

Sabrimala Fintech Private Limited

FAIR PRACTICES CODE

Version	Adopted on
Version.3	24-08-2026

1. INTRODUCTION:

Sabrimala Fintech Private Limited (hereinafter referred to as “Sabrimala Fintech” or “the Company”) is a private limited company incorporated under the provisions of the Companies Act, 2013 and has received approval from the Reserve Bank of India (RBI) as a Non-Deposit Accepting Non-Banking Financial Company.

The Company is engaged in the business of extending loans to micro, small and medium entrepreneurs /enterprises having the limited access to formal credits from Banking and Financial Institutions.

This Fair Practices Code is aimed to provide especially to the borrowers, customers of the Company effective overview of practices followed by Sabrimala Fintech (“the Company”) in respect of the financial facilities and services offered by the Company to its borrowers, customers in accordance with Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025, RBI/DOR/2025-26/362, DOR.MCS.REC.No.281/01-01-039/2025-26 dated November 28, 2025 (“RBC Directions”) as amended from time to time thereof.

This Fair Practices Code shall apply to all categories of products and services offered by the Company. This policy applies to all customers including those with any complaints/inquiries and encourage the customers to reach out to the Company in case of any confusion and ambiguity with respect to the product/services availed by them.

This Policy is displayed on the website of the Company for information to the public.

2. OBJECTIVE OF FAIR PRACTICES CODE:

a) The Objective of the Fair Practices Code is to achieve the following goals:

- i) Adopt the best practices followed by entities in the financial and similar service sector while dealing with customers.
- ii) Provide to the customers effective overview of practices followed by the Company in respect of financial facilities and services offered by the Company to its Customers
- iii) Enable customers to take informed decision about the financial facilities and services offered by the Company.
- iv) Promote good, fair, transparent and legally tenable practices by setting minimum standards in dealings with customers.
- v) Enable customers to have better understanding of what they can reasonably expect of the services offered by the Company.
- vi) Reckon with market forces, through competition and strive to achieve higher operating standards.
- vii) Foster fair and cordial relationship between the customers and the Company.

b) The Fair Practices Code adopted by the Company covers the following areas.

- i) Applications for loans and their processing.
- ii) Loan appraisal and terms/conditions.
- iii) Disbursement of loans, including changes in terms and conditions.
- iv) Disclosures about interest rates and approach for gradation of risk.
- v) Policy on KYC, Appraisal, insurance, storage of securities, Auction etc.
- vi) Confidentiality

- vii) Grievance redressal mechanism
- viii) General Provisions

3. DECLARATIONS & COMMITMENTS:

- i) The Company undertakes to abide by all applicable laws, regulations and guidelines passed/issued by the Regulators (RBI, ROC, SEBI, IRDA etc) and other competent authorities such as Government, Local Authority etc.
- ii) The Company is striving to customer satisfaction through efficient, professional and courteous services across all its offices.
- iii) The Company shall consistently strive to meet with and improve upon the internally set benchmarks and practices and be ahead of the standards prevalent in the industry.
- iv) The Company undertakes not discriminate customers on grounds of religion, caste, gender or language.
- v) The Company will provide clear and full information about its products and services to its customers/prospective customers and will not resort to any misleading or potentially misguiding advertisement or publicity.
- vi) The Company undertakes to desist from introducing any products/services having elements of hidden charges or lack of transparency.
- vii) The Company undertakes not to take advantage of any unintentional or clerical error made by the customer while transacting business.
- viii) The Company shall display the FPC on its website and also make available to the Customer on request, a copy of the FPC on demand.

4. APPLICATION FOR LOAN AND THEIR PROCESSING:

- i) A prospective customer would be given all the necessary information adequately explaining in the language he/she understand, the range of loan products available with the Company to suit their needs.
- ii) On exercise of choice, the customer would be given the relevant information about the loan product of his/her choice.
- iii) The Customer would be explained the processes involved till sanction and disbursement of loan and would be notified of timeframe within which all the processes will be completed ordinarily at our Company.
- iv) The Customer would be informed of the names and phone numbers of branches and the persons, whom he can contact for the purpose of loan to suit his needs.
- v) The Loan application issued by the Company shall include necessary information and Terms and Conditions affecting the interests of the borrower and also indicating the documents required to be executed/submitted by the borrower.
- vi) The Loan Application, Agreement, Receipt, Statement etc. shall be in English language and also the Terms and Conditions of the Loan shall be explained to the borrower the Language he/she understand.
- vii) All the communications or Notices to the borrower like Loan Recall, Demand, Auction, Legal Proceedings etc. shall be in English and those borrowers who do not understand English a copy of the same in vernacular language also will be provided.
- viii) If any additional documents/information are required from the Customer, the same shall be communicated to the Customer immediately.
- ix) In case of gold loans which are sanctioned on the same day of receipt of the gold ornaments from the borrower, acknowledgement will be given in the form of customer copy containing the information like loan amount, rate of interest, repayment schedule, borrower details and particulars of security furnished in digital form.
- x) In case of loans, other than gold loans, the acknowledgement will be given to the borrower on the date of sanction of the same in digital form.

