



***IndusInd Bank***

## **WORKPLACE HEALTH & SAFETY POLICY**

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While there are various guidelines / instructions with respect to fire and safety measures issued from time to time, major such guidelines are enumerated hereunder;

1. Fire and burglar alarm for fire detection with fire and smoke sensors. Fire extinguishers for fire fighting
2. Auto fire suppressants in data/ server rooms in select offices.
3. Earthing pits in all branches and lightening conductors in select branches.
4. Display of important contact numbers at branches/ offices for contacting fire brigade, police station, ambulance etc.
5. Public Addressal system at premises.
6. Display of floor plans, exit paths etc.
7. CCTV for detection /recording of all activities including sabotage etc.
8. First aid box.
9. Periodic maintenance of fire safety equipment and measures.
10. Carrying out mock drills covering training, fire drills and physical verification of fire safety equipment, evacuation plans etc.
11. Identification and training of fire marshals. Insurance compensation etc.

In order to consolidate and reinforce the fire and safety measures, a 'Workplace Health and Safety Policy' has been formulated with the objective stated hereunder.

## **1. OBJECTIVES**

IndusInd Bank is committed to ensure our employees (as well as contractors and visitors) to remain free from risk to their health and safety at work. The bank is committed to continual improvement of safety performance and the elimination of workplace injury and illness. The bank also recognises the importance of co-ordination amongst all stakeholders to achieve our safety objectives.

The objective of the policy is to ensure, as far as reasonably practicable , are as below ;

- Safe environment of work is provided and maintained at all times in all the offices of IndusInd Bank;
- Employees are provided with information, training, instruction and supervision needed for them to work safely and without risks to their health;
- The health of operational and contract employees and the conditions of the workplaces where they work are monitored ;
- Health and safety policies and procedures comply with legislative requirements ; and
- Safety performance is continually reviewed and improved
- Risks to workplace health and safety are controlled through engagement of all stakeholders

## **Responsibilities**

### **Bank**

Bank shall ensure, as far as reasonably practicable:

- Effective implementation of the workplace health and safety policy (WHSP) driven by senior management ;
- Providing appropriate level of resources to the WHSP implementation framework
- Defining the key work place health and safety responsibilities and communicating these to the relevant personnel.
- Maintaining effective communication and consultation including horizontal engagement with key stakeholders on safety matters;
- Ensuring systems are in place to allow for the identification and resolution of work health and safety issues, and
- Due process will be laid out for all measure leading to workplace safety approved by CFO.

Employees are responsible to:

- Take reasonable care for their own safety;
- Take reasonable care to ensure their acts or commissions do not adversely affect the health and safety of others;
- Comply with reasonable instruction from the IBL to assist them in complying with the fire and safety rules pertaining to jurisdiction; and
- Co-operate with policies or procedures relating to health and safety that the employees have been notified of.

### **Management**

It is the cardinal principle of our Bank to ensure safety of staff at workplace, The Workplace health and safety policy shall be driven by HR. however, for effective implementation of the policy, the responsibilities shall be assigned to concerned departments.

The Bank is committed to workplace, health and safety matters. Bank recognises that it shall ensure, as far as reasonably practicable, adequate care of employees and therefore Bank shall consult, cooperate and coordinate activities to produce the required health and safety outcomes.

The Chief Financial Officer (CFO) shall have overall responsibility for implementation of Workplace Health and Safety Policy. CFO shall delegate the responsibilities to (i) Chief Human Resources Officer (CHRO) for all areas pertaining to employees conduct and behaviour and (ii) Head- Corporate Services Center (CSC) for all areas relating to upkeep and maintenance of infrastructure and ensuring safety standards, who shall be responsible for making sure that work place health and safety is managed properly

**Head – CSC / Head – Projects and Premises**

While location/premise leasing, due diligence with respect to fire and safety norms must be exercised by Head- Projects and Premises in consultation with Head – CSC on an ongoing basis. Compliances with fire and safety norms must be ensured by Head – CSC.

