

EMPLOYEE CODE OF CONDUCT

INTRODUCTION:

Employees are expected to maintain the highest standards of conduct and integrity in the performance of their duties and responsibilities. An employee who fails to conform to a reasonable standard of professional and personal behavior in carrying out assigned duties or who has a disregard for laws, rules, or regulations will face disciplinary action.

Employees may not: use work time to conduct political activities, solicit funds or services from co-workers for political fundraisers use an official position to influence an election or to coerce co-workers to assist in a campaign, be compelled or induced to pay any political contribution, and use Foundation resources for political activities such as the phones, office supplies, postage, photocopying machines, computers, staff support, vehicles or office space.

Outside Employment

No outside employment activity shall take place during normal work hours or using LOK SUVIDHA FINANCE LIMITED premises, supplies, or equipment.

ELIGIBILITY:

All current employees of Company, including trainees on rolls of the Company or outsource business partner roll are covered under this policy.

RESPONSIBILITIES:

It is the responsibility of the Human Resources Department and ensures the fair and ethical application of the policy.

ACCOUNTABILITY:

HR Department

GENERAL:

It is the duty of each employee to:

- Respect the nature of privileged or confidential information regarding LOK SUVIDHA FINANCE LIMITED and its officers, board or staff; not use information obtained in the conduct business for personal or business advantage;
- Be certain that a position held with LokSuvidha Finance Ltd is never used to obtain unauthorized, illegal or questionable benefit as it would apply to a contractor, supplier or other party doing business.
- In addition, employees will not indulge in behavior that can result in disciplinary action which includes, but is not limited to the following:
 - Possible criminal action, verbal mistreatment of colleagues, an ongoing failure to follow
 - Supervisory instructions; delay or poor attendance; major violations of rules (possession of or the using of alcoholic beverages or controlled substances during working hours).
 - Inappropriate use of property, equipment or facilities, fighting or violating safety rules including failure to report an accident involving or equipment.
 - Insubordination, stealing, falsifying a time sheet or any official document, accepting a tip, gift, or bribe offered by a contractor or entity that may contract with as a sign of appreciation for performance of your required duties; and committing other serious illegal acts.

DRESS CODE AN PERSONAL APPEARANCE

- Employees are expected to reflect a favorable image by appropriate dress and hygiene.
- Moderation and common sense should be used in all these matters to assure the employee is suitable for work and the respective work environment.
- Jeans, t-shirts, sneakers, shorts, and sweatpants etc. are not appropriate business attire.

If, for some reason, an employee is unable or uncertain about determining what appropriate dress is, the employee should discuss the matter with the supervisor or HR Department.
- A supervisor or HR Department may make reasonable requests of employees to comply with this policy.
- This may include directing the employee to return home to change into something more suitable for the work environment. This lost time will be charged to an employee's leave accruals. There may be special instances when wearing other work clothes (t-shirt, sneakers, etc.) may be appropriate, with prior supervisor approval where an employee may need to perform some type of work such as mechanical or technical work at workshop or moving where clothes may get dirty.

CONTROLLED SUBSTANCES IN THE WORKPLACE

- Employees who engage in the unlawful sale, distribution, or attempted sale, possession or purchase of controlled substances while at the workplace, or while performing in a work related capacity, will be subject to criminal, civil and disciplinary penalties. Such illegal acts, even if engaged in off duty, may result in disciplinary action.
- No employee shall use alcohol or illegal or illicit substances at the workplace.
- An employee may be required to undergo a confidential medical examination to ascertain the cause of impairment or disability when there exists a “reasonable suspicion” based on specific, reliable observations that such impairment or disability is a result of the use of alcohol or a controlled substance.
- If alcohol or controlled substance use or impairment is found to exist, LOK SUVIDHA FINANCE LIMITED will determine the appropriate course of action which may include disciplinary action.

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PROHIBITED CONDUCT

1. Work Performance

- Insubordination, including disobedience, or failure or refusal to carry out assignments or instructions.
- Loafing, loitering, sleeping or engaging in unauthorized personal business
- Unauthorized disclosure of confidential information or records.
- Falsifying records or giving false information to other state agencies or to employees responsible for recordkeeping.
- Failure to provide accurate and complete information whenever such information is required by an authorized person.
- Failure to comply with health, safety and sanitation requirements, rules and regulations. Negligence in performance of assigned duties.

