

**Deloitte.**



IndusInd Bank Limited- GHG Accounting

GHG Report FY 2022-23

01/08/2023

MAKING AN  
IMPACT THAT  
MATTERS  
*since 1845*

# Contents

---

1. GHG Accounting Methodology
2. Summary of Findings
3. GHG Emissions (Scope 1 + Scope 2)
4. GHG Emissions(Scope 3)
5. Graphs



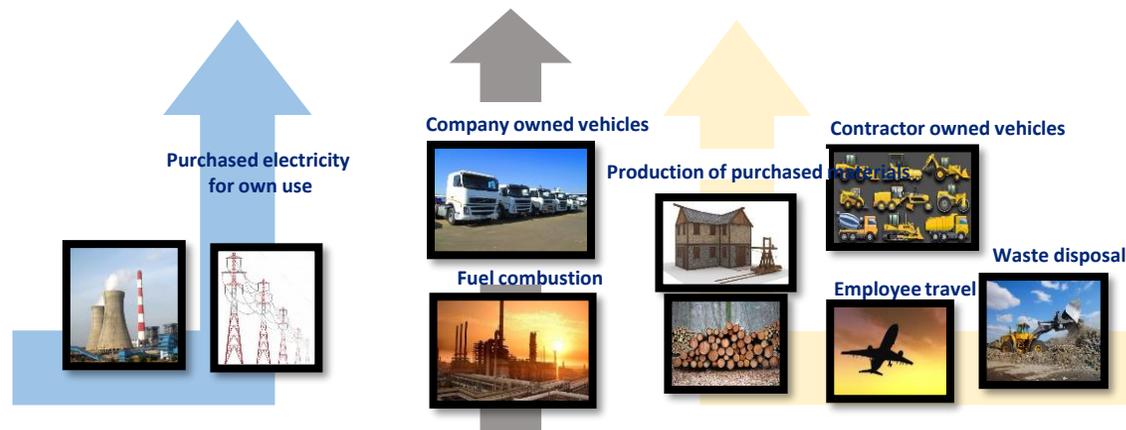
# GHG Accounting Methodology



**Setting operational boundary:** Operational boundary defines the scope of direct and indirect emissions for operations that fall within a company's established organizational boundary.

## METHODOLOGY

- Develop Data Templates
  - ✓ Develop source-wise formats and guidance documents to collate base data for the current reporting period and for past years (based on availability).
- Data Collation
  - ✓ Explain guidelines for filling the data
  - ✓ Collate data from site SPOCs
- Data Verification
  - ✓ Review the data documents to verify the base data reported
  - ✓ Consult with SPOCs in case of any discrepancies in the data
- Calculation and Analysis
  - ✓ Calculate the emissions in line with the IPCC Emission Factor database. Wherever, the IPCC factors are not available, appropriate emission factors were used based on the public data of national/international acceptance.
  - ✓ Perform a trend analysis based on current and historical data



Scope 2- Indirect emissions Scope 1- Direct emissions Scope 3- Indirect emissions

### ACTIVITY DATA - FIRE EXTINGUISHERS

**Instructions:**  
 1. Please mention date of payment/refill/invoice in DD/MM/YYYY format only. No other format will be accepted  
 2. Do not report "MAP" type FE refilling data

Sr.No.	Location Code	State	Zone	Refilling Charges (Free/Charge d)	Invoice No. (for charges refilling)/ Report No. (for free refilling)	Gas Type (CO2/HFC/Any other, please specify in remarks column )	Capacity of FE Cylinder	No. of cylinders refilled	Total Quantity Refilled (in Kgs) - Capacity of FE Cylinder*No. of cylinders refilled	Date of Refill (DD-MMM-YYYY)
1									0	
2									0	

