IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355
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वेबसाइट : www.idbi.bank.in

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355
(+91 22) 6655 3405, 3410
Website : www.idbi.bank.in

June 25, 2026

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051

Dear Madam/Sir,

Business Responsibility and Sustainability Report for FY 2025-26

Pursuant to Regulation 34(2)(f) of the SEBI (LODR) Regulations, 2015, we enclose herewith the Business Responsibility and Sustainability Report for FY 2025-26, which also forms part of the Annual Report for FY 2025-26.

You are requested to kindly take the above intimation on record in terms of the aforesaid provisions of SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank *Ltd.*

JYOTHI BIJU NAIR
Digitally signed by JYOTHI BIJU NAIR
Date: 2026.06.25 18:24:36 +05'30'

Company Secretary

Enclosure: As above

Business Responsibility & Sustainability Report

Statement by Managing Director & Chief Executive Officer

Dear Stakeholders,

On behalf of the Board of Directors and the Management of IDBI Bank, I am pleased to present IDBI Bank's Business Responsibility and Sustainability Report (BRSR) for FY 2025-26. This report reflects and signifies your Bank's commitment to ensure long-term value creation for all its stakeholders by ensuring responsible banking, guided by the nine principles of the National Guidelines on Responsible Business Conduct (NGRBC). During the year, the Bank continued to maintain its focus on sustainability-linked governance and enhanced disclosures. Recognising environmental and social factors as material to its operations, the Bank focussed on increasingly integrating sustainability considerations into its decision-making processes.

The Bank continued to emphasise customer-centric approach through customer protection, service quality, financial literacy as also employee capability development in its endeavour to maintain stakeholder trust with a view to enhance operational resilience and to drive long-term value creation. Recognising that responsible banking is evidenced by tangible outcomes in access and inclusion, the Bank undertook several initiatives aimed at delivering affordable, accessible and technology-enabled financial services such as introduction of IDBI SAMEEP banking outlets, use of micro-ATM services, Aadhaar Enabled Payment Systems (AePS), among other initiatives, to underserved and unbanked segments.

Governance remains central to the Bank's sustainability approach, with ESG-related matters monitored and periodically reviewed by dedicated Board-level and senior management-level committees. During the year, the Board members and the Key Managerial Personnel were also sensitised through focussed sessions on emerging ESG developments and regulatory expectations, supporting more informed governance and decision-making. The Bank continued to further strengthen its internal processes and controls to materially improve the depth, consistency and quality of the ESG-related disclosures in the report.

A significant development during the year was the completion of a comprehensive Stakeholder Engagement & Materiality Assessment (SEMA). The assessment enabled the Bank to identify and prioritise ESG topics based on their actual and potential impacts on the economy, the environment and the society, while also considering their relevance to the Bank's long-term performance. Insights on the material topics were drawn from internal as well as external stakeholders through a structured quantitative survey. These insights have contributed to deepening the Bank's understanding of sustainability related risks and opportunities. The Bank shall endeavour to ensure more targeted integration of ESG considerations across its business strategy, risk management framework and governance processes.

From an environmental standpoint, the Bank continued to enhance its internal systems for optimising resource usage and managing its operational footprint. At the same time, there is growing recognition that climate-related implications for banks arise predominantly through financing activities. In this context, the Bank has initiated steps to deepen its understanding of climate-related risks and opportunities within its loan portfolio. These efforts are supported by gradual improvements in data readiness, internal capability building and governance oversight, and shall serve as the foundation for more structured climate risk management practices going forward.

While complying with the regulatory requirement, the Bank's BRSR for FY 2025-26 documents its efforts to further enhance its performance on the ESG-front and align its operations to ensure that sustainability remains at the forefront of its strategic agenda. Further, the Bank's statutory auditors, viz. Chokshi & Chokshi LLP and Suri & Co., have conducted an independent reasonable assurance of the BRSR Core disclosures for FY 2025-26, underscoring the Bank's compliance to the regulatory norms as well as its commitment to transparency. Understanding the growing importance of transparent and consistent ESG reporting, the Bank publishes an ESG Databook annually. The Databook provides granular, comprehensive data across a wide spectrum of ESG indicators, enabling stakeholders to access deeper insights alongside publicly available information. It is indeed a matter of pride that the Bank's sustained efforts are reflected in its ESG score improving to 55 in the S&P Global's Corporate Sustainability Assessment (CSA) 2025 from 42 in CSA 2024, underscoring its commitment to ESG initiatives. The Bank recorded an improvement in its ESG performance, with scores under the Environmental, Social and Governance parameters improving to 17, 62 and 63, respectively, in CSA 2025, from 10, 51 and 47, respectively, in CSA 2024.

As the Bank continues to seek sustained business growth, it will continue to ensure that its long-term strategic direction is underpinned by sustainability considerations. The Bank is committed to strengthening its ESG practices in a manner that is prudent, transparent and aligned with its responsibilities as a financial institution, while supporting sustainable economic growth.

Looking forward, the Bank intends to work towards developing clear and methodical approaches to decarbonisation aligned with the national priorities and regulatory guidance. This includes strengthening internal capabilities to assess emissions associated with lending and investment activities, integrating climate considerations into credit appraisal and portfolio review processes, and engaging with borrowers in sectors facing transition-related challenges. The Bank recognises that these initiatives require robust data, sector-specific understanding and careful sequencing, and therefore, proposes to progress in a phased and calibrated manner.

I extend my sincere appreciation to the regulatory and statutory authorities, shareholders, customers and all other stakeholders for their continued trust and engagement. I also place on record my gratitude to the Board of Directors for their guidance and for the employees of your Bank for their commitment and contribution throughout the year.

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.idbi.bank.in
9.	Financial Year for which report is being done	FY 2025-26
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 and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Shri Manish Pal, General Manager **Telephone No.:** +91-22-66553355 **Email:** brsr@idbi.co.in
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone
14.	Name of assurance provider	Chokshi & Chokshi LLP, Chartered Accountants and Suri & Co., Chartered Accountants (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 (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the Entity
1.	Financial and Insurance Activities	Financial service activities, except insurance and pension funding	100%

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

S. No.	Product/Service	NIC Code	% of Total Turnover contributed
1.	Activities of commercial banks, Regional Rural Banks, Local Area Banks	641901	100%

III. Operations:

18. **Number of locations where plants and/or operations/offices of the entity are situated as on March 31, 2026:**

Location	Number of Plants	Number of Offices	Total
National	NA	Banking Outlets – 2,243@ Offices – 283#	2,526@
International	NA	Branch -1$	1

@ - Includes 2,174 branches, 69 IDBI SAMEEP banking outlets and one International Financial Services Centre (IFSC) Banking Unit (IBU) GIFT City.

 # - Includes Zonal & Regional Offices, specialised operational units, processing centres, training centres etc. but excludes Head Office as per the branch and office reporting submitted to the RBI.

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

19. **Markets Served by the Entity:**

a. **No. of Locations:**

Location	Number
National (No. of States)	36@
International (No. of Countries)	1$

@ - Includes 8 Union Territories.

$ - 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., headquartered in Mumbai, is a full-service universal bank with a network of 2,244 banking outlets and 3,011 ATMs in over 1,600 locations pan-India. The Bank serves a broad and diversified customer base comprising individuals, institutional entities, agrarian communities, medium, micro and small businesses, large corporates as well as socio-economically underprivileged sections of the society. The Bank, through its products and services, endeavours to financially empower these customer segments and to enable them to fulfil their aspirations. The Bank's offerings include comprehensive suite of products that includes everyday banking solutions such as savings and current accounts, fixed deposits and a wide range of retail loans such as housing loan, auto loan, education loan and personal loan, priority sector loans for medium, micro and small enterprises as well as medium and small farmers. The corporate banking portfolio encompasses fund-based and non-fund based credit, transaction banking products, treasury and capital market services, cash management services, and tax collection facilities, enabling corporates to manage their businesses efficiently. Committed to the agenda of inclusive development, the Bank places strong emphasis on advancing financial inclusion through meaningful interventions. The Bank endeavours to bridge gaps in access to financial services by reaching out to underserved communities and enabling participation in the formal financial system. Details relating to the Bank's products and services as well as initiatives taken have been outlined in the Management Discussion & Analysis section of the Annual Report.

IV. Employees

20. Details as on March 31, 2026

a. Employees and Workers (including differently abled)

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
	Employees					
1.	Permanent (D)	18,538	11,959	64.51%	6,579	35.49%
2.	Other than Permanent (E)	1,585	861	54.32%	724	45.68%
3.	**Total Employees (D+E)**	**20,123**	**12,820**	**63.71%**	**7,303**	**36.29%**
	Workers					
4.	Permanent (F)	570	425	74.56%	145	25.44%
5.	Other than Permanent (G)	0	0	-	0	-
6.	**Total Workers (F+G)**	**570**	**425**	**74.56%**	**145**	**25.44%**

b. Differently-abled employees and workers

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
	Differently-abled Employees					
1.	Permanent (D)	645	477	73.95%	168	26.05%
2.	Other than Permanent (E)	229	161	70.31%	68	29.69%
3.	**Total Employees (D+E)**	**874**	**638**	**73.00%**	**236**	**27.00%**
	Differently-abled Workers					
4.	Permanent (F)	10	8	80.00%	2	20.00%
5.	Other than Permanent (G)	0	0	-	0	-
6.	**Total Workers (F+G)**	**10**	**8**	**80.00%**	**2**	**20.00%**

21. Participation/ Inclusion/ Representation of Women as on March 31, 2026

Particulars	Total (A)	No. and percentage of females	
		No. (B)	% (B/A)
Board of Directors	11@	1	9.09%
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@**

Particulars	FY 2025-26			FY 2024-25			FY 2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	4.67%	5.09%	4.82%	5.63%	5.63%	5.63%	6.51%	6.63%	6.55%
Permanent Workers	0.00%	1.27%	0.31%	0.55%	0.00%	0.42%	1.10%	2.08%	1.33%

@ - The turnover rate is calculated by dividing the total number of voluntary exits during the period by the sum of the total number of employees at the beginning of the period and the total number of new employees who joined during the period, in line with the methodology followed for reporting data to the Reserve Bank of India (RBI).

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

23. **Names of holding/ subsidiaries/ associate companies/ joint ventures as on March 31, 2026**

S. No.	Name of the holding/ subsidiaries/ associate companies/ joint ventures (A)	Indicate whether holding/ subsidiary/ associate/ joint venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity?
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.	North Eastern Development Finance Corporation Ltd.	Associates	25.00%	No
7.	Biotech Consortium India Ltd.	Associates	27.93%	No

@ - Balance holding of 33.33% is held by IDBI Capital Markets & Securities Ltd.

VI. CSR Details

24.

(i)	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
(ii)	Turnover (in ₹)	₹ 35,743.53 crore
(iii)	Net Worth (in ₹)	₹ 55,748.93 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 web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks	No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks
Communities	Yes. The Bank's CSR Policy provides for a grievance redressal mechanism, under which an implementing agency must ensure that any grievance received by them is promptly reported to the Bank and addressed appropriately. (https://www.idbi.bank.in/pdf/csr-Policy.pdf)	Nil	Nil	NA	Nil	Nil	NA
Shareholders	Yes. The Bank has a multi-tier grievance mechanism to address complaints of shareholders and other security holders in a transparent and time-bound manner. (https://www.idbi.bank.in/idbi-bank-officials-for-shareholder-grievances.aspx)	2,468	01	Comprises majorly complaints for non-receipts of original dividend warrants/ dividend not received/ Revalidation of dividend warrants, non-receipt of Securities/ Transfer Related Complaints etc.	2,153	0	Comprises majorly complaints for non- receipts of original dividend warrants/ dividend not received/ Revalidation of dividend warrants, non-receipt of Securities/ Transfer Related Complaints etc.
Investors (other than shareholders)	-	-	-	Reported under the head *'Customers'* which includes Flexibond complaints	-	-	Reported under the head *'Customers'* which includes Flexibond complaints

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks	No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks
Employees and workers@	Yes. The Bank's employees may raise and track grievances through an online portal, viz. i-Hridayo, available to its employees internally. Concerns related to sexual harassment are addressed under the Prevention of Sexual Harassment (POSH) mechanism established in accordance with the statutory guidelines. (https://www.idbi.bank.in/pdf/Sexual-Harassment-Redressal-Policy.pdf)	44	19	NA	48	4	NA
Customers	Yes. The Bank has put in place a Grievance Redressal Policy that governs a robust customer grievance redressal mechanism designed to ensure time-bound and effective disposal of customer grievances in line with regulatory guidelines. (https://www.idbi.bank.in/pdf/policy/Grievance_Redressal_Policy.pdf)	66,538	795	Complaints received from all channels, including Flexibonds complaints	49,508	154	Complaints received from all channels, including Flexibonds complaints

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks	No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks
Value Chain Partners	Yes. The Bank has put in place a vigilance mechanism in adherence to the Central Vigilance Commission (CVC) norms, wherein complaints received, from the public/ any other sources, are attended to promptly. (https://www.idbi.bank.in/vigilance-mechanism-notice.aspx) Further, bidders participating in a bidding process for a proposal above a defined threshold in terms of monetary value may raise a dispute/ complaint, if any, with two Independent External Monitors (IEMs) appointed by the Bank in compliance with the CVC norms. (https://www.idbi.bank.in/pdf/New-IEMs-in-IDBI-Bank.pdf)	Nil	Nil	NA	Nil	Nil	NA

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025-26			FY 2024-25		
		No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks	No. of complaints filed during the year	No. of complaints pending resolution at close of the year	Remarks
Others *(Complaints received under the Central Vigilance Commission (CVC) mechanism and the Bank's Whistle Blower Solution (WBS))*	Yes. The Bank has established a dedicated Vigilance Department for examining complaints with vigilance overtones in compliance with the Central Vigilance Commission (CVC) guidelines. (https://www.idbi.bank.in/vigilance-mechanism.aspx) The Bank has also put in place a Whistle Blower Solution (WBS) as an internal reporting mechanism for ethical concerns and compliance issues as provided under the Policy on Whistle Blower. The mechanism is available on the Bank's Intranet for its existing employees and Directors to report wrongful practices or misconduct by internal staff.	137	28	Total number of complaints includes 125 complaints received under the CVC mechanism and 12 complaints received under the WBS, out of which 24 complaints under CVC mechanism and 4 complaints under the WBS were pending for resolution as at the end of the year.	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, none of which were pending for resolution at the end of the year.

