

June 28, 2024

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 2023-24**

Pursuant to Regulation 34(2)(f) of the SEBI (LODR) Regulations, 2015, we are enclosing herewith the Business Responsibility and Sustainability Report for FY 2023-24, which also forms part of the Annual Report for FY 2023-24.

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

Enclosure: As above

# Business Responsibility & Sustainability Report

## Statement by Managing Director & Chief Executive Officer

Dear Stakeholders,

On behalf of the Board of Directors and the Management Team of IDBI Bank, we are pleased to publish the Bank's Business Responsibility and Sustainability Report (BRSR) covering the financial year from April 1, 2023, to March 31, 2024. To ensure transparency and in conformity with the regulatory guidelines, we enlisted the services of the Bank's statutory auditor, Varma & Varma, to conduct an independent reasonable assurance of the BRSR Core disclosures. The independent assurance statement provided by them is included as a part of the BRSR section of the Annual Report for your reference.

Despite a challenging economy at the global level, the Indian economy has shown remarkable resilience. The growth potential in India, primarily fuelled by domestic consumption, remains vast. International investors and observers have recognised the country's macroeconomic and financial stability. We, at IDBI Bank, continue to ride the wave of this growth trajectory while ensuring steady progress on the Environment, Social and Governance (ESG) front as well.

Our commitment in ESG, *inter alia*, drives our efforts to accelerate digital transformation for our customers, to empower our people, to contribute towards a more sustainable planet and to foster equitable and sustainable communities. The disclosures outlined in the BRSR embody the intent of the Bank. The Bank's strategic positioning, coupled with significant investments in enhancing its digital capabilities, has helped secure our ability to achieve sustained, long-term profitable growth in the foreseeable future.

The Bank's revamped position in the banking sector mirrors the successful implementation of its recent business strategy. Through its strategic focus as a retail bank and substantial investments in expanding its digital capabilities, the Bank has established a solid foundation for delivering consistent, long-term, profitable growth in the years ahead. Moving forward, the Bank remains committed to operating within the framework of its existing business strategy, while simultaneously making strides in the ESG space. The Bank is fully aware of the swiftly evolving operating landscape and will persist in its agility and adjust its strategy to capitalise on emerging business prospects and maximise its gains.

I extend my heartfelt gratitude to the Government of India (GOI), the Reserve Bank of India (RBI), the Life Insurance Corporation of India (LIC) and all statutory and regulatory authorities for their invaluable support and cooperation. I also want to express my appreciation to the Board of Directors for their guidance and unwavering support. A special thanks to all our dedicated employees for their hard work, which has been instrumental in unlocking the Bank's potential. I am deeply thankful to our customers, shareholders and value chain partners for their enduring trust and partnership over the years, which has helped us navigate even the most challenging times.

I firmly believe that with the collective efforts of all our stakeholders, the Bank will continue to achieve new heights on its growth and sustainability journey.

With best wishes,

**Rakesh Sharma**  
Managing Director & CEO

## Section A: General Disclosures

### I. Details of the listed entity:

S. No.	Question	Response
1.	Corporate Identity Number (CIN) of the Entity	L65190MH2004GOI148838
2.	Name of the Listed Entity	IDBI Bank Ltd.
3.	Year of Incorporation	September 27, 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	<a href="mailto:idbiequity@idbi.co.in">idbiequity@idbi.co.in</a>
7.	Telephone	+91-22-66553355
8.	Website	<a href="http://www.idbibank.in">www.idbibank.in</a>
9.	Financial Year for which report is being done	April 1, 2023 – March 31, 2024
10.	Name of the Stock Exchange(s) where shares are listed	BSE Ltd. and National Stock Exchange of India Ltd.
11.	Paid-up Capital (INR)	1,07,52,40,21,750
12.	Name and contact details (telephone & email) of the person who may be contacted in case of queries on the BRSR report	Shri Manish Aind General Manager E-mail: <a href="mailto:brsr@idbi.co.in">brsr@idbi.co.in</a> Telephone: +91-22-66553355
13.	Reporting Boundary (Standalone or Consolidated basis)	Standalone The Bank has 2,004 branches and 225 offices as on March 31, 2024. Under Principle 6, the disclosures pertaining to the environmental data on electricity, fuel and water for FY 2023-24 have been reported only for the Bank's Head Office in Mumbai, its office in Belapur, IDBI Training College in Hyderabad and 14 Zonal Offices. The data pertaining to waste for FY 2023-24 has been reported for only three locations, viz. the Bank's Head Office, its office in Belapur and IDBI Training College. Accordingly, the data does not cover the Bank's entire operations.
14.	Name of assurance provider	Varma & Varma
15.	Type of assurance obtained	Reasonable Assurance

### II. Products and Services:

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

S. No.	Description of Main Activity	Description of Business Activity	%Turnover of the entity
1.	Financial and Insurance Service	Banking activities by central, commercial and saving banks	100%

#### 17. Product/ Services sold by the entity (accounting for 90% of the entity's turnover):

S. No.	Description of Main Activity	NIC Code	%of total turnover contributed
1.	Monetary intermediation of commercial banks, saving banks, postal savings bank and discount houses	64191	100%

### III. Operations:

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

Location	Number of Plants	Number of Offices	Total
National	NA	Branches – 2,003 Offices – 225	Branches – 2,003 Offices – 225
International*	NA	Branch - 1	Branch - 1

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

#### 19. Markets Served by the Entity:

##### a. Number of Locations:

Location	Number
National (No. of States)	35*
International (No. of Countries)	1#

\* - Includes Union Territories.

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

##### 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, through its wide bouquet of products, empowers individuals and businesses alike to achieve their financial goals. 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. catering to a large customer base.

### IV. Employees:

#### 20. Details as at the end of Financial Year 2023-24:

##### a. Employees and Workers (including differently abled):

Employees						
S. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
1.	Permanent Employees	16,326	10,920	66.89%	5,406	33.11%
2.	Other than Permanent Employees	1,966	1,088	55.34%	878	44.66%
3.	<b>Total Employees (1+2)</b>	<b>18,292</b>	<b>12,008</b>	<b>65.65%</b>	<b>6,284</b>	<b>34.35%</b>

Workers						
S. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
4.	Permanent Workers	721	553	76.70%	168	23.30%
5.	Other than Permanent Workers	0	0	-	0	-
6.	<b>Total Workers (4+5)</b>	<b>721</b>	<b>553</b>	<b>76.70%</b>	<b>168</b>	<b>23.30%</b>

b. Differently Abled Employees and Workers

Differently Abled Employees						
S. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
1.	Permanent Employees	471	351	74.52%	120	25.48%
2.	Other than Permanent Employees	300	219	73.00%	81	27.00%
3.	<b>Total Employees (1+2)</b>	<b>771</b>	<b>570</b>	<b>73.93%</b>	<b>201</b>	<b>26.07%</b>

Differently Abled Workers						
S. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
4.	Permanent Workers	11	9	81.82%	2	18.18%
5.	Other than Permanent Workers	0	0	-	0	-
6.	<b>Total Workers (4+5)</b>	<b>11</b>	<b>9</b>	<b>81.82%</b>	<b>2</b>	<b>18.18%</b>

21. Participation/ Inclusion/ Representation of Women as on March 31, 2024

	Total (A)	Number of Female (B)	Percentage (B/A)
Board of Directors	14*	1	7.14%
Key Management Personnel	4#	2	50.00%

\* - Two members of the Board of Directors of the Bank, viz. Managing Director & Chief Executive Officer (MD & CEO) and Deputy Managing Director (DMD) are also included under Key Management Personnel.

# - Key Management Personnel includes MD & CEO, DMD, Chief Financial Officer (CFO) and Company Secretary.

22. Turnover rate for permanent employees and workers:

	FY 2023-24#			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees*	6.51%	6.63%	6.55%	4.82%	4.59%	4.74%	2.87%	1.98%	2.59%
Permanent Workers	1.10%	2.08%	1.33%	13.51%	8.63%	12.47%	8.16%	3.52%	7.27%

\* - Turnover Rate(FY 2023-24): Voluntary exits during the period/ (Number of employees at the beginning of the period+ Number of new joinees during the period) as per revised logic.

# - Includes MD & CEO, DMD and Executives.

NOTE:

1. Permanent includes confirmed employees and employees on probation.

2. Other than Permanent includes employees on contract.

3. Employee includes Officer Class.

4. Workers Includes Clerical/ Subordinate Class.

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

## 23. (a) Names of holding/ subsidiary/ associate companies/ joint ventures

S. No.	Name of the holding/ subsidiary/ associate company/ joint venture (A)	Indicate whether holding/ subsidiary/ associate company/ joint venture	% of shares held by listed entity	Does the entity indicated at Column A, participate in the Business Responsibility initiatives of the 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
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:**

## 24.

(i)	Whether CSR is applicable as per Section 135 of Companies Act, 2013 (Yes/No)	Yes
(ii)	Turnover (in INR)	₹ 30,037.04 crore
(iii)	Net Worth (in INR)	₹ 32,842.82 crore

**VII. Transparency and Disclosures Compliances:**

## 25. Complaints/ Grievances on any of the Principles (1-9) under the National Guidelines on Responsible Business Conduct:

Stakeholder Group	Grievance Redressal Mechanism in place (Y/N) (Provide web-link of policy)	Current Financial Year 2023-24			Previous Financial Year 2022-23		
		Number of complaints filed	Number of complaints pending at close of year	Remarks	Number of complaints filed	Number of complaints pending at close of year	Remarks
Communities	Yes. Grievance redressal mechanism is incorporated in the CSR policy of the Bank. ( <a href="https://www.idbibank.in/pdf/CSR-Policy.pdf">https://www.idbibank.in/pdf/CSR-Policy.pdf</a> )	Nil	Nil	NA	Nil	Nil	NA

Stakeholder Group	Grievance Redressal Mechanism in place (Y/N) (Provide web-link of policy)	Current Financial Year 2023-24			Previous Financial Year 2022-23		
		Number of complaints filed	Number of complaints pending at close of year	Remarks	Number of complaints filed	Number of complaints pending at close of year	Remarks
<b>Investors</b> (Other than shareholders)	Yes. ( <a href="https://www.idbibank.in/flexi-bond.aspx">https://www.idbibank.in/flexi-bond.aspx</a> )	-	-	Reported under the head 'Customers' which includes Flexibond complaints	-	-	Reported under the head 'Customers' which includes Flexibond Complaints
<b>Shareholders</b>	Yes. ( <a href="https://www.idbibank.in/idbi-bank-officials-for-shareholder-grievances.aspx">https://www.idbibank.in/idbi-bank-officials-for-shareholder-grievances.aspx</a> )	1,644	0	NA	1,480	0	NA
<b>Employees and Workers@</b>	Yes. IDBI Bank has put in place i-Hridayo online Grievance redressal system.	42	23	NA	45	11	NA
<b>Customers</b>	Yes. ( <a href="https://www.idbibank.in/banking-complaints-1.aspx">https://www.idbibank.in/banking-complaints-1.aspx</a> )	59,714	282	Complaints filed from all sources including Flexibonds complaints	65,232	1,114	The data for FY 2022-23 has been revised to include 'ATM disputes not resolved within T+1 day' as against 'ATM disputes with TAT of more than T+5 days' reported last year.
<b>Value Chain partners</b>	Yes. ( <a href="https://www.idbibank.in/vigilance-mechanism-notice.aspx">https://www.idbibank.in/vigilance-mechanism-notice.aspx</a> )	Nil	Nil	NA	Nil	Nil	NA

## Business Responsibility & Sustainability Report

Stakeholder Group	Grievance Redressal Mechanism in place (Y/N) (Provide web-link of policy)	Current Financial Year 2023-24			Previous Financial Year 2022-23		
		Number of complaints filed	Number of complaints pending at close of year	Remarks	Number of complaints filed	Number of complaints pending at close of year	Remarks
Others	Yes. ( <a href="https://www.idbibank.in/vigilance-mechanism-notice.aspx">https://www.idbibank.in/vigilance-mechanism-notice.aspx</a> ) Whistle blower portal available on the Bank's Intranet as per the Policy on Vigil Mechanism.	77	7	Complaints from vigilance/ corruption angle	137	4	Complaints from vigilance/ corruption angle

@ - Employee complaints including complaints on sexual harassment indicated under Principle 5 under question numbers 6 and 7. Accordingly, the employee complaints data for FY 2022-23 has been revised to include such complaints.

### 26. 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 the opportunity (Negative/ Positive)
1	Customer privacy and data security	Risk	<b>Risk:</b> Customer privacy and data security are critical in banking sector, where many transactions are digitalised, increasing the risk of information and cybersecurity threats. Handling sensitive personal data stresses the need for robust security measures.	<ul style="list-style-type: none"> <li>The Bank has taken a series of steps to improve its Information Technology (IT) risk management and control. The Bank has put in place Information Security Policy, Cyber Security Policy and Cyber Crisis Management Plan which articulate management intent and direction for addressing cyber security risk. The Bank has a 24x7 Security Operation Centre (SOC) for centralised monitoring of security devices like firewalls, routers, Intrusion Detection System (IDS) devices/ Intrusion Prevention System (IPS) devices, Privileged Identity Management (PIM), antivirus, phishing/ malware attempts and for taking corrective actions. The Bank also regularly conducts Vulnerability Assessment &amp; Penetration Testing (VAPT) of external applications.</li> </ul>	<b>Negative Risk:</b> The Bank's reputation and relationship with stakeholders can be adversely affected in case of any instance of data breaches and cyber attacks.



