COMMITTEES OF THE BOARD

Audit Committee	
Committee Comm	
Corporate Social Responsibility Committee (a) Mr. Ashutosh Sharma, Managing Director (b) Mr. Vishal Pandit, Independent Director (c) Mr. Ashutosh Sharma, Managing Director (d) Mr. Ashutosh Sharma, Managing Director (d) Mr. Ashutosh Sharma, Managing Director (e) Mr. Vishal Pandit, Independent Director (d) Mr. Ashutosh Sharma, Managing Director (e) Mr. Ashutosh Sharma, Managing Director (e) Mr. Vishal Pandit, Independent Director (f) Mr. Vishal Pandit, Independent Director (e) Mr. Ashutosh Sharma, Managing Director (f) Mr. Ashutosh Sharma, Managing Director (g) Mr. Ashutosh Sharma, Managing Director (h) Mr. Ashutosh	
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6 Internal Complaints Committee (a) Ms. Aditi Paliwal, Presiding Officer (COO)	
6 Internal Complaints Committee (a) Ms. Adult Pallwal, Presiding Officer (COO)	
(b) Ms. Vineeta Kaur, Member (Head – Treasury)	
(c) Ms. Shubhangi Awasthi, Member (Lead - HR Ops & Payroll) (d) Mr. Sachin Grover, Member (Executive Director & CBO)	
(e) Mr. Sayanthan Goswami, Member (National Manager – TA &	TM)
	1101)
(g) 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) Ms. Aditi Paliwal, COO	
(d) Mr. Ankit Gupta, Head- Strategy & Project Management	
(e) Mr. Shariq Khan, Principal Officer & Head - Product & Polic	,
(f) Ms. Veena Mishra, Lead - Customer Service & Grievance Red	
8 Wilful Defaulter Identification Committee (a) Mr. Sachin Grover, Whole Time Director	,
(b) Mr. Shariq Khan, Principal Officer & Head - Product & Policy	
(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	Executive Committee on Fraud Reporting	(a) Mr. Sachin Grover, Whole Time Director
10	Executive Committee on Trada Reporting	(b) Ms. Aditi Paliwal, COO
		(c) Mr. Bikash Mishra, Chief Financial Officer
		(d) Mr. Afzal Ahmed, Head – RCU
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		Invitee:
		(a) Mr. Nitin Agrahari, Chief Compliance Officer
11	IT Strategy Committee	(a) Mr. Vishal Pandit, Independent Director
		(b) Mr. Ashutosh Sharma, Managing Director
		(c) Mr. Sachin Grover, Whole Time Director
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		Invitees:
		(a) Mr. Harvinder Gandhi, IT Consultant
		(b) Mr. Madan Singh, CTO
		(c) Ms. Aditi Paliwal, COO
		(d) 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) Ms. Aditi Paliwal, COO
		(c) Mr. Madan Singh, CTO
		(d) 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) Ms. Aditi Paliwal, COO
		(d) Mr. Madan Singh, CTO
		(e) Mr. Ajay Chooramani, Lead – IT Applications
		(f) Mr. Deep Chand, Lead – IT Infra
		Invitee: (a) Chief Information Security Officer (CISO) (Company Evecutive)
17	Investment Committee	(a) Chief Information Security Officer (CISO) (Company Executive)(a) Mr. Ashutosh Sharma, Managing Director
1 /	mvesument Committee	(a) Mr. Ashutosh Sharma, Managing Director(b) Mr. Bikash Kumar Mishra, Chief Financial Officer, and
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		(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