

# BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity: **L65191PN1994PLC076333**
2. Name of the Listed Entity: **IndusInd Bank Limited**
3. Year of incorporation: **1994**
4. Registered office address: **IndusInd Bank Limited, 2401 Gen. Thimmayya Road (Cantonment), Pune - 411 001, India.**
5. Corporate address: **IndusInd Bank Limited, 8th floor, Tower 1, One World Centre, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013.**
6. E-mail: **sustainability@indusind.com**
7. Telephone: **+91 20 3046 1600-609**
8. Website: **www.indusind.com**
9. Financial year for which reporting is being done: **April 01, 2021 to March 31, 2022**
10. Name of the Stock Exchange(s) where shares are listed: **National Stock Exchange of India Ltd.; and Bombay Stock Exchange Ltd.**
11. Paid-up Capital: **774,66,32,000 (as on March 31, 2022)**
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report: Ms. Roopa Satish, Country Head, Sustainable Banking & CSR Head Portfolio Management & Decision Science
13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).

The Report presents information about the pan-India standalone operations of the Bank across various business verticals.

### II. Products/services

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

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

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

S. No.	Product/Service	NIC Code	% of Turnover of the entity
1.	Banking Activity by Commercial Banks	65191	100%

### III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not Applicable	50(offices) and 2265(branches)	2315
International	Not Applicable	3	3

Note: Banking outlet count as on 31.03.2022 stands at 2265 nos. (2043 branches plus 222 Business Correspondents)

3 nos. Representative Offices in Dubai, Abu Dhabi & London

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	With a total network of 2,265 banking outlets and 2,767 ATMs, the Bank has a presence in all 28 States, and 7 out of the 9 Union Territories.
International (No. of Countries)	The Bank has International Financial Services Unit (IFSC) Banking Unit (IBU) at the Gujarat International Finance Tec-City IFSC (GIFT City) to meet the requirements of offshore banking operations from India. In addition, the Bank also has Representative Offices in London, Dubai and Abu Dhabi.

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

IndusInd Bank is a universal Bank with a widespread banking footprint with over 3.2 crore customers, over 5,000 distribution points and nearly 2,000 branches across the country. The Bank offers a wide array of products and services for individuals and corporates including microfinance, personal loans, personal and commercial vehicles loans, credit cards, SME loans. The Bank is also a preferred banking partner for various Government entities, PSUs and large corporates.

IV. Employees

18. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>EMPLOYEES</b>						
1.	Permanent (D)	33582	27453	82%	6129	18%
2.	Other than Permanent (E)	2895	1923	66%	972	34%
3.	<b>Total employees (D + E)</b>	36477	29376	81%	7101	19%
<b>WORKERS</b>						
4.	Permanent (F)					
5.	Other than Permanent (G)			Not Applicable		
6.	<b>Total workers (F + G)</b>					

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>DIFFERENTLY ABLED EMPLOYEES</b>						
1.	Permanent (D)	17	15	88%	2	12%
2.	Other than Permanent (E)					
3.	<b>Total differently abled employees (D + E)</b>	17	15	88%	2	12%
<b>DIFFERENTLY ABLED WORKERS</b>						
4.	Permanent (F)					
5.	Other than Permanent (G)			Not Applicable		
6.	<b>Total differently abled workers (F + G)</b>					

19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	2	22.22%
Key Management Personnel	3	-	-

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

(Disclose trends for the past 3 years)

	FY 2022 (Turnover rate in current FY)			FY 2021 (Turnover rate in previous FY)			FY 2020 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	29%	8%	37%	16%	5%	21%	17%	4%	21%
Permanent Workers	Not Applicable								

**V. Holding, Subsidiary and Associate Companies (including joint ventures)**
**21. (a) Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Bharat Financial Inclusion Limited.	Wholly-Owned Subsidiary	100%	No
2.	IndusInd Marketing and Financial Services Private Limited	Associate	30%	No

**VI. CSR Details**
**22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes**

(ii) Turnover (in ₹) 3,55,58,40,87,780 (FY2020-21)

(iii) Net worth (in ₹) 4,13,78,28,83,017 (FY2020-21)

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes <a href="https://www.indusind.com/in/en/personal/grievance-redressal.html">https://www.indusind.com/in/en/personal/grievance-redressal.html</a>	-	-	-	-	-	-
Investors (other than shareholders)	Yes <a href="https://www.indusind.com/content/dam/indusindcorporate/investor-resource/PoliciesoftheBank/InvestorGrievancePolicy.pdf">https://www.indusind.com/content/dam/indusindcorporate/investor-resource/PoliciesoftheBank/InvestorGrievancePolicy.pdf</a>	-	-	-	-	-	-
Shareholders	<a href="https://www.indusind.com/content/dam/indusindcorporate/investor-resource/PoliciesoftheBank/InvestorGrievancePolicy.pdf">https://www.indusind.com/content/dam/indusindcorporate/investor-resource/PoliciesoftheBank/InvestorGrievancePolicy.pdf</a>	-	-	-	-	-	-
Employees and workers	Yes, it is a part of the Bank's HR policy	10	4	All complaints filed during FY 2021 – 2022 including pending 4 cases have been closed.	4	0	All complaints filed during FY 2020 – 2021 were closed.