EXCERPS

EXCERPS

Category	Sub Category	Region	Emission Factor				Unit	Source
			CO2	CH4	N2O	CO2e		
Refrigerant	HFC-Gla	Other	1.9000			1.30	TonCO2/ kg	GHG Protocol
	R-410A	Other	3.2600			3.26	TonCO2/ kg	GHG Protocol
	R-407A	Other	1.7500			1.77	TonCO2/ kg	GHG Protocol
	R-407B	Other	2.2800			2.29	TonCO2/ kg	GHG Protocol
	R-409C	Other	1.5255			1.53	TonCO2/ kg	GHG Protocol
	R-413A	Other	1.7200			1.73	TonCO2/ kg	GHG Protocol
Commute	Bus - Diesel	Other	1.7017			1.20	kgCO2/Km	GHG Protocol
	Passenger Car - Gasoline/Petrol - Year 2005-present	Other	0.2375			0.24	kgCO2/Km	GHG Protocol
	Passenger Car - Diesel - Year 1983-present	Other	0.2798			0.28	kgCO2/Km	GHG Protocol
	Light Goods Vehicle - Gasoline - Year 2005-present	Other	0.3299			0.33	kgCO2/Km	GHG Protocol
	Light Goods Vehicle - Diesel - Year 1996-present	Other	0.3887			0.39	kgCO2/Km	GHG Protocol
	Heavy Duty Vehicle - Rigid - Gasoline - Year 2005-present	Other	0.8073			0.81	kgCO2/Km	GHG Protocol
	Heavy Duty Vehicle - Rigid - Diesel - Year 1983-present	Other	0.7155			0.72	kgCO2/Km	GHG Protocol
	Motorbike - Control Unknown	Other	0.1259			0.13	kgCO2/Km	GHG Protocol
	Air - Domestic	Other	0.196			0.20	kgCO2/TonKM	GHG Protocol
	Air - Short Haul	Other	0.477	0.000417	0.000479	0.15	kgCO2/TonKM	GHG Protocol
	Air - Long Haul	Other	0.633			0.63	kgCO2/TonKM	GHG Protocol
	Sea	Other	0.0173	1.3768E-06	4.11E-07	0.017	kgCO2/TonKM	GHG Protocol
Road Vehicle - HGV - Rigid - Engine Size Unknown	Other	0.2056			0.20	kgCO2/TonKM	GHG Protocol	
Road Vehicle - HGV - Type Unknown	Other	0.2036	2.40E-06	1.85E-06	0.20	kgCO2/TonKM	GHG Protocol	
Road Vehicle - Light Goods Vehicle - Fuel Unknown	Other	0.2036			0.20	kgCO2/TonKM	GHG Protocol	
Warehouse Craft	Other	0.0229	2.81E-06	9.60E-07	0.023	kgCO2/TonKM	GHG Protocol	

# Summary of Findings

GHG Emissions	FY 2020	FY 2021	FY 2022	FY 2023	% change over FY 2022
Scope 1 (MTCO <sub>2</sub> )	8831.6	6,698	9,552	19,074	100%
Scope 2 (MTCO <sub>2</sub> )	62,786	58,290	59,915	53,348	(-)11%
Total (Scope 1+Scope 2) (MTCO <sub>2</sub> )	71,617	64,988	69,467	72,422	4.25%
Revenue ( INR CR.)	19,010	20,029	22,398	25,765	15.03%
Number of FTEs	30,674	29,661	33,582	38,179	13.69%
Emission Intensity (MTCO <sub>2</sub> /INR CR.)	3.77	3.24	3.10	2.81	(-)9.37%
Emission Intensity (MTCO <sub>2</sub> /FTE)	2.33	2.19	2.07	1.90	(-)8.30%

# GHG Emissions Scope (1+2)

# Carbon Footprint by Activity 2021-22 (Scope 1 + Scope 2)

No	Activity / Scope	GHG (MT-2019-20)	GHG (MT-2020-21)	GHG (MT-2021-22)	GHG (MT-2022-23)	Scope-wise (%) 2022-23	% Difference from Last year
1	DG Sets (IBL + CFD)	1,606	1,076	1,319	1,361	7%	3%
2	Company Cars (Diesel + Petrol) (IBL + CFD)	1,347	753	928	992	5%	7%
3	IBL Refrigerant leaks	4,767	2,574	1,915	2,069	11%	8%
4	CFD Refrigerant leaks	1,111	2,295	783	1,433	8%	83%
5	IBL Fire Extinguishers	-	0.11	1,788	8,997	47%	403%
6	CFD Fire Extinguishers	-	-	2,821	4,223	22%	50%
	<b>Scope 1</b>	<b>8,832</b>	<b>6,698</b>	<b>9,552</b>	<b>19,074</b>		<b>100%</b>
7	Electricity (4 Zones-IBL)	34,837	32,065	35,973	33,274	62%	-8%
8	Electricity (CORO-IBL)	9,458	5,987	7,412	6,179	12%	-17%
9	Electricity (CFD)	9,546	13,156	5,741	6,249	12%	9%
10	Electricity (Off-site ATMs-IBL)	8,945	7,083	8,232	6,059	11%	-26%
11	Electricity (Data Centers)	-	-	2,555	1,588	3%	-38%
	<b>Scope 2</b>	<b>62,786</b>	<b>58,290</b>	<b>59,915</b>	<b>53,348</b>		<b>-11%</b>
	<b>Total (Scope 1 + 2)</b>	<b>71,617</b>	<b>64,988</b>	<b>69,467</b>	<b>72,422</b>		<b>4.25%</b>
12	Revenue (INR CR.)	19,010	20,029	22,398	25,765		15.03%
13	Energy Intensity (MTCO <sub>2</sub> / INR CR.)	3.77	3.24	3.10	2.81		-9.37%
14	Full Time Employees	30,674	29,661	33,582	38,179		13.69%
15	Energy Intensity (MTCO <sub>2</sub> / FTEs)	2.33	2.19	2.07	1.90		-8.30%

