

Ref No: PSB/HO/Shares Cell / 40 /2024-25

July 2, 2024

To,

<b>BSE Limited,</b> <b>Department of Corporate Services,</b> 25 <sup>th</sup> floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001. <b>SCRIP ID : PSB</b> <b>SCRIP CODE : 533295</b>	<b>National Stock Exchange of India Ltd.,</b> Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. <b>SYMBOL: PSB SERIES: EQ</b>
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Dear Sir,

**Reg: Business Responsibility and Sustainability Report for the FY 2023-24**

In terms of Regulation 34 (2) (f) of SEBI (LODR) Regulation, 2015 the Business Responsibility and Sustainability Report for the FY 2023-24 is enclosed herewith. The report has also been hosted on the website of the Bank <https://punjabandsindbank.co.in/> and a reference of the report has been provided in the Annual Report.

Request you to take note of the same.

Yours faithfully

**Saket Mehrotra**  
Company Secretary



Head Office: 21, Rajendra Place, New Delhi-110008

Corporate Office: NBCC Office Complex, Block 3, East Kidwai Nagar, New Delhi – 110023

Email: [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in)

# Punjab & Sind Bank

## Business Responsibility & Sustainability Report for FY 2023-24

### SECTION A: GENERAL DISCLOSURES

#### I. Details of the listed entity

1. **Corporate Identity Number (CIN) of the Listed Entity:** Not Applicable
2. **Name of the Listed Entity:** Punjab & Sind Bank
3. **Year of incorporation:** 1908
4. **Registered office address:** Bank House, 21 Rajendra Place, New Delhi – 110008
5. **Corporate address:** NBCC Office Complex, Block – 3, East Kidwai Nagar, New Delhi - 110023
6. **E-mail:** [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in)
7. **Telephone:** 011-40175169
8. **Website:** <https://punjabandsindbank.co.in/>
9. **Financial year for which reporting is being done:** 2023-2024
10. **Name(s) of the Stock Exchange(s) where shares are listed:** Equity shares are listed on BSE Limited (BSE) and National Stock Exchange of India Limited (NSE).
11. **Paid-up Capital:** Rs.6777.79 crore
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:** Mr. Arnab Goswami, Chief Financial Officer, 011-40175169, [gmaccounts@psb.co.in](mailto:gmaccounts@psb.co.in)
13. **Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together):** Standalone basis.

#### II. Products/services

##### 14. **Details of business activities (accounting for 90% of the turnover):**

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial and Insurance Service	Banking activities by Central, Commercial and Saving banks	100%

**Note: “NA” wherever mentioned in this report means “Not Applicable”**

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**15. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):**

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	Monetary intermediation of commercial banks, saving banks, postal savings bank and discount houses	64191	100%

**III. Operations**

**16. Number of locations where plants and/or operations/offices of the entity are situated:**

Location	Number of plants	Number of offices	Total
National	Not Applicable*	1564	1564
International		Nil	Nil

\* the entity is a Scheduled Commercial Bank and does not undertake manufacturing activities

**17. Markets served by the entity:**

**a. Number of locations**

Locations	Number
National (No. of States)	Pan - India
International (No. of Countries)	Nil

**b. What is the contribution of exports as a percentage of the total turnover of the entity? Not Applicable**

**c. A brief on types of customers – The Bank caters to a diverse customer base including corporates, micro small and medium enterprises, salaried and self-employed individuals, senior citizens, farmers, non-resident Indians and others.**

**IV. Employees**

**18. Details as at 31<sup>st</sup> March 2024:**

**a. Employees and workers (including differently abled):**

S No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>EMPLOYEES</b>						
1	Permanent (D)*	10148	7106	70.02	3042	29.97
2	Other than Permanent (E)**	5	5	100.00	0	0
3	<b>Total Employees (D+E)</b>	10153	7111	70.03	3042	29.96
<b>WORKERS</b>						
4	Permanent (F)	NA				
5	Other than Permanent (G)					
6	<b>Total Employees (F+G)</b>					

\*Includes PTS, Sub staff, Clerical & above

\*\*Includes contractual employees- IO, CMO, CRO, CDBA, CCO.

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**b. Differently abled Employees and workers:**

S. No	Particulars	Total	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b><u>DIFFERENTLY ABLED EMPLOYEES</u></b>						
1.	Permanent (D)	257	204	79.37	53	20.62
2.	Other than Permanent (E)	0	0	0	0	0
3.	<b>Total differently abled employees (D + E)</b>	257	204	79.37	53	20.62
<b><u>DIFFERENTLY ABLED WORKERS</u></b>						
4.	Permanent (F)	NA				
5.	Other than permanent (G)					
6.	<b>Total differently abled workers (F + G)</b>					

**19. Participation / Inclusion / Representation of women**

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors*	8	1	12.50
Key Management Personnel**	14	2	14.28

\*BOD includes MD & CEO and EDs only.

\*\*Key Management Personnel: includes GMs & DGMs (independent charge) only.

**20. Turnover rate for permanent employees and workers**

*(Disclose trends for the past 3 years)*

	FY 2023-24 (Turnover rate in current FY)			FY 2022-23 (Turnover rate in current FY)			FY 2021-22 (Turnover rate in previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees*	2.07	2.27	2.13	1.88	2.45	2.04	2.04	2.16	2.08
Permanent Workers	NA								

\* Includes Clerical & above only.