5. LOAN APPRAISAL AND TERMS AND CONDITIONS:

- i) The borrower shall be given a loan sanction letter, key fact statement (KFS) or otherwise equivalent information containing loan amount, rate of interest, repayment schedule, borrower details etc. in digital form for their record in English Language. The Branch Office also at the time of sourcing and processing the loan will explain the borrower/customer in the language he/she understand, the terms and conditions of the Loan in detail.

- ii) The penal interest or any default charges that will be charged for late payment shall be mentioned in the sanction letter/loan document in the place of SOC (Schedule of Charges).
- iii) An acknowledged copy of the sanction letter shall be kept as part of the document either in physical mode or in computer software.
- iv) Subject to receipt of all the requisite information and completion of documentation and creation of charge over the security, loan applications shall be disposed of in the normal course on the same day of receipt of the application form complete in all respects. However, if there is any delay in sanctioning the loan, due to reasons like field verification etc, customer shall be informed by the Branch Offices, the time frame within which the loan application will be disposed of. The customer shall be kept informed of the status of his application.
- v) Proper appraisal procedure for assessing the value and purity of the jewellery accepted as collateral security.
- vi) Declaration shall be obtained from the borrower confirming ownership of gold jewellery.

6. DISBURSEMENT OF LOANS INCLUDING CHANGES IN TERMS & CONDITIONS

- i) The loan shall be disbursed on executing the necessary documents and completion of the formalities regarding creating a charge over the security offered by the borrower. Any change in the terms and conditions including interest rates, service charges, prepayment charges etc. shall be informed to the borrower in a language known to the borrower. Any changes in interest rates and charges effected shall be only prospective. A suitable condition in this regard shall be incorporated in the loan document obtained from the borrower.
- ii) Decision to recall/accelerate payment or performance shall be as per the covenants in the loan document.
- iii) The Company shall release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the Company may have against borrower. If such right of set off is to be exercised, the borrower shall be given notice about the same with full particulars about the remaining claims and the conditions under which the Company is entitled to retain the securities till the relevant claim is settled / paid.
- iv) Upon request of the customer, a No-Due certificate will be issued to the customer on fulfilment of said terms within 14 working days of completion of formalities.

7. RATE OF INTEREST AND GRADATION OF RISK:

- i) Interest Rates for different loan products would be made available to the borrowers either through Company's website or Telephonic Personal Discussion or Personal Discussions or Loan Application or Email enquiry of the borrower. The Company shall, at the time of disbursal, ensure that the interest rate and other charges, if any, on loan and advances are in strict adherence to above referred internal policies and procedures.
- ii) The rate of interest will be annualized rates so that the borrower is aware of the exact rates that would be charged on the loan. Interest will be charged on the daily balance outstanding at monthly rest on the basis of the actual number of days from the date of availing the loan to the date of closure of the loan.
- iii) The decision to give a loan and the interest rate applicable to each loan account shall be assessed on a case to case basis, based on multiple parameters such as the type of asset being financed, borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of payment, tenure of the loan, geography (location) of the borrower, end use of the asset etc.
- iv) The rates of interest are subject to change as the situation warrants and are subject to the discretion of the management on a case-to-case basis.
- v) Any penal interest, late payment interest, dishonour charges, pre closure charges under the agreement shall be in consonance with the SOC (Schedule of Charges) loan agreement.
- vi) Changes in Rate of Interest shall be effected prospectively

8. INSURANCE & STORAGE OF SECURITY:

- i) The jewellery accepted as collateral security shall be adequately and appropriately insured.
- ii) The jewellery accepted as collateral security shall be kept in the utmost safe custody of the custodians of the company.

- iii) The authorized employee by the management of the Company only will be having access to the jewellery in safe custody for release, audit, etc. as the case may be.
- iv) The gold items shall be periodically inspected by the internal auditors to ensure quality, quantity and proper storage.

