

Annual Business Responsibility Report 2013-2014

In line with the National Voluntary Guidelines on
Social, Environmental and Economic Responsibilities of Business



We understand your world

HDFC Bank and Responsible Business

Business Responsibility has been a significant tenet in our growth. In an environment with growing recognition for businesses contributing to community development, we at HDFC Bank have progressed further in our efforts towards inclusive growth and development of the communities we operate in.

Having evaluated our performance in Business Responsibility last year, we have been able to move steadily towards improving upon our systems and processes in order to adopt an inclusive approach.

At HDFC Bank, governance of Sustainability, Corporate Social Responsibility (CSR) and Business Responsibility is driven by a Board-level CSR Committee which is entrusted with formulating, revising and updating our CSR Policy. Our policy governs the implementation of all our CSR initiatives with due compliance to Section 135 of Companies Act, 2013. Our aim is to integrate community development, responsible governance, stakeholder inclusiveness and environmental responsibility into business practices and operations.

In this report, we have reflected upon the four main aspects of Business Responsibility at HDFC Bank, which are Ethical Governance, Stakeholder Engagement and Environmental and Social Responsibility. Each of these aspects have been detailed in the pages that follow.

Reporting Organisation	: HDFC Bank Limited
Corporate Identity Number	: L65920MH1994PLC080618
Registered Address	: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai – 400013
Website	: www.hdfcbank.com
E-mail ID	: investors.helpdesk@hdfcbank.com
Financial Year Reported	: FY 2013-14

HDFC Bank Limited is a publicly held banking company (industrial activity code: 64191) engaged in providing a range of banking and financial services including commercial banking and treasury operations. The Bank is governed by the the Banking Regulation Act, 1949.

Section 1

Ethical Governance

At HDFC Bank, we are proactive in adopting the best of corporate governance practices and adhering to all ethical guidelines. We strive to maintain the trust of stakeholders through transparent business disclosures on our performance. We have established policies to provide direction, to monitor and to constantly benchmark our performances against industry standards.

The highest governing body of HDFC Bank which is the Board of Directors, is governed by the provisions of the Companies Act 1956, the Banking Regulations Act, 1949 and the listing agreement requirements of the Indian Stock Exchanges in terms of its composition.

Our Board comprises of 11 Directors, six of whom are independent directors and five are non-independent directors. Excluding three directors, all others are non-executive directors and none of them are related to each other.

In order to make informed decisions, the Board has constituted committees that oversee specific business areas and monitor the activities falling within their purview. These committees include the Audit and Compliance Committee, Compensation Committee, Investor Grievance Committee, Risk Policy and Monitoring Committee, Credit Approval Committee, Premises Committee, Nomination Committee, Fraud Monitoring Committee, Customer Service Committee and Corporate Social Responsibility (CSR) Committee. Each of the committees meet periodically during the year to monitor, evaluate, revise and strategize. The CSR Committee has successfully formulated our CSR Policy and set goals and strategy for CSR which are in line with the requirements of Section-135 of the Companies Act, 2013. The CSR Committee will also monitor and review our CSR performance regularly.

We ensure compliance with all the applicable governmental and regulatory rules and any lapse or lack of proper understanding/interpretation of a guideline is resolved with utmost priority. We do not engage in policy advocacy, but are actively involved in consultations and discussion forums with the government and other bodies in the banking industry.

Our Code of Conduct and Ethics Manual helps employees understand key principles and commitments that we adhere to in our business ethics. Every employee is required to accept and conform to our code of conduct. The manual helps us maintain high standards of corporate governance while dealing with conflicts of interest.

