



**SUSTAINABILITY
REPORT**

2025





Housing Development
Finance Corporation Plc

SUSTAINABILITY REPORT 2025



HDFC Plc.
Annual Report 2025

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NOTE FROM MANAGING DIRECTOR

At HDFC, sustainability remains a fundamental part of how we conduct our business and serve our stakeholders. We recognize that sustainability is an essential element of long-term business resilience and value creation.

Our approach to sustainability is guided by our commitment to responsible and ethical business conduct. We continue to integrate Environmental, Social, and Governance (ESG) considerations into our strategic decision-making processes, internal operations, and stakeholder engagements. During 2025, we placed greater emphasis on implementing sustainable strategies and expanding ESG related initiatives compared to previous years. Our efforts included stronger internal discussions and stakeholder dialogues on implementing sustainable practices, offering environmentally responsible products and services, identifying ways to adopt more energy-efficient operations, promoting paperless practices through enhanced digitalization, increasing employee engagement and supporting initiatives and projects that contribute positively to society and the environment.

We have also continued to improve our sustainability reporting framework. With each passing year, our focus on data accuracy, transparency, and accountability has strengthened. Significant progress has been made in enhancing our data collection and monitoring processes to ensure more reliable and comprehensive reporting in line with applicable regulatory requirements and reporting standards. We also recognize the need to further strengthen our data collection and analysis by aligning with internationally recognized frameworks such as the Global Reporting Initiative (GRI) Standards and IFRS Foundation sustainability disclosure standards to better support our sustainability journey. Greater focus will be placed on the key metrics required for reporting, along with implementing more effective systems and processes to collect, monitor, and analyze relevant sustainability data in the coming years.

Sustainability is a continuous journey, and while meaningful progress has been made, we remain committed to further strengthening our practices and creating long-term positive impact. We believe that responsible business practices not only support sustainable development but also reinforce the trust and confidence placed in us by our stakeholders. As we move forward, we will continue to pursue sustainable growth with purpose, responsibility, and a shared vision for a better future for our people, our customers, and our communities.

Ahmed Zeenad
Managing Director

CORPORATE PROFILE

Housing Development Finance Corporation Plc (HDFC) was established on 28 January 2004 by a Presidential Decree under the Companies Act (Law No. 10/96). The Company was subsequently registered as a public company on 9 February 2006 and later privatized through the execution of a Shareholders' Agreement on 23 July 2008. This agreement was entered into between the Government of Maldives (GOM), the International Finance Corporation (IFC), the Asian Development Bank (ADB), and HDFC Investments Ltd., India which is now amalgamated with HDFC Bank Ltd (India), with the aim of strengthening the Company's capital structure and revitalizing its business operations.

Over the past two decades, the Company has demonstrated sustained resilience and stability, delivering financial services to over 6,000 homeowners and supporting the development of more than 3,000 homes across the Maldives. Through its Shariah-compliant financing solutions, HDFC has continued to expand its portfolio responsibly, while fostering financial inclusion and maintaining a strong commitment to customer trust and long-term value creation.

As the only exclusive company for housing finance in the Maldives, HDFC recognizes its broader responsibility in contributing to the nation's socio-economic development. The Company plays a critical role in enhancing access to affordable housing, supporting community well-being, and aligning its operations with national development priorities, thereby strengthening the social fabric of the communities it serves.

From an environmental and governance perspective, HDFC remains committed to sustainable business practices, prudent risk management, and the highest standards of corporate governance. The Company continues to integrate ESG principles into its strategy and operations, ensuring transparency, accountability, and ethical conduct while delivering sustainable growth and safeguarding stakeholder interests.



MISSION

To offer financial and social strength to all Maldivians by providing home loans and other savings and investment products managed professionally and profitably to the highest international standards and to the complete satisfaction of all stakeholders.



PLEDGE

Strive hard and explore all avenues to:

- Process loan applications to the highest professional standard to give a speedy and effective service.
- Provide a solution to every customer.
- Conduct all affairs as a responsible corporate citizen with good governance, accountability, and transparency.
- Manage all aspects of customer relationship with due care, communication, and sensitivity to ensure 100% loan performance.

