



India Housing Finance Pvt Ltd

POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT AT THE WORKPLACE

Version 2.2

February 27, 2026

Changes Done:

1. Removed Mrs. Beenata Lawrence (Presiding Officer) from Internal Complaints Committee
2. Mrs. Divyani Chand Role changed from ICC Member to Presiding officer
3. Added Ms. Farheen Ahmed new member in Internal Complaints Committee

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1. COMMITMENT

AVIOM is committed to provide a work environment that ensures every Woman employee is treated with dignity and respect. AVIOM is also committed to promote a work environment that is conducive to the professional growth of its women employees and encourages equality of opportunity. AVIOM shall not tolerate any form of sexual harassment and is committed to take all necessary steps to ensure that its women employees are not subjected to any form of work place harassment

The Policy takes cognizance of, “The Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act, 2013. This Act is to provide protection against sexual harassment of women at workplace and for prevention and redressal of complaints of sexual harassment and for matters connected with or incidental thereto.

2. OBJECTIVES

- (i) To set forth the expectations of conduct and mutual respect at the workplace with regard to prevention of sexual harassment and the process of inquiry and complaint redressal if these expectations are not met or are violated.
- (ii) To clearly establish that Company is committed to creating a work environment free from all forms of discrimination and conduct which can be considered harassing or coercive, including sexual harassment.
- (iii) To identify a workable definition of sexual harassment in the workplace, explain the process of complaint if sexual harassment occurs and emphasize that anyone engaging in such harassing conduct will be subject to disciplinary action ranging from a warning to termination of service or legal action.
- (iv) To outline the duties, responsibilities and rights of various stakeholders involved in the process.

3. SCOPE

- (i) This policy on the Prevention, Prohibition and Redressal of Sexual Harassment at the Workplace (“Policy”) has been framed in accordance with the provisions of “The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013” and rules framed thereunder (hereinafter “the Act”). Accordingly, while the Policy covers all the key aspects of the

Act, for any further clarification, reference shall always be made to the Act and the provisions of the Act shall prevail.

- (ii) This policy intends to provide protection against sexual harassment at workplace and the prevention and redressal of complaints of sexual harassment and matters related to it.
- (iii) This policy is applicable to:
 - a) All employees of the Company, as well as
 - b) All temporary employees, contract employees, trainees, service providers and visitors to the office/workplace premises.

4. Definitions

- a. **Aggrieved Party:** Any person, whether employee or not, of any age who alleges to have been subjected to an act of sexual harassment by the Respondent. This would include visitors or guests at the workplace.
- b. **Respondent:** A person against whom the aggrieved party has made the complaint.
- c. **Employee:** A person employed at a workplace for any work on regular, temporary, adhoc or daily wage basis, either directly or through an agent, including a contractor, with or without the knowledge of the principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name.
- d. **Employer:** Any person responsible for the management, supervision and control of the workplace and the person discharging contractual obligations with respect to his/her Employees.
- e. **District Officer:** Officer notified by the Government to exercise power or discharge functions under the Act.
- f. **Workplace:** Places visited by the Employee arising out of or during the course of employment and includes extended Workplace while travelling, such as place of stay and work, venue of work – related places such as client sites and events (including conferences, work functions, office parties and business/field trips) as well as transportation provided by the employer for undertaking such journey.

Workplace would also cover physical or digital space when an Employee is connected to work, even if it is from home, coffee shop or hotel room, etc., office provided telecom or communication channels (such as phone, internet, chat, email, video/audio conference tools, collaboration tools), publicly available social media or other electronic tools (such as Whatsapp, LinkedIn, Facebook), if used to communicate between Employees for both official and personal purposes.

g. Sexual Harassment: Sexual Harassment includes any one or more of the following unwelcome acts or behavior (whether directly or by implication) but not limited to:

- (i) Physical contact and advances;
- (ii) Demand or request for sexual favors;
- (iii) Making sexually colored remarks, including but not limited to vulgar/indecent jokes, sexual teasing, sexual pranks, letters, phone calls, text messages, e-mails, gestures, etc.
- (iv) Showing pornography or the likes, such as, including but not limited to, display of pictures, signs, etc. with sexual nature/ connotation/ overtones in the work area and work related areas or sexually demeaning or offensive pictures, cartoons or other materials through email, SMS, MMS, etc.
- (v) Persistent watching, following, contacting of a person, stalking etc.
- (vi) Verbal or non verbal communication which offends the individual's sensibilities and affect her/his performance and has sexual connotation/ overtone/ nature;
- (vii) Physical confinement and/or touching against one's will likely to intrude upon one's privacy;
- (viii) Teasing, innuendos and taunts, sounds which have explicit and/or implicit sexual connotation/ overtones;
- (ix) Repeatedly asking to socialize during off-duty hours or continued expressions of sexual interest against a person's wishes;
- (x) Making unwelcome visits at home or hotel room;
- (xi) Giving gifts or leaving objects that are sexually suggestive;
- (xii) Any other unwelcome physical, verbal, or non-verbal conduct of sexual nature.

