



Business Responsibility Report FY2021

SECTION A: GENERAL INFORMATION ABOUT THE COMPANY

1. Corporate Identity Number (CIN) of the Company	L65191KL1931PLC000368
2. Name of the Company	The Federal Bank Limited
3. Registered address	Federal Towers, P O Box No.103, Aluva, Kerala, India 683 101
4. Website	www.federalbank.co.in
5. E-mail id	secretarial@federalbank.co.in
6. Financial Year reported	2020-21
7. Sector(s) that the Company is engaged in (industrial activity code-wise)	Federal Bank is a banking company governed by the Banking Regulation Act, 1949
8. List three key products/services that the Company manufactures/provides (as in balance sheet)	The Federal Bank Limited (the Bank), incorporated in Aluva, Kerala, is a publicly held banking company engaged in providing banking and financial services including retail banking, corporate banking and treasury operations.
9. Total number of locations where business activity is undertaken by the Company	Federal Bank has got representative offices in Abu Dhabi and Dubai
i. Number of International Locations (Provide details of major 5)	As on March 31, 2021, Federal Bank had a network 1272 branches and 1536 ATMs + 10 Mobile ATMs and 411 Cash Recyclers in 24 states, Delhi NCT and 4 union territories.
ii. Number of National Locations	
10. Markets served by the Company	Federal Bank serves customers in national and international locations

SECTION B: FINANCIAL DETAILS OF THE COMPANY

1. Paid up Capital (INR)	₹ 399.23 Cr
2. Total Turnover (INR)*	₹ 15702.81 Cr
3. Total profit after taxes (INR)	₹ 1590.30 Cr
4. Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	2.21
5. List of activities in which expenditure in 4 above has been incurred	<ul style="list-style-type: none"> a. Education including skill development b. Healthcare including Covid19 relief activities c. Disaster Relief including Covid19 relief activities d. Eradicating Hunger and Poverty e. Women Empowerment f. Livelihood Enhancement

*Total turnover represents the sum of "Interest earned" (Schedule 13 of the accounts) and "Other income" (Schedule 14 of the accounts).

SECTION C: OTHER DETAILS

1. Does the Company have any Subsidiary Company/ Companies?	Yes. The Bank has two subsidiaries
2. Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent company? If yes, then indicate the number of such subsidiary company(s)	No
3. Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, More than 60%]-	No

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SECTION D: BR INFORMATION

1. DETAILS OF DIRECTOR/DIRECTORS RESPONSIBLE FOR BR

a) Details of the Director/Directors responsible for implementation of the BR policy/policies

- DIN Number : 05154975
- Name : Mr. Ashutosh Khajuria
- Designation : Executive Director

b) Details of the BR head

Sr. No.	Particulars	Details
1.	DIN Number (if applicable)	NA
2.	Name	Mr. Ajith Kumar K K
3.	Designation	Executive Vice President & CHRO
4.	Telephone number	04842624063
5.	e-mail id	ajithkumarkk@federalbank.co.in

2. PRINCIPLE-WISE (AS PER NVGS) BR POLICY/POLICIES (REPLY IN Y/N)

The NVGs on social, environmental and economic responsibilities of business prescribed by the Ministry of Corporate Affairs advocates the nine principles (detailed below) as P1-P9 to be followed:

P1	Businesses should conduct and govern themselves with Ethics, Transparency and Accountability
P2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle
P3	Businesses should promote the wellbeing of all employees
P4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized
P5	Businesses should respect and promote human rights
P6	Business should respect, protect, and make efforts to restore the environment
P7	Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner
P8	Businesses should support inclusive growth and equitable development
P9	Businesses should engage with and provide value to their customers and consumers in a responsible manner

Sr. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Do you have a policy/policies for....	Y	Y	Y	Y	Y	Y	Y	Y	Y
2.	Has the policy being formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
3.	Does the policy conform to any national /international standards? If yes, specify?	Y	Y	Y	Y	Y	Y	Y	Y	Y
4.	Has the policy being approved by the Board? If yes, has it been signed by MD/ owner/CEO/appropriate Board Director?	Y	Y	Y	Y	Y	Y	Y	Y	Y
5.	Does the company have a specified committee of the Board/ Director/Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	Y	Y	Y
6.	Indicate the link for the policy to be viewed online?	https://www.federalbank.co.in/shareholder-information								
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
8.	Does the company have in-house structure to implement the policy/policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
9.	Does the Company have a grievance redressal mechanism related to the policy/policies to address stakeholders' grievances related to the policy/policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
10.	Has the company carried out independent audit/evaluation of the working of this policy by an internal or external agency?	Y	Y	Y	Y	Y	Y	Y	Y	Y





