Business Responsibility Report

SECTION A: GENERAL INFORMATION ABOUT THE COMPANY		
1.	**Corporate Identity Number (CIN) of the Company**	L65190MH2004GOI148838
2.	**Name of the Company**	IDBI Bank Limited
3.	**Registered address**	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400005
4.	**Website**	www.idbibank.in
5.	**E-mail id**	idbiequity@idbi.co.in
6.	**Financial Year reported**	2018-19
7.	**Sector(s) that the Company is engaged in (industrial activity code-wise)**	Code: 64191 IDBI Bank is a banking company governed by the Banking Regulation Act, 1949.
8.	**List three key products/ services that the Company manufactures/ provides (as in balance sheet)**	1. Retail Banking 2. Corporate/ Wholesale Banking 3. Treasury Operations
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**	As on March 31, 2019, the Bank had 1,892 branches, out of which: a. One was an overseas branches located at Dubai International Financial Centre (DIFC), Dubai and one was an international branch located at Gujarat International Finance Tec-City (GIFT), Gujarat, India. b. 1,890 were domestic branches operational in 1,407 locations pan-India
10.	**Markets served by the Company – Local/ State/ National/ International**	The Bank serves customers in all locations where it has presence.
SECTION B: FINANCIAL DETAILS OF THE COMPANY		
1.	**Paid up Capital (INR)**	₹ 7,736.29 crore
2.	**Total Turnover (INR)**	₹ 25,371.53 crore
3.	**Total profit/ (loss) after taxes (INR)**	₹ (15,116.30) crore
4.	**Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)** The average net profit of the Bank for the last three financial years works out to a loss. However, as a pro-active initiative, the Bank had annual CSR spend of ₹ 0.25 crore during FY 2018-19.	
5.	**List of activities in which expenditure in 4 above has been incurred:-** The activities in which expenditure in Point 4 above has been incurred is as follows:-	

Sr. No.	Activities	No. of CSR projects	Expenditure incurred in FY 2018-19 (in ₹)
A.	Education	2	24,51,449/-
B.	Central Value Added Tax (CENVAT)	-	36,000/-
Total		**2**	**24,87,449/-**

Expenditure incurred under the above heads for FY 2018-19 is as follows:

- **Education**

Sr. No	Name of the activity/ organisation	Purpose	Expenditure incurred in FY 2018-19 (in ₹)
1.	Entrepreneurship Development Institute of India, Gujarat.	Financial assistance towards skill development programmes and handholding support to new micro ventures in four villages of Karnali group Panchayat of Vadodara district under the Saansad Adarsh Gram Yojana over a period of three years.	18,51,449/-
2.	Mara T.T. Chako & Abraham Charitable Trust, Mizoram.	Financial assistance for completion of the remaining portion of disabled friendly special school and setting up of vocational training centre for mentally and physically challenged children in Saiha District of Mizoram.	6,00,000/-
Total			**24,51,449/-**

Other expenditure

Sr. No.	Name of the activity/ organization	Purpose	Expenditure incurred in FY 2018-19 (in ₹)
1	CENVAT	Service tax paid under Reverse Charge Mechanism (RCM) non-cenvatable.	36,000/-
Total			**36,000/-**

SECTION C: OTHER DETAILS

1. **Does the Company have any Subsidiary Company/ Companies?**

   Yes.

   The Bank has five domestic subsidiaries, namely, IDBI Capital Markets & Securities Ltd., IDBI Asset Management Ltd., IDBI MF Trustee Co. Ltd., IDBI Intech Ltd. and IDBI Trusteeship Services Ltd.

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)**

   No.

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%]**

   No.

SECTION D: BR INFORMATION

1. Details of Director/ Directors responsible for BR

a.	**Details of the Director/ Director responsible for implementation of the BR policy/policies**	
	DIN Number	01432796
	Name	Shri Gurudeo Madhukar Yadwadkar
	Designation	Deputy Managing Director
b.	**Details of the BR head**	
	DIN Number	0056167
	Name	Dr. Saumya Sankar Banerjee
	Designation	Executive Director
	Tel. No.	+91-22-22155748
	Email ID	ss.banerjee@idbi.co.in

