

PREVENTION OF SEXUAL HARASSMENT (POSH) POLICY

KUSHAL FINNOVATION CAPITAL PRIVATE LIMITED

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

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2.0	June 23, 2025	Legal and Compliance	Board of Directors	Amendments and Revisions in the Policy
1.0	November 28, 2024	Legal and Compliance	Board of Directors	Implementation of the Policy

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

TABLE OF CONTENTS

1.	Objectives	4
2.	Applicability	4
3.	Interpretations.....	4
4.	Policies Details	6
5.	Role of KFCPL in Prevention of Sexual Harassment.....	8
<u>6.</u>	Internal Complainants (IC) Committee	8
<u>7.</u>	Principles of Natural Justice	9
<u>8.</u>	Redressal of Complainants	9
<u>9.</u>	Punishment of Sexual Harassment.....	11
<u>10.</u>	Recommendations	12
<u>11.</u>	Consequences of Making False or Malicious Complainants	12
<u>12.</u>	Confidentiality.....	12
<u>13.</u>	Amendments	12
<u>14.</u>	Miscellaneous	13
<u>15.</u>	Exceptions	13

KUSHAL FINNOVATION CAPITAL PRIVATE LIMITED (“KFCPL”), is committed to create and maintain a secure, congenial and nurturing workplace, which is free of all forms of harassment and the company aim to provide a safe working environment and prohibits any forms of sexual harassment.

With reference to Sexual Harassment for all its employees at Workplace (Prevention, Prohibition and Redressal) Act, 2013 read with Sexual Harassment for all its employees at Workplace (Prevention, Prohibition and Redressal) Rules, 2013.

This document shall be titled as “Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Policy”, hereinafter referred to as “**Policy**” or “**POSH Policy**”.

1. OBJECTIVE

- 1.1 Sexual Harassment violates an individual’s dignity and may have significant adverse effects on the harassed individual, her/his family, colleagues, and the entire organization.
- 1.2 KFCPL is an equal opportunity Company and is committed to creating a safe and healthy working environment that enables employees to work without fear of prejudice, gender bias and sexual harassment. The Company also believes that all employees of the Company and individuals who deal with the Company have the right to be treated with dignity and maintain a conducive work environment within the KFCPL premises.



2. APPLICABILITY

- 2.1 This Policy extends to all employees engaged in the business and operations of the Company and shall include permanent, temporary, and part – time employees.
- 2.2 In addition, this Policy shall also extend to consultants or employees of any vendor who may provide services to the Company, at the Company’s workplace.
- 2.3 A reference to the Company’s workplace includes the Company’s premises and any place visited either by air, land, rail or sea by the employees arising out of, or during and in the course of employment, including all forms of communication.
- 2.4 The complaints under this Policy can only be filed by the Women (cis women/transgender women).

3. INTERPRETATION

3.1 Pertaining To Words

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

- 3.1.1 The following shall be applicable for the interpretation of words or phrases, etc.
- 3.1.2 Capitalized words shall include the non-capitalized words.
- 3.1.3 Any undefined word in the Policy shall be read primarily in consonance with the definition under the respective applicable law(s) specifically pertaining to the very word.
- 3.1.4 In the event ambiguity persists, the word should be determined by considering the words with which it is associated in the context or ordinary meaning of the words used in the construction of the words shall be used.

3.2 THE POLICY SHALL BE GOVERNED BY THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013 AND RULES, AS AMENDED FROM TIME TO TIME, INCLUDING ALL THE DEFINITIONS AND INTERPRETATIONS.

- 3.2.1 In case of any ambiguous or multiple scope of interpretation etc., the interpretation(s) as laid down under the **SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013** shall prevail.
- 3.2.2 Unless otherwise specified, the time periods within or following which any payment is to be made or act is to be done, shall be calculated by excluding the day on which the period ends and by extending the period to the next business day.
- 3.2.3 Any reference (direct or indirect) to “writing” shall include printing, typing, lithography, transmission by facsimile or in electronic form (including e-mail) and other means of reproducing words in visible form.
- 3.2.4 Except wherein the context requires otherwise, the Policy shall be interpreted as follows:
 - 3.2.4.1 The terms referred to in this Policy shall, unless defined otherwise or inconsistent with the context or meaning thereof, bear the meanings ascribed to them under the relevant statute/legislation.
 - 3.2.4.2 References to days, months and years are to the Gregorian calendar’s days, months and years, respectively.
 - 3.2.4.3 Any reference in this Policy to a legislation or a statutory provision includes that provision, a modification, or re-enactment thereof, a statutory provision substituted for it and a regulation or statutory instrument issued under it or the subsequent amendments that shall be passed by the legislature during the tenure of this Policy.
 - 3.2.4.4 The Recitals, schedule(s), exhibits, Standard Operating Procedure(s) (“SOP”), (each as amended from time to time), are an integral part of this Policy and shall be construed and shall have the same force and effect as if they were expressly set out in the main body of this Policy and any reference to this Policy includes the Recitals,

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

schedule(s), Exhibits, SOPs.

