

CODE OF CONDUCT ARU ETHICS FOR SENIOR MANAGEMENT

AXIS BANK CODE OF CONDUCT ARU ETHICS

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1. **Preamble:** Etu code of conduct aru ethics tu statement ase bank's commitment to integrity aru highest standards of ethical practices kuribole. Etu define kurie the standards of conduct that is expected of sob employees in order that the right decisions lobole in performing rules arukuribolelagiealalak functions bank la tey. Code tu intended ase charter for day-to-day work to employees khan ke enable kurie right decision lobule aru therefore, serves to (1) underline fundamental commitment to compliance with regulatory guidelines aru laws of the land (2) set forth basic parameters of ethical behaviour (3) establish ekta system detection kuribole aru reporting of known nohoile suspected ethical nohoile violations of regulation.

Bank's la core values khan tuenika articulate kurinaase: Customer centricity, Ethics, Transparency, sobomilikenakamkuriboaru ownership aruetukahn define the manner in which moi khan deal kurie with stakeholders as nichete outlined kurie.

- a. **Customers:** Ensuring that banking services provided to customers are simple aru reliable kecharikena, most important attribute bank's core values tu "doing what is

right for the customers". Alakkothatey, bank la sob employees la endeavour tu always act in the best interest of the customer. Etutu translate kurie ki acting in complete transparent manner customers logo tey, tai khan ke right advices/information dibole about products aru services aru rendering assistance tai khan lagile.

- b. **Employees:** Employees khan tu valuable part ase bank la infrastructure aru in order to ensure that tai khan tu customers la bhal always kuribo, it is important that they are equipped with adequate job-skills. Bank's endeavour tu ensure kuribole knowledge of compliance, regulatory aru legal aspects relating to banking services are provided to employees.

Aru code of conduct aru ethics la alakektatu employees relates to public conduct, external entities including the media logo tey interactions aru dealings with colleagues. Standpoint of creating a culture of cooperation para cohesion, it is also important for us to instill sense of pride aru essence of teamwork moikhan la employees khan tey.

- c. **Shareholders:** Shareholders moikhan la most important constituents arumoikhankikuribolagiejanaidibolagie to provide them with disclosure aru information about the bank that is accurate, transparent aru intended to be in public domain.
- d. **Regulators:** Compliance with regulation constitutes one of the main attributes of the code of conduct aru ethics. Etutu bank la endeavour ase ki, as we have stated above, to ensure employees of the bank khan to knowledge of compliance requirements thakibolagiearutaikhan vigilant hobo lagie in preventing breaches in this regard.

Etu code applies to senior management of the bank. Sob bank executives bank la treated kuribo as senior management for the purpose of this code. Several of the policies (insider trading guidelines, business gift policy, employment of relatives, Anti-money laundering policy, sexual harassment policy, whistle-blower policy, policy of code of right sell, dress code guidelines) are comprehensively detailed in separate policy documents which have been approved by the management committees. Committees board teynohile by the board of the bank. Etu code tu bank la website tey posted kuridibo.

Application laga Code

Apani laga zemedari ase puri loi kena buchibole etu policy aro sob alak lekhi daka kelemane apani aware hoi kena at all time dhakibole laga procedures, regulations aro requirements sob kunto relevant nahiole pertien daka business aro function. Dhaki leh chodi kotde local regulation para drawn up hoile aro etu bank's policies logo alak hiole prevail kuribo. Clarification seek kuribole etu relate issues dakhile apani encounter kuribole parebo aro etu spelt nakuribo pare policies outlined kuri kena daka etu khan de.

- i. **Seek Guidance:** Code tuarualak related policies anticipate every issue tunaparibo in granular detail. Answers to questions involving ethical considerations are often neither easy nor clear-cut. Aapnitubujiboaru abide by both the spirit aru letter of the policies aru standards in the code. EtuKumba aspects aapniyathrakhibolagie:
- ☐ Ensure that aapni sob facts thakibi
 - ☐ where eki logo teykamkuribolagiekoile, aapni la colleagues khan logo tey discuss kuribi

- ☐ Ekta basic responsibility aseapni la supervisor logo tey discuss kuribole
 - ☐ Hoilebi, in case apni uncomfortable ase discussing the matter with your supervisor, discuss kuribiaapni la Department head, Unit Head/Branch head nohoile ethics officer logo tey. (The whistleblower policy has also detailed to process for referring matters to designated officials/bodies)
 - ☐ In case of an issue that appears ambiguous, eklakehudibiaapni la action tu consistent asenanai code logo teynohoilealak policies.
- ii. Raising concerns aru reporting violations:** Inappropriate, wrongful nohoile unethical behaviour by any employee, supervisor, customer, supplier nohoilealak third party can significantly compromise the reputation of the bank. Enika issues tu, therefore be reported immediately. Apni la responsibility ase, therefore, to report concerns nohoile questions relating to unethical behaviour, malpractices nohoile apparent law violations khan aru regulation apni perceive kurie workplace tey. Enika behaviour appears to be in conflict etu code logo tey, apni promptly inform kuribologie following officials nohoile entities khan ke:
- ☐ Supervisor, Unit Head nohoileetu department head as appropriate
 - ☐ Human resources representative
 - ☐ Designated contacts under a specific policy or procedure
 - ☐ Whistleblower committee
 - ☐ Bank la ethics officer

Action nalobo against anyone reporting for ethical violations in good faith, nohoile participating nohoile assisting in the investigation of a suspected violation of the code of conduct. Any act of retaliation against otumanu who reports enika transgressions, malpractices etc would tantamount to a violation of the code of conduct aru ethics bank la.

