



We understand your world

CIN: L65920MH1994PLC080618
Email: shareholder.grievances@hdfcbank.com
Website: www.hdfcbank.com

HDFC Bank Limited,
Zenith House,
Opp Race Course Gate no. 5 & 6,
Keshavrao Khadye Marg,
Mahalaxmi, Mumbai- 400034
Tel.:022-39760001/0012

August 12, 2022

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 2021-22. Kindly note that this was already submitted to the Stock Exchanges as a part of the Annual Report submitted for FY 2021-22.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully,

For HDFC Bank Limited

Santosh Haldankar

Sr. Vice President (Legal) & Company Secretary

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

- investors.helpdesk@hdfcbank.com

7. Telephone

- 022 66521000

8. Website

- www.hdfcbank.com

9. Financial year for which reporting is being done

- FY 2021-22

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

- Please refer the Director's Report (Section: Issuance of Equity Shares and Employee Stock Option Scheme (ESOP)) appended to the Integrated Report for FY 22.

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: Nusrat Pathan
Telephone number: 022 39227260
e-mail ID: nusrat.pathan@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).

- Please refer 'About the Report' section of this report.

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 Saving 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. For details, please refer to the 'Business Segments' section of the Integrated Report for FY 22.	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.	6,342 branches and 18,130 ATMs / Cash Deposit & Withdrawal Machines (CDMs) across 3,188 cities / towns. In addition, we have 15,341 business correspondents, which are primarily manned by Common Service Centres (CSC).	-
International	N.A.	Branches and Representative Offices in Manama (Bahrain), Hong Kong, Dubai, DIFC, Abu Dhabi and Nairobi (Kenya).	-

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	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	81%	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	19%*
2.	Other than Permanent (E)	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	81%	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	19%
3.	Total employees (D + E)	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	81%	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22	19%*
WORKERS						
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.	Total workers (F + G)	N.A.	N.A.	N.A.	N.A.	N.A.

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)			Not available		
2.	Other than Permanent (E)			Not available		
3.	Total differently abled employees (D + E)	Please refer Diversity and Inclusion details on the 'Social-People' section of the Integrated Report for FY 22 for a qualitative response		Not available		
DIFFERENTLY ABLED WORKERS						
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.	Total workers (F + G)	N.A.	N.A.	N.A.	N.A.	N.A.

*Includes sales officers and other non-supervisory staff

19. Participation / Inclusion / Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	11	3	27.27%
Key Management Personnel	4	0	0

20. Turnover rate for permanent employees and workers

	FY 2021-22 (Turnover rate in current FY)			FY 2020-21 (Turnover rate in previous FY)			FY 2019-20 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	Please refer "Our Culture" details in the 'Social-People' section of the Integrated Report for FY 22			Please refer Social - People section of Integrated Report for FY 21.			Please refer 'Our People' section of Sustainability Report for FY 20.		
Permanent Workers	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

V. Holding, Subsidiary and Associate Companies (including joint ventures)**21. (a) 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, 2022, the Bank held 95.96% stake in HSL.	No
2.	HDB Financial Services Limited (HDBFSL)	Subsidiary	As on March 31, 2022, the Bank held 94.96% 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 ₹) 1,57,26,301 Lakh (Turnover represents Total Income)

(iii) Net worth (in ₹): 2,33,61,381 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 Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2021-22 Current Financial Year			FY 2020-21 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, Our whistleblower policy: https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Footer/About%20Us/Corporate%20Governance/Codes%20and%20Policie/pdf/Whistleblower-Policy-2019.pdf	0	0	-	0	0	-
Investors (other than shareholders)	Yes, Our whistleblower policy: https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Footer/About%20Us/Corporate%20Governance/Codes%20and%20Policie/pdf/Whistleblower-Policy-2019.pdf	0	0	-	0	0	-
Shareholders	Whistleblower policy (same as above)	2		Fraudulent Loans, Improper business practices			
Employees and workers	Whistleblower policy (same as above)	101	28	Major categories of complaints include behavioural, corruption/ bribery, fraudulent loans, improper business practices, improper working conditions, misappropriation of customer funds and POSH related complaints	68	2	Major categories of complaints include behavioural issue, corruption, false claim, fraudulent loans,improper business practices, misappropriation of Bank's assets and funds, Posh Related and other unethical HR practices

