

Connecting with Stakeholders

When an individual or a group can be significantly impacted by our actions, products, and services, we consider that party a stakeholder. At the same time, we are keenly aware that our stakeholders' perceptions and behaviour can powerfully impact our ability to carry on our activities and meet our strategic goals.

Given this unique connection, we believe that it is imperative for the Bank to identify and effectively communicate and engage with key stakeholder groups so that we may better understand and address their concerns (Figure 5) while balancing the distribution of value created.

Our stakeholders are –

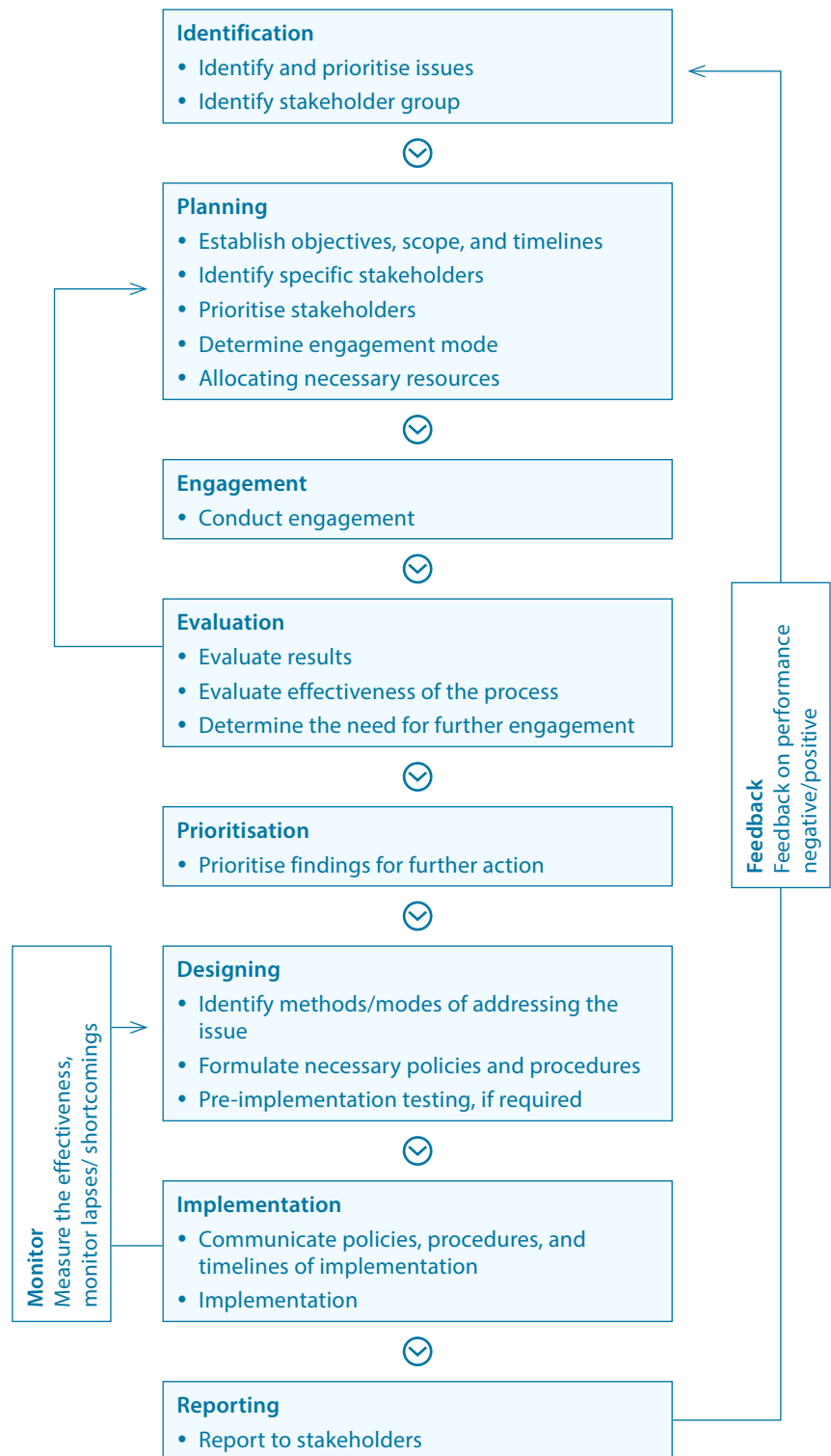
- **Investors**
- **Customers**
- **Employees**
- **Society and environment**
- **Business partners**
- **Government institutions and regulators**

While formal mechanisms are in place to connect with our stakeholder groups (refer Figure 04 on page 31), responsibility for such engagement is shared across the Bank at every stakeholder point of contact.

We strongly believe that by engaging with our stakeholders we are able to better prepare ourselves for the future, improve our business model, drive innovation, and garner invaluable insights for our strategic planning process.

Our stakeholder engagement process

Figure – 04



How we connect with our stakeholders

Figure – 05

	Investors	Customers	Employees																																																										
Stakeholder aspirations	<ul style="list-style-type: none"> Financial performance Governance Transparency and disclosure Business expansion plans Risk management Sustainable growth 	<ul style="list-style-type: none"> Customer service Customer security and privacy Service quality Financial inclusion Affordability of services and convenience Grievance handling mechanism Financial education and literacy 	<ul style="list-style-type: none"> Performance and reward management Training and development Career advancement opportunities Work-life balance Retirement benefit plans Value driven corporate culture Diversity and inclusion Perception of a prosperous future for the Bank 																																																										
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