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 the opportunity (Negative/Positive)
				<ul style="list-style-type: none"> <li>The Bank has set up Data Centre (DC), Disaster Recovery Centre (DR) as well as Near DR Centre (NDR) which are certified with the latest ISO 27001:2013 information security standards.</li> </ul>	
2.	Customer satisfaction	Risk and Opportunity	<p><b>Risk:</b> Low customer satisfaction can lead to higher customer attrition rates. Failure to meet customer expectations can lead to loss of competitive edge, making it difficult to attract new customers and retain existing ones.</p> <p><b>Opportunity:</b> High levels of customer satisfaction can lead to stronger customer loyalty, leading to long-term relationships and business growth. It also leads to enhanced brand reputation, providing a competitive edge in the market.</p>	<ul style="list-style-type: none"> <li>The Bank has a dedicated Customer Care Centre (CCC) and Customer Contact Centres operating in two locations on a 24x7 basis to address customer queries and swiftly redress customer grievances received through multiple channels. The Bank handles complaints received from all channels in line with defined policies, which also include a time-based in-built escalation matrix with an internal alert mechanism.</li> <li>The Bank has designated Grievance Redressal Officers (GROs) at each of its Zonal Offices, a Principal Nodal Officer (PNO) at the Head Office and has also appointed an Internal Ombudsman (IO) for examining the complaints which the Bank proposes to reject/ provide partial resolution.</li> <li>The Bank has established two senior level customer service committees, i.e. Standing Committee on Customer Service (SCCS) and Customer Service Committee of the Board (CSCB), for assessment of quality of customer service rendered by the various touchpoints of the Bank.</li> </ul>	<p><b>Negative Risk:</b> Instances of unsatisfied customers can result in potential revenue loss, decreased market share and damage to the Bank's reputation, which can result in decreased profitability in the short and long term.</p> <p><b>Positive Opportunity:</b> Customer satisfaction can increase revenue, higher product uptake by customers, reduced churn and organic growth in the customer base, thus leading to improved profitability over time.</p>
3.	Risk Management	Risk and Opportunity	<p><b>Risk:</b> Inadequate or poor risk management may lead to numerous adverse consequences, significantly affecting financial stability, operational efficiency, regulatory compliance and overall reputation.</p> <p><b>Opportunity:</b> Robust risk identification, management and mitigation framework enhances the operational resilience against potential threats and ensure long-term stability and growth.</p>	<ul style="list-style-type: none"> <li>The Bank has put in place a well-defined policy framework outlining appropriate limits and procedural aspects to enable the Bank to mitigate and manage risk within its overall risk appetite. Furthermore, the Bank undertakes periodic policy updates to ensure further refinement in risk management practices by capturing the essence of business dynamics, banking innovations, emerging risk scenarios and regulatory changes.</li> </ul>	<p><b>Negative Risk:</b> Risk management failure can lead to severe consequences such as financial losses, regulatory penalties, reputational damage and organisational instability, which may lead to decreased profitability, shareholder value and market competitiveness.</p> <p><b>Positive Opportunity:</b> Risk mitigation can lead to optimising operational efficiency and business continuity, thereby leading to sustained profitability.</p>

## Business Responsibility & Sustainability Report

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 the opportunity (Negative/Positive)
				<ul style="list-style-type: none"> <li>The Bank has implemented an Integrated Risk Management Architecture (IRMA), comprising software solutions such as the Risk Assessment Module (RAM), Capital Assessment Model (CAM) and Comprehensive Operational Risk Evaluator (CORE), to ensure a robust and technologically advanced risk management system is in place.</li> </ul>	
4.	Digitisation	Opportunity	<p><b>Opportunity:</b> Digitisation presents several opportunities for transforming the business models, enhancing operational efficiency, improving customer experience, introducing product/service innovations, enhancing data security protocols, improving compliance, among other areas.</p>	-	<p><b>Positive Opportunity:</b> Digital technologies can help in enhancing customer experience through digital channels, streamlining back-office processes and helping in automation of manual tasks, leading to improved turnaround time, thus, helping in data-driven customer segment targeting and opening up new revenue streams. The opportunities have the potential for sustained revenue growth.</p>
5.	Compliance	Risk and Opportunity	<p><b>Risk:</b> Failure to comply with statutory/ regulatory norms pose a risk as it may lead to financial loss, regulatory penalties, reputational damage and operational instability.</p> <p><b>Opportunity:</b> Effective compliance practices can serve as a strategic opportunity to build brand trust and enhance reputation. By demonstrating a commitment to integrity, transparency and ethical conduct, the Bank can earn the trust and confidence of customers, investors, regulators and other stakeholders.</p>	<ul style="list-style-type: none"> <li>The Bank ensures compliance of various statutory and regulatory guidelines laid down by the GoI, the RBI, the Securities &amp; Exchange Board of India (SEBI) and other regulatory/ statutory bodies through a structured system of internal controls and tiered reviews.</li> <li>The Bank has put in place an extensive Compliance Policy.</li> <li>The Bank has designated Chief Compliance Officer (CCO) at the Head Office.</li> <li>The Bank has strengthened the internal compliance culture at a granular level by implementing advanced technology application, viz. Cermo+ NXT, which has trackers in place for enabling timely submission of compliance to the RBI and proper data management.</li> </ul>	<p><b>Negative Risk:</b> Non-compliance with applicable rules and regulations can result in imposition of monetary fines/ penalties, customer attrition, loss of stakeholder trust, legal costs, which may lead to revenue loss.</p> <p><b>Positive Opportunity:</b> Effective compliance can help in improved operational stability, avoidance of regulatory fines/ penalties, reduced legal costs, enhanced reputation and brand value.</p>

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 the opportunity (Negative/ Positive)
6.	Customer awareness	Opportunity	<b>Opportunity:</b> Increased awareness about banking products/ services and process helps to build trust and confidence among customers. Providing information in a transparent and understandable manner helps banks to demonstrate their commitment to customer well-being and thus, leading to deeper engagement and loyalty.	-	<b>Positive Opportunity:</b> Greater customer awareness can help banks to strengthen customer relationships, to tap into greater cross-selling and upselling opportunities, to reduce customer service enquiries/ complaints, to mitigate risks for customers. This can help banks to augment their market share and drive revenue growth.
7.	Business Ethics and governance	Risk and Opportunity	<b>Risk:</b> Deficiencies in business ethics and governance risks lead to excessive risk-taking, compliance failures and incidence of frauds, resulting in significant challenges for banks, affecting their reputation, financial stability and regulatory scrutiny. <b>Opportunity:</b> Strong business ethics and effective corporate governance practices positively impact banks through enhanced stakeholder trust, positive brand image and mitigate mala fide practices.	<ul style="list-style-type: none"> <li>The Bank's Board of Directors and various Board Committees are empowered to monitor implementation of the best corporate governance practices and make necessary disclosures within the framework of legal and regulatory provisions and banking conventions.</li> <li>The Bank has put in place General Code of Conduct and Ethics as well as other policies and procedures to ensure that the Bank's operations are conducted ethically and in compliance with robust corporate governance standards.</li> <li>The Bank has also introduced the concept of Chief Ethics Officer/ Zonal Ethics Officers to ensure promulgation of an ethical and compliant culture in the Bank.</li> <li>The Bank has also put in place an Environment, Social &amp; Governance (ESG) Policy which prioritises ethical and lawful business conduct.</li> </ul>	<p><b>Negative Risk:</b> Unethical conduct and poor governance practices have severe implications in terms of financial losses, erosion of stakeholder trust, regulatory penalty/ fines/ actions, reputational damage, among others.</p> <p><b>Positive Opportunity:</b> Ethical practices build trust and credibility with all stakeholders, especially with customers, leading to higher customer retention and loyalty and thus, enhancing business growth. Furthermore, lower penalties/ fines, legal costs and improved efficiency contribute to overall profitability.</p>

## Business Responsibility & Sustainability Report

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 the opportunity (Negative/Positive)
8.	Competitive behaviour	Risk and Opportunity	<p><b>Risk:</b> Lack of competitive behaviour by banks leads to operational inefficiencies, higher costs, deficiencies in customer service and stagnation in product/service innovation.</p> <p><b>Opportunity:</b> Competitive behaviour in banks presents numerous opportunities to enhance their market position through innovative products/ services, enhanced customer experience and enhanced operational efficiency.</p>	<ul style="list-style-type: none"> <li>The Bank engages in competitive behaviour to enhance its market position and to drive growth by being more responsive to customer requirements. This is ensured through effective leadership oversight and robust policies/ procedures.</li> <li>The Bank periodically reviews its existing products/ services and introduces new products/ services in tandem with the market dynamics.</li> <li>Furthermore, the Bank leverages technological advancements to enhance customer experience and this leads to higher customer retention and acquisition.</li> </ul>	<p><b>Negative Risk:</b> Absence of competitive behaviour can lead to customer dissatisfaction and attrition, thereby leading to reduced market share and financial loss.</p> <p><b>Positive Opportunity:</b> Introduction of new products, enhanced customer service, increased operational efficiency can help in expanding market reach and thereby increase revenue streams and profitability.</p>
9.	Employment practices	Opportunity	<p><b>Opportunity:</b> Human capital is one of the most crucial factors for growth in banks and offers opportunities in terms of driving customer experience, brand image, operational stability, operational efficiency and imparts competitive advantage.</p>	-	<p><b>Positive Opportunity:</b> The benefits of a skilled and committed workforce is manifested through greater customer satisfaction, enhanced market share, ethical conduct, better risk management, unlocking significant opportunities for business growth.</p>
10.	Employee Well-being	Risk and Opportunity	<p><b>Risk:</b> Not giving due importance to the well-being of employees can lead to various risks, including decreased productivity, increased absenteeism, higher turnover rates, inability to attract top talent, poor operational conduct, decreased morale, etc.</p> <p><b>Opportunity:</b> Prioritising the employee well-being presents opportunities for banks, as a happy and engaged workforce helps in ensuring improved productivity and better customer service standards. A thriving and conducive work culture helps in ensuring better customer experience, driving customer retention and customer acquisition.</p>	<ul style="list-style-type: none"> <li>The Bank has designed all employee policies and processes with a 'human-centric' approach. Towards this, the Bank provides a number of financial and non-financial facilities to promote well-being of its workforce.</li> <li>The Bank has facilitated employee development by focusing on learning and employee engagement to enhance professional excellence.</li> <li>Furthermore, the Bank offers ample scope to its workforce to have a well-rounded professional growth.</li> </ul>	<p><b>Negative Risk:</b> The risks stemming from not focussing on employees such as absenteeism, higher attrition, reduced productivity can result in direct financial losses in terms of recruitment costs and training expenses. Further, the adverse impact on customer service can lead to lost revenue opportunities, affecting business growth and profitability.</p> <p><b>Positive Opportunity:</b> A positive work culture can help in attracting and retaining top talent, which can drive positive gains such as better customer service and positive brand image which can help in driving business growth.</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 NGRBC Principles and Core Elements.

	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	<b>Policy and Management Processes</b>									
1.	a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	c. Web Link of the policies, if available	1,2,3,4	5,6	7,8,9,10	5	7	5	5	11	12, 13
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 are certified as ISO 22301:2019.								
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 cases the same are not met.	N	N	N	N	N	N	N	N	N
	<b>Governance, leadership, and oversight</b>									
7.	Statement by the director responsible for the business responsibility and sustainability report, highlighting ESG related challenges, targets, and achievements - Please refer to the Statement by Managing Director & Chief Executive Officer (MD & CEO) in the BRSR section of the Annual Report.									
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 its Environment, Social & Governance (ESG) Policy for sustainability related issues. The Bank's CSR & ESG Committee of the Board is responsible for oversight and implementation of the ESG initiatives. The Management Committee of CSR & ESG of the Bank, an internal committee comprising senior executives, is responsible for monitoring the performance under the stated objectives on a periodic basis to provide an added impetus to the Bank's ESG agenda.								

Notes:

- The Bank has put in place General Code of Conduct and Ethics which can be accessed at <https://www.icbiban.in/secretarial-disclosures.aspx>

## Business Responsibility & Sustainability Report

2. The Bank has put in place Policy on Vigil Mechanism which can be accessed at <https://www.idbibank.in/pdf/Policy-on-Vigil-Mechanism-.pdf>
3. The Bank has put in place Officers Service, Conduct, Discipline & Appeals Rules which is an internal document and has not been made available to the public due to confidentiality reasons.
4. The Bank has put in place Anti-bribery and Anti-Corruption Policy which can be accessed at <https://www.idbibank.in/pdf/Anti-Bribery-Anti-Corruption-Policy.pdf>.
5. The Bank has put in place an ESG Policy which can be accessed at <https://www.idbibank.in/pdf/ESG-Policy.pdf>
6. 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-annual-report.aspx>. Further, the Bank's BCM Disclosure Statement may be accessed at <https://www.idbibank.in/pdf/basel/bcm-disclosure.pdf>
7. The Bank has put in place a Human Rights Policy which can be accessed at <https://www.idbibank.in/pdf/Human-Rights-Policy.pdf>
8. 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>
9. 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 details can be accessed at <https://www.idbibank.in/pdf/Sexual-Harassment-Redressal-Policy.pdf>.
10. The Bank has put in place Security Policy for protecting its workforce against physical security risks. The Policy is an internal document and has not been made available to the public due to confidentiality reasons.
11. The Bank's CSR activities are governed by its CSR Policy which can be accessed at <https://www.idbibank.in/pdf/CSR-Policy.pdf>
12. 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](https://www.idbibank.in/pdf/policy/Customer_Care_Policy.pdf)), Customer Rights Policy ([https://www.idbibank.in/pdf/policy/Customer\\_Rights\\_Policy.pdf](https://www.idbibank.in/pdf/policy/Customer_Rights_Policy.pdf)), Grievance Redressal Policy ([https://www.idbibank.in/pdf/policy/Grievance\\_Redressal\\_Policy.pdf](https://www.idbibank.in/pdf/policy/Grievance_Redressal_Policy.pdf)) and Customer Compensation Policy (<https://www.idbibank.in/pdf/policy/Compensation-Policy-Upload.pdf>)
13. 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 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)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	The Bank conducts regular reviews of its policies as outlined in the respective policy documents and/ or when deemed necessary by competent authorities. The performance against these policies is evaluated and adjustments or modifications to policies and procedures are carried out as and when required.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Bank is compliant with all applicable laws/ regulations notified by concerned statutory/ regulatory authorities.																	

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.

P1	P2	P3	P4	P5	P6	P7	P8	P9
No	No	No	No	No	No	No	No	No

12. If Answer to Question (11) Above is “NO”, i.e., not all Principles are covered by a Policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	All principles may not be covered by policies but are followed in spirit and form part of the Bank’s way of operation.								
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)									

## Section C: Principle Wise Performance Disclosure

Entity demonstrates their performance in integrating the Principles and Core Elements with key processes and decisions.

