



BUSINESS RESPONSIBILITY REPORT

2021-22

DCB BANK

DCB Bank Limited

SECTION A: GENERAL INFORMATION ABOUT THE COMPANY

1	Corporate Identity Number (CIN) of the Company	L99999MH1995PLC089008
2	Name of the Company	DCB Bank Limited
3	Registered address	6 th floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013
4	Website	www.dcbbank.com
5	E-mail id	investorgrievance@dcbbank.com
6	Financial Year reported	2021-22
7	Sector(s) that the Company is engaged in (industrial activity code-wise)	Banking (NIC Code - 6411)
8	List three key products/services that the Company manufactures/provides (as in balance sheet)	Banking services in the following segments: 1) Retail Banking, 2) SME & MSME Banking, 3) Mid- Corporates
9	Total number of locations where business activity is undertaken by the Company	400 Branches
A	Number of International Locations (Provide details of major 5)	Nil
B	Number of National Locations	<ul style="list-style-type: none"> i) 400 branches ii) 22 Offices without direct customer interface
10	Markets served by the Company – Local / State / National / International	National

SECTION B: FINANCIAL DETAILS OF THE COMPANY

1	Paid up Capital	₹ 310.98 Crores
2	Total Turnover	₹ 3964.80 Crores
3	Total profit after taxes	₹ 287.50 Crores
4	Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	The Bank's total spending on CSR for the Financial Year 2021-22 is INR 9.65 Crores, which is more than 2% of the average PAT for the last 3 years

5. List of activities in which expenditure in 4 above has been incurred

The Bank is committed to sustainable development of all sections of society and preservation of Environment. During the year under review, the Bank has carried out activities primarily related to:

- Protection of sources of water, water bodies, creation of water harvesting structures in rural areas for sustainable livelihoods
- Tree plantations, Urban forest plantations
- Sustainability focused activities and projects undertaken by DCB Social Volunteers to battle climate change
- Installation of waterless urinals to protect ground water & reduce use of water
- PPE kits, gloves, sanitisers, masks and other personal safety and hygiene items for patients and healthcare workers for Covid-19 disaster relief

Details of CSR policy and activities under section 135 of The Companies Act, 2013 has been attached as Annexure in the Directors' Report.

SECTION C: OTHER DETAILS

1	Does the Company have any Subsidiary Company / Companies?	No
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2 Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent Company? If yes, then indicate the number of such Subsidiary Company(s):	Not Applicable
3 Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30- 60%, More than 60%]:-	At present, the BR initiatives have been undertaken at the company level. Several stakeholders engage with the Company in the course of its business such as suppliers, distributors, customers, government agencies, similar economic groups and other entities. The Company promotes BR initiatives across its value chain.

SECTION D: BR INFORMATION

1. Details of Director/s responsible for BR

a) Details of the Director/Director responsible for implementation of the BR policy/policies

1.	DIN Number	00061194
2.	Name	Mr. Murali M. Natrajan
3.	Designation	MD & CEO
4.	Telephone number	(022) 6684 8451
5.	e-mail id	muralim.natrajan@dcbbank.com

b) Details of BR Head

1.	DIN Number	00061194
2.	Name	Mr. Murali M. Natrajan
3.	Designation	MD & CEO
4.	Telephone number	(022) 6684 8451
5.	e-mail id	muralim.natrajan@dcbbank.com

PRINCIPLES OF RESPONSIBLE BUSINESS CONDUCT

Principle	Policies
Principle 1: Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.	Code of Conduct for employees of DCB Bank Ltd Whistle Blower Policy
Principle 2: Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle.	Code of Conduct for employees of DCB Bank Ltd
Principle 3: Businesses should promote the wellbeing of all employees.	Code of Conduct for employees of DCB Bank Ltd Prevention of Sexual Harassment at Workplace Policy Policy on Equal Opportunity Various other HR Policies in the Bank
Principle 4: Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.	CSR Policy
Principle 5: Businesses should respect and promote human rights.	Code of Conduct for employees of DCB Bank Ltd Prevention of Sexual Harassment at Workplace Policy Policy on Equal Opportunity
Principle 6: Business should respect, protect, and make efforts to restore the environment.	CSR Policy
Principle 7: Businesses, when engaged in influencing public and	Code of Conduct for employees of DCB Bank Ltd

