DCB BANK

BUSINESS RESPONSIBILITY REPORT

[See Regulation 34(2)(f)]

SECTION A: GENERAL INFORMATION ABOUT THE COMPANY

1.	Corporate Identity Number (CIN) of the Company	L99999MH1995PLC089008
2.	Name of the Company	DCB Bank Limited
3.	Registered address	6th floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013
4.	Website	www.dcbbank.com
5.	E-mail id	investorgrievance@dcbbank.com
6.	Financial Year reported	2018-19
7.	Sector(s) that the Company is engaged in (industrial activity code-wise)	Banking
8.	List three key products/services that the Company manufactures/provides (as in balance sheet)	Banking services in the following segments: 1) Retail Banking, 2) SME & MSME Banking, 3) Mid-Corporates
9.	Total number of locations where business activity is undertaken by the Company (a) Number of International Locations (Provide details of major 5) (b) Number of National Locations	a) NIL b) 333 centers
10.	Markets served by the Company – Local/State/National/International	National

SECTION B: FINANCIAL DETAILS OF THE COMPANY

1.	Paid up Capital (INR)	Rs. 309.55 crore
2.	Total Turnover (INR)	Rs. 3391.65 crore
3.	Total profit after taxes (INR)	Rs. 325.37 crore
4.	Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	1.19%
5.	List of activities in which expenditure in 4 above has been incurred:-	
	CSR projects and programmes focused on water and the protection of sources of water; recycling; waste management; renewable energy and measures to offset the impact of climate change through tree plantation and watershed development. On the ground activities namely were: watershed development and rejuvenation of semi-arid and degraded land, installation of waterless urinals to arrest wastage of clean water and prevent discharge of polluting detergents and cleaning chemicals into the waste water, roof-top rain water harvesting and installation of non-electric bio-sand water filters in village schools at locations starved of potable water, tree plantation to rejuvenate buffer areas around forests; sanctuaries and streams, desilting and rejuvenation of tanks for the benefit of village communities and tribal hamlets. In all watershed development projects, community mobilization and their contribution by way of 'shram-daan' (voluntary contribution by way of physical labour) by the project beneficiaries has been a notable feature. The communities and DCB Bank have collaborated in the creation of water trenches, ponds, percolation tanks, bunds in drought prone water starved villages. Other activities include climate change mitigation and improving the micro-climate, promotion of renewable energy with the installation of solar street lights in remote tribal village communities lacking in electric grid supply, propagation of best practices such as alternatives to plastic bags and reducing the use of plastic products,	Rs. 3.87 crore

	dissemination and communication about climate change mitigation and sustainability projects through audio visuals and a record setting solo motorcycle ride to the four corners of India. The Bank's message of saving water and promoting the use of eco-friendly alternatives to harmful plastic. Employee volunteering under the banner of 'DCB Social', had participants spearhead CSR activities such as cleanup of lakes, locality focused waste management, restoration of natural habitat and green cover and the creation of nature parks. Tree plantation, tree count, promotion of economically valuable fruit trees were amongst the activities driven by employees.729 DCB Bank employee volunteers contributed to CSR activities. In essence, the Bank's CSR projects involve the communities to bring about sustainable development and mitigation of climate change, because as a nation we are in an extreme water stress situation, in need of immediate and urgent attention.	

SECTION C: OTHER DETAILS

1.	Does the Company have any Subsidiary Company/ Companies?	No
2.	Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent company? If yes, then indicate the number of such subsidiary company(s)	Not Applicable
3.	Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, More than 60%]	Not Applicable

SECTION D: BR INFORMATION

1. Details of Director/Directors responsible for BR

(a) Details of the Director/Director responsible for implementation of the BR policy/policies	
1. DIN Number	Murali 00061194
2. Name	Mr. Murali M. Natrajan
3. Designation	MD & CEO

(b) Details of the BR head

No.	Particulars	Details
1	DIN Number (if applicable)	Murali 00061194
2	Name	Mr. Murali M. Natrajan
3	Designation	MD & CEO
4	Telephone number	(022) 6618 7004
5	e-mail id	muralim.natrajan@dcbbank.com

2. Principle-wise (as per NVGs) BR Policy/policies

(a) Details of compliance (Reply in Y/N)

