

## VAYA FINSERV PRIVATE LIMITED

### Fair Practices Code

#### 1. INTEGRITY & ETHICAL BEHAVIOR

**Core Principle: The customers of Vaya will be treated with utmost respect and dignity. All the interactions with customers will be open, fair and ethical.**

Vaya has Board approved policies and operating guidelines to treat customers with fairness and dignity. All the staff joining Vaya will have to mandatorily accept and sign the code of conduct defined and approved by the Board of Vaya.

Vaya recruitment & training processes ensure that the employees are oriented to put this code into practice. Every staff whose role involves customer interaction will be adequately trained on the Fair Practices Code and the acceptable customer interaction practices.

Vaya has a defined collection policy which emphasizes on the recovery practices. Under no circumstances does the employee follow any coercive methods for recovery of the dues.

#### 2. TRANSPARENCY

**Core Values: Vaya will always provide complete and accurate information to the customers regarding all products and services offered. Vaya will strive to create awareness and enable customers and all other stakeholders to understand the information provided with respect to financial services offered and availed.**

All communications made to the customers will be in the local vernacular language or in a language that is understood by the customer. This applies to all the collaterals used, training material, application form, loan documents & receipts.

A statement shall be made in vernacular language and displayed at Vaya premises and in loan cards articulating that Vaya is committed to transparency and fair lending practices.

A standard form of loan agreement shall be entered with customers made in vernacular language or in a language understood by the customers. The detailed pricing related information is made available to the customer in a language understood by the customer and shall be provided in accordance with the Micro Credit Pricing Policy as approved by the Board of Directors of the Company.

Vaya discloses all terms and conditions to the customer for all services offered in form and manner that is understandable by customers. All such disclosures will be made prior to the disbursement in accordance with the Reserve Bank of India's (RBI) Fair Practice Code, through loan documents.

In addition to the written communication, disclosures have to be made at every stage defined for communicating the information to the customer. The following sections on each stage of customer acquisition and disbursement explain the information that needs to be shared with the customer.

## **2.1. Pre Origination**

The first interaction with the potential customers and the residents of that locality happens during the Village Introductory Meeting (VIM). All the VIMs are conducted by at least two employees of the branch of them one has to be the branch manager or a senior Sanghamitra.

Entire field staff is trained on how to conduct (VIM) and the content to be spoken during the meeting. Staff not trained to conduct VIM will not conduct any VIM under any circumstances.

The second interaction with the customers happens during the Effective Group Training (EGT) and Group Effectiveness Test (GET). The field staff will communicate transparently all the information related to company, product and processes. During all these stages the customer has every right ask for any additional information that would impact her decisions. All such information has to be shared without any hesitation.

The following are broad indicative information that has to be shared with the customers at every stage of customer interaction before loan disbursement-

- Details about the company- location, areas of operation and number of customers.
- Details of the product offered - all the features, benefits, terms/conditions and pricing of the products and services of Vaya including all fees, charges and interest rate on an annual declining basis.
- Procedure for availing products/services - Including eligibility criteria, joint liability, group-center structure and norms related to center meetings.

## **2.2. Origination**

- i. Vaya will take adequate steps to ensure the procedure for application of loan is not cumbersome; the application form is simple and as short as possible. The loan application will be designed in vernacular language to ensure the customers understand the content of the application. The Field staff will put in effort to explain all the content of the application form and clarify doubts related to the application.
- ii. Vaya will assess the Household Income of the customer in line with the RBI Master directions. .
- iii. Loan application forms will contain all necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other lenders can be made and informed decision can be taken by the borrower. The loan application form should indicate the documents required to be submitted with the application form.
- iv. Vaya staff shall provide acknowledgement for receipt of all loan applications. The time frame within which loan applications will be disposed of should also be indicated in the acknowledgement.
- v. The effective rate of interest charged on each loan products, fees and other charges should be prominently mentioned in the terms and conditions of the application form and also displayed in all branches, regional & head office, in the vernacular collateral document issued (pamphlets, posters, brochures etc.) and is also displayed on the website.

