



BERAR FINANCE LIMITED
PREVENTION OF SEXUAL HARASSMENT POLICY

RECORD OF REVIEW:

Document Number	01
Revision Number	05
Document Classification	External
Originally formulated	March 31, 2015
Created by	Secretarial Department
Reviewed by	Board of Directors of the Company
Approved by	Board of Directors of the Company

Version No	Created/Modified Date	Created/Modified by	Approved by
1	March 31, 2015	Secretarial Department	Board of Directors
2	December 19, 2019	Secretarial Department	Board of Directors
3	March 22, 2021	Secretarial Department	Board of Directors
4	May 19, 2021	Secretarial Department	Board of Directors
5	April 28, 2022	Secretarial Department	Board of Directors

A. INTRODUCTION:

BERAR FINANCE LIMITED (hereinafter referred to as “Berar” or “BFL” or “Company”) is committed to providing equal opportunity and a harassment free workplace notwithstanding caste, religion, ancestry, marital status, gender, sexual orientation, age, nationality, ethnic origin, or disability that is free from gender-based discrimination and sexual harassment. The BFL policy on ‘Prevention of Sexual Harassment’ (hereinafter referred to as “POSH Policy” or “Policy”) intends to provide protection against Sexual Harassment at Workplace as well as places other than workplace, and the prevention and redressal of Complaints of Sexual Harassment (defined below) and matters related thereto.

BFL is an equal opportunity employer and treats all employees and candidates equally and is committed to providing a safe environment for all its employees free from discrimination on any grounds and from harassment at work including Sexual Harassment. Sexual Harassment infringes the fundamental right of a person under Article 14 and 15 of the Constitution of India and Article 21 of the Constitution of India which guarantee right to life and to live life with dignity and which includes right to a safe environment free from Sexual Harassment. The right to protection from Sexual Harassment and right to work with dignity are recognized as universal human rights by International Conventions. The Supreme Court of India had also laid down the fundamental guidelines to address the issue of Sexual Harassment.

The Company has zero-tolerance policy towards any form of Sexual Harassment at Workplace, will deal with all incidents seriously, and shall promptly investigate all allegations of Sexual Harassment. Any person found to have sexually Harassed another will face disciplinary action, including suspension, and/or cancellation of benefits and/or dismissal from employment.

This Policy has been framed in accordance with the provisions of “The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013” and rules framed there under (hereinafter referred to as “Act”). The Policy covers all the key aspects of the Act, and for any further clarification, reference shall always be made to the Act and the provisions of the Act shall always prevail over this Policy.

B. SCOPE AND APPLICABILITY:

This Policy extends to all employees and aims to provide a healthy work environment to the women employees of the Company including any woman coming into any office premises of the Company and is deemed to be incorporated in the service conditions of all employees and comes into effect immediately.

Sexual Harassment of person would mean and include any of the following unwelcome acts or behavior (whether directly or by implication). Any one or more of the following unwelcome acts or behavior inter alia (whether directly or by implication):

- (a) Any unwelcome sexually determined behavior, or pattern of conduct, that would cause discomfort to, and/or humiliate, a person at whom the behavior or conduct was directed, namely:
 - i. Physical contact and advances;
 - ii. Demand or request for sexual favors;

- iii. Sexually colored remarks or remarks of a sexual nature about a person's clothing or body;
 - iv. Showing pornography, making or posting sexual pranks, sexual teasing, sexual jokes, sexually demeaning or offensive pictures, cartoons or other materials through any written or electronic means;
 - v. Repeatedly asking to socialize during off-duty hours or continued expressions of sexual interest against a person's wishes;
 - vi. Giving gifts or leaving objects that are sexually suggestive;
 - vii. Eve teasing, innuendos and taunts, physical confinement against one's will or any such act likely to intrude upon one's privacy;
 - viii. Persistent watching, following, stalking, contacting a person; or
 - ix. Any other unwelcome physical, verbal, or non-verbal conduct of sexual nature.
- (b) The following circumstances if it occurs or is present in relation to any sexually determined act or behavior will also amount to Sexual Harassment:
- i. Implied or explicit promise of preferential treatment in employment;
 - ii. Implied or explicit threat of detrimental treatment in employment;
 - iii. Implied or explicit threat about the present or future employment status;
 - iv. Interference with the person's work or creating an intimidating or offensive or hostile work environment;
 - v. Humiliating treatment likely to affect their health or safety.

