
One97 Communications Limited

Code of Conduct

Version 2.0

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Code of Conduct

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1. Our Ways of Working

At our core, we at One97 Communications Limited and all its affiliates and subsidiaries who have formally adopted this policy (hereby collectively referred to as ‘Paytm’ or ‘Company’), are guided by a set of unwavering core values and guiding principles that have been etched into the very fabric of our being. These values are a living testament to the unshakeable principles that underpin our commitment to “Bringing Half-a-Billion Indians to the Mainstream Economy.” By articulating what we stand for, we aim to provide clarity to all who join our journey as our employees, partners, stakeholders, shareholders, regulators and those interested in our journey.



On an everyday basis, we hold ourselves and our colleagues to high standards of professional conduct. While our **Code of Conduct** (CoC) outlines essential guidelines, we reach new heights by living our cultural norms every day in everything we do. Here excellence isn't just encouraged – it's expected. Our cultural norms set the bar higher, ensuring that excellence is not just a requirement but a path to success. *Appendix A* covers additional information on our ways of working.

2. Purpose and Scope

The Company strives to provide a work environment that is healthy, respectful and fair. This policy establishes rules for conduct to maintain a productive work environment. The CoC has been prepared to help you understand the minimum expectations with respect to business practices for the Company, and to comply with the same.

The CoC also serves as a guide to our Personnel to take ownership and resolve, and when required, report anything that they observe or know about, that might violate these principles. **Violation of the CoC is a serious matter** and will result in action as per the Company's Consequence Management policy listed on the *Company Intranet*. It is important that you read this CoC carefully and clarify anything you do not understand. Each of us must understand and accept our personal responsibility in preserving and enhancing the Company's reputation and take pride in doing the right thing.

2.1 Who is Covered by our CoC

Our CoC applies to all employees, trainees, consultants, and associates ("collectively or individually referred to "Personnel") of One97 Communications Limited, that of all its affiliates and subsidiaries who have formally adopted this policy (hereby collectively referred to as 'Paytm' or 'Company'). The provisions of this CoC are applicable in addition to other Policies / Codes as may be framed and implemented by the Company, to meet regulatory requirements from time to time.

In our effort to make the CoC more accessible to all Company Personnel, it has been translated into multiple languages. As part of the wider Paytm ecosystem, we expect our suppliers, vendors, service providers, and other business partners to act with integrity and honor our values when conducting their business.

22 What is my Responsibility?

If the CoC applies to you, it is your responsibility to have read it and sought any clarification around it. Lack of understanding of CoC does not qualify as an acceptable reason for violation. Reading through this document will clarify the expectations around our Ways of Working and our CoC. If you are not sure what is the right thing to do, ask for advice from the HR team and/or your manager. They can guide you in the right direction and possible action you could take in the situation.

If you see, suspect, or are in the know of any activity that violates the Company's CoC, compliance policies, the standards for suppliers, or the law of the land, it is your duty to take corrective action and to report it. As a responsible Personnel of the Company, you are required to take the lead to stop incorrect practices and to report them to the right channels. When you report your concerns via the right channels, if called upon, cooperate fully and honestly in any internal investigations. In most scenarios, concerns can be reported to your manager, HRBP, or Employee escalation email and Hotline mentioned below.

All escalations to any of the above sources regarding a potential COC violation are treated as confidential and details shared only as part of the investigation on a need to know basis. While you can choose to report a CoC or ethics violation anonymously, however it helps with the process if you identify yourself. Your identity will be protected during the investigation as far as reasonable to do so. Additionally, the Company has strong policies against any form of retaliation against anyone who may raise a potential concern or violation.

