Transportation Systems and Ascent Global Logistics. He was formerly associated with GardaWorld Corporation as its Cash Services President & Chief Operating Officer



**Rajiv Kaul**  
Exec. VC & CEO



**Tenure** – Executive Vice Chairman, Whole-Time Director and CEO since July 2009

**Strengths** – Extensive experience in technology, private equity, and business services sectors

**Experience** – Rajiv Kaul is the former Partner at Actis Capital LLP, London, and previously served as Managing Director of Microsoft Corporation (India) Pvt. Ltd.

- C

Chairperson
- M

Member
- C

Audit Committee
- M

Nomination and Remuneration Committee
- C

CSR Committee
- M

Stakeholders Relationship Committee
- C

Risk Management Committee