

Fusion Finance Limited

(formerly known as Fusion Micro Finance Limited)

HEALTH & SAFETY (WORKPLACE) POLICY

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Preamble/Introduction

Fusion Finance is committed to safeguarding the health and safety of all stakeholders including employees (Company payrolls as well as third party payroll), contractors, customers, and visitors—across its offices and operational areas. We believe a safe and healthy workplace is not only a legal and ethical responsibility but also essential for long-term success. This policy reaffirms our dedication to maintaining safe and healthy work environments through continuous improvement and the adoption of best practices. Fusion Finance is committed to continuous improvement through health and safety initiatives that align with best practices and regulatory standards. This systematic approach strengthens risk management and fosters a proactive culture of safety. Going beyond compliance, we strive to embed safety as an integral part of all business operations.

Objective

This policy will foster an atmosphere where each person feels safe, appreciated, and enabled to provide their best effort. Most of our employees work in relatively low risk environment and not expose to significant safety hazardous. We are dedicated to integrating safety procedures at every stage of our business, whether in office settings, while traveling, or in dealings with the community, since we understand that workplace health and safety are a shared responsibility.

Company constantly strives to provide and ensure a safe and healthy working environment for all employees through a suitable management system. Company is committed to continual improvement of health & safety performance and the elimination of workplace injury and illness.

The objective of the policy is to ensure the following for its employees and stakeholders-:

- Providing safe infrastructure and healthy working environment.
- Providing information, training, instruction and supervision needed to work safely and without risk to health.
- Health & Safety workplace risk are controlled or managed through engagement.

Scope of the policy

This policy covers all stakeholders including employees, contractors, customers, and visitors of Fusion Finance. We encourage shared responsibility for safety by following procedures, reporting issues promptly, and participating in health and safety activities. We also emphasize work-life balance, mental health, and wellbeing as vital to productivity and safety.

Fusion Finance is firmly committed to ensuring all stakeholders are adequately trained. H&S training is mandatory for all employees upon induction and on an annual basis thereafter.

The policy encompasses the following Health & Safety related key areas-:

- A. HR Department is responsible to managed following key areas and expanded version is available below in the respective policies.
 - **Employee wellbeing**
 - At Fusion Finance, we conduct various awareness initiatives focused on health and well-being.
 - Fusion Finance ensures the well-being of its employees by providing them appropriate coverages through Group Health Insurance, Group Personal Accident and Group Term Life Policies.

- **No child and forced labour**

- Fusion finance follows a strict “no child and forced labour” policy, ensuring that no one under 18 years of age is employed in any capacity. The company may verify the age of employees and expects vendors to comply, with violations potentially leading to cancellation of agreements.

- **Prevention Of Sexual Harassment (POSH) at Workplace**

- Fusion Finance is dedicated to maintaining a safe, respectful, and discrimination-free workplace for all employees, enforcing strict guidelines to prevent and manage harassment, including sexual harassment, with clear complaint procedures and mandatory compliance with legal standards. A dedicated committee is in place to handle and resolve any sensitive matters.

B. Admin Department is responsible to managed following key areas. Below are the guideline factors for protection and improvement of the safety of the workplace.

Guiding Factors for protection and improvement of safety of the workplace:

- **Fire Safety:** Fire presents a significant risk to life & business. It can kill or seriously injure employees or visitors and can also damage or destroy buildings, equipment or stock. Guidelines in respect to fire and safety measures are enumerated hereunder.

- Fire alarm for fire detection with fire and smoke sensors should be present in Head Office/Corporate office.
- Fire extinguishers for firefighting must be available within expiry date at designated premises.
- Automated fire extinguishers in data/ server rooms are available in Head office/Corporate office.
- Display of important contact numbers at branches/ offices for contacting fire brigade, police station, ambulance etc. must be available.
- Display of floor plans, exit paths etc. must be put up in Head Office and Corporate Office.
- CCTV for recording of all activities in designated places.
- First aid box must be available in all office premises.
- Periodic maintenance of fire safety equipment and measures.
- Carrying out mock drills covering creation of emergency response team, training, fire drills and physical verification of fire safety equipment, evacuation plans etc. in Head Office/Corporate Office on yearly basis and detailed duly signed report shall be kept on record.

