

SEC/317/2022

September 04, 2022

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001.  
**Scrip code: 542867**

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400051.  
**Symbol: CSBBANK**

Dear Sir/Madam,

**Business Responsibility and Sustainability Report for the financial year 2021-22**

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Pursuant to Regulation 34 (2) (f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Regulations”) read with SEBI circular no. SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021, please find enclosed herewith the Business Responsibility and Sustainability Report of the Bank for financial year 2021-22.

Kindly note that this report was already submitted to the Stock Exchanges as a part of the Annual Report submitted for the financial year 2021-22.

This intimation is also made available on the website of the Bank at [www.csb.co.in](http://www.csb.co.in).

Kindly take the same on records.

Thanking You.

Yours faithfully,

**Sijo Varghese**  
**Company Secretary**

# Business Responsibility & Sustainability Report

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L65191KL1920PLC000175
2	Name of the Listed Entity	CSB Bank Limited
3	Year of incorporation	1920
4	Registered office address	Head Office, "CSB Bhavan", Post Box No.502, St. Mary's College Road, Thrissur – 680020, Kerala, India
5	Corporate address	Head Office, "CSB Bhavan", Post Box No.502, St. Mary's College Road, Thrissur – 680020, Kerala, India
6	E-mail	board@csb.co.in
7	Telephone	0487 2333 020
8	Website	www.csb.co.in
9	Financial year for which reporting is being done	April 1, 2021 to March 31, 2022
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited National Stock Exchange of India Limited
11	Paid-up Capital	₹ 173.48 crore

### Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report

#### Mr. Sijo Varghese

Company Secretary & Compliance Officer  
Tel: 0487 6619 228  
Email: board@csb.co.in

#### Mr. Harsh Kumar

Chief Human Resource Officer  
Landline No: +91 2269805514  
Email id : gmhr@csb.co.in

#### Mr. Vincy Louis Palliserry

Chief Compliance Officer  
Tel: 0487 6619 200  
Email: cco@csb.co.in

### 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).

The disclosure under this report are made on a standalone basis.



Annexure II to the Board's Report

## 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

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	Bank operates in four business verticals –Wholesale Banking, Retail Banking , SME Banking and Treasury Management. All the products and services are offered under these segments. For details, please refer to the 'Management Discussion and Analysis ' section of the Annual Report.	64191	100

## III. Operations

16. Number of locations where Branches or operations/offices of the entity are situated:

Location	Number of plants	Number of Branches	Number of ATMs/CDMs	Number of offices	Total
<b>National*</b>	NA	603	459	10	1072
<b>International</b>	NA	NIL	NIL	NIL	NA

\*As on March 31, 2022

For catering to low and middle class income groups with products such as gold loans and housing loans, the Bank has most of its branches in city suburbs and smaller towns. Out of 603 branches, 315 are in semi urban locations and 46 are in rural locations. Besides, the Bank extends banking operations through Business Correspondent Model (BC Model) and Financial Literacy and Credit Counselling Centers( FLCCs).

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	16 States and 4 union territories.
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Being a banking company, the products or services are offered to its customers for their foreign exchange related requirements, viz. Exports, Imports, other overseas payments and inward remittances.

Bank caters to the need of exporters by providing pre and post shipment credit facilities. Packing Credit Loan, both in Rupee and Foreign Currency, facilitates the customers for seamless procurement of their raw materials and Post shipment credit facilities, viz. Export Bills negotiation under LC terms, advance against export bills, etc.

c. A brief on types of customers

The Bank offers various types of Deposits to its customers including fixed deposits, Reinvestment deposit plans, recurring deposits, Savings Bank and Current accounts. On the Advances/ Asset side, the Bank offers Gold Loans, Two-Wheeler Loans, Business Loans (MSME), Home Loans, Loans against Property, Education Loans, Microfinance Loans and Agriculture Loans. The Bank also offers Micro, Small and Medium Enterprise loans to various businesses across geographies of India. The Existing Product offering is in the form of Term loans, cash credits and overdraft against collateral to self-employed businesses. Further, Bank through its branches offers third party products (TPP), viz. Life Insurance, General and Health Insurance products and other investment avenues for its customers like Mutual Funds, online trading accounts, etc. by tie-up with selected corporates in respective business.

Under Priority sector advance to Agriculture, Small & Marginal Farmers, Weaker Sections and Micro- Enterprises, the Bank offers loans to farmers, micro & small enterprises, education, housing, social infrastructure, etc. Under Financial Inclusion scheme, the Bank offers Pradhan Mantri Jan Dhan Yojana (PMJDY) and three social security schemes namely Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY).

Under Corporate Lending, the Bank caters to corporate clients, primarily medium-sized enterprises, Capital Markets, Securitisation and Supply Chain Finance division consisting of Working Capital Financing, Corporate Loans, Term Loans, Trade Credit, Bill Financing, Supply Chain Financing, Securitisation Transactions, TReDS, etc.

#### IV. Employees

18. Details as at the end of Financial Year, ended March 31, 2022.

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) #	4663	3294	70.65%	1369	29.35%
2.	Other than Permanent (E)	-	-	-	-	-
3.	<b>Total employees (D + E)</b>	<b>4663</b>	<b>3294</b>	<b>70.65%</b>	<b>1369</b>	<b>29.35%</b>
<b>WORKERS<sup>@</sup></b>						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	<b>Total Associates (F + G)</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

# which includes 31 employees who are on a contract basis.

@Being a banking company, the entire workforce is categorized as 'Employees' and none as 'Workers'. Hence in all sections, details sought of the 'Workers' category are not applicable to the Bank.

b. Differently abled Employees and workers:

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

19. Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors*	10	2	20%
Key Managerial Personnel (KMP)	3	0	0%
Material Risk Takers (MRT) other than KMP	9	1	11.11%
Senior Management Personnel (SMP) other than KMP & MRT	4	1	25.00%

\* Mr. C. VR. Rajendran, Managing Director & CEO took early retirement from the position after office hours on March 31, 2022.

Key Managerial Personnel (KMP): Managing Director & CEO, Chief Financial Officer (CFO) and Company Secretary (CS).

Material Risk Takers: Material Risk Takers are defined under the Reserve Bank of India Compensation guidelines dated November 4, 2019.

Senior Management Personnel is defined as per Regulation 16(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

8 out of 9 MRT's meet the criteria of SMPs.

20. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years) (Numbers shown in the table are in %)

	FY 2021-22 (Turnover rate in current FY)			FY2020-21 (Turnover rate in previous FY)			FY 2019-20 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<b>Permanent Employees</b>	16.72	18.07	17.11	17.46	17.23	17.39	28.95	26.45	28.24
<b>Permanent Workers</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA

**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)
No Subsidiary associate companies				

**VI. CSR Details**

22. (₹ In crore)

(i)	Whether CSR is applicable as per section 135 of Companies Act, 2013	:	Yes
(ii)	Turnover	:	2285.11
(iii)	Net worth	:	2416.51

## 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)	FY 2021-22			FY 2020-21		
		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	YES <a href="https://www.csb.co.in/pdf/Sustainable%20Development%20Policy.pdf">https://www.csb.co.in/pdf/Sustainable%20Development%20Policy.pdf</a> <a href="https://www.csb.co.in/pdf/CSR%20Policy_Final_-30032022.pdf">https://www.csb.co.in/pdf/CSR%20Policy_Final_-30032022.pdf</a> <a href="https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf">https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf</a>	NIL	NIL	NIL	NIL	NIL	NIL
Investors (other than shareholders)	NIL <a href="https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf">https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf</a>	NIL	NIL	NIL	NIL	NIL	NIL
Shareholders	YES As per SEBI Listing Regulations	1	0	Investor complaint received through SEBI Scores platform of Bank's Registrar and Share Transfer Agent	3	0	One related to Initial Public offering of shares of the Bank completed in FY 2019-20
Employees and workers	YES, as per internal policies and <a href="https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf">https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf</a>	4	4	Bank has initiated timely measures for an effective redressal of grievances.	NIL	NIL	NIL
Customers	YES Various polices on customer rights as provided in the following link <a href="https://www.csb.co.in/bank-policies">https://www.csb.co.in/bank-policies</a> <a href="https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf">https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf</a>	9071	70	The pending cases are under process and will be settled in a timely manner.	6555	138	Nil
Value Chain Partners	YES <a href="https://www.csb.co.in/pdf/ABC-Policy-website-version-17052022.pdf">https://www.csb.co.in/pdf/ABC-Policy-website-version-17052022.pdf</a> <a href="https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf">https://www.csb.co.in/pdf/Whistle-Blower-Policy02022022.pdf</a>	NIL	NIL	NIL	NIL	NIL	NIL
Other (please specify)	NA	NA	NA	NA	NA	NA	NA

