



UC Inclusive Credit Private Limited (UCIC)

Equal Opportunity Policy

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EQUAL OPPORTUNITY POLICY

PREAMBLE

UC Inclusive Credit Private Limited (“Company”) is an equal-opportunity employer. We recognize and celebrate diversity and are committed to creating an inclusive workplace where all employees are treated with respect and dignity. UCIC is committed to creating an environment that is fair and flexible; promotes personal and professional growth and benefits from the capabilities of its diverse workforce.

The Company has framed this Policy in order to protect the rights of Persons with Disabilities and Transgender Persons employed or otherwise hired by the Company in accordance with the Rights of Persons with Disabilities Act, 2016 and the Transgender Persons (Protection of Rights) Act, 2019 and rules made thereunder respectively.

This Equal Opportunity Policy (hereinafter referred as “Policy”) is in accordance with the provisions of The Rights of Persons with Disabilities Act, 2016 (“ hereinafter referred as RPWD”) and Transgender Persons (Protection of Rights) Act, 2019 (hereinafter referred as Transgender Rights Act) (“hereinafter both RPWD and Transgender Rights Act collectively referred as Acts”) and the rules made thereunder.

The Company’s relationship with all of its Employees shall be based on principles of equal opportunity and fair treatment. Discrimination by the Company (or its Employees) on grounds like age, sex, gender, disability, ailment, religion, race, nationality, social or ethnic origin, colour, sexual orientation, political opinion, and other personal characteristics unrelated to the inherent requirements of the job, is strictly prohibited and shall be subject to disciplinary action in accordance with the provisions of the Company’s Employee Handbook

The Company shall not discriminate with respect to any aspect of the employment relationship including the hiring/selection process, promotions, transfers, provision of training opportunities, compensation, employee benefits, termination or retirement policies, and disciplinary practices.

EFFECTIVE DATE OF POLICY

This policy is effective from October 20, 2023, and supersedes all prior guidelines on the subject matter.

DEFINITIONS

Any words used in this Policy shall have the same meaning ascribed to it under the Acts or rules made thereunder.

SCOPE

- a) This Policy is subject to applicable law and contains certain special provisions for the protection of rights of Persons with Disabilities and Transgender Persons at the workplace.
- b) The Company shall pursue equal opportunity as a policy commitment in all aspects of employment of Persons with Disabilities and Transgender Persons including the hiring/selection process, promotions, transfers, provision of training opportunities, compensation, employee benefits.
- c) The Policy applies to all stakeholders. 'Stakeholders' for the purposes of this Policy shall include all employees (whether permanent, fixed term or temporary), business partners, vendors, suppliers, consultants, contractual staff, seconded staff, trainees, direct selling agents, and any other person / entity acting for and on behalf of the Company.

EQUAL OPPORTUNITY FOR PERSONS WITH DISABILITIES

UCIC is committed to providing equal employment opportunities in accordance with the provisions of The Rights of Persons with Disabilities Act, 2016 and the Rules thereunder (as may be amended from time to time) without any discrimination on the grounds of disability and will take all actions to ensure that a conducive environment is provided to persons with disabilities to perform their role and excel in the same. In furtherance of the same, the Company shall:

- Ensure personal liberty, equality and non-discrimination of any kind, for disabled persons at the workplace. Discourage all factors which hamper full and effective participation of persons with disabilities in the Company.
- Provide appropriate facilities and amenities to persons with disabilities so that they may effectively discharge their duties in the establishment.
- Give preference to persons with disabilities in transfer, posting and allotment of residential accommodation wherever possible.
- Employ persons with disabilities wherever practicable, when it is suited to their aptitudes, abilities and qualifications and ensure no opportunity is denied to persons with disabilities, merely on ground of disability.
- Provide persons with disabilities with the same opportunities for promotion, career development and training as those afforded to other employees.
- Encourage the professional development of persons with disabilities by providing the necessary facilities or training as required.
- Construct and provide infrastructure as well as make available assistive devices that may be required, such as walk and path levels, grooves and gratings, guiding and warning blocks, proper signages to barriers and hazards, transport and parking facility etc.
- Adhere to all other applicable laws governed by the Rights of Persons with Disabilities Act 2016,

EQUAL OPPORTUNITY FOR TRANSGENDER PERSONS

UCIC is committed to providing equal employment opportunities in accordance with the provisions of The Transgender Persons (Protection of Rights) Act, 2019 and Rules thereunder (as may be amended from time to time) for transgender persons and will take all actions to ensure that a conducive environment is provided to them to perform their role and excel in the same. In furtherance of the same, the Company shall:

- Provide a safe working environment and ensure that no transgender person is discriminated in any matter relating to employment including infrastructure adjustments, recruitment, employment benefits, promotion, career development and training as those afforded to other employees.
- Ensure infrastructural facilities (such as unisex toilets), measures for safety and security (transportation and guards) and amenities (such as hygiene products) to be provided to the transgender persons to effectively discharge their duties;
- Ensure applicability of all rules and regulations of the employer regarding service conditions and maintenance of confidentiality of the gender identity of the transgender employees.

Transgender persons or persons with disabilities who apply or employees who believe themselves to be covered under The Transgender Persons (Protection of Rights) Act, 2019 or The Rights of Persons with Disabilities Act, 2016 respectively, may contact the Human Resources Representative in any given location. Any information provided is voluntary, will be kept confidential, and will be used in accordance with applicable laws. Refusal to provide information will not subject an employee or applicant to any adverse treatment. Employees and applicants will be protected from coercion, intimidation, interference, discrimination, or retaliation for filing a complaint or assisting in an investigation under the Acts.

REPORTING OF DISABILITY & CONFIDENTIALITY OF INFORMATION

Employees are requested to report the existence of a disability or certificate of identity issued by the District Magistrate under the Transgender Rules to the Liaison Officer at the time of joining the organization, in order to ensure protection of their rights under this Policy. Employees are also requested to report disabilities / identity acquired after joining the Company or in case of ceasing of a disability.

UCIC respects the privacy of every individual and ensures utmost confidentiality of information /concerns in relation to disability /sexuality/gender identity or any other personal information shared with it by its employees (or potential candidates). However, if the disclosure is mandated under law, then any such disclosure will be handled with utmost confidentiality and in accordance with applicable laws.

VIOLATIONS AND REPORTING

UCIC has zero tolerance for disrespectful or inappropriate behaviour, unfair treatment or retaliation of any kind.

Complaints and grievances in relation to discrimination at the workplace may be communicated to Compliant Officer. The Compliant Officer shall be the "Grievance Officer" appointed as per the existing Employees' Grievance Policy of the Company for this policy as per Rule 13 of the Transgender Rights, Rules.

"Any grievance(s) arising pursuant to violation of the terms of this Policy or any applicable provision of the Acts (or their respective rules), shall be redressed in consonance with the mechanism prescribed in the respective Act and its rules".

POLICY REVIEW AND AMENDMENTS

The Board of Directors reserves the power to review and amend this policy from time to time.

In case of any amendments, clarifications, circulars etc. the amended regulatory requirements will supersede the Policy till the time this Policy is suitably amended.