

Business Responsibility & Sustainability Report

Statement by Managing Director & Chief Executive Officer

Dear Stakeholders,

On behalf of the Board of Directors and the Management Team of IDBI Bank, I am pleased to present the Bank's Business Responsibility and Sustainability Report (BRSR) for FY 2024-25. This report, demonstrates our commitment to integrating Environmental, Social and Governance (ESG) principles into every layer of our operations and long-term strategy, in line with the National Guidelines on Responsible Business Conduct (NGRBC) issued by the Ministry of Corporate Affairs, Government of India.

While being compliant with the regulatory requirements of reporting on various ESG parameters, your Bank's BRSR also highlights its ongoing progress as a sustainability-focussed organisation. To uphold our commitment to transparency and regulatory compliance, we have engaged the Bank's statutory auditors, viz. Chokshi & Chokshi LLP and Suri & Co., to carry out an independent reasonable assurance of the BRSR Core disclosures for FY 2024-25. Their independent assurance statement is included in the BRSR section of this Annual Report and adds further credibility to our sustainability reporting. Furthermore, to provide our stakeholders with more granular and easily comprehensible information on the Bank's performance on various ESG parameters, we also publish an ESG Databook on an annual basis. This Databook offers detailed and granular-level insights into the Bank's key ESG metrics and initiatives in a transparent and easily comprehensible manner, reinforcing our commitment to transparency and accountability.

The Bank has been voluntarily participating in the Corporate Sustainability Assessment (CSA) conducted by S&P Global since 2023. This engagement underscores our proactive approach to aligning with international ESG standards and our commitment to transparent external evaluation. We are pleased to report a significant and consistent improvement in our ESG score in the CSA, indicating our dedicated efforts in improving our ESG performance.

At IDBI Bank, we recognise that strong ESG performance in the financial sector must extend beyond internal operations to the entire value chain. In the upcoming years, we are committed to assessing and integrating ESG parameters across our financing decisions, supplier relationships, and partner engagements. By embedding ESG criteria into our value chain, we aim to promote responsible lending, to encourage sustainable business practices and to mitigate long-term risks. This approach reinforces our role as a catalyst for sustainable growth while aligning with stakeholder expectations and regulatory compliance.

As a recognition for our commitment to ESG, in October 2024, IDBI Bank was declared 'Runner-Up' in the 'Best ESG Initiatives' category for Large and Mid-Sized Banks by the Associated Chambers of Commerce and Industry of India (ASSOCHAM). This prestigious award is a testament to the progress we have made in integrating ESG principles into our operations and the positive impact of our sustainability efforts. It motivates us to further strengthen our commitment and to continue on our sustainability journey.

Looking ahead, IDBI Bank remains steadfast in its resolve to continuously improve its ESG performance and further integrate sustainability into its long-term strategic objectives. We believe that by embracing ESG principles, we can create a more resilient, responsible, and valuable institution for all our stakeholders, contributing to a sustainable future for generations to come. We extend our sincere gratitude to all the regulatory and statutory authorities, our shareholders, customers, employees, and all other stakeholders for their continued support in this important journey, especially to the Board of Directors for their steadfast support and invaluable guidance, in steering the Bank. I also would like to express my special appreciation to all our dedicated employees for their hard and diligent work, which has been one of the key aspects in unlocking the potential and delivering the good performance.

I firmly believe that with involved and effective participation of the stakeholders, the Bank shall march towards excellence in its growth and sustainability quest.

With best wishes,

Rakesh Sharma
Managing Director & CEO

Section A: General Disclosures

I. Details of the listed entity:

S. No.	Particulars	Details
1.	Corporate Identity Number (CIN) of the Entity	L65190MH2004GOI148838
2.	Name of the Listed Entity	IDBI Bank Ltd.
3.	Year of Incorporation	September 27, 2004
4.	Registered Office Address	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400005
5.	Corporate Address	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400005
6.	E-mail	idbiequity@idbi.co.in
7.	Telephone	+91-22-66553355
8.	Website	www.idbibank.in
9.	Financial Year for which report is being done	FY 2024-25
10.	Name of the Stock Exchange(s) where shares are listed	BSE Ltd. and National Stock Exchange of India Ltd.
11.	Paid-up Capital (INR)	₹ 1,07,52,40,21,750
12.	Name of the Contact Person	Shri Manish Pal, General Manager
	Telephone	+91-22-66553355
	Email address	brsr@idbi.co.in
13.	Reporting Boundary	Standalone
14.	Name of assurance provider	Chokshi & Chokshi LLP and Suri & Co. (Statutory Auditors of the Bank)
15.	Type of assurance obtained	Reasonable assurance for the BRSR Core disclosures

II. Products and Services:

16. Details of business activities:

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

17. Products/ Services sold by the entity:

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

III. Operations:

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

Location	Number of Plants	Number of Offices	Total
National	NA	Branches - 2,127* Offices - 256	Branches - 2,127* Offices - 256
International [#]	NA	Branch - 1	Branch - 1

* - Include 24 IDBI Sameep (Fixed Business Correspondent) Banking Outlets.

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

19. Markets Served by the Entity:

a. Number of Locations:

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

* - Includes Union Territories.

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

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

Not Applicable

c. A brief on types of customers

IDBI Bank Ltd., a universal bank with its Head Office in Mumbai, caters to diverse customer segments across India, including individuals, farmers, micro and small businesses, and medium and large corporates. The Bank provides an extensive portfolio of financial and investment products such as savings and current accounts, fixed deposits, retail loans (home, auto, personal, and education), as well as a suite of credit and non-credit facilities for businesses. These include fund-based and non-fund-based products, trade finance, treasury and capital market services, cash management solutions, and tax collection services. With a robust nationwide network of branches and offices, the Bank plays a key role in enhancing financial access and inclusion. By offering holistic banking solutions tailored to varied needs, the Bank continues to serve as a trusted financial partner, enabling customers to realise their economic aspirations. The products and services offered by the Bank is detailed in the Management Discussion & Analysis section of the Annual Report.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and Workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
Employees						
1.	Permanent Employees (A)	16,911	11,123	65.77%	5,788	34.23%
2.	Other than Permanent Employees (B)	2,176	1,210	55.61%	966	44.39%
3.	Total Employees (A+B)	19,087	12,333	64.61%	6,754	35.39%

Business Responsibility & Sustainability Report

Sr. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
Workers						
4.	Permanent Workers (C)	644	487	75.62%	157	24.38%
5.	Other than Permanent Workers (D)	0	0	-	0	-
6.	Total Workers (C+D)	644	487	75.62%	157	24.38%

b. Differently abled employees and workers

Sr. No.	Particulars	Total (A)	Male		Female	
			Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
Employees						
1.	Permanent Employees (E)	528	392	74.24%	136	25.76%
2.	Other than Permanent Employees (F)	346	248	71.68%	98	28.32%
3.	Total Employees (E+F)	874	640	73.23%	234	26.77%
Workers						
4.	Permanent Workers (G)	10	8	80.00%	2	20.00%
5.	Other than Permanent Workers (H)	0	0	-	0	-
6.	Total Differently Abled Employees (G+H)	10	8	80.00%	2	20.00%

21. Participation/ Inclusion/ Representation of women as on March 31, 2025

	Total (A)	Number of Females (B)	Percentage of Females (B/A)
Board of Directors	15*	1	6.67%
Key Management Personnel	5#	2	40.00%

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

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

22. Turnover rate for permanent employees and workers:

	FY 2024-25*			FY 2023-24*			FY 2022-23#		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	5.63%	5.63%	5.63%	6.51%	6.63%	6.55%	4.82%	4.59%	4.74%
Permanent Workers	0.55%	0.00%	0.42%	1.10%	2.08%	1.33%	13.51%	8.63%	12.47%

Note: # - For FY 2022-23, turnover rate has been calculated as (No. of persons who have left the employment of the entity in the FY x 100) / Average no. of persons employed in the category.

* - Turnover Rate is calculated as No. of Exits/ (Count of employees at the beginning of the period (i.e. April 1) + New joiners during the financial year). This logic is used uniformly for submission of data including to the RBI.

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

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

S. No.	Name of the holding/ subsidiary/ associate companies/ joint ventures	Indicate whether it is a holding/ Subsidiary/ Associate/ or Joint Venture	Percentage of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/ No)
1	IDBI Asset Management Ltd.	Subsidiary	66.67%	No
2	IDBI Capital Markets & Securities Ltd.	Subsidiary	100.00%	No
3	IDBI Intech Ltd.	Subsidiary	100.00%	No
4	IDBI Trusteeship Services Ltd.	Subsidiary	54.70%	No
5	IDBI MF Trustee Company Ltd.	Subsidiary	100.00%	No
6	National Securities Depository Ltd.	Associates	26.10%	No
7	North Eastern Development Finance Corporation Ltd.	Associates	25.00%	No
8	Biotech Consortium India Ltd.	Associates	27.93%	No
9	Pondicherry Industrial Promotion Development and Investment Corporation Ltd.	Associates	21.14%	No

VI. CSR Details:

24.

a.	Whether CSR is applicable as per Section 135 of Companies Act, 2013	Yes
b.	Turnover (in INR)	₹ 33,826.02 crore
c.	Net Worth (in INR)	₹ 43,638.53 crore

VII. Transparency and Disclosures Compliances:

25. 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 weblink for grievance redress policy)	FY 2024-25			FY 2023-24		
		Number of complaints		Remarks	Number of complaints		Remarks
		Filed during the year	Pending resolution at close of the year		Filed during the year	Pending resolution at close of the year	
Communities	Yes, (https://www.idbibank.in/pdf/CSR-Policy.pdf)	Nil	Nil	NA	Nil	Nil	NA

Business Responsibility & Sustainability Report

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If Yes, then provide weblink for grievance redress policy)	FY 2024-25			FY 2023-24		
		Number of complaints		Remarks	Number of complaints		Remarks
		Filed during the year	Pending resolution at close of the year		Filed during the year	Pending resolution at close of the year	
Shareholders	Yes. (https://www.idbibank.in/idbi-bank-officials-for-shareholder-grievances.aspx)	2,153	0	NA	1,644	0	NA
Investors (other than shareholders)	Yes. (https://www.idbibank.in/flexi-bond.aspx)	-	-	Reported under the head 'Customers' which includes Flexibond complaints	-	-	Reported under the head 'Customers' which includes Flexibond complaints
Employees and Workers [#]	Yes, The Bank has put in place an online portal for employee grievance redressal, viz. i-Hridayo, on its Intranet	48	4	NA	42	23	NA
Customers	Yes (https://www.idbibank.in/banking-complaints-l.aspx)	49,508	154	Complaints received from all channels including Flexibonds complaints	59,714	282	Complaints received from all channels including Flexibonds complaints
Value Chain partners	Yes, (https://www.idbibank.in/vigilance-mechanism-notice.aspx)	Nil	Nil	NA	Nil	Nil	NA

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If Yes, then provide weblink for grievance redress policy)	FY 2024-25			FY 2023-24		
		Number of complaints		Remarks	Number of complaints		Remarks
		Filed during the year	Pending resolution at close of the year		Filed during the year	Pending resolution at close of the year	
Others (please specify)	Yes, The Bank processes complaints that appear to have a vigilance angle and exhibit procedural and operational issues with information on corruption or other kind of malpractice as per CVC guidelines for complaint handling mechanism (https://www.idbibank.in/vigilance-mechanism-notice.aspx). The Bank also has a Whistle Blower Mechanism which is available on its Intranet for its employees to raise concerns and alert the management for wrong practices followed by internal staff.	128	26	Number of complaints includes 117 complaints received under the CVC Grievance Redressal Mechanism, out of which 26 were pending for resolution at the end of the year and 11* complaints received under the Whistleblower Mechanism of the Bank, none of which were pending for resolution at the end of the year.	77	7	Number of complaints includes 69 complaints received under the CVC Grievance Redressal Mechanism, out of which 7 were pending for resolution at the end of the year and 8 complaints received under the Whistleblower Mechanism of the Bank, none of which were pending for resolution at the end of the year.

Note:

- Includes complaints under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH).

* - During FY 2024-25, 12 whistleblower complaints were received from the employees of the Bank through the dedicated email facility on the Bank's Intranet. Out of which, same complaint against one particular officer was received twice. Hence, the actual count is taken as 11 for the year.