## 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	Incase of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Climate Risk Crop Failure:	Risk	It has direct impact on the business. Borrowers are unable to repay the loan amount due to natural hazards like flood, draught, irregular rainfall etc.	There are targets for banks for the priority sector. Hence these risks cannot be eliminated. However, with proper product composition, portfolio mix, geographic diversification, support from the government, risk can be mitigated to certain extend.	Negative
2	Climate Change Credit Risk	Risk  Opportunity	Credit Risk due to climate change can emerge from exposures to units having high carbon emission, units following technologies which fails to shift and comply with ESG guidelines. Further collapse of real estate prices due to natural hazards will have serious impact leading to higher LGD when impairment happens.  Bank has wide scope lending money to the Development and use of emerging technologies such as renewable energy, battery storage, energy efficiency, making advances in LED lighting technology, industrial motor technology, electrical vehicles	As a policy matter, to reduce the greenhouse effect, the Bank does not finance borrowers for setting up new units producing/ consuming Ozone Depleting Substances (ODS) and small/ medium scale units engaged in the manufacturing of aerosol units using Chlorofluorocarbons (CFC) which enables a reduction in the greenhouse effect.	Negative  Positive
3	Corporate Governance – Board oversight, Conflict of Interest, Ethics, Risk and Compliance, Succession Planning	Risk	Strong corporate governance is core to achieving the organisation's mission and any risks can undermine stakeholder trust, damage reputation and disrupt business.	Bank has put in place strong corporate governance framework as per regulatory guidelines.  The Bank has in place a fair, transparent & accountable Corporate Governance structure across its hierarchy to safeguard the interests of all stakeholders. • There is an effective mechanism, supported by strong policies to supervise the Executive Management and oversee the critical functions of the Bank. • There is an effective grievance redressal mechanism for customer to address their concerns.	Negative

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	Incase of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
4	Social Responsibility		<p>The business must be rooted in community and be in alignment with the community's larger interests. Any adverse relationship can hurt the company's ability to create longer term value.</p> <p>Improve the CSB brand equity by promoting/ structuring products and services to uplift society and improve social/living standards</p>	<p>Fostering communities, job creation, skill development, supporting local relief efforts wherever required in times of crisis and paying taxes.</p> <p>Bank has created separate verticals for promoting educational loans, housing loans, MSME, Agri and Micro segments, targeting its responsibility towards upliftment of society through serving the needs of those who aspire for higher education, building houses, starting micro/small enterprises. The bank is also in a big way extending loans to SHG/JLG to cater the needs of weaker and socially backward society. Through gold loans, the bank addresses urgent needs of public. The portfolio of the bank also includes direct assignment transaction wherein the ultimate beneficiary is the economically weak borrowers</p>	<p>Negative</p> <p>Negative</p>
5	Environmental Risk – Waste management	Risk	Non-compliance with the emerging regulations around recycling and waste management can lead to penalties and reputational risk	<p>Reduction in waste generation, creation of awareness among employees</p> <p>Bank has taken Green initiatives such as Document Management System, E-passbook, video KYC, etc.</p>	Negative
6	Climate Risk	Risk	Extreme weather events due to climate change pose physical risk of disruption to the bank's operation and safety and wellbeing of its employees.	Bank has put in place the BCP framework which is a guiding document in case of any such eventuality	Negative



## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

The National Guidelines for Responsible Business Conduct (NGRBC) as prescribed by the Ministry of Corporate Affairs advocates nine principles referred as P1-P9 as given below:



### Principle 1

Businesses should conduct and govern themselves with integrity, and in a manner that is ethical, transparent, and accountable.



### Principle 2

Businesses should provide goods and services in a manner that is sustainable and safe.



### Principle 3

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



### Principle 4

Businesses should respect the interests of, and be responsive to all its stakeholders.



### Principle 5

Businesses should respect and promote human rights.



### Principle 6

Business should respect and make efforts to protect and restore the environment.



### Principle 7

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



### Principle 8

Businesses should promote inclusive growth and equitable development.



### Principle 9

Businesses should engage with and provide value to their consumers in a responsible manner.

Disclosure Questions	P 1	P 2	P^ 3	P 4	P 5	P 6	P 7	P 8	P 9
<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	NA	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	NA	Y	Y
	Policies of the Bank are recommended by respective Committees of the Board and approved by the Board. The Policies of the Bank are signed by the respective departmental Heads and Managing Director & CEO before placing it to the Committee and Board for approval /annual review.								
c. Web Link of the Policies, if available	Y	Y	Y	Y	Y	Y	NA	Y	Y
	The policies are available in Bank's website at <a href="https://csb.co.in/investor-relations">https://csb.co.in/investor-relations</a> and <a href="https://csb.co.in/bank-policies">https://csb.co.in/bank-policies</a> The policies other than those which are available in the Bank's website, being internal documents are available only to the employees through the Bank's intranet.								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	NA	Y	Y
	Guidelines and Standard Operating Procedures have been framed to the extent required in line with and covering 8 principles related to the respective policy.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Y	Y	Y	Y	Y	Y	NA	Y	Y
	In general No. However, specifically applicable wherever the same policies have been incorporated specifically in the Memorandum of Understanding executed between Bank and value chain partners.								
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.	No specific National or International standards are applicable for the policies framed, but all the same comply with the statutory guidelines to the extent as applicable. However, the policies based on NGRBC are adhered to, as far as applicable to the Banking industry. Bank focus to maintain highest standards of quality through innovative technology platforms thereby ensuring superior services to customers and other stakeholders. Bank is having ISO 27001:2013 certification for IT, IS and data-centres and the rating awarded for Bank's information security system is 'very good' by rating agency, STORMS. Learning Department consistently lookout for innovation and technological improvements and has retained its ISO 9001:2015 certification obtained during the previous year, 2020-21.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The nature of business being banking and not involved into any manufacturing or factory related activities, Bank is committed for enhancing the business and other core activities with minimal impacts to environment and society. The Bank has a focus on digitization of various manual activities thereby reducing the usage of natural resources and minimizing the carbon footprints.								

<p>6. Performance of the entity against the specific commitments, goals and targets along with reasons in case the same are not met.</p>	<p>There have been no reported adverse impact to the environment due to the business activities. All efforts are being made for limited usage of material resources which affects the environment and society as a whole. Substantial reduction in paper use is achieved through Go Green initiative and reduction in power usage through installation of energy saving equipment in major centres.</p> <p>Bank offers a wide range of banking products to fulfil customer expectations through an extensive network of branches, ATMs, and through technologies like Mobile Banking, WhatsApp Banking, Internet Banking, Point of sale services and UPI. Bank has taken Green initiatives such as Document Management System, E-passbook, video KYC etc. The Bank's digital banking initiatives enables the customers to do banking activities, without being physically present at Bank's branch/office, which substantially reduces carbon footprint, unnecessary travel, wastage of time and energy . These products are safe and secure to use and contribute to sustainability throughout their life cycle.</p>
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**Governance, leadership and oversight**

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*)

*Bank is committed to make the business truly sustainable and socially responsible. Further details of the same are provided in the Banks' ESG Report on page No. 25 , Chairman's letter on page No. 07 and MD's message on page No. 10.*

<p>8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).</p>	<p>Name :Mr. Pralay Mondal (DIN : 00117994)</p> <p>Role : Managing Director &amp; CEO (Interim),</p> <p>Tel: 0487 2336461</p> <p>Email: mdceo@csb.co.in</p>
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<p>9. 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>Yes. The Corporate Social Responsibility Committee of the Bank is responsible for decision making on the sustainability related issues. The members of the Committee are as under:</p> <table border="1" data-bbox="698 1228 1404 1543"> <thead> <tr> <th>DIN</th> <th>Name</th> <th>Designation</th> </tr> </thead> <tbody> <tr> <td>02196839</td> <td>Bhama Krishnamurthy, Independent Director</td> <td>Chairperson</td> </tr> <tr> <td>00117994</td> <td>Pralay Mondal, Managing Director &amp; CEO (Interim)</td> <td>Member</td> </tr> <tr> <td>00036085</td> <td>Sudhin Choksey, Independent Director</td> <td>Member</td> </tr> <tr> <td>06920646</td> <td>Sumit Maheshwari, Non-Executive Director</td> <td>Member</td> </tr> </tbody> </table>	DIN	Name	Designation	02196839	Bhama Krishnamurthy, Independent Director	Chairperson	00117994	Pralay Mondal, Managing Director & CEO (Interim)	Member	00036085	Sudhin Choksey, Independent Director	Member	06920646	Sumit Maheshwari, Non-Executive Director	Member
DIN	Name	Designation														
02196839	Bhama Krishnamurthy, Independent Director	Chairperson														
00117994	Pralay Mondal, Managing Director & CEO (Interim)	Member														
00036085	Sudhin Choksey, Independent Director	Member														
06920646	Sumit Maheshwari, Non-Executive Director	Member														

## 10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	NA	Y	Y	Annually.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Bank complies with all applicable laws of the land Bank operates in. Statutory Compliance Certificate on applicable laws is provided by the CEO/ Chief Compliance Officer /Chief Financial Officer/ Company Secretary and other responsible officials as the case may be, to the Board of Directors.																	

