

**September 21, 2023**

**BSE Limited**

Dept of Corporate Services  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai 400 001  
Scrip Code: 500180

**National Stock Exchange of India Limited**

The Listing Department  
Exchange Plaza  
Bandra Kurla Complex,  
Mumbai 400 051  
Scrip Symbol: HDFCBANK

Dear Sir/Madam,

**Sub: Business Responsibility and Sustainability Report**

Please find enclosed herewith the Business Responsibility and Sustainability Report for FY 2022-23.  
Kindly note that this was already submitted to the Stock Exchanges as a part of the Annual Report submitted for FY 2022-23.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully,

**For HDFC Bank Limited**

**Santosh Haldankar**  
**Company Secretary**

# Business Responsibility & Sustainability Report

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity
  - L65920MH1994PLC080618
2. Name of the Listed Entity
  - HDFC Bank Limited
3. Year of incorporation
  - 1994
4. Registered office address
  - HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
5. Corporate address
  - HDFC Bank House, Shiv Sagar Estate, Dr Annie Besant Road, Worli, Mumbai - 400018
6. E-mail
  - [shareholder.grievances@hdfcbank.com](mailto:shareholder.grievances@hdfcbank.com)
7. Telephone
  - 022 - 66521000
8. Website
  - [www.hdfcbank.com](http://www.hdfcbank.com)
9. Financial year for which reporting is being done
  - FY 2022-23
10. Name of the Stock Exchange(s) where shares are listed
  - BSE Limited; National Stock Exchange of India Limited, American Depository Shares (ADS) listed on The New York Stock Exchange (Depository for ADS is represented in India by J P Morgan Chase Bank N.A.).
11. Paid-up Capital
  - 5,57,97,42,786 shares of face value of INR 1 each amounting to INR 5,57,97,42,786 on March 31, 2023
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report
  - Name: Ashima Bhat, Group Head - Business Finance and Strategy, CSR and ESG, Administration, and Infrastructure, HDFC Bank  
Telephone number: 022-66521000  
E-mail ID: [shareholder.grievances@hdfcbank.com](mailto:shareholder.grievances@hdfcbank.com)
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).
  - The non-financial information in this report covers the activities and progress of the Bank on a standalone basis. For social and governance related KPIs, our reporting boundary includes our operations in India and abroad. For environmental KPIs, our boundary includes our operations in India covering our Corporate offices (301), Currency Chests (33), Training Centres & guest houses (26), Data Centres (5), Branches (7813, which excludes 4 overseas



## Business Responsibility & Sustainability Report

branches and DBUs) and ATMs (17,765 -Excluding CDMs) as of March 31, 2023. It covers information pertaining to the period from April 1, 2022, to March 31, 2023.

### II. Products/services

14. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial and Insurance Service	Banking activities by Central, Commercial, and Savings banks	100%

15. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	HDFC Bank operates in three business verticals -Wholesale, Retail and Treasury. All the products and services are offered under these segments.	64191	100%

### III. Operations

16. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	N.A.	7,813 branches, 4 digital banking units and 19,727 ATMs and CDMs (Cash deposit & withdrawal machines) across 3,811 cities / towns.	-
International	N.A.	4 branches at Hongkong, Bahrain, Dubai and GIFT City and 3 representative offices at Dubai, Kenya and Abu Dhabi	-

17. Markets served by the entity:

- a. Number of locations

Location	Number
National (No. of States)	All states and UTs. in India
International (No. of Countries)	5

- b. What is the contribution of exports as a percentage of the total turnover of the entity?

➤ N.A.

- c. A brief on types of customers

➤ The Bank caters to a diverse customer base - including individuals, government, MSMEs, large corporates, farmers, start-ups etc.

## IV. Employees

18. Details as at the end of Financial Year:

- a. Employees and workers (including differently abled):

S. No.	Particulars No.	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>EMPLOYEES</b>						
1	Permanent (D)	173222	134022	77	39200	23
2	Other than Permanent (E)	33	26	79	7	21
3	<b>Total employees (D+E)</b>	<b>173255</b>	<b>134048</b>	<b>77</b>	<b>39207</b>	<b>23</b>
<b>WORKERS</b>						
4	Permanent (F)	N.A.	N.A.	N.A.	N.A.	N.A.
5	Other than Permanent (G)	N.A.	N.A.	N.A.	N.A.	N.A.
6	<b>Total workers (F + G)</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

Employee data has been externally assured; disclosures on workers is not part of assurance scope

- b. Differently abled Employees and workers:

S. No.	Particulars No.	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>DIFFERENTLY ABLED EMPLOYEES</b>						
1	Permanent (D)	197	160	81	37	19
2	Other than Permanent (E)	N.A.	N.A.	N.A.	N.A.	N.A.
3	<b>Total employees (D+E)</b>	<b>197</b>	<b>160</b>	<b>81</b>	<b>37</b>	<b>19</b>
<b>DIFFERENTLY ABLED WORKERS</b>						
4	Permanent (F)	N.A.	N.A.	N.A.	N.A.	N.A.
5	Other than Permanent (G)	N.A.	N.A.	N.A.	N.A.	N.A.
6	<b>Total workers (F + G)</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

19. Participation / Inclusion / Representation of women

		Total (A)	No. and percentage of Females	
			No. (B)	% (B / A)
Board of Directors		10	3	30
Key Management Personnel		4	0	0

20. Turnover rate for permanent employees and workers

	FY 2022-23 (Turnover rate in current FY)			FY 2021-22 (Turnover rate in previous FY)			FY 2020-21 (Turnover rate prior to previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	34.16%	34.15%	34.15%	27.39%	28.51%	27.60%	14.97%	17.76%	15.48%
Permanent Employees									
Permanent Workers	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Turnover rate has been calculated as per the guidance note on BRSR for current year and previous 2 financial years have also been aligned accordingly.

Employee data has been externally assured; disclosures on workers is not part of assurance scope.



## V. Holding, Subsidiary and Associate Companies (including joint ventures)

21. Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding/subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	HDFC Securities Limited (HSL)	Subsidiary	As on March 31, 2023, the Bank held 95.6% stake in HSL.	No
2.	HDB Financial Services Limited (HDBFSL)	Subsidiary	As on March 31, 2023 the Bank held a 94.8% stake in HDBFSL.	No

## VI. CSR Details

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in INR): 1,92,80,038 Lakh (Turnover represents Total Income)

(iii) Net worth (in INR): 2,73,06,304 Lakh

## VII. Transparency and Disclosures Compliances

23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal in Place (Yes/No) (If Yes, then provide a weblink)	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes*	0	0	-	0	0	-
Investors (other than shareholders)	Yes*	0	0	-	0	0	-
Shareholder	Yes*	1	1	Improper business practices	2	0	Fraudulent Loans, Improper business practices
Employees and Workers	Yes*	105	31	Major categories of complaints include behavioral, corruption/ bribery, improper business practices, and favoritism related complaints	101	28	Major categories of complaints include behavioral, corruption/ bribery, fraudulent loans, improper business practices, improper working conditions, misappropriation of customer funds and POSH related complaints

Stakeholder group from whom complaint is received	Grievance Redressal in Place (Yes/No) (If Yes, then provide a weblink)	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Customer	Yes <sup>#</sup>	29	6	Broad categories of complaints include Service related issue, improper business practices and others	15	5	Account status related, Improper business practices
Value Chain Partners	Yes*	6	2	Corruption/ Bribery, Improper business practices	5	1	Improper business practices, Pending Bills Related
Other (Ex-Employee. Off role staff. Third party, Ex-Employee of customer)	Yes*	36	14	Broadly comprised of breach of code of conduct, corruption/ bribery, fraudulent loans, improper business practices and others	24	6	Broadly comprised of behavioral issue, corruption/ bribery, improper business practices and others"
Total		177	54		147	40	

The complaints reported in this table are grievances reported through the whistle-blower mechanism of the Bank. Complaints reported pending at the close of FY 2021-22 have been resolved as on date.

