

SAMMAAN CAPITAL LIMITED

(Formerly known as Indiabulls Housing Finance Limited)

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Health and Safety Policy

1. Scope

Employees of Sammaan Capital Limited (hereinafter referred to as "the Company") are one of its greatest assets and protecting the health and ensuring safety of the employees of the Company is an integral and fundamental part of the Company's culture.

Most of our employees work in low risk environment and are not exposed to significant occupational health and safety hazards. However, it is important for the Company to provide a safe and conducive workplace. As such, the Company constantly strives to provide and ensure a safe and healthy work environment to all its employees through a suitable management system. The Company is committed to providing a healthy and safe working environment for all outsourced personnel, contractors, customers and visitors on its premises.

2. Purpose

The Policy aims to achieve the following:

- To ensure that a healthy and safe environment is provided for all employees, outsourced personnel, contractors, customers and visitors
- To be compliant with all applicable health and safety legal requirements
- To provide appropriate safety guidelines to the employees to combat emergency situations
- To maintain emergency, fire protection and security systems and facilities to protect employees, and the property of the Company
- Periodic review of the Company's safety management systems for its adequacy and effectiveness

3. Guiding factors for protection and improvement of Health of employees of the Company

The Company 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 Company undertakes the following:

- Provide a safe, hygienic and congenial workplace to all its employees
- Periodic health check-up of its employees

Availability of first aid boxes in all offices of the Company

The Company also has a comprehensive employee health insurance policy.

4. Guiding factors for providing and enhancing safety measures of the Company

The Company strives to ensure a safe environment and hence, takes the following measures in ensuring highest safety standards:

- Portable fire extinguishers of required type and capacity are installed at appropriate places and are examined at regular intervals internally as well as by external agencies
- Preparation of on-site emergency plans, conducting of periodic fire safety drills and evacuation program and audits as per regulatory requirements
- Wherever required, fire marshals are appointed to ensure safety of people in the event of fire.
- Dissemination of relevant information to employees relating to general safety, equipment operating safety
- Electrical appliances and equipment used by the Company are purchased from reputed suppliers and are tested at regular intervals
- The Company has annual maintenance contracts pertaining to various aspects of safety of the premises of the Company
- The Company on a regular basis sensitises all employees on prevention of sexual harassment at the workplace through workshops, group meetings, online training modules and awareness programmes. The Company has a policy on prevention, prohibition and redressal of sexual harassment at the workplace. Members of the Internal Committee constituted by the Company are responsible for reporting and conducting inquiries pertaining to such complaints

5. Responsibility of employees

All employees of the Company are responsible for their own safety and that of others who may be affected by their acts or omissions and to cooperate with the implementation of this policy.

The Company expects its employees to:

- 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 as soon as it is practicably 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

6. Implementation and Monitoring

The Company shall adhere to high standards of health and safety with regard to the implementation of this policy. The Head – Human Resources shall have overall responsibility for implementing this policy, monitoring and reviewing the health and safety measures of the Company periodically.

7. Policy review

This Policy may be amended, modified or supplemented from time to time for conformance to health and safety management systems of the Company.