KA CODE JONG KA CONDUCT & ETHICS NA KA BYNTA KI SENIOR MANAGEMENT

KA CODE JONG KA CONDUCT BAD ETHICS JONG KA AXIS BANK

1. Ka jingthmu jong ka Preamble na ka bynta ka Code of Conduct bad Ethics; Core Values & Stakeholders; Ka jingkot; Ka jingbud ïa ka Code; Ka jingwanrah ïa ki jingkhuslai bad ka jingai jingtip ïa ka jingpynkhein
2. Ka jingiakhaïi ba shapoh ne ka jingtip ka bym dei ïa ki public; Ka jingai Tips; Ka jingkot
3. Ka jingeh ha ka Interest General Principles; Ka nuksha ka jingeh ha ka Interest
4. Ka jingkyntiew ïa ka kam ha ka Ethical Anti-Corruption bad ka jingbam sap, ka jingbud ïa ki Regulation kaba ïa dei bad ka KYC bad ka jingburieh ïa ka pisa; Ka jingbym ïahap ha ka jingïadie bad ka jingiadei bad ki Customer; Ka jinglehkai; ka jingktah ha ka jingleh jubor; ka jingioh lad ban peit ïa ka kam Business; ka jingai kylliang ha ka Transactions
5. Ka jingai sngewbha bad ka jingai jingpynbyrnia ha ka Business bad ka jingpynbyrnia, ka General principles ban kiar
6. Ka jingkular ïa ka Privacy & confidentiality ka Privacy ïa ka jingtip shaphang ki nongtrei; ka jingiada halor ki jingtip shaphang ka jinglong trai ; ki Guidelines ban iada ïa ka confidentiality
7. Ka jingkular ïa ki External Stakeholders ka jingpynneh ïa ka jingïadei ha ka Business bad ka jingiakhun ha ka hok; ka jingpynneh ïa ka jingiadei bashai bad ki Regulators; ka jingiatreilang bad ka Sorkar bad ki Regulators; ka jingnoh synniang na ka Charitable, ka kam Civic & Sponsorships; Ka jingshim bynta ha ka associations ki Nongkhaïi, ka jingshim bynta ha ka Conferences bad ka jingkren; ka kam ba ïa dei bad ka Politics & ka jingnoh synniang
8. Ka jingpyni bad ka jingbud ka jinglong ba bha ha jaka trei; ka jingshah Harass bad jingshah niew bein; ka Sexual Harassment; ka jingkoit jingkhiah bad ka jingiada ha ka jaka trei; ka Jingiadei bad ka Media; ka Jingpynneh ka jingtip ba pura jong ka Company Records bad ka jingdonkam halor ka jingai jingtip; ka Jingiada ïa ki Property bad Assets jong ka Axis Bank; ka jinglah ban peit ïa ka kam pisa shimet; ka jingpynkhein ïa ka Code
9. Ka jingbah khlieh jong u Manager bad u Nongialam
10. Ka synjam ban pynbeit bad ban dain kuna
11. Ka jingpyntikna ha ka jingialang ba shi sien shi snem

1. **Preamble**: kane ka Code jong ka Conduct bad Ethics ka dei ka statement jong ka jingkular ka Bank's ban ïaineh bad ban kot sha ka standard jong ka ethical practices. Ka batai ïa ka standard jong ka conduct kaba la khmih lynti na baroh ki nongtrei khnang ba lah ban shim ka rai ba biang haba hap pyndep ïa ka bynta la jong bad ka jingbah khlieh ha baroh ki kam jong ka Bank. Ka Code ka thmu ban long kata ka charter man la ka sngi treikam khnang ban iarap ia ki nongtrei ban shim ka rai ba biang bad kumjuh ban shakri ia (1) ka jingkular ban bud ïa ka fundamental regulatory guidelines bad ka ain jong ka jaka (2) ban buh ka basic parameters jong ka ethical behaviour (3) ban seng ka system ban detect bad pyntip ia kano kano ka ethical suspect ne ka jingsuspect ba lah pynkhein ia ka regulation.

   Ka thymmei jong ka Bank ka long ban shimkhia ia kine kam : ki Customer ki long ba kongsan, ka Ethics, ka jingshai, ka jingtreilang bad ka jinglong trai bad kane ka batai ha kano ka rukom ngi treikam bad ki stakeholders kumba lah batai harum.

a. **Ki Customers**: Nalor ka jingpyntikna ba ka services ba la ai ïa ki customer ka long ka ba suk bad ba shaniah, kaba kham kongsan ka long ka thymmei jong ka bank ka dei "kaba leh ia kaba dei na ka bynta ki customer". Ha kawei ka kyntien ka dei ban long ka jingtrei shitom jong baroh ki nongtrei ha ka Bank ban iai leh kaei kaei kaba bha haba iadei bad ia ki customers. Kane ka long kaba pynkylla ia ki kam sha ka jingshai haba iadei bad ki customer, kaba ai ïa ki ka hok ban ai jingmut/ jingtip shaphang ki products bad services kumjuh ban ai ka jingkyrshan ha ka por ba donkam.
b. **ki Nongtrei**: ki Nongtrei ki long kiba kongsan tam ïa ka Bank infrastructure bad ban pyntikna ba kin leh ia kaei kaba dei ïa ki customer, ka long kaba donkam ban ai ha ki ka jinghikai ne ka job-skills kaba biang. ka Bank ka trei shitom ban pyntikna ba ka jingtip ban bud, ka regulatory bad ka jingiadei ha ka kam jong ka banking services la ai sha ki nongtrei. Sa kawei pat ka Code jong ka Conduct bad Ethics ka long ka jingïadei ki nongtrei bad ki paidbah, ka jingiakynduh bad ki external entities kaba kynthup ka media bad kiba iatreilang. Ka nongrim ka long ban shna ka culture jong ka jingïatreilang bad ka jinglong kawei, ka long kaba kongsan ban pynneh ha ki nongtrei ka jingsarong bad ka jingdonkam ban ïa trei lang
c. **ki Shareholders**: ki Shareholders ki long ki constituents badonkam bha bad ka dei ka jingbah khlieh jong ngi ban ai ïa ki ka regular disclosure bad jingtipshaphang ka Bank kaba long tikna, shai bad kaba thmu ban don ha ka liang ki paidbah.
d. **Ki Regulators:** ka jingbud ryngkat bad ki regulation ka constitutes ïa kawei ka phang jong ka Code jong ka Conduct bad Ethics. Ka dei ka jing trei shitom jong ka Bank, kumba ngi la batai haneng, ban pyntikna ba Ki nongtrei jong ka Bank ki don ka jingtip ban bud ia ki jingdonkam bad ban long kiba phikir bha ban kiar na ka ba pynkhein ïa ka.

Ka Code ka dei naka bynta ki Senior Management jong ka Bank. Yn shim ïa baroh ki kynhun Executives jong ka Bank kum ki Senior Management na ka bynta kane ka Code. Ki policies kiba bun (Ka guidelines jong ka jingiakhaii ba shapoh, Ka policy halor ka jingai sngewbha, ka jingthung kam ïa ki bahaing, ka jingburieh ïa ka pisa, ka Whistleblower Policy ne ka policy ban ai jingtip halor ki jingpynkhein ne jingeh, ka Policy jong ka Code halor ka hok ban die, ka code Guidelines halor ki rukom Dress Code)lah batai bniah ha kawei pat ka Policy kiba la mynjur da ka Management Committees, Committees jong ka Board ne na ka Board jong ka Bank. Ia kane ka Code yn sa phah ha ka website jong ka Bank.

ka jingbud ia ka Code

ka dei ka jingbah khlieh jong ngi ban pule bha ïa ka policy bad kumjuh ïa baroh ki policy kiba la batai haneng khnang ba ngin lah ban long kiba husiar barabor haba iadei bad ki rukom treikam, ki regulations bad kiwei kiwei ki jingdonkam kiba iadei bad ka business ne ki kam. Lada don ki khep ha kaba ka entity jong ka Bank (kum ka nuksa ka tnat overseas)ka lah shim ïa ka policy kaba hap ban bud ia ki regulation jong ki trai shnong bad lada kita ki policies ki ïa pher na ki kyndon jong ka Bank policies, katta ka nang don ki policy kiba eh. Ka lad ban ïoh ka jingpynshai haba iadei bad kine ki policies ne kano kano ka issues kaba ngi lah ban ïakynduh kaba ngim lah ban pule ha ka policies lah batai harum.

i. **Wad jingïarap**: Ka Code bad kiwei ki policies kiba iadei kin nym lah ban batai bniah lypa ïa baroh ki issue. Ban jubab ïa baroh ki jingkylli kaba kynthup haba iadei bad ki ethical issue kam long kaba suk. Phi dei ban sngewthuh ban bud ïa ka policies bad standards kaba don ha ka Code ym tang ba ka don ha ka shithi hynrei naduh ka mynsiem. Ki don katto katne ki rukom kiba ngi dei ban buh ha jingmut jingpyrkhat ki long:

- Pynthikna ba phi don baroh ki jingtip
- Haba don ka jingiasam ka jingbakhlieh, ïa kren ïa ka issue bad kiwei kiba treilang
- Ka jingbahkhlieh ban ïa kren ïa ka jingeh bad kito ki ba peit ïa ka kam