\*Our Whistle Blower Policy: <https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Footer/About%20Us/Corporate%20Governance/Codes%20and%20Policies/pdf/Whistleblower-Policy-2019.pdf>

# Our Grievance Redressal Mechanism: [https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Common%20Overlays/Feedback/PDFS/grievance\\_redressal\\_policy.pdf](https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Common%20Overlays/Feedback/PDFS/grievance_redressal_policy.pdf)



## Business Responsibility & Sustainability Report

24. Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

<b>Material Topics identified</b>	<b>Indicate whether risk/opportunity R/O</b>	<b>The rationale for identifying risk/ opportunity</b>	<b>In case of risk, the approach to adapt or mitigate</b>	<b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b>
Strong Economic Performance	O	Provides a basis for maintaining stability and generating positive momentum and long-term value for our stakeholders thus consolidating our leadership position.	N.A.	Positive
Ensuring Compliance	O	Helps identify and address potential risks, avoid penalties, legal issues, and reputational damage; generating trust amongst stakeholders and thereby, contributing to overall stability.	N.A.	Positive
Customer privacy and data security	R	Breach of customer privacy and data security systems could lead to a loss of reputation, a decline in customer confidence; and imposition of legal and regulatory fines.	<input type="checkbox"/> Cybersecurity framework and information security program, strong governance around information security and data privacy	Negative
Climate Change Risks	R	Physical risks and transition risks, including policy changes, technological advancements, and market shifts towards low-carbon solutions, can impact the value of assets and investments leading to potential financial losses.	<input type="checkbox"/> Alignment with TCFD recommendations. <input type="checkbox"/> Focus on sustainable finance Well-diversified credit exposure <input type="checkbox"/> Engagement with clients on net zero strategies	Negative
Robust corporate governance and ethics	O	Essential in accomplishing the company's goals, mitigating risks, building stakeholder trust, and maintaining business continuity.	N.A.	Positive
Systematic Risk Management	O	Enhances vulnerability to economic downturns or market crashes, may lead to increased regulatory scrutiny, reputational damage, and a loss of investor confidence.	<input type="checkbox"/> Multi-layered risk management strategy <input type="checkbox"/> Stress testing policy and system <input type="checkbox"/> Independent risk management function	Positive
Sustainable & Responsible financing	O	Helps mitigate ESG risks, access new capital, cater to and tap emerging market trends, build reputation, and attract new customers.	N.A.	Positive
Financial Inclusion	O	Unlocks new customer base of presently unbanked and underserved communities and generates a positive impact on society.	N.A.	Positive

Material Topics identified	Indicate whether risk/opportunity R/O	The rationale for identifying risk/ opportunity	In case of risk, the approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
Healthy Asset Quality	O	Enhances the Bank's financial performance by minimizing credit losses, improving profitability, and ensuring a robust capital base.	N.A.	Positive
Greenhouse Gas (GHG) emissions	R	Enhances scrutiny from stakeholders, potential damage to our reputation and generates negative public perception.	<input type="checkbox"/> Committed to carbon neutrality for FY 32. <input type="checkbox"/> Well-defined carbon neutrality strategy encompassing technical and management pillars.	Negative
High Customer Satisfaction	O	Expands customer base, increases customer loyalty, and satisfies customers' financial goals.	N.A.	Positive
Enhanced Transparency and disclosures	O	Builds investor confidence, ensures compliance with regulatory obligations, and strengthens market positioning and relationships with stakeholders.	N.A.	Positive
Establishing Digital Leadership	O	Optimises internal workflows, improves efficiency, enables agility and adaptability to dynamic markets, provides enhanced customer experience, enables new offerings, and provides a competitive edge.	N.A.	Positive
Advancing Sustainable Procurement	O	Reduces supply chain risks, minimises environmental impact, acknowledges social responsibility, fosters and innovation through stakeholder engagement.	N.A.	Positive
Positive Employee Practices	O	Boosts efficiency, reduces employee attrition, increases capabilities and creativity within the Bank, promotes diversity and enhances customer experience.	N.A.	Positive
Community-wellbeing	O	Builds positive brand perception, creates a more sustainable and inclusive society, and establishes strategic connections.	N.A.	Positive



## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
<b>Policy and management processes</b>									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	Note 5	Note 4	Note 4, 5	Note 4	Note 4, 5	Note 4	Note 1	Note 3	Note 2, 5
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
4. Name of the national and international codes/certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.						Note 7			Note 6
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.			Please refer #			Please refer **		Please refer @	
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.			Please refer Social Chapter of IR			Please refer Environment Chapter of IR		Please refer Social Chapter of IR	
<b>Governance, leadership, and oversight</b>									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets, and achievements (listed entity has flexibility regarding the placement of this disclosure)	Please refer to the 'Message from the MD & CEO' section of the Integrated Report for FY 23.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies)	Sashidhar Jagdishan, Managing Director and Chief Executive Officer, HDFC Bank								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details	Yes. The Group Head for CSR & ESG updates the Board's CSR & ESG committee quarterly, chairs the ESG apex council, and oversees three action groups driving the Bank's ESG agenda. The Product Responsibility working group assesses ESG risks and explores new ESG-linked business opportunities. The Environment working group, assess the Bank environmental impacts from its operations. Social & Governance working group focuses on workplace policies and governance initiatives.								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)										
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9		
Performance against above policies and follow-up action																				
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Review of sustainability related issues annually done by CSR & ESG committee of the Board										- - - - - Annually - - - - -									
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency	P1	P2	P3	P4	P5	P6	P7	P8	P9	No***	No***	No***	No***	No***	No***	No***	No***	No***		
12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:	P1	P2	P3	P4	P5	P6	P7	P8	P9	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
The entity does not consider the Principles material to its business (Yes/No)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
The entity is not at a stage where it is in a position to formulate and implement	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
It is planned to be done in the next financial year (Yes/No)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
Any other reason (please specify)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		

\*\* The Bank has taken a target to become carbon neutral by FY 32. Performance against the goal is elaborated in the 'Environment' chapter of the IR

# The Bank has taken a target to achieve gender diversity (Women percentage) of 25% by FY 25, progress and efforts on this are described in 'Social -People' chapter of the report.

@ The Bank has considered multiple targets as part of our Parivartan initiative, more details on this can be found in the 'Social - Communities' chapter of this report.

\*\*\* All policies of the Bank are evaluated internally

All policies have been developed as a result of detailed consultations and research on the best practices adopted by banks and organizations across the industry and as per the requirements of HDFC Bank

Web-link for the policy	
Note 1:	The essence of this principle is captured in an internal code of conduct document that is not accessible to the public
Note 2:	<a href="https://www.hdfcbank.com/personal/useful-links/our-corporate-commitment">https://www.hdfcbank.com/personal/useful-links/our-corporate-commitment</a> (Corporate Commitment)
Note 3:	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/CSR_Policy.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/CSR_Policy.pdf</a>
Note 4:	<a href="https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/1cb20550-41e0-4320-9a30-94e763d31392">https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/1cb20550-41e0-4320-9a30-94e763d31392</a> (Environment Policy) <a href="https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/f0ac1d94-7b3f-4b7a-ad10-d84cd154eaed">https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/f0ac1d94-7b3f-4b7a-ad10-d84cd154eaed</a> ? (ESG Policy Framework)
Note 5:	<a href="https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/0ae5b219-aac3-4f26-976c-0a27797d548d">https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/0ae5b219-aac3-4f26-976c-0a27797d548d</a> ? (Conduct Philosophy- Code of Conduct)
Note 6:	Our information security program is based on ISO 27001: 2013 and NIST framework3.0, Our BCP is also ISO 22301: 2019 certified.
Note 7:	947 of the Bank's branches and some of our large office buildings are IGBC certified



## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally, and ethically responsible.

### PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

#### Essential Indicators

- Percentage coverage by training and awareness programmes on any of the Principles during the financial year 2023:

Segment	Total number of trainings and awareness programmes held	Topic/Principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	36	Financial Inclusion, AML, Cybersecurity	100
Key Managerial Personnel (as per companies act)	36	Financial Inclusion, AML, Cybersecurity	50
Employees other than BoD and KMPs	1594	ESG, Customer service, Corruption/ AML, Human rights	67
Workers	N.A.	N.A.	N.A.