2. Insider Trading:

Bank la Board of Directors has formulated aru adopted the Code of Conduct to Regulate, Monitoraru Insiders para Report Trading kuribole (The Code) aru The Code od Practices aru procedures for Fair Disclosure of Unpublished Price Sensitive Information (UPSI) in line with the standards prescribed under Schedule B of the Securities of Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 ("Insider Trading Regulations")

Bank la employee hoatu, apuni bank la, cliets la aru companies la Unpublished Price Sensitive Information (UPSI) access kuriloboparey. The Code aru Insider Trading Regulations, prohibits employees of the Bank from communicating or causing to communicate, provide nahoile allow access to any UPSI, Bank ke relate kurikene, nahoile, taila shares/securities listed or proposed to be listed, to any person except in furtherance of a legitimate purpose nahoile performance of duties nahoile discharge of legal obligations.

Further, Bank la employees ekjonbhi procure nahoile arrange the procurement of an UPSI of any other listed/ proposed to be listed company nahoile that of its shares/securities listed nahoile proposed to be listed, otherwise than in furtherance of a legitimate purpose, performance of duties aru in discharge of legal obligations. UPSI mane any information, directly nahoile indirectly Bank ke relate kuria or its shares/ securities or that of the Bank's Listed Client Companies nahoiletaikhan la shares/ securities, which is not generally available arukintu public hobo, etu shares/securities la price materially affect kuridia.

Bank la employees blackout period(s) tey trade in securities of the bank tey enter kuribole prohibited ase. The Code requires Employees of the Bank to obtain requisite pre-clearance of

the Compliance Officer for dealing in the Banks securities beyond prescribed threshold limits. Further, Bank employees are prohibited from purchasing/ selling/ transferring securities.

- 3. Interest la Conflict:** So employees highest level of professional and personal integrity maintain kuribolelage, to avoid situations in which an individual's personal interest may conflict nahoile appear to conflict with either the interest of the Bank nahoile stakeholders khaan la. Interest issue la conflict tu employees and vendors, employees and customers, employees are counterparts/ other entities, employees and their acquaintances and employees and relatives bitorteyulaboparey. Eneka relationships tu objective ke impair kurianahoilebhi dealing/transaction impartial assessment kuria. Employee ke financial/non-financial gain tey result hobo parey. Conflict of interest arise kuribole la examples kunbatu (the list is not exhaustive):
- a. Bank la bahar para engagement accept kuria, kintu any manner teyapunike benefit kuria.
 - b. Personal investment tey engage kuria by conducting trading in personal accounts based on information learned as a result of employment with the bank (Insider Trading Guidelines refer kuribi)
 - c. Business decision loa (including lending decisions, guarantees) that may result in personal gain, nahoile benefit to a relative nahoile acquaintance.
 - d. Personal benefit karneapuni la confidential information la authority nahoile knowledge chola.
 - e. Serving in a fiduciary capacity or as a director, official, any elected post of a company nahoile Bank la baharte political party for non-profit, trade/industry, government agency without approval of the bank.
 - f. Business opportunity karne Bank logote compete kurianahoile opportunities divert kuria.
 - g. Poisa, favours, gifts, meals, entertainment and other benefits accept kuria, kintu Bank la business nahoile commercial decisions influence kuria.
 - h. Personal gain karne particular vendor nahoile entity promote kuria.
 - i. Bank's facilities, employees, funds, property nahoile resources towards personal activities tey chola.
 - j. Business relationship maintain kuribole, charitable cause/fund tey contribute kuria.
 - k. Sourcing candidates you have worked with in earlier organizations and decision/ selection process tey part loa.
 - l. Relative ke employ kuria, nahoilebhi relative logote business undertake kurianahoile any entity where your relative has a financial interest.
 - m. Relative ekjonthakia, kintu tai nijor la pay, promotion, transfer eneka khaan influence kuribole functionally reporting into you.

Jodi apuni conflict of Interest thakiabiswasase, nahoilebhi eneka conflict perceive thakibopariakoile, apuni tu apuni la Department head, Human Resources representative or Ethics officer ke disclose kuridibolage.

* **"Relative"** tu Bank's Circulation on employment of relatives dated June 3, 2013 tey define kurinease. Employees khaan guidelines dia la hisap tey disclose kuribolelage.

(“Code of Conduct for Prevention of Insider Trading” dated 17.04.2013, “Business Gift Policy” dated 05.07.2013, “Employment of Relatives” dated 03.06.2013 refer kuribi)

4. Promoting Ethical Practices: Banks's reputation critical ase ki organization arutaila employees la actions appropriate aru ethical ase. Etukarne, moikhan, business activities, product feature, potential conflicts of interest aru aspects, kintu governance standpoint para frowned upon hobo aru Bank la reputation affect kudiboparey. Business la line sob laws la knowledge aru regulations karne responsible ase. Niche teylikhia khan key requirements kunba outline kurinease.

- **Anti-Corruption arurishvat:** Bank rishvatlobole zero tolerance ase, arumoikhanalakalak entities ke deal kuria time teyetu aspect ke sensitive hobo lage. Offering dia, promising dianahoilebhimanuke authorize kurikene certain value la upor directly or indirectly receive kuria. Kiki la circumstances hoilebhi recipient ke influence kuribole promise nahoilealak value offer kuribo. Payment indirectly kuria, intermediary nahoilealak third party logote payments kuria sob same restrictions ase.

