

DCB BANK

**BUSINESS
RESPONSIBILITY
AND
SUSTAINABILITY
REPORT**

FY 2023-24

Message From the MD & CEO on Sustainability

Dear Shareholders,

We are delighted to publish our Business Responsibility and Sustainability Report (BRSR) for the Financial Year 2023-24. We believe that the organisations that promote sustainability are more likely to attract customers who value these principles and are willing to do business with institutions that share their values. Sustainability and resilience are the core foundations of our Bank. We are dedicated to developing sustainability practices and ensure we do our best to protect the environment and contribute to the welfare of all sections of the society. Our unwavering dedication is to conduct our operations with a strong commitment to sustainable practices, integrating ESG considerations into our decision-making processes.

By integrating Economic, Social and Governance (ESG) goals into its Vision Statement, the Bank is on the path of creating long term stakeholders value.

The Bank's Vision is to be the most innovative and responsive neighbourhood bank in India serving entrepreneurs, individuals, and businesses by adapting "best practices" while ensuring strong governance, good working atmosphere for employees and be responsible towards society and environment.

The Bank's Corporate Social Responsibility (CSR) is integral to its Vision of fostering sustainable development and societal progress. The Bank's CSR strategy is mapped to UN Sustainable Development Goals (SDGs). We have started various initiatives across India in this regard. Collaborating with NGO's / Partners like Concern India Foundation, iNaturewatch Foundation, Megh Pyne Abhiyan, Rotary Velachery Charitable Trust, SankalpTaru Foundation, Tieedi Permaculture Foundation, Under The Mango Tree Foundation, and Waste Warriors Foundation, the Bank has embarked on diverse CSR strategies aimed at fostering sustainable livelihoods, environmental conservation, and community development.

One of the key CSR initiatives involves supporting sustainable livelihoods in coastal districts like Kendrapara in Odisha and Uttara Kannada in Karnataka. Through partnerships with Concern India Foundation, we're promoting aquaculture farming and beekeeping, thereby empowering local communities while safeguarding coastal ecosystems. Additionally, efforts by iNaturewatch Foundation in Mumbai and Kalyan, Maharashtra, focus on restoring natural forest landscapes and creating biodiversity parks, contributing to ecosystem conservation and public awareness. Addressing sanitation challenges and disaster resilience, Megh Pyne Abhiyan's Phyademand Sauchalay project in West Champaran, Bihar, offers ecologically sustainable sanitation solutions. Meanwhile, Rotary Velachery Charitable Trust in Chennai, Tamil Nadu, emphasizes urban tree maintenance and Miyawaki plantation, enhancing green cover and biodiversity in urban landscapes.

SankalpTaru Foundation's nationwide tree plantation initiatives further shows our commitment to environmental sustainability. Similarly, Tieedi Permaculture Foundation's Green Mile project in Darjeeling, West Bengal, focuses on solid waste management and material recovery, promoting environmental stewardship.

Moreover, Under The Mango Tree Foundation's endeavours in Madhya Pradesh and Gujarat aim to establish beekeeping practices for tribal communities, fostering sustainable livelihoods and biodiversity conservation. Lastly, Waste Warriors Foundation's zero-waste initiative in Tehri Garhwal, Uttarakhand, aligns with our dedication to environmental preservation and responsible waste management, particularly concerning the Ganga river.

We have taken a commendable step towards eco-friendly practices by using natural housekeeping products made by Ekam Eco Solutions Pvt. Ltd. Ekam is leading provider of sustainable solutions for environmental conservation. Their natural housekeeping products are made from eco-friendly ingredients, free from harmful chemicals and biodegradable, ensuring minimal impact on the environment. Our decision to use these products demonstrates our commitment to sustainability and environmental conservation.

By digitising various processes in various units like Customer Service, Human Resources, Company Secretary etc, the Bank was able to save to approximately 160 tonnes of paper during last financial year. Moreover, the Bank has planted more than 1 lakh trees in FY 2024.

Further, our CSR project for household biogas units in Adilabad, Telangana was awarded the runner-up at the CSR Journal Excellence Awards 2023.

Overall, through the above- mentioned initiatives, the Bank not only addresses pressing socio-environmental challenges but also fosters long-term sustainable development, demonstrating its commitment to corporate citizenship and societal well-being.

Let us reaffirm our commitment to sustainability objectives, driven by the conviction that ethical business conduct not only strengthens the Bank but also paves the way for a more sustainable future for forthcoming generations. Together, we have the power to initiate lasting change and act as a guiding light for positive evolution within our industry.

Finally, I extend sincere appreciation to all stakeholders who have stood by us on our sustainability voyage. Our clients, partners, employees, investors, and communities play a vital role in shaping our sustainability strategy, and we are truly grateful for your cooperation and support.

Murali M. Natrajan
Managing Director & CEO



SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	-	L99999MH1995PLC089008
2.	Name of the Listed Entity	-	DCB Bank Limited
3.	Year of Incorporation	-	1995
4.	Registered Office Address	-	6th floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013
5.	Corporate Address	-	
6.	E-mail id	-	investorgrievance@dcbbank.com
7.	Telephone	-	+91 22 69759133
8.	Website	-	www.dcbbank.com
9.	Financial year for which reporting is being done	-	April 1, 2023 to March 31, 2024
10.	Name of the Stock Exchange(s) where shares are listed	-	Bombay Stock Exchange (BSE) National Stock Exchange (NSE)
11.	Paid up Capital (₹)	-	₹3,12,80,44,890/-
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	-	
	Name		Ms. Rubi Chaturvedi
	Designation		Company Secretary
	Telephone number		+91 22 69759004
	E-mail id		investorgrievance@dcbbank.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together)		The disclosures under this report been made on a standalone basis.
14.	Name of assurance provider		Not Applicable
15.	Type of assurance obtained		Not Applicable

