



PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE - POLICY

CHANGE CONTROL UNIT

| Policy Name | Date of issue/revision | Version | Description |
|--|---------------------------|---------|---|
| Prevention of sexual harassment at workplace | 3rd Sep,2020 | 1 | Policy roll-out |
| Prevention of sexual harassment at workplace | 17th Dec,2020 | 1.1 | Inclusion of WFH/remote working as workplace Guidelines for WFH/remote working |
| Prevention of sexual harassment at workplace | 26 th Sep,2022 | 1.2 | Details of internal committee members and regional SPOCS have been updated. Guidelines for IC & Employees laid down as per act. |
| Prevention of sexual harassment at workplace | 15 th Dec,2023 | 1.2 | POSH policy is reviewed, and the Internal committee member & Regional SPOC details updated. |
| Prevention of sexual harassment at workplace | 04 th Nov,2024 | 1.2 | Separate Internal committee formed in all regions and the Internal Committee members for all regions have been updated. |

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1. OBJECTIVE

TVS credit services Limited is committed to create and maintain a safe and secure work environment, free from sexual harassment and discrimination for all its employees. To achieve this Company has always looked at providing environment, which is indiscriminative and conducive for employees to perform, irrespective of grade, gender, etc.

The purpose of this policy is to provide protection against sexual harassment of all employees at workplace and the prevention and redressal of complaints of sexual harassment and matters related to it.

The Policy has been framed, in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

At TVS Credit Services Ltd, we have zero-tolerance for sexual harassment. We value each and every employee working with us and wish to protect their dignity and self-respect. In doing so, we are determined to promote a working environment in which persons of both genders complement each other as equals in an environment that encourages maximum productivity and to keep the personal dignity.

2. SCOPE

This policy extends to all employees including individuals coming to the workplace for employment or for any other purpose whatsoever, including but not limited to visitors, vendors, contractual resources, and applies to any alleged act of sexual harassment against person at workplace, whether the incident has occurred during or beyond office hours.

3. DEFINITIONS

- a) "Aggrieved person" means in relation to workplace, a person, of any age whether employed or not, who alleges to have been subject to any act of sexual harassment by the Respondent.
- b) "Company" means TVS Credit Services Limited

- c) “Employee” means a person employed at a workplace for any work on regular, temporary, ad hoc or daily wages basis, either directly or through an agent, including a contractor, with or, without the knowledge of the principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name; at the **workplace** or at client sites
- d) “Internal Committee” (IC) means a committee constituted by Company as per this Policy.
- e) “Respondent” means a person against whom the aggrieved person has made a complaint
- f) “Sexual Harassment” Includes any one or more of the following unwelcome acts or behaviour (whether directly or by implication) namely: —
 - i) Physical contact and advances; or
 - ii) A demand or request for sexual favours; or
 - iii) Making sexually coloured remarks; or
 - iv) Showing pornography; or
 - v) Any other unwelcome physical, verbal, or non-verbal conduct of sexual nature.

The following circumstances, among other circumstances, if it occurs, or is present in relation to or connected with any act or behaviour of sexual harassment may amount to sexual harassment:

- i) Implied or explicit promise of preferential treatment in employment; or
- ii) Implied or explicit threat of detrimental treatment in employment; or
- iii) Implied or explicit threat about present or future employment status; or
- iv) Interference with work or creating an intimidating or offensive or hostile work environment; or
- v) Humiliating treatment likely to affect health or safety

g) “workplace” includes:

- i) All offices or other premises where the Company’s business is conducted
- ii) All company-related activities performed at any other site away from the Company’s premises.
- iii) Any social, business, or other functions where the conduct or comments may have an adverse impact on the workplace or workplace relations
- iv) Any place visited by the employee arising out of or during employment including transportation provided by the employer for undertaking such a journey

4. WFH/ Remote Working Guidelines:

It is imperative that all employees follow the code of conduct even while operating remotely. Following are few guidelines to avoid discomfort to colleagues while remote working

- Maintain acceptable dress code during video call
- Ensure your backdrop is free of provocative pictures/quotes
- Take everyone’s consent before recording the call
- Avoid embarrassing questions & dirty jokes

5. INTERNAL COMMITTEE

To prevent sexual harassment at the workplace and for redressal of complaints made by the Complainants in a time bound manner, an Internal Committee (“**IC**”) is constituted within the Company.