- Wat la katta, lada phim suk ban ïa kren bad ki nongpeit kam, phi lah ban ïa kren bad ki Head Department jong phi, ka Unit Head/ka Tnat Head ne ki Ethics Officer. (ka Whistleblower Policy ne ka policy ban ai jingtip halor ka jingpynkhein ne jingeh ki don ka jingtreikam ba bniah ha kaba ki lah ban pyntip ïa ki jingdonkam ha ki Officer/kynhun ba lah buh banpeit)
- lada ka case kam long shai, kylli ia lade la ka kam jong nga ka biang bad ka Code ne bad kiwei ki policies

ii. **Ka jingwanrah ïa ki jingeh bad ban pyntip halor ka jingpynkhein:** ka bym long, kaba bakla ne ki jingleh khlem akor da ki nongtrei, supervisor, supplier ne kano kano ka third party kan lah ban ktah ia ka nam jong ka Bank. Kum kita ki issue ki dei ban pyntip noh kloi.ka dei ka kamram jong ngi ban pyntip kum kita ki jingeh ne kino kino ki jingkylli ba ngi don haba iadei bad ki jingleh ki bym dei ne ka jingpynkhien ia ka aïn bad regulation kaba ngi ïohi ha ka jaka treikam jong ngi. Kum kita ki jinglong ki pynpaw ïa ka jingïatyngkhuh bad kane ka code, phi dei ban pyntip sha ki official ne entities harum:

- Supervisor, Unit Head ne ka Department Head kano kano ba biang
- ki nongmih khmat jong ka Human Resources
- ki contact jong kiba dei ban peit hapoh kawei kawei ka policy
- ka Whistleblower Committee ne ka committee ban peit ïa ka jingpynkhein ne jingeh
- ki Ethics Officer jong ka Bank

Kin nym leh eiei ïa kito kiba pyntip shaphang kano kano ka jingpynkhein da ka jingmut babha, ne kiba shim bynta ne kiba ïarap ban wad bniah ïa kito kiba lah suspect ba lah pynkhein ïa ka Code jong ka Conduct. Kano kano ka jingialeh pyrshah ïa kito kiba ai ka jingpyntip ïa ki jingleh palat ne jingbakla ter ter ka long kumba la pynkhein pyrshah ïa ka Code jong ka Conduct bad Ethics jong ka Bank.

2. Ka jingkhaïi ba shapoh:

Ka Board jong ki Directors jong ka Bank kila shna bad shim ïa ka Code jong ka Conduct ban tehlakam, ban peit bad ban pyntip ïa ka jingkhaïi ba shapoh(ka Code) bad ka Code of practices bad Procedure naka bynta ka ban pyntip hok ka Unpublished Price Sensitive Information (UPSI) kaba iahap bad ka standard ba la buh hapoh ka Schedule B of Securities of Exchange Board of India (ka jingmana ïa ka jingkhaïi bashapoh) Regulations, 2015 ("ka Resolutions jong ka jingkhaïi i ba shapoh ")

Kum ki nongtrei jong ka Bank, phi lah ban ioh jingtip halor ki Unpublished Price Sensitive Information (UPSI) shaphang ka Bank, ki clients jong ngi bad ka companies kaba ngi ïa treikam ha ka Business. Ka Code bad ka Regulatios jong ka jingkhaïi ba shapoh ki maham ïa ki nongtrei jong ka Bank ban don ka jingiakren ne ban ïa kren, ban ai ne ban ioh jingtip shaphang kano kano ka UPSI, haba ïadei bad ka Bank ne ki shares/securities kiba lah jer kyrteng, ïa ki briew kiba ki mut ban bteng ka jingiatrei ne ban pyndep ki kam ne ban pyndep ïa ki kam kiba iadei bad ka aiñ.

Shuh shuh, ki nongtrei ka Bank ki dei ban ioh ne pynbiang ki jingdonkam ban ioh ïa ka UPSI kiba lah jer kyrteng/ kiba lah thmu ban jer kyrteng ïa ki company ne ki shares/securities kiba lah jer ne kiba la thmu ban shah jer, tang ban pyniar ïa ka jingthmu kat kum ka aiñ, ki kam ban pyndep bad kiba donkam ban leh katkum ka aiñ. UPSI ka mut kino kino ki jingtip,kiba ïadei ne ki bym iadei marpyrshahbad ka Bank ne ki shares/ securities ne ïa kita kiba ka Bank ka lah jer kyrteng ia ki Client Companies ne ki shares/securities jong ki ki bym paw paidbah bad ynda ka lah long paidbah,ka lah ban ktah ïa ka dor jong ki shares/securities jong ka Bank ne ki kyrteng jong ki Client Companies kiba ki don.

Lah mana ia Ki Nongtrei jong ka Bank ban rung sha kano kano ka jingkhaii kaba lah ban ktah ïa ki securities jong ka Bank haka por blackout. Ka Code ka donkam ba ki nongtrei jong ka Bank ki donkam ban ïoh ka requisite pre-clearance jong ki Compliance Officer haba ïadei bad ka Bank's securities kiba lah pud. Shuh shuh ka maham ïa ki nongtrei ka Bank na kaba ïa thied/ia die/ ban transfer kumta ter ter.,jong ka Bank securities katba nang don hapoh ka UPSI kaba ïadei bad ki securities jong ka bank. La maham ïa ki nongtrei jong ka Bank ban shim bynta ban khaii pyrshah haka madan jong ka Stock Exchange ne ban iatrei bad ki securities jong ka Bank ki kyrteng ba lah jer jong ki Client companies.

3. **Ka jingïatyngkhuh bad ka Interest Conflict of Interest:** La khmih ba baroh ki nongtrei kin pynneh ïa ka highest level jong ka kam bad ka jingiaishah bashimet ban kiar na ki khep ha kaba ka interest shimet jong u briew ka lah ban iatyngkhuh ne pyni ka jingiatyngkhuh bad ka interest jong ka Bank ne ki stakeholders. Ka jingïatyngkhuh ka interest ka lah ban long na ka daw ka jingiadei hapdeng ki nongtrei bad ki nongdie, ki nongtrei bad ki customer, ki nongtrei bad ki counterparties/ kiwei ki entities, ki nongtrei bad kita kiba ithuh bad kumjuh ki nongtrei bad ki bahaing.ka jing ïatyngkhuh jong ka interest ka lah ban mih haba ïadei bad kino kino ki kyrteng jong ki entities kiba paw haneng kiba lah ban ktah ka jingiadei bad ki. Kum kita ki jingiadei ki lah ban pynmatlah ïa ka jingthmu ne ia ka assessment kaba iadei/transaction bad ka lah ban nym long ha ka interest jong ka Bank. Ka lah ruh ban ktah ïa ka kam pisa/ ka kam bym iadei bad ka pisa kaba myntoi ia ki nongtrei, ka ing jong u ne kiba ithuh. Kum ka nuksa kiba ngi lah ban ïohi ka jingïatynkhuh ka interest ki long (ki jingjer kim long kiba la kynthup lut):

- **a.** Ka jingpdiang ïa ki kam ba shabar ka Bank kaba lah ban myntoi ïa phi ha kano kano ka rukom jong phi
- **b.** Kaba bunkam haka ban shim rai ban invest shimet da kaba ialeh khaii ha ka accounts bashimet na ka jingtip ba ïoh na ka daw ka jingioh trei bad ka Bank(kaba thew ïa ka guidelines jong ka jingkhaii ba shapoh)
- **c.** Ka jingshim rai halor ka business (kaba kynthup ïa rai ban ai kylliang, ka guarantees) kaba lah ban long ka jingmyntoi shimet, ne ka jingmyntoi ïa ki bahaing ne kiba ithuh
- **d.** Ka jingpyndonkam ïa ka bor ne ka jingtip ba burieh na ka bynta ka jingmyntoi shimet
- **e.** Ka jingshakri kum ha ka fiduciary capacity ne kum director, official, ne kano kano ka post ba la jied da ka company ne ki political party shabar ka Bank na ka bynta ka kam bym ïohnong,ki jingkhaii/ki industry, ki agency jong ka sorkar kiba khlem ioh jingmynjur da ka Bank
- **f.** Kaba ïakhun bad ka Bank na ka bynta ka lad business ne ban pynkynriah ïa ki lad ba ioh
- **g.** Ka jingpdiang pisa, jingkyrpad, jingai, ka bam, jingpynbyrnia ne kiwei kiwei ki jingmyntoi(haba peit ka long palat ban ïa ki jingialeh business) kaba lah ban ktah ïa ka business ne ki commercial rai ba lah shim da ka Bank
- **h.** Kaba kyrshan ïa ka jiniadie ne ki entity ban ioh jingmyntoi shimet
- **i.** Kaba pyndonkam ia ki facilities jong ka Bank, ki nongtrei, ki funds, ki property ne ki resource na ka bynta ialade shimet
- **j.** Ka jingnoh synniang sha ki kam Charity/ ki fund ban pyni ïa ki customer khnang ban pynneh ia ka jingiadei ha ka business
- **k.** Ki candidates kiba lah trei teng ha ka seng barim bad ka jingdon bynta ha ka ban shim rai/ ban jied
- **l.** Kaba thung kam ïa ki bahaing* ne ban iatrei business bad ki bahaing ne kino kino ki entity ha kaba ki bahaing ki don ka interest ha ka liang ka kam pisa
- **m.** Ka jingdon ki bahaing kiba ai jingtip ïa phi ne shano phi don ha ka kyrdan ban ktah ïa ka tulop jong u/ka, ka promotion, transfer ter ter

Lada phi ngeit ba phi don ka jing ïatyngkhuh bad ka interest, ne phi sngew ba don kata ka jingïatyngkhuh, phi dei ban pyntip ïa kane sha ka Department head, Nongmih khmat ka Human Resources ne Ethics officer.

