

CODE OF CONDUCT POLICY – STAFF GOING IN FIELD.

We at KLM Axiva Finvest Ltd are committed to adhere to a few core principles to safeguard the interest, financial stability and wellbeing of our valuable Customers. Field staff is the prime categories of employees most frequently meet the customers or public so often outside the branch premises. They often meet them at their work place or at house for various kinds of business transactions. We have implemented the below code of conduct for its employees who goes out of branch to meet the customers or allotted with the field duties, for the better protection and to offer good quality service to our customers.

1. The staff will communicate all essential information and terms and conditions related to the loans, other products and about the Company to the customers in detail.
2. The branch staff shall attempt to assess the repayment capacity and credit worthiness of the customers so as to avoid over-indebtedness of the applicants or future legal obligations or revenue loss to the company.
3. The staff shall always use courteous language, maintain decorum, and shall be respectful during all interaction with customers.
4. The staff shall dress in formal clothes and carry the company identity card during working hours and while interacting with customers.
5. The staff shall not indulge in any behavior that in any manner would suggest any kind of threat or violence, verbal or physical to the customers.
6. The staff shall not discriminate between customers on the basis of caste, creed or religion or even gender.
7. The staff shall educate the customer about the Company's grievance redressal policy, and record and communicate to the management any customer grievance, compliant and follow the internal process for resolution of the same.
8. The staff shall respect privacy of customers' data and not share the same with anyone outside the Company without the consent of the customer and approval from the management.
9. Staff shall not contact or meet customers at odd hours. Contacts should not be made in the field before 08.00 a.m in morning and after 06.00 p.m in the evening.
10. Staff shall follow customer protection principles adopted by the Company and will not use any coercive methods of recovery from the customer.



11. Staff should not use any other persons for collection of recoveries from the customers.
12. Demonstrate a passion for understanding and meeting the needs of our customers and shareholders. Take active responsibility for the quality of service provide to customers and others.
13. Fellow employees and customers should be treated with respect in polite manner.

Recruitment & Training:-

1. The staff will disclose all information related to his/ her prior employment (if any) and will submit to the Company the relieving letter issued by the previous employer (if applicable).
2. The staff will help the Company conduct essential reference checks with his/her previous employer to the extent deemed necessary by the Company.
3. Induction training (3 days) and hand hold training (two weeks) will be given for all the new entrants. Mentoring services will also be provided wherever required on case to case basis.
4. During probation, conduct and performance will be evaluated and monitored. Confirmation in service will be purely based on evaluating character and conduct, performance, discipline etc.

Failure to comply with this Code or company guidance may result in disciplinary action or termination. Discipline decisions can vary depending on the severity of the misconduct and the employee's disciplinary record, years of service, and job duties.

There are some serious violations of the Code that may result in termination including:

- Use of alcohol during working hours.
- Acts or threats of violence.
- Accessing or storing sexually suggestive or explicit materials using company assets, including computers, mobile phones or other electronic devices.
- Falsification of company records.
- Misbehaving or ill-treatment of the customer.
- Serious nature of gross misconducts.