Section 2

Partnering with Stakeholders

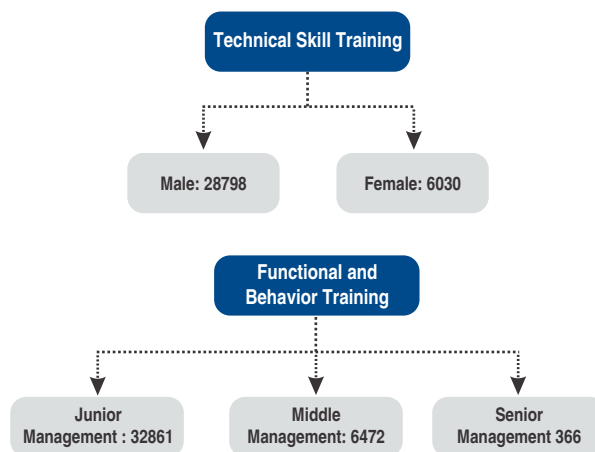
We believe that building a strong relationship and engaging with stakeholders on a consistent and continuous basis is essential for healthy business growth. We acknowledge and value the role played by our stakeholders – both internal and external, which has helped us maintain our position among the leaders in the financial sector.

INTERNAL STAKEHOLDERS

Employees

As of 31st March 2014, 50,906 employees were part of the HDFC Bank family. Our workforce is a healthy mix of diverse groups in line with our non-discrimination policy which prohibits any kind of discrimination on the basis of gender, class, caste, religion or ethnic background. We have a firm policy against the use of any form of child labour or forced labour in our branches and offices. The only employee association in the Bank comprises 350 (0.73%) of our employees, who were part of the erstwhile Lord Krishna Bank Trust.

To enhance the learning and development of our employees, we conduct trainings in technical as well as behavioral aspects. Focused sessions on technical and functional training were conducted through the year where employees were trained in aspects of innovative banking operations and behavioral solutions such as effective planning, decision making etc. In the reporting period, the average duration of training undergone by each employee was 39 hours.



Gender Inclusion

The strength of our women employees stood at 9,075 as of 31st March 2014. We strive to maintain a gender-inclusive environment and ensure the safety of our female employees. We have safety guidelines for women employees and supervisors are expected to be responsible for the safety of their female staff.

We ensure that all cases of harassment are treated with great sensitivity and are escalated in time for resolution. Our policy and redressal process are governed by the Prevention of Sexual Harassment for Women and Workplace Act, 2013. The Sexual Harassment Committee investigates complaints/instances that are reported.

To create a safe and conducive work place for women, we have facilities such as extended maternity leave, onsite crèche to manage young wards, special workshops and seminars and special awards in recognition of the contribution of women who have achieved success.

Employee Engagement and Wellness

We believe that employees are our greatest assets. A motivated workforce is the key to achieving important business goals. We have adequate systems and initiatives in place to keep our employees informed, engaged and empowered. Some of our key initiatives towards engagement and wellness are:

<ul style="list-style-type: none"> An in-house series of multi-city, multi-discipline sports events held in over 15 cities in 2013-14 	<ul style="list-style-type: none"> An international pedometer-based team event that encourages activity in a simple, inclusive, fun and relevant manner to compliment hectic schedules and healthy lifestyles
Josh Unlimited	Stepathlon
<ul style="list-style-type: none"> A platform for all the employees of the Bank who are passionate about singing, to showcase their talent on a National Level 	<ul style="list-style-type: none"> An 'In-house Musical Band' where employees across locations & functions come together to share their passion for music & form their bands
HDFC Bank Voice Hunt Contest	Sensations
<ul style="list-style-type: none"> A pan-India Corporate Photography contest in which 21 photographs clicked by the employees of the Bank were selected out of over 1300 entries. These photographs were displayed at the Prince of Wales Museum. 	<ul style="list-style-type: none"> Introduction of online music classes for all employees
Corporate Photography Contest	Online Music Classes
<ul style="list-style-type: none"> Happy Bankers! Wellness messages sent across in the Bank Providing complete health check-up packages for our employees 	<ul style="list-style-type: none"> Celebrations during Diwali/Christmas Special workshops during Women's day Creating forums for employees to connect
Health and Wellness	Other Wellness/Diversity Initiatives

EXTERNAL STAKEHOLDERS

Customers

Customers are our top-most priority and we make every effort to ensure that we meet their expectations. Our Citizen's Charter details our products and services and offers information on general banking facilities, our policy on customer information, different time standards for banking transactions and the process followed for the redressal of grievances.

