

UMMEED HOUSING FINANCE PRIVATE LIMITED

EQUAL OPPORTUNITY POLICY FOR PROTECTION OF RIGHTS OF TRANSGENDER PERSONS

Objective

This Equal Opportunity Policy for Transgender Persons is formulated in line with applicable provisions under the Transgender Persons (Protection of Rights) Act, 2019 and Transgender Persons (Protection of Rights) Rules, 2020, with a view to provide equality of opportunity and protection of rights of these persons under aforesaid laws.

Scope

As defined in the Transgender Persons (Protection of Rights) Act, 2019, a "transgender person" means a person whose gender does not match with the gender assigned to that person at birth and includes trans-man or trans-woman (whether or not such person has undergone sex reassignment surgery or hormone therapy or laser therapy or such other therapy), person with intersex variations, genderqueer and person having such socio-cultural identities as kinner, hijra, aravani and jogta.

This policy is applicable on all employees, interns/trainees, contractual employees, including temporary employees and job applicants of Ummeed Housing Finance Private Limited ("the Company" or "We") and applies to all aspects of a job. This policy is subject to applicable regulations, eligibilities, qualifications and merit of the individual.

Our Policy

We are committed to providing a safe working environment and to ensuring that no transgender person is discriminated against in any manner, including in relation to employment, recruitment, employment benefits, promotion and other related aspects and creating an inclusive work environment. We endeavor to:

- A. provide equal and fair opportunities for employment to all qualified applicants free from any such instances of denial of access to, termination or removal from employment or occupation for a transgender persons;
- B. maintain a safe working environment free from harassment based on age, gender, race, colour, national or ethnic origin, language, religion, political beliefs, physical ability, family status, marital status, pre-natal status, sexual orientation, gender re-assignment, transgenderity or intersex variations;
- C. make employment relationship decisions solely on the basis of individual ability and qualifications, subject only to occupational requirements, seniority and other appropriate non-discriminatory criteria;
- D. adhere to applicable law pertaining to equal employment opportunities and fair employment practices; the unfair treatment in, or in relation to, employment or occupation; and
- E. inform staff of certain behaviour that is unacceptable, and measures that the Company may take for deviant behaviour towards employees.

Dignity and Respect

Our leaders shall be responsible for creating a conducive work environment built on tolerance, understanding, mutual cooperation and respect for individual privacy. Everyone in our work environment must be treated with dignity and respect. We do not tolerate any form of harassment, whether sexual, physical, verbal or psychological.

Version 1.2

We have clear and fair disciplinary procedures, which necessarily include an employee's right to be heard.

Privacy

We respect our employees' right to privacy. We have no concern with their conduct outside our work environment, unless such conduct impairs their work performance, creates conflicts of interest or adversely affects our reputation or business interests.

Non-Discrimination

We shall not discriminate directly or indirectly against any employee or job applicant on any grounds including on the grounds of age, gender, race, colour, national or ethnic origin, language, religion, political beliefs, physical ability, family status, marital status, pre-natal status, sexual orientation, gender re-assignment, transgenderity or intersex variations.

Facilities & Amenities

We ensure to provide all necessary infrastructure to its employees to create a conducive workplace. Any employee facing issues should report to the facilities team at their location or write to the Complaint Officer.

Recruitment Process

Our hiring is based alone on merit and the candidates are evaluated based upon their skills and competence. Applicants can contact our Human Resources team or the Complaint Officer for specific assistance with respect to suitable positions in compliance with applicable regulations.

Bullying and Intimidation

We promote a harmonious working environment in which our employees will be treated with dignity and respect. We have a zero-tolerance policy towards bullying and harassment.

Commitment to Diversity and Inclusion

We are committed to strengthening diversity and inclusion at the workplace through an enabling environment, supportive work life policies for employees and a culture that welcomes differences and creates a sense of belonging. We strive to create a work environment where all employees can develop and grow to achieve their full potential. We are an equal opportunity employer and are committed to maintaining respect and dignity for all.

Grievance Redressal Mechanism and appointment of Complaint Officer

Our HR Head is designated as the "***Complaint Officer***" to deal with the complaints relating to violation of this policy by any employee. The complaint officer will enquire into the complaints received within fifteen days from the date of receipt of such complaints and appropriate action will be taken accordingly as per extant provisions of rules and regulations. Our leaders will take stern action on the enquiry report submitted by the complaints officer within fifteen days from the date of submission of the report.

Communication of Policy

This policy is available for all employees through website of the Company and adherence to this is a mandate for every employee. Any ignorance or violation to this Policy would attract disciplinary action by the Company.