### 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 2023-24:

Segment	Total number of training and awareness programmes held	Topics/ Principles covered under training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	9	a. Familiarisation programme regarding departments of the Bank for newly inducted Directors b. Training sessions on Know Your Customer (KYC) and Anti Money Laundering (AML) organised by Centre for Advanced Financial Research and Learning (CAFRAL) c. Workshops aimed at enhancing Board focus on Enterprise Risk Management by Indian Institute of Corporate Affairs (IICA) d. Governance training for Directors serving on Boards of Banks, Financial Institutions (FIs) and Non-Banking Financial Companies (NBFCs) organised by CAFRAL	85.71%*

## Business Responsibility &amp; Sustainability Report

Segment	Total number of training and awareness programmes held	Topics/ Principles covered under training and its impact	%age of persons in respective category covered by the awareness programmes
		e. Masterclass for Directors training programmes for Nominee Directors of Life Insurance Corporation of India (LIC) conducted by Institute of Directors (IOD), India f. Customised In-House Training Programme on Environmental, Social, and Governance (ESG) for Sustainable Leadership - IOD g. Programme focused on Powering High-Performance Boards by Indian School of Business (ISB) h. Sessions on IT & Cyber Security i. Masterclass on Strategic Innovation & Leadership.	
<b>Key Managerial Personnel</b>	14	a. Strategic Innovation & Leadership Masterclass b. Customised In-House Training Programme on ESG for Sustainable Leadership - IOD c. Programme on Powering High-Performance Board by ISB d. Webinars and training on Corporate Governance, Ethics and Compliances of secretarial matters organised by Institute of Company Secretaries of India (ICSI) e. AML Awareness Programme f. Management Development Programme for Senior Management.	100.00%*
<b>Employees other than BoD and KMPs</b>	1,998	The topics/ Principles were covered under various training programmes which included, inter alia, Aarohan 2.0, role-based workshops for frontline officers, Customer Service, Wellness Programmes, BRSR and ESG modules, etc.	98.69%
<b>Workers</b>	40	Wellness programme on healthy living and leading a successful professional and personal life, pre-promotion training to Scheduled Caste (SC)/ Scheduled Tribe (ST) candidates, stress management yoga day, health talk series - cancer awareness, wellness and human rights awareness, OJAS online e-learning modules etc.	92.79%

\* - The total count of Board of Directors and Key Managerial Personnel include MD & CEO and DMD and has been considered as on March 31, 2024.



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 discussed on the entity's website)

Monetary					
	NGRBC Principle	Name of the Regulatory/ enforcement agencies/ judicial institutions	Amount (in INR)	Brief of Case	Has an appeal been preferred? (Yes/ No)
Penalty/ Fine	1	Reserve Bank of India	₹ 6,76,136	Non-compliance of guidelines on exchange of coins and small denomination notes and mutilated notes during incognito visits (₹ 1,10,000/-) 11 instances.  Penalties imposed by RBI on currency chests in cases of remittances, made by currency chests to RBI (₹ 5,02,468) 98 instances.  Excess amount claimed for agency commission during FY 2022-23 (₹ 63,668) one instance.	No
Settlement	NA	NA	Nil	NA	NA
Compounding Fee	NA	NA	Nil	NA	NA
Non-Monetary					
	NGRBC Principle	Name of the Regulatory/ enforcement agencies/ judicial institutions	Amount (in INR)	Brief of Case	Has an appeal been preferred? (yes/ No)
Imprisonment	NA	NA	Nil	NA	NA
Punishment	NA	NA	Nil	NA	NA

3. Of the instances disclosed in Question 2, above detail 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
Not applicable	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide web-link to the policy.

For bribery, corruption and other vigilance matters, the Bank is governed by the policy/ guidelines issued by Central Vigilance Commission (CVC), as per the CVC Manual (2021 updated). The CVC Manual can be viewed on the CVC's website ([www.cvc.gov.in](http://www.cvc.gov.in)). Further, as per the Bank's policy on Officers' Discipline & Appeal Rules - 2006 (ODAR-2006) detailed guidelines & procedure to deal with the officers who have indulged in corrupt practices is mentioned in the paragraph no. 12.

## Business Responsibility & Sustainability Report

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

	Current Financial Year 2023-24	Previous Financial Year 2022-23
Directors	0	0
Key Managerial Personnel (KMPs)	0	0
Employees	0*	2*
Workers	0	0

\*- In respect of CBI cases only.

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

	Current Financial Year 2023-24		Previous Financial Year 2022-23	
	Number	Remark	Number	Remark
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

### 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

### 8. Number of days of accounts payables ((Accounts payable\*365)/ Cost of goods/services procured) in the following format:

	Current Financial Year 2023-24	Previous Financial Year 2022-23
Number of days of accounts payables	37.89	39.39
Considering the business model, the Bank does not have liability directly related to accounts payable. The Bank's liability is grouped under head 'other liabilities' and the same is monitored by the accounts owners.		

### 9. Openness of Business:

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties, along with loans and advances & investments with related parties, in the following format:

Parameter	Metrics	Current Financial Year 2023-24	Previous Financial Year 2022-23
Concentration of Purchases	a. Purchases from trading houses as % of the total purchases	Purchase and Sales parameters are not applicable to the Bank being a banking company engaged in providing banking and financial services.	
	b. Number of trading houses where purchases are made from	The Bank has wide base of depositors and borrowers which are sourced as per its policies. The Bank has no transactions with trading house/ dealers.	
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	All the transactions with related parties are done at an arm's length. Concentration of deposits, advances, exposures and NPAs with respect to Top 20 accounts of respective four categories are disclosed in the Bank's Annual Report.	

Parameter	Metrics	Current Financial Year 2023-24	Previous Financial Year 2022-23
Concentration of Sales	a. Sales to dealers/distributors as % of total sales		
	b. Number of dealers/distributors to whom sales are made		
	c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors		
Share of RPTs in	a. Purchases (Purchases with related parties/ Total Purchases)		
	b. Sales (Sales to related parties/ Total Sales)		
	c. Loans & advances (Loans & advances given to related parties/ Total loans & advances) <sup>#</sup>	0.28%	0.01%
	d. Investments (Investments in related parties/ Total Investments made) <sup>##</sup>	0.26%	0.33%

# - Loans given to Related party/ Gross Advances of the Bank.

## - Investments in Related party/ Total Gross Investments of the Bank.

## Leadership Indicators

- Awareness programmes conducted for the value chain partners on any of the Principles during the financial year 2023-24:

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
2	<ul style="list-style-type: none"> <li>Online training module on ESG, NGRBC Principles and BRSR.</li> <li>Training on topics such as personnel safety, teamwork, good behaviour to be followed with co-workers, time management, preventive maintenance, moral values, etc.,</li> </ul>	<ul style="list-style-type: none"> <li>The Bank had sent awareness emailers to its supply chain partners regarding the online training module on ESG, NGRBC Principles and BRSR.</li> <li>Further, the Bank has conducted training programme for the staff of the value chain partners working at the Bank's Head Office in Mumbai on these topics.</li> </ul>

## Business Responsibility & Sustainability Report

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 established systems and procedures to address conflicts of interest involving members of the Board. The Bank’s General Code of Conduct and Ethics, accessible on the Bank’s website (<https://www.idbibank.in/idbi-bank-general-code-of-conduct-ethics.aspx>), addresses conflict of interest issues, including those related to the Directors.

As a part of its governance framework, the Board members are required to promptly disclose any changes in their interests in external entities to the Board. This disclosure is made at the first meeting of the Board held in each financial year and as changes occur thereafter. The Directors with a vested interest in a particular agenda item recuse themselves from participation to ensure impartial decision-making.

## 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 environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	Current Financial Year 2023-24	Previous Financial Year 2022-23	Details of improvements in environmental and social impacts
R&D	Not applicable given the nature of operations as a financial service provider.		
Capex			

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No).  
b. If “Yes”, what percentage of inputs were sourced sustainability?

The Bank has procured green building products such as green plywood, LED lights, etc., for its newly opened branches and few other offices/ residential flats in FY 2023-24.

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.

The Bank prefers suppliers who are EMS/ ISO14001 certified wherever feasible. The Bank is committed to continue to rely more on ESG compliant suppliers.

3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life for:

- Plastics (including packaging)
- E-waste
- Hazardous waste
- Other waste

This is not applicable considering that the Bank does not have any products that involved being reclaimed given the nature of its operations as a financial services provider.

However, given the type of sector, e-waste is one of the critical hazardous wastes. For disposal of e-waste, the Bank has developed an e-waste management policy, which covers all the branches, verticals, Regional Offices and 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.

Furthermore, in a bid to integrate sustainability with its operations, the Bank endeavours to leverage technology to provide products and services through digital channels. Furthermore, the Bank’s digitisation efforts in day-to-day functioning is aimed at rationalising its paper consumption.

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/ Assessment (LCA) for any of its products (for manufacturing industries) 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 web-link
Not applicable					

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
Not applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	Current Financial Year 2023-24	Previous Financial Year 2022-23
This is not applicable considering that the Bank does not have any products that involved being reclaimed given the nature of operations as a financial services provider. However, the Bank has put in place an e-waste management policy for safe disposal of e-waste, which is a critical hazardous waste, to the registered recyclers.		

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:

	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable					
E-Waste						
Hazardous Waste						
Other Waste						

## Business Responsibility & Sustainability Report

### 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 % total products sold in respective category
Not applicable	

## 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	Total (A)	Health Insurance*		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent Employees</b>											
Male	10,920	10,920	100.00%	10,920	100.00%	NA	NA	10,920	100.00%	NA	NA
Female	5,406	5,406	100.00%	5,406	100.00%	5,406	100.00%	NA	NA	NA	NA
<b>Total</b>	<b>16,326</b>	<b>16,326</b>	<b>100.00%</b>	<b>16,326</b>	<b>100.00%</b>	<b>5,406</b>	<b>33.11%</b>	<b>10,920</b>	<b>66.89%</b>	<b>NA</b>	<b>NA</b>
<b>Other than Permanent Employees</b>											
Male	1,088	1,078	99.08%	1,088	100.00%	NA	NA	NA	NA	NA	NA
Female	878	875	99.66%	878	100.00%	878	100.00%	NA	NA	NA	NA
<b>Total</b>	<b>1,966</b>	<b>1,953</b>	<b>99.34%</b>	<b>1,966</b>	<b>100.00%</b>	<b>878</b>	<b>44.66%</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

\*- Permanent employees are covered under the Bank's in-house Medical Scheme. Entry level Officers are covered under Floater Health Insurance Policy.

#### 1. b. Details of measures for the well-being of Workers:

Category	Total (A)	Health Insurance*		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent Workers</b>											
Male	553	553	100.00%	553	100.00%	NA	NA	553	100.00%	NA	NA
Female	168	168	100.00%	168	100.00%	168	100.00%	NA	NA	NA	NA
<b>Total</b>	<b>721</b>	<b>721</b>	<b>100.00%</b>	<b>721</b>	<b>100.00%</b>	<b>168</b>	<b>23.30%</b>	<b>553</b>	<b>76.70%</b>	<b>NA</b>	<b>NA</b>
<b>Other than Permanent Workers</b>											
Male	0	0	-	0	-	0	-	0	-	0	-
Female	0	0	-	0	-	0	-	0	-	0	-
<b>Total</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>

\* - Permanent workers are covered under Bank's in-house Medical Scheme.

#### c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format

	Current Financial Year 2023-24	Previous Financial Year 2022-23
Cost incurred on well-being measures as a % of total revenue of the company	0.80%	0.73%

2. Details of retirement benefits for Current FY 2023-24 and Previous FY 2022-23

Benefits	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	No. of Employees covered as % of total Employee	No. of workers covered as % of total workers	Deducted and Deposited with the authority (Yes/ No/ NA)	No. of Employees covered as % of total Employee	No. of workers covered as % of total workers	Deducted and Deposited with the authority (Yes/ No/ NA)
PF	2.82%	13.04%	Y	3.39%	14.63%	Y
Gratuity	100.00%	100.00%	Y	100.00%	100.00%	Y
ESI	0.00%	0.00%	N.A.	0.00%	0.00%	N.A.
Others- Please specify*	97.18%	86.96%	Y#	96.61%	85.37%	Y#

\*- Pension & National Pension Scheme.

# - Except employees with unopened Permanent Retirement Account Number (PRAN).

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”, then whether any steps are being taken by the entity in this regard.

The Bank is committed to making its premises/ offices accessible to all. As of March 31, 2024, the Bank had 2,004 branches of which 938 branches have ramp facilities. Construction of ramp facilities is underway in six branches. In 298 branches, ramp facility is not required as entrance of these branches are parallel to the road or lift facility is available. 762 branches are located on upper ground or first floor and hence, it is not feasible to provide ramp facilities in these branches.

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

Yes, the Bank has put in place an Equal Opportunity Policy which is available publicly (<https://www.idbibank.in/pdf/Equal-Opportunity-Policy-Employees.pdf>). It is the endeavour of the Bank to maintain conducive and harmonious work environment by creating equal opportunities at workplace and recognising and valuing diversity, equity and inclusion (DE&I). 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.

5. Return to work and Retention rates of permanent employees and workers that took parental leave for FY 2023-24.

Gender	Permanent Employees		Permanent Workers	
	Return to Work Rate*	Retention Rate#	Return to Work Rate*	Retention Rate#
Male	99.81%	90.89%	NA	NA
Female	82.26%	87.37%	NA	NA
Total	92.49%	89.53%	NA	NA

\* - Return to Work: Officers availed paternity/ maternity leave and in service as on March 31, 2024 are considered.

# - Retention Rate: Officers availed paternity/ maternity leave and retained after 12 months and in service as on March 31, 2024 are considered.