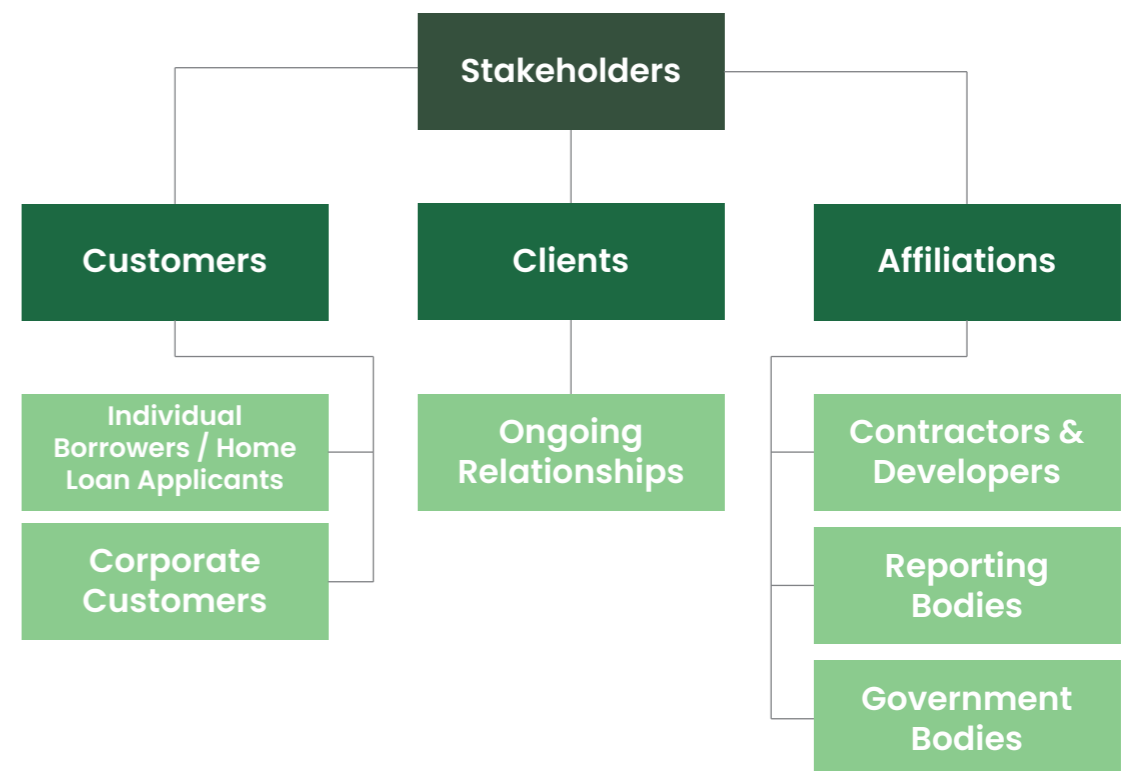
OUR APPROACH

At HDFC, sustainability is embedded within our core business strategy and guided by a commitment to long term value creation for stakeholders. Our approach focuses on delivering responsible financing solutions that contribute to national development priorities while addressing key environmental, social, and governance (ESG) considerations.

We adopt a balanced and integrated approach by aligning our operations with national development goals and relevant best international practices. Our sustainability priorities include expanding access to affordable housing, promoting financial inclusion, and supporting communities through Shariah compliant and socially responsible financing solutions. Through these efforts, we aim to enhance quality of life and contribute to the development of resilient and inclusive communities.

From an environmental perspective, the Company recognizes its indirect environmental impact and continues to explore opportunities to support environmentally responsible housing developments and resource efficient practices. Internally, we seek to reduce our operational footprint through digitalization, efficient resource management, and process optimization.

Strong governance forms the foundation of our sustainability framework. The Company upholds high standards of corporate governance, ethical conduct, and risk management, ensuring transparency, accountability, and full regulatory compliance. Our governance practices are further reinforced through collaboration with reputable international institutions, supporting continuous improvement and long term institutional resilience.



