

**EQUAL OPPORTUNITY POLICY
FOR
PERSONS WITH DISABILITY**

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BACKGROUND:

PaisaLo Digital Limited (hereinafter referred to as “the Company”) is committed to provide equal opportunities in employment and creating an inclusive workplace in which all employees are treated with respect and dignity. The Central Government had enacted “The Rights of Persons with Disabilities Act 2016” (hereinafter referred to as “RPWD Act”) with object to give effect to the United Nations Convention on the Rights of Persons with Disabilities and for matters connected therewith or incidental thereto. The RPWD Act came into force on 19th April, 2017. Thereafter, Rights of Persons with Disabilities Rules, 2017 (hereinafter referred to as “the Rules”) were notified. The RPWD Act casts a duty upon the appropriate Government to ensure that persons with disabilities enjoy their right to equality, life with dignity and respect for integrity. This Equal Opportunity Policy is in accordance with the provisions of the RPWD Act.

SCOPE & APPLICABILITY OF THE POLICY:

The RPWD Act is applicable to all Private Establishments. The Company being a company, registered and incorporated under the Companies Act, 1956 falls within the definition of “Private Establishments” under the RPWD Act. Therefore, provisions of RPWD Act and the Rules made therein are applicable to the Company. Accordingly, this Equal Opportunity Policy is being published in relation to the matter of employment, facilities and Maintenance of Records of persons with disabilities.

The Policy is applicable to the Company and intends to cover all its employees including ‘Persons with disability’, Specified Disability(ies), ‘Persons with benchmark disability’ and employee(s) having ‘High Support’ needs.

They could be job applicants, full-time/part-time employees, interns/trainees, contractual employees, including temporary employees. It also covers those employees who acquire disability during their work tenure.

DEFINITION(S):

- “Establishment” includes a Government Establishment and Private Establishment.
- “Private Establishment” means a company, firm, co-operative or other society, associations, trust, agency, institution, organization, union, factory or such other establishment as the appropriate Government may, by notification, specify.
- “Person with Benchmark Disability” means a person with not less than forty percent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.
- “Person with Disability” means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others.

- “Person with disability having high support needs” means a person with benchmark disability certified under clause (a) of sub-section (2) of section 58 of the RPWD Act who needs high support.
- “Specified Disability” means the disabilities as specified in the Schedule of the RPWD Act.

INTERPRETATION:

In the event that any additional guidance and/or further interpretation is required, an employee shall contact the Human Resources Department. Further, for any difference arising in the interpretation of the provisions of this policy, the decision of the MD of the Company shall be final.

DIRECTIVES:

- Section 21 (1) of the RPWD Act provides that every establishment shall notify equal opportunity policy detailing measures proposed to be taken by it in pursuance of the provisions of the RPWD Act in the manner as may be prescribed by the Central Government. Sub section (2) provides that every establishment shall register a copy of the said policy with the Chief Commissioner or the State Commissioner, as the case may be.
- Section 22 (1) of the RPWD Act provides that every establishment shall maintain records of the persons with disabilities in relation to the matter of employment, facilities provided and other necessary information in compliance with the provisions of the RPWD Act in such form and manner as may be prescribed by the Central Government. Sub section (3) provides that the records maintained under sub-section (1) shall be open to inspection at all reasonable hours by such persons as may be authorized in their behalf by the appropriate Government.
- Section 35 of the RPWD Act provides that the appropriate Government and the local authorities shall, within the limit of their economic capacity and development, provide incentives to employer in private sector to ensure that at least five percent of their work force is composed of persons with benchmark disability.
- Section 36 of the RPWD Act provides that the appropriate Government may, by notification, require that from such date, the employer in every establishment shall furnish such information or return as may be prescribed by the Central Government in relation to vacancies appointed for persons with benchmark disability that have occurred or are about to occur in that establishment to such special employment exchange as may be notified by the Central Government and the establishment shall thereupon comply with such requisition.