- a) A woman employee employed at a senior level amongst the employees shall act as Presiding officer of the committee.
- b) Not less than 2 members from amongst employees preferably committed to the cause of woman OR who have had experience in social work OR have legal knowledge.
- c) One member shall be from amongst non-governmental organizations OR associations committed to the cause of woman OR a person familiar with the issues relating to sexual harassment.

❖ Refer to **Annexure I** of the policy for the details about members of IC.

5.1 OBJECTIVE OF INTERNAL COMMITTEE (IC)

- i) To create awareness on the rights of employees against sexual harassment.
- ii) To prevent sexual harassment at the workplace
- iii) To conduct enquiry on any complaint/s received from employees and for ensuring time bound treatment of such complaints.
- iv) To provide procedure for the resolution, settlement, or prosecution of acts of sexual harassment by taking all steps required.

5.2 GUIDELINES TO INTERNAL COMMITTEE (IC)

- i) Every member of the committee, including the Presiding Officer shall hold office for a period, not exceeding three years, from the date of their nomination.
- ii) Committee shall meet once in a quarter to discuss on various issues or immediately on receipt of a complaint.
- iii) The committee shall be vested with the authority to investigate and hear grievance pertaining to sexual harassment and take action.
- iv) The committee shall be responsible in creating awareness through dissemination of this policy among all employees of the company.

5.3 GUIDELINES TO EMPLOYEES

Often sexual harassment goes unpunished mostly because of hesitation on the part of employees to report such behavior out of a sense of shame or fear or both. It is important for employees to report any behavior that they know is unwelcome and unacceptable. The Internal Committee at the Company has been set up with the aim of providing employees a platform to complain about any unwelcome behavior that is sexual in nature.

Employees are requested to ensure the following:

- i) Do not feel a sense of shame. Tell the harasser very clearly that you find his/ her behaviour offensive, and you want them to STOP immediately.
- ii) Do not ignore the harassment in the hope that it will stop on its own. Register a formal complaint if the behavior persists.
- iii) Keep a written record of all incidents of sexual harassment. If you feel the need to register a formal complaint later, this record will be helpful.

6. PROCESS OVERVIEW

6.1 LODGING A COMPLAINT

- I. Any aggrieved person needs to make a complaint in writing to the committee members or to regional SPOC's or through the specific e-mail id provided for the purpose (posh@tvscredit.com). Please refer to the Annexure I & II for mail id of the committee members and Regional SPOC's.
- II. The complaint could be in English/Regional language and should be detailed with evidence where available.
- III. The complaint shall be made not later than three months from the date of incident. In case of series of incidents, the complaint shall be made not later than three months from the date of last such incident.
- IV. And the committee on specific request extend the time limit not exceeding another three months, if it is satisfied that the circumstances were such which prevented the aggrieved employee from filing a complaint within the said period.
- V. The Presiding Officer or any Member of the Internal Committee can render reasonable assistance to the person for making complaint in writing in case they are unable to do so.
- VI. Where the aggrieved person is unable to make a complaint on account of their physical incapacity, a complaint may be filed by

- A relative or friend; or
- A co-worker; or
- An officer of the National Commission for Woman or State Woman's Commission; or
- Any person who has knowledge of the incident, with the written consent of the aggrieved person.

VII. Where the aggrieved person is dead, a complaint may be filed by any person who has knowledge of the incident, with the written consent of their legal heir

VIII. The complainant should provide as much of the following information as possible

- The name, department and position of the person or persons allegedly causing the harassment.
- A description of the incident(s), including the date(s), location(s) and the presence of any witnesses.
- Any other information the complainant believes to be relevant to the harassment complaint.