HELPING OUR COMMUNITY



BLOOD DONATION CAMP

During the year, the Company organized a blood donation camp in collaboration with the Maldivian Blood Services, as part of its ongoing commitment to supporting community health and well being. A total of 18 employees voluntarily participated, contributing blood donations to support individuals requiring regular transfusions, particularly patients living with Thalassemia.

This initiative directly supports national healthcare efforts by strengthening the availability of safe blood supplies and reflects the Company's commitment to employee volunteerism and social responsibility. The activity aligns with the United Nations Sustainable Development Goals (SDGs), particularly SDG 3: Good Health and Well Being, by contributing to improved access to essential healthcare services and supporting vulnerable patient groups.

Through such initiatives, the Company continues to promote a culture of social engagement while contributing positively to community resilience and public health outcomes.



DONATIONS TO REHENDHI SCHOOL PROJECT

The Company contributed MVR 50,000 to Rehendhi School to support the Rani House initiative, which focuses on developing a shaded learning space for students. This project, initiated by the parents of Rani House students, is designed to create a safe, comfortable, and inclusive environment where students can study, read, and participate in learning activities.

This contribution supports efforts to enhance educational infrastructure and promote learning outside traditional classroom settings, thereby improving student well being and engagement. This initiative reflects the Company's commitment to supporting quality education for future generations and strengthening community led development initiatives.

The activity aligns with the United Nations Sustainable Development Goals (SDGs), particularly SDG 4: Quality Education and SDG 11: Sustainable Cities and Communities, by contributing to inclusive learning environments and community resilience.

CONTRIBUTION TOWARDS THE CANCER SOCIETY

An amount of MVR 56,919.35 was contributed from the Company's charity funds to the Cancer Society to support individuals affected by cancer. The contribution was directed towards initiatives aimed at assisting vulnerable groups within the community, while also supporting cancer awareness, prevention, and outreach activities. This initiative reflects the Company's ongoing commitment to community health and well being and aligns with the United Nations Sustainable Development Goals (SDGs), particularly SDG 3: Good Health and Well Being, by promoting access to health related support services and encouraging healthier lifestyles.



COMMUNITY EMPOWERMENT AND FINANCIAL AWARENESS

During the year, the Company conducted a series of community engagement programmes focused on empowering individuals through awareness and information sharing sessions on homeownership and access to housing finance solutions. These initiatives were designed to strengthen engagement with

local communities while providing practical insights to support informed decision making.

The sessions were conducted across four islands in Kaafu Atoll, creating opportunities for individuals and families to better understand available housing finance options and explore pathways to sustainable homeownership. Through these efforts, the Company continues to promote financial inclusion, enhance financial awareness, and support community empowerment.

In addition, the Company conducted an awareness session on Islamic finance in collaboration with the Faculty of Shariah and Law, Villa College. The session provided insights into the principles, structure, and benefits of Shariah compliant financing, supporting greater public understanding of Islamic finance concepts and enabling individuals to assess suitable Islamic financing solutions for their homeownership needs.

These initiatives align with SDG 4: Quality Education, SDG 10: Reduced Inequalities, and SDG 11: Sustainable Cities and Communities, by promoting equitable access to information, inclusive financial systems, and sustainable community development.

OUR CUSTOMERS

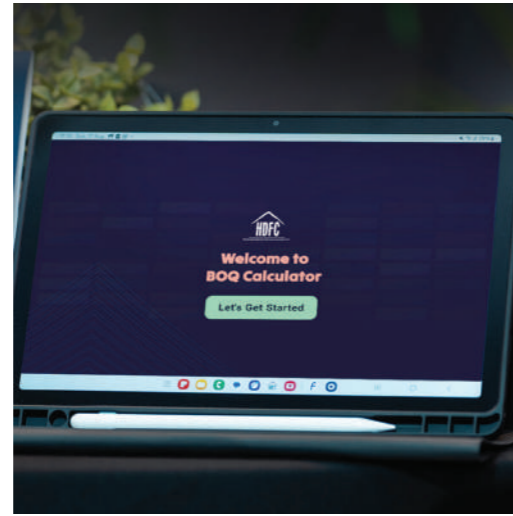


HDFC CUSTOMER PORTAL

During the year, we launched a new Customer Portal designed to significantly enhance the overall customer experience by making our services more accessible, efficient, and user-friendly. The upgraded platform features an intuitive interface, improved navigation, and simplified access to key account information, enabling customers to conveniently manage their facilities anytime and from anywhere.

