

# Sustainability and Business Responsibility (BR) Policy

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**CSR & Sustainability Department**  
State Bank of India  
Corporate Centre  
Mumbai

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## **SUSTAINABILITY AND BUSINESS RESPONSIBILITY(BR) POLICY**

The Sustainability and Business Responsibility (BR) Policy is detailed as below:

### **1.Introduction**

State Bank of India (SBI) is one of the country's oldest establishments and a premier institution in the financial sector. Its presence spans across more than two centuries, and the SBI group currently has a footprint across several countries.

The financial sector is one that is in a constant state of flux, necessitating change and transformation as and when required. The Bank is committed to be an agent of positive change and understands that growing its business sustainably is the foundation for creating long-term value for all stakeholders. Recognizing “*Sustainability*” as one of its core values, SBI is focused on offering products and services in a responsible manner that proves beneficial for the stakeholders, whilst simultaneously taking the Bank's social and environmental impact into account.

SBI's *Sustainability and Business Responsibility (BR) Policy* determines its effort to adapt and operate efficiently in an environment filled with risks and opportunities. The Bank is continuously evaluating possibilities through which risks can be mitigated and opportunities seized. SBI's operations are envisioned to adhere and comply with its Five (5) core values – Service, Transparency, Ethics, Politeness & Sustainability (STEPS) thereby ushering a working culture that binds this large organization together. SBI is determined to extend its beliefs and commitment to the community at large.

The Bank's multi-faceted business model is rapidly evolving to concurrently meet several requirements, such as enhancing customer satisfaction, increasing focus on digitization, contributing to national development goals, developing communities, improving financial literacy amongst underprivileged people, reducing the carbon footprint of its operations, and aligning its initiatives to the Sustainable Development Goals (SDGs).

This Policy Statement outlines the approach taken to manage SBI's economic, environmental and social performance in an integrated manner, and will help ensure that internationally accepted standards and best practices are applied when identifying, assessing and monitoring environmental, social and governance risks with respect to the Bank's business operations. The Policy also addresses aspects covered by the Nine (9) principles defined by the National Guidelines on Responsible Business Conduct (NGRBC), published by the Ministry of Corporate Affairs, Government of India in March,2019.

## **2.Objective and Scope of the Sustainability and Business Responsibility (BR) Policy Statement**

The primary objective of the Policy Statement is to direct SBI's sustainability strategy and integrate it with its business strategy. The Policy also identifies the Bank's environmental and social focus areas and outlines the general principles on which its sustainability initiatives will be designed and implemented.

The Bank has implemented several initiatives across operations to reduce its carbon footprint and designed products and services having underlying value to environmental and social causes. As an organization that is supported by a large employee base across India, SBI understands that its sustainability strategy will only be successful if it is proactively adopted by all the employees. In light of this, several steps have been taken to build awareness around the importance of sustainability. Employees have also been encouraged to engage in the Bank's activities and demonstrate sustainable behaviour.

Committed to taking tangible actions, SBI aspires to:

- i. Conduct day-to-day operations and business transactions in line with its mission to provide simple, responsive and innovative financial solutions in a responsible manner.
- ii. Engage with all its stakeholders including internal and external stakeholder groups and the society at large with an underlying vision to emerge as the Bank of choice for a Transforming India.
- iii. Conduct banking transactions and other investments with professional integrity, conforming to highest ethical standards and in compliance with the regulatory framework.
- iv. Establish a working environment that aids in nurturing employees, including the differently abled, and contributes to their overall professional development, while actively promoting a healthy work-life balance.
- v. Reduce the Bank's Carbon footprint.
- vi. Aiding the Capacity creation towards mitigation and adaptation of the effects of Climate change.
- vii. Identify and mitigate risks and identify opportunities for sustainable growth across all aspects of banking operations.
- viii. Innovate continuously to develop financial products and services that enable environmental conservation as well as socioeconomic development.
- ix. Collaborate with policymakers, peers in the industry and public bodies to propagate public good through policy decisions around Governance and Administration, Economic Reforms, Inclusive Development, Energy Security, Water and food security and sustainable business principles.
- x. Provide to its employees a workplace that is safe and secure, and continually reduce the risks and occurrences of health and safety-related incidents.

