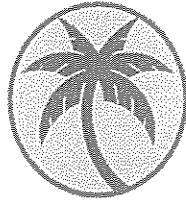


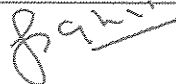
EQUAL OPPORTUNITY POLICY

OF

CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED



Chaitanya

Version No.	EOP/1.0/2023-24
Originally adopted Date of Policy	May 24, 2023
Policy owner	Head HR
Approved by	Board of Directors
Signature	

References:

- a) The Rights of Persons with Disabilities Act, 2016.
- b) Rights of Persons with Disabilities Rules, 2017.....

Equal Opportunity Policy

Objective:

Chaitanya is committed towards promoting diversity and inclusion amongst its workforces. It aims at creating a harmonious workplace for employees regardless of their gender, community, religious beliefs, physical and mental ability, such that all employees can achieve their full potential. We believe in providing equal opportunity to persons from all sections of the society including Persons with Disabilities as detailed in this policy.

Definition:

- a. Discrimination in relation to disability, means any distinction, exclusion, restriction based on disability which is the purpose or effect of impairing or nullifying the recognition, enjoyment, or exercise on an equal basis with others of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field and includes all forms of discrimination and denial of reasonable accommodation.
- b. The Act shall mean the Rights of Persons with Disability Act, 2016.
- c. The Rules shall mean Rights of Persons with Disabilities Rules 2017.
- d. Specified Disability means disabilities mentioned in the Schedule of the RPWD Act 2016. List of such disabilities is enclosed at Annexure I
- e. Persons with Disability (PWD) means a person with long term physical, mental, intellectual, or sensory impairment which in interaction with barriers, hinders his full and effective participation in the society equally with others.

Policy Statement

- a. Chaitanya is committed towards eliminating all forms of discrimination and harassment whether direct or indirect of persons with disability.
- b. Further in line with the provisions in the Act and the Rules we have implemented the following policy provisions to provide affirmative action and promote inclusive growth of persons with disability in Chaitanya
- c. As guaranteed by Article 10 of the Indian constitution there shall be equality of opportunity for all citizens in matters of employment and that there shall be no discrimination made on the grounds of religion, race, caste, sex, descent, place of birth or any of them.

Identification of posts and reservation in appointment

- Chaitanya shall not discriminate against any person with disability in any matter relating to employment
- Chaitanya shall identify posts which can be held by persons with disability, at the beginning of every financial year. The identification of suitable posts for persons with disabilities shall be carried out by the HR Head, in consultation with the Joint Managing Director and shall be as per the Government of India directives issued from time to time.
- The manner and process of selection with disabilities shall be worked out in a separate manual prepared for this purpose
- Vacancies earmarked for PWD mentioning the category of disability will be clearly indicated in recruitment advertisement. Relaxation in age, other qualifying criteria and selection criteria shall be provided in line with government guidelines issued from time to time.

Manner of selection

- Chaitanya shall adopt a transparent selection process based on merit and without any bias to the disabilities of the prospective candidates as per the provisions of Chaitanya recruitment policy and procedures.
- Candidates with necessary disability certificate issued by the competent authority in accordance with the rules under the act shall be considered for appointment in the company.
- PWD candidates who are shortlisted and appear for interviews held as a part of selection process for any post in Chaitanya shall be paid for journey fare.
- To the extent possible PWD candidates shall be provided a barrier free access to the interview center.
- PWD candidates who have limitations in writing including that of speed and are desirous of using the facility of a scribe shall be allowed the facilities in accordance with the guidelines issued by ministry of social justice and empowerment.

Preference in accommodation

- Chaitanya shall give preferential allotment to the extent possible to the employees with disability whenever such facilities are provided to employees

Post recruitment and pre promotion training

- Chaitanya shall impart post recruitment induction training program and pre-promotion job specific inclusive training program to employees with disabilities.
- Employees with disability shall be placed with experienced employees for at least one month on resuming responsibility of a post to help them to pick up skills required to perform the job and the adaptations that may be required in the individual cases.

Accessibility

- Chaitanya shall provide facilities and amenities to persons with disabilities to enable them to effectively discharge their duties. Will also provide assistive devices barrier -free accessibility devices and other required provisions, wherever required, to make them feel comfortable.

