

**Abridged version of Prevention of Sexual Harassment at Workplace Policy**

**POSH POLICY**  
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## **1. Preamble/ Introduction**

In accordance with Indian and International laws, and the Bank's core values, the Bank is committed to provide a work environment free from sexual harassment at the workplace as it violates an individual's personal dignity and right to work with freedom.

In order to deal with sexual harassment at workplace, the Bank has set out a Policy for Prevention of Sexual Harassment at Workplace (hereinafter referred to as the 'POSH Policy') to prevent sexual harassment and to enforce strong disciplinary action in face of any such occurrence. The policy seeks to create a healthy, safe and secure work environment that enables employees to work free from unwelcome, offensive and discriminatory behavior.

This policy explicitly prohibits sexual harassment at workplace on or off site, either during or in connection with activities related to work. It defines sexual harassment, determines the standards of behaviour expected from all employees and sets out the mechanisms of redressal.

The Bank will take action consistent with its disciplinary and Sexual Harassment Complaint Mechanism against any employee found to have breached this policy. The Bank will also take steps to comply with any specific local laws relating to this issue.

## **2. Objective**

- a.** Provide a work environment free from fear, reprisal, coercion, discrimination, and harassment.
- b.** Express zero tolerance to sexual harassment at workplace through Prevention, Resolution and Deterrence of sexual harassment.
- c.** Enable all those working, associated and visiting the Bank to raise their concerns and make complaints without any fear.
- d.** Provide a clearly stated redressal mechanism for any sexual harassment occurring at workplace.
- e.** Provide procedure for resolution, settlement or prosecution of complaints of sexual harassment.
- f.** Conduct fair inquiry and reach reasonable decision in a timely manner.
- g.** Compliance with applicable Law.

### **3. Applicability**

The policy applies to all female employees at the workplace of the Bank. Policy is deemed to be incorporated in the service conditions of all employees and comes into effect immediately on their joining the organisation. The terms “employees” and “workplace” shall have the same meaning as defined in The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

### **4. Communication of the Policy**

The Policy shall be displayed on the Bank's website. Further, this Policy is also available on My Connect and One Axis App.

### **5. Details of the Policy**

#### **A. What construes Sexual Harassment?**

Sexual Harassment includes but is not limited to such unwelcome sexually determined behaviour whether direct or implied, as:

- a.** Physical contact and advances; or
- b.** A demand or request for sexual favours; or
- c.** Sexually coloured remarks; or
- d.** Showing pornography; and
- e.** Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

#### **B. The following circumstances, inter alia, if it occurs or is present in relation to or is connected with any act or behaviour of sexual harassment, the same shall also tantamount to Sexual Harassment:**

- a.** Implied or explicit promise of preferential treatment in her employment.
- b.** Implied or explicit threat of detrimental treatment in her employment.
- c.** Implied or explicit threat about her present or future employment status.
- d.** Interferes with her work or creating an intimidating or offensive work environment for her; or
- e.** Humiliating treatment likely to affect her health and / or safety.

**C. Please note-**

- a. The behaviour may be either a single incident or continuous unwelcome behaviour.
- b. Intention of the person and/or motive behind the behaviour will NOT be taken into account when it comes to classifying/naming behaviour as sexual harassment.
- c. Impact of the behaviour on the person is important and will decide whether the said behaviour constitutes sexual harassment or not. What one employee may take into account as unobjectionable behaviour may be not acceptable and comforting to another employee. Core to this policy is how the person perceives/understands /interprets the behaviour. There will be no justification and defence in this light for sexual harassment. If the person who is registering a complaint was offended, humiliated, or intimidated by the behaviour of the person or even felt so, it will fall within the scope of this policy.
- d. Conduct involving the proper exercise of responsibilities or authority related to the provision of advice, the assignment of work, counselling, performance evaluation, discipline, and other supervisory/leadership functions does not constitute harassment.

**D. Employee Responsibilities-**

- a. To read and acquaint themselves with the policy, attend trainings on this subject matter and clear any doubts with Ethics Department.
- b. To ensure that their behavior is dignified at all times and their actions are not the cause of harassment to anybody else.
- c. To report sexual harassment immediately. **However, the complainant should attempt to indicate to the person indulging in the behavior both verbally and non-verbally that the behavior is unwelcome and specifically requesting the person to stop the behavior.** (Please refer to **Annexure II** for behaviors treated under the purview of Sexual Harassment.)