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2021-22 Current Financial Year			FY 2020-21 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
Customers	Whistleblower policy (Same as above)	15	5	Broad categories of complaints include behavioral issue, fraudulent loans, improper business practices and others	2		Account status related, Improper business practices
Value Chain Partners	Whistleblower policy (same as above)	5	1	Behavioural issue, Improper business practices	2		Improper business practices, Pending Bills Related
Other (Ex-Employee, Off Role Staff, Third Party, Ex-Employee of Customer)		24	6	Broadly comprised of behavioural issue, corruption/ bribery, fraudulent loans, improper business practices and others	14	0	Broadly comprised of behavioural issue, corruption/ bribery, improper business practices and others"
Total		147	40		86	2	

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
Please refer section on 'Materiality Assessment', 'External Environment', 'Risk Management' and 'Business Continuity Plan' Section of the Integrated Report for FY 22.					



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
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
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)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
4. Name of the national and international codes/certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) 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.			Y			Y		Y	
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.			Please refer #			Please refer **		Please refer @	

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	
Governance, leadership and oversight										
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 'Message from the MD & CEO' section of the Integrated Report for FY 22.									
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. Please refer 'Governance' section of this report									
10. Details of Review of NGRBCs by the Company: Performance against above policies and follow up action										
Indicate whether review was undertaken by Director / Committee of the Board / Any other Committee	Committees of the Board									
Frequency (Annually / Half yearly / Quarterly / Any other - please specify)	Annually									
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances										
Indicate whether review was undertaken by Director / Committee of the Board / Any other Committee									Committee of the Board	
Frequency (Annually / Half yearly / Quarterly / Any other - please specify)									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 name of the agency.					Y***					
12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:										
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.	
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	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.	
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.	
Any other reason (please specify)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

** 'Environment' section of this report

'Social -People' and 'Governance' section of this report.

@ Communities' section 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 organisations across the industry and as per the requirements of HDFC Bank



Web-link for the policy

Note 1:	These policies of the Bank are internal documents/guidelines and are not accessible to the public
Note 2:	https://www.hdfcbank.com/personal/useful-links/our-corporate-commit (Corporate Commitment)
Note 3:	https://www.hdfcbank.com/csr/pdf/CSR_Policy.pdf
Note 4:	https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/1cb20550-41e0-4320-9a30-94e763d31392? (Environment Policy) https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/f0ac1d94-7b3f-4b7a-ad10-d84cd154eaeed? (ESG Policy Framework)
Note 5:	https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/0ae5b219-aac3-4f26-976c-0a27797d548d? (Conduct Philosophy- Code of Conduct)
Note 6:	Our information security system is based on ISO 27001: 13 and NIST 800-53, Information security risk management as per ISO 31000. ISO 22301: 2019 certified BCP.
Note 7:	Some of our large office buildings and branches 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

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

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	Not available	Please refer Culture of Transparency and Accountability details in the ‘Governance’ section of the Integrated Report for FY 22.	Not available
Key Managerial Personnel	5	Please refer Culture of Transparency and Accountability details in the ‘Governance’ section of the Integrated Report for FY 22	50%
Employees other than BoD and KMPs	4171	Please refer Culture of Transparency and Accountability details in the ‘Governance’ section of the Integrated Report for FY 22	90%
Workers	N.A.	N.A.	N.A.

2. 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	1	RBI	₹10 Crore	Please refer to the Strictures and Penalties section as part of the Corporate Governance section of the Integrated Annual Report for FY 22	No, the penalty was paid by the Bank
Settlement	N.A.	N.A.	N.A.	N.A.	N.A.
Compounding fee	N.A.	N.A.	N.A.	N.A.	N.A.
Non-Monetary					
Imprisonment	N.A.	N.A.	N.A.	N.A.	N.A.
Punishment	N.A.	N.A.	N.A.	N.A.	N.A.

3. 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

4. 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. Please refer 'Governance' section of the Integrated Report for FY 22.

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 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Directors	None	None
KMPs		
Employees		
Workers		

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

	FY 2021-22 (Current Financial Year)		FY 2020-2021 (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. NA



Leadership Indicators

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

- None

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
None	N.A.	N.A.