“Now ALL the applications are submitted through the Customer Portal, which also enables customers to make payments and track the status of their applications”

By streamlining processes and reducing the need for manual interaction, the portal improves speed, convenience, and transparency in service delivery. In addition, the integration of eFaas digital identity system Maldives strengthens security and ensures a seamless and secure login experience. Together, these enhancements contribute to a more efficient, reliable, and customer-centric digital service experience.



BOQ CALCULATOR

The Bill of Quantities (BOQ) Calculator has been developed as a customer-centric solution to simplify construction planning and enhance financial clarity. By allowing users to input project specifications, material requirements, and estimated costs, the tool provides a detailed breakdown of construction expenses in a clear and structured manner. The calculator empowers customers to plan their budgets more effectively, explore different cost scenarios, and prioritize expenditures based on their financial capacity.

“Our BOQ Calculator allows customers to conveniently estimate the construction costs of their homes”

Designed with convenience and accessibility in mind, the BOQ Calculator enhances the overall customer experience by offering a transparent, easy-to-use platform that supports proactive planning.

CUSTOMER COMPLAINTS MANAGEMENT AND SERVICE QUALITY

Customers are provided with multiple accessible channels to submit complaints and concerns, including the customer portal, email, telephone, and face to face interactions. All complaints are managed through a structured and professional process to ensure fair assessment and effective resolution.

The Company is committed to the timely resolution of customer complaints, with issues addressed within three to five working days, depending on complexity. This approach supports transparency, enhances customer satisfaction, and reinforces accountability in service delivery.

Going forward, the complaint management framework will be further strengthened through enhanced data collection and systematic categorization of complaints. This will enable the identification of recurring issues, support targeted service improvements, and contribute to the continuous enhancement of overall customer experience and service quality.

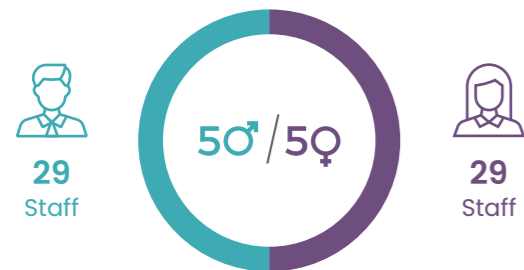
This approach aligns with the Company's commitment to responsible business practices and supports the United Nations Sustainable Development Goals (SDGs), particularly SDG 16: Peace, Justice and Strong Institutions, by promoting transparency, responsiveness, and effective stakeholder engagement.



OUR PEOPLE

During the year, our primary focus was on strengthening organizational capacity through targeted recruitment and comprehensive staff development initiatives. We remain committed to fostering a fully local workforce, reflecting our strong integration with and contribution to the community. As part of this effort, we expanded our team by adding a total of 27 employees during the year. Furthermore, during the year, there was recorded turnover of 29% of employees which resulted in an increase in staff recruitment in the year.

In line with our commitment to the SDG, particularly gender equality, we have maintained a balanced and inclusive workforce. As at year-end, the Company employed a total of 58 staff members, comprising an equal distribution of 29 female and 29 male employees, as illustrated in Figure 1.



CAPACITY BUILDING PROGRAMS

In 2025, the Company continued to invest in employee learning and capability development, with employees completing a total of 2,200 training hours through a combination of internal and external training programmes. This represented an average of 33.8 training hours per employee, reflecting the Company's commitment to continuous learning and skills enhancement.