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
i.*	Do you have a policy/ policies for....	Y	Y	Y	Y	Y	Y	N	Y	Y
ii.	Has the policy being formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	Y	N	Y	Y
iii.**	Does the policy conform to any national/ international standards? If yes, specify? (50 words)	Y	Y	Y	Y	Y	Y	N	Y	Y
iv.	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	N	Y	Y

v.	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	N	Y	Y
vi.	Indicate the link for the policy to be viewed online?	Y	Y	Y	Y	Y	Y	N	Y[$]	Y[#]
vii.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	Y	N	Y	Y
viii.	Does the company have in-house structure to implement the policy/ policies.	Y	Y	Y	Y	Y	Y	N	Y	Y
ix.	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	Y	Y	N	Y	Y
x.	Has the company carried out independent audit/ evaluation of the working of this policy by an internal or external agency?	The heads of various departments are responsible for effective implementation of the policies. The Compliance Department monitors the implementation of policies mandated by RBI.								

Note:

* *The various policies of the Bank, which are formally put in place, govern different functions of the Bank directly or indirectly.*

** *The policies of the Bank are in conformity with guidelines issued by regulatory and statutory bodies and therefore conform to national standards.*

$ *Link to CSR Policy - https://www.idbibank.in/pdf/CSR-Policy.pdf*

\# *The policies of the Bank viz. Customer Rights Policy, Grievance Redressal Policy, Citizens Charter and the BCSBI codes are available for public viewing under Customer Education through this link: https://www.idbibank.in/customer-care-centre.asp*

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	
i.	**The company has not understood the Principles**	Reason for not having a policy for P7:
ii.	**The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles**	The Bank does not have a documented policy for Principle 7. However, it has always been associated with the regulators and policymakers in a responsible manner. The Bank has been a pioneer in the area of development financing and has taken a lead role in setting up the financial architecture of India. Besides, the Bank has been associated with the policymakers for improvement in various areas of banking, financial inclusion etc.
iii.	**The company does not have financial or manpower resources available for the task**	
iv.	**It is planned to be done within next 6 months**	
v.	**It is planned to be done within the next 1 year**	
vi.	**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 assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year**	The BR performance of the Bank is submitted on an annual basis to the Board.
b.	**Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?**	Yes, the Bank publishes a Business Responsibility Report. The BR Report can be viewed at www.idbibank.in. This report is being published annually and is a part of the Bank's Annual Report.

SECTION E: PRINCIPLE-WISE PERFORMANCE

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

a. **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?**

IDBI Bank is administered by the policy/ guidelines issued by the Central Vigilance Commission (CVC) with regard to bribery, corruption and other vigilance matters.

The Bank has effective mechanism in place to check corruption, malpractices, embezzlements and misappropriation of funds. The Bank has framed the internal guidelines and procedures to deal with vigilance matters in conformity with the CVC guidelines. All the latest circulars/ guidelines pertaining to vigilance matters in general or specific to banks issued by CVC are hosted on the Bank's Intranet for benefit of all employees. Further, these guidelines have been compiled in the form of Vigilance Manual for the Bank which is updated regularly and is also hosted on the Bank's Intranet.

With a view to strengthen preventive vigilance in the Bank, the Annual Action Plan (AAP) for the Vigilance Department is prepared every financial year elaborating the gamut of activities to be undertaken focusing mainly on preventive vigilance.

The gist of such measures is as under:

- **Scrutiny of Annual Returns of Assets and Liabilities (ARALs) filed by officers:**

  Scrutiny of the ARALs submitted by officers of the Bank is undertaken, which includes all officers coming under the CVC's jurisdiction i.e. General Managers (Grade E) & above and on sample basis for other officers.

- **Agreed List of Suspected Officers (ALSO):**

  An agreed list of officers against whom there are complaints, doubts or suspicion relating to their honesty or integrity is prepared annually in consultation with the Central Bureau of Investigation (CBI) authorities.

- **List of Officers of Doubtful Integrity (LODI):**

  As per the CVC guidelines, list of officers of doubtful integrity is prepared/ reviewed annually.

- **Identification of Sensitive Posts and Rotation of Staff:**

  a. Identification of sensitive posts is done annually and implementation of job rotation policy of officials in such posts is carried out in the Bank.

  b. Rotation of staff in sensitive positions in the Bank is monitored and information is submitted to the CVC in monthly/ quarterly reports.

  c. It is ensured that the officers appearing in ALSO/ LODI lists are not posted in sensitive assignments and the same is monitored by the Vigilance Department.

- **Leveraging of Technology:**

  As per the CVC guidelines for improving vigilance administration by leveraging technology, all application forms/ proforma are made available on the Bank's website in downloadable formats. All documents needed to be enclosed and the information to be provided is clearly explained on the website and is also part of the application form.

