BRSR FY 2025-2026 Business Responsibility and Sustainability Report

Section A

I. Details of the Listed Entities

1.	**Corporate Identity Number (CIN) of the Listed Entity**	L65191PN1994PLC076333
2.	**Name of the Listed Entity**	IndusInd Bank Limited
3.	**Year of incorporation**	1994
4.	**Registered office address**	IndusInd Bank Limited, 2401, Gen Thimmayya Road, (Cantonment), Pune, Maharashtra - 411001, India
5.	**Corporate address**	IndusInd Bank Limited, 8th floor, Tower 1, One World Centre, Senapati Bapat Marg, Prabhadevi (W), Mumbai - 400013
6.	**E-mail**	sustainability@indusind.com
7.	**Telephone**	+91 22 3049 3999
8.	**Website**	https://www.indusind.bank.in/
9.	**Financial year for which reporting is being done**	FY2025-26
10.	**Name of the Stock Exchange(s) where shares are listed**	National Stock Exchange of India Ltd., BSE Ltd. and Luxembourg Stock Exchange
11.	**Paid-up Capital**	779.11 crores
12.	**Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report**	Mr. Pravin Jadhav +91 22 3049 3999 sustainability@indusind.com
13.	**Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).**	Standalone basis
14.	**Name of assurance provider**	Bureau Veritas India Pvt. Ltd.
15.	**Type of assurance obtained**	Reasonable (BRSR Core) and Limited (BRSR Non-Core)

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S.No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial and Insurance Service	Banking activities by Central, Commercial and Saving banks	100

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

S.No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Banking Activity by Commercial Banks	64191	100

III. Operations

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

Location	Number of Plants	Number of Offices	Total
National	3,136	71	3207
International	1	3	4

Number of bank branches are shown in the plants; 1 no. IBU IFSC unit at GIFT City Gujarat is shown in international plant and 3 no. of offices (Representative offices at London, Abu Dhabi and Dubai)

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	28 States and 7 Union Territories
International (No. of Countries)	3 nos. (representative offices at London, Abu Dhabi & Dubai)

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

Not Applicable

c. A brief on types of customers

IndusInd Bank is a universal Bank with a widespread banking footprint. The Bank offers a wide array of products and services for individuals and corporates including microfinance, personal loans, personal and commercial vehicles loans, credit cards, SME loans. The Bank is also a preferred banking partner for various Government entities, PSUs and large corporates.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1.	**Permanent (D)**	46,694	37,399	80.094	9,295	19.906
2.	**Other than Permanent (E)**	2,755	1,959	71.107	796	28.893
3.	**Total employees (D + E)**	49,449	39,358	79.593	10,091	20.407
Workers						
4.	**Permanent (D)**	0	0	0	0	0
5.	**Other than Permanent (G)**	0	0	0	0	0
6.	**Total workers (F + G)**	0	0	0	0	0

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Differently Abled Employees						
1.	**Permanent (D)**	84	66	78.571	18	21.429
2.	**Other than Permanent (E)**	03	2	66.667	1	33.333
3	**Total differently abled employees (D + E)**	87	68	78.161	19	21.839
Differently Abled Workers						
4.	**Permanent (F)**	0	0	0	0	0
5.	**Other than Permanent (G)**	0	0	0	0	0
6.	**Total differently abled workers (F + G)**	0	0	0	0	0

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of females	
		No. (B)	% (B/A)
Board of Directors	9	2	22.222
Key Management Personnel	3	0	0

22. Turnover rate for permanent employees and workers

	FY 2025-2026 (Turnover rate in current FY) *			FY 2024-2025 (Turnover rate in previous FY) *			FY 2023-24 (Turnover rate in the year prior to the previous FY) *		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employee (%)	37.72	48.34	39.83	43.94	53.74	45.89	43.23	53.82	45.30
Permanent Workers (%)	0	0	0	0	0	0	0	0	0

*** Calculation of Turnover rate re-aligned by considering all exits for past 3 FYs**

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

23. Names of holding / subsidiary / associate companies / joint ventures

S.No	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate Company/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Bharat Financial Inclusion Limited*	Subsidiary	100	No
2.	IndusInd Marketing and Financial Services Private Limited*	Associate Company	30	No

* Details about these companies covered in Annual Report

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act 2013: Yes

(ii) Turnover (in ₹): 25,199.39 crores

(iii) Net worth (in ₹): 62,654.02 crores

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	If yes, then provide web- link for grievance redress policy	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
			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	Yes	https://www.indusind.bank.in/in/en/csr-home/our-approach/csr-policy.html	0	0	-	0	0	-
Investors (Other than shareholder)	Yes	https://www.indusind.bank.in/in/en/personal/grievance-redressal.html	0	0	-	0	0	-
Shareholders	Yes	https://www.indusind.bank.in/content/dam/regulatoryDisclosure/grievanceRedressal/grievance_redressal_policy.pdf	76	76	-	58	0	-
Employees and Workers	Yes	https://www.indusind.bank.in/in/en/sustainability/policies.html	0	0	-	53	3	-

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	If yes, then provide web- link for grievance redress policy	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
			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
Customers	Yes	https://www.indusind.bank.in/content/dam/regulatoryDisclosure/grievanceRedressal/grievance-redressal-mechanism.pdf	1,22,331	25,616	-	80,062	15,811	-
Value Chain Partners	Yes	https://www.indusind.bank.in/in/en/investors/investor-landing/investor-resources.html#policies-andcodes	0	0	-	0	0	-
Others (please specify here)	No	-	0	0	-	0	0	-

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

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

S.No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Climate Change - Acute Physical	Risk	Extreme weather events arising because of climate change pose a physical risk of disruption to the Bank's operations, and the safety and wellbeing of its employees.	Revision of internal policy for loan disbursement. Having a well diverse portfolio across various industries and segments. Implementation of BCP. Enhancing the Bank's IT operations for employees and customers so as to be future oriented.	Potential negative
2.	Operational Health and Safety	Risk	Health and safety issues related to air quality, physical commute infrastructure, health issues due to diseases and their spread	Regular checks and audits to ensure indoor air quality and working of physical commute infrastructure Half yearly fire and safety training and regular mandatory learning modules for employees	Potential negative
3.	Climate Change - Portfolio	Opportunity	Diversifying our portfolio from core banking to new sectors in corporate and retail banking, including renewable energy, social finance, education, livelihood etc.	-	Positive
4.	Digitisation	Opportunity	Advances in technology and the digital landscape present significant opportunities to enhance customer experience, develop innovative product offerings, and improve operational efficiency. It also enables better data analytics, providing actionable insights for more informed decision-making.	-	Positive

Bank is in the process of conducting double materiality analysis, with an external agency.

Section B: Policy and Management Processes

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1. a. Whether your entity's policy / policies/policie cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	https://www.indusind.bank.in/in/en/sustainability/policies.html								
2. Whether the entity has translated the policy into procedures. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	-	-	-	-	-	-	-	ISO 20400	ISO/ IEC 27001
5. Specific commitment goals and targets set by the entity with defined timelines, if any.	-	-	-	-	-	Carbon neutral by FY2032	-	-	-
6. Performance of the entity against the specific commitment goals and targets along-with reasons in case the same are not met.	-	-	-	-	-	on track	-	-	-

Governance, leadership and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)

The Bank remains deeply committed to reducing environmental impact by driving operational efficiencies and making targeted investments in green and sustainable financing. The Bank supports programs that foster sustainable growth and ensure a brighter, inclusive future for all.

Our dedication to fostering an inclusive environment, rooted in strong core values and a clear sense of purpose, remains resolute. The Bank has actively pursued opportunities to expand our ESG-linked business across various business units to foster sustainability and social equity. These include IndusWE, which supports women entrepreneurs; Indus Solar for promoting solar rooftop installations for our MSE clients; and green, social, and sustainability linked loans for our corporate clients to assist them in their decarbonization journey towards building a better and eco-friendly India.

The Bank's employees have once again demonstrated the highest levels of commitment in delivering exemplary performance to all stakeholders. The Bank is committed towards continuous development of competencies of the talent pool and making them future-ready.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).

CSR and Sustainability Committee of the Board

9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes/No/NA). If yes, provide details.