The Bank will make requisite efforts towards reducing the carbon footprint of its own operations as well as of its financial transactions. To this end, SBI will work towards enhancing generation of renewable energy and increase carbon offsetting. It is the Bank's aspiration to achieve a state of Carbon Neutrality in the long run in a phased manner. Bank shall explore the possible means to reduce the carbon footprint of its operations to achieve the voluntarily envisioned goal of achieving Carbon Neutrality by 2030.

SBI aims to balance its business and sustainability performance and has, therefore, identified core Environmental, Social and Governance areas that it will concentrate on. Through these identified Environmental, Social and Governance focus areas, the Bank shall simultaneously endeavour achieving the underlying aspirations of the United Nations Sustainable Development Goals (UN SDGs). The identified core areas are:

### **2.1 Environmental Aspects:**

- Lending focus for Renewable energy projects with an aim to boost investment
- Establishing Digital banking platforms
- Implementing energy conservation and energy efficiency initiatives
- Reducing Greenhouse Gas (GHG) emissions
- Managing Waste generation and disposal (hazardous and non-hazardous)
- Reducing Paper consumption
- Reducing Water consumption
- Adopting environmental best practices, including establishing an environmental management system. Conserve natural resources by adopting the "3 R" (*Reduce, Reuse and Recycle*) approach towards pollution prevention and effective waste disposal including the electronic waste
- Adopting and integrating the energy and environment considerations for all new infrastructural facilities and obtaining relevant certifications wherever possible
- Support Biodiversity & Habitat
- Explore avenues and promote transition to non-polluting transportation
- Make efforts to procure products which are environment friendly and energy efficient.

### **2.2 Social and Governance Aspects:**

- Implementing Ethical banking practices
- Ensuring compliance
- Promoting Human Rights
- Encouraging Gender diversity
- Talent development and retention
- Promoting healthy work-life balance
- Constructive engagement with all internal and external stakeholders
- Increasing access to banking services
- Promoting financial inclusion and enhancing financial literacy
- Ensuring customer satisfaction
- Customer Data privacy and robust cyber security mechanism
- Building communities
- Establishing strong grievance redressal mechanisms

The Policy and its elements are applicable to all Departments/ Verticals and business groups of SBI managing its domestic operations.

### **3.Integration of the Sustainability and Business Responsibility (BR) Policy with the Risk Management Framework**

As a large banking institution, risks are inherently present in most of SBI's business activities. These can be related to the Bank's reputation, products and services, strategic decisions, market presence, operational activities, and environmental and social impact, to name a few areas. SBI believes that investing in sustainable businesses and practices can act as a robust tool to cohesively manage these risks.

Towards this, the Sustainability and Business Responsibility (BR) Policy will support the Bank's Risk management framework, identifying measures to mitigate risks arising from an evolving economic, environmental and social landscape. To mitigate credit risk, the Credit appraisal mechanism to highlight the environmental and social risks which have a bearing (present or potential) on the operations of the borrowing entity. An examination of following key considerations to form part of long-term credit decisions:

- ✓ Socio- Economic considerations: Capacity to create economic development in the region, adherence to Labour laws/Human rights. Resettlement and Rehabilitation of the local populace, CSR initiatives etc. to be critically examined.
- ✓ Environmental Considerations: Borrowing entity's outlook on Pollution management (Air, Water and Hazardous waste), ecological impact of operations, business continuity and disaster resolution arising out of any emergency.

### **4. Corporate Governance, Business Ethics and Sustainability**

SBI encourages and respects professional behaviour that encapsulates strong moral values. The ethos of the organization emphasizes on zero tolerance towards unethical business practices. The Bank expects each of its employees to abide by its working culture by conducting professionally, with integrity and in compliance with applicable laws and regulations. SBI is an equal opportunity employer adhering to the Equal Remuneration Act, 1976 and making no discrimination in remuneration on the basis of gender or any other form of diversity. The Bank remains committed to providing equal opportunities in employment and creating an inclusive workplace in which all employees are treated with respect and dignity. Bank's "*Equal Opportunity Policy for Persons with Disabilities*" is in accordance with the the provisions of the "The rights of Persons with Disabilities Act,2016". The Bank also upholds its employees' right to collective bargaining and provides opportunities for active engagement and consultation. Further, Bank's Corporate Governance practices are aimed at enforcing the right practices at all levels of functioning. The Bank has instituted a vigilance mechanism, which is built on three primary behavioural aspects – *Preventive, Punitive and Participative*. Additionally, the "*Conflict of Interest Policy*" envisages to serve as a mitigating and sensitising measure for helping manage situations, which may involve serious ethical risks or have legal and regulatory consequences.

