

EMPOWERING OUR EMPLOYEES

Nurturing a People-First Culture.

At Kotak, we believe our employees are at the forefront of driving our business success and unlocking new avenues of growth. We are invested in fostering a thriving work environment that encourages collaboration, celebrates diversity, ensures well-being and brings out the potential in each of our employees.

SDG linkage



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH

Relevant material topics

Promoting employee health, safety, and well-being

Promoting diversity, equity, and inclusion amongst employees

Enabling learning, development, and an open work culture for employees

Capital linkage



Human capital

KPIs

1,00,00+

Total Full-time Employees at our Group

56,115

Full-time Employees of the Bank

33,697

Women Employees at our Group

19,388

Women Employees at the Bank

57.20

Average training hours per employee at the Bank



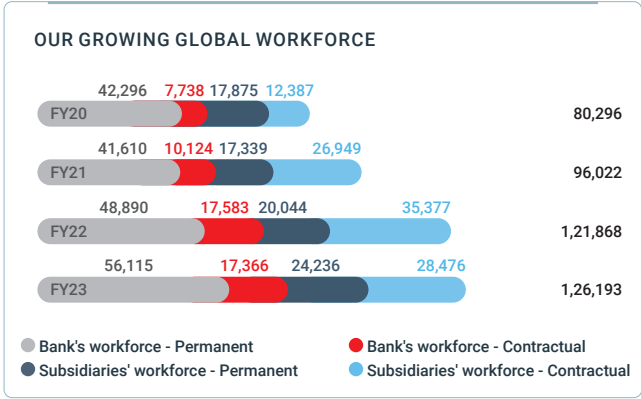
Overview of our Workforce¹

We value our workforce and strive to facilitate a culture of excellence by enabling a collaborative and inclusive work environment.

During the reporting period, we hired 66,324 employees at the group level, of which nearly 71% are full-time permanent employees. The Group’s total full-time workforce stands at 1,03,317 excluding 22,874 part-time employees hired as insurance agents. The employee count at the Bank stands at 73,481. Our permanent employee base increased from 56.6% to 63.7% in FY 2022-23 at the Group. Additionally, we noted 14.78% YoY growth in the number of permanent employees at the Bank. For further details on the reporting boundary, please refer to the ‘About this Report’ on [page B](#). Kotak FastTrack, our internal hiring programme, enabled 733 employees from the Bank’s workforce to opt for other roles within the Group.

We have established a human resource strategy with a focus on building a diverse and inclusive culture. Our strategy emphasises on building younger, diverse and future-fit talent at the Group. In FY 2022-23, we have 618 employees below 30 years of age at the Group level belonging to the middle management category, a 35.82% increase in comparison with the previous financial year.

We at the Group have also hired 45,725 young talent in the <30 age group across cadres both in the permanent and temporary workforce. In addition, our women-focused recruitment drives resulted in a 10.62% YoY increase in the number of full-time women employees at the Group and 8.36% at the Bank in FY 2022-23. Further, women make up 26.70% of our total workforce at the Group and 26.39% at the Bank.



Diversity and Inclusion²

A diverse workforce unlocks a unique blend of perspectives that promotes innovation, creativity and improved organisational culture. We are committed to enriching our workforce diversity through tailored policies, systems and programmes designed to build an inclusive work environment. We have established a Diversity and Inclusion Council, which comprises leaders that represent different business segments. This Council is headed by Ms. Shanti Ekambaram, a whole-time director at the Bank and a member of Kotak’s highest executive leadership group referred to as the Group Management Council (GMC). The aim of the Council is to promote transformation in culture, policies, procedures and systems to foster an inclusive workplace. The Bank also has a formal Diversity, Inclusion and Equity (DIE) statement that articulates the cornerstones of our DIE strategy.

