

Business Responsibility Report

As mandated by the Securities and Exchange Board of India (SEBI), India's top 500 listed entities on BSE and NSE based on their market capitalisation, are required to submit a 'Business Responsibility Report' (BRR / BR Report) alongwith their Annual Report. This report is required to be in line with 'National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business' (NVGs), as released by the Ministry of Corporate Affairs in July 2011.

Bajaj Electricals Limited (the 'Company') presents its third BRR in line with the NVGs and BRR requirement of SEBI. This BRR presents key initiatives undertaken by the Company, driven on the triple bottom line aspects.

Section A - General Information about The Company

Sr. No.	Particulars	Company Information
1.	Corporate Identity Number (CIN) of the Company	L31500MH1938PLC009887
2.	Name of the Company	BAJAJ ELECTRICALS LIMITED
3.	Registered address	45/47, Veer Nariman Road, Mumbai 400 001
4.	Website	www.bajajelectricals.com
5.	E-mail ID	legal@bajajelectricals.com
6.	Financial Year reported	April 1, 2018 – March 31, 2019
7.	Sector(s) that the Company is engaged in	Consumer Durables and Engineering, Procurement and Construction (EPC)
8.	List three key products/ services that the Company manufactures/ provides (as in balance sheet)	Lighting, Consumer Durables and EPC
9.	Total number of locations where business activity is undertaken by the Company	<p>The Company operates through its:</p> <ul style="list-style-type: none"> • Registered and Corporate office situated at Mumbai; • 20 branches (Ahmedabad, Bengaluru, Bhubaneshwar, Chandigarh, Chennai, Cochin, Delhi, Guwahati, Ghaziabad, Hyderabad, Indore, Jaipur, Kolkata, Lucknow, Mumbai, Nagpur, Noida, Patna, Pune & Raipur); • 7 Depots (Dehradun, Goa, Kundli, Parwanoo, Ranchi, Vijayawada & Zirakhpur); • 4 Central Warehouses (Banur, Daman, Mumbai & Vapi); • 3 Regional Distribution Centres (Bengaluru, Delhi & Kolkata); and • 5 Overseas Representative / Liaison Offices (China, Dubai, Zambia, Kenya & Togo)
10.	Markets served by the Company – Local/ State/ National/ International	India and 32 countries across the world.

Section B - Financial details of The Company

(₹ in crore)

Sr. No.	Particulars	Amount
1.	Paid-up Capital**	20.48
2.	Total Turnover**	6738.57
3.	Total profit after taxes**	167.07
4.	Total Spending on Corporate Social Responsibility (CSR) as percentage of average net profit of the Company for last 3 financial years	Refer Annexure A to the Directors' Report on CSR Activities.
5.	List of activities in which expenditure in 4 above has been incurred:- CSR expenditure has been incurred mainly in the activities related to (a) Ensuring Environmental Sustainability and promoting its education; (b) Promotion of Art and Culture; (c) Promotion of Health Care; (d) Promotion of Education; and (e) Disaster Relief. Further details are available in Annexure A to the Directors' Report on CSR Activities in the Annual Report.	

** As per standalone financial statements for the financial year 2018-19.

Section C – Other Details

1.	Does the Company have any Subsidiary Company / Companies?	Yes.
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.

Section D: Business Responsibility (BR) Information

1. Details of Director/Directors responsible for BR

a. Details of the Director(s) responsible for implementation of the Business Responsibility Policy/Policies ('BR Policy/Policies')

Sr. No.	Particulars	Details
1.	DIN Number (if applicable)	00089358
2.	Name	Shekhar Bajaj
3.	Designation	Chairman & Managing Director

b. Details of the BR head

Shri Shekhar Bajaj, Chairman & Managing Director of the Company, oversees the BR implementation. The Company does not have a BR head as of now.

2. Principle-wise (as per NVGs) BR Policy/Policies (Reply in Yes/No)

The BR Policy/Policies of the Company addresses the following 9 principles as per the NVGs, released by the Ministry of Corporate Affairs, which have been duly approved by the Board of Directors and adopted by the Company:

NVGs Principle:

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: Business should promote well-being of all employees.

P4: Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalised.

P5: Business 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.