Implementation of the Sustainability and Business responsibility (BR) Policy will also

be supplemented by:

- ✓ Bank's Code of Conduct & Code of Ethics: The Code of Conduct and Code of Ethics apply to Banks all employees, whether full-time, part-time or appointed on contractual basis. These Codes lay principles of ethical business practices and prescribes adherence to applicable laws and regulations as a bare minimum requirement.
- ✓ Whistle Blower Policy: The Whistle blower policy allows any employee to communicate a concern or complaint confidentially and anonymously with an assurance that there will be no retribution or negative consequences.
- ✓ Prevention of Sexual Harassment (PoSH) Policy: To ensure safety and wellbeing of the workforce, a well administered PoSH Policy is in place.

## **5.Sustainability Governance**

**5.1** For governing the sustainability matters at the Bank, the Deputy Managing Director (HR) and Corporate Development Officer (CDO), who is also the designated Chief Sustainability officer (CSO), will oversee the overall environmental and social performance of the Bank, and steer its sustainability vision in the right direction. The execution of Bank's sustainability related issues is monitored by the Corporate Centre Sustainability Committee (CCSC) which comprises members drawn from varied Departments/Verticals/Groups.

Further, to bring additional focus to sustainability matters, the CCSC will be further supported by 3 sub committees:

- ✚ Environment Sub-Committee: Identifying opportunities, target setting for improvement in the areas of emissions, energy usage, Water security and Waste management.
- ✚ Social & Governance Sub-Committee: Scaling up workplace matters relating to Human Rights, ethical behaviour and Code of Conduct, Grievance handling, gender diversity, training and development, corporate governance practices and stake holder engagement.
- ✚ Product & Services Sub-Committee: For identifying business opportunities to make Bank's products and services more inclusive, meeting the Social aspirations and addressing concerns on environment protection and climate risk.

To percolate the Sustainability measures further, *Circle Sustainability Committees (CSC)* have also been established to monitor sustainability performance at the Circle level. The Sustainability Department at the Bank's Corporate Centre office is the Nodal Department to handle issues relating to the Bank's sustainability matters.

**5.2** The Bank has instituted a 'Sustainability Pledge', which draws strength from the Bank's vision to drive its sustainability agenda throughout the organization at all levels. Bank's entire workforce reiterates its commitment to this pledge while observing World Environment Day (05<sup>th</sup> June) every year.

**5.3** For disclosure on sustainability related factors, The Securities and Exchange Board of India (SEBI) vide Gazette notification No. SEBI/LAD-NRO/GN/2021/22 dated May 05,2021 has introduced reporting requirements on ESG parameters called the Business Responsibility and Sustainability Report (BRSR). The BRSR will be mandatory from FY 2022-23 for the applicable corporates and is meant to replace the existing Business Responsibility Report (BRR) disclosure. The BRSR seeks disclosures from listed entities on their performance against the Nine (9) principles of the 'National Guidelines on Responsible Business Conduct' (NGBRCs) and reporting under each principle is divided into essential and leadership indicators. SEBI has mandated for filing of BRSR by the top 1000 listed companies (by market capitalization) in the prescribed format. On Governance, leadership and oversight on Business Responsibility matters, the BRSR disclosure inter-alia also mandates for mention of –(i)Statement by the director responsible for the Business responsibility report, highlighting ESG related challenges, targets and achievements; and (ii)Details of the highest authority responsible for implementation and oversight of the Business responsibility Policy(ies). Accordingly, in compliance with the SEBI mandate, the Managing Director overseeing the Retail Banking operations at the Bank will be entrusted with the Business Responsibility functions and for mentioning purpose in BRSR. For the Business Responsibility disclosure requirements, Bank shall comply with the in-force guidelines and frameworks, issued by the appropriate regulatory authority/entity(ies).

**5.4** The Sustainability and Business Responsibility (BR) Policy is valid for one year from the date of issue and shall be reviewed annually.

