

POLICY ON PREVENTION OF SEXUAL HARASSMENT

1. PURPOSE:

The purpose of this policy is to prohibit, prevent and redress any form of harassment that may amount to or connote sexual harassment at IIFL Samasta Finance Limited (“IIFL Samasta Finance”, or the “Company”).

2. ELIGIBILITY/ SCOPE:

2.1 This policy is applicable to all incidents of sexual harassment that occur at IIFL Samasta Finance, and to all persons who are parties (i.e., as victim, perpetrator or witness) to such harassment, whether or not employed by IIFL Samasta Finance.

2.2 The scope of this policy with reference to sexual harassment includes:

- Prohibition
- Prevention
- Redress

This policy has been formulated keeping in line with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, as amended (the “Act”).

3. RESPONSIBILITIES

3.1 Company: The Company shall safeguard the dignity of individuals and strive to provide a safe, healthy and respectable work environment. IIFL Samasta Finance is committed to providing an environment, which is free of discrimination, intimidation and abuse.

3.2 Internal Committee: The Company has formed an “Internal Committee” for purposes of inter alia addressing, resolving and taking necessary actions against an act of harassment (the “Committee”), and such Committee will be responsible for taking decisions pertaining to any complaint made by any person in a fair and just manner, in respect of any act of harassment as defined herein or under applicable law.

4. STATEMENT OF THE POLICY/STANDARD:

4.1 Definitions:

4.1.1 “Harassment” includes verbal or non-verbal acts and behaviors that convey insulting, hostile or degrading attitude to any person at IIFL Samasta Finance and includes ‘sexual harassment’. Apart from actual or attempted sexual assault, ‘sexual harassment’ means and includes (whether directly or by implication) – (i) any demand, pressure or request for sexual favors by words or action; (ii) unwanted or unwelcome physical contact or advances, touching, leaning over, looks or gestures; (iii) stalking; (iv) harassment based on pregnancy, disabilities or any other medical conditions; (v) making unwelcomed sexually colored remarks; (vi) showing pornography, which may include but is not limited to, pornographic or obscene screen savers, calendars, Desktop wallpapers, posters, websites, presentations, emails, computer games, etc; and (vii) any other unwelcome physical, verbal or nonverbal conduct of sexual nature. Such harassment could be through unwanted or unwelcome emails, calls, personal questions, sexual teasing, jokes, remarks or questions, include turning work related discussions to sexual topics.

Further, amongst others, occurrence or presence of any of the following circumstances in relation to or in connection with any act or behaviour of sexual harassment may also amount to sexual harassment:

- implied or explicit promise of preferential treatment in employment;
- implied or explicit threat of detrimental treatment in employment;
- implied or explicit threat about an individual’s present or future employment status;
- interference with work or creating an intimidating or offensive or hostile work environment for an individual; or
- Humiliating treatment likely to affect an individual’s health or safety.

4.1.2 “Harasser” includes – (i) a peer, trainee, co-worker, subordinate, senior, supervisor or team member of the victim from the same department or from any other department, whether male or female; and (ii) a non-employee or a third-party, whether male or female, who is directly or indirectly associated with, or interested in, the working of the Company.

4.1.3 “Victim” includes – (i) any employee of the Company, whether male or female, including a trainee, apprentice, temporary staff, ad hoc or daily-wage worker, contract worker and probationer; (ii) a non-employee or a third-party, whether male or female, who is directly or indirectly associated with, or interested in, the working of the Company, and who is subjected to sexual harassment at the Company; and (iii) persons although not directly harassed, but indirectly affected by such harassment. The victim does not necessarily have to be of the opposite sex.

4.2 Rules and Requirement

- Committee: All complaints logged under this policy shall be handled by the Committee formed specifically for this purpose. The Committee will comprise of members as set out below.
- Committee Head or Presiding Member, who shall be a woman employed at a senior level from amongst the employees
- Not less than two members from employees preferably committed to the cause of women or who’ve had experience in social work or have legal knowledge
- One external female member from NGOs committed to the cause of women, or familiar with the issues relating to sexual harassment
- Minimum 50% of the members shall be female

4.2.1 Nominations to the Committee will be made for a period of one (1) year and will be automatically renewed unless there are specific changes. The Chair person shall notify the list of changes to the Committee, if any, and also the replacements for vacancies caused in the Committee during the year. However, no member of the Committee shall hold office for a period exceeding three (3) years from the date of his/her nomination.

