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RKP FINANCE PVT. LTD.

Policy on Prevention of Sexual Harassment (POSH)

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RKP Finance Pvt Ltd | Framed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and Rules, 2013 ("the Act"). Draft for review by legal counsel before adoption.

1. Policy Statement and Objectives

RKP Finance Pvt Ltd ("the Company") is committed to a safe, dignified and respectful workplace and follows a **zero-tolerance approach** to sexual harassment. Anyone found guilty faces strict disciplinary action, up to termination and legal proceedings. This policy aims to prevent and prohibit sexual harassment; provide a fair, confidential and time-bound redressal process; protect complainants, witnesses and respondents from retaliation and bias; build awareness through training; and meet all statutory obligations.

2. Scope and Definitions

- **Who is covered:** All directors, employees (permanent, probationary, contract, temporary, part-time), trainees, interns, apprentices, consultants, and persons engaged via third parties or agencies (DSAs, recovery agents, housekeeping, security), plus visitors, customers and borrowers on Company premises or dealing with staff.
- **Gender:** The Act protects women. The Company extends the same standards and complaint process, as far as practicable, to all genders, handled by the IC as a code-of-conduct matter.
- **Workplace:** Head office, branches, field and collection locations, client premises, Company transport, business trips, training, conferences, social events, and **virtual spaces** (email, WhatsApp/chat, video calls, social media, phone), during or after hours, when connected to work.
- *Key terms: Aggrieved Woman – any woman alleging harassment at a workplace; Respondent – the person complained against; Employer – the Company through its MD/Board; Internal Committee (IC) – constituted under section 4 below and Section 4 of the Act; Local Committee (LC) – constituted by the District Officer (Jaipur, Rajasthan) for units with fewer than 10 employees or complaints against the employer; Retaliation* – any adverse action for complaining, assisting or taking part in an inquiry.

3. What Constitutes Sexual Harassment

Any one or more of these **unwelcome** acts, direct or implied: physical contact and advances; demand or request for sexual favours; sexually coloured remarks; showing pornography; any other unwelcome physical, verbal, non-verbal or digital conduct of a sexual nature.

It is also harassment when connected with: promise of preferential treatment (promotion, appraisal, loan targets, transfer); threat of detrimental treatment or about employment status; interference with work or an intimidating, hostile or offensive environment; or humiliating treatment likely to affect health or safety.

Examples (illustrative): unwelcome touching, hugging or blocking; sexual jokes, comments on body or dress, innuendo; repeated invitations after refusal; staring, following, stalking (physical or online); suggestive messages, images, emojis or memes; intrusive questions on personal life; using authority to seek favours; offensive posters or wallpapers; recording or sharing photos/videos without consent; harassment of staff by customers, borrowers, agents or vendors, including on field visits.

Consent and intent: the test is the effect on the affected person, not the intent. Silence, no protest, or joining a social setting is not consent. A power imbalance does not remove the right to complain.

4. Internal Complaints Committee (ICC)

The Company shall constitute an IC by written order at the head office and every office with 10 or more employees. At least **half of the members must be women**.

Member	Requirement
Presiding Officer	Senior-level woman employee (or a senior woman from another office/sister organisation).
Employee Members (min. 2)	Committed to the cause of women, or with social work or legal experience.
External Member (1)	From an NGO/association for women, or familiar with sexual harassment issues (e.g., lawyer, social worker).

- **Term:** up to three years; a member may be removed for breach of confidentiality, offence or misconduct, or abuse of position.
- **Training and fees:** members are trained annually (Act, procedure, natural justice, trauma, confidentiality); the external member is paid fees as per the Rules.
- **Conflict of interest:** a member with a personal or reporting link to either party must disclose it and step away; the Presiding Officer nominates a replacement.
- **Small branches (under 10) and senior management:** complaints go to the district Local Committee. If the respondent is the MD, a Director or an IC member, the complainant may approach the LC directly, or the Board will reconstitute the IC without conflicts.

5. Complaint Procedure

- **Who can complain:** the aggrieved person; if she is unable (incapacity, death or other reason), her legal heir, relative, friend, co-worker or any person who knows the facts, with written consent or as per the Rules.
- **How:** in writing (**Complaint Form**), by email to the IC, or in person to any IC member, with documents and witness names; six copies where feasible. The IC will help anyone who cannot write.
- **Time limit:** within **3 months** of the incident (or last incident in a series); the IC may extend by 3 months for recorded reasons. Early reporting is encouraged, but delay alone will not defeat a genuine complaint.
- **Channels:** IC email monika.sharma@rkpfinance.com, **locked complaint box at each office, and confidential helpline +91 72398 18181**. Complaints go to the IC only, not HR or line managers. Receipt is acknowledged within **2 working days**.
- **Interim relief** (on written request, implemented immediately by the Company, with no disadvantage to the complainant): transfer of either party; leave up to **3 months** in addition to normal leave; restraining the respondent from supervising or appraising the complainant; any other suitable relief.
- **Conciliation:** only at the complainant's written request and before inquiry; **no monetary settlement** as its basis. If settled, the IC records it, forwards it to the Company and gives copies to both parties; non-compliance revives the inquiry.

