



Human Capital

Talent and teamwork have always played a very big role in our evolution since inception. At Axis Bank, we focus on building a fair, diverse, and performance-driven culture, guided by our Core Values and aligned with the Bank's vision and strategic priorities.

The emphasis is on attracting and managing talent, strengthening our commitments and action on diversity, equity, and inclusion, and ensuring the safety of our employees and their families.

Diversity, Equity, and Inclusion

We are focused on strategies to attract diverse talents, imbibe an inclusive culture and work towards ensuring equity not just through our policies, but also in our daily practice. Our culture allows individual talent to bloom and empowers people at all levels. The DE&I commitment was formalised in FY 2020-21 with the launch of the Diversity, Equity and Inclusion Policy and creation of a dedicated team. In FY 2021-22, we remain committed to going beyond. In doing so, we ensure that we are guided by the principle,

“The onus of inclusion lies on those who are included, not on those who are excluded”.

Axis Bank’s Focus

Beyond the Binary

We have updated our policies for gender inclusiveness beyond the binary of man and woman. Our total count of women and men includes a transman and a transwoman. At work, they are recognised in alignment with their self-identified gender and not their sex assigned at birth.

Beyond Biases

The Bank created its signature DE&I awareness programme ‘Pause for Bias’ that helps our employees rise beyond their inherent unconscious biases.

In keeping with the vision of “nothing about us, without us” we are setting up inclusion circles with gender-diverse members, people with varied abilities, people with varied cognitive and sexual orientations and people from diverse functions to ensure that we get a wider perspective for an inclusive vision.

Beyond Abilities

We recognise that disability is not a monolith and are identifying roles for persons with different abilities.

We have initiated the creation of signages for inclusive restrooms in our large offices, which are accessible to persons with physical disabilities. The signage has a braille script for easy navigation for persons with visual impairment.

Beyond Stereotypes

We created signages for inclusive ‘all gender restrooms’ in our large offices, which are accessible to persons with disabilities. The signage has a braille script for easy navigation for persons with visual impairment.

Key programmes initiated by the Bank under its DE&I commitment included:

Axis Women in Motion (WiM)

The Bank notes that there has been a decline in the participation of women in India’s labour workforce over the last several years, with the country consistently falling in labour participation rates according to indicators provided by the World Bank.

Axis Bank launched the Axis Women in Motion (WiM) programme in FY 2020-21 as an outreach initiative to women students across the country towards building awareness to stay engaged in society as economic entities.

Under WiM, women leaders from the Axis Group engage with students and faculty members and share their life stories with an intent to leave threads of thoughts on the importance of being economically and emotionally independent entities.



Women @Work

The Bank endeavours to have a gender balanced workforce and through hiring and various other initiatives strives to increase representation ratios systematically.

Key Highlights

23 women

hired under the 'We Lead' initiative, with 5 women in senior positions, from the SP Jain's Post Graduate Management Programme for Women, a specific leadership-focused programme for women who restart from a career break

26%

of non-sales employees are women as on 31 March 2021

50.5% women

binary gender balance in the Bank's Cadre programme intake

During promotions, the Bank ensured an equitable process through regular nudges and affirmative actions

Prevention of Sexual Harassment at the Workplace

We remain committed to a work environment of respect and dignity for all individuals and continue to maintain zero tolerance towards any kind of discrimination at the workplace. The Policy on the Prevention of Sexual Harassment (POSH) remains applicable to all employees at the Bank and is in consonance with the provisions of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013.

The Bank's Internal Complaints Committee on the Prevention of Sexual Harassment (POSH) continues to deliver on its mandate of making the Bank a safe and secure environment for its female employees, working on various aspects related to awareness, training and redressal. Through the year, the Bank regularly communicates the various provisions under the POSH available and accessible

to all female employees to reinforce them and to make them readily accessible.