- 2 Directors (Mr. Sashidhar Jagdishan and Mr. Kaizad Bharucha) are also part of the board and their coverage for training comes from their attendance of these programs as members of the Board and also as KMPs.
- Mr. Malay Patel ceased to be Independent Director on the Board of the Bank with effect from the close of business hours on March 30, 2023: his attendance to training programs have also been included in the calculation.
- Employee data has been externally assured; disclosures on workers is not part of assurance scope.
- Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Monetary					
Penalty/Fine	Nil	Nil	Nil	Nil	Nil
Settlement	Nil	Nil	Nil	Nil	Nil
Compounding fee	Nil	Nil	Nil	Nil	Nil
Non-Monetary					
Imprisonment	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil

- Of the instances disclosed in Question 2 above, details of the Appeal / Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory / enforcement agencies / judicial institutions
	Not Applicable

- Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.
  - Yes, the Bank has an internal document with guidelines on prevention of corruption. The purpose of the document is to inform the officials and employees of the Bank about the anti-corruption laws and to advise them to be vigilant and diligent in carrying out their duties to protect themselves from any criminal action and safeguard the interests of all concerned

and the Bank. While the Bank has attempted to explain the terms "corruption" and "taking gratification other than legal remuneration," it is the responsibility of each employee/official to act ethically, legally, and properly while discharging their duties. Essence of the internal document is also covered within the publicly available Conduct Philosophy document which can be accessed through the provided link : <https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/0ae5b219-aac3-4f26-976c-0a27797d548d?>

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	N.A.	N.A.

6. Details of complaints with regard to conflict of interest:

	FY 2022-23 (Current Financial Year)		FY 2021-22 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	N.A.	Nil	N.A.
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	N.A.	Nil	N.A.

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Not Applicable

## Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Nil

Awareness programmes conducted for value chain partners on any of the Principles during the financial year:		
Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil	Nil	Nil

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.

Yes, The Board of Directors are subject to the Board-approved Code of Ethics / Conduct (<https://www.hdfcbank.com/personal/about-us/corporate-governance/codes-and-policies/code-of-ethics-conduct>) which mandates that the Board members shall avoid conflict of interest and disclose to the Board any material transaction or relationship that reasonably could be expected to give rise to such a conflict. The Board members are required to disclose any change in their interest in any entities to the Board as and when such change occurs, and at a minimum at the first meeting of the Board held in the financial year. In line with the extant RBI circulars on 'fit and proper' criteria, the Board members are required to provide Declaration & Undertaking to the Bank on an annual basis and at the time of their appointment / re-appointment. This declaration also contains information of entities in which the directors have interest. As and when any director is appointed / re-appointed, the Bank's Secretarial team carries out a due diligence exercise which inter alia examines the possibility of conflict of interest.



## PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

### Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	N.A	N.A	
Capex	N.A	N.A	

2. a. Does the entity have procedures in place for sustainable sourcing?
  - Wherever feasible, the Bank tries to incorporate sustainable sourcing in its operations. For procurement of equipment, the Bank ensures that energy efficiency standards are considered during the purchase of electronic equipment such as computers, laptops, lighting devices, AC's etc. Also, as of March 31, 2023, the Bank has 947 branches in different cities, certified under the Green Interiors Rating system of IGBC (Indian Green Building Council). IGBC's comprehensive rating modules encompassing Eco Design Approach, Interior Materials, Water Conservation, Indoor Environment, Energy Efficiency, and Innovation in Interior Design have been diligently implemented and met with excellence throughout our certified branches and offices. We prioritize environmental sustainability and have been using GreenPro certified materials such as plywood, laminates, flooring tiles, ceiling tiles, paints, adhesives, finishes, and equipment at our select locations.
- b. If yes, what percentage of inputs were sourced sustainably?
  - As highlighted in the previous response we incorporate sustainable sourcing in our infrastructure and given the nature of industry, sustainable sourcing of inputs for production or processes, is not applicable to us.
3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.
  - Not Applicable given the nature of industry.
4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.
  - No

### Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format.
  - Not Applicable given the nature of industry.
2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.
  - Not Applicable

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate Input Material	Recycled or re-used input material to total material	
	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Paper Consumed	13%*	N.A.

\* 13% of our total stationery paper procurement in FY 23 comprised of recycled paper

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tons) reused, recycled, and safely disposed, as per the following format:

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Plastics (including packaging)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
E-waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Hazardous waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other waste	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Not Applicable

### PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

#### Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	Number % (F / A)
<b>Permanent employees</b>											
<b>Male</b>	134022	134022	100	134022	100	0	0	134022	100	0	0
<b>Female</b>	39200	39200	100	39200	100	39200	100	0	0	0	0
<b>Total</b>	173222	173222	100	173222	100	39200	22.63	134022	77.37	0	0
<b>Other than Permanent employees</b>											
<b>Male</b>	26	0	0	0	0	0	0	0	0	0	0
<b>Female</b>	7	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	33	0	0	0	0	0	0	0	0	0	0

Note: All employees are covered under Health and accident insurance (within India). Medical expenses and Insurance related to Maternity claims are covered under Health Insurance coverage. Employees based abroad are covered as per benefits guided by local regulations in respective countries



## Business Responsibility & Sustainability Report

### b. Details of measures for the well-being of workers

Category	Total (A)	% of worker covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
<b>Permanent workers</b>											
Male	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<b>Total</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>
<b>Other than Permanent workers</b>											
Male	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<b>Total</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

### 2 Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	N.A.	Yes	100	N.A.	Yes
Gratuity	100	N.A.	Yes	100	N.A.	Yes
ESI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other- please specify	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

- The bank offers PF and Gratuity benefits only to its permanent employees, 33 individual contract employees are not covered in the scope of retirement benefits.
- Employees abroad are covered by retirement benefits as guided by local regulations in respective countries
- Employee data has been externally assured; disclosures on workers is not part of assurance scope

### 3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

- The Bank has prioritized improving infrastructure requirements to facilitate fair and free access for all employees. 1686 of the Bank's branches have ramps installed for facilitating access to differently abled stakeholders

### 4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

- Our Conduct Philosophy enshrines that we are an equal opportunity employer and do not discriminate on the basis of race, caste, religion, color, marital status, gender, sexual orientation, age, nationality, ethnic origin.: <https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/0ae5b219-aac3-4f26-976c-0a27797d548d?>

### 5. Return to work and Retention rates of permanent employees and workers that took parental leave:

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	99.98%	75.58%	N.A.	N.A.
Female	99.27%	59.90%	N.A.	N.A.
<b>Total</b>	<b>99.83%</b>	<b>71.74%</b>	<b>N.A.</b>	<b>N.A.</b>

Employee data has been externally assured; disclosures on workers is not part of assurance scope

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	<b>Yes/No (If Yes, then give details of the mechanism in brief)</b>
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	Yes, The Bank has a Whistle-blower Policy* in place to handle complaints and grievances from stakeholders.
Other than Permanent Employees	Yes, The Bank has a Whistle-blower Policy* in place to handle complaints and grievances from stakeholders.

\*<https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Footer/About%20Us/Corporate%20Governance/Codes%20and%20Policies/pdf/Whistleblower-Policy-2019.pdf>

7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:

<b>Category</b>	<b>FY 2022-23 Current Financial Year</b>			<b>FY 2021-22 Previous Financial Year</b>		
	<b>Total employees / workers in respective category (A)</b>	<b>No. of employees / workers in respective category, who are part of association(s) or Union (B)</b>	<b>% (B / A)</b>	<b>Total employees / workers in respective category (C)</b>	<b>No. of employees / workers in respective category, who are part of association(s) or Union (D)</b>	<b>% (D / C)</b>
<b>Total Permanent Employees</b>	173222	242	0.14	141576	252	0.18
Male	134022	170	0.13	114582	177	0.15
Female	39200	72	0.18	26997	75	0.28
<b>Total Permanent Workers</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Male	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