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

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
1	Climate Change and Decarbonisation	Risk & Opportunity	• **Risk:** Climate change and the transition to a low-carbon economy presents physical risks and transition risks, especially in view of the heightened vulnerability to extreme weather event, evolving regulatory and policy measures in support of India's net-zero commitments and enhanced scrutiny by regulators as well as other stakeholders on emissions and sustainability initiatives. • **Opportunity:** Decarbonisation efforts enables adoption of energy-efficient technologies to improve operational sustainability and supports the shift towards sustainable financing.	• The Bank's energy conservation strategy in its own operations focuses on improving energy efficiency, increasing the use of renewable energy, and adopting sustainable operational practices. Key initiatives include upgrading electrical and cooling systems, expanding rooftop solar installations based on technical and economic feasibility, optimising power factor and temperature settings, and leveraging available green building incentives. These measures are reinforced through regular energy audits, robust preventive maintenance, and sensitisation efforts for workforce. • The Bank seeks to strategically strengthen its loan portfolio resilience to climate-related risks while aligning lending activities with the evolving transition to a low-carbon economy by embedding climate considerations into credit assessment, portfolio analysis and risk management framework. This risk-focused approach is supported by policy restrictions on lending to environmentally-detrimental activities and a green deposit framework to channelise capital towards financing environmentally sustainable projects.	• **Negative:** Climate-related risks may impact the Bank's financial performance through asset quality stress, higher credit and transition-related costs, and potential pressure on capital and liquidity. • **Positive:** Climate aligned strategies may lead to rationalisation of operational costs, enhanced portfolio resilience, new revenue streams, reduced cost of capital, alignment with evolving regulatory frameworks and improved stakeholder confidence, thereby supporting long-term business growth and profitability.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
2.	Corporate Governance and Ethics	Risk & Opportunity	• **Risk:** Ineffective governance and unethical conduct compromise the effectiveness of risk management, internal controls and compliance frameworks. Such lapses may lead to financial losses, regulatory breaches and supervisory sanctions, potentially impairing long-term stability. • **Opportunity:** Sound governance and ethical practices offer a strategic advantage by enhancing trust, improving risk management, and enhancing stakeholder confidence, thereby driving long-term stability.	• The Bank maintains high standards of corporate governance and ethical conduct in adherence to a well-defined governance framework that is focussed on transparency, accountability and compliance. The Bank operates under the oversight of a diversified and experienced Board of Directors and its committees, ensuring prudent decision making and ensuring effective risk management and regulatory adherence. Clear codes of conduct, ethical policies, and internal controls guide the workforce in maintaining integrity, fairness, and responsibility in day-to-day operations. • The Bank has instituted the roles of Chief Ethics Officer and Zonal Ethics Officers to promote and to reinforce a culture of ethical conduct and regulatory compliance across the organisation.	• **Negative:** Failures in governance frameworks and ethical conduct may lead to tangible financial losses arising from regulatory penalties, possible litigations and loss of business and decline in revenue owing to erosion of stakeholder trust. • **Positive:** Effective governance and ethical conduct supports financial resilience by mitigating the risks of financial loss, lowering compliance costs, enhancing efficiency and supporting long-term value creation for all stakeholders.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
3	Customer Privacy and Data Security	Risk and Opportunity	• **Risk:** Rapid expansion of digital banking channels and interconnected payment ecosystems heightens exposure to cyber security and customer data privacy risks arising from gaps in cyber security systems, vendor risk management, access controls and/ or legacy systems. Such weaknesses may potentially lead to unauthorised access, breach, or misuse of customer data. • **Opportunity:** Adoption of secure technology infrastructures, privacy-by-design principles across products and processes, and strengthening enterprise-wide data governance frameworks have emerged as a differentiator in the banking space in the digital era, as it also helps to reinforce customer confidence by ensuring strong data protection and ethical use of customer information, contributing to customer trust and long-term loyalty.	• The Bank has put in place a robust cybersecurity framework led by an Information Security Group headed by the Chief Information Security Officer (CISO) and governed by comprehensive Information Security and Cyber Security Policies, a Cyber Crisis Management Plan and periodic breach readiness exercises. The Bank has significantly strengthened its IT risk management and cybersecurity framework through a 24x7 state-of-the-art Security Operations Centre (SOC) at its Data Centre (DC) in Navi Mumbai and Disaster Recovery (DR) site in Chennai, enabling centralised monitoring and timely response to cyber threats. The DC, DR site and Near-DR facilities are ISO/ IEC 27001:2022 certified, with Near-DR ensuring zero data loss for critical systems. The Bank's payment infrastructure, designated as Critical Information Infrastructure, is overseen by a dedicated committee. Multiple advanced security solutions, enhanced cloud security controls, and comprehensive cyber risk insurance further strengthen the Bank's overall cyber resilience and ability to provide safe and secure banking services.	• **Negative:** Non-compliance to the established norms regarding customer privacy and data security may lead to supervisory actions, penalties, legal liabilities, customer dissatisfaction and reputational loss, potentially resulting in higher operational expenses and loss of business. • **Positive:** Ethical data use and robust customer data protection may help to build customer trust that boosts engagement and revenue, while simultaneously lowering the financial and operational risks associated with data breaches, regulatory penalties, and inefficiencies.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
				• The Bank has set up a dedicated Data Protection Office, led by a designated Data Protection Officer (DPO), with effect from April 15, 2025, to ensure defined accountability and effective oversight for compliance to the Digital Personal Data Protection Act, 2023 (DPDPA). The Bank has also formulated a Digital Personal Data Protection Policy (DPDP) which is aligned with DPDPA principles and applicable regulatory expectations. The Bank has strengthened DPDPA compliance by enhancing vendor contracts and Request for Proposals (RFPs) with robust data protection clauses and completing data discovery for critical applications to enable effective data governance and risk management. Further, the Bank has conducted data protection awareness programmes for its workforce, designated Privacy Champions skilled with Data Security Council of India (DSCI) Certified Data Protection Officer (DCDPO) certification across key units, and empanelled a specialised consultant to address identified gaps and implement an end-to-end data privacy framework.	

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
4	Customer Education and Experience	Risk & Opportunity	• **Risk:** Inadequate customer understanding of banking products, digital platforms, and security practices may result in increased exposure to fraud, service disputes, mis-selling allegations and unintended payment defaults. Deficiencies in customer experience may further exacerbate this risk by driving higher complaint volumes, customer attrition, negative perceptions and escalations to regulatory authorities. • **Opportunity:** Customer education and experience may help in shifting from transaction-centric interactions to value-driven engagement across the entire lifecycle of customers, leading to empowered customers.	• The Bank, through multi-channel outreach initiatives, including digital platforms, branch interactions, and targeted awareness campaigns, empowers customers with clear, timely and easy-to-understand information on products, services, customer rights, and safe banking practices. The Bank conducts regular financial literacy programmes and disseminates curated digital content as well as offers personalised advisories to help customers in making informed decisions and building long-term financial confidence. Simultaneously, the Bank ensures seamless overall customer experience through process simplification, transparent communication, time-bound and well-defined grievance redressal mechanism and consistent service standards across touchpoints. Continuous feedback mechanisms and staff training initiatives further ensure that customer insights are translated into meaningful improvements in the Bank's offerings and service standards.	• **Negative:** Deficiencies in customer education and experience may lead to higher fraud losses, remediation and complaint handling costs, increased customer attrition impacting revenue, and potential regulatory penalties. • **Positive:** Proactive customer education may drive faster digital adoption, lower reliance on branches and customer care centres, lower service costs, and drive opportunities for cross-sell and up-sell on account of customer trust and loyalty.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
5	Digitalisation	Risk & Opportunity	• **Risk:** Rapid digitalisation of banking operations has led to heightened risks, including cyber threats, data privacy breaches, system outages, technology obsolescence and vulnerabilities on account of increased reliance on digital platforms, cloud infrastructure and third-party fintech partners arising from weak controls, integration failures, and regulatory non-compliance. • **Opportunity:** Digitalisation offers banks a dual advantage of enhancing customer experience while driving operational efficiency. Automated, data-driven processes enable faster service delivery and consistent customer interactions, while digital self-service channels reduce operational costs and turnaround times.	• The Bank has strengthened its cybersecurity architecture through robust IT governance, periodic vulnerability assessments, penetration testing, and continuous network monitoring to safeguard customer data and systems. Multi-factor authentication, encryption protocols, and enhanced fraud monitoring tools have been deployed to prevent unauthorised access and cyber frauds. The Bank has also put in place strong data privacy controls, information security policies, and disaster recovery systems and business continuity plans to ensure operational resilience. Periodic Information Systems (IS) Audit, regular employee training, customer awareness initiatives, and compliance with regulatory guidelines further reinforce the Bank's preparedness in managing technology and digital risks effectively.	• **Negative:** Failure to effectively manage digitalisation risk may result in operational losses, increased compliance costs, regulatory penalties, and adverse impact on the profitability. • **Positive:** Digitalisation may generate sustained financial value by reducing operating costs, improving workforce productivity, improving credit assessment, automating fraud detection and enhancing compliance efficiency.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
6	Employee Diversity and Inclusion	Risk & Opportunity	• **Risk:** A lack of workforce diversity may constrain the range of perspectives, experiences, and critical insights that inform strategic and operational decision-making within a bank. Homogeneous teams may also be less equipped to understand and to respond effectively to the needs of a diverse client base, resulting in products, services and delivery models that are insufficiently inclusive or misaligned with market demand. Shortcomings in an inclusive culture may also gradually erode employee engagement, trust, and collaboration with perceptions about unequal treatment or discrimination, leading to decline in productivity and morale. • **Opportunity:** Building a balanced diverse and skilled workforce enhances employee engagement, improves retention, and ensures internal capacity building, thus may strengthen decision-making, improve efficiency, support prudent operational oversight and enable improved service delivery.	• The Bank promotes a diverse and inclusive workforce by incorporating the principles of equality and fairness across its human resource policies and practices. Recruitment, development and career progression are guided by merit and transparency, ensuring equal opportunities for all employees. The Bank supports an inclusive work environment through employee engagement initiatives, various learning and awareness programmes and leadership commitment to diversity.	• **Negative:** Ineffective diversity and inclusion practices may result in increased human capital-related expenditure, conduct risk costs and reputational impact. In the longer term, these factors may weaken earnings stability, elevate cost of internal controls and adversely affect operating efficiency and profitability. • **Positive:** Equitable workforce representation may improve financial outcomes by improving workforce productivity, employee engagement, reducing attrition-related costs, and driving innovation and supporting sustainable long-term value creation.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
7	Financial Inclusion	Risk and Opportunity	• **Risk:** Insufficient focus on financial inclusion may impair the ability to capture future growth opportunities and tap into resilient, diversified and commercially viable markets. Failure to incorporate aspects that promote financial inclusion within product design, risk management frameworks and customer education initiatives may limit market expansion and lower customer lifetime value. Further, poorly designed or inadequately governed inclusion efforts may increase exposure to operational lapses, cyber risks, data privacy concerns, and customer grievance escalation. • **Opportunity:** Financial inclusion offers opportunity to expand into untapped markets by serving unbanked and underbanked populations and generate sustainable long term value, while contributing meaningfully to inclusive economic development.	• The Bank has adopted a structured approach to promote financial inclusion by bridging gaps in access to banking and credit services. By leveraging technology, simplified processes and community-level outreach initiatives, the Bank has enabled wider adoption of savings, credit and digital payment solutions. These initiatives aim to enhance financial resilience and support inclusive growth across regions.	• **Negative:** The financial impact of inclusion arises from balancing social objectives with commercial viability. While inclusive banking supports long-term growth and diversification, poorly designed or monitored initiatives may lead to asset quality challenges, increased expenses and lower short-term returns. • **Positive:** Financial inclusion initiatives may drive improvement in financial performance by supporting growth in stable, low-cost deposits, diversifying the lending base, and improving fee-based income through cross-sell opportunities.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
8	Human Capital Management	Risk and Opportunity	• **Risk:** Weaknesses in human capital management may lead to operational errors, control breakdowns, regulatory breaches, increased fraud risk, weakened risk governance, reduced productivity, and reputational damage. • **Opportunity:** Systematically aligning workforce capabilities with strategic priorities may significantly enhance productivity, deliver consistent performance, address skills gaps, ensure continuity in key roles and improve competitive edge.	• The Bank's Human Resources policies and practices are designed to build a skilled, engaged, and performance-oriented oriented workforce. The Bank focuses on continuous learning, leadership development, and career progression supported by fair and transparent HR processes. Employee conduct, ethics, and compliance are reinforced through continuous training and awareness programmes.	• **Negative:** Poor human capital management practices may drive higher operating and workforce-related costs, lead to regulatory penalties, and cause loss events, impairing profitability and long term value creation. • **Positive:** Targeted upskilling, clear role definitions and meaningful performance differentiation help in driving higher employee effectiveness, superior customer outcomes, and ensure sustained profitability over the long-term.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
9	Human Rights	Risk & Opportunity	• **Risk:** Lack of or inadequate mechanism for mitigating human rights risks relating to workplace practices, supply chains and stakeholder relationships may lead to legal, financial, reputational, and operational consequences. • **Opportunity:** A strong commitment to human rights within workplace practices enhances a bank's reputation as a responsible and values-driven employer. Policies that promote safe working environments, reasonable working hours, mental health support, and work–life balance helps to ensure a people-centric work culture aligned with ethical performance. These practices contribute to attracting and retaining talent while strengthening employee engagement and trust.	• The Bank has adopted well-defined Human Rights Policy, aligned with United Nations Universal Declaration of Human Rights and International Labour Organisation's Declaration on Fundamental Principles and Rights at Work that enumerates its commitment to the protection and promotion of human rights. The Policy provides a framework to ensure safe, healthy, and harassment-free workplace by promoting diversity and equal opportunity, prohibition of child labour and forced labour, upholding human dignity, fair and transparent remuneration and statutory benefits, promoting ethical conduct, putting in place structured grievance redressal mechanism and policies and procedures to safeguard employees against discrimination, harassment, and retaliation.	• **Negative:** Human rights violations may adversely impact profitability and financial stability on account of direct financial costs stemming from legal and regulatory actions as well as indirect effects such as loss of business on account of reputational damage. • **Positive:** Investing in fair and inclusive workplace practices may lead to positive financial benefits arising from cost savings from lower attrition, productivity and efficiency gains from skilled and motivated workforce and lower exposure to legal and reputational risks.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
10	Product and Service Innovation	Risk & Opportunity	• **Risk:** Absence or inadequacy of product and service innovation poses a significant, multi-dimensional risk on account of operational inefficiencies, limited ability to meet evolving customer expectations, weakening competitive position, and heightened regulatory and compliance risks. • **Opportunity:** Innovative product offerings and improved service delivery ensures that the constantly evolving customer preferences are catered to, in line with their expectations, leading to enhanced customer experience, strengthening customer loyalty and building long-lasting customer relationships.	• The Bank's strategy for product and service innovation centres on leveraging digital technology to enhance customer experience and operational efficiency while ensuring prudent risk management. Using technology as a key enabler of product and service differentiation, the Bank has been focussing on delivering modern banking experiences by leveraging analytics, automation and cloud-based platforms. Further, the Bank undertakes continual review and updation of its existing products and services and periodically introduces new offerings to align with changing customer needs, market trends, and regulatory requirements, ensuring sustained competitiveness and relevance.	• **Negative:** Lack of innovation may lead to higher operating costs, inefficient processes, erosion of market share and weakening of revenue streams, negatively impacting the financial health. • **Positive:** Product and service innovation may lead to improved customer acquisition and retention as well as deepening wallet share, contributing to the bottom-line. Concomitantly, it may also help in reducing operational costs by enhancing efficiency through digitalisation/ automation.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
11	Regulatory and Legal Compliance	Risk & Opportunity	• **Risk:** Evolving regulatory requirements, stricter enforcement mechanisms and fragmented guidelines/ norms may increase operational complexity and compliance costs and may heighten risk of non-compliance, hinder decision making and disrupt ongoing initiatives. • **Opportunity:** Strong compliance frameworks may create a strategic opportunity by enhancing resilience and credibility, thereby offering a competitive advantage through proactive alignment with regulatory expectations, improve operational discipline and stronger stakeholder relationships.	• The Bank has established a strong regulatory and legal compliance framework supported by Board oversight, well-defined policies & procedures, and a dedicated compliance function. The Bank ensures adherence to applicable regulatory and statutory norms through internal controls, technology-enabled monitoring, periodic audits, and timely regulatory reporting. Further, continual engagement with regulators and regular training and awareness initiatives for the workforce has helped the Bank to foster a culture of compliance.	• **Negative:** Failure to meet regulatory and legal obligations may result in penalties/ fines, litigation costs, and business restrictions, materially affecting the financial performance. • **Positive:** Robust compliance culture may enhance financial resilience by mitigating regulatory risks while also enabling stable and sustained growth built on stakeholder trust and confidence.
12	Reputation and Brand Management	Risk & Opportunity	• **Risk:** Reputational damage arising from own actions as well as from external events, public perceptions, and association risks may result in disproportionate erosion of stakeholder confidence, resulting in manifold impact on operational and financial outcomes. • **Opportunity:** A positive reputation may enhance stakeholder trust while effective reputation management may enable better mitigation of reputational risk, reinforcing competitive advantage and stakeholder confidence.	• The Bank's reputation and brand management strategy focusses on strengthening the brand recall by ensuring consistent and repetitive messaging across physical, digital, and communication platforms. The Bank leverages transactional touchpoints across all delivery channels to reinforce brand presence and emphasises on preserving continuity in brand elements and messaging structures to ensure that it builds brand familiarity through cognitive association.	• **Negative:** Reputational damage may result in higher customer turnover, loss in market share, higher regulatory scrutiny, which may lead to deterioration in financial performance. • **Positive:** Strong reputation and brand management may deliver tangible financial benefits by supporting stable deposit growth, lower cost of funds, reducing customer acquisition and servicing costs and enabling profitable cross-selling opportunities.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
13	Risk Management	Risk & Opportunity	• **Risk:** Inadequate identification, assessment, or mitigation of risks may lead to financial instability, liquidity stress, regulatory non-compliance, operational disruptions and reputational damage. • **Opportunity:** Robust risk culture and proactive risk management allows proactive identification of profitable opportunities, expansion into new markets prudently, and innovation backed by stable performance while also enhancing regulatory compliance, stakeholder confidence, thus providing a competitive advantage.	• The Bank has adopted a comprehensive and integrated risk management strategy aligned with regulatory norms. The Bank's risk management framework is guided by a clearly defined Board-approved risk appetite framework and overseen through a robust governance structure, including the Board-level Risk Management Committee. Key risks such as credit risk, market risk, liquidity risk and operational risk are identified, measured, monitored, and mitigated through well-defined policies, independent risk functions, and strong internal controls.	• **Negative:** Inadequate or weak risk management framework may result in regulatory penalties and financial losses, affecting operational and financial stability. • **Positive:** Effective risk management may enhance financial performance by minimising losses, strengthening capital efficiency, supporting sustained business growth and reducing compliance costs.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial Implications of the risk or opportunity (Indicate positive or negative implications
14	Sustainable Finance	Risk & Opportunity	• **Risk:** As sustainability reshapes the financial markets, banks face strategic risk if their business models do not adapt to evolving client needs, investor preferences and regulatory expectations. Overexposure to declining industries or underinvestment in sustainable finance capabilities may limit future growth opportunities and reduce competitiveness of a bank. Conversely, increasing exposure to sustainable finance without adequate risk assessment, data quality or expertise may result in mispricing, inefficient capital allocation and elevated risk. • **Opportunity:** The shift towards sustainable financing offers an opportunity to tap into segments such as renewable energy, sustainable infrastructure, MSME transition financing and green housing, thereby allowing for diversification of portfolio, strengthening long-term risk resilience and aligning with the regulatory expectations.	• In line with evolving regulatory expectations and national sustainability priorities, the Bank is progressively incorporating sustainability risk considerations into its financing activities. The Bank factors environmental and social considerations into lending decisions, particularly for projects with higher sensitivity to ecological impact or regulatory exposure. The Bank also exercises caution in lending to carbon-intensive and environmentally detrimental sectors, while encouraging financing for sustainable infrastructure, MSMEs and development-oriented activities.	• **Negative:** Financial implications from climate change arise through transition-related portfolio re-pricing and physical risks impacting collateral values and borrower cash flows which may influence asset quality and loan book performance in the long-term. • **Positive:** Sustainable financing may enhance long-term profitability by redirecting capital toward assets with lower climate and regulatory risk as also may contribute to capital efficiency through access to stable, long-term, and often lower-cost funding from sources such as green bonds.

