

Dugar Finance & Investments Ltd Limited Equal Opportunity Policy for Persons with Disabilities

This policy applies to all the Dugar Finance & Investments Limited ("Company") employees. Dugar Finance & Investments Limited aims to create employment opportunities such that all employees achieve their full potential. Dugar Finance & Investments Limited endeavor to maintain conducive and harmonious work environment to ensure that the persons with disabilities enjoy the right to equality, life with dignity and respect for his or her integrity equally with others.

I. Policy

Dugar Finance & Investments Limited aims to provide equal employment opportunities, without any discrimination on the grounds of caste, creed, age, race, color, disability, marital status, religion and gender. The Company strives to maintain a work environment that is free from any harassment based on above considerations. This Equal Opportunity Policy is subject to applicable regulations, qualifications and merit of the individual.

This Equal Employment Opportunity Policy is consistently applied throughout the period of employment of the individual right from the recruitment process till superannuation.

Consistent with this policy, Dugar Finance & Investments Limited is committed to making employment decisions based on merit, qualifications, business needs and other job-related criteria.

II. Equal Opportunities for Persons with Disabilities

In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and Rights of Persons with Disabilities Rules, 2017 it is Company's Policy to ensure that the work environment is free from any discrimination against persons with disabilities. Further, the Company will take all actions to ensure that a conducive environment is provided to persons with disabilities to perform their role and excel in the same. The Company will build systems and processes to ensure:

- i. That appropriate facilities and amenities are provided to persons with disabilities to enable them to effectively discharge their duties in the establishment.
- ii. That provision is made for an accessible environment and of availability of assistive devices as required.
- iii. That a Liaison officer is designated to oversee the provision of required facilities/amenities including the process of recruitment for persons with disabilities
- iv. That a Grievance Redressal Mechanism for addressing the matters related to the employment of employees including persons with disabilities is available. That the Management will ensure that any grievance concerning selection of person(s) with disability, training, promotion, transfer posting, leave & preference in

accommodation allocation etc. is dealt with in a fair and equitable manner free from any discrimination.

v. That no opportunity is denied to persons with disabilities, merely on ground of disability.

Identification of positions & manner of selection: The jobs for which differently abled person could be considered and would be identified by the HR Head in consultation with the respective Business Head. The positions that may be identified would be notified on the HRMS of the company and to employment exchanges as well as to authorities mentioned in the Right to Persons with Disabilities Act 2016. The persons being considered for such positions would be notified of the recruitment and selection process as well as other associated rules of employment. The positions so notified should not be construed as reservation. The Company will give first preference to candidates who are differently abled for that positions that are notified. Dugar Finance & Investments Limited shall maintain records of persons with disability in the form and manner as prescribed in Chapter IV, Rule 9 of 'Rights of Persons with Disabilities, Rules 2017'.

The provisions of Rights of Persons with Disabilities Act, 2016 and Rights of Persons with Disabilities Rules, 2017 applicable on Dugar Finance & Investments Limited will be complied with.

The Regional Managers will be the Liaison Officer in respect of Disabled employees in the Branches and HR Manager will be the Liaison Officer for the employees at Head Office. The Grievance Redressal Committee has been mandated to keep the records of complaints etc. as per Rule 10 of 'Rights of Persons with Disabilities, Rules 2017'.

IV. Communication of Policy

This Policy will be available to all the employees via mail and communication from the HR Head at regular intervals.

The above Policy is in compliance with the provisions of Rights of Persons with Disabilities Act, 2016 and Rights of Persons with Disabilities Rules, 2017.