



**HUMAN RIGHTS STATEMENT
OF
HDB FINANCIAL SERVICES LIMITED
[CIN: L65993GJ2007PLC051028]
September 2025**

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1. Background

HDB Financial Services Limited “HDBFS/ the Company” provides a broad framework to ensure that all employees are treated with respect and dignity; and that a common set of principles apply to our business practices to ensure that we do not condone human rights violations or abuses.

2. Scope & Objective

Human Rights statement extends to all stakeholders impacted by HDBFS’s operations, including but not limited to its employees.

3. Review and Approval

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.

4. Principles at Workplace

The Company's Human Rights statement is adopted to foster an inclusive environment, free from harassment and discrimination while respecting one another

5. Equal Opportunity & Non-Discrimination

We are committed to building a culture in which all employees, including potential candidates can compete in a fair, open and transparent environment. Merit in qualification, performance and capability form the sole criteria for selection. It is our constant endeavour to ensure there is no discrimination in respect of employment and occupation.

We are committed to provide equal employment opportunities to all eligible individuals without any bias or discrimination on the grounds of age, sex, colour, caste, disability, marital status, ethnic origin, race, religion, sexual orientation, disease (including HIV/Aids) or any other status of individuals unrelated to the individual’s ability to perform work. The Company is committed to meritocracy-based recruitment and career advancement practices by providing level playing field for all employees. The Company prohibits discrimination against any person with disability in any matter related to employment as per the Right of Person with Disabilities Act, 2016 and Transgender persons (Protection of Rights) Act 2019, along with the amendments therewith, as long as they are able to perform their duties and obligations for the applied position.

Wages/ remuneration, hours of work and social benefits, are based on regulations as well as prevailing market standards and practices.

6. Harassment Free Workplace

HDBFS is committed to create a healthy working environment that enables employees to work without fear of prejudice, gender discrimination and harassment and has zero tolerance towards any non-compliance of these principles. Employees are encouraged to raise any concerns over HDBFS Employee Grievance Helpdesk on Zing HR platform without any fear whatsoever and the details of the complainant are maintained with complete confidentiality. When any such concerns are raised HDBFS initiates appropriate steps in accordance with its Policy/Process.

7. Health, Safety and Environment

We are committed to providing a productive workplace by minimising the risk of accidents, injury & exposure to health risks. We target to provide a safe and healthy workplace and comply with applicable laws and regulations

8. Child Labour & Forced Labour

HDB is committed to prohibition of child labour, prohibition of forced and compulsory labour. We are against any form of coerced or forced labour, use of physical punishment or threats of violence or other forms of physical, sexual, psychological or verbal abuse as a method of discipline or control.

9. Prevention of Sexual Harassment

HDB has zero tolerance for sexual harassment. The Company commits to protect the employees from sexual harassment and ensures compliance with The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. The Company recognizes that protection of women against sexual harassment and the right to work with dignity are universally recognised human rights by international conventions.

10. Skill & Career Development

HDB provides opportunity for various learning & development programs towards overall development of its workforce. The talent management interventions and processes at HDB encourage employees to opt for cross-functional movements, thereby broadening their professional exposure. We have

institutionalized various talent management, talent review and employee development programs, which have enabled us to develop a productive and engaged workforce and build a strong pipeline of future-ready talent.

11. Diversity, Equity and Inclusion

HDB recognizes the importance of diversity, equity, and inclusion. We operate in a diverse society, and we understand that our customers as well as talent pool have diverse characteristics and different experiences, needs, and aspirations. We strive to provide a safe and healthy work environment to our employees where all employees have the opportunity to reach their full potential and contribute to business success. We are committed to embedding equity and inclusion in all practices. We aim to establish an inclusive culture based on our values framework, which celebrates diversity, and is free from discrimination

12. Training & Awareness

Human Rights training to employees is essential for fostering a respectful, inclusive and legally compliant workplace. Human Rights Statement draws from our Corporate Governance Policy, Code of Conduct, the Whistle blower Policy, Policy on Prevention and Redressal of Sexual Harassment at Workplace of the Company. Training and Awareness would thus be through the various Training Programs conducted on these policies.

13. Reporting of Violations

The Company has zero tolerance approach towards any form of human rights abuse within the Company and a grievance redressal mechanism for dealing with the grievances related to these policies. The feedback and grievances reported by the employees shall be confidential and secure. The employees can report violations confidentially as per the Employee Grievance Policy on Helpdesk module on ZingHR platform.