

THE
PREVENTION OF SEXUAL HARASSMENT OF
WOMEN EMPLOYEE'S POLICY
Of
Abhiyan Capital (India) Private Limited
(Formerly Dowell Fiscal Services Private Limited)
CIN: U65999MH1995PTC289390



This Policy has been approved by the Board of Directors of Abhiyan Capital (India) Private Limited and shall remain effective until amended, revised, or superseded by the Board.

INTRODUCTION

This policy is formulated in compliance with the guidelines mentioned in the Prevention of Sexual Harassment (POSH) Act, 2013. The guidelines explicitly state the following:

“It shall be the duty of the employer or other responsible persons in workplaces to prevent or deter the acts of sexual harassment and provide the procedures for the resolutions, settlement, or prosecution of acts, of sexual harassment by taking all steps require.”

Abhiyan Capital India Private Limited (ACIPL) is committed to create and maintain work environment which is free of all forms of gender violence, sexual harassment and discrimination on the basis of sex/gender.

ACIPL is committed to providing a safe and healthy work environment for all employees, especially women. It is also committed to preventing any form of sexual harassment in the workplace and ensuring that all employees are treated with respect and dignity.

Scope

This policy applies to all employees, including full-time, part-time, temporary, and contract workers, as well as customers, clients, vendors, and any other individual who interacts with our employees.

Objective

ACIPL is committed to create a safe work environment that is free from any form of sexual harassment and where all employees are treated with dignity and respect. ACIPL is dedicated to maintaining an environment which is free from coercion and intimidation.

ACIPL has adopted certain procedures and guidelines to govern cases against sexual harassment. The procedure has been provided below in ACIPL's policy against sexual harassment (“Policy”).

All allegations of sexual harassment shall be taken seriously by ACIPL and shall be governed by this Policy.

This Policy extends to all employees of ACIPL and is deemed to be incorporated in the service conditions of all employees and comes into effect immediately.

ACIPL is implementing a Gender-Neutral policy.

Definition

Sexual harassment is any unwelcome act or behaviour, whether verbal or non-verbal, that is sexual in nature and that creates an intimidating, hostile, or offensive work environment for women employees. Sexual harassment includes but is not limited to:

- Unwelcome physical contact or advances
- Sexually suggestive remarks or gestures
- Display of sexually explicit materials
- Inappropriate comments or jokes
- Stalking or unwanted physical presence
- Any other act or behaviour that is sexual in nature and unwelcome.

Sexual harassment would mean and include (whether direct or by implication) but not limited to any of the following:

- i. unwelcome sexual advances, requests or demands for sexual favours, either explicitly or implicitly, in return for employment, promotion, examination or evaluation of a person towards any activity;
- ii. advances involving verbal, non-verbal, or physical conduct such as sexually coloured remarks, jokes,
- iii. letters, phone calls, e-mail, gestures, showing of pornography, lurid stares, physical contact or molestation, stalking, indecent exposure, physical contact, sounds, display of pictures, intrusive questions about a person's private life or body, signs, insults or taunts based on sex, obscene communication, verbal or non-verbal communication which offends the individual's sensibilities and affect her/his performance;
- iv. Eve teasing, innuendos and taunts, unwelcome invitations to go out, suggestive comments or jokes, physical confinement against one's will and likely to intrude upon one's privacy;
- v. act or conduct by a person in authority which creates the environment at workplace hostile or intimidating to a person belonging to the other sex, or interfering with their work;
- vi. humiliating treatment likely to affect the health or safety of a person belonging to the other sex
- vii. conduct of such an act at workplace or outside in relation to an employee of ACIPL during the course of employment;
- viii. any unwelcome gesture by an employee having sexual overtones;
- ix. physical contact and advances;
- x. a demand or request for sexual favours;
- xi. Staring, leering or unwelcome touching;
- xii. Suggestive comments or jokes;
- xiii. sexually coloured remarks;
- xiv. showing pornography;
- xv. any unwelcome sexual activity tied to employment decision or benefits;
- xvi. any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.
- xvii. implied or explicit threat of detrimental treatment in their employment arising due to sexual harassment

