



SECTION A

General Information about the Company

1	Corporate Identity Number (CIN) of the Company	L65191PN1994PLC076333
2	Name of the Company	IndusInd Bank Limited
3	Registered address	2401, Gen. Thimmayya Road, (Cantonment), Pune – 411001
4	Website	www.indusind.com
5	E-mail id	sustainability@indusind.com
6	Financial Year reported	April 01, 2020 – March 31, 2021
7	Sector(s) that the Company is engaged in (industrial activity code-wise)	Division 64 – Code 64191 IndusInd Bank Limited is a Company governed by the Banking Regulation Act, 1949.
8	List three key products/services that the Company manufactures/provides (as in balance sheet)	All banking and para banking services including accepting of deposits such as Savings Accounts, Current Accounts, Fixed Deposits including banking solutions to large Indian and multinational corporates, granting of loans to various segments including industries/business, retail Loans, financing wide range of vehicles/ equipment to individuals, priority sector lending.
9	Total number of locations where business activity is undertaken by the Company.	2015 branches across India & 53 Corporate Offices, Back Offices and Representative Offices.
i	Number of International Locations	3 Representative Offices at Dubai, Abu Dhabi and London
ii	Number of National Locations	2015 branches across India, 49 offices, 3 representative offices and 1 IFSC Unit in GIFT City Gujarat
10	Markets served by the Company – Local/State/National/ International	All

SECTION B

Financial Details of the Company

1	Paid up Capital (₹)	₹ 773.37 crores
2	Total Turnover (₹)	₹ 35,558.41 crores
3	Total profit after taxes (₹)	₹ 2,836.39 crores
4	Total Spending on Corporate Social Responsibility (CSR) as percentage of Profit After Tax (%)	The Bank has spent ₹ 94.72 crores on various social and environmental activities, in the areas of Environment, Education, Healthcare, Rural Development and Sports which is 1.58 % of Profit After Tax (PAT).

SECTION C

Other Details

1	Does the Company have any Subsidiary Company/ Companies?	Bharat Financial inclusion limited (BFIL) is a fully owned subsidiary of IndusInd Bank.
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).	Yes, Bharat Financial inclusion limited (BFIL) participates in the BR Initiatives of IndusInd Bank.
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%]	Not Applicable

SECTION D

BR Information

1 Details of Director/Directors responsible for BR

a	Details of the Director/Director responsible for implementation of the BR policy/policies	
	DIN Number	31034
	Name	Mr. Sumant Kathpalia
	Designation	Managing Director & CEO
b	Details of the BR head:	
	DIN Number (if applicable)	Not Applicable
	Name	Mr. Adwait Hebbar
	Designation	Head Corporate Services
	Telephone number	022-61069280
	e-mail id	adwait.hebbar@indusind.com

2 Details of Director/Directors responsible for BR

Sl. No	Questions	Business Ethics	Product Responsibility	Wellbeing of Employee	Stakeholder Engagement	Human Rights	Environment	Public Policy	Inclusive Growth and Equitable Development	Customer Relations
		P 1	P2	P3	P4	P5	P6	P7	P8	P9
1	Do you have a policy/policies for the following?	Y	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	Y
3	Does the policy conform to any national/ international standards? If yes, specify? (50 words)	The Policies are in line with Reserve Bank of India, Ministry of Corporate Affairs (MCA) guidelines and other regulations/guidelines as applicable.								