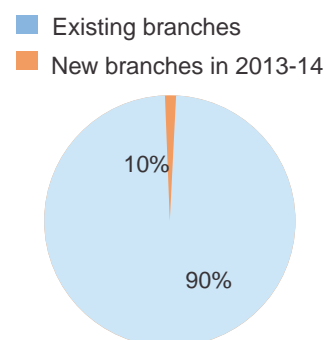
In order to make basic banking facilities available in a more comprehensive manner, we have added on a greater number of branches and ATMs across the country. We have the Basic Savings Bank Deposit Account (BSBDA) which offers customised solutions to suit the needs of different classes of customers. We have been directing efforts to engage marginalized customers who are financially underprivileged and have no access to formal banking systems, through various inclusion initiatives and customised offerings. Our Grameen Loan Mahotsavas or loan fairs are a part of our 'Viable Finance' initiative to expand our reach to rural customers. At a Mahotsava, we offer a variety of loans including agricultural loans and financing for tractors, auto, two-wheelers and commercial vehicles. It is our continued endeavour to build need-based products and services and help customers understand how best to utilise our products to derive maximum sustainable benefits.

Engaging in Meaningful Ways

Regular engagement with customers helps us understand their expectations and accordingly improve our service. We use feedback channels such as daily internal checks, quarterly call evaluations and service quality assessments to understand customer issues. Our Quality Initiative Group (QIG) conducts surveys to measure and analyse the satisfaction of our customers with our products and services. These surveys also help us assess the effectiveness our complaint-handling mechanism.

Customers who have complaints/grievances are encouraged to approach designated authorities who handle the procedure covering all aspects related to recording, resolution and escalation of complaints. Our grievance redressal mechanism ensures that complaints are resolved in a timely manner and recurrence of complaints is prevented where possible. In case of no response within one month from date of complaint or in case of dissatisfaction with the response received from the Bank, customers can approach the Banking Ombudsman appointed by the Reserve Bank of India (RBI).

TOTAL NUMBER OF BRANCHES



Responsible Service

We have put in place effective systems that ensure transparency and accuracy in-line with our Corporate Communications Policy. Complete and correct information is passed onto customers to help them make informed decisions. Adequate terms and conditions are also explained when required.

The Communication and Awareness Committee (CAAC) monitors compliance with the RBI guidelines on customer education. The main objective of this committee is to help customers prevent fraud attempts and to mend the loop holes in data security. The CAAC is responsible for conducting awareness and training programs and reaching out to our wide network of customers. Our Customer Compensation Policy enables a system to compensate customers for financial losses they might have incurred due to service-deficiencies such as unauthorised debiting of account and payment of cheques after acknowledgement of stop payment instructions.

Customer complaints other than ATM transaction disputes	ATM transaction disputes on HDFC Bank's ATMs	ATM transaction disputes on other Banks' ATMs	Total Number of complaints and ATM transaction disputes
<ul style="list-style-type: none"> Pending at the beginning of the year - 2,293 Received during the year - 123,860 Redressed during the year- 125,698 Pending at the end of the year - 455 	<ul style="list-style-type: none"> Pending at the beginning of the year - 183 Received during the year - 12,586 Redressed during the year- 12, 610 Pending at the end of the year - 159 	<ul style="list-style-type: none"> Pending at the beginning of the year - 1,570 Received during the year - 127,955 Redressed during the year- 127,924 Pending at the end of the year - 1,601 	<ul style="list-style-type: none"> Pending at the beginning of the year - 4,046 Received during the year - 264,401 Redressed during the year- 266,232 Pending at the end of the year - 2,215

Investors

Our Legal & Secretarial Department is responsible for handling investor-related complaints handed through SEBI and the Stock Exchanges. Out of a total shareholder base of over 4.22 lakhs, we have received 2,753 complaints during the year 2013-14, all of which were attended to and resolved. Thus, no investor complaints are pending for resolution as of 31st March 2014.