Sexual harassment may occur as a single incident or a series of incidents. The following circumstances, among other circumstances, if they occur or are present in relation to or connected with any act or behaviour of sexual harassment may 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 work or creating an intimidating or offensive or hostile work environment.
- v. Humiliating treatment likely to affect the health or safety of the employee

Workplace means premises, locations, establishments, enterprises, institutions, offices, branches or units established, owned, controlled by the company; places visited by the employee arising out of or during employment including transportation provided by the employer for undertaking such journey.

Policy Statement

ACIPL has a zero-tolerance policy towards any form of sexual harassment in the workplace. ACIPL is committed to creating a work environment that is free from harassment, intimidation, and discrimination. We will not tolerate any employee who engages in or condones any form of sexual harassment.

Internal Complaints Committee (ICC)

As per the guidelines mentioned in the POSH Act, 2013, ACIPL has established an internal complaints committee (ICC) to receive and investigate any complaint of sexual harassment. The guidelines for formation of ICC are mentioned as under:

(1). Provided that where the offices or administrative units of the workplace are located at different places or divisional or sub-divisional level, the Internal Committee shall be constituted at all administrative units or offices.

(2) The Internal Complaints Committees shall consist of the following members, to be nominated by the Board: —

(a) a Presiding Officer who shall be a woman employed at a senior level at workplace from amongst the employees:

Provided that in case a senior level woman employee is not available, the Presiding Officer shall be nominated from other offices or administrative units of the workplace.

Provided further that in case the other offices or administrative units of the workplace do not have a senior level woman employee, the Presiding Officer shall be nominated from any other workplace or other department or organisation;

(b) not less than two Members from amongst employees preferably committed to the cause of women or who have had experience in social work or have legal knowledge;

(c) one member from amongst non-governmental organisations or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment:

Provided that at least one-half of the total Members so nominated shall be women.

(3) The Presiding Officer and every Member of the Internal Committee shall hold office for such period, not exceeding three years, from the date of their nomination as may be specified by the Board.

(4) The Member appointed from amongst the non-governmental organisations or associations shall be paid such fees or allowances for holding the proceedings of the Internal Committee, by the Board, as may be prescribed.

(5) Where the Presiding Officer or any Member of the Internal Committee, —

(a) contravenes the provisions of section 16; 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

(c) he has been found guilty in any disciplinary proceedings or a disciplinary proceeding is pending against him; or

(d) has so abused his position as to render his continuance in office prejudicial to the public interest,

such Presiding Officer or Member, as the case may be, shall be removed from the Committee and the vacancy so created or any casual vacancy shall be filled by fresh nomination in accordance with the provisions of this section.

(6) The Company has constituted a Central Internal Committee (IC) in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. This Committee has jurisdiction over all offices, branches, regional offices, and operational locations of the Company.

Separate Branch-Level Internal Committees have not been constituted. Any employee, irrespective of their work location, may submit a complaint directly to the Central Internal Committee through the designated email ID, HR representative, or any member of the Committee.

The contact details of the Internal Committee members, including their names, designations, email addresses, and phone numbers, shall be displayed prominently at all Company locations and made available on the Company's intranet/employee communication channels.

Where the complaint is against the employer or where the ICC cannot be constituted, the complainant may approach the Local Complaints Committee (LCC) established by the District Officer.

Reporting Sexual Harassment

Any employee who has experienced or witnessed sexual harassment is encouraged to report it immediately to the ICC. Complaints can be made in writing, electronically or verbally.

A complaint of sexual harassment must be made within **three (3) months** from the date of the incident. In case of a series of incidents, the complaint must be filed within three (3) months from the date of the last incident. The Internal Complaints Committee (ICC) may extend this time limit by a further period of **three (3) months**, if it is satisfied that circumstances prevented the complainant from filing the complaint within the stipulated period.