- vi. The following information is mentioned in the loan application -
- All the terms and conditions of the loan,
  - The processing fee charged & any other charges or fees charged,
  - The effective rate of interest charged,
  - That there will be no penalty charged on delayed payment,
  - No Security Deposit/ Margin is being collected from the customer,
  - The moratorium between the grant of the loan and the due date of the repayment of the first instalment is equal or more than the frequency of repayment,
  - An assurance that the privacy of borrower data will be respected and The grievance redressal system and the toll-free customer care helpline number printed on the loan application.

### **2.3. Loan Appraisal**

- i. All sanctioning and disbursement of loans will be done only at a central location - branch premises - and more than one individual should be involved in this function. In addition, there should be close supervision of the disbursement activity.
- ii. Vaya shall share in writing to the borrower in the vernacular language as understood by the borrower by means of Loan Card and Loan Agreement, the amount of loan sanctioned along with the terms and conditions including annualized rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record.
- iii. Vaya shall provide a copy of the loan agreement preferably in vernacular language along with a copy each of all enclosures quoted in the loan agreement to all the borrowers at the time of sanction/ disbursement of loans.
- iv. Vaya shall mention the penal interest charged for late repayment and loan prepayment charges if any in bold in the loan agreement. However, late repayment and prepayment charges are not applicable for group loans.

### **2.4. Loan Disbursement**

- i. Vaya ensures that loan disbursements are done cash less by depositing the loan amount in the customer's account. However, in an unlikely situation requiring disbursement by cheque or other means, the customers are intimated in advance giving them sufficient time to arrange for travel if any required.
- ii. Vaya will give notice to the borrower in the vernacular language as understood by the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.
- iii. Any change of interest rates and charges are affected only prospectively. A suitable condition in this regard will be incorporated in the loan agreement.
- iv. The decision to recall/ accelerate payment or performance under the agreement should be in consonance with the loan agreement.

v. The loan card provided to the customers will have the following information-

- Information which adequately identifies the borrower,
- Simplified factsheet on pricing.
- All the terms and conditions of the loan,
- Acknowledgements by the company of all repayments including instalments received and final discharge
- Details of the grievance redressal system, including the name and contact number of the principal nodal officer of the company.
- That there will be no penalty charged on delayed payment. Penalty, if any, for delayed payment shall be applied on the overdue amount and not on the entire loan amount
- There is no Security Deposit/ Margin or commission to be paid by the customer.
- An assurance that the privacy of borrower data will be respected,

Issuance of non-credit products shall be with full consent of the borrowers and fee structure for such products shall be explicitly communicated to the borrower in the loan card itself. Vaya will keep a prominent co-branded display of all products along with terms and conditions and fees in branches. Formal records of all transactions will be maintained in accordance with all regulatory and statutory norms, and customer's acknowledgement / acceptance of terms & conditions will be a part of these records.

Where the loan application of a customer is rejected, Vaya will disclose the reason/s for rejection in a manner that is clearly understood by the customer.

Vaya will keep in public domain including the website, information on partnerships, products and pricing information details of the company.

All the Vaya branches are required to have the following information on display at a prominent place where the visitors and the customers are able to see the content of such display-

- a. A copy of this fair practice code.
- b. The effective interest rate charged.
- c. Grievance redressal mechanism and the contact number for the same.
- d. Branch timings and working details.

### **3. CUSTOMER PROTECTION**

**Core Principle: Vaya is committed to conduct business keeping customer centric principles in focus and ensures that the rights of the customers are protected. Hence Vaya emphasizes on delivery of products, services and communications in a manner that are ethical, transparent, and equitable.**

#### **3.1. Products & Services**

Vaya will not discriminate among customers on caste, religion, political inclinations or any other ground. At every stage of service delivery - selection, loan- sanctioning, disbursement & collection every individual is given equitable opportunity to access the services of Vaya.

However, Vaya has discretion to select the eligible customers as per the in force guidelines of RBI any other regulatory bodies and industry practices. Vaya can also define its own criteria for selection of customers based on strategic business decisions.

The rate of interest & charges will be defined by the company in line with RBI Regulations. The rate of interest will be annualized so that the customers are aware of the exact rates that would be charged to them.

The rate of interest and the approach for gradations of risk and rationale for charging different rate of interest to different categories of borrowers if any, shall be disclosed to the borrower or customer in the application form and communicated explicitly in the loan agreement.

The rates of interest and the approach for gradation of risks shall also be made available on the web-site of the Company. The information published in the website shall be updated whenever there is a change in the rates of interest.

