

Code of Conduct & Discipline

Purpose:

To ensure that all employees work in cooperative spirit to serve best interest of the organization and are courteous to customers, co-workers, and external people.

The following **acts or omissions** on the part of the employee shall amount to misconduct:

Routine work ethics



- Willfully slowing down in the performance of work or instigating any other person to do so.
- Habitual absence without permission.
- Regularly coming late.
- Absence without permission for a period of more than 8 days, or overstaying the sanctioned leave for any period of more than 8 days, without sufficient cause and without giving an explanation to the satisfaction of the Management.
- Habitual late attendance beyond the number of days for which a grace period is agreed to, from time to time, between the Management.
- Gross neglect of work or habitual negligence.
- Sleeping, loitering, idling, or wasting time during working hours.
- Not wearing I-card when on duty.
- Personal calls / SMS from company CUG.
- Willful disobedience or instigation, whether alone or in combination with one or more persons, against any lawful and reasonable order of a superior.
- Forming Union without involvement of the Management and participating in an illegal or unjustified strike or inciting, instigating, or acting in furtherance of such objectives, whether alone or in combination with others.

Client Interaction

- Always be honest and transparent with clients.
- introduce yourself properly and with respect (name, designation, role).
- DO NOT present yourself as someone you are not.
- Always carry your identity Card.
- Share only company approved details of any process and product.
- Do not promise or commit to anything you cannot deliver.
- Do not engage in any transaction with client unless authorized.
- Do not take any item from the client, not even water.
- Be courteous to client's family members and neighbors.



No Loitering

- Working on holiday when required to work in office need seek permission to work on holiday. They should arrive on time as prescribed by the Management Team to start their scheduled work and should leave the office as per time prescribed.
- Resigned or terminated employees on any disciplinary action may only enter the office premises as any other outsider, with due entry in visitors register.



Ethics and Values

- Theft, fraud or dishonesty in with respect to the company's business or property; or theft of any employees' property within the establishment.
- Taking or giving bribes or any illegal gratification.
- No employee shall directly or indirectly accept from any suppliers or clients gifts in cash or any other kind.
- No employee will have either directly or indirectly any business arrangement outside the ambit of company's dealings with the company's agents/suppliers/Ex - employees.
- Engaging in any private trade or business or gainful occupation on the company's premises at any time; (without the prior permission of the Management) engaging outside the company's premises, in any private trade or business or gainful occupation which may/may not conflict with the work or the interest of the company.



Consumption of Intoxicating Drinks/Drugs, Smoking, Guthka, Pan masala and Gambling.



- Drunken, disorderly or indecent behavior, use of abusive language, threatening or intimidating other employees or interfering with the work of other employees.
- Every employee should ensure that the performance of his/her duties is not affected by the influence of intoxicating drugs/drinks and no employee shall be on duty under the influence of intoxicating drugs and drinks.
- In order to ensure pollution free atmosphere in the office premises and considering health of other colleagues, it is advisable that the staff members should refrain from smoking in the Office premises.
- Gambling within the establishment is an offence.
- Smoking, Chewing Guthka and Pan masala and drinking in office premises or at branches is an offence.

Representation of company

- Assaulting (whether Physical, verbal or sexual) or holding out threats of assaults, either as a result of provocation or otherwise, within or outside the establishment, to any employee of the company.
- Commission of any act subversive of discipline within or outside of the establishment in relation to the company's work or to any employee of the company.





Infrastructure Maintenance

- Damage whether due to willful or irresponsible act or negligence or due to carelessness in respect of work or in respect of any property of the company or due to any instigation of such act or omission.

No Solicitation

- Solicitation of funds, membership or individual commitment to anyone outside organization is prohibited.
- Distribution of non-approved, company database & literature for any purpose by employees is not permitted.
- Entertaining friends and relatives at branch and spending time with them or taking their help to accomplish your tasks.
- Disclosure to any unauthorized person of any information with regard to any process or any operation of the establishment which may come into the possession of an employee in the course of his employment.
- Share only approved company details of any process and product. This includes all information in the public domain for instance Interest rate, Fair Practices Code, Members of Management Team etc. Information that cannot be shared without approval includes PAR information, Balance Sheet details etc.
- Do not leave any company document, personal documents or documents belonging to others lying on your desk or any other desk.
- Log out of laptops and desktops when they're left unattended.



Media Relations

- Employee being associated in any way with media about to reveal any information about company via any mode without approval of management. Media includes TV, radio, newspaper, publications, periodicals, social networking, professional networking and the like.

Value to company's code of conduct and benefits

- Habitual breach of any Rules and Regulations or of the regulations or instructions for the proper maintenance or running of any department or machine or the maintenance of cleanliness of any part of the department or office premises.
- Habitual abuse of any privileges, concessions or benefits for the time being accorded to employees.

Personal Appearance and Dress code

Dressing neatly and appropriately applies to everyone particularly if employees have any exposure to outsiders. All employees are expected to maintain a high standard of personal grooming and observe proper dress norms. All employees are required to maintain the highest standards with respect to personal hygiene. Employees are requested to follow the dress code and personal appearance mentioned. Any one or more violation regarding dress code or personal appearance may lead to disciplinary action by management, as it may deem fit.



In order to project a professional business image of the company and also to maintain a sober and decorous working atmosphere, employees shall expect to adhere to sober dress code.

- For Field (including those who travel from HO to Field).
 - Monday to Saturday: Formals
 - Men: Formal Wear
 - Women : Saree, salwar suit or formal office wear
- For Head Office.
 - Monday to Friday:
 - Men: Formal Wear
 - Women : Saree salwar suit or formal office wear
 - On Saturday:
 - Men & Women : Smart casual wear



Employees are not permitted to wear Jeans and T-shirt or any other clothing that is likely to affect the working environment adversely or convey an adverse image of the company.

Salary Disclosure And Discussion

Your compensation package is strictly personal and confidential to you and you are therefore advised not to divulge or discuss the same.

I-Card Usage.

- It is mandatory to wear I-card when on Duty irrespective of whether you are on Company premises or not.
- All employees should display their I-card while on duty.
- HR has been duly authorized to ask/check from the employees, if anyone is found not displaying their I-card and issue warning letter in case not found.
- Any misuse of the I-card, will invite necessary disciplinary actions.

Act Of Fraud

No employee shall indulge In to act of fraud directly or indirectly. Fraud is dishonest activity causing actual or potential financial loss to any person or entity including theft of personal identity, moneys or other property by employee and where deception is used at the time, immediately before or immediately following the activity. This also includes the deliberate falsification, concealment, destruction or use of falsified documentation used or intended for use for a normal business purpose or the improper use of information or position for personal financial benefit. Consequences of fraud can result into warning letter, loss of pay, loss of job, legal action or as management may deem fit.

Consequences Of Misconduct:

An employee found guilty of misconduct will be punished - fine, suspension, withholding of increment, no increment, demotion, withholding of promotion and in severe cases could result in termination of employment or legal action.

