



खुशियां आपकी साथ हमारा....

NHB Registered

U67120RJ1995PLC009580



खुशियां आपकी साथ हमारा....

MENTOR HOME LOANS INDIA LTD.

**LIST OF BOARD OF DIRECTORS &
COMMITTEES OF
MENTOR HOME LOANS INDIA LIMITED**

MENTOR HOME LOANS INDIA LTD.

MENTOR HOME, GOVIND MARG, SETHI COLONY, JAIPUR-302004

Phone: -0141-2611999, 2616399

Email: info@mentorloans.co.in,

Website: www.mentorloans.co.in

1. BOARD OF DIRECTORS:

The Board of Mentor Home Loans India Limited comprises of 06 Directors drawn from various fields having considerable expertise in their respective areas. The Board fulfils the requirements laid down as per Companies Act, 2013 with respect to its composition and functioning. There are 4 non-executive directors, out of which 3 are non-executive independent directors and 1 Executive Director (Managing Director) on its Board. A list of directors indicating their status is given in the table below:

Name of Director(s)	Position	Designation
Mr. Sanjay Agarwal (DIN: 02403354)	Chairman and Director	Non-Executive Independent Director
Mr. Pawan Kumar Goyal (DIN: 00020153)	Director	Executive cum Managing Director
Mr. Basant Kumar Goyal (DIN: 00020127)	Director	Non- Executive Director
Mr. Mohan Lal Bhargava (DIN:03433342)	Director	Non-Executive Independent Director
Mr. Ram Ratan Agarwal (DIN: 01000735)	Director	Non-Executive Independent Director

2. COMMITTEES OF THE BOARD

✓ Audit Committee

The Company has constituted a qualified and independent audit committee as required under Section 177(1) of the Companies Act, 2013. Audit committee functions under the Chairmanship of Mr. Sanjay Agarwal, Non-Executive Independent Director. There is one Executive cum Managing Director and one Non-executive Independent Directors in the audit committee, who possess sound knowledge of accounts, finance, audit and legal matters. The company secretary acts as the Secretary of the Audit Committee.

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Name of Member(s)	Position held in Committee	Designation
Mr. Sanjay Agarwal	Chairman	Non-Executive Independent Director
Mr. Pawan Kumar Goyal	Member	Executive cum Managing Director
Mr. Ram Ratan Agarwal	Member	Non-Executive Independent Director

✓ **Nomination & Remuneration Committee**

Pursuant to the provisions of Section 178(1) of the Companies Act, 2013 rules made thereunder and as per NHB CG Directions, Nomination & Remuneration committee functions under the Chairmanship of Mr. Ram Ratan Agarwal, Non-executive Independent Director. There is one other Independent Director and One non-executive Director in the Nomination & Remuneration committee, who recommend to the Board for their appointment and removal and shall carry out evaluation of every Director's performance. The company secretary acts as the Secretary of the Nomination & Remuneration Committee.

Name of Member(s)	Position held in Committee	Designation
Mr. Ram Ratan Agarwal	Chairman	Chairman cum Non-Executive Independent Director
Mr. Mohan Lal Bhargava (DIN:03433342)	Member	Non-Executive Independent Director
Mr. Sanjay Agarwal	Member	Non-Executive Independent Director

✓ **Corporate Social Responsibility Committee (CSR)**

Pursuant to Section 135 of the Companies Act, 2013 the Company has constituted Corporate Social Responsibility Committee (CSR Committee). Corporate Social Responsibility Committee (CSR Committee) functions under the Chairmanship of Mr. Sanjay Agarwal, Chairman cum non-executive Independent Director. There is one other non-executive Independent Director and One Executive cum Managing Director in the Corporate Social Responsibility Committee (CSR Committee) which have substantial roles and responsibilities in respect of projects to be recommended to the board and also for the monitoring of the CSR projects, reporting. Corporate Social Responsibility Policy (CSR Policy) indicating the activities to be undertaken by the Company, which has been approved by the Board. The company secretary acts as the Secretary of the Corporate Social Responsibility Committee (CSR Committee).

Name of Member(s)	Position held in Committee	Designation
Mr. Sanjay Agarwal	Chairman	Chairman cum Non-Executive Independent Director
Mr. Pawan Kumar Goyal	Member	Executive cum Managing Director
Mr. Ram Ratan Agarwal	Member	Non-Executive Independent Director

✓ **Asset- Liability Management Committee (ALCO)**

The Company has constituted Asset-Liability Management committee to review/monitor the Asset Management profile and system, formulate Interest rate view, monitor and manage the risks pertaining to Company's business by taking appropriate steps and recommending suitable measures to the Board and advice future business strategy of the Company under the chairmanship of Mr. Pawan Kumar Goyal, Chairman cum Executive Managing Director. There are other members Mr. Hayat Ali, Credit Head, Mr. Nitesh Sharma, Manager and Mr. Satish Gautam, Operation head as members of the committee. The Company Secretary will arrange for convening the meetings of ALCO as and when needed depending upon the necessity.

