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HOME FIRST FINANCE COMPANY INDIA LIMITED ('Home First')

HUMAN RIGHTS POLICY

Scope and Objective

This policy shall be applicable and binding on all employees, who in turn shall apprise the stakeholders engaged with Home First and encourage adoption of these standards, across all locations.

The Policy Commitments

Home First Code of Conduct, which is available on official website, reflects our long-standing commitment to human rights. Home First is committed to maintaining and improving systems and processes to avoid complicity in human right violations. This policy intends to succinctly express our commitment to do business with ethical values and embrace practices that supports human rights, and labour laws.

Provide equal opportunity in all aspects of employment for all employees and applicants. To provide a workplace free from any form of discrimination (including race, religion, creed, colour, national origin or ancestry, physical or mental disability, marital status, age, sexual orientation, or any other basis protected under any law or ordinance or regulation).

Foster a congenial & harmonious work environment based on professionalism, honesty and integrity, as well as high moral and ethical standards where people feel comfortable and respected, regardless of individual differences, talents or personal characteristics.

Foster a workplace free from any form of sexual harassment. We believe in treating people with respect and dignity, thereby fostering an atmosphere of open communication, care and candor. We respect the rights of individuals to achieve professional and personal balance in their lives.

Equal opportunity

Home First is committed to building a culture in which all employees, including potential candidates can compete in a fair, open and transparent environment. Merit in qualification, performance and capability form the sole criteria for selection. It is our constant endeavor to ensure there is no discrimination in respect of employment and occupation. Wages/remuneration, hours of work and social benefits, are based on local laws and regulations as well as prevailing market standards and practices.

Creating an environment free from harassment

Home First prohibits any kind of discrimination, harassment or intimidation (based on person's sex, race, caste, gender, color, creed, religion, national origin, nationality, age, disability, genetic information, marital status, sexual orientation or socioeconomic status etc.) that is unlawful or otherwise violates our policies, whether committed by or against an employee, client, supplier or visitor.

Our Policy on Prevention and Redressal of Sexual Harassment is applicable to everyone who works with or is engaged in the operations of Home First. Harassment may refer to any form of behavior that is unwelcome, unsolicited, unreciprocated and usually (but not always) repeated. Any behaviour that has the purpose or effect of violating an associate's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment, and in the perception of the recipient of the conduct, it should reasonably be considered as having that purpose or effect.

Sexual Harassment

The Company as an employer is committed to creating a healthy and safe work environment that enables employees to work free from unwelcome, offensive and discriminatory behaviour. The aim is to enable them to deliver their best at work without fear of prejudice, gender bias and sexual harassment.

Sexual harassment at the workplace is a form of discrimination. Protection against sexual harassment and right to work with dignity are universally recognized human rights by international conventions. Therefore, in order to deal with sexual harassment at workplace the Company has set out "Policy on Prevention of Sexual Harassment In The Workplace".

The above-mentioned policy aims to prevent/prohibit, redress any incident of sexual harassment and to enforce strong disciplinary action in face of any such occurrence. It defines sexual harassment and provides a framework to deal with complaints of sexual harassment at the workplace or related to the workplace.

Diversity, Equity, and Inclusion (DEI)

At Home First, we believe that people are our most important asset and also recognizes the importance of diversity, equity, and inclusion. We operate in a diverse society, and we understand that our customers as well as talent pool have diverse characteristics and different experiences, needs, and aspirations. We strive to provide a safe and healthy work environment to our employees; where all employees have the opportunity to reach their full potential and contribute to Home First business success. We are committed to embedding equity and inclusion in all practices. We aim to establish an inclusive culture based on our values framework, which celebrates diversity, and is free from discrimination.

Freedom of Association

Home First believes in the right of employees to exercise their lawful right for grievance redressal and has created appropriate mechanisms for it. We have employee groups from diverse backgrounds, affinities and skills that facilitate and encourage community participation, collaboration, networking, and cultural enrichment.

Modern Slavery & Human Trafficking

At Home First, we believe in respecting and promoting human rights and, as part of this, we are committed to addressing modern slavery and human trafficking in our business operations. We are committed to exhibit zero tolerance towards all facets of modern slavery, as elaborated under the UN Declaration of Human Rights and the conventions of the International Labour Organization specified to forced or compulsory labour.

