

Whistle Blower Policy

Cent Bank Home Finance Ltd. [CBHFL] believes in principles of transparency, accountability, integrity and it adheres to high ethical standards and compliance with laws and regulations applicable to its business. The company encourages and supports its directors and employees to report to the management /Chairperson of the Audit Committee instances of unethical behaviour, actual or suspected, fraud or violation of the Company's Code of Conduct or Ethics policy.

The Board of Directors at its meeting held on August 05, 2014 noted the requirements of Companies Act, 2013 and approved the whistle blower policy for the Company which provides for a vigil mechanism to channelize reporting of such instances/ complaints/ grievances to ensure proper governance.

The said policy, however, provides for adequate safeguards against the victimization of the Whistle Blower who avail this mechanism. The policy also provides for direct access to the Chairperson of the Audit Committee in exceptional cases.