## Business Responsibility & Sustainability Report

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:

Permanent Workers	Yes, the Bank has an online portal, viz. i-Hridayo, 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	

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

Category	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Total employees/ workers in respective category (A)	No. of employees/ workers in respective category, who are part of Association(s) or Unions (B)#	Percentage (%) (B/A)	Total employees/ workers in respective category (C)	No. of employees/ workers in respective category, who are part of Association(s) or Unions (D)#	Percentage (%) (D/C)
Total Permanent Employees	18,292*	10,686	58.42%	17,016*	10,451	61.42%
- Male	12,008	7,597	63.27%	11,180	7,454	66.67%
- Female	6,284	3,089	49.16%	5,836	2,997	51.35%
Total Permanent Workers	721	688	95.42%	834	806	96.64%
- Male	553	553	100.00%	643	643	100.00%
- Female	168	135	80.36%	191	163	85.34%

\* - Data includes Executives 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. (a) Details of training given to employees and workers on Health and Safety Measures

Category	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Total (A)	Number (B)	Percentage (%) (B/A)	Total (C)	Number (D)	Percentage (%) (D/C)
<b>Employees</b>						
Male	12,008	9,907	82.50%	11,180	1,768	15.81%
Female	6,284	4,881	77.67%	5,836	1,035	17.73%
<b>Total</b>	<b>18,292</b>	<b>14,788</b>	<b>80.84%</b>	<b>17,016</b>	<b>2,803</b>	<b>16.47%</b>
<b>Workers</b>						
Male	553	501	90.60%	643	539	83.83%
Female	168	154	91.67%	191	170	89.01%
<b>Total</b>	<b>721</b>	<b>655</b>	<b>90.85%</b>	<b>834</b>	<b>709</b>	<b>85.01%</b>



(b) Details of training given to employees and workers on Skill Upgradation

Category	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Total (A)	Number (B)	Percentage (%) (B/A)	Total (C)	Number (D)	Percentage (%) (D/C)
<b>Employees</b>						
Male	12,008	11,775	98.06%	11,180	10,765	96.29%
Female	6,284	6,119	97.37%	5,836	5,587	95.73%
<b>Total</b>	<b>18,292</b>	<b>17,894</b>	<b>97.82%</b>	<b>17,016</b>	<b>16,352</b>	<b>96.10%</b>
<b>Workers</b>						
Male	553	507	91.68%	643	525	81.65%
Female	168	161	95.83%	191	173	90.58%
<b>Total</b>	<b>721</b>	<b>668</b>	<b>92.65%</b>	<b>834</b>	<b>698</b>	<b>83.69%</b>

9. Details of Performance and Career Development reviews of employees and workers\*:

Category	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Total (A) <sup>#</sup>	Number (B) <sup>@</sup>	Percentage (%) (B/A)	Total (C) <sup>#</sup>	Number (D) <sup>\$\$</sup>	Percentage (%) (D/C)
<b>Employees</b>						
Male	10,938	10,311	94.27%	10,401	10,000	96.14%
Female	5,409	4,827	89.24%	5,144	4,589	89.21%
<b>Total</b>	<b>16,347</b>	<b>15,138</b>	<b>92.60%</b>	<b>15,545</b>	<b>14,589</b>	<b>93.85%</b>
<b>Workers</b>						
Male	634	611	96.37%	736	732	99.46%
Female	192	188	97.92%	206	206	100.00%
<b>Total</b>	<b>826</b>	<b>799</b>	<b>96.73%</b>	<b>942</b>	<b>938</b>	<b>99.58%</b>

\* - Excludes employees on contract.

# - The total employees/ workers includes live employees plus retired/ Voluntary Retirement Scheme (VRS)/ deceased employees.

@ - The total Employees/Workers who are eligible for assessment in FY 2022-23 and FY 2023-24.

\$\$ - The revised data for FY 2022-23 excludes employees who have exited (other than then Retired/ VRS/ Deceased employees) and not eligible for assessment.

## Business Responsibility & Sustainability Report

### 10. Health and Safety Management System:

<p>a. <b>Whether an occupational health and safety management system has been implemented by the entity? (Yes/No)</b></p> <p>If “Yes”, then coverage of the system.</p>	<p>The Bank has an internal Occupational Health and Safety (OHS) management system in place. The Bank has put in place fire safety arrangement, CCTV, first aid box, facility of Bank Medical Officers (BMOs), tie-up with Ambulance services at the Head Office and some Zonal Offices and provision of ergonomic chairs for its officers. Mock evacuation drills are conducted at all major office premises to ensure readiness of employees in a scenario of an adverse event.</p> <p>The Bank has also launched i-CARE, an employee mental well-being assistance programme, by engaging services of trained counsellors through external vendor. Employees can seek assistance on personal and work-related problems that may impact their job performance, health and general well-being. The Bank has also been carrying out periodic health check-up and awareness programmes at its Head Office and Zonal Offices.</p>
<p>b. <b>What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis of the entity?</b></p>	<p>The Bank periodically organises fire mock drill for high rise buildings owned/ occupied by the Bank. Security guards deployed at its Head Office are trained for handling fire safety equipment. The Bank also conducts preventive maintenance of all its equipment.</p>
<p>c. <b>Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks? (Yes/No)</b></p>	<p>Logbooks, electrical shock register, etc., are available at its Head Office for recording/ reporting the incident/ hazards, if any. Further, Standard Operating Procedures (SOPs) are available to protect workers from hazards.</p>
<p>d. <b>Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/No)</b></p>	<p>Yes, all employees and their dependents are covered under the Bank’s Medical Scheme. Health checkup including mental well-being, Liver Function Test, Eye Testing, Cardiovascular health, etc., were conducted at its Head Office. Further, various health awareness programmes, viz. Cancer, women’s health, diet and nutrition, etc., were also conducted.</p>

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

Safety Incidents/ Number	Category	Current Financial Year 2023-24	Previous Financial Year 2022-23
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees Workers	In FY 2023-24, there were no employees/ workers of the Bank who suffered high consequence work-related injury/ ill-health/ fatalities.	
Total recordable work-related injuries	Employees Workers		
Number of fatalities	Employees Workers		
High consequence work-related injury or ill-health (excluding fatalities)	Employees Workers		

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

IDBI Bank strives to ensure a safe and healthy work environment for all employees, for which the following measures have been taken:

- 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.
- Availability of Bank Medical Officer (BMO) and tie-up with Ambulance at its Head Office and staff quarters in Mumbai and some of its Zonal Offices.

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

	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Filed	Pending Resolution at end of year	Remark	Filed	Pending Resolution at end of year	Remark
Working Conditions	0	0	NA	0	0	NA
Health and Safety	0	0	NA	0	0	NA

14. Assessment for the Year (2023-24):

	% of plants and offices that were assessed (by entity or statutory authorities or third party)
Health and Safety Practices	The Bank's Head Office in Mumbai has been inspected by lift inspector, electrical installation by Electrical Inspector, fire installation by authorised agency, packaged water testing by manufacturer and DG pollution from authorised agency. The Bank's branches and offices are inspected by its officers internally.
Working Conditions	

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risk/ concerns arising from assessment of health and safety practices and working conditions.

The Bank has preventive maintenance schedules, SOPs, Do's & Don'ts, etc. in place for ensuring safe and healthy working conditions.

**Leadership Indicators**

1. Does the entity extend any life insurance or compensatory package in the event of death of (A). Employees; and (B). Workers (Yes/No). Provide detail.

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 Provident Fund (PF), Employees' State Insurance (ESI), Gratuity, Goods & Service Tax (GST), etc. Further, the vendors submit compliance certificate to this effect. The Bank has also incorporated a clause on making statutory regulatory payments in its Request for Proposal (RFP).

3. Provide the number of employees/ workers having suffered high consequence work-related injury/ ill-health/ fatalities (as reported in Qs. 11 of Essential Indicators above), who have been/ are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total Number of affected employees/ workers		No. of employees/ workers that are rehabilitated or whose family member have been placed in suitable employment	
	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23
Employees	Not applicable considering there were no employees/ workers of the Bank who suffered high consequence work-related injury/ ill-health/ fatalities in FY 2023-24.			
Workers				

## Business Responsibility & Sustainability Report

### 4. Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/No)

Yes, the Bank conducts Retirement Planning workshops for its 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)
- Productive Ageing and Social Networking
- Psychological Exercises for Successful Transition Second Career
- 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 (FY 2023-24):

	% of value chain partners (by value of business done with such partners) that were assessed
Health and Safety Practices	The Bank has circulated awareness emailers to its value chain partners regarding ESG, NGRBC Principles and BRSR to sensitise them and obtain their confirmation regarding their compliance to the same. Further, the Bank has also provided training on topics such as personnel safety, teamwork, good behaviour to be followed with co-workers, time management, preventive maintenance, moral values, etc. to the staff of the value chain partners working at the Bank's Head Office in Mumbai.
Working Conditions	

### 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 such assessment of value chain partners have not been conducted yet.

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

### Essential Indicators

#### 1. Describe the process for identifying key stakeholder groups of the entity.

The Bank's engagement efforts have been targeted, relevant and responsive to the needs and expectations of its key stakeholder groups, thereby fostering trust, collaboration and shared value creation.

The process of identifying the key stakeholders involved the following:

- **Stakeholder Mapping:** The Bank conducted an analysis to map the diverse range of stakeholders who are affected by or have an impact on its business activities. This included identifying both internal and external stakeholders by means of the location of its business operations, association with the Bank, critical to its operations and risk assessments.
- **Engagement History:** The Bank reviewed its past engagement history to identify stakeholders with whom it has established relationships or have interacted with in the past. This aided in ensuring continuity in its engagement efforts and acknowledges the importance of ongoing dialogue.
- **Stakeholder Input:** The Bank has been actively seeking input from various sources, including customer feedback, employee surveys, community consultations and investor relations, to identify stakeholders' perspectives, concerns and expectations.

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

Stakeholder Group	Identified as Vulnerable or Marginalised Group (Yes/No)	Channels of Communication	Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during each engagement
Customers	No	The Bank engages with its customers through a wide range of communication channels, including email correspondence, SMS notifications, in-person meetings, virtual meetings, telephone calls, its website, notice boards, advertisements, and customer facing channels such as its mobile app and social media platforms.	Regular	<ul style="list-style-type: none"> <li>Customer feedback</li> <li>Customer grievances</li> <li>Providing information regarding products and services, including changes, if any</li> </ul>
Community	No	The Bank communicates with its community members through emails, in-person meetings, virtual meetings, telephone calls, etc.	Need-based	<ul style="list-style-type: none"> <li>Monitoring and evaluation</li> <li>Community grievance</li> <li>Challenges and scope of improvement</li> </ul>
Employees	No	The Bank fosters effective communication and engagement with its employees through various channels, including email correspondence, in-person meetings, town hall meetings, virtual meetings, surveys to gather feedback, dedicated employee grievance channels, comprehensive training and capacity development programmes and access to relevant information.	Regular	<ul style="list-style-type: none"> <li>New policies</li> <li>Employee grievances</li> <li>Talent management</li> <li>Learning and development</li> <li>Performance management</li> <li>Employee Engagement</li> </ul>
Investors	No	The Bank communicates with its investors through emails, website, annual general meetings, investor grievance/contact channels, telephone calls etc.	Need-based	<ul style="list-style-type: none"> <li>Performance and updates</li> <li>Business strategy</li> <li>Investor grievances</li> </ul>
Vendors and Suppliers	No	The Bank communicates with its vendors through emails, in-person meetings, virtual meetings and website.	Need-based	<ul style="list-style-type: none"> <li>Due diligence during on-boarding</li> <li>Periodic assessments of suppliers</li> </ul>

### 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, in alignment with its commitment towards transparency and inclusive practices, undertook a Stakeholder Engagement and Materiality Assessment (SEMA) process in FY 2022-23 to ensure that its sustainability initiatives are aligned with the needs and expectations of its stakeholders. The SEMA process involved several key steps, namely:

- **Identification of Stakeholders:** The Bank identified its key stakeholders, including investors, employees, customers, communities and vendors, based on their influence, impact, responsibility and interdependency with the Bank.
- **Engagement and Consultation:** The Bank engaged with these stakeholders through various channels such as surveys, interviews, focus groups and stakeholder dialogues to understand their perspectives, concerns and expectations regarding the Bank's sustainability performance and practices.
- **Materiality Analysis:** Through a materiality analysis, the Bank identified the most significant Environmental, Social and Governance (ESG) issues that are relevant to its business and stakeholders. This analysis aided the Bank in prioritising its sustainability efforts and focus on the issues that matter most to its stakeholders and have the greatest potential impact on its business. The key material topics were then reviewed by the Bank before its finalisation.
- **Objective Setting:** Based on the insights gathered from over 200 responses from its diverse stakeholder groups and the materiality analysis, the Bank has set clear and measurable objectives to address key sustainability challenges and opportunities identified during the SEMA process.

The objectives of the SEMA process was to:

- To gain a comprehensive understanding of the sustainability expectations, concerns and priorities of its stakeholders;
- To identify and prioritise the most significant ESG issues relevant to its business and stakeholders;
- To set clear and measurable sustainability objectives based on stakeholder feedback and materiality analysis; and
- To enhance transparency, accountability and stakeholder trust by incorporating stakeholder input into its sustainability strategy and reporting.

The outcomes of the SEMA process are as follows:

- **Enhanced stakeholder engagement:** The SEMA process facilitated meaningful dialogue and collaboration with its stakeholders, fostering stronger relationships and trust.
- **Improved understanding of material issues:** The Bank gained valuable insights into the most significant ESG issues that matter to its stakeholders and have potential impact on its business.
- **Clearer sustainability objectives and targets:** The SEMA process aided the Bank in setting clear and relevant sustainability objectives and targets that are aligned with stakeholder expectations and materiality considerations.
- **Strengthened sustainability strategy:** The insights gained from the SEMA process aided in developing the Bank's sustainability strategy, enabling it to prioritise actions and initiatives that address the most pressing sustainability challenges and opportunities facing its business and stakeholders.

**2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topic? (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.**

Stakeholder consultation has been instrumental in supporting the identification and management of environmental and social topics.

- On the basis of the materiality assessment, the Bank has been able to identify the most significant Environmental, Social and Governance (ESG) issues that are relevant to its business and stakeholders. This has aided the Bank in prioritising engagement with its stakeholders.
- The stakeholder identification process has been dynamic and would be subjected to periodic review and updates to ensure it remains aligned with the Bank's evolving business objectives and stakeholder expectations.