The following circumstances, among other circumstances, if they occur or are present in relation to or connected with any act or behavior of sexual nature may amount to Sexual Harassment:

- Implied or explicit promise of preferential treatment in the employment
- Implied or explicit threat of detrimental treatment in the employment
- Implied or explicit threat about the present or future employment status
- Interference with work or creating an intimidating or offensive or hostile work environment
- Humiliating treatment likely to affect health or safety

An alleged act of Sexual Harassment committed in any place or activity during or outside of office hours

that may affect the Workplace or working environment of the Company falls under the purview of this policy.

5. Internal Committee

- (i) The Employer shall constitute an Internal Committee at all its administrative units or offices covering each of its administrative offices and units, by written order. The term of the members shall not be more than three years from the date of their nomination as may be specified by the employer.
- (ii) Policy for the formation of the Internal Committee is given below:
 - a) At least 50% of the Internal Committee members should be women
 - b) The Presiding Officer of the Internal Committee should be a woman employee at a senior level.
 - c) One member from an NGO/association committed to the cause of women or a person familiar with issues related to Sexual Harassment

6. Raising a Complaint

- (i) In compliance with the Act, if the Aggrieved party warrants formal intervention a written complaint needs to be lodged with the Internal Committee, which shall be followed by the formal redressal mechanism as described in this Policy. In case of a verbal complaint, the complaint will be reduced in writing by the Internal Committee member who has received it and signatures of the Aggrieved party will be obtained.
- (ii) If an incident of Sexual Harassment is brought to the notice of any Employee, he/she is responsible to immediately communicate the same to the Internal Committee.
- (iii) The complaint must be made in writing to the Presiding Officer or any member of the Internal Committee within 3 months from the date of incident. The Internal Committee may for the reasons to be recorded in writing, extend the time limit not exceeding three months if it is satisfied that the circumstances were such which prevented the Aggrieved Party from filing a complaint within the said period.
- (iv) Sample form in which the complaint is to be made is annexed in Annexure 1 to the Policy. This form will be available with the Internal Committee and also on Company intranet. However, written complaint received in any form other than the form prescribed in Annexure 1 shall also be accepted. The complaint can be submitted to the Internal Committee electronically at poshcomplaints@aviom.in or may be physically submitted to any Internal Committee member.

7. Redressal Process

(i) Conciliation

- a) Prior to initiating an inquiry, the Internal Committee may, at the request of the Aggrieved Party take steps to settle the matter between the Aggrieved Party and the Respondent through conciliation, provided that no monetary settlement is made the basis of such conciliation. In case a settlement has been arrived at, the Internal Committee shall record the settlement so arrived and forward the same to the Employer to take action as

specified in the recommendation.

- b) The Internal Committee will provide copies of the settlement as recorded to the Aggrieved Party and the Respondent. Upon a conciliation being reached, the Internal Committee would not be required to conduct any further inquiry.
- c) However, if Respondent violates the terms of settlement, an inquiry would be instituted by the Internal Committee against the Respondent.

(ii) Inquiry Process

- a) The process for an inquiry is given below. When a physical inquiry cannot be conducted, Internal Committee may use video conferencing tools to conduct inquiry.
- b) On receipt of the complaint, the Internal Committee shall send one of the copies received from the Aggrieved Party to the Respondent within a period of seven working days.
- c) The Respondent shall file reply to the complaint along with his list of documents, and names and addresses of witnesses, within a period not exceeding ten working days from the date of receipt of the documents.
- d) The Internal Committee shall make an inquiry into the complaint in accordance with the principles of natural justice.
- e) All efforts should be taken to expedite the process and complete the inquiry as early as possible. The inquiry should be completed within a maximum period of 90 days.
- f) The Internal Committee has powers to:
 - Summon and enforce the attendance of any person and examine him/her under oath
 - Require the discovery and production of documents
- g) The Internal Committee shall have the right to terminate the inquiry proceedings or to give an ex-parte decision on the complaint if the Aggrieved Party or Respondent fails, without sufficient cause, to be present for three consecutive hearings convened by the Presiding Officer, provided that such termination or ex-parte order may not be passed without giving a notice in writing, fifteen days in advance, to the party concerned.
- h) The Aggrieved Party and the Respondent shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of the proceedings before the Internal Committee.
- i) However, they may be accompanied by a colleague for psychological or emotional support. Such colleague will not be permitted to speak at or otherwise interfere with the proceedings of the Internal Committee and will need to sign a confidentiality agreement.
- j) All colleagues and witnesses who are part of the proceedings will need to sign a confidentiality agreement.
- k) Conclusions of the Internal Committee will be informed to both the parties in writing.

