



Code of Conduct
Of
CVC Finance Limited

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1.0 P r e a m b l e

The code of conduct sets the principles for the stakeholders- Members of the Board of Directors and its committees, employees of all levels and categories of CVCFL, business partners and service providers and receivers to and from CVCFL to keep uphold and promote the interests of these institutions.

The principal objective of this set of code of conduct is to protect the interests of customers, owners and employees, stakeholders of CVCFL as well as the counterparties, in addition to the wider interests of the society as a whole.

This guideline is intended to comply compulsorily by CVCFL while conducting their businesses. The ultimate and firm objective is to ensure integrity, high ethical standards, due skill, care and diligence in all of their business and allied activities, including the stakeholders. CVCFL must take reasonable care and measures to organize, manage and control their dealings and affairs responsibly and effectively, with adequate risk management systems and financial resources.

CVCFL must effectively employ the resources, policies and procedures, processes, systems and control checks, including compliance checks and staff training that are necessary for compliance with and proper understanding of this guidelines and that of CVCFL.

Another objective of the guideline is to promote rationale behavior between/amongst CVCFL and their stakeholders. Practicing such code of conduct may also promote fair competition among institutions and strengthen the banking and financial environment in the country. These guidelines will be treated as a minimum requirement but not limited to this instruction given.

2.0 Introduction

Persons working in the banking and financial services industry, including their affiliates in research and development, and training in the country as owner, director, employee, advisor/consultant, contractor/supplier or in any other form of stakeholder under legal or institutional provisions/arrangements must act with integrity i.e. in an honest, fair and legitimate manner. Their activities must be customer oriented and clearly be motivated by integrity and ethics, of course, in full conformity with the legal and regulatory requirements.

All Members of the Board of Directors and its committees, employees of all levels and categories of CVCFL, business partners and service providers and receivers to and from CVCFL are expected to display the highest standards of professionalism and commitment to ethics and integrity in all of their conducts. It is also strongly expected that they all in every act and at all times would pay due respect, care and consideration to others and putting the public interest first.

Directors of Board, members of different Committees of the Board and Management of the CVCFL are individually and collectively remain committed and responsible to excel the practice of corporate governance principles in their institutions and activities by placing due attention and weights on the compliance of best ethical standards and integrity as recommended by the regulators for enhancing their internal and external credibility and establishing transparency.

3.1 Stakeholders

3.2 Government and Regulators

- a. Ministry of Finance (MOF);
- b. Bangladesh Bank (BB);
- c. National Board of Revenue (NBR);
- d. Bangladesh Securities and Exchange Commission (BSEC);
- e. Bangladesh Investment Development Authority (BIDA);
- f. Comptroller and Auditor General of Bangladesh etc.

3.3 Investors, Beneficiaries, Analysts/Researchers and External Auditors

- a. Shareholders and market investors;
- b. Business community, including chambers, associations and business clubs;
- c. Rating agencies and the users of ratings;
- d. Financial analysts/financial professionals;
- e. External Auditors;
- f. Brokers and dealers in shares, securities, debentures etc,

3.4 Customers and Clients

- a. Customers and users of goods/products and services;
- b. Suppliers-both backward and forward linkages; and
- c. Service providers and receivers of all categories.

3.5 Staff and staff associations/clubs

- a. Employees of all levels;
- b. Trade Unions/Welfare Associations;
- c. Consumer Welfare Associations;
- d. Other interest groups such as ethicists, environmentalists, gender welfare groups, etc.

3.6 Others

- a. Civil society-elite groups;
- b. Social Media-print and electronic;
- c. Authorities of related books and journals, and advertising Agencies;
- d. Brokers and dealers;
- e. Whole sellers and retailers;
- f. Agents and facilitators; and
- g. Stockist and Transport and Courier Companies.

4.1 Basic professional and institutional obligations

For attaining and upholding public attention and customer/users and stakeholders' confidence, CVCFL have to make it sure that each of their employees perform their assigned job with utmost honesty and integrity, along with highest professional

attitude and aptitude. Each member of all categories must be firm in their performance for the benefits of their organization and must avoid conflict of interest.

4.2 Code of Conduct for Employers

CVCFL will have to maintain a pleasant working environment in their organization in terms of presence of well set and well defined compensation package, clearly set goal orientation, as well as performance-led job description for employees of all levels. The employer must ensure the scope for both professional and career development of the employees. Such an environment with well-designed strategic and logistic support would reinforce the satisfaction of the employees, which will ultimately make them loyal to the organization and its culture.

Working environment as well as procedures in the CVCFL must be well designed and well maintained so as to make it reasonably and promptly responsive to the customer needs, along with compliance of legal and regulatory requirements. Hence, the employees should therefore be made well-trained and well-mannered in order for discharging their jobs efficiently, which will eventually enhance the goodwill of the institution and thereby, expand the customer base and market share. Importantly, to motivate the employees towards the goals of the organization and enable them to perform to the best of their levels, responsibilities be clearly defined and carefully be allocated along with requirements and procedures for accountability and performance reporting and evaluation.

4.3 Some specific compliance guidance

- a. At all times the stakeholders shall act in a professional and ethical way, and uphold the highest standards of honesty, trust, fairness, integrity and diligence;
- b. Every stakeholder shall consider the risks and implications of their actions and in principle, should feel accountable for them, and for the potential adverse impacts;
- c. All in the CVCFL shall take firm promise to comply with all current regulatory and legal requirements, and adopt endeavor to follow best industry practices;

- d. All information be used and handled with best care and due diligence be applied to ensure highest confidentiality and preserving sensitivity;
- e. Prevent and avoid potential conflict of interest that may arise and influence one whilst he/she performs;
- f. Serve customers, colleagues and counterparties with due care. Respect their desires and serve them with responsibility if they asked for, or help them voluntarily;
- g. Set the service standard for the organization that reflects professionalism that also expresses values and attitudes, as well as positive behaviors;
- h. Equip employees to carry out their duties with due regards to the technical and professional standards expected by qualified customers. Encourage the staff continuously to develop and maintain their technical and professional knowledge and level of competence; and
- i. Train and encourage the staff/officials to act with complete integrity towards customers, colleagues, counterparties and others with whom they may come into contact.

The ethical conduct of all employees of CVCFL and the reputation of the profession depend largely on their approaches and attitudes at all levels. Standards of integrity, ethics and professionalism cannot be created or maintained by written rules alone, rather this depends upon the integrity and behavior of those engaged as professionals in the industry. Thus the responsibility of CVCFL is to adopt and uphold integrity and professional ethics in their respective institutions and service standards.

4.4 Serving Customers and the Stakeholders

For ensuring standardized services and ethical business development, CVCFL should identify their existing and potential users, side by side with the selection of service providers at various levels. Efficient and effective selection and categorization would enable CVCFL to make proper business plan. *For detailed do's and don't of dealing customers of CVCFL please see Appendix – A at page 28 to 32.*

4.5 Service Provider

- a. Analyze and determine customer base and review and understanding their needs effectively;

- b. Add in and provide product and service excellence with integrity and sincerity;
- c. Provide with secured and advanced banking facilities-products and services;
- d. Be fair and well-committed in serving the customers and stakeholders;
- e. All services sold or served be passed - through the legal and regulatory processes;
and
- f. Each type of stakeholders' involvement and concern be clearly defined and clearly understood.

