

Aadhar Housing Finance Limited
Human Resources Department

Human Rights Policy

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1. Purpose

Human Rights Policy outlines AHFL commitment to respect, protect, and promote human rights in all aspects of our business operations, in line with the applicable labour laws and the Universal Declaration of Human Rights (UDHR).

Respecting and protecting human rights is fundamental to Aadhar Housing Finance Ltd (AHFL), shaping the way we engage with our employees, stakeholders, and the communities we serve. This commitment is deeply embedded in our culture, guiding our conduct with integrity and the highest ethical standards.

Our Human Rights Policy draws strength from the Protection of Human Rights Act, 1993, and is aligned with globally recognized frameworks such as the UN Guiding Principles on Business and Human Rights, the Universal Declaration of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the principles of the UN Global Compact. Through this alignment, we ensure dignity, fairness, and accountability remain at the core of our business practices, reinforcing our role as a responsible and inclusive organization.

2. Scope

This policy applies to AHFL, its subsidiaries and associate companies, and all individuals working for or on behalf of AHFL, including employees, contract staff, consultants, vendors, suppliers, and third-party partners.

3. Non-Discrimination & Equal Opportunity

- AHFL provides a workplace free from discrimination based on gender, age, caste, religion, ethnicity, disability, sexual orientation, marital status, or any other protected characteristic.
- Ensure fair and merit-based recruitment, compensation, promotions and employment decisions.

4. Safe & Healthy Working Conditions

- Maintain a safe, hygienic, and secure work environment.
- Provide necessary tools, training, and support to ensure employee well-being and occupational health.

5. Create an environment free from Harassment, Abuse & Violence

- AHFL has zero tolerance towards harassment of any form, including sexual harassment.
- Enforce zero-tolerance towards sexual harassment, bullying, intimidation, verbal/physical abuse, and any form of misconduct.

6. Prohibition of Forced Labour & Child Labour

- AHFL prohibits engagement of forced and child labour.
- Ensure vendors also comply with these requirements.

7. Fair Employment Practices

- Ensure timely payment of wages, statutory benefits, and legally compliant working hours.
- Promote transparent HR processes, equal access to opportunities, and non-retaliatory culture.

- Ensure fair, transparent and non-discriminatory pay aligned with legal requirements and market standards.

8. Employee Communication

- Communicate all relevant information regarding organizational structure and policies with employees.
- Educate employees about related laws, guidelines and applicable policies when they join the organization and share periodic communication on any changes in policies.

9. Privacy & Data Protection

- Respect and protect personal information of employees, customers, and partners.
- Use data responsibly and only for legitimate business purposes.

10. Customer Rights & Fair Treatment

- Treat customers fairly, transparently, and without discrimination.
- Provide accurate information on financial products and ensure responsible lending practices.

11. Community and Social Responsibility

- Contribute positively to communities.
- Avoid activities that may adversely impact local communities or vulnerable groups.

12. Human Dignity

- AHFL is committed to upholding the dignity of every employee, customer and stakeholder.
- All individuals must be treated with respect, fairness and without any form of humiliation, harassment or degrading behaviour.

13. Implementation & Governance

- Senior Management and HR/Compliance teams ensure policy integration across all processes.
- All employees receive periodic training on human rights, ethics, and conduct.
- Vendors are expected to adhere to these principles through contractual obligations and periodic reviews.

14. Reporting & Grievance Redressal

- Employees and stakeholders may report concerns through HR Helpdesk, designated grievance email Ids (as applicable to the nature of the complaint), POSH Committee, or Whistleblower Mechanism.
- Reports will be handled confidentially, without retaliation, and investigated promptly.

15. Policy Review

This policy will be reviewed yearly or as and when required to reflect changes in laws, business operations, or best practices.