* Bank para value INR 6,000 /USD 100 Business Gift Policy la hisaptey determined kurishe (“Business Gift Policy” dated 05.07.2013 refer kuribi)

- **Compliance with Regulation relating to KYC aru Money Laundering:** Compliance with regulation relating to KYC aru Money Laundering tu critical bearing ase quality aru bank operations la integrity aru strict adherence to regulatory guidelines tu pre-requisite ase, kintu compromised kuribolenaparibo. Etu para, utmost diligence exercise kuribolelage, on-borading la stage tey customers la antecedents establish kuribolearu customer la accounts tey suspicious transactions detect kuribole appropriate oversight maintain kuribolelage.

(“Policy on Anti-Money Laundering Standards”/ Know Your Customer (KYC) Norms/ Combating of Financing of Terrorism (CFT) dated 16.01.2013 refer kuribi; aru “KYC Documentation for Opening Accounts of Proprietary Concerns” dated 24.01.2014 refer kuribi, aru “Re-KYC Guidelines aru Process-Non Resident customers” dated 29.01.2014)

- **Inappropriate Sales aru Customer Commitment:** Unnecessaryproduct nahoilebhi budgeting targets achieve kuribole “mis-selling” tey indulge kuriatu unacceptable practice ase kintu customer keekla effect nakuriahoilebhi Bank's credibility aru reputation affect kuria. Customers khan ketaikhan la requirement hisaptey informed decision loboledmodukkuribolelage. Bank tu sale karne third party product karne advisory role kurianishena, customers khan laga needs satisfy kuribole right product mix suggest kuribolelage, taikhan la risk profile aru financial needs la uportey. Customer khan la biswas, satisfaction aru loyalty para Bank la sustainable businesses create kuribolemodukkuribo, etukarne, business undertake aru service provide kuria integral hobo lage.

(“Policy on Code of Right Sell” dated 30.01.2013 aru “Operational Policy for the Code of Right Sell” dated 26.07.2013 refer kuribi)

- **Gaming:** Gaming tu manipulation, misrepresentation, sales nahoile sales, compensation receive kuribole attempt kuria. Gaming, compensation receive kuriatey indulge kuria or sales goal thakia mana ase. Gaming issues olabopareyhoilebhietu categories khan tey limited nahoi.

- i. **Reclassification or Transfer:** existing business reclassify nahoile transfer kuriatu actual sale nishena view nakuribolelage, aru sales credit teynathakibolelage, unless reclassification nahoile transfer tu:
 - a. Specific product program ase
 - b. Bank la general strategy ase
 - c. Customer express agreement provide kuria khan clear benefit ektase
 - ii. **Discounts or customer incentives:** sale complete kuribolenahoilebhi higher commission earn kuribole, standard discounts nahoile customer incentives supplement kuribole appropriate nahoile. Credit card fee nahoile, customer la behalf para deposit account fund kuria appropriate nahoile.
 - iii. **Sales referrals:** Team para valid sales referrals credit seek kuriatu sales incentive programs karne sales goals nahoilebhi credit receive kuria submit kuridiboparibo. Valid referrals tu team members specific product ektakarnenahoilealak business unit karne referral ektakarne customers khan ke directly kothakurialage, customer laga agreement product aru referral karne.
- **Undue Influence:** Nijor la improper personal benefits, nahoilebhisathisathini la benefits, relatives la benefits nahoilebhi team member la benefits karnemanuke inappropriate ways tey influence kurianahoilebhi influence kuribole try kuriathiknai. Eneka improper benefit tu colleague, vendor nahoilebhi ekjonapuni key report kurikeneapunike standard business practice la bahar para kuriboledia result hobo parey.
- **Handling Business Opportunities:** Apuni Bank la opportunities advantage nalobolelagey. Apunieneka khan nakuribolelagey:
 - i. Personal benefits karne business divert nakuribolelagey
 - ii. Bank karne transaction kurikene commission nahoilebhi fee receive kuria (Commission nahoile incentives Bank para natera).
 - iii. Customer ekjon la credit application Bank para denied kurishekoile, apuni funding karne financial institution/entity ke refer nakuribolelage.
- **Lending Transactions:** Employee ekjonbhi tai nijor la behalf para tai nijorkenahoilebhitaila spouse ke loan nahoilebhi advance dibolenaparibo. Joint Hindu family teytaila spouse member nahoilebhi partnership teythakiakintutaila spouse connected asenahoilebhi trustee ase, nahoilebhi private limited company tey substantial interest hold kuria. (Substantial interest as defined in clause of Section 5 of the Banking Regulation Act 1949).
Employee ekjonbhi tai nijor la behalf para loan nahoilebhi advance (a) family member; (b) family member la guarantor nahoilebhi family la business partner; (c) Joint Hindu Family, kintu family ekjontate member ase; (d) firm tey, kintu family member ekjontate partner, manager nahoilebhi guarantor ase, aru (e) company tey family ekjon substantial interest nahoilebhi director manager nahoilebhi guarantor tey interest thakiake loan dibolenaparibo, Bank la prior permission nathakikene.
5. **Gifts aru Entertainment:** Business gift tu anything of value ke refer kuria, including, meals, accommodation, loans, cash, favourable terms aru discounts on any product nahoile service, equipment, products, transportation, gari chola, vacation nahoilealak facilities, securities, home improvements, tickets (travel, leisure, social, sporting events

eneka khan), gift certificates, gift cards, discount cards, memberships nahoile consulting relationships, favourable employment eneka khan.