Section 3

Our Environmental Responsibility

At HDFC Bank, we constantly strive to reduce our negative impacts and mitigate environmental and climatic risks through our 'Go Green' initiatives. To manage our carbon emissions, we have compiled an inventory of energy-related emissions from our office buildings and retail branches. We have incorporated environment friendly features in our infrastructure which involve water management, energy conservation, air quality management etc. In addition, we continuously seek to improve our environmental performance by promoting the use of energy efficient and environment friendly technologies as well as renewable energy as detailed below:

<p>Energy Efficiency</p> <ul style="list-style-type: none"> Installation of Energy Management Kits in branches Use of star-rated and energy efficient air-conditioners Switching off the branch signage after 11 pm Phase-out policy – Replacing inefficient lighting options with LED lights in large offices Use of Central Pollution Control Board (CPCB) compliant diesel gensets 	<p>Going Paperless</p> <ul style="list-style-type: none"> Engaging in electronic media rather than print communication Establishment of multiple alternate service points to enable transactions in a paperless environment Encouraging retail customers to subscribe to e-statements
<p>IT Initiatives</p> <ul style="list-style-type: none"> Video conference and Video chatting on IP phone reducing travelling and fuel consumption Server and desktop virtualization reducing power consumption Printer consolidation over many offices 	<p>Utilizing Renewable Energy</p> <ul style="list-style-type: none"> ATMs with solar powered/lithium UPS installation in areas of fluctuating power supply
<p>Waste Management</p> <ul style="list-style-type: none"> Strong emphasis on recycling of paper and plastic at all the branches Policy to manage and dispose e-waste in an efficient and harmless manner 	<p>Environment-Conscious Employees</p> <ul style="list-style-type: none"> Employee awareness campaigns to promote environment friendly practices Usage of reusable cups and plates Deploying motion sensors to switch off lights in an empty room in select locations

Managing our Environmental Impact

We have been accounting for the direct and indirect environmental impacts of our operations, products and services with the goal to make them more environment friendly.

Social and Environmental Risk Management System (SEMS)

Our Social and Environmental Risk Management System (SEMS) helps us screen projects that we finance. Under this system, all term loans worth more than INR 10 crores and for a period of more than five years are assessed for risks related to negative social and/or environmental impacts before an approval is given. During FY 2013-14, 41 term loans approximating Rs. 7,400 crores were disbursed after being screened through SEMS.

Multi-Channel Delivery for Direct Banking

We have incorporated various technology-enabled solutions which help customers cut down on the need to commute to branches to avail our banking services. Vast network of ATMs, internet banking channels and phone banking channels have led to customers gaining easier access to direct banking both in rural and urban regions.

Section 4

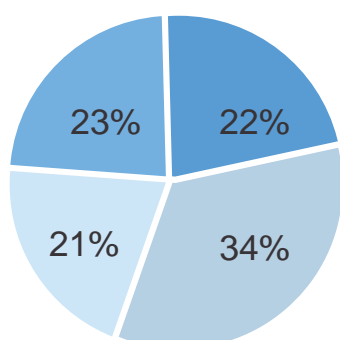
Our Social Responsibility

We believe that business prosperity and inclusive growth are interdependent and have therefore initiated products and programs focused on the well-being of the marginalised population. These projects range from strategic CSR programs to employee-driven initiatives. We have impacted the lives of around 73,910 people through our initiatives.

To deliver financial services to the financially underprivileged and relatively untapped geographical areas, we have increased the number of branches in rural and semi-urban areas. Our aim is to reduce the gap in access to financial services in the country and offer credit avenues to the low-income society in a comprehensive and affordable manner.

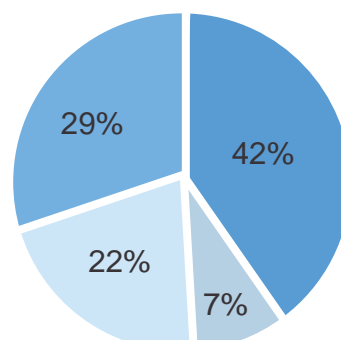
SPREAD OF BRANCHES

■ Rural ■ Semi-urban
■ Urban ■ Metropolitan



SPREAD OF ATMS

■ Metropolitan ■ Rural
■ Semi-urban ■ Urban



Sustainable Livelihood Initiative

Sustainable Livelihood Initiative (SLI) is a model that has helped empower thousands of people, particularly women in the rural parts of the country. SLI enables the provision of occupational training, financial literacy, credit counseling, livelihood finance and market linkages in that order, bringing people into the banking fold. The initiative achieved a milestone of supporting inclusive growth when it crossed 20 lakh households in October 2013.