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. Please refer section on 'Corporate Governance' appended to this report (sub-section: Related Party Transactions).

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.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	Not applicable given the sector	N.A.	N.A.
Capex	Not Applicable being a financial services sector	N.A.	N.A.

1. a. Does the entity have procedures in place for sustainable sourcing?

- No, Being in the Financial Services sector, material purchase for operations is not significant except for paper. 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.

b. If yes, what percentage of inputs were sourced sustainably? N.A.

2. 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.

- Please refer 'Environment' section of the Integrated Report for FY 22.

3. 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.

- Not applicable

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

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 2021-22 Current Financial Year	FY 2020-21 Previous Financial Year
N.A.	N.A.	N.A.

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

	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	N.A.			N.A.		
E-waste	Please refer 'Environment section' of the Integrated Report for FY 22			Please refer 'Environment section' of the Integrated Report for FY 21		
Hazardous waste	N.A.			N.A.		
Other waste	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	% of employees covered by										
	Total (A)	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)
Permanent employees											
Male	114,582	114,582	100%	114,582	100%	Please refer to the note at the bottom of this table					
Female	26,997	26,997	100%	26,997	100%	Please refer to the note at the bottom of this table					
Other than Permanent employees											
Male	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22				Nil						



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)	% (F / A)
Female	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22					Nil					
Total	Please refer Our Culture details on the 'Social-People' section of the Integrated Report for FY 22					Nil					

*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

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

Category	Total (A)	% of workers 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)
Permanent employees											
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.
Total	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than Permanent Workers											
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.
Total	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

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

Benefits	Details of retirement benefits, for Current FY and Previous Financial Year.					
	FY 2021-22 Current Financial Year			FY 2020-21 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	141,579	0	Y	120,093	0	Y
Gratuity	141,579	0	Y	120,093	0	Y

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.

- Please refer Diversity and Inclusion details on the 'Social-People' section of the Integrated Report for FY 22. We assess all our premises and install ramps wherever feasible.

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.

No

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

Please refer Diversity and Inclusion details on the 'Social-People' section of the Integrated Report for FY 22

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	Please refer Diversity and Inclusion details on the 'Social-People' section of the Integrated Report for FY 22	Please refer Diversity and Inclusion details on the 'Social-People' section of the Integrated Report for FY 22	N.A.	N.A.
Female			N.A.	N.A.
Total			N.A.	N.A.

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.

- Please refer 'Governance' section of this report

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not applicable
Other than Permanent Workers	Not applicable
Permanent Employees	Yes. Details of the grievance mechanism can be found in the Governance section of the Integrated Report
Other than Permanent Employees	Yes, covered under whistleblower policy

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

Category	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	1,41,576	252	0.18%	1,20,093	262	0.22%
Male	1,14,582	177	0.15%	98,347	187	0.19%
Female	26,997	75	0.28%	21,746	75	0.34%
Total Permanent Workers	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.



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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:

Please refer Learning and development details in the 'Social-People' section of the of the Integrated Report FY 2022 for details on training given to our employees.

Category	FY 2021-22 Current Financial Year					FY 2020-21 Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees:										
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.
Workers:										
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.

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

Please refer Learning and development details in the 'Social-People' section of the Integrated Report for FY22

Employees	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Male	Please refer Learning and development details in the 'Social-People' section of the Integrated Report for FY22	Please refer Learning and development details in the 'Social-People' section of the Integrated Report for FY22	100%	Please refer 'Social - People' section of Integrated Report for FY 21	Please refer 'Social - People' section of Integrated Report for FY 21.	100%
Female	Please refer Learning and development details in the 'Social-People' section of the Integrated Report for FY22	Please refer Learning and development details in the 'Social-People' section of the Integrated Report for FY22	100%	Please refer 'Social - People' section of Integrated Report for FY 21.	Please refer 'Social - People' section of Integrated Report for FY 21.	100%
Workers						
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.
Total	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

9. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

➤ No

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

➤ Not applicable

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)

➤ Not applicable

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

➤ Yes

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

Safety Incident/Number	Category	FY 2021-22 Current Financial Year	FY 2021-20 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	N.A.	N.A.
	Workers	N.A.	N.A.
Total recordable work-related injuries	Employees	N.A.	N.A.
	Workers	N.A.	N.A.
No. of fatalities	Employees	N.A.	N.A.
	Workers	N.A.	N.A.
High consequence work-related injury or ill-health (excluding fatalities)	Employees	N.A.	N.A.
	Workers	N.A.	N.A.

