



CREDITACCESS GRAMEEN LIMITED

Employee Accommodation Policy

Revision History

| Version | Author | Description of Changes | Release Date |
|---------|------------------------------------|------------------------|---------------|
| 1 | Marina Alex – General Manager (HR) | First Version | May 24, 2022 |
| 1 | Manian RHS – Head (Human Resource) | Re-adoption | April 1, 2024 |

| Version | Author | Reviewedby | Approved by |
|---------|------------------------------------|---------------------|-------------------------------------|
| 1 | Marina Alex – General Manager (HR) | Chief Audit Officer | Deputy CEO & Chief Business Officer |
| 1 | Manian RHS – Head (Human Resource) | Chief Audit Officer | Chief Executive Officer |

Introduction

Employee accommodation is one of the benefits being extended to the field employees working in the operations. CA Grameen is committed to providing its eligible employees with suitable work accommodations. This document outlines the commitment to providing a safe and sound environment to support both stay and work.

Scope

This policy is applicable to all the field employees working in Group Lending Business.

A. Premises and its features

Branch premise is a critical element of our operations. We use our Branches to conduct both, our business activities and as a hostel facility for our employees. It is therefore critical that we select a premise for branch operations which suits the image of the company as well as provides comfort to our customers and employees. The features of the premises are given below

- Branches are located at the place which can be conveniently accessed by the clients and are at walkable distance from the nearest bus stop for our customer's convenience.
- The premises will also have adequate space for customer seating.
- The business premise/s is identified at locations away from liquor shops and political offices, religious places etc.,
- Business premises is located on the ground floor or first floor only, for the convenience of clients.
- The carpet area will be at least 1000 to 1200 sq ft of space.
- For large branches, the business area and residential area are in separate spaces.
- For large branches, in addition to business area, the residential area will have carpet area of at least 1200 sq ft.
- The branch premises will have adequate ventilation, washrooms, and toilets.
- Both the premises will have access to amenities like water, drainage, electricity, telephone, internet etc.
- All the residential premises shall be a separate kitchen available.
- All premises should be hired to ensure that female employees who join us are able to get a separate bedroom and bathroom.
- The premises identified should be independent, has a compound wall and parking space for employees vehicles.

For Women employees:

- For female employees, a separate room is provided with adequate privacy and functional washrooms, if applicable.

B. Safety Measures

- **Fire Extinguishers**

ISI mark fire extinguishers are provided at all locations with the validity dates mentioned. The process of replacement/renewal is managed locally. The staff are trained about the usage of fire extinguishers. Additionally, branches are also provided with brochures on usage of fire extinguishers. Separate awareness activities shall be conducted to educate and create awareness among staff to handle unforeseen situations.

- **CCTV surveillance**

All our locations are covered under CCTV surveillance and the movements are closely monitored. The internal audit team closely audits the condition and proper usage of the CCTV and strict disciplinary actions are taken for faulty usage practices.

- **Safety measures during natural calamities**

During unforeseen circumstances like floods or any other form of natural calamities, company will take immediate rescue measures like shifting of employees to our nearby branches and shall provide all necessary support.