Ways to Reach Out

- **Contact your Manager, your HRBP and Internal Audit in that order** if you have any concerns or questions.
- Should you wish to report you can also do so by Phone - 0008000502403 (If you wish to raise a concern, please dial the 13 digits toll free number. Available in: English, Hindi, Marathi, Gujarati, Telugu, Kannada, Bengali and Tamil)
- Report Online / Web Portal:
<https://secure.ethicspoint.eu/domain/media/en/gui/108301/index.html>
- Mobile Link- <https://paytm.navexone.eu>
- Email- whistleblower@paytm.com
- All complaints will be investigated with fully confidentiality and impartially.
- For other escalations including employment matters please Email - employee.escalation@paytm.com

23 Speak without the Fear of Retaliation

The Company does not tolerate retaliation for reporting a concern or participating in an investigation. Any Personnel who engages in retaliation will be subject to disciplinary action. If you feel that you have been retaliated against for reporting a concern, report to your manager, HRBP, or Employee escalation email and Hotline mentioned at Point 2.2.

Retaliation against or discouraging someone from reporting CoC related concerns is prohibited and may result in disciplinary action against the person, which can include but is not limited to

termination of employment. Reporting an issue in good faith will not get you in trouble, even if you make a mistake. However, knowingly reporting false information will be subject to disciplinary action.

All reports of misconduct and violation of CoC are investigated. However, information regarding these investigations is shared only on a need-to-know basis. Reporting a possible misconduct will not entitle an Personnel to receive updates about the investigation or the outcome. As part of an investigation, if you are called upon and to participate or share information, it is imperative that you cooperate with the process and give honest and complete answers. You are further obligated to maintain complete confidentiality even if you come across information as part of the investigation.

3. Serving our Customers/Users

Transparency, Integrity, Ownership

We expect Personnel to act with transparency, take ownership and make sure our customers are being served to the best of our abilities.

We expect our employees to provide customers with all relevant and necessary information about the products and services to enable customers to make appropriate financial decisions.

Our security procedures strictly limit access and use of users' personal information, and requires that each one of us takes measures to protect users' data from unauthorized access. Educate yourself with the Company's policies and procedures on data, cyber security and other policies and ensure adherence to the same at all times. Ignorance is not an excuse for a CoC violation.

Integrity in Action

Follow the law: Be aware of the laws that apply to your role and our business. Ignorance is not an excuse.

Know our CoC and live our values: Review the CoC and policies, understand they apply to your job. Complete any required training on the CoC.

Act in Paytm's best interest. When making business decisions, ensure that Paytm's interest is safeguarded.

Be honest. Be transparent and make decisions that reflect our guiding principles.

Lead by example. Hold yourself accountable to the highest standard of professionalism and live the Company's culture. Be a role model for others.

When in doubt - reach out. If you are in doubt about something, let your manager know or contact HRBP, or Employee escalation email and Hotline mentioned at Point 2.2 for guidance on the right thing to do.

Before you act, ask these questions:

Is it legal?

Is it consistent with our ways of working & our CoC?

Is it in Paytm's best interest?

If the answer to any of these is "No," don't do it! If you're not sure of the answer, reach out to your manager, HRBP, employee escalation email and Hotline mentioned at Point 2.2

Role of Managers

Leaders have a duty to promote integrity and build trust. If you lead or supervise others, Paytm expects you to:

- Set expectations consistent with the Company values, handle questions or concerns properly, and report issues as required by policy.
- Listen to the Personnel who seek advice or raise concerns.
- Take the reports of misconduct seriously and ensure they are properly handled.
- You are expected to take corrective action.
- Stand firm against harassment, intimidation and retaliation.

4. Support and Respect Each Other

4.1. Conduct yourself in a professional manner and treat others with respect, dignity and fairness.

4.2. Do not discriminate on the basis of caste, creed, religion, color, nationality, economic background and or gender. The company is committed to providing a work environment that is inclusive and non-discriminatory. We promote equal opportunities for Personnel irrespective of gender. Respect the safety and health of all Personnel.

