

**POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE**

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WOMEN AT WORKPLACE**

FOR

PB FINTECH LIMITED

**(FORMERLY “PB FINTECH PRIVATE LIMITED / ETECHACES MARKETING AND
CONSULTING PRIVATE LIMITED”)**

& ITS SUBSIDIARIES / GROUP COMPANIES

**POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE**

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POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

1. POLICY

- 1.1 PB Fintech Limited or its Subsidiary/group companies (“Employer or Company”) is an equal employment opportunity company and is committed to creating a healthy, congenial, safe and secure working environment free from any kind of harassment based on race, color, sex, religion or sexual orientation which will enable its employees/associates to work without fear of prejudice, gender bias and sexual harassment.
- 1.2 The Company believes that all employees/associates of the Company, including women who are associated with the Company in any manner, have the right to be treated with dignity. The Company has a zero-tolerance approach towards Sexual Harassment (defined hereunder) of women Personnel (defined hereunder) at Workplace (defined hereunder).
- 1.3 In line with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (“**Act**”) and the rules framed thereunder (“**Rules**”), the Company has formulated this anti-sexual harassment policy (“**Policy**”) to prohibit, prevent or deter the commission of acts of Sexual Harassment against women Personnel at Workplace and to provide the procedure for the redressal of complaints pertaining to Sexual Harassment of women Personnel at the Workplace.
- 1.4 Terms and expressions used herein and not defined shall have the same meaning as ascribed to such terms in the Act and the Rules.

2. DEFINITIONS

- 2.1 In the Policy, unless the context otherwise requires, or unless otherwise defined, the following terms shall have the following meanings:
- (a) “**Aggrieved Person**” means, in relation to the Company, any woman Personnel of any age who alleges to have been subjected to any act of Sexual Harassment by the Respondent;
- (b) “**Personnel**” means and includes all employees, apprentices, trainees, directors, consultants, and contract labour engaged by the Company, its subsidiaries and affiliates for any work on a regular, temporary, ad hoc or daily wages, entered directly or through an agent, including a contractor, with or without the knowledge of the Company whether for remuneration or not, whether the terms of employment are express or implied and includes a consultant, co-worker, probationer, trainee, apprentice, intern or any person called by any other such name or any other person authorized to be in Workplace.

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

- (c) **“District Officer”** means an officer under Section 5 of the Act;
- (d) **“Internal Complaints Committee”** or **“Committee”** means the Internal Complaints Committee of the Company constituted under Section 7 of this Policy;
- (e) **“Member”** means a member of the Internal Complaints Committee;
- (f) **“Prescribed”** means prescribed by the rules provided under Annexure I of this Policy or under the Act, as the case may be;
- (g) **“Respondent”** means a person against whom the Aggrieved Person has made a Complaint;
- (h) **“Sexual Harassment”** refers to a single or standalone incident or a series of such acts, or a pattern of behavior, which includes any one or more of the following unwelcome acts or behavior (whether directly or by implication) namely:
 - (i) Any physical contact or advances of a sexual nature;
 - (ii) A demand or request for sexual favor;
 - (iii) Sexually colored remarks;
 - (iv) Showing pornography;
 - (v) Obscene emails, SMS, MMS, messages, phonographic or sexually oriented jokes;
 - (vi) Any conduct with the purpose of (a) affecting/interfering with an individual's work performance or creating an intimidating, offensive or hostile environment or rendering of humiliating treatment likely to affect health or safety; (b) making implied or explicit promise of preferential or detrimental treatment in her employment; (c) making implied or explicit threat about her present or future employment status; and/or
 - (vii) Any other unwelcome physical, verbal or non-verbal conduct/act of sexual nature.