Business Responsibility & Sustainability Report

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

S. No.	Material Issue Identified	Indicate whether Risk or Opportunity	Rationale for identifying the risk/ opportunity	In case of Risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Customer privacy and data security	Risk	<ul style="list-style-type: none"> • Risk: Considering the rapid digitalisation of the banking services, safeguarding customer data is vital to prevent cyber threats and to protect personal information. 	<ul style="list-style-type: none"> • The Bank has implemented robust IT risk governance framework, including Information Security Policy and Cyber Security Policy, and a Cyber Crisis Management Plan to address cyber security risks. • The Bank has set up a 24x7 Security Operations Centre (SOC) which oversees security infrastructure like firewalls, Intrusion Detection System (IDS) devices/ Intrusion Prevention System (IPS) devices, antivirus and handles phishing/malware threats to counter cyber threats. • Regular Vulnerability Assessment & Penetration Testing (VAPT) of the digital applications is carried out by the Bank. • The Bank's Data Centre (DC), Disaster Recovery (DR), and Near DR facilities are ISO 27001:2013 certified, ensuring stringent information security standards. 	<ul style="list-style-type: none"> • Negative Risk: Data breaches pose a risk for the Bank as it can lead to loss of stakeholder trust, resulting in potential revenue loss and regulatory penalties.
2.	Customer satisfaction	Risk and Opportunity	<ul style="list-style-type: none"> • Risk: Poor customer service may increase customer attrition and reduce competitiveness. • Opportunity: Higher customer satisfaction levels promote loyalty, repeat business and a stronger market presence. 	<ul style="list-style-type: none"> • The Bank has a 24x7 Customer Care Centre (CCC), multi-location Contact Centres and defined escalation matrix to handle customer concerns in a timely manner. • Grievance Redressal Officers (GROs) are designated across each of the 15 Zonal Offices, with a Principal Nodal Officer (PNO) at the Head Office. The Bank has also appointed an Internal Ombudsman (IO) for independent decision making in respect of complaints. • Two senior-level committees of the Bank, viz. - Standing Committee on Customer Service (SCCS) and Customer Service Committee of the Board (CSCB), monitor service quality and responsiveness. 	<ul style="list-style-type: none"> • Negative Risk: Dissatisfied customers may result in loss of business and weakened brand equity. • Positive Opportunity: Satisfied customers tend to be more loyal, increasing cross-sell opportunities and improving overall profitability.

S. No.	Material Issue Identified	Indicate whether Risk or Opportunity	Rationale for identifying the risk/opportunity	In case of Risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Risk Management	Risk and Opportunity	<ul style="list-style-type: none"> • Risk: Ineffective risk management can lead to financial instability, operational inefficiencies, regulatory non-compliance, and reputational damage. • Opportunity: A strong risk framework enables business resilience and long-term value creation. 	<ul style="list-style-type: none"> • The Bank has a structured risk framework with defined limits and procedures, updated periodically to reflect new threats and evolving regulations. • The Bank's Risk Management Committee (RMC) of the Board is responsible for overall risk management. The day-to-day activities are conducted at various levels based on the risk governance structure. • Integrated Risk Management Architecture (IRMA) is in place using technology-driven tools such as Credit Risk Assessment Module (RAM), Capital Assessment Model (CAM) and Comprehensive Operational Risk Evaluator (CORE) for comprehensive risk evaluation. 	<ul style="list-style-type: none"> • Negative Risk: Gaps in risk management could result in losses, fines, and reputational damage. • Positive Opportunity: Proactive risk control enhances operational efficiency and long-term profitability.
4	Digitisation	Opportunity	<ul style="list-style-type: none"> • Opportunity: Digital transformation boosts operational efficiency, enhances customer experience, drives innovation, strengthens data security, and improves compliance. 	-	<ul style="list-style-type: none"> • Positive Opportunity: Technology enables faster service delivery, data-driven decisions, automated processes, and access to new customer segments, thus supporting sustained revenue growth.
5	Compliance	Risk and Opportunity	<ul style="list-style-type: none"> • Risk: Non-compliance can result in legal exposure, penalties, and reputational loss. • Opportunity: Strong compliance systems reinforce integrity and stakeholder confidence. 	<ul style="list-style-type: none"> • The Bank has put in place a structured system of internal controls and tiered reviews, overseen by a Chief Compliance Officer (CCO) to ensure compliance to various statutory and regulatory guidelines. • The Bank also carries out risk-based testing for validation of regulatory compliance. • The Bank uses advanced tools like Cermo+ NXT and Trackers to enable proper data management, to monitor level of compliances at bank-level and submission of compliances. 	<ul style="list-style-type: none"> • Negative Risk: Penalties and reputational risks from compliance lapses may lead to financial setbacks. • Positive Opportunity: Effective compliance supports risk mitigation, strengthens brand image and boosts stakeholder trust.
6	Customer awareness	Opportunity	<ul style="list-style-type: none"> • Opportunity: Educating customers enhances transparency, builds trust and deepens engagement. 	-	<ul style="list-style-type: none"> • Positive Opportunity: Informed customers drive loyalty, reduce service issues, open cross-sell potential, and support business expansion.

Business Responsibility & Sustainability Report

S. No.	Material Issue Identified	Indicate whether Risk or Opportunity	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)
7	Business Ethics and Governance	Risk and Opportunity	<ul style="list-style-type: none"> • Risk: Weak governance can trigger frauds, poor compliance, and erode trust. • Opportunity: Ethical conduct strengthens reputation and stakeholder relations. 	<ul style="list-style-type: none"> • The Bank's Board and various Board-level Committees ensure adherence to corporate governance norms and transparency. • The Bank upholds ethical conduct through a Code of Conduct and Ethics Policy, supported by Chief/Zonal Ethics Officers. • The Bank's Environment, Social & Governance (ESG) Policy promotes integrity and responsible business practices. 	<ul style="list-style-type: none"> • Negative Risk: Unethical practices may cause financial losses, penalties, and reputational decline. • Positive Opportunity: A strong ethical foundation enhances trust, reduces compliance costs, and promotes sustainable growth.
8	Competitive behaviour	Risk and Opportunity	<ul style="list-style-type: none"> • Risk: Lack of competitiveness may hinder service innovation and efficiency. • Opportunity: Competitive strategies boost market relevance and innovation. 	<ul style="list-style-type: none"> • The Bank aligns its product offerings and service models to market trends through regular review and innovation. • The Bank leverages technological advancements to enhance customer experience, leading to higher customer retention and acquisition. 	<ul style="list-style-type: none"> • Negative Risk: Limited innovation may restrict market share and profitability. • Positive Opportunity: Agile offerings and improved service can drive customer acquisition and financial growth.
9	Employment practices	Opportunity	<ul style="list-style-type: none"> • Opportunity: A skilled workforce drives customer satisfaction, operational strength, and strategic differentiation. 	-	<ul style="list-style-type: none"> • Positive Opportunity: An engaged and capable workforce fosters higher customer trust, operational excellence, and sustained business performance.
10	Employee wellbeing	Risk and Opportunity	<ul style="list-style-type: none"> • Risk: Failing to prioritise employee welfare may reduce engagement, increase attrition, and hurt service quality. • Opportunity: Focussing on well-being improves productivity, morale, and employer branding. 	<ul style="list-style-type: none"> • The Bank's people-centric policies offer a mix of financial and non-financial benefits. • The Bank ensures employee development and engagement initiatives to support holistic professional growth. 	<ul style="list-style-type: none"> • Negative Risk: Poor wellbeing practices can lead to employee attrition, reduced output, and increased hiring/ training costs. • Positive Opportunity: A healthy work culture attracts top talent, enhances service delivery, and supports business growth.

Section B: Management and Process Disclosures

	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and Management Processes										
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. Weblink of the Policies, if available	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17	9, 18, 19, 20, 22	2, 16, 17, 21, 23, 24, 25	16, 23, 26	23, 27, 28	7, 29	4, 7	7, 36	19, 30, 31, 32, 33, 34, 35, 37, 38
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)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4.	Name of the national and international codes/ certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Bank has adopted and complies with the regulations as prescribed by Ministry of Corporate Affairs (MCA), Reserve Bank of India (RBI), Securities & Exchange Board of India (SEBI) and all other applicable laws/ regulations stipulated by any other statutory authority/ regulator.								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	No	No	No	No	No	No	No	No	No
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA	NA	NA	NA	NA	NA	NA	NA	NA
Governance, Leadership and Oversight										
7.	Statement by Director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements: Please refer to the Statement by Managing Director & Chief Executive Officer (MD & CEO) in the BRSR section of the Annual Report.									
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Rakesh Sharma, Managing Director & Chief Executive Officer								

Business Responsibility & Sustainability Report

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 Bank's approach to sustainability is anchored in its Environment, Social & Governance (ESG) Policy. Oversight of ESG-related matters rests with the CSR & ESG Committee of the Board, which plays a pivotal role in steering the Bank's ESG vision. The details of composition of the CSR & ESG Committee, its Terms of Reference and its meetings held in FY 2024-25 is elaborated in the Corporate Governance section of the Annual Report. At the operational level, the Management Committee on CSR, ESG and Publicity - comprising senior leadership - undertakes periodic monitoring and evaluation to ensure effective execution of ESG priorities and to further strengthen the Bank's sustainability agenda.
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10.	Details of Review of NGRBCs by the Company:	P1	P2	P3	P4	P5	P6	P7	P8	P9
Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee and Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)										
Performance against above policies and follow-up action		The Bank undertakes regular reviews of its policies in accordance with the provisions outlined in each policy document or as directed by the relevant approving authorities. Performance under each policy is assessed periodically on an annual basis and revisions or enhancements are made as necessary to ensure alignment with evolving regulatory expectations, business requirements, and sustainability objectives.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances		The Bank is compliant with all applicable laws/ regulations notified by concerned statutory/ regulatory authorities.								

11.	Has the entity carried out independent assessment/evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
		No								

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)	Not applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/ human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

List of policies:

1. Code of Bank's Commitment to Customers (<https://www.idbibank.in/commitment-code.aspx>)
2. General Code of Conduct and Ethics (<https://www.idbibank.in/idbi-bank-general-code-of-conduct-ethics.aspx#:~:text=Conduct%20of%20Staff,-To%20uphold%20the&text=a%20sense%20of%20fair%20play,objective%20of%20IDBI%20Bank%20Ltd.>)
3. IDBI Bank's Code of Conduct for Prevention of Insider Trading (https://www.idbibank.in/pdf/investor/Prevention_of_Insider_Trading.pdf)
4. IDBI Bank's Compliance Policy (not available in public domain)
5. Compensation Policy for Non-Executive Directors (https://www.idbibank.in/pdf/Compensation_Policy.pdf)
6. Remuneration Policy of the Bank (<https://www.idbibank.in/pdf/Remuneration-Policy-of-the-Bank.PDF>)
7. ESG Policy (<https://www.idbibank.in/pdf/ESG-Policy.pdf>)
8. Integrated Risk Management Policy (not available in public domain)
9. Fraud Risk Management Policy (not available in public domain)
10. Anti-Bribery & Anti-Corruption Policy (<https://www.idbibank.in/pdf/Anti-Bribery-Anti-Corruption-Policy.pdf>)
11. Know Your Customer (KYC) Policy (not available in public domain)
12. Policy for Determination of Materiality and Disclosure of Events Information (<https://www.idbibank.in/pdf/Policy-for-Determination-of-Materiality-Disclosure-of-Events.pdf>)
13. Related Party Transaction (RPT) Policy (<https://www.idbibank.in/pdf/Policy-on-Related-Party-Transactions.pdf>)
14. Stress Testing under ICAAP policy (https://www.idbibank.in/pdf/basel/Final-Pillar-III-Disclosures_Sep-24.pdf)
15. Vigilance Mechanism (<https://www.idbibank.in/vigilance-mechanism.aspx>)
16. Policy on Vigil Mechanism (<https://www.idbibank.in/pdf/Policy-on-Vigil-Mechanism-.pdf>)
17. Officers Service, Conduct, Discipline & Appeals Rules (not available in public domain)
18. IT Policy (not available in public domain)
19. Information security policy/ Cyber Security Policy & Cyber Crisis Management Plan (<https://www.idbibank.in/information-security.aspx>)
20. Operational Risk Management Policy (https://www.idbibank.in/pdf/basel/Final-Pillar-III-Disclosures_Sep-24.pdf)
21. Security Policy (not available in public domain)
22. Privacy Policy (<https://www.idbibank.in/idbi-bank-policies.aspx>)
23. Equal Opportunity Policy (<https://www.idbibank.in/pdf/Equal-Opportunity-Policy-Employees.pdf>)
24. Learning & Employee Engagement Policy (not available in public domain)
25. i-HRIDAYO Portal (not available in public domain)
26. Board Diversity Policy (<https://www.idbibank.in/pdf/IDBI-Bank-Board-Diversity-Policy.pdf>)
27. Human Rights Policy (<https://www.idbibank.in/pdf/Human-Rights-Policy.pdf>)
28. Sexual Harassment Redressal Committees under POSH Act, 2013 (<https://www.idbibank.in/pdf/Sexual-Harassment-Redressal-Policy.pdf>)

Business Responsibility & Sustainability Report

29. Business Continuity Management (BCM) Policy (<https://www.idbibank.in/pdf/basel/Pillar-III-Disclosures-March-25.pdf>)
30. Customer Compensation Policy (<https://www.idbibank.in/pdf/policy/Compensation-Policy-Upload.pdf>)
31. Policy on Collection of dues and Repossession of security (https://www.idbibank.in/pdf/policy/collection_of_dues_policy.pdf)
32. Fair Practices Code for Lending (<https://www.idbibank.in/pdf/policy/FairPracticecodeforLending.pdf>)
33. Fair Practice Code-Microfinance Loans (<https://www.idbibank.in/pdf/micro-loan-fpc.pdf>)
34. Customer Care Policy (https://www.idbibank.in/pdf/policy/Customer_Care_Policy.pdf)
35. Customer Rights Policy (https://www.idbibank.in/pdf/policy/Customer_Rights_Policy.pdf)
36. Corporate Social Responsibility (CSR) Policy (<https://www.idbibank.in/pdf/CSR-Policy.pdf>)
37. Grievance Redressal Policy (https://www.idbibank.in/pdf/policy/Grievance_Redressal_Policy.pdf)
38. Policy on Unauthorised Electronic Banking Transactions (<https://www.idbibank.in/pdf/policy/Unauthorised-Electronic-Banking-Transactions-Policy.pdf>)

