



IDFC FIRST
Bank

IDFC FIRST Bank Limited

Occupational Health & Safety Policy

Document Control

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Implementation

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1. Introduction

IDFC FIRST Bank is committed to building a world-class bank in India. Safe and healthy workplace and premises are critical to ensuring in achieving this vision. Towards this, the Bank ensures that all premises under its control are optimised with regard to safety and wellbeing of its full-time and contractual employees, partners, visitors and others.

The Bank considers the wellbeing of its employees as a key priority and has rolled out several initiatives in this regard. The Bank is committed to the continual improvement of the OHS management processes, safety performance and elimination of workplace injury and illness.

Owing to both our nature of work and practices, most of our employees work in a low-risk environment and are not exposed to significant occupational health and safety hazards. However, the Bank proactively recognises the importance of a safe and conducive workplace and relentlessly works towards achieving the same.

The Bank also recognises the importance of co-ordination amongst all stakeholders to achieve our safety objectives (listed below).

- 1.1. Providing a safe working environment across all offices of the Bank
- 1.2. Providing employees with information, training, instruction and supervision needed for them to work safely and without risks to their health;
- 1.3. Monitoring the health of operational and contract employees and the conditions of the workplaces where they work
- 1.4. Setting up prioritization and action plans.
- 1.5. Defining and reviewing relevant OHS metrics, where feasible, such as incident reporting, training coverage, mock drills, closure of workplace inspection observations and emergency preparedness.
- 1.6. Periodic review and subsequent improvement of safety performance, and;
- 1.7. Controlling risks to workplace health and through engagement of all stakeholders.

2. Scope and Applicability:

- 2.1. This Health & Safety policy covers all IDFC FIRST Bank offices, branches and premises.
- 2.2. This Health & Safety policy is applicable to all IDFC FIRST Bank employees, third-party employees, customers, business partners, visitors and consultants who visit or work on IDFC FIRST Bank premises for limited or extended periods of time.
- 2.3. The Bank shall ensure reasonable and practicable measures within premises and operations under its control, while vendors, contractors and service providers shall remain responsible for statutory compliance relating to their employees.

3. Application :

- 3.1. IDFC FIRST Bank is committed to the effective management of health and safety to provide a healthy and safe working environment for IDFC FIRST Bank employees, third-party

employees, contractors, customers and visitors to our premises. IDFC FIRST Bank is committed to devoting the necessary resources to meet health and safety regulatory requirements wherever we operate and, where reasonably practical, exceed them.

- 3.2. Everyone at IDFC FIRST Bank has a responsibility for helping to create a healthy and safe working environment. Employees are expected to take ownership of their safety and are encouraged and empowered to report any concerns.
- 3.3. To ensure effective delivery and continual improvement of health and safety, IDFC FIRST Bank will:
 - 3.3.1. Comply with applicable Indian statutory requirements and such internationally recognised principles or standards as may be voluntarily adopted by the Bank for ESG or governance purposes.
 - 3.3.2. Identify key Health and Safety risks through risk assessment.
 - 3.3.3. Conduct periodic workplace inspections to ensure workplace safety.
 - 3.3.4. Report and record accidents and incidents.
 - 3.3.5. Conduct and participate in training and awareness on Health & Safety.
 - 3.3.6. Consult with relevant SMEs on health and safety arrangements, as appropriate.
 - 3.3.7. Encourage persons on the premises to co-operate with the Organisation in all safety matter, in the identification of hazards which may exist and in the reporting of any condition which may appear dangerous or unsatisfactory;
 - 3.3.8. Provide sufficient information, instruction, training and supervision to enable everyone to avoid hazards and contribute to their own safety and health;
 - 3.3.9. Provide specific information, instruction, training and supervision to personnel who have particular health and safety responsibilities (e.g. a person appointed as a Health and Safety Officer or Representative);
 - 3.3.10. As required, undertake consultations from employees for improving the health and safety performance and enhance the commitment.

4. Responsibility

Bank's Responsibility:

Bank shall ensure, as far as reasonably practicable:

- a. Effective implementation of the health and safety policy at Workplace driven by senior management;
- b. Defining the key workplace health and safety responsibilities and communicating these to the relevant personnel.
- c. Maintaining effective communication and consultation including horizontal engagement with key stakeholders on safety matters;
- d. Provide adequate First Aid facilities
- e. Ensure that appropriate safety signs are provided and maintained
- f. Report certain injuries, diseases and dangerous occurrences to the appropriate health and safety enforcing authority.

Employee's Responsibility:

4.1. All employees of the Bank 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. The Bank expects its employees to:

- 4.1.1.** Familiarize themselves with this policy and Health and Safety SOP;
- 4.1.2.** Take reasonable care of their own health and safety and that of others who may be affected by their actions;
- 4.1.3.** Attend health and safety training programmes as and when organised;
- 4.1.4.** Report all accidents, incidents, dangerous occurrences and hazards to the Safety & Security Department (under the Corporate Real Estate & Services function).
- 4.1.5.** Not to interfere, tamper or misuse any item/equipment provided for health or safety purposes;
- 4.1.6.** Co-operate with policies or procedures relating to health and safety that the employees have been notified of;
- 4.1.7.** Stay calm and not panic in the event of any emergency, avoid spreading unverified information, rely on official communication channels during emergencies, and promptly report any genuine safety concerns.

Visitor's/ Customer's / Contractor's Duty:

- a. Take reasonable care for their own safety;
- b. Take reasonable care to ensure their acts or omissions do not adversely affect the health and safety of other persons; and
- c. Comply with any reasonable instructions from the Bank.

All contractors and service providers shall comply with applicable labour, safety, social security and insurance requirements for their personnel and shall report incidents immediately to the Bank's designated representative.

5. Implementation and Monitoring

Key Responsibilities / Teams	Human Resources (HR)	Security (CRES)	Business (Branch Heads)	Environmental Social and Governance (ESG)
Policy Ownership	R,A	C		C
Policy Governance	R,A	C		I
Communication, Awareness and Training (Fire Safety E-Module)	A	R		C, I
Evacuation Drill	C, I	R,A	R	
Incident Reporting and Escalation	I	R	R, A	
ESG Reporting and Disclosures	C	C		R, A

Legend: R = Responsible, A = Accountable, C = Consulted, I = Informed.

Training and Awareness

- 5.1. Safety training and awareness sessions for all Bank staff, at the time of induction and existing employees on a periodic basis shall be conducted through virtual media or mock drills.
- 5.2. In addition to the conventional way of imparting awareness, tools such as AV films, E-mailers, posters, screen savers and wallpapers shall be used to promote awareness.

6. Reporting

- 6.1. Periodic reports shall be generated in the formats prescribed in relevant procedures and in accordance with the standards and guidelines issued by government and regulatory agencies from time to time.
- 6.2. The reports shall be submitted to the appropriate internal authority for review. Any reports as mandated by the relevant government or regulatory agency shall be shared by the IDFC FIRST Bank authorized person only.

7. Approval and review

This Policy statement and/or the procedures for its implementation are *approved by the Chief Human Resources Officer (CHRO), who is part of the Executive Committee of the Bank*. The Policy will be reviewed on an annual basis.