# Scope-wise Assumptions and Considerations (1 + 2)

No	Activity / Scope	GHG (MT-2022-23)	Assumptions/ Considerations
1	DG Sets (IBL + CFD)	1,361	DG set the entries related rent, maintenance charges etc. were excluded from the calculations. Entries where fuel consumption is mentioned were considered. The diesel rate conversion that has been used for converting financial value into activity da total is 90.23 Rs./Liter. We have used average rate of diesel consumed in IBL (across PAN India) for calculations as the rate of purchase of diesel was unavailable with the admin team.
2	Company Cars (Diesel + Petrol) (IBL + CFD)	992	We have calculated the emissions from IBL and CFD company owned cars
3	IBL Refrigerant leaks	2,069	These are fugitive emissions from IBL refringent leaks
4	CFD Refrigerant leaks	1,433	These are fugitive emissions from IBL refringent leaks
5	IBL Fire Extinguishers	8,997	These are fugitive emissions from IBL Fire Extinguishers
6	CFD Fire Extinguishers	4,223	This activity has been included from FY. 2021-22 onwards and comprises of fugitive emissions from CFD fire extinguishers. Please note, consolidated data was shared by SPOC for CFD and IMFS. This data cannot be separated.
	<b>Scope 1</b>	<b>19,074</b>	
7	Electricity (4 Zones-IBL)	33,274	This constitutes electricity consumed from East, West, North and South Zones. conservative approach was followed to derive the electricity consumed wherever units consumed are not provided, the lowest DISCOM charges (LT Commercial) were applied to the amount paid towards electricity consumption.
8	Electricity (CORO-IBL)	6,179	This constitutes electricity consumed from CORO offices, CORO East, CORO West, CORO North and CORO South Zones. conservative approach was followed to derive the electricity consumed wherever units consumed are not provided, the lowest DISCOM charges (LT Commercial) were applied to the amount paid towards electricity consumption
9	Electricity (CFD)	6,249	Electricity consumed from CFD offices. The units consumed was provided for the operational locations.
10	Electricity (Off-site ATMs-IBL)	6,059	Electricity consumed from bank deployed offsite ATMs . conservative approach was followed to derive the electricity consumed wherever units consumed are not provided, the lowest DISCOM charges (LT Commercial) were applied to the amount paid towards electricity consumption
11	Electricity (Data Centre)	1,588	Electricity consumed from Data Centre's. conservative approach was followed to derive the electricity consumed wherever units consumed are not provided, the lowest DISCOM charges (LT Commercial) were applied to the amount paid towards electricity consumption. From FY 2022-23 onwards we have included emissions from data centers' into scope-2 emission category
	<b>Scope 2</b>	<b>53,348</b>	

# GHG Emissions Scope 3

# Carbon Footprint by Activity 2021-22 (Scope 3)

No	Activity / Scope	GHG (MTCO2-2020-21)	GHG (MTCO2-2021-22)	GHG (MTCO2-2022-23)	Scope-wise (%) 2022-23	% Difference from Last year
1	Air Travel	90	364	654	10%	80%
2	Rail Travel	0	1	2	0%	126%
3	Bus Travel	3	7	11	0%	47%
4	IBL- Car Hire	5	11	10	0%	-8%
5	CFD- Car Hire	NA	0.1	2	0%	1900
6	CFD- Car Hire Reimbursement	2,852	NA	19	0%	NA
7	CFD- Bus Reimbursement	NA	NA	444	7%	NA
8	CFD-Personal car Reimbursement	NA	NA	859	13%	NA
9	CFD-Office jeep Reimbursement	NA	NA	265	4%	NA
10	CFD- Rail Reimbursement	NA	NA	17	0%	NA
11	CFD-Air reimbursement	NA	NA	169	3%	NA
12	Employee Commute	329	409	122	2%	-70%
13	Paper Consumption	6,572	3,495	2,181	33%	-38%
14	Transaction based off-site ATMs	2,188	1,502	1,251	19%	-17%
15	Hotel Stays	103	247	482	7%	95%
16	Work From Home Emissions	3,660	575	104	2%	-82%
	<b>Scope 3</b>	<b>17,039</b>	<b>9,251</b>	<b>6,592</b>		<b>-2%</b>
	<b>Total (Scope 1 + 2 + 3)</b>	<b>82,027</b>	<b>76,163</b>	<b>76,059</b>		<b>6.10%</b>