  Standardised Public Grievance Redressal System (SPGRS) as advised by Ministry of Finance for uniform implementation in Public Sector Banks (PSBs) has been made active. Tenders/ Contracts awarded are displayed on the Bank's website. Improvement in FINACLE system to plug security loopholes is effected on an ongoing basis. Fraud Monitoring System has been put in place as a tool to control/ prevent frauds.

- **Chief Technical Examiner (CTE) Type Inspections:**

  The Vigilance Department conducts studies and scrutiny of contracts awarded on random basis for streamlining/ strengthening the existing systems and procedures like vendor payments, award of tenders and contracts etc. The objective of such examination is not limited to the detection of malpractices and punishment of errant officials found guilty from vigilance angle but to help bring improvement in the systems/ procedures in the Bank so as to avoid recurrence of lapses/ irregularities in future contracts, apart from ensuring better technical and financial control.

- **Surveillance and Detection:**

  In order to bring awareness in the Bank and to curb occurrence of frauds/ misappropriations, Surprise Vigilance Visit (SVV) of selected branches are undertaken by the officers of the Vigilance Department.

- **Preventive Vigilance Committees (PVC)/ Zonal Preventive Vigilance Committees (ZPVC):**

  The Vigilance Department ensures that ZPVC meetings are regularly conducted at all 11 zones of the Bank once in a quarter to meet and discuss issues/ matters relating to vigilance. This, apart from discussing the latest guidelines issued in areas with vigilance overtones, envisages identification of weak spots/ areas in their branch/ processing centres which are vulnerable to frauds/ malpractices with a view to plugging the loopholes, if any, and tighten monitoring of deficient areas. These meetings are attended by officers of the Vigilance Department.

- **Vigilance Awareness Workshops:**

  Vigilance Awareness Workshops are conducted across the Bank which are attended by Chief Vigilance Officer (CVO) of the Bank. At these workshops, it is emphasised that preventive vigilance is a proactive function with a focus on preventing frauds, malpractices, misappropriations and corruption in the Bank in particular, as also to avoid any financial or reputation loss to the Bank and strengthen the Bank in general.

- **Review of Vigilance Activities in the Bank:**

  a. Structured meeting with MD & CEO is conducted on a quarterly basis to monitor the overall progress in relation to all vigilance activities and follow up the action points emerging at such structured meetings.

  b. A Memorandum is submitted to the Board of Directors on a quarterly basis on matters relating to vigilance activities in the Bank.

- **Prompt Punitive Action:**

  The CVO monitors the prompt punitive action by the Disciplinary Authorities against delinquent officials.

- **Observance of Vigilance Awareness Week (VAW):**

  VAW is observed annually as per CVC guidelines. Seminars, meetings, competitions etc. are organised at the Bank's branches/ offices during the week to disseminate awareness against corruption amongst staff/ customers/public.

- **Vigilance Complaints:**

  The CVO ensures investigation of complaints with vigilance overtones and takes appropriate action wherever required.

In terms of extant CVC guidelines, vigilance setup has also been established in the Bank's five subsidiaries. Such setup has direct reporting to the head of the concerned subsidiary, with dotted line reporting to the CVO of IDBI Bank.

b. **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.**

The details of complaints received from the Bank's stakeholders, viz. customers, employees, investors, are as given below:

- The Bank has in place a Board-approved '*Grievance Redressal Policy*' which outlines the Bank's approach and commitment to complaint resolution within specified timelines. The Bank handled 23,732 customer complaints (excluding ATM transactions-related complaints) in 2018-19. Out of these, 23,435 customer complaints were received during the year and 297 complaints were brought forward from 2017-18. About 99.20% i.e. 23,541 complaints out of the total complaints handled were resolved and 191 complaints were pending as on March 31, 2019. The Bank handled a total of 84,337 ATM transactions-related complaints in 2018-19. Out of these, 83,477 ATM transactions-related complaints were received during the year and 860 complaints were brought forward from 2017-18. About 98.31% i.e. 82,910 complaints out of the total complaints handled were resolved and 1,427 ATM transaction-related complaints were pending as on March 31, 2019.
- During 2018-19, 130 complaints were received by Vigilance Department. All these complaints were examined / investigated for vigilance overtones through various authorities and 79 complaints were resolved satisfactorily with the concurrence of CVO.
- During the year, your Bank received 6 (six) complaints with regard to sexual harassment of women at workplace, which have been resolved after due inquiry. As on March 31, 2019, 2 (two) complaints, received from previous years, were pending for conclusion.
- The details of investor complaints received during 2018-19 are as follows:

Sr. No.	Particulars	Equity shares	Flexibonds	Total
1.	No. of investor complaints pending at the beginning of the year	0	1	1
2.	No. of investor complaints received during the year	2,899	4,325	7,224
3.	No. of investor complaints disposed of during the year	2,898	4,325	7,223
4.	No. of investor complaints remaining unresolved at the end of the year	1	1	2

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

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

As a conscientious corporate entity, IDBI Bank strives to ensure welfare of various stakeholders through its offerings. To name a few such offerings, the Bank extended:

- **Relief Measures in flood-affected areas of Kerala:** In August 2018, Kerala was affected by severe floods due to unusually high rainfall. As a part of relief measures and a gesture of goodwill, the Bank waived a certain charges for the account holders of its 45 branches in the flood-affected areas in Kerala. The Bank also offered home loans/home loan top up at concessional rate of interest and waived off processing fees. The Bank also waived margin for fresh loans up to ₹5 lakh subject to loan-to-value (LTV) norms. Moratorium period for education loans, which were standard assets, was extended by 6 months.
- **Special Facilities for Senior Citizens & Differently Abled Customers:** To make banking convenient and responsive to the needs of senior citizens and differently abled customers, the Bank has taken several measures including setting up of dedicated and clearly identifiable priority counters in its branches, door-step banking services for senior citizens, automatic extension of higher interest rates on fixed deposits for KYC-compliant accounts. The Bank also extends education loan to differently abled students at concessional rate of interest of 4.0% and 3.5% to boys and girls, respectively.
- **Promote Use of Solar Energy:** In order to provide impetus to the usage of solar energy, the Bank extends additional finance for installation of Solar Photovoltaic (PV) on the rooftops under its home loan product.
- **Preference to differently abled, women, Economically Weaker Sections (EWS)/ Low Income Group (LIG), Scheduled Caste (SC)/ Scheduled Tribe (ST)/ Other Backward Class (OBC), and transgender customers:** The Bank has issued advisory to its loan centres for giving preference in processing of home loan applications from customers with disabilities, women customers (with overriding preference to widows, single working women), customers belonging to EWS/LIG or SC/ST/OBC, and transgender customers.

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

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

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

Not Applicable.

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

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

Not Applicable.

d. **Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?**

i. If yes, what steps have been taken to improve their capacity and capability of local and small vendors?

Not Applicable.

e. **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.**

Not Applicable.

Principle 3: Businesses should promote the wellbeing of all employees

a. **Please indicate the Total number of employees**

17,117 (Includes 6 number of employees on contractual employment with the Bank in the officers' cadre and 815 Executives on contract basis.)

b. **Please indicate the Total number of employees hired on temporary/contractual/casual basis**

821(Includes 6 Officers and 815 Executives)

c. **Please indicate the Number of permanent women employees**

4,904

d. **Please indicate the Number of permanent employees with disabilities**

358

e. **Do you have an employee association that is recognised by management.**

As per practice, the Bank has not given recognised union status to any of the unions/ associations.

f. **What percentage of your permanent employees is members of this recognised employee association?**

Nil.

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

Sr. No.	Category	No. of complaints filed during 2018-19	No. of complaints pending as at end of 2018-19
i.	Child labour/ forced labour/ involuntary labour	Nil	Nil
ii.	Sexual harassment	6	2
iii.	Discriminatory employment	Nil	Nil

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

Sr. No.	Category	No. of Employees
i.	Permanent Employees	85%
ii.	Permanent Women Employees	25%
iii.	Casual/Temporary/Contractual Employees	2%
iv.	Employees with Disabilities	5%

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

a. **Has the company mapped its internal and external stakeholders? Yes/No**

Yes.

b. **Out of the above, has the company identified the disadvantaged, vulnerable & marginalised stakeholders?**

Yes.

c. **Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalised stakeholders. If so, provide details thereof, in about 50 words or so.**

The Bank is fully compliant with the extant reservation policy of the Government of India. The Bank has appointed Chief Liaison Officers (CLOs) and Zonal Liaison Officers (ZLOs), in the rank of General Managers and Deputy General Managers, for Scheduled Castes (SC)/ Scheduled Tribes (ST)/ Persons With Disabilities (PwDs) and Other Backward Classes (OBC) employees, who ensure compliance of various guidelines pertaining to reserved category employees and for effective redressal of their grievances. The Bank maintains separate rosters for PwDs, as per the Government of India guidelines.