No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1	Do you have a policy/ policies for....?	Y	Y	Y	Y	Y	Y	Y	Y	Y
2	Has the policy being formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
3	Does the policy conform to any national / international standards? If	Y	Y	Y	Y	Y	Y	Y	Y	Y

	yes, specify? (50 words)									
4	Has the policy being approved by the Board? Is yes, has it been signed by MD/ owner/ CEO/ appropriate Board Director?	Y	Y	Y	Y	Y	Y	Y	Y	Y
5	Does the company have a specified committee of the Board/ Director/ Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	Y	Y	Y
6	Indicate the link for the policy to be viewed online?	Indicative links to the policies on the Bank's website are as follows: http://www.dcbbank.com/cms/showpage/page/customer-corner/ppage/compensation-policy http://www.dcbbank.com/cms/showpage/page/policy-on-bank-deposits								
7	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
8	Does the company have in-house structure to implement the policy/ policies.	Y	Y	Y	Y	Y	Y	Y	Y	Y
9	Does the Company have a grievance redressal mechanism related to the policy/ policies to address stakeholders' grievances related to the policy/ policies?	Y	-	Y	-	Y	-	-	-	Y
10	Has the company carried out independent audit/ evaluation of the working of this policy by an internal or external agency?	Y	Y	Y	Y	Y	-	Y		

(b) If answer to the question at serial number 1 against any principle, is 'No', please explain why: (Tick up to 2 options)

No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1	The company has not understood the Principles	-	-	-	-	-	-	-	-	-
2	The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles	-	-	-	-	-	-	-	-	-
3	The company does not have financial or manpower resources available for the task	-	-	-	-	-	-	-	-	-
4	It is planned to be done within next 6 months	-	-	-	-	-	-	-	-	-
5	It is planned to be done within the next 1 year	-	-	-	-	-	-	-	-	-
6	Any other reason (please specify)	-	-	-	-	-	-	-	-	-

3. Governance related to BR

(a) Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year :

Within 3 months

(b) Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?
The Bank's Annual Report is available on the following hyperlink on the Bank's website. https://www.dcbbank.com/pdfs/Annaul_Report_2017_18_with_Attendance_Slip.pdf

SECTION E: PRINCIPLE-WISE PERFORMANCE

Principle 1

1. Does the policy relating to ethics, bribery and corruption cover only the company? Yes/ No. Does it extend to the Group/Joint Ventures/ Suppliers/Contractors/NGOs /Others?
The Bank has put in place a Code of Conduct and Ethics which is embedded in the Bank's Human Resources Policy, Code of Conduct and Discipline and Employees Service Rules etc. The Bank has also adopted Code of Conduct and Conflict of Interest Norms in respect of Board of Directors in ensuring highest ethical standards in managing affairs of the Bank.

2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so, provide details thereof, in about 50 words or so.
There was only one complaint received during the FY 2018-19 and redressed as under:

Shareholder Mr. Jitender Kumar (DPID IN300484209644680 was received on November 22, 2018 on bank designated e-mail ID investorgrievance@dcbbank.com regarding non-receipt of dividend for FY 2016-17 on 700 shares. He was replied on November 28, 2018 stating that the NEFT request of November 5, 2018 initiated by the Registrar was rejected by his bank quoting the reason " Credit to NRI Account" and therefore a Demand Draft no.900550 for Rs.350/- was dispatched at his address on 26.11.2018 and PoD was provided to hi. As such the complaint was closed.

Principle 2

1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities.
(a) . Bank has furthered the financial inclusion agenda which is crucial to achieve inclusive growth & equitable development.

(b) . The Bank continues to focus on Priority Sector Lending by offering products and services to underbanked population through its rural & semi urban branches and BCs.

(c) . Micro Mortgage Business- In Micro Housing/business loans, the Bank provides both home loans and business loans across rural and semi-urban branches. Since most of the earning in rural region is from unorganized sector, it becomes difficult for applicants to provide documented income proof to avail loan. Acknowledging this fact, DCB Bank decided to offer Microhousing & Micro business loans to the rural population through its rural & semi- urban branches. Through these products, the Bank has aimed to provide finance to people who find it otherwise difficult to obtain finance from the organized sector. The end use of such loans is towards multiple purposes viz. home construction, home purchase, home repairs, business, marriage, education, consumption etc

2. For each such product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product (optional):
(a) Reduction during sourcing/production/ distribution achieved since the previous year throughout the value chain?