Diversity at Kotak is monitored regularly via a dashboard that showcases business segment-wise gender diversity targets, along with the current performance. A monthly dashboard covering the workforce demographics across hiring and attrition also monitor our performance on diversity aspects. This information is shared with the Chief Human Resources Officer and Business Leaders to track and monitor the effectiveness of DIE initiatives undertaken. A ‘Diversity Champion’ has been appointed to oversee the implementation of the DIE Statement, while the Human Resources (HR) department is responsible for its implementation. Their duties include conducting periodic training and creating stakeholder awareness of diversity issues. In line with the strengthened commitment to diversity, we aspire to have women represent at least a third of our workforce.

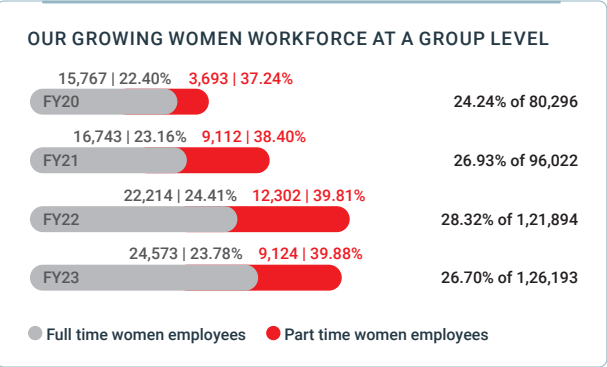
We adopt a holistic approach to workforce diversity, encompassing considerations of gender, educational backgrounds, abilities and skills. We have also instituted a Policy for Equal Employment Opportunities which has been developed in accordance with the Rights of Persons with Disabilities Act, 2016.

A diverse workforce unlocks a unique blend of perspectives that promotes innovation, creativity and improved organisational culture.

We have 24 differently abled permanent employees in the Group. Additionally, to enable our employees and customers Persons with Disabilities (PwD) to access our branches and ATMs, we have installed ramps across our premises. More than 600 branches and 870 ATMs have disability-friendly entrances. We are committed to ensuring gender pay parity and fair wages for all our employees.

We at the Bank organised multiple campaigns across our businesses to hire women graduates from campuses. In FY 2022-23, 2,300+ women were hired with STEM qualifications. Further, around 60% of the total women hired (including freshers) belonged to the non-banking sector, bringing in diverse perspectives from various industry sectors. We carry out our off-campus hiring through ‘Hire, Train and Deploy’ programmes and have reorganised the roles with a deep focus on developing engineering capabilities amongst our employees. We have also increased lateral hiring from top-tier tech organisations to strengthen the quality of our developers. We launched a social media platform to engage with tech enthusiasts and showcase our tech transformation journey. Every woman employee in Kotak is referred to as Kotak Wonder Woman (KWW), and we have a suite of initiatives tailored for women employees ranging from women-focused hiring drives to women-specific reward and recognition programmes.

Our commercial banking team launched a dedicated seven-day skill enhancement programme for women students, ‘Pragati’ to ease the transition from a campus to corporate, specifically focusing on colleges in tier-3 and tier-4 cities. This programme imparts knowledge of banking, financial products, business communication, and life skills with a focus on MS Office and financial planning. Further, our retail liabilities business undertook various initiatives towards hiring women in the workforce.



¹GRI 3-3

²GRI 3-3

EMPOWERING OUR EMPLOYEES



We offer opportunities and platforms for our employees to learn from each other irrespective of their cadres. Some of our flagship initiatives have proved successful in breaking stereotypes and building stronger networks to enable the growth and development of our diverse workforce.

Kotak Wonder Women Meet All

This provided a platform for female employees to engage and interact with Senior Leaders, serving as a platform for networking with peers. It gave our women employees another opportunity to discuss, learn and contribute towards fostering a positive work environment and to understand personal branding through workshops.

Women of Substance Sessions

This is a forum that facilitates panel discussions, knowledge-sharing sessions and interactions with women leaders from various fields. Esteemed speakers, leaders and celebrities are invited to share their experiences of overcoming societal biases and challenges. The FY 2022-23 session covered topics such as shattering gender stereotypes, engineering happiness, personal styling, leadership and challenging societal norms.