Section C: Principle-Wise Performance Disclosure

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 NGRBC Principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	Percentage of persons in respective category covered by the awareness programmes
Board of Directors*	6	<ul style="list-style-type: none"> Risk Management and Compliance for Board of Directors organised by Institute of Directors (IOD), India Digital Personal Data Protection Act (DPDPA) by Deloitte Director's Certification Master Class at Gangtok by Indian Institute of Corporate Affairs (IICA) Advanced Leadership Programme (CALP) in collaboration with McDonough School of Business, Georgetown University, Washington DC, USA by Centre for Advanced Financial Research and Learning (CAFRAL) AI, Blockchain, and Cyber Security for Board of Directors & Executive Directors by IOD SWIFT International Banking Operations Seminar (SIBoS) 2024 Beijing 	86.67% [#]

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	Percentage of persons in respective category covered by the awareness programmes
Key Management Personnel*	35	<ul style="list-style-type: none"> • CAFRAL (Centre for Advanced Financial Research and Learning) Advanced Leadership Programme • SIBOS Programme (SWIFT International Banking Operations Seminar) • Programme on AI, Blockchain, and Cyber Security for Board of Directors & Executive Directors • Risk Management Programme for Board of Directors • Customised training programme for Senior Management • Programme on Digital Personal Data Protection Act • Entrepreneurial Thinking Programme • Aarohan 3 • Online training module on KYC and AML in the Bank's online training portal, viz. OJAS • 25th National Conference of Practicing Company Secretaries organised by Institute of Company Secretaries of India (ICSI) • 52nd National Convention of Company Secretaries at Mumbai • Webinar on Bharatiya Nagarik Suraksha Sanhita (BNSS) • Webinar on BRSR Regulatory Landscape and Stakeholder Engagement • Webinar on Nuances of Secretarial Audit 	100.00%
Employees other than BODs & KMPs	2,490	<ul style="list-style-type: none"> • The topics/ Principles covered under various training programmes included, inter alia, Aarohan 3.0, Role-based workshops, Online Capsule programmes, Induction Programmes, Vertical programmes, Other programmes, Workshops etc. • OJAS e-learning modules, viz. Cyber Security, Prevention of Sexual Harassment at Workplace, Customer Service, Credit Risk, Fraud Prevention, Financial Inclusion through Business Correspondent Model, KYC and AML, Preventive Vigilance, Business Continuity Management, Introduction to ESG and BRSR, IDBI Operational Risk Management, etc. 	98.31%
Workers	43	<ul style="list-style-type: none"> • Wellness Programme & Human Rights Awareness, Pre-Promotion Training, Adjudication Exchange Facility, Security Features Detection of Bank Notes etc., Awareness Training on Detecting and Dealing with Phishing Emails, Workshop for Assistant Caretakers, OJAS e-learning modules, etc. 	84.16%

* - The total count of Board of Directors and Key Managerial Personnel includes MD & CEO and DMDs and has been considered as on March 31, 2025.

- Includes training attended by Shri Mukesh Kumar Gupta who ceased to be Director w.e.f. February 09, 2025.

Business Responsibility & Sustainability Report

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

Monetary					
Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the case	Has an appeal been preferred? (Yes/ No)
Penalty/ Fine	Principle 1	Reserve Bank of India (RBI)	₹ 41,34,350/-	<ul style="list-style-type: none"> Penalties levied by RBI during Q1 FY25 for Soiled Note Acceptance/ Deficiency (2 instances): ₹ 15,000/- Penalties levied by RBI during Q1 FY25 pertaining to currency chests on account of (i) Soiled Notes (ii) Shortage of cash (iii) Counterfeit Notes (iv) Audit deficiency etc. (11 instances): ₹ 7,300/- Penalties levied by RBI during Q2 FY25 for Soiled Note Acceptance/ Deficiency (1 instance): ₹ 10,000/- Penalties levied by RBI during Q2 FY25 pertaining to currency chests on account of (i) Soiled Notes (ii) Shortage of cash (iii) Counterfeit Notes (iv) Audit deficiency etc. (37 instances): ₹ 73,550/- Penalties levied by RBI during Q3 FY25 for Soiled Note Acceptance/ Deficiency (1 instance): ₹ 10,000/- Penalties levied by RBI during Q3 FY25 pertaining to currency chests on account of (i) Soiled Notes (ii) Shortage of cash (iii) Counterfeit Notes (iv) Audit deficiency etc. (19 instances): ₹ 49,200/- 	No

Monetary					
Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the case	Has an appeal been preferred? (Yes/ No)
				<ul style="list-style-type: none"> Penalties levied by RBI during Q4 FY25 for Soiled Note Acceptance/ Deficiency during Incognito Visit, Penalty of ₹10,000/- per ATM if an ATM is cash out for more than 10 hours in a month, Contravention of certain provisions of FEMA, 1999, by handling execution of foreign inward remittances received by one of its clients (22 instances): ₹ 38,60,000/- Penalties levied by RBI during Q4 FY25 pertaining to currency chests on account of (i) Soiled Notes (ii) Shortage of cash (iii) Counterfeit Notes (24 instances): ₹ 1,09,300/- 	
	Principle 1	National Payments Corporation of India (NPCI)	₹ 55,000/-	<ul style="list-style-type: none"> Breaching the limits of Technical Declines of ATM network of the Bank (1 instance): ₹ 15,000/- TD Compliance (Technical decline) of AePS payment system (2 instances): ₹ 40,000/- 	
Settlement	NA	NA	NA	NA	NA
Compounding Fee	NA	NA	NA	NA	NA
Non-Monetary					
Type	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in INR)	Brief of Case	Has an appeal been preferred? (Yes/ No)
Imprisonment	NA	NA	NA	NA	NA
Punishment	NA	NA	NA	NA	NA

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.

Not applicable

Business Responsibility & Sustainability Report

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

Yes, the Bank has a Board-approved Anti-Bribery and Anti-Corruption Policy, which outlines its commitment to conducting business with integrity, transparency, and ethical governance. The Policy reflects the Bank's zero-tolerance approach towards bribery and corruption. The Policy is accessible to employees on the Bank's intranet. For public reference, the Policy is also disclosed on the Bank's website (<https://www.idbibank.in/pdf/Anti-Bribery-Anti-Corruption-Policy.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:

	FY 2024-25	FY 2023-24
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

	FY 2024-25		FY 2023-24	
	Number	Remark	Number	Remark
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of KMPs	Nil	-	Nil	-

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

Not Applicable

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

Category	FY 2024-25	FY 2023-24
Number of days of accounts payables*	32	38

Note: * - Considering the business model, the Bank does not have liabilities directly related to accounts payable. The Bank's liabilities are grouped under head "other liabilities" and the same is monitored by the accounts owners. For the computation of number of days of accounts payable, the payments made to the vendors forming a part of the Schedule 16 has been taken as the denominator.

9. Openness of Business:

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

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a. Purchases from trading houses as percentage of total purchases	Purchase and Sales parameters are not applicable to Bank being a banking company engaged in providing banking and financial services. The Bank has wide base of depositors and borrowers which are sourced as per its policies. The Bank has no transactions with trading houses/ dealers.	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as percentage of total purchases from trading houses	All the transactions with related parties are done at arm's length. Concentration of deposits, advances, exposures and NPAs in respect of Top 20 accounts of respective four categories are disclosed in the Annual Report.	

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Sales	a. Sales to dealers/ distributors as percentage of total sales	Purchase and Sales parameters are not applicable to Bank being a banking company engaged in providing banking and financial services. The Bank has wide base of depositors and borrowers which are sourced as per its policies. The Bank has no transactions with trading houses/ dealers. All the transactions with related parties are done at arm's length. Concentration of deposits, advances, exposures and NPAs in respect of Top 20 accounts of respective four categories are disclosed in the Annual Report.	
	b. Number of dealers/ distributors to whom sales are made		
	c. Sales to top 10 dealers/ distributors as percentage of total sales to dealers/ distributors		
Share of RPTs in	a. Purchases (Purchases with related parties/Total Purchases)	-	-
	b. Sales (Sales to related parties/Total Sales)	-	-
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)#	0.42%	0.28%
	d. Investments (Investments in related parties/Total Investments made)##	0.28%	0.26%

Note:

- Loans given to Related party/ Gross Advances of Bank

- Investments in Related party/ Total Gross Investments of Bank

Leadership Indicators

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

Total number of training and awareness programmes held	Topics/ principles covered under the training and its impact	Percentage of persons in value chain covered by the awareness programmes
01	Training on ethics, team work, time management, compliance, preventive maintenance, effective reporting of incidents, etc.	The Bank has conducted training programme on the said topics for the staff of value chain partners working at Head Office, Mumbai.

- Does the entity have processes in place to avoid/ manage conflict of interest involving members of the Board? (Yes/ No) If Yes, provide details of the same.

Yes, the Bank has put in place appropriate systems and mechanisms to manage and address conflicts of interest involving members of the Board. The Bank's General Code of Conduct and Ethics, which is available on the Bank's official website (<https://www.idbibank.in/idbi-bank-general-code-of-conduct-ethics.aspx>), outlines provisions relating to conflict of interest, including specific guidance applicable to Directors. As a part of the Bank's governance structure, all members of the Board are required to disclose any changes in their interests in external entities. Such disclosures are mandatorily made during the first Board meeting of every financial year and as and when changes take place thereafter. In cases where a Director has a vested interest in any agenda item, they are required to recuse themselves from deliberations and decision-making to ensure transparency and uphold the integrity of the governance process.

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.

Type	FY 2024-25	FY 2023-24	Details of improvement in social and environmental aspects
Research & Development (R&D)	Not applicable given the nature of operations as a financial service provider.		
Capital Expenditure (CAPEX)			

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

Yes

- If “Yes”, what percentage of inputs were sourced sustainably?

The Bank has procured green building products such as green plywood, LED lights, etc., for its newly opened branches and few other office buildings/ residential flats in FY 2024-25. The Bank shall endeavour to work closely with its vendors/ service providers to improve its performance under ESG-related parameters by encouraging them to undertake measures in the areas of waste management, use of renewable resource, adherence to national and local labour laws and protection of human rights including child, forced or trafficked labour, etc. The Bank prefers supplier who are EMS/ ISO 14001 certified wherever feasible. The Bank is committed to continue to rely more on ESG compliant suppliers. ESG-related clauses have been included in some of the Request for Proposals (RFPs) floated by the Bank for procurement of goods or services.

- 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.

Not applicable

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

Not applicable

Leadership Indicators

- 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?

Not applicable

- 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 alongwith action taken to mitigate the same.

Not applicable

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

Not applicable

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:

Not applicable

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product 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	Percentage of employees covered by										
	Total (A)	Health Insurance*		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	11,123	11,123	100.00%	11,123	100.00%	NA	NA	11,123	100.00%	NA	NA
Female	5,788	5,788	100.00%	5,788	100.00%	5,788	100.00%	NA	NA	NA	NA
Total	16,911	16,911	100.00%	16,911	100.00%	5,788	34.23%	11,123	65.77%	NA	NA
Other than Permanent Employees											
Male	1,210	1,203	99.42%	1,210	100.00%	NA	NA	NA	NA	NA	NA
Female	966	964	99.79%	966	100.00%	966	100.00%	NA	NA	NA	NA
Total	2,176	2,167	99.59%	2,176	100.00%	966	44.39%	NA	NA	NA	NA

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

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

Category	Total (A)	Health Insurance*		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers											
Male	487	487	100.00%	487	100.00%	NA	NA	487	100.00%	NA	NA
Female	157	157	100.00%	157	100.00%	157	100.00%	NA	NA	NA	NA
Total	644	644	100.00%	644	100.00%	157	24.38%	487	75.62%	NA	NA
Other than Permanent Workers											
Male	0	0	-	0	-	0	-	0	-	0	-
Female	0	0	-	0	-	0	-	0	-	0	-
Total	0	0	-	0	-	0	-	0	-	0	-

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

Business Responsibility & Sustainability Report

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

Category	FY 2024-25	FY 2023-24
Cost incurred on well-being measures as a percentage of total revenue of the company	0.32%	0.80%

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

Sr.	Benefits	FY 2024-25			FY 2023-24		
		No. of employees covered as a percentage of total employees	No. of workers covered as a percentage of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a percentage of total employees	No. of workers covered as a percentage of total workers	Deducted and deposited with the authority (Y/N/N.A.)
1.	PF	2.45%	11.49%	Y	2.82%	13.04%	Y
2.	Gratuity	100%	100%	Y	100%	100%	Y
3.	ESI	0	0	NA	0	0	NA
4.	Others – please specify (Pension & NPS)*	97.55%	88.51%	Y	97.18%	86.96%	Y

Note: - * Except employees with unopened Permanent Retirement Account Number (PRAN)

3. Accessibility of Workplaces

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

The Bank is committed to making its premises/ offices accessible to all. Out of the 2,104 branches (excluding 24 IDBI Sameep Banking Outlets) as of March 31, 2025, 1,044 branches had ramp facilities. 294 branches did not require ramp facility as entrance of these branches are parallel to the ground or lift facility is available. 766 branches are located on upper ground and hence it is not feasible to provide ramp facilities in these branches.