Some of the Key Initiatives Taken:

- Awareness posters are displayed at every branch and office of the Bank. The posters are deliberately designed with strong visuals to draw attention to them, and clearly convey the Bank's zero tolerance towards sexual misconduct in addition to sharing the names and contact details of Committee members for respective regions
- Screen Savers on every laptop or other such asset at the Bank display a strong visual message and contact details of the POSH Committees
- Ethical Times - A periodic internal email communication to all employees, designed to draw employees attention to them and communicate various redressal channels

POSH Awareness Sessions

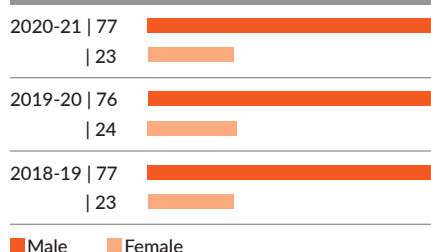
Despite COVID-induced restrictions, the Bank conducted its POSH Awareness sessions, which are conducted in person across all the Circles online. During the year, sessions were conducted by members of the Internal Complaints Committee across four regions i.e. North, South, East and West, spanning mid- and senior management employees from all business verticals from that region, who cascade the training down to their reportees. Thirty-four workshops were conducted during the year.

During FY 2020-21, the Internal Complaints Committee received 39 complaints, of which 35 complaints were closed as on 31 March 2021.

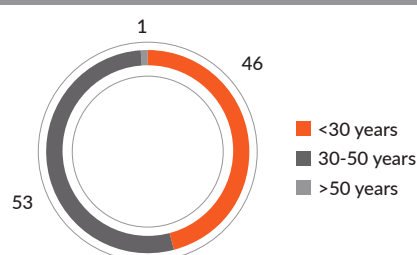


Workforce by Diversity

Gender Diversity (%)



Workforce by Age (%)



Age and Gender Distribution of Workforce

Male	2018-19	2019-20	2020-21
<30 years	26,359	30,667	25,260
30-50 years	20,753	25,564	34,096
>50 years	409	422	639
Female	2018-19	2019-20	2020-21
<30 years	9,875	12,105	10,840
30-50 years	4,516	5,354	7,419
>50 years	28	28	53

Workforce Diversity - Employee Gender and Category-wise

Male	2018-19	2019-20	2020-21
Top Management	6	7	7
Senior Management	150	168	187
Middle Management	4,894	5,526	6,443
Junior Management	29,362	35,008	38,729
Sales Channel	13,109	15,944	14,629
Female	2018-19	2019-20	2020-21
Top Management	0	0	0
Senior Management	9	13	15
Middle Management	893	988	1,160
Junior Management	12,080	14,322	14,800
Sales Channel	1,437	21,64	2,337

Workforce Diversity - Region-wise

Male	As on 31.3.2021	As on 31.3.2020
Central Office	3,643	3,412
**Regional Offices (Navi Mumbai + Hyderabad)	4,378	3,879
North	21,064	20,241
East	13,820	13,015
West	17,381	16,393
South	17,860	17,046
Overseas	161	154
TOTAL	78,307	74,150

Future of Work

GIG-A Opportunities

The Future of Work is an initiative launched towards transforming our operating model and gaining the ability to attract and retain best-in-class talent. A key initiative under this strategy is the GIG-A-Opportunities, launched as a 50-role pilot in August 2020 to recruit specialists on short-term contracts and candidates outside the firm's base corporate location in full-time virtual positions. The pilot received an overwhelming response with 60,000+ applications received, with the hired candidates having 45% diversity in gender and age, 54% not having worked in the Banking sector before and 44% being outside metro locations. The pilot's success prompted an expansion of the programme and we hired 83 candidates in the financial year.

Hybrid Work Model

Under the theme of reshaped work and the workplace, the Bank has launched a hybrid work model in large offices, wherein senior and middle management at the grade of AVP and above have been attending office two days a week. This was facilitated through online, real time booking of available seats in the offices that were integrated into the Bank's HR app for employees.

Work From Anywhere

The Bank utilised a risk and productivity-linked framework to identify roles that could be made permanently virtual, delivering the same level of productivity and responsiveness while physically being in an office. In FY 2020-21, approximately 1,200 employees across 18 departments moved to a 100% virtual format.

Over the next 12-18 months, the Bank envisions that 30% of non-customer facing roles would be in alternate formats including hybrid work, work from anywhere and skilled contractor models.

