

**VRIDHI FINSERV HOME FINANCE LIMITED (VFHFL)
(formerly Vridhi Finserv Limited)**

**POLICY ON
PREVENTION OF SEXUAL HARASSMENT
OF WOMEN (POSH)**

Version V1.0

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POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN (POSH)

1. INTRODUCTION

Sexual harassment at the workplace results in violation of the fundamental rights of a woman to

- equality under Articles 14 and 15 of the Constitution of India
- life and to live with dignity under article 21 of the Constitution
- practice any profession or to carry on any occupation, trade or business which includes a right to a safe environment free from sexual harassment.

Protection against sexual harassment and the right to work with dignity are universally recognized human rights which has been ratified by the Government of India.

At Vridhi Finserv Home Finance Limited ("**Vridhi / Company**"), all employees are expected to uphold the highest standards of ethical conduct at the workplace and in all their interactions with business stakeholders. This means that employees have a responsibility to

- Treat each other with dignity and respect
- Follow the letter and spirit of law
- Refrain from any unwelcome behaviour that has sexual connotation (of sexual nature)
- Refrain from creating hostile atmosphere at workplace via sexual harassment
- Report sexual harassment experienced and/or witnessed to appropriate authorities and abide by the complaint handling procedure of the company.

This policy has been framed in accordance with the provisions of "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013" and rules framed thereunder (hereinafter "the Act"). Accordingly, while the policy covers the key aspects of the Act, for any further clarification or interpretation, reference shall always be made to the Act and the provisions of the Act shall prevail. If any aspect relating to sexual harassment not explicitly covered in this policy is provided for in the Act, then the Act will prevail.

This policy provides protection against sexual harassment of women at the workplace and the prevention and redressal of complaints of sexual harassment and matters related to it.

2. SCOPE

This Policy extends to all employees, interns, contractual employees, part time employees, consultants, contractors, apprentices, visitors, business partners, management executives, Directors, client representatives of the Company and is deemed to be incorporated in the service conditions of all employees of the Company.

3. DEFINITIONS

- (i) **Sexual harassment** may occur not only where a person uses sexual behavior to control, influence or affect the career, salary or job of another person but also between employees. It may also occur between an employee and someone that the employee deals with in the course of his/her work who is not employed by the Company.

- a. **“Sexual Harassment”** means and includes any one or more of the following unwelcome acts or behavior (whether directly or by implication), but not limited to:
- i. Any unwelcome sexually determined behavior, or pattern of conduct, that would cause discomfort and/or humiliate a person at whom the behavior or conduct was directed, namely:
- a) sexual advances involving verbal, non-verbal, or physical conduct, implicit or explicit
 - b) Physical contact and advances including (but not limited to) touching, stalking, sounds which have explicit and /or implicit sexual connotation/overtones, molestation
 - c) Teasing, Voyeurism, innuendos and taunts with implicit sexual connotation, physical confinement and /or touching against one’s will.
 - d) Demand or request for sexual favors.
 - e) Sexually colored remarks or remarks of a sexual nature about a person's clothing or body.
 - f) Display of pictures, signs etc. with sexual nature/ connotation/ overtones in the work area and work-related areas.
 - g) Showing pornography, making or posting vulgar / indecent / sexual pranks, teasing, jokes, demeaning or offensive pictures, cartoons or other materials through email, SMS, MMS, gestures etc.
 - h) Repeatedly asking to socialize during off-duty hours or continued expressions of sexual interest against a person’s wishes.
 - i) Giving gifts or leaving objects that are sexually suggestive.
 - j) Eve teasing, innuendos and taunts, physical confinement against one’s will or any such act likely to intrude upon one’s privacy; persistent watching, following, contacting of a person; and
 - k) Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.
- ii. The following circumstances, if it occurs or is present in relation to any sexually determined act or behavior, amount to sexual harassment:
- a. Implied or explicit promise of preferential treatment in employment;
 - b. Implied or explicit threat of detrimental treatment in employment;
 - c. Implied or explicit threat about the present or future employment status;
 - d. Interference with the person’s work or creating an intimidating or offensive or hostile work environment; or
 - e. Humiliating treatment likely to affect health or safety

An alleged act of sexual harassment committed during or outside of office hours also falls under the purview of this policy. Further, it is important to note that whether harassment has occurred or not, does not depend on the intention of the people but on the experience of the aggrieved woman.

