

Human Rights Policy

1. INTRODUCTION

1.1 SarvaGram Fincare Private Limited, established in 2018, and SarvaGram Solutions Private Limited, established in 2019, (collectively referred to as “**SarvaGram**”) is committed to upholding the principles of equality, dignity, and respect for all individuals and developing work practices and human resource policies that support work-life balance. We understand the fundamental importance of human rights in the workplace and in the communities where we operate as responsible corporate citizens. Our unshakable dedication to defending and advancing human rights within our sphere of influence is reflected in this human rights policy (“**Policy**”).

2. OBJECTIVE

2.1 The objective of the Policy is to establish a clear commitment to respecting and protecting the fundamental rights of all individuals associated with the organization. It provides guidelines for preventing discrimination, ensuring fair labor practices, and addressing potential human rights violations within Sarvagaram. By adhering to this Policy, Sarvagaram aims to uphold ethical standards, maintain a positive reputation, strengthen stakeholder trust, and contribute to a just and equitable business environment.

3. APPLICABILITY

3.1 This Policy is applicable and binding on all employees, trainees, vendors, consultants of SarvaGram Solutions Private Limited and its subsidiaries and affiliates across all locations.

4. COVERAGE

4.1 Safe Workplace:

(a) We are dedicated to upholding the rights of every employee and understand how important it is to work in a harassment-free environment. We work hard to ensure that our workers work in an atmosphere that forbids any form of harassment or discrimination based on an individual's gender identity, age, caste, religion, language origin, physical capabilities, or any other factor. One of our main priorities is the safety of individuals at work, and we place a high value on safe work practices and comfortable working environments.

4.2 Anti-Sexual Harassment:

(a) Our goal is to create a secure, comfortable, and safe workplace where workers may work without fear of reprisal. To do this, we work to raise knowledge about how to prevent/stop harassment or discrimination based on gender and how to punish

the perpetrator of such behaviour.

4.3 Freedom of Expression:

- (a) We support the right to express oneself. We acknowledge that each of our employees comes from a unique background with unique thoughts and values, and we support them in respectfully expressing those beliefs. At the same time, we think that employees should refrain from using unparliamentary language, insulting or vulgar language, or making posts or comments that could offend others. Additionally, it is recommended that staff members always keep the company's reputation and image in mind.

4.4 Diversity and Inclusion:

- (a) We are dedicated to incorporating and strengthening diversity, equity, 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. Our staff members come from a variety of socioeconomic backgrounds. All employees and future applicants can engage in a fair, open, and transparent environment. SarvaGram strive to create a work environment where all employees can develop and grow to achieve their full potential. Regardless of gender, there is a dedication to providing equal opportunity for everyone.

4.5 Equal Opportunity Employment:

- (a) SarvaGram is an equal opportunity employer and does not unlawfully discriminate against employees or applicants for employment on the basis of an individual's race, colour, religion, creed, sex, national origin, age, disability, marital status, veteran status or any other status protected by applicable law. This handbook/ policy applies to all terms, conditions and privileges of employment, including recruitment, hiring, placement, compensation, promotion, discipline and termination.

4.6 Child Labour:

- (a) We are opposed to any form of forced or child labour. We go above and beyond to ensure that no such cases of child or forced labour take place in our organization.

5. HEALTH AND SAFETY

5.1 SarvaGram is committed to provide safe and healthy working environment for the prevention of work related injuries and ill-health. Safety is one of our core values. We strive to be a leader in safety excellence in the service and lending business. In pursuit of this, we are committed to the following:

- Maintain and continually improve our management systems to eliminate hazards

and reduce health and safety risks to all our stakeholders.

- Incorporate appropriate health and safety criteria into business decisions for selection of equipment and technology, performance appraisal of individuals and appointments in key positions.
- Comply and endeavour to exceed all applicable health and safety legal and other requirements.
- Integrate health and safety procedures and best practices into every operational activity with assigned line-functional responsibilities at all levels.
- Involve our employees and business associates in maintaining a safe and healthy work environment through consultation and participation.
- Inculcate safety culture by visible leadership and empowerment.
- Ensure required competency to enable our employees and business associates for working safely.
- Promptly report incidents, investigate, share crucial learnings and prevent recurrences.
- Influence our business associates in enhancing their health and safety standards and align with SarvaGram's health & safety codes and practices.
- Set safety and health metrics as indicators of excellence, monitor progress and continually improve health and safety performance.

In commitment SarvaGram's commitment to provide safe and healthy working environment for the prevention of work related injuries and ill-health, SarvaGram has taken following actions:

- SarvaGram provides helmets to its field officers i.e., BRO when they go on field visits; and
- SarvaGram provides Group Medclaim Scheme, which extends medical coverage in case of hospitalization. The Scheme covers self, spouse, 2 (two) children and parents.

SarvaGram shall ensure the availability of appropriate resources at all times to fully implement and communicate this handbook/ policy to all stakeholders by suitable means and periodically review its relevance in continuously changing business environment.

6. GRIEVANCE REDRESSAL

6.1 Sarvagaram implements the above standards by incorporating it in its related policies,

processes, and guidelines across all our business operations.

6.2 Sarvagaram believes that an empowered workforce is the best way to receive feedback and identify improvement areas. The following grievance mechanism provide all employees, vendors, and customers a secure and 24x7 access to raise grievances and to report confidentiality and anonymously without fear of retaliation any breach of policies and procedures in Sarvagaram.

- (i) Whistleblower Policy.
- (ii) Policy on Prevention and Redressal of Sexual Harassment at workplace.
- (iii) Grievance Redressal Policy.

7. REVIEW AND DUE DILIGENCE

7.1 The Policy and procedure mentioned in this document are subject to review from time to time, and the same may be unilaterally withdrawn or amended in any way whatsoever, by SarvaGram.

7.2 SarvaGram reserves the right to amend, suspend or terminate this Policy at any time and for any reason with or without notice in accordance with applicable law.

8. EFFECTIVE DATE

8.1 This Policy shall come into effect from December 01, 2023.

9. TRAINING

9.1 SarvaGram will provide training to all employees to ensure the awareness for the systems set by the teams for the Human Rights Policy.

10. COMMUNICATION

10.1 This Policy will be communicated to all employees upon joining the Company and will be accessible through the Company's internal communication channels.