Emergency response team contact details: Level I

North Zone	Prem Prakash Singh (Zonal Admin Head),
:	Contact No 7428976929, E-mail prem.prakash@fusiofin.com
East Zone	Sunil Kumar Singh (Zonal Admin Head),
:	Contact No 9205682041, E-mail sunil.singh@fusiofin.com
South Zone	C.N. Santhosh (Zonal Admin Head),
:	Contact No 9319196378, E-mail santhoshkumar@fusiofin.com
Central Zone	Kapil Dwivedi (Zonal Admin Head),
:	Contact No 8109915184, E-mail kapil@fusiofin.com

CO/HO Aman (Executive) / Manoj Fagna (Sr. Manager)
:
Contact No 9555777370 / 9810909096, E-mail
aman@fusionfin.com /manoj.fagna@fusionfin.com

Emergency response team contact details : Level 2

For all Locations Parash Nagar (National Manager)
Contact No. 7428580200, Email : parash.nagar@fusionfin.com

- **Zero Tolerance to alcoholism or drug Usage:** Company shall ensure to provide a safe workplace and the establishment of programs and attitudes that contribute to a safe working culture. Company recognizes that involvement with drugs and alcohol can have serious repercussions for employees and their performance in the workplace. Incident involving inappropriate drug and alcohol can also impact on an individual's friends and family as well as the company's reputation.

Employees, including contract employees, are responsible for the following:

- Not being under the influence of alcohol on our premises or client sites while working or conducting company business to the extent that:
 - May impair work performance.
 - Behaviour may impact on their reputation and/or that of the company; and/or there is any risk to the employee safety, their colleagues and/or any clients or visitors.
 - Ensuring that the off-duty use of alcohol does not result in impaired behaviour, function or a capacity to maintain a suitable work-related etiquette.
 - Not using, or being under the influence of, illegal drugs while conducting company business; and

Illegal activities associated with the sale, purchase and/or transfer of drugs will be reported to the relevant authority. The presence of any detectable amount of an illegal drug in an employee while on our premises, or that of hosts, and/or while conducting company business, is prohibited and may be cause for dismissal as per the Code of conduct policy of the Company.

- **Travel Safe for loan officers:** We prioritize the safety of Loan officers. Loan officers shall follow safety rules during fieldwork, use safe and reliable transport, prioritize daylight travel and report any incidents immediately to their immediate supervisor.
- **Hygiene and healthcare**
 - **Drinking water**
 - Company shall provide enough drinking water, readily accessible to all employees throughout the workday.
 - The water should be clean , free from contamination , and meet relevant quality standards.
 - Water sources should be conveniently located to encourage hydration without causing significant disruption to work.
 - **Washroom facility:**
 - Number of toilets must meet the needs of employees, with minimum requirements
 - Maintaining a clean and hygienic environment is crucial for the wellbeing of all employees.
 - Respect for privacy and avoiding disruptions, like lingering, are essential aspects of washroom etiquette.

- Facilities should be accessible to all employees and visitors.
- **Vending Machine:** Tea Coffee / Snacks (Applicable to CO/HO)
 - Placement: Consider high -traffic areas for convenience but also ensure privacy and avoid disrupting workflow
 - Accessibility: Ensure the machine is accessible to all employees
 - Safety: Locate the machine away from fire exists and in a well- lit area.
 - Regular Cleaning: Establish a schedule for cleaning and sanitizing the machine.
 - Restocking: Ensure timely restocking of products to avoid empty slots.
- **Entry Gate Safety Screening (Applicable to CO/HO)**
 - **Access Control:**
 - Designated Entry/Exit Points: Main gates or specific entry points are designated for monitoring all movements
 - Security Personnel: Trained security staff manage access control ad ensure adherence to the policy.
 - Identification: All individuals entering or exiting must present valid identification, such as employee badges or visitor passes.
 - Access Card System: Bio metric machine along with access card facility has been implemented at Corporate Office entry gate. The entry/exit of the employees, visitors , vendors etc is being governed /restricted by the access card system.
 - Regular audits: Access card usage is periodically reviewed to verify issuance, activation and deactivation.
 - **Visitor Management:**
 - Registration: Visitors need to fill the personal information in the designated register and sign kept at the reception or designated entry point, providing identification and receiving visitor badges.
 - Access Restriction: Vistors may be restricted from entering certain areas, especially those containing sensitive information or hazardous materials.
 - Visitor Badges: Visitors should visibly wear their badges throughout their visit.
 - **Employee Responsibilities:**
 - Following Procedure: Employees are expected to adhere to the entry gate policy, including proper identification and escorting visitors.
 - Reporting Violation: Employees should report any unauthorized entry or suspicious activity to security personnel.
- **Record Management:** Company through its admin team shall maintain the incident register at corporate office. Wherein below procedure will be followed.
 - Gather essential information: Date, time and location. Note the exact time and location of incident.
 - People involved: Record the names and contact information of all individuals involved, including witnesses.
 - Witness statements: If there were witnesses, document their accounts of what happened.
 - Sequence of events: Provide a clear and detailed description of what occurred, using objective language.
 - Contributing factors: Identify any factors that may have led to the incident, such as equipment malfunction or human error.