Section B: Management and Process Disclosures

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

S.No.	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
	a) Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	a) Web Link of the Policies, if available	The Bank has established a comprehensive suite of policies and mechanisms in line with statutory and regulatory requirements as well as industry best practices and after due consultation with relevant stakeholders. These policies also put in place processes and practices that are aligned to the National Guidelines on Responsible Business Conduct (NGRBC) principles. While a majority of these policies and mechanisms are publicly disclosed on the Bank's website (https://www.idbi.bank.in/) for transparency and wider stakeholder access, certain policies and procedures are maintained as internal documents due to confidentiality, sensitivity of information and/or business considerations, and are accessible only to internal stakeholders. Please refer to the **Note** for more details.								
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, Trustea) 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 applicable laws/ regulations/ guidelines as prescribed by the Government of India, various statutory and regulatory authorities, including those notified by the Ministry of Corporate Affairs (MCA), the Reserve Bank of India (RBI), the Securities & Exchange Board of India (SEBI), among others.								
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 (listed entity has flexibility regarding the placement of this disclosure)**	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, MD & CEO
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 institutionalised in its Environment, Social & Governance (ESG) Policy, which serves as the guiding framework for responsible and sustainable practices in its operations. The Board-level CSR & ESG Committee plays a central role in shaping and overseeing the Bank's ESG strategy, providing direction and governance in line with its long-term vision. Further details of the Committee's composition, terms of reference, and meetings held during FY 2025–26 are disclosed in the Corporate Governance section of the Annual Report. At the management level, day-to-day implementation is guided by the Management Committee on CSR, ESG and Publicity, comprising members of the senior leadership team. Through regular reviews and evaluations, the Committee monitors the implementation of ESG initiatives and progress made towards the Bank's sustainability goals.

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director/ Committee of the Board/ Any other committee									Frequency (Annually/ Half Yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow-up action	In line with its commitment to robust corporate governance practices, the Bank undertakes periodic review of its policies in line with the review cycles specified in each document or as directed by approving authorities to ensure their continued effectiveness and relevance. Through periodic reviews, the Bank identifies opportunities to further strengthen its policy frameworks, ensuring alignment with evolving regulatory requirements, emerging business priorities and its broader sustainability objectives. Policy performance is evaluated annually, and updates or enhancements are incorporated as needed to ensure continued alignment with evolving regulatory requirements, business priorities, and the Bank's broader sustainability goals.																	
Compliance with statutory requirement of relevance to the principles & rectification of any non-compliances	The Bank adheres to all applicable laws/ regulations as notified from time-to-time by the statutory and regulatory authorities concerned.																	

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	No.
12.	Questions	If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated
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)		

Note: *List of key policies and mechanisms of the Bank providing the governance and control framework under various aspects of the nine Principles are as follows:*

Principle	Policies/ Mechanisms
Principle 1 *(Integrity and Accountability)*	• Anti-Bribery & Anti-Corruption Policy (https://www.idbi.bank.in/pdf/Anti-Bribery-Anti-Corruption-Policy.pdf) • Code of Bank's Commitment to Customers (https://www.idbi.bank.in/commitment-code.aspx) • Compensation Policy for Non-Executive Directors (https://www.idbi.bank.in/pdf/Compensation_Policy.pdf) • ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf) • Fraud Risk Management Policy *(The Policy is not made available in public domain.)* • General Code of Conduct and Ethics (https://www.idbi.bank.in/idbi-bank-general-code-of-conduct-ethics.aspx) • IDBI Bank's Code of Conduct for Prevention of Insider Trading (https://www.idbi.bank.in/pdf/investor/Prevention_of_Insider_Trading.pdf) • IDBI Bank's Compliance Policy *(The Policy is not made available in public domain.)* • Integrated Risk Management Policy *(The Policy is not made available in public domain.)* • Know Your Customer (KYC) Policy *(The Policy is not made available in public domain.)* • Officers Service, Conduct, Discipline & Appeals Rules *(The Rules is not made available in public domain.)* • Policy for Determination of Materiality and Disclosure of Events Information (https://www.idbi.bank.in/pdf/Policy-for-Determination-of-Materiality-Disclosure-of-Events.pdf)

Principle	Policies/ Mechanisms
	• Policy on Vigil Mechanism (https://www.idbi.bank.in/pdf/Policy-on-Vigil-Mechanism.pdf) • Related Party Transaction (RPT) Policy (https://www.idbi.bank.in/pdf/Policy-on-Related-Party-Transactions.pdf) • Remuneration Policy of the Bank (https://www.idbi.bank.in/pdf/Remuneration-Policy-of-the-Bank.PDF) • Stress Testing under Internal Capital Adequacy Assessment Process (ICAAP) policy (https://www.idbi.bank.in/pdf/basel/Pillar-III-Disclosures-March-26.pdf) • Vigilance Mechanism (https://www.idbi.bank.in/vigilance-mechanism.aspx) • Whistle Blower Policy (https://www.idbi.bank.in/pdf/Whistle-Blower-Policy.pdf)
Principle 2 *(Sustainable and Safe Products)*	• Citizen Charter (https://www.idbi.bank.in/pdf/Citizen-Charter.pdf) • Digital Data Protection Policy (DPDP) *(The Policy is not made available in public domain.)* • Fraud Risk Management Policy *(The Policy is not made available in public domain.)* • Information security framework (https://www.idbi.bank.in/information-security.aspx) • Integrated Risk Management Policy *(The Policy is not made available in public domain.)* • IT Policy *(The Policy is not made available in public domain.)* • Operational Risk Management Policy (https://www.idbi.bank.in/pdf/basel/Pillar-III-Disclosures-March-26.pdf)
Principle 3 *(Employee Well-being)*	• Equal Opportunity Policy (https://www.idbi.bank.in/pdf/Equal-Opportunity-Policy-Employees.pdf) • ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf) • General Code of Conduct and Ethics (https://www.idbi.bank.in/idbi-bank-general-code-of-conduct-ethics.aspx) • IDBI Bank - Occupational Safety & Health Administration (OSHA) Policy (I-OSHA) *(The Policy is not made available in public domain.)* • i-HRIDAYO Portal *(The Portal is not made available in public domain.)* • Learning & Employee Engagement Policy *(The Policy is not made available in public domain.)* • Officers Service, Conduct, Discipline & Appeals Rules *(The Rules is not made available in public domain.)* • Policy on Vigil Mechanism (https://www.idbi.bank.in/pdf/Policy-on-Vigil-Mechanism.pdf) • Security Policy *(The Policy is not made available in public domain.)*
Principle 4 *(Stakeholder Responsiveness)*	• Corporate Social Responsibility (CSR) Policy (https://www.idbi.bank.in/pdf/CSR-Policy.pdf) • Customer Care Policy (https://www.idbi.bank.in/pdf/policy/Customer_Care_Policy.pdf) • ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf) • i-HRIDAYO Portal *(The Portal is not made available in public domain.)* • Policy on Vigil Mechanism (https://www.idbi.bank.in/pdf/Policy-on-Vigil-Mechanism.pdf) • Sexual Harassment Redressal Committees under POSH Act, 2013 (https://www.idbi.bank.in/pdf/Sexual-Harassment-Redressal-Policy.pdf)

Principle	Policies/ Mechanisms
Principle 5 *(Human Rights Protection)*	• ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf) • Human Rights Policy (https://www.idbi.bank.in/pdf/Human-Rights-Policy.pdf) • Sexual Harassment Redressal Committees under POSH Act, 2013 (https://www.idbi.bank.in/pdf/Sexual-Harassment-Redressal-Policy.pdf)
Principle 6 *(Environmental Protection)*	• Business Continuity Management (BCM) Policy (https://www.idbi.bank.in/pdf/basel/bcm-disclosure.pdf) • ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf)
Principle 7 *(Responsible Advocacy)*	• ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf) • IDBI Bank's Compliance Policy *(The Policy is not made available in public domain.)*
Principle 8 *(Inclusive Growth)*	• Corporate Social Responsibility (CSR) Policy (https://www.idbi.bank.in/pdf/CSR-Policy.pdf) • ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf)
Principle 9 *(Responsible Customer Engagement)*	• Citizen Charter (https://www.idbi.bank.in/pdf/Citizen-Charter.pdf) • Code of Bank's Commitment to Customers (https://www.idbi.bank.in/commitment-code.aspx) • Customer Care Policy (https://www.idbi.bank.in/pdf/policy/Customer_Care_Policy.pdf) • Customer Compensation Policy (https://www.idbi.bank.in/pdf/policy/Compensation-Policy-Upload.pdf) • Customer Rights Policy (https://www.idbi.bank.in/pdf/policy/Customer_Rights_Policy.pdf) • Digital Data Protection Policy (DPDP) *(The Policy is not made available in public domain.)* • ESG Policy (https://www.idbi.bank.in/pdf/ESG-Policy.pdf) • Fair Practice Code-Microfinance Loans (https://www.idbi.bank.in/pdf/micro-loan-fpc.pdf) • Fair Practices Code for Lending (https://www.idbi.bank.in/pdf/policy/FairPracticecodeforLending.pdf) • Fraud Risk Management Policy *(The Policy is not made available in public domain.)* • Grievance Redressal Policy (https://www.idbi.bank.in/pdf/policy/Grievance_Redressal_Policy.pdf) • Information security framework (https://www.idbi.bank.in/information-security.aspx) • Policy on Collection of dues and Repossession of security (https://www.idbi.bank.in/pdf/policy/collection_of_dues_policy.pdf) • Policy on Unauthorised Electronic Banking Transactions (https://www.idbi.bank.in/pdf/policy/Unauthorised-Electronic-Banking-Transactions-Policy.pdf)

SECTION C: PRINCIPLE-WISE PERFORMANCE DISCLOSURE

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

Principle 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/ Principles covered under the training and its impact	Percentage of persons in respective category covered by the awareness programmes
Board of Directors@	7	• 24th Fixed Income Money Market and Derivatives Association of India (FIMMDA) - Primary Dealers Association of India (PDAI) Annual Conference at Bali • Design Thinking: Sustainable Business Impact Outcome • Financial Intelligence for Directors • Indian Institute of Corporate Affairs (IICA) - IDBI Programme on Corporate Governance for the Directors of IDBI • SWIFT International Banking Operations Seminar (SIBOS) 2025, Frankfurt • Strategic Insights for Board Members • Virtual Programme on Know Your Customer (KYC)/ Anti-Money Laundering (AML) for Board of Directors of Banks, Non-Banking Financial Companies (NBFCs) and Financial Institutions (FIs)	100%
Key Managerial Personnel	49	• 24th FIMMDA-PDAI Annual Conference at Bali • Aarohan cum LEAD - Leadership Excellence And Development Programme for General Managers • Conference of Chief Financial Officers of Banks, FIs & NBFCs - New Challenges • Critical Mistakes Leaders Make • Design Thinking: Sustainable Business Impact Outcome • Digital Personal Data Protection Act Online Programme by Deloitte • Document Handling and Retention Policy • IDBI Basic Principles of Cyber Security • IICA-IDBI Programme on Corporate Governance for the Directors of IDBI • India Climate & Energy Dashboard (ICED) • KYC AML - Money Mules and Customer Due Diligence (CDD) Guidelines • Management Development Programme for IDBI Bank Executives – Executive Directors (EDs)	100%

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
		• Programme on Provisions of the Prevention of Corruption Act at Board Room • SIBOS 2025, Frankfurt • Strategic Insights for Board Members • Virtual Programme on KYC/ AML for Board of Directors of Banks, NBFCs and FIs • Aarohan cum Leadership Excellence and Development (LEAD) Programme – for General Managers (GMs) • Regulatory and functional role-based online modules in the Bank's Learning Management System-OJAS • Webinar on Integration of AI into Secretarial Operations • Webinar on Effective Board Management and Role of Communication • Webinar on Loans and Borrowings under Companies Act, 2013 • Webinar on Demystifying IEPF Laws • Webinar on MSMEs: Opportunities for Professionals • Webinar on Practical Aspects of Prohibition of Insider Trading (PIT) Regulations & Structured Digital Database • Practical Aspects of Prohibition of Insider Trading (PIT) Regulations & Structured Digital Database • Webinar on SEBI (LODR) (Third Amendment) Regulations, 2024 • 53rd National Convention of Company Secretaries on theme: Progressive, Inclusive and Sustainable Bharat organised by The Institute of Company Secretaries of India (ICSI). • Discussion on Insider Trading organised by SEBI • Panel Discussion on Related Party Transactions, Unpublished Price Sensitive Information (UPSI) and other challenges • Panel Discussion on facilitating decision making by the Board	
Employees other than BoD and KMPs	2,868	• Aarohan: WeRise IDBI • Compliance, Control and Ethics • Role-based/ advanced role-based workshop • First-Time Branch Head programmes • Sensitisation Programme on Provisions of the Prevention of Corruption Act, 1988 • Online Capsule Programmes • Induction Programme cum role-based workshops for the new recruits • Specialised and customised programmes • Talent Development Programme • Nominations to External Learning Programmes • Location Convenience Programme • Mentorship • E-learning through OJAS	99%

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
Workers	37	• Aarohan: WeRise IDBI – A behavioural science and wellness programme for the Workmen Employees • Role-based workshop for the clerical staff • Workshop on Notes exchange/ refund guidelines of RBI • Workshop on Continuous Clearing and Settlement • Location Convenience Programme • KYC AML - Money Mules and CDD Guidelines • Prioritisation and Scheduling • Legal Aspects of POSH • IDBI Basic Principles of Cyber Security • Awareness Training on Detecting and Dealing with Phishing Emails • Living a Life With a Purpose • Awareness Training on Detecting and Dealing with Phishing Emails • Third Party Risk Management (TPRM) - User training by Risk Department	87%

@ - The total count of Board of Directors and Key Managerial Personnel, including MD & CEO and DMDs, have been considered as on March 31, 2026.

