

# Fusion Finance Limited

(formerly known as Fusion Micro Finance Limited)

## HUMAN RIGHTS POLICY

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## **Purpose and Commitment**

Fusion Finance is committed to upholding and promoting fundamental human rights in all its operations and business relationships. This Policy outlines our commitment to preventing human rights violations, fostering a safe and inclusive workplace, and ensuring that our operations and value chain uphold fairness, equality, and ethical business practices.

## **Applicability**

This Policy applies to all employees of Fusion Finance Limited across all branches and business functions and will also be extended to relevant external stakeholders such as suppliers, partners, and contractors.

## **Key Principles**

Fusion Finance Limited adheres to the following principles in promoting and protecting human rights:

- Fusion Finance aligns its practices with globally recognized human rights standards, including the International Labour Organization's Declaration on Fundamental Principles and Rights at Work and UN Guiding Principles on Business and Human Rights (UNGPs).
- Company upholds and promotes human rights in accordance with the Constitution of India, national laws, and relevant guidelines, ensuring respect and dignity for all stakeholders across its operations and value chain while maintaining full compliance with applicable local regulations. In the event of any conflict between national and international laws, the Company will adopt a resolution approach that prioritizes compliance with national laws while striving to remain consistent with internationally recognized human rights principles.
- The Company prohibits discrimination based on gender, age, race, religion, caste, colour, disability, marital status, sexual orientation, social or ethnic origin, or any other personal characteristic unrelated to job performance.
- The Company strives to maintain a work environment that is safe, healthy, and free from harassment, intimidation, or abuse.
- Fusion Finance maintains a Zero Tolerance Policy towards sexual harassment or any form of misconduct. The Company follows established redressal procedures under the Policy on Prevention of Sexual Harassment (POSH).
- The Company does not employ, support, or condone the use of child labour, forced labour, or human trafficking in any form.
- Employees are encouraged to express their opinions responsibly and engage in constructive dialogue, in line with the Company's Code of Conduct. The Company also recognizes and respects employees' right to freedom of association and collective bargaining, ensuring that they can organize, participate in representative groups, and voice concerns collectively in a fair and transparent manner.
- The Company promotes diversity, equity, and inclusion by ensuring fair recruitment, development, and retention practices for all employees.

- The Company is committed to providing a safe working environment that promotes employee well-being, safety, and health standards ensures fair wages and benefits. In addition, the Company demonstrates its commitment to the Human Rights Due Diligence (HRDD) process, ensuring alignment with the UN Guiding Principles on Business and Human Rights (UNGPs).

## **Reporting and Grievance Mechanism**

Fusion Finance encourages employees and external stakeholders to report any concerns or violations of this Policy without fear of retaliation. Complaints may be raised through the internal grievance redressal channels for employees, or by external stakeholders through designated reporting mechanisms. All such complaints will be received by the HR Grievance team (toll free no 18001204416), who is formally designated to escalate grievance for fair handling of issues. All reports will be investigated promptly, confidentially, and appropriate disciplinary or corrective action will be taken in case of confirmed violations.

Upon receipt, grievances are assessed to determine their nature and severity, and where required, a detailed investigation is conducted in coordination with relevant internal functions. Appropriate disciplinary or corrective actions are taken in cases of confirmed violations, in line with applicable laws and company policies. The Company maintains strict confidentiality throughout the process and periodically reviews grievance trends to identify systemic issues and strengthen preventive measures.

Adherence to human rights is an essential part of the Fusion Finance Code of Conduct. Any breach of the Code may be reported to Functional HRBP at Corporate and to the respective business HR Head in the case of region. Appropriate disciplinary or legal action will be taken against employees found violating this Policy, in line with company procedures. Protection will be provided to individuals raising genuine concerns in good faith however, malicious complaints made with proven intent to harm may be treated as violation of the Code of Conduct.

## **Governance and Review**

The responsibility for implementing and overseeing this Policy lies with the Company's HR and Compliance functions, under the supervision of senior management. Regular reviews and training programs will be conducted to ensure awareness, compliance, and continuous improvement.

This policy will be reviewed periodically or whenever required to align with regulatory updates and evolving best practices in human rights management.