

IndusInd Bank

**BUSINESS RESPONSIBILITY
REPORT 2019-20**

(As per SEBI Circular CIR/CFD/CMD/10/2015 of November 4, 2015)

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Section A: General Information about the Company

1. Corporate Identity Number (CIN) of the Company	L65191PN1994PLC076333
2. Name of the Company	IndusInd Bank Limited
3. Registered address	2401, Gen. Thimmayya Road, (Cantonment), Pune – 411001.
4. Website	www.indusind.com
5. E-mail id	csrsupport@indusind.com
6. Financial Year reported	April 01, 2019 – March 31, 2020
7. Sector(s) that the Company is engaged in (industrial activity code-wise)	Division 64 – Code 64191 IndusInd Bank Limited is a Company governed by the Banking Regulation Act, 1949.
8. List three key products/services that the Company manufactures/provides (as in balance sheet)	All banking and para banking services including accepting of deposits such as Savings Accounts, Current Accounts, Fixed Deposits including banking solutions to large Indian and multinational corporates, granting of loans to various segments including industries / business, retail Loans, financing wide range of vehicles/equipment to individuals, priority sector lending
9. Total number of locations where business activity is undertaken by the Company.	1911 branches across India & 51 Corporate Offices, Back Offices and Representative Offices.
i. Number of International Locations	3 Representative Offices at Dubai, Abu Dhabi and London
ii. Number of National Locations	1911 branches across India, 48 Corporate Office and Back Office locations
10. Markets served by the Company – Local / State / National / International	All

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Section B: Financial Details of the Company

1. Paid up Capital (INR)	INR 693.54 crore
2. Total Turnover (INR)	INR 35,734.14 crore
3. Total profit after taxes (INR)	INR 4,417.91 crore
4. Total Spending on Corporate Social Responsibility (CSR) as percentage of Profit After Tax (%).	The Bank has spent INR 1,08,15,16,825 on various social and environmental activities, in the areas of Environment, Education, Healthcare, Rural Development and Sports which is 2 % of Profit After Tax (PAT).

Section C: Other Details

1. Does the Company have any Subsidiary Company/ Companies?	Bharat Financial inclusion limited (BFIL) is a fully owned subsidiary of IndusInd Bank.
2. Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent company? If yes, then indicate the number of such subsidiary company(s).	Yes, Bharat Financial inclusion limited (BFIL) participates in the BR Initiatives of IndusInd Bank.
3. Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, More than 60%].	Not Applicable

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Section D: BR Information

1. Details of Director/Directors responsible for BR

a) Details of the Director/Director responsible for implementation of the BR policy/policies	
DIN Number	31034
Name	Mr. Sumant Kathpalia
Designation	Managing Director &CEO
b) Details of the BR head:	
DIN Number (if applicable)	Not Applicable
Name	Mr.Adwait Hebbar
Designation	Head Corporate Services
Telephone number	022-61069280
e-mail id	adwait.hebbar@indusind.com

2. Principle-wise (as per NVGs) BR Policy/policies (Reply in Y/N)

Sr. No.	Questions	Business Ethics	Product Responsibility	Wellbeing of employee	Stakeholder engagement	Human Rights	Environment	Public Policy	Inclusive Growth and Equitable Development	Customer Relations
		P 1	P2	P3	P4	P5	P6	P7	P8	P9
1	Do you have a policy / policies for the following?	Y	Y	Y	Y	Y	Y	Y	Y	Y
2	Has the policy being formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
3	Does the policy conform to any national / international standards? If yes, specify? (50 words)	Y	Y	Y	Y	Y	Y	Y	Y	Y
		The Policies are in line with Reserve Bank of India, Ministry of Corporate Affairs (MCA) guidelines and other regulations / guidelines as applicable.								
4	Has the policy being approved by the Board? Is yes, has it been signed by MD/	Y	Y	Y	Y	Y	Y	Y	Y	Y

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Sr. No.	Questions	Business Ethics	Product Responsibility	Wellbeing of employees	Stakeholder engagement	Human Rights	Environment	Public Policy	Inclusive Growth and Equitable Development	Customer Relations
		P 1	P2	P3	P4	P5	P6	P7	P8	P9
	owner/CEO/appropriate Board Director?									
5	Does the company have a specified committee of the Board/ Director/ Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	Y	Y	Y
6	Indicate the link for the policy to be viewed online?	Policies are on the intranet of the Bank. P7 & P9 related policy available on website. https://www.indusind.com/content/csr-home/our-approach/csr-policy.html https://www.indusind.com/important-links/grievance-redressal.html								
7	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	-	Y	Y	Y	Y	Y	Y	Y
8	Does the company have in-house structure to implement the policy/policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
9	Does the Company have a grievance redressal mechanism related to the policy / policies to address stakeholders' grievances related to the policy / policies?	Y	-	Y	-	Y	-	-	-	Y
10	Has the company carried out independent audit/ evaluation of the working of this policy by an internal or external agency?	Y	Y	Y	Y	Y	Y	Y	-	Y

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2a. If the answer to Sr. No. 1 against any principle, is 'No', please explain why: (Tick upto 2 options)

Sr. No.	Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
1	The company has not understood the Principles	-	-	-	-	-	-	-	-	-
2	The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles	-	-	-	-	-	-	-	-	-
3	The company does not have financial or manpower resources available for the task	-	-	-	-	-	-	-	-	-
4	It is planned to be done within next 6 months	-	-	-	-	-	-	-	-	-
5	It is planned to be done within the next 1 year	-	-	-	-	-	-	-	-	-
6	Any other reason (please specify)	-	-	-	-	-	-	-	-	-

3. Governance related to BR

Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year	Annually.
Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?	Yes. Annually. Our latest Integrated Report can be viewed at: https://www.indusind.com/content/csr-home/sustainability-report.html

Section E: Principle-wise performance

Principle 1: Business Ethics

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

The Bank's Human Resource Policy, Code of Conduct and Discipline, Employee Service Rules and our Outsourcing Agreements with the vendors and contractors covers Policy relating to ethics, bribery and corruption that includes the company (Bank) as well as our Suppliers and Contractors We strictly ensure that none of our business processes or our vendors and suppliers, support child, forced or compulsory labour.

2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? *If so, provide details thereof, in about 50 words or so.*

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10 complaints were received / dealt with in FY19-20 in the category of corruption and bribery, of which 6 complaints were not found to be true and remaining 4 are under investigation.

