



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
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Mumbai - 400 005.
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June 20, 2023

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051
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Dear Madam/Sir,

Business Responsibility and Sustainability Report for FY 2022-23

Pursuant to Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Business Responsibility and Sustainability Report for FY 2022-23, which also forms part of the Annual Report for FY 2022-23.

You are requested to kindly take the above intimation on record in terms of the aforesaid provisions of SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd.

Company Secretary

Enclosed as above

Business Responsibility & Sustainability Report

Statement by Managing Director & Chief Executive Officer

Dear Stakeholders,

I am pleased to present IDBI Bank's first Business Responsibility and Sustainability Report (BRSR). We have embarked on this new journey with a vision of becoming a more responsible and responsive organisation and building long-term valuable relationships with our stakeholders.

We believe that sustainability is a journey that requires consistent effort, focus and diligence. We are committed to integrating sustainability into all aspects of our business operations, and our first BRSR is a testament to this commitment. The report provides a comprehensive overview of our sustainability strategy, performance and achievements during the year.

The Environmental, Social and Governance (ESG) landscape is rapidly changing and to keep up with the developments, we are proactively setting up systems and processes to quantify, report and enhance our ESG performance. To achieve this, IDBI Bank is in the process of adopting practices such as integrating ESG factors into its risk management framework, adopting sustainable lending practices, promoting human capital, implementing sustainable procurement policies and implementing strategies to minimise negative impacts and maximise positive ones, among others.

Being a Bank, people form the core of our business and we have taken measures to develop an organisational culture that is nurturing, safe and provides opportunities for our employees to grow. The resilience and dedication of our employees is the driving force that helps us perform better with every passing year. We also contribute to the empowerment of our communities through CSR initiatives focused on education, healthcare and community upliftment.

We understand that business responsibility and sustainability are not destinations but a journey which requires improvisation as we progress. Towards this end, we commit to take actions that will contribute towards our journey in the upcoming years. As we advance on this path, we plan to contribute significantly to strengthening our sustainability strategy and performance and ensuring that we play our part in creating a more responsible and sustainable world for future generations.

I would like to extend my heartfelt gratitude to our employees, customers, shareholders and other stakeholders for their support and contributions to our journey. We look forward to continuing to work with you to create a better future for all.

Warm regards,
Rakesh Sharma
Managing Director & Chief Executive Officer

SECTION A: GENERAL DISCLOSURES

I – Details of Listed Entity

Sl. No.	Particulars	Response to be filled by
1.	Corporate Identity Number (CIN) of the Listed Entity	L65190MH2004GOI148838
2.	Name of the Listed Entity	IDBI Bank Ltd.
3.	Year of incorporation	2004
4.	Registered office address	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400005
5.	Corporate address	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400005
6.	E-mail	idbiequity@idbi.co.in
7.	Telephone	+91-22-66553355
8.	Website	www.idbibank.in
9.	Financial year for which reporting is being done	FY 2022-23
10.	Name of the Stock Exchange(s) where shares are listed	BSE Ltd. and National Stock Exchange of India Ltd.
11.	Paid-up Capital	₹ 1,07,52,40,21,750
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Smt. Jayati Chakraborty General Manager E-mail: brsr@idbi.co.in Telephone: +91-22-66553355
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone

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 total Turnover contributed
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.	Monetary intermediation of commercial banks, saving banks, postal savings bank and discount houses	64191	100%

III – Operations

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

Location	Number of plants	Number of offices	Total
National	NA	1,928 branches	1,928
International	NA	2 branches*	2

* Includes the Bank's International Financial Services Centre (IFSC) Banking Unit (IBU) located at Gujarat International Finance Tec-City (GIFT), Gandhinagar

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	35
International (No. of Countries)	2*

* Includes the Bank's International Financial Services Centre (IFSC) Banking Unit (IBU) located at Gujarat International Finance Tec-City (GIFT), Gandhinagar

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

Not Applicable.

c. A brief on types of customers

IDBI Bank Ltd., a universal bank headquartered in Mumbai, provides an entire gamut of financial solutions to its wide range of customers spanning Retail, Agriculture, MSMEs and Corporates. The Bank also extends a wide bouquet of products to the Government departments/ ministries. The Bank's offerings comprise wide range of personalised banking products such as savings account, current account, term deposits, home loan, auto loan, education loan, personal loan, fund-based and non-fund based assistance, treasury & capital market products, trade finance products & services, cash management services, tax collection, etc. The Bank has a large customer base of over one crore customers.

IV – Employees:

18. Details as at the end of Financial Year:

a Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	15,420	10,308	66.85%	5,112	33.15%
2.	Other than Permanent (E)	1,596	872	54.64%	724	45.36%
3.	Total employees (D + E)	17,016	11,180	65.70%	5,836	34.30%
WORKERS						
4.	Permanent (F)	834	643	77.10%	191	22.90%
5.	Other than Permanent (G)	0	0	-	0	-
6.	Total workers (F + G)	834	643	77.10%	191	22.90%

b. Differently abled employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	444	329	74.10%	115	25.90%
2.	Other than Permanent (E)	293	212	72.35%	81	27.65%
3.	Total differently abled employees (D + E)	737	541	73.41%	196	26.59%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	12	10	83.33%	2	16.67%
5.	Other than Permanent (G)	0	0	-	0	-
6.	Total workers (F + G)	12	10	83.33%	2	16.67%

19. Participation/ Inclusion/ Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	15*	1	6.67%
Key Managerial Personnel	5*	1	20%

* Three out of five Key Managerial Personnel, viz. Managing Director & Chief Executive Officer (MD & CEO) and two Deputy Managing Directors (DMDs), are also part of the Board of Directors of the Bank

20. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

	FY 2022-23			FY 2021-22			FY 2020-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	4.82%	4.59%	4.74%	2.87%	1.98%	2.59%	3.10%	3.16%	3.12%
Permanent Workers	13.51%	8.63%	12.47%	8.16%	3.52%	7.27%	13.74%	7.55%	12.64%

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)
1.	IDBI Asset Management Ltd.	Subsidiary	66.67%	No
2.	IDBI Capital Markets & Securities Ltd.	Subsidiary	100.00%	No
3.	IDBI Intech Ltd.	Subsidiary	100.00%	No
4.	IDBI Trusteeship Services Ltd.	Subsidiary	54.70%	No

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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)
5.	IDBI MF Trustee Company Ltd.	Subsidiary	100.00%	No
6.	National Securities Depository Ltd.	Associates	26.10%	No
7.	North Eastern Development Finance Corporation Ltd.	Associates	25.00%	No
8.	Biotech Consortium India Ltd.	Associates	27.93%	No
9.	Pondicherry Industrial Promotion Development and Investment Corporation Ltd.	Associates	21.14%	No

VI – CSR Details

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/ No):

No. Since the average net profit of the Bank for the preceding three years works out to a loss (for CSR purpose), the Bank was not required to undertake CSR expenditure as per the Companies Act, 2013. However, as a pro-active and socially responsible entity, during the year ended March 31, 2023, the Bank spent ₹ 1.44 crore towards select CSR interventions in areas such as education, healthcare etc.

