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# Fair Practice Code (FPC) Policy

BUILDING TRUST THROUGH TRANSPARENCY AND ETHICAL PRACTICES



**PATTAMBI INVESTMENTS  
& LOANS (P) LTD**

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*Pattambi Investments and Loans Pvt Ltd*

## 1. Introduction

At **Pattambi Investments and Loans Pvt Ltd**, we are committed to maintaining the highest ethical standards and ensuring transparency in all our operations. Our **Fair Practice Code (FPC)** outlines the practices and procedures that guide our interactions with customers, ensuring fairness, transparency, and integrity. This policy is in accordance with the Reserve Bank of India (RBI) guidelines for Non-Banking Financial Companies (NBFCs).

## 2. Objective:

The primary objective of the FPC is to ensure that:

- Customers are treated fairly at all times.
- Transparency and integrity are upheld in all customer dealings.
- Confidentiality of customer information is safeguarded.
- Customers are made fully aware of the services and products offered by the company, along with the associated terms and conditions.

## 3. Application:

The FPC applies to all products and services provided by Pattambi Investments and Loans Pvt Ltd, including but not limited to:

- Gold loans
- Investment products
- Any other financial services the company offers

## 4. Key Commitments

### 4.1 Fair Treatment of Customers

- **We will treat all customers fairly and without discrimination based on gender, race, caste, religion, or any other factor.**
- **All dealings with customers will be conducted in a professional and courteous manner.**

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#### *4.2 Transparency in Communication*

- All communication will be clear, transparent, and easily understandable.
- Customers will be informed about all the terms and conditions associated with the product or service they are availing.
- All fees, charges, interest rates, and penalties (if any) will be clearly communicated to the customer upfront.

#### *4.3 Privacy and Confidentiality*

- We will protect the confidentiality of customer information unless disclosure is required under law or with the customer's explicit consent.
- Customer details will not be shared with third parties for marketing or promotional purposes without prior consent.

#### *4.4 Non-Coercive Recovery Practices*

- We will ensure that our recovery practices are lawful, respectful, and non-coercive.
- Customers will not be harassed or intimidated during recovery processes.

#### *4.5 Fair Pricing*

- Interest rates, fees, and other charges will be set in a fair and transparent manner, and customers will be informed of any changes in pricing structure well in advance.

### **5. Loan Application Process**

#### *5.1 Simplified and Transparent Applications*

- The loan application process will be simple and easy to understand.
- Customers will be provided with detailed information regarding documentation requirements and eligibility criteria.
- Customers will be informed about the processing fees and charges upfront.

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## 5.2 Loan Sanctioning and Disbursement

- We will assess each loan application based on fair and transparent criteria, such as creditworthiness, repayment capacity, and compliance with RBI guidelines.
- Upon approval, loan disbursements will be made in a timely and transparent manner.
- Customers will be given a loan agreement outlining the key terms and conditions, including repayment terms, interest rates, and any penalties.

## 6. Interest Rate Policy

- Interest rates will be determined in accordance with RBI regulations and will take into account the cost of funds, operational expenses, and market conditions.
- We will communicate the applicable interest rates to the customer at the time of loan sanctioning, along with the method of calculation.
- Customers will be informed of any changes to interest rates in advance.

## 7. Customer Grievance Redressal

We are committed to addressing customer grievances promptly and effectively. Our Grievance Redressal Mechanism includes:

- *Designated Grievance Officer:* Customers can reach out to the designated officer via email or phone for any concerns.
- *Resolution Timeframe:* We will acknowledge receipt of the complaint within 3 working days and aim to resolve the issue within 15 working days.
- *Escalation Process:* If the customer is not satisfied with the resolution, the grievance can be escalated to senior management or the regulatory authorities.

## 8. Customer Feedback and Continuous Improvement

We value customer feedback as a key driver of our continuous improvement efforts. We encourage customers to provide feedback on our services, and we will review such feedback regularly to enhance our processes and service delivery.

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## 10. Compliance with Legal and Regulatory Guidelines

- We are committed to ensuring full compliance with all applicable laws and regulations, including those set by the RBI for NBFCs.
- Our FPC will be reviewed periodically to ensure alignment with any changes in regulatory requirements or business practices.

## 11. Monitoring and Review of the Fair Practice Code

We will monitor the effectiveness of our Fair Practice Code through internal audits, customer feedback, and periodic reviews. Any changes to the FPC will be communicated to all employees and customers.

## Conclusion

At Pattambi Investments and Loans Pvt Ltd, we believe in fostering long-term relationships with our customers based on trust, fairness, and transparency. Our Fair Practice Code is a reflection of this commitment, ensuring that we uphold the highest standards of integrity in all our dealings. This policy is published on our company website and is accessible to all stakeholders.