Yes, 'Corporate Social Responsibility and Sustainability Committee' of the Board, with 2 independent Directors is responsible for decision making on sustainability related issues

https://www.indusind.bank.in/in/en/investors/investor-landing/board-of-director.html

10. Details of Review of NGRBCs by the Company

Subject for Review	Indicate whether review was undertaken by Director(D) / Committee of the Board(C)/Any other Committee(O)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	C	C	C	C	C	C	C	C	C
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	C	C	C	C	C	C	C	C	C

Subject for Review	Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	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 name of the agency.

Question	P1	P2	P3	P4	P5	P6	P7	P8	P9
Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency?	No	No	No	No	No	No	No	No	No
If yes, provide name of the agency.	-	-	-	-	-	-	-	-	-

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

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	-	-	-	-	-	-	-	-	-
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

P1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics /principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	3	• IT & Cyber Security • Corporate Governance • Risk Management • ESG	100
Key Managerial Personnel	3	• Corporate Governance • Risk Management • IT & Cyber Security	33
Employees other than BoD and KMPs	2	1. Honesty & Integrity, Branch Operations guidelines, Accepting / Giving gifts & entertainment, Conflict of interest, personal finances, personal transactions, Insider trading, KYC & Anti bribery, Information sec & confidentiality of information, sexual harassment, non-discrimination, seeking clarification. 2. Understand the purpose and scope of bank's code of conduct and how it applies to all employees, Identify and avoid situations such as conflicts of interest, favouritism, or misuse of authority, Comply with policies and guidelines to ensure confidentiality and financial integrity, Recognize and report violations of the code using appropriate internal channels, Demonstrate responsible behaviour in business dealings, social media use, and interactions with customers and vendors.	90
Workers		NA	

All Directors attended at least one programme. Cyber Risk session covered the entire Board.

Employees other than BoD and KMPs:

1. E-Learning module on Business Ethics A Way of Life: Target Audience all Bank employees
2. Learning module on Code of conduct: Target Audience all Bank employees

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 (Noten: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)**

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	9	Reserve Bank of India	3,43,250	The Reserve Bank of India imposed a monetary penalty of ₹1.30 lakh during the incognito visits conducted throughout the year . RBI had levied a total penalty of ₹2,12,750/- (15 instances) on account of the irregularities observed in the soiled note remittance received from IndusInd Bank Currency Chest. RBI had imposed monetary penalties aggregating ₹ 500/- on one of our Currency Chest towards discrepancies / irregularities observed during inspection of Currency Chest.	No
Settlement			0		
Compounding fee			0		

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

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
-	-

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. Bank does not encourage associates or any connected stakeholders to follow unethical means such as Bribery or kickbacks. The Bank has a zero tolerance approach to bribery and corruption and is committed to acting professionally, fairly and with integrity in all its business dealings and relationships, wherever it cooperates, and to implement and enforce effective systems to counter bribery.

Strong guidelines have been laid down to avoid malpractices and consequences of such actions are also well defined. Strong and stringent control measures are in place to stop such activities and associates are encouraged to bring to notice any such malpractice which might have been missed out. The Bank has also made no direct or indirect political contributions. The Bank's governance practices are laid out on the foundation of honesty and integrity, conducting business in compliance with all regulatory and legal obligations.

The principles of anti-corruption and bribery are captured in the codes of conduct the Bank:

- Code of conduct for Employees
- Code of Conduct for Directors and Senior Management
- Fair Practice Code

1. https://www.indusind.bank.in/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code-of-Conduct-for-Employees.pdf
2. https://www.indusind.bank.in/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code_of_Ethics_and_Conduct_for_Directors_and_Senior_Management.pdf
3. https://www.indusind.bank.in/content/dam/regulatoryDisclosure/customer-policy/Fair-Practice-Code.pdf

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	0	0

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

	FY 2025-2026 (Current Financial Year)		FY 2024-2025 (Previous Financial Year)	
	Number	**Remarks**	**Number**	**Remarks**
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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.**

All penalties/fines/action taken by regulators/law enforcement agencies/judicial institutions are placed before the Board of Directors on a periodic basis for their noting.

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Number of days of accounts payables	33.07	32.76

9. **Open-ness of business :**

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

Parameter	Metrics	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	0	0
	b. Number of trading houses where purchases are made from	0	0
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	0	0
Concentration of Sales	a. Sales to dealer / distributors as % of total sales	0	0
	b. Number of dealers/distributors to whom sales are made	0	0
	c. Sales to top 10 dealers / distributors as % of total sales to dealer / distributors	0	0
Share of RPTs in	a. Purchases (Purchases with related parties as % of Total Purchases)	0.04	0.07
	b. Sales (Sales to related parties as % of Total Sales)	0.08	0.01
	c. Loans & advances given to related parties as % of Total loans & advances	0.03	0.00
	d. Investments in related parties as % of Total Investments made	0.03	0.04

Note: The Bank has aligned the computation methodology as per the guidance provided by SEBI's Industry Standards Forum and the ratios for the previous year have been re-stated accordingly.

Leadership Indicators

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

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
-	-	-

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

Yes. The Bank has in place a well-defined Policy on Related Party Transactions which administers and ensures all Related Party Transactions are undertaken at arm's length basis.

Every director is required to disclose his/her interests (including shareholding) at the first Board meeting attended, annually at the first Board meeting of each financial year, and whenever there is a change. A director having a direct or indirect interest in any contract or arrangement is required to disclose the nature of such interest and abstain from participation. The Bank has a robust governance framework in place to ensure the avoidance of conflicts of interest.

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR), the Board of Directors of the Bank have laid down 'Code of Ethics and Conduct for Directors and Senior Management'. The said Code is in compliance with Regulations 26 and 46 of the SEBI LODR.

As required under Regulation 26(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all Board Members and Senior Management personnel affirm compliance with this Code on an annual basis to the Company Secretary or any other person authorised by the Board in this regard.

The Bank has also formulated a Code of Conduct to Regulate, Monitor and Report Trading by Designated Persons and their Immediate Relatives in Securities of IndusInd Bank Limited ("the Bank") (Part A) and that of Listed Client Companies (LCC) of the Bank (Part B) ("the Insider Trading Code"), in line with SEBI (Prohibition of Insider Trading) Regulations, 2015.

P2: 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 2025-2026 (Current Financial year)	FY 2024-2025 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	0	0	-
Capex	0	0	-

Note: Initiatives like Green building certification and other energy efficiency measures, financial inclusion and CSR projects are taken and details are given in further sections.

2. a. **Does the entity have procedures in place for sustainable sourcing?**

   Yes

   b. **If yes, what percentage of inputs were sourced sustainably?**

   As large part of sourcing is limited to IT and services, significant negative environmental and social impact is not expected. Deutsch Quality System India Pvt. Ltd. (DQS India) had assessed vendors representing 77% of total procurement spend of the Bank on ISO 20400 – Sustainable Procurement criteria during 2023.

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)**

   Plastic waste is segregated at source and processed entirely within the company's in-house recycling facility. The material is cleaned, processed, and converted into reusable raw materials. This ensures maximum resource recovery and zero/minimal dependency on external processors, with negligible landfill disposal.

   b. **E-waste**

   E-waste is collected, segregated, and dismantled within the company's in-house facility in accordance with applicable E-Waste Management Rules. Valuable components such as metals and electronic parts are recovered internally in an environmentally sound manner, while any residual hazardous fractions are handled as per regulatory requirements.

   c. **Hazardous waste**

   Hazardous waste, including battery waste, is safely stored in secure, labeled, and controlled in-house storage areas to prevent leakage or contamination. The material is managed under strict safety and compliance protocols, and further processed or disposed of in line with applicable environmental norms.

   d. **Other waste**

   Other non-hazardous waste such as wooden materials and miscellaneous scrap is reused or processed within the company's in-house system, wherever feasible. This reduces external dependency and enhances material recovery efficiency.

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

Leadership Indicators

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

NIC Code	Name of Product/Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link.

Not Applicable

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

   Not Applicable due to the nature of business.

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Paper	100	95

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

	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	0	0	0	0	0	0
E-Waste	0	0	0	0	0	0
Hazardous Waste	0	0	0	0	0	0
Other Waste	0	0	0	0	0	0

Not applicable due to the nature of business.