Principle 2: Product Responsibility

- 1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and / or opportunities.**

Investment in Renewable Energy

The dedicated Project Finance unit of the bank has consistently grown adding specialization and transaction in its businesses. Total Renewable Energy projects in Mega Watts that the Bank has financed till 31st Mar 2020 is 4095.88 MW.

Impact Investing

The bank's Impact Investing Group identifies and funds enterprise that are focused on making a positive impact, by addressing some of society's critical issues like reducing gender inequality, education and enhancing social inclusion. In the spirit of nurturing these enterprises, and offering life-cycle solutions, the Impact Investing Group provides consulting services for financial management, to unlock access to equity and grants and to assist with other forms of fund-raising.

Micro-finance

The Bank empowers the marginalized sections of the society by providing micro loans through the 'Business Correspondent model' involving micro-finance institutions that have a diversified geographic presence. These loans have helped individually borrowers, largely women, who use the funds for livelihood financing activities like running petty shops, livestock, education, high cost debt redemption, tailoring, ready-made garments and consumption. These activities have major positive social impact and have greatly empowered their lives.

- 2. For each such product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product (optional):**

- i. Reduction during sourcing / production / distribution achieved since the previous year throughout the value chain?**

Not Applicable.

- ii. Reduction during usage by consumers (energy, water) has been achieved since the previous year?**

Not Applicable.

- 3. Does the company have procedures in place for sustainable sourcing (including transportation)?**

The Bank promotes sustainable and ethical procurement practices through selection and on-boarding criteria for vendors and suppliers and emphasizes the importance of sustainability performance including human rights, labour laws, adherence to standardized environmental, social and governance norms by the upstream and downstream supply chain partners. The Bank's Sustainable Procurement Policy guides the bank's procurement of software and infrastructure related hardware, whereby priority is given to suppliers that have local presence and ensures commitment to procuring raw material at a fair price from the suppliers.

If yes, what percentage of your inputs was sourced sustainably? Also, provide details thereof, in about 50 words or so.

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The bank has conducted sustainability assessments for our large volume suppliers that provide technology, equipment, IT Hardware, white goods suppliers, manpower, security and house-keeping services. These suppliers were assessed on their social and environment practices including Health & Safety, Employee Welfare, Water Management, Environment Health & Safety, GHG emissions management etc.

4. **Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?
If yes, what steps have been taken to improve their capacity and capability of local and small vendors?**

Not Applicable.

5. **Does the company have a mechanism to recycle products and waste? If yes, what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%) Also, provide details thereof, in about 50 words or so.**

The Bank recycles electronic waste through authorized e-waste vendors In 2019-20, the Bank recycled more 47097.7 Kg of e-waste. The bank also manages its paper waste through a waste collection initiative. Through this initiative, the Bank has recycled more than 35,200 Kg of paper. Besides, the bank's Green Champions and Green Commandos conduct several e-waste and paper waste recycling campaigns throughout the year.

Principle 3: Employee Wellbeing

- 1. Please indicate the Total number of employees.**
Total number of employees as of March 31, 2020 is 30674.
- 2. Please indicate the Total number of employees hired on temporary/contractual/casual basis.**
Total number of employees hired on temporary/contractual/casual basis is 23254.
- 3. Please indicate the Number of permanent women employees.**
Number of permanent women employees is 5750.
- 4. Please indicate the Number of permanent employees with disabilities.**
Number of permanent employees with disabilities is 17.

Differently-abled employees form a part of the permanent workforce and are given special soft skills training on Growth Mind-set, Interpersonal Effectiveness, Stress Management and Business Communication skills. Their infrastructure needs are also kept in mind to ensure their seamless integration into their system. Training in sign language is provided to fellow team colleagues and reporting managers of speech & hearing impaired employees. Special software converts text into voice for our visually impaired employees to understand and respond.

5. **Do you have an employee association that is recognized by management?**
The Bank allows employees to exercise the lawful right of free association. However, there is no employee association in the Bank.

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6. What percentage of your permanent employees is members of this recognized employee association?

Not Applicable.

7. Please indicate the Number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending, as on the end of the financial year.

Sr. No.	Category	No of complaints filed during the financial year	No of complaints pending as on end of the financial year
1.	Child labour/forced labour/involuntary labour	Nil	Nil
2.	Sexual harassment	7	Nil
3.	Discriminatory employment	Nil	Nil

The Bank has a well-defined and documented Board approved policy on prevention of sexual harassment at workplace. Each and every complaint is carefully examined by the Internal Complaints Committees which are headed by senior women employees. The complainant, respondent employees along with their witnesses is carefully examined to bring the guilty to book.

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

- Permanent Employees
- Permanent Women Employees
- Casual/Temporary/Contractual Employees
- Employees with Disabilities

Skill Up-gradation Training:

During FY 2019-20, the Bank conducted 14,00,100 training man-hours for 5,77,612 participants through 1553 programs. New training initiatives on Business Communication skills, Leadership Development, Art of Collaboration and interpersonal effectiveness were also conducted in FY 2019-20.

Employee Health & Safety:

The Bank has a "Security Policy Statement & Manual" covering different aspects on threats, violence & risk control programs. The security manual is published & available to all employees for internal use. The Bank's Workplace Health & Safety Policy puts into effect safety measures, escalation mechanisms and ways to handle emergency situations to ensure a safe work environment. The Bank's E-learning module on 'Workplace Safety' creates awareness on the various potential hazards and accidents at the workplace. About 22352 employees have been sensitized about workplace safety through this module & 14378 through classroom sessions.

Training on Fire Safety:

The Bank ensures our employees are prepared at all times in case of a fire emergency. Periodic fire evacuation drills and training programs are conducted at various locations of the Bank. In FY 2019-20 the bank conducted fire-safety training sessions for about 11500 employees.

Training on Women Safety:

Training Sessions on Women Safety conducted for women employees, equipped them with several self-defense techniques in case of an emergency attack. They were also sensitized on common

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safety issues/incidents that could affect them. In FY 19-20, 150 women employees were trained through 6 such sessions, achieving 450 man hours.