8. Details of training given to employees and workers:

<b>Category</b>	<b>FY 2022-23 (Current Financial Year)</b>					<b>FY 2021-22 (Previous Financial Year)</b>				
	<b>Total (A)</b>	<b>On Health and Safety measures</b>		<b>On Skill Upgradation</b>		<b>Total (D)</b>	<b>On Health and Safety measures</b>		<b>On Skill Upgradation</b>	
		<b>No. (B)</b>	<b>% (B / A)</b>	<b>No. (C)</b>	<b>% (C / A)</b>		<b>No. (E)</b>	<b>% (E / D)</b>	<b>No. (F)</b>	<b>% (F / D)</b>
<b>Employees</b>										
Male	134022	-	-	122382	91.31	114582	-	N.A.	102595	89.54
Female	39200	-	-	35358	90.20	26997	-	N.A.	24958	92.45
Total	173222	50444	29.12	157740	91.06	141579	-	N.A.	127553	90.09
<b>Workers</b>										
Male	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Total	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: Training on health and safety measures include emergency evacuation drills conducted for business continuity management

9. Details of performance and career development reviews of employees and worker:

- The Bank has a very comprehensive multi-dimensional performance measurement system that aligns organizational goals with key objectives for each business. Every employee is required to make a self-assessment of his own performance (bi-annual basis) based on the key result areas of his roles and responsibilities. The Appraiser and Appraisee have a joint performance discussion based on the self-evaluation filled by the Appraisee. The discussion includes feedback on performance, competencies, development needs and career aspirations post which the Appraiser records his / her



## Business Responsibility & Sustainability Report

evaluation and overall feedback in the document. As part of the Career management / Career Development Review process, the Bank creates opportunities for employees to develop and grow. HR Business partner along with the Business / Functional heads identify Talent and groom them to meet future needs of the organization by way of career progression, training and development, providing timely exposure to enhance knowledge & skill in accordance with one's potential and interest. The systematic investment of time in career discussion with employees reiterates the Bank's commitment to employees on career progression

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
<b>Employees</b>						
Male	134022	134022	100	114582	114582	100
Female	39200	39200	100	26997	26997	100
<b>Total</b>	<b>173222</b>	<b>173222</b>	<b>100</b>	<b>141579</b>	<b>141579</b>	<b>100</b>
<b>Workers</b>						
Male	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<b>Total</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

### 10. Health and safety management system:

- Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?
  - The Bank understands the importance to augment health and safety standards in the workplace by means of awareness and assessment. The Bank initiated the 'Workplace Safety & Security Program' through which we inculcate awareness on safety across the organisation. We also initiated fire & safety audits of branches to enhance fire and safety preparedness and to ensure the life safety of employees. Audit is planned in a phased manner and 157 audits have been completed till date, pan - India.
- What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?
  - The Bank has an appropriate incident reporting portal 'Incident Management System' in which incidents get captured. The necessary RCA is to be compiled by regional teams who execute required corrective action,
- Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)
  - Yes for employees, as mentioned in the previous question.
- Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)
  - Yes

### 11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2022-23 (Current Financial Year)		FY 2021-22 (Previous Financial Year)	
		Total	Number of Incidents	Total	Number of Incidents
Lost Time Injury Frequency Rate (LTIFR) (per one-million-person hours worked)	Employees	0		0	
	Workers	N.A.		N.A.	
Total recordable work-related injuries	Employees	0		0	
	Workers	N.A.		N.A.	
No. of fatalities	Employees	0		0	
	Workers	N.A.		N.A.	
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0		0	
	Workers	N.A.		N.A.	

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.
- Governance: The Bank has in-house safety and security professionals on advisory role to help ensure a safe workplace.
  - Skill Development / awareness: Awareness programmes on safety are conducted for relevant stakeholders.
  - Benchmarking and gap assessment: This is conducted for further up-gradation and to achieve set EHS goals.
13. Number of Complaints on the following made by employees and workers:

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	N.A.	0	0	N.A.
Health & Safety	0	0	N.A.	0	0	N.A.

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	157 fire and safety audits completed pan-India
Working Conditions	None

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/concerns arising from assessments of health & safety practices and working conditions.
- As part of our assessments, we have recognized the importance of a robust organisational EHS framework to boost the health and safety practices within the organisation.

## Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of
  - Employees (Y/N) - Yes
  - Workers (Y/N) - Not Applicable
2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.
  - The Bank works towards greater integration of environmental & social considerations in its procurement practices. The Bank also sets clear expectations with vendors and suppliers to abide by labour laws, human rights and regulations in their regions of business.
3. Provide the number of employees / workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:
  - Not Applicable
4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)
  - Yes. The Bank offers a comprehensive suit of learning offerings in facilitator led and self paced learning formats. The learning offerings cover a wide range of functional, professional development and leadership development themes. The Bank runs a unique retirement transition programme titled Life 2.0. The programme covers the following themes; financial planning, healthy living, living Life 2.0 - keeping oneself gainfully engaged post retirement



## Business Responsibility & Sustainability Report

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	None
Working Conditions	None

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

- Not applicable

### PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

#### Essential Indicators

- Describe the processes for identifying key stakeholder groups of the entity.
  - HDFC Bank maps its stakeholders based on their level of interest, influence, and impact, prioritize them based on relevance, and develop engagement strategies that meet their needs.
- List stakeholder groups identified as key for your entity and the frequency of engagement with each

Stakeholder group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of Communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community, Meetings, Notice Board, Website), Other	Frequency of engagement of (Annually/ Half yearly/ Quarterly others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Communities	Yes, children, youth, farmer communities	<ul style="list-style-type: none"> <li>Planning, Meeting and Exercises - Needs Assessment/ Baseline/ Participatory Rural Appraisal</li> <li>Focused Group Discussions</li> <li>Consultative Workshops</li> <li>Awareness Sessions and Field Demonstrations</li> <li>Periodic progress reviews and monitoring</li> </ul>	Type: Information, Consultation, Participation  Frequency: Continuous engagement/ Annual performance review	Poverty and drudgery alleviation, Improvement in quality of education, Appropriate resource management, Environmental sustainability, Improvement in community hygiene and sanitation
Investors (other than shareholders)	No	Quarterly financial reports, press releases, results conference call and investor presentation and conferences, Analyst day, Investor days, interactions with shareholders and Annual General Meetings (AGMs)	Type: Information, Participation  Frequency: Continuous engagements/Quarterly/ Annual	Compliance Governance and ethical practices Economic performance
Shareholders	No	Quarterly reports and press releases  Investor meets and Annual General Meetings (AGMs)	Type: Information, Participation  Frequency: Quarterly, Annual	Compliance Governance and ethical practices Economic performance
Employees and workers	Yes, people with disabilities	Employee on-ground and virtual connect by Human Resources, Leadership and manager connect, Engagement and Pulse surveys, Employee connect initiatives like talent hunt, wellness initiatives etc. some of which also include their families,	Type: Information, Consultation, Participation  Frequency: On-going/ periodic	Employee engagement, Culture and employee experience, Employee wellness and safety, Learning and Development

<b>Stakeholder group</b>	<b>Whether identified as Vulnerable &amp; Marginalized Group (Yes/No)</b>	<b>Channels of Communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community, Meetings, Notice Board, Website), Other</b>	<b>Frequency of engagement of (Annually/ Half yearly/ Quarterly others - please specify)</b>	<b>Purpose and scope of engagement including key topics and concerns raised during such engagement</b>
Customers	No	Online and postal communications, Customer satisfaction surveys, Customer feedbacks, Regular interaction with customers	Type: Information, Consultation  Frequency: Continuous	Ease of transacting across channels Innovative technology applications Data security Advanced Analytics
Value Chain Partners	No	Regular meetings Phone calls and surveys	Type: Information  Frequency: Continuous engagement/ Annual performance review	Partnership Governance and ethical practices
Others- Regulatory Bodies	No	Regular meetings, Policy updates and ministry directives, Mandatory filings with key regulators	Type: Information, Consultation, Participation  Frequency: Continuous engagement as per requirement	Compliance, Social Security schemes, Relevant national mandates

## Leadership Indicators

- 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 comments 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 brings 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 Bank's stakeholders on the Bank's CSR, in addition to monitoring the Bank's ESG Framework, strategy, goals and disclosures.
- 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 the most pertinent environmental and social topics of interest to its stakeholders and address them through regular updates to policies and programs. During the reporting year, the Bank updated its material topics through extensive consultations with multiple stakeholder groups. The exercise was designed to identify how the various topics impact the Bank's various stakeholders. For each of the material topics identified through this consultation process, the Bank has a robust management approach, as detailed in its Integrated Report. The Bank will continue align its overall strategy in line with the material topics identified.
  - To quote a few examples, during the reporting year, 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



## Business Responsibility & Sustainability Report

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 programs are also designed to cater to the local needs and context of the communities they are designed to serve.

- Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

With the guidance of our Board-governed Corporate Social Responsibility (CSR) policy, the Bank remains committed to creating value for marginalized communities in the country. The Bank will continue to implement well-structured programs and interventions aimed at improving their well-being and contributing to their sustainable development.

### PRINCIPLE 5 Businesses should respect and promote human rights

#### Essential Indicators

- Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Total (A)	No. of employees /workers covered (B)	% (B / A)	Total (C)	No. of employees /workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	173222	61284	35	141579	31459	22
Other than permanent	33	0	0	26	0	0
<b>Total Employees</b>	<b>173255</b>	<b>61284</b>	<b>35</b>	<b>141605</b>	<b>31459</b>	<b>22</b>
<b>Workers</b>						
Permanent	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than permanent	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<b>Total Workers</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

Employee data has been externally assured; disclosures on workers is not part of assurance scope

- Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2022-23 (Current Financial Year)				FY 2021-22 (Previous Financial Year)					
	Total (A)	Equal to minimum wages		More than minimum wage	Total (D)	Equal to Minimum Wages		More than minimum wage		
		No. (B)	% (B / A)	No. (C)		No. (E)	% (E / D)	No. (F)	% (F / D)	
<b>Employees</b>										
Male	134022	0	0	134022	100	114582	0	0	114582	100
Female	39200	0	0	39200	100	26997	0	0	26997	100
<b>Total</b>	<b>173222</b>	<b>0</b>	<b>0</b>	<b>173222</b>	<b>100</b>	<b>141579</b>	<b>0</b>	<b>0</b>	<b>141579</b>	<b>100</b>
<b>Workers</b>										
Male	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Female	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<b>Total</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

- Details of remuneration / salary / wages, in the following format:

Gender	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	7	8400000 INR	3	4900000 INR
Key Managerial Personnel	4	47189000 INR	0	N.A.
Employees other than BoD and KMP	134018	506000 INR	39200	404000 INR
Workers	N.A.	N.A.	N.A.	N.A.

1. Mr. Malay Patel part of the BOD ceased to be Independent Director on the Board of the Bank with effect from the close of business hours on March 30, 2023, his remuneration has also been included for calculation.
2. 2 Directors (Mr. Sashidhar Jagdishan, Mr. Kaizad Bharucha) have been included within KMP and not calculated under BOD.
4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)
 

Yes
5. Describe the internal mechanisms in place to redress grievances related to human rights issues.
 

We strictly adhere to our Conduct Philosophy, which prohibits the use of child, forced, or compulsory labor in our operations. Our publicly available Conduct Philosophy includes mechanisms to address issues related to mental or physical coercion, verbal abuse, sexual harassment, sexual abuse, and slavery of employees. We maintain a 'Zero Tolerance' policy on sexual harassment, and an internal complaints committee is in place to address such complaints. We have implemented a Whistle-blower Policy that provides a comprehensive framework for capturing and addressing complaints or grievances from stakeholders. These complaints covered a range of issues, including corruption, improper business practices, and behavioral concerns.
6. Number of Complaints on the following made by employees and workers:

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	68	11	-	51	3	-
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: Complaints reported pending at the close of FY 2021-22 have been resolved as on date.

7. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.
 

Our Whistleblower Policy aims to assure the Employees and the Stakeholders of confidentiality and protection to the Whistle Blower, who have made any Protected Disclosures against any personal vindictive actions such as humiliation, harassment, or any other form of unfair treatment, as a result of the reporting of a Protected Disclosure. The policy protects Whistle Blowers against any unfair practice like retaliation, threat, intimidation, termination/suspension of service, disciplinary action, transfer, demotion, discrimination, any type of harassment, biased behavior or the like including any direct or indirect use of authority to obstruct the Whistle Blower's right to continue to perform his/her duties/functions including making further Protected Disclosure. The Bank, as a policy, condemns any such action or practice.

If the Whistle Blower believes that he/she is victimized or has suffered adverse or unfair treatment or retaliation due to him/ her making of the Protected Disclosure, he/she may file an application before the Audit Committee of the Bank seeking redressal in the matter. Audit Committee of the Bank will take such action required to prevent/ reverse initiation of any adverse action against the Whistle Blower. The Audit Committee of the Bank shall also have powers to look into and take necessary steps/ actions in respect of any complaints received from the Whistle Blower about any harassment/ victimization etc. In the event that the identity of the Whistle Blower is disclosed in spite of the Bank's directions to the contrary, the Whistle Blower Committee will be initiating appropriate actions as per extant regulations and policies of the Bank against the person or agency making such unauthorized disclosure. The Whistle Blower Committee may also direct such person or agency to suitably compensate the Whistle Blower.
8. Do human rights requirements form part of your business agreements and contracts? (Yes/No)
 

Yes, some of our large projects incorporate human rights due diligence (including child, forced labor). Additionally, the Bank's vendors and suppliers are expected to adhere to laws addressing child, forced or trafficked labor.



## Business Responsibility & Sustainability Report

### 9. Assessments for the year:

	<b>% of your plants and offices that were assessed (by entity or statutory authorities or third parties)</b>
Child labour	None
Forced/involuntary labour	None
Sexual harassment	None
Discrimination at workplace	None
Wages	None
Others - please specify	N.A.

### 10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

- Not Applicable

## Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.  
 None
2. Details of the scope and coverage of any Human rights due diligence conducted.  
 None
3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?  
 We are committed to improving our infrastructure and services to be more inclusive of people with disabilities. Our ATMs have voice-guided systems and Braille keypads to assist visually impaired customers, and we are increasing the number of ATMs with ramps for wheelchair users. 1686 of the Bank's branches have ramps installed for facilitating access to differently abled stakeholders

### 4. Details on assessment of value chain partners:

	<b>% of value chain partners (by value of business done with such partners) that were assessed</b>
Child labour	
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	Assessment has not yet been conducted
Wages	
Others - please specify	

### 5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

- Not Applicable.

## PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

### Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total electricity consumption (A)	1,566,144.37 GJ	1,310,888.10 GJ
Total fuel consumption (B)	408,954.00 GJ	285,611.45 GJ
Energy consumption through other sources (C)	N.A.	N.A.
Total energy consumption (A+B+C)	1,975,098.38 GJ	1,596,499.55 GJ
Energy intensity per rupee of turnover (Total energy consumption / turnover in INR) J/INR	1,024.43	1,015.18
Energy intensity (optional) - the relevant metric may be selected by the entity GJ/FTE	11.40	11.28

For calculation methodology/approach/assumptions, please refer to the 'Environment' chapter on page 81 of the Integrated Annual Report

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance undertaken by Price Waterhouse LLP

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

No.

3. Provide details of the following disclosures related to water.

Parameter	FY 2022-23 (Current Financial Year)
Water withdrawal by source (in kilolitres)	0
(i) Surface water	0
(ii) Groundwater	0
(iii) Third party water	0
(iv) Seawater / desalinated water	2167000
(v) Others	2167000
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	2167000
Total volume of water consumption (in kilolitres)	0.0001
Water intensity per rupee of turnover (Water consumed / turnover)	12.51
Water intensity (optional) – the relevant metric may be selected by the entity	11.40

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No.

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.
- The Bank does not generate industrial wastewater. However, for the sewage that is produced, we have taken proactive steps by installing sewage treatment plants at some of our larger office premises.



5. Please provide details of air emissions (other than GHG emissions) by the entity.

We report on GHG emissions; given our sector, details of air emissions other than GHG is not material to us.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Not Applicable.

