

The background features a glowing globe with the letters 'ESG' in large, bright white font. Surrounding the globe are various icons: a dollar sign, a leaf, a person, a bar chart, and a network diagram. A hand is shown holding the globe from below. The overall design is modern and professional, with a blue and white color scheme and dynamic, curved lines.

ESG

**DCB BANK**

**2022-23**

***BUSINESS***

***RESPONSIBILITY &***

***SUSTAINABILITY REPORT***

## Message From MD & CEO

Regulations are changing fast in the field of ESG/Sustainability in India and elsewhere. Also, consumers are increasingly aware of the environmental and social challenges. At our bank, we recognize the urgent need for action on environmental, social, and governance (ESG) issues, and we are committed to doing our part to promote a sustainable future. Banks 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 sustainably and ensure we do our best to protect the environment and contribute to the welfare of all sections of society.

We are delighted to publish our Business Responsibility and Sustainability Report for the Financial Year 2022-23. Delighting customer in every interaction is the core aim of the Bank. The Bank continues to make steady progress on the concept of Power of Three - Empathy, Speed and Quality (ESQ) initiative launched many years ago. The Bank on a regular basis, through various means educates its customers to be vigilant on the rising incidents of cyber-crimes.

We are supporting several activities to conserve natural resources and maintain ecological balance by creating awareness on rainwater harvesting, installation of waterless urinals in several states, promoting coastal ecosystem, urban forest plantation and regenerating tree cover by planting saplings that are indigenous and stress tolerant, fruit trees etc. We have also contributed towards sustainable livelihood enhancement projects such as Sustainable Livelihood Improvement Project (LIP) through Integrated Watershed Management, creating sustainable income streams, supporting livelihood of women through Self Help Groups (SHGs), alternative livelihood improvement programmes around Panna Tiger Reserve plantation for sustainable livelihood & carbon sequestration, Jal Jeevan – groundwater development etc.

On the environmental front, we have taken up several multi-city tree plantation projects across India, launched Go Green Campaign, initiated protection of wildlife corridor by reforestation, pollinator species rejuvenation to benefit farming, biodiversity information, communication & awareness, Green Mile initiative that includes segregation of dry waste, plastic recycling & wet waste management for organic fertilizers.

We also recognize that sustainability is an ongoing journey, and we must continue to push ourselves to do more. We will continue to prioritize sustainability in our decision-making, and we will hold ourselves accountable to our goals.

Finally, I want to thank our employees, customers, and stakeholders for their ongoing support of our sustainability efforts. Together, we can build a more sustainable future for generations to come.

**Murali M. Natrajan**  
**MD & 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	-	6th floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013
6.	E-mail id	-	investorgrievance@dcbbank.com
7.	Telephone		+91 22 66187000
8.	Website	-	www.dcbbank.com
9.	Financial year for which reporting is being done	-	April 1, 2022 to March 31, 2023
10.	Name of the Stock Exchange(s) where shares are listed		Bombay Stock Exchange (BSE) National Stock Exchange (NSE)
11.	Paid up Capital (INR)	-	3,115,017,330/-
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 66187000
	E-mail id		<a href="mailto:investorgrievance@dcbbank.com">investorgrievance@dcbbank.com</a>
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.

### II. Products / Services

#### 14. 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%

15. 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

16. 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 + 427 Branches + 22 offices without direct customer interface	450
International	Nil		

17. 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 company.

- c. A brief on types of customers

We serve the banking needs of all sections of society in India including entrepreneurs, individuals and businesses.

### IV. Employees

18. 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)

<b>EMPLOYEES</b>						
1.	Permanent (D)	9,846	8,532	87%	1,314	13%
2.	Other than Permanent (E)	59	51	86%	8	14%
3.	<b>Total employees (D + E)</b>	9,905	8,583	87%	1,322	13%
<b>WORKERS</b>						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	<b>Total workers (F + G)</b>	NA	NA	NA	NA	NA

\* Note: The Company 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 Company.

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<b>EMPLOYEES</b>						
1.	Permanent (D)	7	6	86%	1	14%
2.	Other than Permanent (E)	-	-	-	-	-
3.	<b>Total employees (D + E)</b>	7	6	86%	1	14%

19. 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%

\*\*The women director retired on of January 21, 2023 and the new appointment was made on April 14, 2023.

20. Turnover rate for permanent employees and workers

	FY 2022-23			FY 2021-22			FY 2020-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	27.8%	30.5%	28.2%	24.3%	29.5%	25.2%	16.7%	22.9%	17.8%

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

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

Not Applicable as the company does not have a holding, subsidiary, associate or joint venture.