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)	₹ 34,98,285/-	• Penalties levied by RBI in Q1 FY26 for soiled note acceptance/ deficiency during incognito visit (3 instances): ₹ 30,000/- • Penalty in Q1 FY26 for charging interest in excess of applicable lending rate to farmers in Kisan Credit Card (KCC) having sanctioned limits up to ₹ 3 lakh (1 instance): ₹ 31,80,000/-	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)
				• Penalties levied by RBI in Q1 FY26 pertaining to currency chests on account of (i) soiled notes, (ii) shortage of cash, (iii) counterfeit notes, (iv) non-conduct of half yearly verification etc. (15 instances): ₹ 51,000/- • Penalties levied by RBI in Q2 FY26 for soiled note acceptance/ deficiency during Incognito Visit. (2 instances): ₹ 20,000/- • Penalties levied by RBI in Q2 FY26 pertaining to currency chests on account of (i) soiled notes (ii) shortage of cash (iii) counterfeit notes (12 instances): ₹ 21,050/- • Penalties levied by RBI in Q3 FY26 for soiled note acceptance/deficiency during incognito visit. (1 instance): ₹ 10,000/- • Penalties levied by RBI in Q3 FY26 pertaining to currency chests on account of (i) soiled notes (ii) shortage of cash (iii) counterfeit notes (12 instances): ₹ 46,900/- • Penalties levied by RBI in Q4 FY26 for soiled note acceptance/deficiency during incognito visit. (9 instances): ₹ 1,00,000/- • Penalties levied by RBI in in Q4 FY26 pertaining to currency chests on account of (i) soiled notes (ii) shortage of cash (iii) counterfeit notes (iv) cash verification (v) external electrical switch connection in vault. (12 instances): ₹ 39,335/-	

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)**
Settlement	NA	NA	NA	NA	NA
Compounding Fee	NA	NA	NA	NA	NA
Award	Principle 1	ORBIO	₹ 15,700/-	The complainant, a customer of another bank, attempted to withdraw ₹ 5,000 from an IDBI Bank ATM at Sadar, Nagpur on 11-05-2025. Although the amount was debited, cash was not dispensed. The Office of Reserve Bank of India Ombudsman (ORBIO) advised the Bank to refund the amount with compensation as per RBI guidelines. Since the Bank paid compensation from the date of complaint instead of the transaction date, ORBIO issued an Award directing payment of compensation from the date of the transaction.	No

Non-Monetary				
Type	**NGRBC Principle**	**Name of the regulatory/ enforcement agencies/judicial institutions**	**Brief of the case**	**Has an appeal been preferred? (Yes/No)**
Imprisonment	NA	NA	NA	NA
Punishment	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.**

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
For the instances mentioned in Question no. 2, no appeal / review was preferred by the Bank.	

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

Yes, the Bank has put in place Board-approved Anti-Bribery and Anti-Corruption Policy that affirms its commitment to conducting its business with integrity, transparency and ethical governance. This Policy articulates the Bank's zero-tolerance approach towards bribery and corruption across all its operations and stakeholder interactions. The Policy is communicated internally to the Bank's workforce through its intranet and is also placed in the public domain on the Bank's website (https://www.idbi.bank.in/pdf/Anti-Bribery-Anti-Corruption-Policy.pdf) for wider dissemination and awareness.

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

Particulars	FY 2025-26	FY 2024-25
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

Particulars	FY 2025-26		FY 2024-25	
	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 the KMPs	Nil	-	Nil	-

7. **Provide details of any corrective action taken or underway on issues related to fines/ penalties/ action taken by regulators/ laws 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 2025-26	FY 2024-25
Number of days of accounts payable@	30	32

@ - Considering the business model, the Bank does not have liability directly related to accounts payable. The Bank's liabilities are grouped under head "other liabilities" and the same is monitored by the accounts owners.

9. **Open-ness of business**

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

Parameter	Metrics		FY 2025-26	FY 2024-25
Concentration of Purchases	a)	Purchases from trading houses as % of total purchases	Purchase and Sales parameters are not applicable to the 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 an arm's length. Concentration of deposits, advances, exposures and Non-Performing Assets (NPAs) with respect to Top 20 accounts of the respective four categories are disclosed in the Bank's Annual Report.	Purchase and Sales parameters are not applicable to the 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 an arm's length. Concentration of deposits, advances, exposures and NPAs in respect of Top 20 accounts of the respective four categories are disclosed in the Bank's Annual Report.
	b)	Number of trading houses where purchases are made from		
	c)	Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a)	Sales to dealers/ distributors as % of total sales		
	b)	Number of dealers/ distributors to whom sales are made		
	c)	Sales to top 10 dealers/ distributors as % 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)@	0.37%	0.42%
	d)	Investments (Investments in related parties/Total Investments made)#	0.25%	0.28%

@ - Loans given to Related party/ Gross Advances of the Bank.

 # - Investments in Related party/ Total Gross Investments of the Bank.

Leadership Indicators

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

Total number of awareness programmes held	Topics/ principles covered under the training	Percentage of value chain partners covered (by value of business done with such partners) under the awareness programmes
01	Introduction to ESG and BRSR, Products, Policy and Compliance, definition of ESG, focus areas under ESG, national policies & regulations on ESG, nine principles of NGRBC, applicability timelines of BRSR, and details of BRSR Core disclosures.	With the objective of strengthening awareness and compliance with ESG-related requirements across its value chain, the Bank disseminated a dedicated training module to its key vendors/ service providers across various functional areas.

2. 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 instituted a comprehensive governance framework supported by Board-approved policies and procedures to identify, manage and resolve conflicts of interest involving the Board members. The Bank's General Code of Conduct and Ethics, hosted on its website (https://www.idbi.bank.in/idbi-bank-general-code-of-conduct-ethics.aspx), lays down comprehensive provisions governing ethical conduct and conflict of interest situations, including specific guidance applicable to Directors. As part of this framework, all members of the Board are required to submit periodic and annual declarations of their interests and disclose any changes in their interests in external entities in the first Board meeting of every financial year and promptly thereafter in the event of any changes. Identified or potential conflicts of interest are reviewed in accordance with the Bank's governance processes. In instances where a Director has a personal interest in a matter under consideration, the Director is required to recuse himself/ herself from the deliberations and decision-making, discussions and decisions are conducted in a fair, transparent and unbiased manner. The effectiveness of conflict of interest management processes is subject to Board level oversight as part of the Bank's broader governance and ethics framework.

Principle 2: Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

1. 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.

Particular	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Not applicable given the nature of operations as a financial service provider.		
Capex			

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

Yes

b If "Yes", what percentage of inputs were sourced sustainably?

The Bank reinforced its focus on sustainable operations by adopting environmentally responsible materials such as certified green plywood and energy-efficient lighting solutions in newly established branches and select offices as well as residential facilities. These initiatives align with the Bank's broader sustainability objectives, including reduction of environmental footprint and promotion of energy efficiency across its operational infrastructure. Extending this commitment beyond its own operations, the Bank proactively engages with its vendors and service partners to encourage responsible waste management, renewable energy adoption, robust labour practices, human rights protection and robust governance framework in order to enhance their ESG performance. Further, the Bank has incorporated ESG-specific clauses, covering areas such as statutory and regulatory compliance, ethical business conduct, avoidance of conflicts of interest, data protection, adherence to information security standards and indemnification for breaches in several Requests for Proposal (RFPs). In order to align its procurement practices with global sustainability standards, the Bank accords preference, wherever feasible, to vendors and service providers possessing certifications from established environmental management frameworks such as ISO 14001. As part of its commitment to enhanced safety and sustainable operations, the Bank is prioritising sourcing of low/ zero-combustible materials such as fire-resistant paints, fire-retardant doors, fire-retardant plywood and nitrile insulation.

3. **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 given the nature of operations as a financial service provider.

4. **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 given the nature of operations as a financial service provider.

Leadership Indicators

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

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link
Not applicable given the nature of operations as a financial service provider.					

2. **If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same**

Indicate input material	Description of the risk/concern	Action taken
Not applicable given the nature of operations as a financial service provider.		

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

Name of Product/Service	Recycled or re-used input material to total material	
	FY 2025-26	FY 2024-25
Not applicable given the nature of operations as a financial service provider.		

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:**

Type	FY 2025-26			FY 2024-25		
	Reused	Recycled	Safely Disposed	Reused	Recycled	Safely disposed
Plastics (including packaging)	Not applicable given the nature of operations as a financial service provider.					
E-Waste						
Hazardous Waste						
Other Waste						

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category.
Not applicable given the nature of operations as a financial service provider	

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	% of employees covered by										
	Total (A)	Health Insurance[@]		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent Employees											
Male	11,959	11,959	100.00%	11,959	100.00%	NA	NA	11,959	100.00%	NA	NA
Female	6,579	6,579	100.00%	6,579	100.00%	6,579	100.00%	NA	NA	NA	NA
Total	**18,538**	**18,538**	**100.00%**	**18,538**	**100.00%**	**6,579**	**35.49%**	**11,959**	**64.51%**	**NA**	**NA**
Other than Permanent Employees											
Male	861	852	98.95%	861	100.00%	NA	NA	NA	NA	NA	NA
Female	724	723	99.86%	724	100.00%	724	100.00%	NA	NA	NA	NA
Total	**1,585**	**1,575**	**99.37%**	**1,585**	**100.00%**	**724**	**45.68%**	**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)	% of workers covered by									
		Health Insurance@		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers											
Male	425	425	100.00%	425	100.00%	NA	NA	425	100.00%	NA	NA
Female	145	145	100.00%	145	100.00%	145	100.00%	NA	NA	NA	NA
Total	570	570	100.00%	570	100.00%	145	25.44%	425	74.56%	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 workers are covered under the Bank's in-house medical scheme.

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

Category	FY 2025-26	FY 2024-25
Cost incurred on well-being measures as a % of total revenue of the company@	0.32%	0.32%

@ - The Bank also provides ex-gratia assistance in lieu of compassionate appointment to eligible dependent family members of deceased employees.

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

Sr.	Benefits	FY 2025-26			FY 2024-25		
		No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority. (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority. (Y/N/N.A.)
1.	Provident Fund (PF)	2.08%	10.54%	Y	2.45%	11.49%	Y
2.	Gratuity	100.00%	100.00%	Y	100.00%	100.00%	Y
3.	Employees' State Insurance (ESI)	0.00%	0.00%	NA	0.00%	0.00%	NA
4.	Others – Pension & NPS@	97.92%	89.46%	Y	97.55%	88.51%	Y

@ - Except for 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 providing barrier-free access for all visitors, employees, and workers, including persons with disabilities, in accordance with the Rights of Persons with Disabilities Act, 2016 and applicable government guidelines. A substantial number of branches already meet the prescribed accessibility standards, while several others are partially compliant and are being upgraded on a phased basis to achieve full conformity. In certain cases, complete compliance is currently constrained by site-specific factors such as statutory limitations, space constraints or structural and regulatory conditions and such cases are being periodically reviewed to undertake enhancements as and when feasible. To further enhance accessibility, the Bank has introduced alternative arrangements, including doorstep banking services for persons with disabilities, and has appointed nodal officers at each branch to address accessibility related concerns and facilitate uninterrupted access to essential services. As of March 31, 2026, out of a total of 2,174 branches (excluding 69 IDBI Sameep Banking Outlets), 1,078 branches were equipped with ramp facilities and ramp installation was in progress at 33 branches. An additional 293 branches did not require ramps as they were accessible through level entry or lift-based access. The remaining 770 branches are located on upper floors, making ramp installation infeasible. Recognising the importance of an inclusive workplace, accessibility features have been provided in 66 out of 97 Regional and Zonal Offices. The Bank is in the process of evaluating options to extend these facilities to other offices wherever feasible. Additionally, voice-enabled lift systems have also been installed in select offices to assist visually impaired employees in navigating the office premises independently.

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

Yes. The Bank upholds the principles of equality, diversity and non-discrimination through its Equal Opportunity Policy. The Policy encapsulates the Bank's commitment to provide equal opportunities to all employees and qualified job applicants, regardless of their race, caste, religion, color, ancestry, marital status, sex, age, nationality, disability, and other factors. The provisions of the Policy are aimed at ensuring a diverse and inclusive work culture defined by merit-based professional growth, while complying with applicable labour laws and regulatory requirements. The Policy is disclosed on the Bank's website (https://www.idbi.bank.in/pdf/Equal-Opportunity-Policy-Employees.pdf) for wider dissemination among the stakeholders.

5. **Return to Work and Retention Rates of permanent employees and workers that took parental leave for FY 2025-26**

Gender	Permanent Employees		Permanent Workers	
	Return to Work Rate@	Retention Rate#	Return to Work Rate@	Retention Rate#
Male	99.78%	91.85%	100.00%	100.00%
Female	79.33%	87.40%	50.00%	100.00%
Total	**90.66%**	**89.95%**	**85.71%**	**100.00%**

@ - For Return to Work rate, officers who have availed paternity/ maternity leave which ended during FY 2025-26 (till March 31, 2026) and were in service as on March 31, 2026 have been considered.

 # - For Retention Rate, officers who availed paternity/ maternity leave which ended during April 01, 2024 till March 31, 2025 and were retained after12 months and in service as on March 31, 2026 have been 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 called i-Hridayo, hosted on its intranet, which allows employees and workers to report their grievances. Additionally, the Bank has established built-in appellate mechanisms within various policies, procedures, and processes to facilitate the grievance redressal process.
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 2025-26			FY 2024-25		
	Total employees/ workers in respective category (A)@	No. of employees/ workers in respective category who are part of association(s) or Union (B)#	% (B/A)	Total employees/ workers in respective category (C)@	No. of employees/ workers in respective category who are part of association(s) or Union (D)#	% (D/C)
Total Permanent Employees	**20,123**	**11,304**	**56.17%**	**19,087**	**10,968**	**57.46%**
- Male	12,820	7,770	60.61%	12,333	7,708	62.50%
- Female	7,303	3,534	48.39%	6,754	3,260	48.27%
Total Permanent Workers	**570**	**502**	**88.07%**	**644**	**584**	**90.68%**
- Male	425	386	90.82%	487	457	93.84%
- Female	145	116	80.00%	157	127	80.89%

@ - 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.