During the year, three leadership development programmes were conducted specifically for management level employees, supporting leadership capability, succession planning, and effective organizational management. In line with the Company's Training and Development Policy, employees are provided with equal access to training opportunities, and all new employees completed the Company's induction programme to ensure effective onboarding and alignment with corporate values.

Employee feedback continues to inform the Company's learning initiatives. Based on the Employee Satisfaction Survey, 67.7% of employees reported satisfaction with training and development opportunities, demonstrating the Company's ongoing focus on professional growth, workforce capability, and employee engagement.

EMPLOYEE ENGAGEMENT ACTIVITIES

In 2025, the Company prioritized on fostering employee engagement and well-being through a range of structured initiatives aimed at strengthening teamwork, morale, and organizational culture. Key employee engagement activities conducted during the year included:

- Year-End Breakfast
- BBQ activity at Villingili
- Maahefun & Iftar Gathering
- Ramadan 'Thashibari' Movement
- Women's & Men's Day Celebrations
- Staff Fishing Trip

These activities provided opportunities for employees to connect beyond the workplace, promote inclusivity, and reinforce a positive and collaborative work environment, contributing to overall employee satisfaction and engagement.

HEALTH AND SAFETY

In 2025, the Company strengthened its commitment to workplace health and safety through the renewal of fire safety equipment across its premises, as part of its broader risk management and operational resilience framework. Health and safety considerations were embedded into the Company's risk reporting processes, ensuring that safety related risks are identified, monitored, and addressed in a structured and ongoing manner.

As part of initiatives to further enhance premises safety, actions were also initiated to upgrade smoke detection and early warning systems, supporting improved emergency preparedness and timely response capabilities. These initiatives reflect a proactive approach to risk mitigation and the continuous strengthening of safety controls within the operating environment.

By prioritizing a safe and secure workplace, the Company reinforces its commitment to employee well being, customer protection, and business continuity, while supporting responsible and resilient operations.



ENVIRONMENT

Our environmental goal is to minimize resource consumption and proactively manage environmental risks, while creating sustainable long-term value for both the Company and our stakeholders. We are committed to aligning our operations with global sustainability goals by systematically integrating environmental considerations into our strategic planning, day-to-day operations, and investment decision-making processes.

This includes promoting efficient use of energy and resources, reducing waste and emissions where possible, and supporting environmentally responsible practices across our value chain. By embedding these principles into our business model, we aim not only to mitigate environmental impact but also to enhance resilience, drive responsible growth, and contribute meaningfully to broader environmental sustainability efforts.

RESOURCE EFFICIENCY AND ENVIRONMENTAL MANAGEMENT

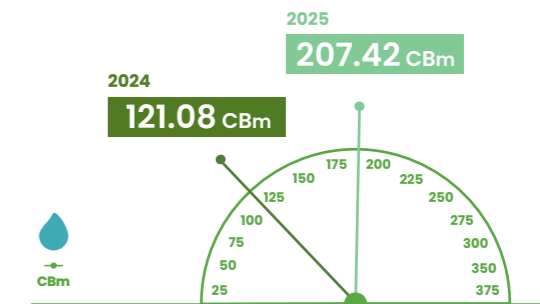
At HDFC, the Company places strong emphasis on adopting energy efficient solutions to minimize resource consumption and support operational sustainability. This includes the use of energy efficient lighting, air conditioning systems, and electronic equipment across its operations, contributing to more efficient day to day resource use.

During the year, the Company initiated a structured approach to the collection and analysis of key environmental data, including electricity and water consumption and waste generation. This enables systematic monitoring of consumption trends, identification of high usage areas, and the implementation of targeted measures to enhance resource efficiency. These efforts support informed decision making, improved cost efficiency, and the continuous reduction of the Company's environmental footprint.

Overall electricity and water consumption increased during the year, primarily due to growth in staffing levels, server upgrades, and increased reliance on air conditioning and supporting infrastructure. The increase in operational activity also resulted in higher waste generation, with an average of approximately two bags (around 8 liters) of waste disposed of per day.

