



Health & Safety Policy



CORPORATE OFFICE:

Vakrangee Corporate House

Plot No. 93, Road No. 16, M.I.D.C., Marol, Andheri (East), Mumbai – 400093, Maharashtra

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1. Safety is non-negotiable.

At Vakrangee, we believe that sustainable success can be reached only through people. No other asset in the company is as important as the people that contribute with their work to our culture and our business results.

Therefore, we devote all the necessary energy and attention to protect employees, contractors and any other people involved with the company along the value chain, including suppliers, franchisees, customers, and the public. This Policy on Safety and Health at Work is based on the our Corporate Business Principles and the Vakrangee Management and Leadership Principles, which are binding for the whole Vakrangee. Our Head Office building is 100% fire & safety compliance as there is no chances of electrification.

2. Compliance

To be at the forefront of accident prevention in the industry, we implement in all our sites the mandatory Vakrangee Occupational Safety and Health Management System, which meets or exceeds the requirements of the health and safety laws applicable in the areas where we operate. Vakrangee is certified with ISO 45001:18 Occupational Health & Safety Management System.

We conduct regular Audits and Mock Safety drills. We conduct periodic fire drills as well as have placed alarms at various places at our Head office. Also, we have a helpline to report any safety related issues.

3. Strong Safety and Health Organization

Vakrangee believes that accidents are preventable and therefore “one accident is one too many”. We integrate Safety and Health in the management of our business in such a way that all activities are considered with a perspective of prevention of all types of accidents and protection of the people at work. To advance a strong safety culture that effectively prevents accidents, we establish local safety and health organizations that provide specialist advice to managers and employees. We commit to perform systematic identification of hazards and to manage them with appropriate risk assessments and subsequent actions to minimize danger. We establish emergency and contingency plans to deal with residual risks. This approach also minimizes threats to the business, protecting our shareholders’ interests.

3.1 Insurance Benefits

- Employees are entitled for Group Mediciam Policy which includes Self, Spouse and 2 Children
- Group Term Life: Life Insurance Coverage (Group Term Life)
- Accidental Cover insurance
- Free treatment for all employees and their parents
- In case of Life-Threatening disease, we provide 100% payout to our employees with unlimited paid leaves

3.2 Parental Support Benefits

- 6 months (184 days) Maternity leave with Full Pay
- Maternity Claim Rs.50,000/- for normal delivery and Rs. 60,000/- in case of C-Section



3.3 Wellness Program

- Medical room facility with Company Doctor
- We promote health and Fitness initiatives -free registration to employee at Marathon run events such as Hiranandani Marathon
- Employee Happiness and motivational sessions from Industry experts, Free Zumba and Yoga sessions for employees

4. Safety Measures at Franchisee Outlets

Our NextGen Vakrangee Kendra outlets have been designed keeping in mind the best practices from a safety and security measures perspective. Our kendras are standardized with the same look and feel, standard Hardware equipment's which are supplied by the company to ensure standardization in terms of all requirements which would not only lead to consistent consumer experience and service levels but also standardized security and safety measures maintained at the kendra.

Following is the list of the key safety and security measures implemented at our Kendra outlets:

| | |
|---|--|
| <p>Locker Safe Facility:</p> <p>Every NextGen Vakrangee Kendra has a Safe Locker available which is part of the Mandatory Hardware kit. Safe locker is used to keep the cash available at the outlet.</p> |  |
| <p>Centralized Monitoring CCTV Surveillance:</p> <p>Centralized CCTV system for Better security at the store. CCTV along with a NVR and a 2 TB hard disk is part of our overall Franchisee Hardware kit. Full compliance with RBI guidelines to maintain more than 90 days video recording backup.</p> |  |

| | |
|---|---|
| <p>Fire Extinguisher at the Outlet:</p> <p>As a fire safety measure, every Vakrangee Kendra outlet has an arrangement for a Fire Extinguisher at the store as per the store design guidelines.</p> |  |
| <p>Insurance Policy for NextGen Vakrangee Kendra Outlets:</p> <p>Vakrangee Kendra Insurance policy includes Hardware at the Kendra, ATM machine as well as Cash in ATM upto Rs.10 lakhs, including Cash in Transit.</p> <p>This insurance and maintenance policy is mandatory once the ATM machine is installed and made live.</p> |  |