**3. Provide detail 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	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Total (A)	Number (B)	Percentage (%) (B/A)	Total (C)	Number (D)	Percentage (%) (D/C)
<b>Employees</b>						
Permanent	16,326	15,747	96.45%	15,420	14,922	96.77%
Other than permanent	1,966	1,614	82.10%	1,596	1,430	89.60%
<b>Total Employees</b>	<b>18,292</b>	<b>17,361</b>	<b>94.91%</b>	<b>17,016</b>	<b>16,352</b>	<b>96.10%</b>
<b>Workers</b>						
Permanent	721	664	92.09%	834	698	83.69%
Other than permanent	0	0	-	0	0	-
<b>Total Workers</b>	<b>721</b>	<b>664</b>	<b>92.09%</b>	<b>834</b>	<b>698</b>	<b>83.69%</b>

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

Category	Current Financial Year 2023-24					Previous Financial Year 2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		Number (B)	% (B/A)	Number (C)	% (C/A)		Number (E)	% (E/D)	Number (F)	% (F/D)
<b>Employees</b>										
Permanent	16,326	Nil	NA	16,326	100.00%	15,420	Nil	NA	15,420	100.00%
- Male	10,920	Nil	NA	10,920	100.00%	10,308	Nil	NA	10,308	100.00%
- Female	5,406	Nil	NA	5,406	100.00%	5,112	Nil	NA	5,112	100.00%
<b>Other than Permanent</b>	<b>1,966</b>	<b>Nil</b>	<b>NA</b>	<b>1,966</b>	<b>100.00%</b>	<b>1,596</b>	<b>Nil</b>	<b>NA</b>	<b>1,596</b>	<b>100.00%</b>
- Male	1,088	Nil	NA	1,088	100.00%	872	Nil	NA	872	100.00%
- Female	878	Nil	NA	878	100.00%	724	Nil	NA	724	100.00%

## Business Responsibility & Sustainability Report

Category	Current Financial Year 2023-24					Previous Financial Year 2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		Number (B)	% (B/A)	Number (C)	% (C/A)		Number (E)	% (E/D)	Number (F)	% (F/D)
<b>Workers</b>										
<b>Permanent</b>	721	Nil	NA	721	100.00%	834	Nil	NA	834	100.00%
- Male	553	Nil	NA	553	100.00%	643	Nil	NA	643	100.00%
- Female	168	Nil	NA	168	100.00%	191	Nil	NA	191	100.00%
<b>Other than Permanent</b>	0	0	-	0	-	0	0	-	0	-
- Male	0	0	-	0	-	0	0	-	0	-
- Female	0	0	-	0	-	0	0	-	0	-

### 3. Details of remuneration/ salary/ wages in the following format for FY 2023-24:

#### a. Median remuneration/ wages:

	Male		Female	
	Number	Median salary/ wage of respective category	Number	Median salary/ wage of respective category
<b>Board of Directors (BoD)</b>	10*	26,05,000	1#	27,90,000
<b>Key Managerial Personnel</b>	4@	94,23,234	2	43,46,534
<b>Employees other than BoD and KMP</b>	13,464	18,41,890	7,040	15,71,261
<b>Workers</b>	423	8,17,866	48	7,87,644

\* - 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. The total number of Directors includes Shri Gyan Prakash Joshi who ceased to be Director w.e.f. August 27, 2023 and Shri Ajay Prakash Sawhney who was appointed as a Director w.e.f. August 28, 2023.

# - Median cannot be calculated as there is one female representative in the Board of Directors.

@ - The total number of KMPs includes the Shri Samuel Joseph Jebaraj, DMD and Shri Suresh Khatanhar, DMD, whose terms were till April 05, 2023 and January 14, 2024, respectively.

#### b. Gross wages paid to females as % of total wages paid by the entity in the following format:

	Current Financial Year 2023-24	Previous Financial Year 2022-23
Gross wages paid to females as % of total wages	30.50%	30.52%



**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 its employees. The Policy broadly covers:

- Health and Safety at Workplace,
- Workforce Diversity,
- Prohibition of Child Labour & Forced Labour,
- Harassment-free Workplace,
- Human Dignity,
- Minimum wages and benefits,
- Employee Feedback and Grievances, and
- 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 related 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. 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:**

	Current Financial Year 2023-24			Previous Financial Year 2022-23		
	Filed during the year	Pending resolution at end of year	Remark	Filed during the year	Pending resolution at end of year	Remark
Sexual Harassment	9	3	-	7	5	-
Discrimination at workplace	8	1	-	9	2	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	1	1	-	3	2	-
Other human rights related issues	0	0	-	0	0	-

## Business Responsibility & Sustainability Report

### 7. Complaints filed under the Sexual Harassment of Women at Workplace (*Prevention, Prohibition and Redressal*) Act, 2013 in the following format:

	Current Financial Year 2023-24	Previous Financial Year 2022-23
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	9	7
Complaints on POSH as a % of female employees / workers	0.14%	0.12%
Complaints on POSH upheld	Nil	1

### 8. 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 confidential manner through a portal exclusively accessed by the Chief General Manager of the Internal Audit Department. The whistleblowers 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 whistleblower 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 and it has provisions for protecting the complainant's identity while redressing their concerns. The Bank's Human Rights Policy outlines its commitment to protecting the human rights and maintaining a work environment free of harassment.

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

Yes, the Bank's business agreements and contracts with vendors explicitly stipulate the other party to comply with all laws/ rules/ regulations/ notifications, including those on labour and industrial matters, issued from time-to-time, reflecting its commitment to safeguard human rights. Furthermore, the Bank has included the '*Labour Laws and Minimum Wages*' clause in its RFP format. All safety, labor and industrial laws, which are enforced by the statutory agencies, must be adhered to by the Bank and the vendors during the execution of any contract. The Bank's business partners are obliged to take all necessary measures to ensure the safety of personnel, work and facilities and to follow all reasonable safety protocols. Similarly, in loan agreements with borrowers, the Bank seeks confirmation that they have no outstanding claims or liabilities, such as provident fund or labour dues, thereby safeguarding human rights.

### 10. Assessment for the FY 2023-24:

	% of plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	100.00%
Forced/ Involuntary Labour	100.00%
Sexual harassment	100.00%
Discrimination at workplace	100.00%
Wages	100.00%
Others – please specify	Not applicable

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

The Bank has not observed any significant risks.

### 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.

Even though there have been no instances of human rights grievances/ complaints, the Bank continuously reviews and monitors its policies and business processes on a periodic basis in order to ensure there are no violation of human rights.

2. Details of the scope and coverage of any Human Rights due diligence conducted.

The Bank has not yet 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 is committed to making its premises/ offices accessible to all. 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. As of March 31, 2024, the Bank had 2,004 branches of which 938 branches have ramp facilities. Construction of ramp facilities is underway in six branches. In 298 branches, ramp facility is not required as entrance of these branches are parallel to the road or lift facility is available. 762 branches are located on upper ground or first floor and hence it is not feasible to provide ramp facilities in these branches.

4. Details on assessment of Value Chain Partners:

	% of value chain partners (by value of business done with such partners) that were assessed:
Child Labour	The Bank has not conducted such an assessment yet.
Forced/ Involuntary Labour	
Sexual harassment	
Discrimination at workplace	
Wages	

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

While the Bank has not conducted such assessments, no such significant risks or concerns have been observed or reported.

## Principle 6: Businesses should respect and make efforts to protect and restore the environment

### Essential Indicators

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

Parameter	Current Financial Year 2023-24*	Previous Financial Year 2022-23*
<b>From 'Renewable Sources' in Gigajoules</b>		
Total Electricity Consumption (A)	Not Applicable	Not Applicable
Total Fuel Consumption (B)	Not Applicable	Not Applicable
Energy consumption through Other Sources (C)	Not Applicable	Not Applicable
<b>Total Energy Consumption from renewable sources (A+B+C)</b>	<b>Not Applicable</b>	<b>Not Applicable</b>
<b>From 'Non-Renewable Sources' in Gigajoules</b>		
Total Electricity Consumption (D)	69,547.60	17,638.64
Total Fuel Consumption (E)	3,873.57	7.95
Energy consumption through Other Sources (F)	0	0
<b>Total Energy Consumption from non-renewable sources (D+E+F)</b>	<b>73,421.16</b>	<b>17,646.59</b>
<b>Energy intensity per rupee of turnover (GJ / INR Crore)#</b> <i>(Total energy consumption/turnover in crore rupees)</i>	2.44	0.71
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity®</b> <i>(Total energy consumed/ Revenue from operations adjusted for PPP) (GJ/ Million USD)</i>	5.42	1.60
<b>Energy intensity in terms of physical output (GJ/ INR Crore)§</b>	2.44	0.70
<b>Energy intensity in terms of Full Time Employee (GJ/ Full Time Employees)&amp;</b>	4.31	1.09

**Note:** Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Yes/No). If "Yes", name the external agency.

Yes, Varma and Varma, the Bank's statutory auditor, have conducted assurance of the Bank's BRSR Core Disclosures for FY 2023-24.

\* - The energy data for FY 2023-24 and FY 2022-23 is not comparable as the Bank has considered the following 17 locations – the Bank's Head Office, its office in Belapur, IDBI Training College and 14 Zonal Offices for FY 2023-24 while for FY 2022-23, only the Bank's Head Office was considered. The energy data for 2,004 branches and 208 offices have not been reported for FY 2023-24.

# - For computing the Energy intensity per rupee of turnover for FY 2023-24, the energy consumption for the reported 17 locations has been divided by the Bank's Total Turnover (Total Income). In FY 2022-23, the Energy intensity per rupee of turnover has been computed by dividing the energy consumption for the Bank's Head Office by the Bank's Total Turnover (Total Income) for FY 2022-23.

@ - The implied PPP conversion rate published by International Monetary Fund (IMF) has been used for Purchasing Power Parity calculation. For FY 2023-24, the value for 2023 has been considered. For FY 2022-23, the value for 2022 has been considered.

\$ - For the intensity based on Physical Output, the Bank's revenue from the retail banking segment has been considered since it has the highest share in the Bank's Total Revenue, i.e., 57.26% for FY 2023-24 and 60.66% for FY 2022-23.

& - For computing the Energy intensity in terms of Full Time Employee for FY 2023-24, the energy consumption for the reported 17 locations has been divided by the Bank's Total Permanent Employees and Permanent Workers as on March 31, 2024. The share of employees in these 17 locations account for 22.71% of the Bank's total employee count as on March 31, 2024. For computing the Energy intensity in terms of Full Time Employees for FY 2022-23, the energy consumption for the Bank's Head Office has been divided by the Bank's Total Permanent Employees and Permanent Workers as on March 31, 2023. The share of employees in the Head Office account for 7.86% of the Bank's total employee count as on March 31, 2023.

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? (Yes/No) 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. Nonetheless, the Bank endeavours to operate in a sustainable manner and ensures compliance with relevant environmental laws and regulations. The Bank's Credit Policy also stipulates restrictions on environmentally detrimental industries such as those producing/ consuming ozone depleting substances while encouraging sustainable financing. Furthermore, the Bank's lending policy also encourages sustainable financing.

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

Parameter	Current Financial Year 2023-24*	Previous Financial Year 2022-23*
Water withdrawal by source (in Kilolitres- KL)		
(i) Surface Water	0	0
(ii) Groundwater	0	0
(iii) Third Party Water <sup>^</sup>	1,08,029.14	34,089.22
(iv) Seawater/ Desalinated water	0	0
(v) Others (Please specify)	0	0
<b>Total Volume of water withdrawal (in KL)</b> (i + ii + iii + iv + v)	<b>1,08,029.14</b>	<b>34,089.22</b>
<b>Total volume of water consumption (in KL)</b>	<b>1,08,029.14</b>	<b>34,089.22</b>
<b>Water intensity per rupee of turnover (KL/ INR Crore)<sup>#</sup></b> (water consumed/ turnover)	3.60	1.37
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)<sup>@</sup></b> (Total water consumption/ Revenue from operations adjusted for PPP) (KL/ Million USD)	7.97	3.08
<b>Water intensity in terms of physical output (KL/ INR Crore)<sup>\$</sup></b>	3.59	1.36
<b>Water intensity in terms of Full Time Employee (KL/ Full Time Employees)<sup>&amp;</sup></b>	6.34	2.10

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

Yes, Varma and Varma, the Bank's statutory auditor, have conducted assurance of the Bank's BRSR Core Disclosures for FY 2023-24.

\* - The water data for FY 2023-24 and FY 2022-23 is not comparable as the Bank has considered the following 17 locations – the Bank's Head Office, its office in Belapur, IDBI Training College and 14 Zonal Offices for FY 2023-24 while for FY 2022-23, only the Bank's Head Office was considered. The water data for 2,004 branches and 208 offices have not been reported for FY 2023-24.

<sup>^</sup> - For FY 2023-24, the third party water includes water supplied by local bodies in six locations, bottled/ packaged water for the Bank's Head Office and estimation (using the formula "45 litres X No. of Employees as on March 31, 2024 X 360 days") for 11 locations for which water bills are not available.

<sup>#</sup> - For computing the water intensity per rupee of turnover for FY 2023-24, the water consumption for the reported 17 locations has been divided by the Bank's Total Turnover (Total Income). In FY 2022-23, the water intensity per rupee of turnover has been computed by dividing the water consumption for the Bank's Head Office by the Bank's Total Turnover (Total Income) for FY 2022-23.

<sup>@</sup> - The implied PPP conversion rate published by International Monetary Fund (IMF) has been used for Purchasing Power Parity calculation. For FY 2023-24, the value for 2023 has been considered. For FY 2022-23, the value for 2022 has been considered.

<sup>\$</sup> - For the intensity based on Physical Output, the Bank's revenue from the retail banking segment has been considered since it has the highest share in the Bank's Total Revenue, i.e., 57.26% for FY 2023-24 and 60.66% for FY 2022-23.

<sup>&</sup> - For computing the water intensity in terms of Full Time Employee for FY 2023-24, the estimated water consumption has been divided by the Bank's Total Permanent Employees and Permanent Workers as on March 31, 2024. The share of employees in these 17 locations account for 22.71% of the Bank's total employee count as on March 31, 2024. For FY 2022-23, the water intensity in terms of Full Time Employee has been computed by dividing the water consumption for the Bank's Head Office by the Bank's Total Permanent Employees and Permanent Workers as on March 31, 2023. The share of employees in the Head Office accounted for 7.86% of the Bank's total employee count as on March 31, 2023.

4. Provide the following details related to water discharge:

Parameter	Current Financial Year 2023-24	Previous Financial Year 2022-23
<b>Water discharge by destination and level of treatment (in Kilolitres)</b>		
<b>(i) To Surface Water</b>	While the Bank has installed Sewage Treatment Plant (STP) at its Head Office in Mumbai, Back Office at Belapur and IDBI Training College, Hyderabad, since there are no flow meters in place data is not being maintained in this regard.	
- No treatment		
- With treatment- please specify level of treatment		
<b>(ii) To Ground Water</b>		
- No treatment		
- With treatment- please specify level of treatment		

## Business Responsibility & Sustainability Report

Parameter	Current Financial Year 2023-24	Previous Financial Year 2022-23
<b>(iii) To Seawater</b>		
- No treatment		
- With treatment- please specify level of treatment		
<b>(iv) Sent to Third Parties</b>		
- No treatment		
- With treatment- please specify level of treatment		
<b>(v) Others</b>		
- No treatment		
- With treatment- please specify level of treatment		
<b>Total water discharged (in kilo-litres)</b>		

Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Yes/No). If “Yes”, name the external agency.