Promoting Employee Morale, Skill Upgradation and Career Development

At Home First, through various Talent management interventions and processes we encourage employees to opt for cross-functional movements, thereby broadening their professional exposure. We have institutionalized various talent review and employee development processes, which have enabled us to develop highly productive workforce and in build a strong pipeline of future-ready talent.

Safe and Healthy Workplace

Safety of people at the workplace is one of the primary concerns of HomeFirst. To meet our responsibilities towards employees, customers and investors, company strives to maintain a healthy and productive work environment. We maintain compliance with all applicable laws to help in maintaining a secure work environment. We are committed to maintaining a workplace that is free from violence, harassment, intimidation and other unsafe or disruptive conditions due to internal and external threats. We provide required safeguards to the employees, as and when needed.

Human Dignity

We believe in treating people with respect and dignity, thereby fostering an atmosphere of open communication, care and candor. We respect the rights of individuals to achieve professional and personal balance in their lives. We are committed to treating those engaged with our Company with dignity and respect. We affirm that we will value individual dignity, uphold the right to express disagreement and respect the time and efforts of others. Through our actions, we strive to nurture fairness, trust and transparency.

Communication and awareness

Home First communicates all necessary and relevant information concerning organizational finances,

policies and practices to all its employees. They are also made aware of related laws, guidelines and applicable policies e.g., Anti Money Laundering, when they join the organization and are given periodic reminders during their tenure.

Through our continuous engagements with employees, we ensure the following:

- Promoting awareness about human rights amongst employees
- Engaging with stakeholders in an inclusive, transparent and culturally appropriate manner on human rights concerns related to our business activities;
- Valuing diversity, equal opportunity and the need to consider the rights of vulnerable groups such as indigenous people, women, migrant workers and other minorities

Child Labour

Home First will not accept engagement or support of child labour in any form.

Grievance Mechanism

Home First implements the above standards by incorporating it in related policies, processes and guidelines across all our business operations. Home First believes that an empowered workforce is the best way to receive feedback and identify improvement areas. The following grievance mechanism provide all employees, vendors, suppliers and customers a secure and 24x7 access to raise grievances and to report confidentially without fear of retaliation:

- Whistleblower Policy
- Policy on Prevention and Redressal of Sexual Harassment at Workplace
- Human Resources Team
- Grievances Redressal Policy

Additionally, through media or fora such as emailers, team and individual meetings with business and HR leaders, we continuously engage with employees to create awareness, understand and address grievances.

Review and due diligence

Business and functional leadership teams own progress on aspects of human rights and it is under the review and oversight of our Audit committee and the Board of Directors. HomeFirst identifies and manages human rights impact, risks and opportunities that continuously help strengthen our workplace policies, practices and programs. It is thus a constant endeavor to stand by our commitment and build frameworks to support Home First in implementing human rights standards. This document may be reviewed and updated periodically, as required.

This policy draws from our Corporate Governance Policy, Code of Conduct, the Whistleblower Policy, Policy of Prevention and Redressal of Sexual Harassment at Workplace of the company. In case of any discrepancies found in this policy, the relevant portions of the above-mentioned policies would be the standard.

References

- [1]. Corporate Governance Policy (available on official website)
- [2]. Code of Conduct (available on official website)
- [3]. Whistleblower Policy (available on official website)
- [4]. Policy on Prevention and Redressal of Sexual Harassment at Workplace (available on official website

Awareness and Employee Engagement

The Company understands that its employees and customers can play a major role in reducing the Company's environmental impact. The Company will engage employees and encourage them to adopt environment friendly practices. The Company shall also endeavor to create awareness among employees and customers regarding various initiatives, products and services of the company which have positive environmental impact.

Implementation and Monitoring

The accountability for the policy will lie with the Management and HR team members. The HR team and CHRO of the company will ensure that all directives of this policy are implemented and followed by the Company.

Policy Review

The Board has the right to make any amendment in the policy. The policy shall be reviewed periodically.