6.2 REDRESSAL PROCESS

- I. On Receipt of Complaint, IC member/Regional SPOC to share the same to Presiding Officer & notify other members of the Committee within 48 hours
- II. Copy of Complaint to be sent to Respondent within 7 days and Respondent is liable to submit reply within 10 working days along with supporting documents
- III. The complaint shall be sent to the official mail id of the respondent

6.2.1 CONCILITATION:

- I. IC to call the aggrieved person and the respondent, discuss and try to settle the case through conciliation before proceeding with formal inquiry process. Conciliation will take place only if the aggrieved person asks for it. This discussion is to be constituted within 7 working days from receiving the response.
- II. If a settlement is arrived through conciliation, the committee shall prepare a written settlement with its recommendations duly signed by both parties and witnessed by the committee and provide the same to the CEO.
- III. No monetary settlement can be made as a basis of conciliation.
- IV. The committee shall provide copies of the settlement to the aggrieved employee and the respondent, and no enquiry shall be conducted further.
- V. Where a settlement has been arrived at, no further inquiry needs to be conducted by the IC.
- VI. However, in the event of no conciliation is requested for by the Complainant, no settlement has been arrived at between the parties, and / or if the Complainant informs the IC that any term or condition of the Settlement arrived at earlier has not been complied with, then, the IC, in the above situations, needs to proceed to inquire into the complaint.

6.3 INQUIRY INTO COMPLAINT

- I. The IC shall within a period of 2 weeks from the completion of any mediation process, and whose progress or conclusions are found not acceptable to either the complainant or the respondent, proceed to conduct a full enquiry into the allegation of sexual harassment and complete the enquiry within 90 days from the date of receipt of the complaint.
- II. If both parties involved are employees, they will be given an opportunity of being heard and a copy of the findings shall be made available to both, enabling them to make representation against the findings before the committee, during the course of inquiry.
 - a. The enquiry shall abide by the established procedures and principles of natural justice. At the commencement of the enquiry the IC will explain to both the complainant and respondent the procedure which will be followed in the enquiry.
 - b. The enquiry will be conducted in English or the local language, whichever is requested by the respondent.
 - c. The IC needs to ensure that every reasonable opportunity is extended to the complainant and the respondent, for putting forward and defending their respective cases.
 - d. If the complainant or respondent desires to tender any documents by way of evidence before the Committee, she / he shall furnish such documents to the Committee with copies of the same for the respondent / complainant to whom the Committee shall hand over the said copies. All documents tendered to the Committee shall be taken on record.
- III. Sufficient opportunities will be given to examine all witnesses notified by both parties. No legal practitioner can participate or represent either party at any stage of the proceedings.
- IV. No observations regarding the work and behavior of either the complainant or respondent will be made which are not related to the alleged act of sexual harassment. However, the IC may consider as relevant any earlier complaints of sexual harassment against the respondent or false complaints against the complainant. The

Committee will also consider the various myths and facts in relation to Sexual Harassment to give a well-thought-out decision.

- V. For the purpose of making an inquiry the IC has the same powers as vested in a civil court under the Code of Civil Procedure, 1908 when trying a suit in respect of the following:
- Summoning and enforcing the attendance of any person and examining him on oath
 - Requiring the discovery or production of documents and
 - Any other matter which may be prescribed
 - The inquiry needs to be completed within a period of 90 days.
 - The IC has the right to terminate the inquiry proceedings or to give an ex-parte decision on the complaint, if the complainant or respondent fails, without sufficient cause to present herself or himself for 3 consecutive hearings convened by the Presiding officer.

6.3.1 ACTION DURING PENDENCY

During the pendency of an inquiry, on a written request made by the Complainant, the IC may recommend the Company to:

- Transfer the Complainant or the respondent to any other workplace; or
- Grant leave to the Complainant up to a period of 3 months
- The leave granted to the Complainant will be in addition to the leave he/she would be otherwise entitled to.

The final decision, however, is left solely at the discretion of IC and the Company.

6.3.2 INQUIRY REPORT

- i) All proceedings of the IC will be recorded and along with the statement of witnesses shall be endorsed by the complainant and respondent. The refusal to endorse the same by either party shall be noted by the IC.
- i) On the completion of the enquiry, the IC will submit a written report to the Company within a period of 10 days from the date of completion of the enquiry

and make it available to the parties concerned. The enquiry report shall specify the details of the charges against the respondent, the evidence led in the enquiry and the reasons based on which the Committee has reached its decision.