(ii) Turnover (in ₹): ₹ 24,942 crore

(iii) Net worth (in ₹): ₹ 25,454 crore (Standalone)

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 2022-23			FY 2021-22		
		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	No. However, the Bank has put in place the mechanism with effect from April 1, 2023. https://www.idbibank.in/pdf/CSR-Policy.pdf	0	0	NIL	0	0	NIL
Investors (other than shareholders)	Yes. https://www.idbibank.in/flexi-bond.aspx	-	-	Reported under the head 'Customers' which includes Flexibond complaints	-	-	Reported under the head 'Customers' which includes Flexibond complaints

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No)	FY 2022-23			FY 2021-22		
		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
Shareholders	Yes. (https://www.idbibank.in/idbi-bank-officials-for-shareholder-grievances.aspx)	1,480	0	NIL	1,106	0	NIL
Employees and Workers	Yes, IDBI Bank has put in place i-Hridaya online Grievance redressal system.	38	6	NIL	43	10	NIL
Customers	Yes. (https://www.idbibank.in/banking-complaints-l.aspx)	42,662	177	Includes Flexibonds complaints	71,674	286	Includes Flexibonds complaints
Value Chain Partners	Yes. (https://www.idbibank.in/vigilance-mechanism-notice.aspx)	0	0	NIL	0	0	NIL
Others	Yes. (https://www.idbibank.in/vigilance-mechanism-notice.aspx) Whistle blower portal available on the Bank's Intranet as per the Policy on Vigil Mechanism.	137	4	Complaints from vigilance/ corruption angle	138	21	Complaints from vigilance/ corruption angle

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/ O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Customer privacy and data security	Risk	Customer privacy and data security is critical for banking sector. Instances of data breach can result in driving away business.	<ul style="list-style-type: none"> Implementation of robust policies for customer privacy and data security Effective service recall system 	The Bank's reputation and relationship with customers can be adversely affected in case of any instance of data breach.
2.	Customer satisfaction	Risk and Opportunity	<p>Risk: Customers can spread the word of dissatisfaction, resulting in loss of business.</p> <p>Opportunity: Customer satisfaction can aid in building long-term relationships and business growth.</p>	<ul style="list-style-type: none"> Customer grievance redressal mechanism Customer feedback 	<p>Risk: Instances of unsatisfied customers can result in losing brand trust.</p> <p>Opportunity: Customer satisfaction can positively impact the business growth.</p>

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S. No.	Material issue identified	Indicate whether risk or opportunity (R/ O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3.	Risk Management	Risk and Opportunity	<p>Risk: The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.</p> <p>Opportunity: Effective Risk Management can help in identifying risks and mitigate them in time.</p>	<ul style="list-style-type: none"> Effective Business Continuity Plan Enterprise Risk Management 	<p>Risk: Reputational damage leading to loss of customers.</p> <p>Opportunity: Risk mitigation can lead to business growth.</p>
4.	Digitisation	Opportunity	Digitisation can help in improved customer experience, data-driven decision making, and enhance convenience of banking.	-	Digitisation can help in cost reduction, informed decision-making, and expanding services.
5.	Compliance	Risk and Opportunity	<p>Risk: Compliance is a risk since a bank's reputation is closely linked to its adherence to principles of integrity and fair practices.</p> <p>Opportunity: Effective compliance can help in building brand trust.</p>	<ul style="list-style-type: none"> Effective leadership oversights Robust compliance risk management policies, procedures and culture 	<p>Risk: Instances of non-compliance with applicable rules and regulations can result in fines/penalties, loss of brand image.</p> <p>Opportunity: Effective compliance can help in building brand image and long-term relationship.</p>
6.	Customer awareness	Opportunity	Customer awareness can help in building customer preference and reducing cases of phishing.	-	Greater awareness among customers can help in reducing losses and increasing customer loyalty.
7.	Business Ethics and governance	Risk and Opportunity	<p>Risk: Instances of unethical practices and behaviour can tarnish brand image.</p> <p>Opportunity: Building a culture of integrity and transparency is linked with the fulfilment of mandates as well as strengthening relationships with stakeholders.</p>	<ul style="list-style-type: none"> Code of Conduct to set the standards for all the stakeholders Policies and processes in place to avoid workplace discrimination, harassment, and corruption, among others. 	<p>Risk: Indirect financial impact because of loss of reputation and stakeholder confidence.</p> <p>Opportunity: Ethical practices and behaviour can help in building long term relationship with all the stakeholders.</p>
8.	Competitive behaviour	Risk and Opportunity	<p>Risk: Instances of anti-competitive behaviour can lead to loss of brand image.</p> <p>Opportunity: Competitive behaviour can help in building brand image and trust.</p>	<ul style="list-style-type: none"> Effective leadership oversight Robust policies and procedures 	<p>Risk: Anti-competitive behaviour can result in financial implications and also tarnish the brand reputation.</p> <p>Opportunity: Competitive behaviour can help in long-term business growth.</p>
9.	Employment practices	Opportunity	Employment practices are a critical aspect to a service industry.	-	Efficient risk management through skilled manpower.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/ O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
10.	Employee Well-being	Risk and Opportunity	<p>Risk: Might result in low productivity if the well-being of employee is not given due importance.</p> <p>Opportunity: Ensuring the well-being of employee can lead to happy workforce and increased productivity.</p>	<ul style="list-style-type: none"> Initiatives focused on physical and mental well-being. Health check-ups. Corporate benefits such as health insurance etc. Training and development for succession development, skill development, retirement planning, etc. 	<p>Risk: Lack of employee well-being can result in low productivity, higher attrition rate, increased cost for replacement of key employees.</p> <p>Opportunity: Effective employee well-being can lead to increased productivity, higher employee morale, better customer relationship.</p>

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 National Guidelines on Responsible Business Conduct (NGRBC) Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/ No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/ No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web-link of the Policies, if available (Please refer the notes)	1,2	3,4	5,6,7	3	5	3	3	8	9,10
2. Whether the entity has translated the policy into procedures. (Yes/ No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/ No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
4. Name of the national and international codes/ certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Bank has adopted and complies with the regulations as prescribed by Ministry of Corporate Affairs (MCA), Reserve Bank of India (RBI), Securities & Exchange Board of India (SEBI) and all other applicable laws/ regulations stipulated by any other statutory authority/ regulator. The Bank's Business Continuity Management (BCM) processes is certified as ISO 22301:2012.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	N	N	N	N	N	N	N	N	N
6. Performance of the entity against the specific commitments, goals and targets along with reasons in case the same are not met.	N	N	N	N	N	N	N	N	N
Governance, Leadership and Oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements - Please refer to the Statement by Managing Director & Chief Executive Officer (MD & CEO).									