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**V. Holding, Subsidiary and Associate Companies (including joint ventures)**

**21. (a) Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
NOT APPLICABLE				

**VI. CSR Details**

- 22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Not Applicable**  
**(ii) Turnover for FY 2023-24: Not Applicable**  
**(iii) Net worth as on 31.03.2024: Not Applicable**

**VII. Transparency and Disclosures Compliances**

**23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)  (If Yes, then provide web-link for grievance redress policy)	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	<a href="https://punjabandsindbank.co.in/">https://punjabandsindbank.co.in/</a>	Nil	Nil	Nil	Nil	Nil	Nil
Investors (other than shareholders)	<a href="https://punjabandsindbank.co.in/">https://punjabandsindbank.co.in/</a>	Nil	Nil	Nil	Nil	Nil	Nil
Shareholders	<a href="https://punjabandsindbank.co.in/">https://punjabandsindbank.co.in/</a>	Nil	Nil	Nil	3	0	Nil
Employees and Workers	Internal	11	5	NA	3	0	NA
Customers	<a href="https://punjabandsindbank.co.in/">https://punjabandsindbank.co.in/</a>	14354	170	NA	19051	86	NA
Value Chain Partners	NA	NA	NA	NA	NA	NA	NA
Other (Please Specify)	<a href="https://punjabandsindbank.co.in/">https://punjabandsindbank.co.in/</a>	Nil	Nil	Nil	Nil	Nil	Nil

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**24. Overview of the entity’s material responsible business conduct issues**

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Cyber Security	Risk	<p>The operational efficiency of the Bank heavily relies on technical infrastructure, particularly in the digital age where the majority of the transactions are conducted online. We regard Cyber security as a critical concern, given the sensitive nature of the data we handle and potential financial &amp; reputational damage that may entail a security breach.</p> <p>Given the Bank's focus on digitization and the growing dependence of customers on digital transactions, safeguarding customer funds and personal information becomes absolutely essential.</p>	<p>The Bank has established a cyber-security framework including critical features like multi factor authentication, encryption, firewalls &amp; Intrusion detection system, penetration testing, endpoint security, access control and more to ensure upholding a robust and secured cyber environment. Besides, various measures such as awareness SMS's, newsletters and mock phishing drills are conducted to prevent breaches and protect customer privacy and data security. Further, Bank is also publishing posters on its official website on different types of Cyber Frauds.</p>	<p>Negative: Adverse outcomes, including interruptions in service, financial setbacks, harm to reputation and erosion of customer confidence, could result from a security breach.</p>
2	Climate Risk/ESG Framework	Risk	<p>We believe Banks are increasingly vulnerable to climate-related risks stemming from climate change in recent times. Failure to address these</p>	<p>In order to effectively tackle climate concerns, the Bank has established an ESG Committee led by the top Management.</p>	<p>Negative: Failure by the Bank to meet stakeholder expectations for financial transparency regarding climate change may lead to reputational damage</p>

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S No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
			risks could have detrimental effects on the operations and profitability. These risks encompass both immediate threats, such as extreme weather events, and long-term challenges associated with the transition towards sustainability. Neglecting to address these risks promptly may be detrimental to the profitability. Therefore, we regard it crucial to comprehend and effectively manage these risks while striving to minimize their environmental footprint	Additionally, during the fiscal year 2023-24, the Bank has implemented both a Climate Risk Policy and a Green Deposit Policy. These measures demonstrate the Bank's commitment to addressing climate issues in a strategic and well-thought-out manner. Committed towards conserving paper, we conduct all our Board and internal Committee meetings on digital platform with the agendas being placed in soft mode.	and increased operational expenses due to environmental regulations.
3	Financial Inclusion	Opportunity	Expanding into marginalized and underprivileged customers/segments presents significant growth Opportunities that may enhance market positioning.	NA	Positive: Financial inclusion would contribute to the bank's profitability by expanding the customer base, increasing deposits, and diversifying the product offerings, while also strengthening the reputation.

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**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Policy and Management Processes</b>									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	<a href="https://punjabandsindbank.co.in/">https://punjabandsindbank.co.in/</a> Some of the policies may also include a combination of internal policies of the Bank which are accessible only to internal stakeholders								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes. The Bank has adapted the policies, as applicable, into procedures and practices in all spheres of activities that the Bank undertakes.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Not Applicable								
4. Name of the national and international codes / certifications / labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No specific target is being set under the aforesaid policies. However, the Bank is committed to compliance with these principle(s).								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable								
<b>Governance, leadership and oversight</b>									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	A strong ESG framework is reflective of the organizations commitment towards sustainable growth. The Bank believes that climate change is the most pressing global challenge today and has taken various measures to ensure that our operations are directed towards a sustainable green future. The Bank considers sustainable banking as a								



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	<p>foundation for long term value creation. While lending we emphasize lending to renewable energy, solar power and green financing. Bank has been at the forefront in supporting under privileged sections of the society through our various CSR activities and rural training centers. Bank has taken various initiatives/ projects to support inclusive growth and equitable development such as setting up of Rural Self Employment Training Institutes (RSETIs) and Financial Literacy Centers (FLCs). The Bank has three RSETIs where the Bank provides trainings / professional courses without any expense to the participants. Bank has also engaged Bank Mitrs in rural and other areas to provide basic banking services to all (Bank's customer as well as general public) through ICT based technology. PSB Trust for Development of Agricultural &amp; Rural Employment (PSB Trust for DARE) undertakes a number of welfare activities for farmer in rural areas. Special camps are organized to train farmers about latest technology in Dairy Farming, Women Entrepreneurship in rural areas like Dress designing &amp; embroidery work, tie &amp; dye training programme, Beauty Parlour, Jam &amp; pickle making etc.</p>
<p><b>8.</b> Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).</p>	<p>Sh. Ravi Mehra, Executive Director</p>
<p><b>9.</b> Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.</p>	<p style="text-align: center;">No</p>
<p><b>10.</b> Details of Review of NGRBCs by the Bank</p>	
<p><b>Subject for Review</b></p>	<p><b>Review of principles undertaken by and frequency</b></p>
<p>Performance against above policies and follow up action</p>	<p>As a practice, all policies of the Bank are reviewed periodically by the competent authority.</p>
<p>Compliance</p>	<p>The Bank is in compliance with the extant regulations as on date.</p>
<p><b>11.</b> Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency?</p>	<p style="text-align: center;">No</p>