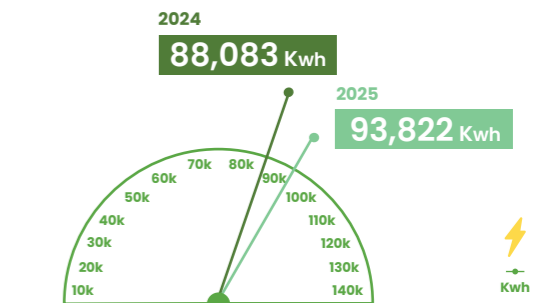
The Company continues to assess opportunities to optimize resource use and manage growth responsibly, balancing operational needs with environmental considerations as part of its ongoing commitment to sustainability.

WATER USAGE



Water usage comparison 2024-2025

ELECTRICITY USAGE



Electricity usage comparison 2024-2025



GOVERNANCE

At HDFC, we recognize that strong governance frameworks are fundamental to long-term sustainability and sound financial performance. During the year, we undertook several policy reforms and strategic initiatives aimed at better aligning organizational practices with employee performance and accountability. This included a comprehensive review and revision of employee KPIs, as well as departmental goals and operational practices.

Informed by findings from MMA examinations and internal audits, we implemented targeted process improvements to strengthen controls and enhance operational efficiency. Additionally, we reviewed and ensured that our obligations and responsibilities are fully aligned with the CMDA Corporate Governance Code and the MMA Corporate Governance Regulation, integrating these requirements into our day-to-day operations. To further strengthen our governance framework, we have also incorporated Shariah Governance Principles, reinforcing robust oversight and compliance across our Islamic financing processes.

DISCLOSURE AND TRANSPARENCY

Disclosure and transparency are fundamental principles of the Company's governance framework. We are committed to proactive and timely disclosure through our website and ensure full compliance with all statutory disclosure requirements under the CMDA, MMA, and the Right to Information (RTI) Act.

In addition to mandatory disclosures, the Company provides voluntary information to keep stakeholders informed of relevant

activities and developments. Key documents, including quarterly reports, annual reports with audited financial statements, and other governance-related disclosures, are made readily available on our website, reinforcing our commitment to transparency, accountability, and public accessibility.

SUSTAINABILITY COMMITMENT

The Board of Directors and Management are committed to creating long-term value through sustainable and responsible business practices. We aim to integrate environmental, social, and governance (ESG) considerations into our strategy, operations, and decision-making processes.

The Company aims to enhance transparency by aligning its sustainability reporting with internationally recognized frameworks such as the Global Reporting Initiative and the International Sustainability Standards Board (ISSB) or the 'Global Baseline' for financial markets incorporating IFRS S1 and S2 standards which are also focused on promoting environmentally sustainable financing solutions, including green financing for energy-efficient home construction, renovation, and the adoption of renewable energy solutions.

Through these initiatives, we reaffirm our commitment to responsible growth, environmental stewardship, and alignment with the United Nations Sustainable Development Goals.

On behalf of the Board of Directors,



Ahmed Zeenad
Managing Director

MALDIVES SUSTAINABILITY REPORTING MATRIX 2025

TABLE 1 – GENERAL INFORMATION

METRICS	DEFINITION	MANDATORY / OPTIONAL	2025
GI1. Name of Organization	Name of the organization.	Mandatory	Housing Development Finance Corporation Plc.
GI2. Year Founded	Year the organization was founded.	Mandatory	2004
GI3. Organization's Headquarters	Address of the organization's legally incorporated headquarters.	Mandatory	H. Mialani, 4th Floor, Sosun Magu, Male', Rep. of Maldives
GI4. Organization Operating Facilities	Address of the organization's operating facilities.	Mandatory	H. Mialani, 3rd Floor, Sosun Magu, Male', Rep. of Maldives
GI5. Operational Model	Describes the operational model of the organization. Select all that apply: - Production/Manufacturing: Production and/or manufacturing of goods (e.g., farming, construction, manufacturing) - Processing/Packaging: Processing and/or packaging of goods (can include both raw materials, such as wheat, and secondary materials/goods, such as baked bread) - Distribution: Delivery of goods or services to target customers, whether by traditional transport (e.g., vehicle, rail, air) or infrastructure (e.g., electric grid operator) - Wholesale/Retail: Intermediary organization that purchases goods and sells them to new target customers - Services: Services such as education, health, communications, transportation, and social services, excluding financial services - Financial Services: Financial products and services - Other (write-in)	Mandatory	Financial Services: Housing Finance
GI6. Organization Web Address	Web address (URL) of the organization.	Mandatory	www.hdfc.com.mv

