



CREDITACCESS GRAMEEN LIMITED

Occupational Safety and Health Policy

Revision History

Version	Author	Description of Changes	Release Date
1.0	Manian RHS Head HR	First version	September 25. 2026

Version Control

Version	Author	Reviewed by	Approved by
1.0	Manian RHS Head HR	Chief Compliance Officer Chief Risk Officer Chief Operating Officer Managing Director & CEO	Board of Directors

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Occupational Safety and Health (OSH) Policy

1. Introduction:

CreditAccess Grameen Limited ("CA Grameen") is committed to providing and maintaining a safe, healthy and secure working environment for every person engaged in its operations at its offices and branches, and in the field, where a significant proportion of its workforce serves customers at their doorstep across rural and semi-urban India.

This Policy sets out the Company's OSH commitment, governance structure and minimum standards for identifying, preventing and mitigating risks to health and safety, consistent with applicable law and the Company's values. It aligns with CA Grameen's Code of Conduct, Human Rights Policy and other people-related policies covering diversity, health and employee relations.

2. Objective:

- Provide and maintain a safe and healthy working environment across all locations and work arrangements, including field operations
- Prevent work-related injury, illness and fatality through proactive hazard identification and risk mitigation
- Define clear roles, responsibility and accountability for OSH at every level of the Company
- Ensure compliance with applicable OSH Code and relevant disclosure requirements, including SEBI's BRSR framework
- Build a culture of shared responsibility, worker consultation and continuous improvement

3. Regulatory and Legal Framework:

This Policy is framed with reference to, and operates consistently with, applicable law including:

- The Occupational Safety, Health and Working Conditions Code, 2020 and rules thereunder
- The State Shops and Establishments Acts
- The Employees' State Insurance Act, 1948, the Employees' Compensation Act, 1923, and the Maternity Benefit Act, 1961
- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
- BRSR disclosure framework applicable to the Company as a listed entity.

4. Scope and Applicability:

This Policy applies to the Company's entire operations and covers all employees (permanent, probationary, trainee or contractual), contractors, vendors and individuals working in the companies premises, across Head Office, Regional/Area Offices and Branches. Obligations under applicable law, employment terms or other Company policies will apply.

5. Policy Commitments and Guiding Principles:

CA Grameen commits to:

- Providing a safe and healthy workplace and taking all reasonably possible steps to eliminate or minimise foreseeable risk
- Complying with applicable OSH laws and regulations, and any relevant Indian standards
- Consulting with and enabling the participation of employees on OSH matters
- Identifying, assessing and prioritising OSH hazards and risks and setting corresponding action plans
- Continually improving the performance of its OSH policy framework

- Working toward continual reduction of workplace fatalities and incidents.

6. OSH Risk Management Framework:

The Company will follow a structured process to identify hazards, assess risks and determine controls before introducing or materially changing an activity, process, location or facility. Risk assessments will consider both office/branch operations and field activity (travel, customer interaction, cash movement).

- No employee will be required to continue work presenting an imminent and serious risk to life or safety; the employee may withdraw to safety and escalate immediately to the reporting manager.
- Employees will not be required to undertake any activity that exposes them to an unacceptable health, safety or security risk in order to meet business or collection targets.

7. Roles and Responsibilities:

Role	Key Responsibilities
Human Resources	Own and administer this Policy; coordinate training, incident tracking and employee consultation
IR / ESG Team	BRSR-related reporting
Administration	Ensure premises-level safety — Fire, electrical, CCTV, first aid and physical infrastructure.
Branch / Area Managers	Implement this Policy locally, conduct safety briefings, escalate hazards and incidents.
All Employees	Take reasonable care of their own and others' safety, follow safety instructions, report hazards, incidents and complete mandatory training.

