

Mr. K. Paul Thomas (Co-Chair)

ESAF Small Finance Bank

K. Paul Thomas is the Founder of ESAF Group of Social Enterprises including ESAF Microfinance and Investments Pvt Ltd. He has been a management professional for over 32 years out of which more than 25 years are in the microfinance sector. Before starting the microfinance program, Mr. Paul Thomas had worked with Indian Farmers Fertilizers Co-operative Ltd (IFFCO) the world's largest cooperative owned fertilizer company for 18 years during which he traveled extensively through rural India. During these trips, he came to the realization that community transformation is possible through creating opportunities. This inspired him to start microfinance lending under the ESAF society. He was on the Boards of apex microfinance bodies like MFIN and he is the founder and President of Kerala Association of Microfinance Institutional Entrepreneurs (KAMFI).