Yes, Varma and Varma, the Bank’s statutory auditor, have conducted assurance of the Bank’s BRSR Core Disclosures for FY 2023-24.

**5. Has the entity implemented a mechanism for Zero Liquid Discharge (ZLD)? If “Yes”, provide details of its coverage and implementation.**

Yes, the Bank has installed Sewage Treatment Plant (STP) at its Head Office in Mumbai, its office at Belapur and IDBI Training College, Hyderabad and the treated water is reused for centralised air conditioning unit and gardening purpose.

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

Parameter	Please specify unit	Current Financial Year 2023-24*	Previous Financial Year 2022-23*
NOx	Kg	2,856.88	6.49
SOx	Kg	1.18	0.003
Particulate Matter (PM)	Kg	150.36	0.34
Persistent organic pollutant (POP)	NA	NA	NA
Volatile organic compounds (VOC)	NA	NA	NA
Hazardous air pollutant (HAP)	NA	NA	NA
Others- please specify	NA	NA	NA

Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Yes/No). If “Yes”, name the external agency.

\*- For FY 2023-24, the air emissions (other than GHG) has been estimated based on the fuel consumption of 17 locations, viz. the Bank’s Head Office, its office in Belapur, IDBI Training College and 14 Zonal Offices. For FY 2022-23, the air emission (other than GHG) was estimated based on the fuel consumption of only the Bank’s Head Office. Hence, the data for these two years is not comparable.

7. Please provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity in the following format:

Parameter	Please specify unit	Current Financial Year 2023-24*	Previous Financial Year 2022-23*
<b>Total Scope 1 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	285.97	0.58
<b>Total Scope 2 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	13,832.24	3,508.13
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover<sup>#</sup></b>	<b>Metric tonnes of CO<sub>2</sub> equivalent / INR Crore</b>	<b>0.47</b>	<b>0.14</b>
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover adjusted for Purchasing Power Parity (PPP)<sup>@</sup></b> (Total Scope 1 & 2 emissions/ Revenue from operations adjusted for PPP) (Metric tonnes of CO <sub>2</sub> equivalent / Million USD)	Metric tonnes of CO <sub>2</sub> equivalent / Million USD	1.04	0.32
<b>Total Scope 1 and Scope 2 emission intensity in terms of physical output<sup>\$</sup></b>	Metric tonnes of CO <sub>2</sub> equivalent / INR Crore	0.47	0.14
<b>Emission intensity in terms of Full Time Employee<sup>&amp;</sup></b>	Metric tonnes of CO <sub>2</sub> equivalent/ Full Time Employee	0.83	0.22

**Note:** Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Yes/No). If “Yes”, name the external agency.

Yes, Varma and Varma, the Bank’s statutory auditor, have conducted assurance of the Bank’s BRSR Core Disclosures for FY 2023-24.

\*- The GHG emissions data for FY 2023-24 and FY 2022-23 is not comparable as the Bank has considered the following 17 locations – the Bank’s Head Office, its office in Belapur, IDBI Training College and 14 Zonal Offices for FY 2023-24 while for FY 2022-23, only the Bank’s Head Office was considered. The GHG emissions data for the 2,004 branches and 208 offices have not been reported for FY 2023-24.

# - For computing the Total Scope 1 and Scope 2 emissions intensity per rupee of turnover for FY 2023-24, the Total Scope 1 and Scope 2 emissions for the reported 17 locations has been divided by the Bank’s Total Turnover (Total Income) for FY 2023-24. In FY 2022-23, the Total Scope 1 and Scope 2 emissions per rupee of turnover has been computed by dividing the Total Scope 1 and Scope 2 emissions for the Bank’s Head Office by the Bank’s Total Turnover (Total Income) for FY 2022-23.

@ - The implied PPP conversion rate published by International Monetary Fund (IMF) has been used for Purchasing Power Parity calculation. For FY 2023-24, the value for 2023 has been considered. For FY 2022-23, the value for 2022 has been considered.

\$ - For the intensity based on Physical Output, the Bank’s revenue from the retail banking segment has been considered since it has the highest share in the Bank’s Total Revenue, i.e., 57.26% for FY 2023-24 and 60.66% for FY 2022-23.

& - For computing the Emission intensity in terms of Full Time Employee for FY 2023-24, the Total Scope 1 and Scope 2 emission has been divided by the Bank’s Total Permanent Employees and Permanent Workers as on March 31, 2024. The share of employees in these 17 locations account for 22.71% of the Bank’s total employee count as on March 31, 2024. For FY 2022-23, the emission intensity in terms of Full Time Employee has been computed by dividing the Total Scope 1 and Scope 2 emission by the Bank’s Total Permanent Employees and Permanent Workers as on March 31, 2023. The share of employees in the Head Office accounted for 7.86% of the Bank’s total employee count as on March 31, 2023.

8. Does the entity have any project related to reducing Greenhouse gas emissions? 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 in FY2023-24 for reducing its energy consumption:

- Digitalisation of the movement of memorandums for its Board meetings resulting in reduction in paper consumption and avoiding 4.78 tCO<sub>2</sub>e of carbon emission;
- Digitalisation of credit card statements helping in avoiding 1.01 tCO<sub>2</sub>e of carbon emission;
- Maintaining the AC room temperature at 25°C;
- Switching off lights in cabins and back-office areas when not in use;
- Switching off PCs/ laptops when not used for more than 30 mins;
- Turning off television, photocopier, shredder machine and other business automation equipment when not in use or at the end of the day;
- Maximising use of natural light and use of electrical lighting only when necessary;
- Using inverter type/ Variable Refrigerant Flow (VRF) energy efficient ACs in some of the new branches/ Zonal Offices;

## Business Responsibility & Sustainability Report

- Maintaining Power Factor (PF) close to unity through Automatic Power Factor Correction (APFC) Panel in the Zonal Offices and the metro branches;
- Replaced the standard electrical motor with energy efficient motor in Sewage Treatment Plant; and
- Renewing Annual Maintenance Contracts for all equipment in a timely manner for ensuring smooth functioning and avoiding energy losses.

With regard to the lending portfolio, the Bank's lending policy encourages sustainable financing, thereby contributing positively in GHG reduction. The Bank has a specific product for the priority sector segment that focuses on environment and climate change. The Bank has launched a product, viz. IDBI Surya Shakti, to encourage utilisation of renewable energy in household and farm electricity requirement by extending financial assistance for purchase of solar water heater, solar lighting system and solar pump. As at end-March 2024, the Bank had over 100 accounts under this product with an outstanding loan amount of ₹ 446 lakh.

### 9. Provide details related to waste management by the entity in the following format:

Parameter	Current Financial Year 2023-24*	Previous Financial Year 2022-23*
<b>Total Waste Generated (in Metric Tonnes)</b>		
Plastic Waste (A)	4.99	Not Available
E-Waste (B)	21.88	2.87
Bio-medical Waste (C)	0	Not Available
Construction and Demolition Waste (C&D) (D)	2.61	Not Available
Battery Waste (E)	0	Not Available
Radioactive Waste (F)	0	Not Available
Other Hazardous Waste generated (G) <i>(Please specify, if any)</i>	0	Not Available
Other Non-Hazardous Waste generated (H) <i>(Please specify, if any)</i>	125.37	408.00
<b>Total Waste Generated</b> <i>(A+B+C+D+E+F+G+H)</i>	<b>154.85</b>	<b>410.87</b>
<b>Waste intensity per rupee of turnover (Metric Tonnes / INR Crore)#</b> <i>(Total waste generated/ Revenue from operations)</i>	0.01	0.02
<b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)®</b> <i>(Total waste generated/ Revenue from operations adjusted for PPP) (Metric Tonnes / Million USD)</i>	0.01	0.04
<b>Waste intensity in terms of physical output (Metric Tonnes / INR Crore)§</b>	0.01	0.02
<b>Waste intensity in terms of Full Time Employee (Metric Tonnes/ Full Time Employee)§</b>	0.01	0.03
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category Waste</b>		
(i) Recycled	25.57	170.87
(ii) Re-used	0	Not Available
(iii) Other recovery operations	0	Not Available
<b>Total</b>	<b>25.57</b>	<b>170.87</b>
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category Waste</b>		
(i) Incineration	0	Not Available
(ii) Landfilling	129.28	240.00
(iii) Other disposal operations	0	Not Available
<b>Total</b>	<b>129.28</b>	<b>240.00</b>



**Note:** Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Yes/No). If "Yes", name the external agency.

Yes, Varma and Varma, the Bank's statutory auditor, have conducted assurance of the Bank's BRSR Core Disclosures for FY 2023-24.

\* - The waste generated data for FY 2023-24 and FY 2022-23 is not comparable as the Bank has considered the following 3 locations for FY 2023-24 – the Bank's Head Office, its office in Belapur and IDBI Training College while for FY 2022-23, the waste generated was estimated for only the Bank's Head Office based on waste generated per day and the number of working days.

# - For computing waste intensity per rupee of turnover for FY 2023-24, the waste generated for the reported 3 locations has been divided by the Bank's Total Turnover (Total Income) for FY 2023-24. In FY 2022-23, the waste generated per rupee of turnover has been computed by dividing the waste generated for the Bank's Head Office by the Bank's Total Turnover (Total Income) for FY 2022-23.

@ - The implied PPP conversion rate published by International Monetary Fund (IMF) has been used for Purchasing Power Parity calculation. For FY 2023-24, the value for 2023 has been considered. For FY 2022-23, the value for 2022 has been considered.

\$ - For the intensity based on Physical Output, the Bank's revenue from the retail banking segment has been considered since it has the highest share in the Bank's Total Revenue, i.e., 57.26% for FY 2023-24 and 60.66% for FY 2022-23.

& - For computing the waste intensity in terms of Full Time Employee for FY 2023-24, the waste generated has been divided by the Bank's Total Permanent Employees and Permanent Workers as on March 31, 2024. The share of employees in these 17 locations account for 22.71% of the Bank's total employee count as on March 31, 2024. For FY 2022-23, the waste intensity in terms of Full Time Employee has been computed by dividing the waste generated by the Bank's Total Permanent Employees and Permanent Workers as on March 31, 2023. The share of employees in the Head Office accounted for 7.86% of the Bank's total employee count as on March 31, 2023.

10. 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 wastes. The Bank has developed e-waste management policy, which covers all the branches, verticals, Regional Offices and 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. The supporting certificates of the disposal issued by respective recycler has been recorded in the IT Asset Management System (ACMS) portal.

11. 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? (Yes/No) If "No", the reasons thereof and corrective action taken, if any.
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The question is not applicable to the Bank being a financial service provider. However, the Bank endeavours to operate in a sustainable manner and ensures compliance with relevant environmental laws and regulations. The Bank's Credit Policy stipulates restrictions on environmentally detrimental industries such as those producing/ consuming ozone depleting substances while encouraging sustainable financing. Furthermore, the Bank's lending policy encourages sustainable financing.

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws in the current financial year 2023-24:

Name and brief of the project	EIA Notification No.	Date	Whether conducted by independent agency (Yes/No)	Results communicated in public domain (Yes/No)	Relevant Web-link
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Not applicable

## Business Responsibility & Sustainability Report

13. 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 (Yes/ No). If “Not”, provide details of all such non-compliances in the following format:

S. No.	Specify the law/ regulation/ guidelines which is not compliant	Provide details of the non-compliance	Any fines/ penalties/ action taken by regulatory agencies such as pollution control board or by courts	Corrective action taken, if any
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Yes, the Bank is compliant with the applicable environmental laws/ regulations/ guidelines in India such as Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment Protection Act and Rules thereunder. No instances of non-compliance to these laws/ regulations/ guidelines have been observed/ reported.

### Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of ‘Water Stress’ (in kilo litres):

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

- Name of area
- Nature of operations
- Water withdrawal, consumption, and discharge in the following format:

Parameter	Current Financial Year 2023-24	Previous Financial Year 2022-23
<b>Water withdrawal by source (in kilo litres)</b>		
(i) Surface Water	-	-
(ii) Ground Water	-	-
(iii) Third Party Water	-	-
(iv) Seawater/ Desalinated Water	-	-
(v) Others	-	-
<b>Total volume of water withdrawal (in KL)</b>	-	-
<b>Total volume of water consumption (in KL)</b>	-	-
<b>Water intensity per rupee of turnover</b> <i>(Water consumed/ Turnover)</i>	-	-
<b>Water intensity</b> <i>(optional)- the relevant metric may be selected by the entity</i>	-	-
<b>Water discharge by destination and level of treatment (in Kilo litres)</b>		
(i) <b>To Surface Water</b>		
- No treatment	-	-
- With treatment- please specify level of treatment	-	-
(ii) <b>To Ground Water</b>		
- No treatment	-	-
- With treatment- please specify level of treatment	-	-

Parameter	Current Financial Year 2023-24	Previous Financial Year 2022-23
<b>(iii) Sent to Third Party Water</b>		
- No treatment	-	-
- With treatment- please specify level of treatment	-	-
<b>(iv) Into Seawater</b>		
- No treatment	-	-
- With treatment- please specify level of treatment	-	-
<b>(v) Others</b>		
- No treatment	-	-
- With treatment- please specify level of treatment	-	-
<b>Total water discharged (in kilo-litres- KI)</b>		

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

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

Parameter	Please specify unit	Current Financial Year 2023-24	Previous Financial Year 2022-23
<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	Not Available	Not Available
Total Scope 3 emissions per rupee of turnover	(Metric tonnes of CO <sub>2</sub> equivalent / INR Crore)	Not Available	Not Available
Total Scope 3 Emission Intensity in terms of Full Time Employee	(Metric tonnes of CO <sub>2</sub> equivalent/ FTE)	Not Available	Not Available

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

3. With respect to the ecologically sensitive areas reported in Qs. 11 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 to the Bank being a financial service provider. However, the Bank endeavours to operate in a sustainable manner and ensures compliance with relevant environmental laws and regulations. The Bank's Credit Policy stipulates restrictions on environmentally detrimental industries such as those producing/ consuming ozone depleting substances while encouraging sustainable financing. Furthermore, the Bank's lending policy encourages sustainable financing.