Not Applicable - Considering the nature of banking products & services

(b) Reduction during usage by consumers (energy, water) has been achieved since the previous year?
Not Applicable

3. Does the company have procedures in place for sustainable sourcing (including transportation)?
(a) If yes, what percentage of your inputs was sourced sustainably? Also, provide details thereof, in about 50 words or so.
Not Applicable - Considering the nature of banking products & services. However, the Bank endeavors to reduce the environmental impact of its operations by leverage technology to encourage paperless banking

4. Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?
(a) If yes, what steps have been taken to improve their capacity and capability of local and small vendors?
Not Applicable - The nature of banking products is service oriented and not material resource intensive

5. Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%). Also, provide details thereof, in about 50 words or so.
The nature of banking products is service oriented and not material resource intensive and hence recycling of products is not applicable to the Bank. However, the Bank has put in a mechanism whereby the banks primary waste products comprising paper waste, municipal waste and electronic waste are disposed off through authorized third party vendors. Bank recycles dry waste in the form of paper collected in offices/ branches into note pads.

Principle 3

1. Please indicate the Total number of employees.
6134

2. Please indicate the Total number of employees hired on temporary/contractual/casual basis.
50.

3. Please indicate the Number of permanent women employees.
900

4. Please indicate the Number of permanent employees with disabilities
4

5. Do you have an employee association that is recognized by management.
No

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

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

No.	Category	No of complaints filed during the financial year	No of complaints pending as on end of the financial year
1	Child labour/forced labour/involuntary labour	NIL	
2	Sexual harassment	5	NIL
3	Discriminatory employment	NIL	NIL

8. What percentage of your under mentioned employees were given safety & skill up-gradation training in the last year?
(a) Permanent Employees - 97.65%
(b) Permanent Women Employees - 98.44%
(c) Casual/Temporary/Contractual Employees - 94%
(d) Employees with Disabilities 100%

Principle 4

1. Has the company mapped its internal and external stakeholders? Yes/No
   Yes. The Bank has mapped its internal and external stakeholders

2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalized stakeholders?
   In line with RBI guidelines, the company has consciously identified the unbanked and underbanked section of the society.

3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalized stakeholders. If so, provide details thereof, in about 50 words or so.
   In addition to extending and encouraging banking facilities to the unbanked underbanked, disadvantaged, vulnerable and marginal stakeholders, the Bank as part of its CSR initiatives has implemented projects on nature conservative, recycle of waste etc. These projects have a direct beneficial impact on the above referred sections of the society.

Principle 5

1. Does the policy of the company on human rights cover only the company or extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?

   The policy on human rights covers only Bank employees

2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?
   There was only one complaint received during the FY 2018-19 and redressed as under:
   Shareholder Mr. Jitender Kumar (DPID IN300484209644680 was received on November 22, 2018 on bank designated e-mail ID investorgrievance@dcbbank.com regarding non-receipt of dividend for FY 2016-17 on 700 shares. He was replied on November 28, 2018 stating that the NEFT request of November 5, 2018 initiated by the Registrar was rejected by his bank quoting the reason " Credit to NRI Account" and therefore a Demand Draft no.900550 for Rs.350/- was dispatched at his address on 26.11.2018 and PoD was provided to hi. As such the complaint was closed.

The Bank did not receive any complaint in the area of human rights violations from internal or external stakeholders.

Principle 6

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

This Principle extends only to the Bank.

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

While these are not required in the light of the Bank's business, the Bank's CSR initiatives contribute towards addressing the issues

3. Does the company identify and assess potential environmental risks?

Not Applicable

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

Not Applicable. The Bank's CSR initiatives viz. **a) Conservation of water / water storage / water usage / protecting water bodies; b) Waste Management; and c) Recycling** ***are towards addressing relevant environmental issues.***

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

Not Applicable - However, the Bank reduces consumption of paper by recycling paper products. The Bank enables its customers to make choices that reduce paper consumption actively promoting e-statement registration, on-line and mobile banking ATM messages to avoid printing of transaction slips.