TABLE 2 – CLIMATE AND OTHER ENVIRONMENT-RELATED METRICS

METRICS	DEFINITION	MANDATORY / OPTIONAL	2025	EXPLANATION	ACTION TAKEN
E01. Greenhouse Gas Emissions Strategy	Indicates whether the organization implements a strategy to reduce greenhouse gas (GHG) emissions.	Mandatory	Yes	Internal practices focus on implementing strategies to reduce greenhouse gas (GHG) emissions	Implementing energy efficiency initiatives such as upgrading LED Lighting, optimizing air conditioning, minimizing paper consumption through digitalization, encouraging employees to energy saving behaviors - like reminding to switch off lights, AC when leaving office and moving towards site online site inspection.
E02. Greenhouse Gas Emissions: Total	Amount of greenhouse gases (GHG) emitted as a result of the organization's operations during the reporting period.	Mandatory	N/A	Work related implementation in Y2027 is under progress.	
E03. Greenhouse Gas Emissions: Direct (Scope 1)	Amount of greenhouse gases (GHG) emitted from direct emissions sources as a result of the organization's operations during the reporting period.	Optional			
E04. Greenhouse Gas Emissions: Indirect (Scope 2)	Amount of greenhouse gases (GHG) emitted from indirect emissions sources as a result of the organization's operations during the reporting period.	Optional	N/A	Work related implementation in Y2027 is under progress.	
E05. Greenhouse Gas Emissions: Other Indirect (Scope 3)	Amount of greenhouse gases (GHG) emitted from all other indirect sources that are a consequence of the organization's activities but occur from sources not owned or controlled by the organization, during the reporting period. This includes emissions associated with the organization's supply chain, disposal of the products it produces, and other outsourced activities.	Optional			
E06. Total Energy Consumption	Total energy consumption as a result of the organization's operations during the reporting period.	Mandatory	93822 kWh		

METRICS	DEFINITION	MANDATORY / OPTIONAL	2025	EXPLANATION	ACTION TAKEN
E07. Biodiversity Assessment	Indicates whether the organization has undertaken biodiversity-related assessments to evaluate the biological diversity and ecosystem condition present on the land that is directly or indirectly controlled by the organization.	Mandatory	No		
E08. Biodiversity Footprint	Describes the organization's biodiversity footprint -- a measure of ecosystem intactness -- on area directly or indirectly controlled by the organization as of the end of the reporting period.	Optional			
E09. Water Conservation Strategy	Indicates whether the organization implements a conservation strategy to reduce its water usage.	Mandatory	Yes		Implement water conservation strategies by installing water filtration systems to encourage the use of reusable water bottles, thereby reducing reliance on single-use plastics. In addition, water-saving practices are promoted across operations, including efficient water usage, routine monitoring to prevent leaks, and raising employee awareness on responsible water consumption.
E10. Water Consumed	Volume of water used for the organization's operations during the reporting period.	Mandatory	207.42 Cubic meters		
E11. Waste Disposed	Amount of waste disposed by the organization during the reporting period, categorized by disposal method:	Optional			<ul style="list-style-type: none"> - Recycled/Reused - Landfill - Incinerated - Composted - Other