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
-	-

P3: Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. **Well-being of employees and workers:**

a. **Details of measures for the well-being of employees:**

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities *	
		Number (B)	% (B / A)	Number (C)	% (C/ A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	37,399	37,399	100	37,399	100	-	-	37,399	100	-	-
Female	9,295	9,295	100	9295	100	9,295	100	-	-	-	-
Total	46,694	46,694	100	46,694	100	9,295	19.906	37,399	80.09	-	-
Other than Permanent employees											
Male	1,959	1,959	100	1,959	100	-	-	0	0	-	-
Female	796	796	100	796	100	796	100	-	-	-	-
Total	2,755	2,755	100	2,755	100	796	28.893	0	0	-	-

* Compliance requirements being adhered

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

Category	% of workers 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 workers											
Male	0	0	0	0	0	-	-	0	0	0	0
Female	0	0	0	0	0	0	0	-	-	0	0
Total	0	0	0	0	0	0	0	-	0	0	0
Other than Permanent workers											
Male	0	0	0	0	0	-	-	0	0	0	0
Female	0	0	0	0	0	0	0	-	-	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
i) Cost incurred on wellbeing measures as a % of total revenue of the company	0.16	0.14

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

Benefits	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	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	100	0	Yes	100	0	Yes
Gratuity	100	0	Yes	100	0	Yes
ESI	0	0	-	0	0	-
Others – please specify	0	0	-	0	0	-

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.

Out of 3,136 Banking outlets, 1,288 Banking outlets are having RAMP facility for physically disabled customers/ disabled friendly.

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. https://www.indusind.bank.in/content/dam/indusind-corporate/investor-resource/PoliciesoftheBank/Code-of-Conduct-for-Employees.pdf

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 %	87.91 %	0	0
Female	98.23 %	80.91 %	0	0
Total	99.31 %	85.16 %	0	0

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

	Yes/No	If Yes, then give details of the mechanism in brief
Permanent Workers	NA	
Other than Permanent Workers	NA	
Permanent Employees	Yes	As per the internal HR Policy: The Branch Heads/MCSOPS are responsible for the resolution of complaints/ grievances of the employees working in the concerned branches and offices. It is his/her foremost duty to see that the complaints of all the employees are resolved completely and ensure closure of all complaints received at the branches/offices within 15 days. If the Branch Head / Deputy Branch Manager feels that it is not possible to solve the problem at his/her level, he/she should refer the matter to his/her reporting manager immediately. Besides escalation to the supervisors, employees can also lodge complaints at the following common helpdesks in relation to different grievances, as under: a. Help-Desk for all issues pertaining to HR functions (such as On-boarding; Payroll Related Queries; any other HR related queries): Please raise the queries on "INDY" Path: i) PULSE: Quick-Links >> INDY ii) Indus1 Mobile App: INDUS1 > MENU > INDY b. Help-Desk for all issues pertaining to joining formalities, documentations etc.: onboardingdesk@indusind.com c. Help-Desk for all issues pertaining to full and final settlement, relieving letters, experience certificate etc.: settlementdesk@indusind.com. In case, the complaint needs more time to be examined, the complainant shall be acknowledged by explaining the same. The officers at each level shall endeavor to resolve the issue to the complainant's satisfaction within a week. If the complaint is not resolved within 15 days of the lodging of the complaint or if the complainant is not satisfied with the response, he/she can approach the higher authorities given in the Employee Escalation Matrix.
Other than Permanent Employees	Yes	As above

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

Category	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	46,694	0	0	44,974	0	0
Male	37,399	0	0	36,147	0	0
Female	9,295	0	0	8,827	0	0
Total Permanent Workers	0	0	0	0	0	0
Male	0	0	0	0	0	0
Female	0	0	0	0	0	0

8. Details of training given to employees and workers:

Category	FY 2025-2026 (Current Financial Year)					FY 2024-2025 (Previous Financial Year)				
	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	37,399	14,062	37.6	28,242	75.515	36,147	7,690	21.274	29,471	81.531
Female	9,295	7,855	84.508	8,530	91.77	8,827	7,115	80.605	8714	98.72
Total	46,694	21,917	46.938	36,772	78.751	44,974	14,805	32.919	38,185	84.905
Workers										
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

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

Category	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	37,399	31,837	85.128	36,147	28,523	78.908
Female	9,295	7,716	83.012	8,827	6,685	75.734
Total	46,694	39,553	84.707	44,974	35,208	78.285
Workers						
Male	0	0	0	0	0	0
Female	0	0	0	0	0	0
Total	0	0	0	0	0	0

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. IndusInd Bank has implemented a comprehensive Occupational Health and Safety (OHS) Management System aimed at ensuring the health, safety, and well-being of all employees, including outsourced staff.

The Bank has established a dedicated Health & Safety (H&S) department and defined action plans for zonal managers to embed safety practices across operations. Health risk identification and mitigation follow a bottom-up approach at the operational level, complemented by a top-down strategic review mechanism to evaluate progress in reducing and preventing occupational health and safety risks.

The Health & Safety Management System is integrated into day-to-day operations, enabling the Bank to systematically identify workplace hazards, implement appropriate controls, ensure compliance with safety legislation, reduce accident risks, and drive continual improvement in safety performance.

The Bank has institutionalised its commitment through established policies and manuals, including a Fire Safety Manual, Security Manual, Facilities & Administration Manual, and a Workplace Health and Safety Policy. Regular training and awareness programmes covering fire safety, first aid, emergency preparedness, and personal safety are conducted, along with periodic assessments of employees' physical and mental health.

During FY 2025–26, fire safety training and evacuation drills were conducted at 44 high rise buildings and 100% of the Bank's branches across all zones. 100% of employees, including outsourced staff, participated in these drills and training programmes. In addition, online e learning modules on emergency preparedness have been implemented to further enhance awareness at the ground level.

The effectiveness of the OHS and fire safety programme is demonstrated by the non-occurrence of any major fire incidents since 2014, reflecting strong operational resilience and adherence to safety protocols

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

Given the nature of IndusInd Bank's operations, which are predominantly office based and service oriented, exposure to traditional industrial or high risk occupational hazards is limited. Accordingly, routine occupational risk assessments primarily focus on workplace health, safety, and environmental risks relevant to corporate and branch operations.

The Bank follows a preventive and risk based approach to identify and assess work related hazards on both a routine and non routine basis, supported by internal reviews and evolving regulatory guidance.

Routine risk identification processes include:

- Periodic workplace inspections and internal audits at branch offices, administrative offices, and high rise buildings.
- Monitoring of employee feedback, incident reports, and near miss observations to identify potential workplace hazards.
- Continuous update and dissemination of safety guidelines through internal communications and digital learning platforms.

Non routine risk identification and assessment, particularly in response to emerging or external risks, is undertaken through structured management interventions. During the COVID 19 pandemic, the Bank proactively identified the risk of infectious disease transmission within office premises and implemented comprehensive mitigation measures. These included:

- Regular sanitisation of all office and branch premises.
- Removal of biometric attendance systems to minimise physical contact.
- Installation of thermal scanners at office entry points.
- Issuance of daily health and safety communications to employees.
- Restricted movement in common areas and closure of recreational facilities.
- Avoidance of large gatherings and meetings.
- Compliance with all central and state government directives, advisories, and health protocols.
- Issuance of travel and health advisories to employees.
- Implementation of work from home or rotational work arrangements, as appropriate, to ensure employee safety while maintaining business continuity.

These measures are periodically reviewed and modified based on evolving risk scenarios, government advisories, and organisational requirements. Through this structured and responsive approach, the Bank ensures that both routine workplace risks and non-routine, emerging risks are identified, assessed, and effectively managed in a timely manner.

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

Yes. IndusInd Bank has established formal processes that enable workers, including outsourced staff, to report work related health and safety hazards and, where necessary, remove themselves from situations that pose an imminent risk to their health or safety.

Employees can report safety concerns and hazards through multiple channels, including:

- Immediate reporting to supervisors, zonal managers, or facility managers
- Escalation to the Health & Safety (H&S) department
- Reporting through internal communication platforms, inspections, and audits
- Feedback and observations captured during safety drills, trainings, and internal reviews

This framework is supported by the Bank's Workplace Health and Safety Policy, Fire Safety Manual, and operational safety guidelines, which clearly define responsibilities, reporting mechanisms, and response procedures. Regular awareness programmes and trainings further reinforce employees' rights and responsibilities related to workplace safety.