regulatory policy, should do so in a responsible manner.	
Principle 8: Businesses should support inclusive growth and equitable development.	CSR Policy
Principle 9: Businesses should engage with and provide value to their customers and consumers in a responsible manner.	Code of Conduct for employees of DCB Bank Ltd Policy of customers' grievance redressal mechanism Various customer service related polices and guidelines for enhancing customers service experience

2. Principle-wise (as per NVGs) BR Policy/policies (Reply in Y/N)

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

No.	Questions	P	P	P	P	P	P	P	P
		1	2	3	4	5	6	7	8
1	Do you have a policy/ policies for....	Y	Y	Y	Y	Y	Y	Y	Y
2	Has the policy being formulated in consultation with the relevant stakeholders? *	Y	Y	Y	Y	Y	Y	Y	Y
3	Does the policy conform to any national / international standards? If yes, specify? (50 words) **	Y	Y	Y	Y	Y	Y	Y	Y
4	Has the policy being approved by the Board? Is yes, has it been signed by MD/owner/ CEO/ appropriate Board/Director?	Y	Y	Y	Y	Y	Y	Y	Y
5	Does the company have a specified committee of the Board / Director /	Y	Y	Y	Y	Y	Y	Y	Y

Official to oversee the implementation of the policy?										
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6. Indicate the link for the policy to be viewed online?

Policies of the Bank are accessible on

<https://www.dcbbank.com/pdfs/DCB-Bank-CSR-Policy-version-03-16-July-2019.pdf>

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

7. Has the policy been formally communicated to all relevant internal and external stakeholders?

Yes, the policies have been posted on the website and the intranet of the bank and communicated to all internal stakeholders.

No.	Questions	P	P	P	P	P	P	P	P	P
		1	2	3	4	5	6	7	8	9
1	Does the company have in-house structure to implement the policy / policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
2	Does the Company have a grievance redressal mechanism related to the policy / policies to address stakeholders' grievances related to the policy /policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
3	Has the Company carried out independent audit/ evaluation of the working of this policy by an internal or external agency	Y	Y	Y	Y	Y	Y	Y	Y	Y

Notes

* All the policies have been formulated in consultation with internal stakeholders. While there may not be formal consultation with all the external stakeholders,

relevant policies / procedures have been evolved over a period of time by taking inputs from concerned stakeholders.

** All policies conform to the applicable laws of the country, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and National Guidance on Responsible Business Conduct, 2019.

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

N o.	Questions	P	P	P	P	P	P	P	P	P
		1	2	3	4	5	6	7	8	9
1	The Company has not understood the Principles	_____Not Applicable_____								
2	The Company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles									
3	The Company does not have financial or manpower resources available for the task									
4	It is planned to be done within next 6 months									
5	It is planned to be done within the next 1 year									
6	Any other reason (please specify)									

2. Governance related to Business Responsibility (BR)

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

The Board of Directors of the Bank, either directly or through its Committees, assesses various initiatives forming part of the BR performance of the Bank on a periodic basis. BR performance is reviewed by the Director responsible for BR (i.e. the MD & CEO) annually and as and when required. In addition, CSR Committee of the Board reviews the implementation of CSR

projects/programs/activities at least 4 times in a year. The NRC reviews the issues relating to POSH.

1.Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?

The Bank publishes the information on BR in Business Responsibility Reporting, which forms part of the Annual Report of the Company for the FY 2021-22.

SECTION E: PRINCIPLE-WISE PERFORMANCE

Principle 1

1.Does the policy relating to ethics, bribery and corruption cover only the company? Or does it extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs /Others?

While the Code of Conduct for employees of DCB Bank covers only employees, the Whistle blower Policy covers all stakeholders.

