

Human Rights Policy

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Prepared By:	Human Resource Department
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1. About IIFL Finance

IIFL Finance Limited (IIFL Finance), incorporated in 1995, is among India's most trusted financial services providers. The Company along with its subsidiaries IIFL Home Finance and Samasta Microfinance is focused on retail lending. Our product portfolio comprises Home Loans, Gold Loans, and Business Loans including Loans against Property and unsecured MSME Financing, Microfinance, Developer & Construction, and Capital Market Finance. Our offerings are aimed at fulfilling customers' financial aspirations, providing them a superior experience and sustainable value. The company has a nationwide presence with a thriving network of over 3,000 branches across 500+ cities.

2. Introduction

IIFL Finance recognizes the critical importance of human rights and their influence on our business operations. We are committed to upholding the rights of our employees, stakeholders, and all individuals impacted by our activities. This commitment is a core value embedded in our organizational culture and reflected in our conduct in accordance with the highest ethical standards.

This policy is guided by the Protection of Human Rights Act, 1993, and is aligned with globally recognized frameworks, including the UN Guiding Principles on Business and Human Rights, the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, and the principles of the UN Global Compact

3. Scope

The policy applies to all our subsidiaries & associate companies including employees/vendors/suppliers/contractors/consultants and any related personnel and anyone doing business for or with IIFL

4. Commitment

At IIFL, we are committed to upholding human rights and ensuring that our actions do not contribute to any form of abuse. This commitment includes identifying, assessing, and minimizing potential adverse impacts wherever they may arise. We strive to foster a workplace culture where every individual feels valued, respected, and supported, regardless of race, ethnicity, gender, sexual orientation, religion, age, disability, or any other characteristic that makes them unique.

To achieve this, we will:

- (i) **Provide equal employment opportunities to all individuals:** We will recruit, hire, promote, and provide equal opportunities to all individuals without discrimination based on their characteristics. We will work towards ensuring that our hiring practices are inclusive and free from bias. We will also provide support and training to retain diverse talent and offer equal opportunities for professional growth and development.
- (ii) **Foster an inclusive work culture:** We will create an environment where all employees feel comfortable and included by promoting respect, collaboration, and open communication.

- (iii) **Promote Diversity and Inclusion Awareness:** We will develop and offer training programs and resources to promote diversity and inclusion awareness among our employees. Our aim is to create a culture where differences are celebrated, and all employees feel comfortable and empowered to express their opinions and perspectives.
- (iv) **Ensure fair and equitable compensation:** We will maintain fair and equitable compensation practices, regardless of an employee's background, to foster an inclusive and supportive environment.
- (v) **Offer Inclusive Products and Services:** We will strive to offer products and services that meet the needs of our diverse customers. We will analyze customer data to identify the needs of various customer segments and tailor our offerings accordingly.
- (vi) **Prohibition of Child or forced labour:** Strictly prohibit the use of child, forced, or compulsory labor within our offices, and strongly discourage such practices among all stakeholders across the value chain.
- (vii) **Compliance with Human Rights and Labour Regulations:** Comply with all applicable laws of land, rules and regulations relating to human rights including collective bargaining, freedom of association, and freedom of opinion in the states in which we operate across our value chain.

5. Training

We promote awareness of human rights among employees at all levels of our operations through regular training and clear communication.

We provide annual training on the Business Code of Conduct, unconscious bias, and leadership skills to effectively manage employees

5. Monitoring & Review of Policy

This policy reflects our commitment to safeguarding human rights and will be reviewed periodically to ensure its continued relevance and effectiveness