- 3.2.4.5** References to “writing” includes an electronic transmission and any means of reproducing words in a tangible and permanently visible form.

4. POLICY DETAILS

4.1 Prohibition of sexual harassment at workplace

- 4.1.1** The Company strictly prohibits sexual harassment of any kind in its work environment, regardless of form or whether it is explicit or implied.
- 4.1.2** However, as per the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013 (“Act”), the right to file the complaint shall solely reside with a woman.

4.2 Definitions and Explanations

- 4.2.1** “Sexual Harassment” as under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 meaning and explanation.
- 4.2.2** Any conduct or behavior that is unwelcome and sexual in nature; a few examples of such conduct are:
- 4.2.3** Physical contact and advances
- 4.2.4** A demand or request for sexual favors.
- 4.2.5** Making sexually colored remarks.
- 4.2.6** Showing pornography or other offensive or derogatory pictures, cartoons, representations, graphics, pamphlets or saying; or
- 4.2.6.1** Any other unwelcome physical, verbal, or non-verbal conduct of sexual nature
- 4.2.6.2** Any conduct, behavior or circumstance that is harassing in nature and supports one’s own or another person’s unwelcome conduct/behavior/circumstances are:
- 4.2.6.2.1** Retaliating in manner, for complaining against Sexual Harassment or giving evidence in support of such complaint.
- 4.2.6.2.2** Promising preferential treatment in employment.
- 4.2.6.2.3** Threatening detrimental treatment in employment.
- 4.2.6.2.4** Threatening to adversely affect a person’s present or future employment status.
- 4.2.6.2.5** Creating circumstances that interfere with a person’s work.
- 4.2.6.2.6** Creating an intimidating or offensive or hostile work environment.
- 4.2.6.2.7** Subjecting a person to humiliating treatment that affects her/his health or safety.
- 4.2.7** Any conduct or behaviour that falls within the meanings defined in above, will be deemed to be

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

Sexual Harassment, whether it is implied or explicit and whether it is physical, verbal, non-verbal or in any other form. In addition to the afore mentioned instances, any other acts or behaviour, which outrages the modesty of a female employee, will be considered sexual harassment. The examples listed above are only illustrative in nature and do not limit the above definitions in any manner.

- 4.2.8** In determining whether certain conduct/behavior is unwelcome, the alleged victim's reasonable perception of how she felt as a result of such conduct/behavior will have greater relevance than the alleged harassers' intentions.
- 4.2.9** **"Work Environment"** means and shall include:
- 4.2.9.1** Interaction amongst the Company's employees, irrespective of location and timing.
 - 4.2.9.2** Interactions between the Company's employees and a third party during the course of employment or third party's business relationship with the Company.
 - 4.2.9.3** Interactions between an employee of the Company/third party having a business relationship with the Company and a visitor to the Company's premises/events.
- 4.2.10** **"Employee"** means a person employed at a workplace for any work on regular, temporary, ad hoc or daily wage basis, either directly or through an agent, including a contractor, With or, without the knowledge of the principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name.
- 4.2.11** **"Workplace"** includes any department, organization, undertaking, establishment, enterprise, institution, office or branch unit. Any place visited by the employee arising out of or during the course of employment including transportation provided by the employer for undertaking such journey.
- 4.2.12** **"Complainant"** means any aggrieved woman who makes a complaint of sexual harassment under the policy.
- 4.2.13** **"Respondent"** means a person against whom a complaint of sexual harassment has been made by the aggrieved woman under the policy.
- 4.2.14** **"Employer"** means a person responsible for management, supervision, and control of the workplace.
- 4.2.15** **"Aggrieved woman"** In relation to a workplace, a woman, of any age, whether employed or not, who alleges to have been subjected to any act of sexual harassment by the respondent.
- 4.2.16** **"Act"** shall mean "The Sexual harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

