

The Jana Small Finance Bank Limited has in place the Credit Committee of the Board to strengthen the governance around approval of larger credits

## Chairman

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The Chairman of the Credit Committee of the Board shall be an Independent Director and who is elected by the members of the Committee.

## Composition

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Minimum 3 (three) members with the majority of directors to be independent directors.

## Secretary

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The Company Secretary of the Bank shall act as the Secretary to the Committee.

## Meetings and Quorum

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The Credit Committee of the Board shall meet quarterly. Where necessary, proposals will be circulated and approvals can be accorded by mail.

The quorum shall be either two members or one third of the members of the Committee whichever is greater.

## Terms of reference:

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The Committee of the Bank will be governed by the terms of reference as specified by RBI Circular issued from time to time and issued by Board from time to time.

1. Review credits approved by the Credit Approval Committee of the Bank under its authority
2. Approve credits beyond the authority of the Credit Approval Committee of the Bank.