

## COMMITTEES OF THE BOARD

#	Name of the Committee	Name of the Member
1	Audit Committee	<p>(a) Ms. Geeta Mathur, Independent Director  (b) Mr. Vishal Pandit, Independent Director  (c) Mr. Gautam Mago, Non-executive Nominee Director  (d) Mr. Alok Prasad, Independent Director  (e) Mr. Ashutosh Sharma, Managing Director</p> <p>Invitee:  (a) NVP Observer</p>
2	Nomination and Remuneration Committee	<p>(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</p>
3	Corporate Social Responsibility Committee	<p>(a) Mr. Rajiv Yashwant Inamdar, Non-executive Director  (b) Mr. Vishal Pandit, Independent Director  (c) Mr. Ashutosh Sharma, Managing Director</p>
4	Risk Management Committee	<p>(a) Mr. Vishal Pandit – Independent Director  (b) Mr. Ashutosh Sharma, Managing Director  (c) Mr. Sachin Grover, Whole Time Director  (d) Mr. Bikash Kumar Mishra, Chief Financial Officer  (e) Mr. Ravi Tiwari, National Credit Head  (f) Mr. Alok Prasad, Independent Director</p>
5	Asset Liability Management Committee (ALCO)	<p>(a) Mr. Ashutosh Sharma, Managing Director  (b) Mr. Sachin Grover, Whole Time Director  (c) Mr. Alok Prasad, Independent Director  (d) Mr. Bikash Kumar Mishra, Chief Financial Officer</p>
6	Internal Complaints Committee	<p>(e) Ms. Shubhangi Awasthi, Presiding Officer and Member (Lead - HR Ops &amp; Payroll)  (a) Mr. Shekhar Gupta (CHRO)  (b) Ms. Vineeta Kaur, Member (Head – Treasury)  (c) Mr. Sachin Grover, Member (Executive Director &amp; CBO)  (d) Mr. Ravi Tiwari, Member (National Credit Head)  (e) Dr. Nidhi Marwaha, External Member</p>
7	Customer Service and Grievance Redressal	<p>(a) Mr. Sachin Grover, Whole Time Director  (b) Ms. Geeta Mathur, Independent Director  (c) Mr. Arvind Srivastava, Central Ops Head  (d) Mr. Ankit Gupta, Head- Strategy &amp; Project Management  (e) Mr. Shariq Khan, Head - Product &amp; Policy  (f) Ms. Veena Mishra, Lead - Customer Service &amp; Grievance Redressal</p>
8	Wilful Defaulter Identification Committee	<p>(a) Mr. Sachin Grover, Whole Time Director  (b) Mr. Shariq Khan, Principal Officer &amp; Head - Product &amp; Policy  (c) Mr. Ankit Gupta, Head- Strategy &amp; Project Management</p>

9	Wilful Defaulter Review Committee	<p>(a) Mr. Ashutosh Sharma, Managing Director  (b) Mr. Rajiv Yashwant Inamdar, Non-executive Director  (c) Mr. Alok Prasad, Independent Director</p>
10	Executive Committee on Fraud Reporting	<p>(a) Mr. Sachin Grover, Whole Time Director  (b) Mr. Rohit Kumar, Internal Audit Head  (c) Mr. Bikash Mishra, Chief Financial Officer  (d) Mr. Afzal Ahmed, Head – RCU</p> <p>Invitee:  (a) Mr. Nitin Agrahari, 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, CTO  (c) 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) Mr. Madan Singh, CTO  (c) 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) Mr. Madan Singh, CTO  (d) Mr. Ajay Chooramani, Lead – IT Applications  (e) Mr. Deep Chand, Lead – IT Infra</p> <p>Invitee:  (a) 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:  (a) Ms. Vineeta Kaur, Treasury Head</p>

18	Credit Committee	<p>(a) Mr. Ashutosh Sharma, Managing Director</p> <p>(b) Mr. Sachin Grover, Whole Time Director</p> <p>(c) Mr. Ravi Tiwari, National Credit Head</p>
19	Whistle Committee	<p>(a) Mr. Sachin Grover, Whole Time Director</p> <p>(b) Mr. Nitin Kumar Agrahari, CCO</p> <p>(c) Mr. Shekhar Gupta, CHRO</p>