

Occupational Health and Safety Framework

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Occupational Health and Safety Framework

Overview

1. Federal Bank is committed towards providing a safe and healthy work environment, and work practices which do not compromise the health or safety of its employees. Managing health and safety is an integral part of our business, and we prioritise the health and safety of our employees, contractors, customers, and visitors. This Occupational Health and Safety (OHS) Framework is drafted as per the ISO 45001:2018 Standard and it outlines our commitment to ensuring the well-being of everyone within our premises.

Scope

2. The scope of the framework is comprehensive in nature and will cover:
 - All employees of Federal Bank.
 - Contractors and their staff working in Federal Bank offices and premises.
 - Visitors to Federal Bank offices and premises.

Objectives

3. The primary objective of this Occupational Health and Safety Framework is to ensure a safe and healthy working environment which will be achieved by adopting the following:
 - Implementation of OHS Management System including governance framework.
 - To create a culture of safety through training, communication, and leadership within the organization.
 - Enhance awareness regarding unhealthy and unsafe workplace activities, and thereby prevent workplace injuries, and illnesses.
 - Assess, manage, record, monitor and report all health and safety risks according to the framework.
 - Identify and assess workplace hazards and implement appropriate controls to eliminate risks.
 - Comply with all relevant health and safety legislation and regulations.
 - Continual improvement to the organization's OHS performance and management system through monitoring, evaluation, and periodical review.

Responsibilities of the Bank

4. The Bank will -
 - Provide optimal level of resources and support for implementation of the framework.

- Implement the framework effectively while ensuring compliance with all applicable health and safety laws and regulations.
- Conduct regular risk assessments and implement appropriate control measures.
- Provide OHS training and awareness on a regular basis.
- Commit on setting up of quantitative targets in a specific, measurable and timebound manner.

Responsibilities of the Employees

5. The employees are expected to -

- Be aware of this Framework and all health and safety policies and procedures.
- Comply with health and safety policies and guidelines thereby ensuring a safe workplace for themselves their co-workers.
- Engage actively during health and safety training sessions organised by the Bank.
- Report incidents, near misses or unsafe conditions and hazards through established channels.
- Use personal protective equipment (PPE) as and when required.

Training and Awareness

6. The Bank will make every effort to create and enhance awareness regarding safety risks/ hazards at the workplace. Though the work environment of the Bank does not routinely expose employees to high-risk activities, it is important to create a safety culture within the organization. The bank will provide training and awareness sessions on occupational health and safety to employees. OHS training will be included in the employee induction program and refresher training at periodic intervals.

Health and Well Being

7. The Bank shall recognise that employees at all levels may, at times, work in challenging environments due to operational requirements, including pressure arising from business demands and deadlines, role-related circumstances such as geographic separation from family and being away from home state. Though we, at Federal Bank, have consciously made efforts to address these challenges as much as possible, sometimes it becomes inevitable for an employee to face these challenges due to their job roles. There, we step in to support them in alternate ways to create an environment as conducive as possible. The focus has been also to increase understanding of mental health and well-being, how to promote good mental health and well-being, and how to encourage behaviors to support this change within leaders and peer teams.

8. The framework adopts a **preventive, promotive, and supportive approach**, recognising that employee well-being is a key enabler of safe work practices, sustainable performance, and a positive work environment. The 5 Pillars of Well-being at Federal Bank are:

- **Physical:** Our commitment to excellence is mirrored in our dedication to the physical health of every employee. The Bank shall promote physical well-being through preventive and supportive health measures, including:
 - Medical insurance coverage for eligible employees and eligible family members, in accordance with approved framework terms.
 - Periodic preventive health initiatives such as health check-ups, screenings, and on-site or partnered health camps.
 - Workplace facilities and practices that promote hygiene, ergonomics, menstrual health, and physical safety.
 - Encouragement of physical fitness and healthy lifestyle practices through structured programs and awareness initiatives.

- **Psychosocial:** Building a culture of teamwork, where social connections are the foundation of our collaborative success, ensuring a united workforce. The Bank shall foster it by:
 - Promoting work–life balance through leave provisions, flexibility practices, and supportive role design, subject to operational requirements
 - Supporting employees during key life events and transitions, including parenthood, caregiving responsibilities, relocation, and retirement.
 - Facilitating smooth reintegration into work following extended leave or significant personal events.
 - Maintaining grievance redressal mechanisms to redress employee concerns.
 - Encouraging open communication, trust, fairness, and respectful interpersonal conduct.
 - Encouraging participation in engagement-linked wellness initiatives that strengthen employee connect and morale.
 - Supporting volunteering and community engagement initiatives that contribute to a sense of purpose and belonging through the SUNSHINE initiative.
 - Promoting team-based activities that enhance collaboration, resilience, and collective well-being

- **Emotional:** Prioritizing emotional well-being by cultivating a respectful environment where every individual feels valued, heard and emotionally secure. Recognising mental health as a critical component of occupational health and safety, the Bank shall:
 - Provide access to professional support through its Employee Assistance Program (EAP) -SMILES

- Promote mental health awareness, stigma reduction, and early intervention through expert-led sessions.
- Support employees in managing stress, anxiety, emotional challenges, and work-related pressures.
- **Financial:** Ensuring the financial stability of our employees, reflecting our core value of reliability and long-term security in all aspects of our business. Mapped initiatives of financial wellness for our employees include:
 - Comprehensive Insurance Framework, including:
 - Group Savings Linked Insurance (GSLI)
 - Group Term Assurance Plan (GTAP)
 - Samraksha Scheme
 - DEEPTI and DIYA Welfare Schemes supporting families in the event of employee demise.
 - Concessional Loan Schemes (housing, education, vehicle, medical, personal needs).
 - Higher-Interest Deposit Schemes for employees and retirees.
 - Financial Advisory and Awareness Support through internal platforms.
 - Scholarships for Employees' Children.
 - Career-Linked Financial Support for Learning and Certifications.
- **Intellectual:** The Bank shall foster innovation through continuous intellectual growth, shall encourage creativity, and shall support mental agility to enable employees to adapt effectively and stay ahead in a fast-paced and evolving work environment. To operationalise intellectual well-being, the Bank shall implement and sustain learning and development interventions including, but not limited to, the following:
 - The Bank shall facilitate employee capability building through sponsored learning stimulant programs, including support for identified external certifications and learning incentives linked to successful completion.
 - The Bank shall provide structured development and coaching for high-potential employees through flagship programs aimed at strengthening strategic thinking, innovation mindset, and leadership capability.
 - The Bank shall maintain mentoring mechanisms, including professional development mentoring, leadership mentoring, and peer mentoring, to strengthen learning through experience sharing and role modelling.
 - The Bank shall leverage internal digital platforms (e.g., FedCampus, Pulse) to improve access to resources, communication, and curated learning/wellness content, thereby enabling self-driven learning and continuous development.

Incident Reporting and Investigation

9. The Bank encourages all employees to report health/safety incidents immediately. These include incidents which may be classified as near misses. All incidents must

be investigated to determine the root cause and thereafter corrective action must be taken to prevent recurrence. A record of all incidents and investigations must be maintained.

Framework Review

10. The Framework will be reviewed and updated on an annual basis, or earlier if warranted, to reflect changes in regulations, industry developments, and organizational needs, if any.