



ANTI BRIBERY & ANTI CORRUPTION POLICY

Sl. No.	Particulars	Details
1	Owner Department of the Policy	H R M Department
2	Version number	Version – 1
3	Validity of the Policy	Till next revision
4	Periodicity of review	On annual basis
5	Last Review Date	15/12/2025

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Anti-Bribery and Anti-Corruption policy

1. Prelude:

Can Fin Homes Limited ('CFHL') ('The Company') is registered with National Housing Bank (NHB) as Housing Finance Company. The Company has more than 3 decades of experience in the field of home finance by way of loans for the construction or purchase of residential houses/ flats, commercial construction, loan for repairs and renovation of houses, plots loans, including mortgage loan in India.

2. Purpose & Objective:

The Anti-Bribery & Anti-Corruption policy of Can Fin Homes Ltd (CFHL) has been developed in alignment with CFHL's code of conduct for employees, whistle blower policy, H R Policy, Staff Service Regulations and other Rules & Regulations adopted by CFHL.

CFHL emphasizes zero tolerance towards bribery and corruption malpractices and reflects its commitment to maintain highest ethical standards and to undertake open and fair business culture, follow the best practices of corporate governance and enhance CFHL's reputation at appropriate levels. This policy provides necessary information and guidance on how to recognize and deal with bribery and corruption issues.

3. Scope:

The Policy applies to all stakeholders, or any other person associated with CFHL such as individuals, directors, employees working at all levels and grades (whether permanent, contractual, or temporary), consultants, contractors, trainees, casual workers, agency staff, interns, agents, business partners, vendors, service providers, suppliers, who may be acting directly or indirectly on behalf of CFHL.

4. Definitions:

Bribes or illegal gratifications are also made in the form of money or anything of value, in return to a person holding a position of authority, to gain undue advantage.

5. Frame work of the Policy:

- CFHL prohibits all forms of Bribery and Corruption practices.
- CFHL conducts its business lawfully and ethically and also expects every stakeholder to conduct its business with integrity.

- CFHL prohibits giving or accepting of any kind of favours to facilitate or expedite official business or work.
- CFHL may make charitable donations that are legal and ethical as per rules, powers and practices, duly ensuring that the charity or a support is for a legitimate cause and that donations are not being used as a channel for Bribery.
- CFHL does not make contributions to any political party or politicians. Stakeholders must not use CFHL's name or trademark for political activities of any kind or provide money or other forms of support to political parties on behalf of CFHL.
- **The Illustrative list of acts / practices that are restricted / prohibited under shall include but not be limited to:**
 - i) Dishonest misappropriation of property/money, criminal breach of trust and cheating, as defined under Indian Penal Code 1860 ("IPC") .
 - ii) Receiving or giving bribe.
 - iii) Acceptance / giving of gifts over and above the extent and the manner as provided under the Company Rules / Regulations.
 - iv) Charity in order to obtain commercial advantages.
 - v) Participation / contribution in / to political activities.
 - vi) Any other unethical act or omission.

6. Other Compliances:

- CFHL shall keep books, records and accounts in reasonable detail that accurately and fairly reflect all transactions and disposition of CFHL's assets.
- CFHL shall maintain internal controls to prevent and detect potential violations.
- All Stakeholders are encouraged to raise concerns about any issue or suspicion of non-compliance with this Policy on hrm@canfinhomes.com.
- CFHL will investigate all allegations relating to corruption and Bribery and take legal/disciplinary action as may be deemed appropriate.
- Any use of the reporting procedures in bad faith or in a false or frivolous manner will be considered a violation of the code of conduct, and the reporter may be subject to legal/disciplinary action.
- CFHL ensures that it has adequate procedures to combat threats relating to bribery and corruption. Accordingly, CFHL provides appropriate training for its employees on prevalent anti- bribery & anti-corruption laws, their role and importance.

7. Policy Review:

- CFHL will review the policy annually in tune with the commitment of maintenance of Zero Tolerance to Anti Bribery & Anti-Corruption activities, in order to keep the Reputation & Good governance of the Company highest level and also to comply the expectation of the stake holders.