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Customers	Yes <a href="https://www.indusind.com/content/dam/regulatoryDisclosure/grievanceRedressal/grievance_redressal_policy.pdf">https://www.indusind.com/content/dam/regulatoryDisclosure/grievanceRedressal/grievance_redressal_policy.pdf</a>	33584	1210		30045	873	
Value Chain Partners		-	-	-	-	-	-
Other (please specify)		-	-	-	-	-	-

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Environmental Footprint: Climate change	Risk  Opportunity	Extreme weather events arising because of climate change pose a physical risk of disruption to the company's operations, and the safety and wellbeing of its employees. Also, transition risks can create economic disruptions which can impact the company's growth and profitability.  As IBL' customers respond to climate change actions, the company is looking forward to opportunities in terms of digital and technology-led solutions to help them achieve their sustainability goals.	Adaptation includes the Bank's projects on urban afforestation, solarizing schools and hospitals and promoting watershed management. Bank has consciously worked on developing sectoral asset under writing frameworks and has formulated policies Real Estate Policy, Infrastructure Lending framework and other policies for lending to high risk industries etc. Under these policies, Bank has put a cap on lending to various sectors/sub-sectors and that limits the exposure of the Bank to the sectors which are affected more by the acute physical risks.  Bank runs scenario analysis in case of materialisation of risks arising out climate change in certain business units which are at higher risk like agriculture, commercial vehicle finance, microfinance and ascertains the required capital to cushion for any unforeseen shocks and maintain the capital adequacy ratios decided under the Bank's strategy.	Negative  Positive
2	Responsible Lending	Opportunity	Increased due diligence on the loan portfolio as regards Environmental & Social (E&S) risks.  Greater disclosures on ESG aspects may help increase access to larger pools of green financing at commercially favourable terms.		Positive

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Health and safety issues related to indoor air quality, ergonomics, physical infrastructure (lifts, stairs, railing, etc.) Health issues due to pandemics and other natural calamities	Risk	Lower productivity, absenteeism and delayed completion of tasks	Bank has sophisticated technology and automated operations, leading to lower operational risk exposure.  Bank's staff have been provided adequate training to perform operations in the Bank.  Regular checks and signage in place for H&S aspects in all the facilities	Negative

**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

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

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)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	Policies are on the intranet of the Bank. P7 & P9 related policy available on website. <a href="https://www.indusind.com/in/en/sustainability.html">https://www.indusind.com/in/en/sustainability.html</a>								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	-	-	-	-	-	-	-	-	-
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea)standards (e.g. SA 8000, OHSAS, ISO, BIS)adopted by your entity and mapped to each principle.						FSC certified	ISO/ IEC 27001		
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	-	-	-	-	-	-	-	-	-
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	-	-	-	-	-	-	-	-	-
<b>Governance, leadership and oversight</b>									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure) The Bank has adopted a comprehensive approach to improve its triple bottom line (i.e., People, Planet and Profit) performance by integrating sustainability considerations in its business practices, decision-making, operations and products. Bank understands that inclusion of sustainable practices is key for surviving and thriving in the long run and therefore, the Bank is diligently looking at adopting business products, practices, processes, risk and operations that reflect its long-standing view - "Good Ecology is Good Economics".  The Bank upholds sustainability in every aspect of its functioning, devising various board committees, councils and teams. At the apex lies the CSR and Sustainability Committee of the Board, followed by the Sustainability Council and the Sustainability Team. Sustainability theme is embedded across our diverse Businesses and Operations units. The centralized Sustainability unit works closely with various stakeholders in developing the ESG strategy for each department. This rolls up to form the overall Bank's ESG strategy, which underpins the Bank's overall Planning Cycle 5 Business Strategy. IndusInd has embedded sustainability across all 3 major areas – Businesses, Risk, and Banking Operations  As a responsible lender, the Bank has also integrated ESG considerations into its Credit Appraisal process. Various ESG linked products and solutions have been offered to our retails and corporate clients. This comprehensive approach showcases our leadership position in the industry as a sustainable bank. This has helped IndusInd Bank win the Asiamoney Best Bank for ESG India 2022 Awards and Bank's inclusion in the S&P Dow Jones Sustainability Yearbook 2022 consecutively for second year which showcases that the Bank clearly looks beyond profits to focus on its people, the society and the planet.									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Sumant Kathpalia Managing Director & CEO								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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.	Yes The Board has an overall responsibility for oversight of bank Sustainability & ESG strategy. The CEO and the Committees of the Board review the strategy of the Bank that includes the issue of Sustainability and updates the board Quarterly on the performance.								

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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Annually								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Annually								

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 (1) 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)									
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)	Not Applicable								
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

**SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE**

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

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

**Essential Indicators**

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

Segment	Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	5	Code of Conduct for Prevention of Insider Trading, Code of Conduct for Directors and Senior Management, Corporate Governance, Risk Management, CSR, IT & Cybersecurity, changes in the regulatory environment as applicable to the Bank	56%
Key Managerial Personnel Employees other than BoD and KMPs - Details including all Bank empls	12	Honesty & Integrity, Branch Operation guidelines, Accepting / Giving gifts & entertainment, Conflict of interest, personal finances, personal transactions, Insider trading, KYC & Anti bribery, Information sec & confidentiality of information, Sexual harassment, Non-discrimination, seeking clarification	100%
Workers	Not Applicable		

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity’s website):

	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Monetary		Has an appeal been preferred? (Yes/No)
			Amount (In ₹)	Brief of the Case	
Penalty/ Fine		Reserve Bank of India	₹100,00,000/- each	Non -compliance with certain provisions of directions issued by the RBI on ‘Lending to Non-Banking Financial Companies (NBFCs); ‘Bank Finance to Non-Banking Financial Companies (NBFCs); ‘Loans and Advances – Statutory and Other Restrictions’, and ‘Creation of a Central Repository of Large Common Exposures – Across Banks’	No
Settlement	‘Nil’				
Compounding fee	‘Nil’				

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

Case Detail	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 a web-link to the policy.

IndusInd does not encourage associates or any connected stakeholders to follow unethical means such as Bribery or kickbacks. We have a zero tolerance approach to bribery and corruption and are committed to acting professionally, fairly and with integrity in all its business dealings and relationships, wherever they cooperate, and to implementing and enforcing effective systems to counter bribery. Strong guidelines have been laid down to avoid malpractices and consequences of such actions are also well defined. Strong and stringent control measures are in place to stop such activities and associates are encouraged to bring to notice any such malpractice which might have been missed out. The Bank has also made no direct or indirect political contributions.

The Bank’s governance practices are laid out on the foundation of honesty and integrity, conducting business in compliance with all regulatory and legal obligations.