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Disclosure Questions	P	P	P	P	P	P	P	P	P
	1	2	3	4	5	6	7	8	9
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Rakesh Sharma, Managing Director & Chief Executive Officer								
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.	The Bank is guided by the ESG policy for sustainability related issues. The Bank's CSR Committee of the Board is responsible for oversight and implementation of ESG initiatives. The Management Committee of CSR (MCCSR) of the Bank, an internal committee, comprising senior executives, will be responsible for monitoring the performance under stated objectives on a periodic basis to provide an added impetus to the Bank's ESG agenda.								

Notes:

- The Bank has put in place Officers Service, Conduct, Discipline & Appeals Rules which is an internal document and have not been made available to the public due to confidentiality reasons.
- The Bank has put in place a General Code of Conduct which can be accessed at <https://www.idbibank.in/idbi-bank-general-code-of-conduct-ethics.aspx#:~:text=IDBI%20Bank%20will%20strive%20for.of%20Sexual%20Harassment%20at%20Workplace>
- The Bank has put in place an ESG policy which can be accessed at <https://www.idbibank.in/pdf/ESG-Policy.pdf>
- The Bank makes disclosures regarding its Business Continuity Management (BCM) processes in its Annual Reports. The Annual Reports can be accessed at <https://apps.idbibank.in/idbiapp/idbi-bank-anual-report.aspx>
- The Bank has put in place a Human Rights policy which can be accessed at <https://www.idbibank.in/pdf/Human-Rights-Policy.pdf>
- The Bank has put in place an Equal Opportunity Policy which can be accessed at <https://www.idbibank.in/pdf/Equal-Opportunity-Policy-Employees.pdf>
- In line with the requirements of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Bank has set up two committees to redress the complaints received regarding sexual harassment of women at workplace. The circulars in this regard have been hosted on the Bank's Intranet.
- The Bank's CSR activities are governed by its CSR Policy which can be accessed at <https://www.idbibank.in/pdf/CSR-Policy.pdf>
- The Bank protects the interests and provides value to its customers as per the terms laid out in its Customer Care Policy (https://www.idbibank.in/pdf/policy/Customer_Care_Policy.pdf), Customer Rights Policy (https://www.idbibank.in/pdf/policy/Customer_Rights_Policy.pdf) and Grievance Redressal Policy (https://www.idbibank.in/pdf/policy/Grievance_Redressal_Policy.pdf)
- The Bank has put in place policies/ guidelines pertaining to cyber security which are internal documents and have not been made available to the public due to confidentiality reasons.

10. Details of Review of NGRBC by the Bank:

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 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow-up action	The Bank reviews its policies in accordance with pre-defined periodicity mentioned in respective policies or on a need basis by the competent authorities. The Bank also reviews the performance against these policies and carries out necessary changes/ modifications to the policies and procedures as may be warranted.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Bank is in compliance with all applicable laws/ regulations notified by concerned statutory authorities and regulators.																	

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.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	No	No	No	No	No	No	No	No	No

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								
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)									

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 categorised 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.

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	3	Virtual Conference on Financial Markets in India: What the Future Holds, FIBAC 2022, Swift International Banking Operation Seminars (SIBOS)	20%*
Key Managerial Personnel	2	Training Programme for Audit Officer- Senior & Middle Management, Programme on leadership and workplace efficiency	40%*
Employees other than BoD and KMPs	1,089	Curated training programmes covering wide gamut of topics such as but not limited to <ul style="list-style-type: none"> • Consumer Protection • Prevention of Sexual Harassment • Risk management • Promotion Training/ Soft skills training • Preventive Vigilance & Fraud Management • Capacity Building of Bankers for Financing of MSME Sector 	96%
Workers	31	Wellness programme on healthy living and leading a successful professional and personal life and e-learning Modules	84%

* The total count of Board of Directors and Key Managerial Personnel include MD & CEO and two DMDs.

2. Details of fines/ penalties/ punishment/ award/ compounding fees/ settlement amount 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 based on materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on 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	9	Reserve Bank of India	₹ 90 lakh	Non-compliance with respect to the RBI directions on fraud reporting, cyber security framework in banks, and advisory on strengthening the controls of payment ecosystem between sponsor banks and SCBs/ UCBs as a Corporate Customer.	No
	9	Reserve Bank of India	₹ 13.90 lakh	ATM cash out and non-compliance of guidelines on exchange of coins and small denomination notes and mutilated notes during incognito visits.	No
	1	Reserve Bank of India	₹ 5.65 lakh	Penalties on currency chest in cases of remittances, made by currency chests to RBI.	No
	1	Reserve Bank of India	₹ 3.95 lakh	Breach of the peer group average in parameter 'Maintainable Complaints per 1,000 Accounts'.	No
	1	Income Tax Department	₹ 1.78 lakh	Incorrect claim while filing return on income.	No
Settlement	0	0	0	0	0
Compounding fee	0	0	0	0	0
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	0	0	0	0	0
Punishment	0	0	0	0	0

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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
-	-

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 is governed by the policy/ guidelines issued by the Central Vigilance Commission (CVC) with respect to bribery, corruption and other vigilance related matters as per the CVC Manual (updated 2021). The CVC Manual can be viewed on the CVC's website (www.cvc.gov.in).

Further, as per the Bank's policy on Officers' Discipline & Appeal Rules -2006 (ODAR-2006), the detailed guidelines and procedure to deal with the officers indulging in corrupt practices have been mentioned.

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 2022-23	FY 2021-22
Directors	0	0
KMPs	0	0
Employees	2*	2
Workers	0	0

* In respect of CBI Cases only.

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

	FY 2022-23		FY 2021-22	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	NIL	0	NIL
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	NIL	0	NIL

7. Provide details of any corrective action taken or underway on issues related to fines/ penalties/ action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Nil.

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
3	Retail Banking Group (RBG) Products and Process, Structured Retail Asset (SRA) products and technical skill development	2.24%*

* - Training imparted to Outbound Sales Team, RBG Sales Team and Back Office Assistants.

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 systems and processes in place to mitigate conflict of interests involving members of the Board. The General Code of Conduct hosted on the Bank's website covers conflict of interest including that of directors. Further, interested directors recuse from participating in the said item.

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

Essential Indicators:

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	FY 2022-23	FY 2021-22	Details of Improvements in Environmental and Social Impacts
R&D	Not applicable given the nature of operations as a financial service provider.		
Capex	Not applicable given the nature of operations as a financial service provider.		