Sl. No	Questions	Business Ethics	Product Responsibility	Wellbeing of Employee	Stakeholder Engagement	Human Rights	Environment	Public Policy	Inclusive Growth and Equitable Development	Customer Relations
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	Y
5	Does the Company have a specified committee of the Board/ Director/ Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	Y	Y	Y
6	Indicate the link for the policy to be viewed online?	Policies are on the intranet of the Bank. P7 & P9 related policy available on website. https://www.indusind.com/in/en/sustainability.html								
7	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	-	Y	Y	Y	Y	Y	Y	Y
8	Does the Company have in-house structure to implement the policy/policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
9	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
10	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

2a If the answer to Sr. No. 1 against any principle, is 'No', please explain why: (Tick upto 2 options)

Sl. No	Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
1	The Company has not understood the Principles	-	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-	-

3 Governance related to 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	Annually
2	Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?	Yes. Annually
		Our latest Integrated Report can be viewed at:
		https://www.indusind.com/in/en/sustainability.html

SECTION E

Principle-wise Performance

Principle 1: Business Ethics

1. **Does the policy relating to ethics, bribery and corruption cover only the company? Yes/ No. Does it extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?**

The Bank's Human Resource Policy, Code of Conduct and Discipline, Employee Service Rules and Outsourcing Agreements with the vendors and contractors covers policies relating to ethics, bribery and corruption that includes Bank as well as its suppliers and contractors. The Bank strictly ensures that none of its business processes or its vendors and suppliers support forced or compulsory child labour.

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.**

6 complaints were received/dealt with in FY 2020-21 in the category of corruption and bribery, of which all 6 complaints were not substantiated/found to be true.

Principle 2: Product Responsibility

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

Investment in Renewable Energy

The dedicated Project Finance unit of the bank has consistently grown adding specialisation and transaction in its businesses. Total Renewable Energy projects in Mega Watts that the Bank has financed till March 31, 2021 is 4568 MW.

Impact Investing

The Bank's Impact Investing Group identifies and funds enterprise that are focused on making a positive impact, by addressing some of society's critical issues like reducing gender inequality, education and enhancing social inclusion. In the spirit of nurturing these enterprises, and offering life-cycle solutions, the Impact Investing Group provides consulting services for financial management, to unlock access to equity and grants and to assist with other forms of fund-raising.

Micro-finance

The Bank empowers the marginalised sections of society by providing micro loans through the 'Business Correspondent model' involving micro-finance institutions that have a diversified geographic presence. These loans have helped individual borrowers, largely women, who use the funds for livelihood financing activities like running petty shops, livestock, education, high cost debt redemption, tailoring, ready-made garments and consumption. These activities have major positive social impact and have greatly empowered their lives.

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

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

Not Applicable.

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

Not Applicable.

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

The Bank promotes sustainable and ethical procurement practices through selection and on-boarding criteria for vendors and suppliers and emphasises the importance of sustainability performance including human rights, labour laws, adherence to standardised environmental, social and governance norms by the upstream and downstream supply chain partners. The Bank's Sustainable Procurement Policy guides the bank's procurement of software and infrastructure related hardware, whereby priority is given to suppliers that have local presence and ensures commitment to procuring raw material at a fair price from the suppliers.

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

The bank has conducted sustainability assessments for its large volume suppliers that provide technology, equipment, IT Hardware, white goods suppliers, manpower, security and house-keeping services. These suppliers were assessed on their social and environment practices including Health & Safety, Employee Welfare, Water Management, Environment Health & Safety, GHG emissions management, etc.

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?

Not Applicable.

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 Bank recycles electronic waste through authorised e-waste vendors. In FY 2020-21, the Bank recycled more 33,497 Kg of e-waste.

Principle 3: Employee Well-being

1. Please indicate the Total number of employees.

Total number of employees as of March 31, 2021 is 51229. (including both Permanent and Contract employees).

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

Total number of employees hired on temporary/contractual/casual basis is 21568.

3. Please indicate the Number of permanent women employees.

Number of permanent women employees is 5528.

4. Please indicate the Number of permanent employees with disabilities.

Number of permanent employees with disabilities is 25.

Differently-abled employees form a part of the permanent workforce and are given special soft skills training on Growth Mind-set, Interpersonal Effectiveness, Stress Management, and Business Communication skills. Their infrastructure needs are also kept in mind to ensure seamless integration into their system. Training in sign language is provided to fellow team colleagues and reporting managers of speech and hearing impaired employees. Special software converts text into voice for the Bank's visually impaired employees to understand and respond.