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**SBI's Sustainability Pledge (For All Employees):**

- I do solemnly swear that I shall contribute to the Bank's mission of increasing awareness on Sustainability.
- I shall inculcate social, economic and environmental responsibilities in my day-to-day activities and uphold ethical behaviour.
- I shall treat my colleagues with dignity and respect and contribute to the development of a workplace that provides fair and equal treatment to all. I shall also promote health, well-being and safety at the workplace.
- I pledge to promote the conservation of natural resources by adopting the Bank's various digital transaction platforms and encouraging paperless banking.
- I shall contribute to the cause of reducing plastic consumption, minimizing waste and maintaining cleanliness. I shall also take personal responsibility of ensuring that there is no wastage of resources such as paper, water and energy at places where I operate.
- I shall make a positive impact on society by participating in SBI's community development initiatives.
- I shall encourage my colleagues to promote sustainability at the workplace, and work with them to build a sustainable organization as well as society.

**Sustainability and Business Responsibility (BR) Policy- Implementation Framework**

**(For Internal Circulation only)**

**1. Introduction:**

The Bank has devised a mechanism to allow for a structured approach for implementation of the Policy.

The Policy implementation framework includes four key elements as follows:

- Communication
- Delivery mechanism
- Evaluation
- Monitoring progress and reporting

The Bank encourages all its internal and external stakeholders to abide by the values and principles as laid down in this policy.

- a. Communication:** The Policy needs to be effectively disseminated across all the levels of the Bank on a priority basis. Communication methods include various channels, such as staff meetings, emails and newsletters, bulletin notices and digital media. Leadership involvement will be ensured to maintain momentum and ensure continuous reinforcement of the Policy. **The Policy will also be placed on the Bank's website, to enhance transparency.** Such close linkage will enable the Bank to achieve a wider response and better results. Specific training to be developed to spread awareness about the Bank's sustainability agenda among its workforce.

Capacity-building exercises to be regularly conducted via online trainings and workshops. Additionally, the Bank will conduct internal and locally driven interactions, engaging the workforce on the environmental and social themes of the Policy. It shall assess the needs and resources required to ensure adequate coverage.

- b. Delivery Mechanism:** The Bank aims to integrate management of economic, social/cultural and environmental factors in relation to its activities to create value for all stakeholders.

The delivery mechanism for the Policy will focus on the following fundamentals:

- Integration of its objectives in the Bank's business objectives
- Specific, Measurable, Achievable, Realistic and Time-Based (SMART) sustainability goals and targets, and communication of expected outcomes
- Preparation of roadmap for implementation, including timelines for achieving set goals
- Assignment of responsibilities towards identified goals
- Procedures and checklists for new processes
- Improved stakeholder interaction for gathering feedback

- Action on the feedback at a corporate and circle level
- Assessment of impact and quantification of outcomes
- Involvement of the leadership to address any concerns that arise during the implementation of the Policy.

**c. Evaluation:** From time to time, the Bank will systematically assess the Policy, and evaluate the effectiveness of its value creation.

The framework will include measuring compliance to the Policy and evaluating its outcomes. Impact will be measured considering the previous year as a baseline and taking into account key economic, environmental and social indicators. Bank shall also identify best practices and continue to improve its sustainability performance.

**d. Monitoring Progress and Reporting:** The Bank will track progress of the Policy objectives quarterly at the circle level. At the Corporate level, progress will be monitored half yearly. The monitoring framework will ensure for:

- Interaction across Economic, Social and Environmental areas to understand sustainable development outcomes.
- Year-on-year progress on set goals and targets.
- Impact of implemented sustainability programs.
- Improvement in sustainability culture across the Bank.
- Bank shall also endeavour putting in place an Assurance mechanism by a Third party on its ESG disclosures.
- Institutional mechanisms and budgetary factors.