- ii) If the IC forms the opinion that the respondent has indulged in sexual harassment in the workplace, an appropriate disciplinary action would be taken against him/her by the Company irrespective of his/her status in the Company. Disciplinary action will be initiated by the Human Resources Department within 60 days from the date of receipt of the recommendations from the Committee and may include any of the following:
- The services of the employee would be terminated, or such action would be initiated as recommended by the IC
 - Where such conduct amounts to a specific offence under the Indian Penal Code or under any other law, a complaint will be made to the appropriate authority so that action in accordance with the prevailing law can be taken.
 - Transfer of the complainant or the perpetrator, if the Company deems fit to do so based on the recommendations of the IC
 - To deduct from the salary of the respondent such sum as it may be considered appropriate to be paid to the complainant.

6.4 DISCIPLINARY ACTION

When the committee arrives at the conclusion after due investigation, that

- a) Allegation against the respondent has been proved: It shall provide a report of its findings and recommended action for the sexual harassment as misconduct in accordance with the provisions of the Disciplinary Proceeding Policy / Service Rules as applicable to the respondent
- b) False or malicious complaint: The aggrieved person has produced any forged or misleading document; it shall provide such report also to the management and management to take action for such fraudulent act as a misconduct as applicable to the aggrieved person.

c) Inability to substantiate a complaint: Committee`s or Aggrieved person`s inability to substantiate a complaint or provide adequate proof shall not be treated as a false complaint and will have to be reported to the CEO accordingly

d) False evidence by Witness: If the committee arrives at a conclusion that during the enquiry any witness has given false evidence or produced any forged or misleading document with intent to mislead the enquiry, the committee to provide such report to the CEO and subsequent actions against such witness concerned shall be taken as misconduct.

7. THIRD PARTY HARASSMENT:

- If any other stakeholder is alleged to have committed an offence of sexual harassment, management shall support the aggrieved person to initiate action under the applicable laws and shall also co-operate with the authorities by rendering necessary assistance including producing of witnesses.
- Similarly on receipt of complaint from other stakeholders against TVS Credit Services employee regarding sexual harassment, the committee shall enquire into the matter and provide its report to the management and action against such employee to be taken in accordance with the Disciplinary Proceeding Policy / Service Rules as applicable.

8. CONFIDENTIALITY

- The Company understands that it is difficult for the Complainant to come forward with a complaint of sexual harassment and recognises the Complainant`s interest in keeping the matter confidential.
- To protect the interests of the Complainant, the accused person and others who may report incidents of sexual harassment, confidentiality will be maintained throughout any investigatory process to the extent practicable and appropriate under the circumstances.
- It is the duty of all the parties concerned i.e. the Complainant, alleged respondent and / or any of the witnesses to maintain utmost secrecy and confidentiality with respect

to the identity of the Complainant, details of the complaint, inquiry proceedings, findings, recommendations and action taken by the Company.

9. PROTECTION AGAINST RETALIATION

- No unfair treatment shall be meted out for reporting an issue on sexual harassment
- TVS Credit Services, as its policy, condemns any kind of discrimination, harassment, victimization, or any other unfair employment practice against the complainant. TVS Credit Services HR shall provide complete protection against any unfair practice like retaliation, threat, or intimidation of termination/suspension of service, disciplinary action, transfer, demotion, refusal of promotion, coercive or distress action including any direct or indirect use of authority to obstruct the complainant's right to continue to perform his official duties/functions

10. APPEAL

Any party not satisfied or further aggrieved by the implementation or non-implementation of recommendations made, may appeal to the appellate authority in accordance with the Act, within 90 days of the recommendations being communicated.

