

DVARA KSHETRIYA GRAMIN FINANCIAL SERVICES PRIVATE LIMITED

Regd. Off.: 10th Floor, Phase -1, A1, IITM-Research Park,
Kanagam Village, Taramani, Chennai – 600 113

DVARA KSHETRIYA GRAMIN FINANCIAL SERVICES PRIVATE LIMITED	
POLICY	EQUAL OPPORTUNITY POLICY
VERSION	4.0
DATE OF FIRST APPROVAL OF BOARD	February 14, 2024
DATE OF LAST APPROVAL OF BOARD	August 12, 2026
PROCESS OWNER	Human Resources

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Cross Reference	1. Policy on Practices and Procedures for Fair Disclosure of UPSI 2. Code of Conduct 3. Policy on Prevention of Sexual Harassment Against Women in Workplace (POSH)
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VERSION

Version	Date of Approval
Version 1.0	February 14, 2024
Version 2.0	August 14, 2024
Version 3.0	August 14, 2025

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1. Introduction

Dvara Kshetriya Gramin Financial Services Private Limited (“Dvara KGFS”) is an equal opportunity employer and therefore prohibits discrimination and harassment of any type and affords equal employment opportunities to employees and applicants without regard to race, colour, religion, caste, sex, sexual orientation, gender identity, gender expression, age, national origin, disability status, genetic information, or any other characteristic protected by law.

“R” **Respect for All** is one of the core GRACE Values of Dvara KGFS. Dvara KGFS conforms to the spirit as well as to the letter of all applicable laws and regulations. Being present nationally, we believe that diverse workforce makes essential contribution towards the growth of the organisation and therefore we ensure that job applicants and employees do not receive less favourable treatment at work on the above grounds.

2. Applicability

This Policy shall apply all the employees of Dvara KGFS with effect from the Date of approval of the Board of Directors of the Company.

3. Objective

This policy applies to all aspects of the relationship between Dvara KGFS and its employees, including:

- Recruitment
- Employment
- Promotion/ Demotion
- Transfer
- Training
- Working conditions
- Wages and salary administration
- Employee benefits and application of policies
- Leadership, management, and accountability
- Grievances, disciplinary action, and termination of employment

4. Dvara KGFS Statement of Commitment

a) Equal employment opportunity free of discrimination and harassment

Dvara KGFS believes in equal employment opportunity. At Dvara KGFS, we strive to provide a work environment free of discrimination and harassment. Our employment decisions are based on merit and business needs.

Every employee in Dvara KGFS will be given roles and responsibilities based on his or her position for which he/she has been recruited. The compensation of the employee will be determined based on industry standards, keeping in view, the statutory norms currently in

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practice. We are committed to upholding fair employment practices by providing equal opportunities to all employees throughout the employment lifecycle, including recruitment, hiring, training, development, promotion, transfer, compensation and wages, benefits, and separation. We do not discriminate or permit harassment on the basis of race, colour, religion, caste, disability, gender, national origin, sexual orientation, gender identity, gender expression, age, genetic information, military status, or any other legally protected status.

At Dvara KGFS, we value diversity and believe that a diverse workplace builds a competitive advantage. We believe in encouraging diversity of views, opinions, and perspectives by leveraging the diverse skills, ideas, experience, and working styles of our employees and other stakeholders.

b) Respect for Individuals and fair employment practices

A respectful workplace is one that encourages trust, responsibility, accountability, mutual respect, open communication and embraces the dignity and diversity of an individual. Dvara KGFS is committed to creating such an environment that fosters the full potential of all employees, which, in turn, contributes directly to the success of the company.

Dvara KGFS is committed to providing a workplace that is free of discrimination of all types and from abusive, offensive, or harassing behaviour. Any employee who feels harassed or discriminated can freely report the incident to his or her manager or to Human Resources department. "Harassment is defined as any unwanted conduct or comment that is intimidating, hostile or offensive in the work environment."

c) Role of Managers

Managers apply rules and procedures consistently in particular by:

- Ensuring that staff recruitment, selection, recognition, and career development processes are fair and transparent.
- Encouraging and supporting staff to fulfil their potential.
- Promoting collaboration across the organization.
- Recognizing and rewarding staff for their contributions based on ability, performance and merit.
- Providing fair access to opportunities for career growth and advancement.
- Promoting diversity at all levels of the organization

d) Dissemination and Implementation of The Policy

Respect for all is one of the Core Values of Dvara KGFS. All Dvara KGFS employees are responsible for treating others with dignity and respect. The reporting managers, line managers and team leads will be responsible for the dissemination of this policy. Managers are responsible for setting appropriate standards of behaviour, eliminating discrimination, providing equality of opportunity within their teams and for promoting a culture of tolerance and respect.

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Head of the departments, managers are responsible for implementing equal employment practices within each department. The Human Resources Department will be responsible for ensuring overall compliance and ensure that all HR policies and procedures support the objectives of promoting equality of opportunity and eliminating unfair or unlawful discrimination. The Chief Human Resource Officer will be the liaison officer for implementation of this policy.

5. Implementation Procedure

- a. **Recruitment, Selection & Promotion:** Dvara KGFS shall advertise all open positions and shall state clearly that it welcomes applications from all sections of the community. The job advertisement and job specification will clearly specify the knowledge, experience and skills required by the applicant. Selection for employment will be based on relevant criteria, experience, aptitude, and ability. Candidate selection will always be jointly carried out by Business/Function and HR teams.
- b. **Terms and conditions of employment:** Terms and conditions of employment and benefits will be reviewed regularly to ensure that they are available to all employees who should have access to them and that there are no unlawful obstacles to accessing them.
- c. **Professional development:** Dvara KGFS's performance management process supports the identification of professional development needs and opportunities and the identification of career development goals. Dvara KGFS provides access to learning and development opportunities to all staff. All employees will be helped and encouraged to develop their full potential and the talents and resources of the workforce will be fully utilised to maximise the effectiveness of our work.

6. Non-Discrimination and Inclusive Culture:

Dvara KGFS prohibits discrimination or harassment based on any protected characteristic. All employees are expected to treat each other with dignity and respect, fostering a workplace culture that is inclusive and free from bias. We encourage employees to report any incidents of discrimination or harassment promptly. Reports will be investigated promptly and thoroughly, and appropriate action will be taken to address any violations of this policy.

7. Training

Dvara KGFS is committed to providing ongoing training to employees to promote awareness and understanding of diversity and inclusion issues. This includes training on unconscious bias, cultural competency, and creating an inclusive work environment.

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8. Grievances, Disciplinary Action, and Termination of Employment

Dvara KGFS will ensure that, where applicable, grievance and disciplinary procedures are carried out fairly and uniformly for all employees, whether they result in the giving of disciplinary warnings, dismissal, or other disciplinary action.

9. Remedies

Dvara KGFS has “Zero Tolerance” towards policy violations. Violations of this policy, regardless of whether an actual law has been violated, will not be tolerated. Dvara KGFS will promptly, thoroughly, and fairly investigate every issue that is brought to its attention in this area and will take disciplinary action, when appropriate, up to and including termination of employment. Employees can contact the Chief Human Resources Officer at CHRO@dvarakgfs.com, for redressal of grievances.

10. Periodicity of Review

The Board will review this policy at annual intervals and at such intervals as may be required by the regulatory, statutory, and other exigencies.