9. RECALL OF LOAN: Any decision pertaining to recall of loan or acceleration of repayment or seeking of any additional securities shall be taken strictly in accordance with the relevant provisions in the respective Loan Agreement with the borrower or any amendments made thereto.

10. AUCTION: If the borrower failed to repay the demand or dues or close his/her loan account despite of service of loan recall notices, auction notices, intimations, then the collateral furnished or pledged by the borrower as security shall be auctioned in terms of auction notices, intimations. The auction shall be announced to the public by issuing advertisements in at least two newspapers, one in vernacular language and the other in a national daily newspaper, unless Letter of Authority for Private Sale obtained earlier from the Customers.

11. RELEASE OF SECURITIES: The Company shall release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or other claims, Company may have against the borrowers.

12. TRANSFER OF ACCOUNT: The Company will not entertain any request for transfer of borrowal accounts as this is not practical in the case of loans granted against collateral of gold jewellery pledged. Any request for transfer of the Loan Account, acceptance or refusal thereof shall be at the discretion of the Company.

13. POLICY OF KYC: Adequate steps to ensure that the KYC guidelines stipulated by RBI are complied with and to ensure that adequate due diligence is carried out on the customer before extending any loan.

14. CONFIDENTIALITY: Unless authorized by the borrower, the Company will treat all personal information as private and confidential. The Company may not reveal transaction details of the borrowers to any other persons except under following circumstances.

- i) If the Company is required to provide the information as per regulatory directives to any statutory or regulatory body or bodies.
- ii) If arising out of a duty to the public to reveal the information.
- iii) If it is in the interest of the borrowers to provide such information (eg. Fraud prevention)
- iv) If the borrower authorizes the Company to provide such information to any Company or Organization for performance of specific duties and services.

15. CUSTOMERS GRIEVANCE AND REDRESSAL MECHANISIM: At the operational level, ensuring redressal of disputes arising out of decisions of the functionaries of the Company, the below mechanism is put in place information prominently, for the benefit of its customers, at its branches / customer touchpoints / places where business is transacted:

A. For Organic & Inorganic Vertical	
1. STAGE 1 – Grievance Redressal at Branch Level	
➤ A customer may personally visit the concerned/base branch from which the loan was availed and submit the complaint(s)/grievance(s) in writing, in a language known to the customer, to the Branch Manager. The customer may also record the complaint(s)/grievance(s) in the Complaint/Grievance Register maintained at the branch. The Branch Manager shall examine the complaint(s)/grievance(s) and endeavour to resolve the matter at the branch level.	
➤ Complaint Lodging Hours: 10:00 a.m. to 06:00 p.m., except Sundays and Public Holidays.	
➤ Resolution Timeline: Within 7 Days from the Date of Lodging complaint(s)/grievance(s).	
➤ Where the complaint(s)/grievance(s) does not fall within the scope or authority of the Branch, the Branch shall promptly forward/escalate the complaint to the Customer Service Department for appropriate resolution.	
2. STAGE 2 – Grievance Redressal at Customer Care Level	

If the customer is not satisfied with the resolution provided at the Branch Level, or if the matter is escalated by the Branch to the Customer Service Department, the customer may approach the Company's Customer Service Department through any of the following channels:

- **Customer Support Helpline No.:** 0674-2303999
- **Customer Support Email ID:** support.sabrimalafintech@gmail.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

Customer Services Department (Organic & Inorganic Vertical),
Sabrimala Fintech Private Limited,
Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

- **Complaint Lodging Hours:** 10:00 a.m. to 06:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline:** The complaint(s)/ grievance(s) shall ordinarily be resolved within 10 days from the date of its receipt/escalation at the Customer Care Level, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.

3. STAGE 3 – Grievance Redressal Officer

If the customer is not satisfied with the resolution provided at the Customer Care Level, or if the complaint(s)/ grievance(s) remains unresolved, the customer may escalate the matter to the Company's Grievance Redressal Officer (GRO).

- **Name:** Mr. Rupak Dassarma, Grievance Redressal Officer
- **Grievance Redressal Email ID:** grievance.sabrimalafintech@gmail.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

Sabrimala Fintech Private Limited
Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

- **Complaint Lodging Hours:** 10:00 a.m. to 06:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline:** The complaint(s)/ grievance(s) shall ordinarily be resolved within 10 days from the date of its receipt/escalation at the Grievance Redressal Officer, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.