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(Yes/No). If yes, provide name of the agency	
<b>12.</b> If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated	Not Applicable

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**SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE**

**PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.**

**Essential Indicators**

1. **Percentage coverage by training and awareness programmes on any of the Principles during the financial year:**

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors / Key Managerial Personnel	39	P1, P4, P6, P7 and P9 covered	93.33%
Employees other Board of Directors / Key Managerial Personnel	560	All Principles covered	94.07%

2. **Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year**

Monetary				
	Name of the regulatory / enforcement agencies / judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty / Fine	Reserve Bank of India	1. Penalty of Rs. 1 crore	Reserve Bank of India (RBI) vide its letter dated September 25, 2023 has informed that the penalty has been imposed on the Bank for non-compliance with the provisions of sub-section (2) of Section 26A of the Banking Regulation Act, 1949 (BR Act) read with directions issued by RBI on 'The Depositor Education and Awareness Fund Scheme, 2014-Section 26A of Banking Regulation Act, 1949-Operational Guidelines'	No

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		2. Penalty of Rs. 1 crore	Reserve Bank of India (RBI) vide its letter dated January 12, 2024 has informed that the penalty has been imposed on the Bank for non-compliance with certain directions issued by RBI on 'Loans and Advances – Statutory and Other Restrictions'.	No
Settlement	Nil	Nil	Nil	Nil
Compounding Fee	Nil	Nil	Nil	Nil
Non- Monetary				
	Name of the regulatory/ enforcement agencies/ judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	Nil		Nil	Nil
Punishment	Nil		Nil	Nil

3. **Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed**

Case details	Name of the regulatory/ enforcement agencies/ judicial institutions
Nil	Nil

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**  
The Bank does not have a specific Anti- Corruption or Anti-Bribery Policy in place. The Whistle Blower Policy covers the aspects of anti-corruption or anti-bribery and can be accessed on the link <https://punjabandsindbank.co.in/content/whistle-blower-policy-of-the-bank>

Further, in line with Bank's Code of Ethics, Bank has constituted an Ethics committee to improve ethical practices in the Bank and advise action, including training, in this regard.

5. **Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

	FY 2023-24	FY 2022-23
Directors	0	0
KMPs	0	0
Employees	0	1
Workers	NA	NA

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**6. Details of complaints with regard to conflict of interest:**

	FY 2023-24		FY 2022-23	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil

7. **Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest – Not Applicable**

**Leadership Indicators**

- 1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:**

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
NA	NA	NA

2. **Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.** The Bank is committed towards conducting the business with all its stake holders with the highest ethical standards and in compliance with all the applicable laws and regulations. With this view, Bank has framed a Code of Conduct, in accordance with the SEBI LODR Regulations, which can be accessed from the link [https://punjabandsindbank.co.in/document/customer-care/PSBPolicies/22Code\\_conductPolicy\\_19102016.pdf](https://punjabandsindbank.co.in/document/customer-care/PSBPolicies/22Code_conductPolicy_19102016.pdf). The Code elaborates on the aspects of Conflict of Interest and the responsibilities for avoiding it.

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**PRINCIPLE 2: Businesses should provide goods and services in a manner that is sustainable and safe**

**Essential Indicators**

1. **Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.** Not Applicable. Given the nature of the business of the Bank, the relevance of the above is largely restricted to Capex on Information Technology.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	NA	NA	NA
Capex	NA	NA	NA

2. **a. Does the entity have procedures in place for sustainable sourcing?** No  
**b. If yes, what percentage of inputs were sourced sustainably?** Not Applicable
3. **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.** Not Applicable
4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.** Not Applicable

**Leadership Indicators**

1. **Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?** No

NIC Code	Name of Product /Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
NA					

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2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same. Not Applicable

Name of Product / Service	Description of the risk / concern	Action Taken
Not Applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry). Not Applicable

Indicate input material	Recycled or re-used input material to total material	
	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Not Applicable		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonne(s) ) reused, recycled, and safely disposed, as per the following format: Not Applicable

	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA	NA	NA	NA	NA	NA
E-waste	NA	NA	NA	NA	NA	NA
Hazardous waste	NA	NA	NA	NA	NA	NA
Other waste	NA	NA	NA	NA	NA	NA

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category. Not Applicable

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
NA	NA

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**PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains**

**1. a. Details of measures for the well-being of employees**

Category	% of employees covered by										
	Total (A)	Health insurance*		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities**	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
<b>Permanent employees</b>											
Male	7106	7106	100	-	-	-	-	7106	100%	-	-
Female	3042	3042	100	-	-	3042	100%	-	-	639	21%
<b>Total</b>	<b>10148</b>	<b>10148</b>	<b>100</b>	<b>-</b>	<b>-</b>	<b>3042</b>	<b>100%</b>	<b>7106</b>	<b>100%</b>	<b>639</b>	<b>6.29%</b>
<b>Other than Permanent employees</b>											
Male	NA										
Female											
<b>Total</b>											

\*Medical Health Insurance covers all types of Hospitalization including maternity as well as of accidentals nature

\*\* Creche facility allowance being paid to female employees.