Gauging Employee Satisfaction

It is our constant endeavour that the Bank remains a place of pride for all our employees. Through the year, we conduct confidential surveys among employees to gauge their perception on whether the organisation's culture and actions were aligned with its five Core Values of Customer Centricity, Teamwork, Ethics, Transparency and Ownership.



Our Employee Engagement Scores

Core Value	FY 2020-21	FY 2019-20
Customer Centricity	89%	86%
Ethics	68%	67%
Transparency	87%	83%
Teamwork	87%	83%
Ownership	87%	84%

Additionally, the surveys also seek to gauge the level of pride that employees exude in their Bank.

Pride in Axis

88%

↑2%

felt their friends and family believe that Axis is a great place to work

92%

↑2%

believed the Bank is well positioned to win in the future

Advocacy

86%

↑2%

would recommend Axis as a great place to work to friends

90%

↑2%

felt good about the ways in which the Bank contributes to the society

94%

↑2%

are proud to represent the brand Axis in conversations with customers

Our Workforce

As on 31 March 2021, our total workforce stood at 78,307, of which 23% were women. Approximately 26% of our non-sales workforce comprises women and we aim to increase this ratio further. We are committed to increasing the representation of women in our workforce to 30% by 2027, up from 23% as on 31 March 2021.

The Bank has a standalone Equal Employment Opportunity Policy that guides and reinforces the Bank's focus on merit as the role criterion for employment and advancement.

The Bank does not have any employee trade union and not in any collective bargaining agreement, although it allows

all employees to exercise the lawful right to 'freedom of association'.

📄 **The Policy can be accessed at**
www.axisbank.com/docs/default-source/default-document-library/Equal_opportunity_policy.pdf.

In addition, the Bank deploys contractual workforce indirectly through outsourced agencies. This number stood at 9,753 as on 31 March 2021.

New Hires

New Hires - Age and Gender-wise

Male	2018-19	2019-20	2020-21
<30 years	9,463	15,734	8,245
30-50 years	2,055	6,953	5,892
>50 years	2	4	17
Female	2018-19	2019-20	2020-21
<30 years	3,686	5,955	3,473
30-50 years	358	1,063	1,005
>50 years	0	3	2

New Hires - Employee Category-wise

	2018-19	2019-20	2020-21
Top Management	3	2	1
Senior Management	4	33	29
Middle Management	232	732	792
Junior Management	9,506	18,270	11,433
Sales Channel	5,819	10,675	6,379

New Hires Turnover - Age and Gender wise

Male	2018-19	2019-20	2020-21
<30 years	4,330	5,120	2,401
30-50 years	137	727	727
>50 years	0	1	1
Female	2018-19	2019-20	2020-21
<30 years	1,072	1,617	736
30-50 years	24	121	110
>50 years	0	1	0

New Hires Turnover* - Employee category wise

	2018-19	2019-20	2020-21
Top Management	1	0	0
Senior Management	0	0	1
Middle Management	12	14	24
Junior Management	1,044	2,509	1,242
Sales Channel	4,506	5,064	2,708