Head- CSC shall be required to exercise 'due diligence' to ensure that the Bank meets the health and safety norms. Due diligence means taking reasonable steps;

- To gain and update knowledge of workplace health and safety matters;
- To understand the nature of the business /undertaking operations and the general hazards and risks involved;
- To ensure that Bank has appropriate resources for eliminating / minimizing risks, and that these resources are actually used;
- To ensure that Bank has processes for receiving, reviewing and responding to information about incidents, hazards and risks; and
- To ensure the Bank implements processes for complying with their duties, such as consultation, providing training and instruction and reporting of notifiable incidents.

**Duties of Customers**

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

**2. RISK MANAGEMENT**

Bank shall;

- Take all practicable steps to identify, assess and control any known or potential risk to employees and visitors.
- Encourage the early reporting of any symptoms of an injury or disease related to the workplace.
- Investigate all incidents, accidents, injuries or near misses to identify their cause (s) and prevent their recurrence.
- Comply with all our legal obligations, including notifications of incidents to applicable regulatory authority when required.
- Conduct regular workplace inspections to identify and manage risks.
- Review all measures implemented

It is preferable to eliminate the risk, however where elimination is not practical the risk must be reduced by altering:

- The workplace layout
- The workplace environment
- The system and procedures used to undertake the task
- Changing the objects used in task involving manual handling
- Using mechanical aids- if it is not practical reduce the risk,, the risk may be controlled through the use of information, instruction or training.

### **Frequency of inspection**

A formal planned inspection of the workplace shall be conducted in the line with the determined risk of the workplace. Workplace hazard inspection should also be undertaken when;

- A new hazard has been identified;
- An injury has occurred;
- Pre inspection be carried out when significant changes to the workplace environment are planned ( e.g. renovations or relocation )
- While acquiring new property / premises, it be ensure that there is a plan for safe evacuation, especially in case of high rise and multi-storey buildings.
- Fire safety equipment and measures are inspected periodically and the gaps observed, if any are rectified within pre-decided time lines. A report to this effect is submitted by Head-CSC to COO every quarter –end or early as warranted

### **3. INCIDENT MANAGEMENT**

Bank's incident management procedure shall be created to ensure that in the event of a Workplace Health & safety (WHS) incident involving an employee; there is a process to follow. The process will ensure the relevant people are notified and the employee receives the first aid and/or medical treatment required.

Head- CSC shall identify major WHS incidents and create appropriate management procedure for such incident and seek approval of the same from CFO.

Incident, Reporting and investigation process

1) Employee is involved in a work place Health & safety (WHS) incident

2) Appropriate first aid/medical treatment to be provided, if required.

3) Minor incident:-

- Employee shall report the incident to their manager or Zonal Security / Admin representative in the region immediately
- Head – F&A shall monitor all such incidents and report to Head- CSC on monthly basis or immediately as warranted.

#### 4) Major incident

- Incident is reported to the employee's manager and Head –CS
- Head –CSC notifies senior management
- Head-CSC updates incident register
- HR Deptt Shall notify bank's employees' compensation insurer and take up for settlement of claims made.

5. Incident investigation performed by Head- CSC or his team member within 7 working days of incident occurring.

6. Agreed corrective action to be provided to manager and employee, senior management is also informed about the corrective action.

7. Review the risk mitigation actions taken with respect to outcome of the investigation process during the next office inspection.

## **4. CONSULTATION COMMUNICATION AND ISSUE RESOLUTION**

### **Consultation and communication**

Bank shall ensure to take adequate care towards employees and therefore Bank shall ensure that employees are consulted with respect to health and safety matters.

In carrying out the functions, Head-CSC shall ensure that employees shall be consulted when;

1. Identifying or assessing hazards or risk;
2. Making decisions on how to control risks;
3. Making decisions about the adequacy of facilities for employee welfare;
4. Making decisions about procedures to;

- Resolve health and safety issues
- Consult with employee on health and safety
- Monitor workplace conditions
- Provide information and training

5. Proposing changes that may affect employee's health and safety, such as changes to:

- The workplace, substances or other things used in the workplace
- The work performed at the workplace

The steps for consultation are:

1. Additional staff/employee meetings and/or one –to-one discussion will be held where required on particular issues.
2. Affected employees will be provided with all relevant information, such as an explanation of what the matter involves, what action is being proposed and why.
3. Employees shall be given adequate time to consider the information, provide their views and give feedback to CHRO and Head –CSC
4. All comments and suggestions received from affected employees shall be considered appropriately and feedback shall be provided to affected employees by Head-HR and Head-C (jointly)
5. Affected shall be informed of final decisions and the reasons thereof as soon as possible.
6. Head – CS shall keep a record of issues resolved and submit a report every quarter end comprising WHS issues/incidents and the resolution thereof to COO.