C. DEFINITIONS:

- A) **"Act"** means the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressed) Act, 2013.
- B) **"Aggrieved Woman/Person"** means in relation to a workplace, a female/male of any age whether employed or not, who alleges to have been subjected to any act of sexual harassment by the Respondent.
- C) **"Employee"** means a person employed at workplace for any work on regular, temporary, ad-hoc or daily wage basis either directly or through an agent, including a contractor, with or, without the knowledge of the principal employer, whether for remuneration or not or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, contract worker, probationer, trainee, apprentice or called by any other such name.
- D) **"Employer"** means any person responsible for the management, supervision, and control of the Workplace.
- E) **"Manager"** means an individual responsible for controlling or administering an organization or group of staff.

- F) **“Workplace”** includes any place visited by the Employee arising out of or during employment including transportation provided by the Employer for undertaking such journey.
- G) **“Complaint”** means a written complaint in Sexual Harassment made by a Complainant against any other Employee within BFL or any Third-Party having business dealings with BFL. Complaint by any other person not covered herein, can be considered only if made as per the procedure prescribed herein and as per the discretion of Committee.
- H) **“Respondent”** The individual against whom the Aggrieved Person has made a Complaint under this Policy.
- I) **“Third party”** means any person not in direct employment of Berar but interacts with the Employees such as consultants, customers, vendors, suppliers, contract workers, or any outside visitor within or outside Berar.
- J) **“Committee or Internal Committee or IC”** is outlined under Section E of this Policy. To prevent instances of Sexual Harassment and to receive and effectively deal with complains pertaining to the same; an IC has been appointed by the Company.

D. CONDUCT, ROLES, & RESPONSIBILITIES:

1. It is the responsibility of all Employees to respect the rights of everyone and to never encourage Sexual Harassment. This can be done by any or all the following:
 - a. Refusing to participate in any activity which constitutes Sexual Harassment;
 - b. Supporting the person being harassed to reject unwelcome acts or behavior; and
 - c. Acting as a *bona fide* witness if the person being sexually harassed decides to lodge a Complaint under this Policy.
2. All Employees are always encouraged to advise others of behavior that is unwelcome even if it is not against them, as not all behaviors may be intentional. While this does not make it acceptable, it does give the person behaving inappropriately, the opportunity to modify or stop their unwelcome behavior.
3. The Company and the Employer shall ensure the following:
 - a. Provide a safe working environment at the Workplace;
 - b. Display at any visible place in the Workplace, the penal consequences of Sexual Harassment; and the order constituting the Committee including the process for reporting an act of Sexual Harassment to the Committee;
 - c. Organize workshops and awareness programs at regular intervals for sensitizing the Employees and the Committee with the provisions of the Act;
 - d. Provide necessary facilities to the Committee for dealing with a Complaint and conducting an inquiry;
 - e. Assist in securing the attendance of Respondent and witnesses before the Committee;
 - f. Make available such information to the Committee as it may require having regard to the Complaint made;

- g. Provide assistance to the Aggrieved Person if she so chooses to file a Complaint in relation to the offence under the Indian Penal Code (45 of 1860)¹ or any other law for the time being in force;
- h. Cause to initiate action, under the Indian Penal Code (45 of 1860) or any other law for the time being in force, against the perpetrator, or if the Aggrieved Person so desires, where the perpetrator is not an Employee, in the Workplace at which the incident of Sexual Harassment took place;
- i. Treat Sexual Harassment as a misconduct under this Policy and initiate action for such misconduct; and
- j. Monitor the timely submission of reports by the Committee.

E. INTERNAL COMMITTEE (IC):

To prevent instances of Sexual Harassment and to receive and to effectively deal with Complaints pertaining to the same, an “Internal Committee” (hereinafter referred to as “IC” or “Committee”) shall be constituted at the head office and 2 company representatives will be allocated at each of the locations that BFL has an office with ten (10) or more Employees. The Committee shall be notified to all Employees. IC shall consist of a minimum of 4 members and at least 50% of the total members are women.

