

## COMMITTEES OF THE BOARD

#	Name of the Committee	Name of the Member
1	Audit Committee	(a) Ms. Geeta Mathur, Independent Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Gautam Mago, Non-executive Nominee Director
2	Nomination and Remuneration Committee	(a) Ms. Geeta Mathur, Independent Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Nirav Mehta, Non-executive Nominee Director (d) Mr. Ashutosh Sharma, Managing Director
3	Corporate Social Responsibility Committee	(a) Mr. Rajiv Yashwant Inamdar, Non-executive Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Ashutosh Sharma, Managing Director
4	Risk Management Committee	(a) Mr. Vishal Pandit – Independent Director (b) Mr. Ashutosh Sharma, Managing Director (c) Mr. Sachin Grover, Whole Time Director (d) Ms. Aditi Paliwal, COO (e) Mr. Bikash Kumar Mishra, Chief Financial Officer (f) Mr. Mahesh Adhikari, National Credit Head (g) Mr. Alok Prasad, Senior Consultant
5	Asset Liability Management Committee (ALCO)	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Sachin Grover, Whole Time Director (c) Mr. Alok Prasad, Senior Consultant (d) Mr. Bikash Kumar Mishra, Chief Financial Officer
6	Internal Complaints Committee	(a) Ms. Aditi Paliwal, Presiding Officer (COO) (b) Ms. Vineeta Kaur, Member (Head – Treasury) (c) Ms. Shubhangi Awasthi, Member (Lead - HR Ops & Payroll) (d) Mr. Sachin Grover, Member (Executive Director & CBO) (e) Mr. Sayanthan Goswami, Member (National Manager – TA & TM) (f) Mr. Ravi Tiwari, Member (Zonal Credit Head) (g) Dr. Nidhi Marwaha, External Member
7	Customer Service and Grievance Redressal	(a) Mr. Sachin Grover, Whole Time Director (b) Ms. Aditi Paliwal, COO (c) Mr. Sandeep Verma, Operations Head (d) Mr. Shariq Khan, Principal Officer & Head - Product & Policy (e) Ms. Veena Mishra, Lead - Customer Service
8	Wilful Defaulter Identification Committee	(a) Mr. Sachin Grover, Whole Time Director (b) Mr. Shariq Khan, Head - Product (c) Mr. Sandeep Verma, Head – Operations
9	Wilful Defaulter Review Committee	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Rajiv Yashwant Inamdar, Non-executive Director (c) Mr. Vishal Pandit – Independent Director
10	Executive Committee on Fraud Reporting	(a) Mr. Sachin Grover, Whole Time Director (b) Ms. Aditi Paliwal, COO (c) Mr. Bikash Mishra, Chief Financial Officer (d) Mr. Afzal Ahmed, Head - RCU

		<p>Invitee: Mr. Nitin Agrahari, Company Secretary &amp; Chief Compliance Officer</p>
11	IT Strategy Committee	<p>(a) Mr. Vishal Pandit, Independent Director (b) Mr. Ashutosh Sharma, Managing Director (c) Mr. Sachin Grover, Whole Time Director</p> <p>Invitees: (a) Mr. Harvinder Gandhi, IT Consultant (b) Mr. Madan Singh, IT Head (c) Ms. Aditi Paliwal, COO (d) Chief Information Security Officer (CISO) (Company Executive)</p>
12	Human Resource Matters Committee	<p>(a) Mr. Vishal Pandit – Independent Director (b) Mr. Rajiv Yashwant Inamdar, Non-executive Director (c) Mr. Ashutosh Sharma, Managing Director (d) Mr. Sachin Grover, Whole Time Director (e) Mr. Shekhar Gupta, Chief Human Resource Officer</p>
13	Borrowing & Banking Committee	<p>(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Sachin Grover, Whole Time Director (c) Mr. Bikash Kumar Mishra, Chief Financial Officer</p>
14	Marketing Committee	<p>(a) Mr. Rajiv Yashwant Inamdar, Non-Executive Director (b) Mr. Ashutosh Sharma, Managing Director (c) Mr. Sachin Grover, Whole Time Director (d) Mr. Suneel Yadav, Head – Marketing &amp; Distribution</p>
15	Information Security	<p>(a) Mr. Sachin Grover, Whole Time Director (b) Ms. Aditi Paliwal, COO (c) Mr. Madan Singh, IT Head (d) Chief Information Security Officer (CISO) (Company Executive)</p>
16	IT Steering Committee	<p>(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Sachin Grover, Whole Time Director (c) Ms. Aditi Paliwal, COO (d) Mr. Madan Singh, IT Head (e) Mr. Ajay Chooramani, Lead – IT Applications (f) Mr. Deep Chand, Lead – IT Infra</p> <p>Invitee: Chief Information Security Officer (CISO) (Company Executive)</p>
17	Investment Committee	<p>(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Bikash Kumar Mishra, Chief Financial Officer, and (c) Mr. Sumit Jain, Lead Financial Reporting</p> <p>Invitee: Ms. Vineeta Kaur, Treasury Head</p>