

## **Diversity, Equity, and Inclusion Policy**

### **1. Objective**

The objective of the Diversity, Equity, and Inclusion (DE&I) Policy for Satin Creditcare Network Limited is to create a welcoming and respectful workplace that values the unique contributions of every individual, promotes fairness and equal opportunities for all employees, and fosters a culture of innovation and collaboration.

### **2. Scope & Applicability**

This policy applies to all branches and departments of Satin Creditcare Network Limited. Every employee is considered a vital partner in the implementation of this policy, regardless of their role or position within the organization.

**Applicability:** This Policy applies to all employees of Satin Creditcare Network Limited, as well as our vendors, suppliers, contractors, and partners. It emphasizes the creation of a respectful and dignified environment for all individuals associated with our organization.

**Alignment with Organizational Values:** Our commitment to diversity, equity, and inclusion is in alignment with our organizational values. It is reflected in our code of business conduct, policies such as Human Rights, Equal Employment Opportunity (EEO), and Communities, as well as our people strategy.

"Satin Creditcare Network Ltd (SCNL) is committed to hiring and will continue to hire with a neutral lens, without any discrimination on the basis of sex, disability, race, religion, age, or any other characteristic protected by applicable laws and regulations."

By defining the scope and applicability of the Diversity, Equity, and Inclusion (DE&I) Policy in this manner, Satin Creditcare Network Limited aims to ensure that all individuals associated with the organization are treated with respect and dignity, and that our commitment to diversity, equity, and inclusion is upheld across all levels and functions.

### **3. Statement of Intent**

Satin Creditcare Network Limited is committed to fostering, nurturing, and preserving a culture of diversity, equity, and inclusion (DE&I). We recognize that our human capital is our greatest asset, significantly contributing to our culture and values. We celebrate the individual differences, life experiences, knowledge, innovation, and unique talents that each employee brings to our organization.

We embrace and encourage diverse perspectives, believing that our collective strength lies in our unique intersectional identities, including but not limited to gender, sexual orientation, gender identity or expression, physical or mental ability, backgrounds, cognitive skills, culture, age, and ethnicity.

Our commitment extends to creating safe and inclusive workplaces where every employee feels empowered to contribute, speak up, and perform at their best. Our leaders play a crucial role in fostering an environment where all voices are heard, and decisions reflect the collective talents of our workforce. Our mission is not only to provide equal opportunities but also to create equitable processes and an inclusive environment at Satin Creditcare Network Limited.

#### **4. Our DE&I Strategy**

We believe that our core values and mission are strengthened when all individuals are empowered to contribute in a supportive environment. Therefore, we collectively take responsibility for creating a workplace where everyone feels included, respected, and comfortable bringing their authentic selves to work. SCNL's leadership, management, and staff are committed to operating with good intent and practice.

#### **5. Responsibilities:**

- 1) The HR Department will:
  - a) Conduct regular internal communications and training on DE&I.
  - b) Manage yearly training programs.
  - c) Establish effective procedures and mechanisms to support DE&I.
  - d) Lead the implementation of DE&I policies.
  - e) Provide a grievance redressal mechanism.
  - f) Branch managers, reporting authorities, and heads will:
  - g) Ensure grievances related to discrimination are reported through proper channels.
  
- 2) Employees will:
  - a) Adhere to the DE&I policy in their day-to-day activities.

By upholding these principles and practices, Satin Creditcare Network Limited is committed to fostering an inclusive environment where every individual is valued and respected.

**Effective Date:** This policy is effective from April 1st, 2024, superseding all prior guidelines on the subject matter.

**Confidentiality Note:** This document is confidential and intended for use only by authorized personnel of Satin Creditcare Network Limited and its subsidiary companies. Unauthorized distribution or copying of this document in any form is prohibited.

**Revision History:** This policy will be reviewed annually from the last review date to ensure relevance and effectiveness.