(iii) Action during pendency of inquiry

- a) The Internal Committee shall ensure that Aggrieved Party or witnesses are not victimized or discriminated against while dealing with complaints of Sexual Harassment.
- b) During the period of inquiry, based on a written request from the Aggrieved Party, the Internal Committee may recommend to the Employer to:
 - Transfer the Aggrieved Party/Respondents to another location/work place.
 - Grant leave to the Aggrieved Party.
 - Restrain the Respondent from reporting on the work performance of the Aggrieved Party or writing his/her confidential report and assign the same to another officer.
 - Grant any other relief as found suitable by Internal Committee.
- c) On receiving a recommendation from the Internal Committee, the Employer shall implement the recommendations and send a report of such implementation to the Internal Committee.

(iv) Recommendation by Internal Committee upon completion of inquiry

- a) The Internal Committee shall provide a report of its findings to the Employer within 10 days from the completion of the inquiry. The report shall also be made available to the concerned parties.
- b) If the allegation has not been proved, the Internal Committee will recommend that no action is required to be taken in the matter.
- c) If the allegation has been proved, the Internal Committee will recommend that Employer take action against the Respondent, which may include one or more of the following:
 - A written apology from the Respondent
 - Placing a letter of warning in the personnel file of the Respondent
 - Reprimand or censure
 - Withholding of promotion
 - Immediate transfer
 - Termination from service
 - Withholding of pay rise or increments
 - Appropriate monetary compensation to the Aggrieved Party (to be paid by Respondent/ deducted from salary)

(v) Determination of compensation

- a) Mental trauma, pain, suffering, and emotional distress caused to the aggrieved party
- b) Loss in the career opportunity due to the incident of Sexual Harassment
- c) Medical expenses incurred by the Aggrieved Party for physical or psychiatric treatment
- d) Income and financial status of the Respondent
- e) Feasibility of such payment in lump sum or in installments

(vi) Time limit for Employer to take action

The Employer has to act upon the recommendations of the Internal Committee within sixty days of receipt of the same.

8. Malicious Complaint

- (i) In case the Internal Committee arrives at the conclusion that the allegation against the Respondent is malicious or the Aggrieved Party or any other person has made the complaint knowing it to be false or has produced any forged or misleading document(s), it may recommend to the Employer to take suitable action against the Aggrieved Party or the person who has made the complaint, in accordance with the provisions of the applicable service rules or as prescribed under applicable law.
- (ii) Mere inability to substantiate a complaint or provide adequate proof need not attract action against the Aggrieved Party. Further, the malicious intent on the part of the Aggrieved Party needs to be established through the inquiry process before any action against the Aggrieved Party is recommended by the Internal Committee.

9. Appeal

Any person aggrieved by a recommendation of the Internal Committee or non-implementation of such recommendations may appeal within ninety (90) days of any such recommendation, in accordance with the Act.

10. Roles and Responsibilities

(i) Employees

As a custodian of the Company values and statutory guidelines, Employees have the following responsibilities:

- a) To respect the rights of others and to never encourage harassment. It can be done by:
 - i) Refusing to participate in any activity which constitutes harassment
 - ii) Supporting the person to reject unwelcome behaviour
 - iii) Acting as witness if the person being harassed decides to lodge a complaint

- b) All employees are encouraged to advise others of behaviour that is unwelcome. Often, some behaviours are not intentional. While this does not make it acceptable, it does give the person having inappropriately the opportunity to modify or stop his/her offensive behaviour.
- c) Keep disclosed Information, if any, as confidential and to inform or promptly submit to the Internal committee any oral or written complaint from any aggrieved party and to support/cooperate during any investigation as part of the inquiry process.
- d) Be aware of and abide by laws applicable to them, their job, and company policies and procedures.
- e) Provide a full and truthful disclosure of relevant information and assist with investigations of alleged policy violations.
- f) Handle Information related to known or suspected violations of the policy in a discreet and confidential manner.
- g) Not attempt to investigate the information or suspected violations of the policy on their own i.e, without involving the Internal Committee.
- h) Set an example of proper workplace behaviour and ethical standards in line with company values.

ii) Internal Committee Members

Internal committee members have the same responsibilities as the employees and additional responsibilities as follows :