- Injuries: Describe the nature and extent of any injuries, including any medical treatment provided.
- Damages: Note any damage to property, equipment, or materials.

Action Taken:

- Immediate actions: Record any steps taken in response to the incident, such as providing first aid or contacting emergency services.
- Recommendations for prevention: Suggest measures to prevent similar incidents in the future.
- Maintain Records: Create a permanent record of the incident.
- Review and analysis: Use the information to identify patterns and trends, which can help improve safety and prevent future incidents.
- Legal compliance: Ensure that incident reports are completed and maintained in accordance with relevant laws and regulations.
- Awareness:
 - Training through company provided online modules embedded in the gurukul learning platform, which shall cover key policies, procedures , and potential risks which shall be imparted during the induction program
 - Implement a system where employees acknowledge that they have read and understood the policies through the online submission and generation of completion certificate.
- **Incident Management:** The Incident Management procedure regarding the workplace safety process involvement should be created to ensure that in the event of workplace safety incident, there is a process to follow and report the same happens.

The process will ensure the relevant people are notified and the office receives first aid and/or medical treatment required for its employees.

- Incident, Reporting and investigation process:
- Office affected in any Workplace safety incident.
- Appropriate first aid/medical treatment to be provided, if required.
- In case of any incident which has
 - Office shall report the incident within 24 Hrs of occurrence to their respective Admin Resource with Cc to Zonal Admin through e-mail.
 - Admin team needs to extend their support /provide requisite resources within 24 Hrs to ensure seamless incident resolution.
 - Zonal Admin will further report this incident to National Manager /AVP/ HOD (Admin), who will further report such incidents to the Executive committee of the Company as needed from time to time.

Responsibilities

Senior management- Senior management will lead by example in the effective implementation of Health & safety policies, allocate necessary resources and demonstrate visible commitment to health and safety workplace.

Employee- Employees are required to follow health & safety workplace procedure, participate in training programs, report all types of incidents promptly and contribute positively to maintain a healthy & safe workplace in environment.

Other stakeholders- Other stakeholders are expected to take reasonable care for their own safety while on Fusion Finance Limited premises and comply with safety instructions provided by Fusion employees.

Implementation and Monitoring: Health and safety standards are monitored by the respective departments (Human Resources and Administration) and updates are provided to the Executive Committee from time to time. Annually, the Human Resources and Administration departments will develop a detailed Health and Safety Action Plan. This plan will prioritize objectives based on risk assessment results, allocate necessary resources, establish measurable targets (KPIs), and define the specific actions and timelines required to achieve continuous improvement in safety performance.

Policy Endorsement and Governance: This Health & Safety Policy has been **formally reviewed and approved by the Board of Directors/Senior Management** on the date of execution. This endorsement signifies the highest level of commitment from Fusion Finance's leadership to the provision of a safe and healthy workplace. The Board/Committee is responsible for the final oversight of the policy's effectiveness.

Policy Review: An annual review is conducted by the respective departments (Human Resources and Administration) to ensure alignment with evolving health and safety standards and regulatory requirements.