



FAIR PRACTICES CODE & CODE OF CONDUCT

1. All our dealings with customers will be open, fair and ethical.
2. We will treat all our customers with respect and ethically.
3. We shall explain to our customers in a clear & understandable manner:
 - a. All the features, benefits, terms and conditions of our services
 - b. Pricing of our services including all fees, charges and interest rate on an annual declining basis
 - c. All documents required to be submitted with application which should also be listed in application form
 - d. Provide acknowledgement of receipt of loan application along with timelines
 - e. No charges/penalties will be collected in the case of pre-payment or delayed payment of the installments
4. We will make our best efforts to ensure that the loans we provide are within the customer's capacity to repay and avoid over-indebtedness.
5. We will provide customers with a complaint resolution system to register their complaints and resolve it in a timely & fair manner.
6. We will not follow coercive collection practices:
 - a. Refrain from collecting from customers at odd hours and during bereavement or sickness
 - b. Rude or aggressive behavior and using muscle power should be avoided during collection
 - c. Provide valid acknowledgement or receipt for all payments received
7. We respect our customers' privacy and will treat customer information as private and confidential.
8. We will ensure that changes in interest rates / charges are effected only for future loans. Changes in rates / charges will not affect existing loans.
9. We will ensure that the rates of interest & charges are in accordance with RBI guidelines
10. The sanction advise in vernacular language will be given to all clients indicating the terms and conditions of the loan.



GRIEVANCE REDRESSAL PROCEDURE

Customers who wish to send in complaint/feedback over any issue can use the following channels.

Timings: 10 am & 5 pm on week days

LEVEL 1: Client Relationship Officer

Please contact Client Relationship Officer or you can call them at **+91** _____

LEVEL 2: Branch Level

If you are not satisfied with the response received at the CRO level or if you don't receive a response from us in 3 working days, please call our Branch Manager or Assistant Branch Manager available on the phone or in the branch to register your complaints - **Contact No:** _____

LEVEL 3: Area Level:

If you are not satisfied with the response received at the Branch level or if you don't receive a response from us in 3 working days, please call our Unit Manager or Area Manager available on the phone to register your complaints - **Contact No:** _____

Grievance Redressal Officer

If you are not satisfied with the response received from all the above levels or if you don't receive a response from us within 3 working days, please call or write to Grievance Redressal Officer. You will receive a response within 5 working days of Grievance Redressal Officer receiving the complaint.

Grievance Redressal Officer

Trident Microfin Pvt Ltd

11-8-15, MIG 33

Shree Sai Arcade,

Saroornagar,

Hyderabad-35

Contact Number: **+91-40- 23443211 / 9908732455** (YOU CAN CALL US FROM MONDAY TO FRIDAY FROM 10 AM TO 5 PM)

Email: info@tridentmicrofin.com

YOU CAN CALL US TO COMPLAIN WITHOUT MENTIONING YOUR NAME AND PERSONAL DETAILS (ANONYMOUSLY). WE WILL INVESTIGATE AND TAKE APPROPRIATE ACTIONS.



CUSTOMER INSRTRUCTIONS

Do's

- Please take a Cash Receipt for all payments made to Trident Microfin Private Limited (Cash Receipt not given for repayments paid at center meeting).
- Please make all repayments in the presence of your group or Centre members at the Centre meeting.
- Please collect your loan amount only from the Branch Office.
- Loans will be given only to the customer. Ensure to discuss with the head of the family before availing a loan.
- Please use the loan for the purpose stated in the loan application form.
- In the case of pre-payment of loan, please DO pay the amounts only at the branch office.

Don'ts

- We do not have agents. Please DO NOT give commission to anybody.
- Please DO NOT take loans on behalf of anyone else.
- Please DO NOT take the loan if you cannot repay the loan.
- Please DO NOT borrow from us if you have already borrowed from 2 or more MFIs.
- In the case of pre-payment of loan, please DO NOT pay the amounts to the CRO. Such payments should be made only at the branch office or in the presence of BM in the center meetings.