II. Products / 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.	Banking	Scheduled Commercial Bank	100%

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

S. No.	Product/Service	NIC Code	% of total contributed
1.	Banking	65191	100%

III. Operations

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

Location	Number of Plants	Number of offices	Total
National	NIL	1 Corporate Office + 442 Branches + 22 offices without direct customer interface	465



19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	National Market
International (No. of Countries)	Nil

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

There is no export earnings for the Bank.

c. A brief on types of customers

The Bank provides banking services to a varied base of business owners, self-employed/ small businesses. The target market is essentially Micro, Small and Medium Enterprises both in Manufacturing and Services. (Please refer to MSMED Act, 2006). Most of the lending to MSME sector qualifies for Priority Sector Lending. A major share of deposits and loans of the Bank are from the self-employed segment.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
			<u>EMPLOYEES</u>			
1.	Permanent (D)	11,268	9,570	85%	1,698	15%
2.	Other than Permanent E	57	50	88%	7	12%
3.	Total employees (D + E)	11,325	9620	85%	1,705	15%

** Note: The Bank workforce is categorized as 'Employees' and none as 'Workers'. Hence in all the sections, details sought of the 'Workers' category are not applicable to the Bank.*

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	13	10	77 %	3	23 %
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	13	10	77%	3	23%

 21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	10	1	10%
Key Management Personnel	3	1	33%

 22. Turnover rate for permanent employees and workers

	FY 2023-24			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	24.3%	20.7%	23.8%	27.8%	30.5%	28.2%	24.3%	29.5%	25.2%

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

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

The Bank does not have a holding, subsidiary, associate or joint venture.

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: **(Yes/No): YES**
 (ii) Turnover (in ₹): 58,36,27,63,763/-
 (iii) Net worth (in ₹): 46,42,72,86,870/-

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 (NGRBC):

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 2023-24			FY 2022-23		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Y*	-	-		-	-	-
Investors (other than shareholders)	Y**	-	-		-	-	-
Shareholders	Y**	2	0	-	3	0	-
Employees and workers	Y***	113	3	These cases were reported in Q4 FY 2024, one of the cases reported on 1st January 2024 has been closed on 12th April 2024. The other two are reported on 19th March & 26th March 2024 and under investigation	8	1	1 Complaint was received in March'23 and is within the statutory resolution period
Customers	Y****	23300	730	There may have been a delay in resolution due to customer dependency for additional documentation. The turnaround time and preventive measures are reported to the Customer Service Committee of the Board as per the defined frequency.	29797	443	There may have been a delay in resolution due to customer dependency for additional documentation. The turnaround time and preventive measures are reported to the Customer Service Committee of the Board as per the defined frequency.
Value Chain Partners	Y*	384	13		1134	43	
Other (Please specify)		-	-		-	-	

*No complaints have been received from communities during the FY22-23 and FY23-24. Complaints / Grievances from communities and value chain partners are addressed by relevant departments on a case-to-case basis. Policies & grievance redressal mechanism are accessible on <https://www.dcbbank.com/about-us-corporate-governance>

<https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy>

**The Bank has appointed Registrar and Share Transfer Agent (RTA) to look into the grievances/complaints of the shareholders. In addition to it the Bank has designated email ID "investorgrievance@dcbbank.com", where the shareholders can send their grievances/complaints.

***The details of grievance redressal mechanism for employees are provided in Principle 3, point No. 6.

**** The details of grievance redressal mechanism for customers are provided in Principle 9, point No. 1.

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.	Information Security & Data Privacy	R	Instances of cyber-attacks and data breaches has been increasing and this puts the customer data privacy and business continuity at risk. Inadequate detection, remediation of data security threats can damage the Bank's reputation and thus influence customer preferences.	We have implemented multiple control to ensure data security including awareness and training programs for employees. We have enhanced the proactive monitoring of any new vulnerabilities and threats.	-ve
2.	Corporate Governance and Ethics	O	Corporate governance is essential for fostering sustainable business practices and enhancing overall organizational performance. Effective corporate governance provides a framework for transparent decision-making, ethical conduct, and accountability, creating an environment conducive to long-term success.	We have established standards and policies which are aligned with regulatory requirement. Providing workshop to employees on corporate governance and decision making. Collaborating with stakeholders and customers, helps us to ensure that we are aligned with industry best practices and expectations.	+ve
3.	Customer Satisfaction	O	Identifying customer satisfaction as a risk or opportunity is essential because it directly impacts a Bank's financial performance and market standing. Satisfied customers contribute to revenue growth and positive brand reputation, while dissatisfaction can lead to revenue loss, negative reviews, and regulatory challenges. Proactively assessing customer satisfaction allows businesses to mitigate	We have rigorous system for customer grievance redressal and we are proactive in gathering feedback from customers to understand their needs, preferences, pain points and expectation.	+ve

			risks, enhance their offerings, and maintain a competitive edge in the market		
4.	Climate Change & Global Warming	R	In view of Global Warming, environmental sustainability has become very crucial for all businesses.	We comply with applicable legal requirements which relate to our environmental aspects. The Bank endeavours to prevent pollution, reduce waste and minimize the consumption of resources.	-ve
5.	Digital Banking	O	Digital banking is essential due to its transformative potential for financial institutions. Digital banking offers opportunities to enhance operational efficiency, reduce costs, and improve customer experience. It opens avenues for innovation, allowing banks to stay competitive and meet evolving customer expectations. Moreover, the broader societal benefits, including increased accessibility, environmental conservation, and reduced carbon footprint, align with contemporary values and regulatory trends. Embracing digital banking presents a strategic opportunity for financial institutions to position themselves as tech-savvy, customer-centric entities in a rapidly evolving financial landscape.	We have invested in robust digital infrastructure that can handle increasing volumes of transactions securely. Implemented advanced security protocols to safeguard against cyber threats such as malware, phishing and data breaches. This includes encryption, multi-factor authentication, real time monitoring and regular security audits. We are continuously improving the user interface and experience of digital banking platforms to make them user friendly, intuitive and accessible across devices.	+ve