All Vaya employees will refrain from interfering in the affairs of the customers except sharing the terms and conditions of the loan agreement. The customers are given complete freedom to decide whether or not to take loan from Vaya based on the terms and conditions offered to them. No employee shall force any customer in what so ever manner or influence them to avail products and services from Vaya. All the products and services offered to the customers are voluntary in nature except in case where one of the products is bundled with other product and they are offered in combination.

Normally products will not be bundled and offered to the customers. The only exceptions to bundling can be made with respect to credit life, life insurance & live-stock insurance products (if applicable), which are typically offered bundled with loans. The terms of insurance will be transparently conveyed to the customer and must comply with RBI & Insurance Regulatory and Development Authority (IRDA) norms. Consent of the customer will be taken in all cases.

Vaya will obtain copies of relevant documents from customers, as per standard KYC norms. Additional documents sought will be reasonable and necessary for completing the transaction. Under no circumstance the employees of Vaya are allowed to collect the original copies of the KYC or any other documents and keep them in their custody.

All trainings related to the product, process for obtaining any product, services offered and procedure for repayment will be offered to the borrowers free of cost. Field staff shall be trained to offer such training and also make the borrowers fully aware of the procedure and systems related to loan/ other products. No employee shall charge any amount or seek any favour for offering such trainings.

The decision on loan application from the customer is taken within a reasonable time. The time frame for application to sanction and sanction to disbursement will be indicated to the customer while the application is procured.

### **3.2. Limit on Loan Repayment Obligations of a Household**

As per the Master Direction on Regulatory framework for MFI loans, RBI has directed the companies to place a limit on outflows on account of repayment of monthly loan obligations of a household as a percentage of the monthly household income. The maximum limit as imposed by RBI is 50 per cent of the monthly household income. Vaya shall abide with the limit as imposed by RBI.

**3.3 Avoiding Over-indebtedness** Vaya will put its best efforts to educate the customers on the ill effects of over-indebtedness. The communication made in vernacular language emphasizes-

- i. The total fixed obligation towards loan repayment should not exceed 50% of the total household income.
- ii. To take right size of the loan as per the requirement and repayment capacity.
- iii. Not try to avail loan from multiple lenders.
- iv. The disadvantages of not repaying the loans.
- v. Need of utilizing the loan for the purpose it has been taken for.

Vaya identifies customers as per the defined norms of customer indebtedness and multiple MFI exposures. Reasonable steps are taken to ensure that credit will be extended only if borrowers have demonstrated an adequate ability to repay and loans will not put borrowers at significant risk of over-indebtedness. Vaya will educate and clearly communicate to the customers about the consequences of the over-indebtedness.

All the field staff shall be trained to understand and analyse the existing debts of the borrowers. They are trained to collect information and data required to understand such situations. This includes enquiry about the exiting income, expenditure pattern and existing loans. These enquiries are done during the member selection, group formation, house visit, EGT and GRT. Only when the Sanghamitra and branch manager are satisfied with the existing debt situation of the customers, will they offer appropriate product and service to the customer.

The field staff will make best efforts to ensure that the loans provided are within the customer's capacity to repay and avoid over-indebtedness. In all the customer interaction before the loan disbursement, Vaya field staff will ensure the repayment capacity of the customers. If there are

situations where the customer is not in a situation to avail the loan and service it as per the process, the field staff will propose reduction in loan amount or rejection of the loan.

In cases where the applied loan amount is reduced or refused, the field staff will meet the customer and explain the reason for such act in a transparent and respectful manner.

Vaya shall ensure that there is a mandatory credit bureau check for all the loan applicants. All the customers are explained during the EGT about credit bureau check and the possibility of declining the loan application in case adverse report. The customer has to provide consent authorizing Vaya to conduct such credit verification.

Vaya shall define the eligibility criteria for availing the loan which includes the current debt availed by the customers and the number of lenders they are exposed to. This criterion is defined as per the in-force guidelines from the RBI and other regulatory authorities. The criteria for evaluation of the CB report are explained to every applicant during the group formation and EGT. The field staff uses local/vernacular language to explain such criteria and also clearly explains the possibility of loan application rejection in case of adverse report from the credit bureau.

