

HUMAN RIGHTS STATEMENT

Housing Development Finance Corporation Limited (“HDFC”) regards respect for human rights as one of its fundamental and core values and strives to support, protect, and promote human rights to ensure that fair and ethical business and employment practices are followed.

Commitment:

HDFC is committed in its compliance with the requirements of all applicable employment, labour and human rights laws including but not limited to 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. This Statement shall apply to all stakeholders of HDFC.

‘Stakeholders’ for the purposes of this Human Rights Statement (“Statement”) shall include all employees (whether permanent, fixed term or temporary), directors, business partners, vendors, suppliers, consultants, contractual staff, seconded staff, trainees, apprentices, direct selling agents, and any other person / entity acting for and on behalf of HDFC.

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

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

Principles at Workplace:

HDFC is committed to maintain a safe and harmonious business environment and workplace for everyone, irrespective of the ethnicity, region, sexual orientation, race, caste, gender, religion, disability, work, designation and such other parameters. HDFC 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, HDFC has aimed to provide reasonable safeguards for the benefit of employees at the workplace, while having due regard for their privacy and dignity.

HDFC also has zero tolerance towards and prohibits, all forms of slavery, coerced labour, child labour, human trafficking, violence or physical, sexual, psychological or verbal abuse. As a matter of policy, HDFC does not hire any employee or engage with any agent, vendor, etc against their free-will.

Protection of HDFC’s brand, reputation and trust is fundamentally imperative to HDFC. Any non-compliance or any questions or concerns in relation hereto can be raised with Mr Rajiv Mittal, Head-Human Resources (rajivm@hdfc.com). Any non-compliance with this Statement by any employee or any other stakeholders would result in grounds for necessary disciplinary/ legal action.