- d. Any employee who feels she is being sexually harassed directly or indirectly or any employee who is aware of such an act having been done can inform and approach any member of the CIC, any member of the RIC, her supervisor or any member of the Ethics Department. The complaint can be registered through an email to the email ID [posh@axisbank.com](mailto:posh@axisbank.com) (Please refer to Annexure III for the complaint format.)**
- e.** The complaint should be made within three months from the date of incident and in case of series of incidents, within a period of three months from the date of last incident. The time limit for this may also be extended by another 3 months if the CIC is satisfied that the circumstances were such which prevented the aggrieved woman from filing a complaint within the stipulated period and reasons for delay to be recorded in writing.
- f.** The complainant should keep a written record of dates, times, details of the conduct and witnesses, if any.
- g.** During the period of investigation, the aggrieved person may request the CIC for temporary separation from the accused.
- h.** The aggrieved person may request the CIC to settle the matter through conciliation. However, no monetary settlement shall be made as a basis of conciliation. If a settlement is reached, further inquiry shall not be conducted by the CIC.
- i.** If two employees in a reporting relationship are also in a romantic consensual relationship, it is advised that they inform Ethics Department so that appropriate changes can be made in their work roles to prevent allegations of favoritism or abuse of power.
- j.** Anonymous complaints are discouraged. However, the CIC may make reasonable attempts to address anonymous complaints received by it.
- k.** The complainant as well as the persons going through the process of an inquiry must maintain utmost confidentiality of the matter being resolved.

#### **E. Complaint Resolution:**

- a.** The Complainant is required to disclose her name, department, division and location she is working, in writing, to enable the CIC to contact her and take the matter forward and to avoid frivolous complaints.

- b.** If the complaint does not fall within the definition of sexual harassment at workplace or within the CIC's jurisdiction, the complaint will be referred to the Human Resources Department for appropriate investigation and action as per the Bank's Code of Conduct & Ethics.
- c.** On receipt of the complaint, the CIC shall immediately send an acknowledgment to the complainant.
- d.** The CIC shall share the complaint copy with the Respondent within 7 working days from date of receipt of complaint. CIC shall provide 10 working days' time to Respondent to reply.
- e.** The CIC will allocate the case to the concerned fact-finding team (FFT) which will comprise of one CIC member, two members of respective RIC in the region where the Complainant is serving. The FFT will start its inquiry immediately on receipt of the respondent reply and in case of non-receipt, not later than the 11th working day. An inquiry may be conducted in person or via video conferencing. Based on the findings of the FFT, the CIC will conduct a meeting to decide about the further action/proceedings pertaining to the case.
- f.** In case of issuance of show cause notice (SCN) to the Respondent, the Respondent will be given 14 days to respond to the SCN from the date of receipt of SCN.
- g.** Upon receipt of SCN reply, CIC will call Respondent for a personal hearing before the CIC and an opportunity will be given to him to give an explanation. It shall be recorded by the CIC / RIC. If the SCN reply is not received within 14 days, CIC will provide three opportunities for personal appearance to the accused employee. In case of non-compliance to this, IC will take ex-parte decision against the respondent.
- h.** After the personal hearing, the CIC may conclude the case by either closing it without punishment, if the allegations of Sexual Harassment are not proved, or specify punishment (as per Code of Conduct & Ethics) as appropriate and recommending the same to Ethics team for implementation.
- i.** The CIC shall have the right to terminate the inquiry proceeding or give ex-parte decision on the complaint, if the Complainant or the Respondent fails, without sufficient cause to represent (through a written reply or in person) for three consecutive occasions as per the date and time conveyed to the Complainant/Respondent.
- j.** No party shall be allowed to bring in any legal practitioner to represent them at any stage before the CIC.
- k.** If the Complainant/Respondent is specially abled then the CIC at its sole discretion may appoint an interpreter/help/aid/carer/additional external expert for assisting the proceedings.

#### **F. Disciplinary Action**

- a.** The Bank will take action consistent with its disciplinary and Sexual Harassment Complaint Mechanism against any employee found to have breached this policy. Once the investigation of a case is complete, the CIC may recommend disciplinary actions ranging from a caution to dismissal if the person against whom the complaint

has been made is found guilty. The nature of punishment shall vary from one case to another and will largely be determined by the gravity of the offence.