It is mandatory for the field staff to inform the customers about any rejection and explain the reasons for such rejections. If the customer demands for the credit report, Vaya staff will provide such report within the next 10 days to the customer and explain the content of that report. In case the customer denies the content of the report, the field staff will assist her in rectifying the report.

### **3.3. Appropriate interaction and collection practices**

Vaya has clearly defined guidelines for employee about the interactions with customers. These guidelines are part of the code of conduct which is mandatorily signed by every employee during the induction training.

As per the policy, any interaction with customers is done in public places only and should be witnessed by at least one other customer. Staff must use courteous language while interacting with the customers. They should understand and respect the cultural sensitivities while interacting with the customers.

Field staff shall be allowed to make recovery at the place of residence or work of the borrower only if borrower fails to appear at central designated place on two or more successive occasions.

Once the center meeting is completed staff should not make any attempt to communicate with the customer except in case of death of a member or her spouse, to meet the member who is not attending the center meetings or not repaying as per the schedule. In all such cases where the employee has to visit the member's house, he will be accompanied by at least one other customer, preferably the center leader.

Employees shall not engage in any harsh methods towards recovery. Without limiting the general application of the foregoing, following practices shall be deemed as harsh:

- (i) Use of threatening or abusive language
- (ii) Persistently calling the borrower and/ or calling the borrower before 9:00 a.m. and after 6:00 p.m.
- (iii) Harassing relatives, friends, or co-workers of the borrower
- (iv) Publishing the name of borrowers
- (v) Use or threat of use of violence or other similar means to harm the borrower or borrower's family/ assets/ reputation
- (vi) Misleading the borrower about the extent of the debt or the consequences of non-repayment
- (vii) Visiting the customers during any bereavement such as death in the family, sickness of customer or her family member.
- (viii) Collections should be done only by the authorized employee and under no circumstances the recovery is out sourced to any agent.
- (ix) No aggressive methods or use of muscle power, abusing words will be used during recovery of dues.

Vaya will provide digital acknowledge to the customer for each and every payment received from them. The acknowledgement will also be a record in the loan passbook/loan card with the customer by the Sanghamitra (SM).

In circumstances where the customers are facing adverse situations for reasons beyond their control and are unable to repay the loan amount, they are allowed to approach Vaya for rescheduling or waiver of their loans. Vaya has a Hardship policy to deal with such situations on humanitarian grounds. This facility will be explained to the customer during the EGT and disbursement.

Default customers are dealt with same respect and dignity as the regular customers. There is a defined process in Operations Manual for dealing with default customers at each stage of default. Methods applied for recovery of over dues should be ethical, legal and appropriate to the situations.

A declaration that the Company will be accountable for preventing inappropriate staff behaviour is made in the loan agreement and is also displayed prominently in the branches.

Vaya will not collect shortfalls in collections from employees and Vaya HR policies categorically denounce this practice. An exception to that would be in proven cases of frauds by employees.

### **3.4. Privacy of Customer information**

Vaya respects the customers' privacy and shall treat customer information as private and confidential. All the employees are guided by the code of conduct to ensure that the customer's information is kept private and is treated with utmost confidentiality.

An adequate disclosure shall be made in loan agreement on sharing customer data with credit bureaus, statutory organizations, sister concerns and third parties and the acceptance of the borrower shall be obtained for internal records.

Field staff shall be trained on fidelity and secrecy of customer during their induction training. As part of the joining formalities, all staff shall sign a declaration on fidelity and secrecy which is included in the code of conduct.

## **4. GOVERNANCE**

**Core Principle: Vaya believes in incorporating a formal governance system that is transparent and professional so as to drive ethical business practices in the organization**

Vaya observes high standards of governance by inducting persons with good and sound reputation as members of Board of Directors/governing body and seek to comply with the best standards stipulated in Companies Act and RBI regulations.

Vaya puts in best efforts to follow the audit and assurance standards issued by the Institute of Chartered Accountants of India (ICAI) and Ensures transparency in the maintenance of books of accounts and reporting/ presentation and disclosure of financial statements by qualified auditor/s.

Vaya also places before the Board of directors, a compliance report indicating the extent of compliance with this fair practice code and the functioning of the grievance redressal mechanism at various levels of management within the company, specifically indicating any deviations and reasons therefore, at regular intervals as may be prescribed by the Board.