Attrition

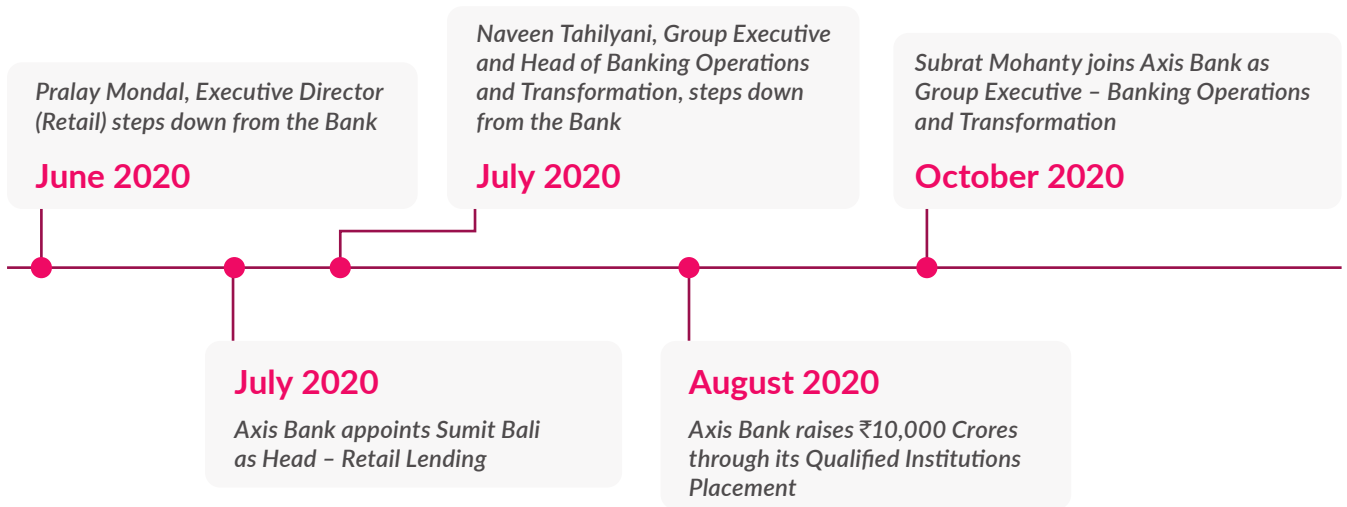
Workforce Turnover - Age and Gender-wise

Male	2018-19	2019-20	2020-21
<30 years	11,488	14,054	8,640
30-50 years	3,014	5,127	5,008
>50 years	33	104	80
Female	2018-19	2019-20	2020-21
<30 years	3,559	4,722	3,421
30-50 years	550	904	1,010
>50 years	3	9	8

Workforce Turnover - Employee category wise

	2018-19	2019-20	2020-21
Top Management	4	1	2
Senior Management	16	37	27
Middle Management	427	653	421
Junior Management	8,655	12,938	9,007
Sales Channel	9,545	11,291	8,710

Key Organisational Developments During the Year*



* Compiled in alignment with GRI Standards Disclosure 102-10: Significant changes to the organisation and its supply chain.

Employee Performance Feedback

The Bank deploys a performance management system which is focused on building a performance-driven culture led by the Bank's growing talent pool. The Bank's performance appraisal processes follow industry-best practices with a focus on merit and providing opportunities for employees for not only leading in their roles, but also for redeeming themselves for lower-than-expected performance.

Performance Feedback-Employee category wise*

Received	2018-19	2019-20	2020-21
Top Management	5	6	7
Senior Management	157	159	186
Middle Management	5,534	5,999	6,937
Junior Management	34,678	38,678	44,385

* Employees who joined the Bank after 30th September in a financial year are not included in the annual appraisal for that year

The Bank's remuneration is overseen at the highest level by the Nomination and Remuneration Committee of the Board and guided by its Remuneration Policy.

📄 **Bank's Remuneration Policy can be accessed at**
www.axisbank.com/docs/default-source/quarterly-reports/comprehensive-remuneration-policy.pdf

As part of its overall ESG strategy, the Bank is working towards integrating ESG imperatives and commitments into the goal sheets and KRAs of pertinent leaders and departments. The Balanced Score Card of leaders such as the Executive Director (Corporate Centre) includes ESG performance as well.

Learning and Development

The Bank has consciously moved from episodic learning interventions to integrated journeys with milestones on employee learning and development.



Key training and competency assessment programmes conducted by the Bank:

Headstart – Induction Programme

Headstart is the Bank's comprehensive induction programme for all new people up to the level of DVPs, who are invited to the programme within 7 days of their joining.

The online programme, conducted by in-house trainers features live, 90-120 minute sessions that are conducted over 6/7 working days and comprise, overview of Axis Bank – its formation, growth, its businesses and subsidiaries and their products and services, its top management, financial performance, its Core Values, HR Policies, Code of Conduct, whistle-blower mechanism, Risk and Compliance, among others. Additionally, the programme also includes segments on employee wellness.

The programme includes specialised content for the induction of employees from the grade of Vice President and above, with a more strategic and leadership-focused intent. In FY 2020-21, 21,900+ employees were invited to and completed the Headstart programme.