*"**ki bahaing**"la batai ha ka Bank's Circular ha kiba la thung kam ïa ki bahaing tarik jylliew 3,2013. Ki nongtrei ki donkam ban pynpaw katkum ki guidelines ba la batai

(ban peit na ka "Code jong ka Conduct ban iada ia ka jingkhaii ba shapoh" tarik 17.04.2013, "ka Business Gift Policy" tarik 05.07.2013, "ka jingthung kam ia ki bahaing" tarik 03.06.2013)

4. **Ka jingkyntiew ïa ka Ethical Practices**: ka kam jong ka seng bad ki nongtrei ka long bakongsan bha khnang ban pynneh ïa ka nam ba ka Bank ka don. Te kumta ka long, kaba dei ban peit biang ïa ki kam business, ki jingiadie, ki features jong ki product, ki jing ïatyngkhuh jong ka interest bad kiei kiei kiba la pynkham kti da kita kiba dei peit bad kaba ktah ïa ka nam jong ka Bank. Man la ka business ka don ka jingbah khlieh ban tip shaphang ka aiñ bad regulations kaba dei ban bud ha ka business jong ki, ka jingiakren bad ki nongtrei ban ïa jingtip ban ban pynneh ia ki program kiba dei ban bud. Ha ka section ba harum la batai ïa ki katto katne jingdonkam

    - **ka Anti-Corruption bad Bribery**: ka jingïaishah pyrshah ïa baroh ki kam bam sap ka long zero bad ngi dei ban long kiba phikir bha ïa ka kum kine ki jingiadei bad ki jait entities kaba ngi ïa kynduh. Ka Bank ka maham khamtam ïa ki jingai,ki jingkular, ka jingai ne pynkhamti ïa kiwei ban ai kaei kaei palat ïa ka dor ba la buh, ka lah ban long markhmat ne khlem ka jingïaakynduh markhmat, ïa kino kino ki briew ne entity. Da lei lei ruh em phim dei ban ai,kular ne pyllait kaei kaei kaba shong dor iano iano na ka bynta ka jingthmu ban pynngop ïa ki nongioh. Ka jingsiew kaba ai khlem ka jingiakynduh markhmat lyngba ki intermediary ne kiwei ki third party ki hap hapoh kajuh ka jingteh.

** ïa ka dor lah ia kut da ka Bank ha INR6,000/USD 100 kaba ïahap bad ka Business Gift Policy (peit ïa ka "Business Gift Policy" tarik 05.07.2013)*

- **ka jingbud ïa ki Regulation haba iadei bad ka KYC bad ka jingburieh ïa ka Pisa**: ka jingbud ïa ki regulation haba ïadei bad ka KYC bad ka jingburieh ïa ka Pisa ka lah ban ktah ïa ka kam bad ka jingiaineh ha ka jingtrei kam ka bank bad ka jingbud ïa ki regulatory guidelines kiba la shna lypa ki bym lah ban kynran dien. Haduh kaba kut, ka long kaba donkam ban long kiba trei shitom ban pyndep ki kam bad pynneh ïa ka jingiadei bad ki customer bad ka jingpeit bha haba treikam ïa ki accounts ki customer khnang ba lah ban ioh bat ïa kino kino ki suspicious transactions.

(*Peit ïa ka "Policy on Anti-Money Laundering Standards / Know Your Customer (KYC) Norms/ Combating of Financing of Terrorism (CFT)" tarik 16.01.2013; peit ruh "KYC Documentation for Opening Accounts of Proprietary Concerns" tarik 24.01.2014 bad "Re-KYC Guidelines and Process – Non Resident customers "tarik 29.01.2014*)

- **ka jingbym biang haka jingdie bad ka jingkular ïa ki Customer Sales and Customer Commitment**: kaba kynshoit ïa ki customer ban thied ïa ki product bym da donkam ne ka jingiadon bynta haka ban "die bakla" tang ban kot ïa ka budgetary target ka long ka bym lah ban pdiang kaba ktah ym tang ia ki customer bad kumjuh ka ktah ïa ka nam jong ka Bank. Kane ka lah ban tyngkhuh ïa ka jingthmu jong ngi haka ba ki customer ki long kiba kongsan ha ka seng. Phi dei ban iarap ïa ki customer ban ioh ka jingtip kaba biang haka ba ki lah ban shim rai katkum ka jingdonkam jong ki, ki product kiba biang kiba ma ki donkam bad katkum ka profile jong ki customer. Namar ba ka Bank ka long kum kata ka nong ai jingmut ha ka jingiadie ïa ka third party products,ka long kaba kongsan ba ngi pynhun ïa ki jingdonkam ki customer da kaba batai ïa ki, ka product ba dei, kata ka shong ha ka risk profile bad ka jingdonkam ïa ka pisa.
  Ka dei ka jingshaniah, ka jinghun bad ka jingïaineh jong ki customer jong ngi kaba lah ban seng ka business kaba neh ïa ka Bank. Ka jingsngewthuh ïa ki jingdonkam ki, kane kan long kumba pyni ha ki ïa ka rukom ba ngi shim ïa ka business bad pynbiang ka service ha ka Bank..

(*Peit ïa ka "Policy on Code of Right Sell" tarik 30.01.2013 bad "Operational Policy for the Code of Right Sell" tarik 26.07.2013)*

- **ka jinglehkai** :

  Ka jinglehkai ka dei ka jingpyndonkam ïa kiwei, ka jingmih khmat bym dei ne baroh arliang ki jingïadie ne ka jingiadie kaba thmu ban ïoh ka jingcompensate ne ban kot sha ka thong jong ka jingdie. Kano kano ka jinglehkai, ka jingngop ha ka, ban ioh ka compensation ne ban kot ïa ka thong ban die ter ter la mana ïa kine baroh. Ka issues jong ka jinglehkai ka lah ban mih hynrei kan nym long ïa ki categories ba lah batai harum.

  i. Ka Reclassification ne ka Transfer: ka Reclassifying ne ka transferring ïa ki business ba la don kim dei ban niew kum ka jingdie bashisha bad kim dei ban long ka jingdie ha kaba ai shah, tang lada ka reclassification ne transfer:
     a. Ka dei ka bynta jong ka specific product program
     b. Ka dei ka general strategy jong ka Bank
     c. ka don ka jingmyntoi bashai ïa ki customer kiba la ai ka jingiateh kular

  ii. Ka Discounts ne ka customer incentives: kan nym long kaba biang ïa phi ban supplement ïa ka standard discounts ne customer incentives da kaba kylliang ïa ka personal funds kynthup ïa ka tulop ne ka jingioh incentive, ban pyndep ïa ka jingdie ne jingïoh ïa ka commission ba heh da kaba buh jingthoh ka cross-sell. Ka long kaba dei ban siew ïa ki fee, kum ka credit card fee, ne ka fund ha ka account ba deposits haka jaka ki customer ban pyndep ïa ka jingdie.

  iii. Ka Sales referrals: Tang ki sales referrals kiba nanglong ba la shna da ka team member kiba wad ïa ka credit ki lah ban submit ban kot ïa ka jingthmu ban die ne ban ioh credit hapoh ka sales incentive programs. Ka referrals kaba nanglong kan donkam da ka team member bad ba kin ïakren markhmat bad ki customer shaphang ka specific product ne ka referrel sha ka business unit bapher bad ban ioh ïa ki jingmynjur ki customer na ka bynta ka product ne referral.

- **ka jingktah kaba palat**: kan nym long kaba dei ban ktah palat ia kiwei, ne ban pyrshang ban ktah, iano iano naka bynta ka jingthmu ban ioh ïa u ne ia ka ban peit ïa ka transaction ne ka kam ha ka rukom ba ka lah ban ioh jingmyntoi shimet ha ka rukom bym dei ia phi, ki paralok jong phi,ki bahaing, ne iano iano ki team member. Ka jingioh ia ka jingmyntoi bym dei ka long da kaba pyndonkam ïa ka jingiadei(lada ka dei shimet, bad kiwei ki breiw ne ha ka jaka trei) ban pynlong ha kiwei ki briew, kum kiba iatrei lang, ki nongdie ne kino kino kiba pyntip sha phi, ban leh eiei ïa phi shabar jong ka business practice

- **kaba bat ia ki lad Business**: Phim dei ban shim kabu ïa ki lad kaba dei ka hok jong ka Bank. Kum ka dak, phim dei ban:

  i. Pynkynriah business na ka Bank tang ban ioh jingmyntoi shimet.
  ii. Ioh ka commission ne ka fee na ka bynta ka transaction kaba phi lah leh na ka bynta ka Bank(kino ki compensation ne incentives, lada don,ba lah siew da ka Bank)
  iii. Ai kyrteng jong ki customer ha kaba ka credit application jong ki dei kiba lah shah kyntait da ka Bank sha kiwei ki financial institution/entity ban ioh funding

- **ka Transactions kaba ai kylliang**: kino kino ki nongtrei kim dei ban ai loan na ka liang jong ka Bank ne ai advance ïalade sha u/ka ne sha u/ka lok, ka Joint Hindu Family jong u/ka ne jong u/ka lok ba dei member ne ka partnership bad u/ka ne u/ka lok ba don ka jingiadei ne ka Trust ha kaba u/ka ne u/ka lok dei Trustee, ne ka private ne public limited company, ha kaba u/ka ne u/ka lok ki bat ïa ka substancial interest. (Substancial interest kumba lah batai ha ka clause jong ka section 5 jong ka Banking Regulation Act 1949).