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/ No)

The Bank shall endeavour to work closely with its vendors/ service providers to improve its performance under the ESG parameters by encouraging them to take measures for sustainable practices such as waste management, use of renewable resources, adherence to national and local labour laws and protection of human rights including child, forced or trafficked labour, etc.

- b. If yes, what percentage of inputs were sourced sustainably?

The Bank is not maintaining data in this regard.

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.

The question is not applicable for the Bank as the entity is a service provider and not in the manufacturing industry.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

Not Applicable.

Leadership Indicators:

1. Has the entity conducted Life Cycle Perspective/ Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

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

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 Product/ Service	Description of the risk/ concern	Action Taken
NA	NA	NA
NA	NA	NA
NA	NA	NA

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 2022-23	FY 2021-22
NA	NA	NA

* Being in the services sector, the Bank has no tangible input which may be recycled or reused.

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

	FY 2022-23			FY 2021-22		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	0	0	0	0	0	0
E-waste	0	0	0	0	0	0
Hazardous waste	0	0	0	0	0	0
Other waste	0	0	0	0	0	0

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
0	0

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

Essential Indicators:

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	10,308	10,308	100%	10,308	100%	NA	0%	10,308	100%	0	0%
Female	5,112	5,112	100%	5,112	100%	5,112	100%	NA	0%	0	0%
Total	15,420	15,420	100%	15,420	100%	5,112	100%	10,308	100%	0	0%
Other than Permanent employees											
Male	872	872	100%	872	100%	NA	0%	0%	0%	0	0%
Female	724	724	100%	724	100%	724	100%	NA	0%	0	0%
Total	1,596	1,596	100%	1,596	100%	724	100%	0%	0%	0	0%

b) Details of measures for the well-being of workers:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	643	643	100%	643	100%	NA	0%	643	100%	0	0%
Female	191	191	100%	191	100%	191	100%	NA	0%	0	0%
Total	834	834	100%	834	100%	191	100%	643	100%	0	0%
Other than Permanent workers											
Male	0	0	-	0	-	0	-	0	-	0	-
Female	0	0	-	0	-	0	-	0	-	0	-
Total	0	0	-	0	-	0	-	0	-	0	-

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

Benefits	FY 2022-23			FY 2021-22		
	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	2.81%	8.88%	Y	3.22%	16.14%	Y
Gratuity	100%	100%	Y	100%	100%	Y
ESI	0%	0%	N.A.	0%	0%	N.A.
Others – please specify (Pension/ National Pension System)	97.17%	91.11%	N.A.	96.75%	83.85%	Y

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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.

Wherever technically feasible, the premises/ offices of the Bank are accessible to differently abled employees of the Bank.

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.

Yes, the Bank has in place an Equal Opportunity policy which is available publicly. It is the endeavour of the Bank to maintain conducive and harmonious work environment by creating equal opportunity at workplace and recognising and valuing diversity & inclusion. The Bank strives to provide equal opportunities to all its employees and all qualified applicants for employment without regard to their race, caste, religion, colour, ancestry, marital status, sex, age, nationality, disability etc. The policy may be viewed at <https://www.idbibank.in/pdf/Equal-Opportunity-Policy-Employees.pdf>.

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	97.85%	N.A.	N.A.
Female	97.47%	93.80%	N.A.	N.A.
Total	98.73%	95.82%	N.A.	N.A.

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

	Yes/ No (If yes, then give details of the mechanism in brief)
Permanent Workers	Yes, the Bank has an online portal, viz. i-Hridaya, hosted on its Intranet for employees/ workers to report their grievances. The Bank also has put in place in-built appellate mechanisms in various policies, procedures and processes to facilitate grievance redressal.
Other than Permanent Workers	
Permanent Employees	
Other than Permanent Employees	NA

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

Category	FY 2022-23			FY 2021-22		
	Total employees/ workers in respective category (A)	No. of employees/ workers in respective category, who are part of association(s) or Union (B)#	% (B / A)	Total employees/ workers in respective category (C)	No. of employees/ workers in respective category, who are part of association(s) or Union (D)#	% (D / C)
Total	17,016*	10,451	61%	16,495*	10,349	63%
Permanent Employees						
Male	11,180	7,454	67%	10,885	7,411	68%
Female	5,836	2,997	51%	5,610	2,938	52%
Total	834	806	97%	935	877	94%
Permanent Workers						
Male	643	643	100%	738	709	96%
Female	191	163	85%	197	168	85%

* - Includes employees on contract.

- Though recognised union status has not been given to any of the unions/ associations, the above is the tentative membership position of major unions/ associations operating in the Bank.

8. Details of training given to employees and workers:

Category	FY 2022-23					FY 2021-22				
	Total	On Health Safety measures		On Skill Upgradation		Total	On Health Safety measures		On Skill Upgradation	
	(A)	No. (B)	% (B / A)	No. (C)	% (C / A)	(A)	No. (B)	% (B / A)	No. (C)	% (C / A)
Employees										
Male	11,180	1,768	15.81%	10,765	96.29%	10,885	941	8.64%	10,588	97.27%
Female	5,836	1,035	17.73%	5,587	95.73%	5,610	849	15.13%	5,377	95.85%
Total	17,016	2,803	16.47%	16,352	96.10%	16,495	1,790	10.85%	15,965	96.79%
Workers										
Male	643	539	83.83%	525	81.65%	738	63	8.54%	64	8.67%
Female	191	170	89.01%	173	90.58%	197	25	12.69%	29	14.72%
Total	834	709	85.01%	698	83.69%	935	88	9.41%	93	9.95%

9. Details of performance and career development reviews of employees and workers:

Category	FY 2022-23*			FY 2021-22*		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	10,028	10,028	100%	10,172	10,172	100%
Female	4,938	4,938	100%	4,746	4,746	100%
Total	14,966	14,966	100%	14,918	14,918	100%
Workers						
Male	735	735	100%	802	802	100%
Female	206	206	100%	206	206	100%
Total	941	941	100%	1,008	1,008	100%

* Employees and workers eligible for performance appraisal/ reviews (includes appraisal of exited employees) and excludes employees on contract.

10. Health and safety management system:

- a) Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

Yes, the Bank has an occupational health and safety management system in place. The Bank has put in place fire safety arrangement, facility of Bank Medical Officers (BMOs) at the Head Office and some Zonal Offices, and provision of ergonomic chairs for its officers.

- b) What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The Bank periodically organises fire mock drill for all their staff members. The Bank also conducts preventive maintenance of all its equipment.

- c) Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/ N)?

Yes

- d) Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/ No)?

