



HDFC Community Policy

1. POLICY OBJECTIVES

- (a) To be used as a guideline in identifying and implementing CSR projects.
- (b) To communicate the level of the Bank's commitment to community participation and to different stakeholder groups.
- (c) To use as a measure in sustainability reporting.

2. POLICY DIRECTIVES

- (a) For direct participation in the drive of achieving the Millennium Development Goals in poverty eradication, improvement of physical quality of lives and education etc.
- (b) To assist people in the event of natural disasters and health and medication needs.
- (c) Popularizing the HDFC brand among the public.

4. POLICY

3.1. Promotion of clean water and healthcare: - HDFC recognizes that enhanced accessibility to clean water and healthcare facilities are important factors in improving the quality of lives of people. Hence the Bank is committed to contribute to the community, directly or indirectly, in its capacity, to achieve the above.

3.2. Education: - Since 1943, education in Sri Lanka has been considered a basic right and the country is focusing on achieving the goal of Universal Primary Education by the year 2015. HDFC recognizes the importance of its contribution, involvement and participation in the society in its capacity to achieve this goal, where every child is enrolled and completes primary education in full.

3.3. Promotion of sports: - HDFC recognizes that sports are an important activity in enhancing capacity, unity and personality of our children. The Bank therefore, is committed to participate in promotion of sports in schools and the society.

3.4. Donations, sponsorships and participation in community projects: - HDFC also recognizes the importance of interaction with community organizations such as societies, associations etc for the wellbeing of the people and therefore is committed to support in its capacity financially or by other means. The Bank recognize its responsibility to support the democratic process, law and order and ensure the Government is well informed of its activities in the society. The Bank, therefore is committed to ensure that any donations and sponsorships extended are:

- Solely for the purpose of supporting the democratic process
- Lawfully and properly recorded and disclosed in our accounts
- Not made, where there can be any misrepresentation of purpose

HDFC is also committed to support the society in the event of natural disasters financially or by other means and encourages staff to volunteer in their local communities. The Bank also helps individuals in

the society in need of sponsorships for medication, sports and education and is extensive involved in the community projects within its capacity while encouraging the staff in voluntary participation.

3.5. Promotion of banking habits and empowerment

HDFC is dedicated on providing banking facilities to the non banking community and proliferating banking and savings habits among them. Since a majority of customers are from this segment, the Bank is committed to direct strategies towards this community, extend banking advice and support services and develop products and services tailored for that purpose.

3.6.Promotion of sustainable and economical housing technologies

The Bank recognizes that it has an inbound responsibility for sustainable development of the industry, hence is committed to promote innovative housing technologies that are economical to the common man and equitable to the country and environment.