6. Inquiry Process

Step	Action	Timeline
1	Complaint received and acknowledged	2 working days
2	Copy of complaint sent to respondent	Within 7 days of receipt
3	Respondent's written reply, documents, witness list	Within 10 working days
4	Inquiry: hearing parties, witnesses, evidence	Complete within **90 days**
5	IC findings and recommendations to Company; copy to both parties	Within 10 days of inquiry
6	Company acts on recommendations	Within **60 days** of report
7	Appeal (if any)	Within 90 days of recommendations

- **Natural justice:** both parties are heard and may produce evidence; neither is presumed guilty or false.
- **Quorum and privacy:** Presiding Officer plus at least two members (including the external member) at each hearing; hearings are private and parties may be heard separately. Questions on the complainant's character or sexual history are not allowed.
- **Records and evidence:** written minutes and statements kept securely; messages, emails, call records and CCTV are preserved and must not be deleted or altered.
- **Support person and lawyers:** the complainant may bring a support person (who may not speak for her); lawyers are not permitted unless the IC allows for good reason.
- **Ex parte:** if a party misses three consecutive hearings after 15 days' written notice, the IC may proceed ex parte after recording reasons.
- **Criminal conduct:** where conduct is an offence under the Bharatiya Nyaya Sanhita, 2023, the Company will help the complainant file a police complaint if she wishes and will not obstruct any criminal process.

7. Findings, Action and Appeal

- **If proved**, the IC recommends action under service rules and the Act, according to seriousness: written apology, warning or censure; withholding promotion, increments or bonus; demotion, transfer or suspension; counselling or community service; termination of employment; for vendors, agents or contractors, termination of contract or empanelment; for customers or visitors, barring entry; and deduction or recovery of compensation from the respondent's salary.
- **Compensation** considers mental trauma and distress, loss of career opportunity, medical expenses, the respondent's income and financial status, and feasibility of payment (lump sum or instalments).
- **If not proved**, no action is taken against the complainant; this alone does not make the complaint malicious.
- **False or malicious complaints:** action may be recommended only where the IC finds, after proper inquiry, that a complaint was knowingly false or a witness gave false evidence or forged documents. Lack of evidence is **not** malice.

- **Appeal:** either party may appeal within **90 days** to the appropriate court or tribunal under Section 18 of the Act.

8. Confidentiality and Protection from Retaliation

- **Confidentiality:** the complaint, identities of the parties and witnesses, proceedings, recommendations and action taken must not be published or made known to the public, press or colleagues, except as needed for the process. Breach attracts penalty under service rules and the Act. Outcomes may be shared without identities. Records are kept securely for **at least 5 years** after closure, accessible only to IC members.
- **No retaliation:** victimisation, threats, ostracism or pressure on complainants, witnesses or IC members is prohibited and is itself serious misconduct. Complainants shall not be transferred, demoted or denied appraisal because of a complaint. The IC checks in at **30 and 90 days** after closure. Respondents are also protected from rumours and unfair treatment until the inquiry ends.
- **Support:** free counselling on request during and after the process; flexible working, leave, or change of seating/reporting line where needed; help with police complaints and medical or legal assistance.

9. Responsibilities

- **Company/Management:** provide a safe workplace; display this policy, penal consequences and the IC order in every office and on the intranet; hold awareness workshops at least **twice a year** and IC orientation; give the IC a private room and information it needs; assist with police complaints; treat harassment as misconduct; ensure inquiries finish on time and recommendations are implemented; include POSH disclosures (complaints received, disposed, pending over 90 days) in the Board's Report.
- **Managers:** lead by example, never retaliate, forward any complaint to the IC at once without investigating, and keep it confidential.
- **Employees:** follow the policy, respect colleagues, cooperate in inquiries, keep confidentiality; bystanders are encouraged to report or support the affected person.
- **IC members:** act impartially and confidentially, finish inquiries on time, and file the annual report.

10. Training, Third Parties and Field Staff

- **Training:** POSH induction and signed acknowledgement within **30 days** of joining; annual refresher for all staff including branches and field; manager sensitisation; specialised IC training; annual Board orientation; posters, emails, e-learning and information on the Government's She-Box portal. Attendance records and materials are kept as compliance evidence.
- **Third parties and field staff:** contracts with vendors, agencies, DSAs and recovery agents will include a POSH and conduct clause; field staff are briefed on safety and reporting and may withdraw from an unsafe visit without penalty; a helpline supports staff harassed by customers, with action including blacklisting, refusal of service or police complaint. If staff are harassed at a third party's premises, the IC coordinates with that party's IC; if a third party's personnel are harassed on Company premises, the Company's IC handles it.

11. Annual Report, Penalties and Review

- **Annual report:** the IC submits to the Company and the District Officer: complaints received, disposed of, pending over 90 days, workshops held, and action taken. The Compliance/HR Head reviews POSH compliance with the Board at least once a year.

- **Penalties for the Company:** failure to constitute an IC or comply with the Act can attract a **fine up to ₹50,000**, higher fines on repeat violation, and cancellation of licence or registration (Section 26 of the Act).
- **Review:** at least annually or when the law changes; amendments need Board/MD approval and are communicated to all. The Act and Rules prevail in case of conflict.

Complaint Form

Complainant name / designation / dept / branch: _____	Contact number and email (confidential): _____
Respondent name, designation, department: _____	Date(s), time and place of incident(s): _____
Description of incident(s) (attach pages if needed): _____	Witnesses and contact details: _____
Evidence attached (messages, emails, photos): _____	Reported earlier? If so, to whom: _____
Interim relief requested (if any): _____	Conciliation requested: Yes / No
Signature: _____ Date: _____	Received by (IC member): _____ Date/time: _____

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Approved by: Board of Directors / Managing Director. This template is guidance, not legal advice; have it reviewed by a qualified lawyer and confirm the current Act, Rules and state notifications before adoption.