The principles of anti-corruption and bribery are captured in the three codes of conduct the Bank:

- Code of Conduct for Directors and Senior Management: <https://www.indusind.com/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code%20of%20Conduct%20for%20Directors%20&%20Senior%20Management.pdf>
- Code of Conduct for Prevention of Insider Trading: <https://www.indusind.com/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code%20of%20Practices%20and%20Procedures%20for%20Fair%20Disclosure%20of%20Unpublished%20Price%20Sensitive%20Information.pdf>
- Code of Practices and Procedures for Fair Disclosure: <https://www.indusind.com/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code%20of%20Practices%20and%20Procedures%20for%20Fair%20Disclosure.pdf>

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

	NGRBC Principle	Non-Monetary		Has an appeal been preferred? (Yes/No)
		Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	
Imprisonment			Nil	
Punishment			Nil	

	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
Directors		
KMPs		
Employees		Not Applicable
Workers		

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

	FY 2022 (Current Financial Year)		FY 2021 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors				
Number of complaints received in relation to issues of Conflict of Interest of the KMPs				Not Applicable

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

Not Applicable

**Leadership Indicators**

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

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

## 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.

Board members and Senior Management officials shall endeavour to avoid situations in which their personal interest may conflict or appear to conflict with either the interests of the Bank or its stakeholders. They shall disclose to the Board any material transaction or relationship that could reasonably be expected to give rise to such a conflict. Conflict of interest arises when any dealing of the Board members / Senior Management officials with any of the related parties such as vendors / customers / other entities, their relatives and also among themselves may appear to be influenced by virtue of powers / authority vested in them. Board members and Senior Management officials should avoid any activities that could involve or lead to involvement in any unlawful practice or any risk of harm to the Bank's reputation or image.

Some of the examples of situations where conflict of interest may arise are:

- Accepting outside engagements for personal interest.
- Engaging in trading in shares on personal account based on business information.
- Taking a business decision that may result in personal gain, or benefit to a relative or acquaintance.
- Competing with the Bank for a business opportunity or diverting opportunities.
- Accepting money, favours, gifts, meals, entertainment or other benefits (not in ordinary course of business) that may influence business or commercial decisions of the Bank.
- Serving in a fiduciary capacity or as a director, official, any elected post of a company or political party outside the Bank for non-profit, trade / industry, government agency without approval by the Bank. g. Using the Bank's facilities, employees, funds, property or resources towards personal activities.
- Employing relatives\* or undertaking business with a relative or any entity where relative of a Board member or Senior Management official has a financial interest. If anyone believes that he / she has a conflict of interest, or may be perceived to have such a conflict, he / she must disclose this to the Managing Director or any other person authorised by the Board in this regard. \* The term "Relative" shall be as defined under Section 2 (77) of the Companies Act, 2013 read with the Companies (Specification of Definitions Details) Rules, 2014.

Link to the Policy: <https://www.indusind.com/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code%20of%20Conduct%20for%20Directors%20&%20Senior%20Management.pdf>



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

**Essential Indicators**

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

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impact
R&D			
Capex		Not Applicable	

Given the nature of business of the Bank, the relevance of the above is largely restricted to information technology (IT) capex. Greater adoption of digital platforms has brought in increased efficiencies of operations and additionally ensures substantially reduced dependency on paperwork.

- Does the entity have procedures in place for sustainable sourcing? Yes
  - If yes, what percentage of inputs were sourced sustainably?

As the nature of the business of the Bank is providing finance, therefore resource consumption is limited to running the operations.

The major suppliers of hardware are green standard compliant and data centres are certified under Environmental Management System. At an all-India level, preference is always given to sourcing from local suppliers. The Bank strives to create an empowered group of suppliers which contribute to a responsible supply chain with best practices.

The Bank's sustainable procurement policy has acted as a central approach in bringing uniformity in its procurement practices keeping in mind transparency, safety and inclusion of human rights. This policy guides the Bank's software and hardware related procurement.

Through this policy, the bank maintains a keen focus on sustainable sourcing, prioritising local suppliers and procures raw material at a fair price.

The Bank prefers to interact with local suppliers who deal with IT-related hardware and software services. These materials include laptops, desktops, printers, UPS and UPS batteries. These items are often recycled. Almost 70% of the products for the Bank are sourced locally, making for a responsible supply chain.

- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

E-waste: Aligning with government regulations, the Bank is following a sustainable approach to managing waste. Waste generation at the Bank comprises electronic and paper waste. The Bank recycles electronic waste through authorised e-waste vendors.

Other waste: Also, the Bank has started consuming recyclable paper and reducing the use of paper in its operations by going digital. Waste segregation bins have been placed in the pantries of corporate offices and dry waste is sent for recycling while wet waste at a few facilities is converted into compost.

- 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.

No. EPR is not applicable to the Bank.

**Leadership Indicator**

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

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
No. Product life cycle assessment is not applicable to the Bank.					

- 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	
	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
-	-	-

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

	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	-	-	-	-	-	-
E-waste	-	53.441	-	-	33.497	-
Hazardous waste	-	-	-	-	-	-
Other waste	-	-	-	-	-	-

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
	Not Applicable

### 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)	% of employees covered by									
		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	27453	27453	100%	27453	100%	-	0%	-	-	-	-
Female	6129	6129	100%	6129	100%	6129	100%	-	-	-	-
Total	33582	33582	100%	33582	100%	6129	100%	-	-	-	-
<b>Other than Permanent employees</b>											
Male	1923	1923	100%	1923	100%	-	-	-	-	-	-
Female	972	972	100%	972	100%	972	100%	-	-	-	-
Total	2895	2895	100%	2895	100%	972	100%	-	-	-	-

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

Category	Total (A)	% of workers covered by									
		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											
Female											
Total											
<b>Other than Permanent employees</b>											
Male											
Female											
Total											

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

Benefits	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	-	Y	100	-	Y
Gratuity	100	-	Y	100	-	Y
ESI	Not Applicable	-	Not Applicable	Not Applicable	-	Not Applicable
Others – please specify	-	-	-	-	-	-

**3. Accessibility of workplaces**

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

Yes. Review is performed at quarterly interval by top management.