And for the purposes of further clarity, Sexual Harassment also includes but is not limited to:

- (i) Sexually suggestive comments about a person's clothing, body, and/or sexual activities;
- (ii) Sexually provocative compliments about a person's clothes or the way their clothes fit;
- (iii) Comments of a sexual nature about weight, body shape, size, or figure; comments or questions about the sensuality of a person, or his or her spouse or significant other;
- (iv) Repeated unwanted proposals for dates and/or sexual intercourse;
- (v) Idle chatter of a sexual nature and graphic sexual descriptions;
- (vi) Sexually derogatory comments or slurs;
- (vii) Verbal abuse or threats, sexual jokes, suggestive or insulting sounds such as whistling, wolf-calls, or kissing sounds;
- (viii) Provocative sexual gestures such as provocatively licking lips or teeth;

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

- (ix) Lewd gestures such as leering and ogling with suggestive overtones;
- (x) Sexual innuendos;
- (xi) Cornering, impeding or blocking movement, or any physical interference in normal work or movement of the Personnel;
- (xii) Touching that is inappropriate in the Workplace such as patting, pinching, stroking or brushing up against the body, mauling, attempted or actual kissing or fondling;
- (xiii) Assault, coerced sexual intercourse, attempted rape or rape;
- (xiv) gratuitous display of sexually explicit written or audio-visual materials like pornographic posters, cartoons, drawings, books or magazines;
- (xv) Transmission or display of offensive email, screen savers or pornographic computer images;
- (xvi) Offensive gestures or actions of a sexual nature including indecent exposure or “flashing”;
- (xvii) Persistent unwanted attention: following or stalking behavior; and / or
- (xviii) Un-wanted sexual advances that condition an employment benefit upon an exchange of sexual favors.

(i) **“Workplace”** means

- (i) all offices or other premises where activities in relation to the Company’s business are undertaken or conducted, including without limitation the office of the Company and other premises, or any other place away from Company’s premises where such activities are undertaken; and / or
- (ii) any place visited by the Personnel arising out of or during the course of employment including without limitation (a) transportation provided by the Company for undertaking such journey; and (b) place of accommodation provided by the Company to the Personnel, if any, to facilitate the Personnel’s undertaking of activities related to his/her employment during such visit; (c) any site, vendor or client offices where personnel may be deputed or working out of temporarily; (d) training venues; (e) company organized off-sites, parties or get-together.

3. SCOPE

- 3.1 This Policy applies and extends to all categories of Personnel and is deemed to be incorporated in the service conditions of all Personnel.

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

4. PREVENTION OF SEXUAL HARASSMENT

No women Personnel shall be subjected to Sexual Harassment at Workplace. The Company has a zero-tolerance approach towards Sexual Harassment.

5. REPORTING SEXUAL HARASSMENT

5.1 The Company encourages reporting of all incidents of Sexual Harassment, regardless of the identity or position of the offender. Any women Personnel who believe they have experienced or witnessed Sexual Harassment at the Workplace should report such conduct to the Internal Complaints Committee established under Section 7 of this Policy or to its Members as soon as practicable.

5.2 The Company encourages prompt reporting of Sexual Harassment complaints to the Committee so that timely and appropriate action may be taken.

6. GUIDELINES AS TO WHAT CONSTITUTES SEXUAL HARASSMENT

6.1 While the below mentioned guidelines provide additional details as to what constitutes Sexual Harassment, all Personnel are hereby informed and notified that the below mentioned guidelines are subject to applicable laws in India (including but not limited to the Act):

- (i) While the Personnel are strictly advised against engaging in any sexual conduct at the Workplace, it is to be noted by all Personnel that Sexual Harassment differs from healthy sexual attraction because the former is unwelcome and unsolicited. Sexual conduct becomes unlawful only when it is unwelcome. The challenged conduct must be unwelcome, in the sense that the Personnel did not solicit it, and in the sense that the Personnel regarded the conduct as undesirable or offensive.
- (ii) A woman Personnel who was previously involved in a mutual consenting intimate relationship with another person¹ maintains her entitlement to protection from Sexual Harassment, but she should inform the other party that any further sexual advances are unwelcome, immediately upon any sexual conduct or advance becoming non-consensual in nature.
- (iii) It is impermissible to suggest, threaten or imply that failure to accept a request for a date or sexual intimacy, will affect a Personnel's career prospects. For example, it is forbidden either to imply or actually withhold support for an appointment, role

¹ It is advised and encouraged that any such mutually consenting intimate relationships be disclosed, by either of the Personnel involved, to Head of Human Resource of the Company. Kindly note that this is not to intrude on the privacy of any Personnel and due care shall be taken to keep such information confidential.