Name of Member(s)	Position held in Committee	Designation
Mr. Pawan Kumar Goyal	Chairman	Executive cum Managing Director
Mr. Hayat Ali	Member	Credit Head
Mr. Nitesh Sharma	Member	Manager
Mr. Satish Gautam	Member	Operation Head

✓ **Risk Management Committee**

As per the requirement of National Housing Bank, Risk Management Committee is constituted and involved in the process of identification, measurement, monitoring and mitigation of the various risks faced by the Company. The Committee meets periodically and reports to the top Management and to Board. The Company Secretary will arrange for convening the meetings of Risk Management & Advisory Committee as and when needed depending upon the necessity.

Name of Member(s)	Position held in Committee
Mr. Pawan Kumar Goyal	Chairman
Mr. Satish Gautam	Member
Mr. Javed Akhter	Member
Mr. Hayat Ali	Member

✓ **Information Technology (IT) Strategy Committee**

As per the NHB Circular vide No. NHB/ND/DR5/ Policy Circular No.90/2017-18, HFCs are required to form an IT Strategy Committee. Information Technology (IT) functions under the Chairmanship of Mr. Sanjay Agarwal, non-executive Independent Director. There is one other Chief Operating Officer and one Chief Technical Officer (IT). The IT Strategy Committee should meet at an appropriate frequency but not more than six months should elapse between two meetings. The Committee shall work in partnership with other Board committees and Senior Management to provide input to them. It will also carry out review and amend the IT strategies in line with the corporate strategies, Board Policy reviews,

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cyber security arrangements and any other matter related to IT Governance. Its deliberations may be placed before the Board. The Company Secretary will arrange for convening the meetings of Information Technology (IT) Committee as and when needed depending upon the necessity.

Name of Member(s)	Position held in Committee	Designation
Mr. Sanjay Agarwal (DIN: 02403354)	Chairman	Chairman cum Non-Executive Independent Director
Mr. Pawan Kumar Goyal (DIN: 00020153)	Member	Managing Director
Mr. Ram Ratan Agarwal (DIN: 01000735)	Member	Non-Executive Independent Director
Mr. Ashok Sharma	Member/ Chief Information Officer	Manager – Operation
Mr. Sunil Jangid	Member/ Chief Technical Officer	Chief Technical Officer

✓ **IT Steering Committee**

Pursuant to the provisions of the Master Direction – Reserve Bank of India (Information Technology Governance, Risk, Controls and Assurance Practices) Directions, 2023 dated November 7, 2023 (RBI/DoS/2023-24/107 DoS.CO.CSITEG/SEC.7/31.01.015/2023-24), an IT Steering Committee has been constituted as per its terms of reference. The Committee meets at least on a quarterly basis.

The Company Secretary will arrange for convening the meetings of IT Steering Committee as and when needed depending upon the necessity.

Name of Member(s)	Position held in Committee
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Mr. Nitesh Sharma	Member
Mr. Bhupendra Singh	Member
Mr. Tapan Kumar Bhankar	Member

✓ **Information Security Committee**

Pursuant to the provisions of the Master Direction–Reserve Bank of India (Information Technology Governance, Risk, Controls and Assurance Practices) Directions, 2023 dated November 7, 2023 (RBI/DoS/2023-24/107 DoS.CO.CSITEG/SEC.7/31.01.015/2023-24), an Information Security Committee (ISC), under the oversight of the IT Strategy Committee (ITSC), has been formed with Chief Information Security Officer (CISO) and other representatives from business and IT functions for managing cyber/ information security. The head of the ISC is Mr. Ashok Sharma. The Committee meets at least on a quarterly basis. The Company Secretary will arrange for convening the meetings of ISC as and when needed depending upon the necessity.

Name of Member(s)	Position held in Committee
Mr. Ashok Sharma	Chairman
Mr. Satish Gautam	Member
Mr. Bhupendra Singh	Member

✓ **Grievance Redressal Committee**

As per the requirement of National Housing Bank, Grievance Redressal Committee to be constituted for redressing the Customer Grievances. The Committee meets periodically. The Company Secretary will arrange for convening the meetings of Grievance Redressal Committee as and when needed depending upon the necessity.

