

Health & Safety Policy

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

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1. Overview

This policy sets out vision and approach of L&T Finance Limited (formerly known as L&T Finance Holdings Limited) ('LTF' or 'Company') towards Health and Safety ("the Policy"). As a responsible corporate citizen, LTF believes that creating a cooperative, healthy and a safe working environment is a prerequisite for success of any organization.

2. Purpose

LTF is committed to conduct business in a safe manner. The Policy acts as a guiding framework for continuous improvement on Health & Safety and Sustainability fronts for the Company.

3. Applicability

LTF is committed towards implementation of the Policy. The Policy is applicable to all operational offices/ branches and companies within LTF.

4. Policy Statement

LTF aims to work towards continuous improvement on Health & Safety aspects. Health and Safety are considered significant aspects for business decisions.

LTF aims to continually improve Health and Safety performance and shall strive to achieve this by

- Complying with all applicable laws, regulations, legal and other requirements.
- Committing to provide a fair, safe and healthy working environment
- Creating employee awareness across the organization through periodic training sessions that are focused on health & safety, mental health and wellness
- Encouraging regular health check-up for all employees and tying up with medical check-up service providers for facilitating this
- Providing access to medical services and availability of on call doctor
- Ensuring safety of employees at workplace from natural disasters or accidents such as fire breakout
- Providing employees with work from home/ flexi work hour facilities, employee health insurance policy, maternity benefit policy for women employees, paternal leaves and other child care initiatives
- Ensuring health and safety of the 'Feet on Street' employees and providing suitable benefits
- Setting of the Health and Safety performance targets

The employees must

- Take reasonable care of own health and safety including psychological well-being
- Take reasonable care that they do not do or fail to do anything with the consequence that the health and safety of anyone else in the organization is affected
- Comply with the organization's procedures relating to health and safety and with any reasonable instruction that are given on a health and safety matter including a requirement for routine medical check-ups and undertaking training

LTF aims to enhance health and safety performance by making continuous improvements on these aspects in its operations.

5. Review / Revision of the 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.