Executed through 439 business hubs attached to our branches and a dedicated workforce of over 3,400 employees, the initiative today has brought positive social change in the lives of approximately 26.67 lakh families.

Besides financial empowerment, we also provide need-based skill-building training. The **Capacity Building Program**, as part of SLI, helps women improve the income of the family while also teaching them effective management of money, loan repayments and other aspects of financial literacy. Further, we help these women enhance the quality of their products and overall productivity and link them to networks which can market their products.

Financial Literacy Initiative

We believe that financial literacy can empower people to achieve high levels of financial stability and inclusion. With the same intent, we have been conducting rural financial literacy initiatives across the country under the aegis of the RBI. Under this program, we hold camps in rural areas where participants are given a conceptual understanding of financial products and services, using material provided by the RBI. In addition, we also use the financial literacy guide and posters, as the standard curriculum. This material is currently available in Hindi and English, allowing participants to learn in the language they are more comfortable with.

Our 'Power of Banking' program continues to train school children on basic concepts of finance such as the origin of money, role of banks, importance of savings etc. Driven by employee volunteers, the program covered over 3,300 children in 2013-14.

Financial Inclusion through Mini Branches

The mini branch model was created primarily to reach out to unbanked and under-banked areas across India. A mini branch comprises 1, 2 or 3 persons catering to financial services in a rural location. It is designed to be cost-effective by maximizing efficiency of space, infrastructure, technology and processes. The product range at a mini branch is comparable to that in a traditional branch and the two members are available to provide customers an array of services. We have added another 224 mini-branches across different parts of the country in the FY 2013-14.

COMMUNITY ENGAGEMENT INITIATIVES

We take up a vast range of community interventions across all the regions where we have our presence. In each of our interventions, we ensure proper impact assessment of our initiatives. The programmes are time-bound and the strategy lists a phase-out plan in order to ensure sustainability of the project.

Health and Blood Donation

Over a number of years, we have been proactively setting up health-camps as a part of our "Live Healthy Programme" to conduct free health checkups in rural areas. We have set up five blood storage centers in various states across India.

In 2007, we introduced the idea of a one-day nationwide blood donation drive and encouraged people to support a single social cause across our vast network. The seventh edition of the event was held on December 6, 2013. Our Blood Donation Drive of 2013 set a Guinness World Record as the organizer of the largest blood donation (across multiple venues) in a single day in the world.

HDFC Bank sets GUINNESS WORLD RECORD

- Organises largest single-day blood drive with 61,902 participants
- 1,115 blood donation camps held across 709 locations in India

Education

Our programs aim at strengthening the quality of education and in order to meet these objectives we have initiated a multitude of programs reaching out to approximately 5,500 students.

- **Integration of out-of-school children:** In the year 2013-14, we were able to enroll over 1,000 first time learners into mainstream education through pre-primaries within the community.
- **Improving the reading and learning ability of children:** Through programs such as 'Grow with Books' initiated in 7 Municipal Schools in Pune and the 'Library Projects' in 10 schools in the Kharu block of Leh, we aim to improve the reading and learning ability of the child. Another project aimed to stimulate the cognitive abilities of children exposes them to practical scientific experiences through a 'Mobile Science Lab'.
- **Rehabilitation of children with special needs:** In continuation of our inclusive approach, we support efforts of mainstreaming/rehabilitation of differently abled children with special needs such as physiotherapy treatment, speech therapy etc.
- **Educational assistance:** We sponsor the educational expenses of disadvantaged or destitute children in institutional care, schools, colleges and professional courses. Currently close to 1,000 students receive educational assistance through direct or institutional support. In addition to these, we also differentiate positively in favor of the girl child and support the education of girls through a special sponsorship for the girl child.
- **Special educational sponsorships:** Under our Educational Crisis Scholarship Support (ECSS), 338 students in schools (standards 6 – 12) and colleges pursuing undergraduate/ postgraduate degrees or diplomas in the year 2013-2014 were supported to complete their education.

Rural Development

We have supported a number of need-based projects within the community to make a difference to more than 4,941 lives. These have ranged from infrastructural support to community-based campaigns. In response to the water crisis in Maharashtra, we sponsored the constructing of rain water harvesting structures in three villages in Maharashtra. Another project implemented in Mangaon aimed at creating sanitation and water storage facilities for tribal children.