Kino kino ki nongtrei kim dei ban ai loan ha jaka jong ka Bank ne advance sha (a) kiba dei na ing ; (b) u briew uba dei u guarantor jong ka ing ne u briew uba dei u partner ha ka business jong ka ing; (c) ka Joint Hindu Family Ha kaba uwei member jong ka ing u dei u member ; (d) ka firm ha kaba iwei na ing i dei partner, manager ne guarantor; bad (e) ka company ha kaba iwei Iba na ing i bat ïa ka substantial interest ne i don ka intereste kum ka director manager ne guarantor, khlem ïoh lypa ka jingbit na ka Bank.

5. **Ka jingaisngewbha bad ka jingpynbyrnia:** ka jingai sngewbha ha ka business ka thew ïa kaei kaei kaba shongdor, kaba kynthup, hynrei ka bym kot sha, ka bam, jaka sah, loans, pisa ba don, ki favourable terms ne discounts ha kano kano ka products ne service, services, ki equipment, products, ka transportation, ka jingpyndonkam ïa ki kali, jingleit shuti ne kiwei ki facilities, securities, ka jingpynbha ïa ka ing, tickets (ka jingleit kai, ka por ba lait, ka jingkynduh briew, ka sports event, kumta ter ter.), ka certificates ba ai sngewbha, ka cards ba ai sngewbha, ka discount cards, membership ne ka jingiadei ha ka consulting, ki nongtrei kiba sngetynnad, kumta ter ter.

   Lah mana ïa phi ban pdiang ne ai ka jingai sngewbha na business ha kano kano ka rukom ne ka jingkot kaba palat ia ka dor ba lah buh*.Iada ka jingaisngewbha ka tam palat ïa kaba lah buh, ka long kaba biang ban pynphai ïa ki jingaisngewbha sha ki donor (da kaba shim ïa ka relevant provision jong ka policy). Lada ka jingpynphai ïa ki jingaisngewbha kam long kaba biang ha kato ka por, kan long kaba biang ban pyntip sha ki Ethics Officer kiba lah ban shim ka rai kaba biang ka ban kynthup bad kan nym long tang ban jied ban donate sha ki charity kiba ki kwah.

   Shuwa ban ai ka offer jingai sngewbha sha ki nongtrei sorkar/ departments, phi dei ban wad shuwa lada don kano kano ka jingduna ne requirements kaba dei ban bud, kum ka nuksa., ka jingpynduna ha ki jingaisngewbha bad jingpynbyrnia, requirement ban register kumta ter ter bad ban shah ialam da ka specific directives (ne internal policies) kaba kunthup ïa ki guidelines jong ka Central Vigilance Commission.

   Ki nongtrei kiba kwah ka service na ki nongdie (ne kiba don bynta ha ka procurement process) ki dei ban pyntip sha ki nongdie jong ka Bank's policy ba ai sngewbha khnang ban kiar na ka jinglehraiñ ha kane ka liang.

   Lah mana ban pdiang ïa kino kino ki jingai sngewbha, ban ai donation kum ka jingai sngewbha ne kiwei ki jingmyntoi na kiba iatreilang (lait noh ia ki occasions bakyrpang kum ka jingiathoh, transfer ne retirement) khnang ban kiar na kano kano ka jingai sngewbha ne jingmyntoi kaba lah ban pyni kumba phi kloi ban pynbiang ia ka jingiadei bad ki official.

   Haba phi hap ban kynduh ki khep ha kaba ka jingpdiang ïa ki jingai ne ban ai ka lah ban long illegal ne unethical ki bym lah ban batai, phi lah ban wad jingiarap na ki Ethics Officer ha kaba ka kam ban leh kam long kaba shai ne ka bym tip ïa ki.

   * ka dor lah buh da ka *Bank haka Rs. 6,000 / USD 100 haka Business Gift Policy ((peit ïa ka "Business Gift Policy" tarik 05.07.2013)*

6. **ka Privacy & Confidentiality Obligations:**

   - ka Privacy halor ka jingtip shaphang ki Nongtrei: ka jingiada ïa ki personal bad confidential jingtip haba iadei bad ki nongtrei dei ban phikir bha. Ka Bank ka dei ban pynneh ïa ka jingiada kum ka jingburom ïa ka personal privacy jong ki staff bad ban iada ïa ki confidentiality jong ka jingtip ba personal shaphang jong ki. Ia ka jingtip kaba iadei bad ki Nongtrei ym dei ban iasam ne iakren bad kino kino ba na bar ne ki nongtrei, lait noh tang lada kiba dei ban authorized napoh ne kiba dei ban bud katkum ka aiñ, regulation, jurisdiction, administrative ne legislative. Phi dei ban bud ïa baroh ki policies bad guidelines kaba ïadei bad ki security bad privacy jong ki personal bad jingtip ba confidential, ka jingbym suidniew ka lah ba ialam sha ka shah shim disciplinary ka jingai jubab ïa ka jingkyrpad shaphang kum kita ka jingtip tang lada ioh jingbit na ka internal policies bad authorization, ki aiñ ne Regulations.

Ka Workforce guidelines jong ka privacy bad security ka tap ïa ki nongtrei bad ïa kiwei ruh kumjuh ha kaba ka jingtip halor jong ki la ai na ka Bank hapoh ka context jong ka jingiadei ha ka jingtrei.

- ka jingiada ïa ka Proprietary bad jingtip ba Confidential: **ka Proprietary bad ka jingtip ba confidential kaba iadei bad ka Bank's business bad operations (kiba la jer kyrteng harum) ka dei jong ka property jong ka Bank. Ka lah ban kynthup ki jingtip ba sensitive bad ki data ki bym dei ha ka jingtip ki paidbah bad ki bym dei ban iasam.**

  i. Ka business plan jong ka Bank
  ii. ka Bank financial performance, lada khlem pynpaw ïa ka
  iii. ka kam jong ka Bank trading, ka jingbat ïa ka investments
  iv. ki data jong ki Customer
  v. ka jingïadei hapdeng ki suppliers bad ki distributor
  vi. ka data jong ki Employee
  vii. ka jingtip kaba iadei bad ki products, services, bad ki jingbuh dor
  viii. ka Intellectual property ka Bank ka klem pynpaw sa ki paidbah
  ix. ka jingtip kaba ïadei bad ka technology, systems bad processes
  x. ka jingtip ba ïadei bad ka Data centres
  xi. Passwords, computer programs bad software ba lah pyndonkam da ka Bank
  xii. Ka Marketing plans, strategies, bad ka jnglut
  xiii. Ka Potential acquisitions and bad divestments

Phi dei ban iada bad kiar na kaba ka pynpaw paidbah ne pyndonkam bakla ne jingtip ba confidential shaphang ka Bank, ki customer, supplier, distributors ne nongtrei sha kino kino ki briew ba lah unauthorized (kaba kynthup ïa kiwei ki nongtrei) ne ki external entities, lait noh kito kiba ïoh jingbit ne kiba donkam katkum ka aiñ, administration, legislation ne regulation. Ka jingpyllait klumar ïa ne ka jingioh ïa ki jingtip khlem ioh authorization kane ka lah ban ktah ïa ki jingshaniah ha ka Bank bad kane ka lah ban long ha ka jingduh nong ia ka business bad kumjuh ka jingshah trei ha ka aiñ. Baroh ki nongtrei jong ka Bank ki donkam ban sign ïa ka declaration jong ka fidelity bad secrecy kumba lah batai ha ka form ba lah prescribed.

Haba pynneh ïa ki guidelines haneng, ngi dei ban bud ïa kine harum:

- Ka jingbuh records ba pura bad tikna (kaba bat ïa ki katkum ka por donkam jong ka policy bad ban pynduh ia ki jingtip bym donkam ban filed ne pynneh ïa ka records)
- Ka jingiahap bad ka aiñ, accounting, tax, IT security bad ka jingpyntip ïa ka jingdonkam ka regulatory requirements (kynthup ïa ka jingsubmission jong ka file ba donkam)
- Ka jingshim ia ki synjam ban ïada ïa ki jingtip jong ka Bank's pyrshah ïa ka jingduh nong, ka jingjulor, ka jingpyndonkam bakla ne unauthorised ne ka jingpyndonkam bakla ha ka aiñ bad ka jingpeit katkum ka internal policies
- Ka jingiada ïa ka jingtip jong ka company na ka illegal copying ne ka jingpyn donkam bakla ia u logo jong ngi, patents, trademarks bad copyrights katkum ka branding standards jong ngi
- Ka jingpynneh ban bteng ïa ka business ban ïada ïa ki staff, critical businesses

bad ki functions ha ka event jong ka jingpynthut ha ka business
- Ka jingpyntikna ba ka jaka treikam, infrastructure bad ki computers ki long kiba lah ban tehlakam
- Ym dei ban iakren halor ka proprietary ne ka jingtip ba confidential ha ki jaka ba don ki paidbah kum ka elevators, hallways, restaurants, restrooms bad ka transportation ki paidbah, ne lyngba ki mobile phones, ka Internet ne kano kano ka electronic media (kaba kynthup ka blogs bad social networking sites)
- Ka jingpyntip kloi shaphang kino kino ki records kaba don ka jingshah kylli jingkylli ne ki jingtip ki bym pura; ne ha kano kano ka por ba u briew u lah ban pyndonkam bakla ne ka bym ïada ïa ka jingtip jong ka Bank

Hadien ba ka jingtrei jongphi ne ka jingïadei bad jka bank ka lah kut, phi dei ban pynphai lut baroh ki lad jingtip jong ka Bank, ki copies jong kum kita ki jingtip, kano kano ka property jong ka bank, ka ba kynthup hynrei ka bym kot ïa baroh ID cards, keys, telephone cards, laptops, cellular phones, fax machines bad kiwei ki rukom ban ïoh ïa ki jingtip. Ka jingai pateng ïa ki jingtip sha ka personal computer, kino kino email address, ne sha ki third-party service provider, server ne website, ne ka jingdon bynta ha kaba pyndonkam klem authorized, ka jingpyndonkam bakla ne ka jing pylliat ïa kum kit ak jingtip katba nang ap ïa ka resignation ne termination jong ka kam kaba lah ban ialam sha ka disciplinary issues. Kumjuh, phim donkam ban wanrah sha ka Bank kino kino trademark ne jingtp ba confidential jong ki nong ai kam, ne ban pyndonkam ia ki jingtip ban ioh jingiarap ia ka business, khlem da ïoh jingbit lypa na ki nong ai kam barim bad tang lada ioh jingbit na ka aiñ ne regulation.