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
		CO <sub>2</sub> Emissions (tCO <sub>2</sub> e)	CH <sub>4</sub> Emissions (tCO <sub>2</sub> e)	N <sub>2</sub> O Emissions (tCO <sub>2</sub> e)	CO <sub>2</sub> Emissions (tCO <sub>2</sub> e)	CH <sub>4</sub> Emissions (tCO <sub>2</sub> e)	N <sub>2</sub> O Emissions (tCO <sub>2</sub> e)
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	29661.21	76.70	90.87	20,771.60	46.46	58.92
		Total 29,828.77 tCO <sub>2</sub> e			Total 20,876.97 tCO <sub>2</sub> e		
Total Scope 2 <sup>#</sup> emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	3,06,840.44 tCO <sub>2</sub> e			287,667.11 tCO <sub>2</sub> e		
Total Scope 1 and Scope 2 <sup>#</sup> emissions per rupee of turnover	Gram of CO <sub>2</sub> equivalent per unit income in rupee	0.17			0.20		
Total Scope 1 and Scope 2 <sup>#</sup> emission intensity (optional) - the relevant metric may be selected by the entity	tCO <sub>2</sub> e per Full Time Employee	1.94			2.18		

1. For calculation methodology/approach/assumptions, please refer to the 'Environment' chapter on page 81 of the Integrated Annual Report
  2. At present, data on account of gases released from refrigerants has not been included in Scope 1 emissions as the bank is in the process of collating the same.
  3. Scope 2<sup>#</sup> emissions have been calculated as per market-based approach.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance undertaken by Price Waterhouse LLP

7. Does the entity have any project related to reducing Green House Gas emissions? If Yes, then provide details.

- Yes, the Bank remains committed to implementing meaningful and system-driven changes to reduce the greenhouse gas (GHG) intensity of our operations. To achieve this, we have adopted firm-level guidelines for operations and procurement, focusing on both supply-side and demand-side interventions. On the demand side, we have successfully implemented Smart IoT systems and other measures to reduce emissions. Innovative technologies have enhanced energy efficiency and we are on the path to reducing our footprint in line with carbon neutrality strategy. On the supply side, we have taken steps to promote renewable energy adoption. We have installed solar panels on our office buildings and procured renewable electricity, leading to savings of approximately 1799 tCO<sub>2</sub> emissions. By prioritizing renewable sources, we are actively working towards a more sustainable energy mix.

As a responsible bank, we prioritize paper waste reduction and tree plantation within our value chain. Through our digital solutions and process automation, we have significantly reduced paper waste generation. As part of our green event guidelines we have conserved approximately 33.10 Lakh square feet of paper. Our ambitious tree plantation initiative has successfully planted over 30 lakh trees, reducing GHG emissions and enhancing our social and relationship capital. By digitizing processes, we enable customers to minimize visits to physical locations, reducing associated emissions. Where paper use is necessary, we utilize recycled paper to lower our ecological footprint. Despite a 13% increase in our customer base, FY23 saw emissions rise by 14%, underscoring our unwavering commitment to sustainability.

8. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	7.01	N.A.
E-waste (B)	88.15	212
Bio-medical waste (C)	N.A.	N.A.
Construction and demolition waste (D)	N.A.	N.A.
Battery waste (E)	16.67	N.A.
Radioactive waste (F)	N.A.	N.A.
Other Hazardous waste. Please specify, if any. (G)	4.56	N.A.
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	14.24	N.A.
Sector specific (Paper waste (I)*	163.25	N.A.
Total (A + B + C + D + E + F + G + H + I)	293.89	212

**For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)**

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Category of waste</b>		
(i) Recycled	293.89	212
(ii) Re-used	N.A.	N.A.
(iii) Other recovery operations	N.A.	N.A.
<b>Total</b>	<b>293.89</b>	<b>212</b>
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Incineration	N.A.	N.A.
(ii) Landfilling	N.A.	N.A.
(iii) Other disposal operations	N.A.	N.A.
<b>Total</b>	<b>N.A.</b>	<b>N.A.</b>

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce the usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.
- The Bank is actively working towards sustainable waste management by implementing a policy that prioritizes segregation, recycling, and safe handling of waste. We have successfully implemented a recycling program for e-waste, paper waste, food waste, plastic waste, and other non-hazardous waste in 16 offices. The disposal of owned IT assets resulted in 88.15 metric tonnes of e-waste, which is responsibly disposed through authorized recyclers. The Bank plans to progressively expand waste-tracking facilities and increase coverage over the next few years. Hazardous waste generated from DG sets and DG oil is disposed off using approved vendors.
10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:
- Not Applicable.



## Business Responsibility & Sustainability Report

11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:  
 Not Applicable.
12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:  
 The Bank complies with all applicable laws. There have been no instances of non-compliance with respect to mentioned regulations.

### Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>From renewable sources</b>		
Total electricity consumption (A)	10,333.68 GJ	N.A.
Total fuel consumption (B)	N.A.	N.A.
Energy consumption through other sources (C)	N.A.	N.A.
Total energy consumed from renewable sources (A+B+C)	10,333.68 GJ	N.A.
<b>From non-renewable sources</b>		
Total electricity consumption (D)	1,555,810.69 GJ	1,310,888.10 GJ
Total fuel consumption (E)	408,954.00 GJ	285,611.45 GJ
Energy consumption through other sources (F)	N.A.	N.A.
Total energy consumed from non-renewable sources (D+E+F)	1,964,764.69 GJ	1,596,499.55 GJ

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

(Y/N) If yes, name of the external agency.

Yes, assurance undertaken by Price Waterhouse LLP

2. Provide the following details related to water discharged:

Not Applicable.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Not Applicable

3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

Not Applicable

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Not Applicable

4. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<b>Total Scope 3 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	48,596.12 tCO <sub>2</sub>	42,697.30 tCO <sub>2</sub>
<b>Total Scope 3 emissions per rupee of turnover</b>	Gram per CO <sub>2</sub> per rupee income	0.025	0.027
<b>Total Scope 3 emission intensity</b> (optional) - the relevant metric may be selected by the entity	tCO <sub>2</sub> /FTE	0.28	0.3

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, assurance undertaken by Price Waterhouse LLP

5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Given the nature of our business, we do not have significant direct impacts on biodiversity. However, we do ensure that the large industrial, infrastructure projects we lend to, are compliant to all environmental regulations, including those linked to biodiversity.

6. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Green Event guidelines	Green event guidelines that includes digital, green marketing initiatives have helped reduce paper consumption.	Saved about 33.10 Lakh square feet of paper
2.	Tree Plantation	30 Lakh+ trees planted so far	45,000+ tCO <sub>2</sub> e/per year CO <sub>2</sub> sequestration potential created through our plantation activities so far
3.	Energy Reduction Initiatives (Demand Side)	Installation of Smart IoT systems has reduced the electricity consumption	5.2million + units saved through Smart IoT
4.	Renewable Energy Initiatives (Supply Side)	<ul style="list-style-type: none"> <li>• Installed solar panels in our office buildings, increasing use of onsite renewable energy 238.5 kWp of solar power commissioned so far and green tariff from utility and are transforming select offices to Green Power</li> <li>• Procured green power at premium tariff from utility at 12 premises to transform these select offices to green power</li> </ul>	<ul style="list-style-type: none"> <li>• 2533.8 MWh electricity procured through Green Tariff and 1799 tCO<sub>2</sub>e emissions avoided</li> <li>• 336.65 MWh of electricity consumed from solar rooftop plants, leading to avoidance of 239.02 tCO<sub>2</sub>e</li> </ul>

7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

The Bank takes proactive measures to ensure the reliability and seamless continuity of our operations. We prioritize the highest standards of Information & Cyber Security Practices and Data Privacy Measures, ensuring the protection of sensitive data and maintaining the trust of our customers. Additionally, our ISO 22301:2019 certified Business Continuity Program ensures the reliability and seamless continuity of our operations. Our business continuity program is meticulously designed to align with regulatory guidelines and it undergoes thorough reviews and audits.



## Business Responsibility & Sustainability Report

8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.
  - The Bank is fully dedicated to improving its portfolio by integrating climate and ESG considerations. Currently, we are in the advanced stages of creating a comprehensive "Sustainable Finance Framework" that has been developed in line with Bond principles (developed by the International Capital Markets Association - ICMA) and Loan Principles (developed by the Loan Market Association - LMA) as the basis for identification of "sustainable finance segments". Some of the key industry segments which have been identified thus far as "sustainable segments" include: Renewable energy - Solar and Wind power generation, Hydro-electric power generation, Agriculture and Allied Businesses, Biomass and other non-conventional energy sources, Sustainable/affordable Infrastructure and Impact NBFCs.
9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.
  - Post the roll-out of the Bank's detailed ESG and Climate Change Assessment template, more than 1400 borrowers were assessed under the framework.