5. Health and Safety Measures Taken by Vakrangee during Covid-19

5.1 For Employees

- **Health Benefit-**

- Under Medclaim policy during Covid-19 pandemic our employees got the cashless facility along with the option of paid leaves
- Group Term Life: Life Insurance Coverage (Group Term Life)

- **Safety Measures –**

- During Covid-19 pandemic attendance at offices were maintained as per govt rules
- Work From Home (WFH) culture was maintained as per the guidelines shared by government.
- At the time of resuming following measures were taken into consideration: -

i. Sanitization of Office premises

As per the notification received from Government of India, ICMR & WHO the entire high-risk areas and places which have a larger throughput of employees like, parking, lift, washrooms, corridor, handle / walking grill & pantry area will be frequently sanitized and cleaned. Fixing of signages in the doors and walls of the office premises will be done to educate the staff to be constantly aware of the rules and regulation.

ii. Precaution at Entry and Exit Gates

All employees entering the premises will have to download Arogya Setu app and will have to be shown to the security staff at the entry point every day before entering the office premises. The entry point has touchless Hand sanitizer and Thermal screening provision. All employees will be checked for temperature at entry point. If any employee has a temperature of above 98 degree, then he/she shall not be allowed to enter the office and will have to work from home till his symptoms do not sub side. There shall strictly be no visitors in the office premises. All meetings can be held electronically. Once an employee comes to office, he/she will exit out only for going home.

iii. Precaution at Workplace, Workstation and While Working

Employees will have to maintain minimum 6 feet Social distance between each other and in workstation. Restricted movement in lobby or corridor unless very essential. Large gathering /meeting of more than 6 people shall not be held. Use of staircase to be practiced and less of elevators to be used. Use of intercom for instructions and conversations is to be encouraged. Exchange of papers, files, stationary etc. to be avoided. Lunch to be consumed alone at their workstation or at a staggered manner in the cafeteria. There should not be any gathering of employees for food or sharing of food. Separate marking for inward and outward of any document if very necessary. Respiratory etiquettes should be strictly followed at work. This involves strict practice of covering ones mouth while coughing / sneezing with a tissue, handkerchief, flexed elbow.

5.2 For Franchisee

We have shared the guidelines and safety measures to be taken by the franchisee at their Kendra to provide hassle free services to the customers.



- Keep **hand sanitizer** in the Kendra for customers and staff to use before and any transaction at the ATM or the BC Point.



- Please **wear a face mask** while dealing with the customer as precaution. Also, encourage customers to cover their face with a mask or a handkerchief.



- **Cover mouth and nose** with handkerchief/tissue when you cough or sneeze.
- Use the inside of your elbow in case of non availability of handkerchief.
- Keep tissues available at the Kendra as a precaution (if possible)



- **Clean and disinfect** the Kendra frequently, especially the surfaces that come in contact regularly.
- **Biometric device and ATM keypad should be cleaned with a dry cloth. It should not be wiped with any wet substance as this can impact its functioning.** Also, to avoid spread of virus from these surfaces, customer should be asked to use sanitizer both before and after using the device



- **Avoid touching your eyes, nose, and mouth** with unwashed hands. This will prevent you from getting infected and infecting others

Vakrangee Kendra
All Poor Dhan Paoke Men

PUBLIC NOTICE

In the Light of the outbreak of Coronavirus, Under the Epidemic Diseases Act, 1897 that was invoked by the government, all municipal commissioners and district collectors have been empowered to take decisions necessary to stop the outbreak of the coronavirus.

All non-essential service offices need to follow restraint and remain closed. However, following establishments providing essential services shall be excluded – providing drinking water, sewerage services, banking services, telephone and internet services, rail and transportation services, food, vegetable and groceries, hospitals, medical centres and medical stores.