4.2.2 Committee Composition

ICC Members – Mail id: POSH@iiflsamasta.com

Presiding officer: Nalini K – Deputy Vice President

Member 1: Dhanashree Raj– Assistant General Manager

Member 2: Prakash R - Deputy Vice President

External Chairperson – Jyothi Bhat, Advocate - Lawyers Guild

Regional SPOCs:

Employee Name	Department	Designation	Grade	State	Mail id
Deepalakshmi M	Learning and Development	Senior Manager	M2	Tamil Nadu	deepalakshmim@iiflsamasta.com
Arpan Dhar	Learning and Development	Chief Manager	M3	West Bengal & Odisha	arpan@iiflsamasta.com
Deepak Kumar	Human Resources	Senior Manager	M2	Bihar, UP, JH	deepak.k@iiflsamasta.com
Kalpesh Kushawaha	Quality Assurance and Vigilance	Manager	M1	Gujarat	kalpeshk@iiflsamasta.com
Sukadev Das	Credit	Manager	M1	Odisha	sukadevd@iiflsamasta.com
Subhashini R	Learning and Development	Senior Manager	M2	Karnataka	subhashinir@iiflsamasta.com

4.2.3 Complaint Procedure:

- Any person affected by an act of harassment may directly inform the harasser about his/her conduct being unwanted and unwelcome and ask him/her to refrain from continuing with such conduct. However, notwithstanding the foregoing, the person so affected shall always have the right to report such act or conduct of harassment to the Committee by filing a written complaint in respect of such act or conduct of harassment within three (3) months from the date of the incident of harassment (“incident”) or in case of multiple incidents, from the date of the last incident. The Committee may, for reasons to be recorded and at its discretion, extend the time limit for filing/reporting such complaint, if it is satisfied that the circumstances prevented the complainant from filing the complaint within the specified time period or for any other reason the Committee may deem fit.
- The complainant can report any actual or perceived harassment to either his/her manager and/or any member of the Committee. If the manager is the offender, then the victim should report the matter directly to the Committee.
- The complainant shall be required to file six (6) copies of the written complaint to the Committee along with supporting documents (any evidence of the act of harassment) and relevant details concerning the act of harassment, details of the alleged harasser and the names and addresses of the witnesses, if any.

- Where the complainant is unable to file the complaint on account of his/her physical incapacity, the same may be filed inter alia by his/her relatives, friends, or co-workers.
- Where the complainant is unable to file the complaint on account of his/her mental incapacity, the same may be filed inter alia by his/her relative, friend or guardian; a special educator; a qualified psychiatrist or psychologist.
- Where the complainant, for any other reason, is unable to make a complaint, the same may be filed by any person who has knowledge of the incident, with his/her consent.
- Where the complainant is deceased, a complaint may be filed by his/her legal heir, or any person who has knowledge of the incident, with the consent of his/her legal heir.
- The victim can use the following mechanisms to report the incident to his/her manager and/or the Committee by email, phone, or personally meeting any member of the Committee. Under the Act, a complaint regarding an incident of sexual harassment has to be made in writing, and cannot be made verbally, or by telephonic means.

4.2.4 Procedure for Inquiry by Committee on Complaint

- On receiving the complaint, the Committee will meet and initiate proceedings within three (3) working days.
- The Committee shall furnish one copy of such complaint to the alleged harasser within a period of seven (7) working days from the date of receipt of the written complaint.
- The alleged harasser shall be required to file his/her reply along with relevant details, evidence, if any and the details of the witnesses, if any, within a period not exceeding ten (10) working days from the date of receipt of copy of the complaint by him.
- The Committee will then commence its inquiry on the act of harassment in accordance with the principles of natural justice and provide ample opportunity to the complainant and the alleged harasser to be heard and file replies, if required.
- The committee can call any person, including the complainant, harasser, or any other employee for questioning. Not providing the desired information or giving wrong information will be grounds for strict disciplinary action.
- While performing investigation/inquiry, a Committee member will note the minutes of discussion which will then be signed by all the Committee members.