7. **Ka Commitment sha ka External Stakeholders:**

- **ka jingpynneh ïa ka jingiadei ha ka Business bad ka Fair Competition:** ka jingkular jong ka Bank haba ïadei bad ki external stakeholders kum ki customers, ki nongiakhun, suppliers, bad kino kino kiba iadei bad ka agency kaba shong nongrim ha ka principles jong ka fair competition, ka jingiahap ryngkat ka aiñ bad ka regulations jong ka jaka, bad ha ka hok bad jingiaineh jong ka corporate values.

Haba pynneh ïa ka jinglong competitive ha ka iew, ngi dei banbud ïa ki ne harum:

- Ka jingbud ïa ka jinglong shai ha baroh ki jingïadei ha ka business
- Ka jngleh business katkum ka aiñ bad regulation
- Kaba burom ïa ka confidentiality, privacy bad intellectual property jong ka external stakeholders
- Ka jngTransfer ïa ki jingtip ba pura bad tikna na bad sha ki customer haba ïahap bad ka internal proprietary policies, data protection laws bad kino kino ki contractual obligations
- Ka jingkiar na ka jingtyngkhuh haka interest haba ïadei bad ka business na ka bynta ki customer ha kaba ka assets jong ki ka hap hapoh ka jingpeit jong ngi. Kane ka kynthup ka jinglah ban teh lakam ban minimise bad pynkut ïa ka jingtyngkhuh kiba mih.
- Ka jingshahskhor ïa ki jingud na ki customers katba nang leh kam kloi ha ka resolution. Lada ka complaint ka kynthup ïa ka data privacy ne ka accounting ne ki kam auditing, yn bud da ki special measures
- Ha ka liang ka jingiadei bad ki supplier, ka Bank's protocols ha kaba buh ïa ki dor jong ki quotation, SLAs, quality jong ka services ne goods ne kino kino kiba iadei kiba hap ban bud ryngkat bad ka internal bad external rules ne ka subject kaba hap hapoh ka internal restrictions jong kiwei ne ka jingpynpaw hapoh ka under securities ne kiwei ki aiñ

Ban pynneh ïa ka jing ïadei kaba long hok haba ïadei bad kino kino ki external body, ngin hap kiar na kine:

- Kaba iadei bad kino kino ki third party kiba ngi tip ba ki don bynta ha ka ban pyndonkam da kiwei ne ban buhrieh ia ka kam ba mlien ha iew (kaba buh dor, kaba buh harud ïa ki jingdie ha iew,kaba ïadei beit bad ki nongdie) ne bad ki kam kiba buh jingma ïa ki jingshong suk ki paidbah
- Ka jingsiew, jingpdiang, ka offer, ne authorisation jong ka pisa, jingaisngewbha, ne kino kino ki rukom ai pisa ne ban bamsap bad ki customer
- Ka jingai kano kano ka value sha ki external stakeholders kaba lah ban shna kumba donkam ban ktah ïa ka rai jong ki official bad ba pyni ba lah ioh ne la bat ïa ki business, kaba ai jingmut ïa kino kino ki businesss ne service kaba lah ban withdrawn ne ai pynphai da ka award ha ka business ne ban ïoh kabu lyngba kiwei ki seng haka iew.

- **ka jingpynneh ïa ka jingshai bad ki Regulators:** ka Bank ka pynneh ïa kano kano ka jingkylla haba ïadei bad ki regulators. Kane ka kynthup ïa ka jingiakren ba biang ha ka ban pynkiew bad ki kam baiadei bad ki relevant regulators. Ka jingïatrei lang bad ki regulators bad ka jingsngewthuh bniah ïa ka regulators' mission, perspective bad processes kaba hap alignment haka Bank internal policies bad procedures ki dei bakongsan. Ka jingkular jong ka Bank ban bud ïa ka aiñ, rules bad regulation sha ki shnong, jylla, bad ka ri ha kaba ngi leh business, kam dei tang ba ka long ka kam ba dei, hynrei ka iarap ban pynneh bad ïada ïa ka nam. Kum ki nongtrei, la khmih lynti ia phi ban kyrshan ïa ki jingkular bad ban shakri ïa ka Bank interest da kaba:
  - kitkhlieh ban pyntikna ba ki jingtrei kam jong ngi ka long katkum ka principles ba lah batai ha ka regulatory bulletins, circulars, advisories, manuals, checklists, bad kiwei kiwei ki guidance kiba kynthup ïa ka jingiahap ka statutory bad risk management guidelines
  - Ban nym pynshlur ïa ka lobbying activities kaba thmu ban ktah ne jop ïa ka legislation ha jaka jong ka Bank
  - Haba don ka suspicion shaphang kano kano ka kam haba ïadei bad ka jinglong bad jingiadei bad ki regulators, da kaba wanrah sha ka notice kito ki Official kiba mynjur.

- **Co-ordination bad ka Sorkar bad ki Regulators:** Lah khmih lynti ba baroh ki nongtrei kin long kiba kitkhlieh, hok bad bashai bad ki officers na ki regulatory, legislative ne administrative bodies. Ka jingjubab ban ioh ïa ki jingtip dei ban pyndep pura hapoh ka por katkum ka internal policy guidelines bad external regulations bad ngi dei ban ïada na kaba slem, lada don kano kano, da kaba buh ïa ka internal bad external authorities kaba don ha lineloop. Lah khmih lynti ba phi dei ban trei lang bad ai jingtip (bad ban bat ne ban pyndonkam bakla ia kano kano ka jingtip) ïa kano kano ka jingpynkhein ia ka regulations, aiñ, internal processes, ki jingdonkam ha ka contract, guidelines, kumta ter ter., ha kano kano ka investigation kum ka party ba kynthup, ki sakhi ne ha ka bynta ka jingbahkhlieh. Lah mana ba pyllait paidbah ha kano kano ka investigation ïa uno uno u briew (ne ka lah ban dei shapoh ne shabar ka seng) bad ban pynneh ïa ka confidentiality jong ka jingiakynduh ka khep. Kaba ai ka statements ba thok, kaba ialam bakla ha ka internal ne external auditors, investigators, legal counsel, kiwei ki nongtrei, regulators ne kiwei ki entities jong ka sorkar kaba lah ban poi sha ka jingshah dain kuna jong ki shimet markhmat ne khlem ka jingkynduh markhmat.

- **Ka jingnoh synniang lyngba ka Charity, Civic & Sponsorships:** Kano kano ka kam kaba ïadei bad ka charitable bad/ne educational kim dei ban ktah ne ïatyngkhuh bad ka kam jong phi ne bad ka Bank ha kano kano ka rukom. Haba ïatrei kam bad ka charity ne civic katkum ka jinglah jong phi, dei ban pyntikna ba ym don ka jingbatai ne ka jingkyrshan ba lah don lypa ha kano kano ka rukom ïa ka Bank .