4.3. Work with highest professional conduct and a sense of ownership towards achieving the company's goals. Take full responsibility for the work you have taken on and demand, demonstrate and encourage other Personnel to do the same. Be transparent in your communication with your teams and managers. It is your responsibility to prevent, stop, correct/ escalate any wrongdoing or lack of accountability. Preserve records of all financial transactions. Build a meritocratic culture by hiring, retaining, and promoting Personnel based on qualifications, demonstrated skills, achievements, and other measurable merits. We strive to create a workplace that is free from bias and discrimination.

4.4. The Company prohibits discrimination, harassment and bullying in any form: verbal, physical or visual. If you believe you've been bullied, harassed or discriminated against by any one at the Company, or by a Company contractor or vendor, we strongly encourage you to immediately report the incident to your manager, HRBP, or Employee escalation email and Hotline mentioned at Point 2.2. Do not carry firearms or any kind of weapons at the workplace. If you suspect anyone is carrying firearms or other weapons, immediately report to

Examples of Harassment

- Use of abusive language directed at a person or a group
- Using intimidation or threats around job security, increment or promotion. Personnel are required to follow formal protocols on performance assessment.
- Displaying written or graphic material that ridicules, insults or shows hostility towards a group or individual
- Slurs or inappropriate jokes
- Displaying written or graphic material that ridicules, insults or shows hostility toward a group or individual based on protected status

your manager, HRBP, or Employee escalation email and hotline mentioned at Point 2.2 or Security. Set the right tone and expectation for appropriate behaviour with your team members and peers. Verbal, visual, or physical conduct of a sexual nature is not acceptable. For more details, read the POSH policy displayed on the Company Intranet. Indulging in bullying, discrimination or other such unprofessional behavior towards an individual or a group of Personnel is regarded as a violation of the CoC and will result in appropriate action against those found responsible.

4.5. Respect the safety and health of all Personnel. Do not work under the influence of alcohol and improper use of drugs as they can affect your work and the safety of people around you. Drive safely and show concern for others on the road. Getting there safely is more important than getting there quickly. Conduct yourself in a manner to respect and protect the environment.

4.6. Preserve Confidentiality. We get a lot of media attention around our innovations and culture. However, certain kinds of Company information, if leaked prematurely into the media or to competitors, can hurt our product launches and eliminate our competitive advantage. Our responsibilities extend beyond just not revealing confidential Company information. If you are participating in external Events/ Seminars/Awards or accepting Speaker opportunities, blogging or making social media posts as Paytm Personnel, please refer to Corporate Communication guidelines displayed on the Company Intranet.

4.7. Making a recording of conversations without asking for permission is prohibited. Anything learnt or heard during the course of employment should not be shared with friends, family or anyone outside the Company. Personnel are not allowed to forward official mails, screenshots, documents to their personal email ids, nor are they allowed to take screenshots and share them with anyone outside.

4.8. Do not share any company related information with the media, nor should Personnel respond to media queries without due approvals from Corporate Communications. Please note that no mentions are allowed on social media outlining the specific work you do at Paytm other than your title and function as mentioned in the appointment letter.

5. Recognize and Avoid Conflict of Interest:

Fair and objective decisions build trust with our Personnel. When making business decisions, we put the Company's interests before personal interests. A conflict of interest (Col) occurs when personal interests interfere with, or may appear to interfere with our work at the Company. It's important to know and avoid the situations that could create a conflict or even the perception of a conflict. Outside employment, financial investments, gifts & entertainment and personal relationships are examples of a few areas where conflict can arise. If you realize an activity or situation could influence or appear to influence your ability to make objective business decisions, let your manager or HR know. They can help you take steps to avoid or resolve a conflict. For more details about Col, please read the Conflicts of Interest Policy displayed on the *Company Intranet*.

Think about it!

Ask these questions when you're unsure about whether a situation may lead to a conflict or the perception of a conflict:

1. Could this influence my objectivity or judgement in decisions?
2. Could this appear to others to be a conflict?

If the answer is "yes" to either of these questions, or if you aren't sure of the answer, reach out to your manager, HRBP, or Employee escalation email and Hotline mentioned at Point 2.2

Conflict of Interest for someone who is an employee of OCL and Director in another entity or affiliate or subsidiary of OCL:

The nominee directors of OCL or other Companies on Board of Subsidiary / Associate should discharge their fiduciary duties as Director on Board of such Companies in event of a perceived or potential conflict of interest vis a vis interest of OCL or other Companies.