Apuni business gift certain value la upor accept nahoilebhidibole permit nai. Jodi gift tu limit par hoishekoile, gift tu donor ke return kuridibole advisable ase (quoting the relevant provision of this policy). Jodi situations karne gift return kuribolenaparijaishekoile, Ethics Officer ke report kuridibolage, kun appropriately decide kuridibo designated charity teynaalaktey donate kuribo.

Government employees /departments ke gift offer nakuria age tey, limitations nahoilebhi requirements asenanai ascertain kuridibolage, eg., limits of gifts aru entertainment, requirement to register eneka khan aru specific directives para guide kuriloa (nahoilebhi internal policies) including guidelines of Central Vigilance Commission.

Employee ekjon vendor logote service loishekoile, (nahoile procurement process tey involve asekoile), etu la regard para sorom kha avoid kuribole tai vendor ke Bank la Gift Policy inform kuridibolelage.

Apunike discourage kuriase, gifts accept nahoilebhi solicit kuribole, gift nishena donation kmuria, nahoilebhi colleague logotealak benefits loa, except for special occasions such a marriage, transfer nahoile retirement) kintuetu khan para official relationship compromise nakuribole.

Gift acceptbkurianahoilebhidia time tey prospective situations face kurile, aru proper course of action tu unclear aru unknown hoileapuni Ethics Officer ke seek kuriboleparibo.

** * Bank para value INR 6,000 /USD 100 Business Gift Policy la hisaptey determined kurishe ("Business Gift Policy" dated 05.07.2013 refer kuribi)*

6. Privacy aru Confidentiality Obligations:

- Employee Information la Privacy: Employee la personal aru confidential information safeguard kuribole strictly exercised kuribolelage. Bank appropriate safeguards maintain kuria, to respect staff members la personal privacy aru tai khan la personal confidential information protect kuribole. Employee-related information tu external agencies mahoilebhi employees ke share nahoilebhi discuss nakuri bole lage, except where internally authorized nahoile required by applicable law, regulation, jurisdiction, administrative nahoile legislative body. Apuni sob policies tey comply kuribolelage, aru guidelines relating to security aru privacy of personal aru confidential information, ignore kurile disciplinary measure tey lead kuribo pare. Eneka information la request response may be provided only as permitted by applicable internal policies aru authorization, law nahoile regulations.

Privacy aru security la workforce guidelines tumoikhan la employees arualak Individual working relationship la context tey Bank kekun la information disheetu khan ke cover kuribo.

- Propietoryaru Confidential Information protect kuria: Propietary aru Confidential information relating to the Bank's business aru operations (nichetelikhia khan) tu Bank la property ase. Sensitive information aru public domain teynathakia khan share nakuribolelage.

- i. Bank la business plans

- ii. Bank la financial performance, jodi disclose kurianaikoile
- iii. Bank la trading activities, holdings of investments
- iv. Customer data
- v. Ami khan la suppliers aru distributor relationships
- vi. Employee data
- vii. Information relating to our products, services aru pricing
- viii. Bank public ke disclose nakuria la intellectual property
- ix. Information relating to technology, systems aru processes
- x. Information related to Data centres
- xi. Bank para chola la Passwords, Computer programs aru software
- xii. Marketing plans, strategies aru costs
- xiii. Potential acquisitions aru divestments

Apuni Bank la, customer la, suppliers la, distributors nahoile employees la confidential information safeguard kuribolelage, unauthorized person ke disclose nakuribolelage. Improper release of nahoile unauthorized access to confidential information bank tey customers trust ke damage kuridia. Bank tey employees sob declaration of fidelity aru secrecy form tey prescribed kurinethakia sign kuribolelage.

Uportey guidelines khan practice kuribole, niche teylikhia khan follow kuribolelage.

- Records complete aru accurate hoa (retaining them for the require period of time as per policies and disposing the information which is not required to be filled or maintained for records)
- Legal, accounting, tax, IT security aru regulatory reporting requirements comply kuribolagibo. (including the timely submission of required fillings)
- Bank la information loss, damage, misuasenahoile unauthorised nahoile unlawful use para safeguard kuribolearu internal policies la accordance para acquirearu handling kuria.
- Protecting company information from illegal copying nahoile logo, patents, trademarks aru copyrights branding standard la hisaptey protect kuria.
- Maintaining business continuity measures to protect staff, critical business aru functions in the event of a business disruption.
- Work areas, infrastructure aru computer properly controlled kurinethakia.
- Proprietary nahoile confidential information khan public jaga tey such as- elevators, hallways, restaurants, restrooms aru public transportation nahoile phone para, internet teynahoilebhiyalak electronic media para communicate nakuria.
- Records kunba questionable nahoile inaccurate information thakia phat report kuridia; jodikunbamanu Bank la information misuse kurianahoile inappropriate bank la information safeguard kuria.

