MAMTA HOUSING FINANCE COMPANY PRIVATE LIMITED

#41, HTC TOWERS, G.S.T ROAD, GUINDY, CHENNAI-600032

WHISTLE BLOWER POLICY

Mamta Housing Finance Company Pvt. Ltd. ★

1. **INTRODUCTION:**

MAMTA HOUSING FINANCE COMPANY PVT LTD, ("the Company") believes in conducting business in a fair and transparent manner by adopting the highest standards of professionalism, honesty, integrity and ethical behaviour. This Whistle Blowing (the Policy) is in furtherance of the Company's desire to strengthen the Company's system of integrity and enable all individuals to voice concerns internally in a responsible manner when they discover information which results into malpractice or impropriety within the Company. It is consistent with the established MAMTA HOUSING FINANCE COMPANY PVT LTD (Conduct, Discipline & Appeal) Rules, 2008 (the CDA Rules).

2. **PURPOSE**: The purpose of the Company to introduce Whistleblower policy is to establish and provide an internal mechanism to report the management concerns about unethical behaviour, actual or suspected fraud or violation of the CDA Rules of the Company or ethics policy. As per the Guidelines on Corporate Governance, to establish a mechanism called "Whistle Blower Policy" for employees to report to the management instances of unethical behaviour, actual or suspected fraud or violation of the Company's code of conduct.

3. **SCOPE AND APPLICABILITY**: This policy covers situations where an individual (the Whistleblower) raises a concern about a risk, malpractice or wrongdoing that affects others such as the Company, its staff and all concerned. This policy applies to all people who work for the Company. References in this policy to "Employee" shall include Regular Employees, or other trainees, Consultants, Retainers, Agency Staff etc.

4. **POLICY COVERAGE:** Any employee may report allegations of suspected improper activities. Such report is encouraged to be made in writing to assure a clear understanding of the issues raised. Such report should be factual and contain as much specific information as possible to allow for proper assessment of the nature, extent and urgency of preliminary investigative procedures.

"Whistle blowing" means a disclosure of information relating to any of the following (irrespective of whether the matter complained of is happening now, took place in the past or is likely to happen in the future):

i) Abuse of authority
ii) Submission of incorrect financial reporting,
iii) Manipulation of the Company's data/Records
iv) Financial irregularities, including fraud or suspected fraud
v) Pilferage of confidential Company information
vi) Wastage/misappropriation of Company funds/assets
vii) Deliberate violation of law/regulation
viii) Negligence causing danger to individual/public health
ix) Breach of Contract
x) Criminal Offence
xi) General Malpractice – such as immoral illegal or unethical conduct.
xii) Any other activity, prejudicial to the interest of the Company.

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5. **PROCEDURE FOR RAISING THE CONCERN**: If any employee is aware of any conduct falling within that identified in the Qualifying Disclosure, he/she is urged to come forward as soon as possible. However, it is best that problems are brought to the attention of the Company as early as possible so that they can be addressed before becoming too serious.

Whistle Blowers can raise their concerns in writing to any of the following designated officials:

All protected disclosures pertaining to Financial and Accounting Matter (including Unpublished Price Sensitive Information) shall be addressed to:

Compliance Officer - MAMTA HOUSING FINANCE COMPANY PVT LTD

In respect of any other Protected Disclosures, shall be addressed to:

Director, MAMTA HOUSING FINANCE COMPANY PVT LTD

As Approved by the Board on 30 May 2025

Mamta Housing Finance Company Pvt. Ltd. ★