

UMMEED HOUSING FINANCE PRIVATE LIMITED

CIN: U64990HR2016PTC057984

Regd. & Corp. Off.: Office No. 2009-2014, 20th Floor, Magnum Global Park, Golf Course Extension Road, Sector 58, Gurgaon, Haryana - 122011

Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |

COMMITTEES OF THE BOARD

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

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12	Borrowing & Banking Committee	(a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD) (b) Mr. Netrapal Singh Raghav – Chief Executive Officer (c) Mr. Bikash Kumar Mishra – Chief Financial Officer
13	Information Security	(a) Mr. Netrapal Singh Raghav – Chairperson, Chief Executive Officer (b) Mr. Madan Singh – Head, Information Technology (c) Mr. Raghib Awan – Chief Information Security Officer (CISO)
14	IT Steering Committee	(a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD) (b) Mr. Netrapal Singh Raghav – Chief Executive Officer (c) Mr. Madan Singh – Head, Information Technology (d) Mr. Siddharth Berry – Head – Operations (e) Mr. Deep Chand – Lead, IT Infrastructure Permanent Invitee: (a) Chief Information Security Officer (CISO) (Company Executive)
15	Investment Committee	(a) Mr. Ashutosh Sharma, Executive Chairperson (WTD) (b) Mr. Bikash Kumar Mishra, Chief Financial Officer, and (c) Mr. Sumit Jain, Lead Financial Reporting Permanent Invitee: (a) Ms. Vineeta Kaur, Treasury Head
16	Settlement Committee	(a) Mr. Ashutosh Sharma – Chairperson, Executive Chairperson (WTD) (b) Mr. Netrapal Singh Raghav – Chief Executive Officer (c) Mr. Bikash Kumar Mishra – Chief Financial Officer Permanent Invitees: (a) Collection Head (b) National Credit Head

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		(c) RCU Head (d) National Technical Manager (e) National Legal Head
17	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
18	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