Ekabar apni la bank logo tey employment naholey association khotom hoishe koile , apni bank la property , ID card ,keys,telephone cards, laptop,fax ,phone aru tusura information taka khan sob bank ki tibo lakey. Information toh nijor la computer, email address, nahoiley third party service provider, server nahoiley website,nahoiley authorize nakuri kina chola la,information manu ke kioley disciplinary action lobo. Itu neshina bank ke apni laka confidential information nahoiley trademark na anibi ,bank la business parei bole,law nahoiley regulation nahoiley apni la former employer para permit nakua tak.

7. **Commitment to External Stakeholders:**

- ☐ **Business Relationships maintain kura laga sabha sabi competition kura:** Bank's para commitment lowa, external stakeholders khan karonei, kotha kota costumers khan,

competitors khan, suppliers khan, aro alak keki related agency khan, kun kon fair competition, mathi laga laws aro regulations aro hosa corporate values laga principles de odhya khan.

Ketya moi khan market dey competitive outlook maintain kuri, moi khan etu saikena jabo:

- Moi khan laga business de transparency dhakibo lage
- Business conduct kura toh laws aro regulations laga bethor dehe kuribo lage
- External stakeholders khan laga confidentiality, privacy aro intellectual property respect kuribo lage
- Moi khan internal proprietary policies, data protection laws aro alak contractual obligations comply kuriya time de, moi khan aro costumers khan bethor de, information toh accurate para transfer kuribo lage
- Moi khan ketya costumers khan laga assets manage kuri, moi khan business de conflict of interest toh avoid kuri. Etu de potential conflicts toh minimize aro resolve kuribole try kure.
- Moi khan resolution bana time de, costumers khan laga concerns toh honei. Ketya complaint de data privacy nahoile accounting nahoile avoding matter involves dhake, moi khan alak special measures follow kure.
- Supplier relationship laga terms de, pricing quotation, bank laga SLAs, goods aro services laga quality nahoile alak related matter toh commands de julabo. Etu de internal aro external rules nahoile alak internal restrictions nahoile disclosure obligations konto securities nahoile alak laws de subject dhaka khan.

Moi khan dusera external body ke thik para deal kuribole laga spirit maintain kuribole etu khan nahjulabo lakey:

- Third party kun ulda-bhulda khoda nahoile market practices chubye nahoile public order aru safty biya kuridiboley kamkurey etu khan luko di engage nakuribo lakey.
- Payment, acceptance, offer, aro authorisation of money, gifts, nahoile alak kham, khutha-khuta bribery aro corruption khan nahjulabo lakey.
- Kiki value external stakeholders khan ki offer tiya khan, lakiya nishena construe kuriya nahoile alak official decision influence kura nahoile mesha-meshi advantage khan nakuribo lakey.

□ **Regulators khan logo de Transparency maintain kura:** Bank para gegulators khan logo de sitha siti aro kiba beya nahowa agge de control kurya maintain kurya etu de, appropriately communicating significant corporate developments aro relevant regulators khan ke action lowa include kure. bank laga commitment toh hoile, following applicable laws, rules aro regulations sob localities, states aro countries kotde dai khan business kuri dai khan follow kure. Apeni ekta kam kurya hoile, apeni ke bank laga interest serve aro support kuribole expect kureya khan:

- Apeni kam kurya, etu regulating business, circulars, advisories, manuals, checklist, aro alak guidance inclusive of statutory compliance, risk management guidance khan laga bethor de hobo lage
- Lobbying activities nahoile legislation defeat kuri deya bank laga naam para, etu khan discourage kuribole lage.
- Kiba beya hobo neshna hoile compliance official khan logo de janai tibo lage.

□ **Government aro Regulators ke co-ordinate kurya:** sob kam kurya khan, sabha sabi aro transprant dhakibo lage, regulatory, legislative nahoile administrative bodies khan logo de ke ki information khan time deya majudi anibo lage. Aro tui kunba regulation

violates kuri deya report kuribo lage. Aro liba bethor de laga khota bahar de naphelabo lage.

- **Charitable Contributions, Civic Activities aro Sponsorships:** keba kibe neyor laga kam charitable nahoile educational kam de related khan bank logo de interfere nathakibo lage.
- **Trade associations, Conferences aro speaking de participating kuriya:** Meetings khan professional gatherings, trade associations aro conferences kam khan tui laga job duties nahoile bank laga de conflict nahoile interfere nathakibo lage.
- **Political Activities aro Contributions:**
 - Kam kurya khan politics de part nalobo, nahoile election contest nakuribo lage.
 - Kam kurya khan contribute nahoile attempts, government agencies etc, khan najulabo.
 - Neyor laga kam de Volunteering kura bank laga kam kura laga timing de, candidates khan para behalf de, lobbying nahoile of personal services during Bank's working hours on behalf of a candidate, lobbying or engaging in any outreach to public officials, including attempts to influence legislation, government agencies, etc. Khan najulabo.

8. Conduct kura kam jaka de:

- **sabha sabi behaviour aro Employment Practices:** sob kam kura manu ke besas ase moi khan laga code of conduct aro ethics guidelines aro maintain kuri ase professionalism, integrity, mutual respect aro sabha sabi moi khan laga hotai business aro relationship with colleagues nahoile konba point laga conduct (internal nahoile external). Moi khan aspire kurishe meritocratic organization wherein kam kura manu narukhi kena aro consistency strive to demonstrate excellence aro initiative. Moi khan, therefore, committed kuri kena kam kura manu ke sob she phal opportunities de ase. Hotai, moi khan respect para treat kuribo lage teammates, share kuribo lage responsibility kam successes hobo leh aro accept accountability moi khan laga failure karone. Kam kura manu mana ase creating situations kundo threatening, intimidating, hostile, spread kura kalat nahoile display abusive behaviour kam kura jaka dey. Moi khan refrain kuribo lage favouritism aro bona deh business decision on emotions. Sob kam kura manu be hosa para disclose kuribo lage information on family nahoile khantan kun bank de kam kuri. Kun hoilebe kam kura manu para use nakuribo dai laga position nahoile influence directly nahile indirectly, dai laga bacha karonei nahoile alak kun hoilebe family members in any private undertaking having official dealing with the company (etu khan include hobo bank's borrowers, contractors, consultants aro vendors).