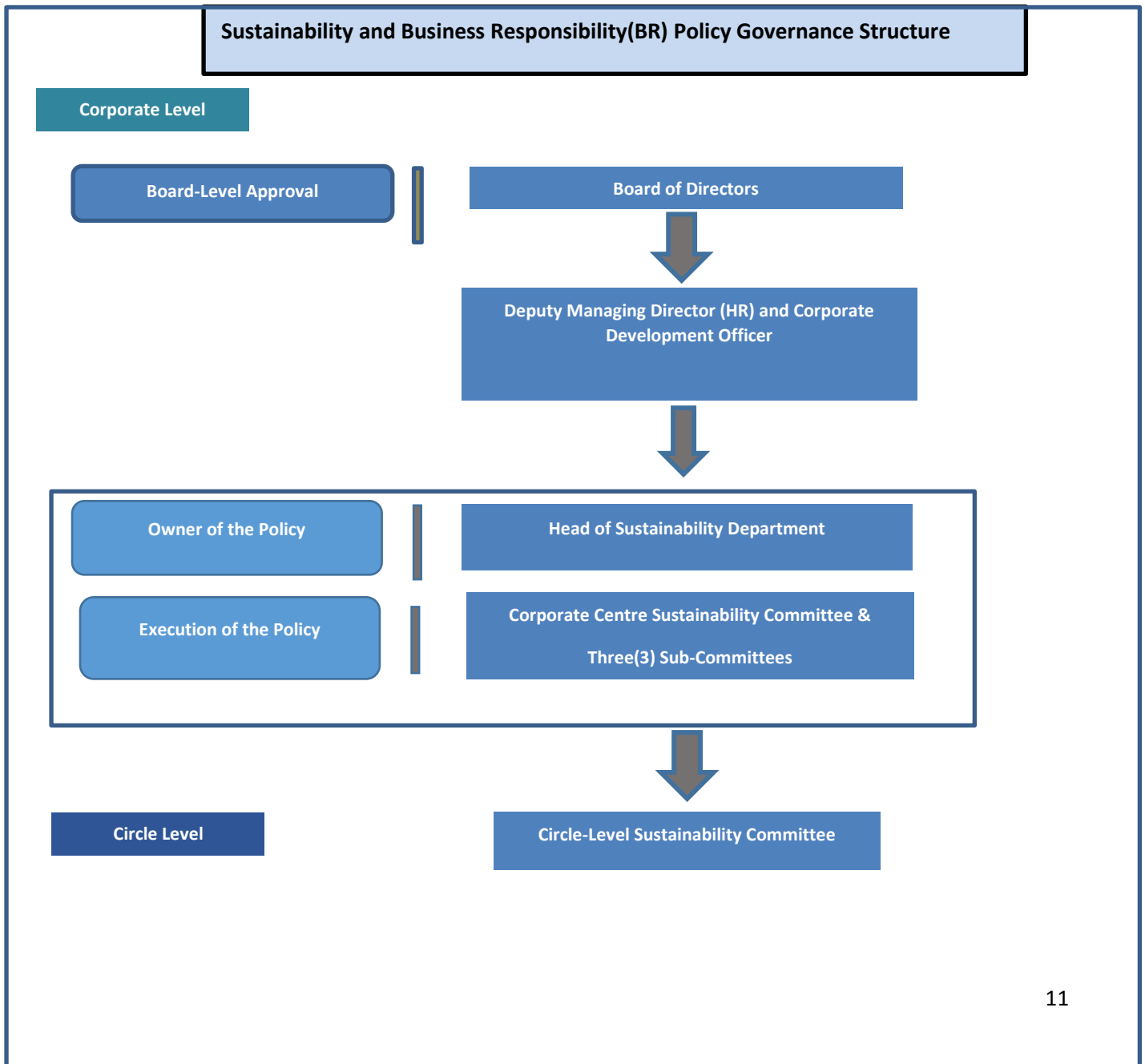
A half-yearly reporting on progress made towards achieving Carbon neutrality strategy will be put up.

## **2. Governing Mechanism of the Policy Statement**

- The Central Board of the Bank shall approve the Sustainability and Business Responsibility (BR) Policy.
- The Deputy Managing Director (HR) & CDO, who is also the designated Chief Sustainability officer (CSO) of the Bank, will supervise the implementation of the Policy on behalf of the Board.
- The Head of Sustainability Department at Corporate Centre will be the owner of the Policy and oversee the implementation and communication of the sustainability strategy.
- The Corporate Centre Sustainability Committee (CCSC), which shall meet quarterly will ensure for overall execution of the Policy.
- Any interim change to the Policy on account of changes in regulations or specific directions from regulator or any modifications can be taken as part of the

Policy with the approval of the Managing Director (Retail & Digital Banking) and the changes shall be included in the Policy at the time of next review.