Principle 4: Stakeholder engagement

- 1. Has the company mapped its internal and external stakeholders? Yes/No**
Yes, we have mapped our internal and external stakeholders and engage with them to discuss Sustainability issues that are material to the bank.
- 2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalized stakeholders?**
Yes.
- 3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalized stake-holders. If so, provide details thereof, in about 50 words or so.**

The Bank's dedicated Inclusive Banking Group supports the marginalized sections of the society by providing micro-loans. The Inclusive Banking Group has provided loans to 9.40 million women in FY 2019-20. Our Micro-finance program has an embedded component of financial literacy which educates the members on various components of financial services being offered. Additionally, as part of CSR, the Bank reaches out to weaker sections, beneficiaries, children from marginalized socio-economic backgrounds and the differently abled, through long term CSR programs. Thus, our community development initiatives through our Inclusive banking channels and CSR contribute to a well- rounded engagement at the base of the pyramid.

Internally, we engage with our differently abled employees to identify their needs and concerns and ensure their seamless integration into the system. We have also been conducting women safety awareness training sessions for our women employees.

Principle 5: Human Rights

- 1. Does the policy of the company on human rights cover only the company or extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?**
The Policy of Human Rights covers only the bank. The Bank's commitment to uphold the spirit of human rights is reflected in its policies and actions towards employees, constituents, service providers and the like.
- 2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?**
The Bank has not received any complaints pertaining to human rights.

Principle 6: Environment

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

Policy related to Principle 6 is applicable across the Bank; however we engage with our large volume suppliers and assess them on their environmental practices including Carbon Emissions, Water Management, Environment Health & Safety, GHG emissions management, Environment

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Management Systems etc. We strive to empanel vendors and suppliers who follow best environment practices.

- 2. Does the company have strategies/ initiatives to address global environmental issues such as climate change, global warming, etc? Y/N. If yes, please give hyperlink for webpage etc.**

Yes, in line with the bank's focus on Environmental Sustainability, the Bank endeavours to recognise and address global environmental issues like climate change and global warming that will impact businesses in the long term. The bank prepares a GHG Inventory in conformance with the ISO 14064-1:2006 standard and obtains external verification for the same. The bank has been measuring its carbon footprint for the past 8 years and discloses its emissions through the Carbon Disclosure Project (CDP). The bank currently features in the A list of the CDP, a platform that is widely referred by global Investors. The bank is directed by an environment policy and environment disclosures which are reported in our sustainability report. The Bank's latest Integrated report is available at the link: <https://www.indusind.com/content/csr-home/sustainability-report.html>

- 3. Does the company identify and assess potential environmental risks? Y/N**

Yes, the bank identifies and assesses the Environmental and Social risks associated with our business investments. All our investment proposals are screened against a basic set of criteria, including the bank's exclusion list and against a high-risk industry list, in line with our ESMS (Environment and Social Management System) policy and framework. The system has encouraged our borrowers to develop an understanding of E&S risk in their own operations, developing sense of business responsibility and sustainability.

- 4. Does the company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if Yes, whether any environmental compliance report is filed?**

Not Applicable

- 5. Has the company undertaken any other initiatives on – clean technology, energy efficiency, renewable energy, etc. Y/N. If yes, please give hyperlink for web page etc.**

Paper Consumption and Recycling:

The core of our business operations is to document processes, promote products, communicate internally, store information, bill customers, etc. and hence we recognize the abundant use of paper in our operations. In an on-going initiative, the Bank aims to move away from using fresh paper for customer statement letterheads to recycled paper. In FY 2019-20, the bank has recycled more than 35,200 Kg of paper.

E-waste:

Given the reliance on electronic equipment in the services industry, especially banking, e-waste is significant and unavoidable component of waste generated through the Bank's operations. The Bank has assumed responsibility for sustainable management and disposal of e-waste in accordance with governmental regulations. In FY 2019-20, the Bank has recycled more than 47097.7 Kg of e-waste through government authorized recyclers.

Carbon Disclosure Project:

The bank prepares an annual carbon inventory in conformance to ISO14064:2006 framework and obtains external assurance for the same. In FY19-20, the bank was featured in the CDP India

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Climate Change Rankings as Band A-. More details of all our initiatives on clean technology, energy efficiency, and renewable energy are available in the bank's latest integrated report available at: <https://www.indusind.com/content/csr-home/sustainability-report.html>

Energy Conservation and Efficiency initiatives:

Energy Reduction Initiative	Scale	Electricity Saved	Emissions Reduced
		kWh	MTCO2e
Thin clients	771 Pan-India	219428.00	180.96
Solar energy generated at Karapakkam facility	1 Regional office	45620.86	37.62
Solar energy generated at IBL House facility	1 IT Office	15983.00	13.18
Timers for signages	155 Pan-India	153360.00	126.47
Virtual servers	485 Pan-India	2791214.74	2301.89

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

Not Applicable.

7. Number of show cause/ legal notices received from CPCB/SPCB which are pending (i.e. not resolved to satisfaction) as on end of Financial Year

Not Applicable.

Principle 7: Public Policy

1. Is your company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:

Yes. Few major Industry Associations are as under:

- Bombay Chamber of Commerce & Industry (BCCI)
- Indian Banks Association (IBA)
- Indian Institute of Banking and Finance (IIBF)
- Confederation of Indian Industry (CII)
- Impact Investors Council
- Microfinance Institutions Network

2. Have you advocated/lobbied through above associations for the advancement or improvement of public good? Yes/No; if yes specify the broad areas (drop box: Governance and Administration, Economic Reforms, Inclusive Development Policies, Energy security, Water, Food Security, Sustainable Business Principles, Others)

No

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Principle 8: Inclusive Growth and Equitable Development

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

The CSR Policy envisages major activities to be undertaken around 4 major thematic which further focuses on more specific issues as follows:

1. Environment
 - a. Water
 - i. Water Resource Development & Management
 - ii. Access to Clean Drinking Water
 - iii. Restoration of water bodies (Lakes, Ponds and Drains etc.)
 - b. Other
 - i. Clean Energy
 - ii. Afforestation
 - iii. Waste Management
2. Education
 - a. Academic Assisted Learning
 - b. Education Excellence
3. Healthcare
 - a. Cancer Care
 - b. Accessibility to affordable healthcare
4. Sports
 - a. Inclusion of Gender and Differently-abled
 - b. Excellence in Sports

Details of all CSR projects are as follows:

1. Environment

Watershed management Program:

It was initiated in FY 2018-19, as one of the flagship initiatives of the bank. Further to the learnings in the initial phase a Detailed Project Report was carried out for 63 villages with >48 thousand population of 6 districts in 4 states viz. Maharashtra, Madhya Pradesh, Odisha & Jharkhand. Major components comprises Soil & Water Conservation through structural barriers & Afforestation, Agricultural Development through training of farmers & community on adopting sustainable package of practices along with judicious water use for agriculture and other. Such activities are planned and implemented in close conjunction with the community institution and thus has an element of strengthening of Community-based Organizations, Self-Help Groups, Samyukta Mahila Samitis, Village Development Committees, and Vasundhara Sevaks – Youth Village Volunteers trained in technical aspects and groomed in leading the implementation of the program and carry out the maintenance works in future and other village development activities.