## Business Responsibility & Sustainability Report

4. 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:

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along with summary)	Outcome of the Initiative
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The Bank has taken initiatives such as digitalisation of the movement of memorandums for its Board meetings and digitisation of credit card statements which has helped in reducing paper consumption. Furthermore, in order to conserve electricity, the AC room temperature is maintained at 25°C; lights in cabins and back-office areas, PCs/ laptops, television, photocopier, shredder machine and other business automation equipment are switched off when not in use; use of natural light is encouraged by the Bank to ensure that electrical lighting is used only when necessary. Furthermore, inverter type/ Variable Refrigerant Flow (VRF) energy efficient ACs are being used in some of its new branches/ Zonal Offices. The Bank is also maintaining Power Factor (PF) close to unity through Automatic Power Factor Correction (APFC) Panel in Zonal Offices and metro branches. The Bank has also replaced standard electrical motor with energy efficient motor in Sewage Treatment Plant. The Annual Maintenance Contracts for all equipments are renewed in a timely manner for ensuring smooth functioning and avoiding energy losses. All these initiatives have been undertaken as Bank's contribution towards conservation of energy.

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

Yes, the Bank has put in place a Board-approved Business Continuity Management framework to facilitate continuity of critical business functions, in the event of any disruption/ disaster. The Bank's Business Continuity Management System (BCMS) is ISO22301:2019 compliant. The BCM comprises Business Continuity Plan (BCP) and Disaster Management Plan (DMP). The BCM documents, inter alia, incorporate the modalities, in an event of business disruption and consequent recovery strategies and plans. The resilience of these plans under different disruption scenarios are tested on an on-going basis through BCP testing exercises, DR drills for critical IT applications and mock evacuation drills at the 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 its DR site. Reporting of any disruption incident and 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-annual-report.aspx>).

6. 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.

Nil.

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

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

No such assessment was conducted during the year.

## 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 numbers of such body) the entity is member of/ affiliated to.

S. No.	Name 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.	Financial Benchmarks India Pvt Ltd (FBIL)	National
5.	Fixed Income Money Market & Derivatives Association of India (FIMMDA)	National
6.	Forex Association of India (FAI)	National
7.	Foreign Exchange Dealers' Association of India (FEDAI)	National
8.	Indian Banks Association (IBA)	National
9.	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 related 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	Web Link, if available
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The Bank is committed to engage in public advocacy process in a responsible and ethical way by participating in discussions with the governments, policymakers, regulators, industry bodies/ trade associations and other stakeholders.

## Principle 8: Businesses should promote inclusive growth and equitable development

### Essential Indicators

1. Details of Social Impact Assessments (SIA) projects undertaken by the entity based on applicable laws in the current financial year 2023-24:

Name and brief detail 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
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Not applicable

## Business Responsibility & Sustainability Report

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 the project for which R&R is ongoing	State	District	No. of project affected families (PAFs)	%of PAFs covered by R&R	Amounts paid to PAFs in the FY (in INR)
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Not applicable

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

The Bank has incorporated grievance redressal mechanism in its CSR policy which has been made publicly available on its website (<https://www.idbibank.in/pdf/CSR-Policy.pdf>).

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

	Current Financial Year 2023-24	Previous Financial Year 2022-23
Directly sourced from MSMEs/ Small producers	The Bank's primary inputs are technology-related services and stationary items. Furthermore, the Bank is in the process of compiling relevant information from its suppliers about their coverage under the Micro, Small and Medium Enterprises Development Act, 2006.	
Directly from within India		

5. Job creation in smaller towns: Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent/ on contract basis) in the following locations, as % of the total wage cost:

Location	Current Financial Year 2023-24	Previous Financial Year 2022-23
Rural	6.75%	6.46%
Semi-Urban	14.75%	14.00%
Urban	23.12%	22.74%
Metropolitan	55.38%	56.80%

Note: Place categorised as per RBI Classification System- rural/ semi-urban/ urban/ metropolitan.

### Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
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Not applicable

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

S. No.	State	Aspirational District	Amount Spent (in INR)
1	Bihar	Aurangabad	41,65,552
2	Uttarakhand	Udham Singh Nagar	6,00,000
3	Uttarakhand	Haridwar	1,00,000
4	Odisha	Rayagada	24,06,167

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 are followed for procurement. (Web-link - <https://doe.gov.in/manuals>)

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

The Bank doesn't maintain data in this regard. However, the Bank follows uniform guidelines issued from time-to-time by the Department of Expenditure, Government of India, for procurement.

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

The Bank doesn't maintain data in this regard. However, the Bank follows uniform guidelines issued from time-to-time by the Department of Expenditure, Government of India, for procurement.

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year 2023-24), 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
Not applicable				

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 Case	Corrective action taken
Not applicable		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefited from CSR Projects	% Beneficiaries from vulnerable & marginalised groups
1	<b>Healthcare:</b> Nutrition to orphan children, old age people and destitute as well as patients, attendants and healthcare workers, promoting health awareness, repair and renovation of healthcare centres	63,706	99.47%
2	<b>Education:</b> Training and skill development activity, supplying books and stationary for children, entrepreneurship for women, supporting academic expenses	4,325	92.00%
3	<b>Rural Development:</b> Social, economic and rural transformation under Mission MahaGram and installation of Aadhar enabled POP machines at Procurement Centres	111	Non-measurable
4	<b>Environmental Sustainability:</b> Promoting Environmental sustainability and Animal welfare as well as improvement of water quality and abatement of water pollution by improving the condition of rivers	Non-measurable	Non-measurable
5	<b>Contributions to Indian Institute of Technology (IIT):</b> Creation of Cyber Security Laboratory to mitigate and prevent cyber security threats	Non-measurable	Non-measurable
6	<b>Admissible Funds:</b> CSR contribution to the PM CARES Fund in order to deal with any emergency situation and to provide relief to the affected people	Non-measurable	Non-measurable

## Principle 9: Business 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 put 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) to ensure timely & qualitative redressal of complaints. In case of non-resolution within the stipulated timeframe, 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. The Bank has adopted the Master Direction – Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023 from January 2024.

#### 2. Turnover of products and/services as a percentage of turnover from all products/services that carry information about:

Parameters	As percentage to total turnover
Environmental and social parameters relevant to the product	Not applicable
Safe and responsible usage	The Bank regularly conducts customer awareness campaigns aimed at promoting safe banking practices and raising awareness about cyber-crime and fraud prevention. These initiatives utilise various communication channels, including SMS/ email, social media, the Bank's website, ATMs, Go Mobile+, Internet Banking, branch meetings and regional customer meets. Additionally, educational efforts cover the use of services like Aadhaar Enabled Payment Service at BC points, with Do's and Don'ts published on notice boards to promote safe banking practices. Educational content on safe transaction methods is reinforced through regular communications such as emails and SMSes and integrated into key documents like Letters of Intent and loan agreements.
Recycling and/or safe disposal	Not applicable

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

	Current Financial Year 2023-24		Remarks	Previous Financial Year 2022-23		Remarks
	Received	Pending at end of year		Received	Pending at end of year	
Data Privacy	4	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	4,231	0	Complaints related to Unauthorised Electronic Banking Transactions (UEBT)	5,771	4	Complaints relating to Unauthorised Electronic Banking Transactions (UEBT)



	Current Financial Year 2023-24		Remarks	Previous Financial Year 2022-23		Remarks
	Received	Pending at end of year		Received	Pending at end of year	
<b>Delivery of essential services</b>	518	10	Complaints related to non- receipt of deliverables, viz. ATM Cards, hard copy of i-net Pin, loan documents, etc.	573	5	Complaints related to non- receipt of deliverables, viz. ATM Cards, hard copy of i-net Pin, loan documents, etc.
<b>Restrictive Trade Practices</b>	0	0	-	0	0	-
<b>Unfair Trade Practices</b>	0	0	-	0	0	-
<b>Customer Complaints</b>	54,961	272	All complaints except above.	58,888	1,105	All complaints except above. The data for FY 2022-23 has been revised to include 'ATM disputes not resolved within T+1 day' as against 'ATM disputes with TAT of more than T+5 days' reported last year.

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

	Number	Reasons for recall
<b>Voluntary Recalls</b>	Not applicable	
<b>Forced Recalls</b>		

**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 Information Security Policy (ISP) and Cyber Security Policy (CSP) that clearly defines the appropriate approach to combat cyber threats and to ensure that information is protected from unauthorised access; confidentiality and integrity of the information is maintained and timely availability of IT resources to legitimate users is ensured. Both the policies, ISP & CSP, are hosted on the Bank's Intranet, communicated to relevant personnel and relevant interested parties, and reviewed at pre-defined intervals and if any significant changes occur.

The Bank has adopted several measures to enhance the security of customer details and to protect their accounts. Do's and Don'ts and Information Security guidelines are hosted on the Bank's website that set out simple steps the customers can follow to ensure that their money and personal details are safe and secure.

These guidelines can be accessed on the Bank's website under the following links (<https://www.idbibank.in/dos-donts-banking.aspx>) and (<https://www.idbibank.in/information-security.aspx>)

**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.**

With respect to advertising, no corrective action has been taken or is underway by any regulatory/ statutory authority. Further, the Bank has not encountered any such incident related to cyber security and data privacy of customers. 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 the Information Technology Strategy Committee of Board (ITSCB).

## Business Responsibility & Sustainability Report

### 7. Provide the following information relating to data breaches:

- (a) **Number of instances of data breaches:**  
Nil
- (b) **Percentage of data breaches involving personally identifiable information of customers.**  
Not applicable
- (c) **Impact, if any, of the data breaches.**  
Not applicable

### Leadership Indicators

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

Information regarding the Bank's products and services are available on the Bank's website ([www.idbibank.in](http://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/>)
- X ([https://x.com/idbi\\_bank](https://x.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 regularly conducts customer awareness campaigns aimed at promoting safe banking practices and raising awareness about cyber-crime and fraud prevention. These initiatives utilise various communication channels, including SMS/Email, social media, the Bank's website, ATMs, Go Mobile+, Internet Banking, branch meetings and regional customer meets. Additionally, educational efforts cover the use of services like Aadhaar Enabled Payment Service at the BC points, with Do's and Don'ts published on notice boards to promote safe banking practices. Educational content on safe transaction methods is reinforced through regular communications such as emails and SMSes and integrated into key documents like Letters of Intent and loan agreements.

Further, to educate customers and to enable them to avail the services responsibly, the Bank has commenced incorporating additional specific details of the loan account in the statement of loan sent periodically which includes prevailing interest rate of loan and residual tenure. Further, in the scenario of any hike in interest rate due to upward revision in benchmark rates, customers are duly informed on the options available so that they may choose to make part payment to continue with existing EMI or increase the EMI to repay the loan within the existing tenor or increase the tenor to the extent possible or switchover to fixed rate of interest. Any revision in interest rates or service charges schedule, etc. affecting terms of loan of customers are duly hosted on the Bank's website.

#### 3. Mechanism 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 customers are informed by way of emails, notices on the Bank's website, mobile applications banners, SMS alerts, calls, etc. In extreme situations for any location facing downtime, the customers are directed to the nearest locations and their transactions are attended appropriately. The Business Correspondents, who primarily cater to the customers in remote areas where the Bank doesn't have a presence, use IT-enabled platforms for financial activities, with server control with the Bank. The BCs have backup plan in place for potential disruptions and in case, essential services are disrupted beyond their capacity to resolve, the customers are redirected to the nearest IDBI Bank branch for assistance.

#### 4. Does the entity display product information on the product over and above what is mandated as per the local laws? (Yes/ No/ Not Applicable). If "Yes", provide details in brief. Did your entity carry out any survey about customer 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).

The Bank provides detailed information about its products and services through its website ([www.idbibank.in](http://www.idbibank.in)) and social media platforms. The Bank prominently displays its offerings and features at various touchpoints like branches and ATMs. The Bank periodically interacts with its customers for their feedback on products and services. The Bank also conducts customer satisfaction surveys on an annual basis.

**Independent Practitioner's Reasonable Assurance report on the Identified Sustainability Information in IDBI Bank Ltd (the 'Bank') Business Responsibility and Sustainability Report for the period from April 1, 2023 to March 31, 2024.**

**To the Board of Directors of IDBI Bank Ltd,**

1. We have undertaken to perform a reasonable assurance engagement, for IDBI Bank Ltd ("the Bank") vide Appointment letter no. IDBI Bank/CSPD/2023-24/236 dated March 14, 2024 in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information" or ISI or "BRSR Core Indicators") in accordance with the criteria stated in paragraph 4 below. This Sustainability Information is included in the Business Responsibility and Sustainability Report (the "BRSR" or the "Report") of the Bank for the year ended March 31, 2024. This Engagement was conducted by a team of Assurance Practitioners.

**Scope of Assurance.**

2. Our scope of reasonable assurance consists of the Identified Sustainability Information (ISI) listed in Annexure A to our report. The reporting boundary of the Report is as disclosed in Question 13 of Section A: General Disclosure of the BRSR with exceptions disclosed by way of note under respective questions of the BRSR, where applicable.
3. Our reasonable assurance engagement was with respect to the year ended March 31, 2024 information only and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon.

**Reporting Criteria**

4. The Reporting Criteria used by the Bank to prepare the Identified Sustainability Information is summarized below:
  - a. Regulation 34(2)(f) of the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements (SEBI LODR), 2015 as amended;
  - b. Business Responsibility and Sustainability Reporting Requirements for listed entities as per SEBI Master circular number SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/120 dated July 11, 2023 and SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023.
  - c. Guidance notes for BRSR format issued by SEBI.
  - d. Standard on Sustainability Assurance Engagements. [SSAE] 3000, "Assurance engagements on Sustainability information", issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India.
  - e. Standard on Assurance Engagements (SAE) 3410 Assurance Engagements on Greenhouse Gas Statements, issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India.

**Management's Responsibility**

5. The Bank's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information including the reporting boundary of the Report, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, Identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria.
6. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the BRSR and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

**Inherent limitations**

7. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

**Our Independence and Quality Control**

8. We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") and SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July

12, 2023, and its clarifications thereto and have the required competencies and experience to conduct this assurance engagement.

