



**HARI HARA MISHRA**  
**CHIEF EXECUTIVE OFFICER**  
**ASSOCIATION OF ARCS IN INDIA**

Shri Hari Hara Mishra assumed the office of CEO of Association of ARCs in India, which is the only representative body for ARCs operating in India in April 2023. Before this assignment, Shri Mishra has been associated with the ARC Sector since its inception, having worked in different ARCs at various roles including that of director, from 2004 onwards. Prior to joining ARC Sector, he was a career banker, having joined State Bank of India in 1982 as a probationary officer and worked in various areas of banking including credit management.

He has been associated with various committees including IBA Committee on NPA loan process flow, information checklist for loan sales, and standardisation of transaction documents like Assignment Agreement. His views and articles on economy, finance, banking, stressed assets and resolution mechanisms like IBC are published in various publications on regular basis. He speaks at various academic and professional institutes on topical interests covering economy, banking, insolvency, ARCs, NPA market etc.