



Svasti Employee Code of Conduct

The Employee Code of Conduct is the cornerstone document guiding our Employees towards good conduct

Every employee of Svasti should adhere to the following points:

- 1. Honesty and Integrity:** Work honestly and be transparent in our dealings with our clients and within the office. Employees must work with the highest standards of integrity and trustworthiness. They must follow the rules set by the company on all matters. They must not manipulate or bend the rules to suit their purpose to the detriment of the spirit of the company's rules.
- 2. Transparency:** Employees should be open and transparent with customers. They should communicate clearly; in a language that the client can understand, and ensure that the client knows and understands all relevant terms and conditions, rules and guidelines. Employees should be open and transparent with each other and with Svasti.
- 3. Promise what we can deliver:** In all interactions with customers we must only communicate matters which are true and relevant and we must not make any false commitments or promises.
- 4. High quality service:** we must look to provide high quality service to the clients and ensure that the standards of quality laid down by the organization are met.
- 5. Cultural discrimination:** Svasti does not discriminate on the basis of religion, language, caste or region and our employees must ensure they do not entertain any such prejudices or discrimination during the course of their interactions with each other and with our customers.
- 6. Respecting difference of opinion:** One must respect difference of opinion as no two people are identical. Hence, employees must keep their egos out of the office premises, respect each other's points of view and engage in healthy debates on matters involving differences of opinion to come out with productive outcomes. We must be fair and respectful to co-workers irrespective of their designation.

Svasti Microfinance Private Limited

Registered Office: Old 107, New No. 187, Peters Road, Chennai 600086

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7. **Accountability and Responsibility:** Employees must take full accountability and responsibility for all their actions. The best thing to do if a person has committed a mistake or has done something wrong is to take responsibility and immediately bring the matter to the attention of his or her supervisor.
8. **Not conceal wrong practices:** In cases where unethical, incorrect or illegal activities are observed employees must immediately bring them to the notice of the proper authorities within the company. It is the duty of every employee in Svasti to ensure that all of Svasti's business is conducted in an ethical manner and in accordance with the company's rules and policies. It is necessary for all transgressions to be brought to light at an early stage itself to ensure that problems are sorted out before they transform into something more serious. Employees must not turn a blind eye to wrongs done by others.
9. **Follow operations manual & procedures:** It is mandatory for all employees to follow the operations manual and procedures laid down by the company.
10. **Maintain punctuality and discipline:** Svasti places the highest importance on maintaining punctuality and discipline for all activities within the office as well as those involving customers at the field. Svasti's processes involve several meetings/ interactions with our customers. It is essential that we create a culture whereby our customers and our employees are always on time during all meetings/ interactions.
11. **Clean & presentable:** Employees must dress well, maintain personal hygiene & always look decent and neat
12. **Safeguard company assets:** All employees carry individual and collective responsibility to safeguard the assets of the company. No one must misuse the company's assets for personal gain.
13. **Office hours for Svasti's business:** No employee would utilize his time during office hours for personal or unofficial use.
14. **Not misuse authority/ influence to secure personal gain:** Employees must not misuse their official position or authority to secure any personal advantage or gain - whether from their colleagues/ subordinates within the office or from customers/ third parties.
15. **Identify and report problems or issues early:** Employees must promptly report to their supervisors any kind of problems or issues that they face in the office or at the field with customers/ third parties. At Svasti we believe in identifying problems or issues well in advance and resolving them before they transform

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into something major. This is possible only if each employee is vigilant in identifying and reporting problems or issues at an early stage and takes steps to resolve them promptly.

16. **Schedule all meetings:** At Svasti, we believe in planning our schedule well in advance to ensure we maintain discipline and punctuality. In order to achieve this, employees must ensure that they do not conduct any meeting with customers or within the office without properly scheduling them in advance. Official meetings such as group formation meetings, training meetings etc. must only be conducted after it has been scheduled in our Microfinance ERP system (“MERP”)
17. **Follow hierarchy on routine matters:** Employees are expected to trust and report matters to their immediate senior on a regular basis and not circumvent the hierarchy set by the company.
18. **Display identity:** Employees are expected to wear their ID cards in the office premises and at the field, and always carry sufficient visiting cards.
19. **Due Diligence:** Employees must conduct proper due diligence as per their internal credit policy to assess the need and repayment capacity of client before making a loan and must only make loans commensurate with the client’s ability to repay.

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