Name of Member(s)	Position held in Committee
Mr. Hayat Ali	Chairman

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Mr. Javed Akhter	Member
Mr. Satish Gautam	Member
Mr. Rahul Dev Gupta	Member

✓ **Finance Committee**

Finance Committee functions regarding borrow the money on behalf of the company, apply for loan facility with the banks or financial institution or other lender and close the facility from bank and FI's. Mr. Pawan Kumar Goyal, Executive cum Managing Director, Mr. Ram Ratan Agarwal, Non-executive Independent Director and Sanjay Agarwal, Non-executive Independent Director are the members of the committee. The company secretary acts as the Secretary of the Finance Committee.

Name of Member(s)	Position held in Committee	Designation
Mr. Pawan Kumar Goyal	Member	Executive cum Managing Director
Mr. Sanjay Agarwal	Member	Non-Executive Independent Director
Mr. Ram Ratan Agarwal	Member	Non-Executive Independent Director

✓ **Investment Committee**

Investment Committee functions regarding invest the idle funds in shares, bonds, debentures, mutual fund, fixed deposits and SIP's under the Chairmanship of Mr. Sanjay Agarwal, non-executive Independent Director. There are other members Mr. Pawan Kumar Goyal, Executive Managing Director, Mr. Satish Gautam, Operation Head and Mr. Javed Akhter, Chief Manager in the Investment committee. The company secretary acts as the Secretary of the Investment Committee.

Name of Member(s)	Position held in Committee	Designation
Mr. Sanjay Agarwal	Chairman	Non-Executive Independent Director

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Mr. Pawan Kumar Goyal	Member	Executive cum Managing Director
Mr. Satish Gauttam	Member	Operation Head
Mr. Javed Akhter	Member	Chief Manager

✓ Internal Committee

Internal Committee is constituted in relation to reviewing/monitoring/ considering/approving the various compliances of NHB/RBI, various training program, Fair Practice Code (FPC) Report, KYC & AML Report, Fraud Report under the Chairmanship of Mr. Sanjay Agarwal, non-executive Independent Director. There are other members Mr. Pawan Kumar Goyal, Executive Managing Director, Mr. Ram Ratan Agarwal, non-executive Independent Director, Mr. Satish Gauttam, Operation Head and Mr. Javed Akhter, Chief Manager in the internal committee. The company secretary acts as the Secretary of the Internal Committee.

Name of Member(s)	Position held in Committee	Designation
Mr. Sanjay Agarwal	Chairman	Non-Executive Independent Director
Mr. Pawan Kumar Goyal	Member	Executive cum Managing Director
Mr. Ram Ratan Agarwal	Member	Non-Executive Independent Director
Mr. Satish Gauttam	Member	Operation Head
Mr. Javed Akhter	Member	Chief Manager

✓ Credit Committee

Pursuant to the credit policy of the company, credit committee was constituted in relation to approval sanction of loans(s) and the said committee acts as per the

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terms of reference and credit policy and under the chairmanship of Mr. Sanjay Agarwal, non-executive Independent Director. There are other members Mr. Pawan Kumar Goyal, Executive Managing Director, Mr. Satish Gauttam, Operation Head, Mr. Javed Akhter, Chief Manager and Mr. Hayat Ali in the internal committee. The company secretary acts as the Secretary of the Credit Committee.

Name of Member(s)	Position held in Committee
Mr. Sanjay Agarwal	Chairman
Mr. Pawan Kumar Goyal	Member
Mr. Satish Gauttam	Member
Mr. Javed Akhter	Member
Mr. Hayat Ali	Member

✓ **Identification Committee**

Pursuant to the provisions of the Master Direction – Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024 dated July 30, 2024 (RBI/DoR/2024-25/122 DoR.FIN.REC.No.31/20.16.003/2024-25) an Identification Committee is constituted which shall be responsible for identifying a wilful defaulter and comprising of following officials as a member of the Committee and Mr. Javed Akhter shall act as a Chairman of the Identification Committee. The company secretary acts as the Secretary of the Internal Committee.

S. No.	Name	Designation
1.	Mr. Javed Akhter	Chairman
2.	Mr. Hayat Ali	Member
3.	Mr. Satish Gautam	Member

✓ **Review Committee**

Pursuant to the provisions of the Master Direction – Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024 dated July 30, 2024 (RBI/DoR/2024-25/122 DoR.FIN.REC.No.31/20.16.003/2024-25), Review Committee of the Company is constituted which shall be responsible for reviewing the proposal of the Identification Committee and comprising of following directors as a member of the Committee and Mr. Pawan Kumar Goyal (DIN: 00020153) shall act as a Chairman of the Review Committee: The company secretary acts as the Secretary of the Internal Committee.

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S. No.	Name	Designation
1.	Mr. Pawan Kumar Goyal (DIN: 00020153)	Managing Director
2.	Mr. Sanjay Agarwal (DIN: 02403354)	Chairman cum Independent Director
3.	Mr. Ram Ratan Agarwal (DIN: 01000735)	Independent Director

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