Yes

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

Safety Incident/ Number	Category	FY 2022-23	FY 2021-22
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable work-related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

The following measures have been taken by the Bank to ensure a safe and healthy workplace for all employees:

- Periodic fire drill training for all employees at its Head Office in Mumbai and all its Zonal Offices;
- Provision of fire aid kit, fire alarm, and fire extinguishers at all office premises; and
- Availability of Bank Medical Officer (BMO) at the Head Office in Mumbai and some Zonal Offices.

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

	FY 2022-23			FY 2021-22		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	0	0	0	0
Health & Safety	0	0	0	0	0	0

14. Assessments for the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	0
Working Conditions	0

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.

The question is not applicable for the Bank as assessments of its offices were not conducted during the year.

Leadership Indicators:

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/ N) (B) Workers (Y/ N)?

Yes, the Bank provides life insurance cover and compensatory packages to its employees and workers.

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

The Bank endeavours to ensure that its value chain partners deduct and deposit statutory dues like PF and Gratuity.

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 rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/ workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22
Employees	0	0	0	0
Workers	0	0	0	0

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 conducts various workshops for their retiring employees which help them plan their life ahead. The workshops are conducted to prepare/ assist the employees in planning/ addressing the changes that take place physically and psychologically. The following workshops are conducted over a course of three days at the IDBI Training College, Hyderabad:

- Healthy Ageing and Managing the Physical Transition
- Wellness as an achievable personal goal for holistic life after retirement
- Diet and Lifestyle Practices
- Yoga and Meditation as a Way of Life for all-round happiness
- Philosophy of Life & Living (Spiritual Aspects)
- Second Careers, Productive Ageing and Social Networking
- Psychological Exercises for Successful Transition
- Managing Finances and Investments including Tax Aspects
- Importance of Will Making and Laws of Nomination
- Superannuation Benefits

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	0
Working Conditions	0

6. Provide details of any corrective actions taken or underway to address significant risks/ concerns arising from assessments of health and safety practices and working conditions of value chain partners.

The question is not applicable for the Bank since assessment of value chain partners were not conducted.

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

Essential Indicators

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

The Bank has implemented a comprehensive stakeholder-inclusive approach to enhance its ability to create value through its operations and people. As part of this approach, the Bank strategically prioritises and engages with individuals, entities and groups based on their level of influence, impact, responsibility and interdependency.

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, Advertisements, Community Meetings, Notice Boards, Website), Other	Frequency of engagement (Annually/ Half-yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	The Bank communicates with its customers through emails, SMS, in-person meetings, website, notice boards, print and television marketing campaigns, customer care channels – App, social media.	Need-based	<ul style="list-style-type: none"> Customer feedback Customer grievances Providing information regarding products and services
Community	No	The Bank communicates with its community members through emails, in-person meetings with the implementation agency.	Need-based	<ul style="list-style-type: none"> Community grievance Challenges and scope of improvement
Employees	No	The Bank communicates with its employees through emails, in-person meetings, townhalls, surveys, employee grievance channels, training and capacity development programmes, Intranet portal.	Frequent	<ul style="list-style-type: none"> New policies Employee grievances Talent management Learning and development Annual performance management
Investors	No	The Bank communicates with its investors through emails, website, annual general meetings, investor grievance channels.	Need-based	<ul style="list-style-type: none"> Performance and updates Short/ Long term Business strategy
Vendors and Suppliers	No	The Bank communicates with its vendors through emails, in-person meetings, virtual meetings, website.	Need-based	<ul style="list-style-type: none"> Due diligence during on-boarding Periodic assessments of suppliers

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The Bank initiated its first materiality assessment in FY 2022-23 with the aim to identify the key material topics. The Bank has engaged in an extensive stakeholder engagement and materiality assessment exercise across all

the groups of stakeholders, viz. customers, employees, investors, community, vendors and senior management to gauge their feedback and input on what is material to the business. The material topics have been reviewed by the Bank.

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.**

Based on the insights of the stakeholder engagement and materiality assessment, the Bank has arrived at the key social and environmental aspects that are material to the Bank and its stakeholders. The Bank shall endeavour to align its business strategy with the identified material topics and undertake appropriate initiatives/ measures in furtherance of the same.

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

The Bank has policies in place for addressing the grievance/ concerns of its stakeholders, viz. customers, employees, investors and CSR beneficiaries. The grievance/ concerns of the value chain partners are addressed on a case-to-case basis.

PRINCIPLE 5 : Businesses should respect and promote human rights

Essential Indicators

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 2022-23			FY 2021-22		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. employees/ workers covered (D)	% (D / C)
Employees						
Permanent	15,420	14,922	96.77%	15,477	12,951	83.68%
Other than permanent	1,596	1,430	89.60%	1,018	427	41.94%
Total Employees	17,016	16,352	96.10%	16,495	13,378	81.10%
Workers						
Permanent	834	698	83.69%	935	160	17.11%
Other than permanent	0	0	0%	0	0	0%
Total Workers	834	698	83.69%	935	160	17.11%

* Includes multiple training programmes covering relevant issues

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

Category	FY 2022-23					FY 2021-22				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	15,420	Nil	NA	15,420	100%	15,461	Nil	NA	15,461	100%
Male	10,308	Nil	NA	10,308	100%	10,408	Nil	NA	10,408	100%
Female	5,112	Nil	NA	5,112	100%	5,053	Nil	NA	5,053	100%
Other than Permanent	1,596	Nil	NA	1,596	100%	1,034	Nil	NA	1,034	100%
Male	872	Nil	NA	872	100%	477	Nil	NA	477	100%
Female	724	Nil	NA	724	100%	557	Nil	NA	557	100%
Workers										
Permanent	834	Nil	NA	834	100%	935	NIL	NA	935	100%
Male	643	Nil	NA	643	100%	738	Nil	NA	738	100%
Female	191	Nil	NA	191	100%	197	Nil	NA	197	100%
Other than Permanent	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Male	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA
Female	Nil	Nil	NA	Nil	NA	Nil	Nil	NA	Nil	NA

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (In ₹)	Number	Median remuneration/ salary/ wages of respective category (In ₹)
Board of Directors (BoD)	9*	24,80,000	1**	26,60,000
Key Managerial Personnel	4	91,04,269	1**	29,70,278
Employees other than BoD and KMP	11,184	16,70,189	5,816	14,99,606
Workers	642	9,39,353	192	13,96,744

*The details of Board of Directors do not include the details of MD & CEO and two DMDs as their details have been included in Key Managerial Personnel. Further, the Board of Directors are not paid remuneration but sitting fees and details of sitting fees are provided. The Government of India Nominee Directors are not in receipt of sitting fees and hence, excluded.

**Median cannot be calculated as there is one female representative in each category, viz. the Board of Directors and Key Managerial Personnel.

