

DIVERSITY, INCLUSION AND EQUAL OPPORTUNITY POLICY

Muthoot Finance Limited



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Preface

MFL has designed this policy in alignment with the requirements of “The Rights of People with Disabilities Act, 2016” and “The Transgender Persons (Protection of Rights) Act, 2019”.

Objective and Purpose:

Muthoot Finance Ltd. (“MFL” or “Company”) is an equal opportunity employer and commits to developing a workspace which is diverse and inclusive, free from any prejudice, discrimination, and harassment on grounds of religion, race, belief, age, caste, color, nationality and ethnic origin, marital status, pregnancy, gender identity, sexual orientation, political affiliation and physical (dis)ability.

Through the described policy herein MFL intends to drive opportunities in all aspects of employment for its employees including differently abled persons and transgender persons in terms of their selection process, upgrading, promotions or transfers, termination or layoff, various training prospects, financial compensation, other benefits.

Applicability:

The Policy is applicable to all employees of Muthoot Finance Ltd., its subsidiary companies and its value chain partners, and any other person / entity acting for and on behalf of MFL.

Policy details

- i. MFL shall promote a workplace which is devoid of harassment, discrimination, threats, mistreatment, intimidation, and victimization. Employees found violating this policy may be subjected to disciplinary procedures.
- ii. The Company will ensure fair treatment of all employees, giving due respect to their personal rights, privacy and dignity.
- iii. The career progression and employment opportunities provided shall be fair and equal.
- iv. Irrespective of the level, title, religion, race, belief, age, caste, color, nationality and ethnic origin, marital status, pregnancy, gender identity, sexual orientation, political affiliation and physical (dis)ability the communication between employees shall be kept respectful.

- v. MFL will ensure maintenance of an environment where employees are always encouraged to work together harmoniously and professionally; employees must not perceive that their background, lifestyle hinders their opportunities for growth and development.

Specific to People with Disability (PWD) / Differently Abled

- MFL shall ensure that no employee feels discriminated basis his/her physical or mental ability towards any position for which the applicant / employee is already qualified.
- MFL shall ensure identifying vacancies for Disabled Persons
- MFL shall not deny promotion to a person merely on the ground of disability.
- MFL shall be judicious in providing reasonable and necessary facilities to differently abled employees to empower them towards effectively carrying out their organizational duties. (As defined by The Rights of People with Disabilities Act of 2016 in India defines reasonable accommodation as “necessary and appropriate modification and adjustments, without imposing a disproportionate or undue burden in a particular case, to ensure that persons with disabilities enjoy or exercise rights equally with others.”)
- Any concerns which arise in relation to specific functions such as admin, IT, compensation etc. may be directed to relevant departments.
- Grievances may be raised following the protocols given in the Grievance Redressal policy guidelines. PWD or differently abled employees who are facing specific grievances on grounds of discrimination impeding them from discharging their daily duties are advised to reach out to the email : agmhrd@muthootgroup.com
- **Monitoring & Review**

This policy shall be reviewed annually or earlier as warranted for its suitability and updated as necessary.

Dated:

Signing Authority