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

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

5. Return to work and Retention rates of permanent employees and workers that took parental leave in FY 2024-2025.

Gender	Permanent Employees		Permanent Workers	
	Return to Work Rate*	Retention Rate [#]	Return to Work Rate*	Retention Rate [#]
Male	100%	91%	100%	100%
Female	85%	91%	100%	100%
Total	94%	91%	100%	100%

Note: * - For Return to Work rate, officers who have availed paternity/ maternity leave which ended during FY 2024-25 (till March 31, 2025) and are in service as on March 31, 2025 have been considered.

- For Retention Rate, officers availed paternity/ maternity leave which ended during 01-Apr-2023 till 31-Mar-2024 and retained after 12 months and in service as on March 31, 2025 are considered.

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

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

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

Category	FY 2024-25			FY 2023-24		
	Total employees/ workers in respective category (A)*	No. of employees/ workers in respective category, who are part of association (s) or Union (B) [#]	Percentage (B/A)	Total employees/ workers in respective category (C)	No. of employees/ workers in respective category, who are part of association (s) or Union (D)	Percentage (D/C)
Permanent Employees						
- Male	12,333	7,708	62.50%	12,008	7,597	63.27%
- Female	6,754	3,260	48.27%	6,283 [@]	3,089	49.16%
Total	19,087	10,968	57.46%	18,291	10,686	58.42%
Permanent Workers						
- Male	487	457	93.84%	553	553	100.00%
- Female	157	127	80.89%	168	135	80.36%
Total	644	584	90.68%	721	688	95.42%

* - Data includes Employees on Contract.

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

@ - Employee Count revised from 6,284 to 6,283 on account of exclusion of consultant.

Business Responsibility & Sustainability Report

8. Details of training given to employees and workers:

Category	FY 2024-25					FY 2023-24				
			On Health and safety measures		On Skill upgradation			On Health and safety measures		On Skill upgradation
	Total (A)	Number (B)	Percentage (B/A)	Number (C)	Number (C/A)	Total (D)	Number (E)	Percentage (E/D)	Number (F)	Percentage (F/D)
Employees										
Male	12,333	11,617	94.19%	12,155	98.56%	12,008	9,907	82.50%	11,775	98.06%
Female	6,754	6,221	92.11%	6,609	97.85%	6,283*	4,881	77.69%	6,119	97.39%
Total	19,087	17,838	93.46%	18,764	98.31%	18,291	14,788	80.85%	17,894	97.83%
Workers										
Male	487	394	80.90%	397	81.52%	553	501	90.60%	507	91.68%
Female	157	145	92.36%	145	92.36%	168	154	91.67%	161	95.83%
Total	644	539	83.70%	542	84.16%	721	655	90.85%	668	92.65%

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

Category	FY 2024-25			FY 2023-24		
	Total (A) [#]	Number (B) [@]	Percentage (B/A)	Total (C) [#]	Number (D) [@]	Percentage (D/C)
Employees						
Male	11,147	10,764	96.56%	10,938	10,311	94.27%
Female	5,802	5,208	89.76%	5,409	4,827	89.24%
Total	16,949	15,972	94.24%	16,347	15,138	92.60%
Workers						
Male	525	524	99.81%	634	611	96.37%
Female	165	165	100.00%	192	188	97.92%
Total	690	689	99.86%	826	799	96.73%

Note:

- Total Employees includes live employees as on end of FY plus Retired/Voluntary Retirement Scheme /Deceased employees for whom performance assessment is done for the FY.

@ - Total Employees/Workers for whom performance assessment is done for the FY.

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/No) What is the coverage of such system?	Yes, the Bank has an occupational health and safety management system in place. The Bank has put in place fire safety, CCTV, ergonomic chairs and posted security guards at its offices and branches. In addition, the Bank has appointed Bank Medical Officers (BMOs) at its Head Office, Zonal Offices and training college.
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b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	The Bank periodically organises fire mock drill for its workforce. The Bank also undertakes preventive maintenance of all its equipment. As per the Bank's Policy all the details are updated in IT system for Disaster and Business Continuity Management (I-DAB).
c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/ No)	Yes, the Bank maintains logbooks, electrical shock register, etc., at its Head Office for recording/ reporting the incidents/ hazards, if any. Further, Standard Operating Procedures (SOPs) are available to protect workers from hazards.
d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes, all employees and their dependents are covered under the Bank's Medical Scheme. Health check-ups including mental well-being, liver function test, eye testing, cardiovascular health, etc., were conducted at its Head Office. Further, various health awareness programmes on cancer, women's health, diet, and nutrition, etc., were also conducted.

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

Safety Incidents/ Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	In FY 2024-25 and FY 2023-24, there were no employees/ workers of the Bank who suffered high consequence work-related injury/ ill-health/ fatalities.	
	Workers		
Total recordable work-related injuries	Employees		
	Workers		
Number of fatalities	Employees		
	Workers		
High consequence work-related injury or ill-health (excluding fatalities)	Employees		
	Workers		

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

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

- Periodic fire drill training for all employees at its Head Office in Mumbai and all its Zonal Offices;
- Provision of fire aid kit, fire alarm, and fire extinguishers at all office premises; and.
- Availability of Bank Medical Officers (BMOs) and tie-up with ambulances at its Head Office, some Zonal Offices and few staff quarters in Mumbai.

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

Topic	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remark	Filed during the year	Pending resolution at the end of year	Remark
Health and safety practices	Nil	Nil	NA	Nil	Nil	NA
Working Conditions	Nil	Nil	NA	Nil	Nil	NA

Business Responsibility & Sustainability Report

14. Assessments for the year:

Topic	Percentage of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and Safety Practices	Routine inspection by lift inspector, fire installation by authorised agency, packaged water testing by manufacturer and DG pollution from authorised agency was undertaken at the Bank's Head Office. The Bank's branches and offices are inspected by officers internally.
Working Conditions	

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 has preventive maintenance schedules, SOPs, Do's & Don'ts, etc. in place to ensure safe and healthy working conditions.

Leadership Indicators

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

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

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

The Bank endeavours to ensure that its value chain partners deduct and deposit statutory dues like Provident Fund (PF), Employees State Insurance (ESI), Gratuity, Goods & Services Tax (GST), etc. Further, the vendor submits compliance certificate to this effect. The Bank has also incorporated a clause on making statutory regulatory payments in some of its Requests for Proposal (RFP).

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

Category	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 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	Not applicable considering there were no employees/ workers of the Bank who suffered high consequence work-related injury/ ill-health/ fatalities in FY 2023-24 and FY 2024-25.			
Workers				

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

Yes, the Bank conducts various workshops for their retiring employees which helps them plan their life ahead. The workshops are conducted to prepare/ assist the employees in planning/ addressing the changes that take place physically and psychologically. The following workshops are conducted during the aforesaid programme over a course of three days at the Bank's training institute in Hyderabad, viz. IDBI Centre for Excellence in Banking and Finance (ICBF):

- Healthy Ageing and Managing the Physical Transition
- Wellness as an achievable personal goal for holistic life after retirement
- Diet and Lifestyle Practices

- Yoga and Meditation as a Way of Life for all-round happiness
- Philosophy of Life & Living (Spiritual Aspects)
- Second Careers, Productive Ageing and Social Networking
- Psychological Exercises for Successful Transition
- Managing Finances and Investments including Tax Aspects
- Importance of Will Making and Laws of Nomination
- Superannuation Benefits

5. Details on assessment of value chain partners:

	Percentage of value chain partners (by value of business done with such partners) that were assessed
Health and Safety Practices	The Bank is in the process of putting in place systems for assessing its value chain partners on health and safety practices and working conditions. In FY 2024-25, the Bank collected self-declarations from 57 value chain partners in respect of compliance with maintaining safe working conditions and adherence to health and safety practices as defined by applicable laws.
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.

No significant risks/ concerns were observed during the assessments of health and safety practices and working conditions of value chain partners.

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

Essential Indicators

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

As part of its commitment to transparency and inclusive governance, IDBI Bank undertook a structured Stakeholder Engagement and Materiality Assessment (SEMA) exercise in FY 2022–23. The SEMA was conducted to ensure that the Bank's sustainability initiatives are aligned with stakeholder expectations and to identify material Environmental, Social, and Governance (ESG) issues.

Objectives of the SEMA

- To develop a comprehensive understanding of stakeholder priorities and concerns;
- To identify and prioritise key ESG topics relevant to stakeholders and the Bank;
- To define actionable sustainability objectives based on materiality insights; and
- To strengthen accountability and trust through stakeholder-informed sustainability planning and reporting.

SEMA Process Overview

- **Stakeholder Identification:** The Bank identified key stakeholder groups, including investors, employees, customers, communities, and vendors, based on their level of influence, impact, responsibility, and interdependency with the Bank's operations.
- **Engagement and Consultation:** A variety of engagement methods such as surveys, interviews, focus groups, and stakeholder dialogues were employed to gather insights on stakeholder concerns, expectations, and views on the Bank's ESG performance.
- **Materiality Analysis:** The responses were analysed to identify and prioritise the ESG topics most relevant to stakeholders and the Bank's business context. These material topics were then reviewed and validated by the Bank.

Business Responsibility & Sustainability Report

- **Objective Setting:** Drawing on feedback from over 200 stakeholder responses, the Bank has established a materiality matrix that identifies ESG risks and opportunities.

Key Outcomes

- **Deeper Stakeholder Engagement:** The process facilitated meaningful and sustained dialogue, reinforcing relationships and enhancing trust.
- **Informed Decision-Making:** Stakeholder feedback enabled a sharper understanding of critical ESG issues and business risks.
- **Targeted Sustainability Goals:** The Bank will endeavour to translate stakeholder insights into clear, relevant sustainability objectives and targets.
- **Strategic Alignment:** The findings have been embedded into the Bank's broader sustainability strategy to ensure prioritisation of high-impact initiatives.

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

S. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisements, 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
1.	Customers	No	Email, SMS, Website, Notice Boards, Call Centre, Mobile App, Social Media, In-person and Virtual Meetings	Ongoing	<ul style="list-style-type: none"> • Product and service updates • Grievance redressal • Feedback
2.	Community	No	Email, Phone Calls, In-person & Virtual Meetings	Need-based	<ul style="list-style-type: none"> • Community feedback • Grievance resolution • Identifying improvement areas
3.	Employees	No	Intranet, Email, Townhalls, Surveys, Training Programmes, Grievance Channel	Regular	<ul style="list-style-type: none"> • Policy and guidelines dissemination • Feedback • Performance management • Upskilling • Grievance redressal
4.	Investors	No	Email, Website, AGMs, Investor Relations Channels	Need-based	<ul style="list-style-type: none"> • Strategy updates • Financial performance Disclosures • Investor grievances
5.	Vendors and Suppliers	No	Email, Website, In-person & Virtual Meetings	Periodic	<ul style="list-style-type: none"> • Due diligence • Performance review • Compliance monitoring

Leadership Indicators

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

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

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

The SEMA process facilitated meaningful dialogue and collaboration with its stakeholders, fostering stronger relationships and trust. The key and relevant details of the SEMA process, its objective and outcomes are summarised in the BRSR.

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.

Stakeholder consultations have played a critical role in identifying and managing the Bank's environmental and social priorities. Through the materiality assessment process, the Bank has been able to determine key ESG issues that are most relevant to both its stakeholders and business operations. This insight has helped shape the Bank's sustainability focus areas and deepen its engagement strategy. The stakeholder identification process remains dynamic and is periodically reviewed to reflect changes in the Bank's business environment and stakeholder expectations, thereby ensuring continued relevance and responsiveness.

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

The Bank, through its products and services, strives to improve the quality of life of its customers across various segments. The Bank has been undertaking concerted efforts to create value for all its stakeholders. Further, the Bank places special emphasis on making a difference in the lives of the underserved segment through its financial inclusion and CSR initiatives.

The Bank has established mechanisms to address the grievances and concerns of its key stakeholders, including customers, employees, investors, and CSR beneficiaries. These are addressed through structured grievance redressal policies and dedicated channels. For value chain partners and other marginalised groups, concerns are handled on a case-to-case basis, with a view to ensuring timely and appropriate resolution in alignment with the Bank's commitment to responsible and inclusive practices.

Principle 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees/workers covered (B)	Percentage (B/A)	Total (C)	No. of employees/workers covered (D)	Percentage (D/C)
Employees						
Permanent	16,911	16,447	97.26%	16,326	15,747	96.45%
Other than permanent	2,176	1,955	89.84%	1,965*	1,614	82.14%
Total	19,087	18,402	96.41%	18,291	17,361	94.92%
Workers						
Permanent	644	537	83.39%	721	664	92.09%
Other than permanent	0	0	-	0	0	-
Total	644	537	83.39%	721	664	92.09%

* - Employee count revised on account of exclusion of consultant

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

Category	FY 2024-25					FY 2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		Number (B)	% (B/A)	Number (C)	% (C/A)		Number (E)	% (E/D)	Number (F)	% (F/D)
Permanent Employees										
- Male	11,123	0	-	11,123	100.00%	10,920	0	-	10,920	100.00%
- Female	5,788	0	-	5,788	100.00%	5,406	0	-	5,406	100.00%
Other than Permanent Employees										
- Male	1,210	0	-	1,210	100.00%	1,088	0	-	1,088	100.00%
- Female	966	0	-	966	100.00%	877*	0	-	877*	100.00%
Permanent Workers										
- Male	487	0	-	487	100.00%	553	0	-	553	100.00%
- Female	157	0	-	157	100.00%	168	0	-	168	100.00%
Other than Permanent Workers										
- Male	0	0	-	0	-	0	0	-	0	-
- Female	0	0	-	0	-	0	0	-	0	-

Note: * -Employee Count revised from 878 to 877 on account of exclusion of consultant.