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)

The Bank has put in place Human Rights Policy, which is applicable to all stakeholders including employees. The Policy broadly covers (i) Health and Safety at Workplace, (ii) Workforce Diversity, (ii) Prohibition of Child Labour & Forced Labour, (iii) Harassment-Free Workplace, (iv) Human Dignity, (v) Minimum wages and benefits, (vi) Employee Feedback and Grievances and (vii) Ethical Business Conduct. The Bank has enabling provisions in the applicable conduct rules/ policies which address such issues.

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

The Bank recognises the valuable role that businesses can play in the long-term protection of human rights for a better future. The Bank's support for these fundamental principles reflects in its policies and actions towards its stakeholders. The Bank has provided an online portal, viz. i-HRIDAYO for submission of employee grievances and has put in place a Grievance Redressal Committee to examine grievances relating to discrimination and harassment that are tagged as 'not satisfied' by the complainant. Mechanism for redressal of sexual harassment complaints received has been put in place in line with provision of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act). The Bank has also put in place Human Rights Policy, which is applicable to all stakeholders, including employees.

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

	FY 2022-23*			FY 2021-22*		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	7	5	0	8	1	0
Discrimination at workplace	9	2	0	4	0	0
Child Labour	0	0	0	0	0	0
Forced Labour/Involuntary Labour	0	0	0	0	0	0
Wages	3	2	0	0	0	0
Other human rights related issues	0	0	0	0	0	0

*Includes complaints received through i-HRIDAYO system and those escalated to the Grievance Redressal Committee (GRC).

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

The Bank has put in place a Policy on Vigil Mechanism, which provides a framework and empowers all the employees to disclose unethical conduct, malpractices, wrongdoings etc. noticed at the workplace in a very confidential manner through a portal exclusively accessed by the Chief General Manager of the Internal Audit Department. The whistle blowers may send such concerns/ complaints to the Bank through a separate email login facility created on the Bank's Intranet site. Only an authorised person can receive/ access mail sent by the whistleblower. The Designated Official maintains utmost secrecy of the complaint/ concern received and ensures the details of the concern and the identity of the whistleblower is kept confidential. The whistle blower can also approach the Central Vigilance Commission (CVC) for complaints for disclosure on any allegation of corruption or misuse of office by following the procedure laid down by the CVC in this regard. The POSH guidelines for employees are also available with the Bank internally. The Bank's Human Rights Policy outlines its commitment to protecting the human rights and maintaining a work environment free of harassment.

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

Yes. The Bank's business agreements and contracts stipulate that the other party adheres to the applicable national laws and regulations, including those pertaining to human rights.

9. Assessments for the year:

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

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10. Provide details of any corrective actions taken or underway to address significant risks/ concerns arising from the assessments at Question 9 above.

No such assessments have been conducted.

Leadership Indicators

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

The Bank has not recorded any instances necessitating modifications to the current processes.

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

The Bank has not conducted any human rights due-diligence.

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?

The Bank has put in place necessary physical infrastructure in its premises, wherever technically feasible, to ensure accessibility for differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Nil
Discrimination at workplace	Nil
Child Labour	Nil
Forced Labour/Involuntary Labour	Nil
Wages	Nil
Others – please specify	Nil

5. Provide details of any corrective actions taken or underway to address significant risks/ concerns arising from the assessments at Question 4 above.

The Bank has not conducted any assessments till date.

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment¹

Essential Indicators

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

Parameter	FY 2022-23	FY 2021-22
Total electricity consumption (A) (Gigajoule (GJ))	17,638.64	17,807.03
Total fuel consumption (B) (GJ)	7.95	14.45
Energy consumption through other sources (C) (GJ)	-	-
Total energy consumption (A+B+C) (GJ)	17,646.59	17,821.48
Energy intensity per rupee of turnover (GJ/Cr.) (Total energy consumption/ turnover in Rupees)	0.71	0.78
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.

¹-Data furnished in Principle 6 pertains only to the Bank's Head Office in Mumbai, viz. IDBI Tower.

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.

The question is not applicable as the Bank does not fall under the PAT scheme of the Government.

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

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source (in Kilolitre (KL))		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	34,089.22	27,044.56
(iv) Seawater/ desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in Kilolitres) (i + ii + iii + iv + v)*	34,089.22	27,044.56
Total volume of water consumption (in Kilolitre (KL))*	34,089.22	27,044.56
Water intensity per rupee of turnover (KL/Cr.) (Water consumed / turnover)	1.37	1.18
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

* Total volume of water withdrawal comprises water from municipal corporation and packaged drinking water.

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.

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

Yes, the Bank has installed STP at its Head Office in Mumbai, viz. IDBI Tower and the treated water is reused for centralised air conditioning unit.

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

Parameter	Please specify unit	FY 2022-23	FY 2021-22
NOx	kg	6.49	11.80
SOx	kg	0.003	0.005
Particulate matter (PM)	kg	0.34	0.62
Persistent organic pollutants (POP)		NA	NA
Volatile organic compounds (VOC)		NA	NA
Hazardous air pollutants (HAP)		NA	NA
Others – please specify		NA	NA

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

No.

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

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	1.07	0.59
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	3,479.32	3,908.72
Total Scope 1 and Scope 2 emissions per rupee of turnover	Metric tonnes of CO ₂ /Cr.	0.14	0.17
Total Scope 1 and Scope 2 emission 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.

7. Does the entity have any project relating to reducing Green House Gas emission? If yes, then provide details.

Yes, the Bank has taken initiatives and implemented awareness campaigns to reduce energy consumption. The following measures have been taken up by the Bank for reduction of energy consumption:

- Maintaining AC room temperature 25°C through Central AC/ Duct AC/ Split & Window AC.
- Switching off the lights in cabin and back-office area when not in use.
- Switching off the PC when it is not in use for more than 30 mins.
- Turning off television, photocopier, shredder machine and other business automation equipment when not in use.
- Maximise use of natural light and use electrical lighting only when necessary.
- Renewing Annual Maintenance Contracts for all equipment in a timely manner for ensuring smooth functioning and avoiding energy losses.

8. Provide details relating to waste management by the entity in the following format:

Parameter	FY 2022-23	FY 2021-22
Total Waste Generated (in metric tonnes)		
Plastic waste (A)	Not Available	Not Available
E-waste (B)*	2.87	2.30
Bio-medical waste (C)	Not Available	Not Available
Construction and demolition waste (D)	Not Available	Not Available
Battery waste (E)	Not Available	Not Available
Radioactive waste (F)	Not Available	Not Available
Other Hazardous waste. Please specify, if any. (G)	Not Available	Not Available
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector) [#]	408	Not Available
Total (A+B + C + D + E + F + G + H)	410.87	2.30

Parameter	FY 2022-23	FY 2021-22
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled [^]	170.87	Not available
(ii) Re-used	Not Available	Not Available
(iii) Other recovery operations	Not Available	Not Available
Total	170.87	Not Available
For each category of waste generated, total waste disposed by the nature of disposal (in metric tonnes)		
Category of waste		
(i) Incineration	Not Available	Not Available
(ii) Landfilling	240	Not available
(iii) Other disposal operations	Not Available	Not Available
Total	240	Not available

* Quantity of e-waste generated has been calculated based on weighted average.

