

ANTI-SEXUAL HARASSMENT POLICY
OF
CRP RISK MANAGEMENT LIMITED

(CIN: L72100MH2000PLC124689)

Registered Office: B - 208,209 Classique Centre, Off Mahakali Caves,
Andheri - (East), Mumbai – 400093

ANTI-SEXUAL HARASSMENT POLICY

1. Introduction to the Policy

CRP Risk Management Limited believes in equal employment opportunity. The Company will not tolerate any form of sexual harassment and is committed to take all necessary steps to ensure that its employees are not subjected to any form of harassment. Harassment of any kind including sexual harassment is forbidden in the Company and every employee has the right to be protected against it.

We are committed to creating a healthy working environment that enables employees to work without fear of prejudice, gender bias and sexual harassment. The Company believes that all employees of the Company have the right to be treated with dignity.

The Sexual Harassment Policy has been formed under the provisions of The Sexual Harassment of Women at workplace (Prevention, Prohibition and Redressal) Act, 2013, 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.

2. Scope

This policy is applicable to employees, workers, volunteers, probationer and trainees including those on deputation, part time, contract, working as consultants or otherwise (whether in the office premises or outside while on assignment). This policy shall be considered to be a part of the employment contract or terms of engagement of the persons in the above categories.

Where the alleged incident occurs to our employee by a third party while on a duty outside our premises, the Company shall perform all reasonable and necessary steps to support our employee.

3. Definition of Sexual Harassment:

Sexual harassment may be one or a series of incidents involving unsolicited and unwelcome sexual advances, requests for sexual favours, or any other verbal or physical conduct of sexual nature.

Sexual Harassment at the workplace includes:

1. Unwelcome sexual advances (verbal, written or physical),
2. Demand or request for sexual favours,
3. Any other type of sexually-oriented conduct,
4. Verbal abuse or 'joking' that is sex-oriented,

5. any conduct that has the purpose or the effect of interfering with an individual's work performance or creating an intimidating, hostile or offensive work environment and/or submission to such conduct is either an explicit or implicit term or condition of employment and /or submission or rejection of the conduct is used as a basis for making employment decisions.

4. Redressal System

If you are working for our Company and in the course of your work, you have been sexually harassed by anyone through means which are mentioned in Section 3, we urge you to come forward with a written complaint as early as you can. Your complaint will be taken seriously and confidentiality would be maintained by us in the matter. We will have zero tolerance towards such practices once they are proven.

A complaint with respect to sexual harassment may be made by a written or electronic application addressed to **[the Internal Complaints Committee, through the President / or to any member of the Internal Complaints Committee]**.

The Internal Complaints Committee may administer a declaration form to verify that the contents of the complaint are true and genuine, before it proceeds further with the complaint. The complainant may be contacted to provide further details in relation to the complaint to enable the Internal Complaints Committee to appreciate the situation more comprehensively.

The complaint must be given to the persons specified above within 3 months of the occurrence (the complaint can be made within 6 months if the person is able to prove that there were some exceptional circumstances due to which complaint could not be made earlier) and we advise you to be vigilant and keep any document with you which can be used to substantiate an allegation. The redressal system will work based on other evidence if you cannot produce any documentary evidence.

If the complainant cannot make a written complaint because of physical or mental incapacity or death, the legal heirs can make the complaint on her behalf.

Internal Complaints Committee: An Internal Complaints Committee is constituted for our company by the management to look into the matters concerning sexual harassment. The Committee consists of following persons:

- I. Head-Corporate HR - Presiding Officer;
- II. Employee at the level of Assistant Manager or above from the personnel & administrative department- Member;
- III. Divisional Personnel Head of the Division from where the complaint has originated (Member)
- IV. An Independent External Member

Such persons will hold office for 3 years from the date of appointment.

(Note: At least half of the nominated members should be females.)

A complainant can approach any member of the committee with her written complaint.

The President and other members of the committee shall hold office for such period, not exceeding three years, from the date of their nomination as may be specified by the employer.

Redressal Mechanism:

Once the complaint is received by the Committee:

1. The person who is accused by the complainant will be informed that a complaint has been filed against him (he will be made aware of the details of the allegation and also the name of the complainant as it would be necessary for proper inquiry) and no unfair acts of retaliation or unethical action will be tolerated.
2. The complainant has the opportunity to ask for conciliation proceedings by having communication with the accused in the presence of the Committee. Please note that in such conciliation the complainant cannot demand monetary compensation.
3. The Committee shall provide the copies of the settlement as recorded during conciliation to the aggrieved employee and the respondent.
4. If the matter has been settled by conciliation but the respondent is not complying with the terms and conditions, the aggrieved party can approach the Committee for Redressal.
5. The Committee will question both the complainant and the alleged accused separately. 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.

1 According to section 4(2) (a) of The Sexual Harassment of Women at Workplace Act, The President of such committee shall be nominated by the employer and must be a woman employed at a senior level at workplace or administrative unit or office of the employer.

2 According to section 4(2) (b), at least two members must be nominated who preferably have worked for the cause of women or have basic legal knowledge.

3 According to section 4(2) (c), one independent member must be nominated. Such member should have experience of working with an NGO or associations committed to the cause of women or any person familiar with issues relating to sexual harassment. The external member shall be paid such fees or allowances for holding the proceedings of the Internal Committee, by the employer, as may be prescribed.

6. The Committee shall call upon all witnesses mentioned by both the parties.
7. The Committee can ask for specific documents from a person if it feels that they are important for the purpose of investigation.
8. 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 the complaint. If the investigation reveals that the complainant has been sexually harassed as claimed, the accused will be subjected to disciplinary action accordingly.
 - I. The report of the investigation shall be supplied to the employer, the accused and the complainant within 10 days of completion of the investigation.
 - II. The employer will act on the recommendations of the Committee within 60 days of the receipt of the report.
9. The contents of the complaint made, the identity and addresses of the aggrieved employee, respondent and witnesses, any information relating to conciliation and inquiry proceedings, recommendations of the Internal Committee and the action taken by the employer shall not be published, communicated or made known to the public, press and media in any manner.
10. Any party aggrieved by the report can prefer an appeal in the appropriate Court or Tribunal in accordance with the service rules within 90 days of the recommendation been given to the employer.

5. 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.

If it is found out through evidence by the Committee that the complainant has maliciously given false complaint against the accused, disciplinary action shall be taken against the complainant as well.

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

behaviour by 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 Committee against any such complaints which are found genuine.

This policy shall be disseminated to each employee of the company as well as new recruits who will have to acknowledge that they have read and understood the policy and that they shall abide by the policy.