



COMMUNICATION AND PUBLIC RELATIONS POLICY

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Policy Owner	Branding and Communications Department
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Revision History and Approvals

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1	12/12/2024	A new policy is put in place of the existing

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1. Objective

The objective of this policy is to ensure effective, transparent, and consistent communication with the Bank's stakeholders, including customers, employees, shareholders, regulators, and the public. The policy aims to build and maintain a positive reputation for the Bank, facilitate informed decision-making to the stakeholders and strengthen relationships with key audiences, and support the Bank's strategic goals.

This policy applies to all forms of communication, including media relations, internal and external communications, marketing collaterals, social media, digital platforms and any other public engagement activities conducted by the Bank or on its behalf. The policy will ensure special emphasis on aligning communication strategies with marketing and branding efforts to promote the Bank's brand, enhance customer experience, and drive business growth. The policy will also

- Strengthen and protect the Bank's image and reputation by consistently delivering clear, accurate, and transparent messages to all stakeholders, including customers, employees, investors, regulators, and the general public.
- Build and maintain trust with stakeholders by ensuring all communications are transparent, truthful, and aligned with the Bank's values, mission, and regulatory obligations, promoting ethical business practices.
- Align communication and public relations efforts with the Bank's strategic objectives to effectively promote key initiatives, products, services, and innovations in a timely, relevant and impactful manner.
- Foster strong relationships with key stakeholders, including customers, employees, shareholders, and regulatory bodies, through ongoing and meaningful, targeted/ mass communication efforts that reflect the Bank's commitment to their needs and interests.
- Ensure effective and accurate media coverage through proactive media relations, press releases, and well-prepared responses to media inquiries
- Develop and maintain an effective crisis communication plan to handle unforeseen events swiftly and effectively, minimizing any negative impact on the Bank's reputation and ensuring transparency and trust during crises.
- Ensure consistent and unified messaging across all communication platforms, including social media, other digital platforms, internal communications, and external engagements, to maintain a cohesive brand image and enhanced customer experience.
- Ensure that all public relations and communication activities comply with applicable laws, regulations, and industry standards, safeguarding the Bank against reputational and legal risks.
- Use data-driven insights to continuously improve communication strategies, ensuring that messaging remains relevant, personalized, and aligned with evolving customer preferences and market trends.
- Fostering a structured feedback mechanism from all the stakeholders, enabling them to address concerns, identify opportunities, and strengthen relationships.

2. Guiding Principles of Communication

- 2.1 Alignment with Vision:** All Communications shall reflect the Bank's vision, mission and core values through sustained and consistent communication that strengthens the brand equity and reinforces the Bank's strategic goals.
- 2.2 Transparency:** Ensure clear and open communication about the Bank's activities, products, and services.
- 2.3 Accuracy and Integrity:** Ensure that all communications must be truthful, accurate, and free from misrepresentation.
- 2.4 Comprehensiveness:** Provide clear, concise, and complete information to cater to the needs of all stakeholders.
- 2.5 Relevance:** Ensure all communication is pertinent to the interests of stakeholders.
- 2.6 Adaptability** – be flexible in communication methods by adapting to contexts and using effective channels.
- 2.7 Timeliness:** Disseminate information promptly to keep stakeholders informed and shall ensure to respond to inquiries from stakeholders, the media, and the public in a timely, accurate and professional manner
- 2.8 Consistency:** Communications across all platforms and channels must be consistent with the Bank's overall strategy, mission, and branding.
- 2.9 Confidentiality** – Ensure the confidentiality of the sensitive information in compliance with the regulatory guidelines.
- 2.10 Legal Compliance:** Communication should comply with legal and regulatory guidelines. The Bank shall ensure that sensitive and personal information is protected and disclosed only in line with legal and regulatory requirements.

3. Annual Communication Plan

The Bank will formulate a comprehensive annual communication plan, every year, for Communications and Public Relations which will outline key priorities, including enhancing brand visibility, fostering stakeholder engagement, promoting new products and services, and protecting the Bank's reputation through timely and effective communication.

The Branding and Communications Department and Marketing and Public Relations Department, will jointly develop the plan, ensuring a cohesive approach across all communication channels. The plan will include detailed actions for various communication tools—such as advertising, media relations, digital platforms, and events—ensuring consistency in tone, message, and branding. It will also set measurable objectives for each initiative, allowing the Bank to assess performance and adjust tactics as needed.

Budget allocations for communication activities will be proposed in the plan, with an emphasis on maximizing the Bank's visibility and stakeholder engagement while ensuring cost efficiency. The Managing Director and CEO shall approve the plan, and its execution will be monitored to ensure alignment with the Bank's core values and strategic objectives.

4. Brand-Guidelines

Brand guidelines are crucial for the Bank across various touchpoints to maintain a consistent and professional image. Consistent application of brand guidelines across all communication platforms is essential to maintaining a consistent image and building brand equity. The following rules govern the use of the Bank's brand in all communication and public relations activities.