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

Yes. It is the policy of IndusInd Bank Ltd, to be an Equal Opportunity Employer. To this effect, the Bank shall recruit, hire, train and promote at all job levels, the most qualified applicants without regard to marital status, religion, belief, political opinion, culture, language, ethnic / social origin, age, disability, race, or gender.

Each employee will be treated with equal opportunities on their merits without any discrimination based on marital status, belief, political opinion, culture, language, ethnicity, race, gender, religion, caste, age or disability. The Bank shall also evaluate and address special infrastructure needs of differently abled employees and will facilitate their seamless integration into the system.

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	-	-	Not Applicable	
Female	64%	64%	Not Applicable	
<b>Total</b>	64%	64%	Not Applicable	

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees	<p>The Branch Heads are responsible for the resolution of complaints/grievances of the employees working in the concerned branches and offices. It is his/her foremost duty to see that the complaints of all the employees are resolved completely and ensure closure of all complaints received at the branches/offices within 15 days. If the Branch Head / Deputy Branch Manager feels that it is not possible to solve the problem at his/her level, he/she should refer the matter to his/her reporting manager immediately.</p> <p>Besides escalation to the supervisors, employees can also lodge complaints at the common help-desks in relation to different grievances, related to HR functions, joining formalities, documentations, full and final settlement, relieving letters, experience certificate, salaries, allowances, compensation, benefits, etc.</p> <p>In case, the complaint needs more time to be examined, the complainant shall be acknowledged by explaining the same. The officers at each level shall endeavour to resolve the issue to the complainant's satisfaction within a week. If the complaint is not resolved within 15 days of the lodging of the complaint or if the complainant is not satisfied with the response, he/she can approach the higher authorities given in the Employee Escalation Matrix.</p>
Other than Permanent Employees	

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

Category	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
<b>Total Permanent Employees</b>						
- Male						
- Female						
<b>Total Permanent Workers</b>						
- Male						
- Female						

Not Applicable

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

Category	FY (2021-22)					PY (2020-21)				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Male	19263	1099	5.71%	12530	65.05%	18691	5076	27.16%	16788	89.82%
Female	6300	725	11.51%	3281	52.08%	6632	2716	40.95%	4218	63.60%
Other	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%
<b>Total</b>	<b>25563</b>	<b>1824</b>	<b>7.14%</b>	<b>15811</b>	<b>61.85%</b>	<b>25323</b>	<b>7792</b>	<b>30.77%</b>	<b>21006</b>	<b>82.95%</b>

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

Category	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
<b>Employees</b>						
Male	27453	27453	100%	24133	24133	100%
Female	6129	6129	100%	5528	5528	100%
<b>Total</b>	<b>33582</b>	<b>33582</b>	<b>100%</b>	<b>29661</b>	<b>29661</b>	<b>100%</b>
Workers						
Male						
Female						
<b>Total</b>						

Not Applicable

## 10. Health and safety management system:

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

Yes. IndusInd Bank prioritises employee health and safety and has laid out action plans for zonal managers along with a dedicated H&S department. There is documentation of health risks on a regular basis following a bottom up approach and at the strategic level a top down approach where in evaluation of progress in reducing/preventing health issues/risks is monitored through internal inspections, consultations by OHS specialists as well as independent external verification of health, safety and well-being such as OHSAS 18000. Goals regarding H&S are embedded in performance and remuneration of management. The Bank developed effective Health & Safety Management System which integrates safety in day-to-day operations and allows an organisation to consistently identify and control its safety risks, reduce the potential for accidents, help achieve compliance with safety legislations and continually improve its performance. It has provided a systematic way to identify workplace hazards and risks and to setup a continual safety improvement programme to implement suitable controls to manage risks. The Bank is committed to providing its employees a safe and secure working environment. A Health and Safety Management System helps achieve compliance with safety legislations and the implementation of suitable controls to manage risks against identified workplace hazards. The Bank has a Fire Safety Manual, Security Manual, Facilities and Administration Manual and Workplace Health and Safety Policy in place. Regular drills and trainings in first aid, fire safety and personal safety are conducted together with periodic checks on the physical and mental health of employees During FY 2020-2021: Fire safety training and evacuation drills were conducted at 35 high-rise buildings and 1,350 bank branches across all zones.

More than 19,500 employees including outsourced staff participated in these fire and evacuation drills /training programmes. Online e-learning modules covering emergency preparedness at ground level have been implemented for further raising the awareness threshold of the environment in this regard. The efficacy of the fire drills and practices carried out is evident from non-occurrence of any major fire incidents since 2014.

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?  
Given the nature of business, this is not directly applicable. However, in light of the pandemic, the Bank recognises the risks of infections that could take place in the office premises. To minimise these risks, the Bank took necessary precautions at the offices, which included sanitisation of all office premises, removal of biometric scanners, installation of thermal scanners, daily communication updates, restricted movements in common areas, closure of recreational facilities and avoidance of large gatherings. The Bank also adhered to all the government directives and issued travel and health advisories to its employees and advised all its employees to work from home as required or on a rotational basis to ensure employee safety and business continuity.
- c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks.  
Not applicable.
- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services?  
Yes. All employees of the Bank are covered under the company’s health insurance and personal accident policy.

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

Safety Incident/Number	Category	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees		
	Workers		
Total recordable work-related injuries	Employees		
	Workers		
No. of fatalities	Employees	Not Applicable	
	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 work place.

The Bank emphasises on the importance of maintaining a safe and healthy workplace for all employees and third-party employees who work on its premises. Therefore, the following measures have been taken by the Bank to ensure a safe and healthy work place:

- a. Fire and burglar alarm for fire detection with fire and smoke sensors. Fire extinguishers for fire fighting
- b. Auto fire suppressants in data/ server rooms in select offices.
- c. Earthing pits in all branches and lightening conductors in select branches.
- d. Display of important contact numbers at branches/ offices for contacting fire brigade, police station, ambulance etc.
- e. Public Addressal system at premises.
- f. Display of floor plans, exit paths etc.
- g. CCTV for detection /recording of all activities including sabotage etc.
- h. First aid box.
- i. Periodic maintenance of fire safety equipment and measures.
- j. Carrying out mock drills covering training, fire drills and physical verification of fire safety equipment, evacuation plans etc.
- k. Identification and training of fire marshals. Insurance compensation etc.