- b.** Repeated incidents and/or serious incident(s) of sexual harassment may lead to summary dismissal/discharge.

#### **G. Criminal Proceedings**

- a.** Where such conduct amounts to a specific offence under the IPC or under any other law, the Bank may initiate appropriate action in accordance with law by making a complaint with the appropriate authorities, based on the investigation carried out by the CIC/RIC.
- b.** The Bank would ensure that the complainant, witnesses or the person(s) against whom the complaint is made are not victimized or discriminated against while dealing with complaints of sexual harassment.

#### **H. Fair use of Policy**

The Bank is strongly opposed to misuse of this policy. Therefore, the complainant must be prepared to go through a fair process of inquiry by the CIC and RIC. In case the complaint is found to be done with malicious intent, the CIC may suggest suitable action for the complainant and also to prevent recurrence. The complainant shall, if deemed fit, be liable for appropriate disciplinary action by the Bank.

#### **I. Ensuring Well Being of the Complainant**

- a.** The Bank on the recommendation of the CIC may seek appropriate expert advice and arrange for help and support for the Complainant in the form of counselling and / or medical attention.
- b.** Permission for leave of absence may be given to the Complainant by the Bank if necessary. If the leave entitlement is exhausted, additional leave may be granted to alleviate impact of sexual harassment. The Bank and/ or Ethics Department shall take a final decision on the matter.
- c.** Post completion of the proceedings and depending on the gravity of the case, the CIC may, if felt appropriate, award compensation to the Complainant from the salary of the Respondent.
- d.** The CIC is empowered to recommend, at the request of the complainant, interim measures such as:
  - Transfer of the Complainant or the Respondent to any other workplace.



- Grant leave to the Complainant up to a period of 3 months in addition to her regular statutory / contractual leave entitlement.
- Remove the Respondent from the reporting structure of the Complainant.

#### **J. Protection of User of this Policy**

Any employee, who, in good faith, lawfully and truthfully, seeks advice, raises a concern or reports misconduct is following this policy and doing the right thing. The Bank will not allow retaliation against that person. Individuals engaging in retaliatory conduct will be subject to disciplinary action, which may include termination. If you suspect that you or someone you know has been retaliated against for raising an issue, immediately contact the Ethics Department or CIC or RIC.

#### **K. Administrative**

The Bank believes that all employees, including other individuals who have dealings with the Bank have the right to be treated with dignity. To ensure the same, the Bank is committed to the implementation of the objectives of this policy such that sexual harassment incidents can be reported without fear of reprisal and appropriate action is taken against the guilty parties.

The sexual harassment policy is subject to change annually or as per change in the law of the land.

#### **L. Action After Inquiry**

On completion of the inquiry, the below shall be actioned:

**a.** In the event the allegation is not proven:

The CIC shall not recommend any action to be undertaken by the Ethics Department.

**b.** In the event the allegation stands proven:

The CIC shall recommend to take action against the respondent for sexual harassment as a misconduct in accordance with the Code of Conduct & Ethics.

- c. Post the CIC investigation, if the complaint does not fall within the definition of sexual harassment or within the CIC's jurisdiction, the complaint will be referred by the CIC to Human Resources Department for appropriate investigation and action as per the Banks Code of Conduct & Ethics.
- d. The CIC may also recommend to HR for actions like transfer of the Respondent/change of roles, any other recommendation as deemed fit.

#### **M. Appeal Against the Inquiry**

Any person Aggrieved (Complainant or Respondent) by the decision of the CIC related to the quantum or nature of penalties recommended by the CIC, as per the POSH Act, may appeal to the appellate authority under the Industrial Employment (Standing Orders) Act, 1961.

### **6. Governance Structure & Roles and responsibilities**

A Central Internal Committee (hereinafter referred to as CIC) is functional at the Bank to redress Sexual Harassment at workplace. Additionally, four Regional Internal Committees (hereinafter referred to as RIC) are formed to facilitate the investigation at the four regions of the Bank.

Please refer Annexure I for members of CIC and RIC.