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

Yes

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

Not Applicable - The Bank has not received any notice received any notice during the reporting year

Principle 7

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

(a) . Indian Banks' Association

(b) . Bombay Chamber of Commerce & Industry

(c) . Foreign Exchange Dealers Association of India

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

Yes. The Bank has been furnishing suggestions to these chambers/ organizations towards improving the regulatory / statutory framework for banks in India.

Principle 8

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

The Bank has put in place Policy on Corporate Social Responsibility. Details thereof are contained in the Bank's Annual Report FY 2017-18 (page no:25)

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

Through NGO partners viz. Concern India Foundation, Worldwide Fund for Nature India, S M Sehgal Foundation, Ekam Eco Solutions and Pangea (growtrees.com), amongst others.

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

The same is scheduled as part of project implementation.

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

The Bank has spent Rs. 1.77 crore towards various CSR initiatives during the year 2017-18. The details of the CSR initiative are contained in Table on page 20 of the Annual Report

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

Same as at Sr. No.3 above.

Principle 9

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

   Details thereof are contained in the relevant Disclosures made in the Bank's Annual Report for FY 16-17 (page no. 99 and 100)

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

   The Schedule of Charges and Terms and Conditions of the products and services offered by the Bank are displayed on the Bank's website www.dcbbank.com

   These are also communicated to various stakeholders through product brochures e-mail correspondence, sanction letters, application forms, SMS alerts, display on Notice Board at branches and other means of communication.

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

   NIL

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

   The Bank conducts customer survey to understand customers experience with different aspects of the Bank. The insight from the survey are discussed at the monthly Service Excellence Committee meeting Feedback/ inputs from the customers are shared with the stakeholders to check for feasibility and improvement. The Customer Service Committee of the Board (CSCB) reviews such survey findings and advises preventive / corrective action, wherever required.

ANNEXURE II
PRINCIPLES TO ASSESS COMPLIANCE WITH ENVIRONMENTAL, SOCIAL AND GOVERNANCE NORMS
[See Regulation 34(2)(f)]

1: Businesses should conduct and govern themselves with Ethics, Transparency and Accountability

1. Businesses should develop governance structures, procedures and practices that ensure ethical conduct at all levels; and promote the adoption of this principle across its value chain. Businesses should communicate transparently and assure access to information about their decisions that impact relevant stakeholders.

2. Businesses should not engage in practices that are abusive, corrupt, or anti-competition.

3. Businesses should truthfully discharge their responsibility on financial and other mandatory disclosures.

4. Businesses should report on the status of their adoption of these Guidelines as suggested in the reporting framework in this document.

5. Businesses should avoid complicity with the actions of any third party that violates any of the principles contained in these Guidelines

Principle 2: Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle

1. Businesses should assure safety and optimal resource use over the life-cycle of the product – from design to disposal – and ensure that everyone connected with it- designers, producers, value chain members, customers and recyclers are aware of their responsibilities.

2. Businesses should raise the consumer's awareness of their rights through education, product labelling, appropriate and helpful marketing communication, full details of contents and composition and promotion of safe usage and disposal of their products and services.

3. In designing the product, businesses should ensure that the manufacturing processes and technologies required to produce it are resource efficient and sustainable.

4. Businesses should regularly review and improve upon the process of new technology development, deployment and commercialization, incorporating social, ethical, and environmental considerations.

5. Businesses should recognize and respect the rights of people who may be owners of traditional knowledge, and other forms of intellectual property.

6. Businesses should recognize that over-consumption results in unsustainable exploitation of our planet's resources, and should therefore promote sustainable consumption, including recycling of resources.

Principle 3: Businesses should promote the wellbeing of all employees

1. Businesses should respect the right to freedom of association, participation, collective bargaining, and provide access to appropriate grievance Redressal mechanisms.

2. Businesses should provide and maintain equal opportunities at the time of recruitment as well as during the course of employment irrespective of caste, creed, gender, race, religion, disability or sexual orientation.

3. Businesses should not use child labour, forced labour or any form of involuntary labour, paid or unpaid.

4. Businesses should take cognizance of the work-life balance of its employees, especially that of women.

5. Businesses should provide facilities for the wellbeing of its employees including those with special needs. They should ensure timely payment of fair living wages to meet basic needs and economic security of the employees.