The responses regarding the above 9 principles (P1 to P9) are given below:

Sr. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Do you have policy / policies for:	Yes.								
2.	Has the policy being formulated in consultation with relevant stakeholders?	All the policies have been formulated in consultation with the Management of the Company and are approved by the Board.								
3.	Does the policy conform to any national/ international standards? If yes, specify? (50 words)	All the policies are compliant with respective principles of NVG guidelines.								
4.	Has the policy being approved by the Board? If yes, has it been signed by the MD /Owner/ CEO/ appropriate Board Director?	All the policies have been approved by the Board and signed by the Managing Director.								
5.	Does the company have a specified committee of the Board/ Director/ Official to oversee the implementation of the policy?	The Board has appointed Shri Shekhar Bajaj, Chairman & Managing Director, to oversee policy implementation.								
6.	Indicate the link for the policy to be viewed online?	Copies will be made available on receipt of written request from shareholders.								
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	The policies have been formally communicated to internal stakeholders. The external stakeholders will be communicated in due course.								
8.	Does the company have in-house structure to implement the policy/policies?	Yes.								
9.	Does the company have a grievance redressal mechanism related to the policy/policies to address stakeholder's grievances to the policy/policies?	Yes.								
10.	Has the company carried out independent audit/evaluation of the working of this policy by an internal or external agency?	No. It will be done in due course.								

3. Governance related to BR

Information with reference to BR framework:

1. Frequency of review, by the BR committee to assess the BR performance: Annual.
2. Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?

The Company is publishing the BR Report for the third time and the same is available on the website of the Company: www.bajajelectricals.com. No sustainability report is published by the Company.

Section E: Principle-Wise Performance

Principle 1: Businesses should conduct and govern themselves with Ethics, Transparency and Accountability

1. Does the policy relating to ethics, bribery and corruption cover only the company? Yes/No. Does it extend to the Group/ Joint Ventures/ Suppliers/ Contractors/ Non-Governmental Organisations (NGOs)/Others?

The Company has defined Code of Business Conduct and Ethics ('Code') for Directors as well as all employees of the Company that covers issues, inter-alia, related to ethics, bribery and corruption. It also covers all dealings with suppliers, customers and other business partners and other stakeholders. The Code forms an integral part of the induction of new employees.

The Company also has a Whistle Blower Policy ('Policy') which enables its directors and employees to report their concerns about unethical behavior, actual or suspected fraud or violation of the Company's Code and provides safeguards against victimisation of director(s)/ employee(s), who avail of the mechanism.

The Company also has policies for (a) Determining Materiality of Events and Information, to ensure disclosure of any event or information which, pursuant to SEBI regulations is material to determine whether an event or information is material or not and to ensure timely, accurate, uniform and transparent disclosure; and (b) Prevention of Insider Trading and protection of the unpublished price sensitive information.

The copies of all the above mentioned policies are available on the website of the Company: www.bajajelectricals.com.

2. 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.

There were no cases of violation of the Company's Code of Conduct in FY 2018-19. No case was reported under the Company's Whistle Blower Policy during the year. The Company has ensured prompt public disclosure of unpublished price sensitive information in order to make such information generally available and is in compliance with the SEBI Insider Trading Regulations. Further, 4 complaints were received from the shareholders, 3 of which were attended and resolved during the year and 1 compliant remained pending as on March 31, 2019. The pending compliant was also resolved subsequently, and as on the date of this Report, no complaint is remaining unresolved.

The Company has different mechanisms for receiving and dealing with complaints from various stakeholders like investors, customers, employees and suppliers, etc.

Principle 2: Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle

1. List upto 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities and for each such product, provide the details in respect of resource use (energy, water, raw material, etc.) per unit of product (optional).

a) Fans

A ceiling fan is used during the day as well as night whereas a light is used only during the night. In totality ceiling fans consumes more than twice or thrice the amount of electricity as compared to lights.

The Company has introduced 5 star rated Fan named 'Kassels Star' which runs on 50-54 watts as compared to a regular ceiling fan (non-BEE star rated) which consumes 75 watts. Thus, the user of the fan will be able to save the electricity consumption.

b) LED Lights

Bajaj LED range lighting solution is widely known as one of the best in the market. The Company makes no compromise on the standards it delivers in its products and every product is manufactured with utmost care.

