

Composition of various committees of Godrej Housing Finance Limited

Name of the Committee	Committee Members and Designation in the Committee
Corporate Social Responsibility Committee	1. Mr. Saibal Ghosh, Independent Director & Chairperson 2. Mr. Hemant Adarkar, Independent Director 3. Mr. Manish Shah, Non-Executive Director 4. Mr. Mehernosh Tata, Managing Director & Chief Executive Officer
Audit Committee of Board	1. Mrs. Rosemary Sebastian, Independent Director & Chairperson 2. Mr. Saibal Ghosh, Independent Director 3. Mr. Hemant Adarkar, Independent Director
Nomination & Remuneration Committee	1. Mr. Saibal Ghosh, Independent Director & Chairperson 2. Mrs. Rosemary Sebastian, Independent Director 3. Mr. Manish Shah, Non-Executive Director
Risk Management Committee	1. Mr. Saibal Ghosh, Independent Director & Chairperson 2. Mr. Manish Shah, Non-Executive Director 3. Mr. Mehernosh Tata, Managing Director & Chief Executive Officer 4. Mr. Dev Joshi, Chief Risk Officer
Stakeholders Relationship Committee	1. Mrs. Rosemary Sebastian, Independent Director and Chairperson 2. Mr. Manish Shah, Non-Executive Director 3. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer
Willful Defaulter Review Committee	1. Mr. Mehernosh Tata, Managing Director & Chief Executive Officer and Chairperson 2. Mrs. Rosemary Sebastian, Independent Director 3. Mr. Saibal Ghosh, Independent Director 4. Mr. Vijay Jain, Chief Risk O – Permanent Invitee
IT Strategy Committee	1. Mr. Hemant Adarkar, Independent Director & Chairperson 2. Mrs. Rosemary Sebastian, Independent Director 3. Mr. Manish Shah, Non-Executive Director 4. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer 5. Mrs. Jyothirlatha B., Chief Technology Officer
Borrowing & Investment Committee	1. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer & Chairperson 2. Mr. Manish Shah, Non-Executive Director 3. Mr. Ankit Buria, Chief Financial Officer
Asset Liability Management Committee	1. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer & Chairperson 2. Mr. Manish Shah, Non-Executive Director 3. Mr. Dev Joshi, Chief Risk Officer 4. Mr. Mayank Goel, Head – Treasury 5. Mr. Ankit Buria, Chief Financial Officer 6. Mr. Deepak Gupta, Head-Credit Underwriting (Affordable Housing Finance)

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Grievance Committee	Redressal	1. Mrs Rosemary Sebastian, Independent Director & Chairperson 2. Mr. Manish Shah, Non-Executive Director 3. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer
Credit Committee		1. Mr. Pirojsha Godrej, Non-Executive Director & Chairperson 2. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer 3. Mr. Manish Shah, Non-Executive Director and 4. Mr. Dev Joshi, Chief Risk Officer
IT Steering Committee		1. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer & Chairperson 2. Mrs. Jyothirlatha B., Chief Technology Officer 3. Mr. Sandip Barmera, Chief Operating Officer
Whistle-blower Committee (Under Vigil Mechanism)		1. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer & Chairperson 2. Mr. V. Swaminathan, Head - Corporate Audit & Assurance 3. Mr. Sandip Barmera, Chief Operating Officer 4. Mr. Dev Joshi, Chief Risk Officer
Willful Identification Committee	Defaulter	1. Mr. Dev Joshi, Chief Risk Officer & Chairperson 2. Mr. Sandip Barmera, Chief Operating Officer 3. Mr. Ankit Buria, Chief Financial Officer 4. Mr. Sagar Shah, Chief Compliance Officer
Product Committee		1. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer & Chairperson 2. Mrs. Jyothirlatha B., Chief Technology Officer 3. Mr. Sagar Shah, Chief Compliance Officer 4. Mr. Sandip Barmera, Chief Operating Officer 5. Mr. Vijay Jain, Chief Risk Officer 6. Mr. Ankit Buria, Chief Financial Officer
Internal Committee		1. Ms. Anuja Bhate, Head HR–Presiding Officer –Presiding Officer 2. Mr. Sandip Barmera, Chief Operating Officer 3. Ms. Shobha Puttaswamy, National Sales Head - Prime Home Loans 4. Ms. Monika Gupta, Chief of Staff–Prime Home Loans 5. Mr. Kostubh Singh, HR Lead – Home Loans 6. Mr. Deepak Gupta, Head - Credit Underwriting (Affordable Housing Finance) 7. Ms. Raheen Jummani, External Member
Information Security Committee		1. Mr. Dev Joshi, Chief Risk Officer & Chairperson 2. Mrs. Jyothirlatha B., Chief Technology Officer 3. Mr. Rupesh Poojary, Chief Information Security Officer
‘Special Committee of the Board for Monitoring and Follow-up of cases of Frauds’ (SCBMF)		1. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer & Chairperson 2. Mr. V Swaminathan, Head-Internal Audit 3. Mr. Dev Joshi, Chief Risk Officer

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Godrej Housing Finance Limited | Registered Office: Godrej One, Pirojshanagar, Eastern Express Highway, Vikhroli (East), Mumbai - 400079, Maharashtra | CIN - U65100MH2018PLC315359 | Website: www.godrejhf.com
| Tel - 022-68815555 | Email ID: ghfl.secretarial@godrejhf.com | Fax: 022-25195128

Those Charged with Governance Committee	1. Mrs. Rosemary Sebastian, Independent Director & Chairperson 2. Mr. Saibal Ghosh, Independent Director 3. Mr. Hemant Adarkar, Independent Director 4. Mr. Manish Shah, Non- Executive Director 5. Mr. Mehernosh Tata, Managing Director and Chief Executive Officer
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