ANNEXURE I
DETAILS OF INTERNAL COMMITTEE MEMBERS

| Central / Tamil Nadu Internal Committee | | | | |
|---|--------------------------|-------------------|---|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Meenu Sharma | Head - Business Planning - Retail Finance | Meenu.Sharma@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | J Shobha | Chief Manager - Customer Experience | Shobha.J@tvscredit.com |
| 7 | External Member | Kurinji Michael | Posh Consultant | Kurinji.michael@gmail.com |

| Andhra Pradesh & Telangana Internal Committee (AP) | | | | |
|--|--------------------------|-------------------|-------------------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Varalakshmi | Deputy Manager - Credit Operations | VaraLakshmi.V@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Saini Mounica | Assistant Manager - Human Resources | Saini.Mounica@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| West Bengal, Assam & Orissa Internal Committee (East - I) | | | | |
|---|--------------------------|------------------------|-----------------------------|--------------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Paromita Bhattacharjee | HR Business Partner | Paromita.Bhattacharjee@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Suchismita Sahu | Regional Manager - Legal | Suchismita.Sahu@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| UP, Bihar & Jharkhand Internal Committee (East - II & III) | | | | |
|--|--------------------------|-----------------------|---|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Meenu Sharma | Head - Business Planning - Retail Finance | Meenu.Sharma@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Anindita Gangopadhyay | HR Business Partner | Anindita.G@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Pondicherry Internal Committee | | | | |
|--------------------------------|--------------------------|-------------------|---|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Meenu Sharma | Head - Business Planning - Retail Finance | Meenu.Sharma@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | J Shobha | Chief Manager - Customer Experience | Shobha.J@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Gujarat Internal Committee | | | | |
|----------------------------|--------------------------|-------------------|-----------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Rashmi Negi | Regional Manager - RCU | rashmi.negi@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Barot Snehal | Territory Manager - Sales | Barot.Snehal@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Karnataka Internal Committee | | | | |
|------------------------------|--------------------------|-------------------|-----------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Bidisha Gupta | Chief Manager - Insta Card | Bidisha.Gupta@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Sneha R Hegde | HR Business Partner | SnehaHegde.R@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Maharashtra Internal Committee | | | | |
|--------------------------------|--------------------------|------------------------|------------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Poonam Mangesh Agrawal | Head - L&D Design & Projects | Poonam.Agrawal@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Shweta Tarun Goel | Chief Manager - CD | Shwetatarun.goel@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Delhi, Haryana & Punjab Internal Committee (North) | | | | |
|--|--------------------------|-------------------|-----------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Rashi Gupta | HR Business Partner | Rashi.Gupta@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Radhika Datta | Program Manager - CD | Radhika.Datta@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Rajasthan Internal Committee | | | | |
|------------------------------|--------------------------|-------------------|---|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Meenu Sharma | Head - Business Planning - Retail Finance | Meenu.Sharma@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Prerna Vashishtha | Senior Manager - Administration | Prerna.Vashishtha@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Madhya Pradesh & Chhattisgarh Internal Committee (West - I) | | | | |
|---|--------------------------|-------------------|-------------------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Arti Shivhare | Chief Manager - Human Resources | Arti.Shivhare@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Sonam Gangwal | Assistant Manager - Human Resources | Sonam.Gangwal@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |

| Kerala Internal Committee | | | | |
|---------------------------|--------------------------|-------------------|---------------------------------------|---------------------------------|
| Sl no | Post of Committee Member | Name | Designation | Email ID |
| 1 | Presiding Officer | Soujanya Aluri | Chief Digital Officer | soujanya.aluri@tvscredit.com |
| 2 | Member | Naveen Kumar M | Head - Business Legal | NaveenKumar.M@tvscredit.com |
| 3 | Member | Gayathridevi K S | Deputy Manager - Credit | Gayathridevi.KS@tvscredit.com |
| 4 | Member | Kiran C S | Head HR - Business Critical | Kiran.CS@tvscredit.com |
| 5 | Member | Karthik Rajagopal | Head - HR Operations | Karthik.Rajagopal@tvscredit.com |
| 6 | Member | Sindhu Menon | Assistant Manager - Credit Operations | Sindhu.Menon@tvscredit.com |
| 7 | External Member | Kurinji Michael | Consultant | Kurinji.michael@gmail.com |