Through these processes, the Bank promotes a strong safety-first culture, ensuring that work related hazards are promptly identified, reported, and addressed to protect employee wellbeing and ensure business continuity.

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

Yes. Employees of IndusInd Bank have access to medical and healthcare services through coverage under the Bank's Corporate Medical Insurance Policy. The policy provides medical insurance benefits for non-work related illnesses and health conditions, supporting employees' overall well-being beyond occupational health and safety requirements. The coverage extends in accordance with the terms of the policy and applies to eligible employees, ensuring timely access to healthcare and financial protection against medical expenses.

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

Safety Incident/Number	Category*	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	0	0
Total recordable workrelated injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence workrelated injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

*Including in the contract workforce

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

IndusInd Bank places strong emphasis on providing a safe, secure, and healthy workplace for all its employees as well as third party personnel working at its premises. The Bank has implemented comprehensive infrastructure, system based, and procedural safety measures to mitigate risks, enhance preparedness, and promote a culture of safety across its offices and branches.

The key measures undertaken include the following:

a. Fire Detection and Firefighting Systems The Bank has installed fire and burglar alarm systems equipped with fire and smoke sensors for early detection of fire incidents. Adequate fire extinguishers are provided at premises to enable immediate firefighting response.

b. Protection of Critical Infrastructure Automatic fire suppression systems are installed in server rooms at branches/offices to protect IT infrastructure and ensure business continuity.

c. Electrical and Lightning Safety All branches are equipped with earthing pits to ensure electrical safety. Additionally, lightning conductors have been installed in select branches to mitigate risks associated with lightning strikes.

d. Emergency Response Information Important emergency contact numbers, including those of the fire brigade, police station, and ambulance services, are prominently displayed at branches and offices to enable quick response in case of emergencies.

e. Public Address and Communication Systems A Public Address (PA) system is available at premises to facilitate timely announcements and instructions during emergencies or evacuation scenarios.

f. Emergency Signage and Evacuation Plans Floor plans, exit routes, and emergency evacuation pathways are clearly displayed at offices and branches to aid safe and orderly evacuation during incidents.

g. Surveillance and Security Systems CCTV systems are installed across premises for continuous monitoring, deterrence, and recording of activities, including detection of security threats, sabotage, or suspicious activities.

h. First Aid Facilities First aid boxes are available at workplaces to provide immediate medical assistance in case of minor injuries or health incidents.

i. Preventive Maintenance Periodic inspection and maintenance of fire safety equipment and related infrastructure are carried out to ensure operational readiness and compliance with safety standards.

j. Training, Mock Drills, and Preparedness The Bank conducts regular mock drills, including fire drills and evacuation exercises. These drills include training sessions, physical verification of fire safety equipment, and testing of evacuation plans to ensure preparedness of employees and staff.

k. Appointment and Training of Fire Marshals Fire marshals are identified and trained at relevant locations to manage on site emergency response, coordinate evacuation, and liaise with emergency services during incidents.

These measures collectively demonstrate the Bank's proactive and systematic approach to workplace safety, aimed at preventing accidents, ensuring regulatory compliance, and safeguarding the health and well-being of all personnel.

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

	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	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	0	0		0	0	-
Health & Safety	0	0		0	0	-

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	100%

All assessments done internally by HR, Internal Audit and other management reviews.

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

IndusInd Bank undertakes systematic corrective and preventive actions to address safety related risks and concerns identified through periodic assessments of workplace health and safety and working conditions. While no major safety related incidents have been reported, the Bank proactively addresses potential risks, particularly related to electrical safety, through regular audits and timely remediation.

Electrical Health Check-up / Audit at Bank Branches (Annual):

To mitigate electrical risks and ensure safe working conditions, the Bank conducts comprehensive electrical health check ups at its branches on a yearly basis. This exercise covers all Category A to D branches. Based on the findings, necessary repair, replacement, and preventive maintenance activities are carried out, taking into account the ageing of equipment and any deficiencies identified during the audit.

The annual electrical health check includes the following key activities:

1. Comprehensive Electrical Health Assessment Identification of potential electrical hazards such as overloading, loose connections, and hotspots that may pose fire or safety risks.

2. Thermal Imaging of Electrical Panels Use of infrared thermal imaging cameras to detect abnormal heat generation in electrical panels, helping identify hidden faults before they escalate into serious incidents.

3. Earthing System Testing Earth pit resistance testing to verify effective grounding and ensure electrical safety for personnel and equipment.

4. Illumination Assessment Lux level measurement to assess adequacy of lighting at the workplace, ensuring employee comfort, visibility, and compliance with prescribed workplace standards.

Based on the audit outcomes, corrective actions are immediately initiated, which may include replacement of worn out components, load balancing, strengthening of earthing systems, or enhancement of lighting levels. These actions are monitored by facilities and safety teams to ensure closure and sustained risk mitigation.

Through these preventive and corrective measures, the Bank reinforces its commitment to maintaining safe working conditions, preventing potential incidents, and continually improving its health and safety standards across its operations.

Leadership Indicators

1. **Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

   (A) Employees (Y/N): Yes

   (B) Workers (Y/N): No

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

   We do mention in our purchase orders that GST/any payable as per law must be paid by vendors after collecting the same from IndusInd Bank Limited.

   We have a disclaimer that if the dues are not paid, the Bank has the right hold the amount to the tune of the due.

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Employees	0	0	0	0
Workers	0	0	0	0

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

   No

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

Issue	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	0
Working Conditions	0

   Deutsch Quality System India Pvt. Ltd. (DQS India) had assessed vendors representing 77% of total procurement spend of the Bank on ISO 20400 – Sustainable Procurement criteria during 2023.

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

   No significant risks/ concerns identified.

P4: 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.**

   Any individual or group of individuals or institution that adds value to the business chain of the Bank is identified as a core stakeholder.

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	Details of Other Channels of communication	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Details of Other Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Investors	No	Other	The Bank communicates with investors and shareholders through Email, SMS, newspaper advertisement, website, quarterly conference calls, face-to-face meetings, annual general meetings, investor grievance channels, investor/ analyst meets etc.	Others	Frequent and need based	These are aimed at providing relevant information as well as understanding stakeholders' perspectives on the Bank's performance and strategy.
Customers	Yes	Other	Online and postal communications, Customer satisfaction surveys, Customer feedbacks, Regular interaction with customers	Others	Continuous	Ease of transacting across channels Innovative technology applications Data security
Employees	No	Other	Town halls; operations review; video conferences; audio conference calls	Others	Quarterly: Town halls Continuous: team meets, video conferences, audio conferences	Career management and growth prospects • Learning opportunities • Compensation structure • Building a safety culture and inculcating safe work practices among employees • Improving Diversity, Equity and Inclusion
Regulators	No	Other	Regular meetings, Policy updates and ministry directives, Mandatory filings with key regulators	Others	Regular meetings, Policy updates and ministry directives, Mandatory filings with key regulators	To ensure 100% compliance with regulations and engage on new developments in the economy

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Details of Other Channels of communication	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Details of Other Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement
Media, industry analysts	No	Other	Presentations; surveys; conferences and seminars; press releases; press conferences; media interviews and quotes; sponsored events, Analyst days.	Others	Continuous: Annual General Meeting, Quarterly reports and Annual report, Earnings conference call, Media interaction, Press releases	Communicate Banks performance and strategy; Manage IBL's brand and reputation; Understand areas for sustainable development
NGOs, local communities and other marginalized groups	Yes	Other	As needed: Project meetings; reviews; calls and meetings; surveys; consultative sessions; field visits; due diligence; calls and meetings; conferences and seminars; surveys	Others	Continuous: Quarterly Reports and Annual Report, IBL website	Understand community needs; Plan and implement CSR projects; Share and contribute to thought leadership; Work in partnership to serve underserved communities

Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

   The Bank engages with a diverse group of stakeholders to identify key issues, evaluate its operations, products, and services, mitigate reputational risks, and positively influence both internal and external environments. These interactions occur through town halls, training sessions, social media platforms, stakeholder engagement activities, and materiality assessments. Feedback from these engagements is communicated to the Board and senior management, who consider it for strategic advice and action. The Board receives regular updates on stakeholder feedback concerning economic, environmental, and social matters through CSR and Sustainability Committee of the Board. This feedback informs the Board's decision-making processes. To ensure robust governance of its ESG strategy, the Bank has established an effective governance structure involving various internal stakeholders. The CSR and Sustainability Committee of the Board plays a crucial role in overseeing the Bank's sustainability initiatives. This committee is responsible for reviewing and approving the sustainability strategy, ensuring its integration across different business units for consistency, and monitoring compliance and reporting. This oversight guarantees that the Bank meets its sustainability commitments and maintains transparency in its efforts.