- ❖ **Overall Resolution Timeline:** Where the complaint(s)/ grievance(s) requires legal assistance, additional information, or retrieval/verification of original documents or other records, the resolution time line may be extended as reasonably necessary. However, the overall resolution period shall, in all cases, not exceed 30 days from the date of receipt of the complaint(s)/ grievance(s) by the Company.

4. STAGE 4 – Appeal or Escalation to Reserve Bank of India

If the customer does not receive a response from the Company within 30 days, or is not satisfied with the response/resolution provided by the Company, the customer may approach to the Reserve Bank of India, Department of Non-Banking Supervision (DNBS) of the at following address:

- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

Reserve Bank of India
Department Of Non-Banking Supervision (DNBS), 6, Sansad Marg, New Delhi- 110001

- **Online Mode:** The customers may lodge their complaint(s)/grievance(s) by visiting the RBI's Complaint Management System Portal – <https://cms.rbi.org.in>

B. Digital Lending Vertical

1. STAGE 1 – Grievance Redressal at Customer Care Level

- A customer may approach the Company's Customer Service Department in case of any complaint(s)/ grievance(s) through any of the following channels with respect to the Company's Digital Lending Services:

- **Customer Support Helpline No.:** + 91 8448600173
- **Customer Support Email ID:** grievance.sabrimaladigiloans@gmail.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

Customer Services Department (Digital Lending),
Sabrimala Fintech Private Limited,
Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

- **Complaint Lodging Hours:** 10:00 a.m. to 07:00 p.m., except Sundays and Public Holidays.

- **Resolution Timeline:** The complaint(s)/ grievance(s) shall ordinarily be resolved within 07 days from the date of its receipt/escalation at the Customer Care Level, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.
- 2. STAGE 2 – Grievance Redressal Officer**
 If the customer is not satisfied with the resolution provided at the Customer Care Level, or if the complaint(s)/ grievance(s) remains unresolved, the customer may escalate the matter to the Company's Digital Lending Grievance Redressal Officer.
 - **Name:** Mr. Ujjawal, Grievance Redressal Officer
 - **Grievance Redressal Email ID:** digital@sabrimafintech.com
 - **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

Grievance Redressal Officer (Digital Lending),
 Sabrimala Fintech Private Limited
 Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097
 - **Complaint Lodging Hours:** 10:00 a.m. to 07:00 p.m., except Sundays and Public Holidays.
 - **Resolution Timeline:** The complaint shall ordinarily be resolved within 10 days from the date of its receipt/escalation at the Grievance Redressal Officer, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.
- ❖ **Overall Resolution Timeline:** Where the complaint(s)/ grievance(s) requires legal assistance, additional information, or retrieval/verification of original documents or other records, the resolution time line may be extended as reasonably necessary. However, the overall resolution period shall, in all cases, not exceed 30 days from the date of receipt of the complaint(s)/ grievance(s) by the Company.
- 3. STAGE 3 – Appeal or Escalation to Reserve Bank of India**
 If the customer does not receive a response from the Company within 30 days, or is not satisfied with the response/resolution provided by the Company, the customer may approach to the Reserve Bank of India, Department of Non-Banking Supervision (DNBS) of the at following address:
 - **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

Reserve Bank of India
 Department Of Non-Banking Supervision (DNBS)
 6, Sansad Marg, New Delhi- 110001
 - **Online Mode:** The customers may lodge their complaint(s)/grievance(s) by visiting the RBI's Complaint Management System Portal – <https://cms.rbi.org.in>

16. GENERAL PROVISIONS:

- i) The Company will display at the respective Branches or in its website the normal business hours, list of holidays and notify the changes, if any, by way of a notice displayed in the premises of the branch.
- ii) Personal information of the customer will not be shared with unauthorized persons or agencies or third parties by the Company. However, the Company will be bound to honour and comply with legal or regulatory requirements, if any, in this matter obligating it to part with such information even without notice to the customer.
- iii) The Company shall refrain from interfering in the affairs of the borrower except for the purposes provided in the terms and conditions of the letter of undertaking (unless new information, not earlier disclosed by the borrower, has come to the notice of the Company).
- iv) In the matter of recovery of loans, the Company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans etc. The staff of the Company shall be adequately trained to deal with the customers in an appropriate manner so as to ensure proper behavior.

- 17. REVIEW OF FAIR PRACTICE CODE:** A periodical review of the Fair Practices Code and functioning thereof will be undertaken by the Company by the Board of Directors or at Management Level at yearly intervals or at such intervals as and when any changes or amendments taken place thereof by the Reserve Bank of India (RBI) and report of such Reviews shall be submitted to the Board of Directors.

