

Whistleblower Policy

"We encourage our employees, customers, suppliers and other stakeholders to raise concerns or make disclosures when they become aware of any actual or potential violation of our Code, policies or law. We also encourage reporting of any event (actual or potential) of misconduct that is not reflective of our values and principles.

Avenues available for raising concerns or queries or reporting cases could include:

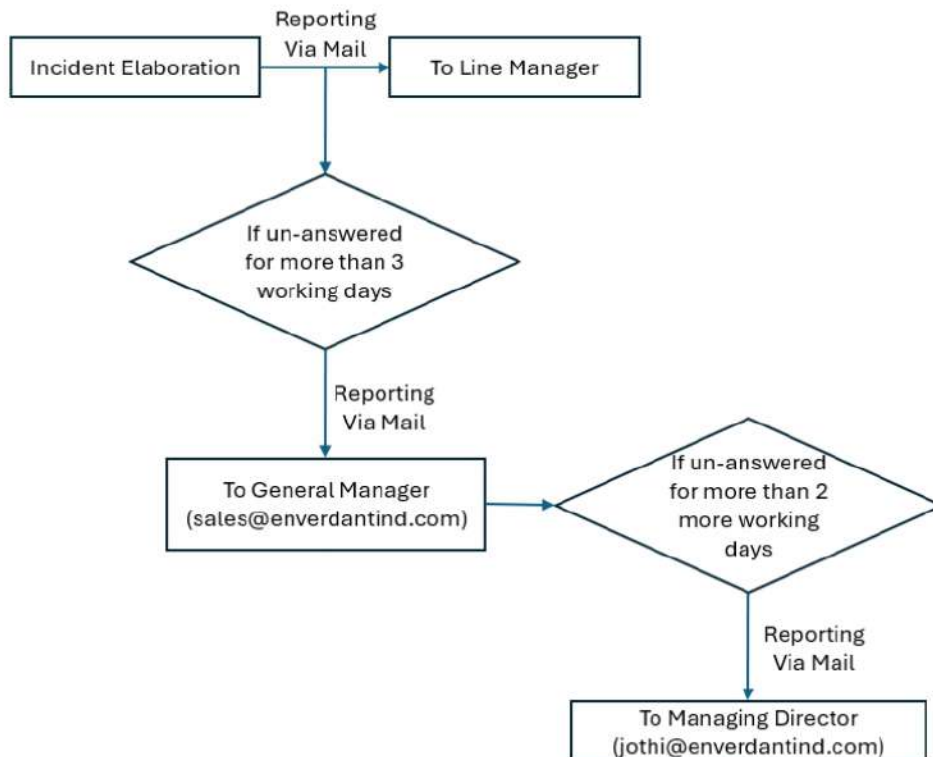
- Immediate line manager or the Human Resources department of our company • designated ethics officials of our company
- The 'confidential reporting' third party ethics helpline (if available)
- Any other reporting channel set out in our Company's 'Whistleblower' policy.

We encourage to report our stakeholders (including employees, suppliers, customers, auditors, any other) to report immediately if they find the following,

1. Breach of Bank's Code of Conduct
2. Questionable accounting or auditing matters
3. Any financial matters involving abuse of authority
4. Fraud, bribery or corruption
5. Employee Misconduct
6. Illegality
7. Wastage/ misappropriation of funds / assets
8. Victimization of employees and Directors
9. Harassment
10. Breach of IT security and data privacy
11. Any other unethical conduct.

12. Breach of any law, statute or regulation by the Bank
13. Breach to Environment policies, Quality Policies, Corporate Social Responsibilities and procedures adopted for any area or item
14. Acts resulting in financial loss or loss of reputation
15. Misuse of office, suspected/actual fraud and criminal offences

Whistle Blower & Escalation Mechanism



The identity of the Whistleblower shall be kept confidential to the extent possible and permitted under law. Whistleblowers are cautioned that their identity may become known for reasons outside the control of the Personals of the Audit Committee.

Rev: 00

Jothi Iswariya
Jothi Iswariya
Managing Director