



Health and Safety Policy

Version 2.0

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Document Information

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Version History

Version	Date of revision	Revision description	Revision done by
V1.0	September 2021	-	Center of Excellence - Lead HR
V2.0	February 2025	The policy has been revised and thoroughly reviewed to ensure its relevance and appropriateness	Himanshi Bisla

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1. Introduction

At IIFL Home Finance Limited (**hereafter** 'IIFL HFL' or 'Company'), we are committed to prioritizing the health and safety of our employees. We ensure a safe work environment through clear guidelines, regular training, and a culture of well-being.

2. Scope

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

3. Objective

The objective of the policy is to establish a set of guidelines and procedures to be followed and implemented to ensure the health and safety of all employees.

4. Commitment

IIFL HFL is committed to meet expectations related to health and safety of our employees and stakeholders.

We are committed to:

- Comply with all statutory requirements related to health and safety.
- Take reasonable and practical steps to protect the health and safety of the employees from risks in their work or working environments so we can prevent injury and ill health.
- Establish health and safety standards that create a safe and healthy workplace by working continuously to reduce hazards and risks to prevent workplace injuries and illnesses.
- Promote awareness on occupational health and safety and develop a culture where all employees are committed to health and safety.
- Encourage our business partners to adhere to principles and practices adopted by us and in accordance with our company policies.
- Actively communicate this policy to all stakeholders by suitable means and periodically review its relevance in a continuously changing business environment.
- Provide employee assistance programs to all employees to help them deal with physical/ mental health related challenges.
- Provide yearly trainings to all employees on road safety, fire safety drills, stress management and conduct workshops on general sanitation and hygiene.

IIFL HFL is continuously striving for improvement in behavioural attitude of our employees and stakeholders towards health and safety and creating the awareness for injuries, illness and incidents free surroundings while achieving organizational goal.

5. Responsibilities of employees

To achieve a safe and healthy work environment, all employees must:

- Take reasonable care of their own health and safety, including their psychological wellbeing.
- Take reasonable care that they do not do, or fail to do, anything with the consequence that the health or safety of anyone else at the company is adversely affected.
- Comply with IIFL HFL procedures relating to health and safety and with any reasonable instruction they are given relating to a health or safety matter, including a requirement to undertake training.
- In addition, all management and executive staff must exhibit safety leadership, including being proactive and diligent by demonstrating a commitment to health and safety matters. They must apply Company's health and safety procedures effectively in their areas of responsibility and in doing so effectively assess risks and eliminate or minimize potential hazards.

IIFL HFL is committed to its Health and Safety Policy and treat it as integral guidance to operate its business in a safe manner. This policy shall be reviewed periodically for its suitability and updated as required by the ESG Committee.

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