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

expansion, promotion or change of assignment or to offer benefits such as promotions, favorable performance evaluations, favorable assigned duties or shifts, recommendations or reclassifications in exchange for sexual favors.

- (iv) Some forms of sexual conduct, which are considered innocent by some people, may be considered offensive by others. In addition, different social or cultural backgrounds may lead persons to perceive the same conduct differently. Therefore, all Personnel are expected to respect the sensitivities of others especially where there may be variations in the interpretation of acceptable behavior and accordingly cultural differences may not be used as an excuse or justification for Sexual Harassment.

7. CONSTITUTION OF INTERNAL COMPLAINTS COMMITTEE

- 7.1. The Company has established an Internal Complaints Committee in accordance with the Act and the Rules.
- 7.2. The Internal Complaints Committee shall consist of the Presiding Officer and Members nominated by the Company in accordance with the requirements prescribed under the Act.
- 7.3. The details of the members comprising the Internal Complaints Committee will be set forth in the office orders issued by the Company, in this regard, from time to time.
- 7.4. A quorum of 3 (three) Members is required to be present for the inquiry proceedings, including the Presiding Officer.
- 7.5. The independent member(s) appointed on the Internal Complaints Committee may, at the discretion of the Internal Complaints Committee, be paid fees or allowances for attending any meetings of the Internal Complaints Committee.
- 7.6. The Committee shall ensure that the terms of this Policy are effectuated in its entirety. The Committee shall further comply with all applicable laws, including the Act and the Rules.

8. GRIEVANCE REDRESSAL PROCESS

8.1. Filing of Complaint

- (i) Any Aggrieved Person may file in writing, a complaint of Sexual Harassment ("**Complaint**") at the Workplace to the Internal Complaints Committee, within a period of 3 (three) months from the date of the incident and in case of a series of incidents, within a period of 3 (three) months from the date of the last incident. Where such Complaint cannot be made in writing, the Presiding Officer or any

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

Member shall render all reasonable assistance to the Aggrieved Person for making the complaint in writing.

- (ii) The Committee may entertain a complaint even after the expiry of the stipulated period, after recording the reasons for the delay in writing.
- (iii) The Complaint may be filed by electric communication by sending an email to the Internal Complaints Committee at posh@etechaces.com, posh@policybazaar.com, posh@paisabazaar.com, posh@icall.com, posh@docprime.com as per the payroll employment company of the Complainant.
- (iv) The Company also encourages the usage of the internal employee assistance platform, 'PBSupport', to report any such incidents. Any woman personnel may safely raise a complaint regarding sexual harassment in the 'Grievance' section by selecting the sub issue "Sexual Harassment". Complaints filed on 'PBSupport' under this category will be notified to the ICC and kept confidential.
- (v) Where the Aggrieved Person is unable to make a Complaint due to her or his physical or mental incapacity or death or otherwise, her legal heir or such other person as may be prescribed by the Act may make a Complaint under this Clause, with the written consent of the Aggrieved Person (to the extent applicable).

8.2. Settlement and Conciliation

- (i) The Committee may, before, initiating an inquiry under Clause 8.3 of this Policy, and at the request of the Aggrieved Person, take steps to settle the matter between the Aggrieved Person and the Respondent through conciliation, *provided* that no monetary settlement shall be made as a basis of conciliation.
- (ii) Where a settlement has been arrived between the Aggrieved Person and the Respondent, the Committee shall record the settlement and forward a copy of the same to the Company to take such necessary actions as may be recommended by the Committee. Copies of the settlement shall also be provided to the Aggrieved Person and the Respondent.
- (iii) Where a settlement has been arrived at in accordance with this Clause 8.2, no further inquiry shall be conducted by the Committee.