- In the event that the complainant or alleged harasser does not use the opportunity of being heard and refrains from appearing before the Committee for three (3) consecutive hearings of the inquiry, the Committee may take ex-parte decision by giving a 15 (fifteen) days' prior notice.
- The Committee shall be required to announce its decision/findings within a period of three (3) months. Further, within a period of ten (10) days from the completion of inquiry, the Committee shall submit its report and such report would be made available to the concerned parties.
- The decisions of the Committee will normally be by consensus. Otherwise at least 75% votes would have to be in favour.
- No party shall engage any legal practitioner to represent them at any stage during the inquiry.

4.2.5 Conciliation:

- The Committee may, before initiating any inquiry under Clause 5.4 above and at the request of the complainant, may take steps to settle the matter through conciliation provided that such conciliation should not be based on any monetary settlement.
- Where a settlement has been arrived at by the complainant and the alleged harasser, the Committee shall report the same in writing with reasons and details of settlement and a copy of such settlement shall also be provided to the complainant and the alleged harasser.
- In the event that the complainant informs the Committee that the terms of settlement are not being complied with by the alleged harasser, the Committee shall inquire into the same or may forward the complaint to the police.

4.2.6 Rights during Pendency of Inquiry:

- Upon written request by the complainant, the Committee may recommend either of the following:
 - Transfer the complainant or the alleged harasser to any other workplace/office
 - Grant leave to the complainant for up to a period of three (3) months
 - Restrain the alleged harasser to report on the work performance of the complainant or writing his/her confidential report and assign the same to some other officer.

4.2.7 Decision Making & Disciplinary Action:

- Where the Committee concludes that the allegation against the alleged harasser has not been proved, it shall recommend to complainant that no action is required to be taken in the matter.
- Where the Committee concludes that the allegation against the alleged harasser has been proved, it shall recommend inter alia the following:
 - to take action for against the harasser for sexual harassment as a misconduct o to deduct from the salary of the harasser such sum as it may consider appropriate to be paid to the victim, or to his/her legal heirs, as it may deem fit o to ask the harasser to furnish a written apology
 - to warn, reprimand or censure the harasser, including suspension, extended probation, and transfer
 - to withhold promotions and/or increments, or terminate the service of the harasser o to make the harasser undergo counselling sessions or carry out community service o to initiate criminal proceedings against the harasser
- The severity of the disciplinary action will be determined by a number of factors, including the severity of harassment. The victim has the option to seek transfer of the perpetrator or his/her own transfer.

4.2.8 False Complaints

Where it is discovered by the Committee that the complaint is (a) malicious; (b) made with the knowledge of such complaint being wrong/false; or (c) based on or supported by any forged or misleading documents/evidence to support the complaint, or that any witness has given false evidence or produced forged/misleading document, the Committee may recommend to take necessary action against such complainant or witness, as the case may be, under applicable law, and may take the same disciplinary actions as are prescribed against the alleged harasser under this policy.

4.2.9 Confidentiality

Any complaint made under this policy and any names, details, nature and contents of complaint, inquiry report, investigation or inquiry processes, recommendations, etc. shall not be disclosed or made public by the Committee or the Company within or outside the Company. However, in the interest of justice, if the conclusion of a complaint is required to be disclosed for any purpose, the Company and Committee shall not disclose the name, address, identity or any other particulars leading to the identification of the victim or witnesses, if any.

4.2.10 Appeal

Any person aggrieved by:

- (a) the decision/findings/recommendations of the Committee under Clause 5.7 above, or non-implementation of such recommendations;
- (b) recommendation made by the Committee under Clause 6 above; and
- (c) breach of Clause 7 above, may prefer an appeal to the appellate authority as notified. Such appeal shall be made by the person within ninety days of the recommendations so made.

5. AUTHORIZED LEVEL OF APPROVAL

- As per process defined in the document

6. REVISION HISTORY

Version	Effective Date	Revision Description
Version 1	1-April-2019	Detailing entire policy
Version 2	1-April-2020	Detailing entire policy
Version 3	1-December-2021	Regional SPOC changes & additions

Authorised Signatory



Ashwini Kumar
Chief People Officer