- 4.1 Logo Usage: The Bank's logo must be used consistently across all materials, including advertising, digital platforms, presentations, and stationery, as specified in the guidelines.
- 4.2 Brand Colours: The Bank's official colour palette must be used in all communications, ensuring visual consistency.
- 4.3 Typography: The official font(s) of the Bank must be used across all communications to ensure uniformity.
- 4.4 Tone and Message: The Bank's tone of voice should be professional, trustworthy, and clear in all communication, whether written or verbal. All messaging should reflect brand personality.
- 4.5 Social Media Branding: The Bank's brand identity should be clearly reflected across all social media profiles, including the correct use of the logo, brand colours, and tone of messaging.

The Branding and Communications Department shall issue the guidelines from time to time to the stakeholders.

5. Major Communication Channels

The Bank employs a variety of communications tools and channels to engage with its stakeholders and disseminate information in a timely manner. These channels are selected based on target audience, nature of information, and the strategic objectives of the Bank.

5.1 Advertising

The Bank may use advertisements to build the brand and promote its products & services, through a judicious mix of media vehicles, including print, electronic, radio, outdoor and web. The Marketing and PR Department, based on requirements from business verticals, can advertise the products and services of the Bank in coordination with the Branding and Communication Department, who shall develop the content and creatives in alignment with the brand guidelines of the Bank. In addition, to enhance the brand visibility, the Bank may also advertise in various media by developing content and creatives in alignment with the brand guidelines of the Bank.

5.2 Press Release and Media Coverage

The Bank's communication strategy will also include leveraging of opportunities through press releases, media interviews and coverage of various events and activities of the Bank. All media releases including but not limited to policy announcements, change in rate of interest; introduction/phasing out of products/services; expansion; launch of campaigns; CSR/Financial Inclusion initiatives, customer service initiatives, regulatory/compliance related matters and other information of national/international importance, are centrally approved and issued by the Marketing and Public Relations Department with preclearance from the Branding and Communications Department.

5.3 Social Media

Social Media Platforms are used to engage with the various stakeholders to share updates in real-time, and to enhance the visibility of the Bank among a broader audience. These include platforms such as X, Facebook, YouTube, Instagram, Threads, Blogs, LinkedIn etc., The content shared on these platforms shall reflect the Bank's brand ethos and values.

5.4 Website:

Acts as the primary digital presence for the Bank, providing stakeholders with key information about the Bank's services, financial reports, press releases, and corporate updates.

5.5 Email Communication

Email is used for direct communication with customers, shareholders, employees and other stakeholders, particularly for important updates, financial disclosures, and promotions. All email communications should maintain a professional tone and adhere to legal and compliance requirements.

5.6 Events and Sponsorships

In order to enhance brand visibility and engagement, the Bank shall actively participate in industry events, conferences, town hall meetings, sponsorships, and community outreach programs.

5.7 Annual Reports and Investor Communication

The Bank communicates its financial performance, strategic initiatives, and other relevant information to the investors, regulators, and the market through annual reports, stock exchange disclosures, press releases, etc. The Secretarial and Finance Departments shall ensure the timely dissemination of information to the investors, while maintaining transparency and regulatory compliance.

5.8 Print Publications

The Bank will utilize print publications and collateral materials for engagement with the stakeholders. These materials will include newsletters, brochures, and reports that provide valuable insights into the Bank's activities and developments.

5.9 Customer Service Channels

The customer service channels of the Bank will deliver support and timely assistance to the customers. This includes call centers, email correspondence, SMS, WhatsApp etc., ensuring that information is disseminated and inquiries & concerns are addressed efficiently and effectively.

5.10 Newsletters

The Bank will maintain regular and consistent engagement with its internal stakeholders through newsletters. These communications will aim to increase brand awareness and promote transparency by sharing updates, success stories, and important announcements within the organization.

5.11 Intranet

The intranet will serve as a central hub for internal communications, fostering collaboration and knowledge sharing among employees. It will feature a dedicated feedback section to empower employees to share their thoughts and suggestions, promoting a culture of open communication and continuous improvement.

- **Monitoring**

The Marketing and Public Relations Department will monitor and analyze conversations and feedback across all channels and to enable to gain valuable insights into stakeholder perceptions, track emerging trends, and respond promptly to issues or opportunities. This will be used to improve customer engagement, protect and enhance brand reputation, and ensure that the communications remain timely and relevant. All data collected through will be managed in compliance with privacy and data protection regulations, ensuring ethical and responsible use of information.

6. Agency Selection

The Bank may engage with external agencies to gather specialized expertise, resources, and creative support in areas such as media relations/ media release, branding, media buying, social media, digital marketing, corporate collaterals, brand research etc., to support its strategic objectives and enhance its brand visibility. The selection of such agencies is necessary to ensure that the Bank partners with credible, competent, and ethical agencies.