### **PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

#### **Essential Indicators**

1. a. Number of affiliations with trade and industry chambers/ associations:
  - 3
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of / affiliated to:

Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
Indian Banks' Association	National
Bombay Chamber of Commerce and Industry	National
Indo German Chamber of Commerce	National

2. Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities

- None

Name of authority	Brief of the case	Corrective action taken
N.A.	N.A.	N.A.

#### **Leadership Indicators**

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy Whether information available in the public domain? (Yes/No)	Frequency of Review by Board (Annually / Half yearly / Quarterly / Others - please specify)	Web Link, if available
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Not Applicable. The Bank does not engage in policy advocacy.

## PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

### Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
C002-22- Assessment of a COVID support project for provision of nutrition and hygiene kits for frontline workers	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/Impact-Assessment-of-C002-22-COVID-Support-Project.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/Impact-Assessment-of-C002-22-COVID-Support-Project.pdf</a>
C0105-22 - Assessment of a COVID support project for setting up Oxygen Plants	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/C0105-22-Impact-Assessment-Report-of-Covid-Support-Project.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/C0105-22-Impact-Assessment-Report-of-Covid-Support-Project.pdf</a>
D003-Assessment of a project that promoted financial inclusion	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/D003_FIBC%20-Direct-Programme-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/D003_FIBC%20-Direct-Programme-Impact-Assessment-Report_FY22-23.pdf</a>
D011- Assessment of a project that focused on improving financial literacy	-	-	Yes (IPSOS)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/D011_Direct-Project-Dhanchayat-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/D011_Direct-Project-Dhanchayat-Impact-Assessment-Report_FY22-23.pdf</a>
P0032-Assessment of a project on promotion of education in remote rural locations	-	-	Yes (Dev-Insights)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0032_FDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0032_FDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0040-Assessment of a project that promoted giving for social causes by Bank employees	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0040-Payroll-Project-FDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0040-Payroll-Project-FDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0082 -Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0082_HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0082_HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
V085- Assessment of a project that focused on enhancing classrooms to “Digital Classrooms”	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0085-FDP-Digital-Classroom-Impact-Assessment-Report-FY%2022-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0085-FDP-Digital-Classroom-Impact-Assessment-Report-FY%2022-23.pdf</a>
V086 - Assessment of a project that focused on enhancing classrooms to “Digital Classrooms”	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0086-Digital-Classroom_FDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0086-Digital-Classroom_FDP-Impact-Assessment-Report-FY22-23.pdf</a>



## Business Responsibility & Sustainability Report

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
P0096 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0096_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0096_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0118-Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0118_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0118_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0155 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0155_HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0155_HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0176 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0176-HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0176-HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0177- Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0177-HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0177-HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0201 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0201_HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0201_HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0204 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0204_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0204_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0211 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0211_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0211_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0213 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0213_HRDP-Impact-Assessment-Report-FY%2022-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0213_HRDP-Impact-Assessment-Report-FY%2022-23.pdf</a>
P0217 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0217_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0217_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0221 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0221_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0221_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
P0233 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0233_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0233_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0240 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0240_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0240_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0247 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0247_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0247_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0251 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0251_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0251_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0253 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0253_HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0253_HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0256 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0256_HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0256_HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0258 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0258_HRDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0258_HRDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0259 - Assessment of a Scholarships project	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0259_Scholarship-Project-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0259_Scholarship-Project-Impact-Assessment-Report_FY22-23.pdf</a>
C008-22 - Assessment of Covid support Project	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/C008-22-Impact-Assessment-of-SYMBIOSIS-UHRC-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/C008-22-Impact-Assessment-of-SYMBIOSIS-UHRC-FY22-23.pdf</a>
P0260 - Assessment of a project on promotion of education in public schools in urban cities	-	-	Yes (Primus Partners)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0260_FDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0260_FDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0261 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0261-HRDP-Impact-Assessment-Report.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0261-HRDP-Impact-Assessment-Report.pdf</a>



## Business Responsibility & Sustainability Report

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
P0264 - Assessment of utilization of the digital services provided because of support provided through Common Service Centres (CSC).	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0264_CSC-FDP-Impact-Assessment-Report_FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0264_CSC-FDP-Impact-Assessment-Report_FY22-23.pdf</a>
P0265 - Assessment of a Skill and Livelihood Development project with nursing students from rural background	-	-	Yes (Social Lens)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/FDP-Impact-Assessment-Report-HDFC-P0265.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/FDP-Impact-Assessment-Report-HDFC-P0265.pdf</a>
P0266 - Assessment of a Holistic Rural Development Project	-	-	Yes (Intellecap (NRMC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0266-HRDP-Impact-Assessment-Report-FY22-23.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/P0266-HRDP-Impact-Assessment-Report-FY22-23.pdf</a>
P0480 - Assessment of a project that provided solar lights in rural communities	-	-	Yes (Impact PSD)	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/Impact-Assessment-Report-of-FDP_P0480.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/Impact-Assessment-Report-of-FDP_P0480.pdf</a>
V083 - Assessment of a Tree Plantation Project	-	-	Yes (Thinkthrough Consulting (TTC))	Yes	<a href="https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/V083-HDFC-FDP-Impact-Assessment-Report-Designed_FINAL.pdf">https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/impact-reports/V083-HDFC-FDP-Impact-Assessment-Report-Designed_FINAL.pdf</a>

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

- Not Applicable
- 3. Describe the mechanisms to receive and redress grievances of the community.
- The Bank's whistle-blower policy covers all the stakeholders of the Bank including the community.
- 4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	The only material input for our sector is paper. Hence this question is not applicable/ material to us	The only material input for our sector is paper. Hence this question is not applicable/ material to us
Sourced directly from within the district and neighbouring districts	N.A.	N.A.

## 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):

Details of negative social impact identified	Corrective action taken
None	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 INR)
1	ANDHRA PRADESH	KADAPA	5,44,16,865.20
2	ANDHRA PRADESH	VISAKHAPATNAM	4,90,90,667.67
3	ANDHRA PRADESH	VIZIANAGARAM	4,90,90,667.67
4	ASSAM	BAKSA	3,31,69,524.80
5	ASSAM	DARRANG	1,45,60,004.76
6	ASSAM	DHUBRI	1,02,51,084.75
7	BIHAR	AURANGABAD	2,29,34,680.93
8	BIHAR	BEGUSARAI	1,82,23,170.46
9	BIHAR	GAYA	1,37,18,918.00
10	BIHAR	NAWADA	1,55,60,454.00
11	BIHAR	SHEIKHPURA	1,49,52,260.50
12	BIHAR	SITAMARHI	2,00,33,094.00
13	CHHATTISGARH	BASTAR	1,10,79,797.00
14	CHHATTISGARH	KANKER	40,49,093.67
15	CHHATTISGARH	KONDAGAON	1,57,18,818.00
16	CHHATTISGARH	KORBA	2,26,18,845.00
17	GUJARAT	DOHAD	1,75,59,086.00
18	HARYANA	NUH	1,47,29,385.00
19	JAMMU AND KASHMIR	BARAMULLA	1,07,55,290.62
20	JHARKHAND	BOKARO	2,38,62,691.00
21	JHARKHAND	CHATRA	71,42,857.14
22	JHARKHAND	DUMKA	2,71,14,982.83
23	JHARKHAND	EAST SINGHBHUM	6,97,05,331.67
24	JHARKHAND	GARHWA	45,45,454.55
25	JHARKHAND	GIRIDIH	2,89,66,230.14
26	JHARKHAND	GODDA	3,14,16,947.50
27	JHARKHAND	GUMLA	45,45,454.55