5. Do you have an employee association that is recognised by management?

The Bank allows employees to exercise the lawful right of free association. However, there is no employee association in the Bank.

6. What percentage of your permanent employees is members of this recognised 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.

Sr. No.	Category	No of complaints filed during the financial year	No of complaints pending as on end of the financial year
1	Child labour/forced labour/ involuntary labour	Nil	Nil
2	Sexual harassment	4	Nil
3	Discriminatory employment	Nil	Nil

The Bank has a well-defined and documented Board approved policy on prevention of sexual harassment at workplace. Each and every complaint is carefully examined by the Internal Complaints Committees which are headed by senior women employees. The complainant, respondent employees along with their witnesses are carefully examined to bring the guilty to book.

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

- Permanent Employees
- Permanent Women Employees
- Casual/Temporary/Contractual Employees
- Employees with Disabilities

Skill Up-gradation Training:

During FY 2020-21, the Bank conducted 852,997 training man-hours for 505,132 participants through 1593 programmes. New training initiatives on Business Communication skills, Leadership Development, Art of Collaboration, and interpersonal effectiveness were also conducted in FY 2020-21.

Employee Health & Safety:

The Bank has a "Security Policy Statement & Manual" covering different aspects on threats, violence & risk control programmes. The security manual is published and available to all employees for internal use. The Bank's Workplace Health & Safety Policy puts into effect safety measures, escalation mechanisms, and ways to handle emergency situations to ensure a safe work environment. The Bank's E-learning module on 'Workplace Safety' creates awareness on the various potential hazards and accidents at the workplace. About 4950 employees have been sensitised about workplace safety through this module and 780 through classroom sessions in FY 2020-21.

Training on Fire Safety:

The Bank ensures that its employees are prepared at all times in case of a fire emergency. Periodic fire evacuation drills and training programmes are conducted at various locations of the Bank. In FY 2020-21 the bank conducted fire-safety training sessions for about 19,500 employees.

Training on Women Safety:

Training Sessions on Women Safety was conducted for women employees, which equipped them with several self-defense techniques in case of an emergency attack. They were also sensitised on common safety issues/incidents that could affect them. In FY 2020-21, 1,345 women employees were trained through such sessions, achieving 4,035 man hours.

Principle 4: Stakeholder Engagement

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

Yes, the Bank mapped its internal and external stakeholders and has engaged with them to discuss Sustainability issues that are material to the bank.

2. Out of the above, has the company identified the disadvantaged, vulnerable and marginalised stakeholders?

Yes.

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

The Bank's dedicated Inclusive Banking Group supports the marginalised sections of society by providing micro-loans. The Inclusive Banking Group has provided loans to 8.38 million women in FY 2020-21. The Bank's Micro-finance programme has an embedded component of financial literacy which educates the members on various components of financial services being offered. Additionally, as part of CSR, the Bank reaches out to weaker sections, beneficiaries, children from marginalised socio-economic backgrounds and the differently abled, through long-term CSR programmes. Thus, the Bank's community development initiatives through its Inclusive banking channels and CSR contribute to a well- rounded engagement at the base of the pyramid.

Internally, the Bank engages with its differently abled employees to identify their needs and concerns and ensure their seamless integration into the system. The Bank has also been conducting women safety awareness training sessions for its women employees.

Principle 5: Human Rights

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 Policy of Human Rights covers only the bank. The Bank's commitment to uphold the spirit of human rights is reflected in its policies and actions towards employees, constituents, service providers.

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

The Bank has not received any complaints pertaining to human rights.