8.3. Inquiry Process

- (i) Subject to the provisions of Clause 8.1 and Clause 8.2 above, the Committee shall initiate an inquiry into the Complaint.
- (ii) On receipt of the complaint, the Internal Complaints Committee shall forward a

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

copy of the Complaint received from the Aggrieved Person to the Respondent within a period of 7 (seven) working days.

- (iii) The Respondent shall file his/her reply to the Complaint along with his/her list of documents, and names and addresses of witnesses, within a period not exceeding 10 (ten) working days from the date of receipt of the copy of the Complaint.
- (iv) The Internal Complaints Committee shall make inquiry into the Complaint in accordance with the principles of natural justice.
- (v) The parties shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of the proceedings before the Internal Complaints Committee.
- (vi) The Committee may terminate the inquiry proceedings or give an ex parte decision on the Complaint, by giving 15 (fifteen) days' notice of the same, if the complainant or Respondent fails to present themselves for 3 (three) consecutive hearings convened in relation to the inquiry, without sufficient cause.
- (vii) For the purpose of making an inquiry under Clause 8.3 (i), the Internal Complaints Committee shall have the same powers as are vested in a civil court under the Code of Civil Procedure, 1908, as amended, 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 under the Act.
- (viii) The Internal Complaints Committee, at the written request of the Aggrieved Person, may recommend to the Company to restrain the Respondent from reporting on the work performance of the Aggrieved Person or writing the Aggrieved Person's confidential report and assign the same to another employee of the Company.
- (ix) The inquiry under Clause 8.3(i) above shall be completed within a period of 90 (ninety) days from the receipt of the Complaint by the Internal Complaints Committee. Any procedural delay in connection with completion of the inquiry, for reasons beyond the control of the Internal Complaints Committee, shall be recorded in writing in the report submitted by the Internal Complaints Committee to the Company, after completion of the inquiry.
- (x) Every Personnel shall cooperate with the Committee in its inquiry and any failure to co-operate with the Committee in its inquiry shall be deemed as a contravention of this Policy. The Committee reserves the right to initiate disciplinary action against any such Personnel for non-cooperation.

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

8.4. Reliefs to the Aggrieved Person during pendency of inquiry:

- (i) The Committee may, during the pendency of the inquiry, upon receipt of a written request from the Aggrieved Person, recommend to the Company to grant the following reliefs to the Aggrieved Person:
 - (a) transfer the Aggrieved Person or Respondent to another Workplace; or
 - (b) grant leave to the Aggrieved Person up to a period of 3 (three) months; or
 - (c) grant such other relief to the Aggrieved Person as may be prescribed by the Committee and/or the Act.
- (ii) The leave granted to the Aggrieved Person under this Clause 8.4 shall be in addition to the leave to which she would be otherwise entitled.
- (iii) On the recommendation of the Internal Complaints Committee made under Clause 8.4(i) above, the Company shall promptly act upon such recommendations.

8.5. Inquiry Report and Implementation

- (i) Upon completion of an inquiry under Clause 8.3(i), the Committee shall reach a decision and forward a copy of its report to the Company.
- (ii) Where the Internal Complaints Committee arrives at the conclusion that the allegation against the Respondent has not been proved, it shall recommend to the Company that no action is required to be taken in the matter.
- (iii) Where the Internal Complaints Committee arrives at the conclusion that the allegation against the Respondent has been proved, it shall recommend to the Company any of the following:
 - (a) to take action against the Respondent for Sexual Harassment as a misconduct in such manner as set forth in Paragraph 1 of Annexure I;
 - (b) to deduct from the compensation, salary, incentives or wages of the Respondent such sum as it may consider appropriate to be paid to the Aggrieved Person or to her legal heirs, as it may determine in accordance

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

with the Act. In the event the Company is unable to deduct any amount from the salary of the Respondent due to his being absent from duty or cessation of employment, it may undertake the steps as set-forth in the Act; or

- (c) to take any other action as the Committee may deem fit.
- (iv) The Company shall take actions to act upon the recommendation of the Committee within 60 (sixty) days of receipt of the report by the Company.