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 National Guidelines on Responsible Business Conduct (NGRBC) Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1.a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link* of the Policies, if available	https://www.dccbanc.com/about-us-corporate-governance https://www.dccbanc.com/cms/showpage/page/whistle-blower-policy								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
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 Policies have been formulated and implemented in accordance with NGRBC, requirements of the Companies Act, 2013 and SEBI regulations.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Bank's strategy, business model and operations are based on environment protection, employee and customer safety.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (<i>listed entity has flexibility regarding the placement of this disclosure</i>) The message from Managing Director & CEO of the Bank has been put at the beginning of this report.									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility Policy (ies).	Implementation and oversight of the Business Responsibility Policies and the decision making on sustainability related issues is the responsibility of the CSR and ESG Committee of the Board of Directors, which comprises of following members as on March 31, 2024: 1. Mr. Farokh N. Subedar (Chairman and Independent Director) 2. Mr. Rafiq Somani (Member and Independent Director) 3. Mr. Thiyagarajan Kumar (Member and Independent Director) 4. Mr. Murali M. Natrajan (Member and Managing Director & CEO) In addition to the Board committee, the Bank has an ESG Internal Committee (EIC) with members from the senior officials of the Bank. The charter of the EIC has various points including "to identify and recommend to the CSR and ESG Committee for its approval, the ESG related matters for the Bank". The EIC has a meeting every quarter and assesses relevant practices, initiatives and measures that support ESG for the Bank and are intended to create long term, sustainable benefits for stakeholders.								
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.									

10. Details of Review of NGRBCs by the Bank:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Quarterly/ Half Any other – please specify) yearly/								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	Yes, The CSR and ESG Committee of the Board has reviewed the performance against above policies.									The frequency of review is quarterly.								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Compliance with statutory requirements of relevance to the principles have been carried out by the relevant committees of the Board.									The frequency of review is quarterly.								

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency - **No**

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
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)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

The Bank is dedicated to conducting business in strict adherence to applicable laws, regulations, and ethical standards, upholding principles such as transparency, accountability, fairness, professionalism, and social responsiveness. The Bank’s commitment extends to complete disclosure of material facts and maintaining the independence of the Bank’s Board. The Bank firmly believe that effective Corporate Governance plays a pivotal role in fostering sustainable corporate growth and generating superior value for the stakeholders.

To reinforce our ethical standards, The Bank has implemented a comprehensive Whistle blower policy that encompasses all employees. This policy serves as a mechanism for reporting concerns related to unethical behaviour, actual or suspected fraud, and violations of the Bank’s Code of Conduct. Additionally, the policy incorporates provisions for safeguarding whistle blowers against victimization, ensuring their protection. It also facilitates direct communication between whistle blowers and the Chairperson of the Audit Committee, further enhancing the transparency and effectiveness of our reporting mechanism.

ESSENTIAL INDICATORS

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	8	IT & Cyber Security, CAFRAL, Governance for Directors,	100%
Key Managerial Personnel	3	Conference on financial markets, IT and Cyber Security, Webinar on SEBI PIT regulations	100%
Employees other than BoD and KMPs	Induction program and quarterly refresher trainings	Principles relevant to their respective functional area	95%

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					
	NGRBC principle	Name of the regulatory/ enforcement agencies / judicial institution	Amount (In ₹)	Brief of the case	Has an appeal been preferred? (Yes/No)
Penalty/Fine	Principle 1	RBI	63.60 Lakh	Penalty has been levied for non-compliance with certain directions issued by RBI on 'Interest Rate on Advances'- i) Failing to reset interest rate in MCLR linked loan ii) Benchmarking retail and MSME advances to	No

				MCLR instead of EBLR.	
Penalty/Fine	Principle 1	RBI	0.30 Lakh	Sections 47A of Banking Regulation Act, 1949 RBI guidelines on "Monitoring of Availability of Cash in ATMs"	No
Settlement	-	-	-	-	-
Compounding	-	-	-	-	-
Non- Monetary					
	NGRBC principle	Name of the regulatory/ enforcement agencies / judicial institution	Brief of the case	Has an appeal been preferred? (Yes/No)	
Imprisonment	-	-	-	-	-
Punishment	-	-	-	-	-

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

Not applicable as no appeal has been filed 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 provisions relating to anti-corruption or anti bribery are covered by the Code of Conduct Policy. The Code of Conduct has detailed guidance on the business ethics, values, policies and procedures to prevent corruption and bribery in all the activities and business dealings of the Bank. It sets forth the policy of zero tolerance of Policies are updated on <https://www.dcbbank.com/whistle-blower-policy>

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

No disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption against any of the Directors/KMPs/employees.

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

No complaint has been received with regard to conflict of interest against any of the Directors or KMPs.

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

Not applicable.

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

	FY 2023-24	FY 2022-23
Number of days of accounts payables	-	-

9. Openness 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 2023-24	FY 2022-23
Concentration of purchases	a. Purchases from trading house as % of total purchases	Nil	Nil
	b. Number of trading houses where purchases are made from	Nil	Nil
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	Nil	Nil
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Nil	Nil
	b. Number of dealers / distributors to whom sales are made	Nil	Nil
	c. Sales to top 10 dealers/ distributors as % of total sales to dealers / distributors	Nil	Nil

Shares of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	Nil	Nil
	b. Sales (Sales to related parties / Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	Nil	Nil
	d. Investments (Investments in related parties / Total Investments made)	Nil	Nil

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/Principle covered under training	% of value chain partners covered (by value of business done with such partners) under the awareness program.
<i>Nil</i>		

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

Yes, The Board of Directors, Senior management of the Bank adheres to a Code of Conduct for Directors & Senior Management of the Bank which expressly outline provisions addressing conflicts of interest.

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.