The identity of the complainant, respondent, witnesses, contents of the complaint, inquiry proceedings, recommendations of the ICC and action taken by the Company shall be kept confidential and shall not be disclosed except as required under applicable law. No employee shall be retaliated against for filing a complaint or participating in the inquiry process in good faith

Investigation and Action

The ICC will investigate all complaints of sexual harassment in a fair and impartial manner. The investigation will be completed within 90 days from the date of the complaint. If the ICC finds the accused employee guilty of sexual harassment, appropriate disciplinary action will be taken, which may include termination of employment.

Prior to initiating an inquiry, the ICC may, at the request of the aggrieved woman, take steps to settle the matter through conciliation, provided that no monetary settlement shall be made as a basis of conciliation. Where a settlement is arrived at, the ICC shall record the same and forward it to the employer for implementation.

False or Malicious Complaints

If the Internal Complaints Committee ("ICC") concludes that a complaint was made with malicious intent or that false or misleading information or forged documents have been knowingly provided, the Company may take appropriate disciplinary action against the complainant in accordance with applicable law and Company policy.

However, mere inability to substantiate a complaint or provide adequate proof shall not by itself attract any action against the complainant. Malicious intent shall be established only after due inquiry and in accordance with the principles of natural justice.

Appeal

Any person aggrieved by the recommendations of the Internal Complaints Committee (“ICC”) or by the action taken by the Company pursuant to such recommendations may prefer an appeal within ninety (90) days from the date of such recommendations or action.

Such appeal shall be made before the Board of Directors or any committee / authority designated by the Board for this purpose, in accordance with the applicable provisions of the Prevention of Sexual Harassment (POSH) Act, 2013 and other applicable laws.

The decision of the appellate authority shall be communicated to the concerned parties in writing.

Compensation

While determining compensation, the ICC shall consider:

- Mental trauma, pain, suffering and emotional distress
- Loss of career opportunity
- Medical expenses incurred
- Income and financial status of the respondent

Prevention and Awareness

ACIPL is committed to creating awareness and educating employees about the POSH Act and the company's policy on sexual harassment. It will conduct regular training programs for all employees to ensure that they are aware of their rights and responsibilities under the Act. It will also display posters and distribute informational material to create awareness among all employees.

Reporting

The ICC shall prepare an annual report including the number of cases filed, disposed of and pending, and submit the same to the employer. The employer shall include this information in its Board Report.

Review Mechanism

Pursuant to the provisions of the POSH Act, 2013, the composition of the Internal Complaints Committee (ICC) may be modified by any two Directors acting jointly, provided that such modifications remain in compliance with the requirements of this Policy and the applicable provisions of the POSH Act, 2013.

This Policy shall be reviewed by the Board of Directors as and when required, to reflect changes in applicable laws, regulations, business operations, organizational requirements, or other relevant developments.

In the event of any inconsistency or conflict between the provisions of this Policy and any applicable law, rule, regulation, or statutory amendment, the provisions of the applicable law shall prevail to the extent of such inconsistency.

Conclusion

ACIPL is committed to providing a safe and healthy work environment for all employees. ACIPL will not tolerate any form of sexual harassment in the workplace and will take all necessary steps to prevent and address any such incidents. All employees are expected to comply with the policy and to report any incidents of sexual harassment immediately to the ICC.

ANNEXURE I CONSTITUENT MEMBERS OF ICC

Position	Name	Designation/Profile	Email	Phone No
Presiding Officer	Ms. Money Khanna	HR Head	money.khanna@abhiyancapital.com	9818086169
Member 1	Mr. Jatin Singhal	Head - Credit and Risk	Jatin.singhal@abhiyancapital.com	9540946690
Member 2	Mr. Guru Prasad Singh	Chief Business Officer	Guru@ abhiyancapital.com	9166244449
External Member	Ms. Palak Desai	External Member	cs.palakdesai@gmail.com	9820371844

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