Code of Conduct for employees of DCB Bank Ltd: At DCB Bank, our values: respect, ethical, fair, dynamic, stretch, excellence, teamwork, and contribute are deeply embedded in our corporate culture and governance systems. We have a comprehensive governance framework that builds transparency, accountability, compliance focus and risk management into all our business endeavours. The Bank has a "Code of Conduct" (COC/the Code) to conduct its business with honesty and integrity and in compliance with all applicable legal and regulatory requirements. This Code sets out the fundamental standards to be followed by all employees of the Bank. The Code is also to act as a deterrent from unethical doings and to promote ethical values and is the manifestation of the Bank's commitment to successful operation of its business in the best interest of the shareholders, customers employees, other business associates and stakeholders. The COC explicitly guides our people on ethical dealings with external stakeholders.

Whistle Blower Policy: The Policy provides a platform for the employees of the Bank and other stakeholders for reporting suspect violation of DCB Bank Code of Conduct and/or suspect improper activities. The Policy has provisions to ensure protection of the whistleblower.

The leadership, including the Board of Directors, bring to the table, a wealth of experience, national and international exposure and the spirit of entrepreneurship to strategically develop and implement policies with ethics, accountability and transparency that leads to sustainable growth. Our Directors are at the forefront of driving our commitment to business ethics and sustainable business practices. The Board collectively spearheads compliance and drives action on our strategic objectives.

The COC, Human Resources Policy, Discipline and Employees Service Rules and other corporate policies are periodically updated based on the emerging requirements and stakeholders feedback.

2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so, provide details thereof, in about 50 words or so.

During the year under review, there has been 3 complaints from the shareholders and all were satisfactorily resolved.

Principle 2

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

While we are not in a material resource intensive business, our operations are significantly interconnected with the social concerns. A large part of our branch network is involved in Agri and Inclusive Banking (AIB). AIB is a business unit with the main task of achieving financial inclusion, meet Bank Priority Sector Lending targets especially agricultural lending target, Small and marginal farmer lending target, non-corporate farmers lending target and expand AIB business into rural and semi urban areas.

(a) The Bank has furthered the financial inclusion agenda which is crucial to achieve inclusive growth & equitable development.

(b) The Bank continues to focus on Priority Sector Lending (PSL) by offering products and services to underbanked population through its rural & semi urban branches. In FY 2021-22, the Bank has opened 25% of its new branches in Left Wing Extremism (LWE) / Unbanked locations.

(c) With the objective of ensuring greater financial inclusion and increasing outreach, the Bank is focusing on loans given to small borrowers through Business Correspondents(BCs) model. Loans are offered to members of Joint liability groups (JLGs)/ Individuals for agriculture and income generation activity. This channel of funding helps to service the areas where the Bank has limited reach.

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

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

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

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

Not Applicable - Considering the nature of banking products & service

3. Does the Company have procedures in place for sustainable sourcing (including transportation)? If yes, what percentage of your inputs was sourced sustainably? Also, provide details thereof, in about 50 words or so.

Considering the nature of the business, the operations are not resource intensive as all the sourcing is only for the internal consumption. The Bank emphasizes on integrating sustainable practices within its value chain (suppliers and customers) through acceptance of payments through Digital/online mode. Vendors are paid through NEFT/RTGS mode. The Bank endeavors to reduce the environmental impact of its operations by leveraging technology to encourage paperless banking, use of LED light fixtures across all installations leading to substantial energy saving, implementation of electricity generation with the help of solar

panels, use of green tiles - tiles which are manufactured by processes which do not hamper the environment, use of green elements such as wall paint, sanitary fixtures and ceiling elements during fit out of new branches, offices and in renovation projects.

4. Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work? If yes, what steps have been taken to improve their capacity and capability of local and small vendors?

The Bank has increased the breadth of vendors across goods and services through vendor base enhancement. The Bank has given preference to local vendors when it comes to sourcing materials. Most of consumables like paper, stationery and services like security, canteen, employee transportation, housekeeping, repairs & maintenance etc. are sourced from local vendors/contractors.

5. Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%). Also, provide details thereof, in about 50 words or so.