2. Attendance and Punctuality

- Failure to report promptly at the starting time of a shift or leaving before the scheduled quitting time of a shift without the specific approval of the supervisor.
- Unexcused or excessive absenteeism
- Failure to observe the time limits and scheduling of lunch, rest or wash-up periods.
- Failure to notify the supervisor promptly of unanticipated absence or tardiness.

3. Use of Property

- Unauthorized or improper use of LOK SUVIDHA FINANCE LIMITED property or equipment, including vehicles, telephone or mail service.
- Unauthorized possession or removal of LOK SUVIDHA FINANCE LIMITED or another person's private property.
- Unauthorized posting or removal of notices or signs from bulletin boards.
- Unauthorized use, lending, borrowing or duplicating of LOK SUVIDHA FINANCE LIMITED keys.
- Unauthorized entry to property, including unauthorized entry outside of Assigned hours of work or entry to restricted areas.

4. Personal Actions and Appearance

- Threatening, attempting, or doing bodily harm to another person
- Threatening, intimidating, interfering with, or using abusive language towards others
- Unauthorized possession of weapons.
- Making false or malicious statements concerning other employees, supervisors, or trainees of the LOK SUVIDHA FINANCE LIMITED.
- Use of alcoholic beverages or illegal drugs during working hours.
- Reporting for work under the influence of alcoholic beverages or illegal drugs.
- Unauthorized solicitation for any purpose.
- Inappropriate dress or lack of personal hygiene that adversely affects proper performance of duties or constitutes a health or safety hazard
- Unauthorized or improper use or possession of uniforms, identification cards, badges, or permits.
- Failure to exercise good judgment, or being discourteous, in dealing with fellow employees, trainees, or the general public.
- These work rules do not constitute the entire list of violations for which employees may be disciplined. Other rules are provided by statute, by Administrative Code, and by administrative procedures established by management. Violations of these rules can also result in appropriate disciplinary action.
- Additional work rules may be established by management to meet special requirements of departments or work units or as circumstances require.

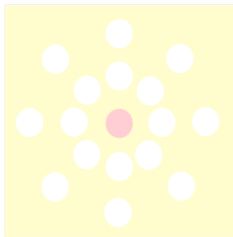
5. MISCONDUCT

- **The following are considered acts of misconduct and the employees will face disciplinary action if found indulging in any of the following:**
- Willful in subordination or disobedience, whether alone or in combination with others to

- any of the lawful and reasonable order or orders of the superiors.
- Theft, fraud or misappropriation of company's funds dishonesty in connection with the employer's business or property.
- Theft of property of another workman / employee within the premises of the company.
- Willful damage to or loss of LOK SUVIDHA FINANCE LIMITED goods or property.
- Taking or giving of any illegal gratifications.
- Habitual late attendance or late attendance on more than 3 occasions in a month.
- Habitual breach of any order or rules and regulations or instructions for maintenance and running of any department or the maintenance of cleanliness of any portion of the company.
- Misbehavior towards customers and visitors.
- Riotous or disorderly behavior towards superiors, co-workers during working hours in the premises of business of the company or outside or any act subversive of discipline in connection with work of LOK SUVIDHA FINANCE LIMITED.
- Habitual absence from work without sanction of leave or absence without sanction of leave for more than 8 working days.
- Habitual negligence or neglect of work.
- Striking work singly or in combination with others or inciting others to strike work in contravention of the provisions of any law or rule having the force of law or any contract including the implied contract of appointment to attend and to work.
- Tempering with any records, evidence, threatening the witnesses, falsifying or refusing to give testimony when incidents in the undertaking or other matters are being investigated or being considered.
- False statements made or particulars given in his application form for appointment or when called upon by the management to make true statements of any fact in connection with any matter connected with the work or business of the company.
- Sleeping while on duty.
- Absenting from work spot without proper authority and/ or permission during duty hours or idling away.
- Adopting, participation, instigating, encouraging abetting go slow tactics.
- Carrying lethal weapons, fighting or attempting bodily injury to other workman.
- Drunkenness or conduct which violates common decency and morality.
- Assaulting, abusing, threatening or intimidating, gearing any superior or any other workman / employee of the company, whether inside or outside the LOK SUVIDHA FINANCE LIMITED in connection with the work / business of the company.
- Wrongful confinement or coercion of staff / employee.
- Playing cards and gambling within the premises.
- Smoking and / or spitting within the premises of the company other than at the place where permitted.
- Refusing to sign a statement or declaration given by himself or to receive or sign notices, warnings, memo etc., issued or given by any superior or the manager.
- Conviction for any offence by a court of law, involving moral turpitude.
- Obtaining leave on being sick and during the same period working elsewhere or attempting to obtain work elsewhere or obtain leave on false pretext.

