

**Annexure I**

Sundaram Finance Limited
Policy on
Ethics, Transparency, Accountability, Service, Client Engagement, Employees
Protection for Human Rights, Stakeholder Engagement, Environment, Proactive
Advocacy, inclusive growth and equitable development

1. The strong edifice of the Company has been built on the foundations of high standards of integrity, dedicated customer service, fair business practices, efficient, safe and trusted financial policies. The Company shall act honestly and use the powers of office in good faith, in the best interests of the Company and all its stakeholders.
2. The Company shall maintain excellence in service to all stakeholders and strong Corporate Governance standards.
3. The company shall adopt the "Sundaram Way" to build a responsible business based on the following core values:
 - To be of **service** even when time is against us
 - To know that **discipline** is our ally in all situations
 - To be the voice of **prudence** in the midst of chaos
 - To stand for **Fair play** when the odds are stacked against us
 - To believe that **honesty** is the only policy
 - To put **integrity** above all else
 - To realise that **humility** is the greatest virtue
 - To be **open** to scrutiny anywhere and anytime
 - To know that it is not merely about being holders of people's money; but being custodians of their trust.

Leading to enduring **relationships**.

4. The Company shall not engage in practices that are abusive, corrupt, anti-competitive and shall not indulge in any conduct that would bring discredit upon itself.
5. The Board and the senior management shall ensure high standards of transparency and accountability by adopting the SFL code of Conduct as per Clause 49 of the Listing Agreement.
6. The Company shall adhere to the Fair Practices Code which lays down procedures/practices in dealing with the business transactions.
7. The Company shall identify the stakeholders and their concerns for defining the purpose and scope of engaging with them.
8. The Company shall have a "grievance redressal system" for both internal and external stakeholders. There shall be separate cells / departments to handle queries/ grievances of investors and customers. Long-pending grievances shall be reported to Audit Committee every half-year.
9. Company shall ensure protection of stakeholder interest and shall have separate e-mail address, viz; investorservices@sundaramfinance.in, customervoice@sundaramfinance.in.
10. The Company shall comply with all applicable laws, rules and regulations and shall truthfully discharge the responsibilities on all financial and other disclosures.
11. The Company shall have a policy for all Human Resource related matters viz. recruitment, leave, emoluments etc., and the same shall be communicated to all concerned.
12. The Company shall provide:
 - (a) equal opportunities at the time of recruitment as well as during the course of employment irrespective of caste, creed, gender, race, religion, disability or sexual orientation.



- (b) access to appropriate grievance redressal mechanisms.
13. The Company shall:
- (a) ensure timely payment of salaries.
 - (b) provide a workplace environment that is safe, hygienic, humane and which upholds the dignity of the employees.
 - (c) ensure appropriate skill and competence upgrading of all employees by providing access to necessary learning opportunities, They should promote employee morale and career development through enlightened human resource interventions.
 - (d) create systems and practices to ensure a harassment free workplace where employees feel safe and secure in discharging their responsibilities.
14. The Company shall not use child labour, forced labour or any form of involuntary labour, paid or unpaid.
15. The Company shall put in place whistle blower policy for its employees.
16. The Company shall adhere and comply with all the human rights laws and guidelines of Constitution of India.
17. The Company shall engage in community focussed activities, spread over different areas such as health, education, ecology and environment, preservation and promotion of the country's rich culture, heritage, traditional arts and sports and such other similar activities approved by its Board of Directors from time to time. Each one of the programmes or projects that the Company may initiate shall reflect the commitment, concern, and care that it always has for society.
18. Company shall represent/liaison/lobby with the Government to secure benefits for the industry as a whole and to take the results and best practices within the industry to benefit the society at large.
19. The Company shall wherever possible, take steps to nominate senior management personnel to serve on the committees of the trade / chamber / associations with which our business is associated.



