

Diversity, Inclusion and Equity Policy

L&T Finance Limited (formerly known as L&T Finance Holdings Limited)

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1. Purpose

L&T Finance Limited (formerly known as L&T Finance Holdings Limited) ('LTF' or 'Company') 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. LTF promotes a culture of equity, non-discrimination and respect for all its stakeholders.

This policy ("the Policy") defines the commitment of LTF to promote diversity, inclusion and equity at the workplace and across LTF 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 Limited, its subsidiary companies and its value chain partners and is required to be followed by every employee at LTF, including loan officers, field staff and any other person / entity acting for and on behalf of LTF.

3. Diversity and inclusion philosophy

- LTF 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.
- LTF has zero tolerance for any kind of discrimination.
- LTF 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.
- LTF 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 LTF is on merit basis and after considering the qualifications, performance, skills and requirement of the specific role.
- LTF 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
 - b. to report complaints of sexual harassment, employees can write a mail to wecare@ltfs.com

c. to report any deviations from the Code of Conduct, employees can write a mail to code@ltps.com

- Necessary disciplinary/ legal action, in accordance with the policies adopted by LTF, 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 LTF, 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.