



**Occupational Health, Safety & Well-being Policy
OF
HDB FINANCIAL SERVICES LIMITED**

October 2025

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1. Scope

HDBFS gives utmost priority on employee health, safety and well-being.

The policy covers all the employees of the organisation.

The organisation recognises the importance of continual improvement of health & safety performance and strives for elimination of workplace hazards and related injuries.

All employees work in low-risk environment and are not exposed to significant health and safety hazards.

2. Purpose

The policy aims to achieve the following:

- To ensure the health, safety and well-being of all the employees.
- To be compliant with all applicable health and safety related requirements.
- To provide appropriate safety guidelines to the employees and other personnel as applicable to prevent emergency situations.
- To maintain emergency, fire protection and security systems for facilities to protect employees, and the property of the organisation.

3. Guiding Factors for Protection & Improvement of the Health of the Employees

The company periodically sensitises its employees on awareness programmes that promote the importance and value of high safety standards and systems.

To protect and improve the health and well-being of its employees, the company undertakes the following:

- Provide a safe, hygienic and congenial workplace to all its employees.
- Maintain first aid boxes in all offices of the company.
- Cover eligible employee comprehensive health insurance policy & personal accident policy.

4. Guiding Factors for Providing & Enhancing Safety Measures

HDBFS strives to ensure a safe working environment and hence, takes the following measures in ensuring highest safety standards:

- Portable fire extinguishers of required type and capacity are installed at appropriate places and are examined at regular intervals internally.
- On-site emergency plans are prepared, periodic fire safety drills, evacuation programs and audits are conducted as per regulatory requirements.
- Wherever required, fire marshals are appointed to ensure the safety of people in the event of fire.
- Dissemination of relevant information to employees relating to general safety and usage of all the office appliances safely.
- All electrical appliances and equipment meet ISI, BIS, IEC, and other industry-recommended standards.
- HDBFS has annual maintenance contracts pertaining to various aspects of the safety of its premises.

5. Responsibility of the Employees

All employees of the HDBFS are responsible for their own safety and that of others who may be affected by their acts or omissions and to cooperate with the implementation of this policy.

HDBFS expects its employees to:

- Familiarise themselves with this policy along with all health and safety procedures.
- Take reasonable care of their own health and safety and that of others who may be affected by their actions.
- Attend health and safety training programmes as and when organised.
- Report all accidents, incidents, dangerous occurrences and hazards to the reporting manager / supervisor as soon as it is practicably possible.
- Not to interfere, tamper or misuse any of the life safety equipment's.
- Stay calm and do not panic in the event of any emergency and not to involve in any rumour mongering.

6. Implementation & Monitoring

HDBFS shall follow the highest standards of health and safety for the implementation of this policy and ensure monitoring at regular intervals.

7. Policy Review

The Policy will be reviewed/ updated “any time at the discretion of the management” or annually, whichever is earlier to ensure that it remains effective in the dynamic business environment in which HDBFS operates.