4.6 Encouraging people for knowledge and skill enhancement

- a. Providing opportunities for professional development;
- b. Evaluating performance objectively; and
- c. Applying CVCFL's values & principles consistently.

4.7 Delivering to Partners

- a. Adherence to good corporate governance practices;
- b. Protecting intellectual property;
- c. Protecting reputation of CVCFL; and
- d. Strengthening competitive behavior.

4.8 Being Proactive

- a. Anticipating and embracing changes;
- b. Encouraging and rewarding innovation responsibly; and
- c. Maintaining and sharing accurate and useful information.

4.9 Working in Teams

- a. Remain individually and make others accountable for every action;
- b. Refrain from favoritism and bias;
- c. Extract value from different perspectives;
- d. Work jointly and collectively; and
- e. Acknowledge and appreciate value for both individual and team contributions.

4.10 Respecting Each Other and reciprocity

- a. Recognize and respect human dignity;

- b. Provide/establish a working environment free of harassment and intimidation;
- c. Comply with social and occupational health & safety regulations; and
- d. Protect organization from damage/loss of physical assets.

4.11 Guarding against Arrogance

- a. Celebrate successes and achievements with modesty;
- b. Meet the legitimate expectations of stakeholders; and
- c. Express personal identity with dignity, courtesy and tolerance.

5.1 Responsibility

5.2 Responsibility to Shareholders

- a. CVCFL should preserve the lawful benefits and interests of their shareholders;
- b. Should make utmost endeavor to maximize profit and increase payout ratio for the stakeholders; and
- c. Should make best effort to maximize company profit and manage the same ethically and properly.

5.3 Responsibility to Customers

To satisfy the customers-needs efficiently, CVCFL is required to:

- a. Understand and honor the customer needs, as well as serve them indifferently, promptly and honestly;
- b. Ensure complete secrecy of customers` affairs/account information at all times unless asked by any competent court or any other lawful authority;
- c. Issue notice with reasonable time in case of closure of bank accounts for any legitimate reason(s);
- d. Provide customers with requested account statement accurately and promptly;
- e. Keep the customers updated regarding any suspicious operations in his account;
- f. Exercise due diligence in the operation of customer accounts; and
- g. Keep customers fully informed with all CVCFL's products.

5.4 Responsibility to Community/Society

All banking and other financial activities of CVCFL must comply with the recognized/established legal, regulatory, as well as social/community norms, customs and values.

5.5 Commitment to the Environment

Environmental and climatic protections are among the most pressing global challenges of the time. All of these are to be taken into account in all areas of lending/financing. Emphasizing on the areas of energy and climate change while lending, bankers would support the process of sustainable economic growth of the country. CVCFL management must have firm commitment to choose and do the right things, along with the compliance of legal requirements. They must consider structural and non-traditional risks management options that are inherent to banking and other financial activities side by side with the management of traditional financial risks, such as credit risk, market risk and operational risk etc. Risks inherent to environmental and social events/activities also need to be taken into consideration.

6.1 Property and Information of CVCFL

6.2 Property of CVCFL

Key responsibility of CVCFL is to protect and safeguard the organization's property, not to use it for personal purposes/gain use and abide by the followings-

- a. An employee of CVCFL shall follow the operational and IT security manual meticulously while using property of the organization;
- b. He/she needs to ensure the fair value of assets while these are acquired and disposed off if an employee works as member of asset acquiring/disposal committee.
- c. He/she shall not participate in the name of other person in the supplying of materials to CVCFL or selling CVCFL's old assets.
- d. He/she shall protect the pilfering of stationeries, stealing, embezzling or misappropriating money, funds or anything from CVCFL
- e. He/she shall apply own judgment and ethical concerns in using CVCFL's phones, electronic mail or computing systems for personal requirement.

- f. He/she shall refrain from using the CVCFL's Letter Head for personal correspondence.

6.3 Information Security

CVCFL shall take reasonable care to keep secure their information from unauthorized disclosure and exchange. Any confidential information it receives on clients, or any details of the transactions of its clients shall be preserved with utmost security. Unless asked by any lawful and competent court/authority, exchanging or disclosing of information will be treated as a serious violation of ethical standard, and shall be treated as a breach of contract. *For detailed Do's and Don'ts of IT Service usage policy of CVCFL please see Appendix-B at the page 32.*

6.4 Invisible Property

- a. An employee shall not use the corporate brand and goodwill of the CVCFL for non-official purposes like taking house rent, renewal of car license, buying own flat and other assets.
- b. The use of official designation for any personal gain should be prohibited.

6.5 Intellectual Property of Others

An employee shall be cautious about the intellectual property rights of others. For example, he/she shall not provide performance report of one customer to other, not use logo of third party in purposes which are not allowed in the franchise agreement, not use the CIB report of third party and refrain from plagiarism of CVCFL's credit analysis for personal gains or purposes.

6.6 CVCFL's Information

While performing the official task, an employee of CVCFL may have access to information that is not generally available to the public or that is considered confidential for managerial or administrative purposes. This may include information related to banks, customers, suppliers and current and former employees, as well as system- and bank-related information. He/she shall not disclose this information unless authorized by competent authority.

An employee of CVCFL shall not provide any information to third party without prior approval of competent authority. He/she shall not disclose the unpublished and sensible information of the institution related to its performance, strategy, system, policies etc.

6.7 Customer Information

An employee shall not accede to or use customers' information excepting related business purposes. He/she shall protect the confidentiality and security of customer information.

6.8 Information of Government Agencies'

Any information of govt. agencies like ACC, NBR, BB, BSEC etc shall not be disclosed without prior approval of competent authority.

6.9 Employee Information

An employee shall keep all information of the organization, current or old, secret and confidential.

6.10 Suppliers' Information

An employee shall keep information about the purchase of goods or services confidential. Price quoted, methods, business policy etc. of the vendors should not be disclosed.

7.1 Use of Position

The officials in all positions of CVCFL shall have to abide by their respective Code of conduct for the sake of both institutional and national integrity. It is expected that an official shall use his/her position and delegated power to do his/her jobs appropriately. Any deviations of this shall be treated as abuse of position and power. Generally such deviations are found out for following two reasons:

7.2 Private Gain:

An employee is supposed to exercise his/her power attributed to his/her position for the benefit of the institution as well as the country. But it becomes injurious and illegal if the exercise of his/her power relating to his/her position is led towards personal benefit. It is tantamount to corruption or misuse of power and position and it is quite contradictory to national integrity. Therefore, the use of position of an employee in any institution for any private gain is strictly prohibited.

7.3 Endorsement:

The endorsement of one's position is also similar to the abuse of position. Sometimes, dignitaries may not directly take any benefit by using their power and position. However, they may pave the path for benefits for other persons by making such unlawful use and authorization of position and power.

The aim of a dignitary should be serving the people or nation without bias. If any activity makes his/her own people benefited unusually and thereby frustrates the others, it shall be treated as partiality and nepotism. So, a dignitary shall not be involved in such activities.

