

KIFS FINANCIAL SERVICES LIMITED

B-81, Pariseema Complex, C. G. Road, Ellisbridge, Ahmedabad – 380006, Gujarat, India.

CIN: L67990GJ1995PLC025234, Ph. No.: +91 79 30000320, 321,

Fax: +91 79 26403717, Email: cs@kifs.co.in, Website: www.kifsfinance.com

PREVENTION OF SEXUAL HARASSMENT POLICY

Sr. No.	Index	Page
1.	Introduction	2
2.	Applicability	2
3.	What is Sexual Harassment?	2
4.	If you are being harassed	3
5.	The Internal Complaints Committee Members	4
6.	Dealing with the Complaint	4
7.	Disciplinary Action	4
8.	Confidentiality	5
9.	Protection against Retaliation	5
10.	Documentation	5
11.	Dissemination of the Policy	5
12.	Complaints made with a malicious intent	5
13.	Conclusion	5
	Process Flow for Prevention of Sexual Harassment	6

1. Introduction

The quest for competitive excellence of KIFS Financial Services Limited (KIFS) consists of our commitment to lawful and ethical conduct and adhering to KIFS's values. Integrity, honesty and respect for people remain some of our core values.

The Company is committed to provide a safe and conducive work environment to its employees and expects them to combine "Expertise with responsibility". Towards this, it is essential that each employee deals with their colleagues and third parties with full fairness and respect and realize that his / her behavior will be attributed to the Company and can affect its inward and outward reputation.

Under the corporate compliance, harassment of any kind including sexual harassment is forbidden. Every employee has the right to be protected against harassment, regardless of whether the accused considers his or her own behavior to be normal or acceptable and of whether the harassed person has the opportunity to avoid the harassment.

KIFS is committed to provide a work environment free of sexual harassment. Sexual harassment is a form of workplace harassment of a sexual nature that affects the dignity of men and women at work.

The KIFS Sexual Harassment Policy has been formed to prohibit, prevent or deter the commission of acts of sexual harassment at workplace and to provide the procedure for the redressal of complaints pertaining to sexual harassment and to comply the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and Rules framed thereunder being the Sexual Harassment of Women at Workplace (hereinafter referred to as "Act").

2. Applicability

This policy applies to all the employees, workers and trainees (whether in the office premises or outside while on assignment) of the KIFS.

Where sexual harassment occurs to KIFS employee as a result of an act by a third party or outsider while on official duty, KIFS will take all necessary and reasonable steps to assist the affected person in terms of support and preventive action.

3. What is Sexual Harassment?

Sexual Harassment includes such unwelcome sexually determined behavior, as physical contacts and advances, sexually coloured remarks, showing pornography and sexual demands whether by words, gestures or actions. Such conduct can be humiliating and may constitute a health and safety problem. It is discriminatory when the complainant has reasonable grounds to believe that his or her objection would disadvantage them in connection with employment, including recruiting or promotion or when it creates a hostile working environment.

Sexual harassment includes such unwelcome sexually determined behavior (whether directly or by implication) as:

- Physical contact and advances;
- A demand or request for sexual favours;
- Sexually coloured remarks;
- Showing pornography;
- Any other unwelcome physical, verbal or non-verbal conduct or sexual nature.

Sexual harassment is emotionally abusive and creates an unhealthy, unproductive atmosphere at the workplace. Sexual harassment cases can be classified into two categories – quid pro quo and creation of a hostile working environment.

(In the area of sexual harassment, quid pro quo describes a form of sexual blackmail. Quid pro quo sexual harassment is the conditioning of employment benefits on an employee's sub-mission to unwelcome sexual conduct.)

(a) Under the quid pro quo (meaning this for that) form of harassment, a person or authority usually the superior of the victim, demands sexual favours for getting or keeping a job benefit and threatens to fire the employee if the conditions are not met.

(b) A hostile work environment arises when a co-worker or supervisor creates a work environment through verbal or physical conduct that interferes with another co-worker's job performance or creates the workplace atmosphere which is intimidating, hostile, offensive or humiliating and experienced as an attack on personal dignity. For example an employee tells offensive jokes. No person shall indulge or caused to be indulged under instructions from superior in sexual harassment of co-workers.

