

## Equal Opportunity Policy

kshema

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## 1. Introduction

Kshema General Insurance Limited ("Kshema" or "the Company") is committed to fostering a diverse, inclusive, and equitable workplace where every employee is treated with dignity and respect. The Company upholds equal opportunities for all employees and job applicants, regardless of age, gender, disability, marital status, nationality, race, religion, sexual orientation, or any other characteristic protected by law.

## 2. Objective

This policy aims to ensure fairness in recruitment, career progression, and workplace practices by eliminating discrimination and promoting diversity, equity, and inclusion (DEI). Kshema aligns its policy with the provisions of the Rights of Persons with Disabilities (RPWD) Act, 2016, and other relevant regulations.

## 3. Scope

This policy applies to any candidate seeking employment with Kshema General Insurance Limited.

## 4. Equal Opportunity Framework

- a) Kshema is an equal opportunity employer and ensures fair treatment in hiring, training, promotions, compensation, and all employment-related activities.
- b) The Company does not tolerate discrimination, harassment, bullying, or victimization in any form.
- c) Merit and qualifications will be the primary criteria for employment decisions.
- d) The Company will regularly review its policies and practices to ensure compliance with equal opportunity principles.

## 5. Diversity, Equity & Inclusion (DEI)

At Kshema General Insurance Limited, we are committed to fostering a diverse, equitable, and inclusive workplace that respects and values the individuality of every person. Guided by the principles enshrined in the Constitution of India—including the right to equality (Article 14), the prohibition of discrimination (Article 15), and the right to equal opportunities in public

employment (Article 16)—as well as the Rights of Persons with Disabilities Act, 2016 (RPWD Act), we strive to create an environment that is inclusive, accessible, and free from discrimination.

Our DEI framework encompasses:

- a) **Workforce Diversity:** Promoting diversity in recruitment, career development, and leadership opportunities, while reserving positions and providing equitable access for persons with disabilities in compliance with the RPWD Act and constitutional provisions.
- b) **Accessibility and Inclusion for Persons with Disabilities:** Removing barriers—physical, social, and attitudinal—to ensure full participation for persons with disabilities. This includes implementing reasonable accommodations and maintaining an accessible workplace as mandated by the RPWD Act.
- c) **Non-Discrimination in Employment:** Ensuring equal opportunities for all individuals, irrespective of their gender, age, disability, religion, caste, sexual orientation, or any other protected characteristic, in alignment with Articles 14, 15, and 16 of the Constitution of India.
- d) **Women's Empowerment and Multigenerational Workforce:** Promoting equitable representation and opportunities for women and employees of all age groups, recognizing their unique contributions and experiences.
- e) **Respect for LGBTIQ+ Communities:** Upholding dignity and equality for individuals of all sexual orientations and gender identities, in line with the principles of non-discrimination and equality under the Constitution.
- f) **Parental and Caregiver Support:** Providing policies that support parental responsibilities and caregiving, especially for persons with disabilities, as part of a supportive and inclusive culture.
- g) **Employee Well-being:** Encouraging mental, physical, and emotional well-being through structured programs, health initiatives, and flexible work arrangements.

- h) **Skill Development and Personal Growth:** Offering training and professional development programs to enhance career progression and skills, especially for underrepresented groups, including persons with disabilities.
- i) **Multiculturalism and Respect:** Promoting harmony among diverse communities while enforcing anti-harassment and anti-discrimination measures.

## 6. Inclusion of Persons with Disabilities (PwDs)

Kshema is committed to providing an accessible workplace for persons with disabilities, in accordance with the Rights of Persons with Disabilities Act, 2016.

The Company will ensure:

- a) No individual is denied employment opportunities due to a disability.
- b) PwDs are provided necessary assistive devices, workplace modifications, or other accommodations as required.
- c) Positions suitable for PwDs will be identified, and reasonable adjustments will be made to ensure inclusivity.
- d) The recruitment process includes accessible job postings, interview accommodations, and unbiased selection criteria.
- e) Compliance with the 4% reservation mandate for persons with benchmark disabilities as per the RPWD Act, 2016.
- f) Providing accessible infrastructure, including ramps, accessible washrooms, Braille-enabled signages, and other necessary amenities.
- g) Ensuring that employees with disabilities are not discriminated against in promotions, career growth, and training programs.
- h) Establishing a liaison officer to oversee the implementation of provisions for PwDs as mandated by the RPWD Act, 2016.

## 7. Grievance Redressal Mechanism

Kshema ensures a robust mechanism for addressing any discrimination or violation of this policy. Employees should be assured that all grievances will be addressed promptly, confidentially, and fairly, with protection against retaliation. PwDs may escalate grievances

specific to accessibility, reasonable accommodation, or discrimination under the RPWD Act, 2016, to the designated liaison officer.

## 8. Governance & Compliance

The HR department is responsible for ensuring compliance with this policy. The Company will:

- a) Conduct periodic audits and assessments to measure progress.
- b) Implement best practices in DEI initiatives.
- c) Establish a Diversity & Inclusion Committee to monitor adherence and recommend improvements.
- d) Ensure compliance with all legal provisions related to equal opportunities and disability inclusion as per the RPWD Act, 2016.

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