Principle 6: Environment

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

Policy related to Principle 6 is applicable across the Bank; however, the Bank engages with its large volume suppliers and assesses them on their environmental practices including Carbon Emissions, Water Management, Environment Health & Safety, GHG emissions management, Environment Management Systems, etc. The Bank strives to empanel vendors and suppliers who follow best environment practices.

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.

Yes, in line with the bank's focus on Environmental Sustainability, the Bank endeavours to recognise and address global environmental issues like climate change and global warming that will impact businesses in the long-term. The bank prepares a GHG Inventory in conformance with the ISO 14064-1:2006 standard and obtains external verification for the same. The bank has been measuring its carbon footprint for the past 9 years and discloses its emissions through the Carbon Disclosure Project (CDP). The bank currently features in the A list of the CDP, a platform that is widely referred by global investors. The bank is directed

by an environment policy and environment disclosures which are reported in its sustainability report. The Bank's latest Integrated report is available at the link: <https://www.indusind.com/in/en/sustainability.html>

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

Yes, the bank identifies and assesses the Environmental and Social risks associated with its business investments. All of the Bank's investment proposals are screened against a basic set of criteria, including the bank's exclusion list and against a high-risk industry list, in line with our ESMS (Environment and Social Management System) policy and framework. The system has encouraged the Bank's borrowers to develop an understanding of E&S risk in their own operations, developing sense of business responsibility and sustainability.

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?

Not Applicable

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.

Paper Consumption and Recycling:

The core of the Bank's business operations is to document processes, promote products, communicate internally, store information, bill customers, etc., and hence it recognises the abundant use of paper in its operations. In an on-going initiative, the Bank aims to move away from using fresh paper for customer statement letterheads to recycled paper.

E-waste:

Given the reliance on electronic equipment in the services industry, especially banking, e-waste is significant and an unavoidable component of waste generated through the Bank's operations. The Bank has assumed responsibility for sustainable management and disposal of e-waste in accordance with governmental regulations. In FY 2020-21, the Bank has recycled more than 33,497Kg of e-waste through government authorised recyclers.

Carbon Disclosure Project:

The Bank prepares an annual carbon inventory in conformance to ISO14064:2006 framework and obtains external assurance for the same. In FY 2020-21, the Bank was featured in the CDP India Climate Change Rankings as Band A. More details of all the Bank's initiatives on clean technology, energy efficiency, and renewable energy are available in the Bank's latest integrated report available at: <https://www.indusind.com/in/en/sustainability.html>

Energy Efficiency Initiative	Electricity Saved	Emissions Mitigated
Units	kWh	MTCO2e
Thin clients	41,836.47	34.50
Virtual servers	3,182,560.76	2,624.63
Solar energy generated at Karapakkam facility, Chennai	34,051.00	28.08
Solar energy generated at IBL House, Mumbai	9,923.00	8.18
Timers	156,600.00	129.15
Energy Optimisation Project	577,517.45	476.27
Optimisation of AC power consumption	1,293,089.45	1,066.40

6. **Are the Emissions/Waste generated by the company within the permissible limits given by CPCB/SPCB for the financial year being reported?**
Not Applicable.
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**
Not Applicable.

Principle 7: Public Policy

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. Few major Industry Associations are as under:
 - a) Bombay Chamber of Commerce & Industry (BCCI)
 - b) Indian Banks Association (IBA)
 - c) Indian Institute of Banking and Finance (IIBF)
 - d) Confederation of Indian Industry (CII)
 - e) Impact Investors Council
 - f) Microfinance Institutions Network
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)**
No.