Traffic Safety

We have installed branded boards with messages on traffic safety such as 'Wear a helmet', 'Wear a seatbelt', 'Don't use your mobile while driving' etc. In addition to this, we have also identified villages across the country where we provide branded message boards for road identification, and social messages.

Disaster Relief

We have been quick to respond to the needs of those affected by natural disasters such as flood, landslides, drought, etc. During times of crisis, we have extended our support to provide relief to victims of such disasters and support the rehabilitation efforts of the state.

During the landslide and flash floods in Uttarakhand and Orissa, our employees donated towards relief efforts and the amounts were matched by us. Our employees joined relief teams in Uttarakhand to distribute solar lamps to 22 villages. Having identified lack of health facilities as a major need, we tied up with an NGO to set up and support the cost of running a primary healthcare center at Kedar Ghati which will cater to the primary and the secondary healthcare needs of 50 villages.

Engaging Customers in Social Initiatives

Through the Employee Payroll Giving Program, our employees continued to donate on a monthly basis. Currently 5,464 employees are active payroll donors. We support this gesture by donating a matching amount.

In a unique initiative, we undertook a social-media driven campaign to involve our customers in our community initiatives. The “Make a Difference” campaign engaged customers by seeking their help in choosing from 4 NGOs working in the key areas of child nutrition, education, rainwater harvesting and livelihood training. Based on their votes, the two projects which got the maximum votes were supported by the Bank.

Structured volunteering activities are regularly created to encourage employees to engage in various acts of charity. Our annual volunteering day branded as the 'Make a Difference Day' saw an enthusiastic participation of more than 79 teams. Other campaigns such as the 'BE-A-SANTA' campaign initiated this year saw employees celebrate Christmas and New Year by fulfilling small wishes made by children and senior citizens.

The Way Forward

We have a firm commitment towards making a difference in the lives of the people and contributing to the welfare of the society. This includes empowerment of individuals through our sustainable livelihood initiatives, other financial inclusion initiatives as well as our community development initiatives in the areas of education and skilling through donations and grants. In FY 2013-2014, we have spent 0.83% of our profit after tax (for the year ending 31st March 2014) towards these initiatives and approximately 1.34% of our average profit after tax for the last three financial years. With the new Section 135 enacted by the Companies Act 2013, we have formulated our CSR Policy and identified areas of intervention. Training and orientation programs are being devised to ensure that employees understand the social and environmental impact of the Bank, the fundamentals of sustainability and how we can move towards becoming a more sustainable organisation.

Over the next few years, we aim to drive concentrated efforts towards a sustainable journey resulting into equitable growth and development for both our business and the society.

The Director Responsible for Business Responsibility at HDFC Bank is:

Name: Paresh Sukthankar
Designation: Deputy Managing Director, HDFC Bank
DIN No.: 1843099

For any clarifications regarding this report or Business Responsibility at HDFC Bank, you may contact the BR head:

Name: Nusrat Pathan
Designation: Head, Corporate Social Responsibility
Tel: 022 30751040
Email ID: nusrat.pathan@hdfcbank.com

Annexure 1: Mapping of Policies

Questions	Principles of the NVG								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Do you have policies for	Y	N	Y	Y	Y	Y	N	Y	Y
Has the policy been formulated in consultation with the relevant stakeholders?	Y	-	Y	Y	Y	Y	-	Y	Y
Does the policy conform to any national /international standards? If yes, specify?	Y [#]	-	Y [#]	Y [#]	Y [#]	Y [#]	-	Y [#]	Y [#]
Is it a board approved policy?	Y	-	Y	Y	Y	Y	-	Y	Y
If yes, has it been signed by MD/owner/CEO/appropriate Board Director?	Y	-	Y	Y	Y	Y	-	Y	Y
Does the Company have a specified committee of the Board/Director/Official to oversee the implementation of the policy?	Y	-	Y	Y	Y	Y	-	Y	Y
Indicate the link for the policy to be viewed online.	See Note 1	-	See Note 1	See Note 1	See Note 1	See Note 1	-	See Note 3	See Note 2
Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	-	Y	Y	Y	Y	-	Y	Y
Does the company have an in-house structure to implement the policy?	Y	-	Y	Y	Y	Y	-	Y	Y
Does the Company have a grievance redressal mechanism related to the policy to address stakeholders' grievances related to the policy?	Y	-	Y	-	Y	-	-	-	Y
Has the company carried out independent audit/evaluation of the working of this policy by an internal or external agency?	Y*	-	Y*	-	Y*	-	-	Y*	Y*