Code of Conduct of Business Correspondent / DSA / DMA / DST / LSP / Recovery Agents

1. APPLICABILITY

This Code will apply to all the person(s) associated with the Company with respect to the marketing, customer sourcing, onboarding, distribution, collection, recovery of loans / financial product of Sabrimala Fintech “the Company”. The Service Provider must agree to and abide by this code while undertaking or in association with the Company for business operations on behalf of the Company. Any violation of this code or failure to comply with the requirement shall result in withholding or delisting or blacklisting or permanent termination of business and association with the Company.

2. COMPLY WITH LAWS, REGULATIONS

The Service Provider shall be responsible to ensure compliance with laws, rules, regulations and local guidelines wherever they operate. The Service Provider shall always act ethically and honestly render the services to the borrower / customer while delivering business operations on behalf of the Company.

3. CUSTOMER CONFIDENTIALITY

Service Provider must exercise care in relation to confidential or sensitive information and data belonging to customers or the company. It should not be lost.

- Do not disclose such customer information unless expressly authorised to do so by the company. If information has been lost, contact the Company or its Branches immediately.
- Customer personal data must be:
 - ✓ Accurate and up to date, neither biased nor misleading.
 - ✓ Used only for the purposes for which it is given.
 - ✓ Kept only as long as is necessary and held securely.
 - ✓ Should not distributed unnecessarily with the outsiders.

4. TELE-CALLING A PROSPECTIVE CUSTOMER (PROSPECT)

A prospective customer is to be contacted for sourcing the Company's products only under the following circumstances:

- When a prospective customer has expressed his/her/its desire to avail loan from the Company's website /application/ Call-Centre / Branch or through a Relationship Manager of the Company or has been referred by another prospective customer or is an existing customer who has given consent for accepting calls.
- When the prospective customers Name / Phone No./Address is available and has been taken from one of the lists/directories/databases approved by the Service Provider Manager/Team leader, after taking his/ her consent.
- Follow the DND (SCB & NDNC) scrubbing process.

5. WHEN CAN A PROSPECTIVE CUSTOMER BE CONTACTED OVER TELEPHONE

- Telephonic contact must normally be limited between 09.00 a.m. to 07.00 p.m. However, it may be ensured that a prospective customer is contacted only when the call is not expected to inconvenience him/her.
- Calls earlier or later than the prescribed time may be placed only when the prospective has expressly authorized Service Provider to do so either in writing or orally over calls.

6. DISCUSSING THE PROSPECTIVE CUSTOMER'S INTEREST WITH THIRD PARTY

- Respect a prospective customer's privacy.
- The prospective customer's interest may normally be discussed only with the prospective customer and any other individual/family member such as prospective customers' accountant/secretary /spouse, authorized by the prospective customer.

- ✓ **Leaving messages and contacting persons other than the prospective customer:** Calls must first be placed to the Prospective customer. In the event the prospective customer is not available, a message may

be left for him/her. The aim of the message should be to get the prospect to return the call or to check for a convenient time to call again. Ordinarily, such messages may be restricted to:

- ✓ Please leave a message that XXXXX (Name of employee / officer) representing Sabrimala Fintech called and requested to call back at ZZZZZZ (Phone Number). As a general rule, the message must indicate that the purpose of the call is for offering the product / service of the Company.

7. NO MISLEADING STATEMENTS / MISREPRESENTATIONS PERMITTED

The customer whether existing or prospective shall be treated fairly manner is most important to build a long-term relationship with customers and help to grow the business by enhancing the Company's reputation. The Service Provider must treat customers fairly and meet their needs and expectations in line with the Company's offered product / services. Service Provider should not:

- Mislead the prospect on any service / product offered.
- Mislead the prospect about their business or organization's name, or falsely represent themselves.
- Make any false / unauthorised commitment on behalf of Company for any facility/ service.

8. TELEMARKETING ETIQUETTES

- **Pre-Call:** No calls prior to 09.00 a.m or post 07.00 p.m unless specifically requested.

- **During Call:**

- ✓ Identify yourself, your company and your principal.
- ✓ Request permission to proceed.
- ✓ If denied permission, apologize and politely disconnect.
- ✓ State reason for your call.
- ✓ Always offer to call back on landline, if call is made to a cell number.
- ✓ Never interrupt or argue.
- ✓ To the extent possible, talk in the language which is most comfortable to the prospect.
- ✓ Keep the conversation limited to business matters.
- ✓ Check for understanding of "Most Important Terms and Conditions" by the customer if he plans to buy the product.
- ✓ Reconfirm next call or next visit details.
- ✓ Provide your telephone no, your supervisor's name or Company's Customer Service Department contact details, if asked for by the customer.
- ✓ Thank the customer for his/her time.