Employee Development

At Kotak, we believe in investing in employees and supporting their professional development by offering on-the-job and specialised training. We are committed to supporting our employees throughout their employment journey from recruitment to retirement. We have implemented data-driven tools based on people analytics that aid in identifying skill gaps, recruitment, employee engagement, performance management and strategic workforce planning. This enables us to plan learning journeys, resourcing strategies for our key roles and career progression for our promising employees.

Besides career development through training, we also support the growth of our employees enabled by a structured performance management system. A goal-setting framework enables the translation of organisational goals into employee-driven outcomes. Our performance appraisal process ensures transparency and fairness, wherein employees and managers engage on a periodic basis to provide feedback to each other.

During FY 2022-23, 100% of our eligible employees at the Bank received performance and career development reviews.³ This resulted in the elevation of 11% of our permanent Bank employees to higher roles.

We also leverage our learning platform to impart training on various policies instituted by the Bank, such as AML Standards and KYC Norms, CoC, Prevention of Sexual Harassment (POSH) and awareness programmes on Information Security. These trainings are mandatory and are assigned to all our employees during their induction sessions and on an annual basis.⁴

Since the pandemic, our training pedagogy has transitioned from a physical mode to a hybrid mode. Our training programmes utilise state-of-the-art digital studio infrastructure that delivers a unified, seamless and consistent experience across both physical and virtual environments. Our training programmes focus on developing functional skills, soft skills, organisational culture, leadership capabilities and emerging opportunities.

Our induction training programmes address basic role requirements in terms of company orientation and functional knowledge. The various training interventions⁵ carried out by us are mentioned below. In addition to the below, we provide transition assistance⁶ programmes by offering future skills trainings such as digital and leadership programmes to our employees who are nearing superannuation.

The KYLC programme shown in the infographic 'Training programmes for employee development' provides young managers an opportunity to work as a shadow board with the leadership team and the GMC. This programme aims to enable and empower them to become change makers focused on co-creating innovation and differential thinking. They are given a platform to work as independent entrepreneurs on identified projects. Out of a large number of applicants, 40 are selected based on evaluation, making it a coveted programme among our young managers. In FY 2022-23, we also launched the Drona initiative that focuses on enhancing the employees' managerial and leadership capabilities. This programme aims to address managerial capability on four different tracks namely manager as an assessor, a trainer, a mentor and a coach, offering managers a holistic development platform. We also offer specialised and customised interventions for senior leaders at the Bank under DigiQ. This programme is designed to support rapid transformation and focused disruption pivoting on digital initiatives. More than 100 leaders were covered under this programme in FY 2022-23.

Training programmes for employee development

Trainings conducted during orientation and for functional knowledge

- Company orientation: Kotak Orientation for New Employees (K-One)
- Business and role induction-License to operate
- Cultural orientation- Kotak DNA and Code of Conduct

Trainings basis performance or skill or behavioural gaps

- Personal effectiveness programmes
- MS Excel
- Time management
- Communication skills

Trainings to enhance managerial or leadership capability

- Super Manager Programme
- Quantum Leadership
- Kotak Young Leader Council (KYLC)
- Drona

Transition training programmes

- First Time Manager
- Managing for Excellence
- DigiQ
- Lead to Grow



With the aim of empowering learners to choose their learning priorities and participate in voluntary learning interventions, we worked on shifting to pull-based learning vis-à-vis push-based learning modes. During FY 2022-23, Kotak launched its first-ever virtual Learning Fair, where the choice of learning was complete with the employees. This event was conducted in a first-of-its-kind immersive, Virtual Reality based environment and was captioned as 'Learn in the Metaverse'. It is to be noted that the Learning Fair has been tremendously successful with the second edition executed in June 2023. We are applying immersive learning by creating a 'Branch Banking Metaverse' that plans to orient and familiarise employees who are hired to work across the branch network with the different roles, systems and processes relevant to the functioning of a branch.

