

Commitment Towards a Sustainable Development *contd.*

Progress of integrating sustainability practices

	Focused Area	Level of satisfaction in integrating	Comment
1	Economic prosperity - accelerated growth of the Bank with more focus on socio economic development to improve quality of life of our people.	Good	We continually endeavour to improve our service in a best possible way to large number of customers in all provinces , with particular attention to low and middle income group to improve quality of life through housing finance
2	Resource efficiency - cut costs and save global resources.	Good	We annually develop internal indexes to monitor efficiency in utilization of natural resources such as electricity, water , paper and fuel
3	Emission Control - promote and focus on strategies, products, services and relationships that transit to a low carbon society	Fairly Good	We have identified and quantified our carbon footprint; natural sources consumed directly by the operation and indirectly by our staff.
4	Going mainstream - making sustainability a core dialog of the staff and customers	Not satisfied	Sustainability has become a part of the agenda within the corporate and senior management but, yet to be promoted down the line.
5	People & places - working together to support our community	Fairly Good	50% of the staff has understood the importance of community and social participation to the bank and recorded high level of voluntary participation
6	Solid foundations - sustainable business practices through governance & risk management	Good	Risk management and governance is regularly improved in line with the industry and with the developments in the applicable external codes and best practices.
7	Speaking out - advocating on behalf of sustainable business practices and continuous communication with key stakeholders	Good	We continually endeavour to strengthen our engagement and communication with our stakeholders. In this focus we have achieved immense development which is showcased by the awards that HDFC won at the ACCA Sustainability Reporting Awards 2010 and 2011