

Muthoot Microfin Limited – Employee Safety & Field Mobility Policy

Purpose

Employee safety is fundamental to sustainable business operations and responsible organizational conduct. Given the nature of microfinance operations, employees—particularly field staff—often travel to customer locations, centres, and community areas that may involve mobility, environmental, or situational risks.

The purpose of this Policy is to provide a guiding framework to promote employee safety and responsible field mobility practices at Muthoot Microfin Limited (“MML” or “the Company”), while supporting efficient service delivery and business continuity.

Preamble

Muthoot Microfin Limited, the microfinance arm of the Muthoot Pappachan Group, recognizes that its employees are its most valuable asset. The Company is committed to fostering a safe, respectful, and supportive work environment, including during field operations and travel undertaken as part of official duties.

This Employee Safety & Field Mobility Policy is aligned with MML’s ESG Policy, Workplace Conduct standards, and applicable labour and safety guidelines. The Policy is intended to promote awareness, preparedness, and prudent behaviour without imposing operational rigidity.

Scope

This Policy applies to:

- All employees of MML, including field, branch, and office staff
- Official travel and field movement undertaken as part of assigned duties
- Routine field visits, customer meetings, centre meetings, and inter-branch travel

The Policy applies across all locations where MML operates.

Policy Statement

MML shall endeavour to promote employee safety and responsible field mobility practices **whenever employees undertake official travel or field movement**, with due regard to personal safety, dignity, and well-being.

Safety measures under this Policy shall be implemented **wherever feasible**, taking into account operational requirements, local conditions, and practical constraints, and shall not create additional mandatory obligations beyond applicable laws and internal policies.

Key Principles

Employee safety and field mobility practices shall be guided by the following principles:

- **Safety First:** Employee well-being shall be prioritised during official duties
- **Preparedness:** Employees shall be encouraged to remain aware of potential risks and local conditions
- **Respect & Dignity:** All field interactions shall be conducted respectfully and professionally
- **Prudence:** Field movement shall be planned sensibly, considering time, location, and environment
- **Flexibility:** Safety practices shall allow discretion based on situational realities

Employee Safety Measures

Wherever field or travel activities are undertaken, MML may endeavour to:

- Encourage employees to plan field visits during reasonable working hours
- Promote group travel or accompaniment in areas identified as sensitive or unfamiliar
- Encourage employees to remain connected with their reporting managers during field movement
- Sensitize employees on personal safety, situational awareness, and respectful conduct
- Take into consideration employee safety concerns while allocating field duties, wherever feasible

Field Mobility & Travel Practices

In relation to field mobility, the Company may, as appropriate:

- Encourage use of safe and commonly accepted modes of transport
- Discourage unnecessary travel during late hours, adverse weather, or high-risk situations
- Allow reasonable flexibility in scheduling field visits based on local conditions
- Support employees in reporting unsafe conditions or travel-related concerns

Women Employee Safety

Recognising the significant presence of women employees in field operations, MML may endeavour to:

- Promote safe scheduling of field activities for women employees
- Encourage buddy systems or group movement, wherever feasible
- Sensitize managers to consider safety aspects while assigning field duties
- Provide appropriate support in case of safety-related concerns or incidents

Emergency Support & Reporting

Employees are encouraged to:

- Immediately inform their reporting manager in case of any safety-related incident, threat, or discomfort during field movement
- Use established internal communication and grievance channels to report concerns

The Company may review such incidents to identify appropriate support measures and preventive actions.

Linkage with Grievance Redressal and Workplace Policies

This Policy shall be read in conjunction with the Company's **Grievance Redressal Policy, Code of Conduct**, and other applicable workplace policies. Any safety-related concern or grievance raised by employees shall be addressed through existing internal mechanisms and does not create additional obligations beyond those already provided under the Company's policies and regulatory framework.

Roles & Responsibilities

- **Board of Directors:** Overall oversight of employee safety and welfare
- **Senior Management:** Promotion of a safety-conscious organisational culture
- **Reporting Managers:** Sensible allocation of field duties with due consideration to safety
- **Employees:** Exercise due care, awareness, and responsible conduct during official duties

Monitoring & Review

The Company may, as part of its internal processes:

- Review employee safety-related concerns and incidents periodically
- Identify areas for improvement in field mobility practices
- Align learnings with broader ESG and workplace well-being initiatives

Review of Policy

The Board will review this Policy periodically or as required to ensure that it remains consistent with the Board's objectives and responsibilities.

Amendment of this Policy

The Board of Directors of the Company has the right to amend or modify this Policy from time to time, based on regulatory changes, business requirements, or internal assessments.

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