8.0 Conflicts of Interest

8.1 The conflict of interest is often a very strong hurdle on the way of implementation of national integrity strategy. When an employee thinks of his/her personal interest from his/her official position, a question of conflict of interest arises. The statute allows him/her to serve his/her own gain, or interest at the cost of employing institution or the state. It is a statutory as well as an ethical obligation for an employee to keep himself/herself away the personal interest. The apparent causes or reasons behind such a conflicting situation may include the followings:

- a. Dissatisfaction with salary and remunerations;
- b. Unpleasant working environment;
- c. Lack of opportunities for promotion, or deprivation from promotion;
- d. Undue influence and/or pressure from others;
- e. Greed to or from colleagues and employer; and
- f. Lack of job security.

8.2 Whatsoever the circumstances, the employees must avoid the conflict of interest as long as they hold positions in the organization. Availing any kind of undue or illegal benefit/facilities irrespective of forms, shall be treated as deviation from the required standard of services. So, to keep the employees refrained from such a trap of conflict of interest, employers might administer the employee affairs legally & ethically, and compensate them reasonably. An employee shall have to refrain from doing the following:

- a. Performing his duties with a view to preserve/protect his own benefits at the cost of his employer.
- b. Involving in any kind of financial activities relating to his personal gain.
- c. Giving any advice, consultancy, direction or suggestion to anybody or to any institution that may cause for losses to his employer;
- d. Any practice/exercise that may benefit him at the cost of institution's assets either monetary or non-monetary;
- e. Doing anything that may damage the goodwill, image and reputation of the institution;
- f. Doing anything that may hamper the secrecy and privacy of any affairs/information of the company;
- g. Involving or taking part in any business dealing like shareholding, profit sharing, partnership of any business company or manufacturing industry or servicing center for their personal benefit;
- h. Getting any unusual or illegitimate benefits directly, or indirectly for himself/herself and family or family members, and relatives either explicitly, or implicitly by disguising identity;
- i. Receiving any charitable contribution from others and/or make any charitable contribution to his family members and relatives if those charitable contributions are made by/under his power and position;
- j. Receiving any gift (in cash or kind) from those who are directly benefited or assisted by his office or by his power and position.

The above noted issues are least in the list, but not exhausted. Any unusual act made/done by the employee(s) shall be considered within the trap of conflict of interest and be reviewed within the purview of offences.

9.0 Engagement in Other Employment

An employee shall not:

- a. Engage himself in any commercial activity or pursue such activity either on his own account or as agent of others ;
- b. Accept any outside employment, honorary or stipendiary, without prior approval/consent of the competent authority in the current employing institution; and

- c. Undertake part time work except those, which may be requested to be accepted or undertaken by competent authority.

10. Private Trade or Employment

10.1 Subject to the other provisions of this Code of conduct, no employee of CVCFL shall, except with the previous permission of the competent authority, engage in any trade or undertake any employment or work, other than his/her official duties.

10.2 Any employee of CVCFL below officer rank may undertake/run a small enterprise which absorbs only his/her family members. However, in such cases he/she must inform this to his/her employer along with the declaration of assets.

10.3 Any employee of CVCFL may undertake honorary work in social, religious or charitable organizations and also may engage in occasional work of a literary or artistic character/nature, which may include publication of one or a few literary or artistic works, provided that his/her official duties do not hamper/suffer thereby. But the employing authority, at any time, may forbid him to undertake it or ask to abandon it if there exists valid reason/s to do so.

10.4 Procedure for Applying in Outside Employment:

Eligible application of temporary, or permanent employees of the CVCFL for outside employment shall be dealt with on the basis of the following principles:-

- i. a. Application for appearing in the competitive examinations of Bangladesh Public Service Commission and in other government, semi-government entities/institutions including state owned/specialized banks, private banks and other public/private entities/institutions shall be forwarded.
- b. Applications for employment in International Organizations where Bangladesh is a member and for employment under Foreign Governments shall be forwarded provided that all such applications are processed through the concerned/competent channels of Government of Bangladesh.

- ii. Applications from all categories of employees for employment in the autonomous bodies including public and private university shall be forwarded.
- iii. Any application for outside employment which does not fulfill the above conditions shall not be forwarded.
- iv. In case of employment opportunities abroad, the applicants must pay their liabilities with the employer and thereafter, submit resignation letter abiding by concerned rules and regulations of CVCFL. When an employee is released for outside (foreign) employment and the question of lien arises, such an issue shall be governed by the service rules of CVCFL. This would be followed both in cases of temporary and permanent foreign employment. CVCFL can depute its any employee to any work or institution of their own, onshore/off-shore offices, branches, affiliated offices/institutions, subsidiaries and such placements/deputations might be governed by the service and/or other related rules.

10.5 Teaching, Speaking & Writing

Employee considering authorship or publication of a book, article etc and speaking in front of the media which is not commissioned by the organization but which could in any way be connected with their work or employment at the organization should seek guidance from the management through HR before entering into any commitment. Any publication or public speaking of an employee should not tarnish the image of the organization vis-à-vis regulatory bodies of the country. The same considerations apply to the publication of material on the world-wide web and social media. No employee shall make any communication regarding the affairs of CVCFL to the press or any other media, nor publish any article containing data, comments or opinions on banks or other affairs in any newspaper which may involve the bank, without obtaining prior approval of the competent authority.

11. External Pressure/Approach to Member of Parliament, Political Leader, Board Members etc.

No employee shall, directly or indirectly, approach any member of Parliament or use any political or other type of influence or attempt to bring any influence of the Board of

Directors of his/her organization for his/her employment, increment, promotion, transfer or any other personal gain.

12. Acceptance of Gifts and Foreign Awards

- i. No employee of CVCFL shall, without prior permission of the competent authority, accepts by him/herself, or permit any of his/her family member to accept any gift from any person that make him/her obligated in official position to the gift providers. If anyone sends gift items via postal or courier services, may be received but will immediately be handed over to the higher authority for disposal.
- ii. If any question arises whether the receipt of a gift places a C V C F L employee under any form of official obligation to the donor, the authority will take action against such activity.
- iii. If any gift is offered by the head or representative of a foreign state, CVCFL employee concerned should attempt to avoid acceptance of such a gift if, s/he can do so without giving offence. If, however, s/he cannot do so, s/he shall accept the gift and shall report to the authority for orders as to its disposal.
- iv. No employee of CVCFL shall accept a foreign award, title or honor without the approval of the competent authority.

13. Fair Treatment of Counter-parties

All relationships with external counter-parties should be conducted in professional and impartial manner. Vendor selection and hiring decisions shall be made objectively and in the best interest of the organization based on evaluation of integrity, suitability, price, delivery of goods/service, quality and other pertinent factors. Employee should commit to fair contract and payment terms with them in return of good service at a good price supplied; in a responsible manner.

Employee's personal relationship with contractors, suppliers and vendors if any, shall be disclosed to the Top Management at the time of entering into the negotiation and should not influence decisions made on behalf of the organization. Negotiations with customers and potential customers shall be conducted in a professional manner and subsequently comparison of Cost & Benefit to be presented to the competent authority.

Vendors or suppliers shall not be used for any personal purposes, so as to have any conflict of interest while dealing with them.

14. Anti-Money Laundering

Money Laundering legislations criminalize money laundering in respect of several crimes including drug trafficking, terrorism, theft, tax evasion, fraud, handling of stolen goods, counterfeiting and blackmail etc. It is also an offence to undertake and/or facilitate transactions with individuals and entities involved in criminal activities.

