



**UJJIVAN SMALL FINANCE BANK**  
Build a Better Life

## **Policy on Prevention and Redressal of Sexual Harassment at Workplace**

**Corporate Office Address:  
Ujjivan Small Finance Bank Ltd.  
Grape Garden, No. 27, 3rd A Cross, 18th Main  
Koramangala 6th Block, Bengaluru 560 095**

This document is for Internal Uses only and may not be reproduced in a form without the consent of Ujjivan Small Finance Bank Ltd.



**UJJIVAN SMALL FINANCE BANK**

Build a Better Life

**CIRCULAR**

**Ujjivan's Commitment to a Safe and Respectful Workplace**

At Ujjivan, we are committed to fostering a safe, inclusive, and respectful work environment, free from any form of harassment. Our Prevention of Sexual Harassment (POSH) Policy ensures protection, support, and timely redressal of complaints across all levels and locations of the organization.

**Policy Purpose and Coverage**

Ujjivan upholds a zero-tolerance approach towards sexual harassment at the workplace. As per the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, this Policy:

- Applies to all employees—permanent, contractual, trainees, interns, and consultants.
- Covers all Ujjivan locations, including corporate offices, branches, digital workspaces, and work-from-home environments.
- Treats sexual harassment as a serious misconduct subject to disciplinary action under the Policy and applicable law.

**Internal Committee (IC) Structure**

Each region of Ujjivan has a dedicated Internal Committee (IC) comprising:

- Presiding Officer – A senior woman employee.
- Secretary – Regional HR Manager.
- Two Members – Employees with a commitment to gender equity, legal/social work experience.
- One Independent Member – From an NGO or expert in the field of women's rights.

\*Note: Over 50% of IC members are women. Members serve for a term of up to 3 years.

**Inquiry Process**


- All complaints are investigated by the IC in accordance with the principles of natural justice.
- In case of proven guilt, disciplinary and/or monetary recommendations are made by the IC to the Central Disciplinary Committee.
- False or malicious complaints may result in disciplinary action, only if malicious intent is clearly established.

**Appellate Committee**

Employees may appeal IC decisions within 90 days to the Appellate Committee, comprising:

- Managing Director & CEO
- Executive Director
- Chief Credit Officer

Approved By

  
Chandralekha Chaudhuri  
Head of Human Resources