

## DIRECTORS OF BAJAJ FINSERV HEALTH LIMITED



**Rakesh Bhatt**  
**Chairman & Non-executive Director**

Rakesh Bhatt was the Executive Director at Bajaj Finance Limited and a member of the executive management team. As the Executive Director of the company, he oversaw the functional responsibilities of Technology, Operations, Digital Platforms, and Legal. He was also responsible for driving sustainable growth for all the strategic initiatives of the company. Rakesh's journey in the Bajaj Finserv group of companies started in 2009. He was the Chief Operating Officer at Bajaj Finance Limited until 2018 and led a large portfolio of critical functions, including Technology, Analytics, Credit Operations, Customer Experience, and Quality. He was the CEO of Bajaj Finserv Direct Limited for four years and spearheaded the launch of a diversified digital marketplace business (Bajaj Markets) in Financial Services and e-commerce.

In his earlier assignments, Rakesh held leadership positions in reputed companies such as AIG Consumer Finance, GE Money, Reliance Industries, and 3i Infotech. With an M. Sc.in Computer Applications, Rakesh brings to the board three decades of rich industry experience and technical know-how to further the company's transformative efforts of bringing financial services solutions closer to consumers.



**Jasmine Chaney**  
**Independent Director**

Ms. Jasmine Chaney is a commerce graduate from Sydenham College and holds a master's degree in management studies in Finance from Somaiya Institute of Management Studies and Research, Mumbai University. She possesses almost three decades of work experience with CRISIL Limited (now CRISIL Ratings Limited) working on the analytical and business development side.



**Dr. Nirmala Castellino**  
**Independent Director**

Dr. Nirmala Castellino is a highly experienced and respected cardiologist at Ruby Hall Clinic, Pune, with over 31 years of dedicated practice in the field of Cardiology. She consults at the renowned Dr. P. K. Grant Clinic within the hospital premises.

A specialist with an MD qualification, Dr. Castellino is known not only for her clinical expertise but also for her commitment to patient education. She believes in empowering patients with clear, reliable information about their health conditions and treatment options, ensuring informed decision-making and holistic care.

With a long-standing reputation for excellence, Dr. Castellino continues to deliver compassionate, evidence-based care to her patients, making her one of the most trusted names in cardiology at Ruby Hall Clinic.



**Ramandeep Singh Sahni**  
**Non-executive Director**

Ramandeep has been with the BFS Group for over 11 years. He joined the Group in 2014 as the CFO at Bajaj Allianz Life Insurance Co. Ltd. (BALIC). Having spent over 5 years in BALIC, he then moved on to take over as the CFO at Bajaj Allianz General Insurance Co. Ltd. (BAGIC).

Prior to joining the BFS Group, he spent 12 years at ICICI Prudential Life Insurance Co. Ltd. playing various senior roles in Internal Audit and Finance. Ramandeep has a unique trait of handling senior roles in both Life and General Insurance Businesses and carries an overall experience of over two decades in the insurance sector. He has an overall work experience of 25+ years spread across the insurance sector, a big 4 and in an independently run business environment.

Ramandeep is a Chartered Accountant and a Bachelor of Commerce by qualification. He is also a Certified Information Systems Auditor (CISA).



**Girish Rao**  
**Non-executive Director**

He is the Managing Director of Vidal Healthcare Services Private Limited and Vidal Health Insurance TPA Private Limited (“Vidal Health”). He holds a Bachelor’s degree in mechanical engineering (1984) and a master’s in marketing studies from Mumbai University (1986). During his illustrious business career, he has spearheaded many domestic and international assignments and has taken initiatives across several industry sectors. He also has co-founded Vidal Health TPA Private Limited (formerly ‘TTK Healthcare TPA Pvt. Ltd.’), in 2002 perceiving the potential of India’s emerging healthcare sector in India.

As a founder CEO of Vidal Health TPA Private Limited, he has been instrumental in building it into India’s leading Third-Party Administrator (TPA), servicing leading public and private sector insurance companies. He is an active member of various business groups and health and insurance related regulatory bodies, helping in designing and implementing policy for health and insurance sector.