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

Category	FY 2025-26					FY 2024-25				
	Total (A)	On Health and Safety Measures		On Skill Upgradation		Total (D)	On Health and Safety Measures		On Skill Upgradation	
		Number (B)	% (B/A)	Number (C)	Number (C/A)		Number (E)	% (E/D)	Number (E)	% (F/D)
					Employees					
Male	12,820	12,536	97.78%	12,731	99.31%	12,333	11,617	94.19%	12,155	98.56%
Female	7,303	7,075	96.88%	7,195	98.52%	6,754	6,221	92.11%	6,609	97.85%
Total	**20,123**	**19,611**	**97.46%**	**19,926**	**99.02%**	**19,087**	**17,838**	**93.46%**	**18,764**	**98.31%**
					Workers					
Male	425	351	82.59%	351	82.59%	487	394	80.90%	397	81.52%
Female	145	131	90.34%	131	90.34%	157	145	92.36%	145	92.36%
Total	**570**	**482**	**84.56%**	**482**	**84.56%**	**644**	**539**	**83.70%**	**542**	**84.16%**

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

Category	FY 2025-26			FY 2024-25		
	Total (A)@	Number (B)#	% (B/A)	Total (C)@	Number (D)#	% (D/C)
Employees						
Male	12,844	12,317	95.90%	11,147	10,764	96.56%
Female	7,315	6,624	90.55%	5,802	5,208	89.76%
Total	**20,159**	**18,941**	**93.96%**	**16,949**	**15,972**	**94.24%**
Workers						
Male	458	457	99.78%	525	524	99.81%
Female	155	154	99.35%	165	165	100.00%
Total	**613**	**611**	**99.67%**	**690**	**689**	**99.86%**

@ - Total Employees includes live employees as at end of a financial year plus Retired/ Voluntary Retirement Scheme/ Deceased employees for whom performance assessment is done for the financial year.

 # - Total Employees/Workers for whom performance assessment is done for the financial year.

10. **Health and safety management system:**

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

Yes. The Bank has adopted the Integrated Occupational Safety, Health and Assurance (i-OSHA) Policy to provide a safe, healthy and secure working environment for all its employees and off-roll staff working in its premises. The Policy focuses on proactive risk identification and prevention of workplace hazards through continuous monitoring and improvement of safety practices in compliance with applicable occupational safety and health regulations. Regular training, awareness programmes and incident reporting mechanisms have been made an integral part of the Policy for strengthening the Bank's safety culture and ensuring employee well-being across its operations. The Bank has also undertaken comprehensive safety measures across its offices and branches including installation of fire safety equipment, deployment of Closed-Circuit Television (CCTV) surveillance, provision of ergonomically designed seating and engagement of trained security personnel. The Bank places strong emphasis on employee health and well-being with appointment of Bank Medical Officers (BMOs) at key locations, including the Head Office, Zonal Offices, and the Training College and conduct of periodic wellness programmes. Comprehensive health check-ups for employees are also conducted through empanelled hospitals, reflecting the Bank's continued commitment to preventive healthcare. Additionally, the Bank provides comprehensive medical facilities in accordance with its medical policy and applicable health insurance schemes to support employees in meeting their medical expenses.

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 adopts a proactive approach to safety and operational continuity by conducting periodic fire mock drills and undertaking regular preventive maintenance of all equipments to ensure employee preparedness and sustained operational efficiency. In order to enhance workplace safety, necessary personal protective equipment such as helmets, gloves, and safety shoes are provided to all workers and Standard Operating Procedures (SOPs), work permits and proper signage are ensured prior to the execution of any task. Daily inspections of workplaces are carried out and accident histories are reviewed periodically to identify and to address potential risks. The Bank also conducts regular fire and electrical audits of its premises and undertakes corrective actions to mitigate identified risks. In accordance with the Bank's policy, all safety, audit, and maintenance-related information is systematically recorded, monitored, and updated in the Disaster and Business Continuity Management IT system (I-DAB). During floor cleaning activity in the Bank's premises, appropriate cautionary signages and physical barricades are placed to inform about wet floor conditions and minimise the risk of accidents.

c. **Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Yes. The Bank maintains relevant registers and logbooks, including an electrical shock register, at its Head Office to document workplace incidents and hazards. Additionally, Standard Operating Procedures (SOPs) provide clear guidance on preventive measures and emergency responses, reinforcing a structured approach to occupational health and safety.

d. **Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

As part of its employee well-being initiatives, the Bank ensures medical coverage for all employees and their dependents under its Medical Scheme. Further, junior employees of the Bank are covered under a floater group mediclaim policy, ensuring adequate medical coverage across all employee categories. Periodic comprehensive health check-ups are conducted at the Bank's Head Office, including assessments relating to mental well-being, liver function, eye health, and cardiovascular fitness. During the year, the Bank also undertook multiple health awareness programmes focussing on cancer awareness, women's health and diet and nutrition, underscoring its commitment to preventive healthcare and sustainable employee well-being.

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

Safety Incidents/ Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	In FY 2024-25 and FY 2025-26, 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		

@ - Including in the contractual workforce.

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

The Bank is committed to ensuring a safe, secure, and healthy working environment for all its employees. To support this commitment, the Bank has adopted the IDBI Bank - Occupational Safety, Health and Assurance (i-OSHA) Policy, which establishes a comprehensive workplace health and safety framework aligned with ISO 45001:2018, the Occupational Safety, Health and Working Conditions Code 2020, and other national standards across all its premises. The policy focuses on proactive risk identification, prevention of workplace hazards, compliance with applicable occupational safety and health regulations, and continuous monitoring and improvement of safety practices. The policy outlines the responsibilities of the Bank, employees and contractors, mandates compliance with fire, electrical, ergonomic, and indoor air quality standards, strengthens preparedness through emergency response plans, drills, audits, and training and integrates safety considerations with business continuity and ESG commitments. It encompasses hazard identification and risk assessment (HIRAC), operational controls, medical and health insurance benefits, well-being initiatives, incident reporting mechanisms, performance monitoring, and continuous improvement through structured action plans and periodic management reviews, ensuring safe, healthy, and resilient operations for employees, visitors, and outsourced personnel across all the Bank's premises.

In order to ensure a comfortable work environment and to minimise the risk of overheating of air-conditioning units, the Bank maintains indoor air-conditioning temperatures at an ambient level of 25°C-26°C. Further, the Bank, in order to proactively manage workplace risks and safeguard employee health, has implemented structured safety and medical preparedness measures. Fire drill trainings are conducted periodically across the Head Office in Mumbai and all Zonal and Regional Offices to strengthen emergency preparedness. Safety infrastructure, including first-aid kits, fire alarms, and fire extinguishers, is maintained across office locations. Clear safety signages, exit markers, fire extinguisher placements, and layout maps have been installed at prominent locations across the Bank's premises to guide employees and visitors and facilitate safe evacuation in the event of a fire or emergency.

The Bank also ensures preventive health management for employees above a defined age threshold through comprehensive health check-up packages. The facility of Bank Medical Officers (BMOs) is made available at the Head Office, select Zonal Offices and select staff quarters in Mumbai to ensure timely medical support. Further, to ensure access to quality healthcare, the Bank has established tie-ups with leading hospitals and clinics, enabling employees to avail best-in-class medical treatment while also alleviating immediate financial burden through cashless treatment facilities at approved healthcare institutions.

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

Topic	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remark	Filed during the year	Pending resolution at the end of year	Remark
Working Conditions	Nil	Nil	NA	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14. Assessments for the year:

Topic	% of your plants and offices that were assessed (by entity or statutory authorities or third parties
Health and Safety Practices Working Conditions	As part of its proactive efforts towards promoting employee health and workplace safety, the Bank undertook a comprehensive programme of electrical safety and statutory compliance assessments across its premises. A total of 2,145 offices and branches were evaluated by qualified electrical auditors to ensure adherence to prescribed safety standards. In addition, the Bank conducted regular and preventive inspections at its Head Office as part of its ongoing risk mitigation efforts. These included inspections of lifts by authorised lift inspectors, verification of fire detection and suppression systems by approved agencies, quality testing of packaged drinking water by the manufacturer and pollution testing of diesel generator (DG) sets by authorised agencies. These measures reflect the Bank's continued commitment to maintaining a safe, compliant, and sustainable working environment for its employees, customers, and other stakeholders.

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 ensures safe and healthy working conditions and mitigates the risk of any untoward incidents through strict adherence to preventive maintenance schedules, established Standard Operating Procedures (SOPs) and prescribed Do's and Don'ts.

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 comprehensive life insurance cover and compensatory packages to its employees and workers as part of its overall commitment to employee well-being and social security. These measures are designed not only to offer financial protection to employees during their service tenure but also to ensure financial security and dignity for their families in the event of unforeseen circumstances.

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 actively works to ensure compliance across its value chain by requiring vendors/ service providers to meet all applicable statutory obligations, including timely deduction and payment of Provident Fund, Employees' State Insurance, Gratuity, Goods and Services Tax, and other mandated dues. Vendors/ service providers are required to submit compliance certificates as proof of adherence, and those engaged in Cash Delivery, Pickup, and Cash Sorting services must additionally furnish monthly compliance certificates, along with payment receipts in line with central labour laws. These requirements are reviewed through annual vendor/ service provider audits. To reinforce accountability, statutory and regulatory compliance clauses have been embedded in multiple Requests for Proposal (RFPs), reflecting the Bank's ongoing commitment to lawful, ethical, and responsible value chain engagement.

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

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 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employees	Not applicable considering there were no employees/ workers of the Bank who suffered high consequence work-related injury/ ill-health/ fatalities in FY 2024-25 and FY 2025-26.			
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):**

   The Bank provides structured transition-support initiatives to assist employees in preparing for retirement and post-service life. Dedicated Retirement Programmes are conducted at the Bank's apex training institute, the IDBI Centre for Excellence in Banking and Finance (ICBF), Hyderabad. These programmes offer holistic guidance on financial planning, healthcare, insurance, psychological preparedness, wellness and overall well-being to ensure a smooth and informed transition. The programme broadly covers healthy ageing, lifestyle management, diet and wellness practices, yoga and meditation, philosophy of life including spiritual aspects, second careers and productive ageing, social networking, psychological preparedness, management of finances and investments, retirement planning and tax aspects, will-making, nomination processes and superannuation benefits. In addition, the Bank's robust learning and development ecosystem, encompassing up-skilling, reskilling, leadership development and role-based programmes, supports employees across the career lifecycle, enabling them to navigate transitions with confidence and preparedness.

5. **Details on assessment of value chain partners:**

Details	% of value chain partners (by value of business done with such partners) that were assessed
Health and Safety Practices	Recognising the critical role of its value chain in incorporating sustainable practices across its operations, the Bank is in the process of instituting a structured assessment framework to evaluate value chain partner compliance with environmental norms, labour laws, human rights requirements and provision of a safe, healthy and harassment-free work environment. During FY 2025-26, self-declarations were submitted by 134 key vendors/ service providers confirming their compliance with applicable environmental regulations, labour laws, and human rights standards. This assessment underscores the Bank's commitment to reinforcing responsible business practices across its value chain.
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 vendors/ service providers. Nevertheless, the Bank remains committed to actively engage with its vendors/ service providers to sensitise them on adhering to health, safety and workplace standards and to promote continuous imprement.

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:**

   The Bank is committed to placing the needs and concerns of its stakeholders at the core of its strategy to enable sustainable and long-term value creation in an inclusive manner. The Bank follows a structured and robust framework to identify and assess both internal and external stakeholders, taking into account the impact of its operations as well as the influence that the stakeholders may exert on the Bank's performance and reputation. Through this process, the Bank has identified key stakeholder groups, including Board of Directors, customers, employees, implementation partners for Corporate Social Responsibility (CSR) projects, industry bodies, media partners, shareholders, regulatory bodies, Self-Regulatory Organisations (SROs) and other Market Infrastructure Institutions (MIIs), and vendors/ service providers.

   During FY 2025-26, a comprehensive stakeholder engagement and impact materiality assessment was undertaken through a structured survey exercise to identify the key material issues for the Bank. The survey responses were systematically analysed and evaluated to prioritise and identify key material issues for the Bank based on their relevance to the stakeholders as well as their potential impact on the Bank's operations and long-term sustainability objectives. The Bank's engagement with all its stakeholders is an ongoing and integral part of its processes. The Bank engages consistently and constructively with its stakeholders through a wide range of communication channels in order to remain responsive to evolving stakeholder expectations, while reinforcing trust, transparency and accountability. Through these sustained stakeholder engagement endeavours, the Bank strives to promote inclusive and responsible growth by ensuring that stakeholder perspectives are meaningfully integrated into its decision-making and long-term strategy.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Board of Directors	No	• Board Meetings • Board-level Committee Meetings • Notice • Emails • Investor Presentations	• Others - Continuous	• Corporate Governance • Strategy • Financial and operational performance • Risk Management • ESG and Sustainability related matters
Customers	Yes	• Telephonic calls • Emails • Call Centres • Website • Branch Interactions • Social media platforms • Advertisements • Surveys	• Others – Continuous	• Product and service information and updates • Customer experience • Relationship management • Grievance Redressal

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	• Internal Portal • Emails • Meetings • Training programmes • Performance evaluation • Employee engagement initiatives • Social media platforms • Surveys	• Others – Continuous	• Human capital management policies • Employee well-being and workplace safety • Training & development • Career progression • Inclusive work culture
Implementing agencies for CSR projects	Yes	• Meetings • Emails • Telephonic calls • Field Visits • Reports	• Others – Continuous and need-based	• CSR project implementation • Socio-economic impact • Alignment with CSR objectives
Media Agencies	No	• Press releases • Press conferences • Media briefings	• Others – Periodic and need-based	• Brand and reputation management • Public information dissemination
Regulatory bodies, SROs & MIIs	No	• Regulatory reporting • Meetings • Telephonic calls • Emails	• Others – Continuous	• Regulatory compliances • Regulatory approvals • Essential banking and financial market operations • Governance standards
Shareholders	No	• Annual Report • Annual General Meeting • Shareholder Meets • Stock exchange filings • Website disclosures • Press Releases • Emails • Telephonic calls	• Others – Periodic and need-based	• Strategy updates • Financial and operational performance • Regulatory and statutory disclosures • Corporate actions • Shareholder protection initiatives
Vendors/ Service Providers	No	• Telephonic calls • In-person and virtual Meetings • Emails • Notices	• Others – Continuous and need-based	• Project implementation • Review/ update • Delivery of essential banking services • Regulatory and statutory compliance

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.**

   During FY 2025-26, the Bank carried out a structured Stakeholder Engagement and Materiality Assessment (SEMA) exercise to identify key material issues, based on their relevance to the stakeholders as well as their potential impact on the Bank's operations and long-term sustainability objectives. This initiative reflects the Bank's ongoing focus on stakeholder engagement for inclusive decision-making as well as transparent and responsible business conduct, ensuring that the material issues for the Bank are aligned with stakeholder expectations and long-term goals.

   The SEMA exercise was implemented through a structured, multi-stage process as outlined below:

   - **Stakeholder Mapping:** The Bank undertook a systematic evaluation to identify its key stakeholder groups, comprising Board of Directors, customers, employees, implementation partners for Corporate Social Responsibility (CSR) projects, industry bodies, media partners, shareholders, regulatory bodies, Self-Regulatory Organisations (SROs) and other Market Infrastructure Institutions (MIIs), and vendors/ service providers. This mapping was undertaken by assessing the nature and extent of each stakeholder group's influence on the Bank, the impact of the Bank's operations on them, and the degree of mutual reliance and responsibility between the Bank and its stakeholders.