Discrimination free work environment

- Chaitanya will ensure that the work environment is free from any discrimination against persons with disabilities. Promotion to an employee will not be denied merely on the grounds of disability.
- Chaitanya shall not dispense with or reduce rank if an employee acquires a disability during his or her service. Such cases shall be treated as per applicable rules and provisions in Chaitanya service rules and Government of India guidelines pertaining to the matter.

Leaves

- Employees with disability can avail special leave as per individual needs, supported by the medical certificate issued by competent authority.

Transfers and postings

- Chaitanya shall supportively consider, to the extent possible the transfer requests or preferred place of posting of employees with disabilities or those being care givers of dependent family members with disabilities residing with the employee to optimally utilize these services.
- As far as possible disabled employees and those who are care givers of disabled dependent family members shall be exempted from the provision of rotational transfer subject to administrative constraints.
- The above provisions shall however be subject to mode/nature/terms and conditions of the engagement of the individual and administrative feasibility.

General

Compliance and responsibility for implementation of the policy shall lie with the officer nominated for the purpose.

Communication of the policy

The policy shall be published on Chaitanya's website.

Empowerment

Board is empowered and authorized to interpret, clarify, revise, amend, modify or discontinue any or all the all the provisions of this policy in accordance with Government of India guidelines issued from time to time.

Review and Amendment

The policy will be reviewed and suitably amended based on Requirements, Recommendations and statutory provisions, as and when required

Annexure – I

List of Specified Disabilities as per the Schedule in RPWD (Rights of Persons with Disability)

1. Physical Disability

- A. Locomotor Disability (a person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both), including –
- a) "Leprosy cured persons" means a person who has been cured of leprosy but is suffering from
 - i. loss of sensation in hands or feet as well as loss of sensation and paresis in the eyelid but with no manifest deformity;
 - ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
 - iii. Extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly.
 - b) "Cerebral palsy" means group of non-progressive neurological conditions affecting body movement and muscle coordination caused by damage to one or more specific areas of the brain usually occurring before, during or shortly after birth;
 - c) "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
 - d) "Muscular dystrophy" means group or hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophies have incorrect and missing information in their genes which prevent them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue
 - e) "Acid attack victims" means a person disfigured due to violent assault by throwing of acid or similar corrosive substance.

B. Visual impairment

- a) Blindness means a condition where a person has any of the following conditions, after best correction-
- i. Total absence of site; or
 - ii. visual acuity less than 3/60 or less than 10 /200(Snellen) in the better eye with the best possible correction; or
 - iii. limitation of the field of vision subtending an angle of less than 10 degrees.
- b) Low vision means a condition where a person has any of the following conditions-
- i. Visual acuity not exceeding 6/18 or less than 20/60 /up to 3/60 Or up to 10/200 (Snellen) in the better eye with best possible corrections; or
 - ii. limitation of the field of vision subtending angle of less than 40degrees up to 10 degrees.

C. Hearing impairment

- a) Deaf means persons having 70 DB hearing loss in speech frequencies in both ears;
- b) Hard of hearing means persons having 60 DB to 70 DB hearing loss in speech frequencies in both ears;
- D. Speech and language disability means permanent disability arising out of conditions such as laryngectomy or aphasia affecting one or more components of speech and language due to organic or neurological causes.

2. Intellectual disability

A condition characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behavior which covers a range of everyday, social, and practical skills, including-

- a) "Specific learning disability" means heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written that main manifest itself as a difficulty to comprehend, speak read, right, spell, or to do another mathematical calculation and includes such conditions as perceptual disabilities, dyslexia, dysgraphia dyscalculia dyspraxia and developmental aphasia.
- b) "Autism spectrum disorder" means neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others and is frequently associated with unusual or stereotypical rituals or behaviors.

3. Mental Behavior –

"Mental Illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality to meet the ordinary demand of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

4. Disability caused due to –

- a) Chronic neurological conditions, such as –
- i. "Multiple sclerosis" means an inflammatory, nervous system disease in which the myelin sheaths around the axons of nerve cell of the brain and spinal cord are damaged, leading to demyelination affecting the ability of nerve cell in the brain and spinal cord to communicate with each other;
 - ii. "Parkinson's disease" means a progressive disease of the nervous system marked by tremor, muscular rigidity, and slow, imprecise movement, chiefly affecting middle-aged and elderly people associate with diagnosis of the basal ganglia of the brain and are deficiency of the neurotransmitter dopamine.

b) Blood disorder –