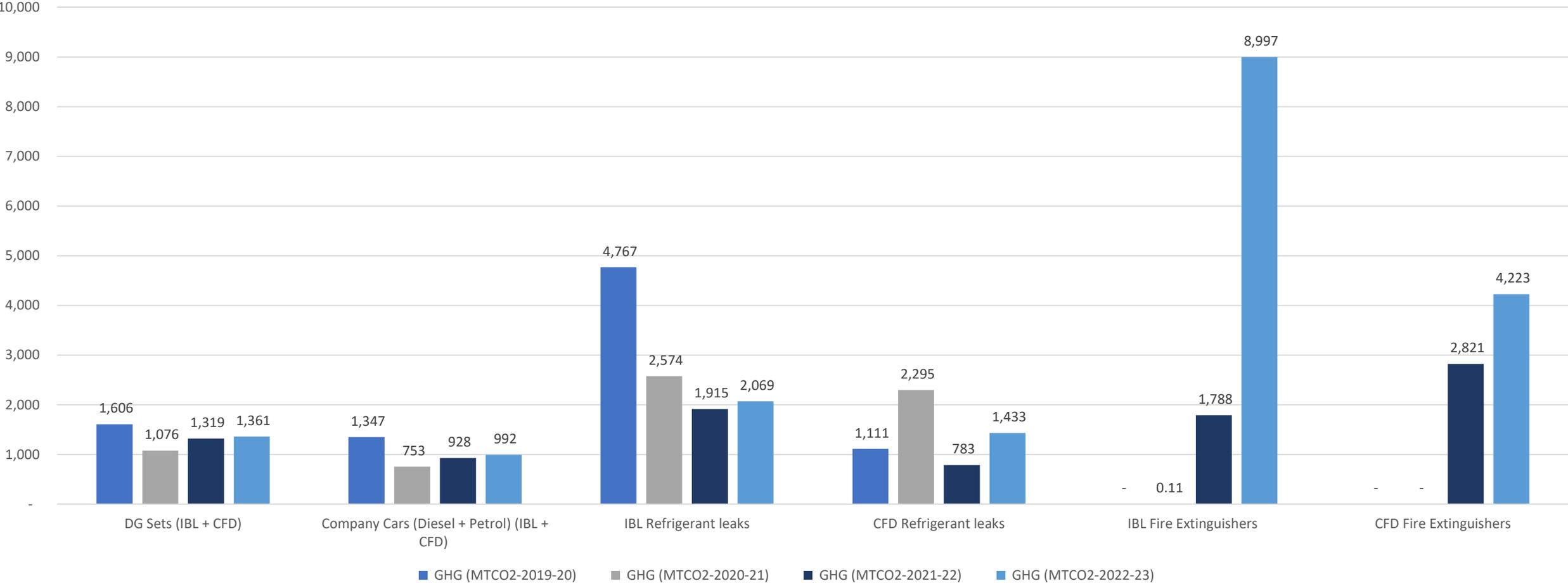
# Scope-wise Assumptions and Considerations