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

   Yes / No

   Yes

   IndusInd Bank prioritises delivering long-term value to our stakeholders by embedding sustainability principles deeply in our business. The Bank has indeed deepened its impact on the society through responsible lending, mitigating climate change, and promoting social behavioural changes.

   The Bank consistently endeavours to build good relationships with its stakeholders and focuses on initiatives with positive social impact, that help enhance the business. The Bank also supports community development by providing new livelihood opportunities, while endeavouring to contribute towards the holistic development of the society.

   In the Planning Cycle 6 (P₹ 6) strategy, in effect from FY2024 to FY2026, ESG is one of the critical pillars. ESG targets are being included in the targets of Business Units to demonstrate the Bank's commitment towards promoting sustainability linked initiatives in its business.

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

The Bank identifies the need of communities including vulnerable and marginalised groups and accordingly works on various programs through Corporate Social Responsibility (CSR) initiatives. These initiatives are specifically designed to empower various stakeholders from varied communities by fostering financial independence and enhancing their leadership and economic skills. Additionally, the CSR initiatives address the needs of groups including women, farmers, students, and unemployed youth. These programs are strategically implemented following thorough community needs assessments, ensuring they effectively support both vulnerable/marginalized groups and the broader community.

P5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	46,694	25,527	54.669	44,974	23,730	52.764
Non- Permanent	0	0	0	0	0	0
Total Employees	46,694	25,527	54.669	44,974	23,730	52.764
Workers						
Permanent	0	0	0	0	0	0
Non-Permanent	0	0	0	0	0	0
Total Workers	0	0	0	0	0	0

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

Category	FY 2025-2026 (Current Financial Year)					FY 2024-2025 (Previous Financial Year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No (B)	% (B/A)	No (C)	% (C/A)		No (E)	% (E/D)	No (F)	% (F/D)
Employees										
Permanent	46,694	0	0	46,694	100	44,974	0	0	44,974	100
Male	37,399	0	0	37,399	100	36,147	0	0	36,147	100
Female	9,295	0	0	9,295	100	8,827	0	0	8,827	100
Other than Permanent	2,755	0	0	2,755	100	2,984	0	0	2,984	100
Male	1,959	0	0	1,959	100	1,996	0	0	1,996	100
Female	796	0	0	796	100	988	0	0	988	100
Workers										
Permanent	0	0	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Other than Permanent	0	0	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0

3. Details of remuneration/salary/wages

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	7	17,958,333	2	5,600,000
Key Managerial Personnel	3	25,600,000	0	0
Employees other than BoD and KMP	37,396	584,699	9,295	523,000
Workers	0	0	0	0

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Gross wages paid to females as % of total wages	16.44	15.90

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

Yes. the Bank has designated a focal point for addressing human rights-related concerns in accordance with its HR Policy. Stakeholders may reach out to the dedicated helpdesk at hrhelpdesk@indusind.com for any issues.

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

As per the Bank's HR Policy, all employees shall be treated equally in the human resources exercises relating to appointment, posting, training, promotion, transfer, employee benefits, etc. Each employee will be treated with equal opportunities on their merits without any discrimination based on marital status, belief, political opinion, culture, language, ethnicity, race, gender, religion, caste, age or disability.

The Bank shall also evaluate and address special infrastructure needs of differently abled employees and will facilitate their seamless integration into the system.

The Branch Heads/MCSOPS are responsible for the resolution of complaints/grievances of the employees working in the concerned branches and offices. It is his/her foremost duty to see that the complaints of all the employees are resolved completely and ensure closure of all complaints received at the branches/offices within 15 days. If the Branch Head / Deputy Branch Manager feels that it is not possible to solve the problem at his/her level, he/she should refer the matter to his/her reporting manager immediately.

Besides escalation to the supervisors, employees can also lodge complaints at the following common helpdesks in relation to different grievances, as under:

a. Help-Desk for all issues pertaining to HR functions (such as On-boarding; Payroll Related Queries; any other HR related queries): Please raise the queries on "INDY"

Path:

i) PULSE: Quick-Links >> INDY

ii) Indus1 Mobile App: INDUS1 > MENU > INDY

b. Help-Desk for all issues pertaining to full and final settlement, relieving letters, experience certificate etc.: settlementdesk@indusind.com.

In case, the complaint needs more time to be examined, the complainant shall be acknowledged by explaining the same. The officers at each level shall endeavor to resolve the issue to the complainant's satisfaction within a week. If the complaint is not resolved within 15 days of the lodging of the complaint or if the complainant is not satisfied with the response, he/she can approach the higher authorities given in the Employee Escalation Matrix.

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

	FY 2025-2026 (Current Financial Year)			FY 2024-2025 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	31	1	Case under progress - 1 as on 31.03.2026, has been closed as on date.	53	3	All complaints filed during FY 2024 – 2025 including pending 3 cases have been closed
Discrimination at workplace	0	0	-	0	0	-
Child Labour	0	0	-	0	0	-
Forced Labour/ Involuntary Labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other human rights related issues	0	0	-	0	0	-

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	31	53
Complaints on POSH as a % of female employees / workers	0.31	0.60
Complaints on POSH upheld	14	37

* As on 31.03.2026=13, case under progress as of 31.03.2026 closed in May 2026 = 1.
Amongst 3 cases under progress as on 31.03.2025, two cases categorised as Sexual Harassment cases, hence the final figure is 37.

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

The Branch Heads/MCSOPS are responsible for the resolution of complaints/ grievances of the employees working in the concerned branches and offices. It is his/her foremost duty to see that the complaints of all the employees are resolved completely and ensure closure of all complaints received at the branches/offices within 15 days. If the Branch Head/ Deputy Branch Manager is unable to solve the problem at his/her level, he/she should refer the matter to his/her reporting manager immediately.

9. **Do human rights requirements form part of your business agreements and contracts?**

Yes. human rights requirements are embedded within the Bank's Sustainability Policy, which is applicable to all vendors and suppliers. The Bank seeks to engage with supply chain partners who adhere to standard and progressive labour practices while upholding fundamental human rights.

The Procurement and Outsourcing Policy mandates transparency, safety, and the inclusion of human rights across all procurement processes. Apart from above, in Bank's standard Service Provider Agreements, the term "Applicable Laws" is comprehensively defined to include all applicable statutes, enactments, legislative acts, laws (including prohibition of child labour etc.)

10. **Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100
Forced/involuntary labour	100
Sexual harassment	100
Discrimination at workplace	100
Wages	100
Others – please specify	

All assessments done internally by HR, Internal Audit and other management reviews.

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

No adverse comments/actions initiated by the statutory authorities since the compliance by the Bank was at par. Following are some of the measures towards ensuring compliance:

- The Branches/ Offices have been instructed to report the instances of inspection carried out by the Labour Officials to their reporting vertical and also to the HR Department in Corporate Office. The HR Department have been supporting the branches during the inspections so also facilitating closure of the Notices, if received any.
- An application namely CERMO is being used by branches for the on-line submission of the Labour Law related compliance.

Leadership Indicators

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

No significant complaints were substantiated which required modification / introduction of business process.

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

Nil, since no complaints or observations in the current assessments.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes. The Bank shall further evaluate and address special infrastructure needs of differently abled employees and customers and will facilitate their seamless integration into the system. Out of 3,136 Banking outlets, 1,288 Banking outlets are having RAMP facility for physically disabled customers/ disabled friendly.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	0
Discrimination at workplace	0
Child Labour	0
Forced Labour/Involuntary labour	0
Wages	0
Others- please specify	0

Third party assessment by DQS (India) Private Limited as part of the 'ISO 20400 – Sustainable Procurement' certification audit was conducted in 2023.

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

Not applicable as no significant risks / concerns are observed.

