



Occupational Health & Safety Policy Statement

Piramal Capital Housing Finance Limited (PCHFL) is registered as a housing finance company with National Housing Bank (NHB) and engaged in various financial services businesses. It provides both wholesale and retail funding opportunities across sectors. PCHFL, through its group companies, provides customized strategies for institutional and retail investors.

The objective of our safety management system is to ensure the health, safety and well-being of our workers, contractors, visitors and those potentially affected by our activities. It also provides a framework for the setting of improvement objectives to eliminate task-based hazards and reduce risk. We commit to conducting business in compliance with legislation and applicable standards and ensuring that safety is integral to our business.

PCHFL is committed to the following.

- Health, safety and well-being related issues being given the highest priority
- Cascading this policy to all employees and ensuring systems are in place for the consultation and participation, so as to effectively implement the safety management system
- Safeguarding the health, safety and well-being of all employees while at work and to provide, as far as is reasonably practical, a safe work environment
- Recognizing its current and future obligations to meet relevant legislative requirements and relevant standards, and
- Providing adequate facilities and arrangements for the welfare of its workers

PCHFL Leadership team is committed to supporting this policy by providing the necessary resources and ensuring competencies to comply with the requirements of ISO 45001:2018. Responsibilities under the Safety Management System are delegated to the relevant line managers who are accountable for the health, safety and well-being of their staff and those potentially affected by PCHFL's activities.

I shall retain the position of the authorized controller for this organization's Safety Policy and for the overall scope of the Safety Management System. Ongoing management of the Safety Management System is devolved to our Administration Team. This policy shall be reviewed annually, updated when required and shall be made available to all relevant stakeholders and interested parties.



Manjul Tilak

Chief Human Resource Officer (CHRO)

Piramal Finance

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