The Committee at Head office shall comprise of:

- a. Presiding Officer: A woman employed in a leadership role in the organization or Workplace.
- b. At least 2 members from amongst the Employees, who i) have a track record of working for a social cause, and/or ii) possess knowledge of law and legal processes.
- c. One external member, from amongst non-governmental organizations or associations committed to the cause of women or a person familiar with the issues relating to Sexual Harassment. The member appointed from amongst the non-governmental organizations or associations shall be paid such fees or allowances for holding the proceedings of the Committee, by the Employer, as may be prescribed by the Employer.

While conducting inquiry, quorum of at least three (3) members including Presiding Officer is must. Each member shall hold office for not more than three (3) years from the date of their nomination unless removed by the Employer from the committee.

The Committee shall be responsible for:

- a. Receiving Complaints (both written and verbal) of Sexual Harassment at the Workplace;
- b. Initiating and conducting inquiry as per the procedure;
- c. Submitting findings and recommendations of inquiries;
- d. Co-coordinating with Employer in implementing appropriate action;

¹ The assistance relates to filing a first information report (FIR) with the local police station in relation to the offence so committed.

- e. Maintaining strict confidentiality throughout the process as per established guidelines; and

The Committee shall in each calendar year prepare, in such form and at such time as may be prescribed, an annual report and submit the same to the Employer and the District Officer. The Committee shall include in its report the number of cases filed, if any, and their disposal under this Act in the annual report of his organization or where no such report is required to be prepared, intimate such number of cases, if any, to the District Officer.

Where the Presiding Officer or any member of the Committee,

- (a) contravenes the provisions of this Policy or section 16 of the Act²; or
- (b) has been convicted for an offence or an inquiry into an offence under any law for the time being in force is pending against him or her; or
- (c) has been found guilty in any disciplinary proceedings or a disciplinary proceeding is pending against him or her; or
- (d) has so abused his/her position as to render the member's or the Presiding Officer's continuance in office prejudicial to the public interest,

Such Presiding Officer or member of the Committee shall be automatically removed from the Committee and the vacancy so created or any casual vacancy shall be filled by the Company through fresh nominations and appointment.

F. LODGING A COMPLAINT:

1. An Aggrieved Person shall consider the following and seek to file a Complaint with the Committee. In this regard, it is informed that:
 - (a) The Complainant/Aggrieved Person needs to submit a detailed Complaint, in writing along with a record of incidents (dates, times, locations, possible witness, details of events, and the Employee's response) along with any documentary evidence, if available, and/or names of witnesses.
 - (b) It is not mandatory to have a record of events to file a Complaint, but a record can strengthen the Complainant's case and help the Employee remember the details over time.
 - (c) In case the Complaint is not filed immediately, the Aggrieved Person must file a Complaint within a period of three (3) months from the date of incident and in case of more than one
 - (d) Incident, within a period of three (3) months from the date of last incident. If, after asking the accused to stop his/her behavior, the Sexual Harassment continues, it is further encouraged to report the abuse to the Committee.

² As per Section 16 of the Act, the identity and addresses of the Aggrieved Person, Respondent and the witnesses shall not be published or made known to public.

- (e) Where such Complaint cannot be made in writing, the Presiding Officer, or any member of the Committee shall render all reasonable assistance to the Aggrieved Person for making the Complaint in writing.
- (f) A concerned co-worker may also inform the Committee or HR department of any instance or behavior of Sexual Harassment by a co-worker towards another Employee
- (g) If the Aggrieved Person is unable to lodge the Complaint on account of incapacity, the following individuals shall, with a written consent of the Aggrieved Person, have the right to lodge such Complaint:
 - (i) Legal heir, relative or friend;
 - (ii) Co-worker; or
 - (iii) Any person having the knowledge of the incident.
- (h) The Committee, for the reasons to be recorded in writing, may extend the time limit by not more than an additional three (3) months, if it is satisfied that the circumstances were such that it prevented the Aggrieved Person or any other person from filing a Complaint within the said period.
- (i) If the Complaint is initially made to a manager other than to the Committee, it will be the responsibility of the manager to report the same to the Committee in writing within forty-eight (48) hours of receipt of such Complaint and further guide the aggrieved woman towards the POSH Committee.
- (j) Wherever possible, BFL shall ensure that all the Complaints of Sexual Harassment shall be dealt with speedily, discreetly, and as confidentially as possible.

