

UMMEED HOUSING FINANCE PRIVATE LIMITED

EQUAL OPPORTUNITY POLICY FOR PERSONS WITH DISABILITIES

Objective

This Equal Opportunity Policy for Persons with Disabilities ("**PwD**") is formulated in line with applicable provisions under the Rights of Persons with Disabilities Act, 2016 ("**Act**") and Rights of Persons with Disabilities Rules, 2017 ("**Rules**") with a view to provide equality of opportunity and protection of rights of these persons under aforesaid laws.

Scope

This policy is applicable on all employees of Ummeed Housing Finance Private Limited ("the Company" or "We") and is subject to applicable regulations, eligibilities, qualifications and merit of the individual.

Our Policy

We are committed to eliminating all forms of unlawful discrimination (which includes direct discrimination, indirect discrimination and denial of reasonable accommodation), bullying and harassment of employees with disabilities and for providing equal opportunities in employment including, but not limited to, recruitment, promotion and other related issues and creating an inclusive work environment. We endeavor to:

- A. provide equal and fair opportunities for employment to all qualified applicants;
- 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; 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 understand their responsibility for creating a conducive work environment built on tolerance, understanding, mutual cooperation and respect for individual privacy and ensure that none of provisions of the act are being misused to deny any right or benefit to persons with disabilities covered under the Act.

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.

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

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 will ensure suitable facilities and infrastructure are provided to employees with disabilities to enable them to effectively discharge their duties in the establishment. We will make reasonable accommodation*, whenever necessary, for qualified employees or job applicants who have disabilities or for other reasons.

**Reasonable accommodation means necessary and appropriate modification and adjustments, without imposing a disproportionate or undue burden in a particular case, to ensure to persons with disabilities the enjoyment or exercise of rights equally with others.*

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.

Appointment of Liaison Officer

Our HR Head is designated as the “*Liaison Officer*” to deal with the recruitment of persons with disabilities.

Records of Persons with Disabilities

We maintain a register under the provisions of Rule 9 of the Rights of Persons with Disabilities Rules, 2017, with following details:

- a) the number of persons with disabilities who are employed and the date from when they are employed;
- b) the name, gender and address of persons with disabilities;
- c) the nature of disability of such persons;
- d) the nature of work being rendered by such employed person with disability; and
- e) the kind of facilities being provided to such persons with disabilities.

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.