	FY 2023-24	FY 2022-23	Details of improvements in environmental and social impacts
R & D	Not Applicable		
Capex	Capex is done considering environmental factors		

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)
 b. If yes, what percentage of inputs were sourced sustainably?

At present Bank doesn't have a sustainable sourcing policy in FY24-25 Procurement unit intends to frame a policy considering the Environmental, Sustainability and Governance principles along with Bank approved policies.

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 as the Bank is not manufacturing or selling any physical product.

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 as the Bank is not manufacturing or selling any physical product.

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?

Not applicable as the Bank is not manufacturing or selling any physical product.

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.

Not applicable as the Bank is not manufacturing or selling any physical product.

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).

Not applicable as the Bank is not manufacturing or selling any physical product.

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

Not applicable as the Bank is not manufacturing or selling any physical product.

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

Not applicable as the Bank is not manufacturing or selling any physical product.

PRINCIPLE 3- Businesses should respect and promote the well-being of all employees, including those in their value chains

The Bank recognizes the pivotal role of its workforce as a primary asset, with employees across organizational hierarchies committed to delivering premium services to our valued customers. Our commitment extends to the development of innovative programs aimed at fostering employee motivation, unlocking their potential, and instilling essential leadership attributes. Rigorous training initiatives are systematically implemented for entry-level personnel, strategically shaping the trajectory of future managers and leaders within the organization. To ensure ongoing improvement and employee engagement, the Bank routinely administers comprehensive employee satisfaction surveys and facilitate open-house meetings to solicit valuable feedback. This approach reflects the Bank's dedication to continuous enhancement of the employee experience, aligning with the overarching goal of cultivating a dynamic and empowered workforce.

The Bank's commitment to employee development is evident through its recent initiatives, encompassing the implementation of advanced technology solutions, rigorous quality checks, process optimization, and ongoing training programs. This comprehensive approach ensures that staff, including new recruits, remain motivated and focused. Moreover, the emphasis on sustainability extends to training endeavours, where the employees of the Bank actively participate in various areas in alignment with the Bank's goals.



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	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
	Permanent employees										
Male	9,750	9,750	100%	9,750	100%	NA	-	9,750	100%	9,750	100%
Female	1,698	1,698	100%	1,698	100%	1,698	100%	NA	-	1,698	100%
Total	11,268	11,268	100%	11,268	100%	1,698	100%	9,750	100%	11,268	100%
	Other than Permanent employees										
Male	50	50	100%	50	100%	-	-	50	-	50	100%
Female	7	7	100%	7	100%	7	100%	0	-	7	100%
Total	57	57	100%	57	100%	7	100%	50	-	57	100%

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

Not Applicable.

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

	FY 2023-24	FY 2022-23
Cost incurred on well-being measures as a % of total revenue of the Bank	0.29%	0.34%

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

	FY 2023-24			FY 2022-23		
Benefits	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total Employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99.5%	0%	Y	99.4%	100%	Y
Gratuity	99.5%	0%	Y	99.4%	100%	Y
ESI	0%	0%	Y	0%	100%	Y

3. Accessibility of workplaces

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

Yes, the premises of Head office have ramps built up for the accessibility of differently abled employees and customers.

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 has a "Policy on Equal Opportunity and HIV Workplace Policy". The policy of the Bank is accessible on the following link:

<https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy>

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

Permanent Employees		
Gender	Return to work rate	Retention Rate
Male	100%	84%
Female	97%	84%
Total	99%	84%

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

Yes/No (If Yes, then give details of the mechanism in brief)	
Permanent Workers	<p>Yes. One of most successful and long running initiative is EORO (Each One Reach One), which allows employees to speak their minds and address issues. This is an internal survey where all employees are asked to rate their satisfaction basis work, career, supervisor and work environment. The feedback (blinded) from the EORO is collated and presented to the business unit head for further interventions. The details are shared basis the four parameters mentioned above. The Bank has extended this as "EORO (Each One Reach One) Supervisor Survey" for first time supervisors. The feedback collected is with reference to approachability, helpfulness, care, development, and their alignment with the team and shared with business for suitable actions. The Bank counselled those supervisors who had a poor score and monitored them thereafter.</p> <p>The "SPEAK- UP" (Whistleblower Policy) & POSH Policy are other complaint mechanisms documented in the HR Policy Manual.</p> <p>The policies are accessible on https://www.dcbbank.com/about-us-corporate-governance</p> <p>https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy</p>
Other than Permanent Workers	
Permanent Employees	
Other than Permanent Employees	

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

The Bank has no recognized employee and worker association(s) or Unions.

8. Details of training given to employees and workers:

Category	FY 2023-24					FY 2022-23				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Male	9,620	956	10%	8,527	89%	8,582	2250	26%	8,106	94%
Female	1,705	213	12%	1,573	92%	1,323	347	26%	1,276	96%
Total	11,325	1,169	10%	1,006	89%	9,905	2597	26%	9,382	95%

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

Category	FY 2023-24			FY 2022-23		
	Total Employees	*Total Performance Review done	%	Total Employees	*Total Performance Review done	%
Employees						
Male	9,750	4,064	42%	8,583	6170	72%
Female	1,698	736	43%	1,322	1023	77%
Total	11,268	4,800	43%	9,905	7193	73%

** All employees joined on or before 30th September of the respective year are considered eligible for performance reviews. Accordingly, annual performance and career development reviews of all eligible employees have been done as per the review cycle which extends into the April of the next 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 occupational health and safety management system has been implemented at the Head office. Fire drills are conducted for offices above 150 head count for small branches the staff are trained with fire extinguisher handling. All the premises have fire detection equipment.

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

Under Risk Monitoring potential threats are measured and mitigated these include electrical audits, master electrical switches, provision of fire and burglary policy, insurance for the operating premises, emergency exits provided for evacuation purposes.

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

Yes

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

Yes

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

No safety related recordable incidents have been reported during the current financial year or the previous financial year.