- **Ka jingshim bynta ha ka Trade associations, Conferences bad ka jingbuh jingkren:** ka jingïalang ha ki jingïakynduh ki professional, trade associations ne conferences kim dei ban ktah ne ïatyngkhuh bad ka kam jong phi ne bad ka Bank ha kano kano ka rukom bad kim dei ban trei khlem ka jingmynjur jong ki authorised personnel.ka lah ban long ba phi dei ban ïakynduh bad ki competitors kaba phi hap ban bud ïa ki rules kiba ïadei bad ka fair competition referenced jong kane ka Code bad company policies

- **Ka kam politics & jingnoh synniang:**

    - ki nongtrei kim dei ban shim bynta shitrhem ha ki kam politics, mih khmat ïa ki political party bad contest ha ka election shano shano shabar ka Bank bad kim dei ban kynthup ïa kiwei ki nongtrei, clients, suppliers,nongdie ne kino kino ki party kaba ka company ka hap ban ïatrei kam
    - ki Nongtrei kim dei ban noh synniang ne kyrpad ka jingnoh synniang na ki politics, ka funds ne assets jong ka Bank, ki resources ïa kino kino ki political candidate, party, ne kum kita ki seng; tang lada kum kita ki jingnoh synniang ki dei ba lah shah da ka aiñ/regulation/directive bad lah mynjur da ki nongmih khmat kiba biang kiba lah authorized da ka Bank. Ka Bank da lei lei ruh kan nym pynphai biang ïa kino kino ki nongtrei ka jingnoh synniang shimet jong ki wat la ka long markhmat ne khlem kynduh markhmat ïa ki
    - Ka jingleh Volunteering naka bynta ka service bashimet ha ka por treikam jong ka Bank na ka bynta ki nongmihkhmat, lobbying ne leh bunkam ban ioh kot sha ki officials jong ki paidbah,kaba kynthup ka jingpyrshang ban ktah ïa ka legislation, ki agencies jong ka sorkar, kumta ter ter. lah mana

8. ka Akor ha ka jaka treikam :

- **ka jinglong hok bad ka jingmlien ha ka jaka trei**: lah khmih lynti ïa baroh ki nongtrei ban pynmlien ban bud ïa ka Code jong ka Conduct bad Ethics guidelines bad pynneh v ka professionalism, jingiaineh, ka jingia burom kylliang bad ka jinglong hok ha ki kam ba man ka sngi ha ka business bad jingiadei bad ki ba ïatrei lang ne kino kino kiba ithuh(bashapoh ne shabar). Ngi kwah ban long ka seng ba dap da ki sap ha kaba ki nongtrei iai leh bad iai bteng ban pyni ïa ka jinglah ban trei. Ngi, la kular ban ai ïa ki nongtrei ka lad kaba biang bha ban sngewthuh ïa ki jinglah jong ki bad ka environment kaba long iar ban kdup. Ha man la ka por ngi dei ban leh bha ia kiba iatrei lang, iasam ka jingbah khlieh ban ïoh jingjop bad long ba kloi ban pdiang lada bakla. Lah mana ïa ki nongtrei ba kim dei ban pynlong ka khep kaba don jingma, kaba pyntieng, ka jingshun, ka jingsaphriang ïa ki khana bym dei ne ka jingpyni akor ba sniew ha ka jaka trei. Ngi dan ban ïaleh ban pynneh ïa ka disciplined, ethical, ka jaka trei kaba bha bad ba sei soh bad ïaleh ban pynbeit ïa kino kino ki jingiatyngkhuh ha ka rukom ba dei. Ka jaka trei babha ka long kaba donkam ia ki nongtrei bad/ ne customers bad yn shim khia ban peit ban leh ei ei lada don ka jingjia. Phi dei ban kiar na ka jingleh sngewtynnad tang ïa iwei bad ban leh shim ka rai ha ka business da ka jingpyrkhat ka mynsiem. Baroh ki nongtrei ki dei ban pynpaw ïa ki jingtip shaphang ka ing, ki bahaing kiba trei ha ka Bank. Kino kino ki nongtrei kim dei ban pyndonkam bakla ïa ka kyrdan ne ktah ia kiwei markhmat ne khem kynduh markhmat, ban pynshngain ia ka jingtrei u khun, ka khun, ne kino kino ki member jong ka ing ha kano kano ka shim private kiba don ki jingiadei ki official bad ka company (kane kan kynthup ki nongshim kylliang na ka Bank, contractors, consultants bad ki nongdie).

  (Peit ia ka Policies jong "Employment of Relatives"tarik 03.06.2013 bad "Business Gift Policy" tarik 05.07.2013)

Kum ka Bank, ngi wad ka lad ban pynneh ïa ka jingkyllum lang ia ka jingiar ki staff ha ki tnat baroh bad ki departments bad recruit, tei bad pynneh ïa kiba lah qualified bha, ka jingiar bad ki briew kiba trei shitom sha ka jaka trei jong ngi. Ka aiñ jingai kam katjuh lah shong nongrim ha ka regulation ka jingaikam hok bad ka jingmlien ban nym leh shiliang haka jaka trei.

- **Harassment bad ka jingleh shiliang**: ka Harassment ka dei ka jingleh bym itynnnad da ka ktien ne ka kam kaba pynwit bad ki kam ne kaba pynmih ïa ka jingtieng, jngshun ne ka kam ba pynsngewsih ha jaka trei. Ki nuksa ki kynthup:

    - Ka jingkren bitar ne jingleh baheh ha khmat kiwei ne marwei da ki supervisor, subordinate, ne kiba trei lang
    - Ka jingmlien ban ïai bteng ban kren bein haba ïadei shimet ne ka jingtrei kam
    - Ka jingbyrngem ne ka jingkren bein da ka shyntur ne jingthoh
    - Ka jingleh khnang ban tan ïa ka niam, ka jait bynriew, ethinic, ne national symbols
    - Ka jingthmu ban pynsniew bad ai khnang ka complaints thok pyrshah ïa kiwei

Ngi mana ïa kino kino ki jingleh shiliang (ka race, gender, caste, ka niam,ka jingduna, ka jingiathoh, ka jingarmet,ka culture, ki nonghyndai, socioeconomic status kumta ter ter) haba don ha jingtrei ne ka jingkiew kam. Ka Bank ka kyntiew ia ki kam ha kaba ki nongtrei ki long kiba niewkor bad kam don ka jingleh shiliang ha kano kano ka liang. Ngi mana ia ka jingleh shiliang ne harassment ha kano kano ka rukom kaba pynkhein ïa ka policies, lada dei ba lah kular da ki ne pyrshah ïa ki manager, kiba ïatrei lang, client, supplier ne ki nongwan kai.

Ka Bank ka maham ka jingpyndonkam ïa ki communications, equipment, systems bad services, kaba kynthup ïa ka e-mail services bad/ne intranet/Internet services, ban pynmih ka jingshun, jingleh shiliang, ne ka jaka treikam bym bha. Kane ka kynthup ban download, phah, ne kylliang ïa ki "jingkren kai," ki dur, jingiathuh khana, video ne kiwei ki jingiakren ne jingdon jong ki, kiba lah ban buh jingma, harass, ka jingpeit bein ne kaba leh ei ei ba pynsngewsih ïa kiwei ki briew.

- **Sexual Harassment**: katkum ka Supreme Court jong ka India, ka jingbatai shaphang ka sexual harassment ka dei kano kano ka jingbym pdiang ha ka liang ka sexually determined behaviour, kum ka:

    - Physical contact bad advances
    - Ka jingdemand ne kyrpad iaka sexual favours
    - Ka Sexually coloured remarks
    - Kaba pyni pornography bad
    - Kano kano ka jingbympdiang ha ka physical, verbal ne non-verbal ki jingleh kam kaba long sexual

Ka Bank ka maham tyngeh ïa kino kino ki sexual harassment bad ka shimkhiah lada don ka jingkynthoh halor ka sexual harassment. Ki nongtrei kin ngat ha ka disciplinary measures na ka bynta ka sexual harassment kaba kot haduh bad kynthup ka jingshah weng kam. Kino kino kiba mad bad ai jingtip halor kum kine ki kam bym pdiang ki dei ban tip ba kin hap shim khia bha ïa kane ka kam.

(*peit ïa ka "Sexual harassment in the Workplace Guid elines & Redressal" tarik 01.01.2012)*

- **ka koit ka khiah & jingïada ha ka jaka trei:** ka Bank ka pyrshang ban pynbiang ka jaka trei kaba shngain bad bud ïa ki guidelines bad ki aiñ ne regulations jong ka jaka kaba tehlakam ïa ka jingshong shngain ka jaka trei. Ban pyntikna ba ka long kaba koit ba khiah, kaba shngain ka jaka treikam, ngi dei ban bud ïa kine harum:

- Ban shim ïa baroh ki lad ba don ban kiar na ka ban buh ïa ka jingim bad ka koit ka khiah jong kiwei ha ka jingma da kaba kiar ha ki jaka trei ki accidents bad jingmynsaw
- Ai ïa ki customers bad kiba iatreilang ka jingtip shaphang ka jingkoit jingkhiah bad jingiada
- Phi dei ban long kiba husiar ïa ki briew kiba don ha ka jaka jong ka Bank khlem ioh jingbit bad pyntip ïa kino kino ki kam kiba long ha ka jaka trei sha ki Unit Head ne pyntip sha ki authority
- Pyntikna ba ki nongwan kai sha ka jaka ka company ki bud ïa ki kyndon khnang ban kiar na ka jingrung ba khlem authorised ban shim ïa ki tiar, ka jingtip ne ki briew
- Kim dei ban don, sam, die, transfer ne pyndonkam kiad, drugs, ki tiar ïasiat ne kino kino ki tiar kaba lah ban ktah ïa ka koit ka khiah, jingïada bad jinglong shngain ha ka jaka trei ne ha ka por trei
- Ban shim khiah ban ïada ïa ka computer bad ka jingtip haka systems, kaba kynthup ban ïada ïa ka password

- **Communication bad ka Media:** kino kino ki jingiakren official, ha ka ktien ne electronic (kaba kynthup ki jingkren, interviews kumta ter ter.) bad ki media bad ka publishing houses, blog posts, websites, agencies, ki kot, articles, podcasts, web casts, videos, lah ban shim ynda ioh authorization da ka Corporate Communications department jong ka Bank. Sngewbha long husiar ha ki khep ha kaba phi lah ban sngew lypa kum uta uba mih khmat na ka bynta ka Bank bad phim dei ban ai kano kano ka statements ha ka liang jong ka seng lymda lah authorized ïa phi ban leh. Phi dei ban long kiba smat ban pyndonkam ïa ki social media kum ka Twitter, Facebook, Youtube, LinkedIn,kumta ter ter. Phim dei ban post ka comment, ai ka jingiaroh, ne kyrshan ïa ki customers ne nongdie(lane mynta ne mynshuwa) ha ka social media tang lada lah authorized ban leh.