CVCFL shall not do business with drug traffickers, money launderers and other criminals. It shall formulate Anti Money Laundering Policy following regulatory body's guidelines to enable all employees to follow the policy meticulously.

Employees shall exercise requisite diligence in selecting those with customers/counterparties while conducting business. They shall adhere to processes in place for checking the credit and character of customers and counter parties. These processes ensure customer's due diligence and ongoing monitoring of their customers to detect suspicious transactions during the entire period of the relationship.

15. Accuracy of Records and Reporting

CVCFL's books, records, accounts and reports shall accurately reflect its transactions and must be subject to an adequate system of internal controls and disclosure controls to promote the highest degree of integrity. An employee shall ensure that records, data and information owned, collected, used and managed by him/her for the organization are accurate and complete. Records shall be maintained as per the policy of CVCFL in sufficient details so that these may reflect accurately the CVCFL's transactions.

An employee shall assist in maintenance of appropriate records so as to ensure that financial transactions are prepared in accordance with generally accepted accounting principles and that they fairly present the financial conditions and result of the Organization. He/she shall observe standards of good flavor regarding content and language when creating business records and other documents (such as weekly/monthly/quarterly statement, e-mail etc.) that may be retained by the organization.

Non-maintenance of these records that come into employee's notice and any misappropriation or tampering of records, needs to be reported to the relevant authority. An employee shall not represent any report/claim for his/her personal gain or to protect him/herself.

16. Fraud, Theft or Illegal Activities

Employees shall be vigilant about the frauds, theft or illegal activities and shall not engage in such activities at any cost. If any such activity comes into any employee's notice, he/she shall immediately report the same to his/her immediate superior/s or management to protect the interest of CVCFL. He/she shall act as a whistle blower thereby.

17. Working Environment

17.1 Health & Safety

Adequate attention is always accorded to the health and safety of the employees, i.e. deployment of both physical and technical surveillance on premises to minimize possible threats to security. Physical premises are under regulatory requirement to conduct periodic drills for a systematic approach both to prevent any security breaches as well as to promote a culture of security and safety awareness. This involves managing health and safety care as any other critical business activity with periodic reporting, appraisals and improvements made.

17.2 Workplace Environment

Energizing the workplace is one of the key factors of any organization. All employees of the organization are responsible to keep the workplace friendly, congenial, transparent, free from harassment & corruption etc. and ensure the cohesiveness among the colleagues. *For detailed Do's and Don'ts of General workplace etiquette please see Appendix -C at page 32 to 45.*

18. Team Work

Teamwork and co-operation is an important aspect of the work ethics in the organization. An organization shall leverage on the dynamics of collective skills, knowledge and experience to achieve the best for the stakeholders. CVCFL shall admit its employees as human capital and shall recognize the pivotal role that

meritocracy plays in setting rewards and penalties for safeguarding the interests of its employees. It respects the incidence of conflicts arising in the workplace and seeks amicable resolution of contentious issues in a manner that is constructive, open, honest and ultimately beneficial to all parties involved.

19 Diversity

CVCFL shall respect all employees as unique individuals with fundamental human rights and supports the cultural and ethnic diversity of its workforce. It shall believe that creating a work environment that enables to attract, retain and fully engage diverse talents, leads to enhanced innovation and creativity in the services of the organization.

20 Employees' Grievance

A grievance is defined as any type of problem, concern, dispute and complaint related to work and the work environment that cannot be resolved through normal day to day communication. Grievances may arise due to differences in perception, misconduct, unfair treatment, intra-personal problems of individual employees, dissatisfaction with working conditions etc. If employees have a grievance, they should try to resolve this informally first. But, if the complainant feels unable to tackle the complaint informally, and cannot reach a satisfactory conclusion through the informal process, he/she may pursue a formal grievance mitigation application.

21 Compliance with Laws, Rules and Regulations

Employees of CVCFL are expected to comply with the laws, rules and regulations governing the Organization's business vis-à-vis regulatory bodies. No individual is expected to know the details of all applicable laws, rules and regulations, but individuals shall be knowledgeable about specific laws, rules and regulations that apply to their areas of duties and responsibility.

22 Fair & Equal Employment Opportunity

An organization is committed to provide equal opportunity in employment on the basis of individual merit and personal qualifications to employees and applicants for employment. Every individual has the right to work in a professional atmosphere that promotes equal and legal employment opportunities and where discriminatory practices, including harassment are prohibited.

23 Harassment

- i. The Organization is committed to provide a work environment where all employees can work free from harassment on ground of religion, age, gender, family background, ethnicity, personal appearance etc. The organization shall not tolerate any type of harassment by directors, employees, supervisors or others. All employees shall treat each other with respect and courtesy. Harassment in any form including verbal and physical conduct, visual displays, threats, demands and retaliation is strictly prohibited.
- ii. CVCFL shall be committed as employers to create an environment which is free from all forms of harassment and discrimination towards women. Any harassment or discriminatory behavior directed at female employees based on their background, gender, religion, race, color, ethnicity, national origin, age, marital status, physical condition, personal appearance, and status shall be dealt with appropriate disciplinary action. Harassment towards female colleagues may include making derogatory or provocative comments, physical violence, inappropriate jokes, and unwanted physical contact, use of epithet, comments or innuendo, obscene or harassing telephone calls, inappropriate content exchange through e-mails, letters, SMS, notes or any other forms of communication.

24 Zero Tolerance to Violence Whistle Blower in the Workplace

CVCFL shall prohibit any acts of violence or threats of violence by any employee against any other person at any time. Mutual understanding and respect toward all employees is an essential element for excellence in professionalism, existence of safe and healthy work place, and maintenance of a corporate culture, which serves the needs of the community. CVCFL must bear zero tolerance for violence against any member of the workforce or its property.

25 Special Responsibilities of Superiors

In addition to responsibilities as employees, superiors shall abide by the:

- a. **Duty of selection** - Carefully select the employees for a job in light of their personal and professional qualifications.
- b. **Duty of Instruction** - Formulate obligations in a precise, complete, and binding manner, especially with a view to ensuring compliance with provisions of instructions.
- c. **Duty of monitoring** - Ensure that he/she meets the expected deliverable on regular basis and comply with provisions of applicable laws and regulations, on a constant basis.
- d. **Duty of communication** - Communicate to the employees that any violation of the applicable laws/regulations is disapproved of and shall have disciplinary implications.

26 Fair Treatment of Customers

Treating customers fairly and without prejudice fosters good rapport and helps to build long-term sustainable business relationships. Moreover in the advent of global financial crisis, both local and global law-makers and regulators are increasingly focusing on ensuring that CVCFL employ fair practices in dealing with customers. This entails:

- a. Ensuring that communications are fair, concise, clear and not misleading so that clients are fully aware of the product features, relevant fees and associated risks for financial products and services;
- b. Creating products which meets customer needs and takes into account their financial situation, profile and risk tolerance;
- c. Providing quality customer service, delivering on service level promises and handling complaints in an efficient, prompt and friendly manner; and
- d. Identifying and managing possible customer conflicts in an open and clear way.