To make a general comparison, Company's 7 watts LED bulb delivers as much as 600 lumens more output than a normal 60 watts GLS lamp. All this while saving as much as 85% more electricity than conventional lighting systems. Due to high standards maintained by the Company, Bajaj LED bulbs are able to last for an impressive lifetime of upto 25000 hours. Further, none of Bajaj LED lights use any chemical compounds that are potentially detrimental to the environment. This is in contrast to the CFL or mercury lamps. The Company's range of LED lightning is also safe for domestic usage as it does not emit harmful radiation like ultraviolet light or infrared radiation, chronic exposure, which cause serious health complications.

Bajaj LED lights consume less energy that besides keeping the electricity bills light on customers' pockets also helps reduce carbon footprints.

c) High Mast & Transmission Line Towers

The Company has been a pioneer in propagating the high mast concept to India. The Company has been in the field of high mast for over 19 years and has gained unmatched experience in design, development, manufacturing and site erection.

The Company also has one of the best Transmission Line Towers (TLT) manufacturing facilities at Ranjangaon in Pune districts of Maharashtra, which manufactures a range of towers of 110/132/220/400/765 kV single/double circuit power transmission lines. The present capacity for manufacturing transmission line structures is more than 30000 tons per annum.

The manufacturing facility is ISO 14000 and ISO 9001 certified and is equipped with the most sophisticated, computer controlled state-of-art machineries. The galvanising bath of size 13 mtr length x 1.5 mtr width and 2.5 mtr depth is the biggest and most sophisticated plant in India with automatic CNC control machines and with totally enclosed radio remote controlled galvanising plant imported from Gimeco, Italy. The Company's world class TLT manufacturing facility has been approved and appreciated by Power Grid Corporation of India and all reputed Electricity Boards across the country.

The Company is committed to environment sustainability and therefore it works toward reduction and optimal utilization of energy, water, raw material, logistics etc. by incorporating new techniques and innovative ideas.

2. Does the Company have procedures in place for sustainable sourcing (including transportation)? If yes, what percentage of your input was sourced sustainably?

The Company endeavours to focus on protection of environment, stakeholders' interest and cost effectiveness while procuring any raw material or goods. The main raw materials are procured from manufacturers / producers who are well reputed keeping in mind the need for quality and consistency. Adequate steps are taken for safety during transportation and optimisation of logistics, which, in turn, help to mitigate the impact on climate.

3. 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 the capacity and capability of local and small vendors?

The Company's Triple Bottom Line commitment to concurrently build economic, social and environmental capital has spurred innovation to compose a symphony of efforts that addresses some of the most challenging societal issues including widespread poverty and environmental degradation. These concerted efforts of the Company over the years have led to the creation of sustainable livelihoods for local people in the vicinity of its business units.

The Company outsources the processing activity to small vendors, which help in creation of job opportunities in semi urban area. Also, for procurement of goods, priority is given to nearby small vendors. In order to improve the capacity of the local and small producers, the Company provides them technical assistance, which includes training for CTQ (Critical to Quality) parameters. Frequent visits are also arranged by the officials of the Company to the work stations of these local and small vendors for betterment of processes and quality of products.

4. 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.

The Company is consciously trying to reduce its carbon footprints, minimise waste generation and manage water resources better. Effective waste management is accomplished through a host of well-laid-out and continuously monitored procedures.

The Company has been producing fresh casting by melting rejected aluminium die casting products. The Company has also been using recovery powder for powder coating its products.

The Company endeavours to manage the environmental impacts of organizational activities, products and services. The percentage of recycling of products and waste falls in the range of 5-10%. The Company has also developed gardens at its Chakan and Ranjangaon units to spread awareness on global warming.

Principle 3: Businesses should promote the wellbeing of all employees

1. Please indicate the total number of on roll employees: 3217 (including 11 international employees)
2. Please indicate the total number of employees hired on temporary / casual basis: 3777
3. Please indicate the number of permanent women employees: 183
4. Please indicate the number of permanent employees with disabilities: 2
5. Do you have an employee association that is recognised by the management: Yes.
6. What percentage of your permanent employees is members of this recognised employee association? 0.44%
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	Nil	Nil
2.	Sexual harassment	Nil	Nil
3.	Discriminatory employment	Nil	Nil

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

(a) Permanent Employees : 41.13%

(b) Permanent Women Employees : 84.97%

(c) Casual/Temporary/Contractual Employees : Nil

(d) Employees with Disabilities : Nil

Principle 4: Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.