Principle 8: Inclusive Growth and Equitable Development

1. **Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.**
The CSR programmes guided by the CSR Policy is also branded under the newly launched 'Sattvam – Our Country. Our Commitment.' initiative of the Bank. Aligning with the CSR mission of designing sustainable CSR programmes that primarily empower and benefit marginalised and weaker sections of society, high-risk and high-stressed communities, the initiatives are focused on 4 major themes.
1. **ENVIRONMENT**
The Bank's core sustainability philosophy of 'Good Ecology is Good Economics' is extended beyond the fence through CSR initiatives on Environment Conservation with sub-themes as follows:
 - 1.1 **Water Stewardship**
 - 1.1.1 **Water Resource Development and Management:**
These projects work on restoration of degraded and water scarce landscapes and improve water harvesting capacity by building structural barriers. On the demand side it tries to address less remunerative agriculture through awareness on adaptation and best cropping practices, soil conservation and optimum water use. While it revives the ecosystem and provides water security, the socio-economic conditions of mainly agrarian community is also impacted.

Towards the end of the completion the activities will result in increase in ground water levels, area under irrigation and cultivation, crop production, household incomes, farmers adopting sustainable agriculture practices, reduction in women drudgery and migration, etc.

1.1.2 Restoration of Water Bodies:

Lakes, ponds and drains especially in urban areas which are most vulnerable to encroachment and degradation are restored and maintained in partnership with the local corporation and community in 5 states and UT viz. Tamil Nadu, Karnataka, Gujarat, Pondicherry, Andhra Pradesh

These restored water bodies act as buffers for urban flooding, recreational space for citizens, and improves biodiversity.

1.1.3 Access to Safe Drinking Water:

40 RO based Water ATMs are installed in areas of Uttar Pradesh and Rajasthan facing issues of drinking water quality and its accessibility and affordability. These village based decentralised Water ATMs dispense clean water at the rate of 30 paisa/litre and is owned and operated by the community and Gram Panchayat. Similarly, 10 defunct RO systems were revived in Karnataka under BFIL's Pragat Water initiative.

Both initiatives have incorporated bore well recharge in and around the system which has a water harvesting and recharge capacity of more than 37000 Cub.Mt.

1.2 Afforestation

Urban Afforestation Programme went ahead and planted 56,000 trees across multiple cities in states Maharashtra, Karnataka, Tamil Nadu, Delhi, Haryana, West Bengal and Uttar Pradesh. Plantation in urban spaces was done through strong liaisoning with Government officials and departments for land, permits and other resources.

The plantation survival rate has been maintained at around 90% with all native species planted so far. Miyawaki (mini-forest) technique was also adopted in 3 cities.

Apart from the Urban Afforestation Programme, 1.64 lakh trees were planted in project locations of watershed, springshed, lake rejuvenation and others.

1.3 Renewable Energy

To incorporate green energy, a large size roof top solar installation was initiated in a hospital providing a clean energy source, saves electricity costs, and provides awareness about clean energy amongst the beneficiaries. The hospital selected for solar electrification serves for preventive and curative pediatric cardiac care.

In another initiative an AC Micro-Grid system (Solar PV based), is installed in a forest fringed village on Kumirmari Island, in Sundarbans. This has provided critical electricity supply to 200 households and village institutions which are generally at risk of human wildlife conflicts. This will support 400 households and institutions. Also, a total of 100 smart solar street lights are operationalised.

1.4 Waste Management

The waste management programme in Dehradun added 3 more Panchayats making it total 11 villages in FY 2020-21 and 25 thousand beneficiaries. Over 1200 metric tonnes (12 lakhs kgs) of waste p.a. is collected of which 40 metric tonnes (40,000 kgs) are recycled and 120 metric tonnes (12,000 kgs) of compost is produced.

2. EDUCATION

2.1 School Academic Improvement Programmes: 3 major programmes are implemented under this sub-theme. Two of these focus on providing remedial education to bridge the learning gaps in grade level reading, comprehension and solving arithmetic with a holistic approach for overall development of children in government schools. Teachers are also trained through disseminating unique teaching ideas, approaches and concepts. In another programmes Education Centers established run group tuitions to assist children from poor families with necessary education and knowledge support, help them pass class 10th. It also intends to reduce dropouts and encourage them for salaried employment.