P6: Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

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

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
For renewable sources (in GJ)		
Total electricity consumption (A)	5,883*	1,513
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	5,883	1,513
From non-renewable sources (in GJ)		
Total electricity consumption (D)	2,97,087	3,28,367
Total fuel consumption (E)	34,426	37,225
Energy consumption through other sources (F)	-	-
Total energy consumed from nonrenewable sources (D+E+F)	3,31,514	3,65,592
Total energy consumed (A+B+C+D+E+F)	3,37,397	3,67,105
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations) (GJ / Cr INR)	13.39	13.74

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) (GJ / Cr INR)	272.33	283.84
Energy intensity in terms of physical output	-	-
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.

Yes

Bureau Veritas India Pvt. Ltd.

*Includes renewable energy generated from two of our own offices for FY26

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

Bank is not identified as a designated consumer under PAT Scheme.

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
i) Surface water	0	0
ii) Ground water	0	0
iii) Third party water	5,56,013	5,48,048
iv) Seawater / desalinated water	0	0
v) Others	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	5,56,013	5,48,048
Total volume of water consumption (in kilolitres)	1,11,202	1,09,611
Water intensity per rupee of turnover (Total water consumption / Revenue from operations) (in kL/ ₹ crore)	4.41	4.10
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) (in kL/ ₹ crore)	89.76	84.75
Water intensity in terms of physical output	-	-
Water 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

Yes

Bureau Veritas India Pvt. Ltd.

Water withdrawn is estimated considering 45 litres per day per head, as per the Central Ground Water Authority (CGWA). Water discharged is considered as 80% of the water withdrawn from source based on Central Pollution Control Board (CPCB) database report dated December 24, 2009. Water consumption is therefore considered as 20% of water withdrawn.

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

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	0	0
– No treatment	0	0
– With treatment	0	0
(ii) To Groundwater	0	0
– No treatment	0	0
– With treatment	0	0
(iii) To Seawater	0	0
– No treatment	0	0
– With treatment	0	0
(iv) Sent to third-parties	4,44,810.55	4,38,446
– No treatment	4,44,810.55	4,38,446
– With treatment	0	0
(v) Others	0	0
– No treatment	0	0
– With treatment	0	0
Total water discharged (in kilolitres)	4,44,810.55	4,38,446

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.

Bureau Veritas India Pvt. Ltd.

Assumption for water consumption calculation: water consumption in litres per head per day - 45L, source: CGWA 2016 Water discharged is considered 80% of the water withdrawn as per CPCB report, dated December 24, 2009 and reported as water sent to third parties.

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

Yes / No

NA

As Bank doesn't own any significant effluent generation assets, hence zero liquid discharge requirement is not applicable.

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

Whether air emissions (other than GHG emissions) by the entity is applicable to the company?

Yes / No

No

Parameter	Please specify the unit	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Nox		0	0
SOx		0	0
Particulate Matter		0	0
Persistent organic pollutants (POPs)		0	0
Volatile organic compounds (VOC)		0	0
Hazardous air pollutants (HAP)		0	0
Others – please specify			

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

No

Due to nature of services, the Bank doesn't own / operate any such emission sources.

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

Parameter	Please specify the unit	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	tCO_2e	21,673*	20,424
Total Scope 2 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	tCO_2e	58,581	66,312
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	tCO_2e Per ₹ crore	3.18	3.25
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	tCO_2e Per ₹ crore	64.78	67.06
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tCO_2e Per Unit	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	tCO_2e Per Unit	-	-

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

Yes

Bureau Veritas India Pvt. Ltd.

*There has been an increase in number of branches, along with a increase in the number of mock drills done in the offices per annum, as per Bank Policy.

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

Yes. The Bank's decarbonization plan is focused on energy-saving measures and switching to green power, wherever feasible. The Bank is actively implementing measures to reduce carbon emissions and ensure energy efficiency across its operations.

These measures include:

i) Sourcing electricity from renewable sources.

ii) Incorporating energy-efficient technologies and equipment into building designs.

iii) Embracing a 'Green IT' vision by updating software, adopting new technologies, and streamlining IT operations to minimize energy consumption.

iv) Conducting regular energy audits to identify areas for improvement and develop long-term strategies.

v) Organizing workshops to promote energy conservation and raise awareness about sustainability.

So far, 17 PIONEER Branches / Lobbies of IndusInd Bank nationwide have achieved LEED certification

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

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	16.13	11.10
E-waste (B)	38.58	28.15
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	1.39	1.27
Radioactive waste (F)	0	0
Other Hazardous waste. Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	3.54	2.25

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Total (A + B + C + D + E + F + G + H)	59.64	42.77
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations) (in MT/ ₹ crore)	0.0024	0.0016
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) (in MT/ ₹ crore)	0.048	0.033
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	51.19	37.16
(ii) Re-used	2.70	1.23
(iii) Other recovery operations	2.67	1.71
Total	56.56	40.1
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0.20	0
(ii) Landfilling	2.89	2.67
(iii) Other disposal operations	-	-
Total	3.09	2.67

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

Yes

Bureau Veritas India Pvt. Ltd.

The numbers mentioned for previous FY have been recalculated based on waste disposal category.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

Below mentioned environmentally responsible and compliant waste management practices are followed:

- All waste is segregated at source and processed through in our authorized Facility.
- Follows a zero-landfill approach, ensuring maximum recycling and reuse.
- Hazardous waste such as e-waste and batteries is handled strictly as per regulatory guidelines.
- Promotes a circular economy by maximizing resource recovery.
- Continuous monitoring, documentation, and compliance reporting are maintained.
- Efforts are made to minimize the use of hazardous materials and ensure safe disposal wherever required.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

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

None of our owned offices fall under ecologically sensitive areas.

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

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

Bank operates out of mostly leased premises and the nature of business does not warrant Environmental Impact assessment.

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

Yes. The Company is in compliance with all applicable laws as per mandatory requirements.

Leadership Indicators

1. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):**

For each facility / plant located in areas of water stress, provide the following information:

a. **Name of the area**

b. **Nature of operations**

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

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
i) Surface Water	-	-
ii) Ground water	-	-
iii) Third Party Water	-	-
iv) Seawater / desalinated water	-	-
v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)		
i) Into Surface water	-	-
– No Treatment	-	-
– With treatment – please specify level of treatment	-	-
ii) Into Groundwater	-	-
– No Treatment	-	-
– With treatment – please specify level of treatment	-	-
iii) Into Seawater	-	-
– No Treatment	-	-
– With treatment – please specify level of treatment	-	-
iv) Sent to third - parties	-	-
– No Treatment	-	-
– With treatment – please specify level of treatment	-	-
v) Others	-	-
– No Treatment	-	-
– With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

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.

Bureau Veritas India Pvt. Ltd.

As bank uses water only for drinking and sanitation, it is not a significant impact.

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

If Scope 3 emissions & its intensity is applicable? (Y/N)

Yes

Parameter	Unit	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO_2, CH_4, N2O, HFCs, PFCs, SF_6, NF_3, if available)	tCO_2e	21367	19956
Total Scope 3 emissions per rupee of turnover	tCO_2ePer ₹ crore	0.848	0.75
Total Scope 3 emission intensity (per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 3 GHG emissions / Revenue from operations adjusted for PPP)	tCO_2ePer ₹ crore	17.25	15.43

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

Yes

Bureau Veritas India Pvt. Ltd.

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

Bank doesn't have significant direct & indirect impact on biodiversity in ecologically sensitive areas.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

S.No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Oracle P2P (Procure to Pay)	This initiative is completely online and reduces the pages that is being printed to prepare Purchase Orders and other documentation. It comes with an integration with Oracle OGL (F & A Module), which further makes the documentation flow from Procurement to Finance seamlessly.	Environmental benefit (Paper usage Reduction). This also increases resource efficiency, quality work done and better reporting system.
2	Green Building certifications	Identified branches have implemented energy efficiency measures and other water saving, waste recycling initiatives	17 PIONEER Branches / Lobbies of Bank have achieved LEED / IGBC certification
3	Water saving initiatives	The Bank has implemented water-saving measures in its facilities.	Bio-blocks have been installed in male urinals, eliminating the need for water flushes
4	Waste segregation and recycling	The Bank generates paper and electronic waste. To address this, the Bank has implemented waste segregation with separate bins in corporate office pantries, recycling dry waste and converting wet waste	Electronic waste is properly recycled in collaboration with authorized e-waste vendors

5. Does the entity have a business continuity and disaster management plan? Give details in100 words/ web link.

IndusInd Bank has a comprehensive Business Continuity and Disaster Management Plan in place to ensure uninterrupted delivery of critical products and services at a minimum acceptable level during disruptive events. The plan is designed to safeguard business operations while prioritising the health and safety of employees. It covers preparedness, response, recovery, and communication protocols for various emergency and disaster scenarios. The Business Continuity Plan (BCP) Manual is formally documented and made accessible to employees through the Bank's intranet, ensuring awareness, readiness, and effective implementation across the organisation.

6. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.**

   No significant adverse impacts have been identified from the value chain of the entity.

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

   Given the nature of procurement largely contributed by IT equipment, furniture and services, we do not anticipate significant environmental impacts.

   Deutsch Quality System India Pvt. Ltd. (DQS India) had assessed vendors representing 77% of total procurement spend of the Bank on ISO 20400 – Sustainable Procurement criteria during 2023.

   As a part of the ESMS Policy, the Bank assesses, eligible borrowers' impact regarding environmental & social issues. These include: air emissions, energy, water, waste management practices.

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

S. No	Categories	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
a.	By the listed entity	0	0
b.	By the top ten value chain partners		
	1. Value chain partners by Purchases	0	0
	2. Value chain partners by Sales	0	0

P7: Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. **Trade Affiliations a Number of affiliations with trade and industry chambers/ associations.** 8

   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/International)
1	Indian Institute of Banking and Finance (IIBF)	National
2	Bombay Chamber of Commerce and Industry (BCCI)	State
3	Confederation of Indian Industry (CII)	National
4	Fixed Income Money Market and Derivatives Association of India (FIMMDA)	National
5	Foreign Exchange Dealers Association of India (FEDAI)	National
6	ICC India	National
7	IMC Chamber of Commerce and Industry	National
8	Indian Banks Association (IBA)	National

2. Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of Authority	Brief of the case	Corrective Action Taken

There have been no cases of anti-competitive conduct by the Bank.

Leadership Indicators

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

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

P8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable					

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

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

The nature of business does not warrant Rehabilitation and Resettlement (R&R).

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

The mechanism to receive and redress community grievances is through following channels:

Email Id: sattvam@indusind.com

Contact No: +91 22 - 69303400/01

The grievances by community, if any, can be highlighted through one of the above modes for resolution.

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

	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	23 %	28 %
Directly from within India (Sourced directly from within the district and neighbouring districts)	100 %	100 %

5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost.**

Location	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Rural		
i) % of Job creation in Rural areas	1.79	1.52
Semi-urban		
i) % of Job creation in Semi-Urban areas	7.22	7.41
Urban		
i) % of Job creation in Urban areas	14.14	13.82
Metropolitan		
i) % of of Job creation in Metropolitan area	76.85	77.25

Note: Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
Not applicable	

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

S. No.	State	Aspirational District	Amount spent (In ₹)
1	Uttar Pradesh	Bahraich	10,98,53,093
2	Tamil Nadu	Virudhunagar	11,52,86,406
3	Maharashtra	Dharashiv	12,24,72,181
4	Rajasthan	Baran	11,56,67,986
5	Bihar	Begusarai	10,12,71,583
6	Karnataka	Raichur	2,54,51,060
7	Jharkhand	Ranchi	40,71,559
8	Jharkhand	Garhwa	13,34,543
9	Jharkhand	Bokaro	11,72,445
10	Jharkhand	Lohardaga	18,69,695
11	Jharkhand	Chatra	34,94,812
12	Jharkhand	Ramgarh	10,70,197
13	Jharkhand	Sahibganj	11,52,307
14	Jharkhand	Palamu	22,67,443
15	Jharkhand	Gumla	30,75,000
16	Madhya Pradesh	Damoh	29,74,750
17	Andhra Pradesh	Alluri Sitharama Raju	44,77,755
18	Odisha	Balangir	2,80,00,000

3. Procurement Policy

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

No

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

Nil. Although procurement may be carried out through select SME and MSME which might be part of marginalised / vulnerable groups.

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

23%

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

S.No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
	-	-	-	-

No intellectual properties acquired on traditional knowledge.

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

Name of authority	Brief of the Case	Corrective action taken
-	-	-

No litigation is filed against the Bank w.r.t. IPR breach or dispute.

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

S.No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups *
1	Holistic Rural Development Program	1,02,023	70
2	Sustainable Environment	74,280	
3	Education and Employability	75,168	
4	Inclusive Sports	955	
5	Livelihood	22,73,222	
6	Others (Healthcare, Armed Forces)	224	

* Majority of the programs impact the vulnerable and marginalized group hence approx. 70% of the beneficiaries are from these groups.

P9: 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 adheres to its Board-approved "Grievance Redressal Policy" which outlines a structured escalation process for handling customer complaints across branches and the Corporate Office, in line with RBI guidelines. An Internal Ombudsman has been appointed to independently review complaints that are either rejected or result in partial relief for customers. A Quarterly Report on complaints received and resolved is presented to both the Standing Committee on Customer Service and the Customer Service Committee of the Board. By analyzing recurring complaints in specific areas, the bank identifies root causes and initiates corrective actions. Customers are encouraged to contact their Branch Manager, use the toll-free Contact Centre number, email dedicated addresses, or visit the bank's website (www.indusind.bank.in) for streamlined grievance resolution. Details of Nodal Officers and Regional Managers are available on the bank's website and at branches. Information about the Reserve Bank of India's Integrated Ombudsman Scheme, 2021 is prominently displayed at branches and on the bank's website.

https://www.indusind.bank.in/in/en/personal/grievance-redressal.html

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not applicable
Safe and responsible usage	100
Recycling and/or safe disposal	Not applicable

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

	FY 2025-2026 (Current Financial Year)		Remarks	FY 2024-2025 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	0	0	-	-	-	-
Advertising	0	0	-	-	-	-
Cyber-security	0	0	-	-	-	-
Delivery of essential services	14,166	3,347	-	15,827	2,856	
Restrictive Trade Practices	0	0	-	-	-	-
Unfair Trade Practices	0	0	-	-	-	-
Other	1,08,165	22,269	-	64,235	12,955	

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

Type of recalls	Number	Reasons for recall
Voluntary recalls	-	-
Forced Recalls	-	-

Not applicable considering banking sector.

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 / No

   Yes

   IndusInd Bank is ISO 27001: 2013 (Information Security Management System) certified, which includes 100% of the Bank's IT infrastructure comprising data centres and Disaster Recovery (DR) sites.

   IndusInd Bank emphasizes on robust digital governance and responsible banking practices, ensuring transparent communication and secure handling of customer information. The Bank outlines systems and controls to protect stakeholder data, ensuring confidentiality, integrity, and availability across its operations, and meeting regulatory expectations.

   The Bank follows a Board-approved Privacy Policy which is displayed at all branches and also hosted on the Bank's website. The Policy is applicable to personal information and sensitive personal data or information collected by the Bank.

   The Bank's primary responsibility is to keep its financial information secured all the time.

   https://www.indusind.bank.in/in/en/personal/privacy-policy.html

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.**

   There is no data privacy breach incident reported in FY2025-26

7. **Provide the following information relating to data breaches:**

a. **Number of instances of data breaches**

   There were no data breaches reported in last FY, related for SEBI scoped applications

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

   Nil

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

   Nil

Leadership Indicators

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

   Information about all loan products and services offered by the Bank can be found on its official website. Additionally, the Bank leverages various social media and digital platforms to share details on its loans and deposits. Visit the product offerings on the official website at "www.indusind.bank.in" for more information.

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

   The Bank has established a Customer Rights Policy, accessible on its website, and has also implemented a Customer Protection Policy aligned with RBI guidelines. This policy aims to provide a safe, reliable, and transparent service experience. It addresses customer complaints related to unauthorized electronic transactions, sets criteria for determining customer liability in different scenarios, and promotes customer awareness. The Bank utilizes multiple channels, including a surveillance unit, to detect and prevent insider threats and internal fraud.

   Through digital platforms, e-learning, classroom sessions, and workshops, the Bank shares information on cyber fraud prevention, safe internet and online banking practices, recognizing and avoiding phishing and vishing attempts, secure usage of credit/ debit cards, and protection against malware and malicious websites. This initiative is designed to educate, inform, and raise awareness among employees, customers, and partners.

