



## **2022-2023 QGO FINANCE LTD**

30th Annual Report



LTD

## MAKE IT EXTRA WITH **QGO FINANCE LIMITED**

WE HELP YOU ACHIEVE MORE

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## CORPORATE INFORMATION



Rear Admiral Vineet Bakshi (Retired) Chairman and Independent Director DIN: 02960365

### **Board of Directors**



Mrs. Rachana Singi Managing Director DIN: 00166508



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Mr. Virendra Jain Independent Director DIN: 02738380



Mrs. Seema Pathak Non-Executive Director DIN: 01764469



Mrs. Deepika Nath Additional Non-Executive Director DIN: 00843292

## Audit Committee



Rear Admiral Vineet Bakshi (Retired) Independent Director and Committee Chairman



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Mrs. Seema Pathak Non-Executive Director and Committee Member



**Mr. Virendra Jain** Independent Director and Committee Member

### **Stakeholders Relationship Committee**



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**Mr. Virendra Jain** Independent Director and Committee Chairman



Mrs. Seema Pathak Non-Executive Director and Committee Member



Mrs. Rachana Singi Managing Director and Committee Member

#### **Nomination & Remuneration Committee**



Mrs. Seema Pathak Non-Executive Director and Committee Chairperson



Rear Admiral Vineet Bakshi (Retired) Independent Director and Committee Member



**Mr. Virendra Jain** Independent Director and Committee Member



**Mr. Virendra Jain** Independent Director and Committee Chairman

### **Risk Management Committee**



Mrs. Seema Pathak Non-Executive Director and Committee Member



**Mr. Alok Pathak** Chief Financial Officer and Committee Member

## KEY MANAGERIAL PERSONNEL

### Chief Financial Officer



Mr. Alok Pathak

Chief Operating Officer, Company Secretary & Compliance Officer



Ms. Urmi Mohan Joiser

## Statutory Auditor

M/S Subramaniam Bengali & Associates, Chartered Accountants, Mumbai

Internal Auditor KARM & CO, Chartered Accountants, Vashi, Navi Mumbai

## **Registrar & Transfer Agent**

Mas Services Limited, T-34, 2nd Floor, Okhala Industrial Area, Phase-11, New Delhi-110020

AXIS BANK

## Secretarial Auditor

Mehta & Mehta, Practicing Company Secretaries, Worli, Mumbai.

## Secretarial Consultant

CS Prajot Vaidya & Company

#### Bankers



## Legal Associates

**APS Law Associates & Legal Consultants** 8, 2nd Cross Ln, Kala Ghoda, Fort, Mumbai, Maharashtra 400023

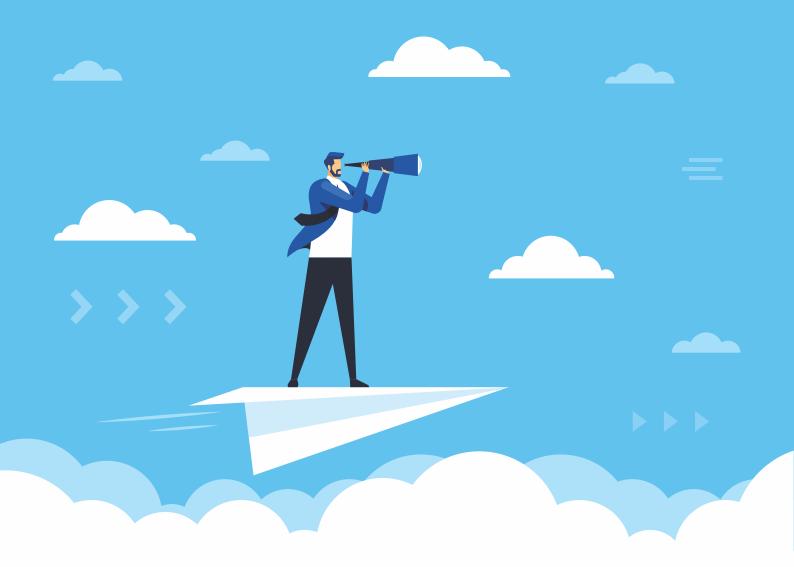












# OUR VISION

"To be the Company in India which provides financial services with the highest standards of ethics and professionalism. A firm which is known to be just, fair, credible and efficient. To have humility in our dealings and equality balance the needs of our customers and stakeholders. To grow consistently, whilst providing security and satisfaction to our personnel and to constantly provide a return to our investor."