5. ROLE OF KFCPL IN PREVENTION OF SEXUAL HARASSMENT

- 5.1** The Company believes that sexual harassment shall be eliminated through awareness and is committed to enforce the Policy for providing protection against and to prevent sexual harassment at workplace to protect all its staff members, interns, trainees, and visitors at workplaces.
- 5.2** The Company will spread awareness within its organization through periodic communications and shall hold training sessions for its staff (direct/indirect), interns, trainees and visitors about Sexual Harassment and its consequences for the organization and the individuals involved.
- 5.3** KFCPL will display this Policy at all its workplaces in local languages. This Policy will also consist of the names and contact details of the members of the Internal Complaints Committee and the procedure of lodging complaints.
- 5.4** The Company will also take other appropriate steps and shall impose penalties on the offender after due investigation and recommendation of the Internal Complaints Committee of KFCPL as per the provisions of the said Act that may be required to prevent and eliminate Sexual Harassment from its Work Environment.
- 5.5** The Company will also take other appropriate steps and shall impose penalties on the offender after due investigation and recommendation of the Internal Complaints Committee of KFCPL as per the provisions of the said Act that may be required to prevent and eliminate Sexual Harassment from its Work Environment.
- 5.6** KFCPL would maintain a proper record of the cases dealt with and the action taken.
- 5.7** KFCPL is committed to maintain the full confidentiality of the cases both for the victim and for the alleged offender and committed for time bound actions.

6. INTERNAL COMPLAINTS (IC) COMMITTEE

- 6.1** The Company has constituted an Internal Complaints Committee (“IC”) to investigate and decide complaints of Sexual Harassment covered by this Policy. The Company may constitute more than one IC to serve its various units and offices based on a balance of administrative convenience, accessibility to all employees and availability of individuals eligible for appointments to the ICs at a particular location. The Committee will consist of four members and shall be governed by the rules as framed by legislation enacted from time to time.

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

IC COMMITTEE MEMBERS					
Sr. No.	NAME	ROLE	PHONE No.	EMAIL	LOCATION
1	Sheetal Kharat	Group HR Head as Presiding Officer	9820703877	sheetal.kharat@jai-kisan.com	Mumbai
2	Sanjana Suresh	Member	9769681869	sanjana.suresh@kfcpl.co.in	Mumbai
3	Mansi Abhonkar	Member	9920745211	Mansi.abnkar@kfcpl.co.in	Mumbai
4	Rakesh Gaud	Member	9892388622	rakesh.gaud@kfcpl.co.in	Mumbai
5	Shahida Hussain	External Member	9163392805	shahida.hussain@zayaanconsulting.com	Kolkata

7. PRINCIPLES OF NATURAL JUSTICE

7.1 The principle of natural justice will be adopted during investigation. The Committee shall immediately proceed with the Inquiry and communicate the same to the Complainant and alleged offender. Thus, both parties, the applicant as well as the alleged offender, will be given an opportunity to represent their case and produce witnesses or evidence in support of their allegations and defense.

8. REDRESSAL OF COMPLAINTS

8.1 Anyone who faces or is affected by Sexual Harassment in the Company's Work Environment may make a complaint to the IC by submitting a complaint of the alleged incident along with supporting documents and names and address of witness to any member of the Committee in writing with his/her signature or through email on email address within a period of 3 (Three) months from the date of incident and in case of a series of incidents, within a period of 3 (Three) months from the date of last incident, which may be extended for a further period of 3(Three) months, if circumstances warrant such extension in the opinion of the IC, for reasons to be recorded in writing.

8.2 IC shall provide assistance to the complainant as follows:

8.2.1 Where the aggrieved person is unable to make a complaint on account of their physical incapacity, a complaint may be filed by, a) a relative or friend, or b) a co-worker, or c) an officer of the National Commission for Women or State Women's Commission, or d) any person who has knowledge of the incident, with the written consent of the aggrieved person.

8.2.2 Where the aggrieved person is unable to make a complaint on account of their mental incapacity, a complaint may be filed by, a) a relative or friend, or b) a special educator, or c) a qualified psychiatrist or psychologist, or d) the guardian or authority under whose care they are receiving treatment or care, or e) any person who has knowledge of the incident jointly with any of the afore mentioned.