**b. Details of measures for the well-being of workers:**

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
<b>Permanent workers</b>											
Male	NA										
Female											
<b>Total</b>											
<b>Other than Permanent workers</b>											
Male	NA										
Female											
<b>Total</b>											



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**2. Details of retirement benefits for the Current FY and Previous FY**

Benefits	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	14.07%	NA	NA	15.44%	NA	NA
Gratuity	100%	NA	NA	100%	NA	NA
ESI	100%	NA	NA	-	NA	NA
Active Pension Optees	14.14%	NA	NA	15.51%	NA	NA

**3. Accessibility of workplaces**

**Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.**

Most of the Bank's branches/offices are located either on the ground floor which are easily accessible or have ramp/lift for differently abled persons. Some of the branches/offices do not have feasibility of ramp due to their location and other reasons such as space constraints, steeper slope etc. Such branches/offices have been instructed to explore alternative arrangement such as erection of temporary ramp and/or wall mounted chair/hydraulic lifts etc.

**4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy**

Equal Opportunity policy for Divyangjan: In accordance with the provisions of the Rights of Persons with Disabilities Act 2016 and rules 2017, the Bank strives to ensure that the work environment is free from any discrimination against Divyangjan and has in place Equal Opportunity Policy for Divyangjan.

Further, the Bank takes all actions to ensure that the conducive environment is provided to Divyangjan to enable them to perform their role and excel in the same.

**5. Return to work and Retention rates of permanent employees and workers that took parental leave.**

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	NA	
Female	100%	100%		
<b>Total</b>	100%	100%		

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**6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.**

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	
Permanent Employees	Yes. Bank has in place Employee Grievance Redressal Portal for capturing concerns and queries from employees.
Other than Permanent Employees	

**7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:**

Category	FY 2023-24 (Current Financial Year)			FY 2022-23 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
<b>Total Permanent Employees</b>	10148	7955	78.38%	10493	8098	77.17%
- Male	7106	5602	78.83%	7344	5704	77.66%
- Female	3042	2353	77.35%	3149	2394	76.02%
<b>Total Permanent Workers</b>	Not Applicable					
- Male						
- Female						

**8. Details of training given to employees and workers:**

Category	FY 2023-24 Current Financial Year				FY 2022-23 Previous Financial Year					
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No.(C)	%(C/A)		No. (E)	% (E / D)	No. (F)	%(F/D)
<b>Employees</b>										
Male	7106	NA		8396*	NA	6092	NA		6517	NA
Female	3042			3367*	NA	2772			2468	NA
Total	10148			11763**	NA	8864			8985**	NA
<b>Workers</b>										
Male	NA									
Female										
Total										

\*includes Clerical & above

\*\*includes more than one training attended by individuals

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**9. Details of performance and career development reviews of employees and worker:**

Category	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Total (A)*	No. (B)**	% (B / A)	Total (C)	No. (D)	% (D / C)
<b>Employees</b>						
Male	4742	4630	97.63	6092	4812	78.98
Female	2072	2004	96.71	2772	2120	76.47
Total	6814	6634	97.35	8864	6932	78.20
<b>Workers</b>						
Male	NA					
Female						
Total						

\* Officer scale (I-VII) as on 31.03.2024

\*\* Officer scale (I-VII) as on 31.03.2024 whose APAR for 2022-23 were completed in FY 2023-24 (excludes 51 officers who joined in 2023-24, APAR 2022-23 pendency of 54 officers as on 31.03.2024 (non-eligible) cases & officers who exit bank (retirees / VRS / resignation / death etc) in FY 2023-24.

**10. Health and safety management system:**

- a. **Whether an occupational health and safety management system has been implemented by the entity? (Yes/No). If yes, he coverage such system?**  
 Owing to the nature of the business, there are no occupational health and safety risks.
- b. **What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?** Not Applicable
- c. **Whether you have processes for workers to report the work related hazards and to remove themselves from such risks.** Not Applicable
- d. **Do the employees / worker of the entity have access to non-occupational medical and healthcare services?** Yes

**11. Details of safety related incidents, in the following format:**

Safety Incident/Number	Category	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Not Applicable	Not Applicable
	Workers	Not Applicable	Not Applicable
Total recordable work-related injuries	Employees	Not Applicable	Not Applicable
	Workers	Not Applicable	Not Applicable
No. of fatalities	Employees	Not Applicable	Not Applicable
	Workers	Not Applicable	Not Applicable
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Not Applicable	Not Applicable
	Workers	Not Applicable	Not Applicable

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12. **Describe the measures taken by the entity to ensure a safe and healthy work place** – Bank has taken various measures for well-being of the employees such as Group Health Insurance Policy of the Bank which is available to all employees of the Bank.

