



SCNL Workplace Health and Safety Policy

Scope: Satin Creditcare Network Ltd (SCNL) is committed to ensuring the health and safety of all stakeholders, including employees, contractors, customers, and visitors, across all its offices and operational areas.

Objectives:

Provide and Maintain a Safe Work Environment: SCNL will strive to create and sustain workplaces that are free from recognized hazards that may cause harm to employees or others.

Equip Employees with Necessary Training and Information: Ensure that employees are adequately trained and informed about safe work practices, including emergency procedures, to mitigate risks effectively.

Ensure Compliance with Health and Safety Legislative Requirements: SCNL will comply with all applicable health and safety laws, regulations, and standards to maintain a lawful and safe working environment.

Continually Improve Safety Performance: Regularly review and enhance health and safety measures to achieve ongoing improvements in safety performance and risk reduction.

Engage All Stakeholders in Controlling Workplace Health and Safety Risks: Foster a culture where all stakeholders, including employees, contractors, and customers, actively participate in identifying, assessing, and controlling workplace health and safety risks.

Responsibilities:

Senior Management: Senior management will lead by example in the effective implementation of health and safety policies, allocate necessary resources, and demonstrate visible commitment to workplace health and safety.

Employees: Employees are required to follow health and safety procedures, participate in training programs, report hazards and incidents promptly, and contribute positively to maintaining a safe workplace environment.

Customers: Customers are expected to take reasonable care for their own safety while on SCNL premises and comply with safety instructions provided by SCNL staff.



Employee Benefits:

- **General Benefits:**

SCNL prioritizes employee health and well-being with comprehensive health insurance and benefits, including hospitalization, outpatient services, specialist consultations, and preventive check-ups. Mental health support is provided through counseling services and wellness programs. Wellness initiatives promote a healthy lifestyle with fitness programs and health workshops.

1. GMC (Group Medical Coverage): Coverage based on employee designation.
2. GPA (Group Personal Accident Insurance): ₹10 lakh for accidental death, applicable across all employee levels.
3. GTL (Group Term Life Insurance): Life insurance benefits ranging from ₹8 lakh to ₹1 crore, depending on employee level.
4. EDLI (Employee Deposit Linked Insurance): ₹7 lakh for the nominee in case of the employee's death, as part of Provident Fund benefits.

- **Satin Shayog Scheme Benefits:**

1. **SCNL's Compassionate Pension Scheme (CPS):** ₹10,000 per month for dependents of deceased or medically retired employees. Benefits include support for the spouse, children up to 21 years, and dependent parents. Benefits end if the spouse remarries.
2. **SCNL's Compassionate Medical Insurance Scheme (CMIS):** Up to ₹1,00,000 per year for medical assistance for up to five dependent family members facing financial hardship.
3. **SCNL's Compassionate Education Assistance Scheme (CEAS):** ₹2,500 per month for educational expenses for up to two children of deceased employees, up to the 12th grade.
4. **SCNL's Compassionate Appointment Scheme (CAS):** Facilitates job placements for eligible dependents, including widows, children over 21 years, or dependent siblings.

Employee Wellbeing:

At Satin Creditcare Network Ltd., we are unwavering in our commitment to the holistic wellbeing of our employees. We prioritize their physical safety by adhering strictly to established safety standards, support their mental health through accessible counseling services and wellness programs, and promote work-life balance with flexible working arrangements and generous leave policies. Our respectful and inclusive work environment is continuously enhanced based on regular employee feedback to ensure it remains supportive and empowering.



As part of our efforts to create a truly inclusive workplace, we aim to destigmatize discussions around menstruation. To support this, Satin offers 12 paid menstrual leave days per year to all female employees, credited monthly. This progressive policy recognizes the diverse needs of our female workforce and promotes a culture of equality, dignity, and belonging.

We also actively champion the rights and well-being of employees living with HIV. At Satin, we are committed to fostering an environment of acceptance and respect, ensuring strict confidentiality regarding health status, and providing access to counseling, medical support, and awareness programs. These efforts are designed to eliminate stigma and discrimination, emphasizing our dedication to inclusivity and respect for all individuals.

In alignment with our focus on employee safety and health, we have established an emergency ambulance service at the workplace to provide immediate medical attention in case of any health emergencies.

Furthermore, our creche facility exemplifies our commitment to supporting work-life balance by offering safe, convenient, and nurturing childcare services for employees' children. This initiative not only enhances employee well-being but also enables our workforce to balance their professional responsibilities with their personal lives more effectively.

Through these initiatives, Satin Creditcare Network Ltd. demonstrates its steadfast commitment to creating a supportive, inclusive, and family-friendly workplace where every employee can thrive—professionally, personally, and holistically.

Pillars of Occupational Health and Safety:

Fire Safety: Regular installation, inspection, and maintenance of fire safety equipment. Conduct fire drills and emergency preparedness exercises to ensure readiness.

Workplace Conduct: Uphold policies against child labor, workplace violence, bullying, and sexual harassment to maintain a respectful and safe workplace environment.

Substance Abuse: Maintain a zero-tolerance policy towards alcoholism and drug usage to ensure workplace safety and productivity.

Incident Management:

Reporting: All incidents, injuries, near misses, and hazards must be promptly reported to supervisors and HR for investigation and action.

First Aid and Medical Treatment: SCNL provides necessary first aid and medical treatment to employees following incidents or injuries.



SATIN CREDITCARE NETWORK LTD.

Reaching out!

Investigation: Thoroughly investigate incidents to determine root causes and implement corrective actions to prevent recurrence.

Implementation and Monitoring:

Health and safety standards are monitored by the National Manager - Environment, Social, and Governance (ESG) and HR, with incidents reported to the Executive Committee semi-annually.

Policy Review:

The health and safety policy are reviewed annually by the Head of Human Resources to ensure alignment with evolving health and safety standards and regulatory requirements.

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