

SATYA MicroCapital Limited

Human Rights Policy

Version 1.0

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Human Rights Policy

Policy Statement

The Company's Human Right Policy is adopted to foster an inclusive environment, free from harassment and discrimination while respecting one another. We do not tolerate harassment or discrimination based on factors such as sex, marital or family status, race, religion, disability, origin, sexual orientation, or gender expression.

SATYA's motto statement defines its goal clearly – ‘Sarve Bhavantu Sukheen’ or “May all be Happy”. As described in our Code of Conduct and ingrained deeply in our culture through our values (the 5Ts- trust, transparency, team, training, and technology), we strive to provide a safe and healthy work environment to our employees; where all employees have the opportunity to reach their full potential and contribute to SATYA's social and business sustainability.

Applicability

The Human Rights Policy shall be applicable to all employees.

Scope of the Policy

Diversity, Equity and Inclusion (DE&I)- We operate in a diverse society, and we understand that our borrowers as well as human capital have diverse characteristics and different experiences, needs, and aspirations. Hence, we value and celebrate the uniqueness of every individual by fostering an environment of inclusion and empowerment. Towards this, we also ensure that all our policies and practices are compliant and aligned to all applicable laws and regulations specific to Diversity, Equity, and Inclusion.

Equal Opportunity- We strive to maintain workplaces that are free from discrimination or harassment based on sex, marital or family status, age, disabilities, ethnicity, nationality, geography, socio-economic background, cultural background, or any other status protected by applicable law. The sole basis for recruitment, hiring, placement, development, training, compensation, and advancement at the Company is qualifications, performance, skills, and experience.

Safe and Healthy Workplace- We are committed to maintaining a workplace that is free from violence, harassment, intimidation and other unsafe or disruptive conditions due to internal and external threats. Security safeguards for employees are provided, as needed, and are maintained with respect for employee privacy and dignity. All employees must attend training sessions on Employee Code of Conduct, Zero Tolerance Policy, Social and Environment Policy, and POSH so that

they have the understanding and awareness required to carry out their responsibilities in compliance with legislations and regulations.

Sexual Harassment- The Company aims to provide a safe working environment and prohibits any form of sexual harassment. SATYA's Policy on Prevention of Sexual Harassment (POSH), therefore, intends to prohibit such occurrences and details procedures to follow when an employee believes that a violation of the policy has occurred within the ambit of all applicable regulations regarding sexual harassment. The policy outlines the preventive measures taken and framework for dealing with complaints, if raised.

Data Privacy- SATYA is committed to protecting the data privacy of employees and borrowers. Our current data protection and privacy framework includes multi-layer password protected authentication systems, automatic tools and tracking mechanisms, audits and information sharing on a need-to-know basis. We do not disclose information to third parties without the explicit consent of our stakeholders, unless required by law to do so.

Human Dignity- All employees of SATYA have a responsibility to always treat others with dignity and respect. Two of our core values are 'Trust' and 'Transparency', through which we affirm that we will value trust building, individual dignity, uphold the right to express disagreement and respect the time and efforts of others. Through our actions, we will nurture fairness, trust, and transparency.

Communication- SATYA communicates all necessary and relevant information with regards to organizational finances, policies, and long-term growth with employees.

Prohibition of Child and Forced Labour- SATYA prohibits child laborers and forced or compulsory labor including bonded labor, slavery, and human trafficking and the same is embodied in our Social and Environment Policy. We prohibit the hiring of individuals that are under 18 years of age.

Grievance Redressal- At SATYA, we have dedicated Employee and Client Grievance Redressal Mechanisms that are clear and transparent frameworks for addressing grievances and same are handled with high sensitivity and without any biasness, following the laid down policies.

Governance

This policy draws on the strengths of various Human Rights frameworks, including International Labour Organization ("ILO") norms ratified in India, which guide us on best practices to respect and support all our stakeholders.

Review

The policy document shall be reviewed periodically on a need basis and any amendments made therein shall be approved by the Board.