6. Businesses should provide a workplace environment that is safe, hygienic humane, and which upholds the dignity of the employees. Business should communicate this provision to their employees and train them on a regular basis.

7. Businesses should ensure continuous skill and competence upgrading of all employees by providing access to necessary learning opportunities, on an equal and non-discriminatory basis. They should promote employee morale and career development through enlightened human resource interventions.

8. Businesses should create systems and practices to ensure a harassment free workplace where employees feel safe and secure in discharging their responsibilities.

Principle 4: Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.

1. Businesses should systematically identify their stakeholders, understand their concerns, define purpose and scope of engagement, and commit to engaging with them.

2. Businesses should acknowledge, assume responsibility and be transparent about the impact of their policies, decisions, product & services and associated operations on the stakeholders.

3. Businesses should give special attention to stakeholders in areas that are underdeveloped.

4. Businesses should resolve differences with stakeholders in a just, fair and equitable manner

Principle 5: Businesses should respect and promote human rights

1. Businesses should understand the human rights content of the Constitution of India, national laws and policies and the content of International Bill of Human Rights. Businesses should appreciate that human rights are inherent, universal, indivisible and interdependent in nature.

2. Businesses should integrate respect for human rights in management systems, in particular through assessing and managing human rights impacts of operations, and ensuring all individuals impacted by the business have access to grievance mechanisms.

3. Businesses should recognize and respect the human rights of all relevant stakeholders and groups within and beyond the workplace, including that of communities, consumers and vulnerable and marginalized groups.

4. Businesses should, within their sphere of influence, promote the awareness and realization of human rights across their value chain.

5. Businesses should not be complicit with human rights abuses by a third party.

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

1. Businesses should utilize natural and manmade resources in an optimal and responsible manner and ensure the sustainability of resources by reducing, reusing, recycling and managing waste.

2. Businesses should take measures to check and prevent pollution. They should assess the environmental damage and bear the cost of pollution abatement with due regard to public interest.

3. Businesses should ensure that benefits arising out of access and commercialization of biological and other natural resources and associated traditional knowledge are shared equitably.

4. Businesses should continuously seek to improve their environmental performance by adopting cleaner production methods, promoting use of energy efficient and environment friendly technologies and use of renewable energy.

5. Businesses should develop Environment Management Systems (EMS) and contingency plans and processes that help them in preventing, mitigating and controlling environmental damages and disasters, which may be caused due to their operations or that of a member of its value chain.

6. Businesses should report their environmental performance, including the assessment of potential environmental risks associated with their operations, to the stakeholders in a fair and transparent manner.

7. Businesses should proactively persuade and support its value chain to adopt this principle.

Principle 7: Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner

1. Businesses, while pursuing policy advocacy, must ensure that their advocacy positions are consistent with the Principles and Core Elements contained in these Guidelines.

2. To the extent possible, businesses should utilize the trade and industry chambers and associations and other such collective platforms to undertake such policy advocacy.

Principle 8: Businesses should support inclusive growth and equitable development

1. Businesses should understand their impact on social and economic development, and respond through appropriate action to minimise the negative impacts.

2. Businesses should innovate and invest in products, technologies and processes that promote the wellbeing of society.

3. Businesses should make efforts to complement and support the development priorities at local and national levels, and assure appropriate resettlement and rehabilitation of communities who have been displaced owing to their business operations.

4. Businesses operating in regions that are underdeveloped should be especially sensitive to local concerns.

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

1. Businesses, while serving the needs of their customers, should take into account the overall well-being of the customers and that of society.

2. Businesses should ensure that they do not restrict the freedom of choice and free competition in any manner while designing, promoting and selling their products.

3. Businesses should disclose all information truthfully and factually, through labelling and other means, including the risks to the individual, to society and to the planet from the use of the products, so that the customers can exercise their freedom to consume in a responsible manner. Where required, businesses should also educate their customers on the safe and responsible usage of their products and services.

4. Businesses should promote and advertise their products in ways that do not mislead or confuse the consumers or violate any of the principles in these Guidelines.

5. Businesses should exercise due care and caution while providing goods and services that result in over exploitation of natural resources or lead to excessive conspicuous consumption.

6. Businesses should provide adequate grievance handling mechanisms to address customer concerns and feedback.