- **Post Call:**

- ✓ Customers who have expressed their lack of interest for the offering should not be called for the next 3 months with the same offer.
- ✓ Provide the feedback to the Company on the customers who have expressed their desire to be flagged "Do Not Disturb".
- ✓ Never call or entertain calls from customers regarding products already sold. Advise them to contact the Customer Service Department of Company.

9. GIFTS OR BRIBES

The Service Provider must not accept gifts from prospective customer or bribes of any kind. In case any customer offers a bribe or payment of any kind, it must promptly report it to his/her management.

10. PRECAUTIONS TO BE TAKEN ON VISITS / CONTACTS SERVICE PROVIDER SHOULD:

- Respect personal space - maintain adequate distance from the Customer.
- Not enter the customer or prospective customer's residence/office against his/her wishes.
- Not to visit in large numbers - i.e. not more than one person and one supervisor, if required.
- Respect the customer / prospective Customer's privacy.
- If the customer / prospective customer is not present and only family members /office persons are present at the time of the visit, he/she should end the visit with a request for a call back from the Customer / Prospective Customer.
- Provide his/her Telephone No., Supervisor's name or Company's customer care's contact details, if asked for by the customer.
- Limit discussions with the prospect to the business and maintain a professional distance.
- Chewing Gutkha, Paan, Smoking or consuming alcohol in the presence of the Customer is strictly prohibited

- Accepting Meals, Foods or equivalent in terms of Cash, Coupon from the Customer is strictly prohibited
- Taking, Purchasing goods / Utilization services from the Customer's business unit without paying the exact cost is strictly prohibited.
- Wearing helmet while using 2-wheeler for visiting Customer place.

11. APPEARANCE & DRESS CODE.

For men this means-Well ironed trousers and well ironed shirt, shirt sleeves preferably buttoned down. Jeans and /or T-Shirt, open sandals are not considered appropriate.

For women this means-Well ironed formal attire (Saree, Suit etc.). Well-groomed appearance.

12. HANDLING OF LETTERS & OTHER COMMUNICATION

Any communication sent to the customer/prospective customer should be only in the mode and format approved by the Company.

13. DOS AND DON'TS

DO's	Don't
✓ Do dress in formal clothes and carry the company identity card during work hours positively ✓ Be punctual and available at the Branch Office / customer's place as required ✓ Visit and analyze the customer situation ✓ Do talk in a pleasant, polite and nonaggressive manner at all times. Answers should be factual and to the point ✓ Collection interactions should be based on fair conduct and persuasion ✓ Present all the information required by the customer in an appropriate manner ✓ Do answer borrower's query to the satisfaction of the borrower. ✓ Keep records of interactions with the customer. ✓ Do provide a valid receipt for each loan instalment payment received (partial or full) and record the payment in the borrower's loan passbook/loan card immediately after the transaction and educate customers to keep all the receipts for all future references. ✓ Visit the Customer on Promise to Pay dates given by them on working days only ✓ Maintain a reasonable distance from the customer. Contact customer at appropriate hrs. after 8.00 am to 7.00 pm. ✓ Do keep borrower information confidential and use it only for permissible purposes defined by Sabarimala Fintech.	✓ Do not get personal, tough or aggressive or abusive ✓ Do not use coercion of any sort to make recovery of payments. ✓ Do not humiliate borrowers in public places by discussing their loan over dues with third parties/neighbours. ✓ Do not threaten that assets will be seized ✓ Do not pressurize the members & make unrealistic demands ✓ Do not claim that the personal documents collected earlier will form part of collateral ✓ Do not force the customers to make payments by not giving them an alternative option ✓ Tone should not be harsh or loud ✓ Do not give false promises to customers like promising higher loans in case of part payments, providing jobs to family members etc. ✓ Do not seize customer assets or any personal documents e.g. Voter ID, ration card etc. ✓ Do not share customer's information with other member borrowers/customers ✓ Do not call borrowers at inappropriate times such as bereavements, illness, social occasions such as marriages, births etc. ✓ Do not visit or call borrowers between 7 pm to 8 am. Do not discriminate on the basis of caste and religion ✓ Do not go for collections in a group of more than 2 staff members at a time. Do not visit the customers on weekly or public holidays unless the customer has given consent or asked to visit them.