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

Health week, wellness initiatives, counsellors and service to family members, health and medical insurance for employees and family members, benevolent policy, employee loans, emergency loans etc. as part of benefits for employees.

There are a number of initiatives undertaken for providing a safe and healthy work place. One of the key practices is Employee Assistance Program (EAP). EAP is a confidential counselling service provided by trained counsellors where employees and their family members can call regarding grievances (Mental Health, Relationships, Work etc.) they are facing and try and understand how they can resolve the same. The services can be availed via (1) Face to Face (2) Telephone (3) Online (4) Mobile or (5) Live Chat and all interactions are kept confidential. The Bank has also conducted special programs for supervisors to monitor and report instances of poor mental wellbeing amongst their team mates to improve health and well-being.

There are various health initiatives like Health Carnival which is organised across all regional offices for onsite activities like Health Check-up wherein weight, height, sugar levels, ECG and blood pressure. Apart from onsite activities, there are online webinar sessions organized as well, covering topics such as Awareness on diabetes, conjunctivitis, How to keep one's heart healthy, and talk on nutrition and gastric related issues for all employees.

The Bank has a unique competition called DCB Walkathon Challenge for all employees PAN India. Last year, over 2300 employees’ steps were monitored round the clock. Seeing this huge participation and enthusiasm amongst the employees of the Bank extended the challenge from 5 days to 12 days. Within a span of 12 days, 70 million steps were clocked which equals 58,459 kms or is equivalent to 1.5 times the distance of walking around the world.

Doctor on call ensures that DCB Bank employees can have access to qualified and certified doctors 24x7 – by simply downloading a Mobile App which is free (available on android and IOS version as well). This app facilitates an instant video call – where well-qualified and certified doctors are available for consultation across various fields such as ENT, Ortho, Lifestyle diseases, Physiotherapy, Ayurveda, and Dental issues.

Leaderships and top management are setting up new examples of conducting self-driven wellness sessions for employee well-being. Recently a yoga session was led by one of our top management team, where healthy habits and asanas for living and adapting a healthy lifestyle were shown.

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

	FY 2023-24			FY 2022-23		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	11	3	3 Complaints was received in March'24 and is within	8	1	1 Complaint was received in March'23 and is within
Health & Safety	-	-	-	-	-	-

14. Assessments for the year:

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

All office premises were assessed for Health, Safety and working condition as part of the business operating processes.

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 - **Nil**

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).

(A) Employees - Yes

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

When the Bank places an order, the vendor receives the cost along with GST, which the vendor is responsible for depositing with the government. The Accounts Team monitors this process, as the Bank cannot claim the GST amount from the government until it has been deposited by the vendor. Additionally, the suppliers/ partners are responsible to ensure adherence to the law of land.

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

	Total no. of affected employee / workers		No. of employees / workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	2023-24	2022-23	2023-24	2022-23
Employees	Nil	Nil	NA	NA

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

No.

5. Details on assessment of value chain partners:

	% value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	The Bank emphasizes the importance of adherence to regulations, including those concerning health, safety, and working conditions, for all its value chain partners. Currently, the Bank does not assess partners on these specific criteria.
Working conditions	

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

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

ESSENTIAL INDICATORS

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

The Bank believes in forging a strong relationship with its stakeholders based on trust and delivery. The stakeholders’ expectations and concerns offer critical inputs to the management of business and its growth. The key stakeholders include employees, customers, suppliers, investors and analysts, shareholders, regulatory bodies and community. By actively fostering periodic interactions, the Bank actively engages with and is in a position to address its stakeholder expectations and concerns in an informed and effective way.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	Yes – Customers in the segment of customers like JLG & SHG	Customer Meetings, Customer Feedback, Website, Mobile Apps	Ongoing	Customer Satisfaction, creating customer awareness, Financial literacy, Cyber security awareness
Employees	No	Notice Boards, Website, Employee Survey feedback, Annual Performance Review, Meetings, Trainings	Ongoing	Improvement in working condition, enhancing employee performance, Employee Satisfaction
Community, NGOs	Yes	Corporate Social Responsibility engagements, Meeting with community representative	Ongoing	Welfare of the community
Investors & Shareholders & Analysts	No	Annual General Meeting, Investor meets, Investor Grievance redressal mechanism	Ongoing	Business Strategy and Performance
Regulatory Bodies	No	Compliance Reports	Ongoing	Compliance with the Law of the land

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.

Consultation with stakeholders on various topics is conducted by the Bank. The Senior Management is notified regarding the feedback received from stakeholders, particularly focusing on economic, environmental, and social aspects. The Board/ Board level Committees discussed and deliberate on these aspects.

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, the Bank is unwavering in its commitment to consistently motivate and inspire all internal and external stakeholders. Actively engaging with employees, clients, suppliers, partners, and surrounding communities, our collective objective is to foster a more equitable and sustainable world through financial inclusion and prosperity. The Bank is currently in the process of developing a comprehensive ESG roadmap.

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

The CSR activities of the Bank supports underprivileged sections of society, strives to provide equitable opportunities to everyone for sustainable growth.

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 2023-24			FY 2022-23		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. employee's workers covered (D) of /	% (D / C)
Employees						
Permanent	11,268	10,141	90%	9,846	9354	95%
Other than permanent	57	54	94%	59	56	95%
Total Employees	11,325	10,195	91%	9,905	9,410	95%

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

Category	FY 2023-24					FY 2022-23				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent										
Male	9,570	12	0.1 %	9,558	99.9 %	8,532	16	0%	8,516	100%
Female	1,698	12	0.7 %	1,686	99.3 %	1,314	19	1%	1,295	99%
Other than Permanent										
Male	50	-	0 %	50	100 %	51	0	0%	51	100%
Female	7	-	0%	7	100 %	8	0	0%	8	100%

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

a. Median remuneration / wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	9	23,80,000	1	21,30,000
Key Managerial Personnel	2	3,27,72,033	1	43,87,250
Employees other than BoD and KMP	9618	450,000	1704	430,000

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

	FY 2023-24	FY 2022-23
Gross wages paid to female as % of total wages	13.66 %	13.29 %

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

Yes, the Bank has Management level Committee to address any relevant human resources related concerns.

