

Chetana Financial Services Private Limited (CFSPL) Anti-Corruption & Anti-Bribery Policy

1. Introduction

CFSPL Anti-Corruption & Anti-Bribery Policy outlines the commitment of the CFSPL to preventing and combating corruption and bribery in all its operations. This policy applies to all employees, directors, stakeholders, and third parties associated with the company.

2. Objective

The objective of this policy is to:

- Promote a culture of integrity, transparency, and ethical business practices.
- Prevent and detect any form of bribery and corruption within the CFSPL.
- Ensure compliance with applicable anti-corruption laws and regulations.
- Establish clear guidelines on acceptable and unacceptable practices.

3. Scope

This policy applies to:

- All employees, directors, and officers of the CFSPL.
- Third parties, including consultants, suppliers, vendors, and contractors working with the CFSPL.
- Any individual or entity acting on behalf of the CFSPL.

4. Prohibited Practices

The following activities are strictly prohibited:

- Offering, giving, receiving, or soliciting bribes in any form, including cash, gifts, hospitality, or favors.
- Engaging in corrupt practices to influence business decisions.
- Making facilitation payments to expedite or secure business transactions.
- Misusing company funds for illicit payments or fraudulent activities.

5. Reporting Mechanism

Employees and stakeholders must report any suspected cases of bribery or corruption through:

- **Confidential Email:** A designated email address for reporting concerns.
- **Whistleblower Hotline:** A secure and anonymous reporting channel.
- **Direct Reporting:** To the Compliance Officer or Whistleblower Committee.

6. Investigation & Disciplinary Actions

- All reports will be thoroughly investigated with confidentiality.
- Employees found guilty of bribery or corruption will face disciplinary action, including termination.
- Legal action may be taken against individuals or third parties involved in corrupt practices.

7. Employee & Stakeholder Responsibilities

- Employees must complete mandatory training on anti-corruption laws and ethical conduct.
- Stakeholders and third parties must comply with this policy while dealing with the CFSPL.
- Any suspected misconduct should be reported immediately.

8. Gifts, Hospitality & Donations

- Employees may not accept or provide gifts or hospitality that could influence business decisions.
- Charitable donations must be approved by senior management and should not be used as a cover for bribery.

9. Policy Review and Amendments

This policy will be reviewed periodically to ensure compliance with evolving legal and regulatory standards.

10. Contact Information

For reporting concerns or seeking guidance, contact:

+91 8762026006