

## **EQUAL OPPORTUNITY POLICY**

### **JANASHA FINANCE PRIVATE LIMITED**

Janasha Finance Private Limited (“Janasha Finance” or “the Company”) recognizes the importance of equal opportunity as both a moral obligation and a legal responsibility. The Company is committed to fostering a work environment free from discrimination, harassment, and retaliation, where every individual is treated with dignity and respect. This Equal Opportunity Policy (“Policy”) is designed to ensure compliance with applicable laws and to promote inclusivity across all aspects of the Company’s operations.

The Company is committed to a comprehensive strategy to address harassment and discrimination, including:

- providing training and education to ensure that employees understand their rights and responsibilities;
- regularly monitoring organizational systems to identify and remove barriers to equal opportunity;
- providing an effective, fair, and timely complaints and redressal procedure; and
- promoting appropriate standards of conduct at all times.

#### **APPLICABILITY**

This Policy applies at every level of the organization and to every aspect of the workplace environment and employment relationship, including recruitment, selection, promotion, transfers, training, salaries, benefits, and termination. It also covers rates of pay, overtime, hours of work, holidays, shift work, discipline, and performance evaluations. This Policy further applies to events occurring outside the physical workplace, including business trips, company functions, and other work-related events.

#### **EQUAL OPPORTUNITY STATEMENT**

In accordance with applicable laws including the;

- Rights of Persons with Disabilities Act, 2016
- The Transgender Persons (Protection of Rights) Act, 2019
- The Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017

Company ensures that all practices and policies are non-discriminatory towards individuals belonging to protected categories. We are committed to creating an environment that supports the professional growth and contributions of every employee, customer, and stakeholder.

#### **ANTI-DISCRIMINATION**

The Company is committed to providing equal opportunity to all individuals, regardless of age, color, disability, marital status, nationality, race, religion, gender, gender identity, sexual orientation, HIV/AIDS status, or any other protected status recognized under applicable law. The Company strives to maintain a workplace free from harassment and discrimination, where all employment decisions and workplace interactions are based solely on merit, qualifications, and business requirements.

The Company fosters a culture of respect for individual rights and differences and prohibits any form of discrimination or bias in employment practices. For the purposes of this Policy, discrimination includes less favourable treatment of an individual on account of a protected characteristic, whether direct, indirect, or through victimization or retaliation.

This Policy prohibits discrimination or harassment based on any of the following grounds, individually or in combination:

- Age.
- Ancestry.
- Colour.
- Religious creed, including religious dress and grooming practices.
- Disability, whether mental or physical, including HIV and AIDS.
- Marital or domestic partner status.
- Medical condition.
- Genetic information.
- National origin, including language-use restrictions.
- Race.
- Sex, including pregnancy, childbirth, breastfeeding, and related medical conditions.
- Gender, gender identity, and gender expression.
- Sexual orientation.
- Citizenship.

The Company is committed to ensuring that all policies and practices are non-discriminatory and support the professional growth and contribution of every employee and job applicant.

#### **GRIEVANCE REDRESSAL MECHANISM**

The Company has appointed Liaison/Complaints Officer responsible for overseeing compliance with this Policy.

All complaints regarding violations of this Policy can be made as per following:

- **Human Resource Head – For employee related complaints ([hrbp@loankuber.com](mailto:hrbp@loankuber.com))**
- **Grievance Redressal officer/Principal Nodal Officer – For customer related complaints ([gropno@janashafinance.com](mailto:gropno@janashafinance.com))**

Complaints by HIV+ persons shall be dealt with in accordance with applicable law. The Liaison/Complaints Officer shall communicate the action taken and ensure strict confidentiality of the complainant's identity.

All complaints should contain key details regarding the violations, including date of the incident, place of the incident, description of the incident, person responsible for the incident, contact details of the complainant, and signature of the complainant (if the complaint is furnished by way of a letter).

The Company shall investigate and resolve all complaints made under this policy within the timelines prescribed by applicable laws and regulations, ensuring prompt and equitable redressal of grievances.

#### **FACILITIES AND AMENITIES FOR PERSONS WITH DISABILITIES AND TRANSGENDERS**

The Company shall maintain accessible physical and digital facilities, and shall provide reasonable accommodation to employees and customers with disabilities or special needs, subject to applicable standards and operational feasibility. Requests for accommodation may be made to the designated Liaison/Complaints Officer, and no person shall bear the cost of such accommodation.

## **SPECIAL LEAVE**

Employees requiring additional leave due to disability-related reasons are entitled to apply for special leave in accordance with the Company's leave policy. Requests will be evaluated fairly, considering individual circumstances and business needs.

## **CONFIDENTIALITY**

All information related to employees' protected characteristics, including disabilities, gender identity, or HIV/AIDS status, is treated confidentially and disclosed only on a need-to-know basis for accommodation purposes or as required by law.

It is also clarified that any information provided is voluntary and will be used in accordance with applicable laws and policies of the Company. Refusal to provide information will not subject an employee or applicant to adverse treatment in any matter pertaining to employment.

## **AMENDMENTS**

Any amendments to this Policy shall be notified from time to time, and it is the responsibility to all employees to keep themselves updated about such amendments.

***This Policy is intended to be read and implemented in accordance with the Rights of Persons with Disabilities Act, 2016, the Transgender Persons (Protection of Rights) Act, 2019, and the Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017, as amended from time to time and shall be interpreted consistently with the requirements applicable to the Company under such laws***