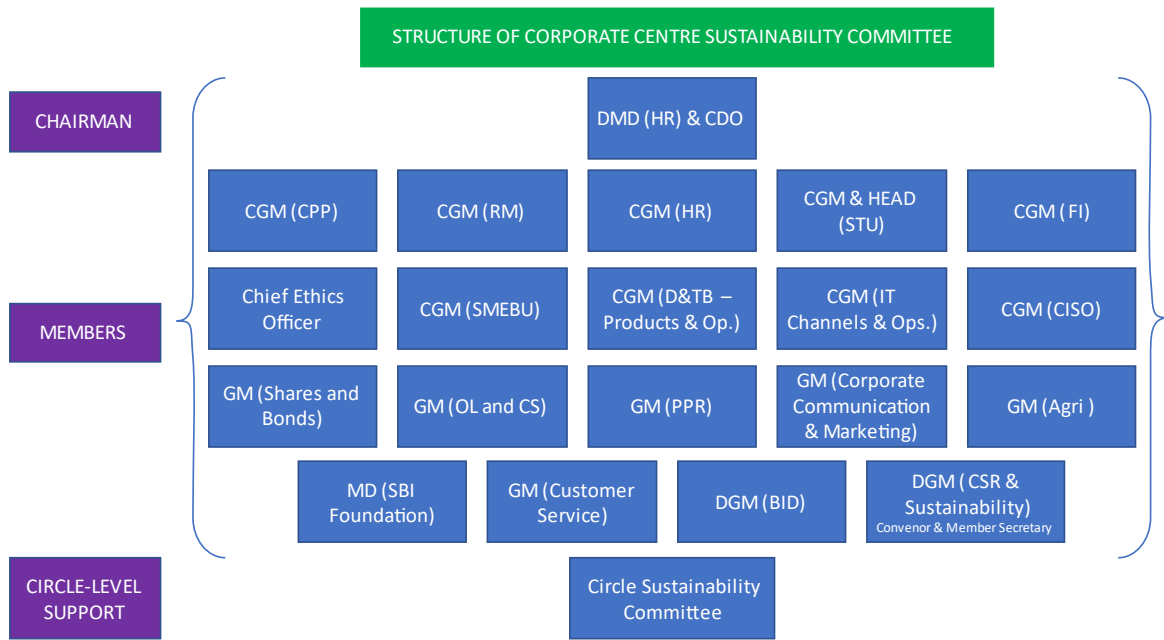
- The Three (3) Sub-committees formed to support the CCSC will have members drawn from different functional areas in the Bank. The subcommittee members shall be members of the CCSC as well. However, individual(s) other than CCSC members may also be considered to be part of subcommittee in the larger interest.
- DGM & CDOs at respective circles will be the Nodal Officer for implementing the Policy at the Circle level along with the Circle Sustainability Committee (CSC).



**a. Implementation at the Corporate Level**

The Corporate Centre Sustainability Committee (**CCSC**) shall be chaired by the DMD (HR) & CDO of the Bank. The CCSC comprises some of the core functions and business units of the Bank, which have a critical role to play in the Bank's sustainability initiatives. It is constituted of the following representatives:

- I. DMD (HR) & CDO – Chair of the Committee
- II. CGM (CPP)
- III. CGM (RM)
- IV. CGM (HR)
- V. CGM & Head (STU)
- VI. CGM (FI)
- VII. Chief Ethics Officer
- VIII. CGM (SMEBU)
- IX. CGM(PBBU)
- X. CGM (D&TB-Products & Op.)
- XI. CGM (IT Channels & Ops.)
- XII. CGM(IBG)
- XIII. CGM(CISO)
- XIV. GM (Shares and Bonds)
- XV. GM (OL & CS)
- XVI. GM(PPR)
- XVII. GM (Corporate Communication & Marketing)
- XVIII. GM (Agri)
- XIX. MD (SBI Foundation)
- XX. GM (Customer Service)
- XXI. DGM (BID)
- XXII. DGM (CSR &Sustainability) --- Member Secretary & Convenor



Deputy Managing Director (HR) & CDO will be the authority for nominating members of the 3 sub committees and effecting any changes in the CCSC in view of organizational changes and requirements.