We also facilitate our employees to register and complete courses offered by external parties. A policy and framework guide the process for approving, nominating and sponsoring employees for external programmes. We have strong partnerships with several partners who deliver customised programmes for our employees. Some of our training partners are educational institutions such as Harvard Business School, Indian Institute of Management, Ahmedabad, and Indian School of Business, besides banking-specific training institutions in India. We are also currently partnering with Cornell University (in collaboration with XED Institute) for one of our flagship leadership programmes.

Highlights of the Bank's training efforts in FY 2022-23

We invested 30.40 crore for employee training, offering 57.2 training hours per employee. The costs includes cost of training staff, subscription for e-learning modules and conferences etc.

40% of the total recorded 42,03,438 learning hours are online self-paced sessions, with 60% offered by instructors both in virtual and in-person modes.

Employees spent 53% of their training hours on an average on developing functional skills.

4,332 employees undertook trainings on responsible debt collection, recording 13,381.25 learning hours.

The training hours are estimated based on expected time taken by the employees to finish the training. In addition, we conduct succession trainings that occur in the form of transition programmes, i.e., from individually contributing roles to people manager (PM) roles, PM to manager of managers (MoMs) and MoMs to managing large teams.

Individually contributing roles to PM

We have a series of programmes collectively for the first level of transition termed 'First-Time Manager' programmes.

People Manager to MoMs

The Lead-to-Grow programme has been designed to enable our employees in the middle management cadre to take on the next role in the career ladder successfully.

MoMs to managing large teams

The Quantum Leadership Programme is one of our landmark developmental initiatives aimed at identifying potential leaders and enhancing their leadership perspective and potential.

Select senior leaders also undergo executive coaching to enhance their leadership capability.

³GRI 404-3 | ⁴GRI 2-24 | ⁵GRI 404-2 | ⁶GRI 404-2

EMPOWERING OUR EMPLOYEES

Our subsidiaries also direct their efforts towards building current and future capabilities to equip them with new-age skills. KSL's 'Learn While Earn' programme provides reimbursement for employees from the technology teams to pursue certifications. Apart from up-skilling, KSL also supports its employees in role rotations through exposure to different areas leading to leveraging their unique strengths.

Health and Well-being

We are committed to enabling a safe and sound work environment for the overall well-being of our employees. We have undertaken various initiatives to promote employee retention and maintain high levels of employee satisfaction. To this end, we have implemented an Occupational Health and Safety Management System (OHSMS) at six of our largest corporate offices which are certified for ISO 45001:2018⁷ and have received the third-party certification. In compliance with ISO 45001:2008 we also internally assess the implementation of the standard in the certified premises. The certified six offices assessed house 11,000+ employees which seats about 15% of our Bank's workforce^{7, 8}.

Our OHSMS manual serves as a comprehensive guide that outlines the governance framework and an action plan for conducting audits by the oversight team. It also provides guidelines on the reporting frequency and overall management of the system.⁹ The manual also clearly defines the scope and responsibilities of the teams tasked with overseeing the OHSMS. A monitoring plan has been established that takes into account factors including parameters measured, locations, scope and the methods used. The senior management is responsible for overseeing the evaluation of OHS performance and determining its effectiveness. In line with ISO 45001:2018 standard, a Hazard Identification and Risk Assessment (HIRA)¹⁰ exercise is conducted where all the work-related hazards are identified and risks on a routine and non-routine basis are assessed, along with these their mitigation measures are also tabulated¹². The non-routine jobs are maintenance activities and extension of the premises etc. HIRA is reviewed annually and revised if required, in light of any incident. The updated documents are circulated to all our premises to ensure that the feedback gathered in the exercise serves as a preventive measure.¹¹