G. RECEIVING A COMPLAINT (GUIDELINES):

BFL understands that dealing with incidents of Sexual Harassment is not like any other type of dispute and the Aggrieved Person may be embarrassed and/or distressed, therefore it will require maturity, discretion, empathy, and compassion while receiving the Complaint. In this regard, the following points should be kept in mind by the receiver of the Complaint:

- a. Aggrieved Person shall be listened to patiently and the Aggrieved Person should be informed that BFL takes the concerns seriously;
- b. Aggrieved Person shall be informed that the concerns will be appropriately reported to the Committee and that due process shall be followed;
- c. Situation shall not be approached with any pre-existing biases, and written notes shall be taken while listening to the Aggrieved Person/Complainant. . When taking notes, Aggrieved Person's own words, where possible, shall be used. Clear description of the incident in simple and direct terms shall be recorded and details shall be confirmed with the Aggrieved Person.
- d. All notes shall be kept strictly confidential.

- e. The Aggrieved Person is advised that although the process shall be kept confidential, the Respondent would need to be informed and any witnesses and persons directly involved in the Complaint process will also be disclosed the Aggrieved Person's identity.
- f. Both the Aggrieved Person and the Respondent initially shall be questioned separately with a view to ascertain the veracity of their contentions. If required, the person who has been named as a witness will need to provide necessary information to assist the Committee in the inquiry process.

Care shall be taken to prevent any disadvantage to or victimization of either the Aggrieved Person or the Respondent.

H. REDRESSAL MECHANISM:

INFORMAL INTERVENTION THROUGH CONCILIATION:

1. The IC shall within seven (7) days of the receipt of Complaint, provide an acknowledgement to the Complainant and send a copy of Complaint to the Respondent.
2. It is made clear to all parties that conciliation does not necessarily mean acceptance of a Complaint by the Respondent. It is a practical mechanism through which issues are resolved or misunderstandings cleared.
3. Once the Complaint is received, the Committee shall, before initiating the inquiry, make best efforts and if the situation so permits, to reconcile the Complaint between the Aggrieved Person and the Respondent. This process shall be adopted only if this is consented to by the Aggrieved Person.
4. In case a settlement is arrived at, the Committee shall record and report the same to the Employer for taking appropriate action. Resolution through conciliation shall take place within two (2) weeks of receipt of the Complaint. The Committee shall provide copies of the settlement to both the Aggrieved Person and the Respondent. The settlement report should be filed in the employee records too. Once the action is implemented, no further inquiry would be conducted.

FORMAL INTERVENTION THROUGH INQUIRY:

In compliance with the Act, if an Aggrieved Person warrants a formal intervention, the Complaint shall be followed by a formal redressal mechanism as described below.

1. Conducting inquiry

The Committee shall initiate an inquiry in the following cases:

- (a) No conciliation is requested by the Aggrieved Person; or
- (b) Conciliation has not resulted in any settlement; or

- (c) Aggrieved Person informs the Committee that any term or **condition of the settlement arrived through conciliation**, has not been complied with by the Respondent; or
- (d) The Committee proceeds to make an inquiry into the Complaint within a period of one (1) week of its receipt of the original Complaint. The Committee will also make an inquiry into the Complaint within a period of one (1) week in the event of closure of conciliation (where no conciliation has resulted in any settlement) and in the case of a repeat Complaint by the Aggrieved Person.

2. Manner of inquiry into the Complaint

For making an inquiry, the Committee shall have quasi-judicial powers as vested by a civil court under the Code of Civil Procedure, 1908 (5 of 1908) when trying a suit in respect of the following matters, namely: (a) summoning and enforcing the attendance of any person and examining him on oath; (b) requiring the discovery and production of documents; and (c) any other matter which may be prescribed.

