

Extracts from Policies

Complaints:

Complaint is defined as receipt of information from whatever sources, about fraud, malpractice, misconduct, or alleged corruption on the part of employees

Information about fraud, malpractice, or misconduct on the part of employees may flow to the administrative authority/the Police/ SFIO/ RBI from any of the following sources:

- Complaints received from employees of the Bank or from the public.
- Departmental inspection reports and stock verification surveys.
- Scrutiny of annual property statements.
- Scrutiny of transactions reported under the Conduct Rules.
- Reports of irregularities in accounts detected in the routine audit of accounts, e.g. tampering with records, over-payments, misappropriation of money or materials etc.;
- Audit reports of the accounts of the bank;
- Complaints and allegations appearing in the press etc.;
- Source information, if received verbally from an identifiable source, to be reduced in writing; and
- Intelligence gathered by agencies like CBI, local bodies etc.
- Whistleblower – An Employee of the Bank / Vendor / Contractor / Supplier / dealing with the bank can make a Protected Disclosure under Whistleblower Policy of the Bank. Identity of the Whistleblower shall be kept confidential at all the times. *Refer Whistleblower Policy for more details.*

Ethical Conduct – Our Public Statement

RBL Bank is committed to complying with all applicable laws and regulations that govern us. The Code of Conduct defines Misconduct including expectations and requirements of Ethical Conduct. The Board of Directors expects all employees to comply with the Code in the letter and spirit all the time.

RBL Bank will not pay or procure the payment of a bribe or unlawful fee to encourage the performance of a task or one which is intended or likely to compromise the integrity of another. We will not accept any payment, gift or inducement from a third party which is intended to compromise our own integrity.

The Code of Conduct is communicated to all employees at the time of joining, to ensure that the company's commitment to integrity and legal compliance is explained and asserted. The Code of Conduct includes procedures dealing with Gifts & Entertainment, Conflicts of Interest, and other important matters.