

Human Rights Statement

1. Objective

HDFC Bank (the Bank) respects and supports the principles of human rights enshrined in the Universal Declaration of Human Rights of the United Nations. The policy reiterates the Bank's commitment to do business with ethical values and embrace practices that support human rights. The Bank seeks to institutionalize necessary policies and processes to protect and promote fundamental human rights of all the relevant stakeholders.

2. Commitment

The Bank is committed to adhere to all the applicable employment, labour and human rights laws in accordance with the "Indian Constitution and the applicable Indian Labor Laws". The Bank's day-to-day business practises are also guided by the human rights principles held by "the United Nations Universal Declaration of Human Rights, United Nations Guiding Principles on Business and Human Rights", "the International Labour Organization's Declaration on Fundamental Principles and Rights at Work", "United Nations Convention on the Rights of the Child and the United Nations Convention on the Elimination of Discrimination against Women" amongst our employees and other relevant stakeholders in accordance with internationally established principles.

The Statement sets out the broad framework to ensure that all stakeholders are treated with utmost respect and dignity, and to ensure that Bank does not condone human rights violations or abuses.

The Bank endeavours to conduct business with those who share its commitment to these principles. A common set of human rights principles shall apply in the Bank's relationships with its stakeholders, and it is urged and expected of such persons / entities to comply with and uphold these principles.

3. Principles at Workplace

The Bank is committed to maintaining a safe and harmonious environment at workplace for everyone, irrespective of the ethnicity, region, sexual orientation,

race, caste, gender, religion, disability, work, designation, and such other parameters. The Bank believes that every workplace shall be free from violence, harassment, intimidation and/ or any other unsafe or disruptive conditions, either due to external or internal threats. Accordingly, the Bank has aimed to provide reasonable safeguards for the benefit of employees at the workplace, while having due regard for their privacy and dignity.

The Bank has zero tolerance towards any form of slavery, forced labour, child labour, human trafficking, violence or physical, sexual, psychological, or verbal abuse. As a matter of policy, the Bank does not hire any employee or engage with any individual or an entity against their free-will.

Protection of human rights is fundamentally imperative for the Bank and its brand, reputation and trust. Any non-compliance/ questions/ concerns in relation hereto can be raised with the designated person, having the highest authority, responsible for the implementation and oversight of Business Responsibility at the Bank. Any non-compliance with this Statement by an employee or any other stakeholders would result in grounds for necessary disciplinary/ legal action.