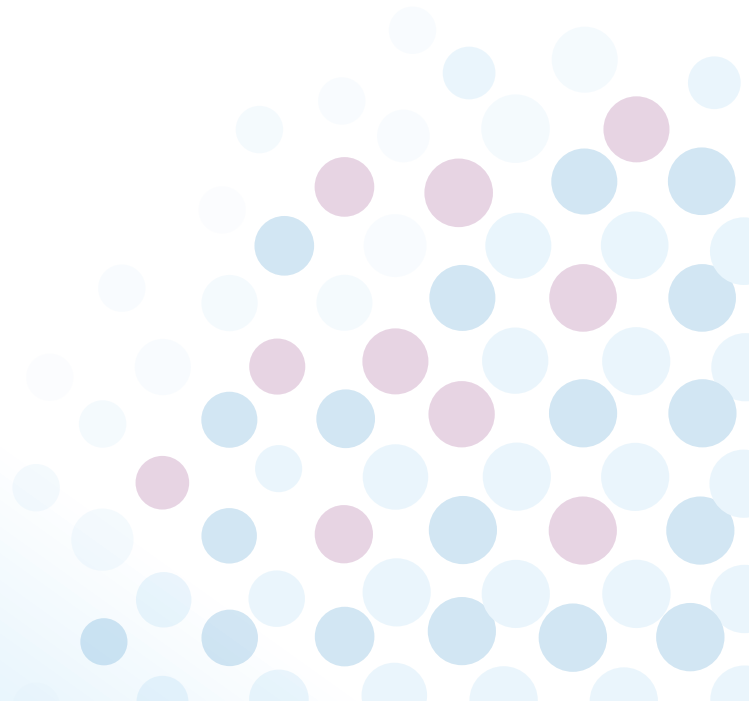


SUPPLIER **CODE OF CONDUCT**



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Environment

Suppliers are expected to uphold environmentally responsible business practices. These include:

1. Compliance and Resource Conservation:

To operate in compliance with applicable statutory and regulatory requirements concerning environmental management with the spirit of preserving the environment by conserving resources, reducing waste, efficient use of water and treating of waste before releasing into atmosphere and water.

2. Reduction Measures:

Using best practices in environmental management to limit and mitigate the impact of their products, services, and operations on the external environment. Take reasonable and necessary steps to reduce environmental impact, including minimizing the use of energy, water, and raw materials. Whenever possible, use renewable or sustainably sourced energy and materials.

Suppliers are encouraged to monitor and track their environmental performance, including greenhouse gas emissions, energy consumption, and other relevant environmental data, and to maintain appropriate records to support management of emissions.

3. Community:

Suppliers are expected to keep their operations in harmony with community and shall not infringe upon land, forest and water rights of the community.

Social

Suppliers are expected to uphold socially responsible practices. These include:

1. Health & Safety:

Complying with labour laws, Prevention of Sexual Harassment at Workplace Act, 2013 other regulatory requirements in respective geographies, while providing a healthy & safe work environment for all.

2. Human Rights:

Following fair employment practices and refraining from engaging in forced labour, bonded labour and child labour.

3. Wages, working hours and other conditions of work:

Adhering to applicable wage laws and the regulatory requirements with respect to working hours including payment of minimum wages, overtime hours, equal remuneration, leave periods, holidays and other elements of compensation. Suppliers are expected to limit overtime to ensure humane and productive working conditions.

4. Diversity, Equity & Inclusiveness:

Discouraging discrimination in hiring or employment practices and should base employment conditions solely on an individual's job performance ability, not personal characteristics or beliefs.

5. Disciplinary action / Grievance Redressal:

Provisioning of a fair process for employees to raise grievances, including harassment and discrimination, without fear of retaliation.

Governance

Suppliers are expected to conduct ethical practices, regulatory compliance, transparency, and accountability to ensure responsible and sustainable business operations. These include:

1. Compliance with Applicable Laws and Regulations:

Complying with all applicable laws and regulations, and obtain and maintain the necessary permits, approvals, and registrations.

2. Business Integrity and Ethics:

a. Financial Records and Money Laundering: Conducting business transparently and accurately recording all transactions in books. Participation in any money laundering activities is strictly prohibited

b. Anti-Bribery and Anti-Corruption: Discourage engaging in corruption, bribery, or any activities (including improper payments, fraud, or extortion) that could imply involvement in such practices when working for or with the Company.

c. Gifts and Entertainment: Avoid offering or accepting invitations to events, trips, meals, gifts, entertainment, or any other benefits, such as free goods or services, employment, or sales opportunities, to or from any of the Company's employee or third party on behalf of the Company.

3. Confidentiality and Asset Protection

a. Confidentiality: Protecting the Company's confidential information, including but not limited to intellectual property, business plans, employee data, and personal information and any other information that is designated as confidential or reasonably should be understood to be confidential given the nature of information and the circumstances of disclosure. Disclosures are only permitted if consent is obtained or authorized or legally required.

b. Protecting Company Assets: Company's assets should be used responsibly for authorized purposes only, respecting intellectual property rights and maintaining the integrity of both tangible and intangible assets.

4. Conflict of Interest:

Avoiding relationships with Company's employees or other associates that could create conflicts of interest. Any personal interests conflicting with professional responsibilities must be disclosed to the Company for prompt resolution. This includes personal



Governance

5. Risk Management and Information Security:

a. Business Continuity: Business Continuity plans are in place to ensure continuity of the critical activities and as defined in the SLA during emergencies or disasters. Suppliers must share these plans upon request by the Company.

b. Cybersecurity and Information Security: Implementing robust cybersecurity practices, comply with regulations, and In the event of any security incidents impacting data, the Company must be promptly notified within 6 hours of the incident becoming known at informationsecurity@sbigeneral.in. The Company expects suppliers to comply with applicable data protection laws, ensuring secure data handling and notifying breaches promptly.

The Company will periodically request the Supplier to provide adequate assurance that sufficient cyber and information security controls are in place. Suppliers can demonstrate this through audit reports, as applicable.

6. Third Party Engagement:

Ensuring that value chain partners comply with the Supplier Code and applicable laws, and monitor their compliance accordingly.

7. Insider Trading:

The Company adheres to the SEBI (Prohibition of Insider Trading) Regulations, 2015 as amended from time to time. If, during the course of engagement, the supplier becomes aware of any Unpublished Price Sensitive Information (UPSI) related to the Company, the supplier must ensure:

- a. Not to disclose UPSI to anyone, both within and outside the Company, including family and friends.
- b. Not to trade in the Company's securities either personally, through a Portfolio Investment Service provider, or through immediate relatives until such UPSI is publicly available.

8. Company Brand Name and Logo, Media Rights:

Following brand guidelines for using the Company's logo, ensure all brand representations comply with guidelines, obtain explicit consent before using the Company brand name or logo.



Reporting Concerns / Complaints:

In case of violation of this Code, communication can be sent in writing or email to respective business team or to Company's address, **SBI General Insurance Company Limited | Corporate & Registered Office: 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri(East), Mumbai - 400099 .**

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