



UJJIVAN SMALL FINANCE BANK

Build a Better Life

Human Rights Policy

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Policy Approval Committee	
Board Committee	-
Management Committee	National Human Resource Committee

Circular number	HR 028-01-FY23-24
Effective Date	07 th December 2023
Approver	National Human Resource Committee
Policy Owner	Human Resources
Review Frequency	Need Basis



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Human Rights Policy

Introduction

Ujjivan Small Finance Bank (hereinafter referred as "Ujjivan") recognizes the valuable role that business can play in the long-term protection of human rights. We acknowledge and uphold the fundamental principles of human rights and align with the **United Nations Guiding Principles on Business and Human Rights ('UNGPs')**. This policy embodies Ujjivan's commitment towards protection and promotion of human rights across all business operations.

What are human rights?

Human rights are rights inherent to all human beings, regardless of race, sex, nationality, ethnicity, language, religion, or any other status. Everyone is entitled to these rights without discrimination. It includes fundamental rights covering social, labour, economic, cultural, civil, political, and environmental rights.

Scope

This policy applies to our employees and business partners, including investors, consultants, corporate agents, vendors, advisors, contractors and other third parties engaged with Ujjivan. We encourage our business partners to respect human rights and adhere to applicable national regulations standards.

Our Commitment

We recognise our responsibility for human rights protection and commit to comply with the requirements under relevant guidelines.

We shall ensure consistency with other international treaties including UN Resolution on the human right to a clean, healthy, and sustainable environment.

Our Approach

Ujjivan is committed to carry out the business with ethical values and support human rights by following practices:

- 1. Equal Opportunity & non-discrimination:** We believe in creating an equal opportunity with fair treatment at workplace and have zero tolerance to any form of discrimination in the matter of caste, creed, colour, race, religion, ethnicity, nationality, language, gender, sexual orientation, physical disability, age, compensation, employee benefit, marital status or any other status protected by law. We encourage ethical supply chain practices



that ensure employees or workers are treated fairly and prevent violations of human rights.

2. **Accessibility for persons with disabilities:** We ensure that applicable infrastructure changes and additional facilities required are provided as per the applicable rules and regulations for a comfortable work environment.
3. **Promoting Anti - Harassment:** We provide a work environment free from any physical, verbal or psychological harassment. Disrespectful behaviour and harassment (hostile or abusive behaviour) is not tolerated. We encourage open communication for employees to share their grievances and maintain a transparent mechanism to resolve the complaints.
4. **Health & Safety:** We ensure safe and hygienic work environment and commit to have an occupational health and safety management system in place to inculcate a culture of awareness among employees.
5. **Prohibition of Child Labour & Modern Slavery:** We prohibit all forms of child labour and modern slavery within business operations and value chain partners.
6. **Freedom of association:** We promote freedom of expression and association and respect human dignity.
7. **Wages and Benefits:** We ensure all the employees and workers are paid adequately and as per the minimum wage norms. We comply to all the applicable laws related to wages, working hours and benefits. We provide all the entitled benefits and offer fair compensation to the employees/workers.
8. **Data privacy:** We adhere to the data security standards and ensure confidentiality in data management. We provide strong data protection methods to safeguard employee personal information.
9. **Anti-Bribery & Anti-Corruption:** We demonstrate honesty and integrity by following highest standard of ethics along our business operations. All the employees are expected to decline any unethical practices and in case of any concern or wrongdoing will report to compliance team.

Implementation

All the employees and stakeholders of Ujjivan are expected to implement and respect the spirit and intent of this policy. System procedures/policies shall be developed for effective implementation of human rights policy. Human rights due diligence shall be conducted on annual basis across our business operations to identify any potential issues or risks and take appropriate measures to mitigate the same. We shall report the mitigation measures and type of remediation actions taken externally.

We shall adapt and make relevant changes to our risk register to ensure group-wide awareness and adherence to this policy. We shall conduct training sessions to ensure employees and relevant stakeholders are aware of the provisions of human rights.



Governance Structure

We have a governance structure in place to ensure oversight of human rights management. The bank has formed a different committee (Regional/Central and Appellate) that oversee the implementation of any deviation pertaining to human rights/disciplinary process of the Bank. Each of the above committee will meet as per the scheduled meeting like regions will meet weekly once/twice, central committee will be meeting on a monthly basis to review the actions/support required. The committee will review the processes and communication channels to integrate further requirements in the system.

Grievance Redressal mechanisms

Ujjivan has a robust grievance mechanism to receive, analyse and respond to complaints or queries from any stakeholder. Employee can raise the grievances through –

- HR Helpdesk
- Whistle Blower
- Central Disciplinary Committee – if employee want to appeal against the regional disciplinary committee action / decisions
- Appellate Committee - if employee want to appeal against the central disciplinary committee action/decision

The council/committee will review and address the complaints within 71 days and same will be informed to the complainant with the corrective and preventive action taken.

Approved By

Chandralekha Chaudhuri
Head of Human Resources