**13. Number of Complaints on the following made by employees and workers:**

	FY 2023-24 (Current Financial Year)			FY 2022-23 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Not Applicable					

**14. Assessments for the year:**

	<b>% of your plants and offices that were assessed (by entity or statutory authorities or third parties)</b>
Health and safety practices	Not Applicable
Working Conditions	Not Applicable

15. **Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**  
 Not Applicable

**Leadership Indicators**

1. **Does the entity extend any life insurance or any compensatory package in the event of death of**  
**(A) Employees - Yes**  
**(B) Workers - NA**
2. **Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners - Not Applicable**

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3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Employees	NA	NA	NA	NA
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? Yes, The Bank conducts a special program on half yearly frequency for employees who are superannuating from the services of the Bank. The sessions in the said program are taken by in-house as well as outside experts in fields like investment, re-employment, guidance related to healthy lifestyle etc.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	NA
Working Conditions	NA

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners. Not Applicable

**PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders**

**Essential Indicators**

1. Describe the processes for identifying key stakeholder groups of the entity - There is no specific process for identifying such groups. However, those who are availing Banks services (customers), employees and investors are considered as stakeholders.

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**2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group**

<b>Stakeholder Group</b>	<b>Whether identified as Vulnerable &amp; Marginalized Group (Yes/No)</b>	<b>Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other</b>	<b>Frequency of engagement (Annually/ Half yearly / Quarterly / others – please specify)</b>	<b>Purpose and scope of engagement including key topics and concerns raised during such engagement</b>
Government and Regulatory authorities	No	Emails, Letters, Meetings	Engagement on regular basis and meetings are conducted as and when required.	Performance of the Bank, discussions, inspection, representations and approvals
Employees	No	Emails, meetings	As and when required	Feedback, Grievance Resolution, Educating them about Banks products / services
Investors	No	Email, Newspapers, Press / Analyst / Investor meets, Social Media	As and when required	Seeking approvals and interacting about the performance of the Bank.
Customers	No	Email, SMS, Newspapers, Press / Analyst / Investor Meets, Social Media, Outreach programmes	As and when required	Feedback, Grievance Resolution, New product launch

**Leadership Indicators**

- 1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.** Consultation between stakeholders and Bank on various issues is through various meetings / programmes.
- 2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.** Inputs and suggestions of stakeholders are being incorporated into policies and activities wherever feasible.
- 3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.** Not Applicable

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**PRINCIPLE 5 Businesses should respect and promote human rights**

**1. Employees and workers who have been provided training on human rights issues and policy (ies) of the listed entity, in the following format**

Category	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Total (A)	No. of Employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	10148	5298	52.20%	10493	8864	84.47%
Other than permanent	5	0	0	2	0	0
Total Employees	10153	5298	52.18%	10495	8864	84.45%
<b>Workers</b>						
Permanent	NA					
Other than permanent						
Total Workers						

**2. Details of minimum wages paid to employees and workers, in the following format:**

Category	FY 2023-24 Current Financial Year				FY 2022-23 Previous Financial Year					
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
<b>Employees</b>										
<b>Permanent</b>	The salary paid to permanent employees of the Bank is as per the Bipartite Settlement/ Joint Note for wage settlement signed between Indian Banks' Association with Workmen Union/ Officers' Union									
Male										
Female										
<b>Other than Permanent</b>	The salary paid to employees recruited through contractual appointments is as approved by the Board/ Competent Authority.									
Male										
Female										
<b>Workers</b>										
<b>Permanent</b>	NA									
Male										
Female										
<b>Other than Permanent</b>										
Male										
Female										

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**3. Details of remuneration / salary / wages, in the following format:**

	Male		Female	
	Number	Median remuneration / salary / wages of respective category	Number	Median remuneration / salary / wages of respective category
Board of Directors (BoD) *	03	33.28 Lakh	0	--NA-
Key Managerial Personnel **	12	29.08 Lakh	02	29.69 Lakh
Employees other than BoD and KMP ***	7094	11.23 Lakh	3040	10.33 Lakh
Workers	NA	NA	NA	NA

\* Includes MD & CEO & EDs as on 31.03.2024.

\*\* Includes GMs & DGMs- Independent charge as on 31.03.2024

\*\*\* Includes PTS, Sub staff, Clerical & above as on 31.03.2024

**4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? Yes**

**5. Describe the internal mechanisms in place to redress grievances related to human rights issues.**

- **Prevention of sexual Harassment:** The Bank has zero tolerance policy on sexual harassment at the work place and initiatives have been taken to ensure prompt and expeditious Redressal of the grievances of women employees. In compliance of the Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act, 2013 Bank has constituted Internal Complaints Committee at every Zone. The details of the members of the Internal Complaints Committee at Head Office level are also uploaded on the Bank's intranet site.
- A special women cell has been created at Head Office to exclusively look after the problems of the women employees, with a view to encourage them to participate more in the mainstream and motivate them towards taking up higher responsibilities.
- Internal Grievance Redressal Committee for Schedule Castes and Scheduled Tribes.



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**6. Number of Complaints on the following made by employees and workers:**

	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual	11	5	NA	3	0	All complaints Resolved
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Child Labour	Nil	Nil	Nil	Nil	Nil	Nil
Forced / Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other human rights related issues	Nil	Nil	Nil	Nil	Nil	Nil

**7. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.** Same as at Point 5 above.

**8. Do human rights requirements form part of your business agreements and contracts?** Yes

**9. Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Nil
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

**10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.**  
 Not Applicable

**Leadership Indicators**

- Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.** Not Applicable
- Details of the scope and coverage of any Human rights due-diligence conducted –** Not Applicable

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**3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

Most of the Bank's branches/offices are located either on the ground floor which are easily accessible or have ramp/lift for differently abled persons. Some of the branches/offices do not have feasibility of ramp due to their location and other reasons such as space constraints, steeper slope etc. Such branches/offices have been instructed to explore alternative arrangement such as erection of temporary ramp and/or wall mounted chair/hydraulic lifts etc. and to provide door step banking services in the meantime to Persons with Disabilities (PWDs) without any cost