9. PROHIBITION OF DISCLOSURE

- 9.1 The contents of the Complaint made under this Policy, the identity and address of the Aggrieved Personnel, Respondent(s), witnesses, and any information relating to conciliation and inquiry proceedings, recommendations of the Committee, and the action taken by the Company under the provisions of this Policy shall be strictly private and confidential and shall not be published, communicated or made known to any third party, public, press, social media and any such other media in any manner.
- 9.2 The Act requires every person to strictly maintain privacy and confidentiality of the details set forth in Section 9.1 of this Policy.
- 9.3 The Company is committed to ensuring that no individual who brings forward a harassment concern is subject to any form of reprisal. Any reprisal will be subject to appropriate disciplinary actions, which may be in the same range as the penalties prescribed in Paragraph 1 of Annexure I.
- 9.4 Any breach of confidentiality whether by the aggrieved person, respondent or any witness during the course the examination, conciliation or inquiry of a complaint will be liable for disciplinary action by the Company. The Committee will include information on any such breach in its report to the management. The management may consider such breaches as a breach of integrity and determine the disciplinary action to be taken on the offender in accordance with the policies of the company.

10. PUNISHMENT FOR FALSE OR MALICIOUS COMPLAINTS AND FALSE EVIDENCE

- 10.1 Where the Internal Complaints Committee arrives at a conclusion that the allegation against the Respondent is malicious, or the Aggrieved Person making the Complaint against the Respondent has made the Complaint knowing it to be false or the Aggrieved Person has produced any forged or misleading documents or that any witness has given false evidence or produced any forged or misleading document, it may recommend to the Company to take such action as set forth in Paragraph 2 of Annexure I against the person making a Complaint under this Policy or the witness, as the case may be. It is

POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE

clarified that mere inability to substantiate a complaint or provide adequate proof will not attract action against the Aggrieved Person under this Section.

11. APPEAL

Any person aggrieved by the recommendations of the Internal Complaints Committee under Section 8.5(ii) or Section 8.5(iii) of this Policy or with the non-implementation of such recommendations, may without prejudice to the provisions contained in any other law for the time being in force, prefer an appeal to the court or tribunal in such manner as may be Prescribed and such appeal shall be preferred within a period of 90 (ninety) days of the recommendations.

12. AMENDMENT

Subject to applicable law, this Policy may be amended or modified in such manner and at such time without any notice, at the discretion of the board of directors of the Company.

13. RECORDS

All records of Complaints, including contents of meeting, results of investigations and other relevant material shall be kept confidential. Such records shall be maintained at all time, in confidence, by the Company.

**POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMEN
AT WORKPLACE**

ANNEXURE I

Rules for the Implementation of the Policy

1. Manner of taking action for Sexual Harassment

Except in cases where this Policy provides, where the Internal Complaints Committee arrives at the conclusion that the allegation against the Respondent has been proved, it shall recommend to the Company, to take any action or a combination of actions including a written apology, warning, reprimand or censure, withholding of promotion, withholding of pay rise or increments, terminating the Respondent from service or undergoing a counselling session.

2. Action for false or malicious complaint or false evidence

Except in cases where this Policy provides, where the Internal Complaints Committee arrives at the conclusion that the allegation against the Respondent is malicious or the Aggrieved Person or any other person making the complaint has made the complaint knowing it to be false or the Aggrieved Person or any other person making the complaint has produced any forged or misleading document, or that any witness has given false evidence or produced any forged or misleading document, it may recommend to the Company to take action in accordance with the provisions of Paragraph 1 above.