1. Has the company mapped its internal and external stakeholders? Yes/No: Yes
2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalised stakeholders? Yes
3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalised stakeholders? If so, provide details thereof, in about 50 words or so.

The Company's approach for identifying and engaging with stakeholders includes shareholders, customers, employees, suppliers, communities, civil society and the government. The Company believes that an effective stakeholder engagement process is necessary for achieving its sustainability goal of inclusive growth.

As a CSR project, the Company is working with the rural, semi-urban schools which caters to students from underprivileged communities. The project emphasis is on to improve school infrastructure, education, training and soft skills of the students and teachers, provide vocational skills and livelihood, and promote health care by continued support to anti-tobacco programme and campaign.

The Company, being committed towards environmental sustainability, has also undertaken projects such as large scale tree plantation, restoration and conservation of water bodies, environmental education, waste management, solar powered electrification for off grid rural schools.

Principle 5: Businesses should respect and promote human rights

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

The BR Policy covers the aspects on human rights for the Company. The Company's BR policies covering various principles ranging from freedom of association to freedom from harassment, applied across operations is the testimony to its commitment. The Company's actions

emanating from these policies speak louder than its intentions. Not only is the Company compliant with all the statutory laws and regulations, but it has grievance redressal mechanism in place for violations, if any.

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

During the reporting year, there were no human rights violation or complaints, relating either to child, forced and involuntary labour or sexual harassment/discriminatory employment, against the Company.

Principle 6: Business should respect, protect, and make efforts to restore the environment

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

The Company's policy on environment, health and safety encourages its employees to be more ecologically aware and to be more cautious in pre-empting potential threats by developing relevant measures to address them.

It is the Company's policy:

- To contribute to sustainable development through the establishment and implementation of environment, health and safety standards that meet the requirement of relevant laws, regulations and codes of practice;
- To take into account environment, occupational health and safety aspects in planning and decision-making;
- To provide appropriate training to employees as well as service providers' employees and implement best practices;
- To instil a sense of duty in every employee including those of service providers at the Company's premises, towards their personal safety, as well as that of their co-workers;
- To ensure adoption of resource efficient and cleaner production methods;
- To continue to increase the contribution from renewable energy sources towards meeting overall energy demand.

2. Does the Company have strategies/initiatives to address global environmental issues such as climate change,

global warming, etc.? Yes/No. If yes, please give hyperlink for webpage etc.

The Company is vigilant of the emerging challenges like climate change, global warming and investing in measures that convert these challenges into opportunities. With the production of energy efficient products, conservation measures, reducing dependence on limited resources, the Company not only reducing the burden on the environment, but also on its operational costs.

The Company's green must do's are: Ensure statutory compliance, optimise natural resources, effect continuous improvement in environment management, manufacture energy efficient products, innovate greener technologies and processes and spread green awareness across internal and external stakeholders.

3. Does the Company identify and assess potential environmental risks? Yes/No

Yes. The Company has an environmental policy which guides the Company's efforts to manage its environmental impacts and continually improve its environmental performance. The Company's Ranjangaon plant is certified to ISO 14000 Environmental Management Systems (EMS) standard. As part of EMS implementation, potential environmental risks are identified and appropriate mitigation strategies are planned.

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 Company has invested significantly in green energy, principal amongst which is its investment in wind energy. The Company's 2.8 MW Wind Farm located at Village Vankusawade in Satara District of Maharashtra has generated 2221110 electrical units during the year under review as compared to 1710304 electrical units in the previous year.

5. Has the company undertaken any other initiatives on – clean technology, energy efficiency, renewable energy, etc. Yes/No. If yes, please give hyperlink for web page etc.

Refer point No(s). P6(2) & P6(4) above and point No(s) A & B of Annexure E to the Directors Report.

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

Yes.

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:

None.

Principle 7: Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner

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.

