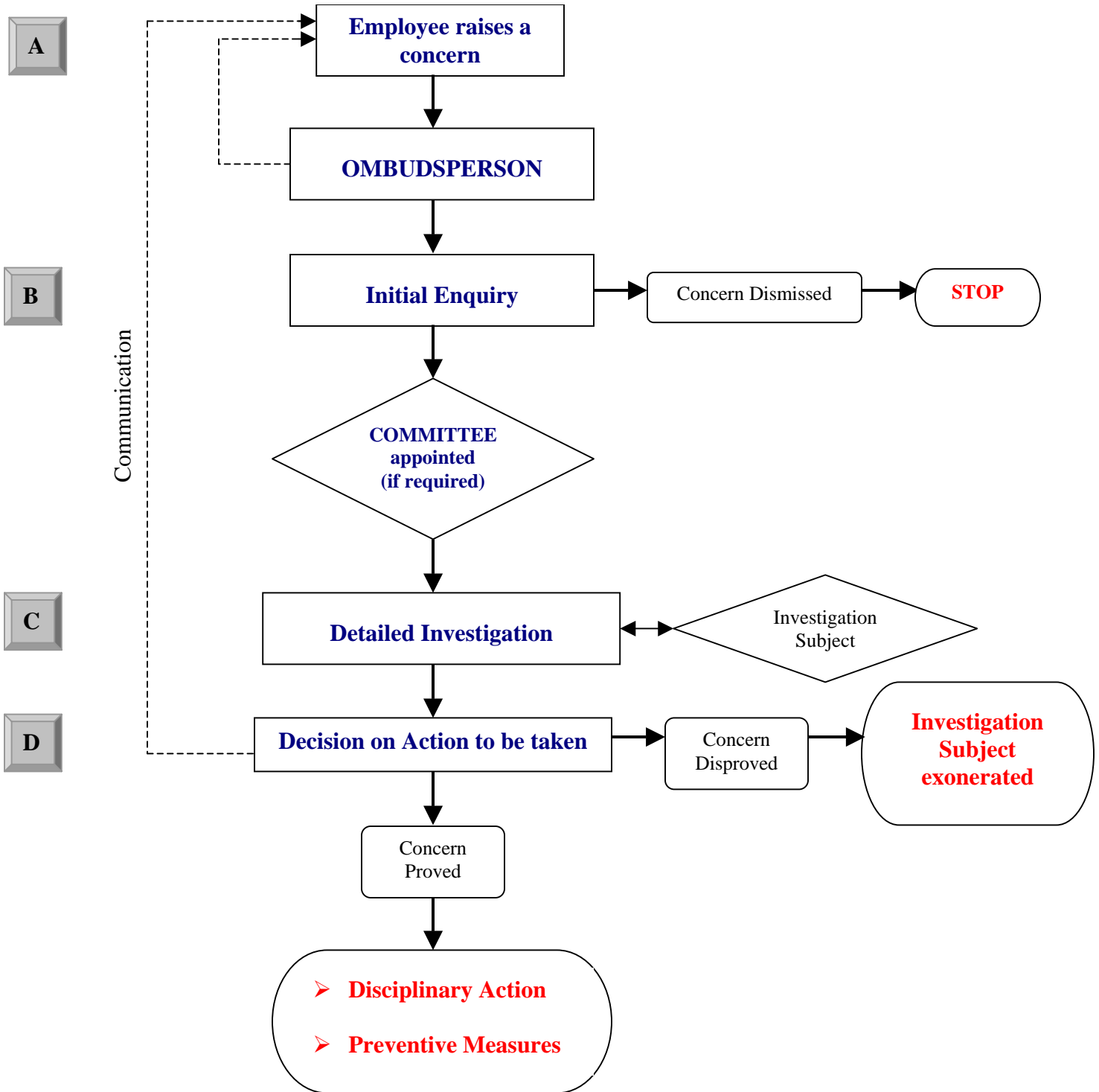


ANNEXURE II: PROCESS FLOW (WHISTLEBLOWER POLICY)



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IMPROPER PRACTICES

Serious concerns that would have impact on Chola DBS, such as actions (suspected or actual) that:

- May lead to incorrect financial reporting;
- Are not in line with applicable company policy;
- Are unlawful or,
- Otherwise amount to serious improper conduct.

SAFEGUARDS

- **Harassment or Victimization:** Harassment or victimisation of the complainant will not be tolerated and could constitute sufficient grounds for dismissal of the concerned employee.
- **Confidentiality:** Every effort will be made to protect the complainant's identity, subject to legal constraints.
- **Anonymous Allegations:** Complainants must put their names to allegations as follow-up questions and investigation may not be possible unless the source of the information is identified. Concerns expressed anonymously WILL NOT BE usually investigated BUT subject to the seriousness of the issue raised the Ombudsperson can initiate an investigation.
- **Malicious Allegations:** Malicious allegations by employees may result in disciplinary action.

OMBUDSPERSON

- An individual, may be a full-time senior employee, respected for his/her integrity, independence and fairness.
- Nominated by the Statutory Board.