- **kaba pynneh ia ka Records ba pura jong ka Company bad ka kyndon ai jingtip:** ki Data bad jingtip kaba ïadei bad ka Bank kaba pynpaw paidbah ne ba lah ai sha ki regulators ki dei ban long pura bad shisha. Ka Bank ka kular ban bat ïa ka jingiaineh ban ai jingtip ha ka financial bad ban pynpaw pura lada donkam hapoh ka jingbud ïa ka aiñ bad reporting bad regulation. Ka jingthok ïa kino kino jingtip ne data(kum ki mis-statement, ka jingkylla, ka ban modify, jingweng ne jingpynjah ïa ki jingtip) kiba ïadei bad ka Bank ka long ka jingleh kaba hap hapoh ka crime bad ba lah mana.

- **ka jingïada ia ka Property bad Assets jong ka Axis Bank**: kino kino ki property bad assets jong ka Bank, lada ka long kaba lah ban ktah ne em, lah ban pyndonkam tang ban ïoh jingmynjur. Ka assets jong ka of Bank dei ban pyndonkam tang da ki professional bad legitimate business bad ym ban ioh jingmyntoi shimet. Ki Assets ki long kiba kynthup lut (hynrei ki bym kot) ka pisa, funds, securities, physical property, professional services, internal plans ne business strategies, client bad ka jingtip shaphang ki nongtrei, supplier, distributor, equipment kum ka computers, telephones, fax machines, intellectual property (software, office mails, shared disk drives, computer programs, models, copyrights bad kiwei kiwei de ki tiar), company logo & brand, office supplies bad baroh kiwei kiba dei shimet, proprietary bad ki jingtip ba confidential. Ka Bank ka bat ïa ka hok ban pynsangeh, monitor bad record ïa ka jingiakren ha ka Bank systems kaba kynthup ia ka mails, computers kumta ter ter., kaba iahap bad ka aiñ jong ka jaka.

Phi dei ban ïada ïa ka assets jong ka Bank bad pyntikna ba ka long kaba biang ban pyndonkam. Baroh ki assets jong ka Bank dei ban pyndonkam tang na ka bynta ia ka legitimate business bad lada don kano kano ka suspect jong ka jingthok, jingtuh ia ka property jong ka Bank dei ban pyntip kloi ban ioh investigate. Ban ïada ïa Bank physical assets, phi dei:

- Kiar na kaba pyndonkam ïa ka property jong ka Bank, assets ne equipment ha ka rukom bym dei, kata ka long. Ka jingthmu na ka bynta ban pyni ka jingleh ïa ka business bad ka Bank
- Ban pyntip lada don ka jingsuspect ha ka jingthok ne jingtuh ïa ka property jong ka Bank

- **kaba pynneh ia ka Finances ba shimet:** kum ka financial institution, ka business jong ka Bank ka shong ha ki jingshaniah ki paidbah ha ki jinglah jong ngi ban pynneh ïa ka financial affairs bad kiwei. Kumba kren ïa baroh, ka finances ba shimet jong phi ka long. Hynrei, namar ba phi mih khmat na ka bynta ka Bank, ka long kaba donkam ba phi pynneh ïa ka finances ba shimet jong phi ha ka rukom ba biang bad ba dei, kaba kiar na ka jingshim palat ka ram ne ka jingbym don pisa. Kano kano ka jingbym nang ban teh lakam ïa ka finances ba shimet ka lah ban ktah

  ïa ka nam jong phi bad ka Bank. Ka lah ruh ban pylong ïa kiwei ban kylli jingkylli ïa ka rai ba phi shim ha ka ban leh ïa kane ka kam.

  Phi dei ban kiar na ka financial transaction ba shimet bad ki para baiatrei, ki customers ne suppliers, haba shim kylliang ne ai kylliang. Phim dei ban ai kylliang ka fund ba shimet ïa ki, co-sign, endorse, guarantee, ne lada shu bahkhlieh ha ka ban pan kylliang na ka bynta kino kino ki customer ne nongdie jong ka Bank tang lada ki customer ne nongdie dei ki ba na ing, ki bahaing jong kiwei, ne ki paralok ba jan bad ym ia ka business jong ka company, ka dei ka thymmei ia ka transaction.

  Ka Bank ka mana ïa ka jingleh transactions bym dei da ki nongtrei, kum ka, hynrei ka bym kot sha ka, issuance of cheques haka personal accounts bad ba khlem buh ka balance ba biang. Ka Bank ka don ka hok ban peit biang ïa ki accounts jong ki nongtrei na ka bynta kino kino ki kam bapher, man ka por bad haba nang ïaid ka investigations.

  Man la ki nongtrei kin hap ai ha ka appointment banyngkong bad ha ka 31tarik U Lber man la u snem ki dei ban submit ka jingpynphai ïa ka assets bad liabilities kaba bniah jong:

  - Ka immovable property ba dei trai ma ki ne ba ioh ne ba bat da ki nongtrei ha ka kyrteng jong u/ka ne ha ka kyrteng jong kino kino ki member jong u/ka ing jong ki ne ha ka kyrteng jong kiwei ki briew.
  - Baroh ki financial securities bad ka bank deposits kaba kynthup ka pisa ba dei jong ki ne ioh ne bat da ki nongtrei
  - Ka ram bad kiwei liabilities kiba hap ha ki nongtrei markhmat ne khlem iakynduh markhmat, kaba kynthup ïa ka loans na Bank

  Tang na ka bynta kane ka Rule "ka ing ka sem" ka mut:

  - u/ka kurim, lada sah bad ki nongtrei ne em, hynrei kan nym kynthup ïa ki shi kurim kiba lah ïashong khlad;
  - ki khun ne ki khun na kiwei ne ki khun ting jong ki nongtrei kiba ïasah lang ne em bad kiba ap pura ha kum uta u nongtrei hynrei kan nym kynthup ia kito ki khun, ne ki khun jong kiwei kiba ka custody jong ki u lah duh ne kaba hap hapoh hapoh ka aiñ; bad

- kino kino ki briew kiba don ka jingïadei, ha ka snam ne jingiathoh bad u nongtrei ne ïa u/ka kurim jong ki bad kiba ap pura na kita ki nongtrei

ka Bank ruh ka lah, ha ki por, da ka general ne special order, kan donkam na u nongtrei ban furnish hapoh ka samoi ba lah ai ban long thik kum ba lah ai ha ka order, ka statement jong ki movable ne immovable property ba dei trai, bat ne ioh da ki bahaing ki nongtrei kumba la batai thik ha ka order. Kum kita ki statement kin hap, lada donkam da ka Bank ka kynthup ia baroh ki jingbatai jong ki jingioh ne naei ki ioh kito ki property.

- **ka Infractions jong ka Code:** ka Bank ka don ka "zero tolerance" policy iano iano kiba pynkhein ïa ka Code of Conduct and Ethics. Kane ka mut lada don ka jingtip halor ka jingjia ba lah pynkhein, yn shim khiah ïa kata ban yn bishar ha ka jingdon baroh. Kino kino ki nongtrei kiba pynkhein ïa ka Code kin shah shim disciplinary actions, kaba kot haduh bad kaba kynthup ia ka jingshah weng kam. Kine harum ki long kita ki jingleh ha ka jaka trei ne haba pyndonkam ia system jong ka Bank kiba long ki nuksa ïa ki kam ba lah mana bad kaba lah ban ktah sha ka disciplinary action:

  - kaba phah ne post ïa ka jingleh shiliang, harassing, ne ki message byrngem ne ki dur lyngba ka Bank internal mails bad internet
  - ka jingpyndonkam bakla ïa ka por jong ka Bank bad ki tiar na ka bynta ka jingmyntoi shimet.
  - ka jingtuh, ka jingpyndonkam ne kaba pynpaw ïa ki code ne password jong kiwei khlem authorization
  - Copying, pirating ne downloading software bad ki electronic files khlem da ïoh jingbit
  - Ka jingdon bynta ha ka unauthorized transaction ka lah ban ktah ïa ka seng
  - ka jingshim bynta ne leh ha kano kano ka kam kaba lah ban pynthoh bria ïa ka nam jong ka Bank
  - ka jingshim bynta ha ka ban peit ne bujli pornography ne ki tiar ba khlem akor
  - ka jingmut ban pynduh ïa ka computer system jong kawei ka seng ne ki briew
  - Ka jingkyntait ban ïatreilang bad ka investigation
  - ka jingphah ne posting chain letters, solicitations, ne advertisements ki bym iadei bad ka jingthmune ka kam jong ka Business
  - ka jingpyndonkam ïa ka internet/intranet jong ka Bank ban kyntiew ia ka kam seng pyrthei ne ka niam, ne kino kino ki jingïakhalai.
  - ka jingphah kano kano ka message
  - Ka jingdon bynta ha kano kano ka kam beaiñ
  - ka jingtrei kam hapoh ka jingktah jong ka kiad ne u drug beaiñ
  - ka jingïashoh ne byrngem ha jaka trei
  - kaba pynsaphriang ki khubor ba bakla ne ki jingtip bym don jingshisha
  - ka jingpyndonkam ïa ki tien khlem akor ha jaka trei
  - ka jingbymsuidniew ne ka jingleh khlem akor kaba ktah ïa ka Bank ne ki property ba dei jong ki customer
  - ka jingsaitlah ne ka jingleh khlem akor bad kiba ïatrei lang, customer kumta ter ter.
  - ka jingpynkhein ïa ka rules jingïada ne ka koit ka khiah
  - ka jingdih duma ha ki jaka ba lah mana ha jaka trei
  - ka jingbuh ïa ki tiar ba ima, kum ki ba pynbathei, ki tiar siat, ha ka jaka trei
  - Ka jingpep trei ba palat, kaba shim shuti palat ne ka jingmih na ka jaka trei khlem ïoh jingbit ne ka jingpep khlem ai notice.
  - Ka jingpyni ïa ka kam ne akor bym biang
  - Ka jingkyntait ia ki jingbatai ban wanlam jingkylla ha ka jingbah khlieh na ka por sha ka por kaba lah ban long donkam ha ka business.
  - ka jingshim bynta ha ka jingïaleh pyrshah ïa ka Bank ne ki officials
  - ka jingpynkhein ïa kino kino ki provision jong ka security policy kaba kynthup IT

security jong ka Bank policy (Peit ia ka "Acceptable usage Policy", "Security Incident Management Policy", "Data Life Cycle Protection Policy")