13. Number of Complaints on the following made by employees and workers: Not Applicable

	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	-	-	-	-	-	-
Health & Safety	10	4	All complaints filed during FY 2021 – 2022 including pending 4 cases have been closed.	4	0	All complaints filed during FY 2020 – 2021 were closed.

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100%
Working Conditions	Nil

Note: The Bank has various annual maintenance contracts which deals with various safety practices for its offices.

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

The Bank provided its support for COVID relief which was prioritized towards support of health infrastructure, especially, Oxygen and Vaccination support, and awareness pertaining to it. The relief strategy was demarcated into short term (immediate needs) and long term (building and strengthening medical system) in mapped priority geographies with most severity in terms of Covid cases.

Anticipating the disruption due to the spread of COVID-19, the BCM Steering Committee of the Bank regularly reviewed the readiness of critical functions; decisions were taken and implemented swiftly to minimise disruption and provide critical banking services to customers. A Quick Response Team (QRT) has been constituted to handle the COVID-19 situations. Safeguarding the health and safety of officials and customers of the Bank has been accorded the top-most priority. Guidelines issued by the Central Government, State Governments and local law enforcement authorities have been adhered to. The Work-From-Home (WFH) strategy has been implemented. Resourcing was reviewed by Department Heads and teams carrying out similar processes were bifurcated into teams that will alternatively work from the office. Despite serious constraints due to the complete stoppage of public transport and imposition of curfew rules, the required minimum attendance was ensured at most of the Bank’s branches and centralised operations.

**Leadership Indicators**

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

(A) Employees

Yes. The Bank schemes such as Employee welfare fund to support families of deceased employees, Top up option under Group Medclaim schemes, economic assistance to affected employees, etc.

(B) Workers (Y/N): Not Applicable

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 ensures that statutory dues as applicable to the transactions within the remit of the Bank are deducted and deposited in accordance with extant regulations. This activity is also reviewed as part of the internal and statutory audit. The Bank expects its value chain partners to uphold business responsibility principles and values of transparency and accountability.

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY _____ (Current Financial Year)	FY _____ (Previous Financial Year)	FY _____ (Current Financial Year)	FY _____ (Previous Financial Year)
Employees	Not Applicable			
Workers				

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment?

Yes. The Bank may, having regard to the experience and expertise of a senior employee at the top management Grade, in exceptional circumstances, only as a very special case and having regard to a specific requirement of a job role or a position at a senior level, extend the age of superannuation beyond 60 years. The Managing Director & CEO shall have the discretion of extending the age of retirement up to 66 years. Extension of the age of superannuation thereafter, up to 70 years shall be at the discretion of the Board.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not Applicable
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.

Not Applicable

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

**Essential Indicators**

- Describe the processes for identifying key stakeholder groups of the entity.  
Any individual or group of individuals or institution that adds value to the business chain of the Bank is identified as a core stakeholder.
- List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

**Leadership Indicators**

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Investors	No	The Bank communicates with investors and shareholders through Email, SMS, newspaper advertisement, website, quarterly conference calls, face-to-face meetings, annual general meetings, investor grievance channels, investor meets etc.	Quarterly	These are aimed at providing relevant information as well as understanding stakeholders’ perspectives on the Bank’s performance and strategy.
Customers	Yes		Quarterly	Stay in touch with the customer throughout the life cycle of the loan and address any issues that the customer may have
Employees	No		Quarterly	Bank follows an open door policy.
Suppliers	No		Quarterly	interacts with its suppliers through supplier meets, techno-commercial discussions and supplier sustainability assessments
Regulators And Policymakers	No		Others - please specify	Discussions with regard to various regulations and amendments, inspections, approvals. Engagement done on need based.
Society And NGOs	Yes		Others - please specify	Support socially high impact projects. Engagement done on need based.

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 communicates with **investors and shareholders** during investor meets, through investor grievance channels, at roundtables, quarterly conference calls, face-to-face meetings, annual general meetings and more. These are aimed at providing relevant information as well as understanding stakeholders’ perspectives on the Bank’s performance and strategy.

The Bank has a continuous ongoing interaction with **customers** through digital channels such as video conferencing, customer care, satisfaction and loyalty survey, and social media platforms to understand their requirements and create better solutions, products and services for them.

The Bank has ongoing regular communication with its **employees** using town-hall meetings, appraisal process, newsletters and other channels to understand and support their concerns and ensure they are aligned with the Bank's strategic priorities.

IndusInd Bank interacts with its **suppliers** through supplier meets, techno-commercial discussions and supplier sustainability assessments. The Bank subscribes to responsible procurement practices and invests in building relationships with its suppliers.

The Bank engages with **regulators** through one-to-one meetings, emails and submission of performance reports. It strives to be a good corporate citizen and complies with applicable regulations. The Bank plays its role in developing and implementing public policies.

The Bank is committed to uplift the **communities** in which it operates. It engages with the community through its CSR team regularly. Community meetings are held to understand their needs and play an active role in supporting them.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes.

To incorporate green energy use, a large rooftop solar installation was initiated in a hospital, providing a clean energy source, saving electricity costs and spreading awareness on clean energy source among the beneficiaries. The hospital selected for solar electrification provides preventive and curative paediatric cardiac care.

As many as 40 RO-based Water ATMs have been re-installed in Uttar Pradesh and Rajasthan, which face acute drinking water crisis in terms of quality, accessibility and affordability. These village-based decentralised Water ATMs dispense clean water at the rate of 30 paise/litre and is owned and operated by the community and Gram Panchayat.

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

As a part of the Bank's commitment towards improving digital literacy, it continues to make all its customers aware and empowered of doing cashless transactions through RuPay Debit Card and Net/Mobile Banking. Loans have been extended to small and marginal farmers, women beneficiaries and other weaker sections, thereby establishing the Bank's commitment to service these segments.

