



Ms. Ritu Anand
Non-Executive Director & Chairperson

Ms. Ritu Anand is an Independent Director on the Board of IDFC Limited. She has served as Group Head, Chief Economist and Principal Advisor at IDFC Limited. Ms. Anand has over 35 years of extensive experience in working with financial institutions, multilateral development agencies and government and regulatory authorities in the areas of economics and public policy.

She served as Chief Economic Advisor and Deputy Managing Director of State Bank of India. Ms. Anand served as the Lead Economist at World Bank, Washington DC, U.S.A.

Ms. Anand holds a Masters Degree in Economics from the London School of Economics and Bachelor degree in Arts from Wellesley College, Massachusetts and St. Xavier's College, Mumbai.



Ms. Veena Mankar
Independent Director

Ms. Veena Mankar is a Banking and Financial Services professional with expertise in trade and structured finance, financing for MSMEs and microfinance. She has over 35 years of experience in financial services with banks and financial institutions and as a strategic consultant. She was appointed on the Board of IDFC Bank as an Independent Director w.e.f July 27, 2015. She is the Founder of three entities under the Swadhaar brand, set up with the objective of promoting financial inclusion, including a non-profit that provides financial literacy training. She is the Chairperson of two of the entities, Swadhaar FinServe Pvt. Ltd, an NBFC-MFI and Swadhaar Information & Management Services Pvt. Ltd., a Business Correspondent. She is also a Director on the Board of Liberty Videocon General Insurance Co. Ltd. She started her career in 1975 with ICICI, the development finance institution in India, and precursor of the present day ICICI Bank, which was followed by commercial banking experience in Dubai. She set up and headed the Indian Representative Office of West LB, a German state-owned bank and thereafter was the founding MD of a Factoring Non-Banking Financial Company, a joint venture of the same Bank with two other financial institutions (including IFC, Washington).

She later advised FIM Bank, Malta on their global factoring strategy and assisted in setting up specialised joint ventures in Dubai and Egypt, where she also served as FIM Bank's Nominee Director on the Boards of these joint ventures companies. In the past, she has been on the Governing Board of Sa-Dhan, the Association of Microfinance & Community Development Institutions in India. She is Independent Director on the Board of IDFC Foundation.

She has a BA in Economics from Lady Shree Ram College, Delhi and a post-graduation in Business Administration from the Indian Institute of Management, Ahmedabad.



Ms. Anita P Belani

Associate Director

Ms. Anita Belani is an Associate Director on Board of the Company. Ms. Belani is a seasoned professional with over 30 years experience as a senior business & human capital leader. She is the Co Founder and Partner of Emotionally, a mental wellness company specializing in counseling, therapy & coaching.

Ms. Belani is an ICF Accredited Executive Coach and has over 15 years of coaching experience under her belt having coached several C-suite level executives across various sectors.

In her previous roles she has been the Operating Partner of the growth PE fund Gaja Capital, Managing Director India for Russell Reynolds Associates and has lead consulting businesses as Country Head India for Right Management and Watson Wyatt. Ms. Belani has previously worked with Sun Microsystems in San Francisco in a strategic global HR position, KPMG in the USA, Jardine Fleming and American Express TRS.

Ms. Belani takes keen interest in mentoring startups and is a key member of several angel networks which focus on investing in early stage companies.

She did her M.B.A. from XLRI, Jamshedpur and B.A. (Hons) in Economics from Miranda House, University of Delhi.