- (a) Upon receipt of the Complaint, the Committee shall send 1 copy of the Complaint to Respondent within seven (7) days from the date of receipt of the complaint.
- (b) The Respondent shall be provided a period of ten (10) days from the date of receipt to reply with all supporting documents after receiving the copy of the Complaint.
- (c) No legal practitioner may represent either party at any stage of the inquiry procedure.
- (d) The Committee shall make inquiry into the Complaint in accordance with the principles of natural justice.
- (e) In conducting the inquiry meetings, a minimum of three (3) committee members including the Presiding Officer shall be present.
- (f) In the event the Complaint does not fall within the purview of Sexual Harassment, being so determined by the Committee, the same shall be dropped after recording the reasons thereof.
- (g) Where any member of the Committee believes that an opinion of legal counsel is required, the matter shall be referred to a reputed law firm and their opinion shall be obtained promptly.

INTERIM RELIEF:

- 1. During pendency of the inquiry, on a written request made by the Aggrieved Person, or on its own, the Committee may recommend to the Employer and/or the Board of BFL to:

- a) Transfer the Aggrieved Person or the Respondent to any other Workplace; or in case the Company follows multiple shifts, change the shift of the Respondent.
 - b) Grant leave to the Aggrieved Person for a maximum period of three (3) months, in addition to the leave they would be otherwise entitled to.
 - c) Prevent the Respondent from assessing Aggrieved Person's work performance.
 - d) Change the Aggrieved Person's reporting manager in case Respondent is the Aggrieved Person's reporting manager.
 - e) Grant such other relief as it may deem appropriate.
 - f) The Aggrieved Person can choose any of the interim measures suggested above.
2. The above measures may be required to protect the Aggrieved Person against victimization or distress during or after the course of inquiry.
 3. Once the recommendations of interim relief are implemented, the Employer will inform the Committee regarding the same.

INQUIRY PROCEDURE:

1. All proceedings of the inquiry shall be documented and recorded accurately. The Committee's interviews with the Aggrieved Person and the Respondent shall be held separately and impartially.
 2. Committee shall clearly establish the allegations, who has made the allegation and against whom such allegation is made. The Respondent shall be given full opportunity to defend themselves. Detailed notes of the meetings shall be prepared. Any witnesses produced by the Respondent shall also be interviewed & statements shall be recorded accordingly.
 3. If the Aggrieved Person or Respondent desires to cross-examine any witnesses, the Committee shall enable the same and record the details of such cross-examination.
 4. In case the Aggrieved Person or the Respondent seeks to ask questions to the other party, they may give such questions to the Committee which shall in turn ask and record the questions and answers to such statements made by the other party.
- Assessing CCTV footages if available can be used as a tool of investigation and witness.
5. Any such inquiry shall conclude, including the submission of the inquiry report, within ninety (90) days from the date of receipt of the Complaint. The inquiry procedure seeks to ensure absolute fairness to all parties.

CONSIDERATIONS WHILE PREPARING INQUIRY REPORT:

While preparing the findings/recommendations, following shall be considered by the Committee:

- a. Whether the language used (written or spoken), visual material or physical behavior was of sexual or derogatory nature.
- b. Whether the allegations or events follow logically and reasonably from the evidence.
- c. Credibility of the Aggrieved Person, Respondent, witnesses, and evidence.
- d. Other similar facts, evidence, for e.g., if there have been any previous accounts of Sexual Harassment or other harassment pertaining to the Respondent.
- e. Both parties have been given an opportunity of being heard.

A copy of the final findings shall be shared with the Aggrieved Person and the Respondent to give them an opportunity to make a representation on the findings to the Committee.

ACTION TO BE TAKEN AFTER THE INQUIRY:

Post the inquiry, the Committee shall submit the report containing the findings and recommendations to the Managing Director ("**Inquiry Report**") or if the Respondent is the Managing Director or a Relative³ of the Managing Director, to the Local Committee and Board of Directors of BFL, within ten (10) days of completion of the inquiry.

The Inquiry Report shall clearly detail the findings and recommendations based on facts.

Complaint Unsubstantiated

Where the Committee arrives at the conclusion that the allegation against the Respondent has not been *prima facie* proven, it shall recommend to the Employer that no action be taken in this matter.

Further, the Committee shall ensure that both parties understand that the matter has been fully investigated, that the matter is now concluded, and neither will be at a disadvantage within BFL.