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

Yes. Complaints regarding human rights violations in the Bank are routed to Head HR and the Bank has Management level Committee to address such issues.

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

	FY 2023-24			FY 2022-23		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	11	3	3 Complaints were received in March 2024 and is within the statutory resolution period	8	1	1 Complaint was received in March 2023 and is within the statutory resolution period
Discrimination at workplace	-	-	-	-	-	-
Child Labour	-	-	-	-	-	-
Forced Labour/Involuntary Labour	-	-	-	-	-	-
Wages	-	-	-	-	-	-
Other human rights related issues	-	-	-	-	-	-

7. Complaint filed under sexual harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2023-24	FY 2022-23
Total complaints reported under sexual harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, (POSH)	11	8
Complaints on POSH as a % of female employees / workers	0.6%	0.6%
Complaints on POSH upheld	9	8

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

The Code of Ethics and Business Conduct and Vigil Mechanism (Whistle Blower Policy) provides the mechanism to prevent adverse consequences to the complainant in discrimination and harassment cases.

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

No.

10. Assessments for the year:

	% 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	-

All assessments have been done internally as part of business operations.

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

Not Applicable

LEADERSHIP INDICATORS

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

No significant changes to business processes have been made during the reporting period.

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

No formal Human rights due-diligence has been conducted. However, the Bank adopts a Zero - tolerance approach to human rights violations and adheres to all government regulations, regulatory policies as well as laws of the country through its comprehensive policies and standards.

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?

Yes.

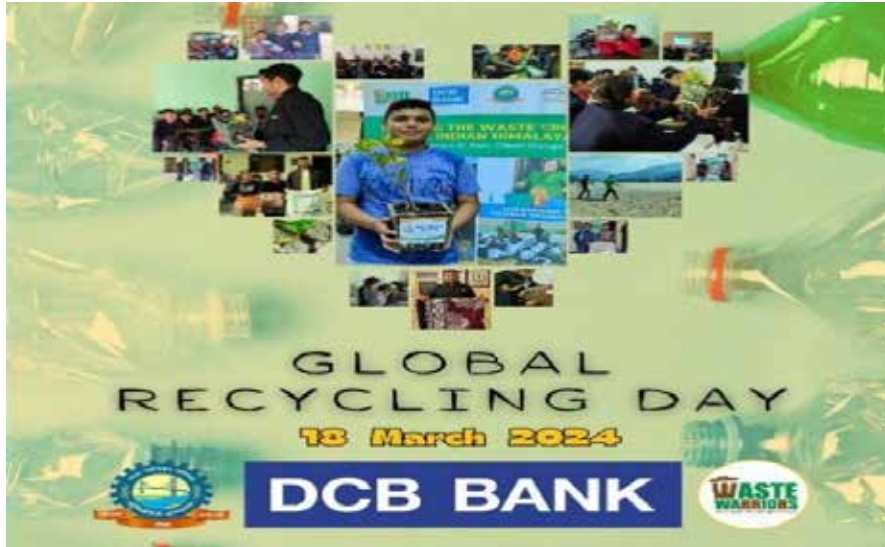
4. Details on assessment of value chain partners:

Nil

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

Not Applicable

PRINCIPLE 6 - Businesses should respect and make efforts to protect and restore the environment



ESSENTIAL INDICATORS

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

Parameter	FY2023-22	FY 2022-23
From renewable resources		
Total electricity consumption (A)	265 GJ	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumption (A+B+C)	265 GJ	-
From non- renewable resources		
Total electricity consumption (D)	76,376 GJ	74,188 GJ
Total fuel consumption (E)	8,722 GJ	5,947 GJ
Energy consumption through other sources (F)	-	-
<i>Total energy consumed from non-renewable sources (D+E+F)</i>	85,098 GJ	80,135 GJ
<i>Total energy consumed (A+B+C+D+E+F)</i>	85,363 GJ	80,135 GJ
Energy intensity per rupee of turnover <i>(Total energy consumed / Revenue from operation)</i>	14.63 GJ / Crore of Turnover	17.38 GJ / Crore of Turnover

Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) <i>(Total energy consumed / Revenue from operations adjusted for PPP)</i>	4.0 GJ / Crore of Turnover	4.8 GJ / Crore of Turnover
Energy intensity in terms of physical output*	NA	NA
Energy intensity <i>(optional)</i> – the relevant metric may be selected by the entity –	-	-

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.

N – No independent assessment/ evaluation/assurance has been carried out by an external agency.

**The Bank is not producing any physical product.*

- 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.

No

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

Parameter	FY 2023-24	FY 2022-23
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	2,15,185	140,000
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
<i>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</i>	2,15,185	140,000
<i>Total volume of water consumption (in kilolitres)</i>	2,15,185	140,000
Water intensity per rupee of turnover <i>(Total Water consumption / Revenue from operation)</i>	36.87 KL / Crore of Turnover	30.37 KL / Crore of Turnover

Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) <i>(Total water consumption / Revenue from operations adjusted for PPP)</i>	10.12 KL / Crore of Turnover	8.46 KL / Crore of Turnover
Water intensity in terms of physical output	NA	NA
Water intensity <i>(optional)</i> – the relevant metric may be selected by the entity	-	-

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.

N – No independent assessment/ evaluation/assurance has been carried out by an external agency.

- Provide the following details related to water discharge:

Waste water discharge quantity is not being tracked. All the water discharge is managed by the property owners, where our offices are based. Owing to the nature of our business, we don't have any industrial effluent.

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

Not Applicable

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

This is not being tracked currently as majority of DGs used by the Bank are rented through service providers and at present the Bank is not carrying out stack emission testing, as the services are through rented service providers / Common facility of building / Landlords. For future, the Bank is exploring possibility of securing these certificates from relevant agencies.