At the ISO 45001:2018 certified premises, we adopted an implementation process that includes, but is not limited to, how the work is organised, social factors, leadership and organisational culture, activities and situations, past relevant incidents, potential emergency situations, actual and proposed changes irrespective of the level and nature and changes in knowledge of and information about hazards. The Occupational Health & Safety (OH&S) Management Representative (HMR) ensures that hazard identification is conducted by persons with competence in relevant hazard identification methodologies and techniques and appropriate knowledge of the work activity. All jobs performed at our premises are supervised by the HMR. They ensure proper work permits are requested and granted prior to the job being undertaken, and also note and report work related hazards, if any.¹² 'Toolbox talks' for

routine and non-routine jobs are delivered to vendors undertaking work at our premises, as required which, cover safety instructions and detailed processes to be followed to protect themselves from injuries¹³ or ill health and an OHSMS Hazard Identification Checklist is maintained. The methodology and criteria for the assessment of OH&S risks are defined with respect to their scope, nature and timing to ensure they are proactive rather than reactive and are used in a systematic way. Employees are also encouraged to report any hazardous situations by either calling a designated helpline or writing to a location specific helpdesk to enable timely and appropriate action.¹²

We encourage employee consultation and participation in the development, planning, implementation, performance evaluation and continuous improvement of the OHSMS. Communication regarding OHSMS is shared via nodal employees and staff, emails and signage¹⁴.

Trained fire wardens have been appointed across corporate offices to organise periodic fire evacuation drills and training sessions. In addition, we offer pre-emptive medical check-ups, in-house doctor consultations¹⁵ and ambulance facilities, and have slip proof floors and ergonomic seating facilities at major offices to ensure the safety and well-being of our employees.¹⁶ We also facilitate sessions on mental health, yoga and other health related aspects for ensuring the well-being of the employees.

We introduced digital modules addressing 'Prevention of and Safety Procedures in case of a Robbery, Bomb threat and/or Fire' which is hosted on our learning portal. 25,561 training hours were recoded for safety training covering 29,945 employees during the FY 2022-23.¹⁷

We instituted an annual health screening policy for all Kotakites above 40 years of age or above certain grades. We have tied up with leading healthcare providers and clinics for the various medical tests covered under this programme¹⁵. Additionally, various health and wellness initiatives offer well-curated information and activities



to employees through online and onsite interactions. Our online wellness initiatives include yoga, meditation, zumba, wellness-linked quiz sessions, awareness sessions on depression, anxiety and conflict management, among others.

We also facilitate access to a nutritionist, emotional assistance programmes (EAP) offered by third-parties and discounts on pharmacies through our health and wellness platform called 'Health to the Power Infinity'. EAP continues to support and guide Kotakites and can also be availed by our workforce's family members, and we are seeing a growing number of our employees utilising this service.

KSL, one of our subsidiaries, encourages its employees to participate in Stepathon, a yearly health and fitness event in which employees come together in teams to achieve a target of 10,000 steps per day per person. KLI launched Fit4Sure, a mobile-based application that helps its employees to manage their physical and mental health. KMCC and KIAL have initiated programmes to offer mental health counselling and conduct fitness challenges. BSS organised eye camps and initiated employee master health checkups.

We offer an array of benefits to our permanent employees, of which some are tailored on the basis of the role and grade of the employee. These benefits include accident insurance, health insurance, parental benefits, provident fund, gratuity and superannuation^{18, 19}. Some of the benefits such as gratuity, stock ownership and superannuation are applicable to eligible employees as stated in the respective policies. We also offer other benefits such as monthly fitness allowance, transfer allowance, house rent allowance, relocation expenses, mediclaim, term life insurance, company car and corporate credit card. Additional benefits provided to women employees include flexible working options, relocation benefits on marriage, women-centric emotional assistance programmes and customised learning programmes.