9. We apply Standards on Quality Control (SQC) 1, “Quality Control for Firms that Perform Audit and Review of Historical Financial Information, and Other Assurance and Related Services Engagements”, and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

### Our Responsibility

10. Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information listed in Annexure A based on the procedures we have performed and evidence we have obtained.
11. We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, “Assurance Engagements on Sustainability Information” and Standard on Assurance Engagements (SAE) 3410 Assurance Engagements on Greenhouse Gas Statements (together the “Standards”), both issued by the Sustainability Reporting Standards Board (the “SRSB”) of the Institute of Chartered Accountants of India.
12. These standards requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information listed in Annexure A and included in the Report are prepared, in all material respects, in accordance with the Reporting Criteria stated under paragraph 4 above.
13. As part of reasonable assurance engagement in accordance with Standards, we exercise professional judgement and maintain professional skepticism throughout the engagement.
14. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.
15. The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures and agreeing or reconciling with underlying records.
16. Given the circumstances of the engagement, in performing the procedures listed above, we:
  - Obtained an understanding of the Identified Sustainability Information and related disclosures;
  - Made enquiries of the Bank’s Management and concerned departments of the Bank with the responsibility for preparation of the Report.
  - Tested the Bank’s process for collating the sustainability information through agreeing or reconciling the identified Sustainability Information with the underlying records on a sample basis.
  - Performed substantive testing on a sample basis of the identified sustainability indicators at sample basis, to verify that data had been appropriately measured with the underlying documents recorded, collated and reported. This included assessing records and performing testing, including recalculation of sample data.
  - Obtained an understanding of the processes, controls for recording and reporting on the Identified Sustainability information at the Head office and other locations listed in Annexure B under the reporting boundary and tested the consolidation of all the 14 zonal offices, its office in Belapur, Training College and the Head office in Mumbai to ensure the completeness of data being reported.
  - Performed analytical procedures to analyze trends in the historical data and accordingly ascertain the reasonableness of the data reported in the current year.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our reasonable assurance conclusion.

### Exclusions:

17. Our assurance scope excludes the following and therefore we do not express a conclusion on the same:
  - Operations of the Bank other than those mentioned in the “Scope of Assurance”.

- Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
- Data and information outside the defined reporting period i.e., April 1, 2023, till March 31, 2024.
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Bank.
- Data and information relating to Domestic and International branches of the Bank except Locations other than in Annexure B.

#### Other Information

18. The Bank's Management is responsible for the Other Information. The Other Information comprises the Information included within the BRSR and the Annual Report, other than Identified Sustainability Information and our Independent assurance report dated June 27, 2024 thereon.
19. Our Conclusion on the Identified Sustainability Information does not cover the Other Information and we do not express any form of assurance thereon.
20. In connection with our assurance engagement of the Identified Sustainability Information, our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the Identified Sustainability Information or otherwise appears to be materially misstated.
21. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

#### Basis for Qualified Assurance

22.

- a) The Bank operates from its Head Office, 2004 Branches (including one international Branch), Other 225 Offices including learning centers The information considered for reporting in
  - i. Principle 6, Question 7 of Essential Indicators
  - ii. Principle 6, Question 3 and 4 of Essential Indicators
  - iii. Principle 6, Question 1 of Essential Indicators
  - iv. Principle 6, Question 9 of Essential Indicators (Annexure B (ii))

relates to only the Bank's Head Office in Mumbai, its office in Belapur, its Training College in Hyderabad and 14 Zonal Offices, as listed in Annexure B of the Report. The information relating to 2,004 Branches and 208 Offices have not been ascertained and is not considered for the purposes of reporting under the said Questions/Indicators. Accordingly, the resultant Reporting under this principle and ratios reported therein do not fully represent the Bank Level information.

- b) Further, out of the 17 locations listed in Annexure B to the report, as described in the Note to BRSR Section C 'Principle 6 "Business should respect and make efforts to protect and restore the environment" – Essential Indicators 3 "Details related to Water" of the Report, Bank has used indirect estimation for 11 locations instead of the approach provided under the BRSR guidance note to determine complete and accurate disclosures for "Details related to Water" indicators. In the absence of sufficient appropriate evidence to check the completeness and accuracy of the values disclosed under "Details related to Water" as at and for the year ended March 31, 2024, we were unable to determine whether any adjustments to the reported figures with respect to "Details related to Water" were necessary or not as at and for the year ended March 31, 2024.

#### Emphasis of Matter:

23. As described in Notes to BRSR Section C "Principle 8: Businesses should promote inclusive growth and equitable development"- Essential Indicator 4 "Percentage of Input material (input to total inputs by value) sourced from suppliers" and Schedule 18(C)(IV) of the Audited Financial Statements for the year ended March 31, 2024, the Bank is in the process

of identifying complete list of Suppliers registered under MSME Act, 2006 and also compiling relevant information for purpose of disclosures.

24. For purpose of determining No of Days Accounts Payable as required under BRSR Section C “Principle 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent, and Accountable” – Essential Indicator 8 “Number of days of accounts payables”, the Bank has calculated the value considering Operating Expenses as a base and provision made as on 31st March 2024 against these heads as amount payable (numerator), instead of considering actual accounts payable as per “schedule 5” Other Liabilities & cost of goods and services related to these payable.

However, as disclosed in relevant principles of section C of the BRSR report, the balances/ratios are not material considering the scale of business of the Bank.

Our assurance is not modified to the extent of matters stated in Para 23 and 24.

#### **Qualified Reasonable Assurance Conclusion**

25. Based on the procedures we have performed and the evidence we have obtained except for the effects, or possible effects of the matters described in the Basis for Qualified Conclusion section of our Report, nothing has come to our attention that causes us to believe that the Identified Sustainability information as mentioned in Annexure A is not fairly presented, in all material respects, in accordance with the Reporting Criteria stated under paragraph 4 above.

#### **Restriction on use:**

26. Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of IDBI Bank Limited at the request of the Bank solely, to assist the Bank in reporting on Bank’s sustainability performance and activities. Accordingly, we accept no liability to anyone, other than the Bank. Our Reasonable Assurance report should not be used for any other purpose or by any person other than the addressees of our report. We neither accept nor assume any duty of care or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

#### **For Varma & Varma**

Chartered Accountants  
FRN: 004532S

#### **Fizo Kollanoor Jose**

Partner  
M. No: 138208  
UDIN: 24138208BKFETH6931

Date: 27.06.2024  
Place: Bangalore

## Annexure A

Principle	BRSR Indicator	Type of Assurance
<b>Principle 6: Businesses should respect and make efforts to protect and restore the environment</b>		
<b>Attribute 1: Green-house gas (GHG) footprint</b>		
P6 Q7	Question 7: Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) its intensity:	Refer Paragraph 22 of the Report
	Total Scope 1 emissions	
	Total Scope 2 emissions	
	Total Scope 1 and Scope 2 emission intensity per rupee crore of turnover	
	Total Scope 1 and Scope 2 emission intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Total Scope 1 and Scope 2 emission intensity in terms of physical output/ any other relevant metric	
<b>Attribute 2: Water footprint</b>		
P6 Q3	Details of the following disclosures related to water:	Refer Paragraph 22, of the Report
	Water withdrawal by source (in kilolitres)	
	Total volume of water withdrawal (in kilolitres)	
	Total volume of water consumption (in kilolitres)	
	Water intensity per rupee crore of turnover (Total water consumption Revenue from operations)	
	Water intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Water intensity in terms of physical output/ any other relevant metric	
P6 Q4	Details related to water discharged:	
	Water discharge by destination and level of treatment (in kilolitres)	
	Total water discharged (in kilolitres)	
<b>Attribute 3: Energy footprint</b>		
P6 Q1	Details of total energy consumption (in Joules or multiples) and energy intensity:	Refer Paragraph 22 of the Report
	Total energy consumed from renewable sources	
	Total energy consumed from non-renewable sources	
	Energy intensity per rupee crore of turnover (Total energy consumed / Revenue from operations)	
	Energy intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Energy intensity in terms of physical output/ any other relevant metric	

Principle	BRSR Indicator	Type of Assurance
<b>Attribute 4: Embracing circularity - details related to waste management by the entity</b>		
P6 Q9	Provide details related to waste management by the entity:	Refer Paragraph 22 of the Report
	Total Waste generated (in metric tonnes)	
	Waste intensity per rupee crore of turnover (Total waste generated/Revenue from operations)	
	Waste intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Waste intensity in terms of physical output/ any other relevant metric	
	For each category of waste generated, total waste recovered through recycling, re- using or other recovery operations (in metric tonnes)	
	For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)	
<b>Principle 3: Businesses should respect and promote the well-being of all employees, including those in their value chains</b>		
<b>Attribute 5: Enhancing Employee Wellbeing and Safety</b>		
P3 Q1 (C)	Spending on measures towards well-being of employees and workers (including permanent and other than permanent): Cost incurred on well- being measures as a % of total revenue of the company	Reasonable
P3 Q 11	Details of safety related incidents for Employees and Workers:	
	Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	
	Total recordable work-related injuries	
	No. of fatalities	
	High consequence work-related injury or ill-health excluding fatalities)	
<b>Principle 5: Businesses should respect and promote human rights</b>		
<b>Attribute 6: Enabling Gender Diversity in Business</b>		
P5 Q3 (b)	Gross wages paid to females as % of total wages paid by the entity	Reasonable
P5 Q7	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013:	
	Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	
	Complaints on POSH as a % of female employees /workers	
	Complaints on POSH upheld	
<b>Principle 8: Businesses should promote inclusive growth and equitable development</b>		
<b>Attribute 7: Enabling Inclusive Development</b>		
P8 Q4	Percentage of input material (inputs to total inputs by value) sourced from suppliers: a. Directly sourced from MSMEs/ small producers b. Directly from within India	Refer Paragraph 23 of the Report
P8 Q5	Job creation in smaller towns — Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in smaller towns, as % of total wage cost.	Reasonable



Principle	BRSR Indicator	Type of Assurance
<b>Principle 9: Businesses should engage with and provide value to their consumers in a responsible manner</b>		
<b>Attribute 8: Fairness in Engaging with Customers and Suppliers</b>		
P9 Q7	Provide the following information relating to data breaches: a. Number of instances of data breaches b. Percentage of data breaches involving personally identifiable information of customers c. Impact, if any, of the data breaches	Reasonable
<b>Principle 1: Businesses should conduct and govern themselves with Integrity, and In a manner that is Ethical, Transparent, and Accountable.</b>		
<b>Attribute 9: Open-ness of business</b>		
P1 Q8	Number of days of accounts payable (Accounts payable *365) / Cost of goods/ services procured)	Refer Paragraph 24 of the Report
P1 Q9	Details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties:	Reasonable
	Concentration of Purchases	
	Concentration of Sales	
	Share of RPTs in	
	a. Purchases (Purchases with related parties / Total Purchases)	
b. Sales (Sales to related parties / Total Sales)		
c. Loans & advances (Loans & advances given to related parties / Total loans & advances)		
d. Investments (Investments In related parties / Total Investments made)		

**Annexure B:**

- i. **List of Reporting Boundary locations considered for mentioned Indicators: “Green-house gas (GHG) footprint, Water footprint and Energy footprint.**

SI No	Name of the Offices	Address
1	IDBI Bank Head Office – Mumbai	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400005
2	IDBI Bank CBD Belapur Office	IDBI Building, 'Plot No 39/40/41, Sector 11, CBD- Belapur, 'Navi Mumbai- 400614
3	IDBI Bank Training College	53/2, Indira Nagar, Gachibowli, Hyderabad, Telangana 500032
4	IDBI Bank Zonal Office – Bengaluru	IDBI House, 58 Mission Road, Bangalore, Karnataka, 560027.
5	IDBI Bank Zonal Office – Chandigarh	SCO 72-73, Sector 17-B , Chandigarh , 160017
6	IDBI Bank Zonal Office – Chennai	115, Anna Salai , Saidapet, Post Bag No: 805, Chennai, Tamil Nadu, 600015
7	IDBI Bank Zonal Office – Hyderabad	IDBI Bank Ltd., D. Num 5-9-89/1 and 2, Chapel Road, Hyderabad, Telangana, 500001
8	IDBI Bank Zonal Office –Lucknow	IDBI Bank Ltd., CP-12, Viraj Khand, Gomti Nagar, Near Singapore Mall, Lucknow, Uttar Pradesh, 226010
9	IDBI Bank Zonal Office – New Delhi	IDBI Bank Ltd., 9th Floor, Plate B, Block 2, NBCC office Complex, East Kidwai Nagar , South Delhi, 110023

SI No	Name of the Offices	Address
10	IDBI Bank Zonal Office – Patna	Third Floor, Sai Corporate Park, Rukanpura, Bailey Road, Patna, Bihar, 800014
11	IDBI Bank Zonal Office – Ahmedabad	IDBI Complex, Lal Bungalows, Off CG Road, Ahmedabad, Gujarat, 380006
12	IDBI Bank Zonal Office – Bhopal	Centre Point Commercial Complex, First Floor, T. T. Nagar, Bhopal, Madhya Pradesh, 462003
13	IDBI Bank Zonal Office – Bhubaneswar	IDBI House, 2nd floor, Janpath, Odisha, Bhubaneswar, 751022
14	IDBI Bank Zonal Office – Kolkata	44, Shakespeare Sarani, PB No 16102, Kolkata, West Bengal, 700017
15	IDBI Bank Zonal Office – Nagpur	Salasar Prestige, 1st Floor, Plot No.-1/A, Off WHC Road, Dharampeth, Nagpur, Maharashtra, 440010
16	IDBI Bank Zonal Office – Pune	IDBI House, Dynaneshwar Paduka Chowk, Fergusson College Road, Pune, Maharashtra, 411004
17	IDBI Bank Zonal Office – Mumbai	2nd Floor, A, B & C Wings, Mittal Court, Nariman Point, Mumbai, Maharashtra, 400021

ii. **List of locations considered for Waste Footprint Indicator**

SI No	Name of the Offices	Address
1	IDBI Bank Head Office – Mumbai	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400005
2	IDBI Bank CBD Belapur Office	IDBI Building, 'Plot No 39/40/41, Sector 11, CBD- Belapur, 'Navi Mumbai- 400614
3	IDBI Bank Training College	53/2, Indira Nagar, Gachibowli, Hyderabad, Telangana 500032