

**Nitin Chugh** - Managing Director and Chief Executive Officer, Ujjivan Small Finance Bank.

Nitin Chugh is a career banker with over 25 years of diverse experience that spans across retail banking, sales and distribution, virtual relationship management and digital / direct marketing. He has previously worked with HDFC Bank Limited, wherein he spearheaded the digital banking vertical and handled various other businesses for over 18 years. Prior to HDFC Bank, he was with Standard Chartered Bank where he primarily worked in vehicle finance. He started his career with HCL HP and Xerox Corporation in various managerial and sales roles.

Nitin Chugh was appointed as the Managing Director and Chief Executive Officer of the Ujjivan Small Finance Bank with effect from December 01, 2019. Chugh holds a bachelor's degree in technology (Electrical Engineering) from Kurukshetra University and completed his Management of Business Administration from All India Management Association.