

CODE OF CONDUCT

Be **transparent** in communicating interest rates and related charges to clients in vernacular language

Be a **responsible lender** and follow norms to prevent creating over indebtedness for clients

Follow prudent and **ethical practices** while following up for repayments

Support credit **information sharing** with Credit Bureaus to promote healthy data base for the sector

Follow **fair recruitment** and HR practices

Whistle blower policy and enforcement committee for the Code of Conduct