Consequences of CoC Violation:

If the Company restates its financial statements due to fraud or regulatory noncompliance the Company shall seek to recover any Incentive Based Compensation received by its Key (KMP) and / Senior Management professionals (SMP) executive officers that is in excess of what they would have been payable on the basis of the restated books of accounts.

5.1. Outside Employment and Business Interests: Dual employment in any form or any other commercial pursuit / undertaking /assignment (irrespective of whether or not it is generating any income) is prohibited by the employment contract with Paytm. For any special circumstances, you are required to check with the HR team and seek written permission to be employed or take on additional assignments outside of Paytm while in employment with the Company. For more details about Col, please read Conflicts of Interest Policy displayed on the *Company Intranet*.

5.2. Financial Investments: Do not invest in a Company's supplier if you can influence the Company's relationship with that supplier. Do not have any substantial interest (stock ownership) in a competitor. Investment in any other company more than 1%, or directorships, should be disclosed.

5.3. Employee Relationships - Family, Friends & Romantic: Do not supervise or be directly involved in the hiring of a family member, close friend or romantic partner. Do not influence the conditions of employment (for example, pay, work hours, or job responsibilities) or performance rating of any family member, close friend or romantic partner. Do not have a romantic relationship with another Personel if the Personnel is in your chain of command or if you have influence over the Personnel's conditions of employment or performance rating.

5.4. Supplier Relationships: Before participating in the selection of a supplier who employs your family member, is a close personal friend, or a romantic partner, disclose the relationship to your manager, HRBP, or Employee escalation email and Hotline mentioned at Point 2.2 to get advice on how to manage the potential conflict.

5.5. Customer Relationships: If you have a financial interest in a customer, then you need to disclose it. You should not be involved in pricing or other discussions with such customers. For more details on section 5.1 to 5.5, read the Conflicts of Interest Policy displayed on the *Company Intranet*.

5.6. Gifts and Entertainment: We suggest that Personnel politely decline gifts and entertainment from business associates as this could qualify as a direct conflict of interest. For more details, read the ABAC Policy displayed on the *Company Intranet*.

6. Ensure Financial Integrity and Responsibility:

Financial integrity and fiscal responsibility are fundamental to the way we conduct our business. We represent our Company, customers and stakeholders in every business transaction and dealings we undertake, and we expect our Personnel to always operate with this sense of responsibility. This responsibility goes beyond accurate financial reporting; it's about safeguarding the Company's interest and optimal utilization of its funds, whether it's vendor dealings, expenses, contracts, or any financial transactions. We maintain robust internal controls to ensure compliance with all legal and regulatory requirements at all our locations. Adhering to our internal controls is vital. Here are key principles that underpin our commitment to financial integrity and fiscal responsibility. If you have questions, please contact your manager, HRBP, or Employee escalation email and Hotline mentioned at Point 2.2 or Finance.

6.1 Spending the Company's Money: When you incur an expense while conducting Company business or spend money on the Company's behalf, it is our responsibility to ensure that the cost is reasonable, directly related to the Company's business and supported by appropriate documentation. Always record the business purpose and comply with other submission requirements. If you're uncertain about whether you should spend money or submit an expense for reimbursement, check with your manager. As a people manager, you are responsible for all money spent and expenses incurred by your direct reports, and such expenses should be carefully reviewed before approving. They should be in line with our Expenses Reimbursement Policy displayed on the *Company Intranet*.

6.2 Signing a Contract: Contracts create obligations - whether it is to purchase goods or services, or to provide services. This includes any purchase that you are approving on the Company's behalf. Each time you enter a business transaction on the Company's behalf, where such a business transaction involves purchases or services which are recurring in nature; it is mandatory to have the legal team involved and seek their sign-off on the agreement.

