

EQUAL EMPLOYMENT OPPORTUNITY POLICY

“Equal opportunity employer”

- 1. We provide equal opportunities to all our employees and to all eligible applicants for employment in our Company. We do not unfairly discriminate on any ground, including race, caste, religion, colour, ancestry, marital status, gender, sexual orientation, age, nationality, ethnic origin, disability or any other category protected by applicable law.*
- 2. When recruiting, developing and promoting our employees, our decisions are based solely on performance, merit, competence and potential.*
- 3. We have fair, transparent and clear employee policies which promote diversity and equality, in accordance with applicable law and other provisions of this Policy. This Policy shall provide for clear terms of employment, training, development and performance management.*
- 4. Everyone in our work environment must be treated with dignity and respect. We do not tolerate any form of harassment, whether sexual, physical, verbal or psychological.*
- 5. We respect our employees’ right to privacy. We have no concern with their conduct outside our work environment, unless such conduct impairs their work performance, creates conflicts of interest or adversely affects our reputation or business interests.”*

1. STATEMENT

Sarvagaram Fincare Private Limited (“**Company**” or “**we**” or “**our**”) is committed to providing equal opportunities in employment and creating an inclusive working environment to all employees and applicants for employment.

It is our policy that there should be no discrimination, harassment or less favorable treatment of any kind, including but not limited to, hiring, promotions, terminations, pay, and other employment-related decisions of any employee or job applicant, either directly or indirectly, on the grounds of age, color, physical ability, ethnic origin, nationality, religion, gender, family status, marital status, pre-natal status, gender re-assignment, sexual orientation or any other characteristic protected by applicable laws.

It is our policy that there shall be no bullying or intimidation for any reason towards any employee or applicant.

2. OBJECTIVE

The objectives of this Equal Opportunity Employment Policy are to:

- A. provide equal and fair opportunities for employment to all qualified applicants;

- B. To eliminate all forms of discrimination, harassment, and bias from our workplace;
- C. make employment relationship decisions solely on the basis of individual ability and qualifications, subject only to occupational requirements, seniority and retirement policies and other appropriate non-discriminatory criteria;
- D. adhere to applicable law pertaining to equal employment opportunities and fair employment practices; and
- E. to inform all staff of certain behaviour that will be deemed unacceptable, and measures that the Company may take, should there be any derogation from these norms.

3. SCOPE

This Equal Opportunity Employment Policy (“**Policy**”) is applicable to all employees of/ applicants to the Company.

This Policy applies to all practices, terms and conditions of employment, including but not limited to:

- A. Recruitment and hiring
- B. Position upgrade;
- C. Promotion;
- D. Transfer;
- E. On-the-job training programs;
- F. Other training opportunities;
- G. Wage and salary administration;
- H. Employee benefits;
- I. Maternity benefits;
- J. Layoff or termination;
- K. Application of service, seniority; and
- L. Retirement policies for all employees.

4. NON-DISCRIMINATION

The Company shall not discriminate directly or indirectly against any employee or job applicant on any grounds including on the grounds of religion, race, caste, colour, gender, sex, sexual orientation, place of birth, ancestry, ethnic origin, marital status,

age, disability, or pregnancy or maternity status. Decisions of recruitment and promotion of employees shall be made objectively and based on performance, merit, competence and potential.

No recruitment or promotion shall be denied to a person on any of the above grounds. The Company shall not deny promotion to any employee on the grounds of pregnancy or maternity or any of the grounds described above.

No employee shall face any reduction in rank if the employee acquires a disability during service. The Company shall endeavor to reskill the employee for another position at the same designation or higher if the employee is unable to perform the duties of the current position due to the disability.

Notwithstanding any of the provisions of this Policy, no affirmative action policies or positive action measures taken by the Company to improve diversity in our workforce when recruiting and promoting candidates at all levels shall be construed as discriminatory.

5. BULLYING AND INTIMIDATION

The Company shall promote a harmonious working environment in which our employees will be treated with dignity and respect. We have a zero-tolerance policy towards bullying and harassment.

Bullying is offensive, intimidating, malicious, threatening or insulting behaviour, or an abuse or misuse of power which is meant to undermine, humiliate or injure the person at the receiving end.

Harassment is any unwanted conduct which has either the purpose of or could reasonably be considered to have the effect of, violating a person's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for that person, even if that effect was not intended by the person responsible for the conduct.

Behaviour which may be considered to be "common-place", which was intended as a joke, or was not intended to be offensive, may still amount to harassment or bullying. Harassment may be deliberate or unconscious, open or covert, an isolated incident or a series of repeated actions.

6. IMPLEMENTATION

All Company locations are required to create and maintain a climate that will permit the continuing and consistent application of this Policy among all categories of employees.

7. RESPONSIBILITY

The Human Resources Department shall have the functional responsibility of assuring compliance with Company policy; developing, coordinating and implementing all programs; and reporting findings and progress.

If it is believed that anybody is being harassed or discriminated against contrary to this Policy, anybody can invoke the Company's Grievance procedure. Every complaint will be investigated and dealt with sympathetically, without bias, and as quickly as is reasonably practical.

Furthermore, every effort will be made to ensure that if the person identifying any issues in good faith will not suffer any further detriment because of making such a complaint.

8. COMMITMENT TO DIVERSITY AND INCLUSION

The Company is committed to strengthening diversity and inclusion at the workplace through an enabling environment, supportive work life policies for employees and a culture that welcomes differences and creates a sense of belonging. The Company strives to create a work environment where all employees can develop and grow to achieve their full potential. We are an equal opportunity employer and are committed to maintaining respect and dignity for all.

9. MONITORING & REVIEW

The Company will periodically review and assess the effectiveness of the Policy and make necessary adjustments to ensure compliance with changing legal requirements and best practices.

10. TRAINING AND AWARENESS

The Company will periodically review and assess the effectiveness of the Policy and make necessary adjustments to ensure compliance with changing legal requirements and best practices.

11. NOTICE

If any prospective applicant with disability seeks any reasonable accommodation measures and facilities to be provided, please do contact the Human Resources Department of the Company at hr@sarvagaram.com

12. COMMUNICATION OF POLICY

The Policy will be available on intranet to all employees and our corporate website. It will also be available at all conspicuous places in branch and Head Office.

Disclaimer:

- *In case any of the provisions hereinabove, contravenes any law or any instrument having force of law - the law time being in-force shall prevail.*
- *Wherever the Policy is translated in the vernacular language for easy understanding by the employees, if there is any conflict or varied interpretation of the Policy in vernacular language, the interpretation of English version shall prevail.*