Mandatory Compliance Certifications

The Bank has in place mandatory learning and certification programmes that focus on key aspects of compliance and corporate governance and must be taken by all employees annually. The content of these programmes enable employees to function efficiently and in a compliant manner in a secure and conducive work environment.

Developments in FY 2020-21:

- 100% certification of designated employees on KYC and AML
- 86% employees completed five mandatory Compliance course, Cyber Security awareness for senior management and Board members and assessments on Code of Conduct and Ethics and other governance areas

In FY 2021-22, the Bank will continue its mandatory certifications in KYC/AML, information security awareness and other areas, aiming to cover approximately 3 Lakhs learning hours.

Axis Competency Profiler

Axis Competency Profiler is an assessment engine to evaluate the functional competency of our employees, linked to their respective job roles covering five areas – Products & Services, Processes, Risk & Compliance, Systems and Organisation. The Profiler, an online, multiple-choice assessment, spanned close to 53,000 employees across 1,600+ roles in FY 2020-21, with 99% completion rate. There were 368 profilers and 80,000+ questions spanning three difficulty levels, and assessment is directly linked with promotions and role transitions.

Redefine Programme

Redefine is a first-of-its-kind tie-up with Coursera to provide our top talent access to world-class faculty and best-in-class content from the top universities in the world. In FY 2020-21, Redefine was customised to cater to the needs of leadership, domain, interactive and functional skills. The programme was also extended to all subsidiaries. The programme saw 9,841 enrolments during the year (including subsidiaries), of which 6,940 completed their programmes (up 265% from the previous year).

Behavioural Skills

The Bank's flagship behavioural programme, the Leadership Collective, is an intervention created for identified leaders in the Bank to develop a leadership mindset, enhance capabilities and enable their synergies to outperform. In addition, behavioural inputs are also provided as part of the Learning Journeys developed for various business lines.

Compliance

Training on Compliance is a critical element of our approach to learning and the importance of compliance and making it a part of every employee's day-to-day operations is a key part of our training programmes. The Bank carries out certifications on various dimensions of compliance such as KYC/AML and Information Security annually. The Bank is currently leading a Compliance Culture Project that focuses on building a strong culture of compliance through special interventions.

Data Privacy & Security

Data privacy and information safety and security is an integral part of all induction programmes at the Bank and it also conducts an annual online training and assessment

exercise on information security. In addition, the Bank's Board members, CXOs and Senior Management also undergo regular training on Cyber Security.

For 2020-21, average person-hours of training was 46.94 for males, 49.20 for females, and 48.07 person-hours for all employees overall. Out of all training given to employees, 76% of trainings were conducted online in the form of e-learning modules and remaining 24% were classroom-based training.

Employee Training - Employee category and Gender wise

Male	2018-19	2019-20	2020-21
Top Management	186	0	22
Senior Management	1,690	49	1,908
Middle Management	69,205	13,409	3,14,730
Junior Management	7,76,938	5,02,864	15,11,332
Sales Channel	4,58,842	81,671	9,88,352
Female	2018-19	2019-20	2020-21
Top Management	0	8	0
Senior Management	190	1,158	268
Middle Management	13,626	77,069	59,609
Junior Management	3,90,508	9,05,591	6,54,060
Sales Channel	72,567	5,11,149	1,87,044

* Training numbers include person-hours spent for induction and refresher courses

Employee Health and Wellbeing

Throughout the pandemic, our employees have displayed remarkable commitment and fortitude to remain open 'Dil Se' to our customers and communities. In addition to physically and financially securing our employees, we have also focused on helping our employees and their families manage through the pandemic better and stronger, through our key initiatives.

Wellness Talks

The Bank conducted sessions by medical professionals on the following topics:

Learning to Live with COVID (conducted Pan-India and Zone-wise)

Conducted by the Bank's in-house Chief Medical Advisor. Sessions covered essentials on protecting oneself and how to deal with symptoms over time.

Healthy You on Women's Health

Pertinent topics related to women's physical and mental health and interactions with specialist doctors and dieticians.

COVID Vaccination

Hosted by the Bank's Head of HR, this was a live discussion format with the Bank's Chief Medical Advisor on the importance of vaccination and busting the various suspicions and myths around it.