11. Describe the measures taken by the entity to ensure a safe and healthy workplace.

Please refer to Employee Well Being section on 'Social-People' in the Integrated Report for FY 22.

12. Number of Complaints on the following made by employees and workers:

	FY 2021-22 Current Financial Year			FY 2020-21 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	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Health & Safety	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

13. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Not applicable
Working Conditions	Not applicable

14. 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.

➤ Please refer to Employee Well Being section on 'Social-People' in the Integrated Report for FY 22.



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 are 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. Please refer 'Social-People' section of the Integrated Report of FY 22.

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	Not applicable
Working Conditions	Not applicable

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

1. **Describe the processes for identifying key stakeholder groups of the entity.**
 - Please refer to our response in the next question.
2. **List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

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
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Communities	The Bank has identified women, people with disabilities, children, youth, farmer communities, as its disadvantaged, vulnerable and marginalized stakeholders.	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.
Investors (other than shareholders)	No	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.
Shareholders	No	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.
Employees and workers	No	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.
Customers	No	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.
Value Chain Partners	No	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.
Other (Ex-Employee, Off Role Staff, Third Party, Ex-Employee of Customer)	No	Please refer Modes of Engagement details on 'Stakeholder Consultation' section in the Integrated Report for FY 22.

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.**
 - Please refer section on 'Stakeholder Consultation' in the Integrated Report for FY 22.
- 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.**
 - Please refer section on 'Stakeholder Consultation' and 'Materiality' in the Integrated Report for FY 22.
- Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.**
 - Please refer section on 'Stakeholder Consultation' and 'Social – Communities' the Integrated Report for FY 22, and Director's Report (sub-section on Semi-Urban and Rural) appended to this report.

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 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						



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Permanent		31,459	22%	Please refer to 'Social-People' Section of the Integrated Report for FY21.	N.A.	N.A.
Other permanent	Please refer Employee Count Information in 'Social-People' Section of the Integrated Report for FY22.	Not available	Please refer Employee Count Information in 'Social-People' Section of the Integrated Report for FY22.		Not available	Not available
Total Employees		31,459	22%	Please refer Employee Count Information in 'Social-People' Section of the Integrated Report for FY21.	Not available	Not available

Workers

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.
Total Workers	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

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

- Not applicable

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)				
Key Managerial Personnel	Please refer to Section 1 of Annexure 5 to the		Please refer to Section 1 of Annexure 5 to the	
Employees other than BoD and KMP	Director's Report		Director's Report	
Workers	N.A.	N.A.	N.A.	N.A.

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, Please refer 'Governance' section of the Integrated Report for FY 22.

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

- Please refer 'Governance' section of the Integrated Report for FY 22.

6. Number of Complaints on the following made by employees and workers:

	FY 2021-22 Current Financial Year			FY 2020-21 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	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	-	Please refer 'Corporate Governance' section of Integrated Report for FY 21.	Please refer 'Corporate Governance' section of Integrated Report for FY 21.	-
Discrimination at workplace	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	-	Please refer 'Social-People' section of Integrated Report for FY 21.	Please refer 'Social-People' section of Integrated Report for FY 21.	-
Child Labour	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	-			-
Forced Labour/ Involuntary Labour	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	-	Please refer 'Social-People' section of Integrated Report for FY 21.	Please refer 'Social-People' section of Integrated Report for FY 21.	-
Wages			-	Not applicable	Not applicable	-
Other human rights related issues	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	Please refer Culture of Transparency and Accountability details in the 'Governance' section of the Integrated Report for FY 22	-	Please refer 'Social-People' section of Integrated Report for FY 21.	Please refer 'Social-People' section of Integrated Report for FY 21.	-

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

- Please refer 'Governance' section of the Integrated Report for FY 22.

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 labour) as part of the SEMS (Social & Environmental Management System) annexure. Please refer to more details on this within the 'Responsible financing' section of the Environment section of the Integrated Report for FY 22.

9. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	N.A.



Forced/involuntary labour	N.A.
Sexual harassment	None
Discrimination at workplace	None
Wages	N.A.
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.

- No human rights grievances/complaints received during FY22.

2. Details of the scope and coverage of any Human rights due-diligence conducted.

- Please refer our ESG policy framework and SEMS Section at <https://www.hdfcbank.com/content/api/contentstream-id/723fb80a-2dde-42a3-9793-7ae1be57c87f/f0ac1d94-7b3f-4b7a-ad10-d84cd154eaed?>

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?

Please refer the section on 'Stakeholder Consultation' in the Integrated Report for FY 22.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Assessment has not yet been conducted
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
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 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Total electricity consumption (A)	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22
Total fuel consumption (B)		
Energy consumption through other sources (C)	NA	NA
Total energy consumption (A+B+C)	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22
Energy intensity per rupee of turnover (Total energy consumption / turnover in INR)	1,015.17 Joules/INR income	957.80 Joules/INR income
Energy intensity (optional) - the relevant metric may be selected by the entity	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22 for energy consumed per Full Time Employee.	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22 for energy consumed per Full Time Employee.

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. Please refer 'About the Report' section of the Integrated Report for FY 22.

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, in the following format:

While we have not measured our water consumption so far, we have initiated discussions internally on tracking water consumption at some of our large offices.

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.

➤ Not applicable.

5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

➤ 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:



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Parameter	Unit	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
		CO2 Emissions (Tonnes)	CH4 Emissions (Tonnes)	N2O Emissions (Tonnes)	CO2 Emissions (Tonnes)	CH4 Emissions (Tonnes)	N2O Emissions (Tonnes)
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent						
		20,771.60	46.46	58.92	5796.92	0.15	0.08
		Total 20,876.97 tCO2e			Total 5825.68 tCO2e		
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	287,667			300,141		
Total Scope 1 and Scope 2 emissions per rupee of turnover	Gram of CO2 equivalent per unit income in rupee	0.20			0.20		
Total Scope 1 and Scope 2 emission intensity (optional) - the relevant metric may be selected by the entity	tCO2e per Full Time Employee	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY 22 for emissions per FTE.					

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. Please refer the 'About the Report' section of the Integrated Report for FY 22.

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

Yes. Please refer to details of our initiatives in the Environment section of the Integrated Report for FY 22.

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

Parameter	FY 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	N.A.	N.A.
E-waste (B)	Please refer Waste Management details in the Environment section of the Integrated Report for FY 22.	Please refer the Environment section FY 2020-21 IR.
Bio-medical waste (C)	N.A.	N.A.
Construction and demolition waste (D)	N.A.	N.A.
Battery waste (E)	N.A.	N.A.
Radioactive waste (F)	N.A.	N.A.
Other Hazardous waste. Please specify, if any. (G)	N.A.	N.A.
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	N.A.	N.A.
Total (A+B + C + D + E + F + G + H)	Please refer Waste Management details in the Environment section of the Integrated Report for FY 22.	Please refer the Environment section of the Integrated Report for FY 21 for e-waste recycled.

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

Parameter	FY 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Category of waste		
(i) Recycled	Please refer Waste Management details in the Environment section of the Integrated Report for FY 22.	Please refer the Environment section of the Integrated Report for FY 21 for e-waste recycled.
(ii) Re-used	Not available	Not available
(iii) Other recovery operations	Not available	Not available
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Not available	Not available
(ii) Landfilling	Not available	Not available
(iii) Other disposal operations	Please refer the Environment section of the Integrated Report for FY 22 for e-waste recycled	Please refer the Environment section of the Integrated Report for FY 21 for e-waste recycled
Total	Not available	Not available

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. Please refer the 'About the Report' section of the Integrated Report for FY 22.

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

➤ Please refer to the Waste Management section as part of the Environment section of the Integrated Report for FY 22.

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.

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:

➤ Not applicable.



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 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	N.A.	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)	N.A.	N.A.
From non-renewable sources		
Total electricity consumption (D)	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22
Total fuel consumption (E)	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22
Energy consumption through other sources (F)	N.A.	N.A.
Total energy consumed from non-renewable sources (D+E+F)	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22	Please refer GHG Emissions and Climate Change details in the Environment section of the Integrated Report for FY22

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.

