

Top 7 retrieved chunks:

Chunk 1 (Score: 0.7194708680130916):

This multi-faceted approach led to the final ranking of the 14 sustainability issues into a materiality matrix. The final analysis was presented to the Board of Directors. We began by reviewing the 16 sustainability topics included in our FY23 materiality assessment, identified as a result of internal and external stakeholder engagements, data analysis, regulatory compliance and industry benchmarking. In FY23, we prioritised our material topics by consolidating stakeholder survey responses. In the first stage, the responses within each group were consolidated to derive the priorities for the respective groups. Next, the responses across different aspects were consolidated by assigning weights to each stakeholder group. The collective scores were then used to prioritise the topics as "Most important", "Important" and "Less important" (considering the reach of impacts within our value chain, magnitude of the impact, and likelihood of occurrence). Drawing from the results of FY23, we further conducted a thorough analysis for assessing the economic, environmental and social impacts (positive and/or negative) associated with each topic. This was superimposed with the impact scores derived from the previous stakeholder consultations across two key dimensions reflecting impact of the material topics on the organisation (financial materiality) and society (impact materiality). After careful revaluation of 16 material topics, few topics were merged to derive a list 14 topics relevant to the Bank. As part of our risk assessment process, we have mapped the identified material topics against the risk categories which are a part of our risk management framework. Of the 14 material topics, 9 have been identified as areas with opportunity and the remaining 5 have the potential to pose risk to our business. MATERIALITY ASSESSMENT PROCESS Materiality Matrix Sign off Integration into Risk Management Framework Evaluation of potential positive and negative impacts and reprioritisation of results Weighted Prioritisation Identification of Material Topics Integrated Annual Report 2023-24 39 Overview Introduction Our Performance How We Create Value Our Strategy Responsible Business Statutory Reports and Financial Statements

Chunk 2 (Score: 0.7029382537416315):

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT Leadership Indicators 1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above). N.A. 2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies. S. No. State Aspirational District Amount spent (` in crore)

1	Andhra Pradesh Vizianagaram	0.65
2	Andhra Pradesh Visakhapatnam	0.06
3	Assam Baksa	2.77
4	Assam Barpeta	0.87
5	Assam Hailakandi	1.17
6	Assam Dhubri	1.38
7	Assam Darrang	0.17
8	Bihar Aurangabad	2.08
9	Bihar Begusarai	1.66
10	Bihar Gaya	2.17
11	Bihar Nawada	1.97
12	Bihar Sheikhpura	1.37
13	Bihar Sitamarhi	1.33
14	Bihar Jamui	1.23
15	Bihar Banka	0.92
16	Bihar Purnia	0.06
17	Chhattisgarh Balrampur	0.78
18	Chhattisgarh Kondagaon	1.71
19	Chhattisgarh Korba	3.26
20	Chhattisgarh Bastar	2.06
21	Chhattisgarh Kanker	0.73
22	Chhattisgarh Rajnandgaon	0.29
23	Chhattisgarh Mahasamund	2.81
24	Chhattisgarh Dantewada	0.16
25	Chhattisgarh Narayanpur	0.10
26	Chhattisgarh Sukma	0.30
27	Gujarat Dahod	3.37
28	Haryana Mewat	0.30
29	Jammu & Kashmir Baramulla	1.92
30	Jammu & Kashmir Kupwara	0.48
31	Jharkhand Bokaro	3.89
32	Jharkhand Dumka	4.56
33	Jharkhand Giridih	2.18
34	Jharkhand Godda	4.83

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Chunk 3 (Score: 0.7006267957647961):