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2 a. If answer to S. No. 1 against any principle, is 'No', please explain why: (Tick up to 2 options)

Sr. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	The company has not understood the Principles									
2.	The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles									
3.	The company does not have financial or manpower resources available for the task									
4.	It is planned to be done within next 6 months									
5.	It is planned to be done within the next 1 year									
6.	Any other reason (please specify)									
P3 *	<i>Sr No 3- In line with the general laws and regulations and sound ethical practices followed nationally, the Bank has adopted employee oriented policies covering areas such as employee benefits and sexual harassment at the workplace which endeavor to provide an environment of care, nurturing and opportunity to accomplish professional aspirations.</i>									

3. GOVERNANCE RELATED TO BR

- Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year

Annually

- Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?

The Bank has started publishing of Business Responsibility Report from FY 2017 onwards. The Business Responsibility Report is available at Bank's website, <https://www.federalbank.co.in/shareholder-information>

SECTION E: PRINCIPLE-WISE PERFORMANCE

PRINCIPLE 1

- Does the policy relating to ethics, bribery and corruption cover only the company? Does it extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs /Others?

Yes, the policy deals with Federal Bank, its suppliers, contractors and not extended to Group/JVs/NGOs/Others.

- How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so, provide details thereof, in about 50 words or so.

Your Bank has received 1,47,914 customer complaints during the last FY 2020-21. Your Bank has resolved 98% of the customers' complaints during the FY 2020-21. 94% of the complaints is related to electronic disputes as your Bank is observing digital migration of customers in large number due to the changed economic scenario.

These disputes occur due to the dependability of the transactions to stability of network, infrastructure, third party vendors, other bank system resilience etc.

Your Bank has received 4 investor complaints during FY 2020-21 and has redressed 100% of investor complaints during FY 2020-21.

As on March 31, 2021, apart from the complaints, around 736 requests/information were received from the shareholders relating to change of address, nomination requests, email id and contact details updation, IFSC / MICR code updation, National Automated Clearing House (NACH) Mandates, queries relating to the annual reports, request for re-validation of dividend warrants and other investor related matters. This requests/information has also been responded.

During the year 2020-21, your Bank has received 6 complaints under PDS. All the complaints were investigated and resolved satisfactorily.

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PRINCIPLE 2

1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities.
Federal Bank provides sustainable banking products to cater to different classes of customers through an extensive network of branches, ATMs, Mobile ATMs, cash recyclers, and through technologies like mobile banking and internet banking. The Bank offers many customized products including educational loans, home loans, loans for asset purchases and a wide range of savings bank products.

Federal Bank Hormis Memorial Foundation focuses on the areas of elementary education, skill development, preventive healthcare, rural development and disaster relief.
2. For each such product, provide the following details in respect of resource use energy, water, raw material etc.) per unit of product(optional):
 - i. Reduction during sourcing/production/ distribution achieved since the previous year throughout the value chain?
Not applicable for banking products
 - ii. Reduction during usage by consumers (energy, water) has been achieved since the previous year?
Not applicable for banking products
3. Does the company have procedures in place for sustainable sourcing (including transportation)?
Not applicable
4. Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?
If yes, what steps have been taken to improve their capacity and capability of local and small vendors?

Not applicable
5. Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%). Also, provide details thereof, in about 50 words or so.

Not applicable. Being a Banking company, the bank is not generating products and waste associated with a manufacturing concern.

PRINCIPLE 3

1. Please indicate the Total number of employees.
The Bank had 12592 employees as on March 31, 2021.
2. Please indicate the Total number of employees hired on temporary/contractual/casual basis.
The Bank had 1050 employees as on March 31, 2021 on contract/ temporary basis.
3. Please indicate the Number of permanent women employees.
The Bank had 4464 permanent women employees as on March 31, 2021 (excluding Part time Sweepers).
4. Please indicate the Number of permanent employees with disabilities
The Bank is an equal opportunity employer and treats all employees at par. Based on the income tax declarations which enable claiming income tax deduction for self-disability, the Bank had 19 such employees





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5. Do you have an employee association that is recognized by management?

The Bank has an association for Officers (permitted members are Officers up to Scale III) and a Union for Award Staff (permitted members are Clerks & below), recognized by the management. Association for Officers is Federal Bank Officers' Association (FBOA) and Union for Award Staff is Federal Bank Employees' Union (FBEU).

6. What percentage of your permanent employees is members of this recognized employee association?

70.14% of employees in Officer Cadre are members of Federal Bank Officers' Association (FBOA) and 90.05% of employees in Award Staff cadre are members of Federal Bank Employees' Union (FBEU).