Some of the key associations of which the Company is member are:

- i. Bihar Chamber of Commerce & Industries;
 - ii. Chhattisgarh State Renewable Energy Development Agency;
 - iii. Common Effluent Treatment Plant (Thane-Belapur) Association;
 - iv. Confederation of Indian Industry;
 - v. IMC Chamber of Commerce and Industry;
 - vi. Deccan Chamber of Commerce Industries & Agriculture, Pune;
 - vii. Electric Lamp & Component Manufacturers Association of India;
 - viii. Ewaysindia Inc.;
 - ix. National Safety Council, Mumbai;
 - x. Northern Mathura Industries Association;
 - xi. Exports Promotion Council of India;
 - xii. Ranjangaon Industries Association; and
 - xiii. The Associated Chamber of Commerce and Industry of India.
2. Have you advocated/lobbied through above associations for the advancement or improvement of public good? 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 Company responsibly and actively engages in policy advocacy. The Company contributes its views in the setting of new industry standards and regulatory developments, in areas such as governance and administration, economic reforms, inclusive development policies, etc.

Principle 8: Businesses should support inclusive growth and equitable development

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

The Company undertakes projects in the following areas:

- Ensuring environmental sustainability & promoting its education;
- Education, employment, enhancing vocational skills and livelihoods;
- Promoting preventing health care; and
- Promotion of art & culture.

These projects are in accordance with section 135 of the Companies Act, 2013 and Rules made thereunder.

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

The CSR programmes and projects are undertaken by the Company both, directly as well as in collaboration with NGOs, educational institutions, associations, civic bodies, etc. Please refer the Company's 'Annual CSR Report 2018-19' for details on various community development programmes and partnerships.

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

Yes. The Company assesses the impact of the various community interventions through its CSR department. Also, whenever required, periodic impact assessments are conducted through external agencies and the outcome thereof forms a critical input to the community development plan preparation and implementation.

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

Please refer the Company's 'Annual CSR Report 2018-19' for details on various community development programmes undertaken during the reporting period.

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.

Most of the projects involve community participation and are designed by NGOs with due consultation with

the communities. The Company initially works with NGO partner on pilot basis and then designs programmes on periodical basis. The project lifecycle tries to address all components including sustainability.

To ensure successful implementation of community development programmes in collaboration with community members, the Company adopts following approaches:

- a. Rapport building with community leaders and opinion makers;
- b. Project identification and design in association with community members and NGOs;
- c. Involvement of community members in project implementation;
- d. Maintaining continuous and close interaction with community members through field teams;
- e. Impact assessment and perception survey to measure impact of social initiatives; and
- f. Necessary approvals are taken from the community prior to the start of work.

Principle 9: Businesses should engage with and provide value to their customers and consumers in a responsible manner

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

The Company follows a robust way of tracking customer complaints and focus has been to make it easy for customer voices to be heard and accordingly, a well-established escalation matrix has been established on the Company's website.

Some mechanisms through which the Company engages with customers are described in Table below:

Engagement mechanism	Details
Customer meets	To gauge customers' satisfaction level regarding products and services.
Customer satisfaction feedback	To analyse customer feedback and take suitable measures for upgrading products and services. A system of collecting feedback through feedback cards, e-mails, telephonic surveys, etc.

Customer Care Cell	24x7 toll-free number for receiving and redressing customer complaints.
'Bajaj Paddy' - Virtual assistant on the website of the Company	To stimulate conversations with consumers and to help them report a problem with an appliance, request a demo or schedule an appointment with a technician for installation and generate consumer complaint instantly in real time.
Product check-up and customer meets	To address customers' concerns and complaints.

The Company also keeps its eyes open to the social media and any customer complaints on any website is picked up immediately. All customer complaints are attended to with utmost seriousness and the entire organization focusses on addressing and reducing complaints. Of the total customer complaints, 0.83% were pending at the end of the year.

2. Does the Company display product information on the product label, over and above what is mandated as per local laws?

The Company displays detailed information for all its products, which also complies with all applicable labelling codes and specifications. The products are sold with an owner's manual which includes safety checking mechanisms, how to use guidance, thus encouraging consumers to use the Company's products in a responsible manner. The customers have access to the Company's website which provides host of information on products and services. The customer is educated about the features of products & services, etc. Information is also disseminated to customers through display boards at point of sale or service as well.

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:

None

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

The Company takes consistent feedback from customers and immediately addresses the issues, if any. In the reporting year, the Company employee representatives continued to seek suggestions in person, from customers. The Company's product responsibility policy also directs its employees to be receptive towards customer's needs and concerns.