To support our women employees and single parents, we have tied up with a leading day care provider for enabling crèche facilities and instituted a Day Care Policy applicable from FY 2023-24. For employees who may not be able to avail the day care facility, the 'New Mother Benefit Policy' enables new mothers to avail a fixed allowance to address their child caring needs for a full year, creating a reliable support system for them. In FY 2022-23, 640 women employees of the Bank availed this allowance benefit. We have also amended our travel policy to provide higher level of entitlements for women employees by providing provisions to bear travel expenses for a caregiver if the employee is travelling with an infant of up to one year of age. We also offer part-time roles for women employees in certain segments and functions to provide flexibility and encourage participation in the workforce. Further details on parental leave and return to work rate can be found on [page 344](#) in Section C - Principle 3 of the BRSR disclosure.



Employee Engagement

At Kotak, we foster a culture of mutual respect, learning and collaboration. Each year, we conduct surveys to gauge employee satisfaction. Our annual employee engagement survey referred to as 'My Kotak My Say' collects and evaluates feedback pertaining to our employee-related practices. Our robust processes and systems analyse the feedback received and present it to the leadership team to devise strategic implementation plans. This enables us to continuously improve and position us to reach and go beyond our employee expectations.

Further, Kotak's Worklife Mobile app provides a consolidated set of features encompassing attendance and leave management, team communication and a chatbot helpline, among others. It also supports accessing HR Management System, payroll portal, travel bookings, mediclaim, internal job postings, IT helpdesk, etc. enhancing employee convenience.

KGI conducts a survey called 'Sampark' that measures employee experience across areas such as job satisfaction, experience within teams, employee development and growth. It scored 72% in this financial year and aims to achieve a target of 85% by FY 2023-24. Our other insurance subsidiary, KLI conducts a 'U-matter' survey where it achieved a score of 83% in FY 2022-23, which is a 10% increase in the satisfaction score compared to last year.

For the past three years, we have collaborated with the Great Place to Work® Institute (GPTW), a worldwide research and consulting firm, to conduct an annual external employee engagement survey. We have been recognised by GPTW institute with the award of 'India's Best Employers among Nation-Builders'.

⁷GRI 403-1, GRI 403-7, GRI 403-8 | ⁸GRI 403-1 | ⁹GRI 403-2 | ¹⁰GRI 403-2 | ¹¹GRI 403-2 | ¹²GRI 403-2, GRI 403-9, GRI 403-9 | ¹³GRI 403-2 | ¹⁴GRI 403-4 | ¹⁵GRI 403-3 | ¹⁶GRI 403-6 | ¹⁷GRI 403-5

¹⁸GRI 401-2 | ¹⁹GRI 401-3

OVERVIEW OF EMPLOYEE ENGAGEMENT PROGRAMMES

Kotakathon@Eureka

This is a hackathon launched by the Bank with the aim of creating high levels of customer obsession to deliver real value for our customers. This encouraged our branch banking employees to propose innovative solutions for the identified problem areas.

Foundation Day

This event was conducted to celebrate 37 years of Kotak. More than 10,000 Kotakites participated online along with their family members. Our Kotak Infinity Award winners were felicitated by our leadership.

Caring Kotakite- Employee Volunteering Programme


We have an Employee Volunteering Policy that encourages our employees to participate in volunteering activities. The policy allows our employees to avail leave of up to three days a year expended towards physical or virtual volunteering activities. We have a digital platform that enables employees to share their volunteering experiences.

DigitAll and Employee Experience


The objective of this initiative is to digitalise various services for our employees like the onboarding and joining journey, helpdesk chat services launched on WhatsApp, emergency loans, Mediclaim requests, performance review and CoC acknowledgement.

We have an online platform known as 'K-Applaud' that enables recognition and appreciation of Kotakites for their contribution, performance and achievements. Kotakites receive reward points every time they receive recognition from their managers, which can be used to purchase products across 10,000 brands. As a part of this platform, we introduced the below-mentioned awards:


Kotak DNA Award Categories




Customer Obsession Award to the one who showcases a passion for customer-centric behaviour.



Best People Manager to the one who leads the team effectively while also abiding by the Kotak DNA.



Best in DigitALL transformation to the team that has led digital transformation resulting in a positive impact.



