

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 (d) Mr. Alok Prasad, Additional Independent Director (e) Mr. Ashutosh Sharma, Managing Director Invitee: (a) NVP Observer
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. Ronak Jain, National Credit and Risk Head (g) Mr. Alok Prasad, Additional Independent Director
5	Asset Liability Management Committee (ALCO)	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Sachin Grover, Whole Time Director (c) Mr. Alok Prasad, Additional Independent Director (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. Geeta Mathur, Independent Director (c) Ms. Aditi Paliwal, COO (d) Mr. Ankit Gupta, Head- Strategy & Project Management (e) Mr. Shariq Khan, Principal Officer & Head - Product & Policy (f) Ms. Veena Mishra, Lead - Customer Service & Grievance Redressal
8	Wilful Defaulter Identification Committee	(a) Mr. Sachin Grover, Whole Time Director (b) Mr. Shariq Khan, Principal Officer & Head - Product & Policy (c) Mr. Ankit Gupta, Head- Strategy & Project Management

9	Wilful Defaulter Review Committee	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Rajiv Yashwant Inamdar, Non-executive Director (c) Mr. Alok Prasad, Additional 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 Invitee: (a) Mr. Nitin Agrahari, Company Secretary & Chief Compliance Officer
11	IT Strategy Committee	(a) Mr. Vishal Pandit, Independent Director (b) Mr. Ashutosh Sharma, Managing Director (c) Mr. Sachin Grover, Whole Time Director 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)
12	Human Resource Matters Committee	(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
13	Borrowing & Banking Committee	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Sachin Grover, Whole Time Director (c) Mr. Bikash Kumar Mishra, Chief Financial Officer
14	Marketing Committee	(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 & Distribution
15	Information Security	(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)
16	IT Steering Committee	(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 Invitee: (a) Chief Information Security Officer (CISO) (Company Executive)
17	Investment Committee	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Bikash Kumar Mishra, Chief Financial Officer, and (c) Mr. Sumit Jain, Lead Financial Reporting Invitee: (a) Ms. Vineeta Kaur, Treasury Head

18	Credit Committee	(a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Sachin Grover, Whole Time Director (c) Mr. Ronak Jain, National Credit & Risk Head
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