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

a. Median remuneration/ wages:

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	9 [#]	₹ 34,60,000.00/-	1 [@]	₹ 34,60,000.00/-
Key Managerial Personnel	3 ^{\$}	₹ 1,23,13,678.13/-	2	₹ 54,13,780.81/-
Employees other than BoD and KMP	13,532	₹ 20,35,197.03/-	7,435	₹ 16,69,380.97/-
Workers	319	₹ 10,10,313.59/-	38	₹ 10,96,532.04/-

Note:

* - The total number of employees considered for computing the median remuneration includes all employees eligible to receive salary as at end-March 2025 and past employees (who have left the Bank due to retirement/ resignation/ death/ removal from service) to whom salary payments were made during the year.

- The details of Board of Directors do not include the details of MD & CEO and two DMDs as their details have been included in Key Managerial Personnel. Further, the Board of Directors are not paid remuneration but sitting fees and details of sitting fees are provided. The Government of India Nominee Directors are not in receipt of sitting fees and hence, excluded. The total number of Directors includes Shri Mukesh Kumar Gupta who ceased to be Director w.e.f. February 09, 2025. The calculation does not include sitting fees paid to LIC on behalf of meetings attended by Shri Sat Pal Bhanoo w.e.f. February 10, 2025.

@ - Median cannot be calculated as there is only one women representative in the Board of Directors.

\$ - Shri Sumit Phakka, DMD was appointed in the Bank w.e.f. July 15, 2024.

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

Category	FY 2024-25	FY 2023-24
Gross wages paid to females as percentage of total wages	30.82%	30.50%

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

Yes, the Bank has put in place a Human Rights Policy, which is applicable to all identified stakeholders, including employees. The Policy broadly covers:

- (i) Health and Safety at Workplace,
- (ii) Workforce Diversity,
- (ii) Prohibition of Child Labour & Forced Labour,
- (iv) Harassment-free Workplace,
- (v) Human Dignity,
- (vi) Minimum wages and benefits,
- (vii) Employee Feedback and Grievances, and
- (viii) Ethical Business Conduct.

The Bank has provisions in the applicable conduct rules/ policies which addresses such issues.

Business Responsibility & Sustainability Report

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

The Bank recognises the valuable role that businesses can play in the long-term protection of human rights for a better future. The Bank supports these fundamental principles which is reflected in its policies and actions towards its stakeholders. The Bank has established an online portal, viz. i-HRIDAYO, for submission of employee grievances and has put in place a Grievance Redressal Committee to examine grievances relating to discrimination and harassment. Mechanism for redressal of sexual harassment complaints received has been implemented in line with provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act). The Bank has also instituted a Human Rights Policy, which is applicable to all stakeholders, including its employees.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remark	Filed during the year	Pending resolution at the end of year	Remark
Sexual Harassment	12	4	-	9	3	-
Discrimination at workplace	4	1	-	8	1	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/ Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	1	Nil	-	1	1	-
Other human rights related issues	Nil	Nil	-	Nil	Nil	-

Note: Includes complaints on Prevention on Sexual Harassment at Workplace, complaints received through i-HRIDAYO system and those escalated to GRC.

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

	FY 2024-25	FY 2023-24
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	12	9
Complaints on POSH as a percentage of female employees/ workers	0.18%	0.14%
Complaints on POSH upheld	2	0

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

The Bank has put in place Whistle Blower Policy, which provides a framework and empowers all the employees to disclose unethical conduct, malpractices, wrongdoings etc. noticed at the workplace in a very confidential manner through a portal exclusively accessed by the Designated Officials. The whistle blowers may send such concerns/ complaints to the Bank through a separate email. Only an authorised person can receive or access the email sent by the whistle blower. The Designated Official maintains utmost secrecy of the complaint/ concern received and ensures the details of the concern and the identity of the whistle blower is kept confidential. The whistle blower can also approach

the Central Vigilance Commission (CVC) for complaints or for disclosure on any allegation of corruption or misuse of office. The POSH guidelines have also been implemented by the Bank. The Bank's Human Rights Policy outlines its commitment to protecting the human rights and maintaining a work environment free of harassment.

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

Yes. The Bank's business agreements and contracts with vendors stipulate that the other party shall comply with the provision of all laws including labour and industrial laws, rules, regulations and notifications issued thereunder from time-to-time. All safety measures and labour and industrial laws enforced by statutory agencies and the Bank shall be applicable in the performance of the contract and the other party shall abide by these laws. The other party shall take all necessary or proper measures to protect the personnel, work and facilities and shall observe all reasonable safety rules and instructions. Similarly, in loan agreements with the borrower, the Bank seeks a confirmation that the borrower does not have any claims or liabilities including, without limitations, provident fund or labour dues which protects such human rights.

10. Assessments for the year:

	Percentage of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	100.00%
Forced/ Involuntary Labour	100.00%
Sexual harassment	100.00%
Discrimination at workplace	100.00%
Wages	100.00%
Others – please specify	NA

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

No risks/ concerns observed arising from the assessments.

Leadership Indicators

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

The Bank has not recorded any instances that required modifications to its existing processes. While there have been no reported human rights grievances or complaints, the Bank consistently reviews and monitors its policies and business processes on a regular basis to ensure adherence to human rights principles and prevent any potential violations.

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

The Bank has not conducted any human rights due diligence.

3. Is the premise/ office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

The Bank is committed to rendering its premises/ offices accessible to all. The Bank has put in place necessary physical infrastructure in its premises, wherever technically feasible, to ensure accessibility for differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016. As of March 31, 2025, the Bank had 2,104 branches (excluding 24 IDBI Sameep Banking Outlets) of which 1,044 branches have ramp facilities. 294 branches did not require ramp facility as entrance of these branches is parallel to the ground or lift facility is available. 766 branches are located on upper ground and hence it is not feasible to provide ramp facilities in these branches.

Business Responsibility & Sustainability Report

4. Details on assessment of value chain partners:

	Percentage of value chain partners (by value of business done with such partners) that were assessed
Child Labour	The Bank is in the process of putting in place systems for assessing its value chain partners in these aspects. In FY 2024-25, the Bank collected self-declarations from 57 value chain partners regarding their compliance to these aspects.
Forced/ Involuntary Labour	
Sexual harassment	
Discrimination at workplace	
Wages	

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

No significant risks/ concerns were identified during the assessment.

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

Essential Indicators

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

Parameter	FY 2024-25*	FY 2023-24^
From renewable sources		
Total Electricity Consumption (A) (GJ)	Not Applicable	Not Applicable
Total Fuel Consumption (B) (GJ)	Not Applicable	Not Applicable
Energy Consumption through other sources (C) (GJ)	Not Applicable	Not Applicable
Total Energy Consumption from renewable sources (A+B+C) (GJ)	Not Applicable	Not Applicable
From non-renewable sources		
Total Electricity Consumption (D) (GJ)	2,86,034.83	69,547.60
Total Fuel Consumption (E) (GJ)	24,539.11	3,873.57
Energy Consumption through other sources (F) (GJ)	0	0
Total Energy Consumption from non-renewable sources (D+E+F) (GJ)	3,10,573.94	73,421.16
Total Energy Consumption (A+B+C+D+E+F) (GJ)	3,10,573.94	73,421.16
Energy Intensity per INR (Crore) of turnover (Total energy consumption/ Revenue from operations in rupees) (GJ per crore INR)	9.18	2.44
Energy Intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumption/ Revenue from operations adjusted for PPP) (GJ per million USD)	18.97	5.42
Energy Intensity in terms of physical output (total energy consumption/ Full time Equivalent (FTE))	10.01	-
Energy Intensity (optional) – Full Time Employee	-	4.31

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank’s statutory auditor, have undertaken reasonable assurance of the Bank’s BRSR Core Disclosures for FY 2024-25.

Note: * - The energy data for FY 2024-25 is not comparable to that of FY 2023-24. For FY 2024-25, the Bank has considered energy consumption of all its 2,128 branches and 256 offices. The energy data for FY 2024-25 includes data derived by actual consumption in the following 18 locations, viz. the Bank’s Head Office, its office in Belapur, ICBF, Hyderabad, and 15 Zonal Offices, and estimated data for 2,128 branches and 238 offices calculated on the basis of spend-based method notified by SEBI. The latest 2024 tariff published by CEA has been adopted to calculate energy from electricity using a spent-based method. The Net Calorific Value (NCV) and density as per Department for Environment, Food & Rural Affairs (DEFRA) has been adopted to calculate energy from diesel and petrol. Revenue from operations for computation of intensity in INR is sum of interest income and other income excluding profit/(loss) on sale of land, buildings and other assets (net) as disclosed in the standalone financial statements. The conversion factor of 20.66/USD, published by the IMF ([World Economic Outlook \(April 2025\) - Implied PPP conversion rate](#)), has been used to calculate intensity-adjusted Purchasing Power Parity (PPP). In accordance with the SEBI guidelines, the Bank has disclosed the intensity in terms of physical output to be based on Full Time Equivalent (FTE) for FY 2024-25. For FY 2023-24, the Bank had disclosed the intensity per Full Time Employee as optional and classified intensity by INR turnover as intensity in terms of physical output.

^ - For FY 2023-24, the energy consumption was considered for 17 locations, viz. the Bank’s Head Office, its office in Belapur, ICBF, Hyderabad, and 14 Zonal Offices. The energy data for 2,004 branches and 208 offices were not reported for FY 2023-24.

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 2024-25*	FY 2023-24^
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water	3,33,091.94	1,08,029.14
(iv) Seawater/ desalinated water	0	0
(v) Others (Rainwater storage)	0	0
Total volume of Water Withdrawal (in kilolitres) (i + ii + iii + iv + v)	3,33,091.94	1,08,029.14
Total volume of Water Consumption (in kilolitres)	3,33,091.94	1,08,029.14
Water Intensity per rupee of turnover (Water consumed/ Revenue from operations) (kl per crore INR)	9.85	3.60
Water Intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption/ Revenue from operations adjusted for PPP) (GJ per million USD)	20.34	7.97
Water Intensity in terms of physical output (total water consumption/ Full time Equivalent (FTE))	10.74	-
Water Intensity (optional) – Full Time Employee	-	6.34

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank’s statutory auditor, have undertaken reasonable assurance of the Bank’s BRSR Core Disclosures for FY 2024-25.

Note: *- The water consumption data for FY 2024-25 is not comparable to that of FY 2023-24. For FY 2024-25, the Bank has considered water consumption of all its 2,128 branches and 256 offices. For FY 2024-25, third party water includes bottled/ packaged water for 18 locations, viz. the Bank’s Head Office, its office in Belapur, ICBF, Hyderabad and 15 Zonal Offices and domestic water supplied by local bodies for 7 locations, viz. the Bank’s Head Office, its office in Belapur, ICBF, Hyderabad, Zonal Offices at New Delhi, Bengaluru, Kochi and Chandigarh. For the other 11 locations where the domestic water consumption data is not available, the water consumption has been estimated on the basis of the formula (20 litres x working days for employees, workers and contractual staff). For the other locations, viz. 2,128 branches and 238 offices where water bills are not available, water consumption has been estimated on the basis of the following formula (45 litres x working days for employees, workers and contractual staff) on the basis of method notified by SEBI. In case of employee and workers, the number of working days has been arrived based on their actual attendance. In case of contractual staff where actual attendance is not available, the number of working days has been calculated by excluding state-wise holidays from 365 days in a year. The water estimation does not include contractual staff employed for marketing services. Revenue from operations for computation of intensity in INR is sum of interest income and other income excluding profit/(loss) on sale of land, buildings and other assets (net) as disclosed in the standalone financial statements. The conversion factor of 20.66/USD, published by the IMF ([World Economic Outlook \(April 2025\) - Implied PPP conversion rate](#)), has been used to calculate intensity-adjusted Purchasing Power Parity (PPP). In accordance with the SEBI guidelines, the Bank has disclosed the intensity in terms of physical output to be based on Full Time Equivalent (FTE) for FY 2024-25. For FY 2023-24, the Bank had disclosed the intensity per Full Time Employee as optional and classified intensity by INR turnover as intensity in terms of physical output.

^ - For FY 2023-24, the water consumption was considered for 17 locations, viz. the Bank’s Head Office, its office in Belapur, ICBF, Hyderabad, and 14 Zonal Offices. The third party water included water supplied by local bodies and bottled/ packaged water for 6 locations, viz. the Bank’s Head Office, its office in Belapur, ICBF, Hyderabad and 3 Zonal Offices and estimated data for 11 offices for which water bills were not available on the basis of the following formula (45 litres X No. of Employees as on March 31, 2024 X 360 days). The water data for 2,004 branches and 208 offices were not reported for FY 2023-24.

Business Responsibility & Sustainability Report

4. Provide the following details related to water discharged:

Parameter	Unit	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kilolitres)			
(i) Into Surface water	m ³	The Bank has installed Sewage Treatment Plant (STP) at its Head Office in Mumbai, its office in Belapur and ICBF, Hyderabad. The treated water is reused in the Air Conditioning Plant at the Head Office and at the office in Belapur. The treated water is used for gardening purpose in the ICBF. These measures aid in promoting water conservation and contribute towards sustainable operations.*	
- No treatment	m ³		
- With treatment- please specify level of treatment	m ³		
(ii) To Groundwater	m ³		
- No treatment	m ³		
- With treatment- please specify level of treatment	m ³		
(iii) To Seawater	m ³		
- No treatment	m ³		
- With treatment- please specify level of treatment	m ³		
(iv) Sent to Third Parties	m ³		
- No treatment	m ³		
- With treatment- please specify level of treatment	m ³		
(v) Others	m ³		
- No treatment	m ³		
- With treatment- please specify level of treatment	m ³		
Total water discharged (in kilolitres)	m ³		

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have undertaken reasonable assurance of the Bank's BRSR Core Disclosures for FY 2024-25.