The CCSC is entrusted with the responsibility of taking forward the Bank's sustainability agenda, with the help of the individual circle-level sustainability committees. The CCSC shall provide the requisite guidance and way ahead for any improvement in the Policy implementation framework relating to its four key elements- (i) Communication, (ii) Delivery mechanism (iii) Evaluation and (iv) Monitoring progress and reporting. CCSC shall ensure the following:

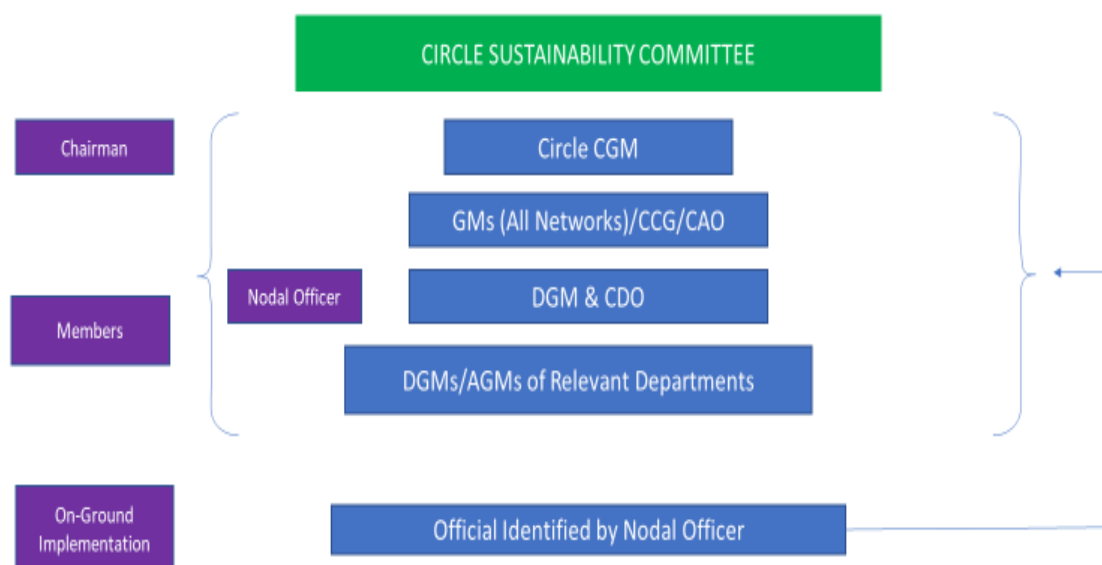
- ✓ Providing insights for the identification of significant stakeholder groups and material issues for the development of the Bank's Sustainability Report
- ✓ Conducting a quarterly review of the Bank's sustainability performance through Corporate Centre Sustainability Committee (CCSC) meeting.
- ✓ Formulating the Bank's Sustainability goals and targets
- ✓ Reviewing and providing inputs on the Bank's Sustainability and Business Responsibility (BR) Policy periodically
- ✓ Reviewing the Bank's sustainability-related disclosures
- ✓ Formation of the Three Sub committees and devising its monitoring and reporting mechanism

## b. Implementation at the Circle Level

The Circle Sustainability Committee (CSC) is chaired by the CGM at the circle level. The CSC has been constituted at each Circle LHO for carrying out sustainability initiatives at the circle level. The Circle Development Officer (CDO) has been appointed as the Nodal Officer of the individual circle. The CSC is constituted of the following members:

- I. Circle CGM – Chair of the Committee
- II. GMs (All Networks)
- III. DGM & CDO – (Nodal Officer)
- IV. DGMs/AGMs from at least Three (3) Departments: SMEBU/PBBU/ABU/FI &MM. All AGMs under control of DGM & CDO will also be members of the CSC.

DGM & CDOs at LHOs will be the Single Point of Contact with Corporate Centre for all Sustainability initiatives related information and data availability. DGM & CDOs shall ensure holding quarterly CSC meetings. General Managers (GMs) of Commercial Clients Group (CCG) /Central Audit Office (CAO) falling under the Circle geography may also be included as members of CSC.



The Circle Sustainability Committee shall be responsible for the following:

- Identifying circle-level sustainability focus areas
- Reviewing circle-level sustainability performance on a monthly basis

- Setting circle-level sustainability goals and targets
- Facilitating data collection for the preparation of Bank's sustainability disclosures
- Report quarterly sustainability performance

### **Implementation Focus Areas**

The implementation of the Policy is aligned with NGRBC. The Nine (9) principles of NGRBC are the basis of various implementations in focus areas. The NGRBC formulated by the Ministry of corporate Affairs, Government of India. NGRBCs urge businesses to conduct business responsibly and sustainably and also encourage and support their other stakeholders to follow the same principle. The implementation focus areas identified include the Environment Focus Areas and the Social Focus Areas.

