

Risk Management Committee PF SPL

1. Objective

The Risk Management Committee (RMC) of **Prayas Financial Service Private Limited (PF SPL)** has been constituted to assist the Board of Directors in overseeing the Company's overall risk management framework. The Committee ensures that risks are identified, assessed, monitored, and mitigated in line with the Company's strategic objectives and regulatory requirements

2. Composition of the Committee

Sr. No	Name of Members of Committee	Designation
1	Ms. Bhavana Srivastava	Independent Director
2	Mr. Abhisek Khanna	MD & CEO
3	Mr. Surendra Srivastava	Independent Director
4	Mr. Sanjay Gandhi	Nominee Director

3. Roles and Responsibilities

- Reviewing enterprise-wide risk exposures, including credit, market, operational, and reputational risks.
- Monitoring adherence to internal risk limits and regulatory thresholds.
- Delegating authority for operational execution of risk controls and policy enforcement.

4. Meetings and Quorum

- The Committee shall meet at least twice in a year.
- The minutes of the RMC meetings shall be placed before the Board for review.