

Indiabulls **HOUSING FINANCE**

INDIABULLS HOUSING FINANCE LIMITED

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Human Rights Policy

Human Rights Policy

Indiabulls Housing Finance Limited strives to respect and promote human rights in accordance with the UN Guiding Principles on Business and Human Rights. Indiabulls Housing Finance Limited (IBHFL) believe in the principles of equality and non-discrimination and is committed to treat all individuals with respect and dignity. IBHFL is aware and identifies the valuable role that business can play in the long term protection of human rights. Indiabulls Housing Finance Limited is committed to respect the human rights of its workforce, communities and those affected by its operations wherever it does business (including its customers and vendors) in line with internationally recognised frameworks based on UN Guiding Principles on Business and Human Rights.

IBHFL commitment entails respect of the human rights and dignity of all stakeholders including but not limiting to its employees. IBHFL seeks avoidance of human rights abuses and endeavours, identifying, assessing and minimizing potential adverse impacts through due diligence and management of issues, and resolving grievances from affected stakeholders effectively to contribute to positive human rights impact.

Indiabulls Housing Finance Limited endeavours to achieve its commitment by:

- Maintaining positive legal compliance with applicable constitutional and regulatory human rights requirements and conforming to the IBHFL Sustainable Business Framework;
- Undertaking an iterative, due diligence process to usher positive human rights impact.
- Aligning existing policies, processes and activities with its commitment to respect human rights, including those that apply to labour practices, engagement with indigenous peoples; customers ,vendors and associates;
- Promoting awareness of the human rights with employees at various levels of our operations through training and communication;
- Engaging with stakeholders in an inclusive, transparent and culturally appropriate manner to address human rights concerns related to our business activities;
- Valuing diversity, promoting equal opportunity and recognizing the rights of vulnerable groups such as indigenous peoples, women, migrant workers and other minorities;
- Prohibiting all forms of harmful child labour, forced / trafficked labour, discrimination and harassment;
- Prohibiting any contribution to armed conflict or human rights abuses in conflict-affected and high-risk areas.
- Providing access to remedy by resolving grievances in a timely and culturally appropriate manner;
- Developing goodwill, creating sustainable employment and stimulating economic opportunities in the communities that host our activities;
- Establishing clear accountability by assigning adequate resources and responsibilities for effective management of human rights risks; and
- Continually improving human rights performance by sharing good practices and learning's, setting and reviewing targets, and monitoring, reporting and disclosing performance.
- Raising awareness to ensure transparency, remedy any shortcomings, and to drive continuous improvement,
- Responsibility of every IBHFL employee's to maintain a work environment that reflects respect for human rights and is free from all discrimination and harassment.
- Obligatory on each employee to follow Indiabulls Code of Conduct

This policy shall be reviewed periodically for its suitability and updated as necessary.