

CODE OF CONDUCT FOR FIELD STAFF

Fino Finance Pvt. Ltd. (FFPL) is committed to adhere to the six core principles of Customer Protection and hence implement the below code of conduct for its employees:

- The staff will communicate all essential information and terms and conditions related to the microfinance loans and about the Company to the loan applicants.
- The branch staff shall endeavor to assess the repayment capacity of the loan applicant so as to avoid over-indebtedness of the applicants.
- The staff shall always use courteous language, maintain decorum, and shall be respectful of cultural sensitivities during all interaction with customers.
- The staff shall dress in formal clothes and carry the company identity card during working hours and while interacting with customers
- The staff shall not indulge in any behavior that in any manner would suggest any kind of threat or violence, verbal or physical.
- The staff shall not discriminate between customers on the basis of caste, creed or religion.
- The branch 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.
- 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.
- The staff shall collect repayments from customers at a common, pre-designated place (center meetings).
- Staff shall not contact or meet customers at odd hours. Loan recoveries should not be made in the field before 06.00 am in morning and after 07.00pm in the evening.
- Staff shall follow customer protection principles adopted by the Company and will not use any coercive methods of recovery from the customer.
- Staff shall be allowed to make recovery at the place of residence or work of the borrower only if the borrower fails to make repayment on 2 or more successive occasions.
- Staff should not use any other persons for collection of recoveries from the customers.
- Staff will update the loan card issued to customer after collecting repayments and will issue a receipt as evidence for the repayment.
- 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). The staff will help the Company conduct essential reference checks with his/her previous employer to the extent deemed necessary by the Company.