



UJJIVAN SMALL FINANCE BANK

Build a Better Life

Occupational Health Safety Policy (Workplace)

**Corporate Office Address:
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Policy Approval Committee	
Board Committee	-
Management Committee	National Human Resource Committee

Circular number	HR 027-01-FY23-24
Effective Date	07 th December 2023
Approver	National Human Resource Committee
Policy Owner	Human Resources
Review Frequency	Need Basis



UJJIVAN SMALL FINANCE BANK LIMITED

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Occupational Health Safety Policy (Workplace)

I. OBJECTIVE:

Stakeholders (Employees, contractors, customers, visitors) of Ujjivan Small Finance Bank (hereinafter referred to as "Bank") are one of its greatest assets and protecting the health and ensuring safety of the employees of the Bank is an integral and fundamental part of the Bank's culture.

Most of our employees work in relatively low-risk environment and are not exposed to significant occupational health and safety hazards. However, it is important for the Bank to provide a safe and conducive workplace. As such, the Bank constantly strives to provide and ensure a safe and healthy work environment to all employees through a suitable management system. The Bank is committed to continual improvement of safety performance and the elimination of workplace injury and illness. The Bank also recognises the importance of co-ordination amongst all stakeholders to achieve its safety objectives.

The objective of the policy is to ensure the following:

- Safe environment of work is provided and maintained at all times in all the offices of Ujjivan Small finance Bank;
- Employees are provided with information, training, instruction and supervision needed for them to work safely and without risks to their health;
- Health and safety policies and procedures comply with legislative requirements;
- Safety performance is continually reviewed and improved;
- Risks to workplace health and safety are controlled through engagement of all stakeholders

Responsibilities of the Bank:

The Bank shall ensure the following:

- Effective implementation of the workplace health and safety policy driven by senior management;
- Providing appropriate level of resources to the OHS implementation framework;
- Defining the key work place health and safety responsibilities and communicating these to the relevant personnel;
- Maintaining effective communication and consultation including horizontal engagement with key stakeholders on safety matters;
- Ensuring systems are in place to allow for the identification and resolution of work health and safety issues, and
- Due process is laid out for all measure leading to workplace safety;



Responsibilities of the Employees:

The Employees of the Bank shall ensure the following:

- Familiarise themselves with this policy and all health and safety policies and procedures;
- Take reasonable care of their own health and safety and that of others who may be affected by their actions;
- Attend health and safety training programmes as and when organised;
- Report all accidents, incidents, dangerous occurrences and hazards to the Business Head/ Department Head/ HO- HOD and the Operational Risk team at Head Office as soon as it is practically possible;
- Not interfere, tamper or misuse any item/equipment provided for health or safety purposes; and
- Stay calm and not panic in the event of any emergency and not to involve themselves in any rumour mongering.

Duties of Customers:

- Take reasonable care for their own safety;
- Take reasonable care to ensure their acts or omissions do not adversely affect the health and safety of other people;
- Comply with any reasonable instructions from the Bank

II. GUIDING FACTORS FOR PROTECTION AND IMPROVEMENT OF SAFETY OF THE EMPLOYEES OF THE BANK

The Bank periodically sensitises its employees on awareness programmes that promote the importance and value of high safety standards and systems. In order to protect and improve the health and well-being of its employees, the Bank undertakes the following:

- Provide a safe, hygienic and congenial workplace to all its employees.
- To conduct periodic training and awareness program to all its employees on all relevant hazards and risk associated with it.
- To establish effective communication channels to guarantee that all employees receive health and safety information, policies, and updates.
- The Bank also has a comprehensive employee health insurance policy, Personal accident policy & Maternity benefit policy for women employees.
- To regularly address employee mental health and stress management.

III. PILLARS OF OCCUPATIONAL HEALTH AND SAFETY POLICY

The Bank strives to ensure a safe environment and hence, takes the following measures in ensuring highest safety standards. For ensuring to meet the same, some of the areas of focus would be as follows:



A) NO CHILD LABOUR POLICY:

The Bank follows a strong anti-child labour policy and would ensure that it would not employ any employee (Full-time or contractual) or vendor under the age of 18 years of age. This will be governed by the Recruitment and Selection Policy of the Bank.

B) FIRE-SAFETY:

Fire presents a significant risk to businesses. It can kill or seriously injure employees or visitors and can also damage or destroy buildings, equipment or stock. Guidelines in respect to fire and safety measures are enumerated hereunder;

- Fire alarm for fire detection with fire and smoke sensors should be present in all premises of the Bank;
- Fire extinguishers for firefighting must be available within expiry date;
- Auto fire suppressants in data/ server rooms in offices will be made available on recommendation/ need basis;
- Earthing pits should be available in all Bank premises;
- Display of important contact numbers at branches/ offices for contacting fire brigade, police station, ambulance etc. must be available;
- Display of floor plans, exit paths etc. must be put up in Head Office and Regional Offices;
- CCTV for recording of all activities in designated places;
- First aid box must be available in all Bank premises;
- Periodic maintenance of fire safety equipment and measures;
- Carrying out mock drills covering training, fire drills and physical verification of fire safety equipment, evacuation plans etc. in Head Office and Regional Offices;
- Identification and training of fire marshals in Head Office and Regional Offices;

The Safety related details are covered under Admin & Infra SOP

C) BULLYING AND WORKPLACE VIOLENCE:

This policy is aimed at ensuring that employees are not subjected any unwanted workplace harassment or bullying. Harassment and bullying in the workplace, impacts productivity, has a correlation to increased absenteeism. Workplace harassment can be based on grounds of gender, race, age, marital status, disability, homosexuality, or any other reasons. For the purpose of this policy "Harassment" includes bullying. Harassment in the workplace can create an unpleasant or even hostile work environment. Harassment makes work difficult for everyone - the person being harassed, as well as employees witnessing the harassment. The harasser also is not concentrating on their work when he/she engages in this type of behaviour.

