



OXYZO Financial Services Private Limited

Corp. Office:

#101, First Floor, Vipul Agora Mall,

MG Road, Gurgaon-122001

Contact: 0124- 4114488

Email: getsupport@oxyzo.in

Website: www.oxyzo.in

The Secretary,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai-400001

December 20, 2023

Sub: Appointment of Chief Risk Officer

Ref: Regulation 51 read with Part B of Schedule III of the SEBI (Listing Obligations & Disclosure Requirements Regulations), 2015 ("SEBI Listing Regulations")

Dear Sir/Madam,

Pursuant to Master Direction –Reserve Bank of India (Non-Banking Financial Company Scale Based Regulation) Directions, 2023 dated October 19, 2023 we wish to inform that, based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors of the Company vide resolution by circulation dated December 20, 2023 has approved the appointment of Mr. Gurtej Singh as the Chief Risk Officer of the Company.

The brief profile of Mr. Singh attached to this letter.

The said information is also being made available on the website of the company at www.oxyzo.in

This is for your kind information & records.

Yours Faithfully,
For **OXYZO Financial Services Private Limited**

PINKI
JHA
Digitally signed
by PINKI JHA
Date: 2023.12.20
17:14:10 +05'30'

Pinki Jha
Company Secretary & Compliance Officer
M. No. F10683

Registered Office: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi, South Delhi- 110016

CIN: U65929DL2016PTC306174, Phone: 011-41054262



CAREER

After completing his CWA/CMA in 2009, he has started his career with Vardhman Textiles Ltd and then ITC Ltd and spent 8 years in various locations across India for his roles in finance and operational controls.

He is associated with OXYZO Financial Services Private Limited since March 2018 wherein he has spearheaded the following areas related to risk management:

1. Develop and implement risk strategy: design, implement, and continuously refine a comprehensive risk strategy aligned with the company's goals, focusing on credit risk and risk analytics in the SME segment.
2. SME domain expertise: deep understanding of credit risk and payment/disbursement mechanism in the SME domain to develop risk models, analytics, and strategies that balance risk and reward, facilitating business growth and responsible lending.
3. Regulatory compliance: stay abreast of regulatory changes in the financial industry, ensuring the company's risk management practices adhere to all relevant regulations and standards.
4. Cross-functional collaboration: collaborate with other departments, including finance, operations, and technology, to ensure a holistic approach to risk management and internal controls that aligns with business objectives.
5. Underwriting: hands on experience in underwriting the SME/ mid-market exposures. Currently, a part of credit risk committee in decision making for all loan proposals.

EDUCATION

2009, completed CMA from The Institute of Cost Accountants of India

2007, B.com (hons) from Punjab University