## VI. CSR Details

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) **YES**

(ii) Turnover (in Rs.): 46,09,66,13,842.64/-

(iii) Net worth (in Rs.): 41,09,19,91,945.29/-

## VII. Transparency and Disclosures Compliances

23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)  (If Yes, then provide web-link for grievance redress policy)	FY 2022-23			FY 2021-22		
		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**	3	0	-	-	-	-
Employees and workers	Y***	8	1	1 Complaint was received in March'22	1	-	-

				3 and is within the statutory resolution period			
Customers	Y****	29797	443	-	32603	575	-
Value Chain Partners	Y*	1134	43	-	2049	8	-

\*No complaints have been received from communities during the FY 2021-22 and FY 2022-23. 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 Company has appointed Registrar and Share Transfer Agent (RTA) to look into the grievances/complaints of the shareholders. In addition to it the Company has designated email ID “investorgrievance@dcbbank.com”, where the shareholders can send their grievances/complaints.

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

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

#### 24. Overview of the entity’s material responsible business conduct issues

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Climate Change & Global Warming	Risk	In view of Global Warming, environmental sustainability has	We comply with applicable legal requirements	NA

			become very crucial for all businesses.	which relate to our environmental aspects. The Company endeavors to prevent pollution, reduce waste and minimize the consumption of resources.	
2.	Information Security & Data Privacy		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 company'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.	NA

**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

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

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	<a href="https://www.dcbbank.com/about-us-corporate-governance">https://www.dcbbank.com/about-us-corporate-governance</a>								



	<a href="https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy">https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy</a>								
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.	Policies have been formulated and implemented in accordance with National Guidelines on Responsible Business conduct, requirements of the Companies Act, 2013 and SEBI regulations.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Our strategies, 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.	NA								
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 our CMD & CEO 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, 2023:								
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.	<ol style="list-style-type: none"> <li>1. Mr. Farokh Subedar (ID) - Chairman</li> <li>2. Mr. Rafiq Somani (ID)</li> <li>3. Mr. Thiyagarajan Kumar (ID)</li> <li>4. MD &amp; CEO (ED)</li> </ol>								

	In addition to the Board committee we have an <b>ESG Internal Committee (EIC)</b> with members from the senior executives and department heads 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.
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10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	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 and CMD / CEO has reviewed the performance against above policies.									The frequency of review is annual.								
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.

The evaluation of the working of its policies is being done internally as part of the business operations.

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.**

We are committed to conduct our business in compliance with the laws, rules, and regulations and with the highest standards of business ethics i.e., with transparency, accountability, fairness, professionalism and social responsiveness, complete disclosure of material facts and independence of Board. We believe that good Corporate Governance is a key contributor to sustainable corporate growth and creating superior for our stakeholders.

We have the Whistle Blower policy in place for all employees to report concerns about unethical behavior, actual or suspected fraud, violation of the Code of Conduct of the Company. The policy also provides for adequate protections against victimization of employees who avail the mechanism and provides for direct access to the Whistle Blower to the Chairperson of the Audit Committee.

**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	6	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	Continuous – Induction program and quarterly refresher trainings	Principles relevant to their respective functional area	95%
Workers	NA		

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):

No fines / penalties /punishment/ award/ compounding fees/ settlement amount has been paid in any proceedings by the entity or by directors or by any of the KMPs.

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 fines/penalties etc. has been levied or paid by the organization

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/about-us-corporate-governance>

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

**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 2022-23	FY 2021-22	Details of improvements in environmental and social impacts
R & D	Not Applicable		
Capex	Capex are 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?

No, there is no formal policy on sustainable sourcing however, the ESG Policy requires that the procurement happens through sustainable sourcing.

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 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 product.

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

We understand that our colleagues are our biggest strength. Employees at various organizational levels strive to provide high end services for our customers We are dedicated to innovate unique programmes that would keep our employees motivated, develop their potential, and inculcate leadership attributes. We conduct rigorous training programs for our entry level employees to train and develop the next generation of managers and leaders. We conduct regular employee satisfaction surveys and open house meetings to get employee feedback.

#### 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	8,532	8,532	100%	8,532	100%	NA	-	8,532	100%	8,532	100%
Female	1,314	1,314	100%	1,314	100%	1,314	100%	NA	-	1,314	100%
Total	9,846	9,846	100%	9,846	100%	1,314	100%	8,532	100%	9,846	100%
	Other than Permanent employees										
Male	51	51	100%	51	100%	NA	-	-	-	-	-
Female	8	8	100%	8	100%	8	100%	-	-	-	-
Total	59	59	100%	59	100%	59	100%	-	-	-	-

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

Not Applicable.