   - **Stakeholder Interactions:** To capture diverse viewpoints, the Bank engaged with stakeholders through a structured quantitative survey that was focussed on obtaining insights relating to sustainability expectations of the diverse stakeholder groups as well as their ESG-related concerns and perceptions of the Bank's practices.

   - **Identification and Prioritisation of Material Issues:** The responses received from over 3,000 respondents across stakeholder groups were analysed to identify ESG topics that are most relevant to the Bank's business and its stakeholders. A materiality framework was applied to assess the relative importance of these topics based on stakeholder priority and potential impact on the Bank's operations, risk profile, and long-term value creation. The outcomes of the SEMA, that is, the shortlisted material issues were reviewed by the senior management and presented to the Board as part of the Bank's ESG governance process.

   - **Strategic Alignment and Focus Areas:** Responses received across stakeholder groups has provided valuable insights into existing challenges, emerging risks, and potential opportunities for the Bank. These insights shall shape the ongoing deliberations and initiatives around the Bank's sustainability focus areas, offering relevant perspective for broader considerations of ESG matters within its business objectives and strategic planning.

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

   Yes, stakeholder consultations form an integral part of the Bank's approach to identifying, prioritising, and addressing key environmental and social considerations. Through the materiality assessment process, the Bank has gained valuable insights into ESG issues that are most significant or material to both its stakeholders and its business.

   The stakeholder inputs have contributed to a broader understanding of stakeholder perspectives on ESG-related issues and helped to contextualise the Bank's approach to sustainability.

   In addition to the structured impact materiality assessment exercise, the Bank follows a dynamic approach to stakeholder identification and engagement, with periodic reviews undertaken to account for changes in the business landscape, regulatory developments and evolving stakeholder expectations. This ongoing reassessment ensures that the Bank's sustainability efforts remain relevant, responsive and aligned with emerging risks and opportunities.

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

The Bank strategically integrates financial performance with social responsibility by leveraging a wide range of products, services, and delivery channels to enhance financial security and overall well-being of customers, especially for those from the disadvantaged sections of the society. This approach is guided by the objective of creating shared value while fostering inclusive and sustainable economic growth. The Bank's financial inclusion initiatives and CSR programmes play a crucial role in reaching underserved sections of society and delivering tangible socio-economic impact.

The Bank's widespread and well-integrated network of physical, digital and relationship-based channels are designed not only for access and convenience, but also to enable continuous engagement, feedback, as also grievances or concerns. To uphold transparency and accountability, the Bank has instituted robust grievance redressal systems supported by defined policies and dedicated access channels. These mechanisms facilitate timely and equitable resolution of concerns raised by customers, employees, investors, and CSR beneficiaries. Grievances and feedback from value chain partners and other marginalised or external groups are addressed on a case-specific basis, consistent with the Bank's ethical code of conduct.

Principle 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	18,538	17,922	96.68%	16,911	16,447	97.26%
Other than permanent	1,585	1,418	89.46%	2,176	1,955	89.84%
Total Employees	**20,123**	**19,340**	**96.11%**	**19,087**	**18,402**	**96.41%**
Workers						
Permanent	570	482	84.56%	644	537	83.39%
Other than permanent	0	0	-	0	0	-
Total Workers	**570**	**482**	**84.56%**	**644**	**537**	**83.39%**

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

Category	FY 2025-26					FY 2024-25				
	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	11,959	0	-	11,959	100.00%	11,123	0	-	11,123	100.00%
Female	6,579	0	-	6,579	100.00%	5,788	0	-	5,788	100.00%
Other than Permanent Employees										
Male	861	0	-	861	100.00%	1,210	0	-	1,210	100.00%
Female	724	0	-	724	100.00%	966	0	-	966	100.00%
Permanent Workers										
Male	425	0	-	425	100.00%	487	0	-	487	100.00%
Female	145	0	-	145	100.00%	157	0	-	157	100.00%
Other than Permanent Workers										
Male	0	0	-	0	-	0	0	-	0	-
Female	0	0	-	0	-	0	0	-	0	-

3. **Details of remuneration/ salary/ wages:**

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 (BoDs)#	9	₹ 32,60,000	1$	₹ 37,40,000
Key Managerial Personnel (KMPs)	3	₹ 1,67,97,944	2	₹ 57,28,150
Employees other than BoDs and KMPs	13,815	₹ 20,12,801	7,958	₹ 15,12,613
Workers	481	₹ 10,79,510	157	₹ 11,32,520

@ - The total number of employees considered for computing the median remuneration includes all employees eligible to receive salary as at end-March 2026 and past employees (who have left the Bank due to retirement/ resignation/ death/ removal from service) to whom salary payments were made during FY 2025-26.

 # - 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 T. N. Manoharan, Shri Raj Kumar, and Shri B. B. Joshi who ceasesd to be Director w.e.f. 30.07.2025, 18.05.2025, and 08.10.2025, respectively and the sitting fees paid to them is included in the median calculation. The calculation does not include siting fees paid to LIC on behalf of meetings attended by:

i. Shri Sat Pal Bhanoo upto 31.12.2025 (Shri Sat Pal Bhanoo ceased to be LIC Managing Director on 31.12.2025 and sitting fees was directly paid to him w.e.f. 01.01.2026 which is included in the median and

ii. Shri R. Doriaswamy w.e.f. 19.05.2025 to 24.09.2025

$ - Median cannot be calculated as there is one female representative in the Board of Directors.

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

Category	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	30.96%	30.82%

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)**

The Bank has established a comprehensive Human Rights Policy applicable to all identified stakeholders, including employees, and aligned with recognised human rights principles. The Policy covers key aspects such as ensuring health and safety at the workplace, promoting workforce diversity, prohibiting child labour and forced labour, maintaining a harassment free work environment, upholding human dignity, providing minimum wages and statutory benefits, and enabling accessible channels for employee feedback and grievance redressal. Additionally, it reinforces the Bank's commitment to ethical business conduct. These principles are incorporated across the Bank's conduct rules, internal guidelines, and employee related policies to ensure effective implementation.

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

The Bank acknowledges the important role that businesses can play in the long-term protection of human rights for a better future. This commitment to fundamental principles is reflected in its policies and actions towards stakeholders. The Bank has established an online portal called i-HRIDAYO for employees to submit grievances and has created a Grievance Redressal Committee (GRC) to address issues relating to discrimination and harassment. A mechanism for addressing sexual harassment complaints has been implemented in accordance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act). Additionally, the Bank has instituted a Human Rights Policy.

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

Category	FY 2025-26			FY 2024-25		
	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	14	5	-	12	4	-
Discrimination at workplace	4	0	-	4	1	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/ Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	1	Nil	-
Other human rights related issues	Nil	Nil	-	Nil	Nil	-

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

Particulars	FY 2025-26	FY 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	14	12
Complaints on POSH as a % of female employees / workers	0.20%	0.18%
Complaints on POSH upheld	1	2

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

The complainants can submit their concerns or complaints via a separate portal (i-HRIDAYO), which can only be accessed by authorised personnel. Authorised personnel dealing with complaints received through i-HRIDAYO, GRC or any other mode ensure the utmost confidentiality of the complaint and protect the identity of the complainant. The Bank has also implemented guidelines for preventing sexual harassment under the POSH mechanism. Furthermore, the Bank's Human Rights Policy underscores its commitment to safeguarding human rights and maintaining a work environment free from harassment.

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

Yes. The Bank embeds statutory compliance and human rights safeguards within its contractual framework. Request for Proposals (RFPs) and business contracts with vendors and service providers mandate compliance with all applicable labour, industrial and safety laws, rules, regulations and statutory notifications issued from time-to-time. Vendors are required to implement all prescribed safety measures, protect personnel, work and facilities, and adhere to safety instructions during contract execution. Similarly, loan agreements require borrowers to confirm the absence of outstanding statutory or labour-related liabilities, including provident fund and labour dues, thereby reinforcing responsible business conduct and protection of human rights.

10. **Assessments for FY 2025-26:**

Category	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	100%
Forced/Involuntary Labour	100%
Sexual Harassment	100%
Discrimination at workplace	100%
Wages	100%
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 10 above.**

No significant 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/ complaints**

During FY 2025-26, the Bank did not identify or encounter any incidences or developments necessitating changes to its existing offerings or processes, reflecting the robustness of its internal controls, compliance and governance mechanisms. While no human rights–related grievances or complaints were reported, the Bank remains committed to reviewing and monitoring its policies and business operations to ensure alignment with human rights principles and to safeguard against any potential violations in line with its objective of maintaining highest standards of ethical and responsible conduct.

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

The Bank has not carried out a formal human rights due diligence exercise during the reporting period. However, human rights considerations are addressed through existing policies, contractual safeguards and compliance mechanisms.

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 remains committed to providing barrier-free access across its premises in accordance with the Rights of Persons with Disabilities Act, 2016 and applicable Government guidelines. A substantial number of branches are fully compliant with the prescribed accessibility standards, while others are partially compliant and are being upgraded progressively to achieve full conformity. As of March 31, 2026, the Bank operated 2,174 branches (excluding 69 IDBI Sameep Banking Outlets). Of these, 1,078 branches were equipped with ramp facilities and in another 33 branches, ramp installation was in progress. While 293 branches did not require ramps due to level entrances or lift access, 770 branches are situated on upper floors, where the provision of ramps was not feasible. To further strengthen accessibility, the Bank has adopted supplementary measures, including doorstep banking services for persons with disabilities and the appointment of nodal officers at each branch to address accessibility related issues and ensure uninterrupted delivery of essential services.

Recognising the importance of an inclusive workplace, accessibility features have been provided in 66 out of 97 Regional and Zonal Offices. The Bank is in the process of evaluating options to extend these facilities to other offices wherever feasible. Additionally, voice-enabled lift systems have also been installed in select offices to assist visually impaired employees in navigating office premises independently.

4. **Details on assessment of value chain partners:**

Category	% of value chain partners (by value of business done with such partners) that were assessed
Child Labour	Recognising the critical role of its value chain in incorporating sustainable practices across its operations, the Bank is in the process of instituting a structured assessment framework to evaluate value chain partner compliance with environmental norms, labour laws, human rights requirements and provision of a safe, healthy and harassment-free work environment. During FY 2025-26, self-declarations were submitted by 134 key vendors/ service providers confirming their compliance with applicable environmental regulations, labour laws, and human rights standards. This assessment underscores the Bank's commitment to reinforcing responsible business practices across its value chain.
Forced/Involuntary Labour	
Sexual Harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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

While no significant risks or concerns were identified during the assessment, the Bank continues to uphold its commitment to human rights protection by engaging with and sensitising its vendors and service providers across the value chain.

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	Unit	FY 2025-26[@]	FY 2024-25
From renewable sources			
Total Electricity Consumption (A)	GJ	-	Not Applicable
Total Fuel Consumption (B)	GJ	-	Not Applicable
Energy Consumption through other sources (C)	GJ	-	Not Applicable
Total energy consumed from renewable sources (A+B+C)	**GJ**	**-**	**Not Applicable**
For Non-Renewable Sources			
Total Electricity Consumption (D)	GJ	2,84,783.42	2,86,034.83
Total Fuel Consumption (E)	GJ	27,543.64	24,539.11
Energy Consumption through other sources (F)	GJ	-	0
Total energy consumed from non-renewable sources (D+E+F)	**GJ**	**3,12,327.06**	**3,10,573.94**
Total Energy Consumption (A+B+C+D+E+F)[@]	**GJ**	**3,12,327.06**	**3,10,573.94**
Energy intensity per rupee of turnover (Total energy consumed/Revenue from operations)	**GJ per crore INR**	8.74	9.18
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/Revenue from operations adjusted for PPP)	**GJ per million USD**	17.77	18.97

Parameter	Unit	FY 2025-26@	FY 2024-25
Energy intensity in terms of physical output (total energy consumption/Full time Equivalent (FTE))	**GJ per FTE**	9.77	10.01

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have conducted reasonable assurance of the Bank's BRSR Core Disclosures for FY 2025-26.

@ - The energy data for FY 2025-26 is not comparable to that of FY 2024-25. For FY 2025-26, the Bank has considered energy consumption of all its 2,244 branches and 283 offices. The energy data for FY 2025-26 includes data derived by actual consumption in the following locations, the Bank's Head Office (including its office in Belapur and Chembur), Zonal Offices, Regional Offices, IDBI Centre for Excellence in Banking & Finance (ICBF), IDBI Learning Centres (ILCs) and metro branches and estimated data for all other branches and offices calculated on the basis of spend-based method notified by SEBI. The latest 2025 tariff published by CEA has been adopted to calculate energy from electricity using a spent-based method. 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 20.34/USD, published by the IMF (World Economic Outlook (April 2026) - 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 based on Full Time Equivalent (FTE) for FY 2025-26.

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	Unit	FY 2025-26@	FY 2024-25
(i) Surface Water	KL	-	0
(ii) Ground Water	KL	-	0
(iii) Third party Water	KL	5,40,151.13	3,33,091.94
(iv) Sea Water/ Desalinated Water	KL	-	0
(v) Others	KL	-	0
Total volume of water withdrawal (i+ ii+ iii+ iv+ v)@	**KL**	5,40,151.13	3,33,091.94
Total volume of water consumption	KL	5,40,151.13	3,33,091.94
Water intensity per rupee of turnover (Total water consumption/Revenue from operations)	**KL per crore INR**	15.11	9.85
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption/Revenue from operations adjusted for PPP)	**KL per million USD**	30.73	20.34
Water intensity in terms of physical output (total water consumption/ Full time Equivalent (FTE))	**KL per FTE**	16.89	10.74

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have conducted reasonable assurance of the Bank's BRSR Core Disclosures for FY 2025-26.

@ - The water consumption data for FY 2025-26 is not comparable to that of FY 2024-25. For FY 2025-26, the Bank has considered water consumption of all its 2,244 branches and 283 offices. For FY 2025-26, third party water includes bottled/ packaged water for the Bank's Head Office (including its office in Belapur and Chembur), Zonal Offices, Regional Offices, IDBI Centre for Excellence in Banking & Finance (ICBF), IDBI Learning Centres (ILCs) and metro branches and domestic water supplied by local bodies for such offices

located in nine states. In case of such offices located in the rest of the 20 states 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 remaining branches and 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 employees 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 20.34/USD, published by the IMF (World Economic Outlook (April 2026) - 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 based on Full Time Equivalent (FTE) for FY 2025-26.

4. **Provide the following details related to water discharged:**

Parameter	Unit	FY 2025-26@	FY 2024-25
Water discharge by destination and level of treatment			
(i) To Surface water		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	KL		
- With treatment - please specify level of treatment	KL		
(ii) To Ground Water			
- No treatment	KL		
- With treatment - please specify level of treatment	KL		
(iii) To Seawater			
- No treatment	KL		
- With treatment - please specify level of treatment	KL		
(iv) Sent to third-parties			
- No treatment	KL		
- With treatment - please specify level of treatment	KL		
(v) Others			
- No treatment	KL		
- With treatment - please specify level of treatment	KL		
Total water discharged (in kilolitres)	KL		

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have conducted reasonable assurance of the Bank's BRSR Core Disclosures for FY 2025-26.

@ - 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.**

As part of its environmental protection measures, the Bank has installed Sewage Treatment Plants (STPs) at its Head Office in Mumbai, its office in Belapur, and at ICBF, Hyderabad. The treated water is reused in the air conditioning plants at the Head Office and the Belapur office, while at ICBF, Hyderabad, the treated water is utilised for gardening purposes. These initiatives support water conservation and contribute to the Bank's efforts toward sustainable and responsible operations.