#### **(A) Environmental Focus Areas:**

The Bank's intent is to implement environmental best practices across its operations. In order to reduce the ecological footprint of its operations, some key action points have been identified.

- **Environment Management Systems:** Each operational location has its own individual environmental impacts and risks, depending on factors such as its size, location and number of employees, to name a few. It is important to devise environmental objectives and plans to manage the environmental impacts of operations.
- **Reducing Carbon Footprint:** Climate change is a topic of global concern and reducing the carbon intensity of operations is one of the top business priorities. Reducing the operations' carbon footprint also indirectly leads to enhanced operational efficiency. Additionally, it cements the Bank's reputation as a responsible corporate. The initiatives on this front to be taken with the objective of achieving **Carbon Neutral** status for the Bank by 2030. Activities directed at reducing carbon footprint to inter-alia include:
  - *Energy Conservation and Energy Efficiency:* Energy consumption is one of the biggest impact areas of banking operations. Bringing about energy efficiency in operations can also lead to direct financial benefits by reducing cost of operations.
  - *Reducing Paper Consumption:* In terms of resource consumption, the Bank's biggest material input is the amount of paper consumed for day-to-day



operations. Reduction in paper consumption is a big step towards reducing the ecological footprint of the Bank.

- *Onsite and Offsite Renewable Energy (RE) Power sourcing* for Bank's operations, installation of Solar ATMs etc.
  - *Purchase of Carbon offsets:* A view on purchasing Carbon offsets to achieve the Carbon neutrality target in the long run can be pragmatically taken by the Bank depending on the progress achieved on emission reduction through other means.
  - *Green Building Certifications* for our major establishments (existing & proposed) as regards their meeting environmental and emission benchmarks.
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- **Reducing Water Consumption and ensuring Water security:** Reducing water consumption will not only help reduce cost, but also help in ensuring business continuity. One of the methods of ensuring water security is to collect rainwater, thereby reducing dependence on ground water as well as surface water resources. In the current scenario of increasing water scarcity, rainwater harvesting is one of the smartest solutions which can be widely adopted at all possible sites within the Bank.
  - **Waste Management:** Day-to-day banking operations lead to generation of a substantial amount of waste. Most of this consists of municipal solid waste. In addition to this, the Bank generates a substantial amount of e-waste as well. Not only are proper waste management practices critical from a compliance perspective, but effective waste minimization can also lead to enhanced efficiency and hence, reduced costs.

## **(B) Social Focus Areas:**

The Bank acknowledges its responsibility to society at large with key focus areas are as under:

- **Ethical Business Practices:** The Bank is committed to ensuring that there is no breach of compliance while also ensuring that all employees behave in a fair and transparent manner.
- **Promoting Human Rights:** The Bank endeavours to ensure that the Human Rights of all individuals are given the utmost respect. The Bank is committed to ensuring that all its employees as well as business and value chain partners are in conformance with the applicable Human rights regulations.

- **Employee Health & Well Being:** Employees in the financial sector may be exposed to certain occupational health and safety risks. These include various lifestyle related diseases, security risks, and mental stress in addition to mechanical risks like fire, electrical and building safety related issues. The Bank is committed to pre-emptively identifying and eliminating any such risks and protecting its valuable Human capital.
- **Encouraging Workforce Diversity:** A diverse workforce is integral to enhanced business productivity. The Bank promotes gender, generational and cultural diversity in its workforce and, provides equal opportunities for all to operate from diverse geographies. The Bank adheres to the Equal Remuneration Act, 1976 and makes no discrimination in remuneration on the basis of gender or any other form of diversity.
- **Enhancing Financial Inclusion and Financial Literacy:** As the premier Bank of the country, the Bank has a leadership role to play in the accessibility of financial services to every part of the country. The Bank has put in huge efforts to promote financial inclusion and financial literacy of the unbanked sections have been exemplary and intends to continue doing so in the future.
- **Enhancing Customer Satisfaction:** Engaging with customers regularly and using more innovative methods is key to ensuring a high level of customer satisfaction.
- **Community Development:** Bank has developed a structured approach towards community development with specific focus areas to ensure lasting impact of its CSR initiatives.

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