

COMMITTEES OF THE BOARD

| # | Name of the Committee | Name of the Member |
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| 1 | Audit Committee | (a) Mr. Subhashis Nath, Chairperson, Independent Director (Additional) (b) Mr. Vishal Pandit, Independent Director (c) Mr. Alok Prasad, Independent Director (d) Mr. Gautam Mago, Non-Executive Nominee Director (e) Mr. Ashutosh Sharma, Executive Chairperson (WTD) Permanent Invitee: (a) NVP Observer |
| 2 | Nomination and Remuneration Committee | (a) Mr. Vishal Pandit, Chairperson, Independent Director (b) Mr. Alok Prasad, Independent Director (c) Mr. Nirav Mehta, Non-Executive Nominee Director (d) Mr. Ashutosh Sharma, Executive Chairperson (WTD) |
| 3 | Corporate Social Responsibility Committee | (a) Mr. Rajiv Yashwant Inamdar, Non-executive Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Ashutosh Sharma, Executive Chairperson (WTD) |
| 4 | Risk Management Committee | (a) Mr. Subhashis Nath – Chairperson, Independent Director (Additional) (b) Mr. Vishal Pandit – Independent Director (c) Mr. Alok Prasad – Independent Director (d) Mr. Ashutosh Sharma – Executive Chairperson (WTD) (e) Mr. Netrapal Singh Raghav – Chief Executive Officer (f) Mr. Bikash Kumar Mishra – Chief Financial Officer (g) Mr. Ravi Tiwari – National Credit Head |
| 5 | Asset Liability Management Committee (ALCO) | (a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD) (b) Mr. Netrapal Singh Raghav – Chief Executive Officer (c) Mr. Alok Prasad – Independent Director (d) Mr. Bikash Kumar Mishra – Chief Financial Officer (e) Mr. Ravi Tiwari – National Credit Head |

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| 6 | Internal Complaints Committee | <p>(a) Ms. Veena Mishra, Presiding Officer and Member (Head - Customer Service)</p> <p>(b) Ms. Vineeta Kaur, Member (Head - Treasury)</p> <p>(c) Mr. Shekhar Gupta, Member CHRO</p> <p>(d) Mr. Ravi Tiwari, Member (National Credit Head)</p> <p>(e) Dr. (Ms.) Nidhi Marwaha, External Member</p> |
| 7 | Customer Service and Grievance Redressal | <p>(a) Mr. Netrapal Singh Raghav - Chairperson, Chief Executive Officer</p> <p>(b) Mr. Siddharth Berry - Head - Operations</p> <p>(c) Mr. Arvind Srivastava - Head - Central Operations</p> <p>(d) Mr. Shariq Khan - Principal Officer & Head - Product and Policy</p> <p>(e) Ms. Veena Mishra - Lead, Customer Service & Grievance Redressal</p> |
| 8 | Wilful Defaulter Identification Committee | <p>(a) Mr. Siddharth Berry - Chairperson, Head - Operations</p> <p>(b) Mr. Ravi Tiwari - National Credit Head</p> <p>(c) Mr. Chandan Jha - Head - Collections</p> |
| 9 | Wilful Defaulter Review Committee | <p>(a) Mr. Netrapal Singh Raghav - Chairperson, Chief Executive Officer</p> <p>(b) Mr. Rajiv Yashwant Inamdar - Non-executive Director</p> <p>(c) Mr. Alok Prasad - Independent Director</p> |
| 10 | Executive Committee on Fraud Reporting | <p>(a) Mr. Netrapal Singh Raghav - Chairperson, Chief Executive Officer</p> <p>(b) Mr. Bikash Kumar Mishra - Chief Financial Officer</p> <p>(c) Mr. Rohit Kumar - Head, Internal Audit</p> <p>(d) Mr. Afzal Ahmed - Head, Risk Control Unit</p> <p>Permanent Invitee:</p> <p>(a) Mr. Nitin Agrahari, Chief Compliance Officer</p> |
| 11 | IT Strategy Committee | <p>(a) Mr. Vishal Pandit - Chairperson, Independent Director</p> <p>(b) Mr. Ashutosh Sharma - Executive Chairperson (WTD)</p> <p>(c) Mr. Subhashis Nath - Independent Director (Additional)</p> <p>Permanent Invitees:</p> <p>(a) IT Consultant - External</p> <p>(b) CTO</p> <p>(c) Chief Information Security Officer (CISO) (Company Executive)</p> |

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| 12 | Borrowing & Banking Committee | <p>(a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD)</p> <p>(b) Mr. Netrapal Singh Raghav – Chief Executive Officer</p> <p>(c) Mr. Bikash Kumar Mishra – Chief Financial Officer</p> |
| 13 | Marketing Committee | <p>(a) Mr. Rajiv Yashwant Inamdar – Chairperson, Non-executive Director</p> <p>(b) Mr. Ashutosh Sharma – Executive Chairperson (WTD)</p> <p>(c) Mr. Netrapal Singh Raghav – Chief Executive Officer</p> <p>(d) Mr. Suneel Yadav – Head – Marketing & Distribution</p> |
| 14 | Information Security | <p>(a) Mr. Netrapal Singh Raghav – Chairperson, Chief Executive Officer</p> <p>(b) Mr. Madan Singh – Head, Information Technology</p> <p>(c) Mr. Raghiv Awan – Chief Information Security Officer (CISO)</p> |
| 15 | IT Steering Committee | <p>(a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD)</p> <p>(b) Mr. Netrapal Singh Raghav – Chief Executive Officer</p> <p>(c) Mr. Madan Singh – Head, Information Technology</p> <p>(d) Mr. Siddharth Berry – Head – Operations</p> <p>(e) Mr. Deep Chand – Lead, IT Infrastructure</p> <p>Permanent Invitee:</p> <p>(a) Chief Information Security Officer (CISO) (Company Executive)</p> |
| 16 | Investment Committee | <p>(a) Mr. Ashutosh Sharma, Executive Chairperson (WTD)</p> <p>(b) Mr. Bikash Kumar Mishra, Chief Financial Officer, and</p> <p>(c) Mr. Sumit Jain, Lead Financial Reporting</p> <p>Permanent Invitee:</p> <p>(a) Ms. Vineeta Kaur, Treasury Head</p> |
| 17 | Settlement Committee | <p>(a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD)</p> <p>(b) Mr. Netrapal Singh Raghav – Chief Executive Officer</p> <p>(c) Mr. Bikash Kumar Mishra – Chief Financial Officer</p> <p>Permanent Invitees:</p> <p>(a) Collection Head</p> <p>(b) National Credit Head</p> |



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| | | (c) RCU Head (d) National Technical Manager (e) National Legal Head |
| 18 | Credit Committee | (a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD) (b) Mr. Netrapal Singh Raghav – Chief Executive Officer (c) Mr. Ravi Tiwari – National Credit Head Permanent Invitee: (a) National Sales Head |
| 19 | Whistle Committee | (a) Mr. Netrapal Singh Raghav – Chairperson, Chief Executive Officer (b) Mr. Shekhar Gupta – Chief Human Resources Officer (c) Mr. Nitin Kumar Agrahari – Chief Compliance Officer |