Other non-hazardous waste comprises of mixed waste inclusive of food waste. The quantity mentioned is an approximation calculated based on waste generated per day and number of working days.

[^] Food waste is recycled into compost inside the complex and e-waste is handed over to the registered recycler.

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.

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.

Given the type of sector, E-waste is one of the critical hazardous waste. The Bank has developed e-waste management policy, which covers all the Branches, Verticals, Regional offices, Zonal Offices. Following the extant disposal guidelines laid down by the Ministry of Environment, Forest and Climate Change (MOEFCC), the Bank ensures that all the e-waste is disposed of within 180 days of its generation. All the e-waste is disposed only to the registered recyclers. The Bank has also put in place system for tracking of the e-waste generated and disposed.

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

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 No.	Date	Whether conducted by independent external agency (Yes/ No)	Results communicated in public domain (Yes/ No)	Relevant Web-link
NA	NA	NA	NA	NA	NA

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

Yes, the entity is compliant with the applicable environmental laws/ 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.

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
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Nil

Leadership Indicators

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

Parameter	FY 2022-23	FY 2021-22
From renewable sources		
Total electricity consumption (A) (Gigajoule (GJ))	0.00	0.00
Total fuel consumption (B) (GJ)	0.00	0.00
Energy consumption through other sources (C) (GJ)	0.00	0.00
Total energy consumed from renewable sources (A+B+C) (GJ)	0.00	0.00
From non-renewable sources		
Total electricity consumption (D) (GJ)	17,638.64	17,807.03
Total fuel consumption (E) (GJ)	7.95	14.45
Energy consumption through other sources (F) (GJ)	0.00	0.00
Total energy consumed from non-renewable sources (D+E+F) (GJ)	17,646.59	17,821.48

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

No.

2. Provide the following details relating to water discharged:

Parameter	FY 2022-23	FY 2021-22
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
No treatment	0.00	0.00
With treatment	0.00	0.00
(ii) To Groundwater		
No treatment	0.00	0.00
With treatment	0.00	0.00
(iii) To Seawater		
No treatment	0.00	0.00
With treatment	0.00	0.00

Parameter	FY 2022-23	FY 2021-22
(iv) Sent to third-parties		
No treatment	0.00	0.00
With treatment	0.00	0.00
(v) Others		
No treatment	0.00	0.00
With treatment	0.00	0.00
Total water discharged (in kilolitres)	0.00	0.00

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

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

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

(i) **Name of the area**

(ii) **Nature of operations**

(iii) **Water withdrawal, consumption and discharge in the following format:**

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	0	0
(iv) Seawater/ desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in kilolitres)	0	0
Total volume of water consumption (in kilolitres)	0	0
Water intensity per rupee of turnover (<i>Water consumed / turnover</i>)	0	0
Water intensity (<i>optional</i>) – the relevant metric may be selected by the entity	0	0
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	0	0
No treatment	0	0
With treatment – please specify level of treatment		0
(ii) To Groundwater	0	0
No treatment	0	0
With treatment – please specify level of treatment	0	0
(iii) To Seawater	0	0
No treatment	0	0
With treatment – please specify level of treatment	0	0

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Parameter	FY 2022-23	FY 2021-22
(iv) Sent to third-parties	0	0
No treatment	0	0
With treatment – please specify level of treatment	0	0
(v) Others	0	0
No treatment	0	0
With treatment – please specify level of treatment	0	0
Total water discharged (in kilolitres)	0	0

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.

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

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	Not Available	Not Available
Total Scope 3 emissions per rupee of turnover		Not Available	Not Available
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		Not Available	Not Available

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.

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.

The question is not applicable for the Bank.

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	Not Applicable	Not Applicable

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

Yes, the Bank has well-defined disaster management plan as part of Business Continuity Plan to prevent business/ financial losses on account of disasters. The Bank's Business Continuity Management System (BCMS) is ISO 22301:2012 compliant. The Bank has put in place Disaster Response Structure as follows: Crisis Management Team (CMT), Disaster Response Team (DRP), Damage Assessment Team (DAT). The resilience of these plans under different disruption scenarios are tested on an on-going basis through BCP testing exercises, DR drills & Holistic DR Drill for critical IT applications and, mock evacuation drills at Bank's owned premises. To mitigate the risk of system failure, the Bank has set up a Disaster Recovery (DR) site at Chennai and a near DR site at Mumbai. The Bank periodically carries out DR drill

exercises to test the capabilities of DR site. Reporting of any disruption incident & BCM activities is automated through an application software i.e. i-DaB. The Bank's Annual Report provides the details of its Business Continuity Management processes (<https://apps.idbibank.in/idbiapp/idbi-bank-anual-report.aspx>).

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

At present, no significant impact has been reported arising from value chain partners of the Bank.

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

The Bank has not conducted any assessment of value chain partners for environmental impacts.

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

Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations.**

The Bank is affiliated to numerous trade and industry chambers/ associations.

- b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such bodies) 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	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
2	Confederation of Indian Industry (CII)	National
3	Federation of Indian Chambers of Commerce & Industry (FICCI)	National
4	Fixed Income Money Market & Derivatives Association of India (FIMMDA)	National
5	Foreign Exchange Dealers' Association Of India (FEDAI)	National
6	Indian Banks Association (IBA)	National
7	Primary Dealers' Association Of India (PDAI)	National

* - The list of names is indicative and not exhaustive .

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

Name of authority	Brief of the case	Corrective action taken
0	0	0

Leadership Indicators

1. Details of public policy positions advocated by the entity

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/ No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly/ Others – please specify)	Web-link, if available
	0	0	0	0	0

PRINCIPLE 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

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

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

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

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

There was no requirement for the Bank to incur any spends in CSR in FY 2022-23 as defined in the Companies Act, 2013. However, the Bank has extended support to select interventions. No grievance was reported in these CSR interventions. Further, the Bank has revised its CSR Policy with effect from April 1, 2023 wherein a provision has been made for grievance redressal mechanism.

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

	FY 2022-23	FY 2021-22
Directly sourced from MSMEs/ small producers	0	0
Sourced directly from within the district and neighbouring districts	0	0

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
NA	NA

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

S. No.	State	Aspirational District	Amount spent (in lakh)
	0	0	0

3. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No)

Yes, uniform guidelines issued from time-to-time by the Department of Expenditure, Government of India is followed for procurement. (Web-link - <https://doe.gov.in/manuals>)

b) From which marginalised /vulnerable groups do you procure?

