



## **DIRECTORS PROFILE**

**Joby George**

**Managing Director**

Joby George, Managing Director of Supra Pacific, is a dynamic leader in the financial marketing space. With a passion for coordinating and leading teams, George has honed his skills over more than 20 years of experience in the industry. As an Arts Graduate, he brings a unique perspective to the table, setting him apart as a strong marketing professional.

With a wealth of experience in developing marketing teams for various financial businesses, George has a proven track record of success. He has held responsible positions in leading financial service industries, where he has been instrumental in the development of many nonbanking financial institutions in South India. His excellent communication skills and great convincing ability make it easy for his team to follow the strategy, and his commitment to delivering results has made him a respected leader in the industry.

Throughout his career, George has demonstrated exceptional leadership abilities and an unwavering commitment to his responsibilities. His adaptability and ability to handle multiple tasks make him a valuable asset to any team, while his cheerful disposition and excellent service spirit have earned him the admiration of colleagues and clients alike.



**ABIDH ABUBAKKAR**

**Executive Director**

Abidh Abubakkar is a seasoned professional with over 17 years of rich and diverse experience in the financial services sector. He served key roles with MNCs like MetLife India Insurance, ING Vysya Life Insurance & Exide Life Insurance company. With a robust skill set and a proven track record, he has excelled in various key areas including Business Development, Strategic Planning, Marketing, Agency Development, Financial Planning, Product Development, and Team Management. Abidh brings a wealth of expertise in Business Development, where he has demonstrated a keen understanding of market dynamics and client needs. Lastly, Abidh's experience in Team Management is characterized by his leadership skills and ability to nurture a high-performing team. Abidh holds a Master of Business Administration (MBA) degree with a dual specialization in Finance and Marketing. This academic foundation has equipped him with a strong theoretical framework, complementing his extensive practical experience in the financial services arena. In summary, Abidh Abubakkar emerges as a dynamic professional with a distinguished career trajectory, underpinned by his expertise in Business Development, Strategic Planning, Marketing, Agency Development, Financial Planning, Product Development, and Team Management.



**Sandeep Babu**

**Non-Executive Director**

Sandeep Babu is a seasoned professional with over two decades of experience in the financial industry. He holds a post-graduate degree in Marketing and has a wealth of expertise in the field. Sandeep's journey in the industry began with one of India's leading non-banking companies and later, he worked with some of the country's top NBFCs, holding responsible positions in strategic departments.

In his career, Sandeep has played held several key roles in product design, marketing strategy development and implementation, brand building, business expansion, and team building. He is an inspiring leader who has a track record of success and is known for his self-motivation, ability to motivate others, perseverance, and efficiency in achieving corporate goals. As the Director of Supra Pacific, Sandeep continues to lead by example and drive the company toward greater heights. He is a true asset to the financial industry and a source of inspiration for those around him.



**Manoj K**

**Non-Executive Director**

B.Com graduate with MBA in Marketing, he started his career with healthcare industry and moved on to financial sector by 2006. Since 2006, he had associated with various financial institutions such as HDFC Life, Muthoot Fincorp, Manappuram Finance and Maxvalue Credits. From 2020 onwards he is associated with Centreal Multitrade India Pvt Ltd (Subsidiary of Centreal Bazaar) as Managing Director.

Key areas of expertise of Mr. Manoj include Corporate Sales & Marketing, Business Development, Human resources, Channel & Distribution Management and Team Management. He is also the Executive Director of Centreal Bazaar India Limited.



**Dhanya Jose**

**Independent Director**

Dhanya Jose is a seasoned professional and a trailblazer in the corporate sector. With a law degree from Kerala University and a Fellow of ICSI, she brings a unique combination of legal expertise and business acumen to her role as Director of Supra Pacific. With over 12 years of experience in a variety of industries including IT, ITes, tourism, construction, trust, and plantations, Dhanya has held top management positions in different organizations and has a proven track record of success. Dhanya's expertise in Due Diligence sets her apart from others in her field. Her ability to analyze and evaluate complex situations, combined with her strategic thinking, has helped her navigate challenging environments and make well-informed decisions. Her broad experience in both the public and private sectors has given her a well-rounded perspective on the corporate world and has helped her build a reputation as a trusted and effective leader.

As the Director of Supra Pacific, Dhanya brings her wealth of experience and expertise to the table. Her ability to inspire and motivate her team, combined with her exceptional leadership skills, make her an invaluable asset to the organization.