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

Parameter	Unit	FY 2023-24	FY 2022-23
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	660	454
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	17,460	16,692
Total Scope 1 and Scope 2 emissions intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)		3.10 TCO ₂ e / Crore	3.72 TCO ₂ e / Crore
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)		0.85 TCO ₂ e / Crore	1.04 TCO ₂ e / Crore
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

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.

N – No independent assessment/ evaluation/assurance has been carried out by an external agency.

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

Following are the initiatives undertaken by the Bank to reducing Green House Gas emission:

- *Use of products made from re-cycled content wherever possible. Few instances such as, stationary paper supplied is made from re-cycled materials, modular ceiling tiles are used wherever possible which are directly made from recycled waste.*
- *Use of air-conditioners using green refrigerants thereby avoiding ozone depletion.*
- *Initiated installation of solar panels for generation of renewable power wherever possible in branches and offices (possible with right of ownership to rooftop terrace is available)*
- *Installed waterless urinals in large offices where water savings happen in large numbers. These systems do not use flushing water thereby saving water.*
- *Use of products with highest energy efficiency such as inverter/VRF bases air conditioners, LED glow sign boards, LED down lighting, energy complaint UPS all these are aimed towards reduction of power consumption.*
- *Use of smart practices such as master switch to cut off unwanted power consumption during non-working hours due to human mistakes. Use of occupancy based sensors for switching off of light during times of non-use.*
- *Use of green certified products which are aimed at reduction of resources e.g. certified plumbing and sanitary products which help achieve lower consumption of water.*
- *The Bank has undertaken digitalization of various processes/ activities during the year which has saved approximately 160 tonnes of paper.*

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

Parameter	FY 2023-24	FY 2022-23
Total Waste generated (in metric tonnes)		
Plastic waste (A)	-	-
E-waste (B)	-	-
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	23.78	-
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
Total (A+B + C + D + E + F + G + H)	23.78	-

Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.004 T / Crore	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.001 T / Crore	-
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	23.78	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	23.78	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total	-	-

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.

N – No independent assessment/ evaluation/assurance has been carried out by an external agency.

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.

The Bank use eco-friendly house-keeping and sanitation products for all branch and offices instead of detergent, acid, bleach-based products. The direct benefit of this initiative is the run-off water after the housekeeping services causes no harm when the water is released to the ground (Sewer Systems). The Bank practice responsible procedure to dispose UPS batteries through E-waste recyclers. In doing this, the battery does not fall in the hands of

informal scrap dealers/ vendors where disposal methods of battery contents is suspect. Disposal done irresponsibly will generate toxic environment in the soil.

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:

None of our offices are in/ around ecologically sensitive areas.

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

The operations of the Bank are not covered by the 2006 notification on Environmental Impact Assessment.

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 Bank is compliant with all applicable environmental laws / regulations / guidelines in India.

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

We are not tracking this as our operations are not water intensive and all the water usage consumption is for human consumption.

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

The Bank is not tracking Scope 3 emission currently. The Bank plans to cover the relevant categories of scope 3 emission in the coming year.

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.

Not Applicable

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:

Not Applicable

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

Business continuity and disaster recovery plans are in place. All critical customer servicing applications are periodically tested for robustness and resiliency.

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.

This is not being tracked currently.

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

3 (Three)

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.

	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks' Association	National
2	Bombay Chamber of Commerce & Industry	State
3	Foreign Exchange Dealers Association of India	National

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.

Not Applicable

LEADERSHIP INDICATORS

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

S.No	Public Policy advocated	Method resorted for such advocacy	Whether information is available in public domain? (Yes/No)	Frequency by review by board (Annually/Half Yearly/ Quarterly/ others please specify)	Web link, if available
The Bank does not engage in advocacy for or against any policies. However, the Bank's active participation in trade and industry associations enables us to stay informed about industry developments, contribute to policy discussions, and foster collaboration within the business community.					

PRINCIPLE 8 - Businesses should promote inclusive growth and equitable development

The Bank’s CSR thrust areas include Water, Waste Management, Renewable Energy, Recycling, Supporting Technology incubators aligned with the Bank's focus areas, Preservation of Archaeological and Historic sites, and Disaster relief. The CSR initiatives of the Bank encompass all areas aligned with the thrust areas of the Bank as mentioned above. The CSR thrust areas of the Bank are aligned with the Schedule VII of the Companies Act, 2013 as amended from time to time and also as approved by the Board on a recommendation of the CSR and ESG Committee of the Board.

ESSENTIAL INDICATORS

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

No Projects have been undertaken which require Social Impact Assessments (SIA)

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

No projects have been undertaken which require Rehabilitation and Resettlement (R&R)

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

The Bank understand that the community is not negatively getting impacted by any measures taken by the Bank under this principle. Further, the Bank’s CSR Policy supports our endeavour to bring about positive difference to communities where we operate. Through the CSR initiatives, the Bank strives to provide equitable opportunities for sustainable livelihood, thereby aligning with our goal to build an organization which maximizes stakeholder value. The Bank monitor and capture the status of the CSR projects. This provides opportunity to receive information on the outcomes for the intended beneficiaries and community.

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

The Bank has a policy and ensures localisation and outsourcing to a competitive supplier for quality products. The Bank provides necessary hands-on training to the suppliers/ OEMs

	FY 2023-24	FY 2022-23
Directly sourced from MSMEs/small producers	66.27%	-
Directly from within India	100%	100%

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 2023-24	FY 2022-23
Rural	7%	7%
Semi-Urban	9%	15%
Urban	19%	18%
Metropolitan	65%	60%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

LEADERSHIP INDICATORS

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

Not Applicable

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

Yes. The Bank has undertaken the following CSR Projects in aspirational districts as identified by government bodies-

Sr. No.	Particulars	Aspirational districts
1.	Community Forest Rights- forests management plan and management	Bastar, Chhattisgarh
2.	Tree Plantation	Muzzaffarpur, Bihar
3.	Implementing restoration & innovative protected irrigation intervention for dryland agricultural farmers	Raichur, Karnataka
4.	Tree plantation for water conservation and sustainable livelihood	Ramanathapuram, Tamil Nadu

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

No, the Bank does not have a preferential procurement policy.