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

The Bank has a Business Continuity Policy (BCP) in place to ensure that critical processes can continue during a crisis. This policy includes identifying essential processes and developing recovery plans to ensure the timely resumption of critical operations and services. Regular mock tests are conducted to evaluate BCP preparedness. The implementation of the EGRC system facilitates monitoring and management of key BCP components such as Business Impact Analysis (BIA), BCP Recovery Plan, BCP Testing, and BCP Risk Assessment, thereby enhancing effective business continuity management.

The Bank's customers are informed of scheduled/ unscheduled disruption in service, if any, through SMS, emails, website notice, branch Notice Board etc.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.

Yes. information about the Bank's products and services are placed on the Bank's website for information of the public. Comprehensive Notice Boards at branches also contain information.

Bank provides customers with complete information about the Bank's products including terms and conditions; schedule of charges applicable for various products/ services; channels through which services are rendered including branch lists/ online channels; provision for applying to various products online; and the Bank's grievance redressal mechanism available for customers.

Financial Literacy is an important element unleashing Financial Inclusion. The objective of this initiative is to scale-up efforts manifold and to impart holistic education on banking and financial products and services in the form of simple messages such as documents to be submitted while opening a bank account (KYC), Why Save (Save early in your Life), Why Save and borrow from Banks, Why repay in time, how to lodge complaints and the Banking Ombudsman, What are customer rights, Usage of digital payment and remittance, Why insure yourself, Why Save and Invest money for your future etc. Bank's Rural Branches and Business Correspondents conduct doorsteps financial literacy camps with focus on financially excluded people for their basic financial needs and capacity building at least once in a month in nearby villages.

Financial Inclusion – is delivery of banking services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. economically weaker sections of disadvantage and low income groups at an affordable cost. Financial Inclusion is a national priority of the Government as it is an enabler for inclusive growth. Financial Inclusion is important as it provides an avenue to the poor for bringing their life-savings into the formal financial system. Bank offers financial inclusion products like no frills savings account under various schemes e.g. Pradhan Mantri Jan-Dhan Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana etc.

5. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes IndusInd Bank's focus on customer-centricity has been a critical pillar of its success. The Bank uses Net Promoter Score (NPS) to measure customer loyalty and satisfaction. The NPS program is embedded throughout the bank, driving improvements across customer channels and journeys. The Bank's commitment to superior customer service is evident in the rising Promoter trends and improved NPS across all touchpoints.

BUREAU VERITAS

INDEPENDENT ASSURANCE STATEMENT

To

The Board of Directors of IndusInd Bank Limited

Introduction and objectives of work

The Board of Directors of **IndusInd Bank Limited** (hereafter stated as the 'Company') has engaged Bureau Veritas (India) Private Limited to undertake an Independent Assurance of the company's Sustainability/ Non-Financial Performance disclosures in its Business Responsibility & Sustainability Report (BRSR) as per SEB Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026. for the financial year ended 31st March 2026 and to provide Reasonable Assurance Statement on the aforesaid report.

Intended User

The Assurance Statement is made solely for "**IndusInd Bank Limited (IBL)** and its stakeholders" as per the governing contractual terms and conditions of the assurance engagement contract between "IBL" and "Bureau Veritas". To the extent that the law permits, we owe no responsibility and do not accept any liability to any party other than "IBL" for the work we have performed for this assurance statement or our conclusions stated in the paragraph below.

Scope of Work

We have performed the Reasonable Assurance engagement for BRSR (Core) parameters and Limited Assurance for non-core parameters in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) and in line with the requirements of Bureau Veritas's standard procedures and guidelines for external Assurance of Sustainability Reports, based on current best practice in independent assurance.

The reporting boundaries considered for this reporting period are as follows:

IndusInd Bank Limited's Corporate office based in Mumbai, Maharashtra State, India and branches spread across multiple locations of India.

As part of its independent Reasonable Assurance for Core and Limited Assurance for non-core parameters, we assessed the appropriateness and robustness of underlying reporting systems and processes used to collect, analyze and review the information reported. In this process, we undertook the following activities:

The assessment was conducted by means of physical site visits at corporate office located at Mumbai, Maharashtra and Service Unit based in Karapakkam, Chennai, Tamil Nadu State, India. Bureau Veritas interviewed personnel of **IBL's** Sustainability Team, Maintenance & Operation Team, HR & Payroll Finance and Accounts, Training and other relevant departments.

Ref: BV_IBL_BRSR_31877795

The Assurance process involved carrying out an Assurance by experienced assessors from Bureau Veritas. Data (non-financial) on various BRSR topics was assessed for the Corporate Office, Service Unit that were visited and its branches. Later, it was affirmed that the same assessed data went into preparation of the final data within the BRSR Report 2025-26.

The Scope of Sustainability Assurance includes:

- An assessment of the methods used for data collection and reporting for the selected sustainability performance indicators.
- Verification of such systems, including related internal controls.
- Verification on a sample basis, of evidence supporting the data.
- Verification of the sample data and information on selected material topics reported by the organization for the defined reporting period.
- Assessment of the consistency between the data for the selected sustainability performance indicators and the related written comments in the narrative of the Report.
- The Company's compliance with legal obligations/disclosures.
- The General and topic specific disclosures subject to assurance.

Management Responsibility

The Selection of reporting criteria, reporting period, reporting boundary, monitoring and measurement of data, preparation, and presentation of information in the BRSR report are the sole responsibility of the Company and its management. We are not involved in drafting or preparation for the BRSR Report. Our sole responsibility is to provide independent Reasonable assurance for Core Parameters and Limited Assurance for non-core parameters presented in the BRSR Report for the Financial Year ended as on 31st March 2026.

Our Findings

On the basis of our methodology and the activities described above,

- Nothing has come to our attention to indicate that the BRSR disclosures are inaccurate or that the information included therein is not fairly stated.
- It is our opinion that IBL has established appropriate systems for the collection, aggregation, and analysis of data on Sustainability/Non-Financial performance disclosures in the BRSR.
- The BRSR Report provides a fair representation of the IBL's activities as included therein.
- The information is presented in a clear, understandable, and accessible manner, and allows readers to form a balanced opinion over the IBL and status during the reporting period.

Limitations and Exclusions

Excluded from the scope of our work is any assurance of information relating to:

- Activities outside the defined assurance period.
- Positional statements (expressions of opinion, belief, aim or future intention) by **IndusInd Bank Limited** and statements of future commitment.
- Competitive claims in the report claiming, "first company in India", "first time in India", "first of its kind", etc.

Our assurance does not extend to the activities and operations of **IndusInd Bank Limited** outside of the scope and geographical boundaries as well as the operations undertaken by any subsidiaries or joint ventures of the Bank.

This independent statement should not be relied upon to detect all errors, omissions or misstatements that may exist within the Report.

Statement of Independence, Integrity, and Competence

Bureau Veritas is an independent professional services company that specialises in quality, environmental, health, safety, and social accountability with over 198 years history. Its assurance team has extensive experience in conducting assessment over environmental, social, ethical and health and safety information, systems and processes.

Bureau Veritas operates a certified Quality Management System which complies with the requirements of ISO 9001:2015 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Bureau Veritas has implemented and applies a Code of Ethics, which meets the requirements of the International Federation of Inspections Agencies (IFIA), across the business to ensure that its employees maintain integrity, objectivity, professional competence and due care, confidentiality, professional behaviour, and high ethical standards in their day-to-day business activities.

The assurance team for this work does not have any involvement in any other Bureau Veritas services / projects with **IndusInd Bank Limited.**

Competence

The assurance team has extensive experience in conducting assurance over environmental, social, ethical, and health & safety information, systems and processes an excellent understanding of Bureau Veritas standard methodology for the Assurance of Sustainability Reports.

Restriction on use of Our Report

Our assurance report has been prepared and addressed to the Board of Directors of the **IndusInd Bank Limited** at the request of the company solely to assist the company in reporting on the Company's Sustainability performance and activities. Accordingly, we accept no liability to anyone other than the Company. Our deliverables should not be used for any other purpose or by any person other than the addressees of our deliverables. The Firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

Senthil Kumar. V
Lead Assuror
Bureau Veritas (India) Private Limited
Bengaluru, India

Dt: 16.06.2026

Munji Rama Mohan Rao
Technical Reviewer
Bureau Veritas (India) Private Limited
Hyderabad, India

Dt: 17.06.2026