## **5. EMERGENCY MANAGEMENT**

### **1. Emergency Evacuation Drill**

Emergency evacuation drills shall be carried out at least once in a calendar year. Following an emergency evacuation drill, a debriefing session shall be undertaken by the corporate services department in consultation with key site representatives. The effectiveness of the emergency response program is usually discussed and the feedback from this debrief is communicated to site representatives.

### **2. Inspection and Reporting of Emergency Equipment and Measures.**

Emergency equipment needs to be inspected and maintained by specialist consultant and accordance with statutory requirements. Maintenance of emergency equipment shall be arranged and ensure by corporate services department and would include checking. This shall be usually arrange by the building management and would include checking.

- Fire extinguishers and hose reels ;
- Fire and smoke alarms;
- Emergency signage and lightening; and
- Other specific emergency equipment identified.

Corporate services department shall identify officials at respective offices / branches as marshals / wardens who shall be trained for emergency operations including emergency equipment, fire safety equipment and measures, first aid practices etc. basis the staff strength and building structure of the branch / office the number of officials shall be identified as marshals.



Corporate service departments shall ensure that all the emergency equipment including fire safety equipment are maintained in working conditions all the time. Corporate services department shall undertake necessary action towards resolution of observations / deficiencies pointed out during periodic annual maintenance exercises and the mock drill exercises.

Corporate services department shall submit a report stating the observations pointed out in respect of inspection/ maintenance of emergency equipment under point no. 2 above and the actions taken thereof to Head – CSC shall submit the prescribed reports at defined frequency to fire office / Local authorities/ regulatory bodies as per the provisions of local laws.

### **3. Fire prevention**

Preventing fire is the first and best course of action, Employees are required to;

- Report faulty electrical switches or exposed wiring;
- Avoid using faulty electrical appliances;
- Know where the fire exits and fire fighting equipment are located;
- Know the evacuation assembly points; and
- Listen to the fire warden for instructions.

### **Emergency Procedures**

#### **1. Fire**

In the event of a fire, employees are required to:

- Assist any person in immediate danger, if safe to do so;
- Close the door;
- Notify marshals / wardens of the emergency;
- Call the fire brigade
- Follow the marshals / wardens instruction to evacuate to the emergency assembly point identified refuge areas; and
- Remain at assembly points to ensure everyone is accounted for.

#### **2. Personal threat**

In the event of a personal threat (violent or threatening person), employees are required to:

- Note and report the person to the manager, if safe to do so;
- If confronted, obey instruction of the offender, if safe to do so;
- Try to remain calm and do not respond aggressively;
- Observe personal characteristics of the offender;
- Call the police
- Record the information for the police.

### **3. Bomb Threat**

In the event of bomb threat employees are required to;

- Report details to manager;
- Call the police
- Evacuated to the designated emergency assembly points/s;
- Remain at assembly points to ensure everyone is accounted for; and
- Assist the police with details of the Bomb threat.

### **4. Burglary**

In the event of a burglary employees are required to;

- Not to touch anything;
- Inform the relevant manager and call police; and
- Leave the area if concerned.

### **5. Medical Emergency**

In the event of a medical emergency, employees are required to;

- Immediately call an ambulance
- Notify Marshal / warden of the office;
- Assist with first aid procedure where required; and
- Do not attempt to move the person unless they are in immediate danger.

#### **First aid procedure**

##### **1. Assessing first aid needs of the company**

When evaluating first aid facilities and designated marshals / wardens required at each of the Bank's premises, it is important to consider what is "reasonably practicable" for the site. The level of risk of the workplace and operations will assist in determining site requirements. This will include assessment of the following;

- Type of work place e.g. office, branch etc.
- Hazards people are exposed to and risk control measures;
- History of incidents and injuries;
- Size and layout of workplace;
- Location of the workplace with regard distance to medical centres, hospital emergency departments and ambulance access; and
- Number of employees or persons accessing the premises.