- (ii) **“Aggrieved woman”**: In relation to a workplace, a woman, of any age, whether employed or not, who alleges to have been subjected to any act of sexual harassment by the respondent.
- (iii) **“Complainant”**: Any aggrieved woman who makes a complaint alleging sexual harassment under this policy.
- (iv) **“Respondent”**: A person against whom a complaint of sexual harassment has been made by the Aggrieved woman under this policy A person against whom a complaint of sexual harassment has been made by the Aggrieved woman under this policy.

(v) **“Employee”**: A person employed at the workplace, for any work on regular, probationer, trainee or by whatever name called and whether for remuneration or not.

(vi) **“Workplace”** shall mean:

- a. Premises, locations, establishments, enterprises, institutions, offices, branches or units established which are controlled by the Company.
- b. Places visited by the Employee arising out of or during the course of employment including official events, accommodation and transportation provided by the employer for undertaking a journey.

(vii) **“Employer”**: A person responsible for management, supervision and control of the Workplace.

4. ROLES AND RESPONSIBILITIES

It is the responsibility of all to respect the rights of others and to never encourage harassment. It can be done by:

- a. Refusing to participate in any activity which constitutes harassment
- b. Supporting the person to reject unwelcome behavior
- c. Acting as a witness if the person being harassed decides to lodge a complaint

5. REDRESSAL MECHANISM

In compliance with the Act, any complaint under this policy shall be followed by a formal redressal mechanism as described in this Policy.

5.1 Complaint Committee

To prevent instances of sexual harassment and to receive and effectively deal with complaints pertaining to the same, a Complaint Committee in the name and style of “Internal Complaint Committee” (ICC) have been formed with the following four members :

- (i) Presiding Officer – woman employed at a senior level in the organization – Sri Sunku Sridevi Ram
- (ii) Committee member – another woman employed at a senior level in the organization – Seema P (HR Manager)
- (iii) Committee member - Sandeep Arora (COO)
- (iv) External member - one external person familiar with the issues relating to sexual harassment – Roopasri. S

The **Internal Complaints Committee** at every premises of Vridhi Finserv Home Finance Limited shall consist of following members –

Name	Type	Mail ID	Mobile No.
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Sri Sunku Sridevi Ram (Director)	Presiding Officer	sridevisunku@gmail.com	8007555991
Seema (HR Officer)	Second Member	seema.p@vridhihomefinance.com	7483277307
Sandeep Arora (COO)	Third Member	sandeep@vridhihomefinance.com	9823152011
Roopasri. S (External Member)	Fourth Member	roopasri.snmassociates@gmail.com	9886464928

The ICC will be responsible for:

1. Receiving complaints of sexual harassment at the workplace
2. Initiating and conducting inquiry as per the established procedure
3. Submitting findings and recommendations of inquiries
4. Coordinating with the employer in implementing appropriate action
5. Maintaining strict confidentiality throughout the process as per established guidelines
6. Submitting annual reports in the prescribed format

5.2 Lodging a Complaint

An aggrieved woman may make, in writing, a complaint of sexual harassment at the workplace to the ICC within a period of 3 months from the date of incident/ last incident. The ICC may extend the timeline by another 3 months for reasons recorded in writing, if satisfied that these reasons prevented the lodging of the complaint within the period.

Provided that where such a complaint cannot be made in writing, the Presiding Officer or any Member of the ICC shall render all reasonable assistance to the women for making the complaint in writing.

- (i) If the Aggrieved Woman is unable to make a complaint on account of her physical incapacity, a complaint may be filed by:
 - (i) her relative or friend; or
 - (ii) her co-worker; or
 - (iii) an officer of the National Commission for Women or State Women's Commission; or
 - (iv) any person who has knowledge of the incident, with the written consent of the Aggrieved Woman
- (ii) If the Aggrieved Woman is unable to make a complaint on account of her mental incapacity, a complaint may be filed by:
 - (i) her relative or friend; or
 - (ii) a special educator; or
 - (iii) a qualified psychiatrist or psychologist; or
 - (iv) the guardian or authority under whose care she is receiving treatment or care; or
 - (v) any person who has knowledge of the incident jointly with the Aggrieved Woman's relative or friend or a special educator or qualified psychiatrist or psychologist, or guardian or authority under whose care she is receiving treatment or care
- (iii) If the Aggrieved Woman for any other reason is unable to make a complaint, a complaint may be filed by any person who has knowledge of the incident, with her written consent.

- (iv) If the Aggrieved Woman is deceased, a complaint may be filed by any person who has knowledge of the incident, with the written consent **of her legal heir**.