6.3 Hiring Suppliers: All suppliers and services should be on-boarded only after they have been reviewed by the Purchase team and appropriate purchase procedures have been followed. Please do not hesitate to contact the Purchase Team & if you have any questions regarding how to procure equipment or services.

7. Protection & Use of Company Property

The Company has a well-earned reputation for its employee benefits and transparent sharing of relevant information. Our ability to continue these practices depends on how well we conserve Company resources and protect Company assets and information.

7.1 Company Assets: Company gives us the tools and equipment we need to do our jobs effectively, but counts on us to be responsible and not wasteful with the assets we are given. Please refer to IT policies on the *Company Intranet* to ensure you fully understand the Do's and Don'ts when using company assets.

7.2 Physical Security: Always secure your laptop, important equipment and your personal belongings, even while on Company's premises. Always wear your ID card visibly while on site. Don't tamper with or disable security and safety (eg: firefighting equipment, alarms, cameras and security gates etc.) If you see someone in a secure space without an ID card, report that, and any other suspicious activity to Company Security.

73 Use of Company Equipment and Facilities: This covers anything you do using Company's corporate electronic facilities eg: computers, devices, network, etc. from/at our premises. In addition, the Company may monitor, access, and disclose employee correspondence or communications and other information residing/transmitted on our corporate electronic facilities or on our premises where there is a business need to do so, such as protecting its Personnel and users, maintaining the security of Company's resources and property, or investigating suspected Personnel misconduct.

74 Use of Personal Information: You may come across personal information- employee, customer, supplier data, as a part of your work. Access to this data is restricted and if you come across data that you believe is not required for your work, you are required to delete this data and notify the appropriate team and or your manager. If you have access, you have an obligation to protect the data and use it only for official purposes. Access to Personal information can be provided only in line with the local law and the Company's internal policies, in a manner that is consistent with our Data security guidelines displayed on the *Company Intranet*.

8. Compliance with Law, Rules & Regulations

The Company takes its responsibilities to comply with the laws and regulations very seriously, and each one of us is expected to comply with applicable legal requirements and prohibitions impacting our area of work. We will ensure that all businesses obtain the necessary licenses and permits from the appropriate authority(ies) and comply with all licensing and permit obligations/requirements.

While we may not be experts in the legal aspect of licenses, we should familiarize ourselves and understand the major laws and regulations that apply to our work. Also, take advantage of subject matter experts within and outside the Company such as your Manager, HRBP, Legal, or Compliance teams to assist you here. Some specific laws could be violated unintentionally and so are worth pointing out here:

8.1 Competition Laws

The Company endeavors to comply with all competition laws that apply to us. Generally speaking, these laws relate to: 1) arrangements with competitors that restrain free trade in some way, 2) abuse of intellectual property rights, and 3) use of market power to unfairly disadvantage competitors.

Please seek guidance from the Legal and Compliance team when in doubt.

8.2 Insider Trading Laws

You should assume that all information you learn at Paytm is confidential. Use of any information that you learn at Paytm for personal gain is prohibited by this policy and in certain cases, by law.

Adherence to this is critical and any breach is most likely to result in disciplinary action or legal action. By virtue of your employment at Paytm you may be subject to restriction on sharing price sensitive information at any time and/or trading in Paytm shares during certain periods of the year. For more details, please refer to the Insider trading Policy displayed on the Company Intranet.

83. Anti-Bribery Laws / Anti Money Laundering Laws

The Company also complies with all applicable Anti-Money Laundering laws everywhere it does business, including any applicable registration and Suspicious Transaction Reporting obligations. When we contemplate providing new services or entering new markets/sectors/countries, we must always evaluate any new or additional Anti-Money Laundering obligations and risks and implement appropriate policies and/or procedures to meet these obligations and risks. For more details, please refer to the ABAC Policy displayed on *the Company Intranet*.