FY 2019-20 was year one of the 4-5 year phase-wise implementation plan. The project achieved treatment of 5,576 Ha along with major and minor harvesting structures resulting in creation of water storage capacity of 715,154 cubic meters. Most of this work will witness its first monsoon in 2020, post which its impact on ground water levels will be witnessed through monitoring wells. Structures built before monsoon (& pilot phase) have seen an incremental increase of water levels by 2-4 meters. A cadre of 5460 members from 517 SHGs, 580 members from 63 VDCs, more than 100 Vasundhara Sevaks is implementing the work along with technical support of Watershed Organization Trust (WOTR) – Pune.

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With availability of water, improvement in soil teamed with training and support on agriculture the community will be benefitted with enhanced agri-productivity & income, water and food security and resilience to climate change.

Spring-shed Management:

The spring-shed management intervention planned in Rayagada, Kandhamal and Kalahandi districts of South Odisha aims to conserve and utilize the perennial source of water through streams which otherwise would be untapped resulting in perishing of the main source of water effecting the entire ecosystem. As, in recent times these sources are getting dried up due to damage to the catchment area by either soil erosion, deforestation, encroachment or human intervention (agricultural/industrialization) and are operational only in monsoon time. The intervention planned over 5 years shall enhance agricultural productivity & farmer income & preventing degradation of soil and water.

FY 2019-20 was the year one benefitting 170 households with 4 Diversion based Irrigation structures which will provide critical irrigation to the farmers and provide water for domestic purposes. The area treatment and DBI has created a water harvesting potential of around 1.6 lakhs cub.mt.

Rejuvenation of Urban Lakes/Ponds:

As a part of rejuvenation of existing water bodies, the bank has been restoring Ponds & Lakes, primarily in urban and peri-urban spaces. Such water bodies are not only a source of water but also play an important role in flood management.

Water bodies are an important part of urban ecosystem. Whether they are lakes, ponds or others, they play a vital role ranging from being a source of drinking water, recharging groundwater and acting as sponges to control flooding, supporting biodiversity, often serving as recreational areas, and providing livelihoods through activities like fishing. These water bodies play a very vital role in maintaining environmental sustainability particularly in urban environments especially in today's context when the cities are facing the challenges of unplanned rapid urbanization.

Currently, in India, lakes and wetlands are in extremely bad shape and are in varying degrees of environmental degradation. Despite knowing their environmental, social and economic significance, these water bodies are wilfully neglected and destroyed. Today these water bodies are encroached, full of sewage and garbage. Because of unplanned urbanization, much of the landscape around the lakes has been covered by impervious surfaces. As a result, instead of rainwater, it is the sewage and effluents that fill up urban water bodies. There has been a tremendous shrink in inland water bodies. The number of ponds and lakes has declined. The Bank identified the problem and decided to take up Lake Restorations at various cities across the country.

In the year 2019-20 which was also second year of the Lake restoration project 22 lakes in 5 cities across the country were taken up for rejuvenation benefitting close to 1.5 lakhs people, treating over 76 Hectares of land and creating capacities of over 7000 lakh litres of water. IndusInd Bank has pledged to restore 50 lakes over a period of 4 years starting FY 2018-19.

Drain Restoration:

The Bank took up severely contaminated nallahs which were filled with sewage disposal from surrounding villages/residential colonies, construction debris and rubble clogging the nallahs leading to adverse environmental, hygiene hazards, and flooding during times of excessive rains. The main aim of project was to clean such nallahs enabling the water to flow smoothly, along with creating an urban educational and recreational space. These nallas were constructed as storm water drains to channel the excess water from the Aravalli hills that will ultimately flow into the Najafgarh Drain. However, over a period of time they became sewage and garbage dumping places. Also a lot of rubble was dumped by the constructions around congesting the water flow resulting in floods, foul smell and unpleasant environment. Our initiative was to not only clean the rubble, but also create liveable, breathable vicinity in the neighbourhood.

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Badshapur drain, Gurgaon, which was taken up to create public space, water conservation & recharge along with urban greening. This project also envisaged increasing the water table along with a collateral of creating public space and giving engagement opportunity to our employees. Over 5000 trees were planted with about 200 man hours of employee engagement. This project has generated fantastic goodwill with people of the city and the corporation (MCG).

Roof Rain Water Harvesting:

The perennial water source is not available to the rural population and they largely rely on harvested and conserved rainwater. At present, the dependency of drinking water in villages in western Rajasthan is 42.4% on nadi (village pond), 34.7% on tanka (RRWHS), 15% on wells/tube wells and on 7.8% on other sources. This suggests that rainwater harvesting is the backbone of drinking and domestic use water supply in rural areas.

Seeing the impact in 2018-19, we scaled up the intervention in FY 2019-20 from 250 harvesting structures to 400 rain water harvesting structures in 30 villages impacting close to 40000 beneficiaries. The intervention has reduced women drudgery caused for making water available from long distances. Children can spend time in going to school instead of accompanying mothers to fetch water from over 4-5 kms.

IndusInd aims to reach the beneficiaries to about 100000 in 3 years creating over 1200 structures in 3 years' time

Urban Afforestation:

One of the biggest concerns of metro cities is the reduction in availability of green spaces. Mumbai for example, has just 1.1 square metres of open space per person. This adds up to just over 14 square km of open space for a city that is 600 square km in area. This figure is in sharp contrast to the fact open spaces, and more specifically green spaces, have significant environmental and social benefits. Green spaces help improve air quality, they promote the reduction of stress and anxiety, positively impact the micro-climate and improve our overall quality of life. These spaces also act as habitats for urban wildlife and create a common area for communities to meet, interact and share ideas & experiences.

Bank's Urban Afforestation Project (UAP) aims to address these issues through its tree plantation activities. Urban Afforestation has been one of our most ambitious and unique project under the ambit of CSR. Many companies do tree plantation for reforestation but rarely get involved in urban afforestation, mainly due to challenges in acquiring land for plantation and protecting them at the same time.