GRI Standard Disclosure Description Page Number(s) URL(s)/ Section Material Topics GRI 3: Material Topics 20213-1 Process to determine material topics 38-39 Aligning for impact 3-2 List of material topics 40 Aligning for impact 3-3 Management of material topics 41-49 Aligning for impact GRI 200: Economic GRI 3: Material Topics 20213-3 Management of material topics 41, 47, 49 Aligning for impact Economic Performance201-1 Direct economic value generated and distributed27, 200-201, 217Delivering consistent and profitable growth; Unparalleled progress, Directors' Report 201-2 Financial implications and other risks and opportunities due to climate change109-119 Climate Risk-related Disclosures 201-3 Defined benefit plan obligations and other retirement plans547 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 42,48 Aligning for impact Market Presence 202-1 Ratios of standard entry-level wage by gender compared to local minimum wage555 Business Responsibility and Sustainability Report 202-2 Proportion of senior management hired from the local community188-191 Driving responsibility and trust GRI 3: Material Topics 20213-3 Management of material topics 41, 47, 48 Aligning for impact Indirect Economic Impacts203-1 Infrastructure investments and services supported158-181 Enabling Community Growth 203-2 Significant indirect economic impacts 158-181 Enabling Community Growth GRI 3: Material Topics 20213-3 Management of material topics 49 Aligning for impact Procurement Practices204-1 Proportion of spending on local suppliers 569 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 44, 193-194 Aligning for impact; Driving responsibility and trust Anti-corruption 205-1 Operations assessed for risks related to corruption193-194 Driving responsibility and trust 205-2 Communication and training about anti- corruption policies and procedures193-194, 540-541Driving responsibility and trust; Business Responsibility and Sustainability Report 205-3 Confirmed incidents of corruption and actions taken540-541 Business Responsibility and Sustainability report GRI 3: Material Topics 20213-3 Management of material topics 44,193-194 Aligning for impact; Driving responsibility and trust Anti-competitive Behavior206-1 Legal actions for anti-competitive behavior, anti- trust, and monopoly practices194 Driving responsibility and trustGRI INDEX HDFC Bank Limited 210

Chunk 4 (Score: 0.6936713498196619):

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTS. No.State Aspirational District Amount spent (` in crore) 78 Uttar Pradesh Chandauli 2.66 79 Uttar Pradesh Chitrakoot 2.75 80 Uttar Pradesh Shrawasti 1.78 81 Uttar Pradesh Siddharthnagar 1.22 82 Uttar Pradesh Sonbhadra 0.98 83 Uttarakhand Haridwar 6.26 84 Uttarakhand Udham Singh Nagar 2.61 85 Uttarakhand Muzaffarpur 0.78 3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised/vulnerable groups? (Yes/No) No. (b) From which marginalised/vulnerable groups do you procure? N.A. (c) What percentage of total procurement (by value) does it constitute? N.A. 4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge. N. A. 5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved. N.A. 6. Details of beneficiaries of CSR Projects S. No.CSR Project No. of persons benefitted from CSR projects% of beneficiaries from vulnerable and marginalised groups 1 Rural development 14,08,000 100 2 Promoting education 5,69,646 100 3 Skill training and livelihood enhancement 3,04,449 100 4 Healthcare & hygiene 23,802 100 5 Environmental sustainability 12,602 100 HDFC Bank Limited 572

Chunk 5 (Score: 0.6923997026567361):

GRI Standard Disclosure Description Page Number(s) URL(s)/ Section GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Training and Education404-1 Average hours of training per year per employee 151 Learning and Development 404-2 Programs for upgrading employee skills and transition assistance programs150, 151 Learning and Development 404-3 Percentage of employees receiving regular performance and career development reviews149-151 Learning and Development GRI 3: Material Topics 20213-3 Management of material topics 42, 44 Aligning for impact Diversity and Equal Opportunity405-1 Diversity of governance bodies and employees 142, 191, 196 Accelerated journey on Diversity, Equity and Inclusion; Driving responsibility and trust 405-2 Ratio of basic salary and remuneration of women to men555-556 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Non- discrimination406-1 Incidents of discrimination and corrective actions taken556-558 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Security Practices 410-1 Security personnel trained in human rights policies or procedures555 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Human Rights Assessment412-1 Operations that have been subject to human rights reviews or impact assessments555-558 Business Responsibility and Sustainability Report 412-2 Employee training on human rights policies or procedures555 Business Responsibility and Sustainability Report 412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening555-558 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 48 Aligning for impact Local Communities413-1 Operations with local community engagement, impact assessments, and development programs160, 161 Enabling Community Growth GRI 3: Material Topics 20213-3 Management of material topics 49 Aligning for impact Supplier Social Assessment414-1 New suppliers that were screened using social criteria552-558 Business Responsibility and Sustainability Report 414-2 Negative social impacts in the supply chain and actions taken552-558 Business Responsibility and Sustainability Report GRI 3: Material Topics 20213-3 Management of material topics 46 Aligning for impact Customer Privacy 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data573-575 Business Responsibility and Sustainability ReportGRI INDEX HDFC Bank Limited 212

Chunk 6 (Score: 0.6835362951256935):

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTLeadership Indicators 1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board. The Bank interacts with a wide range of stakeholders who support the identification of important issues, evaluation of business operations, goods, services, and solutions, reduction of reputational risk, and positive impact on our internal and external environments. The engagements include town halls, training sessions, social media platforms, customer satisfaction surveys, stakeholder engagement exercises, and materiality exercises. The Board and senior management are informed of the feedback from a wide variety of stakeholders in order to get their advice and take appropriate action. Through its various committees, the Board is provided regular updates on feedback received from stakeholders on economic, environmental, and social topics - which serves as inputs for decision-making by the Board.

