



UC INCLUSIVE CREDIT PRIVATE LIMITED

POLICY ON PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE

Current Version No: 5.0
Current Version Approval Date: June 30, 2021
Current Version Effective Date: June 30, 2021
Previous version approval date: May 29, 2020

UC INCLUSIVE CREDIT PRIVATE LIMITED

(“UCIC” or the “Company”)

POLICY ON PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE

A. Objective

UC Inclusive Credit Private Limited (“UCIC” or “Company”) is committed to creating and maintaining a secure work environment where its Employees, Agents, Vendors and Partners, can work and pursue business together in an atmosphere free of harassment, exploitation and intimidation caused by acts of Sexual Harassment. The Company firmly believes that all employees of the Company have the right to be treated with dignity and respect and afforded a work environment that encourages mutual respect, courteous and congenial relationships.

Further, the management of the Company adopts the guidelines and mandates as per provisions of “Sexual Harassment Of Women At Workplace (Prevention, Prohibition And Redressal) Act, 2013” and “Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Rules, 2013” (“the Act”) for laying a more robust mechanism for redressal of issues related to sexual harassment at workplace being implemented through this Policy On Prevention Of Sexual Harassment At Workplace (“Policy”) which will be ratified by the Board at the annual review of the various policies of the Company which is usually at the beginning of the new financial year.

B. Scope

Policy with regard to Prevention, Prohibition and Redressal of Sexual Harassment covers all women employees of the Company/workplace.

UCIC encourages every woman employee who believes they are sexually harassed to use the redressal mechanism as provided in this policy. UCIC shall ensure the implementation of the policy in letter and spirit by undertaking all necessary and reasonable steps to prevent sexual harassment at workplace and also provide protection to employees against sexual harassment at workplace. The Company shall propagate the existence and contents of this Policy to its Employees. It includes sexual harassment by fellow employees, supervisors, managers as well as agents, contractors, customers, vendors, partners and, visitors including employees of outsourced entities. Sexual harassment is judged by the impact on the complainant and not the intent of the Respondent.

C. Creation of awareness

1. All the Employees, Agents, Customers, Vendors, Partners and Visitors shall have access to this Policy at any given point of time and clarification related to this Policy shall be addressed by any member of the Internal Complaints Committee.
2. A brief shall be given to all existing employees regarding the features of this Policy immediately on formulation of the Policy and to new employees in UCIC during their Induction.
3. The Company shall comply with all other details as set out under Section 19 of the Act to ensure that all employees are provided with the safe working environment at the workplace.
4. Company shall display the penal consequences of the sexual harassments and the names of the Internal Complaints Committee members at its every establishment at a conspicuous place.
5. Assistance would be provided to the woman if she so chooses to file a complaint in relation to the offence under the Indian Penal Code or any other law for the time being in force;
6. Sexual harassment will be treated as a misconduct under the service rules and appropriate action will be initiated for such misconduct

D. Definition

- a. **“Respondent”** means the person who is alleged or reported to have committed an act of Sexual Harassment.
- b. **“Aggrieved Person/Complainant”** means a person in relation to Workplace whether employed or not, who alleges to have been subject to any act of sexual harassment by the Respondent.
- c. **“Board”** shall mean Board of UC Inclusive Credit Private Limited.
- d. **“Committee”** shall mean a ‘Internal Complaints Committee’ constituted (of the Company).
- e. **“Complaint”** shall mean any written communication made in good faith that reports an act of Sexual Harassment.
- f. **“Employee”** means a person employed at a workplace for any work on regular, temporary, ad hoc or daily wages basis, either directly or through an agent, including a contractor, with or, without the knowledge of the principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name
- g. **“Internal Complaints Committee”** means a committee constituted by Company as per this Policy.
- h. **“Member”** means a Member of the ‘Complaint Redressal Committee’
- i. **“NGO”** includes any Non-Governmental Organization registered under the Societies’ Registration Act or as a public charitable trust recognized under law. Such a society/charitable trust must not be affiliated to any political party, and should have been engaged in work for gender equality, particularly for the amelioration of the status of women, for a minimum of 3 (three) years prior to the date of emplacement.
- j. **“Sexual Harassment”** includes any one or more of the following unwelcome acts or behavior (whether directly or by implication) such as:
 - i. Physical contact and advances; or
 - ii. A demand or request for sexual favors; or
 - iii. Making sexually colored remarks; or
 - iv. Showing pornography or other offensive content in electronic form or otherwise or derogatory pictures, cartoons, representations, graphics, pamphlets or sayings; or
 - v. Any other unwelcome physical, verbal or non - verbal conduct of sexual nature;

where any of these acts is committed in circumstances where the Complainant has reason to believe that the said conduct amounts to interference with work or creating an intimidating or offensive or hostile work environment, or humiliating treatment likely to affect the health and safety of the Employee or is an explicit or implicit threat or promise in relation to preferential or detrimental treatment in respect to the current employment or future employment status.