- a) To be fair in assessing a situation, investigating, and giving the verdict.
- b) Conduct the inquiry process and recommend appropriate actions as per the process outlined in this policy and in accordance with the applicable statutory requirements.
- c) Follow the principles of natural justice and treat the aggrieved part, respondent, witnesses and related persons to the inquiry with dignity and respect.
- d) Submit to the employer an annual report comprising details of all cases and actions taken.
- e) Keep disclosed information as confidential, handle information in a discreet manner, and disclose confidential information strictly on a “ need to know” basis only.
- f) If an employee faces Sexual Harassment outside of the employer work and work premises, give assistance as may be required in filing a complaint to the police, as may be appropriate.

iii) Employer

The employer is responsible for providing a safe working environment for its employees, free from harassment, bias and prejudice of any kind. Towards this end, it will :

- a) Treat sexual harassment as a misconduct under the services rules and take appropriate action for the same.
- b) Encourage respectful and dignified behaviour at workplace at all times by all.
- c) Have zero tolerance towards acts of Sexual Harassment.
- d) Conspicuously declare the names and contact details of all Internal Committee Members.
- e) Display at conspicuous places in the workplace, the penal consequences of Sexual Harassment.
- f) Organize workshops and awareness programs at regular intervals for sensitizing employees with the provisions of the act and this policy.
- g) Organize orientation and skill building programs for Internal Committee Members.
- h) Ensure that necessary facilities and information are provided to the Internal Committee for dealing with the complaint and conducting an inquiry.

- i) Assist in securing the attendance of respondent and witnesses before the Internal Committee.
- j) Provide assistance to the aggrieved party if the aggrieved party chooses to file a complaint in relation to the offence under the Indian Penal Code or any other law for the time being in force.
- k) Cause to initiate action as appropriate, under the IPC or any other law for the time being in force, against the perpetrator, or if the aggrieved party so desires, where the perpetrator is not an employee in the workplace at which the incident of Sexual Harassment took place.
- l) Monitor the timely submission of reports by the Internal Committee.

11. Non- Retaliation

- (i) The employer will not accept, support or tolerate retaliation in any form against any employee who, acting in good faith, reports suspected Sexual Harassment, asks questions or raises concerns. Any person who engages in such retaliation directly or indirectly, or encourages others to do so, may be subject to appropriate disciplinary action.
- (ii) Retaliation will be treated as a major misconduct.
- (iii) Retaliation against those reporting Sexual Harassment is prohibited by this policy.
- (iv) Retaliation means and includes any hurtful employment action against an employee.

12. Prohibition of Publication

- (i) The contents of the complaint, identity and addresses of the aggrieved party, Respondent and witnesses, any information relating to conciliation and inquiry proceedings, recommendations of the Internal Committee, and any action taken by the Employer are not to be published, communicated or made known to the public, press and media in any manner. Any person contravening these confidentiality clauses is subject to disciplinary action as prescribed in the act or service rules.
- (ii) However, information may be disseminated regarding the justice administered to any victim of Sexual Harassment without disclosing the name, address, identity or any other particulars calculated to lead to the identification of the victim and witnesses.

13. Amendments

The company reserves the right to amend the policy from time to time in order to among other things comply with any laws/rules/regulations that come into effect from time to time, related to Sexual Harassment.

Annexure 1

COMPLIANT FORM

1. Details of Aggrieved Individual

Name	Designation	Department	Contact Number	Office Address

2. Details of Complainant as per the Act (in case the Complainant is not Aggrieved Party)

Name	Relationship with Aggrieved Party	Contact Number	Office Address

3. Details of individual alleged to have engaged in Sexual Harassment

Name	Designation	Department	Contact Number	Office Address

4. Details of the incident(s)

Sl.	Nature/Description of incident	Time of Incident	Place of Incident	Name & Contact Details of witnesses (if any)

5. Has a report regarding these incidents been filed with any other agency?

Yes () No ()

6. If Yes, with whom?

Details:.....

7. Additional information and comments, if any:

.....

Signature of Aggrieved Party/ Complainant:

Date:

Annexure 2

The Internal Complaints Committee member details are as below:

Sl.	Name	Designation	Gender	Contact No.	Role	Location
1	Divyani Chand	Chief Compliance Officer & Company Secretary	Female	9717443407	Presiding Officer	Delhi
2	Shashi Chandra	Senior Manager – HR	Male	9911956790	IC Member	Delhi
3	Aravind K	Zonal Business Head	Male	9663994994	IC Member	Karnataka
4	Sachin S Ughade	Zonal Business Head	Male	7719959988	IC Member	Maharashtra
5	Farheen Ahmed	Assistant Manager – Operations	Female	8447114260	IC Member	Delhi
6	Salamrit Virk	External – POSHCA (Corporate Ethos)	Female	9811970309	External Member	Gurgaon

