

### Terms of Reference of Risk Management Committee

- i. To identify the various types of risks involved in the business, both financial and non financial risk, internal and external, operational, sustainability and ESG related risk.
- ii. To define the methodology to measure / quantify the risks,
- iii. To control and mitigate the variety of risks involved in business,
- iv. To specify the risk tolerance of the Company,
- v. To ensure regulatory and statutory compliance on risk management and prudential norms,
- vi. To improve the assets quality of the Company by using risk management tools,
- vii. To maximize the profit of the Company,
- viii. To maximize the return on equity with an acceptable level of risk, for the purpose of protecting, preserving and increasing the net worth of the Company.
- ix. To ensure business continuity and to avoid accidents and disasters. To ensure that appropriate methodology, processes and systems are in place to monitor and evaluate risks associated with the business of the Company.
- x. To keep the board of directors informed about the nature and content of its discussions, recommendations and actions to be taken
- xi. The appointment, removal and terms of remuneration of the Chief Risk Officer (if any) shall be subject to review by the Risk Management Committee
- xii. Periodically review the risk management policy, at least once in two years, including by considering the changing industry dynamics and evolving complexity
- xiii. To strengthen internal control and prevent unauthorized and improper access to Data, thereby ensuring the appropriate protection of information assets i.e. risk related to cyber security.
- xiv. To monitor and oversee implementation of the risk management policy, including evaluating the adequacy of risk management systems.

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**IIFL Home Finance Limited**

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