While the Bank is committed to providing excellent service to all customers, it also ensures that the grievances of special customers like differently abled customers, senior citizens, illiterate individuals and pensioners are dealt with on priority. This aspect has also been incorporated in the Bank's Grievance Redressal Policy.

Principle 5: Businesses should respect and promote human rights

a. **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 Bank has various policies protecting the human rights, directly or indirectly. These policies cover only the Bank's operations and do not extend to its subsidiaries, suppliers, contractors, NGOs etc.

b. **How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?**

For stakeholder complaints, please refer response to Point b. under Principle 1.

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

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

The Bank respects, protects and makes efforts to restore the environment by implementing measures like E-Waste Management, use of paperless eco-friendly technology, conservation of energy, etc. The Bank is also following the E-Waste (Management and Handling) Rules, 2011, effective from May 01, 2012, issued by Ministry of Environment and Forests, Government of India. The E-Waste Management Policy of the Bank also extends to the vendors with regard to Principle no. 6 referred above.

b. **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.**

The Bank has undertaken several initiatives keeping in view the environmental concerns. Some of the initiatives taken by the Bank in this regard are as follows:

- **Reduced Usage of Paper:** The Bank has automated many of its business processes. The Bank has automated most of its staff-related functions including payment of salary, benefits, claims, attendance marking, performance appraisal, and various types of training material, etc. Further, the Bank is conducting paperless meetings to the extent possible to reduce consumption of paper. Wherever feasible, the Bank is using electronic media in place of paper-based media for internal communication (approvals, circulars, etc.), external communication with the customers (monthly statement of accounts, e-mailers, etc.), shareholders (Annual Reports), regulators, governments, etc. All the Bank's branches/ offices have been advised to make payments to borrowers, vendors, etc. through credit to the account/ RTGS/ NEFT only. The Bank has also introduced a Green PIN solution whereby the debit card holders of the Bank can securely generate debit card PIN through ATM, IVR, Internet Banking channel, SMS and Missed Call facility.
- **E-Waste Management:** In view of the potential environmental risks that may arise on disposal of obsolete IT equipment, the Bank has documented and implemented a Board-approved E-Waste Management Policy and has appointed vendors for safe disposal of obsolete IT equipment.
- **Virtualisation of Servers:** To reduce the server footprints in the data centres, the Bank has implemented a Server Virtualisation mechanism through which number of individual physical servers has been reduced considerably by moving the applications to virtualised environment. This has resulted in less consumption of power and reduced heat transmission.
- **Electricity Conservation:** 4,000 conventional fluorescent tube lights at the Bank's Head Office in Mumbai were replaced with LED tube lights during 2018-19. Solar panels have been installed to cater to common lighting at Annexe building at CBD-Belapur, Navi Mumbai. Solar water heaters are installed at Jawaharlal Nehru Institute of Banking and Finance (JNIBF) campus at Hyderabad.
- **Water Conservation Measures:** Sensor-based water taps in wash basins, urinal water flows, dual flush system for water conservation, Sewage Treatment Plant (STP) have been installed at Head Office in Mumbai and Annexe building at CBD-Belapur, Navi Mumbai.

Various initiatives taken by the Bank are outlined in Business Responsibility (BR) Report published by the Bank. The BR Report can be viewed at www.idbibank.in

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

Yes. The environmental risk assessment forms an integral part of Bank's credit appraisal system. Existing credit risk monitoring policy broadly ensures that all assisted clients continue to comply with the regulatory guidelines relating to sustainable environmental protection and pollution control by stipulating suitable conditions in the sanction letter.

Yes, the Bank has an E-Waste Management Policy in place which is followed scrupulously.

d. **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?**

No new initiatives were taken by the Bank during 2018-19 in this regard.

e. **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.**

For initiatives taken by the Bank, please refer response to Point b. under Principle 6.

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

Being in the services sector, the Bank's operations generate minimal emissions/ waste.

g. **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.**

Nil.

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

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

Yes.