Continuing to meet our commitment towards urban health and sustainability IndusInd Bank aimed to plant another 59000 trees in FY 2019-20 to take the total number of trees planted to 1 lakh. We have planted these trees across 13 cities across India where space has been a premium. Apart from the traditional plantation, Miyawaki type of plantation was executed in this FY, which is creation of Mini Forests. This was executed at Aurangabad and Bengaluru. These plantations have carbon sequestration potential of 16667 MT (over a period of 15 years). Further, this planting activity was combined with employee engagement and awareness in environment. It saw over 700 employees participating spending about 3700 man hours of engagement. IndusInd aims to plan 3 lakh trees in 3 years

Schools on Solar:

The Bank initiated the "Schools on Solar" project aiming to help schools adopt renewable energy and also design innovative strategies to help students and staff to reduce energy consumption within the school premises/institutions.

In 2019-20, the Bank took up 10 schools/ institutions under 'Schools on Solar' project.. These schools/institutions cater to the education of the needy students coming from the lower strata of the society. Benefits of solar energy have now been made a part of the curriculum to create awareness amongst the next generation. Over the last two years the Bank has supported the installation of roof-top solar energy across 14 schools in Maharashtra. The project has had significant impacts to date with

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3.94 lakh electricity units generated, 323 metric tonnes of CO2 reduced and Rs.35 lakhs saved in electricity bills.

Indus-Oorja Solar Microgrid in Sunderbans:

This project provides consistent decentralized renewable supply of energy in one of the highly remote based village on Kumirmari island of Sunderbans where the town sees a very less and inconsistent supply of conventional energy. We initiated Solar Based micro grid project in partnership with WWF during FY 2019-20. In FY 2019-20 a solar micro-grid system having a capacity of 30 kWp of electricity generation each which will further be connected to provide power to approximately 200 households and 5 rural institutions (Schools, Panchayat office, Community building etc.) along with 40 street lights near embankments in Kumirmari Island households in two years. Nearly 1000 people were benefitted. The program will also lead in reducing human-wildlife conflict and risk to wildlife too.

Solar Street lights:

Street lighting has been a need for villages in the Pali district of Rajasthan as after dark mobility and safety has been an issue, especially for women and children. IndusInd Bank carried out installation of Street Lights powered by solar panels.

The project was further extended to 38 villages in Rajasthan benefitting over 1,63,000 villagers through the installation of 2,000 such lights.. Seeing the benefits of the program more communities came together requesting putting up lights in exchange to the upkeep they committed to maintain. The community is educated on the maintenance of panels. The intervention has enhanced mobility of the villagers and has provided enhanced security for the villagers, women and children in particular.

2. Education

Enhanced Education:

The Bank has partnered with Business Correspondent, Cashpor, to implement its enhanced education program. This program aims to cater to the issue of high drop- out rates and inability of students to pass 10th class without external aid or help. By setting up the Education Centres, we hope to help at least one child from each household with school-aged children, to pass the Class 10 Board Examination, so as to become eligible for salaried employment. We believe such employment will break the inter-generational transfer of poverty that is still widespread in the rural areas, despite the access to available micro finance.

The program added 317 new centres in FY 2019-20 totalling the educational centre count to 717. Over 18000 students have enrolled from grade 1 to grade 10. Besides children, the program entails capacity building for teachers and outreach to parents through both, field visits and meetings at the centres. The aim of this outreach is to sensitize parents on the importance of education, health and hygiene and to encourage continuous attendance of their children. The program has rendered improvement in knowledge, comprehension and analytical abilities across three subjects

Early learning outcomes:

The bank is supporting improving early learning Literacy (ELL) outcomes in Haryana. The beneficiaries will be 100,000 Grade 1 and 2 students and about 7000 teachers and teacher educators across 7 districts and 3200 schools of Haryana. By the end of the program it is envisaged that the students will have fluency to read grade level text by the end of Grade 2. This project has been taken up for 3 years starting FY 2019-20. These outcomes are in alignment with Haryana state and NCERT learning outcomes. This alignment is in oral language as well as writing. The program has an MOU with the Govt. of Haryana. Successful outcome of the program will result in Haryana Govt. scaling the program to the rest of the state.

This program is going to change the pedagogy of Hindi learning. It engages all the stake holders, builds capacity of teachers & teacher educators, Block Development Officers and has created a new curriculum on Hindi Teaching.

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Road to School:

During the year 2019-20 we have initiated “Road to School” project as a part of commitment at group level towards bringing the change in delivering the education especially to the children from Government School. This partnership is with Learning Links Foundation (LLF). The Road to School program addresses the issues of learning gaps amongst government primary and middle school students and builds a fundamental framework for holistic development of the student that has been moved through the labyrinth of Primary and Middle School. While focusing on enhancing learning outcomes, improving attendance and curtailing drop outs; the Road to School Program will also support health and hygiene, wellness education in Government Schools along with reaching out to the parents and families through community outreach. Through the program we are reaching to 10915 children and 125 Teachers from 42 Government Schools and 10000+ community members of Khordha district of Odisha. Every year we will add 30-40 schools.

Mid-day Meal Program:

Bank has partnered with The Akshaya Patra Foundation with an aim to end classroom hunger, enhancing enrolments in school, improve nutritional levels and hence declining malnourishment leading to developing academic performance in kids by providing good quality mid-day meals. . More than 50000 children in 540 Municipal schools of Delhi, Bhubaneswar and Puri in Odisha were supported with mid-day meals. The program is being reviewed to scale up to more cities to strengthen our objective to help improve the effectiveness of primary education by improving the nutritional status of primary school children. The program also incentivizes children to attend school regularly. This program has a two pronged approach – to not let any child go hungry to school and also to enable the child is well fed that he concentrates on the studies for better academic performance.

. The programme, which incentivizes children to attend school regularly, follows a two pronged approach – to not let any child go hungry to school and also to enable the child is well fed that he concentrates on the studies for better academic performance.

Besides the flagship programs stated above, we have also supported local initiatives that are projects of excellence and high impact in terms of outcome.

Foundation for Excellence:

FFE is a registered NGO which awards scholarships to meritorious students from underprivileged backgrounds pursuing Engineering and Medical degrees in India. FFE's mission is to bring about a transformation in the lives of gifted students from poor backgrounds in a single generation. Runs on a unique concept wherein every scholar undertakes a pledge to support education of at least two other students through a contribution to the Foundation whenever they are able. This ‘pay-forward’ model ensures the self-sustainability of the organization. We are supporting 31 scholars for 4 years from Engineering Background in this FY.

