

Position: Chief Technological Officer

Location: Mumbai

Reporting to: Chief Executive Officer

Business Function: IT Operations

Email your CV to: info@sarvagram.com

Key Role Descriptors:

- Design Organisation's overall tech strategy and blue-print
- Build cutting edge technology platform

Responsibilities

As CTO, it will be his/her responsibility to architect and oversee the building of the entire technology platform for all aspects of the distribution platform and loan process, viz., application, automated decisioning, 3rd party financial data-source integration, loan lifecycle management, data-driven learning algorithms; data warehouse, inventory management etc. among others.

Strategy & Planning:

- In partnership with the company's founders, identify opportunities and risks for delivering the company's business, including identification of competitive services, opportunities for innovation, and assessment of marketplace obstacles and technical hurdles to the business success.
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- Evaluate and identify appropriate technology platforms (including web application frameworks and the deployment stack) for delivering the company's services.
- Lead strategic planning to achieve business goals by identifying and prioritizing development initiatives and setting timetables for the evaluation, development, and deployment of all web-based services.
- Participate as a member of the senior management team in establishing governance processes of direction and control to ensure that objectives are achieved, risks are managed appropriately and the organization's resources are used responsibly, particularly in the areas of software development, office networks and computers, and telecommunications.
- Collaborate with the appropriate departments to assess and recommend technologies that support company organizational needs.

- Direct development and execution of an enterprise-wide information security plan that protects the confidentiality, integrity, and availability of the company's data and servers.

Implementation & Deployment:

- Collaborate with the founders and internal stakeholders to develop use cases (or user stories) and specifications that describe the implementation of the company's services as a web application.
- Develops and directs all networking safeguards to reduce the risk of outside breaches and protect sensitive internal and external client information
- Develops and implements all internal communication systems, such as email and instant messaging
- Plans and implements proper Internet usage policies for employees
- Collaborate with a User Experience Designer and internal teams to prepare wireframes or mock-ups of a prototype of the company's web application.
- Select or define the company's software development methodology.
- Establish a specification conformance and testing regimen based on user stories and the User Experience design.
- Review current best practices for the selected web framework and establish the initial architecture for the application.
- Select and manage company staff or outsourced vendors who will implement the application.

Establish and supervise the software development process, setting short-term objectives and assessing progress as defined by the selected software development methodology.

- Establish and supervise a quality assurance process, including integration and system testing.
- Select, deploy, and monitor performance profiling tools and procedures.
- Establish an application deployment process and supervise deployment to staging and production servers.
- Monitor application performance and review any application failures in staging or production.
- As a member of the senior management team, establish a customer service and support process, with responsibility for web-based services that implement the support function. Establish a process to integrate customer service and support with the software engineering process to support resolution of customer issues and improve application usability.

Operational Management:

- Maintain up-to-date knowledge of technology standards, industry trends, emerging technologies, and software development best practices by attending relevant conferences and reading widely (including reading your peers- blogs!).
- Ensure that technology standards and best practices are maintained across the organization.
- Share knowledge, mentor, and educate the organization's investors, management, staff, partners, customers, and stakeholders about the company's technological vision, opportunities, and challenges.

- Supervise recruitment, training, retention, and organization of all development staff related to the technology department.

Knowledge & Experience Requirement

- BE/B Tech from a premier Institute
- 12-15 Years of experience in Information Technology arena of which at least 5 years in top leadership role
- Demonstrated ability to envision web-based services that meet consumer needs or solve business problems
- Hands-on experience coding in more than one currently popular web application framework.
- Familiar with more than one software development methodology.
- Ability to discern user requirements and develop specifications
- Has Experience with Product Development and building the architecture of the product.
- Has worked in a financial institution or a fintech company related to analysing loans or credit ratings.

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 still 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:

<p><u>Utpal Isser</u> Co-Founder, MD & CEO</p>	<p>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.</p>
<p><u>Sameer Mishra</u> Co-Founder, ED & Business Head</p>	<p>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.</p>