Pre and Post COVID

Video hosted at all branches, of the Bank's Chief Medical Advisor on the dos and don'ts of pre-, present- and post-COVID stages, including precautions post - COVID-recovery.

Wellness Sessions

Zumba

Online session for employees across India, with ~9,000 employees participating

Hear to Heal Yoga

Online yoga session of yoga with ~5,000 participants

Consultations for Women Employees/ Expecting Mothers

One-to-One consultations by Gynecologists, covering over 250 employees across India over one month

We continue to provide a comprehensive range of retiral and other benefits for our employees, which are also verified independently from time-to-time.

Employee Benefits (₹ Million)

Gratuity benefit plan expenses*	Compensated absences expenses*	Contribution to employees' superannuation plan for the year*	Provident Fund benefit plan expenses*
2020-21 352.9	2020-21 NA#	2020-21 154.2	2020-21 1,353.9
2019-20 571.1	2019-20 573.5	2019-20 154.2	2019-20 1,099.2
2018-19 570.7	2018-19 466.2	2018-19 162.9	2018-19 986.0

* Section 2.2.12 – Employee Benefits, as part of 'Notes Forming Part of the Financial Statements' on pages 245-249 of the Annual Report 2020-21.

Axis Bank has discontinued PL encashment from the last financial year

Employees Availing Parental Leave

Axis Bank provides a wide mix of parental leaves to its employees, including leaves for single parents and for parents who are adopting.

	2018-19	2019-20	2020-21
Paternal	2,003	2,448	2,318
Maternal	693	787	448
Employees returning to work after availing Parental leave as on 31 March 2021			
Paternal	1,895	2,443	2,178
Maternal	344	369	352

Employee who availed parental leave in FY 2019-20, returned to work and are still on company rolls as on 31 March 2021 are Male: 1,280 and Female: 456.

Employee Grievance Redressal

H-Response is the Bank's internal, confidential, and secure employee grievance/query redressal mechanism that is accessible to all employees through the Bank's HR app, One Axis, or the intranet portal.

H-Response received 1,10,207 queries within various categories during the reporting year, of which 1,09,794 queries were resolved as on 31 March 2021. Employee query categories include retiral benefits, salary, tax exemption, investments, attendance, resignation, leaves, medi-claims & insurance, and performance management.

Health and Safety of Employees at Workplace

Protecting the health and physical safety of our employees at the workplace remains a priority for the Bank. Towards minimising the COVID-19 pandemic on our employees, we have focused on strengthening our existing frameworks and processes, such as Business Continuity Planning, and all obligations therein.

Fire Safety and Fire Prevention

As a service-oriented organisation with approximately 80,000 employees and close to 5,000 branches spread across India, fire safety and fire prevention remain a crucial focus.

The Bank has a dedicated safety and security team focusing on all aspects of fire safety and fire prevention at workplace to ensure mitigation of threats, risks and vulnerability emanating from tangible acts of unlawful interference including fire related incidences.

The Bank's basic policy framework is based on - Prevention, Saving lives, Mitigation of Risk Threat and

Vulnerability, Prevent damage to Banks assets, Quick reaction, Constant Vigilance and awareness, Alert-based responses and mitigation measures and Electronics Security Surveillance System.

The Bank continues to conduct fire/life safety drills and checks at all branches through empanelled third-party security vendors and maintains a high standard of physical security cover at all locations. All personnel providing physical security at the Bank's branches and offices are annually trained and certified on fire safety and security.

Fire evacuation drills and fire system checks are conducted for all branches, and fire marshals nominated at each location. At the drills, employees are demonstrated the use of fire extinguishers and instructed on essential emergency protocols to be followed.

Beyond fire safety, the Bank's BCP plan requires the Bank to be prepared and cover all safety and security aspects in the event of the BCP Plan being activated for any reason in any Bank location in part of the country. In such scenarios, the capabilities and responses of the Bank's personnel is tested in near-real life scenarios, which could include severe weather, natural disasters, and civil disturbances. During the COVID-19 pandemic, the Bank's Safety vertical is ensuring all branches follow pertinent safety and regulatory protocols.