- Please refer 'About the Report' section of the Integrated Report for FY 22.

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 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	42,697	9,174.35
Total Scope 3 emissions per rupee of turnover	Gram per CO ₂ per rupee income	0.03	0.01
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity	tCO ₂ /FTE	0.3	0.08

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.

➤ Please refer 'About the Report' section of the Integrated Report for FY 22.

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. Please refer to 'Responsible Lending in the section on 'Environment' in the Integrated Report for FY 22.

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
	Please refer Managing waste details in the 'Environment' section in the Integrated Report for FY22.		

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

➤ Yes, please refer to the 'Business Continuity Plan' section of the Integrated Report for FY 22.

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.

➤ Please refer to the Responsible lending details of the 'Environment' section of the Integrated Report for FY 22.

9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

➤ Please refer to the Responsible lending details of the 'Environment' section of the Integrated Report for FY 22.

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: 1



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- 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

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

➤ Not applicable

Name of authority	Brief of the case	Corrective action taken
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 public domain? (Yes/No)	Frequency of Review by Board (Annually / Half yearly / Quarterly / Others - please specify)	Web Link, if available
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
Holistic Rural Development Program (HRDP) in district Samastipur, Bihar implemented by Integrated Development Foundation			Yes (Basic Paradigm)	No	
Holistic Rural Development Program (HRDP) in district Pune, Maharashtra implemented by Krushi Vikas Va Gramin Prashikshan Sanstha			Yes (Basic Paradigm)	No	
Holistic Rural Development Program (HRDP) in district Jirang, Meghalaya implemented by Society for Action in Community Health (SACH)			Yes (N R Management Consultants India Ltd.)	No	
Holistic Rural Development Program (HRDP) in districts Ludhiana and Moga, Punjab implemented by Society for Action in Community Health (SACH)			Yes (N R Management Consultants India Ltd.)	No	
Focused Development Program (FDP) in dsitriacts Angul and Dhenkanal, Odisha implemented by Access Development Services			Yes (N R Management Consultants India Ltd.)	No	
Holistic Rural Development Program (HRDP) in district Katni, Madhya Pradesh implemented by Haritika			Yes (TRIOs Development Services (P) Ltd.)	No	

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
Sustainable Livelihood Initiative (SLI) program implemented by HDFC Bank			Yes (Centre for Digital Finance and Inclusion, IFMR)	No	

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.

- Please refer to our initiatives in the 'Social - Communities' section of the Integrated Report for FY 22.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

	FY 2021-22 (Current Financial Year)	FY 2020-21 (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	N.A.
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
N.A.	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	Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Maharashtra, Meghalaya, Madhya Pradesh, Odisha, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, Tamil Nadu	N.A.	

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



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
	Please refer 'Social- Communities' section of the Integrated Report.	Please refer 'Social- Communities 'section of the Integrated Report.	N.A.

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.

➤ Please refer Customer Satisfaction details in 'Governance' section of the Integrated Report for FY 22.

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 2021-22 Current Financial Year		Remarks	FY 2020-21 Previous Financial Year		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	46	0				
Cyber-security	0	0				

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

	Number	Reasons for recall
Voluntary recalls	N.A.	N.A.
Forced recalls	N.A.	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. Please refer to the 'Cybersecurity' section of the Integrated Report for FY 22.

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 safety of products / services.

There continues to be one IPR-related civil suit filed by an actress / model i.e. Surbhi Puranik Vs. MASH Audio Visuals Pvt. Ltd., Delhi High Court CS(COMM) 205/2017, for using her images, without her consent, to promote the Bank's gold loan product in FY 2017-18. This case is still ongoing and is now listed on September 15, 2022.

Leadership Indicators

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

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://v1.hdfcbank.com/assets/pdf/citizens_charter/English.pdf 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.

➤ Please refer to the Business Continuity Plan in our website: https://v1.hdfcbank.com/assets/pdf/Business_Continuity_Plan.pdf

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable)

➤ No

If yes, provide details in brief. 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. Please refer to Customer centricity section of the Integrated Report for FY 22.

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