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

Benefits	FY 2022-23			FY 2021-22		
	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	99.4%	100%	Y	99%	100%	Y
Gratuity	99.4%	100%	Y	99%	100%	Y
ESI	0%	100%	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 company has a “Policy on Equal Opportunity and HIV Workplace Policy”. The policies of the company are accessible on the following link  
<https://www.dcbbank.com/about-us-corporate-governance>  
<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.

Gender	Permanent Employees		Permanent Workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	73.5%	NA	NA
Female	88%	79.0%	NA	NA
Total	97%	77%	NA	NA

## 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. In fact, we have 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. We counselled those supervisors who had a poor score and monitored them thereafter.</p> <p>The "SPEAK- UP" (Whistleblower Policy) &amp; POSH Policy are other complaint mechanisms documented in the HR Policy Manual</p> <p>The policies are accessible on <a href="https://www.dcbbank.com/about-us-corporate-governance">https://www.dcbbank.com/about-us-corporate-governance</a> <a href="https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy">https://www.dcbbank.com/cms/showpage/page/whistle-blower-policy</a></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 company has no recognized employee and worker association(s) or Unions.

8. Details of training given to employees and workers:

Category	FY 2022-23					FY 2021-22				
	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	8,582	2250	26%	8,106	94%	6,923	-	-	6,015	87%
Female	1,323	347	26%	1,276	96%	1,154	-	-	1,039	90%
Total	9,905	2597	26%	9,382	95%	8,077	-	-	7,054	87%



## 9. Details of performance and Career development reviews of employees:

Category	FY 2022-23			FY 2021-22		
	Total Employees	*Total Performance Review done	%	Total Employees	Total Performance Review done	%
Employees						
Male	8,583	6170	72%	6,923	4,254	61%
Female	1,322	1023	77%	1,154	739	64%
Total	9,905	7193	73%	8,077	4,993	62%

\* All employees joined on or before 30<sup>th</sup> September of the respective year are considered eligible for performance reviews

## 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 such system?

Yes, the occupational health and safety management system has been implemented at the Head office. Fire drills are conducted for Offices above 70 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.

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. We 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.

We have 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 .

We have a unique competition called DCB Walkathon Challenge for all employees PAN India. Last year, over 2,300 employees' steps were monitored round the clock. Seeing this huge participation and enthusiasm amongst the employees we 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 2022-23			FY 2021-22		
	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	8	1	1 Complaint was received in March'23 and is within	1	-	-
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 &amp; safety practices and working conditions

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.

DCB 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 company actively engages with and is in a position to address its stakeholder expectations and concerns in an informed and effective way.

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

Stakeholder Group	Whether identified as Vulnerable & 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	No	Customer Meetings, Customer Feedback, Website, Mobile Apps	Ongoing	Customer Satisfaction,
Employees	No	Notice Boards, Website, Employee Survey feedback, Annual Performance Review, Meetings, Trainings	Ongoing	Working condition, employee performance, Employee Satisfaction
Community, NGOs	Yes	Corporate Social Responsibility engagements, Meeting with community representative	On going	Welfare of the community
Investors & Shareholders & Analysts	No	AGM, Investor meets, Investor Grievance redressal mechanism	On going	Business Strategies and Performance
Regulatory Bodies	No	Compliance Reports	On Going	Compliance with the Law of the land

## 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 2022-23			FY 2021-22		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. employees workers covered (D) of /	% (D / C)
<b>Employees</b>						
Permanent	9,846	9354	95%	8,028	6,984	87%
Other than permanent	59	56	95%	49	43	87%
<b>Total Employees</b>	<b>9,905</b>	<b>9,410</b>	<b>95%</b>	<b>8,077</b>	<b>7,027</b>	<b>87%</b>

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

Category	FY 2022-23					FY 2021-22				
	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)
	<b>Employees</b>									
<i>Permanent</i>										
Male	8,532	16	0%	8,516	100%	6,878	20	0%	6,858	100%
Female	1,314	19	1%	1,295	99%	1,150	17	1%	1,133	99%
<i>Other than Permanent</i>										
Male	51	0	0%	51	100%	45	0	0%	45	100%
Female	8	0	0%	8	100%	4	0	0%	4	100%

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

	Number	Male		Female	
		Median remuneration/ salary/ wages of respective category		Median remuneration/ salary/ wages of respective category	
Board of Directors	11	14,50,000		1	14,70,000

(BoD)				
Key Managerial Personnel	2	2,80,87,630	1	40,25,000
Employees other than BoD and KMP	8579	4,31,000	1323	4,23,000

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, HR Head is the focal point for addressing human rights impacts or issues caused or contributed to by the business.

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

Yes. All the complaints regarding human rights violations are routed to Head HR. Head HR and the Grievance Redressal Committee takes action as per the Grievance Mechanism.