## Business Responsibility & Sustainability Report

S. No.	State	Aspirational District	Amount spent (In INR)
28	JHARKHAND	HAZARIBAG	2,08,10,004.76
29	JHARKHAND	KHUNTI	5,53,68,663.29
30	JHARKHAND	LATEHAR	2,22,46,458.55
31	JHARKHAND	LOHARDAGA	3,28,29,519.51
32	JHARKHAND	PAKUR	45,45,454.55
33	JHARKHAND	PALAMU	2,74,33,782.91
34	JHARKHAND	RAMGARH	79,99,820.55
35	JHARKHAND	RANCHI	7,74,89,005.24
36	JHARKHAND	SAHIBGANJ	2,82,94,796.14
37	JHARKHAND	SIMDEGA	2,12,49,890.55
38	JHARKHAND	WEST SINGHBHUM	52,84,868.33
39	KARNATAKA	GADAG	31,46,927.50
40	KARNATAKA	YADGIR	1,21,08,717.00
41	KERALA	WAYANAD	2,56,26,319.22
42	MADHYA PRADESH	BARWANI	69,83,605.00
43	MADHYA PRADESH	CHATTARPUR	1,20,49,023.85
44	MADHYA PRADESH	DAMOH	3,56,38,377.54
45	MADHYA PRADESH	EAST NIMAR	1,23,53,780.86
46	MADHYA PRADESH	GUNA	1,17,64,781.00
47	MADHYA PRADESH	RAJGARH	1,56,28,686.80
48	MADHYA PRADESH	VIDISHA	75,11,180.00
49	MAHARASHTRA	JALGAON	5,66,534.33
50	MAHARASHTRA	NANDED	3,03,04,636.33
51	MAHARASHTRA	NANDURBAR	7,68,62,676.33
52	MAHARASHTRA	OSMANABAD	4,04,44,889.23
53	MANIPUR	CHANDEL	3,05,019.20
54	MEGHALAYA	RI BHOI	3,71,65,602.35
55	ODISHA	BALANGIR	14,10,97,032.33
56	ODISHA	KALAHANDI	3,73,77,992.36
57	ODISHA	KANDHAMAL	1,42,90,933.96
58	ODISHA	KORAPUT	1,44,31,204.00
59	ODISHA	NABARANGAPUR	1,63,59,265.00
60	ODISHA	NUAPARA	1,65,28,890.33

S. No.	State	Aspirational District	Amount spent (In INR)
61	ODISHA	RAYAGADA	1,97,03,988.00
62	PUNJAB	FEROZEPUR	1,88,85,711.00
63	RAJASTHAN	BARAN	1,77,11,481.00
64	RAJASTHAN	DHOLPUR	1,15,09,889.00
65	RAJASTHAN	JAISALMER	1,67,39,866.60
66	RAJASTHAN	KARAULI	2,80,32,193.00
67	RAJASTHAN	SIROHI	1,32,12,500.00
68	TAMIL NADU	RAMANATHAPURAM	76,55,853.33
69	TAMIL NADU	VIRUDHUNAGAR	2,87,81,495.48
70	TELANGANA	ADILABAD	5,66,534.33
71	TELANGANA	JAYASHANKAR BHUPALAPALLY	1,27,45,699.25
72	UTTAR PRADESH	BAHRAICH	2,22,93,170.00
73	UTTAR PRADESH	BALRAMPUR	1,95,05,349.30
74	UTTAR PRADESH	CHANDAULI	2,14,59,635.00
75	UTTAR PRADESH	CHITRAKOOT	2,48,87,094.00
76	UTTAR PRADESH	SHRAVASTI	2,08,33,154.00
77	UTTAR PRADESH	SIDDHARTHNAGAR	44,05,355.00
78	UTTARAKHAND	HARIDWAR	5,29,26,030.49

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)
 

No

(b) From which marginalized /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:
 

Not Applicable
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.
 

Not Applicable



## Business Responsibility & Sustainability Report

### 6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Rural Development	12,71,448	100
2	Promoting Education	3,89,385	100
3	Skill Training & Livelihood Enhancement	3,00,797	100
4	Healthcare & Hygiene	37,118	100
5	Environmental Sustainability	11,268	100

### **PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner**

#### Essential Indicators

##### 1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

HDFC Bank has a transparent Grievance Redressal Policy and Mechanism in place that ensures prompt and effective resolution of complaints. Customers can contact the Bank through various channels, including branches, phone banking, website, net banking, and retail asset customer service centers. Complaints not resolved on the same day are logged into the CRMnext system or Vision Plus for Credit Card-related issues. The CRMnext system categorizes grievances, maintains turnaround times (TAT), and has an auto escalation mechanism for unresolved cases. The Bank provides acknowledgment with a Complaint Reference Number (CRN) and keeps customers informed about any delays in resolution. Regulatory grievances are handled by designated Nodal Officers, and the Bank has an Internal Ombudsman as per RBI guidelines, with their decisions binding on the Bank.

##### 2. Turnover of products and services as a percentage of turnover from all products/services that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	N.A.
Safe and responsible usage	N.A.
Recycling and/or safe disposal	N.A.

##### 3. Number of consumer complaints in respect of the following:

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	2	0	-	46	0	-
Advertising	33	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services	2457	11	-	-	-	-
Restrictive Trade Practices	0	0	-	-	-	-
Unfair Trade Practices	7616	88	-	-	-	-
Other	0	0	-	-	-	-

##### 4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	0	N.A.
Forced recalls	0	N.A.

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, As a responsible banker, cyber security, and data privacy are of paramount importance to us. To manage these risks, we have constituted an IT Strategy Committee, Information Security Committee in addition to the Information Security Group with specific roles and responsibilities. We also have in place a cyber-security framework and an information security programme. We undertake stringent processes and measures such as vulnerability management processes that actively scan for security threats, logging, and monitoring procedures to deal with network intrusions and incidents. We adhere to the 'Code of Bank's Commitment to Customers' as prescribed by the Banking Codes and Standards Board of India (BCSBI) and Employee and Customer Awareness Procedures, to ensure customer privacy and are guided by our Information Security Policy and Cyber Security Policy, which is at par with global standards in information security. Further, we have an independent assurance team within Internal Audit which provides assurance on the management of information technology-related risks. Our commitment to privacy is backed by a robust governance framework at HDFC Bank. This framework comprises key components such as a designated privacy officer, cross-functional privacy teams, and a well-defined chain of responsibility for addressing privacy-related matters. These measures ensure that privacy is embedded in every aspect of our operations, enabling us to proactively protect personal information, foster a culture of privacy awareness and effectively respond to privacy concerns or inquiries. The Bank's data privacy policy ensures that data is handled responsibly and with the utmost concern for security and privacy. The details of the data privacy policy can be found here: <https://www.hdfcbank.com/personal/useful-links/privacy>

More details on our information security and data privacy practices can be found in our chapter on Business Continuity Management, Information & Cyber Security Practices and Data Privacy Measures as part of the Integrated Report.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on the safety of products/services.

The Bank's CRM next system has the capability to record and categorize grievances into different types and maintain turnaround times (TAT) for specific category / sub-category. It also has an auto escalation mechanism for cases not resolved within defined TAT. With this the Bank not only ensures that all the issues are recorded and resolved, but shall also ensures effective monitoring /escalation mechanism to the senior functionary responsible in case of the grievance not being resolved within defined timelines.

## Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
 

The information related on products and services of the entity can be found here: <https://www.hdfcbank.com/personal/about-us/overview/our-businesses>
2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
 

Please refer to the Corporate Commitment and Citizens Charter in the webpage <https://www.hdfcbank.com/personal/useful-links/citizens-charter> for steps taken on informing and educating our customers.
3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.
 

The Bank takes proactive measures to ensure the reliability and seamless continuity of our operations. We prioritize the highest standards of Information & Cyber Security Practices and Data Privacy Measures, ensuring the protection of sensitive data and maintaining the trust of our customers. Additionally, our ISO 22301:2019 certified Business Continuity Program ensures the reliability and seamless continuity of our operations. Our Business Continuity Program is meticulously designed to align with regulatory guidelines and it undergoes thorough reviews and audits. The Bank's Business Continuity Program helps manage continuity of critical business operations and accelerated resumption of services after a disaster. The plan also ensures quick recovery of critical business applications during hardware/ network/power failure etc.



## Business Responsibility & Sustainability Report

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable). If yes, provide details in brief.

No

Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes, the Bank reached out to 100 Million customers for their feedback and 3.2 million feedback of customers was captured across key channels, critical episodes and key product journey.

5. Provide the following information relating to data breaches:

- a. Number of instances of data breaches along-with impact

None

- b. Percentage of data breaches involving personally identifiable information of customers

None