



SHIKHAR MICROFINANCE PRIVATE LIMITED
Code of conduct for Field Staff

1. You shall, at all times, be required to carry out such duties and responsibilities as may be assigned to you by the Company and shall faithfully and diligently perform these in compliance with established policies and procedures, endeavoring to the best of your ability to protect and promote the interests of the Company
2. You shall not, except with the written permission of the Company, engage directly or indirectly in any other business, occupation or activity, whether as a principal, agent or otherwise, which will be detrimental, whether directly or indirectly, to the Company's interests
3. You shall keep strictly confidential details of your salary and employment benefits within and outside the Company.
4. You shall not disclose or divulge any confidential information related to the Company's business or its customers which may come to your knowledge or possession during the tenure of your employment, and which should not be disclosed or made public save in the course of the proper execution of your duties.
5. You undertake not to make copies or duplicates of confidential or sensitive property or material including but not limited to keys, access cards, diskettes, photographs or such other proprietary information relating to the Company's business.
6. You will be bound by the Code of Conduct and all other rules, regulations, policies and orders issued by the Company from time to time in relation to your conduct, discipline and service condition such as leave, medical, retirement, etc. as if these conduct rules, regulations, policies et al, were part of this contract of appointment.

EMPLOYEE DECLARATION

The organization, in its mission to serve the poor in a financially sustainable manner, requires certain values to be followed by all the staff members. The following declaration from the employee outline the values that organization expects staff to uphold.

The purpose of our organization's existence is to serve our clients, namely the women of poor households, with financial services enabling them to work their way out of poverty. We will never lose sight of this idea in any of our actions or dealings.

Appropriate interaction with clients and fellow employees

- In our dealings with our clients and fellow employees, we will always be **honest, courteous and straightforward**.
- We will use **courteous language** and maintain decorum and respectful **cultural sensitivities** during all interactions with clients.
- We will not indulge in any behavior that in any manner would suggest any kind of **threat or violence**.
- We will **not visit or contact** client at **odd hours** or at in appropriate occasions such as bereavement, sickness etc. to collect dues.
- We will also maintain all **client and organization information in the strictest of confidence**.
- We will always **act with integrity and trustworthiness**. We will observe the highest ethical principles to ensure that no policy, procedures or positions are abused for any personal gain or benefit.
- We will not collect shortfalls in collections from employees except in proven cases of frauds by the employees.
- We will maintain clean and neat personal appearances, whether in the office, on the field visiting clients, or wherever we may represent the organization.
- We will take necessary **care of the entire organization's property**, to ensure their proper cleanliness, maintenance and security. These include all office equipment, materials and supplies, working space, records, vehicles and buildings.
- We will be **diligent, hardworking, efficient and effective in our working styles**. We will not use company time or privileges to conduct personal business.

We will act creatively, confidently and courageously to share the best values and ideals we bring to every interaction, whether with clients, staff or others. We will seek positive solutions and outcomes for all concerned, in any relationship or interaction we undertake.

I have read the Code of Conduct and accept it wholeheartedly.

Signature: _____

date _____