



APAC FINANCIAL SERVICES PRIVATE LIMITED
(APAC)

Policy on Health and Safety of Employees

Review Calendar: Scheduled Review December - January of each year, unless in the opinion of the Managing Director or policy owner a review of this policy is needed sooner.

Approval Date: January 23, 2026

Owner & Prepared By

| Name | Designation | Date | Signature |
|------------------|-------------------------------------|------|-----------|
| Priyanka Nanekar | Head – HR Business Partnering & CSR | | |

Reviewed By

| Name | Designation | Date | Signature |
|---------------|----------------------|------|-----------|
| Sanjay Sharma | Chief People Officer | | |

Approved by

| Name | Designation | Date | Signature |
|--------------|--------------------|------|-----------|
| Gunit Chadha | Managing Director | | |
| Shankar Dey | Executive Director | | |

Contents

1. SCOPE
2. PURPOSE
3. GUIDING FACTORS FOR PROTECTION AND IMPROVEMENT OF HEALTH OF THE EMPLOYEES OF THE COMPANY
4. GUIDING FACTORS FOR PROVIDING AND ENHANCING SAFETY MEASURES FOR THE COMPANY
5. RESPONSIBILITY OF THE EMPLOYEES OF THE COMPANY
6. IMPLEMENTATION AND MONITORING
7. POLICY REVIEW

1. SCOPE

Employees of APAC Financial Services (hereinafter referred to as "the Company") are our greatest assets and protecting the health and ensuring safety of the employees of the company is an integral and fundamental part of the APAC's culture.

Many of our employees work in an office setting and therefore there is a generally a lower environmental risk , and employees are not exposed to significant occupational health and safety hazards, as in the case of manufacturing industry However, an employees need to travel to office/client visits and other official commitments and by laying down this policy outlines ways to keep our employees healthy and safe.

APAC is also committed to providing a healthy and safe working environment for all outsourced personnel, contractors, customers, and visitors on its premises.

2. PURPOSE

The Policy aims to achieve the following:

- To ensure that a healthy and safe environment is provided for all employees, outsourced personnel, contractors, customers, and visitors.
- To be compliant with all applicable health and safety legal requirements.
- To provide appropriate safety guidelines to the employees to combat every day and emergency situations.
- To maintain emergency, fire protection and security systems and facilities to protect employees, and the property of the Company
- Periodic review of the Company's safety management systems for its adequacy and effectiveness.

3.GUIDING FACTORS FOR PROTECTION AND IMPROVEMENT OF HEALTH OF THE EMPLOYEES OF THE COMPANY

APAC periodically sensitises its employees by conducting awareness programmes that promote the importance and value of high safety standards and systems.

In order to protect and improve the health and well-being of its employees, APAC undertakes the following:

- Provide a safe, hygienic, and congenial workplace to all its employees.
- Availability of first aid boxes in all offices of APAC.
- APAC also has a comprehensive employee Group Medical Insurance and Group Term Life Insurance policies
- Maternity benefit policy for women employees.
- As most of our employees do field sales and use two wheelers, APAC makes it mandatory for employees to use helmet for self and pillion driver while travelling. In addition, regular communication is sent to make employees aware of the perils of non-adherence and impact on their family.

4.GUIDING FACTORS FOR PROVIDING AND ENHANCING SAFETY MEASURES FOR THE COMPANY

APAC strives to ensure a safe environment and hence, takes the following measures in ensuring highest safety standards:

Portable fire extinguishers of required type and capacity are installed at appropriate places and are examined at regular intervals.

Dissemination of relevant information to employees relating to general safety, equipment operating safety.

APAC has a policy on prevention, prohibition, and redressal of sexual harassment at the workplace. APAC on a regular basis sensitises all employees on prevention of sexual harassment at the workplace through workshops, group meetings, online training modules and awareness programmes. Members of the Internal Committee constituted by APAC are responsible for reporting and conducting inquiries pertaining to such complaints.

APAC also has a direct HR help line for any issue faced by the employee which is distressing him/her and needs a redressal.

5.RESPONSIBILITY OF THE EMPLOYEES OF THE COMPANY

All employees of APAC are responsible for their own safety and that of others who may be affected by their acts or omissions and to cooperate with the implementation of this policy. APAC expects its employees to:

- Familiarise themselves with this policy and all health and safety policies and procedures.

- Take reasonable care of their own health and safety and that of others who may be affected by their actions.
- Attend health and safety training programmes as and when organised.
- Report all accidents, incidents, dangerous occurrences, and hazards to the Business Head/ Department Head/ HR as soon as it is practicably possible.
- Not interfere, tamper, or misuse any item/equipment provided for health or safety purposes; and
- Stay calm and not panic in the event of any emergency and not to involve themselves in any rumour mongering.

6. IMPLEMENTATION AND MONITORING

APAC shall adhere to high standards of health and safety and about the implementation of this policy. The Chief People Officer shall have overall responsibility for implementing this policy, monitoring, and reviewing the health and safety measures of the company periodically.

7. POLICY REVIEW

This Policy may be amended, modified, or supplemented from time to time for conformance to health and safety management systems of the company.

CONFIDENTIAL