27 Privacy and Security of Clients/Stakeholders Information

- i. In order to provide financial services, CVCFL shall collect, maintain and use the personal information of clients in a manner which

allows them to provide better and more tailored products and services and better meet the clients' financial needs and objectives. All information gathered from customers/clients during the course of providing service shall be considered confidential.

- ii. All information of an individual's employment in CVCFL shall be considered confidential unless it is clearly stated otherwise (or the situation arises whether he/she has been authorized to do so) and shall be used only for the performance of said job duties in line with all rules, regulations, laws and other policies governing the individual's employment. Furthermore, the information shall be kept confidential and secure even after leaving the employment of that particular institution.

28 Transparency and Accuracy of Financial, Tax and other Reporting

CVCFL shall ensure that their reports and communication is true, complete and accurate and shall not be misleading. They shall maintain transparency in their business operations and dealings with clients, stakeholders and regulators.

29 Interaction in Print, Electronic and Social Media

All media (print, electronic and social) inquiries shall be forwarded to personnel from Public Relations/Corporate Affairs/Corporate Communications or any other department which has been authorized to initiate contact with the media on behalf of the CVCFL and ensured that a consistent message in compliance with the governing laws and regulations is broadcast.

The advent of social media has enabled people from across the globe to have information at a rapid pace which may at time be sensitive in nature and thus it is particularly important to ensure that social media sites and tools are used by the employees and management of CVCFL responsibly and with good judgment in compliance with the company's policies which restrict the disclosure of confidential information about the company, its operations, policies and procedures, employees, customers and other stakeholders or any other information that compromises internal controls and safety requirements.

30 Guidelines for ‘Speak Up Policy’

It is vital that CVCFL adopt a ‘Speak up Policy’ to uphold their commitment to the code and to maintain a culture of strong ethics and integrity. Any misconduct by personnel from CVCFL serves to harm not only the reputation and financial performance of that particular organization but also ultimately undermines trustworthiness of the industry itself.

Management shall establish a formal policy, procedure, channels and open environment where staff are confident in raising concerns about any misconduct and are free from the fear of victimization.

31 Personal Investments and Insider Trading

Insider trading is the abuse of confidential information and is defined as a malpractice relating to the exchange of a company’s securities by individuals who by nature of their job have access to crucial price sensitive information which is otherwise non-public in nature and thus this gives them a competitive advantage over other investors and undermines the credibility of the financial system. As such, employees and other representatives of CVCFL are prohibited from partaking in trading of publicly traded securities (including the securities of their place of employment) for personal gain (or for the gain of the members of their household) if they possess material non-public information about the security or the issuer. It is to be noted that insider trading also encompasses giving ‘tips’ to another person, encouraging anyone else to deal or dealing on behalf of anyone else based on other non-public ‘inside’ information. Furthermore, employees and other representatives of CVCFL shall not make any personal investment in an enterprise (including in a public or private company that does business transactions or is a supplier or competitor of their place of employment) if the result of this investment affects or appears to affect his/her ability to make any unbiased business decisions in favor of his/her employment as thus resulting in a conflict of interest.

32 Arranging Seminar / Workshop / Training

CVCFL shall organize and sponsor seminars/workshops/debates and discussions in order to promote ethics, integrity and compliance standards within the organization in specific and the financial services industry in general.

33 Automation / Digitalization of Business Process

In today's business environment, advancements in technology and administrative functions are increasingly leading to the automation and digitalization of business processes. It is imperative that CVCFL shall take necessary steps to ensure that any such advancement does not compromise the integrity of information security and that the guiding principles of the Code of conduct are duly complied with.

34 Employee Conduct outside the Office Premises

Employees and representatives of CVCFL shall realize that their conduct outside the workplace reflect on their place of employment and thus shall take necessary actions to ensure that the above mentioned service conduct must encompass outside workplace activities as well so that behavior/actions do not compromise the business interests, safety and security or confidentiality of their place of employment. As such, employees shall exercise caution while interacting with outside entities so as to not be perceived negatively by the media, society or the communities in which they operate. Moreover, affiliations with certain entities which may result in conflict of interest or disclosure of confidential information are to be strictly avoided.

35 Grooming, Etiquette and Compliance with the Dress Code

CVCFL shall have an official grooming standard which is suitable to the culture and values of Bangladesh. For relationship managers and other front office personnel (or sometimes even back office personnel) it is important to realize that he/she is often the first point of contact for any customer and as such his/her conduct, grooming, etiquette, proficiency and overall service quality will reflect on their place of employment. It is therefore important not only to make a great first impression, but also to continue to repeat such behavior throughout all interactions with the customers.

36. Post-Employment Activities and Responsibilities

It is probable that during the course of their employment staff members and other representatives of CVCFL may be acquainted to sensitive information about the company, customers and other stakeholders and business processes which can be confidential in nature and also of proprietary nature for the particular organization. As per the Code of conduct (as well as the exit clauses of their employment contracts) employees shall act with highest standard of integrity and refrain from divulging such information.

37. Responsibilities of Ethics Committee to Uphold the Code of conduct

- i. CVCFL shall be responsible for the development of their own Code of conduct in line with this Common Code of conduct developed for all NBFIs. They will make formal circulation of the same within 60 days and adopt the steps and procedures outlined in the policy. The Board of Directors as well as the management of the organization shall be responsible for proper implementation of the Code of conduct. The Ethics Committee of Bangladesh Bank on NIS Implementation will be intimated about the Code of conduct and any change thereof.
- ii. The members of the Ethics Committee in their corporate capacity have a responsibility to promote the code of conduct effectively and lead by example in embedding the code in their everyday work. Any instance of breach of code of conduct shall be dealt with appropriate disciplinary procedure. Ethics committee shall have an annual work plan and periodically monitor their progress against the work plan.

38. Recognition & Award

CVCFL shall implement reward programs that take into account not only the performance of the employee but also the way how the performance was achieved. Rewards system should be designed in a way which encourages compliance to code of conduct and highest level of integrity.

39. Disciplinary Procedures and Actions

CVCFL shall have a laid down disciplinary procedure which is in compliance with local laws and ensures fair treatment to employees. They should ensure that employee's disciplinary matters are judged fairly, transparently, consistently and proportionately, using appropriate processes and achieving fair outcomes. Any disciplinary actions undertaken shall take into account the gravity of the misconduct, previous records (if any) and any other extenuating or aggravating circumstances which may exist.

40. Compliance with the Code of Conduct

- i. All new employees joining in CVCFL as well as existing employees are required to commit to the code of conduct and duly sign a statement of compliance attesting the same.
- ii. At all times employees shall act in a professional and ethical way and uphold the highest standards of honesty, trust, fairness, integrity and diligence :
 - a. Consider and value the risks and implications of each employee's actions, make them accountable for works to be performed, and for the impact their actions may have on others;
 - b. Comply with all current regulatory and legal requirements, and endeavor to follow best industry practice;
 - c. Keep scope to adopt/incorporate with future changes in this code of conduct and in or any part/paragraph/point of this code of conduct;
 - d. Make information reliable and appropriate, and use them with confidentiality and sensitivity;
 - e. Be alert to and manage potential conflicts of interest which may arise whilst performing their role, motivate them not act for personal gain or advantage;
 - f. Treat all customers, colleagues and counterparties with respect and take responsibility for the advice and services provided to them;
 - g. Senior staffs should lead by example and act as positive role models to others; and
 - h. Continuously develop and maintain technical and professional skill and knowledge and competence of the work force; and

- i. Uphold the name and reputation of CVCFL and the profession.