To continue the programme in the pandemic, online mode of teaching and offline mode of teaching in community centers to provide access to face time with their teachers and self-learning mode of learning with the help of video resources and learning worksheets provided to them is adopted.

2.2 Education Excellence: Scholarships are provided to deserving students from socio-economical poor families to complete their education. Such support is provided through Ashoka University, FFE Foundation for Excellence and Purkal Youth Development Society.

3. HEALTHCARE

- 3.1** Primary healthcare: Keeping in mind the restrictions due to pandemic, to provide timely access to primary medical care in remote locations e-Health/Telemedicine Clinics were setup. In some places access is provided through Mobile Medical Units (MMUs). Local Awareness campaign on health & hygiene and preventive healthcare are conducted by local Community Health Facilitators.

The programmes run hand in hand with the government healthcare machinery.

Care has been majorly provided for primary ailments and cases requiring secondary care are referred with a follow-up. Patients receive free consultation and medicines at subsidised cost. They are also saved of the quacks in the community.

- 3.2** Specialised Care: Support for screening, diagnosis, treatment, surgeries and infrastructure support (eg. equipment) for critical and cost intensive ailments like Pediatric and General Cancer, Pediatric Congenital Heart diseases and HIV is done. Tie-ups with institutions working on large scale and catering to disadvantaged patients are done.

The Bank has also launched Mother and Child Care Programme in conjunction with the Government Healthcare machinery of Odisha State Government and a specialised menstrual and general health programme for Adolescent girls in Telangana.

4. SPORTS

To bring about inclusion and excellence, the sports programmes focus on gender inclusion, inclusion of the differently-abled and rural budding talent. The scouted and supported athletes compete on national and international sports platform and bring accolades for the nation and bring awareness on inclusion issues in sports.

77% of the total athletes supported are differently-abled and 27% are females.

5. SKILLS and LIVELIHOOD

Employment security is provided through creating village entrepreneurs in sanitary pad manufacturing and carrying out 3 short-term employment led skill training programmes and providing placements for youth. The later has led to average earnings of ₹ 8,185/month while the former has created 201 women Village Level Entrepreneurs further creating livelihood opportunities for more.

Out of the total youth and VLEs, 45% are differently abled and 47% are women.

Apart from the above, two income enhancing livestock development programmes viz. Dairy Farmer's Livelihood Programme (income enhancement through ICT intervention and market linkage) in Punjab and Sanjeevani Programme in MP & Jharkhand (livestock veterinary care) reach to around 475,546 beneficiaries.

COVID RELIEF WORK

The Bank committed and spent nearly 24% of the total CSR expenditure in response to the pandemic. Following activities were conducted under COVID-19 relief work by the Bank:

- Supported MCGM in training of 3,000 doctors and nurses for Ventilator Management for critical care
- Setting up of 1,100 kitchen gardens for the sustenance and benefit of villagers during pandemic mobility issues
- Conducted online training to initiate the use of technology for business continuity for 1,000 women micro-entrepreneurs
- Donation to Chief Minister's Relief Fund and State's Disaster Management Authority and PMCARES
- Distribution of relief material with Government, directly and through NGOs as follows:

Apart from the above, the Bank also carried out relief works through its existing CSR projects' implementation partners with activities like ration and sanitation kit distribution, carrying out awareness programmes, stitching and distribution of masks through SHGs, grocery procurement from small farmers, SHGs, MSMEs whose livelihood was impacted during COVID-19 pandemic, etc. In one such drive, 50,000 Happiness boxes were distributed to children of Govt. schools and their families who were losing on their daily nutrition due to COVID-19.

The Bank is committed towards sustainable and inclusive development of the nation and its people, along with its biodiversity and its resources.

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

The programmes/projects/initiatives are undertaken through an in-house team, NGOs, Implementation Agencies, environmental consultants, and business correspondents.

