

KOGTA FINANCIAL (INDIA) LIMITED

DIVERSITY, EQUITY AND INCLUSION POLICY

Extract of Human Resource Policy

Version History		
Policy Owner : Chief People Officer		
Version	Name of Policy	Date of Approval
1.0	HUMAN RESOURCE POLICY	June 18, 2020
2.0	HUMAN RESOURCE POLICY	May 19, 2021
3.0	HUMAN RESOURCE POLICY	August 05, 2022
3.1	HUMAN RESOURCE POLICY	February 03, 2023
4.0	HUMAN RESOURCE POLICY	May 12, 2023
5.0	HUMAN RESOURCE POLICY	May 15, 2024
5.1	HUMAN RESOURCE POLICY	August 02, 2024
6.0	HUMAN RESOURCE POLICY	May 06, 2025
6.1	HUMAN RESOURCE POLICY	September 26, 2025
6.2	HUMAN RESOURCE POLICY	February 03, 2026
7.0	HUMAN RESOURCE POLICY	May 12, 2026

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ANNEXURE 5 – DIVERSITY, EQUITY AND INCLUSION POLICY

1 Objective

Kogta Financial (India) Limited is committed to promoting workforce diversity, encouraging equity in our processes, and cultivating an inclusive culture in which every employee feels appreciated, respected, and empowered. We endeavor to ensure equal opportunity in all aspects of employment, to prevent harassment and discrimination, to promote diversity in leadership, to provide education and training, to encourage direct Selling agents diversity, to monitor progress and accountability, and to stimulate communication and transparency. Our ultimate goal is to establish a workplace that is diverse, equal, and inclusive for all stakeholders.

The purpose of this DEI policy is to:

- **Ensuring Inclusivity for All Diversity Groups:** KFL is committed to being an employer that values and respects employees from all diversity groups, including gender identity, disability, caste, creed, color, religion, race, ethnicity, marital status, age, sexual orientation and expression, medical condition, language, and any other applicable social aspects.
- **Ensuring Equitable Opportunities:** KFL has a zero-tolerance policy towards discrimination in any form. Our policies are designed to foster a workplace that promotes equal employment opportunities, allowing individuals to thrive based on their qualifications, skills, and contributions, regardless of their background or identity. We are dedicated to creating a fair and equitable environment for all.
- **Creating a Culture of Inclusion:** KFL aims to foster an open culture of inclusion for all its stakeholders, including employees, customers, partners, and the broader community where everyone feels valued and can contribute fully.

2 Scope of the Policy

The scope of this policy encompasses all “stakeholders”, which includes but is not limited to, all employees (whether permanent, fixed term, or temporary), business partners, vendors, suppliers, consultants, contractual staff, seconded staff, trainees, apprentices, direct selling agents, and any other person/entity acting on behalf of KFL.

3 Policy Guidelines

- a) KFL believes in accepting people from different cultures and origins. The ultimate goal of KFL is to foster an inclusive and long-lasting workplace culture in which teams are made up of people of different genders, races, regional affiliations, physical abilities, ages, and orientations, representing a varied variety of perspectives and experiences.
- b) KFL is completely committed to providing equal opportunities to all individuals and has a zero-tolerance policy for discrimination and/or harassment based on race, gender, nationality, ethnicity, origin, religion, age, disability, sexual orientation, gender identity and expression (including transgender identity), political opinion, medical condition, and language, as protected by applicable laws.
- c) KFL ensures that any existing employee with a medical condition will not be treated differently from other employees when it comes to the application of KFL's policies, health benefits, and performance standards. In

compliance with KFL policies and standards, all employees, including those with medical issues, will be treated fairly and without discrimination.

- d) KFL is committed to providing qualified individuals with known impairments with equitable job opportunities. In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016, we ensure that individuals with disabilities are offered fair and equitable opportunities in all aspects of employment, including recruiting, selection, hiring, promotions, training, and benefits.
- e) Employees are recruited, developed, trained, compensated, and advanced exclusively based on their credentials, performance, skills, experience, expertise, potential, and discipline at KFL. Other superfluous differentiating criteria will not be considered. Similarly, any other stakeholders, including vendors and outsourced personnel, will be selected, appointed, and engaged in an impartial, fair, and ethical manner.
- f) KFL adheres to the principle of equal compensation and terms of employment without discrimination, including benefits, training, promotions, performance reviews, transfers, exits, and other related aspects. KFL believes that all employees deserve equal pay for performing similar work, work that is rated as equivalent, or work of equal value. Gender, race, nationality, religion, age, disability, sexual orientation, gender identity, or any other protected trait will not be considered in compensation.
- g) Transgender discrimination is strictly prohibited at KFL. We aggressively promote awareness and acceptance of gender identity among our personnel. The selection of suitable applicants is exclusively based on merit, taking into account the work requirements, an individual's eligibility, ability, competence, and trainability to execute the task, and will not be influenced by an individual's gender identity. All employees, regardless of gender identification, are treated equally and fairly.
- h) KFL acknowledges and respects the privacy of every individual and maintains strict confidentiality of information and concerns about disability, sexuality, gender identity, or any other personal information disclosed by its employees or potential candidates. However, if any disclosure is required by law, KFL will handle such disclosure with the utmost confidentiality and in compliance with applicable laws.
- i) Kogta Financial India Limited (KFL) is committed to treating all employees and stakeholders with dignity and respect, fostering an environment where diversity is valued, and inclusion is prioritized. All employees share the responsibility to help build and maintain an inclusive culture by using inclusive language, actively participating in training and awareness sessions organized by the company, and staying informed on KFL's DEI, Equal Opportunity, and Prevention of Sexual Harassment policies. Through educational sessions and internal groups, KFL aims to cultivate an environment where individuals from diverse backgrounds feel respected, empowered, and valued.
- j) Kogta Financial India Limited (KFL) maintains a strict zero-tolerance policy towards disrespectful or inappropriate behavior, unfair treatment, or any form of retaliation. This includes harassment in all forms—whether physical, verbal, mental, or sexual harassment. All employees and stakeholders are expected to uphold these standards, whether in the workplace or in any work-related context, including situations outside of work. Sexual harassment, in particular, is explicitly prohibited and addressed under KFL's Prevention of Sexual Harassment Policy, underscoring our commitment to providing a safe and respectful environment for everyone associated with KFL.

4 Reporting of concerns

- a) Any employee who believes that there is a conflict between this policy and the laws, customs, and practices of the place where they work, who has questions about this policy, or who wishes to confidentially report a

breach/potential violation of this policy, should contact Mr. Puneet Jain, Head-Human Resources at KFL, as soon as possible, at puneet.jain@kogta.in. KFL encourages open communication and is committed to addressing any questions, concerns, or potential violations of this policy promptly and confidentially.

- b) Any employee/personnel who breaches this policy will face appropriate disciplinary/legal action from KFL. Depending on the gravity of the offense, disciplinary action may include a verbal or written reprimand, a warning, suspension, or termination of work. KFL will take the necessary steps to implement this policy and maintain a respectful and inclusive workplace in which all employees and stakeholders are treated with decency and respect.
- c) KFL forbids any retaliation or reprisal against anyone who raises concerns about this policy. However, if it is discovered that an employee reported concerns in bad faith, falsely, or frivolously, it will be regarded as a violation of the code of conduct, and disciplinary action may be taken against such individual. KFL encourages employees to submit problems in good faith and maintains a confidential and non-retaliatory reporting procedure to guarantee that all complaints are appropriately addressed and without fear of retaliation.