In addition to the instances mentioned hereinabove, any other acts or behavior, which outrages the modesty of a female employee, will be considered as sexual harassment.

- k. **“Victimization”** shall be understood to mean any adverse action by an individual, group of individuals or organization against individuals because they have, in good faith, reported instances of sexual harassment, participated in or been witnesses to proceedings to redress an alleged instance of sexual harassment.
- l. **“Workplace”** includes any department, division, undertaking, establishment, office or branch unit. Any place visited by the employee arising out of or during the course of employment including but not limited to visit to any vendors’ business location or any prospective client’s business location for the purpose of business of the Company and also includes transportation provided by the employer for undertaking such journey.

E. Internal Complaints Committee

1. An Internal Complaints Committee shall be constituted by the Board in accordance to the Act to consider and redress Complaints of Sexual Harassment. The Committee shall consist of the following Members, provided that at least one-half of the total Members so nominated shall be women:
 - a. A Presiding Officer who shall be a woman Employee, nominated by the Board. In case of non-availability of such woman Employee, the Board will appropriately nominate a woman of at least similar stature from another organization (working in the same impact space as UCIC).
 - b. Not less than two Members, appointed from amongst employees who are preferably committed to the cause of women or who have had experience in social work or who have legal knowledge.

One Member appointed from a non-governmental organization or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment in accordance with the rules to the Act. Such member as mentioned in (c) above shall be paid such fees or allowances for attending the proceedings of the Internal Committee as may be prescribed in the rules to the Act.

2. A Member shall be removed from the Committee in case he / she is found to have contravened the provisions of the Policy, or
 - a. Is found to have indulged in rampant abuse of their position; or
 - b. If he / she is convicted of any offence or an inquiry into an offence is pending against him / her under any Law, or
 - c. If he / she is found guilty in any disciplinary proceedings or a disciplinary proceeding is pending against him / her.
3. Each Member shall hold his / her position in the Committee for a maximum period of 3 years from the date of their appointment. In case of removal or voluntary separation of a Member from the Committee or on completion of the tenure (3 years) or in case of separation of any Member from the organization, the Board shall facilitate suitable replacement of such Member in the Committee.
4. The Committee shall have a permanent email ID, for employees to register their grievances, Complaints or concerns online via email. The employee may email the Complaint to the Complaint Redressal Committee on posh@ucinclusive.com and also file the Complaint within such period and in such manner as stated in the Act
5. The quorum for the purpose of meeting shall be 2/3rd of the Members of the Internal Complaint Committee. However, this shall not be a pre-requisite for the quorum of an adjourned meeting. In case any Member of the Committee is a Complainant / Respondent / Witness, he/ she shall abstain from participating in the proceedings and shall not be a part of the required quorum. In such an event, the Board shall nominate another suitable person in place of such Member. For conducting an inquiry, the quorum shall be a minimum of three members of the Committee including the Presiding Officer.
6. Changes in the constitution of the Complaint Redressal Committee, whenever necessary, shall be made as expeditiously as possible and in any case within 30 days of the date of vacancy of office by one of the Members.

F. Role of Internal Complaints Committee

1. The Committee shall decide whether the facts contained in the Complaint make out a case of “sexual harassment” in light of the definition contained in the Policy and the Act.
2. The Committee shall look into the truth of the allegations contained in the Complaint.
3. The Committee shall look into the truth of any allegation of retaliation against /victimization of the Complainant or any other person assisting her as a result of such Complaint having been made or such assistance having been offered.
4. The Committee shall recommend the penalties / action to be taken against any person found guilty of having sexually harassed the Complainant, up to and including termination, to the Managing Director and / or CEO.
5. The Committee shall recommend the penalties / action to be taken against any person found guilty of having retaliated against / victimized the Complainant or any other person assisting her as a result of such Complaint having been made or such assistance having been offered.