Nil.

c) What percentage of total procurement (by value) does it constitute?

0%

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
	NA	NA	NA	NA

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
NA	NA	NA

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1.	Financial assistance to Maitribodh Parivaar Charitable Trust, Navi Mumbai for setting up of production unit of sanitary pads at Jamrung village of Karjat and its operating expenditure (production & distribution of sanitary pads) for an initial period of six months.	1,480	100%
2.	Financial assistance to Anandam, Chennai, towards purchasing & installation of audio-visual equipment in the auditorium of Anandam Learning Centre for special children at Kallikuppam, Chennai.	58	100%
3.	Financial assistance to People for Animals, New Delhi, towards purchasing an X-ray machine and Off-Grid Solar Panel at its animal hospital cum shelter unit situated at Sadhrana village, Gurugram, Haryana.	Not applicable	-
4.	Financial assistance to Women's Interlink Foundation, Kolkata, for an old-age home (cost of purchase and installation of elevator) at Doltala, Ganganagar, Madhyamgram, 24 Parganas (North), West Bengal.	~90	100%
5.	Financial assistance to Tata Institute of Social Sciences, Mumbai, for meeting tuition fees, hostel and dining hall expenses of meritorious students from economically weaker sections enrolled at Centre of Excellence in Teacher Education (CETE), who are aspiring to be teachers and educators, for the first semester.	16	100%
6.	Financial assistance to Vanvasi Kanya Chhatrawas, Rudrapur towards meeting academic expenses of girl students under its Yashoda Yojana for the year 2022-23.	25	100%

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
7.	Financial assistance to Public Health Technologies Trust, New Delhi for purchase of oxygen concentrators to support old age homes in the state of Karnataka.	~600	100%
8.	Financial assistance to Government Medical College & Hospital, Aurangabad towards purchase of public utility vehicle (bus) to facilitate movement of medical experts and poor patients.	~12,000/ year	Non-measurable
9.	Financial assistance to Sri Kanchi Kamakoti Medical Trust, Coimbatore for performing cataract surgeries to underprivileged people across four locations i.e. Anand, Indore, Kanpur and Ludhiana.	1,400	100%
10.	Financial assistance to District Rural Development Agency, Sivaganga, Tamil Nadu for supply of smart class panels to five Panchayat Union Primary and Middle schools at Sivaganga district of Tamil Nadu.	~1,000	100%
11.	Financial assistance to Ramakrushna Vidya Samsthe, Kamalapura, Karnataka for purchase of furniture for Rama Krishna English Higher Primary School, Kamalapura, Karnataka.	~400	100%

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

Essential Indicators

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

The Bank has in place a Board-approved policy on Grievance Redressal. The policy defines Grievance Redressal mechanism for the customer complaints of the Bank. All the complaints by the customer/ non-customer can be lodged through multiple channels in the Standardised Public Grievance Redressal System (SPGRS) module of the Customer Value Management (CVM) so as to ensure timely & qualitative redressal of complaints. In case of non-resolution within the stipulated time-frame, the complainant may escalate the complaint through the website or the link that is provided in the SMS triggered to the customer on resolution of a complaint. The complainant may escalate the complaints to the next authority as per the three tier escalation matrix provided in the mechanism. In case grievance is not resolved within 30 working days of lodging of complaint, the customer can approach Office of the RBI Ombudsman (ORBIO) as per the extant guidelines.

Further, in line with the Internal Ombudsman Scheme 2018, a complaint which is partly or wholly rejected by the Bank's internal grievance redressal mechanism are internally escalated to the Bank's Internal Ombudsman (IO) for review before replying to the complainant.

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	Not applicable
Safe and responsible usage	Not applicable
Recycling and/or safe disposal	Not applicable

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

	FY 2022-23		Remarks	FY 2021-22		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	0	0	0	0	0	0
Advertising	0	0	0	0	0	0
Cyber-security	5,771	4	Complaints relating to Unauthorised Electronic Banking Transactions (UEBT)	6,024	0	Complaints relating to UEBT
Delivery of essential services	573	5	Complaints relating to Non-receipt of ATM card, cheque book, I-net Pin	579	16	Complaints relating to Non-receipt of ATM card, cheque book, I-net Pin
Restrictive Trade Practices	0	0	0	0	0	0
Unfair Trade Practices	0	0	No complaints under the RBI ground 'Unfair Trade Practices'	0	0	No complaints under the RBI ground 'Unfair Trade Practices'
Other	36,318	168	All complaints except above	65,071	270	All complaints except above

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

	Number	Reasons for recall
Voluntary recalls	0	0
Forced recalls	0	0

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/ No) If available, provide a web-link of the policy.

Yes, the Bank has a Board-approved policy on cyber security. The policies are classified and hence are accessible only to the employees of the Bank.

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 has not encountered any such incident. Corrective actions shall be initiated as and when any such incidents happen as per laid down guidelines, all major IT incidences and IT Security Incidences are being reported to IT Sub-Committee of Board (ITSCB).

Leadership Indicators

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

Information regarding the Bank's products and services is available on the Bank's website (www.idbibank.in) and product posts on the Bank's products and services are available on the Bank's social media platforms –

- Facebook (<https://www.facebook.com/IDBIBank/>),
- Twitter (https://twitter.com/idbi_bank),
- Instagram (<https://www.instagram.com/idbibankofficial/>),
- LinkedIn (<https://in.linkedin.com/company/idbi-bank>)
- YouTube (<https://www.youtube.com/IDBIBANK>)

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

The Bank has been undertaking various consumer awareness and education initiatives on safe banking, including cyber-crime and fraud awareness by way of hosting posts and conducting social media contests on its official social media platforms and corporate website at regular intervals. The customers are informed about the safe mode of transactions through emails, SMSes and during branch interactions. Terms and conditions are suitably incorporated in various clauses mentioned in Letter of Intent and loan documents.

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

The Bank has a well-defined Business Continuity Plan for all its processes and locations. The stakeholders are informed by way of emails and through applications whereas customers receive alerts through SMSes. In dire situation for any location facing down time, the customers are directed to the nearest locations and their transactions are attended appropriately.

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

Information regarding the Bank's products and services are available on the Bank's website (www.idbibank.in) and product posts on the Bank's products and services are available on the Bank's social media platforms. The Bank also periodically interacts with its customers for their feedback on products and services. The Bank also conducts customer satisfaction surveys on an annual basis.

5. Provide the following information relating to data breaches:

a) Number of instances of data breaches along with impact

No such incidents were reported by the Bank.

b) Percentage of data breaches involving personally identifiable information of customers

Nil.