**4. Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Not Applicable
Discrimination at workplace	Not Applicable
Child Labour	Not Applicable
Forced Labour / Involuntary Labour	Not Applicable
Wages	Not Applicable
Others – Please specify	Not Applicable

**5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.**  
 Not Applicable

**PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment**

**Essential Indicators**

**1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Total electricity consumption (A)	370.52 lakh Kwh	353.32 lakh Kwh
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
<b>Total energy consumption (A+B+C)</b>	370.52 lakh Kwh	353.32 lakh Kwh
Energy intensity per rupee of turnover ( <i>Total energy consumption/turnover in rupees</i> )	N.A.	N.A.
Energy intensity ( <i>optional</i> ) – the relevant metric may be selected by the entity		

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Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any. Not Applicable

3. Provide details of the following disclosures related to water, in the following format:

The water usage at Bank is restricted to human consumption only. Bank makes conscious efforts to ensure optimum consumption of water in the office premises.

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	NA	NA
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
<b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</b>	<b>NA</b>	<b>NA</b>
<b>Total volume of water consumption (in kilolitres)</b>	NA	NA
<b>Water intensity per rupee of turnover (Water consumed / turnover)</b>	NA	NA
<b>Water intensity (optional) – the relevant metric may be selected by the entity</b>	NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation. No

5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format: Not Applicable

Parameter	Please specify unit	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
NOx	NA	NA	NA
SOx	NA	NA	NA
Particulate matter (PM)	NA	NA	NA
Persistent organic pollutants (POP)	NA	NA	NA
Volatile organic compounds (VOC)	NA	NA	NA
Hazardous air pollutants (HAP)	NA	NA	NA
Others – please specify	NA	NA	NA

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Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

**6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format: Not Applicable**

<b>Parameter</b>	<b>Unit</b>	<b>FY 2023-24 (Current Financial Year)</b>	<b>FY 2022-23 (Previous Financial Year)</b>
<b>Total Scope 1 emissions</b> (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	NA	NA
<b>Total Scope 2 emissions</b> (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	NA	NA
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b>		NA	NA
<b>Total Scope 1 and Scope 2 emission intensity</b> (optional) – the relevant metric may be selected by the entity		NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

**7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details. Not Applicable**

**8. Provide details related to waste management by the entity, in the following format: Not Applicable**

<b>Parameter</b>	<b>FY 2023-24 (Current Financial Year)</b>	<b>FY 2022-23 (Previous Financial Year)</b>
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste <b>(A)</b>	NA	NA
E-waste <b>(B)</b>	NA	NA
Bio-medical waste <b>(C)</b>	NA	NA
Construction and demolition waste <b>(D)</b>	NA	NA
Battery waste <b>(E)</b>	NA	NA
Radioactive waste <b>(F)</b>	NA	NA
Other Hazardous waste. Please specify, if any. <b>(G)</b>	NA	NA
Other Non-hazardous waste generated <b>(H)</b> . Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	NA	NA

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Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<b>Total (A + B + C + D + E + F + G + H)</b>	NA	NA
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
<b>Total</b>	NA	NA
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
<b>Total</b>	NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

9. **Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.** Not Applicable
10. **If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:** Not Applicable

S. No.	Location of Operations / offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
NA	NA	NA	NA

11. **Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:** Not Applicable

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA	NA	NA	NA	NA	NA

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12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format: Yes

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
NA	NA	NA	NA	NA

**Leadership Indicators**

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<b>From renewable sources</b>		
Total electricity consumption (A)	Nil	Nil
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
<b>Total energy consumed from renewable sources (A+B+C)</b>	Nil	Nil
<b>From non-renewable sources</b>		
Total electricity consumption (D)	370.52 lakh Kwh	353.32 lakh Kwh
Total fuel consumption (E)	Nil	Nil
Energy consumption through other sources (F)	Nil	Nil
<b>Total energy consumed from non - renewable sources (D+E+F)</b>	370.52 lakh Kwh	353.32 lakh Kwh

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

2. Provide the following details related to water discharged: Not Applicable

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) To Surface water	NA	NA
No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(ii) To Groundwater	NA	NA

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<b>Parameter</b>	<b>FY 2023-24 (Current Financial Year)</b>	<b>FY 2022-23 (Previous Financial Year)</b>
No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(iii) To Seawater	NA	NA
No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties	NA	NA
No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
(v) Others	NA	NA
No treatment	NA	NA
With treatment – please specify level of treatment	NA	NA
<b>Total water discharged (in kilolitres)</b>	NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

**3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):** Not Applicable

For each facility / plant located in areas of water stress, provide the following information:

- (i) Name of the area
- (ii) Nature of operations
- (iii) Water withdrawal, consumption and discharge in the following format:

<b>Parameter</b>	<b>FY 2023-24 (Current Financial Year)</b>	<b>FY 2022-23 (Previous Financial Year)</b>
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	NA	NA
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
<b>Total volume of water withdrawal (in kilolitres)</b>	NA	NA
<b>Total volume of water consumption (in kilolitres)</b>	NA	NA
<b>Water intensity per rupee of turnover</b>	NA	NA

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Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<i>(Water consumed / turnover)</i>		
<b>Water intensity</b> <i>(optional)</i> – the relevant metric may be selected by the entity	NA	NA
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) Into Surface water	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(ii) Into Groundwater	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iii) Into Seawater	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(v) Others	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
<b>Total water discharged (in kilolitres)</b>	NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