8. Workplace (Branch/Office) Safety:

Following safety measures will be ensured at work locations,

- Fire safety: ISI-marked fire extinguishers with tracked servicing, clear evacuation signage and periodic drills
- Electrical and structural safety: Periodic inspection and prompt rectification of identified hazards
- Security: CCTV coverage, secure access and adequate lighting at branches and accommodation
- Hygiene: Clean drinking water and sanitation, with appropriately separated facilities for women employees at accommodation on best effort basis
- Nearest-hospital information displayed

9. Field and Travel Safety Advisory:

Employees should ensure compliance with the following safety requirements,

- Two-wheeler safety: ISI-certified helmets for rider and pillion, valid licence and vehicle documents, refrain from using mobile phone while riding, no driving under the influence of any intoxicating substance.
- Weather and routing: Precautions during monsoon/heatwave, and avoid use of unsafe, unlit or isolated routes, particularly odd hours. Branch Managers may adjust field schedules during severe weather.
- Women Field Employees: Gender-sensitive scheduling and escalation support, integrated with the Company's POSH Policy

- Personal security: Customer-facing, collection-related duties will never involve or be met with threatening, coercive or abusive conduct, employees should escalate hostile or unsafe situations immediately to the reporting managers
- Employees must have access to branch/emergency contact numbers at all times while travelling on official duty.

10. Cash Handling and Security:

- The Company has adopted digital disbursement and encourages digital repayment to minimise cash-carrying risk
- Field officers must strictly adhere to cash-carrying limits prescribed and deposit cash at the branch/partner bank promptly, without deviating from the planned route
- In the event of a hold-up or robbery, employees safety takes absolute precedence over cash.

11. Health and Wellbeing:

- ESIC/Group Medclaim and Personal Accident insurance coverage for eligible employees
- Annual Health Check-up Reimbursement Policy as per eligibility and periodic health camps
- A respectful, supportive workplace with access to grievance channels, recognising the pressures associated with collection-related field work.

12. Equal Opportunity and Prohibition of Child/Forced Labour:

- The Company maintains a workplace free from discrimination in matters connected with health, safety and employment generally, consistent with its Human Rights Policy and Code of Conduct
- The Company maintains zero tolerance for child labour or forced labour anywhere in its operations
- OSH protections under this Policy apply equally regardless of gender, grade or employment category.

13. Emergency Preparedness and Response:

- Emergency contact information displayed and accessible at all locations
- Natural calamities (e.g., floods): Temporary relocation of affected employees to nearby branches and provision of necessary support, per existing practice
- Field medical emergencies: Immediate access to the nearest hospital, with the Branch Manager coordinating with HR on insurance and medical support.

14. Incident Reporting and Corrective Action:

- All accidents, injuries, thefts, assaults, hazards must be reported to the Zonal Manager and HR within 24 hours
- No employee will be penalised for a genuine, good-faith safety report;
- Reported incidents will be reviewed to identify root cause, with corrective/preventive actions tracked to closure
- Aggregate incident data will be periodically reviewed by HR/Senior Management and reported to the Board/Committee.

15. Training and Awareness:

- OSH forms part of induction for all new joiners
- Periodic awareness on Road Safety and POSH

16. Key OSH Performance Indicators:

In line with the Company's commitment to quantitative target-setting, OSH performance will be tracked at least through the following indicators, aligned to metrics contemplated under SEBI's BRSR framework:

Indicator	Target / Measurement
Lost-time injury frequency rate (LTIFR)	Tracked and trended year-on-year
Road accidents on duty	Tracked and trended year-on-year
Safety/road-safety training coverage	100% of applicable employees annually
Branch/office safety inspections	100% of scheduled inspections

17. Communication of the Policy:

This Policy will be communicated to all employees through the HR portal/LMS, induction and periodic training programmes, and other internal communication channels. The policy will also be made available in the company's website.

18. Linkage with Other Company Policies:

This Policy operates alongside, and does not override, the Human Rights Policy, the Employee Code of Conduct, the Employee Accommodation Policy, the POSH Policy, the Vigil Mechanism (Whistleblower) Policy, and the Remuneration Policy.

19. Non-Compliance and Disciplinary Action:

Non-compliance with critical safety requirements will be treated as a breach of this Policy and may result in disciplinary action.

20. Policy Review and Update:

This Policy will be reviewed at least once in a year, or as frequently as may be required, to ensure its effectiveness. In the event of any conflict between applicable law (including the Occupational Safety, Health and Working Conditions Code, 2020, other applicable labour legislation, SEBI Regulations or any other statutory enactment) ("Regulations") and the provisions of this Policy, the Regulations will prevail over this Policy. Any subsequent amendment or modification in the Regulations will automatically apply to this Policy.