Central Command Centre for Risk-based Security Surveillance



Axis Bank has a 'state-of-the-art' Central Command Centre established at Airoli in Navi Mumbai, Maharashtra that provides risk-based security surveillance, remotely, to 3,614 branches, 74 offices, and 35 currency chests as on 31 March 2021, including 100 branches that were integrated with the Centre within FY 2020-21 itself.

The Centre has played a critical role in ensuring the safety of employees and averting the loss of critical assets and infrastructure, including ensuring uninterrupted safety and security of personnel, branches, ATMs and currency chests amidst the ongoing COVID-19 pandemic.

In situations warranting a security intervention, these security devices alert the Central Command Centre where the Operations Team, that works 24 x 7, analyses, responds and mitigates the situation based on a Standard Operating Procedure. Additionally, branch-wise 'Quick Response Teams' are mapped to each branch integrated with the Centre to extend 'on-field' support to branch staff or asset post-operation hours.

The Bank aims to connect all its offices and branches with the Command Centre over a period of time, and all new branches and other set-ups are connected to the Centre from the very beginning.

We are committed to scaling up digital surveillance and alert systems at the Bank's Command and Control Centre from covering the 4,000+ Branches as on 31 March 2021 to cover the balance branches by 2023, and that all upcoming Branches shall be covered under digital surveillance.

IP-based surveillance solutions and technologies have enabled the Bank to ensure 24x7, real-time and centralised electronic security surveillance, enhance Security Management System with capability to facilitate efficient security incident response management. The Command Centre averted potential fire incidents at over 160 branches during the year.

Compliance Culture Project

The Bank launched the Compliance Culture Project in FY 2020-21 with a focus on building a strong culture of compliance among branches through a host of micro-projects that address key compliance and audit issues. The Project focused on understanding the key compliance issues at the frontline and challenges thereof as well as addressing the most critical issues through 36 micro-projects driven by regional teams across the country. The Project has achieved substantial success in addressing critical compliance issues in each region and promoting a culture of compliance.

In Phase 2 of the Project, in FY 2021-22, the Bank proposes to step up and move towards making Compliance a Way of Life at the Bank. To provide a sharper and sustained behavioral outcome, three categories of projects ranging from the Strategic to Sharper Incorporation to Execution at the ground level, shall be conducted, covering the entire branch banking network.

Securing our Workforce from COVID-19



Together with measures towards continuity of banking services and business operations, the Bank continued to take conscious and sustained measures towards employees' health and safety, and their overall confidence and wellbeing.

The second wave of the pandemic has had a much larger impact on our employees and their families, and we scaled up our responses appropriately.

- Term life policies offer multiple years of compensation to deceased employees at levels that are best-in-class in the Indian banking sector
- Employee welfare trust created to the extent of ₹10 Crores to ensure all deceased employees receive a one-time pay-out of ₹2 Lakhs to tide over immediate obligations and ensured 6 months of pay continuity. In addition, the Bank covers all related medical expenses in case of an unfortunate demise
- Medi-claim coverage has extended to home care and non-medical expenses incurred during COVID care
- Mobilised our in-house experts to provide financial counselling to all affected employees
- Partnership with Medi Assist to facilitate the full spectrum of health services for all employees

- All employees have access to confidential counselling, proactive tele-medicine, and vaccination support from a variety of other partners.
- Ensuring focus on mental well-being by empanelling licensed therapists and facilitating counselling where employees are in need
- Facilitating vaccinations for employees spread across the country through tie-ups with hospital and local municipalities

In light of the increased need for hospitalisation and oxygen support amidst the second wave, a taskforce comprising senior leaders and regional representatives from the corporate, commercial and government coverage verticals was formed which mobilised our business relationships for enabling access hospital beds, oxygen support and other medication as needed.

Throughout the pandemic, we have ensured our employees remain connected to the organisation through regular communication, engagement, and outreach and all employee processes remained active even during any lockdowns or restrictions. During this period, the Bank conducted virtual reach-outs that covered over 50,000 employees, checking in on their health and safety, and hosted diverse employee engagement activities including online art therapy workshops, exercise, and wellness programs, including hosting a virtual family day that saw over 45,000 people attend.