	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	NO	NO	NO	NO	NO	NO	NA	No
	Evaluation is done through internal mechanism and seeks external assistance and advice as and when required.  The policies are annually reviewed /approved by the Board. Compliance Department reviews the policies periodically for submission to the Committee and Board and the concerned department monitors adherence to implementation of policy mandated by RBI and other regulators.								

*^ In line with the general laws and regulations and sound ethical practices followed nationally, the Bank has adopted employee oriented policies covering areas such as employee benefits and prevention of sexual harassment at the workplace which endeavor to provide an environment of care, nurturing and opportunity to accomplish professional aspirations.*

12. If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7*	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	Not Applicable.  *In the case of Principle No. 7, the Bank does not engage in policy advocacy, but is actively involved in consultation/ discussion forums with the government and other bodies in the banking industry.								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/ No)									
Any other reason (please specify)									

## PRINCIPLE-WISE POLICIES

### Principle 1

Code of Conduct and Ethics for Board of Directors and Senior Management Personnel of the Bank, Whistle Blower Policy, Compliance Policy, Policy to deal with Staff Members who are directly and incidentally part of the Fraud related accounts, Code of Conduct and Ethics for all the employees, Code of Fair Disclosure and Conduct, Fraud Risk Management Policy, Customer Rights policy and Customer Protection Policy, Anti-Bribery & Anti-Corruption Policy.

### Principle 2

Sustainable Development Policy

### Principle 3

HR Policies

### Principle 4

Corporate Social Responsibility Policy, Sustainable Development Policy, Business Correspondent Policy, FLCC policy, Loan Policy –Agriculture, MSME and Financial inclusion, Policy Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises [MSMEs].

### Principle 5

HR Policies, Human Rights Statement, Policy on Prevention, Prohibition and Redressal of Sexual Harassment of Women Employees at Workplace and Policy for General Management of Branches.

### Principle 6

Corporate Social Responsibility Policy, Sustainable Development Policy

### Principle 7

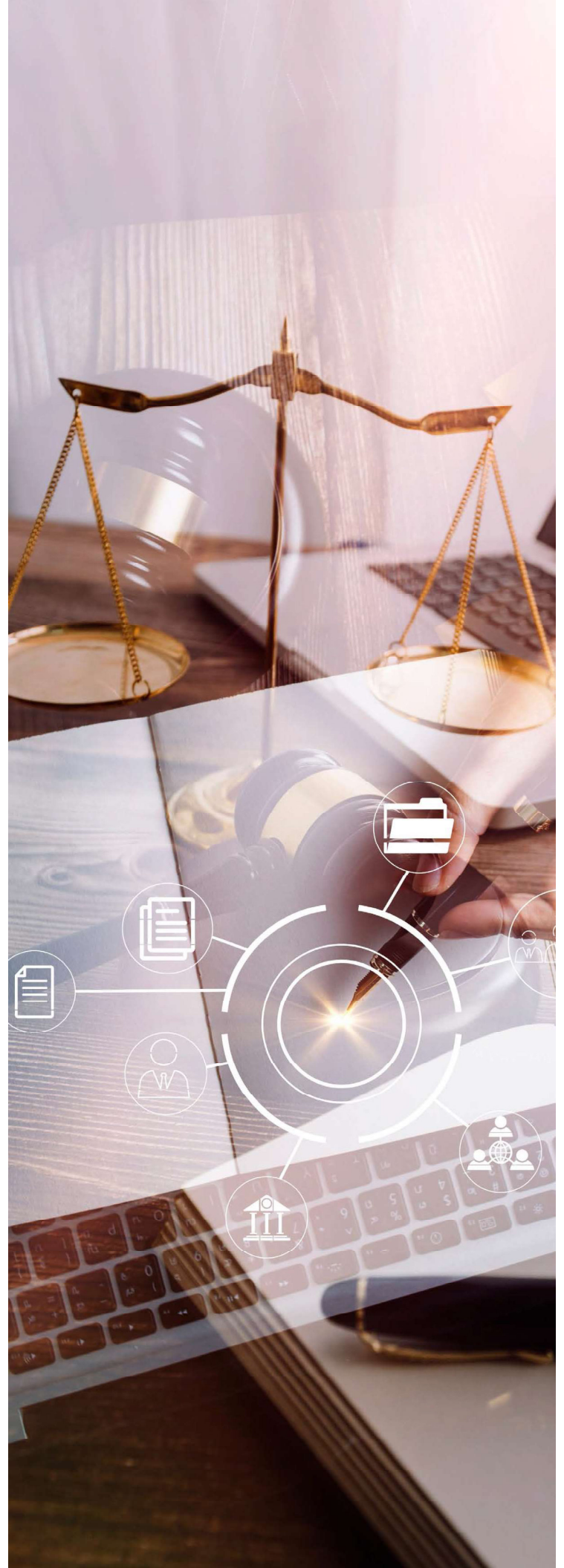
NIL

### Principle 8

Corporate Social Responsibility Policy, Sustainable Development Policy, Business Correspondent Policy, FLCC policy, Loan Policy –Agriculture, MSME and Financial inclusion.

### Principle 9

Customer Rights Policy, Customer Protection Policy, Grievance Redressal /Complaints Policy, Compensation Policy – Customers, Banking Codes and Standards Board of India (BCSBI) and Citizen Charter.



## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.



Essential Indicators



Leadership Indicators

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



• Essential Indicators

#### P1 - Essential Indicator 1

Percentage coverage by training and awareness programmes on any of the Principles during the financial year FY 2021-22.

Segment	Total Number of Trainings and Awareness Programmes Held	Topics/principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	5	Principle 1 Information Technology, Cyber Security, Corporate Governance, Corporate Law and Compliances.	100 % in respective cases
Key Managerial Personal	10	Principle 1 Information Technology, Cyber Security, Corporate Governance.	100 % in respective cases
Employees other than Board of Directors and KMPs	269	Covering all Principles except Principle 7 Compliance functions, Cyber Security, Financial Literacy, Prevention of fraud, Managing risk under Basel 3, ESG and Climate Risk, PoSH/Whistle Blower Policy, Soft skills like stress / Time Management, Motivation, Change readiness etc.	100 % in respective cases
Workers	NA	NA	NA

### PI - Essential Indicator 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 in the following format: (Note: the entity shall make Disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty / Fine	NA	NA	NA	NA	NA
Settlement	NA	NA	NA	NA	NA
Compounding fee	NA	NA	NA	NA	NA
Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	NA	NA	NA	NA	NA
Punishment	NA	NA	NA	NA	NA

### PI - Essential Indicator 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
NA	NA

### PI - Essential Indicator 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.

Yes, the Bank does have a specific policy viz. Anti-Bribery & Anti-Corruption Policy. Your Bank is committed to upholding the highest moral and ethical standards, and does not tolerate bribery or corruption in any form. The policy is available on the Bank's website at <https://www.csb.co.in/pdf/ABC-Policy-website-version-17052022.pdf>.

### PI - Essential Indicator 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 2021-22	FY 2020-21
Directors	NIL	NIL
Key Managerial Personnel	NIL	NIL
Employees	1	NIL
Workers	NA	NA

**PI – Essential Indicator 6**

Details of complaints with regard to conflict of interest:

	FY 2021-22		FY 2020-21	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors.	NIL	NA	NIL	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs.	NIL	NA	NIL	NA

**PI – Essential Indicator 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

**PI – 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
NIL	NA	NA

**PI – Leadership Indicators 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.

Yes, the Bank has a process in place to monitor / manage conflict of interests involving members of the Board. As part of the process, the Bank obtains declaration on an annual basis from the Board of Directors on the entities they are interested in. Any changes in interests are also immediately obtained, including approvals required under the statute and as per Bank's policies before transacting with any individuals and entities in which Directors are interested.