Young India Fellowship:

IndusInd Bank supports deserving meritorious students through the Young India Fellowship (YIF) program in partnership with Ashoka University, a one year full-time residential program renowned for creating next generation of leaders and change agents. IndusInd supports the course fees for fellows who are from poor socio economic background. Ashoka University is a private, non-profit university and an unprecedented example of collective public philanthropy in India. Ashoka University aims to bring world class education by partnering with University of Pennsylvania, University of California, University of Michigan, London Trinity College, Dublin & Yale University etc. at affordable cost as compared to disciplines at overseas institutions. Even better is that the university aims to include the brightest students irrespective of their socio-economic backgrounds and help them seek a platform that they would have never been able to afford. 20 students are provided support annually under IndusInd fellowship program. This program started in 2016 and envisages support to cover 100 students to complete their post graduate studies at Ashoka University over a period of 5 years. Over these years of

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support, fellows came in from 22 states and 92 cities in India, 48% of students are from non-metros, 52% of students are women, 60% of the total pass-outs have joined the Corporate sector (Aditya Birla Retail, BCG, RBL bank, Toshiba etc.), 30% are engaged in the not-for-profit sector, 10% have moved on to become entrepreneurs.

IndusInd Scholars at Purkal:

IndusInd Bank has been supporting about 75 children from the Purkal School at Dehradun by giving opportunity for quality school education to the Lower Income Group. These are children with academic potential, who are predominantly from villages near Dehradun and other parts of Uttarakhand. The selection process has ensured a higher ratio of girls is provided with scholarship. To ensure that these children get the same school experience as others, the Bank not only takes care of their academic expenses, but also provides for other ancillary needs. These include the Nutrition (Breakfast, Fruit, Evening Snack and Dinner, learning support (library, books, awareness programs), field visit expenses, Arts & Sports (theatre, skill development, counselling), laboratory & hostel expenses. This program commenced in 2018-19.

Idea is to give good education to change the life of those families for good. Since the school picks up one child from a poor household, it supports and handholds these households to break the poverty circle. The project implementation not just focuses on the regular curriculum, but also conducts a series of sessions and training for the students to enhance every possible life skill. A couple of children from the 2018-19 batch have got into Ashoka University on full Scholarship. 8 children at Shoolini University & 2 children at University of Petroleum (UPES) are also placed on complete scholarship. The state government arranges exchange programs with state & Purkal teachers. This encourages our belief that the school is a guiding force and that IndusInd Scholars are at the right place for a holistic development.

3. Healthcare

Mini-Health Clinics:

IndusInd Bank has supported the setting up of 280 Mini Health Clinics in rural Uttar Pradesh in partnership with Cashpor. These Mini Health Clinics (MHCs) provide affordable primary healthcare to individuals from poor & lower Income Group families. The model is low cost and these centers serve as OPD clinics when they are visited fortnightly by experienced Medical Professionals. Patients who come to these clinics are unburdened financially, as they do not have to pay any fees to the Doctor and they receive medicines at a subsidy. Furthermore, they are saved of the quacks in the community. This project not only provides medical access to distant villages but also creates capacity of 3000 women workforce with an outreach of almost 6 lakh people. In FY 2019-20 the reach widened by MHCs covering 5 states and 24 districts with an outreach of about six lakhs and direct beneficiaries of over 85000 people. 83173 patients have been enrolled in 280 MHCs (Mini Health Clinics) so far in 24 districts of 5 states. Major complaints that have come out have been cold & cough, joints & back-pain, fungal & bacteria; infection leading to itching, overall weakness, gastric issues. Etc. These ailments have been addressed by including Multi-Vitamins, Iron, B-complex & Calcium in their diet increasing the overall well-being, Paracetamol & OTC medicines for fever, cough and cold & antibiotics for fungal infections. The program will further be scaled up in the next FY 2020-21.

Indus Aarogya Soukhyam:

Cancer Care at Assam – IndusInd has partnered with TATA Trust to support an intervention on reducing cancer burden and to provide care, treatment, awareness and prevention services under the bigger umbrella of Government of Assam's Cancer program. We support radiology equipment at Assam Medical College and Hospital, Dibrugarh. Through Infrastructure intervention, approximately 1100 patients will receive treatment from this centre and 3800 patients are estimated to attend OPD every year which is expected to grow to 13,700 people eventually taking the cancer treatment. A total of 89,900 OPD attendees will be treated at end of 10th year.

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Support for Cancer affected children:

The Bank has partnered with Bhagwan Mahaveer Cancer Hospital and Research Centre (BMCHRC) in Jaipur, Rajasthan to support the treatment of 50 children with cancer every year from rural Rajasthan, whose parents can't afford the treatment. The Bank has been supporting treatment of the cancer affected children. All the children are aged under 14 and are being treated for different types of Blood cancers. These children come from remote villages/towns of Rajasthan and have no access to medication or treatment. We have seen that the cure rate is as high as 68% have been declared cancer free. Given the significant impact, we continue supporting cancer affected children. A total of 155 patients have been treated over 4 years until March 2020. Of these 155 patients, 106 children have completed their treatment and have been declared cancer free and are currently only on follow-up &/or supervision. The remaining children are either presently on treatment or those who couldn't continue treatment due to death, relapse or disease or not being treatable. Through the fund utilization reports, we see that entire funds have been utilised towards medicines, admission expenses, investigation, doctor consulting, nursing etc.

Support for Cataract Surgeries:

The Bank supported cataract surgeries of 5000 beneficiaries in 9 districts (including aspirational districts) across 7 States in partnership with Vision Foundation of India. These beneficiaries, which belonged to the marginalised strata of the society, were operated without any charges and were provided with lens, medicines, one day stay, food, and transportation. These beneficiaries include 2600 females and 2400 male patients.

Support for HIV infected:

The Bank, in partnership with Lotus Medical Foundation, has been supporting treatment of HIV infected patients at Kolhapur. The support includes cost of treatment, meals, and medicines at subsidized rates at the care centre. It also has Anti-Retroviral Therapy (ART) centre and runs an awareness & counselling programme to make patients more confident, communicative and overcome inhibitions. More than 300 patients have been admitted for treatment during the financial year 2019-20.

4. Sports

Our sports initiatives have been conferred 'Honorable mention' by Ministry of Corporate Affairs under their 'Contribution to the National Priority Areas – Promotion of Sports'.