The complaint shall be submitted by the complainant to the ICC in writing or shall be submitted electronically at posh@vridhihomefinance.com. The Complainant can also reach out to Seema (HR Officer) at +91 7483277307. In addition, the complaint can also be physically submitted to any member of the ICC.

5.3 Guidelines for receiving the Complaint

The following points are to be kept in mind by the receiver of the complaint:

- (i) Complaints are listened to and the complainant informed that the Company takes the concerns seriously.
- (ii) The complainant is informed that these concerns will be reported to the appropriate Complaint Committee and follow-up will be done speedily.
- (iii) Situations are not be pre-judged but written notes are to be taken while listening to the complainant. When taking notes, complainants' own words, where possible, are to be used accurately. Clear description of the incident in simple and direct terms is prepared and details are confirmed with the complainant.
- (iv) All notes are kept strictly confidential.
- (v) Complainant's consent to be taken to allow to proceed with the matter, which involves a formal investigation.
- (vi) The complainant is advised that although the process is confidential, the respondent needs to be informed and any witnesses and persons directly involved in the complaint process will also learn of the complainant's identity.
- (vii) Care is taken to prevent any disadvantage to or victimization of either the complainant or the respondent.

5.4 Resolution procedure through conciliation

Once the complaint is received, before initiating the inquiry, the committee may take steps to conciliate the complaint between the complainant and the respondent. This is only if requested by the aggrieved woman. No monetary settlement can be made as a basis of conciliation.

In case a settlement is arrived at, the committee records & reports the same to the employer for taking appropriate action. Resolution through conciliation is to happen within 2 weeks of receipt of complaint.

The committee shall provide copies of the settlement to complainant & respondent. Where a settlement is arrived at, no further inquiry is to be conducted by the committee.

5.5 Resolution procedure through formal inquiry

The ICC will initiate inquiry in the following cases:

- No conciliation is requested by aggrieved woman
- Conciliation has not resulted in any settlement
- Complainant informs the committee that any term or condition of the settlement arrived through conciliation, has not been complied with by respondent

6. MANNER AND PROCEDURE OF INQUIRY INTO COMPLAINT

6.1 Procedure:

- Complainant should submit the complaint along with supporting documents and the names of the witnesses, if any.
- The ICC will hold a meeting with the Complainant within seven days of receipt of the complaint, but no later than a week in any case.
- At the first meeting, the ICC members shall hear the Complainant and record her allegations. The Complainant can also submit any corroborative material with documentary proof, oral or written material, etc., to substantiate her complaint.
- The ICC shall proceed with the enquiry and communicate the same to the Complainant and Respondent.
- Upon receipt of the complaint, the ICC shall issue a show cause notice along with the copy of the complaint to Respondent within 7 working days of receiving the complaint.
- Respondent shall reply with all supporting documents within 10 working days of receiving the copy of the complaint.
- Thereafter, the Respondent may be called for a deposition before the ICC and an opportunity will be given to him to give an explanation, where after, an inquiry shall be conducted and concluded.
- The Complainant shall be provided with a copy of the written explanation submitted by the Respondent.
- If the Complainant or the respondent desires any witness/es to be called, they shall communicate in writing to the ICC the names of witness/es that they propose to call.
- The ICC shall call upon all witnesses mentioned by both the parties.
- The ICC shall provide every reasonable opportunity to the Complainant and the Respondent for putting forward and defending their respective case.
- If either party desires to tender any documents by way of evidence before the ICC, the same is to be supplied as original copies of such documents. Signatures should be affixed on the respective documents to certify these to be original copies.
- No legal practitioner can represent any party at any stage of the inquiry procedure.
- The ICC is to make inquiry into the complaint in accordance with the principles of natural justice.
- In conducting the inquiry, a minimum of three ICC members including the Presiding Officer are to be present.
- The employer shall provide all necessary assistance for the purpose of ensuring full, effective and speedy implementation of this policy.
- Where sexual harassment occurs as a result of an act or omission by any third party or outsider, the company shall take all steps necessary and reasonable to assist the affected person in terms of support and preventive action.
- In the event, the complaint does not fall under the purview of Sexual Harassment or the complaint does not mean an offence of Sexual Harassment, the same would be dropped after recording the reasons thereof.

If the complainant or respondent desires to cross examine any witnesses, the ICC facilitates the same and records the statements. In case complainant or respondent seeks to ask questions to the other party, they may give them to the ICC which asks them and records the statement of the other party.