## 2. An incident occurs where a person is injured

When an incident occurs at the workplace where a person suffers from injury the following action should be taken:

- Provide first aid treatment;
- If emergency treatment is required, the emergency services should be contacted;
- Situation which are not medical emergencies but require further specialised medical treatment may be referred to a company or private medical practitioner; and
- Record the incident using Accident, incident and injury report form.

## 3. First aid kits & other Arrangements

Once first aid requirements have been determined for each workplace, provisions for maintaining first aid arrangements should be made. These may include:

- Ensuring location of first aid kits are In readily accessible areas with regard to the size and layout of the workplace. Kits must be identifiable to all operational employees; and
- Documenting and retaining a first aid kit contents list with information checked by an appointed person.

## 6. BULLYING AND WORKPLACE VIOLENCE

This policy is aimed at ensuring that employees are not subjected any unwanted workplace harassment or bullying. Harassment and bullying in the workplace decreases productivity, increases absenteeism, and is also against the law. For these reasons harassment is not tolerated by the Bank. Head – HR shall be responsible for ensuring compliance of this policy norms.

### **Workplace Harassment:**

The most common form of workplace harassment is sexual harassment. Sexual harassment is behaviour of a sexual nature that is unwelcome and has the effect of offending, intimidating or humiliating the person being harassed.

Workplace harassment can be based on grounds of gender, race, disability, age pregnancy, marital status, homosexuality, transgender, or HIV/AIDS status. For the purpose of this policy “Harassment” includes bullying.

Harassment in the workplace can create an unpleasant or even hostile work environment. Harassment makes work difficult for everyone- the person being harassed, as well as employees witnessing the harassment. The harasser also is not concentrating on their work when he/she engages in this type of behaviour.

Workplace harassment usually consists of a pattern of unwelcome behaviour; however, it can consist of just one act where this is of a serious nature. Also there is no requirement that the harasser intend to offend or harm in order for it to be unlawful. All that is required under the law is that a reasonable person would consider that person being harassed would be offended, humiliated or intimidated by the behaviour in questions.

Examples of unlawful harassment (Indicative list):

- Suggestive comments about a person's body or appearance
- Leering or staring at a person or parts of their body
- Demands that revealing clothing be worn
- Pornographic or nude pictures in the workplace
- Persistent, unwelcome proposal of marriage
- Gender based insults or taunting
- Sexiest or racist jokes
- Tales of sexual performance
- Bullying
- Verbal or written abuse directed at a transgender person
- Touching a person in a sexual way
- Sexual assault ( criminal offence )
- Flashing ( criminal offence )
- Obscene telephone calls ( criminal offence )
- Asking questions about a person's sex life
- Unwanted confidences about a person's sex life or lack thereof
- Persistent request for a night out where these are rejected
- Request for sex where these are unwelcome
- Making jokes at the expense of a person with a disability
- Verbal abuse or derogatory comments based on race
- Abuse based on a person's age
- Homophobic material displayed or homophobic abuse

In some instances the harassment might take place outside the workplace: at a work related social function, or when an employee makes unwelcome phone calls to another employee at their, it is also against the law to harass someone who is working there.

Bank recognises that workplace harassment may involve comments and behaviours that offend some people and not others. The management of the Bank accepts that individuals may react differently to comments and behaviour. That is why a minimum standard of behaviour is required of employees. This standard is, as far as is possible, respectful of all employees.

### **Bullying**

Bullying includes physical abuse and psychological abuse. Violent behaviour is a highly objectionable form of bullying. Note, however, that it can be manifested in more subtle ways that impact on the health and wellbeing of the victims of bullying.

Bullying in the workplace is harmful to the victims and the workplace culture. Our clear policy is to totally oppose bullying without differentiating between levels of employees.

