

Chetana Financial Services Private Limited (CFSPL) Code of Conduct

1. Introduction

CFSPL Code of Conduct establishes the ethical principles and professional standards expected from all employees, directors, and stakeholders associated with the CFSPL. The policy ensures adherence to integrity, transparency, and regulatory compliance in all business operations.

2. Objective

The objectives of this Code of Conduct are to:

- Promote ethical behaviour and professional integrity.
- Ensure compliance with legal and regulatory requirements.
- Prevent conflicts of interest and uphold transparency.
- Establish a culture of accountability and responsibility.

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. Ethical Standards

Employees and stakeholders must adhere to the following ethical standards:

- Act with honesty, fairness, and integrity in all business dealings.
- Maintain confidentiality of company information and client data.
- Avoid conflicts of interest and disclose any potential conflicts to management.
- Comply with all applicable laws, regulations, and internal policies.
- Respect diversity and uphold a workplace free from discrimination and harassment.

5. Compliance with Laws & Regulations

- Employees must comply with all CFSPL regulations, financial laws, and corporate governance standards.
- Any violation of legal or regulatory requirements must be reported immediately.

6. Anti-Corruption & Anti-Bribery

- Offering, giving, receiving, or soliciting bribes or improper payments is strictly prohibited.
- Employees must not engage in any form of corruption or fraudulent activities.
- Compliance training will be provided to employees to ensure awareness of anti-bribery laws.

7. Workplace Conduct

- Employees must maintain professionalism and ethical behaviour in all interactions.
- Harassment, discrimination, or abusive conduct will not be tolerated.
- A respectful and inclusive work environment must be upheld at all times.

8. Protection of Company Assets

- Employees must use company resources responsibly and protect intellectual property.
- Any misuse or unauthorized disclosure of company information is strictly prohibited.

9. Reporting Violations

Employees and stakeholders must report any violations of this Code of Conduct through:

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

10. Investigation & Disciplinary Actions

- All reports of misconduct will be thoroughly investigated with confidentiality.
- Employees found in violation of this policy may face disciplinary action, including termination.
- Legal action may be taken against individuals involved in fraudulent or unethical activities.

11. Policy Review and Amendments

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

12. Contact Information

For reporting concerns or seeking guidance, contact: hr-executive@chetanafinancial.com