The 'Code of conduct and Ethics for Board of Directors and senior management personnel of the Bank' and Policy document on corporate governance, principles and procedures are applicable to the Board members and senior management which includes, explaining the circumstances to avoid which may likely lead to conflict of interest. Further Bank obtains an annual declaration from all Independent Directors to the effect that they meet the criteria of independence as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Companies Act, 2013. Further, the Bank in compliance with 'Para 10(ii) of RBI Circular No. DBOD.No.BP.BC.71/21.01.01/2004-05 dated February 28, 2005 – Guidelines on Ownerships and Governance in Private Sector Banks', conducts fit and proper exercise on all the directors on an annual basis, with a cutoff date of March 31, to ensure that all the directors meet with the 'Fit and Proper' criteria in order to continue to hold the office of directorship of the Bank.

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

Bank is committed towards lesser adverse impact on environment and society through its operations. Though being into financial services, Bank has put in place a Sustainable Development Policy document which covers on Global Warming, Green House Effect, Community Development, Financial Inclusion, Financial Literacy and Credit Counselling, etc. Banks operations have least direct Impact on the environment. However, as part of the Bank's Go Green initiatives, Bank is committed to adopting energy conserving processes by exploring the options of purchasing Solar Roof Top systems. Some of our branches and ATMs have immensely benefited by using electrical fittings such as LED lightings, low energy consuming/rated electrical equipment, thereby reducing the carbon footprint.

Bank encourages its customers to explore the options of various digital banking products and services being offered and this help the customers to meet many of their requirements without being actually present at Bank branches.



**P2** •  • **Essential Indicators**

**P2 – 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.

	FY 2021-22	FY 2020-21	Details of improvements in environmental and social impacts
R & D	Bank is into financial services and hence no R & D investments were made for improving the environmental and social impacts, which have very less relevance. Being a banking company, the avenues and scope for investments in R & D through specific technologies to improve environmental and social impacts of banking products and processes were observed as very minimal.		
Capex	Bank's capital investments in Information Technology for digital services, viz. Mobile banking, Internet Banking, various ATM's/CRM's, other digital initiatives reduce the impact on environmental and social issues, thereby indirectly reducing the carbon footprints.		

**P2 – Essential Indicators 2**

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)-  
No. Being a banking company, consumption of resources is limited to its service related operations.
- If yes, what percentage of inputs were sourced sustainably? – N.A

**P2 Essential Indicators 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.

As the Bank is into financial services, it does not engage in any manufacturing process. Bank follows sustainable waste management for the effective disposal of generated waste.

- Plastics (including packaging) – The plastic waste is transported to Local Government bodies/vendors for processing and disposal.
- E- Waste – Handling E-Waste is crucial not only from security point of view, but also from the environment angle. Computers and related accessories are handed over to vendors or to certified disposal agencies.
- Hazardous Waste – There is no hazardous waste generation owing to the nature of business.
- Other waste – Not relevant, given the nature of business of the Bank.

**P2 Essential Indicators 4**

Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities. 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.

No, Extended Producer Responsibility is not applicable to the Bank.

**P2** •  • **Leadership Indicators**

**P2 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)

NIC Code	Name of the 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.
Not applicable, given the nature of business.					

**P2 Leadership Indicators 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.

Name of the Product/Service	Description of Risk/ Concern	Action taken
Not Applicable	Not Applicable	Not Applicable

**P2 Leadership Indicators 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).

Indicate Input Material	Recycled or re-used input material to total material
FY 2021-22	FY 2020-21
Not applicable. Bank has deployed proper digital solutions and progressed to paperless operations wherever possible.	

**P2 Leadership Indicators 4**

Of the products and packaging reclaimed at end of life of products, amount (in metric tons) reused, recycled, and safely disposed, as per the following format:

	FY 2021-22			FY 2020-21		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable, since there is no manufacturing activity involved. However, Plastic wastes generated out of normal /routine operations are disposed through Local bodies or vendors. E-waste are returned to the respective vendors in most of the locations. No hazardous waste generation due to the nature of activity.					
E-waste						
Hazardous waste						
Other Waste						

**P2 Leadership Indicators 5**

Reclaimed products and their packaging materials (as percentage of products sold) for each product category

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not applicable. Being a Banking Company, it does not manufacture any products.	

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

**P3** •  • **Essential Indicators**

**P3 Essential Indicators 1**

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

Category	% of employees covered by Insurance Policies										
	Total A	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Numbers (B)	% (B/A)	Numbers (c)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	3294	3294	100%	3294	100%	NA	NA	-	-	3294	100%
Female	1369	1369	100%	1369	100%	1369	100%	NA	NA	1369	100%
Total	4663	4663	100%	4663	100%	1369	100%	-	-	4663	100%
Other than Permanent Employees											
Male	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Female	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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

Category	% of workers covered by Insurance Policies										
	Total A	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Numbers (B)	% (B/A)	Numbers (c)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent Workers											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Being a banking company, the entire workforce is categorized as 'Employees' and none as 'Workers'. Hence in all sections, details sought of the 'Workers' category are Not Applicable to the Bank.

**P3 Essential Indicators 2**

Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2021- 22			FY 2020-21		
	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 or Pension including NPS@	100%	NA	Y	100%	NA	Y
Gratuity #	100%	NA	Y	100%	NA	Y
ESI ^	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA

@ Employees who are part of National Pension Scheme are not covered under PF Scheme of the Bank.

# Subject to the eligibility criteria as prescribed in the Payment of Gratuity Act, 1972, as amended.

^ Not applicable, given the nature of business of the Bank.

**P3 Essential Indicators 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.

As per the regulatory requirements, all branch/office premises are designed and provided for easy access to differently abled employees. Ramps are facilitated wherever possible in the premises of Bank branches and ATMs.

**P3 Essential Indicators 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.

Though no formal policy is in place, Bank's HR department ensures equal opportunity as per the Act. Bank provides opportunities for physically challenged persons to get profitable employment.

**P3 Essential Indicators 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	66 employees	92%	NA	NA
Female	78 employees	92%	NA	NA

**P3 Essential Indicators 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.

	Details of the Mechanism
Permanent workers	NA
Other than permanent workers	NA
Permanent employees	Yes, the Bank has put in place a grievance redressal mechanism which includes policy frame work in the form of POSH Policy, Whistle Blower Policy, Anti-Corruption and Anti-Bribery Policy, as applicable, for the employees to raise their concerns . Further, the Bank has internal guidelines to attend the grievances of all employees. Transfer Grievance Committee is available for award staff to attend transfer related grievances. The committee comprises of a group of executives to review the grievance and will recommend the course of action based on merit of each case.
Other than permanent employees	NA

**P3 Essential Indicators 7**

Membership of employees and worker in association(s) or Unions recognized by the listed entity:

Category	FY 2021-22			FY 2020-21		
	Total Employees / Workers (A)	No of employees or workers who are part of the association (B)	% B/A	Total Employees / Workers (A)	No of employees or workers who are part of the association (B)	% B/A
<b>Total Permanent Employees</b>	<b>4663</b>	<b>1225</b>	<b>26.27%</b>	<b>4180</b>	<b>1458</b>	<b>34.88%</b>
- Male	3294	767	23.28%	2988	917	30.68%
- Female	1369	458	33.45%	1192	541	45.38%
<b>Total Permanent Workers</b>	NA	NA	NA	NA	NA	NA
- Male	NA	NA	NA	NA	NA	NA
- Female	NA	NA	NA	NA	NA	NA

### P3 Essential Indicators 8

Details of training given to employees and workers

Category	FY 2021-22					Total A	FY 2020- 21			
	On health and safety measures		On skill upgradation		Total A		On health and safety measures		On skill upgradation	
	No. B	% B/A	No. C	% C/A			No. B	% B/A	No. C	% C/A
<b>Employees</b>										
Male	3294	2628	79.80	3162	96.00	2988	43	1.43	65	2.17
Female	1369	1158	84.60	1099	80.30	1192	17	1.49	13	1.09
<b>Total</b>	<b>4663</b>	<b>3786</b>	<b>82.20</b>	<b>4261</b>	<b>91.40</b>	<b>4180</b>	<b>60</b>	<b>1.44</b>	<b>78</b>	<b>1.67</b>
<b>Workers</b>										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

### P3 Essential Indicators 9

Details of performance and career development reviews of employees and workers

Category	FY 2021-22			FY 2020- 21		
	Total A	Total B	B/A %	Total A	Total B	B/A %
<b>Employees</b>						
Male	3294	2409	73.13%	2988	1843	61.68%
Female	1369	1003	73.26%	1192	690	57.88%
<b>Total</b>	<b>4663</b>	<b>3412</b>	<b>73.17%</b>	<b>4180</b>	<b>2533</b>	<b>60.59%</b>
<b>Workers</b>						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

\* As per the policy, the performance review is mandatory for all the employees who are on the payroll of the Bank as on March 31, of every year provided they have joined the Bank on or before September 30, of the same financial year .