The nature of banking products is service oriented and not material resource intensive and hence very little waste is generated by the operations. However, the Bank has put in a mechanism whereby the Bank's primary waste products comprising paper waste, municipal waste and electronic waste are disposed-off, through authorized third-party vendors. Bank recycles dry waste in the form of paper collected in offices/ branches into note pads.

Principle 3

Employees are the most valuable assets of an organization. They determine its success or failure. Culturally the employees come from diverse backgrounds, but they are united with our common purpose and values. We nurture them by ensuring safe working conditions, providing advanced learning options and furthering career growth opportunities. Active engagement with employees across hierarchies enables camaraderie and feedback. Our evolving HR policies focus on holistic developments of our employees and cover all requisites, right from recruitment.

1	Please indicate the Total number of employees.	8,077
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2	Please indicate the Total number of employees hired on temporary/contractual/ casual basis.	48
3	Please indicate the Number of permanent women employees.	1,154
4	Please indicate the Number of permanent employees with disabilities	10
5	Do you have an employee association that is recognized by management.	No
6	What percentage of your permanent employees is members of this recognized employee association?	Not Applicable

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

One complaint relating to sexual harassment has been received in the last Financial Year and no complaint is pending as on the end of the Financial Year.

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

Category of Employees	Safety Training - % Employees covered	Skill Upgradation Training - % Employees covered
(a) Permanent Employees	0%	88%
(b) Permanent Women Employees	0%	87%
(c) Casual / Temporary / Contractual Employees	0%	0%
(d) Employees with Disabilities	0%	0%

Principle 4

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

Yes

2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalized stakeholders.

In line with RBI guidelines, the company has consciously identified the unbanked and underbanked section of the society.

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

The Bank through its Agri and Inclusive Banking business (AIB) engages directly with the disadvantaged, vulnerable and marginalised stakeholders. We actively participate and promote Pradhan Mantri Jan-Dhan Yojana (PMJDY) and Atal Pension Yojana (APY) and Micro Units Development and Refinance Agency (MUDRA) for financial inclusion of the unbanked section of the society. In addition to extending and encouraging banking facilities to the unbanked underbanked, disadvantaged, vulnerable and marginal stakeholders, the Bank as part of its CSR initiatives has implemented projects on conservation of nature, climate change resilience for sustainable livelihood, recycling of waste, producing organic fertilizer, rain water harvesting, etc. These projects have a direct beneficial impact on the above referred sections of the society.

Principle 5

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

The Bank understands and maintains policies and practices the respect human rights as mentioned in the Constitution of India in the provisions of Fundamental Rights and Directive Principles of State Policy and also the guidelines of the International Bill of Human Rights. While, the company's human rights policy is applicable to the company only, we promote the awareness and realisation of human rights across our value chain and among our stakeholders.

2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management in 50 words or so.

No complaint was pending in the past and further, no complaint was received pertaining to human rights violation during the Financial Year 2021-22.

Principle 6

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

We encourage suppliers and others in our value chain to adopt policies to minimise the environmental impact.

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

The Bank understand that the global warming and climate change will have wide economic impact and the operations of the Bank will be exposed to environmental risks. Currently, we are undertaking CSR projects in urban and rural areas to build climate change resilience for communities, over time studies to get insights into the climate change risks and will possibly help formulate the way forward in the coming years.

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

Yes

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

The Bank has 2 projects in FY 2021-22 that are carbon reduction projects and will be earning 'carbon credits' for the Bank after a few years. The 2 projects, one at Jharkhand and the other Telengana respectively will be audited by external agencies that are permitted by UNFCCC to audit and report on the carbon reduction or carbon sequestration- - for the granting of carbon credits.

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

While the operations of the Bank are not resource of energy intensive we integrate environmental concerns at all our branches and offices. The Bank leverages technology to reduce consumption of paper by recycling paper products. The Bank enables its customers to make choices that reduce paper consumption actively promoting e-statement registration, on-line internet and mobile app banking, ATM screen messages to avoid printing of transaction slips.