Appendix A

Sense of Responsibility

We are **humbled** by the chance to bring about significant change in the lives of hundreds of millions of individuals. We view this as a **unique opportunity to serve** and enthusiastically own the responsibility to serve and **create a positive impact at scale**. We accept this, and hold ourselves and each other accountable to rise to it, by leading by example. This means our **commitment to our mission always comes first**, constantly raising the bar on what is acceptable. We have zero tolerance for individual glory. Working at Paytm is not a job, it is a vocation.

Speed of Execution

Speed is our bet on the market. We move fast in everything we do. We have learnt that being faster is a huge source of competitive advantage. We recognize that achieving speed necessitates discipline, meticulous planning and thorough preparation. It's about a relentless commitment to action, guided not by external validation, but by the intrinsic motivation of accomplishing something truly meaningful. We firmly believe that if a task or opportunity arises, it's best tackled immediately.

Done is better than Perfect; "Doing it now" > "doing it today" > "doing it tomorrow." Even as we pursue the mindset of urgency we constantly improve the bar on experiences of products and experiences we launch.

Pursuit of Excellence

Each of us can do magic! With this belief, we pursue a high bar in all we do. We hire and promote the best individuals for every role, determined solely by who can do that job with the highest chance of success. We have zero tolerance for mediocrity, favoritism, or turf-protection. We are excited about the big ideas and opportunities and regardless of the size of the problem, we find ways to solve it. We meet our commitments. We are gracious with our chances but never blind to our opportunities.

Even as these shared values define successful leadership at Paytm, we have a set of **Guiding Principles** that shape our thinking and enable high quality decision making. As we grow bigger, these guiding principles enable various individuals and leaders in their teams to make our values come to life, to decentralize decision making and to create shared momentum across our workforce. When we have multiple options to meet our goals, the guiding principles help us make the right choices.

Go Big

**There are two ways you can do it
Not to lose or
Only for the win**

And these are two very different methods.

We push boundaries and imagine a future which is bold. We re-define what is possible and create pathways that are hereto untested and untried. We believe **"all in" is the only way to win**. To achieve our mission and create products and solutions that fundamentally alter existing norms.

Product differentiation is our core with which we have launched and scaled products with high conviction and this has resulted in many category-defining offerings such as: Paytm Wallet, Paytm

Payments Bank, Paytm QR code, Paytm Soundbox. We recognize that being a pioneer comes with a lack of clear path to success, with possibility of being misunderstood. We also understand that being a pioneer requires courage, determination, and resilience. We build for the future.

Behaviors

- Take on big audacious goals.
- Once decided, leave no stone turned
- Be pioneers by taking on things never done before, that are untested or have failed
- Seek creative solutions, optimize resources
- Be persistent, not giving up easily

What it is not

- Leaving opportunities on the table because they seem risky
- Inability to break the big into smaller details
- Rely on external benchmarks or status quo

Agility Matters

We led India's QR and mobile payments revolution, empowering the grassroots of the country with robust digital payment solutions. QR has allowed small merchants to start accepting payments with no internet, and no investment in a point of sale device. Continuing with our commitment towards driving financial inclusion, we have launched a series of smart devices to accelerate India's digital payment penetration

We, at Paytm, firmly believe that technology when combined with a positive intent can create a huge impact. We are constantly working on innovative solutions that can make everyday life simpler: full-stack digital banking to underserved Indians, institutional financial services such as loans and bookkeeping and invoicing to micro, small and medium enterprises, and democratizing access to the formal credit and wealth management system

We are in the business of staying relevant. We have the mental flexibility and humility to constantly evolve what we do and how we do it. **We recognize that as unique as we are, we are part of the whole.** The sooner we identify change and start preparing for it, the stronger we are going to be in the future.