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

Parameter	Unit	FY 2025-26	FY 2024-25
NOx	mg/Nm3	1,154.71	NA
SOx	mg/Nm3	336.48	NA
Particulate Matter (PM)	mg/Nm3	294.71	NA
Persistent Organic Pollutants (POP)	NA	NA	NA
Volatile Organic Compounds (VOC)	NA	NA	NA
Hazardous Air Pollutants (HAP)	NA	NA	NA
Other – please specify	NA	NA	NA

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

While no separate assurance was undertaken for the air emissions (other than GHG emissions), the same has been reported based on the testing reports for stack emissions of diesel-based generator sets as per the applicable regulations and standards.

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

Parameter	Unit	FY 2025-26@	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	4,518.16	2,360.87
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	56,165.62	57,763.14
Total Scope 1 and Scope 2 emissions@	tCO2e	60,683.78	60,124.01
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/Revenue from operations)	tCO2e per crore INR	1.70	1.78
Total Scope 1 and Scope 2 emission 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)	tCO2e per million USD	3.45	3.67
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG Emissions/ Full time Equivalent (FTE))	tCO2e per million FTE	1.90	1.94

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have conducted reasonable assurance of the Bank's BRSR Core Disclosures for FY 2025-26.

@ - The GHG emission data for FY 2025-26 is not comparable to that of FY 2024-25. For FY 2025-26, the Bank has considered energy consumption of all its 2,244 branches and 283 offices. The GHG emission – Scope 1 for FY 2025-26 includes emissions from fuel purchased in all locations (owned vehicles and Diesel Generators) and fugitive emission from fire extinguishers of 30 branches/ offices and gas leakage of AC of 55 branches/ offices. The GHG emission – Scope 2 for FY 2025-26 includes emissions from purchased electricity across its 2,244 branches and 283 of 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 CO_2 Baseline Database for the Indian Power Sector published by CEA - December 2025. 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 20.34/USD, published by the IMF (World Economic Outlook (April 2026) - 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 based on Full Time Equivalent (FTE) for FY 2025-26.

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

During FY 2025–26, the Bank undertook a wide range of operational, technological and financing initiatives to reduce energy consumption, minimise greenhouse gas (GHG) emissions and promote climate awareness. At the operational level, energy efficiency measures were reinforced across offices and branches through maximised use of natural daylight, replacement of conventional lighting with energy-efficient LED fixtures, standardisation of air-conditioning temperatures at 25° C - 26°C across central, duct, split and window units, disciplined switching off of cabin and back-office lighting, powering down desktops and PCs during prolonged idle periods, and ensuring office equipment such as televisions, photocopiers and shredders are switched off when not in use. Timely renewal of Annual Maintenance Contracts (AMCs) for equipment was also ensured to maintain optimal energy performance.

The Bank continued to expand its use of renewable energy during the year. As part of its ongoing efforts to increase renewable energy adoption, the Bank has commissioned solar power plants with a capacity of 40 kilowatt-peak (kWp) at the Bank's Head Office in Mumbai and 20 kWp at the Kolhapur Regional Office. Further strengthening its renewable energy portfolio, a 40 kWp solar power plant at the Ahmedabad Zonal Office was nearing commissioning as at end of FY 2025-26. Additionally, solar installations of 65 kWp and 60 kWp at the Hyderabad and Chandigarh offices, respectively, were scheduled for completion shortly. The Bank continues to explore the possibility of installing solar power plants at other locations based on the technical feasibility.

Digitisation initiatives contributed meaningfully to emissions reduction, with digitisation of Board memorandum movement helping to avoid 3.60 tCO_2e and digitisation of credit card statements, enabling avoidance of an additional 5.40 tCO_2e of carbon emissions during FY 2025–26.

Sustainable infrastructure development also progressed during the year, with the new premises development project at ICBF being constructed in accordance with Indian Green Building Council (IGBC) green building standards and remaining under execution, with expected completion by December 2026. From a financing perspective, the Bank's lending policy continued to prioritise sustainable finance to support broader GHG mitigation efforts. An assessment of financed emissions was conducted for a sample loan portfolio to gain better insights into emissions associated with specific lending and investment activities. As part of awareness building efforts, the Bank published quarterly editions of its Climate Risk Newsletter during FY 2025–26, featuring articles on climate change risks, mitigation strategies and regulatory developments at domestic and international levels.

The Bank also undertook strategic reviews to support sustainable lending decisions, with industry papers on the review of the renewable energy (solar and wind) portfolio and the smart meter portfolio presented to senior management during FY 2025-26, the renewable energy paper being presented to the Credit Risk Management Committee (CRMC) and the smart meter paper to the Executive Committee (EC). Further, an ESG scorecard is at an advanced stage of finalisation and is expected to be made operational by September 2026. During the year, the Bank mobilised ₹ 8.33 crore under the Vasundhara Green Deposit Scheme and maintained lending outstanding of ₹ 675.20 crore to the renewable energy sector as on December 31, 2025, covering solar and wind power generation companies, value-chain participants and retail borrowers. Collectively, these initiatives reflect the Bank's integrated approach to energy efficiency, renewable energy adoption, emissions reduction, sustainable finance and climate risk management.

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

Parameter	Unit	FY 2025-26@	FY 2024-25
Total Waste generated			
Plastic (A)	MT	8.54	4.30
E-Waste (B)	MT	58.70	38.22
Bio-Medical Waste (C)	MT	0	0
Construction and Demolition Waste (D)	MT	144.89	69.00
Battery Waste (E)	MT	86.86	90.62
Radioactive Waste (F)	MT	0	0
Other Hazardous waste. Please specify, if any. (G)	MT	0	0

Parameter	Unit	FY 2025-26@	FY 2024-25
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	**MT**	301.37	206.57
Total (A+B + C + D + E + F + G + H)@	MT	**600.36**	**408.71**
Waste intensity per rupee of turnover (Total waste consumed/Revenue from operations)	**MT per crore INR**	0.02	0.01
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste consumed/Revenue from operations adjusted for PPP)	**MT per million USD**	0.03	0.02
Waste intensity in terms of physical output (total waste generated/ Full time Equivalent (FTE))	**MT per million FTE**	0.02	0.01
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: Plastic Waste (A)			
(i) Recycled	MT	-	-
(ii) Re-used	MT	-	-
(iii) Other recovery operations	MT	-	-
Total	**MT**	**-**	**-**
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	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	8.54	4.30
Total	**MT**	**8.54**	**4.30**
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: E-Waste (B)			
(i) Recycled		58.70	128.84
(ii) Re-used		-	-
(iii) Other recovery operations		-	-
Total		**58.70**	**128.84**
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	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	-	-
Total	**MT**	**-**	**-**

Parameter	Unit	FY 2025-26@	FY 2024-25
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: Bio-medical Waste (C)			
(i) Recycled	MT	-	-
(ii) Re-used	MT	-	-
(iii) Other recovery operations	MT	-	-
Total	**MT**	**-**	**-**
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)			
Category of Waste: Bio-medical Waste (C)			
(i) Incineration	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	-	-
Total	**MT**	**-**	**-**
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: Construction and Demolition Waste (D)			
(i) Recycled	MT	-	-
(ii) Re-used	MT	-	-
(iii) Other recovery operations	MT	-	-
Total	**MT**	**-**	**-**
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	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	144.89	69.00
Total	**MT**	**144.89**	**69.00**
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: Battery Waste (E)			
(i) Recycled	MT	86.86	90.62
(ii) Re-used	MT	-	-
(iii) Other recovery operations	MT	-	-
Total	**MT**	**86.86**	**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	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	-	-
Total	**MT**	**-**	**-**
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: Radioactive Waste (F)			
(i) Recycled	MT	**-**	**-**
(ii) Re-used	MT	**-**	**-**
(iii) Other recovery operations	MT	**-**	**-**
Total	**MT**	**-**	**-**

Parameter	Unit	FY 2025-26@	FY 2024-25
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)			
Category of Waste: Radioactive Waste (F)			
(i) Incineration	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	-	-
Total	MT	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of Waste: Other Hazardous waste (G)			
(i) Recycled	MT	-	-
(ii) Re-used	MT	-	-
(iii) Other recovery operations	MT	-	-
Total	**MT**	**-**	**-**
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)			
Category of Waste: Other Hazardous waste (G)			
(i) Incineration	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	-	-
Total	**MT**	**-**	**-**
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of waste: Other Non-hazardous waste generated (H)			
(i) Recycled	MT	-	-
(ii) Re-used	MT	-	-
(iii) Other recovery operations	MT	-	-
Total	**MT**	**-**	**-**
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)			
Category of Waste: Other Non-hazardous waste (H)			
(i) Incineration	MT	-	-
(ii) Landfilling	MT	-	-
(iii) Other disposal operations	MT	301.37	206.57
Total	**MT**	**301.37**	**206.57**

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

Yes, Chokshi & Chokshi LLP and Suri & Co., the Bank's statutory auditor, have conducted reasonable assurance of the Bank's BRSR Core Disclosures for FY 2025-26.

@ - The waste data for FY 2025-26 is not comparable to that of FY 2024-25. For FY 2025-26, the Bank has considered waste generated in its Head Office, its office in Belapur, ICBF, and select ZOs, ROs and other offices/ branches. The data for e-waste and battery waste for FY 2025-26 has been reported on a pan-India 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. The conversion factor of 20.34/USD, published by the IMF (World Economic Outlook (April 2026) - 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 based on Full Time Equivalent (FTE) for FY 2025-26.

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.

As a financial services institution, e-waste constitutes the primary category of hazardous waste generated by the Bank. To sustainably dispose e-waste, the Bank has formulated a comprehensive E-waste Management Policy applicable across all its offices and branches. The Bank adheres to disposal guidelines prescribed by the Ministry of Environment, Forest and Climate Change (MoEFCC), ensuring that all e-waste is disposed of within 180 days of generation. Disposal is carried out exclusively through authorised and registered recyclers and a system has been established for tracking the generation and disposal of e-waste to ensure regulatory compliance and responsible waste management. In addition, batteries are managed through vendor buyback arrangements, facilitating responsible recycling and recovery. Other types of waste generated from offices and branches, which is not recycled or reused, is responsibly disposed of through local bodies or appropriate alternate mechanisms, in accordance with applicable regulations.

During FY 2025–26, the Bank undertook a weeding-out exercise of old records and files under the campaign *'MY OFFICE MY PRIDE'*. As part of this initiative, 14,550 kg of old and unwanted paper and files were discarded, contributing to a cleaner workspace and a more conducive working environment. To further reduce paper usage, digital information panels have been installed at strategic locations at its Head Office in Mumbai. Further, the Bank undertook clearing of wing passages, cross passages, and lift lobbies in its Head Office to ensure unobstructed movement and mitigate risks to human life during emergency or crisis situations. During this exercise, the Bank disposed of scrap materials, including old cupboards (17 units), side racks (26 units) and drawers (18 units). The total proceeds from the sale of the scrap materials amounted to ₹ 7,76,241. All branches have also been advised to periodically dispose of unwanted and unutilised materials and to recycle old furniture to the maximum extent feasible. Overall, the Bank follows environmentally responsible and compliant waste management practices, aligned with statutory requirements and sustainability objectives.

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:

S. No.	Location of operations/ offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.

While the question is not applicable to the Bank due to the nature of its financial services operations, the Bank continues to adopt sustainable practices and ensures compliance with applicable environmental regulations as part of its responsible business approach.

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

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

Not Applicable.

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

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.

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

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:

i. Name of area

ii. Nature of operations

iii. Water withdrawal, consumption, and discharge in the following format:

Parameter	Unit	FY 2025-26	FY 2024-25
Water withdrawal by source			
(i) Surface Water	KL	-	-
(ii Ground Water	KL	-	-
(iii) Third Party Water	KL	-	-
(iv) Sea Water/ Desalinated Water	KL	-	-
(v) Others	KL	-	-
Total volume of water withdrawal (i+ ii+ iii+ iv+ v)	KL	-	-
Total volume of water consumption	KL	-	-
Water intensity per rupee of turnover (Total water consumption/Revenue from operations)	KL per crore INR	-	-
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) **(**Total water consumption/Revenue from operations adjusted for PPP)	KL per million USD	-	-
Water intensity in terms of physical output (total water consumed/ Full time Equivalent (FTE)	KL per FTE	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-	-

Parameter		Unit	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment				
(i)	Into Surface water			
	- No treatment		-	-
	- With treatment- please specify level of treatment		-	-
(ii)	Into Groundwater			
	- No treatment		-	-
	- With treatment- please specify level of treatment		-	-
(iii)	Into Seawater			
	- No treatment		-	-
	- With treatment – please specify level of treatment		-	-
(iv)	Sent to third-parties			
	- No treatment		-	-
	- With treatment- please specify level of treatment		-	-
(v)	Others			
	- No treatment		-	-
	- With treatment- please specify level of treatment		-	-
Total water discharged (in kilolitres)			**-**	**-**

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

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions[@] (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO2e	1,365.91	1,573.92
Total Scope 3 emission intensity per rupee of turnover (Total Scope 3 emissions/ turnover in rupees)	MTCO2e per INR	0.04	0.05
Total Scope 3 emission intensity in terms of physical output (optional) – (Total Scope 3 emissions/ Full time Equivalent (FTE))	MTCO2e per FTE	0.04	0.05

[@] - 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. In accordance with the SEBI guidelines, the Bank has disclosed the intensity in terms of physical output based on Full Time Equivalent (FTE) for FY 2025-26.

3. **With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along with prevention and remediation activities.**

This question is not applicable to the Bank being a financial service provider. However, the Bank remains committed to sustainable operations and full compliance with applicable environmental laws and regulations.

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, as per the following format:**

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative

The Bank continues to strengthen its environmental management practices with a focus on energy efficiency and resource optimisation. Through the adoption of energy-efficient lighting, occupancy-based sensor systems, and greater reliance on natural daylight, the Bank actively minimises electricity consumption while fostering healthier work environments. These efforts are supported by continuous employee awareness initiatives that promote responsible energy use.

As part of its ongoing efforts to increase renewable energy adoption, the Bank has commissioned solar power plants with a capacity of 40 kilowatt-peak (kWp) at the Bank's Head Office in Mumbai and 20 kWp at the Kolhapur Regional Office. Further strengthening its renewable energy portfolio, a 40 kWp solar power plant at the Ahmedabad Zonal Office was nearing commissioning as at the end of the year. Additionally, solar installations of 65 kWp and 60 kWp at the Hyderabad and Chandigarh offices, respectively, were scheduled for completion shortly. The Bank continues to explore the possibility of installing solar power plants at other locations based on the technical feasibility.

Apart from these renewable energy initiatives, the Bank has undertaken several measures to enhance overall resource efficiency. Old furnitures are refurbished and reused to minimise waste generation. Recycled water treated through Sewage Treatment Plants (STPs) at the Bank's Head Office, Belapur and ICBF is utilised for air-conditioning condenser operations and landscaping, thereby reducing freshwater consumption.

To ensure optimal operational efficiency, electrical repairs are attended to promptly, and air-conditioning systems are subjected to regular preventive maintenance. Further, the Bank has recently replaced two Air Handling Units (AHUs) with Variable Frequency Drive (VFD)–enabled units at the Bank's Head Office, with six additional AHUs scheduled for replacement in the near future. Collectively, these initiatives reflect the Bank's commitment to energy conservation, responsible resource management and environmentally conscious operations.

