

## **CODE OF CONDUCT**

(For Service Provider/ Business Correspondent/ Direct Sales Agent)

This Code of Conduct (“Code”) will apply to all the Service Providers/ Business Correspondents/ direct sales agents, its personnel, agents, affiliates and representatives involved in providing services under the agreement with RattanIndia Finance Private Limited (“RFPL”) and shall strictly agree to abide by this Code.

The fair practice code as prescribed by Reserve Bank of India (“RBI”) and this Code is a mandatory requirement for all individuals, persons, vendors, entities who contact the customers/ prospective customers on behalf of RFPL. The Code outlines minimum requirements that need to be adhered by Service Providers/ Business Correspondents/ direct sales agents, its personnel, agents and representatives of RFPL when contacting any customer for due payments or otherwise. These requirements are also aligned to the minimum standards as prescribed by the RBI from time to time.

Any Service Providers, Business Correspondents, direct sales agents, its personnel, agents and representatives found to be violating this Code may be terminated and/ or blacklisted and appropriate action shall be taken by RFPL.

### **Code of Conduct for services:**

1. Service Provider, Business Correspondent, Direct Sales Agents, its personnel, agents and representatives shall not:
  - (a) Mislead the prospective customer/ customer on any service/ products offered;
  - (b) Mislead the prospective customer/ customer about their business or organisation’s name, or falsely represent themselves;
  - (c) Make any false/ unauthorised commitment on behalf of RFPL for any facility/ service/ product.
2. The prospective customer/ customer shall be informed about the product/ facility details in any one or more of the following languages- Hindi, English or the appropriate local language.
3. Customers are given clear information about RFPL’s products and services, the correct terms and conditions, product life cycle, responsibilities of the customers and suitability of the products, interest rate and service charges, which apply to them.
4. Giving information about the facilities provided to the customers and how to avail of these facilities/ services and whom and how the customer may contact for addressing their queries.
5. The customers shall be informed specifically about RFPL which is actually offering the product/ service, wherever there are multiple group entities involved or any cross selling observed.
6. Tell the customer what information RFPL need from the customer, to prove identity and address, for RFPL to comply with legal, regulatory and internal policy requirements.
7. When a customer or third party requests for supervisor’s name or request to speak with supervisor, it shall always be honoured.
8. Acknowledgement and/ or receipts towards payment at its outlet (if any).
9. Ensuring that its advertising and promotional literature is clear and not misleading.

10. Prominently display in bilingual/ trilingual at all its branches about the documents required for availing the facilities, as provided by RFPL.
11. Customer/ prospective customer shall be fairly treated and shall not discriminate customers on the basis of age, race, gender, marital status, religion, disability or financial status.
12. If a customer complaint has been received in writing, it shall immediately inform RFPL and share the copy of the letter/ complaint immediately. If the complaint is over phone at the designated telephone helpdesk or customer service number, it shall provide the customer a complaint reference number and keep the informed of the progress within a reasonable time and shall immediately inform RFPL.
13. The Service Provider shall not resort to invasion of privacy, viz. persistently bothering the Customers/ prospective customers at odd hours, violation of “do not call” code, etc. nor shall call on Do Not Call Number (DNCN) and it shall regularly update its own list with the updated list maintained by the Department of Telecommunications under National Do Not Call Registry before making any telecalls.
14. The Service Provider shall always remain professional during telephone conversation and visits.