



EMPLOYEE ACCOMMODATION POLICY



Digamber Capfin Limited

Document Control Page

| | | |
|------------------------|---|--|
| Document Name | : | Digamber Capfin Limited - Employee Accommodation Policy |
| Current Version | : | 1.0 |

| | | |
|-----------------------|---|--|
| Document Owner | : | Compliance Department-Digamber Capfin Limited |
| Reviewed By | : | ESG Committee |
| Approved By | : | ESG Committee |

| | | |
|--------------------------|---|--------------------------------|
| Classification | : | Internal Use Only |
| Distribution List | : | Digamber Capfin Limited |

| Revision History | |
|-------------------------|-----------------|
| Dates | Status |
| 12.02.2026 | Approved |

Table of Contents

| | |
|--|---|
| 1. INTRODUCTION | 3 |
| 2. SCOPE OF POLICY | 3 |
| 3. PREMISES AND INFRASTRUCTURE STANDARDS | 3 |
| 4. ACOMMODATION FOR WOMEN EMPLOYEES | 4 |
| 5. SAFETY AND SECURITY MEASURES | 4 |
| 5.1 FIRE SAFETY | 4 |
| 5.2 CCTV SURVEILLANCE | 4 |
| 5.3 NATURAL CALAMITIES AND EMERGENCIES | 4 |
| 6. ROLES AND RESPONSIBILITY | 4 |
| 7. REVIEW OF POLICY | 5 |
| 8. EFFECTIVE DATE | 5 |



1. INTRODUCTION

Digamber Capfin Limited (“the Company”) recognizes that suitable employee accommodation is an important enabler for effective field operations, employee safety, and well-being. As part of its commitment to providing a supportive, suitable and secure working environment, the Company extends accommodation facilities to eligible field employees, wherever operationally required.

This Policy outlines the principles, standards, and safety requirements governing employee accommodation facilities provided or arranged by the Company.

2. SCOPE OF THE POLICY

This Policy shall apply to eligible field employees engaged in the Company’s lending and operational activities, including those deployed in branch-based or field-intensive roles. The applicability and extent of accommodation benefits shall be determined by Management based on operational requirements.

3. PREMISES AND INFRASTRUCTURE STANDARDS

Branch premises forms a critical part of the Company’s operations and, in certain locations, it may be used both for business operations and as residential accommodation for employees. It is therefore crucial that we select a premises for branch operations which suits the image of the company as well as provide comfort and safety to our employees and customers. Accordingly, the Company shall ensure that such premises meet the following standards:

1. Branch premises shall be located at accessible locations convenient for customers and employees, preferably within reasonable walking distance from public transport facilities.
2. Adequate space shall be provided for customer seating and conduct of business activities.
3. Premises shall be identified away from liquor shops, political offices, and other locations that may adversely impact the safety of employees and customers or the Company’s reputation.
4. Business premises shall preferably be located on the ground floor or first floor for ease of access.
5. The carpet area for branch premises shall generally range between 1,000 to 1,200 square feet, subject to operational needs.
6. For larger branches, business and residential areas shall be provided as separate spaces.
7. Residential accommodation, where provided separately, shall have adequate living space, ventilation, washrooms, and sanitation facilities.
8. All premises shall have access to essential amenities including water supply, electricity, drainage, internet connectivity, and basic utilities.
9. Residential premises shall include a separate kitchen facility.
10. Premises shall be independent structures, preferably with compound walls and adequate parking space for employee vehicles.

4. ACCOMMODATION FOR WOMEN EMPLOYEES

The Company is committed to providing a safe and dignified living environment for women employees. Accordingly:

11. Separate rooms shall be provided for women employees to ensure privacy and safety.
12. Functional and hygienic washrooms shall be ensured for women employees.
13. Allocation of accommodation shall take into consideration security, accessibility, and comfort.

5. SAFETY AND SECURITY MEASURES

To ensure employee safety, the following measures shall be implemented at all accommodation and branch premises:

5.1 Fire Safety

14. ISI-marked fire extinguishers shall be installed at all premises.
15. Fire extinguishers shall be maintained within validity periods and replaced or refilled as required.
16. Employees shall be periodically trained on the usage of fire safety equipment.
17. Awareness materials and safety instructions shall be displayed at suitable locations. Additionally, brochures on usage of fire extinguishers shall also be provided to all branches.

5.2 CCTV Surveillance

18. Branch premises shall be covered under CCTV surveillance, in accordance with applicable laws and internal policies.
19. CCTV systems shall be monitored and periodically reviewed.
20. Internal audit and compliance teams may review the functioning and usage of CCTV systems as part of audits.
21. Strict disciplinary actions shall be taken in case of faulty usage practices.

5.3 Natural Calamities and Emergencies

22. In the event of natural calamities such as floods, earthquakes, or other emergencies, the Company shall take immediate steps to ensure employee safety.
23. Where required, employees may be temporarily relocated to nearby branches or safe locations.
24. Necessary logistical and administrative support shall be provided to affected employees.

6. ROLES AND RESPONSIBILITIES

- **Human Resources / Operations Department:** Identification, administration, and monitoring of employee accommodation facilities.
- **Branch Management:** Ensuring upkeep, safety, and compliance with this Policy at branch and residential premises.
- **Employees:** Responsible use of accommodation facilities and adherence to safety and conduct guidelines.

7. REVIEW OF THE POLICY

This Policy shall be reviewed periodically by Management and placed before the Board of Directors for approval of any material changes, to ensure continued relevance and effectiveness.

8. EFFECTIVE DATE

This Policy shall come into force with effect from the date of approval by the Board of Directors of Digamber Capfin Limited.





Digamber Capfin Limited

**Address: J 54-55, Anand Moti, Himmat Nagar, Gopalpura,
Tonk Road, Jaipur-302018, Rajasthan.**

