



Anti-Retaliation Policy

Version 1.2

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Document Information

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Version History

Version	Date of revision	Revision description	Revision done by
V1.1	June 2023	-	Center of Excellence - Lead HR
V1.2	February 2025	The policy has been revisited and thoroughly reviewed to ensure its relevance and appropriateness	Himanshi Bisla

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1. Introduction

This policy establishes our commitment to maintaining a safe and respectful work environment, free from retaliation, for all employees and members of the board of directors, agents, consultants, contract labour, and others. We strictly prohibit any form of retaliation against individuals who report or participate in investigations regarding misconduct, violations, or grievances within our organization.

2. Scope

This policy applies to all employees of IIFL HFL as well as its subsidiary and associate companies.

3. Objective

The objective of this policy is to ensure a safe and respectful work environment by preventing retaliation against individuals who report misconduct, policy violations, or grievances, and to promote a culture of accountability and fairness within the organization.

4. Coverage

It covers all forms of retaliation, including but not limited to adverse employment actions, threats, intimidation, harassment, or any other detrimental treatment.

5. Guidelines

Non-Retaliation:

- a. No employee shall be subjected to any form of retaliation for making a good-faith report of suspected misconduct, policy violations, or grievances.
- b. Retaliation is strictly prohibited, regardless of the outcome of the investigation or the validity of the reported concerns.

6. Reporting Channels

Employees are encouraged to report any concerns, misconduct, or policy violations through designated reporting channels, such as to their HRBP/ Zonal HR Head or on the Email ID: employee grievance@iiflhomeloans.com

7. Confidentiality and Protection

- a. All reports of misconduct, policy violations, or grievances will be treated with strict confidentiality to the extent permitted by law and necessary for conducting a thorough investigation.
- b. The identity of the reporting individual will be disclosed only to those involved in the investigation, unless required by law or with the individual's consent.
- c. Retaliatory actions against anyone involved in the investigation or providing information are strictly prohibited.

8. Investigation and Resolution

- a. All reports will be promptly and thoroughly investigated, ensuring fair and impartial treatment of all parties involved.
- b. Appropriate disciplinary actions will be taken against individuals found to have engaged in retaliation, up to and including termination of employment.

- c. Individuals found to have made false or malicious reports may also face disciplinary action.

9. Protection from Reprisal

- a. Employees who believe they have experienced retaliation in violation of this policy should promptly report the matter through the designated reporting channels.
- b. Retaliation complaints will be promptly investigated, and appropriate action will be taken to address any confirmed violations.

10. Review and Amendment

This policy will be periodically reviewed and updated as necessary to align with legal requirements and evolving best practices. Any amendments to this policy will be communicated to all employees.

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