- ka jingbym lah ban pyndep ia ka duty, ka jinglong hok bad jingtrei shitom
- ka jingbym lah ban kiar na ka jingshim ram kaba ha kano kano ka rukom katba nang don ha service
- ka jingsubmit bad jingkam biang da kaba ai ka bill ba thok ha ka reimbursement
- ka jingpyndonkam bakla ia ka kali jong ka Bank na ka bynta shimet
- Ka jingpynkhein ia ka Bank Dress Code (sngewbha peit ïa ka Bank "Dress Code Guidelines" tarik 26.04.2011)

9. **ka jingbah khlieh jong ki Manager bad ki Nongmih khmat:** kum ka seng kaba kiew shakhmat,ki managers bad ki nongmih khmat ki don ka jingbah khlieh bakyrpang ban pyni ïa ka jingshong dor da ki kam. kum ki Managers bad nongmih khmat,phi dei ban pynlong ïa ka jaka trei kaba ïaineh, hok bad ba ba dap daka burom. Kane ka kynthup da kaba pynlong ka jaka trei kam kaba lait na ka jingleh shiliang, harassment, ka jingpyntieng ne leh baheh ha kano kano ka. Phi dei ban pyntikna ba baroh ka jingïadei bad ki nongtrei ki long kiba lait na ka jingleh shiliang bad ka rai ba shim ka dei ban shong ha ka rukom trei jong ki tang na ka jingtrei jong. Kum Ki Manager ne ka nongmih khmat ba lah rim, phi don ka jingbah khlieh shuh shuh ia kine harum:

- Ki dei ban tip bniah bad ki jingdonkam jong ki bad ki procedures ba lah shna da ka Code bad ban pyni ka nuksa kaba bha tam jong ka ethical behaviour
- Ban pyntikna ba ki team members ki sngewthuh ba ka bainong ba ïoh ha ka business kam da long kongsan ban ïa ka ethical conduct bad ka jingïahap bad ka jingbud ïa ka aiñ bad ka policies jong ka Bank.
- Ban seng ka principles jong ka Code bad jingiahap ban bud bad ka aiñ, regulations, bad ka policies haka business unit practices.
- Ban seng ka culture ha kaba ki team members kin sngew suk ban kylli jingkylli bad wanlam ki jingkwah jong ki khlem ka jingtieng ba don kiban pyrshah

10. ka Disciplinary Procedures bad Penalties:

- ka jingpynkhein ïa ka Code ne kino kino ki orders/ rules kiba lah pynmih da ka Bank, ki nongtrei ki hap hapoh kino kino ki penalties harum:

- ka jingmaham ne Censure
- ka jingbat ïa ka jingkiew/ ka jingpynthymmai ïa ka tulop
- ka jingbat ïa ka jingkiew promotion
- ka jinpynduna sha ka lower grade ne tulop
- ka jingpyllait na ka service
- ka jingweng na ka service bad / ne
- ka jingioh biang ka tulop ne kino kino ka amount kaba dei ka jong u,ka pisa kaba pura ne shi bynta kaba la duh na ka daw jong ka jingbym suidniew ne ka jingpynkhein orders ka Bank

- Haba lah rai ban shim disciplinary action pyrshah ki officer, ka Disciplinary Authority kan ai ka show cause notice ha u/ka ha kaba dei ban submit noh ïa ki jubab hapoh 7 sngi ba lah ïoh receipt. Hadien ka jingioh ka jubab, u/ka kin ïoh ka hearing na ka Disciplinary Authority ki ban pass ia ka order halor ka jingsajah jong ki kumba dei. Lada ym ïoh ïa ka jubab hapoh ka por ba lah buh, ka Disciplinary Authority kan iaid shakhmat katkum ka order ba ïa dei

- ki Officer ki lah ban appeal sha ka Appellate Authority pyrshah ïa ka order ba lah imposed ha u/ka kino kino ki penalties kiba lah batai haneng, hapoh 15 sngi naduh ka tarik ba ioh ka receipt ia ka order ban appealed pyrshah. Ka Appellate Authority ka lah ban pass ka order ban pyntikna, pynkiew, pynduna ne pynbiang sharud ka penalty ne ban pynbiang ka case sha ki Disciplinary Authority kumba

Iah bthah bad kaba ibiang ha ka to ka por jong kato ka case

- Ia ki Officer Iah ban buh ha ka suspension da ka Disciplinary Authority (ne kino kino ki authority ba kham halor ban ïa ki) –

- Lada ki authority ba dei ban peit ki shem haka jingpeit jong ki,ba uto u officer u dei uta uba lah leh ïa ka jingbakla bad long kaba donkam ban ïoh ka jingtip da kaba leh investigation bad ka jingdon jong uto u officer ka lah ban ktah ïa ka jingleh investigation bad ka lah ban noh shiliang sha ka interest jong ka Bank bad sha kiwei ki officers jong ka Bank
- lada kem ia u officer bad/ ne lada charged ïa u officer ba u la leh ïa ka kam ba bakla kaba dei ka criminal offence hapoh ka Indian Penal Code bad/ne kiwei ki aiñ kiba ïahap bad ka aiñ criminal jong ka Ri.

Ka suspension order kan bteng haduh da dep ka disciplinary proceedings kaba khatduh ba la sdang/ban sdang pyrshah ïa u officer bad khatduh yn pyndep ia ka ne ban weng da ki authority kiba pynmih ia kane ka susspension order (ne da ki authority ba ha khlieh).

U officer uba don ha ka suspension un ïoh ïa ka allowance kaba iaryngkat sha ka sanphew percent jong ka tulop ba lah sei khatduh bad ki allownaces ba man la u bnai ki bym kynthup ïa ka conveyance allowance kaba dei kumba hynriew bnai sha khmat jong ka susspension.

Ha ka por suspension kaba palat hynriew bnai, na ka bynta ki por ba sah jong ka suspension, subsistence allowance kaba ryngkat sha ka hynniew phew san percent jong ka jngsiew basic bad ka allowances ba man la u bnai kaba lait noh ka conveyance allowance,yn sa siew, katba ka nang slem ha ka ban pyndep ïa ki disciplinary proceedings pyrshah ïa ki officer kam dei na ka daw jong ka jinglong jong kum kito ki officer.

Ha ka por suspension, yn shah ïa u officer, ha ka jingpeit jong ka Bank, ka kam ba long trai da ka Bank ne ba wai hynrei kin nym ioh ban pyndonkam ïa ka kali jong ka Bank, lada dei ban bud.

Ha ka por suspension, ka jingot statutory kum ka Provident Fund, Income Tax kan bteng ban pynbiang katkum ka subsistence allowance (basic + allowances) kiba dei ban siew. Ka jingnoh synniang jong ka GSLIC kan bteng ban ot kumba long.

Kan nym don ka leave ne Leave Travel Allowance ne leave encashment yn ai sha ki officer kiba don hapoh ka susspension, watla ki lah ban ïoh ka Medical Reimbursement, kat shaban kot

Ia ki officer ba lah shah suspend yn ym disbursed ïa ka loan. Kan nym don ka disbursements ha ka por ba shah ka suspension wat haba lah dep disbursed ïa ka loan kyndiat. Haba don ka loan, ïa ka instalments yn lum tang 50% ha ki hynriew bnai jong ka suspension bad 75% hadien, ha ka por suspension.

Haba lah pyllait ïa u officer na ka Disciplinary Authority, ka por suspension ha kum kata ka case yn shim kum ka por pynlut ha ka duty bad un reimbursed ia u officer ka tulop ba pura bad allowance naduh ka tarik jong ka suspension. Ha kane ka case baroh ki jinglum jong ka administrative kum ka jinglum ïa ka loan yn sdang lum ha kaba trei pura.

Ha baroh ki cases bad haba ki officer kim hap hapoh ka penalty jong ka dismissal, ka por ba pynlut hapoh suspension yn sa peit ha ka rukom ba dei bad yn shim raikatkum ka Disciplinary Authority. Ki officer kin hap ban appeal sha ka Appellate Authority pyrshah ka suspension order kaba hapoh 15 sngi naduh ka tarik ba ioh receipt ïa ka order.