The Bank shall follow a structured and transparent evaluation process to ensure that the Bank engages the most suitable agency which shall include reputation, experience, industry knowledge, capacity & resource, creativity & innovation and compliance aspects.

The EVP overseeing Branding & Communications Department / Marketing & Public Relations Department shall decide the agencies to be empanelled on the following areas.

- i) Branding & Creative
- ii) Media Planning and Releasing
- iii) Public Relations (PR)
- iv) Consultancy/Research
- v) Social Media Engagement
- vi) Performance Marketing

Engagement of agencies outside the above scope shall require approval from the Managing Director & CEO. The engagement of agencies shall be further subject to requirements as laid down in 'Policy on Expenditure Delegation' and Procurement & Asset Management Policy.

7. Operational Practices

Details of the Spokesperson for operational practices are mentioned below:

7.1 The Managing Director & CEO, Executive Directors, Executive Vice President overseeing Public Relations Function and Chief Financial Officer of the Bank will be the spokespersons for the Bank. Additionally, depending upon the circumstances, the MD & CEO may authorize any of the Executive Vice Presidents (EVP) /Heads of the department of the Bank to act as spoke person. Any content for advertisements, press releases, or responses for print, electronic, or social media must be pre-approved by a competent authority or body as determined by the Managing Director and CEO, with further details to be included in the Standard Operating Procedure (SOP) for the policy.

7.2 The spokespersons may speak on behalf of the Bank on published data about the respective verticals, in confirmation with the SEBI / RBI guidelines.

7.3 Marketing and Public Relations Department, in coordination with relevant stakeholders may prepare and issue the media release including new product launch, based on published facts, with restrictions on any type of futuristic issues / views subject to compliance with the applicable guidelines of SEBI.

8. Crisis Management and Response

8.1 The Board of Directors of the bank has adopted a Reputational Risk Management Policy, and the Bank shall follow guidelines as provided in the said policy, in the events of any crisis faced by the Bank.

8.2 The Managing Director & CEO, Executive Directors, Executive Vice President overseeing Public Relations Function and Chief Financial Officer being the spokesperson of the Bank, and other officers as authorized by the MD & CEO, should clarify and disseminate the true and fair stand of the Bank or any adverse reputation event through Media Conference, Media

Releases using any print, electronic or other media vehicle as deemed fit for bringing to the knowledge of all stakeholders. No other employees are permitted to communicate with the media regarding such events without explicit authorization.

8.3 Based on instruction from the MD&CEO/ top management, the Company Secretary will ensure that true, fair and adequate clarification / intimation will be filed with both the stock exchanges, i.e., BSE Ltd and National Stock Exchange of India Ltd as per terms of respective listing agreements signed by the Bank with the Stock Exchanges and also to safeguard the Bank against potential erosion of the market capitalization of the Bank on account of any adverse news.

9. Investor Relations

Investor relations play a critical role in maintaining transparent, consistent and timely communication with the Bank's shareholders, investors, potential investors and the broader financial community. The Bank's Investor Relations (IR) function is guided by a dedicated team primarily comprising the Managing Director & CEO, Executive Director (overseeing Investor Relations), Chief Financial Officer and Company Secretary of the Bank.

The investor relations team shall interact with key stakeholders, including Bank Analysts, Institutional Investors, Rating Agencies and other investors, by complying with the extant norms/guidelines of SEBI. The Bank shall also conduct Analysts Meetings every quarter after the announcement of its quarterly financial results and to facilitate open communication and provide insights into the Bank's performance. These meetings aim to address inquiries, discuss financial performance, and outline strategic initiatives to ensure stakeholders are well-informed about the Bank's direction and prospects.

10. Silent Period

The Bank will observe a "silent period" beginning on the sixteenth day after the end of each quarter, continuing until the public release of the quarterly financial results. During this period, representatives of the Bank will refrain from meeting with analysts and investors to discuss information that is yet to be placed in the public domain.

During the silent period, the Bank will continue to issue press releases and communicate with the media regarding its business-related information, products or operations, including releases or communications on historical financial information and other non-sensitive updates. In this connection, the Bank shall strictly adhere to the code of conduct forming part of the Policy on Monitoring of Insider Trading adopted by the Board.

11. Corporate Gifting

11.1 The Bank may procure various gift items with the Bank's name/Logo printed for distribution as a gesture of appreciation and goodwill to customers, business partners, stakeholders during key occasions.

11.2 All gifting must adhere to ethical standards, reflect the Bank's values and comply with

applicable laws specifically with regard to 'Master Direction DBR.Dir.No.84/13.03.00/2015-16, dated March 03, 2016 as issued by the Reserve Bank of India, amended from time to time.

12. Ownership of the Policy and Review

The Branding & Communication Department will be the custodian of this Policy and shall have the joint ownership with The Marketing and PR Department. The policy will be reviewed once a year.