DCB Green PIN has automated the creation of PIN for DCB Cards via an online process. This has done away with the printing and courier dispatch of physical

PIN on harmful carbonised paper slips to customers, a substantial positive impact in reduction of paper and fuel for printing and courier as well.

The Bank's branch team is responsible for cash filling of in branch ATM. This has resulted in substantial reduction of carbon footprint due reduced consumption of diesel/ CNG fossil fuel by the cash delivery vehicles. The Bank endeavours to reduce the environmental impact of its operations by use of LED lights across all installations leading to substantial energy saving, Implementation of electricity generation with the help of solar panels, use of green tiles, tiles which are manufactured by processes which do not hamper the environment, use of green elements like wall paint, sanitary fixtures and ceiling elements during fit out of new branches, offices and in renovation projects.

DCB Bank has setup solar panels at its premises in Karol Bagh, New Delhi, at Malad, Mira Road, Vashi branches respectively in Mumbai, at Bhuj Gujarat, at T Nagar and Nugaambakkam respectively in Chennai and Rajaji Nagar, Bengaluru. At these places the power generated is fed back to electricity service provider grid and corresponding rebates are received in the bill. The power generated by these panels varies according to the season.

The Bank's CSR initiatives viz. a) Conservation of water / water storage / water usage / protecting water bodies; b) Waste Management; c) Recycling and d) Tree plantation are directed towards addressing pressing environmental and biodiversity issues

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

Yes, the emissions/waste generated by the Bank for Financial Year 2021-22 are within permissible limits given by CPCB/SPCB(s) of the respective units.

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

No show cause / legal notices have been received CPCB/SPCB which are pending as on end of Financial Year.

Principle 7

We live in a dynamic world with unpredictable disruptions, technology changes and evolving research. We share our experience and leverage our leadership position to provide incisive insights and detailed inputs to key decision makers in planning better policies for the patients. Along with that, we also learn from the best practices of others in the industry. We collaborate with various trade and industry associations.

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

Yes, the Bank is a member of following bodies:

- (a) Indian Banks' Association
- (b) Bombay Chamber of Commerce & Industry
- (c) Foreign Exchange Dealers Association of India
- (d) CII

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

Yes, the Bank through various Industry associations, participates in advocating matters for the advancement of the financial sector that have a bearing on public good. The Company has a Code of Conduct Policy to ensure that the highest standards of business conduct are followed while engaging with aforesaid Trade associations/Industry bodies.

Principle 8

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

Equitable development is an approach for meeting the needs of underserved and unbanked communities through policies and programmes. Our community development programmes are intended to contribute towards a better quality of life for the people and uplift the marginalised sections of the society. We are guided by our comprehensive Corporate Social Responsibility (CSR) Policy which has also been posted on our website.

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

We undertake our Corporate Social Responsibility projects and activities through various NGO partners such as Concern India Foundation, Green Yatra Foundation, iNaturewatch Foundation, SKG Sangha Foundation, Sankalptaru Foundation, S M Sehgal Foundation, and Worldwide Fund for Nature India, and other organisations such as Pangea EcoAsset, Ekam Eo Solutions, amongst others.

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

Projects are monitored by our CSR team through site visits, reports from implementation partners.

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

During the Financial Year 2021-22, the Company spent INR 9.65 Crores towards CSR initiatives. Details of the projects are available in Annexure to the Board's Report.

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

Prior to the commencement of projects, a baseline understating and proposal is created. From the need identified development initiatives are framed which are then discussed with the community. Projects are assessed under the agreed strategy and are monitored either half yearly/ annual. Wherever necessary, midcourse corrections are carried out.

Principle 9

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

About 1.9% of customers' complaints were under analysis / resolution as on 31st March, 2022.

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

The Schedule of Charges and Terms and Conditions of the products and services offered by the Bank are displayed on the Bank's website www.dcbbank.com. These are also communicated to various stakeholders through product brochures e-mail correspondence, sanction letters, application forms, SMS alerts, display on notice board at branches and other means of communication.

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

There are no cases received in the last 5 years or pending with regard to unfair trade practices, irresponsible advertising and/or anticompetitive behavior as on 31st March 2022.

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

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