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

- 8.2.3** Where the aggrieved person for any other reason is unable to make a complaint, a complaint may be filed by any person who has knowledge of the incident, with their written consent; and
- 8.2.4** Where the aggrieved person is deceased, a complaint may be filed by any person who has knowledge of the incident, with the written consent of their legal heir.
- 8.2.5** Aggrieved person or any other person who is aware of the happening of such incident can lodge complaint through telephone, email, letter, fax. The application must contain all the details of the incident, as well as the name of the alleged offender.
- 8.2.6** The IC will provide assistance in making the complaint as may be required.
- 8.2.7** The IC may also require the Company to implement measures to protect the complainant, alleged victim and witnesses against any retaliation or to maintain a safe and healthy working environment while the complaint is pending.
- 8.2.8** The procedures and time frames for filing, investigating and deciding complaints, rights and obligations of the parties involved in the complaint are detailed in the Grievance Redressal Procedures.
- 8.2.9** After receiving the application, the member receiving the complaint will directly contact other Committee members and shall call a meeting of Committee members to discuss the complaint and shall take appropriate steps to investigate the Complaint. After receiving the complaint, the IC shall decide the place and time for hearing the complaint and shall intimate the date, time and place of hearing to the complainant and respondent.
- 8.2.10** If the IC requires you to attend an inquiry hearing or to cooperate for the purpose of inquiring into a complaint, it is mandatory for you to attend and/or cooperate as requested.
- 8.2.11** If the Complainant or the Respondent desires any witness/es to be called, they shall communicate in writing to the Committee the names of witness/es that they propose to call. If either party desires to tender any documents by way of evidence before the Committee, the same is to be supplied as original copies of such documents. Signatures should be affixed on the respective documents to certify these to be original copies. The complainant or respondent shall get an opportunity of cross examination.
- 8.2.12** Any such inquiry is completed within 90 (Ninety) days from the date on which the inquiry is commenced. The inquiry procedure should ensure absolute fairness to all parties.
- 8.2.13** The IC may, before initiating an inquiry, and at the aggrieved person's request, attempt to settle the matter through conciliation. However, the IC shall ensure that, a) monetary settlement will not be made as a basis of conciliation, b) where a settlement has been arrived, the settlement terms shall be signed by both the parties and shall be provided with a copy of it and no further enquiry shall be conducted by the IC.
- 8.2.14** A complaint will not be automatically treated as false or malicious merely for the inability to substantiate a complaint or provide adequate proof of occurrence of Sexual Harassment. The Company recognizes and expects that some claims may be difficult to prove. These types of

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

complaints will not be necessarily considered to be false accusations.

8.2.15 The IC may during such investigation exercise the power of a civil court, vested in it, in respect of:

8.2.15.1 summoning and enforcing the attendance of any person and examining him/her under oath.

8.2.15.2 requiring discovery and production of documents.

8.2.15.3 any other prescribed matter

8.3 IC Members: KFCPL'S 4 (four) member committee will consist of the following:

8.3.1 50% of the IC members appointed will be females

8.3.2 1 senior female employee will be appointed as the presiding officer.

8.3.3 1 female external member (Legal professional, Social Worker, person who has worked for women's rights), who is committed to the cause of women or who have had experience in social work or have legal knowledge, will be appointed by KFCPL & to ensure Transparency in procedures, delivery of justice and ensure unbiased final judgment.

8.3.4 **CONTACT DETAILS OF MEMBERS:** The Committee has been constituted by the Management to consider and redress Complaints against Sexual Harassment at workplace of KFCPL. The contact details of members of the Committee will be made available to all associates of KFCPL.

8.3.5 **MEETINGS:** The Committee and the management will meet once in 3 (Three) months and shall prepare a Report on the cases, if any lodged with the Committee. This body will also take preventive action to avoid such incidence of sexual harassment at the workplace.

8.3.6 **IC MEMBER SERVICE TERMS:** Every member of the Committee shall hold the position for a period of 3 (three) consecutive years from the date of appointment or till the time the IC member resigns from the employment of KFCPL (whichever is earlier) from the respective dates of appointment. Nothing bars the re-appointment of the particular IC member if he/she has already served a period of 3 (three) consecutive years.