Any such inquiry is completed, including the submission of the Inquiry Report, within 90 days from the date on which the inquiry is commenced. The inquiry procedure should ensure absolute fairness to all parties.

6.2 Interim relief

During pendency of the inquiry, on a written request made by the complainant, the ICC may recommend to the employer to:

- Transfer the complainant or the respondent to any other workplace
- Grant leave to the aggrieved woman of maximum 3 months, in addition to the leave she would

- be otherwise entitled
- Prevent the respondent from assessing complainant's work performance.
- Grant such other relief as may be appropriate.

Once the recommendations of interim relief are implemented, the same is informed to the ICC.

6.3 Termination of Inquiry

The ICC may terminate the inquiry or give ex-parte decision, if complainant or respondent respectively is absent for 3 consecutive hearings, without sufficient reason. 15 days written notice is to be given to the party, before termination of enquiry or ex-parte order.

6.4 Action to be taken after inquiry

Post the inquiry, the ICC submits its report containing the findings and recommendations to the employer, within 10 days of completion of the inquiry.

6.5 Complaint unsubstantiated

Where the ICC arrives at the conclusion that the allegation against the respondent has not been proved, it recommends to the employer that no action is required to be taken in this matter. Further, the ICC ensures that both parties understand that the matter has been fully investigated, that the matter is now concluded, and neither will be disadvantaged within the Company.

6.6 Complaint substantiated

Where the ICC arrives at the conclusion that the allegation against the respondent has been proved, it recommends to the employer to take necessary action for sexual harassment as misconduct, in accordance with the applicable service rules and policies, and this may include:

- i. Counseling
- ii. Censure or reprimand
- iii. Apology to be tendered by respondent
- iv. Written warning
- v. Withholding promotion and/or increments
- vi. Suspension
- vii. Termination
- viii. Or any other action that the employer may deem fit.

The Company is required to act upon the recommendations within 60 days and confirm to the ICC. Post implementation of the actions, follow up with the complainant should also occur to ascertain whether the behavior has in fact stopped, the solution is working satisfactorily and if no victimization of either party is occurring.

6.7 Penal Consequences of Sexual Harassment

In case the ICC finds the degree of offence coverable under the Indian Penal Code, then this fact shall be mentioned in its report and appropriate action shall be initiated by the employer, for making a Police Complaint. Under the Indian Penal Code, (IPC), the newly introduced Section (S. 354A) which deals with Sexual Harassment has made this a 'cognizable offense' i.e. a person charged with Sexual Harassment may

be arrested without a warrant.

6.8 Malicious Allegations

Where the ICC arrives at the conclusion that the allegation against the respondent is malicious or the aggrieved woman or any other person making the complaint has made the complaint knowing it to be false or the aggrieved woman or any other person making the complaint has produced any forged or misleading document, it may recommend to the employer to take action against the woman or the person making the complaint.

While deciding malicious intent, the committee should consider that mere inability to substantiate a complaint need not mean malicious intent. Malicious intent must be clearly established through a separate inquiry.

6.9 Confidentiality

The identity of the complainant, respondent, witnesses, statements and other evidence obtained in the course of inquiry process, recommendations of the committees, action taken by the employer is considered as confidential materials, and not published or made known to public or media. Any person contravening the confidentiality clauses is subject to disciplinary action as prescribed in the Act.

6.10 Appeal

Any party not satisfied or further aggrieved by the implementation or non-implementation of recommendations made, may appeal to the appellate authority in accordance with the Act, within 90 days of the recommendations being communicated.

6.11 Awareness

Awareness sessions are to be organized to:

- Formulate and widely disseminate an internal policy or charter or resolution or declaration for prohibition, prevention and redressal of sexual harassment at the workplace intended to promote gender sensitive safe spaces and remove underlying factors that contribute towards a hostile work environment against women.
- Declare the names and contact details of all the Members of the ICC .
- Use modules developed by the State Governments to conduct workshops and awareness programs for sensitizing the employees with the provisions of the Act.

6.12 Legal Compliance

The ICC shall in each calendar year prepare, in such format as may be prescribed, an annual report and submit the same to the employer and the District Officer (as defined in the Act). The report shall have the following details:

- number of complaints of Sexual harassment received in the year
- number of complaints disposed of during the year
- number of cases pending for more than 90 days
- number of workshops or awareness program against Sexual Harassment carried out
- nature of action taken by the employer or District Officer

7. CHANGE TRACK RECORD

Version No.	Change Request by	Memorandum of Change	Approval date