(Refer kuribe Policies dey "Employment of Relatives" dated 03.06.2013 and "Business Gift Policy" dated 05.07.2013)

Bank howa para, moi khan phal para maintain kuri inclusive diversity aro staff across branches aro departments aro recruit kuri de, develop aro rakhibole highly qualified, diverse aro moundena daka manu rakhe kam kura jaka dey. Equal para employment opportunity principles etu khan sabha sabi employment regulations aro non-discriminatory practice kuri kam kura jaka dey.

- **Harassment aro Discrimination:** Harassment toh ekta undesirable verbal nahoile physical behaviour dey interferes kura ase kam kura dey nahoile creates an intimidating, hostile nahoile offensive work environment. Examples ase etu khan:

- Public nahoile private tirades nahoile bullying asupervisor para, subordinate para, nahoile sati sathni khan para.
- Severe nahoile repeated insults kura related to personal or professional competence
- Threatening nahoile insulting khota para nahoile written comments para
- Deliberate desecration of religious, racial, ethnic, nahoile national symbols
- Malicious aro jani janikena kalti complaints against manu logo

Moi khan mana kuri any discrimination (race, gender, caste, religion, disability, mental status, pregnancy, culture, ancestry, socioeconomic status etc.) while employment nahoile advancement. Bank para environment kam kura jaka kam kura manu valued kuri aro discriminated na kuri. Moi khan discrimination nahoile harassment allow na kuri knto nature para violates kuri moi khan laga policies, whether committed nahoile against a manager, co-worker, client, supplier nahoile visitors.

Bank para mana ase use kuribole communications, equipment, systems aro service, etu khan e-mail service aro/nahoile intranet/internet services, to create a hostile, discriminatory nahoile offensive work environment. Etu khan ase downloading, transmitting, viewing nahoile exchanging “jokes”, noksha, khani, videos nahoile alak communications nahoile content kunto threatening, harassing, demeaning nahoile offensive to any individual.

- **Sexual Harassment:** Supreme Court of India hesab para, definition of sexual harassment toh any unwelcome sexually determined behaviour, khota as:

- Physical contact aro advances
- A demand nahoile request for sexual favours
- Sexually coloured remarks
- Showing pornography aro
- Keholebe alak unwelcome physical, verbal nahoile non-verbal conduct of a sexual nature

Bank para strictly allow nakuri sexual harassment aro etu allegation of sexual harassment beshi serious paraloi. Kam kura manu subject to disciplinary measures for sexual harassment aro termination be kuride. Kun hoilebe etu laga unwelcome behavior toh handle kuri sensitivity para.

(Refer kuribe “Sexual harassment in the Workplace Guidelines & Redressal” dated 01.01.2012)

- **Workplace Health aro Safety:** Bank strives kuri kam kura jaka safe rakhibole aro guidelines khan aro applicable local laws nahoile regulations etu govern kura kam jaka health nahoile safty. Ensure kuribole healthy, safe aro secure kam kura jaka, moi khan practice kuribe etu khan:

- Lobi sob reasonable measures to avoid kuribole putting others' lives aro health at risk by preventing kam kur jaka accidents aro chokoum
- Debi costumers aro colleagues khan ke adequate health aro safety information.
- Apani alert dhakibole lage to individuals kun bank laga premises dey ase

eku proper authorization aro report any unusual activities being conducted within kam kura jaka dey to the Unit Head nahoile reporting authority

- Ensure kuribo lage visitors on company premises follow the appropriate procedures to prevent unauthorised access to materials, information nahoile persons
- Possess nahobo lage, distribute, sell, transfer nahoile alcohol use kura, drugs, firearms nahoile alak items that could adversely affect health, safety aro security in the workplace nahoile kam kura time dey.
- Lobi adequate measures protect kuribole integrity of computer aro information systems, including password protection

- **Media khan ke communication:** Ke hoilebe official kotha kura, verbal nahoile electronic (etu khan speeches, interviews etc.) with media aro publishing houses, blog posts, websites, agencies, ketab, articles, podcasts, web casts, videos, etu khan undertaken only after authorization kura bechi dey Corporate Communications department Bank para. Morom para alert dhakibe apeni ke perceived kuribo pare Bank khan ase koi kena hoilebe apani unless authorized na kura dak eku statements nadebe. Apeni hoshare dhakibo lage social media use kura time dey, twitter, facebook, youtube, Linkedia etc. Apeni comment nakuribe, provide kuri kena any any recommendation, nahoile endrose costumers nahoile vendors (either current nahoile fromer) social media dey unless apeni authorized na kura dak.