Workplace harassment usually consists of a pattern of unwelcome behaviour; however, it can consist of just one act where this is of a serious nature. In some instances, the harassment might take place outside the workplace: at a work-related social function, or when an employee makes unwelcome phone calls to another employee at their, it is also against the law to harass someone who is working there. Bank recognises that workplace harassment may involve comments and behaviours that offend some people and not others. The management



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of the Bank accepts that individuals may react differently to comments and behaviour. That is why a minimum standard of behaviour is required of employees. This standard is, as far as is possible, respectful of all employees.

The organizational code of conduct and disciplinary process governs and restricts such kind of behaviours.

D) Protection against Sexual Harassment:

The most common form of workplace harassment is sexual harassment. Where any form of unwanted verbal, nonverbal or physical conduct of a sexual nature occurs, with the purpose or effect of violating the dignity of a person, in particular when creating an intimidating, hostile, degrading, humiliating or offensive environment. Some of the examples of Sexual harassment may be as follows (indicative list);

- Suggestive comments about a person's body or appearance
- Leering or staring at a person or parts of their body
- Demands that revealing clothing be worn, pornographic or nude pictures in the workplace
- Persistent, unwelcome proposal of marriage
- Gender based insults or taunting
- Sexiest or racist jokes
- Tales of sexual performance
- Touching a person in a sexual way
- Sexual assault
- Flashing
- Obscene telephone calls
- Asking questions about a person's sex life
- Unwanted confidences about a person's sex life or lack thereof
- Persistent request for a night out where these are rejected
- Request for sex where the same is unwelcome

The Bank has a Zero Tolerance to any forms of sexual harassment related matters. It has a Prevention of Sexual Harassment (POSH) at work place policy which would govern any complaint of such nature.

E) ZERO TOLERANCE TO ALCOHOLISM OR DRUGS USAGE:

Bank shall ensure to provide a safe workplace and the establishment of programs and attitudes that contribute to a safe working culture. Bank recognises that involvement with drugs and alcohol can have serious repercussions for employees and their performance in the workplace. Incident involving inappropriate drug and alcohol can also impact on an individual's friends and family as well as the company's reputation.

Employees including contract employees are responsible for the following:

1. Not being under the influence of alcohol on our premises or client sites while working or conducting company business to the extent that:



- It may impair work performance;
- Behaviour may impact on their reputation and/or that of the company; and/or there is any risk to the employee safety, their colleagues and/or any clients or visitors.
- Ensuring that the off-duty use of alcohol does not result in impaired behaviour, function or a capacity to maintain a suitable work-related etiquette;
- Not using, or being under the influence of, illegal drugs while conducting company business; and

Illegal activities associated with the sale, purchase and/or transfer of drugs will be reported to the relevant authority. The presence of any detectable amount of an illegal drug in an employee while on our premises, or that of hosts, and/or whilst conducting company business, is prohibited and may be cause for dismissal as per the Code of conduct and Disciplinary policy of the Bank.

IV. INCIDENT MANAGEMENT

The Incident Management procedure with regards to the Occupational Health Safety Policy (OHS) involving shall be created to ensure that in the event of OHS incident, involving an employee; there is a process to follow and reporting of the same happens.

The process will ensure the relevant people are notified and the employee receives the first aid and/or medical treatment required. National Manager - ESG shall identify major OHS incidents and create appropriate management procedure for such incident.

Incident, Reporting and investigation process:

- 1) Employee is involved in any OHS incident;
- 2) Appropriate first aid/medical treatment to be provided, if required.
- 3) In case of any incident which has
 - Employee shall report the incident to their supervisor and HR representative in the region immediately and seek support;
 - HR Presentative and Supervisor should also seek support from Admin and Ai representatives or any other resources in the Bank to provide all kind of help to the employee required;
 - Regional HR representative will report such matter to the National Manager – ESG who shall monitor all such incidents and report to Executive committee of the Bank Semi-Annually.
 - The incident has to be reported to Operational Risk Department.

V. IMPLEMENTATION AND MONITORING

The Bank shall adhere to high standards of health and safety with regard to the implementation of this policy. The National Manager ESG along with the Human Resources Team and Admin & Infrastructure team shall have overall responsibility for implementing this policy, monitoring and



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reviewing the health and safety measures of the Bank periodically. The National manager -ESG should capture all the OHS related incidents in the Bank from the HR and Admin and Infra team once a quarter and report the same semi-annually to the EC of the Bank.

VI. POLICY REVIEW

This Policy may be amended, modified or supplemented annually in lines with the changes in health and safety principles and policies.

Approved By

Chandralekha Chaudhuri
Head of Human Resources