

Brief resume of Mr. Karnjote Singh J/O Jarmal Singh
Non- Independent Non- Executive Director of Commercial Credit and Finance PLC

Mr. Karnjote Singh S/O Mr. Jarmal Singh, brings over eleven years of experience in business analysis, financial and operational restructuring, and due diligence, having held multiple leadership roles in corporate management. He has advised corporate boards, financially distressed companies, and financial institutions on restructuring, turnaround strategies, and enforcement matters.

Mr. Singh currently serves as a Director in the Global Restructuring practice at Kroll, based in the Singapore office, and is the Co-Head of the India Desk for Kroll in Singapore. His career progression includes the roles of Director, Restructuring at Kroll (2024); Vice President, Special Credit Unit at HSBC (2021); Head of Restructuring Services, Qatar at Deloitte (2020); Senior Manager at Borrelli Walsh (2015); and Senior Associate, Audit & Assurance at Ernst & Young LLP (EY) (2011).

He holds a Bachelor of Accountancy from the Nanyang Business School, Singapore. He is an Associate Member of the Institute of Singapore Chartered Accountants (ISCA) and a Licensed Insolvency Practitioner in Singapore.

On January 14, 2026, he was appointed as a Non-Independent, Non-Executive Director to the Board of Commercial Credit and Finance PLC.