41. Amendments or Modifications to and Dissemination of the Code of Conduct

Bangladesh Bank preserves all right and authority to amend the code of conduct entirely or partly as and when deems necessary. It is the responsibility of CVCFL to ensure proper and timely dissemination of the code of conduct amongst their employees and concerned parties and the stakeholders.

42.0 APPENDICES

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DO'S and Don'ts for Business Department

An effective onboarding process encourages successful employees, contributes to creating a stronger company culture, and adds to the overall employee experience. It's important that everyone involved in the onboarding process is on the same page. This not only ensures that everyone has the same goals, but that they agree upon the process that will lead them to success. Having everyone contribute and collaborate on this written plan will distribute the work evenly and ensure that nothing is left out.

1. Dealing with Customers/Business

Company's most vital asset is its customers. Without them, we would not, and could not, exist in business. Sure, we can attract new customers with unique products, free gifts, or reducing prices; but if we're not creating relationships with them, they're not going to return or recommend us.

1.1 DO'S:

1.1.1. Listen to Customers

Sometimes, customers just need to know that you're listening. If they're confused or have a problem, by lending a listening ear, you're showing that you care and that you're not dismissing them.

1.1.2 Apologize

When something goes wrong, apologize. It's amazing how calming the words "I'm sorry" can be. Don't engage in fault-finding or laying blame, but let them know you're sorry they had a problem. Deal with the problem immediately and let the customer know what you have done.

1.1.3 Take Them Seriously

Make customers feel important and appreciated. No matter how ridiculous a question may sound to you; it's important to the customer. If they feel like they're being laughed at, or spoken down to, they will not be interested to make any relationship. Customers can be very sensitive and will know whether or not you really care about them.

1.1.4 Stay Calm

Difficult as it is sometimes, it is important to stay calm. Your calming approach will help your customer stay calm too. They will feel like you're in control of the situation and that you can help solve their problem.

1.1.5 Identify and Anticipate Needs

Most customer needs are emotional rather than logical. The more you know your customers, the better you become at anticipating their needs. Communicate regularly so that you're aware of problems or upcoming needs.

1.1.6 Suggest Solutions

Suggest probable best solutions/outcomes to resolve any problems faced by customers.

1.1.7 Appreciate the Power of "Yes"

Always look for ways to help your customers. When they have a request (as long as it is reasonable) tell them that you can do it. Figure out how afterwards. Look for ways to make doing business with you easy. Always do what you say you're going to do.

1.1.8 Acknowledge Your Limits

Yes is a powerful word but if you're unable to fulfill a request: know your limits. You can't be everything to everyone. If you don't think you can fulfill the request, help them find an alternate remedy. Whether that remedy is your business or another, they will appreciate the extra mile you went to help them, and will recommend your business to their network.

1.1.9 Be Available

Customer service is no longer just about face-to-face contact and telephone. Simply make sure you respond promptly and informatively to clients.

1.1.10 Get Regular Feedback

Feedback is a great way to grow both your business and your skills. Provide ways for customers to give feedback, whether it's a follow up email or phone call, a suggestions box or something more fun and innovative.

2. DON'TS

2.1 No 'rudeness or unprofessional behavior toward a customer, or anyone in contact with' the company."

2.2 **Be late:** If you schedule a meeting with a customer, and are late, it makes you and your organization appears disorganized and unprofessional. It also suggests that you don't respect the customer's time. The best way to avoid being late is to shoot to be early. Arrange meetings on the half-hour when possible and schedule yourself to be there on top of the hour.

2.3 **Make excuses:** When people are late for meetings, they tend to make excuses for their tardiness — "Traffic was worse than I expected" or "I was jammed up with another customer." They sound like shallow lies to customers. If you arrive late, admit to the real cause and move on: "I'm sorry I'm late. I didn't plan properly. I hope you can still meet with me."

2.4 **Be unprepared:** Be always prepared beforehand meeting customers and clients.

2.5 **Insult the competition:** It's very tempting to say something negative about the competition when you see customers using their products or services and not yours. Pointing out the competition's shortcomings suggests that customers made poor choices or aren't smart. Instead, when you and customers are in the presence of your competitors or their products ask customers what they like about them — and learn how you can better fulfill their needs.

2.6 **Look at your smartphone:** Smartphones sit on tables like another guest at meals these days. They buzz throughout meetings. They beckon people from

one-on-one conversations. In essence, they interfere regularly with real-life, real-time, person-to-person relationships. And the interference is rude to customers. Unless you plan on sharing with customers what you read, listen to or send on a smartphone, put it away while with customers. Read, text and call after meetings.

2.7 Alienate people: When you're with customers, it's not uncommon to meet up with other business professionals or customers you know. Yet, many people forget to make proper introductions and end up making someone feel like an outsider.

2.8 Complain or gossip: You might be tempted to jump in on — or worse, start some — complaints or gossip about common connections. Instead, stay focused on business. Change the subject to something positive around you — a photo from a vacation, a new product in uses, an addition to your facility, etc. It is not expected.

2.9 Receiving gift items: If your work with a client has ended, then it is fair to say that a small gift given in gratitude is acceptable. The gift should be modest, it should not be money or a voucher, nor should the gift be such that it would bring your independence into question. Any gift that is not modest, or is of great value, or is disproportionate to the work that has been done should be returned to the client with a note of thanks and a short explanation that you couldn't accept such a gift. Value of such gift should not exceed Taka 1500/-.

2.10 Monetary relationship: No monetary relationship should be maintained in any form with the clients.

3. Unfair means: ADOPTING unfair means in work is a despicable crime, to say the least. Employees involved in such crime are not only cheating their customers, institutions and the industry system as a whole, they are also cheating themselves. Such type of work is not totally acceptable by CVCFL and it demands remarkable punishment considering gross misconduct.

4. IT Service Usage Policy of CVCFL

Sl.	Topic	Do's	Don'ts
1.	Password	Do use hard-to-guess passwords.	Do not let anyone else use any of your accounts and do not share your passwords. You are responsible for all activities associated with your credentials.
		Do use different passwords for different accounts.	Never write down your password. Especially on a Post-It note stuck to your computer.
		Do keep your passwords or passphrases confidential.	Never select the "Remember My Password" option. Many applications do not store them securely.
		Create strong passwords that are at least eight characters long, and including at least one numerical value, one uppercase letter, one symbol, such as #, and avoid common words.	
		Change your password every ninety days.	
		Close windows containing pop-up ads or unexpected warnings by clicking on the "X" button in the upper most right hand corner of that window, not by clicking within the window.	
2.	Desktop/Laptop	Ensure antivirus is installed and	Log out of computer systems when