The Directors of the Vaya shall make necessary organizational arrangements to assign responsibility for compliance to designated individuals within the Company and establish systems of internal control including audit and periodic inspection to ensure the same.

## **5. RECRUITMENT**

**Core Principle: Vaya endeavours to foster free and fair recruitment practices in the industry and operates in a manner that is best conducive for such HR operations.**

Vaya believes in free and fair recruitment practice and thus there will be no restriction on hiring of staff from other Microfinance Institutions by legitimate means in the public domain like general recruitment advertisements in local newspapers, web advertisements, walk-in interviews, references etc.

Vaya has made it mandatory to seek a reference check from the previous employer. The reference check will be sought from current employer only after an offer is made and an offer letter is issued to the prospective employee.

Vaya will not allow any employee of another MFI to join, irrespective of the grade/level of the employee, without an approved resignation letter from the previous MFI employer.

Whenever an employee at a level up to the branch manager position is hired from another MFI, for a period of 6 months, he or she will not be assigned to the same area he/she was serving in the previous role.

Vaya commits to support the fair recruitment practice in the industry and provides relieving letter to the outgoing employee in case he/she has given proper notice, handed over the charge and settled all the dues towards the organization except in proven cases of fraud or gross misconduct by that employee. In cases of an employee resigning from services of organization, Vaya would honour the notice period of the employee as per the employment agreement made during the joining.

Vaya is also committed to respond to the reference check request from another MFI within two weeks from the date such formal request has been placed by the HR team of that MFI.

While recruiting field staff Vaya takes adequate care to ensure that the prospective staff suits the culture of the organization and would adhere to the ethical standards mentioned in this code. Necessary training tools will be identified and imparted on them to deal with the customers. Training to field staff shall include programs to inculcate appropriate behaviour towards borrowers without adopting any abusive or coercive debt collection/ recovery practices.

Compensation methods for staff are designed with emphasis on areas of service and borrower satisfaction than merely the number of loans mobilized and the rate of recovery. Penalties may also be imposed on cases of non-compliance of field staff with the Code of conduct.

## 6. FINANCIAL LITERACY

**Core Principle: As part of the ethical standards defined by Vaya, we believe in giving the customer all the information & knowledge that would allow them to take a decision in the best interest of their financial wellbeing.**

Vaya has a dedicated process to raise the customer's awareness about financial planning, options, choices and responsibilities vis-a-vis financial products and services available. The objective of the

customer education is solely to enhance the financial knowledge of the customers but not to promote or encourage the acceptance of products and services offered by Vaya.

All the information designed for customer education will be in line with the customer protection principles, existing market models of financial education by the institutions of reputation like RBI & MFIN.

Information to be communicated to customer will be available to staff in a standardized form in vernacular in order to ensure that complete information is shared at various stages of interaction with the customers such as Effective Group Training, Group Effectiveness test, Disbursements and Center Meetings. All the customer interacting employees of Vaya shall be imparted regular trainings on customer education, both content and communication methodology.

More effort and care would be taken to ensure that the new customers are informed properly about Vaya's policies and procedures to help them understand their rights as borrowers.

Vaya ensures that there are regular checks on customer awareness and understanding of the key terms and conditions of the products/ services offered. This would be done by multiple levels of supervisors in different departments (Operations, Internal Audit & Customer Protection).

## 7. CUSTOMER DATA SECURITY

**Core Principle: Vaya firmly believes that the data collected from customers is the property of the customer, which he/she has shared purely for business requirements and Vaya has the responsibility to secure and respect the confidentiality of that data.**

Vaya is committed to keep every data of the customers secure and confidential at every level of operations. At every stage of data collection, the customer is explained about the confidentiality of the data.

Every data collected from the customer either in a digital form or physical form.

Vaya will take consent of the customer to collect, store or share any data pertaining to the customer including but not limited to personal, financial and social information. In case the data is being shared with any third-party including banks, credit bureaus or any other legal/regulatory authorities Vaya would obtain approval to share such information.

Photographs of customers in any format if used in Vaya's website, communication material, marketing material or in any other public display, Vaya will obtain written permission from those customers to do.

All the materials that would carry the information of customers including registers, documents, and application forms will be kept in secure place with locking facility and will have limited access to the employees permitted based on the need for such access.