P1	We have a Whistle Blower policy and guidelines on anti -bribery and anti -corruption, transparency and ethical behaviour. These form part of our Code of Conduct and Ethics Manual.
P2	We have internal guidelines on procurement of energy efficient equipment. Considering the nature of our business, this principle has limited applicability for us.
P3	Our Code of Conduct and Ethics Manual details policies for Equal Opportunity and Prohibition of Sexual Harassment in the workplace.
P4	We adhere to the RBI guidelines on Priority Sector Lending and Financial Inclusion, which are aimed at marginalised and vulnerable stakeholders. We do not have a specific policy to address this principle.
P5	Our Code of Conduct and Ethics Manual details a policy on Respect for Human Rights, which adheres to the principles in the United Nations' Universal Declaration of Human Rights.
P6	Considering the nature of our business, this principle has limited applicability for us. Segments of our business are guided by policies which incorporate elements of environmental risk and opportunities in them. For example, our Wholesale Credit Risk Policy details a Social and Environmental Management System (SEMS) for screening and monitoring social and environmental risks associated with projects. As part of our Code of Conduct and Ethics Manual, we encourage employees to prevent any wasteful use of natural resources and to be committed to improving the environment, particularly with regard to the emission of greenhouse gases, and to endeavour to offset the effect of climate change in all spheres of activities.
P7	We do not take part in any lobbying or policy advocacy.
P8	We have a CSR policy which guides all our CSR activities and includes activities we undertake for marginalised and vulnerable stakeholders. While there is no formal policy in place specifically for equitable growth and development, we have a comprehensive Sustainable Livelihood Initiative (SLI) aimed at achieving this objective.
P9	Our Code of Conduct and Ethics Manual details policies to ensure privacy and confidentiality of customers' data, to provide products and services which offer value in terms of price and quality and meet the applicable standards / guidelines as decided by the regulator and other authorities, to provide reliable and meaningful information and not make exaggerated claims about our products and services. Some of the policies addressing customer welfare include the Customer Compensation Policy, Grievance Redressal Policy, and the Customer Acceptance, Customer Care and Customer Severance Policy .

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.

* All policies of the Bank are evaluated internally.

Note 1: These policies of the Bank are internal documents and are not accessible to the public.

Note 2: <http://www.hdfcbank.com/personal/customer-centre> (Our Corporate Commitment)

Note 3: <http://www.hdfcbank.com/htdocs/aboutus/csr> (Our CSR Policy)

Annexure 2: Mapping to the SEBI Framework

Question	Reference Section	Page No.
Section A: General Information About the Company		
1. Corporate Identity Number (CIN) of the Company	BRR	1
2. Name of the Company		
3. Registered Address		
4. Website		
5. E-mail id		
6. Financial Year Reported		
7. Sector(s) that the Company is engaged in (industrial activity code -wise)		
8. List three key products/services that the Company manufactures/provides (as in balance sheet)	AR	34
9. Total number of locations where business activity is undertaken by the Company	AR	18
i. Number of International Locations (Provide details of major 5)	AR	18
ii. Number of National Locations	AR	18
10. Markets served by the Company – Local/State/National/International	AR	18
Section B: Financial Details of the Company		
1. Paid up Capital (INR)	AR	12
2. Total Turnover (INR)	AR	11
3. Total profit after taxes (INR)		
4. Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	BRR	9
5. List of activities in which expenditure in 4 above has been incurred: -	BRR AR	4,6 24-27
Section C: Other Details		
1. Does the Company have any Subsidiary Company/ Companies?	AR	18
2. Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent company? If yes, then indicate the number of such subsidiary company(s)	No	
3. Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, More than 60%]	Not Applicable*	
Section D: BR Information		
1. Details of Director/Directors responsible for BR	BRR	9
a) Details of the Director/Director responsible for implementation of the BR policy/policies		
DIN Number		
Name		
Designation		
b) Details of the BR head	BRR	9
DIN Number (if applicable)		
Name		
Designation		
Telephone number		
e-mail ID		

