



HDFC BANK

STAKEHOLDER ENGAGEMENT AND COMMUNICATION POLICY.

Stakeholder and their Goal		Our Commitment to Engage.
Stakeholder	Goal	
Government	Improve quality of life of people through enhancing National Housing Stock and homeownership.	<ul style="list-style-type: none"> Assist people to construct, own, upgrade home or any ancillary needs by providing affordable housing finance under the power vested by the Act and in line with the National Housing Policy and with special focus on Low and Middle income groups and promote equitable human settlement.
	Economic prosperity	<ul style="list-style-type: none"> Maximizing , direct value creation to the economy. Assisting to minimize development disparities through promoting equal access to housing finance and resource mobilization - sector and regional basis and enabling employment generation. . Contributing to economic empowerment through inculcating banking habits and financial inclusion. Contributing to the Government’s special development initiatives; national or regional , through housing finance and inculcating banking habit.
Shareholders	Sustainable growth and enhance shareholder value.	<ul style="list-style-type: none"> Manage business to deliver consistent growth and satisfactory return through implementation of effective risk management , internal control and good governance practices.
	Protect and facilitate their rights and ensure fairness and transparency	<ul style="list-style-type: none"> Ensure adequate and timely communication with balanced and understandable assessment of the state of affairs of the Bank, its performance, and prospects.
Customers	Provide home financial solutions that customers require in a convenient manner	<ul style="list-style-type: none"> Maintain affordability of our service to masses with special focus on Low and Middle income groups.. Extend flexibility and customized solutions collating customers need, level and pattern of income and available collaterals Enhance accessibility to our services equally to all segments in the society in all districts and provinces.
	Satisfaction..	<ul style="list-style-type: none"> Continuous improvement of quality of our services, processes with proven technology and innovations to delight our customers beyond their expectation (as per the Board approved quality policy which is in place)

Suppliers	Ensure right and fairness	<ul style="list-style-type: none"> • Implementation of a procurement procedure and practice with internal controls and check. • Make decisions with market information and be transparent and fair for all qualified and registered suppliers. • Ensure and respect their rights. • Timely payment and long lasting relationship.
Environment.	Promote Sustainable Housing..	<ul style="list-style-type: none"> • Promoting compliance with environmental and development regulations. • Promoting the importance of sustainable housing and living. (This is covered in detail by the Environment Policy .)
	Manage Carbon footprint.	<ul style="list-style-type: none"> • Minimize Emission from business and staff transport. • Save Electricity and water. • Reduce paper consumption through sustainable procurement and waste management..(This is covered in detail by the Environment Policy .)
Employees	Secured and rewarding career.	<ul style="list-style-type: none"> • Maintain decent work performance through performance review, remunerations, benefits, rewards, recognition and regular survey on staff satisfaction . • Maintain smooth relationship through open and honest dialogue between employees, trade union and management and respecting human rights. • Maximizing capacity through encouraging further education, conducting training and providing job enrichment and career progression opportunities. • Maintain diversity and providing equal opportunity..
	Healthy work life balance.	<ul style="list-style-type: none"> • Strike a balance between the personal and professional life through ensuring health and safety, encouraging extra curricular and recreational activities.
Community.	Long lasting relationship	<ul style="list-style-type: none"> • Striving to improve quality of life by assisting access to clean water and healthcare. • Supporting needy children in education and sport.. • Interaction with community organizations and respects for external codes of ethics for wellbeing of the people. • Assisting in the events of natural disasters. • Empowering through inculcating banking habits and proliferating of <i>savings</i> <p>(<i>This is covered in detail by the Community Participation Policy</i>)</p>