### P3 Essential Indicators 10

#### Health and safety management system:

- Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage of such system?  
Owing to the nature of business, there are no major possibilities or significant occupational health risks in the operating premises. However, in general, Bank has a definite standard set for the well-being of its employees. The Bank ensures the effectiveness of internal safety systems periodically, including that of the safety alarms, fire extinguishers and CCTV equipment.
- What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?  
Being a banking company, no major threats envisaged. However, there is a system for conducting periodic fire drills for assessing the risk. Employees are provided access to first aid mechanisms.
- Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)  
Being into a service industry, no work-related hazards are envisaged. The employees are made aware of any eventuality to protect them from any untoward happenings in the normal course.
- Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)  
Yes. The employees are made aware of various non-occupational medical and healthcare services for ensuring physical and mental well-beings. Employees are covered under Group Medical Insurance scheme.

**P3 Essential Indicators -11**

Details of Safety Related Incidents in the following format:

Considering the nature of activity and not being into any factory unit or manufacturing process, no such incidents occurred.

Safety Incident /Number	Category	FY 2021-22	FY 2020-21
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	No	No
	Workers	NA	NA
Total recordable work-related injuries	Employees	No	No
	Workers	NA	NA
No of Fatalities	Employees	No	No
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	No	No
	Workers	NA	NA

**P3 Essential Indicators -12**

Describe the measures taken by the entity to ensure a safe and healthy work place.

Bank ensures that it is committed for being a responsible business entity by providing fair and safe working environment for all its employees through various initiatives detailed in principle 3.

**P3 Essential Indicators -13**

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

	FY 2021-22			FY 2020-21		
	Filed During the Year	Pending Resolutions end of the year	Remarks	Filed During the Year	Pending Resolutions end of the year	Remarks
Working Conditions	NIL	NIL	NA	NIL	NIL	NA
Health & Safety	NIL	NIL	NA	NIL	NIL	NA

**P3 Essential Indicators -14**

Assessments of the year

	% of your plants and Offices/Branches that were assessed (by the entity or by the authorities or third parties)
Health & Safety Practices	Generally not applicable, given the nature of business.
Working Conditions	

**P3 Essential Indicators - 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.

**P3 Leadership Indicators - 1**

Does the entity extend any life insurance or any compensatory package in the event of death of

(A) Employees (Y/N) - Yes

(B) Workers (Y/N) - N.A.

### P3 Leadership Indicators – 2

Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

Bank ensures that statutory dues, wherever applicable are deducted and paid to respective authorities by the Bank.

### P3 Leadership Indicators – 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:

	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 2021-22	FY 2020-21	FY 2021-22	FY 2020-21
Employees	NIL Being part of financial services industry, the chances of work-related injury is near zero.			
Workers	NA	NA	NA	NA

### P3 Leadership Indicators-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/No)**

Yes, the Bank provides employment to talented retired employees by recruiting them back with proper fitment and package, subject to internal policy guidelines. However, the Bank will not offer any such facility to the terminated employees under any circumstances.

### P3 Leadership Indicators-5

Details on assessment of value chain partners

	% of value chain partners (by value of business done with such partners) that were assessed
Health & Safety Practices	Most of the value chain partners provide the services within the premises of the Bank by their bona-fide employees. Further, Bank being into financial service sector, there are no major safety concerns. Hence, there is no practice to conduct any due diligence on the health and safety aspects and working conditions for the value chain partners.
Working Conditions	

### P3 Leadership Indicators-6

Provide details of any corrective actions taken / 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.



### P4 Essential Indicator – 1

Describe the processes for identifying key stakeholder groups of the entity.

Being a banking company, the stakeholders are investors, regulators, employees, customers and community at large. Bank follows structured processes for identification and prioritization of stakeholder groups. Bank focuses more about creating organizational excellence leading to increasing employee, customer satisfaction and shareholder value. Further, the Bank through high standards of corporate governance, ensures to balance the interests of diverse stakeholder groups in all strategic decision-making process and timely respond to their concerns.

**P4 Essential Indicator – 2**

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Others	Frequency of engagement (Annually/ Half Yearly/ Quarterly/ Others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customer	No	E-mail, SMS's, Customer meets. Official communication channels: Advertisements, publications, website and social media, Conferences, events, Phone calls, emails and meetings.	Frequent and as and when required	Services , digital banking operations and customer satisfaction
Employees	No	Intranet portal, Newsletters, Employee satisfaction surveys – Emails and meetings, Training programs, Performance appraisal, Grievance redressal mechanisms, Notice boards	Intranet – Daily Newsletter – Quarterly Emails – Otherwise as and when required	Performance Appraisal, Career growth, fair remuneration, skill developments, employee satisfaction and grievance
Suppliers	No	Vendor assessment and review, Official communication channels; website and social media	As and when required	Service and existing business
Investors/ Shareholders/ Analyst	No	E-mail, website, newspaper releases, Analyst meets and conference calls, Annual General Meeting, A, publications, and social media, roadshows	Quarterly/ Annually or otherwise on event based/ corporate action	Financial Performance and other relevant information including corporate action.
Institutions & Industry Bodies	No	Networking through meetings, sessions, discussions, etc.	As and when required	Networking so as to be abreast of new opportunities in sector and drive change
Governments & Regulatory Authorities	No	Press release, publications, website and social media, Phone calls, emails and meetings, Regulatory audits/ inspections	As and when required	Highest standards of Corporate Governance, Compliance
Communities & Civil Society/ NGOs	No	E-mail, Newspaper, Advertisements, publications, website and social media, Complaints and grievance redressal mechanism	Frequent and as when required	Support CSR projects, Financial inclusion and other relevant matters affecting the communities and the Bank's involvement therein.



**P4** •  • **Leadership Indicators**

**P4 Leadership Indicator 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.

Bank regularly communicates with all stakeholders through stakeholders’ relationship committee, corporate social responsibility committee and customer service committee meetings which spread from branch to board levels. Bank takes note of their suggestions for the benefit of long term value generation.

**P4 Leadership Indicator 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.

Yes, through the proactive engagement with the stakeholder groups, the Bank identified key focus areas, especially CSR intervention. Further, the inputs and suggestions of shareholders are being incorporated into the policies and activities wherever considered feasible.

**P4 Leadership Indicator 3**

Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

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

Under Financial Inclusion, the Bank is rendering services to the disadvantaged, rural/semi-urban section of the society by providing basic banking services at their doorstep. The Bank has appointed Business Correspondents to service the banking requirement of such disadvantaged society. In addition, the Bank has also engaged Financial Literacy Counsellors at 7 blocks in the State of Kerala for financial literacy activities.

Apart from the above, there are CSR initiatives of the Bank with the intention to improve the living conditions of the under-privileged and marginalized sections of the society.

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

**P5** •  • **Essential Indicators**

**P5 Essential Indicator-1**

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

Category	FY 2021-22			FY2020-21		
	Total A	No of Employees/ workers covered (B)	% (B/A)	Total A	No of Employees/ workers covered (B)	% (B/A)
<b>Employees</b>						
Permanent	4663	1392	30%	4180	637	15%
Other than permanent	0	0	0	0	0	0
<b>Total Employees</b>	<b>4663</b>	<b>1392</b>	<b>30%</b>	<b>4180</b>	<b>637</b>	<b>15%</b>
<b>Workers</b>						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
<b>Total Workers</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

**P5 Essential Indicator -2**

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

Category	FY 2021-22					FY 2020-21				
	Total (A)	Equal to Minimal Wage		More than Minimal Wages		Total (D)	Equal to Minimal Wage		More than Minimal Wages	
		(B)	% (B/A)	(C)	% (C/A)		(E)	% E/D	(F)	% F/D
<b>Employees</b>										
<b>Permanent</b>	<b>4663</b>	<b>2</b>	<b>0.04%</b>	<b>4661</b>	<b>99.96%</b>	<b>4180</b>	<b>0</b>	<b>0%</b>	<b>4180</b>	<b>100.00%</b>
Male	3294	1	0.03%	3293	99.97%	2988	0	0%	2988	100.00%
Female	1369	1	0.07%	1368	99.93%	1192	0	0%	1192	100.00%
<b>Other than Permanent</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0.00%</b>
Male	0	0	0.00%	0	0.00%	0	0	0%	0	0.00%
Female	0	0	0.00%	0	0.00%	0	0	0%	0	0.00%
<b>Workers</b>										
<b>Permanent</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Other than permanent</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

**P5 Essential Indicator -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) – Part-time Chairman and WTD^%@	3	2,71,36,013	0	NA
Key Managerial Personnel (KMP) – other than WTD	2	38,97,551	0	NA
Material Risk Takers##	8	99,65,696	1	53,84,917
Senior Management Personnel	4	20,97,716	1	19,67,671
Employees other than BoDs, KMPs, MRTs and SMPs #	4747	2,83,442	1919	2,39,747
Workers	NA	NA	NA	NA

^ - Sitting fee paid to Part Time Chairman was not considered for calculation of median remuneration.