6. The Committee shall recommend appropriate psychological, emotional and physical support (counseling, security and other assistance) for the victim.
7. The Committee shall recommend the penalties / action to be taken against any person found guilty of having made false claims of having been sexually harassed, up to and including termination.
8. The Committee shall monitor the follow-up action to be taken by HR on receipt of the Report of the Committee
9. All decisions of the Committee shall be taken by simple majority. No Member of the Committee shall have a casting vote.

G. Rights and Powers of the Internal Complaints Committee

1. The Committee shall have the power to summon witnesses and call for documents or any information from any employee.
2. If the Committee has reason to believe that an employee is capable of furnishing relevant documents or information, it may direct such person to produce such documents or information by serving a notice in writing on that person, summoning the person, or calling for such documents or information at such place and within such time as may be specified in the written notice.
3. Where any relevant document or information is recorded or stored by means of a mechanical, electronic or other device, the Committee shall have the power to direct that the same be produced, or that a clear reproduction in writing of the same be produced.
4. Upon production of documents / information called for by it, the Committee shall have the power to make copies of such documents / information or extracts there from; or retain such documents / information for such period as may be deemed necessary for purposes of the proceedings before it.
5. The Committee shall have the power to issue interim directions to / with regard to any person participating in the proceedings before it.
6. The Committee shall have the power to recommend the action to be taken against any person found guilty of sexually harassing the Complainant; retaliating against / victimizing the Complainant or any other person before it; and making false charges of sexual harassment against the accused person.
7. The Committee shall have powers to take evidence on oath from parties involved in matters/charges presented before it for adjudication.
8. The Committee shall have powers to order interim relief including powers to suspend the accused till conclusion of proceedings or till such time it deems fit.
9. The Committee shall have powers to form an investigation team and also have powers to dissolve the investigation team so created for investigation into an accusation of sexual harassment.
10. The Committee may also issue restraining orders against harasser.
11. The Committee shall have powers to take any action that it deems necessary for conducting a fair investigation and carrying out its final decision in the matter.

H. Complaint Redressal Mechanism

1. Filing of complaint:
 - a. Any aggrieved person may make, in writing, a complaint of sexual harassment at workplace to the committee giving details of the sexual harassment meted out to her within a period of 3 months from the date of incident and in case of a series of incidents, within a period of 3 months from the date of the last incident.
 - b. Where the Complainant cannot make a Complaint on account of his / her physical and mental incapacity or death or otherwise, his / her legal heir may make a Complaint on his / her behalf.
 - c. The Committee may, for reasons to be recorded in writing, extend further the time limit up to a maximum of three months beyond the time limit prescribed above, if it is satisfied that the circumstances prevented the Complainant or his / her legal heir from filing a Complaint within the prescribed period of three months.

2. Inquiry process:

- a. On receipt of complaint, the Committee will decide the place and time for hearing the complaint and will intimate the date, time and place of hearing to the Complainant and Respondent. The Committee follows principle of Natural Justice while handling such complaints. The Committee shall, on receipt of a Complaint, send to the Respondent, a copy of the Complaint within a period of seven working days.
 - b. Respondent shall file reply within 10 working days of receipt of the complaint along with list of documents, names and addresses of witnesses.
 - c. Internal Complaints Committee shall have the right to terminate the enquiry or give ex-parte decision on the complaint, if the Respondent or Complainant fails to present himself/herself for 3 consecutive hearings, without sufficient cause. Such termination or giving such ex-parte decision shall be passed only after giving an advance notice of 15 days, to the party concerned.
 - d. The parties shall not be allowed to bring any legal practitioner to represent them in their case at any stage of the proceedings of the Complaints Committee;
 - e. Scope for settlement:
 - i. The Internal Complaints Committee may before initiating an inquiry, and at the aggrieved person's request, attempt to settle the matter through conciliation.
 - ii. The Committee may, before initiating an inquiry, take steps to settle matter between the Complainant and the Respondent through conciliation, at the request of the Complainant provided that no monetary settlement shall be made as a basis of such conciliation. ~~This is only if requested by the aggrieved woman~~
 - iii. Such conciliation should be completed, in presence of two witnesses, within one month from the date of making the Complaint.
 - iv. Where such settlement has been arrived at, the Committee shall record the settlement so arrived (including signatures of the witnesses) and forward the same to the Board to take action as specified in the recommendation.
 - v. The Committee shall provide the copies of the settlement, as recorded under sub-section (i) above, to the Complainant and the Respondent.
 - vi. Where such settlement is arrived at, no further inquiry shall be conducted by the Committee.
3. The inquiry shall be completed within a period of 90 days from the date of non acceptance of conciliation by either Complainant or Respondent or both. Such inquiry shall be conducted in an absolutely confidential manner. If the Complainant / Respondent desires to submit any documents as evidence before the Committee, he/she shall supply original copies of such documents, affixed with their signatures.
 4. During the course of inquiry, the Committee shall provide an opportunity to the Complainant and to the Respondent to give depositions before the Committee and offer their explanations.
 5. The Complainant, Respondent and any other employee assisting in the inquiry, shall have the responsibility to not interfere with the inquiry proceedings. Evidence shall not be withheld, destroyed or tampered with and witnesses / aggrieved shall not be directly, indirectly, explicitly or implicitly influenced, coached, coerced, threatened and/or intimidated by the Complainant, Respondent or any other person.