Similarly, for all the data which is stored in digital format is protected by means of restricted password-based access to individuals based on the requirement to access such data. All such data in digital format is controlled for external access through appropriate technologies such as fire walls, encryption etc.

## 8. GRIEVANCE REDRESSAL MECHANISM

Core Principle: Vaya acknowledges the right of every customer to express their grievance or suggestion to the organization and also believes in the duty of the organization to respond to such grievance or suggestion within in appropriate time.

Vaya will establish dedicated feedback and grievance redressal mechanism to receive address complaints speedily and efficiently.

Grievance Redressal Policy of the Company which provides guidelines for receiving, handling and disposal of customer grievances. This includes the documentation, turn-around-time and escalation matrix for unresolved complaints and periodical review mechanisms.

Within the Grievance Redressal Mechanism set up by Vaya there will be multiple channels for the customers to share their complaints, feedback and suggestions. These include the formal and informal channels created in the organization accessible to the customers at any given point of time.

Vaya will ensure that the customers are aware about the existence and purpose of these mechanisms and how to access them. The Grievance Escalation Matrix will be prominently displayed in branches in vernacular/ local language including the details of principal nodal officer of the Company.

Vaya will designate at least one grievance redressal official and principal nodal officer to handle complaints and/ or note any suggestions from the customers. The contact number of the grievance redressal official and principal nodal officer is made easily accessible to customers.

All the communication made by the customer either feedback or grievance will be recorded and shall be responded by the authority designated for the same. Vaya shall consistently assess the impact of its services using these feedback mechanisms and try to enhance the competencies to serve the customers better.

All the complaints/ grievances/ feedback/ suggestions received from the customers are acknowledged and data of such communication is maintained to verify the status of resolution/closure. Information on Grievances received and resolved will be documented and shared with all the stakeholders at an agreed frequency.

The resolution of the complaints is communicated to the customers. on a regular basis and closed after satisfactory confirmation from the customers. Where the outcomes of the complaints are not satisfactory to the customers, the customers shall be notified of their right to escalate the matter to the next level of grievance redressal mechanism or the industry ombudsman.

## Code of Conduct

As an employee of Vaya I \_\_\_\_\_{Name} with Employee ID \_\_\_\_\_, agree to abide by the following code of conduct in every aspect of the job role I will be assigned to.

I will always be appropriately dressed as per the dress code policy of the company and will wear company Identity Card all the time on official duty. I will wear helmet during all travels on two-wheeler.

I will not discriminate between the clients on the basis of caste, religion or region, and shall treat everyone with equal and utmost respect. I will speak to the clients only in the language understandable by them.

I will be committed to be transparent in all the dealings with the client and will follow fair lending practices. I will provide all the information including the terms & conditions and interest rates which would help the client in making any financial decision. I will put my best efforts to avoid clients' exposure to excess debt.

I will not ask for commission or any favours from the clients or local people for extending products and services on behalf of the company including the trainings offered to the clients. I will communicate to every client that they do not have to pay any additional amount other than the amount defined for that product.

I will collect only the copies of documents required for identity, age and address proof as per KYC guidelines provided by the RBI. I will keep the client information confidential and will not share it with anyone without prior permission of the member & the appropriate authority in the company.

I will hold all financial transactions at designated places which are open and centrally located as defined by the RBI and the company. I will acknowledge every financial transaction on the loan repayment schedule given in the loan card in presence of other clients.

I will not use foul / abusive language with clients or their family members. I will inform the clients that I will not apply any coercive methods, arm-twisting tactics during loan recovery and will adhere to the same. I am responsible for collection of loan instalments of only those clients assigned to me. I will not use any non- employee's help including outsourced agents for recovery.

I will not visit the member's home or place of work except for household survey, LUC or as part of any process defined by the company. I will not make call/ visit to the client at odd times {between 8 PM and 7 AM) or during any bereavement such as death in the family, sickness of client or her family member except for offering condolences as defined by the company.

I will explain the clients about the grievance redressal mechanism including the toll-free number and explain every client about their right to complain.

I understand that the above code is binding on me and that any deviation from the above code might result in appropriate action from Vaya which may go up to termination of my employment.

Employee Signature

Employee Name: \_\_\_\_\_

Employee ID: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_\_\_