**Joly Sebastian**

**Independent Director**

**Mr. Joly Sebastian** is a Dedicated Banker retired from South Indian Bank as the Head of Government Business Department, has a long history of meeting corporate goals to enhance the organizational branding. During his long stint in SIB, he headed various metro branches PAN India, three major regions of the Bank and spearheaded the Government Business Department of SIB, which witnessed a turnaround during his tenure with exponential growth and outperformed its peers. He is eager to adapt new situations and challenges.

He is a Certified Associate of Indian Institute of Banking and Finance (CAIIB) and completed professional certification in Advanced Financial Risk Management (AFRM) from IIM Kozhikode. Also, completed Certification Program in IT and Cyber Security from IDRBT - RBI. He participated in various leadership enhancement programmes conducted by RBI, NIBM and IIM. Independent Director of Centreal Bazaar India Limited, Member of Independent Directors Data Bank of Ministry of Corporate Affairs, GOI.



**CS Anvar**

**Independent Director**

CS Anvar is a highly skilled and dedicated professional with a passion for ensuring that companies are in compliance with the latest laws and regulations. With over a decade of experience in company law, he is a seasoned expert in the areas of incorporation, corporate secretarial advice, and compliance. His extensive knowledge of LLP agreements, Secretarial audits, Due-diligence and Internal audits make him an invaluable asset to any organization. In addition, his expertise in GST, FEMA, and RBI regulations makes him an effective liaison with regulators on behalf of companies. CS Anvar's commitment to excellence and his ability to work with a wide range of clients make him a true ally for Supra Pacific as we strive to stay ahead of the curve in terms of compliance and regulation.



**R Balakrishnan**

**Non-Executive Director**

A highly experienced professional with a career spanning three decades in retail sales and collections. He previously held the position of Executive Vice President in Muthoot Capital Services Ltd for Two wheeler and Used car finance, prior to that working with TVS Finance and services Ltd, Integrated Finance and Retails Sales Experience in UAE for FMCG . With expertise in Retail finance accumulated over 37 years, he is responsible for product strategy, sales, and collections oversight. Balakrishnan has also played a pivotal role in business development, leading market and product development initiatives. His management experience encompasses credit, operations, risk, and receivables management. Additionally, he holds a postgraduate degree in Mathematics and Marketing Management, further enhancing his knowledge and skills in the field.





**AG Varughese**

**Independent Director**

Adayadiyil George Varughese has more than Forty-Eight years of experience. His qualifications are MBA(Finance), CAIIB, FIIB&F (Fellow of the Indian Institute of Banking & Finance), BGL (Bachelor of General Laws), CPD(IIB&F), DBM(IIB&F)-Diploma in Bank Management, B.Sc, DIM (Diploma in Management), ADIM (Advanced Diploma in Management), DFM (Diploma in Financial Management), AIIB&F (Associate of IIB&F), Certificate in Internet, MS Office, etc. He has more than Forty-Eight years of experience in commercial Banking, NBFC, Cooperative Banking and Finance, more than Twenty-two years of experience in Top Executive Cadre and as Senior/Executive Vice President (erstwhile Executive Director), CEO in Banks, NBFC and Managing Director in Cooperative Banking, exposure in all areas of commercial/Small Finance Banking/ Micro Finance, Gold loan and other credit financing. He has headed for over six years two largest Regions of a Bank (Mumbai& Chennai), headed the Planning & Dev Dept of a Bank for four years, headed the Technology Dept of a Bank for three years, headed the entire Credit functions (Retail and wholesale) with excellent asset management and growth records. His over all experience in credit is over twenty years, Headed many important operational areas such as Treasury Department, Corporate Financial Management Department, Integrated Risk Management Department, IT& Communication Department, International Banking Department, Organisation, Methods and Compliance Department and Financial Inclusion Department. He has exposure in HRD, Audit, Corporate Financial Management, Investment Management and Risk Management functions, Investor Relations and Management. (FIIs& Domestic Institutional Investors).

He has been Top Management Team Member for many years with Extensive exposure in Board Level interactions and compliance and all round knowledge in all areas of Commercial/ Small Finance, Micro Finance, Gold loan and other Banking operations, Third Party collaborative business and significant exposure to Retail and Wholesale Banking. He is expert in fraud Risk Management, an Expert in Corporate Governance, Expert in Managing Business at All India level with multi locations in more than 26 states/Union Territories.

He is an expert in preparing and putting in place all necessary policies, process and procedures.