@ - Mr. C.VR. Rajendran, Managing Director & CEO took early retirement from the position, after office hours on March 31, 2022.

% - Remuneration paid to Mr. Pralay Mondal in the financial year 2021-22 is in the capacity as 'President - Retail, SME, Technology and Operations' and approval of RBI is awaited on the terms and conditions of his appointment including remuneration as Deputy Managing Director with effect from February 17, 2022.

# - Remuneration paid to all employees who were on the rolls during the financial year 2021-22 was considered.

## 8 out of 9 MRT's meet the criteria of SMPs.

**P5 Essential Indicator – 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/No)**

Yes. The employees can raise their concerns related to human rights issues directly with HR department, also through the windows permitted, viz. Whistle Blower Policy, Anti-Corruption and Anti-bribery policies, POSH Act, etc.

**P5 Essential Indicator – 5**

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

Every staff of the Bank have the right to be treated with dignity and respect. For any grievances on human rights issues, the employees have the access to raise their concerns through HR department apart from the mechanisms as mentioned in P3 E6, as above.

**P5 Essential Indicator 6**

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

Complaints	FY 2021-22			FY 2020-21		
	Filed during the year	Pending resolutions end of the year	Remarks	Filed during the year	Pending resolutions end of the year	Remarks
Sexual Harassment	4	4	#Pending	0	0	NA
Discrimination at workplace	0	0	NA	0	0	NA
Child Labor	0	0	NA	0	0	NA
Forced labor/Involuntary labor	0	0	NA	0	0	NA
Wages	NA	NA	NA	NA	NA	NA
Other human rights related issues	0	0	NA	0	0	NA

#Bank has initiated timely measures for an effective redressal of grievances.

**P5 Essential Indicator-7**

Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Bank has in place an appropriate policy on Prevention of Sexual Harassment of Women at Workplace in accordance with the provisions of the Sexual Harassment of Woman at Workplace (Prevention, Prohibition and Redressal) Act, 2013, to prevent sexual harassment of its employees. An Internal Complaints Committee (“ICC”) has been in force in order to receive and address the complaints of any sort of sexual harassment from women in a time-bound and extremely confidential manner. The ICC have the adequate power to investigate the sexual harassment complaints and redress them in the manner enumerated under the PoSH Act and PoSH Rules. Bank have various ICC’s constituted at different locations. Bank also encourages the employees and directors to report genuine concerns including about illegal or unethical practices or behavior and also maintain complete confidentiality.

Further, Bank sensitizes the employees on prevention of sexual harassment and discrimination at workplace periodically through internal communications and awareness programmes.

**P5 Essential Indicator-8**

Do human rights requirements form part of your business agreements and contracts? **(Yes/No)**

Yes. The business agreements and contracts do include Bank’s expectations on/ respect for human rights to the extent as required as per the relevant laws.

**P5 Essential Indicator 9**

Assessments of the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	NIL. Bank does not engage any child labour in the operations and ensures the same by periodic examination. However, no external audit was conducted during the reporting period.
Forced/Involuntary Labour	NIL. Bank does not engage any forced labour in the operations and ensures the same by periodic examination. However, no external audit was conducted during the reporting period.
Sexual Harassment	NIL No external audit was conducted during the reporting period. As per the POSH Act, a statutory report is submitted to local district authorities on an annual basis and the necessary disclosures will be made in the Annual Report on an annual basis .
Discrimination at workplace	NIL. However, no external audit was conducted during the reporting period.
Wages	Not applicable
Others – please specify	NIL

**P5 Essential Indicator 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.

**P5 Leadership Indicator-1**

Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

Bank through its various policies on human rights, viz. POSH, Anti-corruption and bribery related etc., protects the rights of employees in raising their concerns through proper mechanism in place and thereby prevent unethical activities at work place. No modifications carried out in the business process as a result of addressing human rights/grievances/complaints during the reporting period.

**P5 Leadership Indicator-2**

Details of the scope and coverage of any Human rights due-diligence conducted.

The details and coverage of human rights due-diligence is covered in the essential indicators of the principle 5.

**P5 Leadership Indicator-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?

Yes. All offices, premises, branches and ATMs are accessible to differently abled visitors to the extent as possible. Ramp are provided wherever feasible to accommodate aged senior citizens, physically challenged customers/visitors.

#### P5 Leadership Indicator-4

Details on assessment of value chain partners:

	<b>% of value chain partners (by value of business done with such partners) that were assessed</b>
Sexual Harassment	Bank does not conduct any assessment of value chain partners.
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others - please specify	

#### P5 Leadership Indicator-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.



#### P6 Essential Indicators-1

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

Bank's branches and other offices are spread across 600+ locations and the energy bills are paid individually/separately at the same locations itself. The process of centralization of accounting of energy bills will be planned in the coming years. Hence, currently no consolidated data in terms of units on energy consumption is available at the central office level. However, the total cost of energy bills and usage of diesel generator across all offices is available at the central office level. Henceforth bank will go for implementing a system for capturing and monitoring the energy units and consumption from all offices and undertake to put in place a proper mechanism for normalizing the power usage.

Parameter	FY 2021-22	FY 2020-21
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
<b>Total energy consumption (A+B+C)</b>	-	-
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	₹8,55,67,299/-	₹ 7,66,64,396/-
Energy intensity (optional) – the relevant metric may be selected by the entity	--	-

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.

#### P6 Essential Indicators-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.

No.

**P6 Essential Indicators -3**

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

Parameter	FY 2021-22	FY 2020-21
<b>Water withdrawal by source (in kilolitres)</b>		
i. Surface Water		Bank is not into any manufacturing / factory related activities and hence water consumption is restricted to individual /personal usages of employees only. Water is not consumed for any commercial operations.
ii. Ground Water		
iii. Third party water		
iv. Seawater / Desalinated water		
v. Others		
<b>Total Volume of Water Withdrawn (in kilolitres) (i+ii+iii+iv+v)</b>		
<b>Total volume of water consumption (in kilolitres)</b>		
<b>Water Intensity per rupee of turnover</b> (Water consumed/ turnover)		
<b>Water Intensity</b> (optional) - the relevant metric may be selected by the entity		

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.

**P6 Essential Indicators-4**

Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

No, due to nature of activity, Bank has not implemented any mechanism for Zero Liquid Discharge.

**P6 Essential Indicator-5**

Please provide details of air emissions (other than GHG emissions) by the entity, in the following format: -

Parameter	Please specify Unit	FY 2021-22	FY 2020-21
NOx		Not applicable, as there are no other emissions other than GHG emissions.	
Sox			
Particular Matter (PM)			
Persistent Organic Pollutants (POP)			
Volatile Organic Compounds (VOC)			
Hazardous air pollutants (HAP)			
Others - please specify			

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.

**P6 Essential Indicator-6**

Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2021-22	FY 2020-21
<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	The activity is banking at various outlets and no chance of emission of effluent gases, since no production facilities are carried out. However, there are diesel generators made available at various branch offices which would be causing emissions. To mitigate this, Bank is carrying out periodic servicing of diesel generators through AMC and using mostly star rated equipment.	
<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		
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b>			
<b>Total Scope 1 and Scope 2 emission intensity</b> (optional) - the relevant metric may be selected by the entity			

Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No.

**P6 Essential Indicator-7**

Does the entity have any project related to reducing Green House Gas emissions? If Yes, then provide details

Not applicable.

