



SVATANTRA MICRO HOUSING FINANCE CORPORATION LTD

Transgender Policy (w.e.f. December 1st, 2025)

1. Background

At Svatantra Micro Housing Finance Corporation Ltd. (SMHFC), we value the diversity of our workforce and are deeply committed to fostering an inclusive workplace where every individual, regardless of their gender identity or sexual orientation, is treated with respect and dignity. We believe that a diverse and inclusive workforce enhances our ability to deliver accessible and inclusive services, and aligns with our mission to contribute positively to customers. In accordance with this we also have an Equal opportunity and Anti Discrimination Policy. However, this policy specifically focuses on anti discrimination related to Sexual orientation and gender identity.

This policy is established in accordance with Rule 12(2) of the Transgender Persons (Protection of Rights) Rules, 2020 (as amended from time to time) and reflects our commitment to promoting equality and preventing discrimination against transgender persons in all aspects of employment.

2. Policy Statement

At SMHFC, we are dedicated to creating a safe, inclusive, and respectful work environment for all our employees, including people who identify themselves as transgender. We ensure that no employee or job applicant is subjected to any form of discrimination, whether in recruitment, employment, promotion, or any other employment-related matter.

Our employment decisions, including recruitment, career progression, training, and benefits, are based purely on merit, skills, and qualifications. We uphold the privacy of our employees and any information related to their gender identity and/or sexual orientation will be kept confidential.

3. Definition and Scope

As per the Transgender Persons (Protection of Rights) Act, 2019, a "transgender person" is defined as an individual whose gender does not match the gender assigned at birth. This includes trans-men, trans-women (irrespective of whether they have undergone any medical procedures), individuals with intersex variations, genderqueer persons, and those with socio-cultural identities

This policy applies to:

- All job applicants
- Full-time and part-time employees
- Interns and trainees

It covers all aspects of employment, including but not limited to recruitment, working conditions, salaries, transfers, benefits, and career advancement.

4. Confidentiality and Privacy

The organization is committed to maintaining the highest standards of confidentiality and respect for every individual's right to privacy regarding their gender identity, gender expression, or gender transition.

All information related to an employee's transgender status, gender identity, or transition process whether disclosed intentionally or learned incidentally shall be treated as strictly confidential. Such information must not be shared, discussed, or disclosed to any person, team, or department without the explicit consent of the individual concerned.

Unauthorized disclosure, whether verbal, written, or digital, will be considered a serious breach of confidentiality and may lead to disciplinary action in accordance with company policies.

The organization further commits to ensuring that any administrative or HR processes (such as changes in name, gender, or records) are handled with utmost discretion, involving only those personnel directly responsible for implementing the changes.

5. Policy Details:

a. Recruitment Process

Our recruitment process is designed to be fair and based solely on the skills, experience, and qualifications of the candidates. All positions will be advertised internally and externally where possible, ensuring that transgender candidates are given equal opportunities.

Job descriptions and specifications regularly ensure they are non-discriminatory and reflect the skills and competencies required for the role.

b. Employee Benefits

SMHFC is committed to ensuring that all employees, including transgender persons, are treated equitably and with respect. We provide a work environment that supports the well-being of our employees, ensuring they are compensated fairly and have access to the same opportunities for advancement and benefits as any other employee.

All employees have the right to use restrooms, changing rooms, and other gender-specific facilities that correspond to their self-identified gender.

The organization affirms that every individual should feel safe, respected, and comfortable in their workplace environment. No employee shall be denied or questioned for using a facility that aligns with their gender identity or expression.

c. Grievance Redressal

Employees can reach out by filling the "Employee Grievance Redressal form" to address grievances related to transgender persons and to ensure compliance with this policy. The designated Officer will handle complaints in accordance with applicable laws and ensure that timely and appropriate actions are taken.

d. Training and Sensitivity session

To foster an inclusive and respectful workplace for all employees, the organization shall implement structured diversity, equity, and inclusion (DEI) training programs across all levels.

- **Mandatory Awareness Sessions:**

All employees will be required to participate in regular diversity and inclusion training sessions. These programs will enhance awareness and understanding of gender diversity, inclusive language, and respectful workplace behavior, ensuring that every individual contributes to a culture of acceptance and dignity.

- **Specialized Training for Managers and HR:**

Managers, team leaders, and HR personnel will undergo specific training modules designed to equip them with the knowledge and sensitivity required to handle transgender- and gender-transition–related matters appropriately. This includes guidance on supporting transitioning employees, maintaining confidentiality, preventing bias, and fostering a safe and inclusive environment.