

Suhas L. Ketkar

Credit Capital Investments, LLC
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This brochure supplement provides information about Suhas L. Ketkar that supplements the Credit Capital Investments, LLC brochure. You should have received a copy of that brochure. Please contact Karen Delano if you did not receive Credit Capital Investments, LLC's brochure or if you have any questions about the contents of this supplement.

Item 1: Educational Background and Business Experience

Mr. Ketkar was born in 1943. Mr. Ketkar received a Ph.D. in Economics from Vanderbilt University in 1973 and an M.A. in Economics from The Delhi School of Economics in 1966.

Mr. Ketkar is a Principal of Credit Capital Investments and a member of its Investment Committee.

Mr. Ketkar had been a Professor of Economics at Vanderbilt University for five years prior to joining Credit Capital Investments.

Prior to his tenure at Vanderbilt University, Mr. Ketkar was at RBS Greenwich Capital from 2001 to 2006.

Prior to that, Mr. Ketkar directed economic and quantitative research with Fidelity Investments from 1997 until 1999.

From 1992 through 1997, Mr. Ketkar was at Credit Suisse First Boston, and from 1981 to 1992 he was at Marine Midland Bank.

Item 2: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Mr. Ketkar.

Item 3: Other Business Activities

Mr. Ketkar is not actively engaged in any other investment-related business or occupation.

Item 4: Additional Compensation

No person who is not a client provides an economic benefit to Mr. Ketkar for providing advisory services.

Item 5: Supervision

Mr. Ketkar is supervised by Mr. Varkki Chacko, CEO and CIO of Credit Capital Investments, LLC. Mr. Chacko can be reached at (973) 315-3000. Normally, Mr. Ketkar and Mr. Chacko work together to determine the investment advice CCI gives to clients and the discretionary action CCI takes on behalf of its clients. In circumstances in which Mr. Ketkar acts without Mr. Chacko's collaboration, Mr. Ketkar promptly notifies Mr. Chacko of any advice given to, or actions undertaken on behalf of, CCI's clients. Mr. Chacko has access to all of CCI's physical and electronic records and can monitor Mr. Ketkar's activities on behalf of CCI without Mr. Ketkar's knowledge or consent.