

LORD KRISHNA FINANCIAL SERVICES LIMITED

CODE OF CONDUCT

The provision of the Services by Service Provider shall be subject to the following Code of Conduct issued by Lord Krishna Financial Services Limited (LKFSL). LKFSL reserves its right to unilaterally update the Code of Conduct. The Service Provider agrees to promptly implement the updated Code of Conduct, in the provision of Services, on a prospective basis from the date when it is notified of the same. In the event the revised code of conduct is not acceptable to the Service Provider, the Service Provider shall have the right to immediately terminate this Agreement and other related documents.

All field staff of must read and must adhere to the same at all times. A copy of the code of conduct has to be maintained on record by Service Provider at their local office and must be produced on demand and is subjected to audit as and when required and confirmation must be given to LKFSL as and when asked for.

Policy on Collection of Dues

A. Introduction

The debt collection policy of LKFSL is built on courtesy, fair treatment and persuasion. LKFSL believes in fair practices with regard to collection of dues and repossession of security and thereby fostering customer confidence. The repayment schedule for any loan sanctioned by LKFSL is fixed considering paying capacity and cash flow pattern of the borrower. LKFSL explains to the client upfront the method of calculation of interest and repayment methodology and mode. Our security repossession policy aims at recovery of dues in the event of default. The policy recognizes fairness and transparency in repossession, valuation and realization of security. All the practices adopted by Service Provider for follow up and recovery of dues and repossession of security are in consonance with the law.

B. General Guidelines

All communications to the client are in writing, by telephone or through personal visit. The client is contacted by telephone on the numbers (residence/work place/mobile) provided by him/her in the application form filled in at the time of taking the loan/modified subsequently as intimated to Service Provider. If the client is not responding/not reachable over telephone, the Service Provider executives make personal visits to the client's residence/workplace during reasonable hours of the day.

Service Provider staff or any person authorized to represent Service Provider in collection of dues identifies himself / herself and displays the Identity Card issued by Service Provider or by LKFSL upon request. Service Provider respects privacy of LKFSL's borrowers. Borrower's requests to avoid calls at a particular time or at a particular place are honored as far as possible. Inappropriate occasions such as bereavement in the family or such other calamitous occasions are avoided for making calls/visits to collect dues.

Giving notice to borrowers:

Where clients do not adhere to the repayment schedule and become delinquent, Service Provider official or any person authorized by it follows up with the client for collection of dues and/or repossession of the security through written communications, telephonic reminders or visits by our representatives to the borrower's place or residence.

C. GENERAL:

1. Ensure that all service level indicators for your respective staff are accurately, timely and regularly followed. In case of any breakdown in process the same is brought to the notice of Service Provider in writing.
2. LKFSL on a regular basis will advise payments issues and individual overdue accounts to the Service Provider while the same may also be made accessible online through its Loan Management System (LMS) or software.
3. A regular review of the efficiency & effectiveness of every executive is done separately, compare against targets set and provide feedback to staff by the company and the service provider.
4. Service Provider will ensure that "suspect irregularities" / "suspect fraud" are reported to LKFSL at the earliest.

5. Roles & Responsibility

Sl. No.	Service Provider	LKFSL
1.	Borrower Sourcing	Final Underwriting
2.	Pre-Loan Documentation	Sanction Letter issuance
3.	Underwriting Checks	Repayment Schedule
4.	Disbursal Documentation	Loan Disbursal
5.	Collection of Overdue Amounts	Legal Notice to defaulters
6.		Borrower Servicing

Date: 30/07/2019

Place: New Delhi