Another initiative includes installing an AC micro-grid system (solar PV based) in a forest-fringed village on Kumirmari Island in Sundarbans. This has provided critical electricity supply to 200 households and village institutions which are at risk of human-wildlife conflicts.

Support for screening, diagnosis, treatment, surgeries and infrastructure support (e.g. equipment) for critical and cost intensive ailments like Pediatric and General Cancer, Pediatric Congenital Heart diseases and HIV are provided. Tie-ups with institutions working on a large-scale and catering to disadvantaged patients are done. The Bank also supported PwDs with customized Aids and Appliances for better mobility and awareness. Initiatives catering to high-risk pregnancies, health of adolescent girls and NCDs were initiated

## 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: L&D

Category	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
<b>Employees</b>						
Permanent	33582	33582	100%	29661	29661	100%
Other than permanent	-	-	-	-	-	-
<b>Total Employees</b>	<b>33582</b>	<b>33582</b>	<b>100%</b>	<b>29661</b>	<b>29661</b>	<b>100%</b>
<b>Workers</b>						
Permanent						
Other than permanent						
<b>Total Workers</b>						Not Applicable



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

Category	FY 2022 (Current Financial Year)					FY 2021 (Previous Financial Year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
<b>Employees</b>										
<b>Permanent</b>										
Male	27453	-	-	27453	100%	24,133	-	-	24,133	100%
Female	6129	-	-	6129	100%	5,528	-	-	5,528	100%
<b>Other than Permanent</b>										
Male	1,923	-	-	1,923	100%	-	-	-	1,377	100%
Female	972	-	-	972	100%	-	-	-	770	100%
<b>Workers</b>										
<b>Permanent</b>										
Male										
Female										
<b>Other than Permanent</b>										
Male										
Female										

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	7	50,60,000	2	44,80,000
Key Managerial Personnel	3	66,85,552	-	-
Employees other than BoD and KMP	27,453	4,49,997	6,129	4,06,165
Workers				Not Applicable

## 4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? No

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

Employees can directly write to their higher authorities up to the CEO on any issue, especially related to unacceptable behaviour or treatment, harassment by seniors, sexual harassment, unethical dealings or transactions and so on. The issue at hand is looked into by the concerned department and even the CEO, if the issue is of significant importance.

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

	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	10	4	All complaints filed during FY 2021 – 2022 including pending 4 cases have been closed.	4	0	All complaints filed during FY 2020 – 2021 were closed.
Discrimination at workplace			Nil			
Child Labour			Nil			
Forced Labour/Involuntary Labour			Nil			
Wages			Nil			
Other human rights related issues			Nil			

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

Employees can also directly write to their higher authorities up to the CEO on any issue, especially related to unacceptable behaviour or treatment, harassment by seniors, sexual harassment, unethical dealings or transactions and so on. The issue at hand is looked into by the concerned department and even the CEO, if the issue is of significant importance.

A Whistle Blower Policy has been put in place to encourage various stakeholders (employees, customers, suppliers, and shareholders) to highlight any issue regarding the compromise / violation of ethical norms and legal or regulatory provisions, without any fear of reprisal, retaliation, discrimination or harassment of any kind. The Chief of Internal Vigilance accesses this post and reports to the Managing Director.

Thereafter, HR takes the necessary action with anonymity, after the matter is placed before the MD & CEO.

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

9. Assessments for the year: No Assessment done

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Not Applicable
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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

**Leadership Indicators**

- Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints. Not Applicable
- Details of the scope and coverage of any Human rights due-diligence conducted. Not Applicable
- Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016? Yes. Review is performed at quarterly interval by top management.
- Details on assessment of value chain partners:

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

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

Not Applicable

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

1. Details of total energy consumption (in GigaJoules) and energy intensity, in the following format:

Parameter	FY 2022 (Current Financial Year)*	FY 2021 (Previous Financial Year)
Total electricity consumption (A)	2,30,576	1,68,097
Total fuel consumption (B)	2,80,520	2,87,512
Energy consumption through other sources (C)	Not Applicable	Not Applicable
<b>Total energy consumption (A+B+C)</b>	<b>511,096</b>	<b>4,55,609</b>
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	22.82	22.74
Energy intensity (optional) – the relevant metric may be selected by the entity		

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? Yes.

If yes, name of the external agency. KPMG

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

Not Applicable

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

Parameter	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
Water withdrawal by source (in kilolitres)	-	-
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	6,10,510.5	3,28,347.27
Total volume of water consumption (in kilolitres)	27.25	16.4
Water intensity per rupee of turnover (Water consumed / turnover) (Kl/ ₹ crore)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity		

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? Yes

If yes, name of the external agency: KPMG

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

Not Applicable

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

Parameter	Please specify unit	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
NOx			
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)		Not Applicable	
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

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

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

Parameter	Unit	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
<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	9017	6698
<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	58897	58290
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b> (MTCO <sub>2</sub> /₹ crore)		3.032	3.245
<b>Total Scope 1 and Scope 2 emission intensity</b> (optional) – the relevant metric may be selected by the entity		-	

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? Yes

If yes, name of the external agency. KPMG

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

The Bank is committed to preserving the environment through investing in green and alternative choices. The Bank has adopted renewable energy, dedicated to reduce its GHG emissions, and is actively advocating to inculcate sustainability in the core strategic framework of a business.

ENERGY EFFICIENCY INITIATIVES		
Particulars	Electricity saved	Emissions saved
Units	kWh	MTCO <sub>2</sub> e
Thin clients	180	
Virtual servers	81000000	
Timers	156600	
Energy Optimisation Project	688087	
Optimisation of AC Power Consumption	-	
<b>Total</b>	<b>81844867</b>	
RENEWABLE ENERGY (SOLAR)		
Particulars	Electricity generated	Emissions avoided
Units	kWh	MTCO <sub>2</sub> e
Solar energy generated at Karapakkam facility, Chennai	42,967	
Solar energy generated at IBL House, Mumbai	9,360	
Solar ATMs	-	
<b>Total</b>	<b>52,327</b>	

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

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

Parameter	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste (A)	-	-
E-waste (B)	53.441	33.497
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
<b>Total (A+B + C + D + E + F + G + H)</b>	<b>53.441</b>	<b>33.497</b>

Parameter	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
<b>Total</b>	-	-
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
<b>Total</b>	-	-

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? No.