However, an employee who is sexually harassed can complain about the same even if there is no adverse job consequence.

4. If you are being harassed

(a) Tell the accused that his / her behavior is unwelcome and ask him / her to stop.

(b) Keep a record of incidents (dates, times, locations, possible witness, what happened, your response). It is not mandatory to have a record of events to file a complaint, but a record can strengthen your case and help you remember the details over time, in case the complaint is not filed immediately.

(c) File a complaint as soon as possible. If, after asking the accused to stop his / her behavior, the harassment continues, report the abuse to the Internal Complaints Committee ('ICC') formed for this purpose.

5. Internal Complaints Committee (ICC) Members

Sr. No.	Name of the Member	Position in Committee
1	Mrs. Sonal R. Khandwala	Presiding Officer
2	Ms. Ketaben Shah	Member
3	Mr. Bhavik J. Shah	Member
4	Mr. Durgesh D. Soni	Member

6. Dealing with the Complaint

- It is the obligation of all employees to report sexual harassment experienced by them personally. A concerned co-worker may also inform the ICC of any instance or behavior or sexual harassment by a co-worker towards another employee.
- The concerned employee shall give his complaint in writing to the Presiding Officer of the Committee giving details of the incident within a week of its occurrence.
- Once the complaint is received, it will be kept strictly confidential.
- The person accused will be informed that a complaint has been filed against him / her and no unfair acts of retaliation or unethical action will be tolerated.
- The Committee shall ensure that a fair and just investigation is undertaken immediately.
- Both the complainant and the alleged accused initially will 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 the necessary information to assist in resolving the matter satisfactorily.
- The ICC after receipt of the Complaints, conduct enquires, handle, deal with the complaints, call for written explanation, call upon and examine any / all witnesses mentioned by the complainant and accused, initiate corrective actions, resolve the disputes, lodge complaints with appropriate authorities and to initiate all action and to do all acts and things under the provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and Rules framed there under read with Indian Penal Code, 1860, Code of Criminal Procedure 1973 and all other Acts / Rules / Regulations as may be applicable from time to time.
- The complainant and the accused shall be informed of the outcome of the investigation. The investigation shall be completed within 3 months of the receipt of harassed as claimed the accused will be disciplined accordingly.
- The victim of sexual harassment has the option to seek transfer of the accused or his / her own transfer.

7. Disciplinary Action

Where any misconduct is found by the Committee, appropriate disciplinary action shall be taken against the accused. Disciplinary action may include transfer, withholding promotion, suspension or even dismissal. This action shall be in addition to any legal recourse sought by the Complainant.

8. Confidentiality

All information received shall be kept confidential. Any person (including witnesses) who breaches confidentiality shall be subject to disciplinary action.

9. Protection against 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 Complainant 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 complainant while the investigation is in progress should be reported by the complainant to the Complaints Committee as soon as possible. Disciplinary action will be taken by the Complaints Committee against any such complaints which are found genuine.

10. Documentation

The Committee shall keep complete and accurate documentation of the complaint, its investigation and the resolution thereof. The incident would be documented in both the complainant's and the accused's files with the full report of the Complaints Committee.

11. Dissemination of the Policy

A copy of this policy shall be circulated amongst all the employees of the Company. Further, a copy of the Policy would be uploaded in the website www.kifsfinance.com.

12. Complaints made with a Malicious Intent

This policy has been evolved as a tool to ensure that in the interest of justice and fair play, our employees have as forum to approach in the event of instances of sexual harassment. However, if on investigation, it is revealed that the complaint was made with a malicious intent and with the motive of maligning the concerned individual / tarnishing his / her image in the Company and to settle personal / professional scores, strict action will be taken against the complainant. The employees who are victims of sexual harassment may in addition to the above, seek legal remedies as may be provided under the various laws for the time being in force.

13. Conclusion

In conclusion, the Company reiterates its commitment to provide its women employees, a workplace free from harassment / discrimination and where every employee is treated with dignity and respect.

Process Flow for Prevention of Sexual Harassment