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

Not Applicable

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

Not Applicable

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.

Not Applicable

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

Not Applicable

6. Details of beneficiaries of CSR project

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects*	% of beneficiaries from vulnerable and marginalized groups
1.	SKG SANGHA Household bio gas, Adilabad, Tamil Nadu	1200	100%
2.	TIEEDI Permaculture Sonada, Green Mile Waste Management, West Bengal	2669	100%
3.	Keystone Foundation 1. Sustainable livelihoods via bee keeping and agroecology approach, Sathyamanagalm Tiger Reserve, Tamil Nadu 2. Waste mgmt. in peri urban area, human - animal conflict avoidance, Kotagiri, Tamil Nadu	2769	100%
4.	iNaturewatch Foundation 1. Sanjay Gandhi National Park 2. Ambivali Biodiversity Park 3. Taloja Watershed restoration	1121	100%
5	Concern India Foundation 1. Village ponds revival, 5 villages of Kendrapara, for water, fish farming and sustainable livelihood, OD 2. Beekeeping Sustainable Livelihood project for coastal communities, Uttara Kanada, Karnataka 3. Sustainable livelihood for women from bee keeping and creation of bee forage with trees and shrubs and kitchen gardens, Banki, Odisha	158136	100%

*For calculating the number of beneficiaries, the Bank has considered the approximate population of the locations and number of households in the vicinity of the projects. For other projects undertaken by the Bank other than listed above, calculating the number of beneficiaries was impractical due to the nature of the projects.

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

The Bank has robust grievance and complaint policies in place to promptly address and resolve customer grievances/ concerns. These policies underscore our commitment to ensuring transparency, accountability, and customer satisfaction, aligning with our dedication to providing high-quality and responsive financial services.

ESSENTIAL INDICATORS

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

The Bank's Grievance Redressal mechanism is in line with the regulatory guidelines and is guided by the Board approved Grievance Redressal Policy. Customer complaints about a product/ service are dealt with courteously and promptly within a defined time-frame.

The Bank diligently adheres to its commitment to Service Excellence through a structured approach based on six core pillars: Voice of Customer, Service Recovery, Attrition Calling, Process Simplification, Service Culture, and Measures and Metrics. This commitment is upheld through regular reviews conducted by the Service Excellence team in collaboration with key stakeholders. These reviews encompass various engagement strategies such as direct feedback collection from frontline staff, surprise unit visits, customer meetings, focus groups, and "mystery shopping" exercises to gauge frontline service standards.

To ensure robust oversight and accountability, the Bank has established three distinct committees: Branch Level Customer Service Committees (BLCSCs), Standing Committee on Customer Service (SCCS), and Customer Service Committee of the Board (CSCB). Each committee operates at different organizational levels to monitor and address customer service concerns effectively.

An autonomous "Service Excellence" team has been formed to meticulously analyse customer complaints, pinpoint root causes of service issues, implement process enhancements, and collaborate with diverse business units and functions to continually elevate service standards. The Bank maintains an "Integrated Centralized Complaint Management" system and adheres to stringent standards to ensure prompt resolution of customer queries and complaints. Regular monitoring of customer complaints and satisfaction levels is conducted by the Managing Director & Chief Executive Officer in conjunction with the Senior Management team, emphasizing the Bank's unwavering commitment to delivering exceptional service experiences. For more information, kindly refer to the Grievance Redressal policy hosted on the Bank's website at-

<https://www.dcbbank.com/upload/pdf/Policy-on-Grievance-Redressal.pdf>

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

Not applicable considering the nature of the business.

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

	FY 2023-24			FY 2022-23		
	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Data Privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber Security	958	61	There may have been a delay in resolution due to customer dependency for additional documentation. The turnaround time and preventive measures are reported to the Customer Service Committee of the Board as per the defined frequency.	625	7	There may have been a delay in resolution due to customer dependency for additional documentation. The turnaround time and preventive measures are reported to the Customer Service Committee of the Board as per the defined frequency.
Delivery of essential services	1,646	18		4,144	33	
Restrictive Trade Practices	-	-		-	-	
Unfair Trade Practices	431	16		364	19	
Others	20,649	648		24,664	384	

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

Not applicable considering the nature of the business

5. Does the entity have a framework/policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, the Bank has Information Security Policy, Cyber Security Policy and Privacy Policy. The Bank has implemented multi-factor authentication requirement for important actions and transactions on digital banking channels. Advanced network and application security controls are in place to prevent misuse of services provided to customers. 24/7 Security Operations Centre and Fraud Risk Monitoring units monitor and takes immediate preventive steps protecting cyber frauds. Risk based transaction monitoring and adaptive authentication solution is being implemented. Bank

actively collaborates with its peers , law enforcement and regulator to ensure customer protection. The Privacy Policy can be accessed at <https://www.dcbbank.com/PRIVACY-POLICY> While the information and cyber security policies themselves are not available on Bank's website due to them being classified confidential and for internal use, awareness regarding the same to customers is available at <https://www.dcbbank.com/safety-security-tips>

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.

No regulatory action has ever been done regarding advertising, essential services, cyber security, data privacy or product recalls.

7. Provide the following information relating to data breaches:
 - a. Number of instances of data breaches

No

- b. Percentage of data breaches involving personally identifiable information of customers

No

- c. Impact, if any, of the data breaches

Not Applicable

LEADERSHIP INDICATORS

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

Website of the Bank - <https://www.dcbbank.com>

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

Not Applicable

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

Through Branch offices.

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).

Not Applicable