

EQUAL OPPORTUNITY POLICY (RIGHTS OF PERSONS WITH DISABILITIES)

1.0 BACKGROUND

1.1 The Persons with Disabilities (Equal Opportunities, Protection of Rights and full participation) Act, 1995 has been replaced by the newly enacted Rights of Persons with Disabilities Act 2016 (RPwD Act, 2016), making it mandatory for every establishment to notify Equal Opportunity Policy detailing measures to be taken by it in pursuance of the provisions of the Act.

2.0 OBJECTIVES

- 2.1 IndiaFirst Life believes in providing Equal opportunity to all employees including Persons with Disability. The policy enunciated is a step in that direction.
- 2.2 The broad objectives of the Equal Opportunity Policy are as follows:
 - To provide necessary facilities and amenities to Persons with Disabilities to enable them to discharge their duties effectively.
 - To ensure that all our facilities, technologies, information and privileges are accessible to Persons with Disabilities
 - To promote awareness on Equal Opportunity among Persons with Disabilities
 - To eliminate unlawful discrimination in all forms and maintain a work environment that is free from any harassment.
 - To ensure that no opportunity is denied to Persons with Disabilities, merely on the grounds of disability.
 - To motivate Persons with Disabilities to aspire for taking up challenging positions and positions of higher responsibilities.

3.0 APPLICABILITY

- 3.1 The Policy is consistently applied throughout the period of employment of the individual right from recruitment till exit.
- 3.2 The Policy will be applicable to employees at Corporate office, regional offices of IndiaFirst Life located in India.

4.0 POLICY DETAILS

- 4.1 Recruitment and Selection IndiaFirst Life adopts a transparent selection process as per its Sourcing strategy incorporating all guidelines of the Government of India on Reservation of Persons with Disabilities.
 - 4.1.1 IndiaFirst Life shall maintain a vacancy-based roster for the purpose of calculation of vacancies for persons with benchmark disabilities in the grade applicable as per the instructions issued by the appropriate Government from time to time.
 - 4.1.2 While making advertisements to fill up the vacancies, IndiaFirst Life shall indicate the number of vacancies reserved for each class of persons with benchmark disabilities in accordance with the provision of Section 34 of the Act.



- 4.2 Identification of Positions: CHRO in consultation with Business Heads to identify the positions suitable to be held by the Persons with Disabilities.
- 4.3 Post Recruitment: IndiaFirst Life will provide necessary training to new recruits to enable them to carry out their jobs effectively. The necessity of the training, its types and methods shall be determined by the CHRO, and its opinion shall be final. Wherever necessary, the qualified medical personnel will be consulted.
- 4.4 Transfers and Deployment: The Persons with Disabilities will be governed by the transfer policy of IndiaFirst Life prevailing at relevant time. While deploying the employees with disabilities, guidelines of the Govt. of India will be complied scrupulously.
- 4.5 Leaves: The Persons with Disabilities will be governed by the Leave policy of IndiaFirst Life prevailing at relevant time.
- 4.6 Promotion: The Persons with Disabilities will be governed by the Career Elevation guidelines of IndiaFirst Life prevailing at relevant time. No promotion shall be denied to a person merely on grounds of disability.
- 4.7 Facilities and Amenities
 - 4.7.1 Accessibility: IndiaFirst Life shall provide suitable infrastructure subject to practical feasibility to enable persons with disabilities to have access to common facilities including physical environment, transportation, information and technology without any inconvenience.
 - 4.7.2 IndiaFirst Life shall pay Conveyance Allowance to Visually Impaired, Orthopedically Handicapped and Deaf and Dumb employees as per the guidelines mentioned in the Local Conveyance Policy of IndiaFirst Life.
 - 4.7.3 IndiaFirst Life shall provide financial assistance of up to Rs. 40,000/- for purchasing Artificial limb to physically handicapped staff members and their spouse and children. Periodicity of this facility shall be once in 5 years.
 - 4.7.4 IndiaFirst Life shall provide financial assistance of up to Rs. 40,000/- for purchasing Hearing Aid Apparatus to Hearing Impaired Staff Members and their spouse and children. Periodicity of this facility shall be once in 5 years.
- 4.8 Liaison Officer: IndiaFirst Life shall appoint a Liaison Officer who will be an identified manager in Corporate HR to look after the recruitment of persons with disabilities and provisions of facilities and amenities for such employees.
- 4.9 IndiaFirst Life shall not dispense with or reduce in rank, an employee who acquires a disability during his or her service. Provided that, if an employee after acquiring disability is not suitable for the post he was holding, shall be shifted to some other post with the same pay scale and service benefits. Provided further that if it is not possible to adjust the employee against any post, he may be kept on a supernumerary post until a suitable post is available or her attains the age of superannuation, whichever is earlier.



- 4.10 IndiaFirst life shall provide reasonable and appropriate barrier free and conducive work environment to employees with disabilities.
- 4.11 Apart from the above, all the other Perks/Perquisites/Facilities/Benefits available to employees of respective grades shall be equally applicable to Persons with Disabilities, subject to fulfilling the eligibility criteria.

5.0 MAINTENANCE OF RECORDS

- 5.1 IndiaFirst Life to maintain records of the persons with disabilities in relation to the matter of employment, facilities provided and other necessary information in compliance with the provision of the Act in such form and manner as prescribed by the Central Government.
- 5.2 The records maintained under para 5.1 shall be open to inspection at reasonable hours by such persons as may be authorized on their behalf by the appropriate government.

6.0 MANNER OF PUBLICATION

6.1 IndiaFirst Life shall display the Equal Opportunity Policy preferably on its website, failing which, at conspicuous places in its premises.

7.0 GRIEVANCE REDRESSAL MECHANISM

- 7.1 IndiaFirst Life will appoint a Grievance Redressal Officer namely the Head Sales & Corporate HR to oversee the provisions of the policy and shall inform the Chief Commissioner about the appointment of such an officer.
- 7.2 Any person aggrieved with Non-Compliance of the provisions of this policy may file a complaint with the Grievance Redressal Officer, who will investigate the matter for corrective action.
- 7.3 The Grievance Redressal Officer shall maintain a register of complaints of persons with disabilities with the following particulars, namely:
 - a) Date of complaint
 - b) Name of complainant
 - c) Name of the person who is enquiring the complaint.
 - d) Place of incident
 - e) The name of the establishment or person against whom the complaint is made.
 - f) Gist of complaint
 - g) Documentary evidence, if any.
 - h) Date of disposal by the Grievance Redressal Officer
 - i) Details of disposal of the appeal by the District Level Committee; and
 - j) Any other information

8.0 REGISTRATION

8.1 The Policy would be formally registered with the Appropriate authority as required under Section 21 of the Act.



9.0 COMPLIANCE

9.1 The Head Talent Management and OD will be responsible for implementation of Rights of Persons with Disabilities Act 2016 and the rules framed thereafter across Corporate Office and Regional Offices.