Both the CIC and the RIC shall be headed by a woman and not less than half of its members shall be women. As per law mandate, an External Member shall be empanelled who is familiar with the issue of sexual harassment at workplace. The External Member shall be empanelled through an offer of engagement for a period of one year and shall be entitled to a retainerhip fee that may be mutually agreed upon.

The period of holding office of the presiding officers and members of the Internal Committee i.e., the CIC and RIC shall not exceed three years, from the date of their nominations.

### **7. Reporting / Monitoring requirements**

The CIC/RIC shall prepare an annual report with details of number of complaints received, number of complaints disposed off during a given calendar year, number of cases pending for more than 90 days, number of workshops or awareness programmes organized, and nature of action taken by Bank shall be approved by the CIC. The annual report shall be submitted to the District Officer appointed by the State Government in this regard.

## **8. Review of the Policy**

Ethics Department is responsible for the administration of this Policy. The Policy shall be reviewed, on an annual basis at a minimum, and submitted to the Audit Committee and Board for approval.

## **ANNEXURE I**

The following types of behaviour (including but not limited to), if it occurs or is present in relation to or is connected with any act or behaviour of sexual harassment, shall be treated under the purview of sexual harassment-

- Sexually colored remarks and verbal sexual innuendos, such as jokes, suggestions, or hints about sexual behaviour, comments about physical appearance etc.,
- Physical contact such as pushing, grabbing, jostling, touching the body and / or making such advances.
- Non-verbal communication such as winking, leering, staring, gestures of a sexual nature, removal of clothing to display parts of the body (flashing).
- Display, giving or sending of pornography in the form of pictures, books, magazines, postcards, photos, sculpture, drawing, painting, animation, sound recording, film, video, and video games or offensive and / or abusive language.
- Demands and /or offers and / or requests, such as for sexual favours, sexual attention, or to spend time together.
- Following, stalking, persistent visiting, telephoning, sending of cell-phone messages or emails, chat messages, or other invasions of personal privacy including physical confinement against one's will.
- Act or conduct by a person such as spreading rumours about sexuality, gender and / or character of another person which creates an environment at workplace that is hostile or intimidating to the latter.
- Any other physical, verbal, and non-verbal behaviour which is sexual in nature done personally and/ or via documents, or by telephone, cell-phone messages, web site communication, or emails.
- Actual or attempted sexual assault or rape, sexual threat, or coercion, and offering benefit in exchange for sexual favours.
- Implied and overt promise of promotion or better evaluation of preferential treatment for that employee.
- Implied or overt threat of detrimental treatment in that employee's employment or an implied or overt threat about the present or future employment status of that employee and includes the creation of a hostile working environment.
- Any conduct that interferes with an employee's work or creates an intimidating, hostile or offensive work environment.
- Any conduct that can be humiliating and may constitute a health and safety problem.
- Such discriminatory conduct for instance when the person has reasonable grounds to believe that her objection would disadvantage her in connection with her employment or work including recruiting or promotion or when it creates a hostile work environment.
- Adverse consequences that might be visited if the complainant does not consent to the conduct in question or raises any objection thereto.

## ANNEXURE II

### Format of the Complaint

Sr. No.	Query	Particulars
1)	Name and Employee ID of Complainant	
2)	Address and Contact Details of the Complainant	
3)	Designation of the Complainant	
4)	Immediate supervisor of the Complainant	
5)	Branch Name/ Unit/ Office Location of the Complainant	
6)	Name and Employee ID of Respondent	
7)	Address and Contact Details of the Respondent, if available	
8)	Designation of the Respondent, if known	
9)	Immediate supervisor of the Respondent, if known	
10)	Branch Name/ Unit/ Office Location of the Respondent, if known	
11)	Details of the incident(s)	

12)	Date and time of incident/s (If more than one, kindly mention all the dates and times)	
13)	Place of incident/s (If more than one, kindly mention all the places)	
14)	Witnesses to the incident/s, if any along with their Employee ID (If more than one, kindly mention all the witnesses with their Names, role, Branch Name/Unit/Office Location)	
15)	Any oral or written evidence of the incident (attach copies of the documents, if any)	
16)	Names and addresses of person(s) who the Complainant confided in about the incident, if applicable	
17)	Any further relevant details	
I state that the information as stated above is true and accurate and may be shared with the Respondent/s as per the provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013.		
Date:		
Signature of Complainant		