As part of its ongoing efforts to promote sustainable operations and responsible resource utilisation, the Bank has undertaken several initiatives aimed at reducing waste and minimising environmental impact. One such initiative includes the replacement of single-use plastic bottles with reusable glass bottles, thereby reducing plastic consumption and supporting long-term waste reduction. In addition, the Bank has introduced food waste measurement mechanisms in its dining lounges, enabling the monitoring of food consumption patterns and identification of opportunities to minimise avoidable waste. This structured approach not only supports more efficient resource use but also encourages greater awareness among the workforce towards responsible consumption.

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

To protect human life and ensure the continuity of banking services during disruptions or disasters, the Bank has established a comprehensive Business Continuity Management (BCM) framework. The Business Continuity Plan (BCP) documents for all key departments include procedures for handling business disruptions or disasters, along with recovery strategies and plans. Additionally, a thorough Disaster Management Plan (DMP) is implemented at major locations to protect lives and reduce damage to valuable assets during emergencies. The effectiveness of these plans under various disruption scenarios is continuously evaluated through BCP testing exercises, disaster recovery drills, and holistic drills for critical IT applications, as well as mock evacuation drills at the Bank's facilities. The Bank's Business Continuity Management System (BCMS) complies with ISO 22301:2019. For further information, please 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.**

No significant adverse impacts have been reported from the Bank's vendors/ service providers during FY 2025-26. The Bank continues to monitor partner operations closely to ensure ongoing compliance and early identification of any emerging risks. In order to minimise the Bank's adverse impact to the environment, it shall continuously engage with the identified value chain partner to create awareness and make their operations eco-friendly.

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

The Bank is in the process of establishing a structured system to assess its value chain partners for compliance with environmental requirements. In FY 2025–26, the Bank collected self-declarations from 134 vendors/ service providers confirming their adherence to applicable environmental norms. This marks a significant step toward strengthening environmental due diligence and enhancing the sustainability of the Bank's value chain.

8. **How many Green Credits have been generated or procured:**

a. **By the listed entity**

Nil

b. **By the top ten (in terms of value of purchases and sales, respectively) value chain partners**

Nil

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

Essential Indicators

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

The Bank is affiliated with various trade and industry chambers/ associations. Details of key affiliations are provided in the response to the following question.

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
Not Applicable.		

Leadership Indicators

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

S. No.	Public policy advocated	Method resorted by such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/Half Yearly/Quarterly/Others – please specify)	Web-Link, if available

The Bank engages in public advocacy in a responsible and ethical manner. It participates in consultations and discussions with the governments, regulators, policymakers and industry associations, as is relevant to its operations and the banking sector, while maintaining transparency and ensuring adherence to extant and applicable laws and regulations as well as internal policies.

Principle 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

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

In terms of the Rule 8(3) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, impact assessment of CSR projects with an outlay of ₹ 1 crore or more is required to be conducted after one year of date of completion of such projects.

During FY 2025–26, three one-time CSR projects with individual allocations of ₹ 1 crore and above completed the prescribed mandatory one-year period from the date of completion. In compliance with the applicable CSR provisions, the Bank has initiated the process of identifying and engaging an independent agency to undertake impact assessment of these projects. The impact assessment studies are proposed to be carried out in the ensuing financial year.

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

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

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

Guided by its CSR Policy, the Bank follows structured and transparent processes in line with its commitment to ensure that fair, equitable and transparent distribution of benefits of its CSR initiatives across all identified beneficiary groups. In order to enforce this commitment and ensure accountability, a grievance redressal mechanism has been put in place wherein any grievances or complaints received by the implementing agencies for CSR projects must be reported to the

Bank. The General Manager in charge of the CSR function is responsible for reviewing and resolving the grievances of such nature. Additionally, a report detailing the grievances and the remedial actions taken is placed before the Management Committee on CSR, ESG, and Publicity. The grievance redressal process is implemented in accordance with the procedures specified in the Bank's CSR Policy.

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

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs/ small producers	5.30%	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	97.46%	

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 % of total wage cost**

Location@	FY 2025-26	FY 2024-25
Rural	5.90%	6.14%
Semi-Urban	13.50%	13.65%
Urban	23.13%	22.60%
Metropolitan	57.48%	57.61%

@ - *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:**

Details of negative social impact identified	Corrective action taken
This question is not applicable as the Bank is in the process of conducting the Social Impact Assessments for the three CSR projects as indicated in Q1 of Essential Indicators.	

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	Bihar	Katihar	9,64,595.65
2	Jharkhand	Ranchi	46,67,342.00
3	Kerala	Wayanad	21,75,784.00
4	Odisha	Raygada	3,76,420.00
5	Uttar Pradesh	Fatehpur	2,84,420.00
6	Uttarakhand	Udham Singh Nagar	5,00,000.00

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

To support MSME participation and inclusive procurement, the Bank considers exemptions from Earnest Money Deposit (EMD) requirements for Medium, Small and Micro (MSME) vendors and National Small Industries Corporation Ltd. (NSIC) registered entities, in accordance with prevailing Government of India guidelines.

b. **From which marginalised /vulnerable groups do you procure?**

Within the MSME vendors, micro and small enterprises may be considered as relatively more vulnerable due to their scale and resource limitations.

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

The Bank sourced 4.86% of its procurement value from micro and small vendors.

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

S. No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of Calculating Benefit Share
Not Applicable.				

5. **Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.**

Name of authority	Brief of the Case	Corrective action taken
Not Applicable.		

6. **Details of beneficiaries of CSR Projects.**

S. No.	CSR Project	No. of persons benefitted from CSR Project	No. of Beneficiaries from vulnerable groups	% of beneficiaries from vulnerable and marginalized groups
1.	Animal Welfare	0	0	0.00%
2.	Armed Forces	10,000	0	0.00%
3.	Disaster Management	0	0	0.00%
4.	Education	66,787	32,220	48.24%
5.	Ensuring Environmental Sustainability	1,17,980	22,930	19.44%
6.	Gender equality	695	695	100.00%
7.	Healthcare	33,49,168	5,07,206	15.14%
8.	Promoting Sports	1,150	650	56.52%
9.	Promotion and development of national heritage, art and culture	2,50,000	0	0.00%
10.	Public funded universities/ IITs	300	0	0.00%
11.	Rural Development Projects	0	0	0.00%

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 has a well-defined and robust customer grievance redressal mechanism aimed at ensuring timely, transparent, and fair resolution of customer complaints. A Centralised Complaint Management System has been implemented which facilitates registration, assignment and resolution of all customer grievances received from all channels within the pre-defined turnaround time. The system is equipped with an inbuilt escalation matrix for that ensures prompt and timely resolution of complaints. Complete record of all the registered grievances, along with all actions taken till until final resolution or rejection, is recorded in the system, thereby ensuring accountability, traceability and regulatory compliance.

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
Environmental and social parameters relevant to the product	Not applicable
Safe and responsible usage	As part of its commitment towards customer protection and digital security, the Bank conducts regular customer awareness initiatives to promote responsible banking behaviour and to safeguard against cyber and digital fraud risks. A multi-channel communication approach has been adopted with the information disseminated through SMSes, emails, social media campaigns, the Bank's website, ATMs, Go Mobile+ application, Internet Banking, in-branch communication as also local outreach programmes. Customers are also sensitised about the safe use of Aadhaar Enabled Payment Services (AePS) at Business Correspondent (BC) points, where critical safety guidelines are clearly displayed. Regular advisories on secure transaction practices are reinforced through digital channels and integrated into essential customer communications, including the welcome kit.
Recycling and/ or safe disposal	Not applicable

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

Category	FY 2025-26		Remarks	FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	20	Nil	-	4	Nil	-
Advertising	7	Nil	-	1	Nil	-
Cyber-security	5,517	46	Complaints related to Unauthorised Electronic Banking Transactions (UEBT)	4,505	14	Complaints relating to Unauthorised Electronic Banking Transactions (UEBT)

Category	FY 2025-26		Remarks	FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Delivery of essential services	1,127	10	Complaints related to non-receipt of deliverables, viz. ATM Cards, hard copy of i-net PIN, loan documents, etc.	766	2	Complaints relating to non-receipt of deliverables, viz. ATM Cards, hard copy of i-net Pin, loan documents, etc.
Restrictive Trade Practices	1	Nil	-	Nil	Nil	-
Unfair Trade Practices	12	Nil	-	2	Nil	-
Other (Consumer Complaints)	59,854	739	All complaints except for the categories mentioned above	44,230	138	All complaints except for the categories mentioned above

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

	Number	Corrective action taken
Voluntary recalls	Not Applicable	
Forced recalls		

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. If Yes, provide weblink of the Framework / Policy and a brief description.

Yes. The Bank has instituted comprehensive, Board-approved Information Security and Cyber Security Policies that provide a robust framework for managing and mitigating cyber risks. These policies are designed to prevent unauthorised access, to protect the confidentiality and integrity of information assets, and to ensure the uninterrupted availability of IT systems to authorised users. The Bank has put in place Information Security Policy (ISP) and the Cyber Security Policy (CSP), which are published on Bank's intranet for widespread dissemination among the workforces. These policies are reviewed periodically or whenever significant technological or regulatory changes occur.

To further strengthen the protection of customer data and account information, the Bank has implemented multiple layers of security controls and fortified its digital defense mechanisms. Additionally, the Bank equips its customers with clear Information Security guidelines and practical Do's and Don'ts available on its official website, to help them safeguard their personal and financial information. These resources are accessible at on the Bank's website (https://www.idbi.bank.in/information-security.aspx and https://www.idbi.bank.in/dos-donts-banking.aspx).

As part of its commitment to strengthening cyber resilience, the Bank regularly conducts awareness programmes for employees, authorised vendor personnel having access to the Bank's information systems and customers, focusing on emerging cyber threats and security practices to be followed to ensure robust protection of information assets against evolving risks.

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.**

During the year, the Bank did not record any instance of corrective action with regard to advertising. The Bank did not record any incidents related to cyber security breaches or customer data privacy to date, underscoring the effectiveness of its current security framework. In the event of any such occurrence, corrective actions shall be promptly initiated in accordance with established protocols and regulatory guidelines. All major IT incidents and IT security–related events are systematically escalated and reported to the Information Technology Strategy Committee of the Board (ITSCB), ensuring strong governance and continuous oversight.

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**	Nil
c.	**Impact, if any, of the data breaches**	NA

Leadership Indicators

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

With a view to ensuring transparent and fair disclosures as also to enhancing stakeholder awareness, the Bank provides comprehensive information about its products and services on its website (https://www.idbi.bank.in/). Designed as a single point of reference, the Bank's website (https://www.idbi.bank.in/) consolidates all key information related to deposit and loan products, digital banking facilities, interest rates, fees and charges, eligibility requirements, and applicable terms and conditions. In addition, the website provides access to other key information such as statutory and regulatory disclosures, policy documents, customer service standards, grievance redressal frameworks and public notices. The Bank further leverages its presence on social media platforms such as Facebook (IDBI Bank), X (@IDBI_Bank), Instagram (@idbibankofficial), LinkedIn (IDBI Bank), and YouTube (IDBIBANK) to disseminate information on its current offerings, newly introduced products and services, promotional campaigns, financial literacy initiatives, customer awareness campaigns, corporate announcements, customer advisories and important operational updates.

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

The Bank continues to strengthen financial literacy and customer empowerment through sustained awareness and education initiatives. The Bank leverages various communication channels, including SMS, email, social media, other mass media like OOH & Digital, the Bank's website, ATMs, Go Mobile+, Internet Banking, branch meetings, and local customer events to promote safe banking practices and to increase awareness to safeguard them from fraud and cybercrime risks. Special focus is given to educating customers on the safe usage of digital and assisted banking services, including the Aadhaar Enabled Payment Service (AePS) offered through Business Correspondent (BC) points where clear guidance in the form of Do's and Don'ts is displayed prominently to help customers transact safely. Additionally, information regarding secure transaction practices is reinforced through routine alerts and customer communications and is integrated into key customer-related documents issued at the time of onboarding, digital and alternate channel registration and loan sanction.

In order to promote informed financial decision-making, the Bank has introduced more detailed disclosures in periodic loan statements. Customers are provided with clear and detailed information on the prevailing interest rate applicable to their loan accounts as well as the remaining tenure of the loan. In instances where there is an increase in the lending rates due to revisions in benchmark rates, customers are proactively informed of the available choices to manage the impact. These options include making part prepayments to retain the existing Equated Monthly Instalment (EMI), increasing the EMI to continue with the original repayment timeline, extending the loan tenure within permissible limits, or opting for a fixed interest rate, where applicable. Any revisions in interest rates or service charges affecting customer loan accounts are transparently disclosed on the Bank's website as well as communicated through other digital and physical touchpoints.

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

The Bank ensures timely communication with customers regarding any disruption or discontinuation of any of its products or services through multiple channels, including emails, notices on the Bank's website, mobile application notifications, SMS alerts and phone calls. To safeguard its operations against unforeseen disruptions, the Bank has put in place a robust and comprehensive Business Continuity Plan (BCP) for its operations across all locations. In the event of extreme situations resulting in operational downtime at any location, customers are supported to conduct their transactions seamlessly at the nearest operational branch or service point.

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)

The Bank transparently discloses detailed relevant information about its products and services through multiple channels, including the Bank's website (https://www.idbi.bank.in/) as well as other customer touchpoints such as branches, ATMs, internet banking, mobile banking, phone banking etc. In accordance with the regulatory norms, prominent notices are displayed in the Bank's branches and ATMs providing information about the offerings, applicable charges, prevailing interest rates, grievance redressal processes, among other information. Additionally, the Bank ensures that customers are fully informed at the onboarding stage by providing comprehensive disclosures on charges, interest rates, and terms and conditions in clear and understandable language. The Bank also communicates updates related to its products and services as well as any other key banking services related developments through the emailers, SMSes as well as social media platforms.

In compliance with the RBI guidelines, the Bank conducts Customer Satisfaction (C-SAT) survey on an annual basis to obtain feedback on the service levels, customer experience at the touchpoints and products and processes. The C-SAT survey for FY 2025–26 is currently underway. The survey for the previous financial year, that is, FY 2024–25 was conducted during February–March 2025 using Computer-Assisted Telephone Interviewing (CATI) methodology with a diversified sample of 3,200 respondents spread the Bank's 16 Zones for a robust representation. The Bank has adopted Net Promoter Score (NPS) as the primary metric for measuring overall customer satisfaction through this survey. The key findings of the survey is reported to the internal committee, viz. Standing Committee on Customer Service (SCCS), and the Board-level Customer Service Committee of the Board (CSCB) to ensure effective governance and oversight.

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, 2025 TO MARCH 31, 2026

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 12th December 2025 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, 2026, 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, SEBI/HO/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025. 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, 2026 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 Master circular number 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, Circular SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023, SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024 and SEBI/HO/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025.

   c. Guidance notes for BRSR format issued by SEBI.

   d. Industry Standards Note on Business Responsibility and Sustainability Report (BRSR) Core as hosted in the National Stock Exchange website and Federation of Indian Chambers of Commerce and Industry website.

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.

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 Circular SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023, SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024 and SEBI/HO/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025, 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 respective reporting boundary and tested the consolidation of all the 16 zonal offices, 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 2244 branches and 283 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, 2025, till March 31, 2026.
- 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 16th June 2026 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. 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.

    Our assurance is not modified to the extent of matters stated above.

OPINION

24. 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

25. 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.

26. 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 addresses 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: 26194467HPDWAG9789

Place: Mumbai
Date: 16th June 2026

For Suri & Co.
Chartered Accountants
FRN 004283S

Natarajan V
Partner
Membership No. 223118
UDIN: 26223118KLSCLJ1957

Place: Mumbai
Date: 16th June 2026

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
	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
	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 23, of the Report
	Water discharge by destination and level of treatment (in kilolitres)	
	Total water discharged (in kilolitres)	

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
	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
	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
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

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
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