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

Aligning with government regulations, the Bank is following a sustainable approach to managing waste. Waste generation at the Bank comprises electronic and paper waste. Also, the Bank has started consuming recyclable paper and reducing the use of paper in its operations by going digital. Waste segregation bins have been placed in the pantries of corporate offices and dry waste is sent for recycling while wet waste at a few facilities is converted into compost. The Bank recycles electronic waste through authorised e-waste vendors.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

All the Bank's offices are located in premises which have the requisite building permits, including environmental approvals.

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not Applicable			

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

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

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

Based on the nature of business, the Bank is in compliance with applicable environmental norms.

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

## Leadership Indicators

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

Parameter	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
<b>From renewable sources</b>		
Total electricity consumption (A)	5911.88	845.18
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	5911.88	845.18
<b>From non-renewable sources</b>		
Total electricity consumption (D)	2,30,576	1,68,097
Total fuel consumption (E)	2,80,520	2,87,512
Energy consumption through other sources (F)	-	-
<b>Total energy consumed from non-renewable sources (D+E+F)</b>	<b>511,096</b>	<b>4,55,609</b>

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? Yes

If yes, name of the external agency: KPMG

2. Provide the following details related to water discharged:

Parameter	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) To Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) To Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) To Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	6,10,510.5	3,28,347.27
- With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	<b>6,10,510.5</b>	<b>3,28,347.27</b>

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? No.

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

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

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

Parameter	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
<b>Total volume of water withdrawal (in kilolitres)</b>	-	-
<b>Total volume of water consumption (in kilolitres)</b>	-	-
<b>Water intensity per rupee of turnover</b> (Water consumed / turnover)	-	-
<b>Water intensity</b> (optional) – the relevant metric may be selected by the entity	-	-
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) Into Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	-	-

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

Parameter	Unit	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
Total Scope 3 emissions (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	13,423	17,039
<b>Total Scope 3 emissions per rupee of turnover</b> (MTCO <sub>2</sub> / ₹ crore)		0.59	0.85
<b>Total Scope 3 emission intensity</b> (optional) – the relevant metric may be selected by the entity		-	-

\* For FY 2021-22, the review and audit is underway and the final numbers are subject to change.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? Yes

If yes, name of the external agency: KPMG

5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not applicable

6. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Solar energy generated at IBL	IBL has installed Solar energy plant at IBL house in Mumbai. Assuming pan-India average electricity cost to be INR 10/KWh, which results in total monetary annual savings of ₹ 18,45,230	184523 KWh energy generated 147 MTCO <sub>2</sub> e emission avoided
2	LEED certified offices	The Bank has converted two of its large corporate offices at Andheri in Mumbai and Karapakkam and three branches Palm Green in Gurugram, Juhu in Mumbai and AJC Bose in Kolkata into LEED rated buildings	Energy consumption reduced, resulting in cost savings on electricity bills
3	Solar energy generated at Karapakkam	IBL has installed Solar energy plant at Karapakkam facility in Chennai. Assuming pan-India average electricity cost to be ₹ 10/KWh, which results in total monetary annual savings of ₹ 1,22,19,790	1457666 KWh energy generated 1163.33 MTCO <sub>2</sub> e emission avoided

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

The Bank has a detailed and periodic Disaster Recovery Strategy to protect from loss or damage due to unforeseen events, e.g., ransomware, natural disasters, or single points of failure. The Bank has implemented Disaster Recovery Strategy to recover information, restore systems, and resume operations. These strategies are a part of the Business Continuity Management (BCM) plan, designed to enable and maintain operations with minimal downtime.

The Bank has well laid-out Board-approved Funds & Investment and Risk Management Policies, Client Suitability and Appropriateness Policy, and appropriate systems support to monitor transactions and risk on a real-time basis. Given the dependency on System and Trading platforms, the Bank has been conducting Business Continuity Plan drills at regular intervals. The Bank has an Integrated Treasury application interfaced with the Risk Monitoring System that covers all Client and Trading products of the Global Markets business and provides seamless straight-through flow of transactions.

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

Not Applicable

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

Nil

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

**Essential Indicators**

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian banks association	National
2	Micro finance institutions network	National
3	Institutional investor advisory services India limited	National
4	Bombay chamber of commerce and industry	State
5	Indo-German chamber of commerce	International
6	Foreign Exchange Dealers Association of India	National



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

Name of authority	Brief of the case	Corrective action taken
Not Applicable		

**Leadership Indicators**

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

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
Not Applicable					

IndusInd Bank executives have played a key role over the years in formulating national banking policies and strategies at a national level. Recognising IndusInd Bank’s expertise, regulators, industrial bodies and governments have invited executives to join a number of committees and task forces related to financial sector reforms, infrastructure development, capital markets and corporate governance. Members of the senior management of IndusInd Bank are associated with various committees constituted by the government, regulators and industry bodies from time to time, including for the purpose of legislating regulations related to capital markets and corporate governance.

The above, however, has been in the nature of using expertise to help shape public policy, primarily in the areas of corporate governance, economic reforms, inclusive development and finance. As such, the Bank does not take part in any form of lobbying.

IndusInd Bank makes various recommendations/representations before regulators and associations regarding the new enactments that impact the Bank, inclusive finance industry and other related areas.

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

**Essential Indicators**

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

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

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

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In ₹)
Not Applicable						

3. Describe the mechanisms to receive and redress grievances of the community. Not applicable

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

	FY 2022 (Current Financial Year)	FY 2021 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	30% of Spend	30% of Spend
Sourced directly from within the district and neighbouring districts	Not Applicable	Not Applicable

## Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
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 ₹
1	Bihar	Begusarai	2,49,82,844
2	Maharashtra	Osmanabad	3,50,65,123
3	West Bengal	Murshidabad	1,19,00,000
4	Odisha	Rayagada	1,50,69,226
5	Odisha	Kandhamal	1,51,25,500
6	Odisha	Kalahandi	85,92,000
7	Madhya Pradesh	Chhatarpur	51,00,000
8	Jharkhand	Khunti	51,69,345

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? No
- (b) From which marginalized /vulnerable groups do you procure? Not Applicable
- (c) What percentage of total procurement (by value) does it constitute?