- **Maintaining thikhobo lage Company Records aro Reporting Requirements:** Data aro information kunto Bank dey related ase etu publicly disclosed nahoile provided regulators khan complete aro thik hobo lage. Bank toh committed integrity logo financial reporting aro complete disclosures as mandated under applicable law aro regulation. Kalti para ke information nahoile data (i.e. mis-statement, alteration, modify kura, phelideya nahoile information) bank dey related data serious misdemeanour aro allow nadaka.

- **Protecting Axis Bank's Property aro Assets:** Bank laga ke saman hiolebe aro assets, tangible nahoile intangible in nature, use kuribo approved karonie. Bank laga saman responsibly para professional aro legitimate business karonei ase apeni laga gain dey use kuribole nahoil. Assets khan inclusive as, cash, fund, securities, physical property, professional services, internal plans nahoile business strategies, client aro employee information, supplier details, distributor information, equipment etu khan computers, telephones, fax machines, intellectual property (software, office mails, shared disk drives, computer programs, models, copyrights aro alak items), company logo aro brand, office supplies aro sob alak personal, proprietary aro confidential information. The Bank laga right ase intercept kuribole, monitor aro record kuribole apani kotha kura Bank's systems dey etu khan ase mails, computers etc., bank laga hesab para kuribo.

Apani protect kuribo lage bank laga saman aro phal para use kuribole bank laga saman sob legitimate business karonei used kuri aro suspected fraud nahoile chor kurile bank property reported kuribe investigation logo choldi. Bank laga saman protect kuribole apani etu follow kuribe:

- Avoid using the Bank's saman, assets nahoile equipment in an improper manner, i.e. for purposes other than the conduct of the Bank's business
- Report kuribe any suspected fraud nahoile bank laga saman chor hoi jai leh.

- **Managing Personal Finances:** Financial institution howa para, Bank's laga business depends kuri public confidence logodey. General dey, apani phal para manage kuribole apani laga personal finances toh privaten ase. Nahoile apani, laga personal finances, avoiding instances of excessive indebtedness nahoile bankruptcy. Apani laga personal finance phal para handle kuribo lage. Hobo pare manu para apani laga decision sai kena question hotibo pare.

Apani involve nakuribo lage personal financial transaction with kam kura manu ke, customers nahoile suppliers, whether lowa manu nahoile deya manu. Apani nadebi personsl funds dai khan ke, personal funds dai khan ke, co-sign, endorse, guarantee, nahoile assume responsibility lowa manu any costumers nahoile vendoris laga bank unless costumers nahoile vendor toh family members, alak khantan manu, nahoile close personal friends aro personal nahoile family khantan, aro company's business nahoil, transaction karonei.

Kam kura manu para allow nakuri improper transactions, khota kota, hoilebe limited nahoil, cheques issue kura poisa insufficient balance dhakilebe. Kam kura manu khan laga account bank para rght ase check kuribole, hotai aro investigation time dey.

Sob kam kura manu first appointment aro etu data para start hoi kena 31st March hotai sal submit kuribo wabase kura laga saman aro liabilities deya sob details:

- Kunto helibo na para saman owned nahoile acquired nahoile held by the kam kur manu in his/her naam para nahoile family konba laga naam dey his/her family nahoile manu laga naam para.
- Sob financial securities aro bank deposits etu khan include cash balances owned nahoile acquired nahoile kam kura manu para held kura.
- Paki aro alak liabilities incurred kura employee directly nahoile indirectly, including loans from the Bank

For the purpose of this Rule "Family" means:

- Spouse, whether residing with the employee nahoile, hoilebe include nakurae legally seprated spouses;
- Children nahoile step children nahoile adopted kura children of the employee whether residing with the employee nahoile aro dependent wholly on such employee hoilebe include nakure children nahoile step children of whose custody the employee has been nahoile under aro law; aro
- Kunpa alak manu related hoileh, by blood nahoile sati kura para nahoile employee's spouses aro wholly dependent upon such employee.

Bank para hoilebe, any time, by general nahoile special order, require kam kura manu ke furnish kuribole time deya de, statement toh helibo para nahoile napara saman owned, held nahoile acquired nahoile employee's naam para nahoile konba employee laga family member khan specified kuribo order dey. Etu statement khan toh, chodi required hoile bank para include kuribo datials kunto sources para property acquired kurishe

- **Code violate kura:** Bank toh "zero tolerance" policy Julie Code of Conduct aro ethics violate kurile. Etu mudlup tui kiba kalti thele, action lobo. Etu termination be hobo etu khan kurile actions lobo.
 - Posting nahoile sending discriminatory, harassing nahoile threatening messages nahoile images bank laga internal mails aro internet de.
 - Bank laga time aro resources neyor lab karonei jula.