- Obstructing, preventing or intimidating any person from attending his or their normal work or from seeking employment.
- Engaging in activities or giving false statement before any person, customer or authority with the intention to cheat the company.
- Refusal to submit for search or search on suspicion of theft of company's property.
- Collection of any money within the premises for purpose not sanctioned by the management.
- Handling any machinery apparatus not entrusted to his charge.
- Refusal to work overtime due to exigencies of work.
- Unauthorized disclosure, to any person, of any information with regard to the process of the company, which may come in the possession of workman in the course of his work.
- Canvassing for union membership or for the collection of union dues inside the premises of the LOK SUVIDHAFINANCE LIMITED during the working hours of the company.
- Holding meeting or shouting slogans or leading processions or demonstrations inside the premises of the company or distributing or accepting inside the premises hand bills, notices or pasting posters, abusing any superiors in the company.
- Engaging in private work or trade within the premises of the company.
- Refusal to submit for medical examination when directed to do so by the manager.
- Failure to observe safety instructions notified by the employer or interference with any safety device installed within the company.
- While in employment, working for any other employer for any consideration or otherwise.
- Failure to furnish the management with the certificate of fitness.
- Logging attendance of any other workman / employee or to falsify the records in any manner in respect of attendance or Payment of Wages.
- Habitually remaining in toilets for unreasonably long periods of time.
- Falsifying and tampering with any official records.
- Failure to report accident / injuries while on duty and / or failure to give evidence in respect of such accidents /injuries.
- Failure to notify the company of change of address.
- Refusal to accept any order of transfer / or to work any shift.
- Committing nuisance at within primes.
- Entering the premises without permission and / or authority outside the duty hours.
- Interfering in any manner with any of the management functions and / or right, or with the work of the other workmen / employees.
- Remaining within the company's premises without permission and / or any official business after the authorized duty hours.
- Allowing an unauthorized person to operate his machine.
- Unauthorized use of a vehicle of the company and communication systems (like Telephone/Fax, etc.,)
- Doing any act prejudicial to the interest of reputation of the company.
- Loitering or leaving place of work without sufficient and reasonable cause and permission during the working hours.
- Not taking proper care of the tools, gauges, jigs, fixtures, or any other company's property entrusted to him. Sudden stoppage of power, switching off electric power resulting in damage to company's property, machinery or plant.

- Conduct which endangers the lives and safety of other workmen / employees.
- Willfully allowing any unauthorized person to enter the premises outside the working hours of quarters.
- Trespassing or forcible occupation of the company's premises outside the working hours of quarters.
- Money lending or borrowing or running a chit funds scheme or engaging any kind of such trade within the premises of the company.
- Deliberate abuse of any concessions or benefits or any leave privilege for the time being in force.
- Any act which may be considered as misconduct in common parlance.
- The above guidelines and code of conduct are to be followed by each employee of LOK SUVIDHA FINANCE LIMITED irrespective of his / her level and department.
- **These guidelines, policies and code of conduct are designed to make sure that LokSuvidha Finance Ltd and its employees carry out their responsibilities, ethically and honestly. All employees must follow these throughout their tenure at LokSuvidha Finance Ltd.**
- **Lok Suvidha Finance Ltd lays great emphasis on this code of conduct guidelines and believes that these are critical.**

The word "LokSuvidha" in a large, bold, grey sans-serif font, positioned between two horizontal yellow bars. A pink circle is located above the letter 'i'.