These include, but are not limited to:

- The Bank's Board-level Customer Service Committee is constituted to bring about continuous improvements in the quality of customer services provided by the Bank and bring out innovative measures for enhancing the customer experience and quality of customer service.
- The Corporate Social Responsibility & ESG (CSR & ESG) Committee of the Board identifies, executes and monitors CSR projects and ensures reporting and communication to the stakeholders on CSR, the ESG Framework and related strategy, goals and disclosures.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes/No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity. Yes. The Bank engages with its key stakeholders on an ongoing basis to identify pertinent environmental and social topics of interest to its stakeholders and addresses them through periodic updates through policies and programmes. The Bank reviewed its material topics through consultations with multiple stakeholder groups. The exercise was designed to identify how various areas impact the Bank's stakeholders. For each of the material topics identified through this consultation process, the Bank has a robust approach, as detailed in its Integrated Annual Report. The Bank will continue to align its overall strategy in line with material topics identified. To quote a few examples, the Bank had aligned its ESG reporting with the requirements of SEBI which is one of its key stakeholders. Additionally, the Bank ensures compliance with the requirements of RBI as updated from time to time. The Bank is also cognizant of the evolving needs of its customers and offers new products to cater to customers' preference for ease of transactions across channels. Similarly, the Bank continues to offer new technology driven, best-in-class learning resources to its employees to cater to their learning and development needs. The Bank's CSR programmes are also designed to cater to the local needs and context of the communities they are designed to serve.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable / marginalised stakeholder groups. With the guidance of the Board governed Corporate Social Responsibility (CSR) Policy, the Bank remains committed to helping marginalised communities across the country. The Bank will continue to implement well-structured programmes and interventions aimed at improving their well-being and contributing to their sustainable development. The Bank is also committed to lending to marginal/vulnerable groups through its Sustainable Livelihoods Initiative. HDFC Bank Limited 554

Chunk 7 (Score: 0.6807472983780166):

GRI Standard Disclosure Description Page Number(s) URL(s)/ Section GRI 300: Environment GRI 3: Material Topics 20213-3 Management of material topics Energy 302-1 Energy consumption within the organisation 98-99 Our Energy Performance 302-3 Energy intensity 98 Our Energy Performance 302-4 Reduction of energy consumption 98-100 Our Energy Performance 302-5 Reductions in energy requirements of products and services 98-100 Our Energy Performance GRI 3: Material Topics 20213-3 Management of material topics 45 Aligning for impact Emissions 305-1 Direct (Scope 1) GHG emissions 101-103 GHG Emissions 305-2 Energy indirect (Scope 2) GHG emissions 102-103 GHG Emissions 305-3 Other indirect (Scope 3) GHG emissions 102-103 GHG Emissions 305-4 GHG emissions intensity 102 GHG Emissions 305-5 Reduction of GHG emissions 100-106 GHG Emissions; Measures to reduce GHG emissions Waste 306-3 Waste generated 107 Waste Management 306-4 Waste diverted from disposal 107 Waste Management 306-5 Waste directed to disposal 107 Waste Management GRI 3: Material Topics 20213-3 Management of material topics 49 Aligning for impact Supplier Environmental Assessment 308-1 New suppliers that were screened using environmental criteria 96-108 Driving Environmental Change 308-2 Negative environmental impacts in the supply chain and actions taken 96-108 Driving Environmental Change GRI 400: Social GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Employment 401-1 New employee hires and employee turnover 146, 147 Talent Acquisition 401-2 Benefits provided to full-time employees that

are not provided to temporary or part-time employees152-153 Employee Wellness 401-3 Parental leave 145, 547 Accelerated journey on Diversity, Equity and Inclusion; Business Responsibility and Sustainability report GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Labor/ Management Relations402-1 Minimum notice periods regarding operational changes138-140 From Strength to Strength – ‘The HDFC Bank Way’ GRI 3: Material Topics 20213-3 Management of material topics 42 Aligning for impact Occupational Health and Safety403-3 Occupational health services 152-157 Employee Wellness 403-4 Worker participation, consultation, and communication on occupational health and safety152-157 Employee Wellness 403-6 Promotion of worker health 152-157 Employee Wellness 403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships152-157 Employee Wellness 403-10 Work-related ill health 152-157 Employee Wellness Integrated Annual Report 2023-24 211 Overview Introduction Our Performance How We Create Value Our Strategy Responsible BusinessStatutory Reports and Financial Statements
