

**Diversity, Inclusion and Equity Policy  
L&T Finance Holdings Limited & its Subsidiaries**

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<b>Version</b>	<b>Date of Adoption</b>	<b>Change Reference</b>	<b>Owner</b>	<b>Approving Authority</b>
1.	April 2021		HR Team CSR & Sustainability Team	CSR & ESG Committee
2.	April 2022	CSR and ESG Committee had approved Gender and Human Rights Policy on April 29, 2021. The said policy has been split into two policies i.e.; Human Rights Policy and Diversity, Inclusion and Equity Policy in accordance with the best practices followed in the industry and recommendation	HR Team CSR & Sustainability Team	CSR & ESG Committee

		of an external consultant.		
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### 1. Purpose

L&T Finance Holdings Limited (including its subsidiary companies) (“LTFS”) is committed to create and maintain a diverse and inclusive workplace which provides equal opportunity to its employees to participate in and contribute to the success of the business and be valued for skills, experience and unique perspectives. LTFS promotes a culture of equity, non-discrimination and respect for all its stakeholders.

This policy (“the Policy”) defines the commitment of LTFS to promote diversity, inclusion and equity at the workplace and across LTFS’ value chain. The Policy seeks to create an enabling environment which is free from discrimination and harassment and provides equal access of resources and opportunities to all.

### 2. Applicability

The Policy is applicable to L&T Finance Holdings Limited, its subsidiary companies and its value chain partners and is required to be followed by every employee at LTFS, including loan officers, field staff and any other person / entity acting for and on behalf of LTFS.

### 3. Diversity and inclusion philosophy

- LTFS is an equal opportunity employer, giving everyone an opportunity to contribute to and influence every part and level of a workplace, and ensuring that everyone feels safe and can bring their full, unique selves to work.
- LTFS has zero tolerance for any kind of discrimination.
- LTFS does not discriminate based on race, ethnicity, caste, religion, culture, color, age, gender identity or expression, political opinion, disability, socio-economic status or sexual orientation of an individual.
- LTFS emphasizes on hiring individuals from a wide variety of backgrounds with different characteristics, beliefs and know-how dependent on the roles and functions.
- Hiring / recruitment, training, remuneration (including any incentives) and growth of employees at LTFS is on merit basis and after considering the qualifications, performance, skills and requirement of the specific role.
- LTFS is committed to be an inclusive employer and it has adopted progressive policies to attract, retain and develop talent. Our employee friendly policies include:
  - a) Part-time working
  - b) Leave of absence/sabbatical
  - c) Maternity and paternity leave
  - d) Childcare leave
  - e) Protection against any form of sexual harassment

#### **4. Reporting mechanism**

- Mechanisms for reporting non-compliance to the stated policies are as stated below:
  - a. to report any wrongdoing or unethical practice, employees can write a mail to [whistleblower@ltfs.com](mailto:whistleblower@ltfs.com)
  - b. to report complaints of sexual harassment, employees can write a mail to [wecare@ltfs.com](mailto:wecare@ltfs.com)
  - c. to report any deviations from the Code of Conduct, employees can write a mail to [code@ltfs.com](mailto:code@ltfs.com)
- Necessary disciplinary/ legal action, in accordance with the policies adopted by LTFS, will be taken against any employee who violates the Policy.
- Necessary protection will be provided to an individual for raising concerns with respect to matters stated in the Policy. However, if the concerns raised are frivolous in nature or false, the same will be considered as a violation of the Code of Conduct of LTFS, and necessary action will be taken.

#### **5. Review / Revision of Policy**

If at any point a conflict of interpretation / information between the Policy and regulations, rules, guidelines, notification, clarifications, circulars, master circulars/ directions issued by relevant authorities (“Regulatory Provisions”), applicable if any, arises, then interpretation of the Regulatory Provisions shall prevail.

In case of any amendment(s) and/or clarification(s) to the Regulatory Provisions, if applicable, the Policy shall stand amended accordingly from the effective date specified as per the Regulatory Provisions.