Some of the institutions/ associations where IDBI Bank is a member are as follows:

- Banking Codes and Standards Board of India (BCSBI)
- Indian Banks' Association (IBA)
- Indian Institute of Banking and Finance (IIBF)
- National Institute of Bank Management (NIBM)

b.	**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)** The Bank has always been engaging with the regulators and policymakers and industry bodies such as IBA, in a responsible manner for improvement in the areas of banking, financial inclusion etc.
Principle 8: Businesses should support inclusive growth and equitable development	
a.	**Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.** The Bank has been proactively partnering with the policymakers towards furthering the agenda of financial inclusion. Towards this objective, the Bank has taken several measures, some of which are as follows: • More than 9.40 lakh Basic Savings Bank Deposit Accounts (BSBDAs) with a deposit base of more than ₹ 254 crore have been opened under the PMJDY scheme. • More than 12.80 lakh bank account holders have been enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) scheme. • More than 6.35 lakh bank account holders have been enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) scheme. • More than 1.70 lakh bank account holders have been enrolled under Atal Pension Yojana (APY) scheme. • More than 250 rural (Financial Inclusion) branches have been opened in unbanked rural locations with an aim to increase its rural outreach. • More than 250 unbanked Sub Service Areas (SSAs) have been provided with basic banking services through the ICT-enabled Business Correspondent (BC) Model. • The Bank has tied up with Raipur Nagar Nigam (RNN), Chhattisgarh, for distribution of old age pension to more than 28,000 pensioners at their door step through the ICT-based BC model. • The Bank's rural branches conduct outdoor financial literacy camps at least once a month in their service areas. During 2018-19, more than 1,500 camps were held which were attended by about 24,000 villagers. The Bank also conducted street plays in about 50 locations in interior parts of Chhattisgarh and Maharashtra. • The Bank's Rural Self Employment Training Institute (IDBI-RSETI) at Satara district in Maharashtra conducts free residential training programme in job-oriented courses for the rural unemployed youth to empower them to be self-employed. • The Bank has established 192 Aadhaar Enrolment Centres pan-India. The Bank's CSR Policy also aims at contributing towards sustainable and holistic development of the underserved communities through various programs having multi-dimensional impact. Towards this end, in 2018-19, IDBI Bank has undertaken various CSR activities aimed at promoting education for children, enhancement of livelihood opportunities, advancement of vocational & employable skills.
b.	**Are the programmes/ projects undertaken through in-house team/ own foundation/ external NGO/ government structures/ any other organisation?** The financial inclusion programmes are undertaken by in-house team with the help of outsourced agency, particularly for provision of technology and personnel manning the BC outlets. The CSR programmes relating to inclusive growth and equitable development are largely undertaken through NGOs and government structures and to a certain extent through Bank's branches.
c.	**Have you done any impact assessment of your initiative?** The micro insurance and pension scheme have helped the Bank and policy makers in formally inducting the deprived people into the financial mainstream. The Bank's Rural Self Employment Training Institute (IDBI-RSETI) at Satara district has trained 5,179 candidates since inception out of which 3,711 candidates have reported settled. Impact assessment of CSR initiatives is carried out by independent outside agency.
d.	**What is your company's direct contribution to community development projects- Amount in INR and the details of the projects undertaken?** Nil.

e.	**Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words, or so.** The community development CSR initiatives undertaken by the Bank are need-based and designed in consultation with all relevant stakeholders, including the local populace and ground-level beneficiaries. As such, involvement of the community is ensured at the beginning and the participation of community in all steps of implementation of the project ensures that the initiative is successfully adopted by the community.
Principle 9: Businesses should engage with and provide value to their customers and consumers in a responsible manner	
a.	**What percentage of customer complaints/consumer cases are pending as on the end of financial year?** Out of the complaints handled, about 0.80% i.e. 191 complaints were pending as on March 31, 2019. Out of the total ATM transaction-related complaints handled, about 1.69% i.e. 1,427 complaints were pending as on March 31, 2019.
b.	**Does the company display product information on the product label, over and above what is mandated as per local laws? Yes/No/N.A./Remarks(additional information)** Not Applicable
c.	**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
d.	**Did your company carry out any consumer survey/ consumer satisfaction trends?** The Bank captures customer feedback on an ongoing basis through various activities. The Bank collects customer feedback in its branches through monthly meetings of Branch Level Customer Service Committee (BLCSC) and *'Aaiye Baat Karein'* initiative, at which customers from various cross-sections of the society are invited. Further, the Bank obtains feedback from customers contacting the Call Centre on their interaction and resolution provided by the Call Centre agent. The customers' insights are used towards improvement of processes to delight customers. In line with BCSBI guidelines, the Bank has conducted customer meets pan-India to obtain feedback from customers.