Complaint Substantiated

Where the Committee arrives at the conclusion that the allegation against the Respondent has been *prima facie* proven, it may recommend any or all the following actions towards the Respondent. The disciplinary action includes but is not restricted to the below:

- a. Counseling;

³ Relative for the purpose of this Policy shall have the same meaning as defined under the Companies Act, 2013.

- b. Censure or reprimand;
- c. Apology to be tendered by the Respondent;
- d. Written warning to the Respondent;
- e. Withholding promotion, cancellation of ESOPs, cancellation of perquisites or other benefits, and/or increments;
- f. Suspension of employment;
- g. Termination of employment;
- h. Deduct, notwithstanding anything in the service rules/employment contract applicable to the Respondent, from the salary or wages of the Respondent such sum as it may consider appropriate to be paid to the Aggrieved Person or to their legal heirs, as it may determine, in accordance with the provisions of this Policy. Provided that in case the Employer is unable to make such deduction from the salary of the Respondent due to him being absent from duty or cessation of employment it may direct the Respondent to pay such sum to the Aggrieved Person. Provided further that in case the Respondent fails to pay the sum referred to in this clause, the Committee may forward the order for recovery of the sum as an arrear of land revenue to the concerned District Officer; or
- i. Any other action that the Committee may deem fit.

For determining the sums to be paid to the Aggrieved Person under this Policy, the Committee shall have regard to— (a) the mental trauma, pain, suffering, and emotional distress caused to the Aggrieved Person; (b) the loss in the career opportunity due to the incident of Sexual Harassment; (c) medical expenses incurred by the victim for physical or psychiatric treatment; and (d) feasibility of such payment in lump sum or in installments.

BFL shall act upon the recommendations (as prescribed in the IC report) of the Committee within thirty (30) days and confirm to the Committee that such action has been taken.

After implementation of the actions in accordance with this Policy, the Committee shall follow-up with the Aggrieved Person to ascertain that the resolution provided to them pursuant to this Policy has been satisfactory and that the act constituting Sexual Harassment has ceased, and that it has not caused any adverse impact on their Workplace. This follow-up shall be undertaken by the Aggrieved Person's Manager and shall be supported by the Company's HR team.

If upon completion of the inquiry, the Committee determines that there is a *prima facie* case to report the act of Sexual Harassment under section 509 or other applicable provisions of the Indian Penal Code, 1860⁴, then it shall recommend to the Employer to

⁴ Section 509: Word, gesture or act intended to insult the modesty of a woman. Whoever, intending to insult the modesty of any woman, utters any words, makes any sound or gesture, or exhibits any object, intending that such word or sound shall be heard, or that such gesture or object shall be seen, by such woman, or intrudes upon the privacy of such woman, 1 [shall be punished with simple imprisonment for a term which may extend to three years, and also with fine].

register a Complaint with the police station within the jurisdiction of the Company, within a period of seven (7) days from such determination.

MALICIOUS ALLEGATIONS:

1. Where the Committee arrives at the conclusion that the allegation against the Respondent is malicious or the alleged Aggrieved Person or any other person making the Complaint has made the Complaint knowing it to be false or the alleged Aggrieved Person or any other person making the Complaint has produced any forged or misleading document, it may recommend to the Employer to take action against such Aggrieved Person or the person making the Complaint.
2. The action recommended should be similar to the ones proposed for the Respondent in case of substantiated Complaints.
3. While deciding malicious intent, the Committee should consider that mere inability to substantiate a Complaint does not mean malicious intent. Malicious intent must be clearly established through an inquiry process.

TERMINATION OF INQUIRY: The Committee may terminate the inquiry or give ex-parte decision, if the Aggrieved Person or the Respondent respectively is absent for three (3) consecutive hearings, without having provided a valid and reasonable reason. A fifteen (15) days written notice shall be given to the relevant party, before termination or an ex-parte order.

APPEAL:

Any party not satisfied or further aggrieved by the implementation or non-implementation of recommendations made, may appeal to the appellate authority in accordance with the Act and rules, within ninety (90) days of the recommendations being communicated. The appellate authority will consist of members who are “senior in rank or senior management” to deal with appeals from the aggrieved who are unhappy with how their Complaint and/or inquiry has been handled. An appellate authority will be appointed from amongst a non-governmental organization, or a company appointed external legal advisory person committed to the cause and familiar with the issues relating to sexual harassment.