**P6 Essential Indicator-8**

Provide details related to waste management by the entity, in the following format:

Parameter	FY 2021-22	FY 2020-21
Plastic Waste (A)		<p>Bank branches are spread across various locations and waste management are carried out through diverse methods from captive disposal to tie-ups with local bodies. E-wastes are returned to the vendors itself. Plastic waste materials are disposed-off through Local Government bodies. Further, there is no hazardous and radioactive waste generation owing to the nature of business.</p> <p>Further details, please refer to P2-E3 of the Report.</p>
E-Waste (B)		
Bio Medical Waste (C)		
Construction and Demolition Waste (D)		
Battery Waste (E)		
Radioactive Waste (F)		
Other Hazardous waste (G)		
Other Non-hazardous Waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
<b>Total (A+B+C+D+E+F+G+H)</b>		
<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		<p>As the Bank is into financial services, it does not engage in any manufacturing process. Bank follows sustainable waste management policy for the effective disposal of generated waste, viz. The plastic waste including packaging is transported to Local Government bodies/vendors for processing and disposal.</p> <p>E-Waste like Computers and related accessories are handed over to vendors or to certified disposal agencies.</p>
(ii) Re-Used		
(iii) Other recovery options		
<b>Total</b>		
<b>Category of Waste</b>		
(i) Incineration		<p>E-Waste like Computers and related accessories are handed over to vendors or to certified disposal agencies.</p>
(ii) Landfilling		
(iii) Other disposal operations		
<b>Total</b>		

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.

**P6 Essential Indicator-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.

Being a Banking Company, no hazardous and toxic chemicals used in operations and hence no generation of such wastes. For further details, please refer to P2 EI 3.

**P6 Essential Indicator-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:

S. No.	Locations 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.
Not Applicable. The Bank does not have any facilities in and around ecologically sensitive areas and as such no special environmental/ clearances are required. However, in case of Bank's offices situated near to ecologically sensitive areas (ESA), the local body/statutory clearances are obtained by Bank for its own property and same is obtained by landlord for leased premises.			

**P6 Essential Indicator-11**

Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

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

**P6 Essential Indicator-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:

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
Yes, the Bank is compliant with the applicable environmental law/regulations/guidelines in India to the extent as applicable.				



**P6** •  • **Leadership Indicators**

**P6 Leadership Indicator-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 2021-22	FY 2020-21
<b>From Renewable Sources</b>		
Total electricity consumption (A)	Energy from renewable sources are used at very minimal levels only.	
Total Fuel consumption (B)		
Energy consumption through other sources (C)		
<b>Total Energy consumed from renewable sources (A+B+C)</b>		
<b>From Non Renewable Sources</b>		
Total electricity consumption (D)	Bank's branches and other offices are spread across 600+ locations and the energy bills are paid individually/separately at the same locations itself. The process of centralization of accounting of energy bills will be planned in the coming years. Hence, currently no consolidated data in terms of units on energy consumption is available at the Central Office level. However, the total energy consumption cost including fuel consumption is available at the Central Office level. Henceforth Bank will go for implementing a system for capturing and monitoring the energy units and consumption from all offices and undertake to put in place a proper mechanism for normalizing the power usage.	
Total Fuel consumption (E)		
Energy consumption through other sources (F)		
<b>Total Energy consumed from non-renewable sources (D+E+F)</b>		

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

**P6 Leadership Indicator-2**

Provide the following details related to water discharged:

Parameter	FY 2021-22	FY 2020-21
<b>Water discharge by destination and level of treatment (in Kilolitres)</b>		
(i) To Surface Water	Bank's operations are outside the purview of any manufacturing/ factory activity and hence the water discharge is limited to normal domestic discharges out of office and personal use only. Accordingly, the clause is not strictly applicable to the Bank.	
- No treatment		
- With Treatment – please specify level of treatment		
(ii) To Ground Water		
- No treatment		
- With Treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With Treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment		
- With Treatment – please specify level of treatment		
(v) Other		
- No treatment		
- With Treatment with Level of Treatment		
<b>Total Water Discharged (In Kiloliters)</b>		

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.

**P6 Leadership Indicator 3**

Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

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:

Parameter	FY 2021-22	FY 2020-21
<b>Water withdrawal by source (in kilolitres)</b>		
i. Surface Water		Being a banking company and service industry, water consumption is limited to office and personal usage only.
ii. Ground Water		
iii. Third party water		
iv. Seawater / Desalinated water		
v. Others		
<b>Total Volume of Water Withdrawn (in Kiloliters)</b>		
<b>Total volume of water consumption (in Kiloliters)</b>		
<b>Water Intensity per rupee of turnover</b> ( <i>Water consumed/ turnover</i> )		
<b>Water Intensity</b> (optional) - the relevant metric may be selected by the Entity		
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) Into Surface Water		Generally, not applicable, given the nature of business.
- No treatment		
- With Treatment – please specify level of treatment		
(ii) Into Ground Water		
- No treatment		
- With Treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With Treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment		
- With Treatment – please specify level of treatment		
(v) Other		
- No treatment		
- With Treatment – please specify level of treatment		
<b>Total water discharged (in kilolitres)</b>		

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.

**P6 Leadership Indicator-4**

Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2021-22	FY 2020-21
<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)	Metric tonnes of CO <sub>2</sub> equivalent	The activity is banking at various outlets and no chance of emission of effluent gases, since no production facilities are carried out. However, there are diesel generators made available at various branch offices which would be causing emissions. To mitigate this, Bank is carrying out periodic servicing of diesel generators through AMC and using mostly star rated equipments.	
<b>Total Scope 3 emissions per rupee of turnover</b>			
<b>Total Scope 3 emission intensity</b> ( <i>optional</i> ) - the relevant metric may be selected by the entity			

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.

**P6 Leadership Indicator-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.

**P6 Leadership Indicator-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:

Sr No	Initiative Undertaken	Details of the initiative (Web-link, if any may be provided along-with summary)	Outcome of the initiative
Not Applicable. As mentioned above, the usages are normal and limited for personal /office usage only.			

**P6 Leadership Indicator-7**

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

The Bank is having a comprehensive Business Continuity Plan (BCP) to ensure continuity of critical business operations of the Bank identified through criticality assessment using Business impact analysis (BIA) at times of disruptions. In line with the Business Continuity Plan, Bank has constituted a BCP Committee incorporating the heads of all major departments to exercise, maintain and invoke business continuity plan as needed. A core team called Emergency Operation Team is also in place to act immediately upon a crisis and for the supervision of recovery under alternative operations arrangements during a disaster and the team ensures that the business functions are back to normalcy with minimum delay. During the pandemic, Bank was able to work seamlessly as bank has BCP plans in place with defined BCP locations and resources for critical applications. Secured Work from home facilities are provided for critical teams. Disaster Recovery drill for the core banking system (CBS) and critical systems of the Bank is conducted at regular intervals to ensure the competence of the same during emergencies apart from undertaking periodical testing of recovery speed of critical applications from alternate locations.

**P6 Leadership Indicator-8**

Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures taken by the entity in this regard.

No significant adverse impact envisaged due to the nature of business activities and arrangement with value chain partners.

**P6 Leadership Indicator-9.**

Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

Not Applicable.

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

### P7 • • Essential Indicators

#### P7 Essential Indicator-1

- a. Number of affiliations with trade and industry chambers/ associations  
Four
- 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	National
2	Banking Codes and Standards Board of India	National
3	Fixed Income Money Market & Derivatives Association	National
4	Foreign Exchange Dealers Association of India	National

#### P7 Essential Indicator 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 the authority	Brief of the case	Corrective Action Taken
No incidents of anti-competitive behavior reported during the review period.		

### P7 • • Leadership Indicators

#### P7 Leadership Indicator-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
No, the Bank does not engage in policy advocacy, but is actively involved in consultation/ discussion forums with the government and other bodies in the banking industry.					

## PRINCIPLE 8. Businesses should promote inclusive growth and equitable development

### P8 • • Essential Indicators

#### P8 Essential Indicator-1

Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA notification number	Date of Notification	Whether conducted by independent external agency (Yes/No)	Results communicated in Public domain (Yes/ No)	Relevant web link
None					

### P8 Essential Indicator-2

Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

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	Amount paid to PAFs in FY (in INR)
Not applicable owing to the business nature.						

### P8 Essential Indicator-3

Describe the mechanisms to receive and redress grievances of the community.

Bank has systems in place to receive and redress grievances of various stakeholder groups including customer complaints. The stakeholders can register their grievances through various modes by accessing Bank's website. The Bank has a mechanism in place to monitor the implementation of the CSR projects and the concerns of the beneficiary community. The Bank may undertake assessment by external agency on the impact of the projects and its reach, if necessary.