Behaviors

- Flexible and open to change
- Fail fast, recover from setbacks or disruptions
- Committed to ongoing learning and improvement to stay relevant
- Disrupt, destroy, rebuild

What it is not

- Frenetic motion without direction
- Change for the sake of change
- Impulsive decision making
- "I know it all"; My way is better.
- Losing sight of the important in the joy of the urgent

Respect Those "in the Arena"

We are a uniquely flat organization where everyone talks to everyone. Ideas matter, not levels. We protect this zealously. In practice this means we respect disagreements without fear or favor. We recognize misalignment in issues and escalate them immediately. In making decisions, we involve those most connected to the problem even when it means not having the "head of department" in the room. Management exists to enable and celebrate our people in the Arena, "who strive, who err, who dare and in doing so lead us to triumph".

Behaviors	What it is not
<ul style="list-style-type: none"> • Execution > Ideas > role / level • Listen deeply to the “doers” • Convince or get convinced • Once decided - seek and give commitment • Escalation is good • Every problem within the org is my problem (to solve) • Free criss cross information flow 	<ul style="list-style-type: none"> • Strategy without insight or co creation • Creating conflict to further own agenda • Brush disagreement under the carpet • A “cc” culture • High need to know • Holding on to data or information • Vertical information pathways
Transparency	
<p>Transparency is our default. We are always completely transparent with information, even when things are not going according to plan. Transparency is a way of life when dealing with your manager, partners, peers, customers, regulators, and shareholders. Access to timely information enables us to put the right resources in solving the problem. It's a lot harder to fix a problem if we don't know it exists. Information is power - empower your people with the right information.</p>	
Behaviors	What it is not
<ul style="list-style-type: none"> • Share information that can help others in doing their job • Be open about mistakes and failures, share your learnings • Take accountability of actions 	<ul style="list-style-type: none"> • Transparency is contextual, not everyone needs all the information • Analysis Paralysis • Cognitive burden- share without context or to avoid accountability
Be Resourceful	
<p>In our journey as an organization we have learned that constraint leads to innovation. Being resourceful in the face of adversity can mean the difference between sailing through a crisis or perishing. Ability to effectively utilize judgment and available resources to overcome challenges, solve problems, and achieve goals, because we believe you are what your situations make you. This requires creativity, adaptability, and the capacity to make the most of limited or unexpected resources, because it's not the mountain we conquer but ourselves.</p>	
Behaviors	What it is not
<ul style="list-style-type: none"> • Resourceful individuals maintain a positive outlook • Frugality, be respectful of resources • Finding innovative solutions and unconventional approaches to problems • Collaborate to pool resources and expertise 	<ul style="list-style-type: none"> • Cutting corners to save costs • Missing the bigger picture to save on immediate expense • Relying on established solutions • Working in silos and reinventing the wheel

Customer Centricity

Driving us forward every day is our mission to reach half a billion Indians. Everything we build is to serve them and hence all our business decisions are centered on our customer needs, preferences, and expectations. Our golden rule, **“if you are not the customer, don’t build it”**. We identify with our customers and each time our customer wins, we win. The real game changer is to be in the shoes of the customer to understand their needs whether stated or unstated. To delight them with solutions that they never imagined could exist.

Behaviors

- Understands products are never finished there is always an opportunity to better
- Customer needs are dynamic and evolving; yesterday’s wow! is today’s minimum expectation
- Understands impact of decisions on customers and build for a positive impact
- Invest time with users, customers to co create better than before experiences
- Investing in customer care and service

What it is not

- Building products that copy trends and fads because they work in the market
- Maintaining status quo on product offering because they are doing well in the market
- Letting differentiation drop in the market
- Losing or reducing touch with users, and user journeys

Keep it Fun

In the end, it's all about enjoying the wild wild ride, about finding a reason to jump out of bed with joy and look forward to another day where we do incredible things with incredible people for an incredible customer experience. Working at Paytm is not a job, it is a passion, a vocation to make a difference and an opportunity to stand up and be counted amongst those who changed the status quo!

Behaviors

- Celebrate success
- Build a workplace like it's your special place
- Build teams that you love to hang with

What it is not

- Hard work and no fun
- Absence of purpose
- A job