OBJECTIVE:

The objective of this Policy is to promote employment and provide equal opportunity for persons with disabilities for their skill development and not to discriminate them in the matter of employment etc.

The RPWD Act expressly provides that every establishments shall notify Equal Opportunity Policy, detailing measures to be taken by it in pursuance of the RPWD Act. The RPWD Act prescribe that

appropriate Government and the local authorities shall, within the limit of their economic capacity and development, provide incentives to employer in private sector to ensure that at least five percent of their work force is composed of persons with benchmark disability, i.e. the object of the RPWD Act is to promote the employment of disabled persons in private sector also.

The Rules provides that **the head of the establishment shall ensure** that the provision of sub-section (3) of section 3 of the RPWD Act are not misused to deny any right or benefit to persons with disabilities covered under the RPWD Act.

The Rules also provides that Every Establishment shall publish Equal Opportunity Policy for persons with disabilities. Further, the establishment shall display the equal opportunity policy preferably on their website, failing which, at conspicuous places in their premises.

The Equal Opportunity Policy of a private establishment having **twenty or more employees** and the Government establishments shall *inter-alia*, contain the following, namely: -

- facility and amenity to be provided to the persons with disabilities to enable them to effectively discharge their duties in the establishment.
- list of posts identified suitable for persons with disabilities in the establishment.
- the manner of selection of persons with disabilities for various posts, post-recruitment and pre-promotion training, preference in transfer and posting, special leave, preference in allotment of residential accommodation if any, and other facilities.
- provisions for assistive devices, barrier-free accessibility and other provisions for persons with disabilities.
- appointment of liaison officer by the establishment to look after the recruitment of persons with disabilities.

The manner of publication of opportunity policy for persons with disabilities has also been prescribed under the Rules.

OPPORTUNITIES:

The Company shall endeavor to provide equal opportunity to the persons with disabilities especially for their holistic development. The Company shall not discriminate them on the ground of their disabilities.

Pursuant to the objective of the RPWD Act, persons with disabilities may be recruited/placed, in the office(s), where lift facility, wheel chair facility and barrier-free access etc. are available, enabling them to comfortably attend the Office and discharge their duties effectively.

All the posts whether technical or clerical other than involving field work or frequent travel shall be open to persons with disabilities, subject to the fulfilment of the respective eligibility criteria. Subject to the eligibility criteria for notified post/opportunity, in the matters of selection/ recruitment/ promotion/ training, persons with disabilities will be treated at par with the other candidates/employees.

The Company shall endeavor to provide assistive devices, barrier-free accessibility and other facilities for persons with disabilities

Human Resources- Manager shall be the Liaison Officer to look after the recruitment of persons with disabilities

RECORD KEEPING:

The Company shall maintain record(s) containing the following particulars, namely,

- i. the number of persons with disabilities who are employed and the date from when they are employed;
- ii. the name, gender and address of persons with disabilities;
- iii. the nature of disability of such persons;
- iv. the nature of work being rendered by such employed person with disability; and
- v. the kind of facilities being provided to such persons with disabilities.

The Company shall also produce for inspection on demand, records maintained under this policy to the authorities appointed under the RPWD Act and shall also supply such information which may be required for the purpose of ascertaining whether the provisions have been complied with so as to comply with the stipulations in the RPWD Act and the rules framed there under.

MAINTENANCE OF REGISTER OF COMPLAINTS:

The Complaint / grievance register is being maintained with the Liaison Officer, as well as at the Registered Office. Our employees are free to lodge their grievances with the Liaison Officer, at hr@paisalo.in.

ADMINISTRATION & MONITORING:

This Policy on Rights of Persons with Disabilities shall remain valid for 1 year from the date of approval by the Board of Directors (BOD) and may be reviewed/ revised/ modified from time to time for effective compliance of the RPWD Act and Rules made therein as also to address the business needs of the Company.