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

	FY 2022-23			FY 2021-22		
	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	8	1	1 Complaint was received in March'23 and is within the statutory resolution period	1	-	-
Discrimination at workplace	-	-	-	-	-	-
Child Labour	-	-	-	-	-	-
Forced Labour/Involuntary Labour	-	-	-	-	-	-

Wages	-	-	-	-	-	-
Other human rights related issues	-	-	-	-	-	-

7. 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.

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

No. Legal department is studying this requirement and based upon their recommendations, this will be implemented.

9. 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.

10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

Not Applicable

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

We recognize that protecting and preserving the environment is essential to achieving sustainable development and ensuring a better world for all, today and for future generations. We have a formally documented ESG policy. We endeavor to improve our processes and operations regarding energy, emissions, water, and waste management. We have adopted various energy conservation technologies and have taken up several measures to reduce our energy demand.

## Essential Indicators

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

Parameter	FY 2022-23	FY 2021-22
Total electricity consumption (A)	74,188 GJ	54033 GJ
Total fuel consumption (B)	5,947 GJ	3,694 GJ
Energy consumption through other sources (C)		
Total energy consumption (A+B+C)	80,135 GJ	57,727 GJ
Energy intensity per rupee of turnover (Total energy consumption/turnover in rupees)	17.38 GJ / Crore of Turnover	14.56 GJ / Crore of Turnover
Energy 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.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

No

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

Parameter	FY 2022-23	FY 2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water	140,000	196,428
(iv) Seawater / desalinated water		



(v) Others		
<i>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</i>	140,000	196,428
Total volume of water consumption (in kilolitres)	140,000	196,428
Water intensity per rupee of turnover ( <i>Water consumed / turnover</i> )	30.37 KL / Crore of Turnover	49.54 KL / Crore of Turnover
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.

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

Not Applicable

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

The diesel generators installed at most locations are mostly rented and the emissions are as per Bharat Stage Norms.

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

Parameter	Unit	FY 2022-23	FY 2021-22
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	<i>Metric tonnes of CO<sub>2</sub> equivalent</i>	454	284
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	<i>Metric tonnes of CO<sub>2</sub> equivalent</i>	16,692	11,857

Total Scope 1 and Scope 2 emissions per rupee of turnover		3.72 TCO <sub>2</sub> e / Crore	3.06 T CO <sub>2</sub> e/ Crore
Total Scope 1 and Scope 2 emission 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.

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

Following are the initiatives 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.

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

Parameter	FY 2022-23	FY 2021-22
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		

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)		
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		
(ii) Re-used		
(iii) Other recovery operations		
Total		
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.

9. 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.

- Use of 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)
- Use of 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.

10. 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.

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

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

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

## **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.

S. No.	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

## **PRINCIPLE 8 Businesses should promote inclusive growth and equitable development**

### **Essential Indicators**

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

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.

Corporate Social Responsibility (CSR) Policy supports our endeavor to bring about positive difference to communities where we operate. Through the CSR initiatives, the Company strives to provide equitable opportunities for sustainable livelihood, thereby aligning with our goal to build an organisation which maximizes stakeholder value. We monitor and formally capture project 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:

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

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

### **Essential Indicators**

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

The Bank continuously works on the six pillars of Service Excellence – Voice of Customer, Service Recovery, Attrition Calling, Process Simplification, Service Culture and Measures and Metrics. The Service Excellence team periodically conducts review of progress on six pillars with key stakeholders, calls with frontline staff to obtain feedback, surprise visits to various units, customer meetings, focus groups and “mystery shopping” to understand frontline service culture and competence. The Bank has constituted three committees at different levels to monitor customer service - Branch

Level Customer Service Committees (BLCSCs), Standing Committee on Customer Service (SCCS), and Customer Service Committee of the Board (CSCB). The Bank has constituted an independent “Service Excellence” team to analyse customer complaints, identify root cause for service issues, make process improvements and work with the various businesses and functions to continuously enhance service levels. The Bank has an “Integrated Centralised Complaint Management” system and standards to ensure that customer queries and complaints addressed in a timely manner. On a regular basis, customer complaints and satisfaction levels are monitored by the Managing Director & Chief Executive Officer along with the Senior Management team.

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:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	FY 2022-23			FY 2021-22		
		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	-	625	7	-	583	22	625
Delivery of essential services	-	4144	33	-	4619	44	4144
Restrictive Trade Practices	-	-	-	-	-	-	-
Unfair Trade Practices	-	364	19	-	551	7	364
Others	-	24664	384	-	26850	502	24664

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 company has Information Security Policy, Cyber Security Policy and Privacy Policy. Bank has implemented multi-factor authentication requirement for important actions and transactions on digital banking channels. Advanced network and application security controls are in 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>

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.