In case an employee believes that he is being harassed or bullied there are certain important steps to be taken by him are as below:

- Tell the person that their behaviour is unacceptable, and that it must stop. It is important to say these things to the harasser otherwise they may interpret your silence as consent. If you would feel too uncomfortable saying these thing to the harasser, this will not mean that you don't have a valid claim.
- Report the behaviour or incident to your manager or Head-HR.
- If the alleged perpetrator is immediate manager then report the manager to Department Head/ Head-HR
- Keep your complaint confidential – this will avoid idle gossip and the possibility of defamation proceedings against you or the company.

The bank shall take reasonable steps to prevent harassment and bullying from happening in the workplace. This involves educating employees about harassment and bullying, putting in place this policy, implementing grievance procedures and ensuring compliance by the workforce. If an employee makes a complaint of workplace harassment or bullying, it will be taken very seriously and will be dealt with sympathetically and in a confidential manner.

The complaint will be investigated and, if found to be proved, appropriate warnings or other disciplinary action will be taken against the harasser. In serious cases the harasser may be dismissed. The affected employee shall not be victimised or treated unfairly for making a complaint.

### **Management's Role**

Managers and supervisors have an important role in the prevention of workplace harassment and bullying. Firstly managers and supervisor must ensure that they do not harass or bully employees, other managers or supervisors, clients or customers. Secondly, managers and supervisors must ensure that their employee understand their rights against harassment and bullying.

When managers and supervisors observe discrimination or harassment or bullying, they should take steps to step to stop it and warn the person of the consequences if the behaviour continues. If a person approaches them with a complaint about harassment or bullying, they should take appropriate steps to resolve it. If this is not possible or is inappropriate, then a HR team should be informed.

**Employee's role**

Each employee must ensure that they do not engage in harassing or bullying behaviour towards other employees, managers or supervisors, clients or customers. Employees should be aware that they can be held responsible for their unlawful acts. Employees, who aid, abet or encourage other persons to harass or bully can also be held liable.

Any incident of workplace bullying or violence will be taken very seriously and, where breaches of this policy are proven, disciplinary action and/or reporting to suitable authorities may arise.

**7. ALCOHOL AND OTHER DRUGS POLICY**

Bank shall ensure to provide a safe workplace and the establishment of programs and attitudes that contribute to a safe working culture. Bank recognises that involvement with drugs and alcohol can have serious repercussions for employees and their performance in the workplace. Incident involving inappropriate drug and alcohol can also impact on an individual's friends and family as well as the company's reputation. Head – HR shall be responsible for ensuring compliance of this policy norms.

**Objectives**

The objectives of this policy are to ensure, so far as is reasonably practicable;

1. Prevention of workplace health and safety incidents involving the inappropriate use of alcohol and drugs;
2. An environment free from the use of illegal drugs and the abuse of alcohol; and
3. Providing information and support to assist with drug and alcohol related problems. This does not extend to any financial support or eliminate disciplinary actions.

**Responsibilities**

The company is responsible for, as far as reasonably practicable:

1. Establishing a system for approving alcohol consumption for employees at our and host related functions:
2. Providing information and support with regards alcohol and drug related problems where appropriate; and
3. Implementing disciplinary action as required where this policy is breached.

Employees including on-hire employees are responsible are for;

1. Not being under the influence of alcohol on our premises or client sites while working or conducting company business to the extent that:
2. It may impair work performance;
3. Behaviour may impact on their reputation and/or that of the company; and/or there is any risk to the employee safety, their colleagues and/or any clients or visitors.
4. Ensuring that the off-duty use of alcohol does not result in impaired behaviour, function or a capacity to maintain a suitable work related etiquette;
5. Notifying the company and relevant host representative of any prescription or over-the-counter drugs that may impair performance at work;
6. Not using, or being under the influence of, illegal drugs while conducting company business; and
7. Following our alcohol and other drug management procedure.

Illegal activities associated with the sale, purchase and/or transfer of drugs will be reported to the relevant authority. The presence of any detectable amount of an illegal drug in a employee while on our premises, or that of hosts, and/or whilst conducting company business, is prohibited and may be cause for dismissal.

## **8. REVISION OF WORKPLACE HEALTH & SAFETY POLICY**

The Workplace Health and Safety Policy shall be reviewed annually or earlier as warranted. Head CSC and CHRO shall be jointly responsible to review the policy considering dynamics of Workplace Health & Safety Environment in the Bank.

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