# OUR MISSION

"Our mission is to be an ethical, efficient, customer focused, technologically strong, innovation and resilient financial services company that affords continuous growth, singular value to each of our customers and a prudent risk conscious corporate environment which provides corporate environment which provides best-in-class value to all our stakeholders"

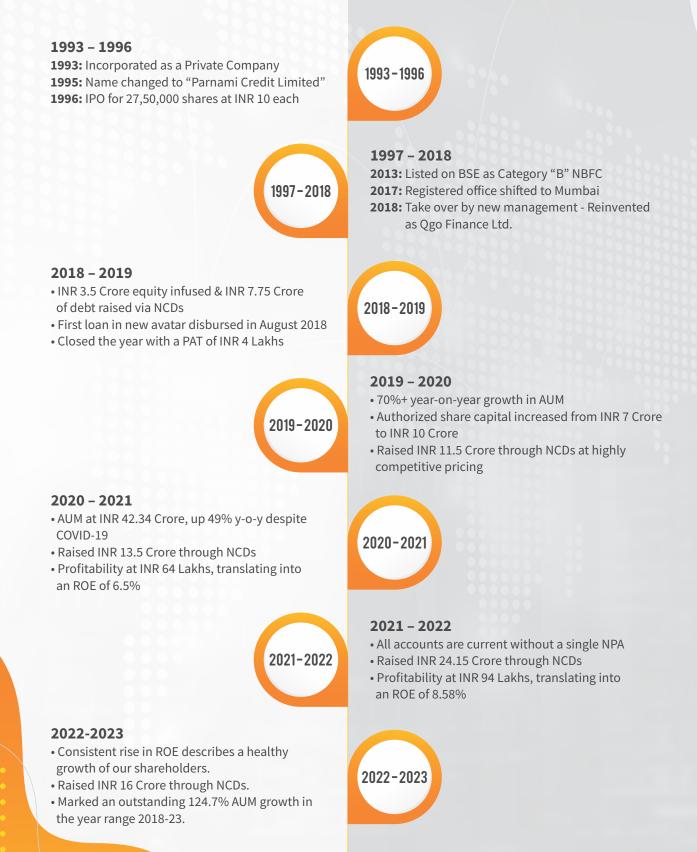


## COMPANY **BACKGROUND**

🥄 A fast-growing, boutique NBFC fulfilling the financing needs of India's MSME & Real Estate Sectors

Incorporated in 1993 as Parnami Credits; Relaunched as Qgo Finance under new management & shareholders in 2018

Current operations in Mumbai Metropolitan Region (MMR) – steady expansion underway along the DMIC corridor



## HOW WE STAND OUT!





#### ADDRESSING A LARGE & UNDERSERVED MARKET

Tailor-made solutions to address the unique financing needs of the Real Estate and MSME sector across carefully selected locations.



#### LOW COST **EXECUTION**

Execution led by a low-cost operating model with negligible fixed costs - Opex ratios among industry best for small NBFCs



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#### ENTREPRENEURIAL MANAGEMENT & PROFESSIONAL BOARD

Competent Management with a proven record of successfully scaling businesses, supported by professional board with strong pedigree



#### **ROBUST RISK** MANAGEMENT

Strong underwriting & monitoring with prudent lending norms to manage risk - Low average Loan-to-Value ratios at 34.2%



#### **STRONG CAPITALIZATION & MODERATE LEVERAGE**

Well capitalized with moderate leverage at 2.8x; Demonstrated ability to raise funding at competitive pricing



#### **BEST-IN-CLASS CORPORATE GOVERNANCE**

High focus on ethics & compliance with 50% Independent directors, 5 Board level committees and internal & external audits