7. Please indicate the number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending, as on the end of the financial year.

Sr. No.	Category	No of complaints filed during the financial year	No of complaints pending as on end of the financial year
1.	Child labour/forced labour/involuntary labour	0	0
2.	Sexual harassment	1	0
3.	Discriminatory employment	0	0

8. What percentage of your under mentioned employees were given safety & skill up-gradation training in the last year?

Permanent Employees	90.48%
Permanent Women Employees	97.67%
Casual/Temporary/Contractual Employees	100%
Employees with Disabilities	89.47%

PRINCIPLE 4

1. Has the company mapped its internal and external stakeholders?

Yes

2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalized stakeholders?

The Bank is guided by Reserve Bank of India (RBI) prescribed guidelines on priority sector lending, lending to small and marginal farmers, lending to weaker section etc., and government-led initiatives to improve access to financial services, and insurance and pension cover for reaching out to disadvantaged, vulnerable and marginalized stakeholders.

3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalized stakeholders. If so, provide details thereof, in about 50 words or so.

The Bank has also undertaken various other schemes for integrated and sustainable economic development by adopting the best practices in the industry. The Bank is also an active participant in various schemes and initiatives undertaken by the government. The Bank, directly, and along with Federal Bank Hormis Memorial Foundation has been working on several initiatives for promotion of inclusive growth. CSR department of the Bank in tune with the CSR policy has worked towards the advancement of the society by undertaking various measures. The CSR activities of the Bank have a vast footprint touching various diverse fields like Health, Education, Environment sustainability, Inclusive Development Policies to name a few.

PRINCIPLE 5

1. Does the policy of the company on human rights cover only the company or extend the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?

The Bank realizes and respects the human rights of all its stakeholders and ensures it through various policies or codes. The employees are required to follow code of ethics and business conduct, which also documents the ethical practices to be followed

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by them. The Bank does not promote any kind of discrimination between its employees, customers and other stakeholders on the basis of race, caste, religion, sex etc. The Bank follows the code issued by The Banking Codes and Standards Board of India, to ensure protection of customer's rights. There are separate mechanisms to address the grievances of employees/customers and also on the complaints of sexual harassment at workplace.

2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?

Your Bank has received 1,47,914 customer complaints during the last FY 2020-21. Your Bank has resolved 98% of the customers' complaints during the FY 2020-21. 94% of the complaints are related to disputes related to electronic banking as your Bank is observing digital migration of customers in large number due to the changed economic scenario.

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During the year 2020-21, Your Bank has received 6 complaints under PDS. All the complaints were investigated and resolved satisfactorily.

PRINCIPLE 6

1. Does the policy related to Principle 6 cover only the company or extends to the Group/Joint Ventures/Suppliers/Contractors/NGOs/others.

The Policy extends only to the Bank.

2. Does the company have strategies/ initiatives to address global environmental issues such as climate change, global warming, etc? Y/N. If yes, please give hyperlink for webpage etc.

Yes. <https://www.federalbank.co.in/documents/10180/30528/Initiative+to+address+Environmental+issues+2021.pdf/f8be9f77-2124-b34b-ddae-33054971d9e3?t=1623473853107>

3. Does the company identify and assess potential environmental risks? Y/N

Yes. The Bank follows environment laws with regard to its premises and operations.

4. Does the company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if Yes, whether any environmental compliance report is filed?

The Bank is not a manufacturing concern and does not generate waste or products or byproducts generally associated with manufacturing.

5. Has the company undertaken any other initiatives on – clean technology, energy efficiency, renewable energy, etc. Y/N. If yes, please give hyperlink for web page etc.

Yes. <https://www.federalbank.co.in/documents/10180/30528/Initiative+to+address+Environmental+issues+2021.pdf/f8be9f77-2124-b34b-ddae-33054971d9e3?t=1623473853107>





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6. Are the Emissions/Waste generated by the company within the permissible limits given by CPCB/SPCB for the financial year being reported?

The Bank is not a manufacturing concern and does not generate waste or products or byproducts generally associated with manufacturing

7. Number of show cause/ legal notices received from CPCB/SPCB which are pending (i.e. not resolved to satisfaction) as on end of Financial Year.

