## COMMITTEES OF THE BOARD

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, 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 (e) Mr. Vishal Pandit, Independent Director (f) Mr. Vishal Pandit, Independent Director (g) Mr. Ashutosh Sharma, Managing Director (h) Mr. Vishal Pandit, Independent Director (h) Mr. Ashutosh Sharma, Managing Director (h) Mr. Alok Prasad, Independent Director (h) Mr. Bikash Kumar Mishra, Chief Financial Officer			
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Corporate Social Responsibility Committee   (a) Mr. Rajiv Yashwant Inamdar, Non-executive Director   (b) Mr. Vishal Pandit, Independent Director   (c) Mr. Ashutosh Sharma, Managing Director   (d) Mr. Vishal Pandit, Independent Director   (e) Mr. Vishal Pandit, Independent Director   (d) Mr. Ashutosh Sharma, Managing Director   (e) Mr. Vishal Pandit, Independent Director   (e) Mr. Ashutosh Sharma, Managing Director   (d) Mr. Ashutosh Sharma, Managing Director   (e) Mr. Ashutosh Sharma, Managing Director   (e) Mr. Ashutosh Sharma, Managing Director   (f) Mr. Ashutosh Sharma, Managing Director   (g) Mr. Ashutosh Sharma, Managing Director   (h)			
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6 Internal Complaints Committee (e) Ms. Shubhangi Awasthi, Presiding Officer and Member (Le	ead - HR Ops &		
Payroll)			
(a) Mr. Shekhar Gupta (CHRO)			
(b) Ms. Vineeta Kaur, Member (Head – Treasury)			
(c) Mr. Sachin Grover, Member (Executive Director & CBO)			
(d) Mr. Ravi Tiwari, Member (National Credit Head)			
(e) 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) Mr. Arvind Srivastava, Central Ops Head			
(d) Mr. Ankit Gupta, Head- Strategy & Project Management			
(e) Mr. Shariq Khan, Head - Product & Policy			
(f) Ms. Veena Mishra, Lead - Customer Service & Grievance F	Redressal		
8 Wilful Defaulter Identification Committee (a) Mr. Sachin Grover, Whole Time Director			
(b) Mr. Shariq Khan, Principal Officer & Head - Product & Pol	icv		
(c) Mr. Ankit Gupta, Head- Strategy & Project Management	,		
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9	Wilful Defaulter Review Committee	(a) Mr. Ashutosh Sharma, Managing Director
		(b) Mr. Rajiv Yashwant Inamdar, Non-executive Director
		(c) Mr. Alok Prasad, Independent Director
10	Francis Comits Frank	(a) Mr. Sachin Grover, Whole Time Director
10	Executive Committee on Fraud Reporting	· ·
		(b) Mr. Rohit Kumar, Internal Audit Head
		(c) Mr. Bikash Mishra, Chief Financial Officer
		(d) Mr. Afzal Ahmed, Head – RCU
		Invitee:
		(a) Mr. Nitin Agrahari, Chief Compliance Officer
11	IT Strategy Committee	(a) Mr. Vishal Pandit, Independent Director
11	11 Strategy Committee	(b) Mr. Ashutosh Sharma, Managing Director
		(c) Mr. Sachin Grover, Whole Time Director
		(b) Wil. Sacinii Grovel, whole Time Director
		Invitees:
		(a) Mr. Harvinder Gandhi, IT Consultant
		(b) Mr. Madan Singh, CTO
		(c) 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) Mr. Madan Singh, CTO
		(c) 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) Mr. Madan Singh, CTO
		(d) Mr. Ajay Chooramani, Lead – IT Applications
		(e) 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) (b) (c)	Mr. Ashutosh Sharma, Managing Director Mr. Sachin Grover, Whole Time Director Mr. Ravi Tiwari, National Credit Head
19	Whistle Committee	(a) (b) (c)	Mr. Sachin Grover, Whole Time Director Mr. Nitin Kumar Agrahari, CCO Mr. Shekhar Gupta, CHRO