Our Vakrangee kendras are the One stop shop to meet your key Essential Services such as –

- Banking
- ATM
- Online Pharmacy
- Telemedicine Healthcare services – Including Unlimited Tele & Video consultation with Expert Doctors and Home Blood test Facility
- Online Grocery Shopping

Health of our Franchisee and Customers Is Important to us and we request each of you to follow the safety protocols as prescribed by the Health Ministry. Stay Safe!

Aap Swasth toh Desh Swasth!

Vakrangee Kendra
All Poor Dhan Paoke Men

Dear Vakrangee Customers,
Here are some COVID 19 Safety Guidelines which Vakrangee is following, to ensure your safety!!

We Clean & Disinfect the Kendra's Frequently

Our employees wear masks at all time & use sanitizer frequently

We ensure limited entry of customers at any time to avoid large gathering inside the Kendra

Sanitizers are available at the Kendra at all time

We have marked the areas outside the Kendra where customers are instructed to queue 1 metre apart to follow social distancing

Vakrangee cares for you and your safety is our priority!!
Be assured to feel safe at the Vakrangee Kendras for your essential needs!!
Let's do our bit to end this COVID -19 Pandemic.

Vakrangee Kendra
All Poor Dhan Paoke Men

Corona Safety Guidelines to be followed by the Vakrangee franchisees:

- Clean & Disinfect the Outlets Frequently
- Avoid handshakes & Maintain Distance
- Ensure to maintain 1-metre distance between customers and staff
- Always Wear your Mask
- Ensure limited entry of customers at any time to avoid large gathering inside the Kendra
- Sanitizers should be made available at all time
- Mark areas outside the Kendra, where customers will be instructed to queue 1 metre apart from each other

Vakrangee Cares for its employees and customers!!
Let's fight and win the war against the COVID-19 Pandemic!!
Be Healthy, Make India Healthy!!

Vakrangee Kendra
All Poor Dhan Paoke Men

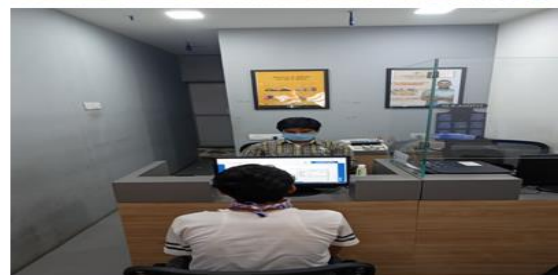
आपकी सुरक्षा पहले!

कोरोना वायरस की इस महामारी के समय में वक्रांगी सुरक्षा संबंधी सभी पहलियात बरत रहा है और वक्रांगी केंद्रों पर सैनिटाइजर एवं हैंडवाश जैसी सुविधाएं उपलब्ध कर रहा है।

“देश भर में 10,000 से अधिक वक्रांगी केंद्र सभी नागरिकों को महत्वपूर्ण आवश्यक सेवाएं प्रदान कर रहे हैं”

#VakrangeeCares #IndiaFightsCorona

Vakrangee Kendra providing Key Essential Services in Rural India in Covid-19 & Lockdown Situation with proper safety measures



6. Continuous improvement

Our Occupational Safety and Health management system is based on the concept of continuous improvement. We improve constantly our performance by designing and adapting processes, work practices and systems in the direction of better ergonomics and greater safety. We base our improvement on the monitoring of safety and health performance as well as on the analysis of incidents that produce injuries and of workplace activities whose cumulative effects may lead to illnesses.

7. Leadership and participation

Vakrangee recognizes the critical role of senior management to ensure a safe and healthy work environment. As an integral part of managing the business, Vakrangee managers – at all levels – are accountable for managing workplace health and safety with strong leadership and credibility. Their annual objectives include a contribution to the safety culture and performance. To reinforce an already strong safety culture, Vakrangee sets ambitious goals and high standards, as part of its Occupational Safety and Health management process.

At the same time, Vakrangee judges that employee involvement is indispensable to establish and maintain safety and health in the workplace. Respect of safety principles, standards and procedures is a condition of employment. Conversely employees are empowered to challenge- any unsafe acts they see or perceive, put a task on hold if they judge that safety is not adequate until a competent person takes appropriate risk control measures.

