



Position: Chief Financial Officer

Location: Mumbai

Reporting to: Chief Executive Officer

Business Function: Finance & Accounts

Email your CV to: info@sarvagram.com

Key Role Descriptors:

- Provide leadership & overall direction to the company's Finance and Accounting function
- Investor Relations
- Fund Raising

The key responsibilities:

- Responsible for accurate & timely management reporting
- Investor relations & Fund raising- equity & debt
- Ensure that company's financial systems & processes are robust, compliant and support current operation & future growth
- Form a close working relationship within senior management to ensure healthy working environment within the organisation.
- Develop, implement, and evaluate the organization's fiscal function and performance.
- To participate & contribute in forward planning including business planning, policy setting, introduction of new programs, financial forecast & Strategic decision making
- Develop a reliable cash flow projection process and reporting mechanism that includes minimum cash threshold to meet operating needs.
- Be the business partner for all stakeholders to grow the business and company
- Responsible for the analysis of financial information to provide business support, making recommendations, maximise use of fund and ensuring overall operational efficiencies.
- Responsible for costs savings initiatives.
- Possessing in depth knowledge of corporate financial law and risk management practices.
- Identify and address financial risks and opportunities for the company
- Supervise financial reporting, budgeting, and compliance activities.
- Work with the Legal team to ensure company's full legal rights in contracts and documentation. Support Legal/ Business in terms of information in any legal matter.
- Co-ordinate for IT setup & infrastructure for smooth & safe functioning

Education & Experience:

- Graduate, or Post- Graduate in Accounting & Finance, with a degree in Chartered Accountancy (CA) from ICAI.
- 12+ years of experience in a similar position
- Statutory Compliance
- An individual with an analytical mind and comfortable with numbers
- Someone with excellent knowledge of data analysis and forecasting method



Core Competencies:

- Leadership: Ability to lead and motivate operation team
- Initiative: Proactive, drives processes and tasks to achieve results. Takes the initiative to make things happen
- Ownership & Accountability
- Takes ownership of own decisions and actions – successes and mistakes
- Management: Gives timely, constructive and specific feedback. Develops competence and knowledge in others

Language & Skills:

- Excellent communications skills - written, verbal, presentation, Fluency in English
- Strong organizational, analytical and interpersonal skills.

About SarvaGram:

SarvaGram is building India's first household centric, data-science led 'high-tech high-touch' distribution platform to meet the growing aspirations of rural India, with a bouquet of financial and productivity enhancing offerings.

1. SarvaGram has an in-depth understanding of the ground reality of rural households, their balance sheets and multiple income streams, and consequently views households as cohesive economic units with community dynamics that are even stronger than traditional microfinance self-help groups. This approach de-risks the household, and consequently SarvaGram's business model, through better forward visibility and engagement with respect to household cash flows and income/ asset creation.
2. This combination of multiple products to multiple customers, customised to the needs of individual households, means a solution orientation that drives long term brand loyalty - demonstrated through progressively higher share of household wallets, and LTVs for SarvaGram that grows disproportionately when compared to a low, one-time CAC at a household level.
3. SarvaGram's unique distribution platform leverages technology and data science to empower a highly nimble on ground presence. The platform leverages the company's location selection criteria, critical field-based market insights, micro-segmentation of households and proprietary underwriting algorithms that factor in frequency, variability, and resilience of incomes at household levels.
4. This 'high-touch high-tech' distribution model paves the path to a non-linear and profitable scale up journey, driven by powerful network-effects in a rural economy that remains largely untapped. The whitespace in the context of SarvaGram is expansive - the TAM exceeds \$10 Tn over the next decade in context of rural households.
5. SarvaGram's ambition is driven by the passion and deep domain expertise the founders have in rural distribution business - with nearly 40 years of combined experience and leadership roles with large institutions such as ICICI Bank and Fullerton and having managed rural portfolios of over \$7 Bn. This is further augmented by senior team members that represent a confluence of over 75 years of experience in agriculture, banking and rural distribution.



In the next 5 years SarvaGram aims to reach over 600'000 households and achieve a loan portfolio of ~\$725 Mn

Founders:

<u>Utpal Isser</u> Co-Founder, MD & CEO	Utpal has spent most of his 20+ years of professional life in pursuit of understanding the economy, society, and livelihoods of Rural India. A large part of this experience has been in the Financial Services space, working in the Rural and Inclusive Banking team at ICICI Bank, where he served for 18 years in different positions and geographies. He has designed, launched and scaled multiple products and channels to serve farmers, self-employed, micro and small enterprises and the rural poor.
<u>Sameer Mishra</u> Co-Founder, ED & Business Head	Sameer has 22+ years' experience in banking, across public sector and private sector banks & NBFCs. Sameer was involved in setting up rural finance business of Adani Capital across three business verticals viz. MSME, Farm and Commercial Vehicles. Prior to Adani Capital he was Head of rural business of Fullerton India where he had a very enriching journey of ten years. In earlier part of his career Sameer has worked in ICICI Bank, IDBI Bank and Bank of India.