Exclusive Annual Infinity Award for Best in Diversity Initiatives contributing towards increasing the diversity ratio at the time of hiring and implementing diversity focused initiatives.

Cheers for Peers

This award enables our employees to present badges to their colleagues showcasing their appreciation. Since its inception, 8,274 badges have been shared.

Kotak Infinity Awards

This award programme was launched to recognise individuals for their business excellence, extraordinary contribution towards achieving goals, and embodiment of the Kotak values. The awardees were chosen by a well-represented panel that included the Group Management Council and other leadership members along with the Kotak Young Leaders Council. In FY 2022-23, we received over 6,000 nominations, of which 45 individuals and 25 teams were announced as winners at the Foundation Day.

Kotak DNA Awards

Leaders nominate Kotakites that exhibit behaviour aligned with Kotak’s culture. Further, we endeavour to promote continuous recognition through our SPOT and Heavy Lifters rewards, which is a part of our rewards and recognition series. These awards are announced quarterly to appreciate the efforts of high performers from the support teams.



Human Rights²⁰

We value the fundamental rights of all individuals associated with us and are committed to upholding adherence to the regulations that safeguard these rights. We have a dedicated Human Rights and Anti-Discrimination Policy aligned with the United Nations’ Universal Declaration of Human Rights, the core labour standards of the International Labor Organisation and national laws. Our policy against discrimination and commitment to human rights is overseen by our HR team. We strongly oppose any form of involuntary or underage labour and support freedom of association and collective bargaining. At the Bank, 48,855 hours of training on human rights policies and procedures was undertaken where 89% of employees were trained during the financial year in comparison to 82% in the previous year. In addition, 1,522 of our permanent workforce, i.e., 2.71% is represented by an independent trade union and are covered by collective bargaining agreements²¹.

We are committed to fostering a workplace free of harassment. The primary objective of our Prevention of Sexual Harassment (PoSH) policy is to prevent, prohibit and redress any inappropriate behaviour and we enforce a policy of no tolerance towards sexual misconduct. Our ethical code allows for disciplinary measures to be taken against harassment regardless of gender. In compliance with the Sexual Harassment of Women at Workplace Act, 2013, we have formed an internal committee which facilitates investigation and actions in such cases. Further details can be found on [page 350](#) in the BRSR disclosure.

We conduct mandatory training for our employees that outlines ways to deal with discrimination and harassment in the workplace. Our employee CoC incorporates clauses on anonymity and confidentiality to ensure anonymous complaints and zero tolerance for workplace retaliation. The anonymity and confidentiality clauses in the CoC state that all concerns and related investigations are treated with confidentiality and are subject to applicable laws and regulations.

Our Group has a strong and efficient mechanism for resolving grievances built on a well-defined escalation process. We have three key modes through which employees can raise grievances encompassing a remedy tool, WhatsApp-based HR helpdesk chat services and e-mails. We create awareness of our grievance

mechanism through our CoC and periodic communication with employees through e-mails. Our awareness campaigns focus on different platforms through which employees can raise concerns, the process for resolving issues and the contact details of the grievance officer.

Furthermore, we have a Whistle Blower Policy and Framework in place to enable all our stakeholders to report any concerns anonymously through our digital platform. At the Bank, we do not engage in or tolerate retaliation of any kind against anyone for providing information in good faith about suspected unethical or illegal conduct, including fraud, securities law or regulatory violations, possible violations of policies, including Code of Conduct and other inappropriate workplace behaviour. If an employee has been retaliated against, they can report the incident to the HR team and also report on Employee Portal (Kotak Worklife) under HR Helpdesk.

We endeavour to further strengthen our diversity and inclusion initiatives and OHS management systems. We are digitally transforming our internal processes and systems to strengthen decision-making and enable employee convenience. We are working towards strengthening our capabilities to gamify our virtual learning activities to improve the employee learning experience.



²⁰GRI 3-3 | ²¹GRI 2-30