

## Sustainability Development Fillers

### Transparency

Our stakeholders urge to know; what do we do? how do we do? Therefore HDFC acknowledges, that by having an open and straight forward dialogs with critical stakeholder groups will create a competitive environment that improve resource efficiency, performance, recognition and will inevitably increases profits. Transparency is an open culture that reduces uncertainty, stress and promotes employee involvement with regard to innovation and creative processes. It enhances reaching out to the community that creates a much broader team, and provides evaluation measures from all angles of a corporate behavior.

### Employee Development

HDFC acknowledge that, the employees are the most important resource and therefore, is the strongest asset to the organization. Staff is the concrete foundation of the Bank and to be thoroughly analyzed and evaluated to tap into their true motivations and desires. We recognize that for HDFC to reach its potential, employees must work towards improvement rather than perfection. In this regard , HDFC is to create a competitive environment with set targets, evaluates and rewards star performers, fosters a creative learning process and provides training, decent work environment through worklife balancing and respects their rights. HDFC also creates a workplace with a supportive

culture in which our sustainability efforts are regularly discussed, and opportunities for improvement are sought out, shared and implemented when possible.

### Dynamism And Resource Efficiency

HDFC believes that it should adapt to the rapidly changing environment by being prepared to be dynamic and implements new creative ideas to gain competitive advantages. New solutions and improving products and processes can ultimately reduce costs and increase profits. in an economic context, efficient and sustainable utilization of natural resources should be of paramount importance in our operation.

### Strengthening Stakeholders' Relations

HDFC Bank recognizes that statutory and financial obligations and equitable partnership as the basic principles used in the process of identifying the stakeholders with whom the Bank is to maintain regular engagement. The prime stakeholder, the Bank is statutorily obliged to engage with, is the government; who is the founder of the Bank by an Act of Parliament and the major shareholder. The secondary priority of the Bank is in its financial and statutory obligation to the shareholders / investors who ensures the existence of the Bank. HDFC also maintains an equitable partnership with the other stakeholders who directly and indirectly interact and are influenced by the bank's operations. Accordingly HDFC recognizes the government of Sri Lanka, shareholders/investors, customers, employees, suppliers, environment and community as the critical stakeholder groups with whom it should maintain an open and straight forward communication based on the stakeholder communication policy.

### Stakeholder Engagement And Communication

Our engagement strategies and communication policy is focused to fulfill the following stakeholders' topics and expectations.

**Shareholders** - Sustainable growth and enhance shareholder value and protect and facilitate their rights and ensure fairness and transparency

**Government** - Improve quality of life of people through enhancing National Housing Stock and homeownership and harness economic prosperity

**Environment** - Promote Sustainable Housing and manage carbon footprint.

**Employees** - Secured and rewarding career and healthy work life balance.

**Customers** - Provide home financial solutions that customers require in a convenient manner and improve their satisfaction.

**Suppliers** - Ensure right and fairness

**Community** - Long lasting relationship

### Sustainability Governance and Accounting

HDFC shall voluntarily adopts the Sustainability Reporting guidelines of Global Reporting Initiatives (GRI) for reporting on its sustainability activities and report shall be made available to the public via the corporate website and the Annual Reports.