I. **Action taken**

1. On completion of an inquiry under this Policy, the Committee shall provide a "Findings report" to the Board, the Complainant and the Respondent within 10 working days of the completion of the inquiry.
2. If the allegation against the respondent has not been proved, the Committee may recommend that no action needs to be taken in the matter.
3. Where the Committee arrives at the conclusion that the allegation(s) against the Respondent has been proved, it shall recommend to the Board to take appropriate corrective and/or disciplinary and/or legal action for misconduct / deduct from the salary / wages of the Respondent, such sum as it may consider appropriate to be paid to the aggrieved or to his / her legal heir. If the Company is unable to make such

deduction from the salary of the Respondent due to his being absent from duty or cessation of employment, it may direct the Respondent to pay such sum to the aggrieved.

4. Additionally, according to the degree of offence, the corrective action may include any of the following:
 - i. Formal, written and signed apology;
 - ii. Counseling;
 - iii. Written warning to the accused, a copy of which is to be maintained with his/her employee file;
 - iv. Withholding of promotion;
 - v. Withholding of pay rise or increment;
 - vi. Change of assignment/transfer of department for either the victim or the accused;
 - vii. Suspension or termination of services of the accused.

The Company is required to act on the recommendations of the Internal Committee within 60 days of receipt of the inquiry report.

In case the Committee finds the degree of offence which is covered under the Indian Penal Code, then this fact shall be mentioned in its report and appropriate action shall be initiated by the Management, for making a Police Complaint.

5. If any person is aggrieved by any finding and / or recommendations and / or non implementation of the recommendations of the Committee, he/she may appeal to the Board of the Company, preferably within 15 days from the date of passing of the order of the Committee. Further, if such person is aggrieved by recommendations and/or non-implementation of the recommendations of the Committee, he/she may appeal to the Board of the Company, preferably within 90 days from the date of passing of the order of the Committee.

6. Protection against retaliation/victimization

Regardless of the outcome of a Complaint made in good faith, the Employee lodging the Complaint and any person providing information or any witness, will be protected from any form of retaliation. While dealing with Complaints of Sexual Harassment, the Committee shall ensure that the Complainant or the witness are not victimized or discriminated against by the accused. Any unwarranted pressures, retaliatory or any other type of unethical behavior from the accused against the Complainant while the investigation is in progress should be reported by the Complainant to the Committee as soon as possible. Disciplinary action will be taken by the Committee against any such complaints which are found genuine.

7. False Accusations or Complaints made with a malicious intent

This policy has been evolved as a tool to ensure that in the interest of justice and fair play, our employees have a forum to approach in the event of instances of sexual harassment. However, this policy may not be used as a defense by an employee against whom an adverse action has been taken by the company independent of any disclosure of information and for legitimate reasons or cause under company rules and policies. Also, if on investigation it is revealed that the Complaint was made with malicious intent and with the motive of maligning the concerned individual / tarnishing his/her image in the Company and to settle personal/professional scores, strict action shall be taken against the Complainant.

8. Others

1. Company may make any alteration or amendment or rescind any of the clauses of this Policy as and when it finds it necessary to do so as long as it complies with the Act. Any such alterations or amendment or rescinding will be intimated to the employee.
2. Nothing contained in these rules shall operate in derogation of any law for the time being in force or to the prejudice of any right of any employee under any other Rules or Law.
3. The Committee shall prepare an annual report and shall submit the same to the Company and the District Officer containing :
 - a) number of complaints of sexual harassment received in the year;
 - b) number of complaints disposed off during the year;
 - c) number of cases pending for more than ninety days;
 - d) number of workshops or awareness programmes against sexual harassment carried out;
 - e) nature of action taken by the employer

9. Confidentiality

All information received shall be kept confidential. Any person (including witnesses) who breaches confidentiality shall be subject to disciplinary action