IndusInd Para Champions Program:

It encourages differently abled athletes through a sports scholarship program in partnership with GoSports Foundation. 45 athletes are supported to cover their high performance need, travel, injury management, rehabilitation strength training, medical support needs etc. These para-athletes having the spirit of performing and winning but lacked financial support are chosen through a nation-wide search across India. Many of these athletes are from lower income or poor homes and have little or no income. In addition to this, they are also emotionally, mentally and physically fighting the challenges and social perceptions that come with their disability. Through this programme, IndusInd Bank helps these athletes break psychological and physical barriers, that serve to inspire other differently abled individuals to follow suit and think differently about their condition. In addition, through awareness campaigns the bank not only promotes these athletes and para-sports, but it also intending to change the social perception about the differently abled. Since inception from 2015, the athletes have won 487 medals (268 Gold, 128 silver and 91 bronze) while during 2019-20, these athletes have won 61 Gold, 30 Silver and 25 Bronze medals in various competition both national & international.

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IndusInd Blind Cricket Program:

It is implemented in association with the Cricket Association for the Blind in India (CABI), the cricketing arm of Samarthanam, who governs Indian cricket tournaments. CABI is the apex body organizing cricket for the blind and is affiliated to World Blind Cricket Ltd. (WBC). IndusInd is principal supporter for 26 players in the Indian Blind Cricket Team. The program gives exposure, infrastructure & training to the visually impaired to practice this sport on a larger scale. During 2019-20, the Team won bilateral ODI series against the West Indies and Nepal. Further on the lines of Ranji trophy, a tournament was started called The Nagesh IndusInd trophy so more talent could be identified. 400 blind cricketers participated in this trophy and played 60 matches in 12 States.

IndusInd Girl Power Programme:

IndusInd Bank supports 60 girl athletes from lower income families from all across India. They get access to world-class coaching and training facilities at JSW Foundation's Inspire Institute of Sports (IIS). They are being groomed to become champions who will represent and win medals for India at international sporting events. Through this programme, IndusInd Bank has given wings to the dreams of these girl athletes, who might have otherwise not had the opportunity due to their socio-economic background. Every time one of these will go on to win a medal at a major sporting event, their story will inspire many other girls like them to chase their dream for sporting excellence. Recognition and fame for winning athletes, the Bank hopes that parents across the nation will find the confidence to encourage their young girls to take up sports. This will only improve the gender ratio in India sports in years to come. In 2019-20, these women athletes have won 112 medals which included 51 Gold, 25 Silver and 36 Bronze medals.

Nurturing Rural Champions Program:

Mann, the stressed and deprived region in Satara District have natural born athletes who are inherently stronger, with the toughness and athletic potential honed by herding sheep and buffaloes, cutting sugarcane or working at construction sites. The children grab every opportunity which gives them a space to indulge in sports as it is their natural instinct. In line with the Bank's excellence and inclusive approach for sports, 55 young athletes i.e. 15 national level and 40 state/district level athletes are being supported through Mann Deshi Foundation for their training, nutrition, medical care, injury and recovery management etc. and enable them to compete at the international arena. The focus is on select disciplines viz. Wrestling, Track and Field, Athletics and Hockey.

The training of these players will be carried out in Mhaswad, Mann, which offers an excellent support system to the young athletes in the form of facilities such as 400 meter running track and a volleyball, field hockey, football, handball ground and a swimming pool. At present, 9 dedicated trained coaches are a part of the programme. Students are provided with high performance coaching, where students are taught match-play, tactics and skills required to perform and gain international competence. Promising athletes shall be sent to Inspire Institute of Sports (IIS) for further coaching and training

IndusInd Hockey for Her Excellence Program:

The Hockey for Her Excellence Program in partnership with TATA Trust is being carried out at Bhubaneshwar, Odisha, aims at nurturing talent through supporting the excellence in sports. Throughout the three year project phase 40 high performing girls in the age group of thirteen to fifteen will be further trained and their talent will be nurtured at the state of art 'Naval Tata Hockey Academy (NTHA)' an excellence centre at Bhubaneshwar along with building capacity of 10 coaches. These girls will be scouted from Odisha Government's regional grass root centres. The existing high performing hockey girl players from across India will be taken to next level in terms of coaching. Bovelander Hockey Academy (Netherlands) will provide the coaching to players and coaches. The excellence program will act as a feeder for the Indian Hockey team and State teams.

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5. Skill Development & Livelihood

Skills Development of Youth:

During 2018-19, IndusInd Bank has supported the establishment of skills training centre in association with Ambuja Cement Foundation at Jaitaran, Rajasthan. The trainings were in-line with the NSDC guidelines on 3 trades viz. Micro-finance Executive, Customer Relationship Management and Unarmed Security Guard. 3 such batches were conducted with 30 candidates each. The program is targeted to reach 90% placement to the 450 candidates enrolled. The candidates once placed are followed-up for a year and assisted for further guidance if needed. The program will be scaled up in the year to come to train 1000 youth over a period of 2 years.

Skill Development of drug rehabilitated youth:

IndusInd Bank supports SUPPORT an NGO offering long term residential rehabilitation program for substance abusing street children/youth. The two-pronged approach involves rehabilitation (medical and psychological) from substance abuse and then skill development for employability. In the rehabilitation children are enrolled into formal school considering the age while youth who have already crossed the age of schooling are sent to SUPPORT's Vocational Skills Training Program.

During the FY 2019-20, 216 youths underwent rehabilitation out of which 167 were trained (welding, carpentry, tailoring, wiremen) at the vocational training centre. The programme has placed 57 youth during the FY 2019-20 with salaries upto Rs.10,000/- . This has given them immense confidence and motivation to lead a drug free life. Many candidates are re-united with their families and some are weaned in group homes.

Stree Swabhiman Livelihood Program:

Under the Stree Swabhimaan initiative, around 4500 girls were provided with supplies of sanitary pads in Madhya Pradesh through our business correspondent Samhita. Awareness workshops were conducted at schools and communities to make them understand the importance of health and menstrual hygiene.

During the project we gathered that more than the distribution, the supply of the pads is a bigger problem, hence we engaged in setting up 350 VLEs to manufacture pads across 100 districts in 16 states. These manufacturing set-ups further engages 6-8 women thus creating livelihood for over 1800-2000 women. Apart from providing affordable and accessible sanitary products to adolescent girls and women, the initiative is driven by awareness and outreach by the Village Level Entrepreneurs to effect behaviour change towards the issue of menstrual hygiene in the community. This project is proposed to increase to about another 350-500 VLEs in the next FY 2020-21.

