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 (Chairman), Independent Director (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; MD & CEO; CFO
2	Nomination & Remuneration Committee	(a) Mr. Vishal Pandit (Chairman), Independent Director (b) Mr. Alok Prasad, Independent Director (c) Mr. Nirav Mehta, Non-Executive Nominee Director (d) Mr. Ashutosh Sharma, Executive Chairperson (WTD) **Invitees:** MD & CEO; CFO
3	IT Strategy Committee	(a) Mr. Vishal Pandit (Chairman), Independent Director (b) Mr. Ashutosh Sharma, Executive Chairperson (c) Mr. Subhashis Nath, Independent Director (d) Mr. Netrapal Singh Raghav, MD & CEO **Invitees:** (a) Mr. Harvinder Gandhi, IT Consultant (b) Mr. Madan Singh, CTO (c) Chief Information Security Officer (CISO) (Company Executive)
4	Corporate Social Responsibility Committee	(a) Mr. Rajiv Yashwant Inamdar (Chairman), Non-executive Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Ashutosh Sharma, Executive Chairperson **Invitees:** MD & CEO; CFO
5	Risk Management Committee	(a) Mr. Subhashis Nath (Chairman), Independent Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Alok Prasad, Independent Director (d) Mr. Ashutosh Sharma, Executive Chairperson (WTD) (e) Mr. Netrapal Singh Raghav, MD & CEO (f) Mr. Bikash Kumar Mishra, Chief Financial Officer (g) Mr. Ravi Tiwari, National Credit Head

6	Asset Liability Management Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD&CEO (b) Mr. Ashutosh Sharma, Executive Chairperson (c)Mr. Subhashis Nath, Independent Director (d) Mr. Alok Prasad, Independent Director (e) Mr. Bikash Kumar Mishra, Chief Financial Officer (f) Mr. Ravi Tiwari, NCH
7	ALM Support Group	(a) Mr. Bikash Kumar Mishra (Chairman), Chief Financial Officer (b) Mr. Shariq Khan, Head Product & Policy (c) Mr. Pradeep Kumar Soni, Finance Controller (d) Ms. Vineeta Kaur, Head – Treasury (e) Mr. Deepak Arora, Finance Analyst
8	Borrowing & Banking Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD&CEO (b) Mr. Ashutosh Sharma, Executive Chairperson (c) Mr. Bikash Kumar Mishra, Chief Financial Officer
9	Investment Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Ashutosh Sharma, Executive Chairperson (c) Mr. Bikash Kumar Mishra, Chief Financial Officer **Invitees:** (a) Ms. Vineeta Kaur, Treasury Head (b) Mr. Pradeep Soni, Finance Controller
10	Executive Committee for Fraud Reporting	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Bikash Mishra, Chief Financial Officer (c) Mr. Rohit Kumar, Internal Audit Head (d) Mr. Afzal Ahmed, Head – RCU **Invitee:** (a) Mr. Nitin Agrahari, Chief Compliance Officer (b) Mr. Ravi Tiwari, NCH (c) Mr. Chandan Jha, Collection Head
11	Wilful Defaulter Identification Committee	(a) Mr. Siddharth Berry (Chairman), Head – Operations (b) Mr. Ravi Tiwari, National Credit Head (c) Mr. Chandan Jha, Head – Collections
12	Wilful Defaulter Review Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Rajiv Yashwant Inamdar, Non-executive Director (c) Mr. Alok Prasad, Independent Director
13	IT Steering Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Ashutosh Sharma, Executive Chairperson (c) Mr. Madan Singh, IT Head (d) Mr. Siddharth Berry, Ops Head (e) Mr. Deep Chand, Lead – IT Infra (f) Mr. Pulkit Rastogi, Head Project and Implementation **Invitee:**

		(a) Chief Information Security Officer (CISO) (Company Executive)
14	Information Security Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Madan Singh, IT Head (c) Chief Information Security Officer (CISO) (Company Executive)
15	Customer Grievance & Redressal Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Siddharth Berry, Head- Ops (c) Mr. Arvind Srivastava, Central Ops Head (d) Mr. Shariq Khan, Head - Product & Policy (e) Ms. Veena Mishra, Lead - Customer Service & Grievance Redressal
16	Credit Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Ravi Tiwari, National Credit Head (c) Mr. Vikas Khandelwal, Business Head – Established Markets Sales; or Mr. Anil Kumar Lachwani – Business Head (Rest of India) (Presenting regional proposals) **Invitee:** (a) Mr. Ashutosh Sharma, Executive Chairperson
17	Settlement Committee	(a) Mr. Ashutosh Sharma (Chairman), Executive Chairperson (WTD) (b) Mr. Netrapal Singh Raghav – MD & CEO (c) Mr. Bikash Kumar Mishra – Chief Financial Officer **Permanent Invitees:** (a) Collection Head (b) National Credit Head (c) RCU Head (d) National Technical Manager (e) National Legal Head
18	Whistle Blower Committee	(a) Mr. Netrapal Singh Raghav (Chairman), MD & CEO (b) Mr. Nitin K. Agrahari, CCO (c) Mr. Shekhar Gupta, CHRO
19	Internal Complaints Committee	(a) Ms. Veena Mishra (Presiding Officer), Head - Customer Service (b) Ms. Vineeta Kaur, Head – Treasury (c) Mr. Shekhar Gupta, CHRO (d) Mr. Ravi Tiwari, National Credit Head (e) Dr. (Ms.) Nidhi Marwaha, External Member