



CREDITACCESS GRAMEEN LIMITED

Gender / Equal Opportunity Policy

Revision History

Version	Author	Description of Changes	Release Date
1.0	Marina Alex – DGM, Human Resources	First version	March 23, 2022
1.1	Marina Alex – DGM, Human Resources	Re-adoption	May 16, 2023
1.1	Marina Alex – GM, Human Resources	Re-adoption	April 01, 2024
1.1	Marina Alex – GM, Human Resources	Re-adoption	April 21, 2025

Version Control

Version	Author	Reviewed by	Approved by
1.0	Marina Alex – DGM, Human Resources	MD & CEO	Board of Directors
1.1	Marina Alex – DGM, Human Resources	MD & CEO	Board of Directors
1.1	Marina Alex – GM, Human Resources	Managing Director	Board of Directors
1.1	Marina Alex – GM, Human Resources	Managing Director	Board of Directors

Contents

Contents

Introduction:.....	4
Scope of the policy:.....	4
Organisational commitments:	4
Implementation Procedure:.....	5
Harassment:.....	6
Speak Up:	6
Training:	7
Grievances, Disciplinary Action and Termination of Employment:.....	7
Remedies:.....	7
Policy Review:	7

Introduction:

CreditAccess Grameen Limited ("CA Grameen") 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, sex, sexual orientation, gender identity, gender expression, age, national origin, disability status, genetic information, or any other characteristic protected by law. CA Grameen 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.

Scope of the policy:

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

- a) Recruitment
- b) Employment
- c) Promotion/ Demotion
- d) Transfer
- e) Training
- f) Working conditions
- g) Wages and salary administration
- h) Employee benefits and application of policies
- i) Leadership, management, and accountability
- j) Grievances, disciplinary action, and termination of employment

Organisational commitments:

1. Equal employment opportunity free of discrimination and harassment:

CA Grameen believes in equal employment opportunity. At CA Grameen, 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 CA Grameen 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 practice. We are committed to following fair employment practices that provide equal opportunities to all employees. We do not discriminate or allow harassment based on race, colour, religion, disability, gender, national origin, sexual orientation, gender identity, gender expression, age, genetic information, military status, or any other legally protected status. At CA Grameen, 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.

2. 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 individual. CA Grameen is committed to creating such an environment that fosters the full potential in all employees, which, in turn, contributes directly to the success of the company.

CA Grameen 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.

3. Role of Managers and supervisors:

Managers and supervisors apply rules and procedures consistently in particular by:

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

4. Dissemination and Implementation of The Policy:

All CA Grameen 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. Head of the departments, managers and supervisors 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. Managers and supervisors 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.

Implementation Procedure:

i. Recruitment, Selection & Promotion:

CA Grameen 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 on the basis of relevant criteria, experience,

aptitude, and ability. Candidate selection will always be carried out by more than one member panel.

ii. 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.

iii. Professional development:

CA Grameen's performance management process supports the identification of professional development needs and opportunities and the identification of career development goals.

CA Grameen 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.

Harassment:

Harassment is a form of unlawful discrimination and violates CA Grameen's policy. Prohibited sexual harassment, for example, is defined as unwelcome sexual advances, request for sexual favours and other verbal or physical conduct of a sexual nature when:

- a) Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment.
- b) Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individuals.
- c) Such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

Speak Up:

If you believe that you have been discriminated against, harassed or have not been given equal opportunities at work, you are encouraged to submit a complaint to:

- a) Your manager
- b) Your Skip-level manager
- c) Human Resources department

Harassment also includes unwelcome conduct that is based on race, colour, religion, sex, sexual orientation, gender identity or expression, pregnancy, age, national origin, disability status, genetic information, protected veteran status, or any other characteristic protected by law. Harassment becomes unlawful where:

- a) Enduring the offensive conduct becomes a condition of continued employment, or
- b) The conduct is severe or pervasive enough to create a work environment that a reasonable person would consider intimidating, hostile, or abusive.

CA Grameen encourages employees to report all incidents of harassment to a member of management or the HR department.

Training:

CA Grameen conducts harassment prevention training for all employees and maintains and enforces a separate policy on harassment prevention, complaint procedures and penalties for violations. CA Grameen investigates all complaints of harassment promptly and fairly, and, when appropriate, takes immediate corrective action to stop the harassment and prevent it from recurring.

Grievances, Disciplinary Action and Termination of Employment:

CA Grameen 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. We will monitor redundancy criteria and procedures to ensure that they are fair and objective and do not directly or indirectly discriminate against employees.

Remedies:

Violations of this policy, regardless of whether an actual law has been violated, will not be tolerated. CA Grameen 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.

Policy Review:

The policy will be subject to annual review by the senior management team, followed by approval from the Board in case of any modifications.