TABLE 3 – GOVERNANCE RELATED METRICS

METRICS	DEFINITION	MANDATORY / OPTIONAL	2025	EXPLANATION	ACTION TAKEN
G01. Number of Legal and Regulatory Complaints	Number of formal legal and regulatory complaints received by the organization during the last reporting period.	Mandatory	0		
G02. Conflict of Interest Policy	Indicates whether the organization has a written policy to monitor and disclose any potential conflicts of interest between the organization and its board members, owners, or material investors.	Mandatory	Yes		
G03. Supplier Screening Policy	Indicates whether the organization has a written policy of evaluating supplier organizations based on their social and environmental performance and a system to monitor compliance with this policy.	Mandatory	No	This is to be integrated into the vendor registration process.	
G04. Business Continuity Management Policy	Indicates whether the organization has a written policy for maintaining critical operations during disruptions, with mechanisms for regular review and compliance monitoring.	Mandatory	No	The policy has been developed and approved by the Board in 2026.	
G05. Anti-Corruption Policy	Indicates whether the organization has a written policy addressing corruption prevention, including clear reporting procedures and enforcement mechanisms.	Mandatory	No	Though there is no specific policy this is covered under the Code of Conduct and AML Framework	
G06. Number of Complaints Registered	Number of complaints registered by clients of the organization during the reporting period.	Optional			
G07. Number of Employee Grievances Registered	Number of formal grievances registered by employees of the organization during the reporting period.	Optional			

TABLE 4 – SOCIAL AND EMPLOYEE METRICS

METRICS	DEFINITION	MANDATORY / OPTIONAL	2025	EXPLANATION	ACTION TAKEN
S01. Human Rights Policy	Indicates whether the organization has a written policy in place to uphold human rights throughout its operations, including provisions for monitoring, evaluating, and ensuring the protection of human rights.	Mandatory	Yes	Covered under HR policy and also follows Employment Act	
S02. Diverse Representation Policy	Indicates whether the company has a written policy on diverse representation and a system to monitor compliance with this policy.	Mandatory	Yes	Covered under HR Policy	
S03. Gender Equity Policy	Indicates whether the company has a written policy on gender equity and a system to monitor compliance with this policy.	Mandatory	Yes	Covered under HR Policy	
S04. Board of Directors: Female	Number of female members of the organization's board of directors or other governing body as of the end of the reporting period.	Mandatory	6:2		
S05. Occupational Injuries	Number of occupational injuries which affected any full-time, part-time, and temporary employees of the organization during the reporting period.	Mandatory	0		
S06. Worker Safety Policy	Indicates whether the organization has policies in place to monitor, evaluate, and ensure worker safety.	Mandatory	Yes	Covered under HR Policy	
S07. Employees Trained	Number of employees (full-time, part-time, or temporary) who were trained through programs provided by the organization (both internally and externally) during the reporting period.	Mandatory	68	The number of trained staff exceeds the total number of employees due to employee resignation after training and subsequent training provided to replacement staff.	

METRICS	DEFINITION	MANDATORY / OPTIONAL	2025	EXPLANATION	ACTION TAKEN
S08. Employee Training Hours	Number of training hours provided for employees (full-time, part-time, or temporary) during the reporting period.	Mandatory	2,200 hours		
S09. Employee Training Costs	Value of the costs incurred by the organization as a result of training provided to employees (full-time, part-time, or temporary) during the reporting period.	Mandatory	MVR 1,341,351.00		
S10. Working Hour Policy	Indicates whether the organization has policies in place to monitor, evaluate, and ensure appropriate working hours of employees, as well as a system to monitor compliance.	Mandatory	Yes	Covered under HR Policy	
S11. Anti-Discrimination Policy	Indicates whether the organization has specific, written anti-discrimination policy in place for its employees and a system to monitor compliance of this policy.	Mandatory	Yes	Covered under HR Policy	
S12. Fair Compensation Policy	Indicates whether the organization has a written policy regarding fair and equitable compensation for employees and a system to monitor compliance with this policy.	Mandatory	Yes	Covered under HR Policy	
S13. Sexual Harassment Policy	Indicates whether the organization has a written policy to combat and prevent the sexual harassment of employees and a system to monitor compliance with this policy.	Mandatory	Yes		





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