4. Please provide details of total Scope 3 emissions & its intensity, in the following format: Not Applicable

Parameter	Unit	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<b>Total Scope 3 emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	<i>Metric tonnes of CO<sub>2</sub> equivalent</i>	NA	NA
<b>Total Scope 3 emissions per rupee of turnover</b>		NA	NA



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Parameter	Unit	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
<b>Total Scope 3 emission intensity</b> <i>(optional)</i> – the relevant metric may be selected by the entity		NA	NA

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

5. **With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.** Not Applicable

6. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:** Not Applicable

Sr. No	Initiative undertaken	Details of the initiative <i>(Web-link, if any, may be provided along-with summary)</i>	Outcome of the initiative
NA	NA	NA	NA

7. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Punjab & Sind Bank has a detailed Business Continuity and Disaster Management Plan and is committed to responding to emergencies safely, effectively, and timely. The bank's resources and equipment will be utilized to achieve the following objectives:

- **Protect Personnel, Assets, and Information:** Ensure the safety of employees, safeguard physical and digital assets, and prevent further injury or damage.
- **Minimize Financial Losses:** Reduce financial impacts resulting from disruptions to business operations.
- **Facilitate Orderly Recovery:** Develop and implement a plan to restore critical business functions in an organized manner.
- **Identify Key Recovery Personnel:** Designate individuals responsible for managing the recovery and restoration process.
- **Form Recovery Teams:** Establish teams to carry out specific activities necessary for the continuation of critical business functions.
- **Specify Critical Activities:** Identify and prioritize business activities that must continue during and after a disruption.

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- **Recover Critical Functions:** Restore essential business operations and support systems promptly.
- **Limit Damage and Loss:** Employ strategies to minimize damage and losses.
- **Resume Operations at Alternate Locations:** Ensure that critical functions can continue at alternate sites if needed.
- **Return to Normal Operations:** Transition back to regular operations as soon as feasible.

The Business Continuity and Disaster Management Plan is a comprehensive, organizational-level framework designed to guide the emergency response of personnel and resources during an IT emergency, ensuring the continuity of business operations for the bank.

8. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.** No adverse impact on the environment.
9. **Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.** Nil

**PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

**Essential Indicators**

1.
  - a. **Number of affiliations with trade and industry chambers/ associations - 6**
  - b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks Association (IBA)	
2	Indian institute of Banking & Finance (IIBF)	
3	Institute of Banking Personnel Selection (IBPS)	
4	National Institute of Bank Management (NIBM)	
5	National Institute of Banking Studies and Corporate Management	
6	Financial Services Institutions Bureau (FSIB)	

2. **Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.**

Name of authority	Brief of case	Corrective action taken
Nil		

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**Leadership Indicators**

**1. Details of public policy positions advocated by the entity:**

S No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually / Half Yearly / Quarterly / Others – Please specify)	Web Link, if available
Bank being member of the associations enumerated in point 1(b) above works directly with policymakers and policy-making associations, especially in evolving the policies that govern the functioning and regulation of banking industry and sustainable development of the banking industry.					

**PRINCIPLE 8 - Businesses should promote inclusive growth and equitable development**

**Essential Indicators**

**1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, the current financial year. Not Applicable**

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA	NA	NA	NA	NA	NA

**2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format: Not Applicable**

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
NA	NA	NA	NA	NA	NA	NA

**3. Describe the mechanisms to receive and redress grievances of the community. Grievance redressal mechanism is in place as per policy. Grievances of the community received through various modes are redressed as per bank's extant policy.**

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4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:** Not Applicable

	<b>FY 2023-24 Current Financial Year</b>	<b>FY 2022-23 Previous Financial Year</b>
Directly sourced from MSMEs/ small producers	NA	NA
Sourced directly from within the district and neighboring districts	NA	NA

**Leadership Indicators**

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):** Not Applicable

Details of negative social impact identified	Corrective action taken
NA	NA

2. **Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

S. No.	State	Aspirational District	Amount spent (In INR)
1	NA	Bank has a Board approved CSR Policy with area of focus and its implementation. No such aspirational district adopted by the Bank	NA

3. (a) **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups?** (Yes/No) Not Applicable

(b) **From which marginalized /vulnerable groups do you procure?** Not Applicable

(c) **What percentage of total procurement (by value) does it constitute?** Not Applicable

4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:** Not Applicable

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
NA	NA	NA	NA	NA

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**5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved: Not Applicable**

Name of authority	Brief of case	Corrective action taken
NA	NA	NA

**6. Details of beneficiaries of CSR Projects:**

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Distribution of 125 Wheel Chairs on the occasion of Bank's 116th Foundation Day by all the Zones	Beneficiaries can't be ascertained	Can't be ascertained
2	CSR Funds allocated to promote Paralympic Sports (disable athletes) in India through a registered Society Boccia Sports Federation of India. Funds will be used for critical equipments for disabled players such as Boccia Balls, Boccia Ramp and other related sports kits as Track Suits, T Shirts and shoes etc	Beneficiaries can't be ascertained	Can't be ascertained
3	CSR Fund allocated to M/s Gujarat Foundation for Entrepreneurial Excellence towards iCreate's Corpus Funds. Funds will be used to transform the business ideas into successful enterprises by supporting technology- led startups at all stages and Nurture more than 1000 startups in the next five years.	Beneficiaries can't be ascertained	Can't be ascertained
4	CSR fund allocated for installation of Water cooler at the Graduate School and College for women, Jamshedpur	Beneficiaries can't be ascertained	Can't be ascertained
5	CSR fund allocated for installation of Sanitary pad vending machine at Shaheed Sheikh Bhikhari College of Education, Ranchi	Beneficiaries can't be ascertained	Can't be ascertained
6	CSR fund allocated for installation of one water R.O System and Water Cooler at Bus Stand, Pathankot, Gurdaspur	Beneficiaries can't be ascertained	Can't be ascertained
7	Nimbark Math Seva Samiti Trust doing charitable work for relief to the poor and destitute, medical aid, running blind school, old age homes, Gaushala etc.	Beneficiaries can't be ascertained	Can't be ascertained
8	CSR fund allocated to a registered trust Hare Krishna Movement for providing education and food to under privileged children of AIKYA VIDYA CENTRES.	Beneficiaries can't be ascertained	Can't be ascertained
9	Installation of solar lights at common places like temple, chaupal and panchayat ghar in village Batori under CSR.	Beneficiaries can't be ascertained	Can't be ascertained