		updated.	you have finished using them.
		When logging into a computer use your user name and password not somebody else's and do not let anybody else use yours.	Users must not save any work related documents in C drive. All files and folder will be saved in designated the network drive.
		Only be logged into one computer at a time.	
		Desktop computers, laptops, monitors, UPS etc. shall be turned off at the end of each workday.	
		Before leaving a desktop or laptop computer unattended, apply the "Lock Workstation" feature.	
		Any kind of anomalies shall be reported immediately to ICT department.	
3.	Electronic Device	Take care of the equipment that you use.	Do not take any official device outside of the office for personal use.
		Turn off electronic devices (monitors, computers, projectors, etc...) when not in use.	Don't used Printer and photocopier for personal purpose.
		Access to USB port for Desktop/Laptop computers shall be restricted unless permission from IT. IT will permit only after clearance from employee manager.	
		If you want to take any electronic device outside of the office you should have proper permission	

		from the authority.	
		You are responsible if you lost any device/data outside of CVCFL.	
4.	Personal Device	It is recommended not to bring any personal device.	Don't plug in portable devices without permission from IT department.
5.	Files and folders	Only access files and folders that you have permission to use.	Do not delete any files and folders prior discussion with IT department.
			Do not copy/create personal files/folders (pictures, videos, movies, audio etc.) in the common shared folders.
6.	Data Usage	Be accountable for your IT assets and data.	Ensure sensitive information on the computer screen is not visible to others.
		Use good judgment to protect your data.	Don't leave your computer / sensitive documents unlocked/unsafe.
7.	Email	Only give your email address to people you know.	Don't open email attachments from unknown sources.
		Use digital signature to send emails for proving who you are.	Don't click on links embedded in spam mails.
		You should consider the confidentiality and sensitivity of all email content, before forwarding email or replying to external parties.	Don't buy things or make charity donations in response to spam email.
			Do not use company email address for any social networking, blogs, groups, forums, etc. unless having management approval.

			Never purchase anything promoted in a spam message. Even if the offer isn't a scam, you are only helping to finance and encourage spam.
			Never reply to e-mail(s) requesting financial or personal information.
			Never set your e-mail program to "auto-open" attachments.
8.	Web Browsing	Use the "web" for instructional purposes.	Don't download data from doubtful sources.
		Be cautious if you are asked for personal information when browsing any site.	Don't used any social network (like: FB, WhatsApp, twitter etc.) at office time.
		Use the Internet respectfully without engaging in cyberbullying.	Don't visit untrustworthy sites out of curiosity, or access the URLs provided in those websites.
			Don't access pornographic or obscene material or material that could offend others.
			Don't download videos, music or anything else that's copyrighted by other people.
			Do not listen to music or watch videos via the web during your "down time".
9.	Programs & Application	Close out applications you are not currently using. Each open application uses CPU processing power.	Don't install illegal or malicious software/programs or any executable files without prior authorization.
			Don't uninstall any software from your company-owned devices.
10.	E-Commerce	Choose well-known or trustworthy e-shopping sites.	Don't share your Company email ID, password and any company entity

			for any personal e-shopping.
11.	Others	Only use company IT systems for purposes relating to your daily official work, skill development at CVCFL.	Don't use IT facilities to bully or harass other people.
		Remember that all use of IT facilities is logged and monitored.	Don't use IT facilities to advertise personal goods or services.
		Report all suspicious activities to IT department.	Don't leave wireless or Bluetooth turned on when not in use.
		Be aware of your surroundings when printing, copying, faxing or discussing sensitive information.	

5.0 General Etiquette

A. General assumptions on some Do's and Don'ts at workplace:

5.1.1 Never adopt a casual attitude at work. CVC Finance Limited office recognize hard work of its employees and therefore also expect formal attitude at the workplace from its employees. Casual attitude spoils the outcome of any assignment/project.

- a. **Don't peep into other's cubicles and workstations.** Knock before entering anyone's cabin, cubicles/workstation. Respect each other's privacy.
- b. **Put your hand phone in the silent or vibrating mode at the workplace.** Loud ring tones are totally unprofessional and also disturb other people. Therefore keep your phone in low tones or in the silent or vibrating mode at office.
- c. **Don't open anyone else's notepads registers or files without his/her permission.**
- d. **It is bad manners to sneeze or cough in public without covering your mouth.** Use a handkerchief or tissue for the same.
- e. **Popping chewing gums in front of co-workers is simply not expected out of a professional.**
- f. **Stay away from nasty politics at the workplace. Avoid playing blame games.**
- g. **Keep your workstation clean and tidy.** Throw unwanted paper in dustbin and keep files in their respective drawers. Put a label on top of each file to avoid unnecessary searching.
- h. **Never criticize or make fun of any of your colleagues.** Remember fighting leads to no solution. There are several other ways to express displeasure. Sit with your colleagues, discuss issues face to face and decide on something which is mutually acceptable.
- i. **Take care of your pitch and tone at the workplace.** Never shout on anyone or use foul words. It is unprofessional to lash out at others under pressure. Stay calm and think rationally.

- j. **Never attend meetings or seminars without a notepad and pen.** It is little tough to remember each and everything discussed in the meeting. Jot down the important points for future reference. Wait for your turn to speak.
- k. **Pass on information to all related recipients in the desired form.** Communicate through written modes of communication preferably through emails. Keep your reporting boss in the loop. Make sure your email signatures and company logo are correct and updated.
- l. **Reach office on time.** One must adhere to the guidelines and policies of the organization. Discipline must be maintained at the workplace.
- m. **Never wear revealing clothes to work.**
- n. **Don't pass lewd comments to any of your fellow workers.**
- o. **Respect your fellow workers and help them whenever required.**
- p. **It is unethical to share confidential data with external parties and any other individual who is not related to the organization.** Data in any form must not be passed to anyone outside the organization.
- q. **Office Stationery is meant to be used only at work.** Taking any office property back home is equivalent to stealing.
- r. **Don't bring your personal work to office.** Avoid taking kids to office unless and until there is an emergency.
- s. **Do not leave the restroom/washroom/washbasins/kitchen with taps on.**

6.0 Clothing Etiquette / Dress Code

It is essential to dress appropriately at the workplace for an everlasting impression. Individuals who dress shabbily are never taken seriously at work.

6.1 Male Employees

6.1.1 Male employees ideally should combine a simple shirt with trousers and matched ties. Make sure the colors are well coordinated.

6.1.2 The shirt should be properly tucked into the trouser for the professional look. Prefer full sleeves shirts at workplace.

6.1.3 Don't wear shoes that make noise while walking.

6.2 Female Employees

6.2.1 Culturally and professionally befitting and sober dresses.

6.2.2 Avoid sparkles, jewels and spangles on handbags

6.2.3 Stay away from extremely dark, bright red, shocking and fluorescents colors

7.0 Interacting with Co-Workers

- 7.1 Engage in idle gossip about other colleagues or your boss or 'bad mouth' them
- 7.2 Don't get involved in any banter which might have sexual or racial overtones
- 7.3 Be modest and don't harp on about any of your previous achievements or be an attention seeker
- 7.4 Don't try to court favor with your boss or immediate supervisors. Just doing your job in the best way you can is the most productive way of impressing those higher up the ladder than you.
- 7.5 Respect your fellow workers. Misbehaving with colleagues spoils the ambience and leads to negativity all around. Treat all co-workers as one irrespective of their race, caste, nationality, designation etc.
- 7.6 Spreading baseless rumours about fellow workers is something which is not at all expected out of a professional. Spotting any of your colleagues with his boyfriend/girlfriend has nothing to do with office and thus must not be discussed at the workplace. Avoid playing blame games in organization. An individual should have enough guts to accept his/her mistakes. If you do not like someone, it is better to ignore the other person rather than fighting with him. Remember conflicts lead to no solution.
- 7.7 Be cordial to all. Greet everyone with a smile. It is bad manners to make faces at others. Learn to be a little more adjusting. Things don't always go your way. Do not take things to heart.
- 7.8 Help your colleagues in whatever way you can. Never give them any wrong suggestions. You will like your job more if you have a friend at the workplace.
- 7.9 Be polite to your fellow workers. If someone shouts on you, never shout back on him. Don't do what others do. You will not become small if you say "sorry".
- 7.10 Too much of friendship at the workplace is bad. Being emotional at work is harmful. The other person might take undue advantage of your generous attitude.

