

Policy Name: Whistle Blower Policy**Policy Version: 02****Policy Effective Date: March, 2023****Policy Owner: CHRO**

Whistle Blower Policy

Objective

The policy aims to prohibit and proactively target issues linked to employee integrity by ensuring an effective redressal mechanism. Further it also attempts to formalise a channel for communicating any such issues faced by employees at their workplace.

Applicability & Scope

One of the core values for the Organisation is integrity, this combined with intent to encourage employees to make good faith towards company's goal/objectives and good will puts a major responsibility on all. Any dilution of this value results in a reputation risk for the Organisation, as well as a violation of own culture and value system.

- This policy clarifies what integrity means and communicates a Whistle Blowing policy for the Organisation. Integrity would mean, a transparent and honest approach in all actions. Being upfront and courageous in whatever is done. Having respect and abiding by rules and laws of the Organisation and the nation, in letter and spirit. Not allowing personal gain, to cloud judgment and decision-making and all the actions, which we take on behalf of the Organisation.
- Integrity also means not only doing all of the above, but also not letting anyone else violate this value.
- An illustrative list (not exhaustive) of practices which are not in consonance with the value of integrity may be :
 - o Bringing a loan which is against the organisation's policy.
 - o Acceptance of commission of any sort from the Customer in lieu of pledging a loan
 - o Misrepresenting the interest rate and other terms
 - o Inflating business related expenses, etc.

3. Procedure for registering complaint/ observation & Outcome

When an employee wants to communicate on any such matter, he/she may directly write On the designated email id : whistleblower@fedfina.com

The Organisation commits that this will be accessed by the Secretarial Team. This policy is in keeping with best practices around the world and gives us the courage to lay cornerstone of a culture, which is clean and honest.

The Secretarial team shall examine all complaints received and share with HR for further action. HR shall evaluate the complaints and shall involve RCU/ Audit for further investigation and submission of final findings, if required.

HR shall take final decision basis the facts that come on record during investigation OR shall share the findings with DAC if this comes under their purview for a decision.

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The final decision in either cases shall be communicated to Secretarial for records by HR for further communication and closure of the complaint as per norms.

- All complaints of such nature will be investigated promptly and in an extremely confidential manner by the Organisation. The Organisation will ensure confidentiality of the name of the person writing in and also give him all protection if required.
- The Organisation will ensure a resolution of each complaint within one month. However, in complex cases, investigation might prolong beyond this..
- Any employee who is found to have compromised on his integrity on the values, policies and rules of the Organisation will be subject to appropriate disciplinary action, up to and including dismissal from the service of the Organisation.
- It is expected that the person writing in confidence, puts down his name, role and location of working.