2. Governance Related to BR • Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year	BRR	2
• Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?	BRR	9
Section E: Principlewise Performance		
Principle 1: Ethics, Transparency and Accountability		
Does the policy relating to ethics, bribery and corruption cover only the company?	BRR	2
Does it extend to the Group/Joint Ventures/ Suppliers/Contractors/NGOs /Others?		
How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management?	BRR AR	5 91,92
Principle 2: Sustainable Products and Services		
List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities.	BRR	4-8
For each such product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product (optional):	Not Applicable *	
Does the company have procedures in place for sustainable sourcing (including transportation)?	Not Applicable*	
Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?	BRR	7
If yes, what steps have been taken to improve their capacity and capability of local and small vendors?	Not Applicable*	
Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5 -10%, >10%). Also, provide details thereof, in about 50 words or so.	Not Applicable*	
Principle 3: Employee Well Being		
Total number of employees.	BRR	3-4
Total number of employees hired on temporary/contractual/casual basis.		
Number of permanent women employees.		
Number of permanent employees with disabilities		
Do you have an employee association that is recognised by management?		
What percentage of your permanent employees is members of this recognized employee association?		
Please indicate the Number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending, as on the end of the financial year.	BRR	3
What percentage of your under mentioned employees were given safety and skill up-gradation training in the last year?	BRR	3
Principle 4: Valuing Marginalised Stakeholders		
Has the company mapped its internal and external stakeholders?	BRR	3
Out of the above, has the company identified the disadvantaged, vulnerable & marginalised stakeholders?	BRR	4, 6-8
Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalized stakeholders.		
Principle 5: Human Rights		
Does the policy of the company on human rights cover only the company or extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?	BRR	3

How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?	BRR AR	5 91,92
Principle 6: Environment		
Does the policy related to Principle 6 cover only the company or extends to the Group/Joint Ventures/Suppliers/Contractors/NGOs/others.	BRR	10
Does the company have strategies/ initiatives to address global environmental issues such as climate change, global warming, etc .?	BRR AR	5-6 26
Does the company identify and assess potential environmental risks?	BRR	5-6
Does the company have any project related to Clean Development Mechanism?	BRR AR	5-6 26
Has the company undertaken any other initiatives on – clean technology, energy efficiency, renewable energy, etc. Y/N. Are the Emissions/Waste generated by the company within the permissible limits given by CPCB/SPCB for the financial year being reported?	BRR	5-6
Number of show cause/ legal notices received from CPCB/SPCB which are pending (i.e. not resolved to satisfaction) as on end of Financial Year.	Not Applicable*	
Principle 7: Policy Advocacy		
Is your company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:	BRR	2
Have you advocated/lobbied through above associations for the advancement or improvement of public good?		
Principle 8: Inclusive Growth		
Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8?	BRR AR	6-9 23 -25
Are the programmes/projects undertaken through in -house team/own foundation/external NGO/government structures/any other organization?	BRR	5
Have you done any impact assessment of your initiative?	BRR	7
What is your company's direct contribution to community development projects Amount in INR and the details of the projects undertaken.	AR	23-25
Have you taken steps to ensure that this community development initiative is successfully adopted by the community?	BRR	7-8
Principle 9: Customer Welfare		
What percentage of customer complaints/consumer cases are pending as on the end of financial year.	BRR AR	5 91
Does the company display product information on the product label, over and above what is mandated as per local laws?	BRR	4-5
Is there any case filed by any stakeholder against the company regarding unfair trade practices, irresponsible advertising and/or anti -competitive behaviour during the last five years and pending as of end of financial year	BRR	4-5
Did your company carry out any consumer survey/ consumer satisfaction trends?	BRR	4

- In the table above, AR refers to our Annual Report FY 2013-14 and BRR refers to our Business Responsibility Report FY 2013-14 (this report).
- Considering the nature of our business, this question is not very relevant for our activities



We understand your world