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**PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner**

**Essential Indicators**

**1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback:** A dis-satisfied consumer can lodge complaint orally or in writing through following modes:

1. SPGRS (Standardized Public Grievance Redressal System) portal which is accessible through our website.
2. PSB Call Center (Toll Free Number – 1800-419-8300): 24\*7 through Call.
3. Hard copy complaint directly/through post office at Branches / Zonal Offices / Head Office.
4. E-mail complaints can be sent to Branches / Zonal Offices / Head Office.
5. CPGRAMS (Centralised Public Grievance Redress & Monitoring System) Portal of Department of Administrative reforms & Public Grievances.
6. INGRAM (Integrated Grievance Redressal Mechanism) portal of Ministry of Consumer Affairs.
7. CMS (Complaints Management System) portal of RBI Banking Ombudsman.

On receiving of the complaint, same is examined at different level, i.e. Branch, Zone, Head office department(s) for early resolution of the complaint to improve customer satisfaction level. Resolution provided in the complaint is updated in portal. Customers can view & rate the resolution provided in bank's complaint redressal portal – SPGRS.

To strengthen the Grievance redressal mechanism of the bank, a Grievance Redressal Policy is in place in which roles and responsibilities at each level of Grievance Redressal Mechanism has been defined.

**2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:** Not Applicable

	<b>As a percentage to total turnover</b>
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

**3. Number of consumer complaints in respect of the following:**

	<b>FY 2023-24 (Current Financial Year)</b>		<b>Remarks</b>	<b>FY 2022-23 (Previous Financial Year)</b>		<b>Remarks</b>
	<b>Received during the year</b>	<b>Pending resolution at end of year</b>		<b>Received during the year</b>	<b>Pending resolution at end of year</b>	
Data privacy	Nil	Nil	Nil	Nil	Nil	Nil
Advertising	Nil	Nil	Nil	Nil	Nil	Nil
Cyber-security	Nil	Nil	Nil	Nil	Nil	Nil
Delivery of essential services	Nil	Nil	Nil	Nil	Nil	Nil
Restrictive Trade	Nil	Nil	Nil	Nil	Nil	Nil

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	FY 2023-24 (Current Financial Year)		Remarks	FY 2022-23 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Practices						
Unfair Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Other	14354	170	NA	19051	86	NA

**4. Details of instances of product recalls on account of safety issues:** Not Applicable

	Number	Reasons for recall
Voluntary recalls	NA	NA
Forced recalls	NA	NA

5. **Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.** Yes. The policy being an internal document is not available to the public.
6. **Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services:** Bank has taken various measures towards Cyber awareness such as awareness SMS's, internal newsletters and mock phishing drills to prevent breaches and protect customer privacy and data security. Bank is regularly educating its customers through awareness SMS's, Social media like Twitter, Facebook etc and by uploading Cyber Security awareness messages on Bank's official website.

**Leadership Indicators**

- Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).** Bank's Website. Website link :- <https://www.punjabandsindbank.co.in/>
- Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.** Bank is regularly educating its customers through awareness SMS's, Social media like Twitter, Facebook etc. and by uploading Cyber Security awareness posters on Bank's official website.
- Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

Punjab & Sind Bank is dedicated to ensuring transparency and timely communication with its consumers regarding any potential disruptions or discontinuations of essential services. The following mechanisms are in place to inform consumers of such risks:

**1. Multi-Channel Communication Strategy:**

- **Email Alerts:** Regular updates and notifications sent directly to consumers'

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registered email addresses.

- **SMS Notifications:** Immediate alerts sent to consumers' mobile phones for urgent information.

**2. Website and Online Banking Portal:**

- **Service Alerts Section:** A dedicated section on the bank's website and online banking portal for real-time updates on service status.
- **Pop-up Notifications:** Prominent pop-up messages displayed upon login to the online banking portal, ensuring visibility of critical information.

**3. Social Media Channels:**

- **Official Accounts:** Regular updates and announcements posted on the bank's official social media platforms, including Facebook, Twitter, and LinkedIn.

**4. Customer Service Helpline:**

- **24/7 Support:** A dedicated helpline available around the clock to provide information and assistance.

**5. Branch Notices:**

- **In-Branch Announcements:** Notices and updates prominently displayed within bank branches.
- **Personal Communication:** Bank staff equipped with the latest information to inform and assist consumers directly.

By utilizing these mechanisms, Punjab & Sind Bank ensures that consumers are well-informed about any potential risks of disruption or discontinuation of essential services, enabling them to take necessary precautions and make informed decisions.

- 4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No) Not Applicable**

- 5. Provide the following information relating to data breaches:**

- a. Number of instances of data breaches along-with impact - Nil**
- b. Percentage of data breaches involving personally identifiable information of customers - Nil**