*Note: *- In locations where an STP is available, the treated water is reused to minimise the need for fresh water. Water discharge is not measured in the Bank's offices/ branches other than the Bank's Head Office due to non-availability of flow meters and data is not being maintained in this regard. Further, since there are no standardised guidelines for estimating water discharge, the Bank is unable to estimate the water discharge. Waste water is discharged through the municipal sewers at the respective locations.*

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

The Bank has installed Sewage Treatment Plant (STP) at its Head Office in Mumbai, its office in Belapur and ICBF, Hyderabad. The treated water is reused in the Air Conditioning Plant at the Head Office and at the office in Belapur. The treated water is used for gardening purpose in the ICBF. These measures aid in promoting water conservation and contribute towards sustainable operations.

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

Parameter	Unit	FY 2024-25	FY 2023-24
NOx	mg/m3	NA	2,856.88
SOx	mg/m3	NA	1.18
Particulate Matter (PM)	mg/m3	NA	150.36
Persistent organic pollutant (POP)	NA	NA	NA
Volatile organic compounds (VOC)	NA	NA	NA
Hazardous air pollutant (HAP)	mg/m3	NA	NA
Others- please specify	PPM	NA	NA

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

Parameter	Unit	FY 2024-25*	FY 2023-24^
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	2,360.87	285.97
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	57,763.14	13,832.24
Total Scope 1 and Scope 2 Emissions	tCO ₂ e	60,124.01	14,118.21
Total Scope 1 and Scope 2 Emissions Intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG Emissions/Revenue from operations)	tCO ₂ e/ INR crore	1.78	0.47
Total Scope 1 and Scope 2 Emissions Intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG Emissions/ Revenue from operations adjusted for PPP)	tCO ₂ e/ million USD	3.67	1.04
Total Scope 1 and Scope 2 Emissions Intensity in terms of physical output (Total Scope 1 and Scope 2 GHG Emissions/ Full time Equivalent (FTE))	-	1.94	-
Total Scope 1 and Scope 2 Emissions Intensity (optional) – Full Time Employee	-	-	0.83

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have undertaken reasonable assurance of the Bank's BRSR Core Disclosures for FY 2024-25.

Note: *- The GHG emission data for FY 2024-25 is not comparable to that of FY 2023-24. For FY 2024-25, the Bank has considered energy consumption of all its 2,128 branches and 256 offices. The GHG emission – Scope 1 for FY 2024-25 includes emissions from fuel purchased in all locations (owned vehicles and Diesel Generators) and fugitive emission from fire extinguishers in the Bank's Head Office. Fugitive emissions from fire extinguishers are not considered from its 2,128 branches and 255 offices. Fugitive emissions from air conditioners have not been included for all its 2,128 branches and 256 offices. The GHG emission – Scope 2 for FY 2024-25 includes emissions from purchased electricity across its 2,128 branches and 256 offices. The emission factors for Diesel and Petrol are adopted from SEBI circular on Industry Standards. The emission factor for purchased electricity is adopted from the CO₂ Baseline Database for the Indian Power Sector published by CEA – December 2024. Revenue from operations for computation of intensity in INR is sum of interest income and other income excluding profit/(loss) on sale of land, buildings and other assets (net) as disclosed in the standalone financial statements. The conversion factor of 20.66/USD, published by the IMF (*World Economic Outlook (April 2025) - Implied PPP conversion rate*), has been used to calculate intensity-adjusted Purchasing Power Parity (PPP). In accordance with the SEBI guidelines, the Bank has disclosed the intensity in terms of physical output to be based on Full Time Equivalent (FTE) for FY 2024-25. For FY 2023-24, the Bank had disclosed the intensity per Full Time Employee as optional and classified intensity by INR turnover as intensity in terms of physical output.

^ - For FY 2023-24, the GHG emissions was considered for 17 locations, viz. the Bank's Head Office, its office in Belapur, ICBF, Hyderabad, and 14 Zonal Offices. The emissions data for 2,004 branches and 208 offices were not reported for FY 2023-24. The emission factor in FY 2023-24 was adopted from Intergovernmental Panel on Climate Change (IPCC).

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

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

- Maximising use of natural light and using electrical lighting only when necessary.
- Replacing conventional lighting fixtures with LED lighting fixtures across branches and offices.
- Maintaining AC room temperature 25°C through Central AC/ Duct AC/ Split & Window AC.
- Switching off the lights in cabin and back-office area when not in use.
- Switching off the Desktop/ PC when not in use for more than 30 mins.
- Turning off television, photocopier, shredder machine and other business automation equipment when not in use.
- Timely renewal of Annual Maintenance Contracts for all equipments.
- In Hyderabad Basera quarters, 100 kWp solar plant has been commissioned. 30 kWp and 10 kWp solar plant has been installed in Chembur Corporate Park and Bhubaneswar Zonal Office respectively. Water powered by solar panels have been installed in ICBF premises.
- Digitisation of the movement of memorandums for Board meetings, which resulted in saving of A4 sheets and avoiding 4.27 tCO₂e of carbon emission for CY 2023-24.
- Digitisation of credit card statement helped in avoiding 4.66 tCO₂e of carbon emission for CY 2023-24.
- New premises development project at ICBF with Indian Green Building Council (IGBC) green certification is underway and is expected to be completed by December 2026.
- Further, the Bank's lending policy encourages sustainable financing, thereby contributing positively in GHG reduction. To understand and manage the environmental impact of its financial activities, the Bank computed the financed emissions for a sample portfolio of the bank, providing a clearer picture of the carbon footprint associated with a part of its lending and investment portfolios.

Business Responsibility & Sustainability Report

- To spread awareness and provide relevant information on climate risks, the Bank has published two editions of a quarterly climate risk newsletter. These newsletters feature articles and information aimed at educating stakeholders about the importance of addressing climate change and the steps being taken to mitigate its impact.

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

Parameter	FY 2024-25*	FY 2023-24^
Total Waste Generated (in Metric Tonnes)		
Plastic Waste (A)	4.30	4.99
E-Waste (B)	38.22	21.88
Bio-medical Waste (C)	0	0
Construction and Demolition Waste (D)	69.00	2.61
Battery Waste (E)	90.62	0
Radioactive Waste (F)	0	0
Other Hazardous waste. Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H). <i>Please specify, if any.</i> (Break-up by composition i.e. by materials relevant to the sector)	206.57	125.37
Total (A+B + C + D + E + F + G+ H)	408.71	154.85
Waste Intensity per rupee of turnover (Total waste generated/ Revenue from operations) (MT per crore INR)	0.01	0.01
Waste Intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/ Revenue from operations adjusted for PPP) (MT per million USD)	0.02	0.01
Waste Intensity in terms of physical output (total waste generated/ Full time Equivalent (FTE))	0.01	-
Waste Intensity (optional) – Full Time Employee	-	0.01
For each category of waste generated, total waste recovered by nature of recovery method (in metric tonnes)		
Category of waste: Plastic waste (A)		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste: Plastic waste (A)		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	4.30	4.99
Total	4.30	4.99
For each category of waste generated, total waste recovered by nature of recovery method (in metric tonnes)		
Category of waste: E-waste (B)		
(i) Recycled	38.22	21.88
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	38.22	21.88

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste: E-waste (B)		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

For each category of waste generated, total waste recovered by nature of recovery method (in metric tonnes)

Category of waste: Construction and demolition waste (D)		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste: Construction and demolition waste (D)		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other recovery operations	69.00	2.61
Total	69.00	2.61

For each category of waste generated, total waste recovered by nature of recovery method (in metric tonnes)

Category of waste: Battery waste (E)		
(i) Recycled	90.62	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	90.62	-

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste: Battery waste (E)		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

For each category of waste generated, total waste recovered by nature of recovery method (in metric tonnes)

Category of waste: Other Non-hazardous waste generated(H)		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-

Business Responsibility & Sustainability Report

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste: Other Non-hazardous waste generated (H)		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	206.57	125.37
Total	206.57	125.37

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank’s statutory auditor, have undertaken reasonable assurance of the Bank’s BRSR Core Disclosures for FY 2024-25.

Note: *- The waste data for FY 2024-25 is not comparable to that of FY 2023-24. For FY 2024-25, the waste data has been considered for the following 5 locations, viz. the Bank’s Head Office, its office in Belapur, Zonal Offices at Ahmedabad, Bhopal and Nagpur. The data for e-waste and battery waste for FY 2024-25 has been reported for 2,128 branches and 256 offices. The data for construction and demolition waste for FY 2024-25 has been reported for the Bank’s Head Office. Revenue from operations for computation of intensity in INR is sum of interest income and other income excluding profit/(loss) on sale of land, buildings and other assets (net) as disclosed in the standalone financial statements. The conversion factor of 20.66/USD, published by the IMF ([World Economic Outlook \(April 2025\) - Implied PPP conversion rate](#)), has been used to calculate intensity-adjusted Purchasing Power Parity (PPP). In accordance with the SEBI guidelines, the Bank has disclosed the intensity in terms of physical output to be based on Full Time Equivalent (FTE) for FY 2024-25. For FY 2023-24, the Bank had disclosed the intensity per Full Time Employee as optional and classified intensity by INR turnover as intensity in terms of physical output.

^ For FY 2023-24, waste data was considered for 3 locations – the Bank’s Head Office, its office in Belapur and ICBF, Hyderabad.

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

Since the Bank operates as a financial service provider, e-waste is one of the critical hazardous waste generated. The Bank has developed e-waste management policy, which covers all the offices and branches. The Bank follows the disposal guidelines laid down by the Ministry of Environment, Forest and Climate Change (MOEFCC) wherein it ensures that all the e-waste is disposed of within 180 days of its generation. All the e-waste is disposed of only to the registered/ authorised recyclers. The Bank has also put in place system for tracking of the e-waste generated and disposed.

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

This question is not applicable to the Bank being a financial service provider. However, the Bank endeavours to operate in a sustainable manner and ensures compliance with relevant environmental laws and regulations. The Bank’s Credit Policy stipulates restrictions on environmentally detrimental industries such as those producing/ consuming ozone depleting substances while encouraging sustainable financing. Furthermore, the Bank’s lending policy encourages sustainable financing.

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

Not applicable

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

Yes, the entity is compliant with the applicable environmental laws/ regulations/ guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act and Environment Protection Act and rules thereunder.

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

Leadership Indicators

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

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

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

Parameter	Unit	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)			
(i) Surface Water	m3	-	-
(ii) Ground Water	m3	-	-
(iii) Third Party Water	m3	-	-
(iv) Seawater/ Desalinated Water	m3	-	-
(v) Others	m3	-	-
Total volume of water withdrawal (in kilolitres)	m3	-	-
Total volume of water consumption (in kilolitres)	m3	-	-
Water intensity per rupee of turnover (Water consumed/ Turnover)	KL per crore INR of revenue	-	-
Water intensity (optional) - the relevant metric may be selected by the entity		-	-
Water discharge by destination and level of treatment (in kilolitres)			
(i) Into Surface water	m3		
- No treatment	m3	-	-
- With treatment- please specify level of treatment	m3	-	-
(ii) Into Groundwater	m3		
- No treatment	m3	-	-
- With treatment- please specify level of treatment	m3	-	-
(iii) Into Seawater	m3		
- No treatment	m3	-	-
- With treatment – please specify level of treatment	m3	-	-
(iv) Sent to third-parties	m3		
- No treatment	m3	-	-
- With treatment- please specify level of treatment	m3	-	-
(v) Others	m3		
- No treatment	m3	-	-
- With treatment- please specify level of treatment	m3	-	-
Total water discharged (in kilolitres- KI)			

Business Responsibility & Sustainability Report

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

Parameter	Unit	FY 2024-25*	FY 2023-24
Total Scope 3 Emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	1,573.92	Not Available
Total Scope 3 Emission Intensity per rupee of turnover (Total Scope 3 emissions/ Revenue from operations) (tCO ₂ e per crore INR)	tCO ₂ e/ INR	0.05	Not Available
Total Scope 3 emission intensity (optional) – in terms of physical output (Total Scope 3 emissions/ Full time Equivalent (FTE))	tCO ₂ e/ FTE	0.05	Not Available

Note: * - For FY 2024-25, Scope 3 emissions are calculated for business travel category (only Air travel included) on spend basis. Revenue from operations for computation of intensity in INR is sum of interest income and other income excluding profit/(loss) on sale of land, buildings and other assets (net) as disclosed in the standalone financial statements.

3. 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 alongwith prevention and remediation activities.

This question is not applicable to the Bank being a financial service provider. However, the Bank endeavours to operate in a sustainable manner and ensures compliance with relevant environmental laws and regulations. The Bank's Credit Policy stipulates restrictions on environmentally detrimental industries such as those producing/ consuming ozone depleting substances while encouraging sustainable financing. Furthermore, the Bank's lending policy encourages sustainable financing.