- 7.11 Never overreact. It pays to be calm and composed at the workplace.
- 7.12 Avoid taking sides at the workplace. Don't ask for personal favors from any of your fellow workers.
- 7.13 Avoid being rude to anyone. You never know when you might need any of your fellow workers. Never lash out at others under pressure.
- 7.14 Never interfere in your colleague's work. It is bad manners to open anyone else's envelopes or check fellow worker's emails. Respect your colleague's privacy. Do not peep into anyone else's cubicles. Knock before entering your boss's cabin.
- 7.15 It is bad manners to overhear anyone else's conversation.
- 7.16 Avoid criticizing others. One needs to be flexible at the workplace. Being rigid spoils relationships.

8.0 Telephone Etiquettes

Telephone etiquettes - An individual needs to follow a set of rules and regulations while interacting with the other person over the phone.

- 8.1 Always remember your voice has to be very pleasant while interacting with the other person over the phone. Don't just start speaking, before starting the conversation use warm greetings like "Asslamu Alaikum", "good morning", "good evening" or "good noon" depending on the time.
- 8.2 In any official call, don't use words like "Any guess who I am?" "as the person on the other side might be occupied with something and can get disturbed.
- 8.3 Make sure your content is crisp and relevant. Don't play with words, come to the point directly and convey the information in a convincing manner. First prepare your content thoroughly and then only pick up the receiver to start interacting.
- 8.4 After dialing, always reconfirm whether the person on the other side is the desired person whom you want to interact with. Always ask "Am I speaking to Mr. X?" or "Is this Ms. Y?" before starting the conversation.
- 8.5 Always carefully dial the numbers, never be in a rush or dial the numbers in dark as it would lead to a wrong call. If by mistake you have dialed a wrong number, don't just hang up, do say sorry and then keep the phone courteously.
- 8.6 Never put the second party on a very long holds. Always keep the information handy and don't run for things in between any call as the listener is bound to get irritated.
- 8.7 While interacting over the phone, don't chew anything or eat your food. First finish your food and then only dial the number.
- 8.8 After completing the conversation, don't just hang up. Reconfirm with the receiver whether he has downloaded the correct information or not and do end your conversation with pleasant words like "Take care", "nice speaking with you" and a warm bye.

Remember all the above telephone etiquettes must be practiced for an effective and healthy telephonic discussion and smooth flow of information.

9.0 Meeting Etiquette - Codes of Conduct while attending Meetings

Meeting Etiquette refers to codes of behavior an individual ought to follow while attending meetings and discussions at the workplace.

- 9.1 Try to find out what the meeting is all about. Understand the importance of the meeting. Never go blank. Employees should do all the ground work before attending meetings to ensure maximum participation from their end. Prepare notes in advance.
- 9.2 Never attend meetings without a notepad and pen.
- 9.3 Always keep your cell phone on the silent or vibrator mode.
- 9.4 Do not attend phone calls during meetings unless it is an emergency. It is bad manners to do the same.
- 9.5 Superiors must create an agenda before every meeting. The agenda must be circulated among all employees for them to prepare in advance. Meetings should not be conducted just for the sake of it. It is important to have well defined plans. Make a list of issues to be discussed at the time of meeting. Make sure you do not deviate from the key points. Keep the meetings short.
- 9.6 Never be late for meetings. Going late for a meeting is something which is not expected out of a professional.
- 9.7 Be a good listener. Listen to what others have to say. Wait for your turn to speak.
- 9.8 Sit as seniority basis wherever you find a place. Do not run here and there.
- 9.9 Fiddling with pen or notepad is one of the major distractions in meetings. One must concentrate and stay alert. Be an attentive listener. Do not yawn even if you find the meeting boring.
- 9.10 The one chairing the meeting must speak loud and clear. It is essential to take care of the pitch and tone.
- 9.11 Meetings ought to be interactive and allow employees to come up with their suggestions and valuable feedback. A question answer round must be kept at the end for employees to clear their doubts.

9.12 Once the meeting is over, minutes of the meeting must be prepared and circulated across concerned departments for them to take necessary action

10.0 Desk Etiquette

An individual spends his maximum time at the workplace and thus it is essential for him to feel comfortable there. Every employee should be assigned a separate workstation for him to concentrate on his work and contribute to his level best. A separate workstation also ensures employees do not interfere in each other's work.

Let us go through some **Desk Etiquette**:

10.1 Keep your workstation clean and organized.

10.2 Avoid keeping stacks of files at your desk. It gives a cluttered look to your workstation. Keep them at their respective drawers with a label on top of each file to avoid unnecessary searching.

10.3 The official phone should be used only for official purposes. Avoid long calls as your Boss might need you urgently.

10.4 Don't put posters of your favorite celebrities on the walls at the workplace. It is completely unprofessional and childish.

10.5 Keep a notepad and pen handy to jot down important contact numbers. Avoid writing on walls or loose paper.

10.6 Never peep into other's workstation. Knock before entering into boss's cabin.

10.7 Take care of your tone and pitch while speaking. Remember there are other employees sitting around you as well.

10.8 If you need to talk to any of your colleagues, use the extension phone. Never shout from your desk. It is bad manners and disturbs others. If you do not have access to the extension phone, get up and walk to the other person's desk.

10.9 Develop the habit of using a table top calendar. Mark important tasks against the deadlines to avoid forgetting them.

10.10 Ask the attendant to clean your drawer once in week. Staple important documents together and keep them in their respective files.

11.0 Office Toilet Etiquette

Remember you are not the only person using the restroom at the workplace. There are other employees as well.

Office Toilet Etiquette refers to set of rules an individual needs to follow while using the office restroom. It is essential to keep toilets clean and hygienic to avoid transmission of germs and infections. A dirty and unhygienic toilet is the breeding ground of several diseases.

Let us go through some **office toilet etiquette** necessary for an individual to follow:

- 11.1 Never leave the restroom dirty. Smelly toilets are big turn offs.
- 11.2 Make sure you do not wet the toilet seat. Do not throw water on the floor as someone might slip and get hurt.
- 11.3 Never forget to use flush once you are done.
- 11.4 Make it a point to wash your hand with an antiseptic soap or sanitizer every time you use the restroom. Use a tissue paper to wipe off hands.
- 11.5 Do not spit on walls.
- 11.6 **Don't take much time inside the restroom.**
- 11.7 Make sure you do not throw anything in the commode. Tissue paper must be thrown inside the dustbin and not anywhere else.
- 11.8 Ask the attendant to clean the toilet whenever it is dirty.

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