

# ARTHDHARA CONSULTING SERVICES PRIVATE LIMITED

## FAIR PRACTICES CODE

*Committed to Ethics, Transparency & Fairness*

Approved by: CEO

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PRIVATE AND CONFIDENTIAL

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## 1. Purpose

The purpose of this Fair Practices Code is to ensure that all interactions and services provided by Arthdhara are conducted ethically, transparently, and fairly. This Code reflects the Company's commitment to serving rural and underserved communities with integrity and professionalism, and to maintaining the trust of all stakeholders — clients, partners, financial institutions, and the communities we serve.

## 2. Scope

This Code applies to all directors, employees, consultants, field agents, and associates of Arthdhara Consulting Services Private Limited. It governs the behaviour and conducts of all such persons in their interactions with clients, financial institutions, partners, and the community at large.

All persons covered under this Code are expected to read, understand, and affirm their adherence to its provisions. Any questions regarding interpretation or applicability shall be addressed to the HR Department or the designated Compliance Officer.

## 3. Guiding Principles

The following core principles form the foundation of all activities and engagements undertaken by the Company and its representatives:

**a** **Transparency**  
We provide clear and accurate information about our services, terms of engagement, and expected outcomes. All communications are made in a language and manner that is easily understood by the recipient, particularly in rural and underserved communities.

**b** **Integrity**  
We uphold the highest standards of honesty and ethical conduct in every project and client interaction. Any actual or perceived conflicts of interest are disclosed promptly and managed responsibly in accordance with Company policy.

**c** **Non-Discrimination**  
We serve clients and communities without discrimination on the basis of gender, caste, religion, economic status, geography, or any other characteristic. Every individual is treated with equal respect and dignity.

**d** **Confidentiality**

Client data, institutional information, and personal details collected during engagements are treated with strict confidentiality and used exclusively for their intended purposes. Unauthorised access, sharing, or misuse of such information is strictly prohibited.

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**Accountability**

We are accountable for our commitments and the outcomes of our engagements. Any errors, shortcomings, or complaints are addressed promptly, transparently, and in a manner that upholds the trust of all stakeholders.

## 4. Client & Community Rights

All clients and community members interacting with Arthdhara Consulting Services Private Limited are entitled to the following rights, which the Company is committed to upholding at all times:

i

**Right to Be Informed**

Clients shall receive all relevant, accurate, and complete information before any engagement or service delivery commences. No information that is material to the client's decision shall be withheld or misrepresented.

ii

**Right to Be Heard**

Clients and community members have the right to voice their concerns, complaints, or suggestions and to receive a timely, meaningful response. Every grievance shall be treated with seriousness and respect.

iii

**Right to Privacy**

Client data and personal information shall be protected at all times. Data shall be collected only for legitimate purposes, stored securely, and never shared with unauthorised parties.

iv

**Right to Fair Treatment**

Every client and community member shall be treated with dignity, respect, and fairness at all times, regardless of their background, economic status, or any other characteristic.

## 5. Grievance Redressal Mechanism

The Company is committed to providing an accessible, fair, and efficient mechanism for the resolution of complaints and grievances raised by clients, partners, or other stakeholders.

Contact Channel	Details
Email	info@arthdhara.com
Phone	+91 9537664108
Acknowledgement	Within 3 working days of receipt of complaint
Resolution	Within 10 working days of acknowledgement
Escalation	Handled by the Compliance Officer or designated senior official if not resolved within the standard timeline

All complaints shall be recorded, tracked, and reported to the management on a periodic basis. The Company shall ensure that complainants are not subjected to any form of retaliation or discrimination as a result of raising a concern in good faith.

## 6. Field Practices

All employees and representatives conducting field visits on behalf of the Company are required to adhere to the following standards:

- Field staff must carry valid identification at all times and clearly explain the purpose of their visit to the client or community member before commencing any activity.
- No coercive, misleading, or high-pressure practices are tolerated in the collection of information, conducting of surveys, or delivery of programmes.
- Cultural sensitivity and respect for local customs, traditions, and values must be observed at all times during field engagements.
- Field staff must not accept gifts, money, meals, or personal favours from clients or community members.
- All field visits must be pre-approved by the relevant supervisor and accurately recorded in the reporting system.
- Any incidents, complaints, or concerns arising during field visits must be reported to the supervisor and HR Department promptly.

## 7. Compliance & Monitoring

The Company is committed to ensuring that this Fair Practices Code is not merely a document, but is actively practiced and upheld across all levels of the organisation. The following measures are in place to ensure compliance:

- All employees, directors, consultants, and associates must read and affirm their adherence to this Code on an annual basis.
- Regular internal audits shall be conducted to review compliance with the provisions of this Code.
- Training and awareness programmes shall be conducted periodically to ensure that all relevant persons understand their obligations under this Code.
- Non-compliance with this Code will lead to appropriate disciplinary action, which may include warnings, suspension, or termination of employment or engagement in severe cases.
- The Compliance Officer shall be responsible for monitoring adherence to this Code and reporting any material violations to the management and Board of Directors.

## 8. Review and Amendments

This Fair Practices Code shall be reviewed every 12 months and updated as necessary to align with legal, ethical, regulatory, and business developments. Any amendments shall be approved by the CEO & Managing Director and communicated to all relevant persons before coming into effect.

All employees and associates will be notified of any material changes to this Code and will be required to re-affirm their adherence following any such update.

CEO — Authorised Signature	Grievance Redressal Officer / Nodal Officer
Name: Jayesh S Solanki	Name: Nilesh Rathod