Nil

PRINCIPLE 7

1. Is your company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:

Federal Bank has since long been associated with many trade and industry associations. The Bank has through these associations been able to understand the industry and develop schemes which would be beneficial to the organization in the long run. The members of our senior management participate in various committees/ working groups constituted by the Government of India and the Reserve Bank of India

Federal Bank is a member of the following associations-

- a. Indian Banks Association
 - b. Indian Institute of Banking and Finance
 - c. Indo Australian Chamber of Commerce and Industry
 - d. Kerala Management Association
 - e. The Federation of Telangana and Andhra Pradesh Chambers of Commerce and Industry (FTAPCCI)
 - f. Indian Chamber of Commerce & Industry, Cochin
 - g. National Institute of Bank Management
 - h. Confederation of Indian Industry and CII Indian Women Network
 - i. Cochin Chamber of Commerce
 - j. Madras Chamber of Commerce and Industry
2. Have you advocated/lobbied through above associations for the advancement or improvement of public good? Yes/No; if yes specify the broad areas (drop box: Governance and Administration, Economic Reforms, Inclusive Development Policies, Energy security, Water, Food Security, Sustainable Business Principles, Others)

The Bank, through trade bodies and associations, puts forth a number of suggestions with respect to the economy in general and the banking sector in particular. The Bank has also undertaken various other schemes for integrated and sustainable economic development by adopting the best practices in the industry. The Bank is also an active participant in various schemes and initiatives undertaken by the government. The Bank, directly, and along with Federal Bank Hormis Memorial Foundation has been working on several initiatives for promotion of inclusive growth.

The CSR department of the bank in tune with the CSR policy has worked towards the advancement of the society by undertaking various measures. The CSR activities of the Bank have a huge footprint touching various diverse fields like Disaster Relief, Health, Education, Skill Development, Environment sustainability, Inclusive Development Policies to name a few.

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Bank started a drive for pooling donations from its employees, customers and well-wishers in the wake of corona outbreak. Bank had set up a portal for collection of donations on the Bank's website on 27.03.2020 in this regard with an idea that every contribution received in the portal will be topped up with an amount matching the remittance by the Bank. The portal was closed on 27.04. 2020.

The Bank have collected a total amount of ₹ 59,33,371/87 (Rupees Fifty Nine lakhs Thirty three Thousand Three Hundred seventy one paise eighty seven only) from 2748 donors comprising of employees/customers & well-wishers. With Banks matching contribution, Total amount for various relief measures was ₹ 1,18,66,744/- and was spent on 7 projects in line with COVID 19 disaster relief and preventive healthcare subheads. Following are the 7 projects.

Sr. No.	Projects
1	Covid Kit to B J Medical College, Pune
2	Covid Kit to Govt Medical College , Kannur
3	Community Kitchen in Aluva, Perumbavoor and Angamaly
4	Community Kitchen in New Delhi through Helpage India.
5	PPE Kits to medical staffs in Mumbai through Keshav Srushti
6	Support for transporting Migrant workers from Chennai to Rajasthan.
7	PCR Testing machine to General Hospital, Ernakulam through National Health Mission .

In an effort to support people affected by the nationwide lockdown imposed by the Govt, Bank has deployed Mobile ATMs to bring essential banking services to the doorstep of the residents in the states – Tamil Nadu, Karnataka, Kerala & Maharashtra-which are the worst affected states in the country and where our bank is having more presence

In the field of Health, CSR department is in tie up with Sree Chithira Thirunal Institute of Medical Science & Technology and has set up a Comprehensive Center for Cognitive Rehabilitation of Children with Neuro disorders. The Bank has supported various health systems including Medical Trust Hospital, Mundakkayam for installing one dialysis unit, KEM Hospital, Pune with Neo Natal Ventilator, Holy family Hospital, Bandra with Ligasure LS 10 tissue fusion instrument to be used to arrest bleeding during laparoscopic and open surgeries.

In FY2020-2021, the Bank continued our support towards Sansad Mobile Swasthya's operational expenses of five MMUs for one year from January 2021. Sansad Mobile Swasthya comprises of Mobile Medical Units (MMUs) which ply to remote rural villages in Hamirpur Parliamentary Constituency of Himachal Pradesh. This programme was started on April 14, 2018 on the birth anniversary of Dr B R Ambedkar. Within a short span of time, a fleet of 19 Mobile Medical Units are plying in Hamirpur Parliamentary constituency which covers five districts, 800 Panchayaths and 13000 beneficiaries.

In the sphere of education, the bank has set up skill academies at Kochi, Coimbatore, Kolhapur and Karnal for Skill development for youth from economically backward sectors. The Financial Year 2020-21 started with unprecedented pandemic COVID 19 which forced the country to go under lock down and the skilling sector was forced to remain closed till end of November 2020. During this period, FSA offered few online skilling programmes. New Courses such as E Teacher online and BPO Non Voice online were introduced in FSA Kochi.