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

The Bank has undertaken a series of initiatives to promote energy efficiency and reduce environmental impact. Energy-efficient lighting systems have been installed at several premises, along with lighting sensors in cabins that automatically switch off lights when unoccupied. Use of natural daylight is encouraged in offices and branches wherever possible to reduce dependency on artificial lighting. Employees are regularly sensitised to switch off unused electronic devices including photocopiers, televisions, printers, and shredders.

The Bank has standardised AC operations at 25°–26°C and has replaced conventional Package ACs with energy-efficient models at the Head Office, Mumbai. Inverter/ Variable Refrigerant Flow (VRF) energy-efficient ACs have also been installed in selected new branches and Zonal Offices. The Bank ensures high energy efficiency by maintaining Power Factor near unity using Automatic Power Factor Correction (APFC) panels in Zonal Offices and major branches.

In renewable energy deployment, solar power plants of 30 kilowatts peak (kWp) and 10 kWp are functional at the Corporate Park office (Chembur, Mumbai) and Bhubaneswar Zonal Office, respectively. A 100 kWp solar plant is being commissioned at officers' quarters in Basara, Hyderabad, while a 40 kWp unit is being installed at the Head Office, Mumbai. The Bank has also earmarked 18 owned properties across India for future solar installations.

To further reduce environmental impact, the Bank is refurbishing and reusing old furniture. Recycled water from STPs is used in gardening and for AC condenser operations. Electrical repairs are promptly addressed, with preventive maintenance of AC systems carried out regularly. Capacitor banks have been upgraded at the Belapur Office to minimise energy losses. These sustained efforts reflect the Bank's commitment to energy conservation and operational sustainability.

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

In order to safeguard human life & to ensure continuity in banking services during disruption/ disaster the Bank has put in place a well-defined Business Continuity Management (BCM) framework. The Business Continuity Plan (BCP) documents for all the important departments, inter alia, incorporate the modalities, in an event of business disruption/

disaster and consequent recovery strategies & plans. Besides, a comprehensive Disaster Management Plan (DMP) is deployed for its major establishments to safeguard human lives and minimise damage to valuable assets during disaster. The resilience of these plans under different disruption scenarios are tested on an on-going basis through BCP testing exercises, DR drills & Holistic DR Drills for critical IT applications and mock evacuation drills are conducted at Bank's owned premises. The Bank's Business Continuity Management System (BCMS) is ISO 22301:2019 compliant. For more details refer to: (<https://www.idbibank.in/pdf/basel/BCM-Disclosure.pdf>).

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

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

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

The Bank is in the process of putting in place systems for assessing its value chain partners for compliance with environmental requirements. During FY 2024-25, self-declarations were collected from 57 value chain partners of the Bank affirming their compliance with environmental requirements.

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

Essential Indicators

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

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

(b) List the top 10 trade and industry chambers/ associations (determined based on the total members of such 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.	Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
2.	Confederation of Indian Industry (CII)	National
3.	Federation of Indian Chambers of Commerce & Industry (FICCI)	National
4.	Financial Benchmarks India Pvt Ltd (FBIL)	National
5.	Fixed Income Money Market & Derivatives Association of India (FIMMDA)	National
6.	Foreign Exchange Dealers' Association of India (FEDAI)	National
7.	Forex Association of India (FAI)	National
8.	Indian Banks Association (IBA)	National
9.	Indian Institute of Banking and Finance (IIBF)	National
10.	Primary Dealers' Association of India (PDAI)	National

[#] - The list of names is indicative and not exhaustive.

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

Name of authority	Brief of the Case	Corrective action taken
Nil	NA	NA

Business Responsibility & Sustainability Report

Leadership Indicators

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

S. No.	Public policy advocated	Method resort for such advocacy	Whether the information is available in public domain? (Yes/ No)	Frequency of review by board (Annually/ Half yearly/ Quarterly/Other-please specify	Web Link, if available
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The Bank engages in public advocacy responsibly and ethically by participating in discussions with governments, policymakers, regulators, industry bodies, trade associations, and other stakeholders.

Principle 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

As per Rule 8(3) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, companies undertaking CSR projects with an outlay of ₹ 1 crore or more are required to conduct an impact assessment, provided the projects have been completed at least one year prior to the assessment.

Since the CSR projects funded by the Bank during FY 2024–25, which involve allocations of ₹ 1 crore and above, have not completed the stipulated one-year period, the impact assessments for these projects shall be undertaken in the subsequent financial years in compliance with the applicable regulations.

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

Not Applicable

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

The Bank is committed to ensuring that the benefits of its CSR initiatives are delivered in a fair and transparent manner across all target segments. Any grievances or complaints received by the implementing agencies are to be duly reported to the Bank. The General Manager overseeing the CSR function shall be responsible for reviewing and addressing such grievances. Furthermore, a report on the grievances and the actions taken shall be submitted to the Management Committee on CSR, ESG and Publicity. The redressal process shall be undertaken in alignment with the procedures outlined in the Bank's CSR Policy.

4. Percentage of input material (inputs to total inputs by value) sourced from local or small-scale suppliers:

	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ Small producers	The Bank uses a prescribed tendering process for procurement in line with the applicable guidelines. The Bank sources consumables such as stationery, which is one of the primary input materials, from local vendors. The Bank is in the process of formalising the systems and processes to capture and compute the percentage of input materials specifically obtained from MSME and local vendors.	
Directly from within India		

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

Location*	FY 2024-25	FY 2023-24
Rural	6.14%	6.75%
Semi-Urban	13.65%	14.75%
Urban	22.60%	23.12%
Metropolitan	57.61%	55.38%

Note: * - Location has been categorised as rural/ semi-urban/ urban/ metropolitan as per RBI Classification System.

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):

Not Applicable

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

S. No.	State	Aspirational District	Amount Spent (in INR)
1	Andhra Pradesh	Visakhapatnam	70,00,000.00/-
2	Bihar	Muzaffarpur	50,00,000.00/-
3	Jharkhand	Ranchi	19,50,000.00/-
4	Kerala	Wayanad	1,15,40,800.00/-
5	Madhya Pradesh	Chhatarpur	2,90,06,725.00/-
6	Madhya Pradesh	Singrauli	3,44,864.00/-
7	Odisha	Rayagada	29,67,300.00/-
8	Odisha	Malkangiri	29,67,300.00/-
9	Rajasthan	Baran	24,00,000.00/-
	Total		6,31,76,989.00/-

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

Yes. Bank is considering MSME/ National Small Industries Corporation Ltd. (NSIC) registered vendor exemptions from depositing Earnest Money Deposit (EMD) as per extant guidelines issued by Government of India from time-to-time.

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

The Bank does not maintain data in this regard. However, the Bank procures services/ goods from MSME registered vendors.

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

The Bank does not maintain data in this regard.

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
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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.

Not applicable

Business Responsibility & Sustainability Report

6. Details of beneficiaries of CSR Projects.

Sr. No.	Description of Corporate Social Responsibility (CSR) Project	Total No. of Beneficiaries of CSR Projects	No. of Beneficiaries of CSR Projects from Vulnerable and Marginalised groups	%age of Beneficiaries of CSR Projects from Vulnerable and Marginalised groups
1	Disaster Management	600	600	100%
2	Education	63,911	33,943	53%
3	Ensuring Environmental Sustainability	20,310	17,062	84%
4	Gender Equality and Socio-economic Empowerment	62	52	84%
5	Healthcare	34,82,554	24,81,346	71%
6	Incubators/ Research and Development	6	6	100%
7	Livelihood Enhancement	2,104	2,104	100%
8	Measure for the benefit of armed forces veterans, war widows & their dependents	2,750	125	5%
9	Promoting Culture and Arts	Non-Measurable		
10	Promoting Sports	832	832	100%
	Total	35,73,129	25,36,070	71%

Principle 9: Business should engage with and provide value to their consumers in a responsible manner

Essential Indicators

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

The Bank employs a Centralised Complaint Management System to efficiently register, assign, and resolve customer grievances within a set turnaround time. All complaints, regardless of the channel through which they are received, are entered into this system. It includes a built-in escalation matrix to facilitate quick resolution. The system also maintains a detailed log of every registered grievance, tracking all events until the complaint is resolved or rejected.

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

Type	As a percentage to total turnover
Environment and Social parameters relevant to product	Not applicable
Safe and responsible usage	The Bank consistently undertakes customer awareness initiatives focused on promoting secure banking habits and educating customers on cybercrime and fraud prevention. These campaigns leverage multiple communication platforms, including SMS, email, social media, the Bank's official website, ATMs, Go Mobile+, Internet Banking, in-branch interactions, and regional customer engagement events. The Bank also educates customers on using services like the Aadhaar Enabled Payment Service at Business Correspondent (BC) points, with key safety guidelines displayed on notice boards. Messages on secure transaction practices are regularly reinforced through emails and SMS and are embedded within critical documents such as Letters of Intent and loan agreements.
Recycling and/ or safe disposal	Not applicable

3. Number of consumer complaints

	FY 2024-25		Remarks	FY 2023-24		Remarks
	Received	Pending at end of year		Received	Pending at end of year	
Data Privacy	4	Nil	-	4	Nil	-
Advertising	1	Nil	-	Nil	Nil	-
Cyber-security	4,505	14	Complaints relating to Unauthorised Electronic Banking Transactions (UEBT)	4,231	Nil	Complaints relating to Unauthorised Electronic Banking Transactions (UEBT)
Delivery of essential services	766	2	Complaints relating to non-receipt of deliverables, viz. ATM Cards, hard copy of i-net Pin, loan documents, etc.	518	10	Complaints relating to non-receipt of deliverables, viz. ATM Cards, hard copy of i-net Pin, loan documents, etc.
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	2	Nil	-	Nil	Nil	-
Others – Consumer Complaints	44,230	138	All complaints except for the categories mentioned above	54,961	272	All complaints except above

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

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.

Yes, the Bank has in place Board-approved Information Security and Cyber Security policies that outline a structured approach to mitigating cyber threats. These policies ensure protection against unauthorised access, safeguard the confidentiality and integrity of information, and guarantee the timely availability of IT resources for legitimate users. Both the Information Security Policy (ISP) and Cyber Security Policy (CSP) are published on the Bank's Intranet, communicated to employees and stakeholders, and reviewed periodically or when significant changes occur.

To further safeguard customer data and account information, the Bank has undertaken multiple security measures. It also provides clear Information Security guidelines and Do's and Don'ts on its website, offering practical tips to customers on how to keep their personal and financial information secure. These resources are accessible under the following links (<https://www.idbibank.in/dos-donts-banking.aspx>) and (<https://www.idbibank.in/information-security.aspx>).

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty/ action taken by regulatory authorities on safety of products/ services.

With respect to advertising, no corrective actions have been taken or are underway by any regulatory/ statutory authority. Further, the Bank has not encountered any such incident relating to cyber security and data privacy of customers. Corrective actions shall be initiated as and when any such incidents happen as per laid down guidelines. All major IT incidences and IT security incidences are reported to the Information Technology Strategy Committee of the Board (ITSCB).

7. Provide the following information relating to data breaches:

(a) Number of instances of data breaches:

Nil

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

Not applicable

(c) Impact, if any, of the data breaches.

Not applicable

Business Responsibility & Sustainability Report

Leadership Indicators

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

Information regarding the Bank's products and services are available on the Bank's website (www.idbibank.in). Posts on the Bank's products and services are also available on the Bank's social media platforms, namely:

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

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

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

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

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

The customers are informed by way of emails, notices on the Bank's website, mobile applications banners, SMS alerts, calls, etc. The Bank has a well-defined Business Continuity Plan for all its processes and locations. In extreme situations for any location facing downtime, the customers are directed to the nearest locations and their transactions are attended appropriately.

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

Detailed information about the Bank's products and services is hosted on its official website (www.idbibank.in) and displayed at various customer touchpoints. Further details can also be sought upon enquiry at the touchpoints. Additionally, any updates relating to products and services are shared through the Bank's emailers, SMSes, social media platforms. The Bank, in compliance with regulatory norms, also ensures that various notices are prominently displayed in the Bank's branches displaying details such as services available, service charges, interest rates, and grievance redressal mechanisms, etc. Further, the Bank shares detailed information such as applicable charges, interest rates, terms and conditions in a simple and easily comprehensible language at the time of onboarding to facilitate the customers to take informed decisions.

In adherence to RBI guidelines, the Bank conducts customer satisfaction (C-SAT) surveys. For FY 2024-25, the survey was held between February and March 2025, in partnership with an external agency. The survey used Computer-Assisted Telephone Interviewing (CATI), involving 3,200 respondents across 15 Zones of the Bank. This methodology focused on evaluating service quality, feedback on touchpoints, products, and processes, with the Net Promoter Score (NPS) as the key metric for measuring overall customer satisfaction.

Business Responsibility & Sustainability Report

INDEPENDENT PRACTITIONER'S REASONABLE ASSURANCE REPORT ON THE IDENTIFIED SUSTAINABILITY INFORMATION IN IDBI BANK LTD. (THE 'BANK') BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT FOR THE PERIOD FROM APRIL 1, 2024 TO MARCH 31, 2025

TO THE BOARD OF DIRECTORS OF IDBI BANK LTD.,

1. We have undertaken to perform a reasonable assurance engagement, for IDBI Bank Ltd. ("the Bank") vide our appointment dated 5th November 2024 in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information" or "BRSR Core Indicators") in accordance with the criteria stated in paragraph 4 below. This Sustainability Information is included in the Business Responsibility and Sustainability Report (the "BRSR" or the "Report") in the Annual Report of the Bank for the year ended March 31, 2025, prepared by the management in accordance with the SEBI circulars **SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021**, **SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023** and **SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024**. This Engagement was conducted by a team of Assurance Practitioners.