Employees are responsible for working in a safe manner to prevent injury to themselves, fellow workers and other persons. They are asked to become actively involved in programs to improve health and safety performance in the workplace.

8. Behavioral approach

Vakrangee attributes the highest importance to people's behaviour as the main factor for the prevention of accidents. We believe that every time an accident occurs, the root causes can be traced to someone's behaviour. Therefore, Vakrangee implements programs that encourage employees to engage in dialogue with peers and management about safe and at risk behavior.

9. Communication, Education and Training

Vakrangee builds a proactive safety culture by:

- Driving the implementation and continual improvement of the Vakrangee Occupational Safety and Health Management System through communication with employees, contractors and other stakeholders
- Educating, training and equipping employees to ensure that they are empowered to avoid unsafe situations and to respond rapidly to unexpected event
- Influencing training and education of contractors, suppliers, and community

10. Implementation, Certification and Audits

Vakrangee implements this policy through the Vakrangee Occupational Safety and Health Management System, which includes periodic self-assessments and specific audits. Local management is accountable for its implementation.

11. Community, supply chain, contractors and other stakeholders

Vakrangee business model is based on the creation of shared value for the company and the society. With our work to foster our company's safety culture – for example through safe driving programs for employees and contractors – we also act on the safety culture of the communities in which we operate, both by giving an example of commitment and by reducing accidents during business outside our sites.

- Vakrangee organizations in the different states of the country in where we operate communicate with local communities and their emergency services, providing them with adequate health and safety information on our operations
- Ensure that contractors and other third parties entering Vakrangee sites have sufficient relevant information and training and are properly equipped
- To safely execute their tasks
- Regard health and safety management as an important consideration in supplier and contractor selection. Encourage employees to apply their safety and health learnings in their private life, at home and during leisure.

12. ISO 45001:2018 Occupational Health and Safety Management System (OHSMS)

Vakrangee is certified with ISO 45001:18 Occupational Health & Safety Management System on 12th March 2020, to mitigate any factors that can cause employees and businesses irreparable harm's 45001 is concerned with mitigating any factors that are harmful or that pose a danger to workers physical and/or mental wellbeing.

This standard goal is to help business to provide a healthy and safe working environment for their employees and everyone else who visit the workplace. Since Vakrangee Limited goals is to safety of its employees and stakeholders and we have achieved it by controlling all the factors that could potentially lead to injury, illness and in extreme situations even death. This standard helped us to develop better more robust occupational health and safety measures. We have demonstrated our commitment to occupational health and safety measurement within the organization and protect our employee as well as protecting the future health of our organisation. This improved our employee's satisfaction, retention and improved employee's health, increased productivity and reduced absenteeism.



CERTIFICATE

SHAMKRIS GLOBAL certify that the
Occupational Health & Safety Management System of
VAKRANGEE LIMITED

"Vakrangee Corporate House", Plot No. 93, Road No. 16, M.I.D.C. Marol,
Andheri (East), Mumbai – 400 093

Complies with requirements of ISO 45001:2018

Scope of Certificate

Delivering Banking, ATM, e-Governance, e-Commerce, Insurance and other strategic alliances and partner's services/products, by creating franchisee network and monitoring the performance, impact of our outreach and roll-out initiatives by insuring front-end service delivery points within the reach of each and every citizen with prompt, accurate, secure and reliable integrated services/products to end customers through online devices with strong management and field team till the block level end by being the last-mile link connecting India's rural and urban citizens with the modern ecosystem

Certificate No.: GOH1133
Date of Initial Registration : 12/03/2020

Date of Last Issue : 15/05/2023
Date of Expiry : 11/03/2026



CAB-05
Surveillance Audit
1st Year: 12 / 2023 2nd Year: 12 / 2024

The Certificate is valid ONLY if
the annual surveillance completed & updated on website

Signed on behalf of Shamkris Global Inspection Services Pvt. Ltd.

This certificate remains the property of SGISPL
This certificate and all copies or reproductions
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To verify the validity of this certificate,
kindly visit www.shamkris.com



Thank You

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