I. NON-DISCLOSURE:

Any information relating to identity and address of the Aggrieved Person, Respondent and witness, any information relating to conciliation and inquiry proceedings, recommendation of IC, action taken by the Employer shall not be published, communicated or made known to the public, press and media in any manner. If any person contravenes to this, such person is liable to penalty of INR 5,000 (Indian Rupees Five thousand only) or such higher penalty as may be decided by the Employer.

J. PROTECTION FROM RETALIATION:

Regardless of the outcome of the Complaint made in good faith, the Employee lodging the Complaint and any person providing information or any witness, will be protected from

any form of retaliation. While dealing with Complaints of Sexual Harassment, the Committee shall ensure that the Aggrieved Person or the witness are not victimized or discriminated against by the accused. Any unwarranted pressures, retaliatory or any other type of unethical behavior from the accused against the Aggrieved Person and/ or the witness while the investigation is in progress should be reported by the Aggrieved Person or such witness to the Committee as soon as possible. Disciplinary action shall be taken by the Committee against any such Complaints which are found genuine.

K. SEXUAL HARASSMENT AGAINST THIRD PARTIES:

Where Sexual Harassment occurs because of an act or alleged act by any Employee of BFL against any third party while representing BFL, the same shall be covered under the scope of this Policy. The inquiry and redressal process for such an act or alleged act shall be the same as listed above in this Policy.

Further, BFL shall take all reasonable steps to assist the affected person in terms of support by way of enquiry and action, including preventive action.

L. DOCUMENTATION:

The Committee shall keep complete and accurate documentation of the Complaint, its inquiry, and the resolution thereof. The incident would be documented in the employment files of both the Aggrieved Person and the Respondent together with the final report which recorded the findings of the Committee.

The Company will put up this Policy on the Employee intranet as well as the website and shall notify Employees of the same. The employees shall also be notified each time there is a change to the Policy and /or changes to the Committee members. BFL will also create and implement orientation and training programs for creating awareness on Sexual Harassment, the existence of this Policy and the various rights and remedies under this Policy.

The Company will provide POSH trainings to all Employees where the objective is to give the Employee an insight into what constitutes Sexual Harassment and how to differentiate it from other non-sexual harassment cases, and preventive measures organizations can take to avoid any such cases from happening.

M. POWERS OF THE COMPANY:

BFL may at any time modify, amend, suspend, or rescind this Policy. Whilst BFL has made best efforts to define detailed procedures for implementation of this Policy, there may be occasions when certain matters are not addressed or there may be ambiguity in the procedures, such difficulties or ambiguities will be resolved in line with the broad intent of the Policy. BFL will also display at any visible place in the Workplace, the penal consequences of Sexual Harassment. BFL may also establish further rules and procedures, from time to time, to give effect to the intent of this Policy.

N. COMPLAINT AGAINST THE EMPLOYER:

If there is any Complaint under the Act against the Employer, the same shall be made to the Local Committee ("LC") constituted by the District Officer of every district where the Company has its branch offices. The Complaint will be handled by the LC.

O. ANNUAL REPORT:

The Internal Committee shall prepare in every calendar year an Annual Report containing the details about the following:

- 1) Number of Complaints of Sexual Harassment received during the year;
- 2) Number of Complaints disposed during the year;
- 3) Number of cases pending for more than 90 days;
- 4) Number of workshops or awareness programmes against sexual harassment carried out during the year; and
- 5) Nature of action taken by the Employer.

It shall be the duty of the Employer to disclose about points 1 and 2 of above in the Annual Report of the Company.

ANNEXURE A

INTERNAL COMMITTEE (IC) AT HEAD OFFICE BERAR FINANCE LIMITED WITH CONTACT DETAILS

	Name	Mobile No.	Email Address
Presiding Officer	*Asawari Karve	9011022063	asawari.karve@berarfinance.com
Member	*Anuradha Barewar	8793217376	anuradha.barewar@berarfinance.com
Member	Avinash Menon	8956197649	avinash.menon@berarfinance.com
External Member	*Adv. Sheikh Sohailuddin	8806492786	ssohailuddin786@gmail.com

*Appointed at the Board meeting of the Company held on March 27, 2024.