SCOPE OF ASSURANCE

2. Our scope of reasonable assurance consists of the Identified Sustainability Information ("ISI") listed in **Annexure A** to our report. The reporting boundary of the Report is as disclosed in Question 13 of Section A: General Disclosure of the BRSR with exceptions disclosed by way of note under respective questions of the BRSR, where applicable.
3. Our reasonable assurance engagement was with respect to the year ended March 31, 2025 information only and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon.

REPORTING CRITERIA

4. The Reporting Criteria used by the Bank to prepare the Identified Sustainability Information is summarized below:
 - a. Regulation 34(2)(f) of the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements (SEBI LODR), 2015 as amended;
 - b. Business Responsibility and Sustainability Reporting Requirements for listed entities as per SEBI circulars **SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021**, **SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023** and **SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024**.
 - c. Guidance notes for BRSR format issued by SEBI.

MANAGEMENT'S RESPONSIBILITY

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

INHERENT LIMITATIONS

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

Business Responsibility & Sustainability Report

OUR INDEPENDENCE AND QUALITY CONTROL

8. We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") and **SEBI circulars SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021, SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023 and SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024**, and its clarifications thereto and have the required competencies and experience to conduct this assurance engagement.
9. We apply Standards on Quality Control (SQC) 1, "Quality Control for Firms that Perform Audit and Review of Historical Financial Information, and Other Assurance and Related Services Engagements", and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

OUR RESPONSIBILITY

10. Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information listed in **Annexure A** based on the procedures we have performed and evidence we have obtained.
11. We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, "Assurance Engagements on Sustainability Information" and Standard on Assurance Engagements (SAE) 3410 Assurance Engagements on Greenhouse Gas Statements (together the "Standards"), both issued by the Sustainability Reporting Standards Board (the "SRSB") of the Institute of Chartered Accountants of India.
12. These standards requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information listed in **Annexure A** and included in the Report are prepared, in all material respects, in accordance with the Reporting Criteria stated under paragraph 4 above.
13. As part of reasonable assurance engagement in accordance with Standards, we exercise professional judgement and maintain professional scepticism throughout the engagement.
14. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.
15. The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures and agreeing or reconciling with underlying records.
16. Given the circumstances of the engagement, in performing the procedures listed above, we:
 - a. Obtained an understanding of the Identified Sustainability Information and related disclosures;
 - b. Made enquiries of the Bank's Management and concerned departments of the Bank with the responsibility for preparation of the Report.
 - c. Tested the Bank's process for collating the sustainability information through agreeing or reconciling the identified Sustainability Information with the underlying records on a sample basis.
 - d. Performed substantive testing on a sample basis of the identified sustainability indicators, to verify that data had been appropriately measured with the underlying documents recorded, collated and reported. This included assessing records and performing testing, including recalculation of sample data.
 - e. Obtained an understanding of the processes, controls for recording and reporting on the certain Identified Sustainability Information for which actual data was considered i.e. Head Office and other locations under the reporting boundary and tested the consolidation of all the 15 Zonal Offices, its office in Belapur, Training College in Hyderabad and the Head Office in Mumbai to ensure the completeness of data being reported. This did not include testing of the design and operating effectiveness of the management systems and controls.
 - f. Performed analytical procedures to analyse trends in the historical data and accordingly ascertain the reasonableness of the data reported in the current year.

- g. Evaluated the reasonableness and appropriateness of significant estimates and judgements made by the management in preparation of the Identified Sustainability Information. Additionally, also verified the appropriateness of methodology adopted for the 2128 branches and 256 offices for certain indicators in compliance with SEBI Circular **SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024.**
- h. Obtained representations from the Bank's management.

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

EXCLUSIONS

17. Our assurance scope excludes the following and therefore we do not express a conclusion on the same:
 - Operations of the Bank other than those mentioned in the "Scope of Assurance"
 - Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
 - Disclosures made under the Leadership Indicators section of the BRSR report, or any other voluntary ESG disclosures;
 - Data or statements included in the entity's annual report, integrated report, corporate website, or other public filings, unless expressly referenced under the BRSR Core Essential Indicators;
 - Data and information outside the defined reporting period i.e., April 1, 2024, till March 31, 2025.
 - The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Bank.
18. Our conclusion does not relate to, or provide assurance on, any other data or information beyond the subject matter and time period explicitly defined within the scope of this engagement.

OTHER INFORMATION

19. The Bank's Management is responsible for the Other Information. The Other Information comprises the Information included within the BRSR and the Annual Report, other than Identified Sustainability Information and our Independent assurance report dated 18th June 2025 thereon.
20. Our Conclusion on the Identified Sustainability Information does not cover the Other Information and we do not express any form of assurance thereon.
21. In connection with our assurance engagement of the Identified Sustainability Information, our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the Identified Sustainability Information or otherwise appears to be materially misstated.
22. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

EMPHASIS OF MATTER

23. The Bank operates from its Head Office, 2128 Branches (including one international Branch), Other 256 Offices including learning centers. For the below mentioned essential indicators, viz.:
 - a. Principle 6, Question 1 of Essential Indicator relating to Energy Consumption
 - b. Principle 6, Question 3 of Essential Indicator relating to Water Consumption
 - c. Principle 6, Question 7 of Essential Indicator relating to greenhouse gas emissions (Scope 1 and Scope 2 emissions)

Bank has considered Information for 2128 branches and 256 offices based on methodology as notified by SEBI, which is detailed under respective disclosures.

Business Responsibility & Sustainability Report

- d. Principle 6, Question 9 of Essential Indicator relating to waste management – with respect to dry and wet waste, information is provided only for 5 locations, viz. the Bank's Head Office, its office in Belapur, Zonal Offices at Ahmedabad, Bhopal and Nagpur. The information for 2128 branches, 251 offices (including 12 zonal offices) have not been considered for this indicator.
24. As described in Notes to BRSR Section C "Principle 6: Businesses should respect and make efforts to protect and restore the environment" - Essential Indicator 4 "Details related to water discharged" the Bank has specified that water discharge is not measured in the Bank's offices/ branches other than the bank's Head Office due to non-availability of flow meters in place and further, since there are no standardised guidelines for estimating water discharge, the Bank is unable to estimate the water discharge.
25. As described in Notes to BRSR Section C "Principle 8: Businesses should promote inclusive growth and equitable development"- Essential Indicator 4 "Percentage of Input material (input to total inputs by value) sourced from suppliers" and Schedule 18(C)(IV) of the Audited Financial Statements for the year ended March 31, 2025, the Bank is in the process of identifying complete list of Suppliers registered under MSME Act, 2006 and also compiling relevant information for purpose of disclosures.

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

Our assurance is not modified to the extent of matters stated in Para 21 to 23.

REASONABLE ASSURANCE CONCLUSION

26. Based on the procedures we have performed and the evidence we have obtained, we are of the opinion that the Identified Sustainability information as mentioned in **Annexure A** is fairly presented, in all material respects, in accordance with the Reporting Criteria stated under paragraph 4 above.

RESTRICTION ON USE

27. Our obligations in respect of this report are entirely separate from, and our responsibility and liability is in no way changed by, any other role we may have (or may have had) as auditors of the Bank or otherwise. Nothing in this report, nor anything said or done in the course of or in connection with the services that are the subject of this report, will extend any duty of care we may have in our capacity as auditors of the Bank.
28. Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of IDBI Bank Limited at the request of the Bank solely, to assist the Bank in reporting on Bank's sustainability performance and activities. Accordingly, we accept no liability to anyone, other than the Bank. Our Reasonable Assurance report should not be used for any other purpose or by any person other than the addressees of our report. We neither accept nor assume any duty of care or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

For Chokshi & Chokshi LLP

Chartered Accountants
FRN - 101872W / W100045

Hardik Yampat

Partner
Membership No. 194467
UDIN: 25194467BMLLDZ9614

Place: Mumbai
Date: 18th June 2025

For Suri & Co.

Chartered Accountants
FRN 004283S

Natarajan V

Partner
Membership No. 223118
UDIN: 25223118BMJLGO4468

Place: Mumbai
Date: 18th June 2025

ANNEXURE A TO THE INDEPENDENT PRACTITIONER'S REASONABLE ASSURANCE REPORT ON THE IDENTIFIED SUSTAINABILITY INFORMATION IN IDBI BANK LTD (THE 'BANK') BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

Principle	BRSR Indicator	Type of Assurance
Principle 6: Businesses should respect and make efforts to protect and restore the environment		
Attribute 1: Green-house gas (GHG) footprint		
P6 Q7	Question 7: Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) its intensity:	Reasonable Assurance. Also, refer Paragraph 23, of the Report
	Total Scope 1 emissions	
	Total Scope 2 emissions	
	Total Scope 1 and Scope 2 emission intensity per rupee crore of turnover	
	Total Scope I and Scope 2 emission intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Total Scope 1 and Scope 2 emission intensity in terms of physical output/ any other relevant metric	
Attribute 2: Water footprint		
P6 Q3	Details of the following disclosures related to water:	Reasonable Assurance. Also, refer Paragraph 23, of the Report
	Water withdrawal by source (in kilolitres)	
	Total volume of water withdrawal (in kilolitres)	
	Total volume of water consumption (in kilolitres)	
	Water intensity per rupee crore of turnover (Total water consumption/ Revenue from operations)	
	Water intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Water intensity in terms of physical output/ any other relevant metric	
P6 Q4	Details related to water discharged:	Reasonable Assurance. Also, refer Paragraph 24, of the Report
	Water discharge by destination and level of treatment (in kilolitres)	
	Total water discharged (in kilolitres)	

Business Responsibility & Sustainability Report

Principle	BRSR Indicator	Type of Assurance
Attribute 3: Energy footprint		
P6 Q1	Details of total energy consumption (in Joules or multiples) and energy intensity:	Reasonable Assurance. Also, refer Paragraph 23, of the Report
	Total energy consumed from renewable sources	
	Total energy consumed from non-renewable sources	
	Energy intensity per rupee crore of turnover (Total energy consumed / Revenue from operations)	
	Energy intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Energy intensity in terms of physical output/ any other relevant metric	
Attribute 4: Embracing circularity - details related to waste management by the entity		
P6 Q9	Provide details related to waste management by the entity:	Reasonable Assurance. Also, refer Paragraph 23, of the Report.
	Total Waste generated (in metric tonnes)	
	Waste intensity per rupee crore of turnover (Total waste generated/Revenue from operations)	
	Waste intensity per rupee crore of turnover adjusted for Purchasing Power Parity (PPP)	
	Waste intensity in terms of physical output/ any other relevant metric	
	For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)	
	For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)	
Attribute 5: Enhancing Employee Wellbeing and Safety		
P3 Q1 (C)	Spending on measures towards well-being of employees and workers (including permanent and other than permanent): Cost incurred on well-being measures as a % of total revenue of the company	Reasonable Assurance
P3 Q 11	Details of safety related incidents for Employees and Workers	
	Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	
	Total recordable work-related injuries	
	No. of fatalities	
	High consequence work-related injury or ill-health excluding fatalities)	

Principle	BRSR Indicator	Type of Assurance
Principle 5: Businesses should respect and promote human rights		
Attribute 6: Enabling Gender Diversity in Business		
P5 Q3 (b)	Gross wages paid to females as % of total wages paid by the entity	Reasonable Assurance
P5 Q7	Complaints led under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013:	Reasonable Assurance
	Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	
	Complaints on POSH as a % of female employees /workers	
	Complaints on POSH upheld	
Principle 8: Businesses should promote inclusive growth and equitable development		
Attribute 7: Enabling Inclusive Development		
P8 Q4	Percentage of input material (inputs to total inputs by value) sourced from suppliers: a. Directly sourced from MSMEs/ small producers b. Directly from within India	Reasonable Assurance. Also, Refer Paragraph 25 of the Report
P8 Q5	Job creation in smaller towns — Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in smaller towns, as % of total wage cost	Reasonable Assurance
Principle 9: Businesses should engage with and provide value to their consumers in a responsible manner		
Attribute 8: Fairness in Engaging with Customers and Suppliers		
P9 Q7	Provide the following information relating to data breaches: a. Number of instances of data breaches b. Percentage of data breaches involving personally identifiable information of customers c. Impact, if any, of the data breaches	Reasonable Assurance

Business Responsibility & Sustainability Report

Principle	BRSR Indicator	Type of Assurance
Principle 1: Businesses should conduct and govern themselves with Integrity, and In a manner that is Ethical, Transparent, and Accountable		
Attribute 9: Open-ness of business		
P1 Q8	Number of days of accounts payable (Accounts payable *365) / Cost of goods/ services procured)	Reasonable Assurance
P1 Q9	Details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties	Reasonable Assurance
	Concentration of Purchases	
	Concentration of Sales	
	Share of RPTs in	
	a. Purchases (Purchases with related parties / Total Purchases) b. Sales (Sales to related parties / Total Sales) c. Loans & advances (Loans & advances given to related parties / Total loans & advances) d. Investments (Investments In related parties / Total Investments made)	

For Chokshi & Chokshi LLP

Chartered Accountants
FRN - 101872W / W100045

Hardik Yampat

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