Association of People with Disability:

This program supports training and placement of 266 young men and women (18 to 35 years) with disabilities from marginalized communities with or without schooling. This makes these individuals become economically and functionally independent and socially rehabilitated through domain based training opportunities in 13 districts of Karnataka. The training is completely residential and ranges from a period of 8 week to 12 weeks and is on non-technical skills like retail, BPO and hospitality.

81% trained youth were placed with salary in the range of Rs.7000/- to Rs.20,000/- and trainees will be enabled to access various government, social security and entitlement schemes.

Livelihood at Assam - 'Indus Saksham':

IndusInd Bank initiated skills training program in three trades viz. BFSI, Hospitality and Retail at Guwahati, Assam where 400 local unemployed youth are being trained. The program aims at 100% placement ensuring income of Rs.12000/- to Rs.18000/- per month. The program aims to promote

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gainful employment for the youth to ensure stable livelihood through alternate employment/self-employment.

6. Arts & Heritage

IndusInd contributes to Sahapedia in their Frames Photography Grant which actively encourages documentation of our cultural heritage. We have been supporting Sahapedia since 2017 towards the Heritage Fellowship Program (Sahapedia Frames Photography Grant) – FRAMES. This grant is to support about 25 photographers giving an opportunity to document cultural spaces, themes, practices of their interest in subjects related to culture, arts and heritage.

So far 40 candidates have been selected from total of 579 applications (combined figures 2018 and 2019). Almost all candidates who have been grantees are working either full time as photographers, writers, researchers, curators or working in fields directly related to photography, social work and journalism. The ultimate objective of the Grant is to encourage and to bring to light India's cultural diversity.

Projects in collaboration with Bharat Financial Inclusion Ltd (BFIL):

Bharat Sanjeevni:

It is an indigenously implemented, award-winning CSR initiative of BFIL aimed to cater rural households for livestock care. The project delivers qualified livestock care at the doorstep, eliminating the hassles and financial losses faced by small and marginal farmers. The 3 key enablers for service delivery are:

1. Toll-free numbers for farmers to seek service
2. A mobile app and an integrated technology to connect the veterinary doctors and farmers
3. Robust tracking mechanism

The project is implemented at 3 states with support from the Animal Husbandry Departments of the state governments.

Sanjeevani provides livestock emergency care at the doorstep of rural farmers. It addresses the core issue of lack of quality & timely care, significantly impacting income and possible loss of life. Livestock is an integral part of most of the rural Indian households, and most often a source of livelihood too. In the times of distress, livestock can help bring additional income. However, in case of livestock illness, farmers bear huge cost burden on transporting cattle for treatment. Also, the dependency on local quacks leaves the farmers helpless. BFIL recognizes this fact, and pioneers livestock emergency care at the doorstep of rural farmers

Sanjeevani has been awarded the Corporate CSR award for CSR in challenging circumstances – East in FY 2018. This program reaches out to 67 districts through Government Partnership leveraging their reach out channels.

Pragat – Holistic village development:

Pragat works towards achieving better holistic growth in under-developed villages with lack of basic amenities and aims to eliminate the gaps and bring access to the services, on par with any urban facilities. The Project works across 12 villages in Gulbarga, Karnataka addressing a population of 65000. The key areas of intervention include Healthcare, Education and Water. BFIL involves the local Govt. for sustainability of the projects. The following aspects are covered for a Holistic Village Development.

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1. Water
 - Ground water Management and Safe Drinking Water
 - Watershed Management for 12000 hectares is taken up with NABARD along with Govt. partnership
 - Access to Safe Drinking Water by reviving 14 defunct RO plants along with investing in 2 new plants is a project that
 - These projects are being done by Myrada and Bala
2. Healthcare
 - Access to Primary healthcare in 12 sub-centres through telemedicine.
 - Strengthening in PHC with specialty services
 - Healthcare screenings for adults and school
 - These projects are partnered with Karuna Trust
3. Education
 - Bridging learning gaps in Math and Primary Language from 4th – 8th standard
 - Targeted coaching for 9th, 10th financial literacy and banking products knowledge for women & youth
 - This program is partnered by LLF

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

The programs / projects / initiatives are undertaken through an in-house team, NGOs, Implementation Agencies, environmental consultants and business correspondents.

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

The Bank plans to carry out 3rd party impact assessment once projects attain maturity. At the same time some of the visible impacts of select projects are provided below:

- 2372 million lakh litres of water storage capacity created
- 59,000 trees planted and are tracked for optimum survival under the Urban Afforestation Program
- 91 thousand students benefitted from education programs
- >2.48 lakh people provided with accessible and affordable healthcare services
- Around 600 sportspersons groomed to compete at national on international platforms across several disciplines
- 3000 youth trained for an employable skill and placed for a steady income

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

The Bank has spent INR 108.15 crores on various social and environmental activities during the year 2019-20.

The details of our community development initiatives have been highlighted in Point 1 of Principle 8.

5. Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words, or so.

We ensure adoption of the intervention by the community in the following ways:

- Involvement of community members and Gram Panchayats in the planning stage
- Linkage building exercises with the government administration
- Formation and Capacity Building of grassroots Institutions

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- Ensuring fair representation of all segments in the community in such institutions
- Behavioral Change Communication on the prevailing issue

Principle 9: Customer Relations

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

1.74% customer complaints were pending at the end of financial year (FY 2019-20) which got subsequently resolved.

2. Does the company display product information on the product label, over and above what is mandated as per local laws? Yes/No/N.A./Remarks (additional information)

Not Applicable.

3. Is there any case filed by any stakeholder against the company regarding unfair trade practices, irresponsible advertising and/or anti-competitive behavior during the last five years and pending as on end of financial year. If so, provide details thereof, in about 50 words or so.

No.

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

The Bank conducts monthly transactional surveys called 'Voice of Customer' conducted through net-banking portals, ATMs, and e-mails to gauge customer engagement & experience with day-to-day transactions. Additionally, to understand and analyze trends in customer satisfaction over extended periods, the Bank conducts an annual loyalty survey which offers a deeper understanding of customer satisfaction as well, as a way to identify process and product improvement opportunities. The Bank also undertakes regular customer service monitoring and assessment at the branch level through random branch audits.