- Manu laga password chor, nahoile manu ke deya permission nalokena.
- File Copying, pirating nahoile downloading kurya permission naloikena.
- Authorized nakura transactions de engage kuri kena organization tarabo le deya.
- Bank's laga image nahoile reputation beya kura.
- Participating nahoile be obscene materials de participate kurile.
- Bank laga computer system de kushi bole try kurele.
- Investigation khan logo de cooperate nakurele.
- Sending nahoile be posting chain letters, solicitations, nahoile advertisements kunto business purposes de related nathaka.
- Bank's laga internet/ intranet use kura political causes nahoile be kam karuni, religious activities, nahoile be gambling karuni.
- Sending anony mouse-mail messages.
- Illegal activities de engage kura.
- Chakara kura kam jaka de.
- Rumours aru un-authenticated kisa koa baji kuria.
- Kam kuria jaga tey biya kotha chola.
- Negligence hahoile bhi thik nahoa la kam kurikene Bank nahoile bhi customer laga saman biya kuridia.
- Disrespectful kam kura nejor laga colleagues, customers etc han ke.
- Safety aru health rules violate kuridia.
- Smoking kura kam de.
- Kam kuria jaga tey dangerous aru authorized material kintu, explosives nahoile bhi firearms rakhithakia.
- Beshi deri nathakija, beshi deri thakia nahoile bhi nakoikene kam kuria jaga charikene ja.
- kam tik na kura khan.
- Refusing reasonable directions including moderate changes in responsibilities that may from time to time be given on account of business necessity and exigencies.
- Bank nahoile bhi tail laga officials key against kuria la demonstration tey participate kuria.
- Violation of any of the provisions of the security policy including IT security policy of the Bank. (Refer to "Acceptable usage Policy", "Security Incident Management Policy", "Data Life Cycle Protection Policy")
- Kam honesty aro diligence bara nakura khan.
- Failure to avoid indebted nessinany manner whilein service
- Submitting and claiming false bills for reimbursement
- Bank's laga vehicle nejor karne jula khan.
- Bank's laga DressCode violate kura. (morom para bank laga "dress code guidelines" refer kuribe dated 26.04.2011)

9. Manager aro Leader laga Responsibilities khan: Progressive organization howa karuni, managers aro leaders khan special responsibility dikhabo lage. Managers aro leaders khan integrity, honesty aro respect de work environment toh foster kuribole lage. Etu de include kura toh, work environment discrimination, harassment, intimidation nahoile bullying para free thakibole. Aro nahoile aghekala laga decision perform nakuribo lage. Manager nahoile senior leader, khan etu de accountable hobo:

- Code aro ethical behaviour toh phal para jani kena rasta dikhabo lage.
- Team members khan ke ethical aro law aro bank laga policies janaitebo lage business laga uber de.
- To ingrain the principles of the Code and compliance with applicable laws, regulations, and policies into your business unit's practices.
- Team members khan ke ekta comfortable environment banai dibo lage, dai khan question comfortable para hotibole karuni.

10. Disciplinary Procedures and Penalties:

- Code of conduct violated by orders /rules Bank para deya khaan violate kuriley, employee khaan etu penalties thakibo:
 - Warning nahoile Censure
 - Increments khaan withhold kuribo
 - promotion withhold kuribo
 - Reduction to lower grade nahoile salary
 - Kam para discharge kuribo
 - Dismissal from service aro/nahoile
 - Bank laga order breach nahoile be neglect kurile, salary nahoile be alak amounts bank para derabole laga nahoile be deya laga recover kuribole dibo.
- ketiya disciplinary action officer ke lobule thakibo, dai ke disciplinary authority para dai ke dibo aro etu 7days de submit kuribo lage. Consider kurile disciplinary authority hearing lobo aro kilaga punishment lobule ase etu dibo.
- Officer kunbi Appellate Authority key pandoro din (15 days) laga bitor tey appeal kuribole paribo jodi upor tey likhi thakia kunba tai key imposed kurishe koile. Appellate authority order confirm kuria, enhance kuria, reduce kuria, nahoile bhi penalty key set aside kuria, nahoile bhi Disciplinary Authority laga case remit kuria, kintu case laga circumstances tey fit kuria la directions para.
- Disciplinary Authority para officer toh suspension de rakhidibo-
 - Chodi dai authority toh prima-facie ase kubo officers toh offence commit kurishe aro etu detailed investigation kuribo.
 - Chodi officer toh arrest kuri loishe nahoile bi dai serious crime kueshe koile, Indian Penal Code nahoile be alak criminal laws, country laga de.

Suspension order passed kura tu continue kuri thakibo final disciplinary proceedings khodum nahua tak nahoile bi authority bara revoke nukura tak.

Officer suspension ti thaki khaan allowance tu 50% hi babo, conveyance allowance exclude kurikina tie laka first six month suspension ti.

Suspension hoi kina six month laka beche di, subsistence allowance tu 65% of the basic pay aro monthly allowance excluding conveyance allowance tibo.

Suspension time ti, officer tu at the discretion of the officer tu leased accommodation aro occupation of the bank's owned tu allowed kuribo hoilabi bank laka car khaan use kuriboley nadibo`

Suspension time ti statutory deduction khaan provident Fund, income tax tu continue kuribo as per subsistence allowance payable. GSLIC contribution tu deducted kuri thakibo normal cause di nishena.

Suspension officers ki loan nadibo hoilaybe loikina thakeya loan 50% ti instalment hisab ti recovered kuriboley debo first six month laka suspension ti aro 75% etu bachu ti.

Judi disciplinary authority bara officer ki fully exonerated kuri dibo, tie laka suspension period spent on duty kuri dibo. etu nishena case ti administrative recoveries kutha khuta loan recoveries tu fully effected hobo.

Sob alak case ti kudi officer tu penalty of dismissal ti subject nahoi time suspension ti ja tu disciplinary authority para decide kuribo. officer para appellate authority ki appeal kuribo lay baribo di laka suspension ubor di 15 days bedhor di.

Sob alak case de kudiboficers toh penalty of dismissal de subject nahoile time suspension de jate disciplinary authority para decide kuribo. Officers para appellate authority ke appeal kuribo le paribo de laga suspension ubor de 15 days bethor dey.