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

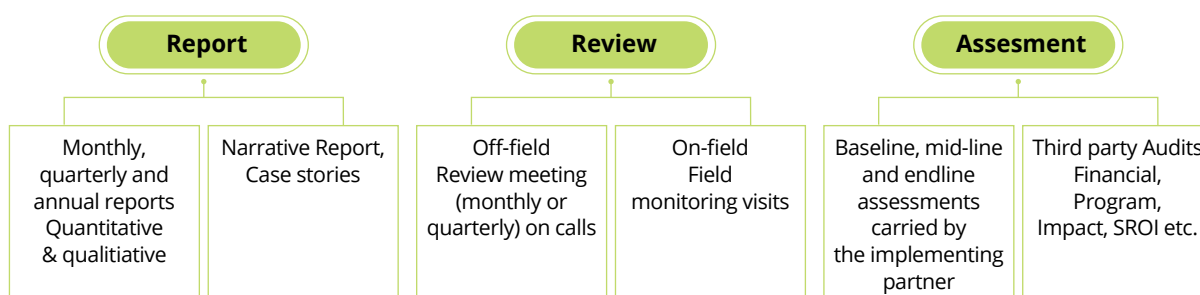
Following are some cumulative project outputs:

- 66,832,235,000 liters of water storage capacity created
- 219,780 trees planted
- 92,770 students benefitted from education programmes
- 664,832 people provided with accessible and affordable healthcare services
- Around 639 sportspersons groomed to compete at national on international platforms across several disciplines
- 1,209 youth and entrepreneurs trained for employable and entrepreneurial skill to generate income
- 1,600 MTCO2 emissions saved through clean energy solutions

Most of the programmes are planned for long-term (3-5 years) with yearly review conducted prior to renewal. It takes multiple years and a holistic programme approach for generation of impact and is typically assessed at the end of the project. 3rd party impact assessments of such projects will be carried out once projects attain maturity. However the Bank carried out third party financial audit of 19 projects above annual budget of 1 Crore in FY 2020-21.

All the CSR programmes are subject to timely monitoring and evaluation which is also in line with the CSR manual. It is done at three levels through scheduled reports, review and on ground assessments.

The activities planned throughout the year are tracked vis-à-vis the appropriate fund expenditure. Also each project has outcome indicators set during commissioning of the project which is monitored monthly/quarterly/annually appropriately.



The CSR Committee and the Management are timely updated on the progress of projects.

Apart from activities' tracking, the progression of project is measured with respect to project acceptability by the community and desired outcomes against developmental indicators for better health, education learning outcomes, water security, ecological restoration, income levels, sports performances, etc.

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

The Bank has spent ₹ 94.72 crores on various social and environmental activities during the year FY 2020-21.

The details of our community development initiatives have been highlighted in Point 1 of Principle 8.

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.

The Bank adoption of the intervention by the community in the following ways:

- Involvement of community members and Gram Panchayats in the planning stage
- Linkage building exercises with the government administration
- Formation and Capacity Building of grassroots Institutions
- Ensuring fair representation of all segments in the community in such institutions
- Behavioral Change Communication on the prevailing issue

Principle 9: Customer Relations

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

During FY 2020-21, 30,045 customer complaints were reported, of which 29,714 were resolved and 873 were under process as on March 31, 2021. 2.9% customer complaints were pending as on March 31, 2021 which will be resolved subsequently.

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)

Not Applicable.

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.

No.

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

The Bank conducts monthly transactional surveys called 'Voice of Customer' conducted through net-banking portals, ATMs, and e-mails to gauge customer engagement and experience with day-to-day transactions. Additionally, to understand and analyse trends in customer satisfaction over extended periods, the Bank conducts an annual loyalty survey which offers a deeper understanding of customer satisfaction as well, as a way to identify process and product improvement opportunities. The Bank also undertakes regular customer service monitoring and assessment at the branch level through random branch audits.

IndusInd Bank

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CIN: L65191 PN1994PLC076333