### P8 Essential Indicator-4

Percentage of input material (inputs to total inputs by value) sourced from suppliers.

	FY 2021-22	FY 2020-21
Directly sourced from MSMEs/ small producers	Not applicable in view of the nature of business carried out.	
Sourced directly from within the district and neighboring districts		

## P8 Leadership Indicators

### P8 Leadership Indicator-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):

Details of negative social impacts identified	Corrective Action Taken
Not applicable	

### P8 Leadership Indicator-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)
----- None-----			

### P8 Leadership Indicator-3

- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)  
Not applicable, considering the nature of business.
- From which marginalized /vulnerable groups do you procure?  
Not applicable, considering the nature of business.
- What percentage of total procurement (by value) does it constitute?  
Not applicable.

**P8 Leadership Indicator-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.

S No	Intellectual Property based on traditional Knowledge	Owned/ Acquired (Yes/No)	Benefit Shared (Yes/No)	Basis of Calculating Benefit Share
NIL				

**P8 Leadership Indicator-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.

Name of Authority	Brief of the case	Corrective action taken
Not applicable		

**P8 Leadership Indicator-6**

Details of Beneficiaries of CSR Projects

S No.	CSR Project	No of Persons Benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Ambulance to Govt. Primary Health Centre, Oddanchathram, Dindigul Dist. Tamil Nadu	Various	Various
2	COVID -19 Vaccination Drive in Thrissur District, Kerala	1142	Not assessed, however, the drive was targeted mainly for vulnerable and marginalized groups
3	Supply of relief /essential materials to Flood Relief Camp in Kalkulam, Kanyakumari through Kanyakumari District Collector	786	100%
4	Financial aid to Santhwanam, Apostolate, Thrissur, Kerala	10	100%
5	Education Support to Sree Durga Vilasam Higher Secondary School, Peramanagalam, Thrissur District, Kerala	2,500	Not assessed, but it covers the students from vulnerable and marginalized groups
6	Project Dialysis- Fairfax India Charitable Foundation, Mumbai	Various	Not assessed. However, the project targeted mainly for vulnerable and marginalized groups.

For further details, please refer the page no. 144 Annexure III – Annual Report on CSR Activities of the Bank for the financial year 2021-22.

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

**P9 Essential Indicator-1**

Describe the mechanisms in place to receive and respond to customer complaints and feedback.

As per RBI guidelines, Bank has in place a three-tier structure for handling the customer complaints. Customers in general, approach the Branch for redressal of their grievances. Those within the powers of Branch Managers are resolved at Branch level itself. Other complaints are escalated to Zonal Office and Head Office level for Customer Service

Redressals. Bank has taken various initiatives to handle the customer complaints promptly and Complaint Management System (CMS) portal is an effective tool in handling customer complaints to track and ensure proper resolution. Branch Service Department at Head Office is following up with branches / departments to ensure early resolution / closure of complaints and sharing weekly MIS on pending complaints. Customers can also reach out Call Centre / Customer Care number of the Bank and register their grievances.

The Bank conducts online customer satisfaction survey and the result of the survey is being continuously monitored. The Bank also conducts branch level customer service committee meetings at all branches within 15<sup>th</sup> of every month. During these meetings, customer feedback, suggestions, etc. about various products are directly collected and consolidated. Feasible suggestions for improvements on service/products are implemented and are monitored at various forums including standing committee on customer service and Customer Service Committee of the Board.

Bank has appointed Principal Nodal Officer for Grievances, Nodal Officer for Complaints and Zonal Nodal Officers at respective Zones. Bank also appointed Internal Ombudsman under the Banking Ombudsman Scheme.

### P9 Essential Indicator-2

Turnover of products and/ services as a percentage of turnover from all products/service that carry information about

	As a percentage to total turnover
Environmental and social parameters relevant to the product	This aspect is not applicable as the Bank is not a manufacturing company. The Bank complies with disclosure requirements relating to its products and services to the extent as applicable.  Further in general, public are made aware of various safety measures to be adopted by customers for preventing ATM frauds, Phishing attacks, etc., by sending bulk SMSs, e-mails, auto voice calls from call centers to reiterate not to share ATM PIN, Internet/Mobile banking passwords, One Time Passwords (OTP), etc.
Safe and responsible usage	
Recycling and/ or safe disposal	

### P9 Essential Indicator-3

Number of consumer complaints in respect of the following:

	FY 2021-22		Remarks	FY 2020-21		Remarks
	Received During the Year	Pending Resolution at the end of the year		Received During the Year	Pending Resolution at the end of the year	
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 Practices	Nil	Nil	Nil	Nil	Nil	Nil
Unfair Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Other (Customer Complaints including ATMs related complaints )	9071	70	Nil	6555	138	Nil

### P9 Essential Indicator-4

Details of instances of product recalls on account of safety issues.

	Number	Reason for Recall
Voluntary Recalls	Not applicable due to nature of the products /service being offered	
Forced Recalls		

**P9 Essential Indicator-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. Bank is ISO 27001:2013 certified for its IT, IS and Datacenters. Bank is following zero trust architecture and access is provided only on need base and have robust security tools in place to secure the systems. Data leakage prevention solution for endpoints, web and email is in place. External drives/USB's are blocked in Bank's network. Internet access is restricted through Proxy and only whitelisted websites can be accessed. DNS Security solution is in place to prevent C&C calls and data exfiltration through Domain generation algorithms and tokenization. Data is encrypted as per industrial standards at rest, in use and in transit. User Behavior analysis and sandbox enabled Endpoint Detection and response solution is available in all endpoints to detect and prevent malicious activities. Have AI and ML based SIEM in place for incident detection and response.

The web-link of the policy: <https://www.csb.co.in/pdf/PolicyonCustomerProtectionLimiting.pdf>

**P9 Essential Indicator-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.

The Bank always strives to have a cordial relationship with its customers and attempts to have an amicable settlements of any disputes. In the ordinary course of banking business, some customers may raise disputes with Bank which could result in their filing a civil suit or a customer complaint against the Bank alleging deficiency of services. In such cases, the Bank intervenes and sorts unresolved issues amicably. But only in rare instances, where the issues cannot be settled mutually, legal recourse is resorted. Further no complaints were received on cyber security and data privacy in the reporting period. Rest of the cases are not applicable, considering the nature of business

## P9 • Leadership Indicators

**P9 Leadership Indicator-1**

Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

All information regarding business and products and services being offered can be accessed through the Bank's website [www.csb.co.in](http://www.csb.co.in) and in its periodic disclosures such as the annual report. Link - <https://www.csb.co.in/investor-relations>.

**P9 Leadership Indicator-2**

Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

Bank through its website, WhatsApp messages and e-mails, promotional materials like brochures and by SMS's, educate customers on its various products and services. Further in general, public are made aware of various safety measures to be adopted by customers for preventing ATM frauds, Phishing attacks, etc., by sending bulk SMSs, e-mails, auto voice calls from call centers to reiterate not to share ATM PIN, Internet/Mobile banking passwords, One Time Passwords (OTP), etc.

**P9 Leadership Indicator-3**

Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Bank informs the customers in the event of any disruption/discontinuation of essential services via e-mails and SMSs.

**P9 Leadership Indicator-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.

This aspect is not strictly applicable as the Bank is not a manufacturing company. However, the Bank complies with disclosure requirements relating to its products and services to the extent as applicable.

Bank through its brochures and posters displayed within the branches communicates the various features of products to its customers at large. Further, on opening of an account, a welcome voice call will be originated from call centre/



centralized hub detailing the product features and other criteria in maintaining the account. Further, Bank through its website, WhatsApp messages and e-mails, educate customers on its various products and services and also mark caution to avoid sharing of ATM PIN, Internet Banking passwords, OTPs, etc.

**P9 Leadership Indicator-5**

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)

As mandated by regulators, Bank carries out customer feedback and customer surveys. The Bank conducts online customer satisfaction survey and the result of the survey is being continuously monitored. Further, Bank has successfully implemented the Net Promoter Assessment (NPS) Survey. The Survey is conducted through digital channels.

**P9 Leadership Indicator-6 .**

Provide the following information relating to data breaches:

- a. Number of instances of data breaches along-with impact  
None.
- b. Percentage of data breaches involving personally identifiable information of customers  
Not applicable.

By Order of the Board

Sd/-

**Madhavan Aravamuthan**

Chairman

(DIN: 01865555)

Place: Thrissur  
Date : June 28, 2022