



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

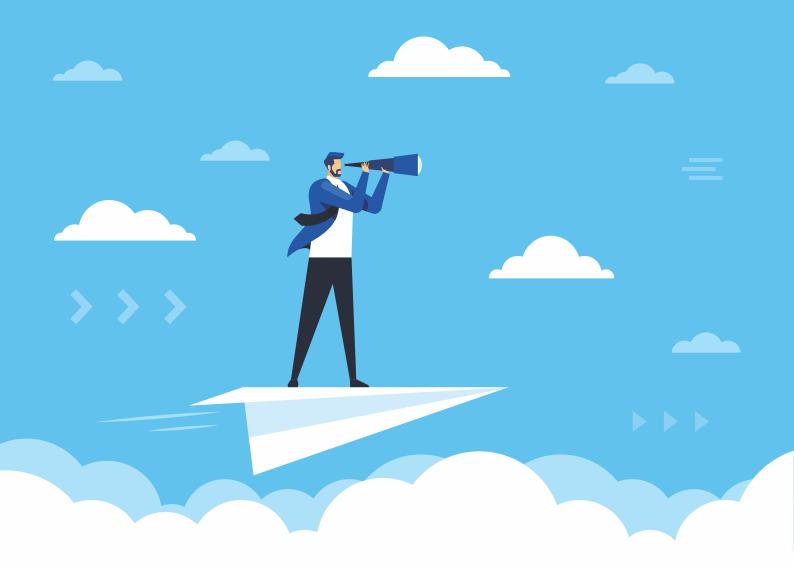












OUR VISION

"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"

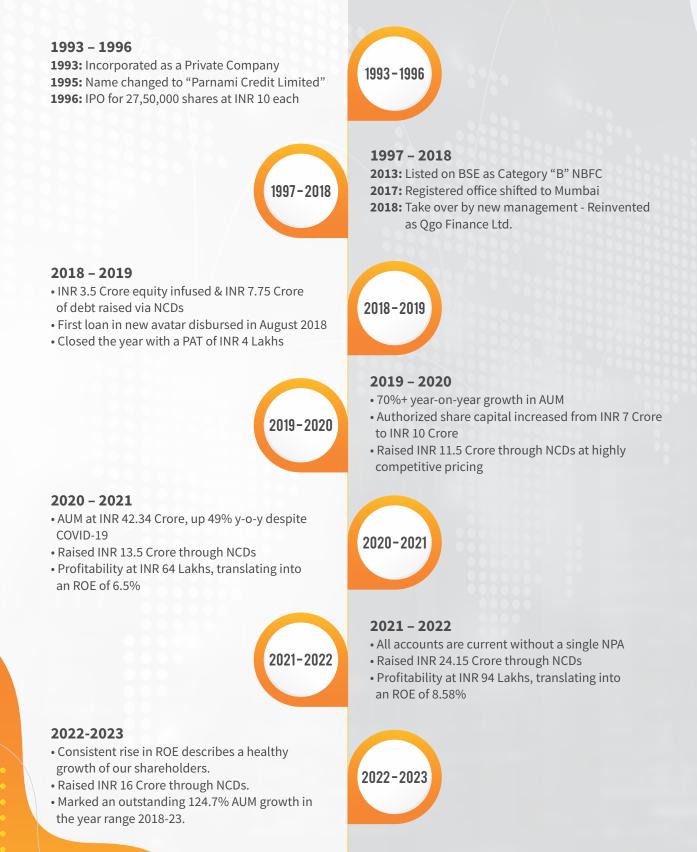


COMPANY **BACKGROUND**

🥄 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