9. PUNISHMENT FOR SEXUAL HARASSMENT

9.1 The Company shall take action as recommended by the IC against any employee who is found guilty of sexual harassment after due inquiry by the IC. Such action may include one or more of the following:

9.1.1 A warning

9.1.2 A transfer

9.1.3 Decreased remuneration

9.1.4 A written apology to the victim

9.1.5 Mandatory counselling sessions or community service

9.1.6 Fine amount as decided by the IC

9.1.7 Consideration in annual performance appraisal

9.1.8 Withholding of promotions or increments

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

9.1.9 Suspension from service/employment

9.1.10 Termination of service/employment

10. RECOMMENDATIONS

10.1 Recommendations made by the IC will be submitted to the employer to take appropriate action. The Internal committee must endeavor to submit the report within a period of ten (10) days, from the date of completion of the inquiry.

11. CONSEQUENCES OF MAKING FALSE OR MALICIOUS COMPLAINTS

11.1 If the IC concludes pursuant to an enquiry that a complaint is intentionally false or malicious or that any person has intentionally provided false or misleading evidence of any kind, the person who knowingly made such a false or malicious complaint or knowingly provided such false or misleading evidence may be punished in the same manner as described above.

11.2 A similar action of punishment would be taken against any witness who has given false evidence or produced forged or misleading documents, as per the IC's determination. It is to be noted that this provision is not intended to discourage Employees from coming forward with any complaints but to deter from giving false evidence.

12. CONFIDENTIALITY

12.1 Privacy and dignity of individuals must be respected and matters of Sexual Harassment must be treated with great sensitivity. This Policy and the law prohibit any person including IC members from publishing, communicating or making known to the public, press, and media in any manner, contents of the complaint, the identity and addresses of the aggrieved person, respondent and witnesses, any information relating to conciliation and inquiry proceedings or recommendations of the IC during the proceedings under the provisions of the act.

12.2 Therefore, all information pertaining to any complaints of Sexual Harassment should be treated as private and confidential and should not be disclosed to anyone other than the IC or the parties involved in the complaint and, to a limited extent, only to those persons strictly on a "need to know" basis and who are expected to implement the decisions of the IC. Anyone breaching this obligation of confidentiality shall be liable to pay the Company a fine of Rupees Five Thousand (₹5,000) and may also be punished as per the recommendations of the IC.

13. AMENDMENTS

13.1 The Company may amend this Policy and the related Appendices from time to time to reflect any changes in the applicable laws or even otherwise to ensure that its Work Environment is free from Sexual Harassment.

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

Any such alterations or amendments will be intimated to the employees from time to time.

14. MISCELLANEOUS

14.1 Other Important Rules applicable to the Complaints Process:

- 14.1.1** The Accused should refrain from interacting with the complainant and any of the complainant's witnesses or retaliating against them in any manner.
- 14.1.2** Both parties and their respective witnesses shall appear before the IC whenever required for the purposes of the Inquiry. They shall also produce all necessary information and/or documents demanded by the IC in relation to inquiry of the Complaint.
- 14.1.3** During the pendency of the Inquiry, the Complainant may request the IC by tendering justifiable reasons to:
 - 14.1.3.1** transfer the Complainant or the accused to another office of the Company.
 - 14.1.3.2** grant the Complainant leave from work;
 - 14.1.3.3** prohibit the accused from appraising or reporting on the work performance of the Complainant and his/her witnesses.
- 14.1.4** The IC will consider such requests but is not bound to accept the same if it believes the situation does not warrant it. If the IC accepts the request, it will recommend implementation of the same to the Company. However, it cannot recommend grant of leave exceeding 3 (Three) months. The Company will report back to the IC on the implementation of the recommendations.
- 14.1.5** Information regarding the Complaint or the inquiry or the names or addresses of the parties involved or action taken; shall not be disclosed to anyone except those involved in the inquiry and implementation of the IC's recommendation.
- 14.1.6** If an aggrieved individual brings to the notice of the IC any instances of sexual harassment where the respondent is not an Employee or other individuals covered under this Policy, the Company or any person delegated by the Company shall provide assistance to the aggrieved individual, if such aggrieved individual so chooses, to file a complaint with the IC of the respondent's employer or under the Indian Penal Code or any other law for the time being in force, as may be appropriate.
- 14.1.7** The Company is committed to ensuring that no Employee who brings forward a Sexual Harassment concern is subject to any form of reprisal. Any reprisal shall be subject to disciplinary action. The Company will ensure that the victim or witnesses are not victimized or discriminated against while dealing with complaints of Sexual Harassment.

15. EXCEPTIONS/AMENDMENTS

- 15.1** Any deviation to this Policy require the approval of the Board of Directors.

Human Resource Policy	
KFCPL-HR-POL-2025	Classification: Internal: Confidential