The Bank along with the Federal Bank Hormis Memorial Foundation is providing scholarships to the needy students for pursuing professional courses from the year 2005-06. From the inception of the project, Bank has supported 1015 aspirants out of which 418 are still receiving scholarships.

During the year 2020-21, the Federal Bank Hormis Memorial Foundation offered assistance to 125 meritorious students, 21 students from Engineering , 19 students from BSc Agriculture 20 students each from Medicine and MBA & 45 students from BSc Nursing, adding 13 more students to this category than the previous year.





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Your Bank has also undertaken various other schemes for integrated and sustainable economic development by adopting the best practices in the industry. Bank is also an active participant in various schemes and initiatives undertaken by the government.

To build awareness amongst student fraternity to conserve the earth's natural resources, Federal Bank joined with Mathrubhumi in the SEED Programme since 2012. SEED (Student Empowerment for Environmental Development) is an initiative aimed at spreading the message of ecological conservation. Schools carry out simple but effective steps in environment protection like Planting & Protection of saplings, Agricultural Activities, Bio-diversity conservation, Energy Conservation, Conservation of Water bodies, Cleanliness & protection of public health, Reduce, Reuse and Recycle Plastic waste and intervention in local area environmental issues through SEED Police. Bank is supporting this noble cause for the past eight years.

As part of Swatch Bharat initiatives, we have provided support to TVM Municipal Corporation for purchasing equipments for effective waste management in Trivandrum; Tirunelveli Municipal Corporation for installation of FRP Mobile Toilets in Tirunelveli for public use .

The Bank has also supported Vaccination Drive across the country through various initiatives like providing support to Directorate of Health Services for purchasing 10000 vaccine carriers for all the districts in Kerala, purchasing ice lined refrigerators for storing vaccines related to COVID Vaccine Distribution Project in Maharashtra and supported Mobile Vaccine Distribution project in Ponnani, Malappuram and Nilambur areas of Malappuram District.

Bank has partnered with Network 18 for spreading awareness on Vaccination through Network 18 Group Assets (Digital, TV, Social Media) by launching a campaign named 'Sanjeevani-A Shot of Life'.

PRINCIPLE 8

1. Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.

The major initiative taken up is in the area of skill development through the Federal Skill academies set up at Kochi, Karnal, Kohlapur & Coimbatore for Skill development of youth from economically backward sectors. Through Federal Bank Hormis Memorial Foundation Scholarship, bank is offering scholarships for 125 newly selected (FY2020-21) meritorious students from families deserving support. Till date 1015 students have been supported through this initiative and 418 students are still receiving the support.

The bank also pursues initiatives in the area of disaster management and rural development, including efforts to improve financial inclusion and provide access to savings account, insurance and pension products.

2. Are the programmes/projects undertaken through in-house team/own foundation/external NGO/government structures/any other organization?

The projects/programmes are undertaken primarily through in-house teams and Federal Bank Hormis Memorial Foundation, with the assistance of implementation partners as required.

3. Have you done any impact assessment of your initiative?

CSR department of the Bank is undertaking the impact assessment of the major initiatives. Feedback taken from the beneficiaries, implementation partners and the same is reviewed and correcting measures are taken whenever required.

4. What is your company's direct contribution to community development projects- Amount in INR and the details of the projects undertaken?

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Your Bank had spent ₹ 35.22 Crores in FY 2020-21 on corporate social responsibility related activities. The expenditure has been undertaken primarily on disaster relief and preventive healthcare including COVID19 related relief activities, sustainable livelihoods, education, healthcare and rural development related activities .

5. Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words, or so.

The projects undertaken by Federal Bank Hormis Memorial Foundation are designed to the needs of the target group. The foundation had taken many initiatives in community development such as livelihood enhancement, providing housing and sanitation etc.

PRINCIPLE 9

1. What percentage of customer complaints/consumer cases are pending as on the end of financial year.

2% of complaints received in FY 2020-21 is only pending as on the end of financial year. Your Bank has resolved 98% of complaints received in FY 2020-21.

2. Does the company display product information on the product label, over and above what is mandated as per local laws? Yes/ No/N.A. /Remarks (additional information)

Not applicable

3. Is there any case filed by any stakeholder against the company regarding unfair trade practices, irresponsible advertising and/or anti-competitive behavior during the last five years and pending as on end of financial year? If so, provide details thereof, in about 50 words or so.

No

4. Did your company carry out any consumer survey/ consumer satisfaction trends?

Your Bank had carried out customer survey during the financial year 2020-21 too. This time also the benchmark was Net Promoter Score. The feedback received from customers through the surveys forms a key input to our ongoing process improvements thus bringing a delightful experience for our customers.