Whilst the Bank has always endeavoured to provide banking solutions for all income groups including the economically weaker sections and low income groups, given the nature of the business, purchases from suppliers under the above-mentioned groups are limited.

Through the Bank's relationships with various non-governmental organisations, the Bank supports the marginalised and vulnerable segments by inviting these organisations to exhibit their products in the office premises/online so as to enable employees to make direct purchases and help support livelihoods.

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No. Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
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 the Case	Corrective action taken
Not Applicable		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects *	% of beneficiaries from vulnerable and marginalized groups
1	Environmental Sustainability	6 lakh +	Majority of the programs serve the vulnerable and marginalized group. Around 70% of the beneficiaries were from BPL group
2	Education	1.80 lakh +	
3	Healthcare	2.40 lakh +	
4	Skilling & Livelihood	2.60 lakh +	
5	Sports	800+	
6	Covid Relief	10.00 lakh +	

\* Beneficiary numbers have been rounded off and showcased theme wise. In case further details required then mail can be sent on [csrsupport@indusind.com](mailto:csrsupport@indusind.com).

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

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

The Bank follows the Board-approved “Grievance Redressal Policy”, which lays down a defined escalation process for all customer complaints received at branches and Corporate Office, within the overall framework of RBI guidelines.

The Bank has also appointed an Internal Ombudsman, and complaints which are rejected and/or partial relief is being provided to the Complainant, are referred to him for an independent review.

A Quarterly Report related to complaints received and redressed is placed before the Board of Directors. Based on the recurrence of complaints in specific areas, causative factors are identified, and remedial measures are initiated.

Customers can contact their respective Branch Manager or call the Bank’s Contact Centre on the toll-free number or send an email to the dedicated email IDs or access the Bank’s website [www.indusind.com](http://www.indusind.com) to lodge their grievances in a simplified way and get their complaints redressed without delay.

Details of the Nodal Officer / Regional Managers have been furnished. These details are also displayed at the Bank’s branches. Details of the Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India, are also displayed at branches and hosted on the Bank’s website.

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	Not Applicable
Recycling and/or safe disposal	Not Applicable

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

	FY 2022 (Current Financial Year)			FY 2021 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy						
Advertising			NIL			
Cyber-security						
Delivery of essential services	2856	212		2227	134	
Restrictive Trade Practices						
Unfair Trade Practices			NIL			
Other	30728	998		27818	739	

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

	Number	Reasons for recall
Voluntary recalls	0	Not Applicable
Forced recalls	0	Not Applicable

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.

The Bank has Board-level oversight over its Information security and Cyber security, and a Board-approved Information Security Policy and Cyber Security Policy.. The Board of Directors ensures and reviews its information security cybersecurity strategy. The IT Strategy Committee is a Board committee that oversees cyber security strategy. The Bank has a Chief Information Security Officer (CISO) who reports to the Chief Risk Officer (CRO) and is responsible for overseeing cyber security within the organisation.

The Bank has a Board-approved Cyber Crisis Management Plan in place. These guide the Bank in mitigating the risks from Cyber Security incidents by providing complete coverage for response to various cyber security incidents, effectively and efficiently. This establishes the Cyber Security resilience vision of the Bank. The framework and processes help consistent approaches during various stages of detection, identification, containment, eradication, and recovery from specific Cyber Security incidents.

The Information Security Department identifies risks, vulnerabilities and solutions, securing critical information and enforcement activities related to Information & Cyber Security. Various other departments, divisions and groups of the Bank assist in the implementation of Information & Cyber Security practices. <https://www.indusind.com/in/en/personal/privacy-policy.html>

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.

There are no incidents reported related to cyber security and data privacy in last one-year FY 2021-22.

#### Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).  
Information relating to all the loan products and services provided by the Bank are available on the Company's website. In addition, the Bank actively uses various social media and digital platforms to disseminate information on its loans and deposits. Link of website: <https://www.indusind.com>
2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.  
The Important Terms and Conditions provides extensive information and ensures transparency on lending products. The Fair Practices Code and Code of Commitment to Customers is accessible on the Company's website.
3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.  
The Bank has implemented Business Continuity Policy (BCP) wherein critical processes and other enablers have been identified and appropriate recovery plans have been put in place for such critical processes to ensure timely recovery of the Bank's critical operations and services in the event of a crisis.  
BCP Framework ensures continuity of critical processes to extend essential services to the customers. Regular mock tests are carried out to ascertain BCP preparedness. With the implementation of the EGRC system, key components of BCP such as, Business Impact Analysis (BIA), BCP Recovery Plan, BCP Testing, BCP Risk Assessment, are monitored through the system, which reinforces effective monitoring and management of Business Continuity.
4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)  
IndusInd Bank has always believed in being transparent with its customers by providing all the relevant details. The bank also has documents such as Important Terms and Conditions which are displayed prominently in each office and on the website of the Bank with information on service charges, interest rates, product information, service standards for various transactions and grievance Redressal mechanisms for all segments of the customers. All potential customers are required to read and sign-off the same along with their application forms.  
The Bank strives to ensure customer data privacy and security through robust information security systems.  
The Bank continuously conducts customer satisfaction surveys to seek feedback from its borrowers at various stages of the loan transaction such as at the time of the loan application, approval, disbursement and closure. This feedback is used to improve systems, processes and enable better focus on training and development of staff.
5. Provide the following information relating to data breaches:
  - a. Number of instances of data breaches along-with impact:  
There are no incidents related to data breaches in last year FY 2021-22.
  - b. Percentage of data breaches involving personally identifiable information of customers  
Not applicable. no incidents