No	Activity / Scope	GHG (MT-2022-23)	Assumptions/ Considerations
1	Air Travel	654	This activity includes data from IBL and CFD entities
2	Rail Travel	2	This activity includes data from IBL only
3	Bus Travel	11	This activity includes data from CFD only
4	IBL- Car Hire	10	This activity includes data from IBL-car hire
5	CFD - Car Hire	2	None
6	CFD- Car Hire Reimbursement	19	For travel where the origin and destination is the same, the distance is taken as 10 km in place of 0 km
7	CFD- Bus Reimbursement	444	For travel where the origin and destination is the same, the distance is taken as 10 km in place of 0 km
8	CFD-Personal car Reimbursement	859	For travel where the origin and destination is the same, the distance is taken as 10 km in place of 0 km
9	CFD-Office jeep Reimbursement	265	For travel where the origin and destination is the same, the distance is taken as 10 km in place of 0 km
10	CFD- Rail Reimbursement	17	None
11	CFD-Air reimbursement	169	None
12	Employee Commute	122	This activity includes data from CFD and IBL wherein employee commute facility is been provided by the bank
13	Paper Consumption	2,181	This activity includes data from paper consumption and comprises of paper CPU, paper credit card, paper personal loans and paper procurement
14	Transaction based off-site ATMs	1,251	Electricity consumed from Prizm deployed and Prizm deployed (PTPM) offsite ATMs . conservative approach was followed to derive the electricity consumed wherever units consumed are not provided, the lowest DISCOM charges (LT Commercial) were applied to the amount paid towards electricity consumption
15	Hotel Stays	482	This activity includes data from IBL and CFD entities. Please note, Serviced apartments are taken as 3 stars. Emission Factor (tCO2/overnight stay) as per Hotel star ratings are : 2-star=0.020, 3-star=0.050, 4-star=0.090, 5-star=0.190.
16	Work From Home Emissions	104	WFH data has been calculated from data received from admin. The following equipment and their use are considered for WFH calculations: 1.Laptop:9hrs 2. Ceiling fan:9hrs 3.Modem:9hrs 4. LED Tubelight:3 hrs. The average consumption of 18 watts per hour of LED tube light has been considered for calculations.
	<b>Scope 3</b>	<b>6,592</b>	
	<b>Total (Scope 1 + 2 + 3)</b>	<b>76,059</b>	



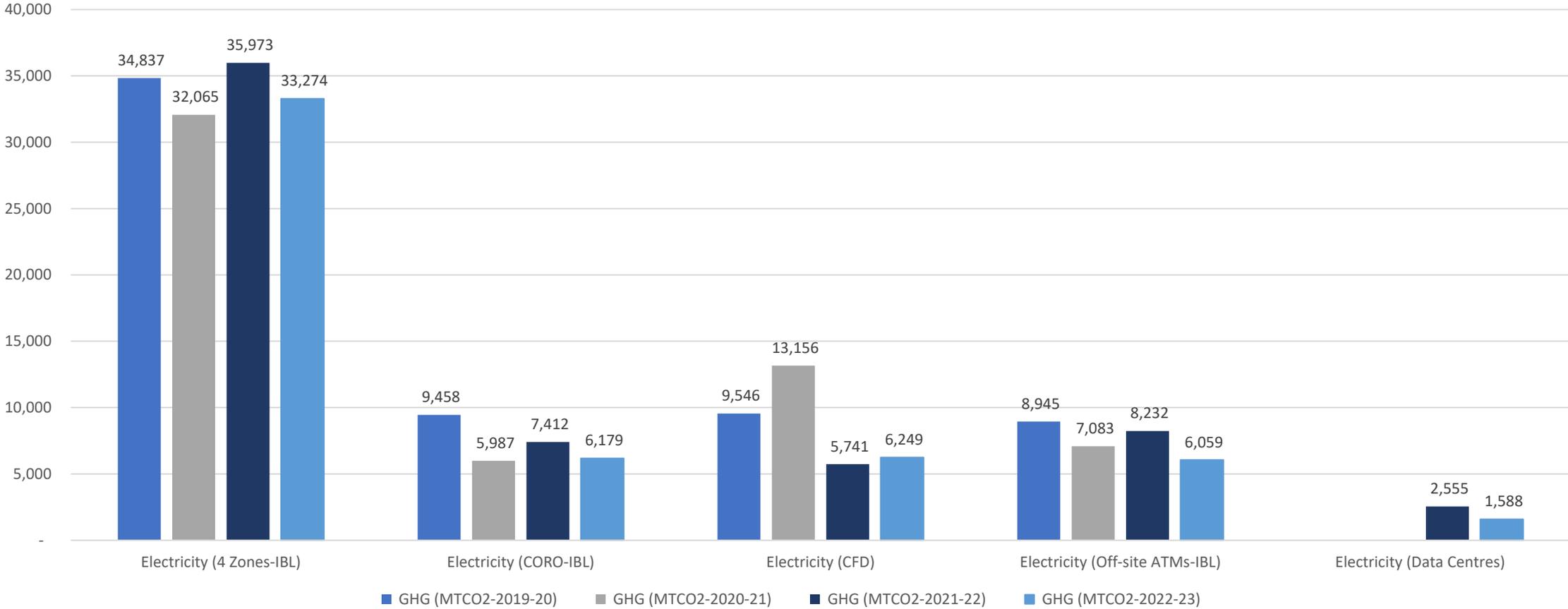
# Carbon Footprint by Activity 2022-23 - Scope 1 Emissions (MTCO<sub>2</sub>)

## GHG Scope 1 Emissions



# Carbon Footprint by Activity 2022-23 - Scope 2 Emissions (MTCO<sub>2</sub>)

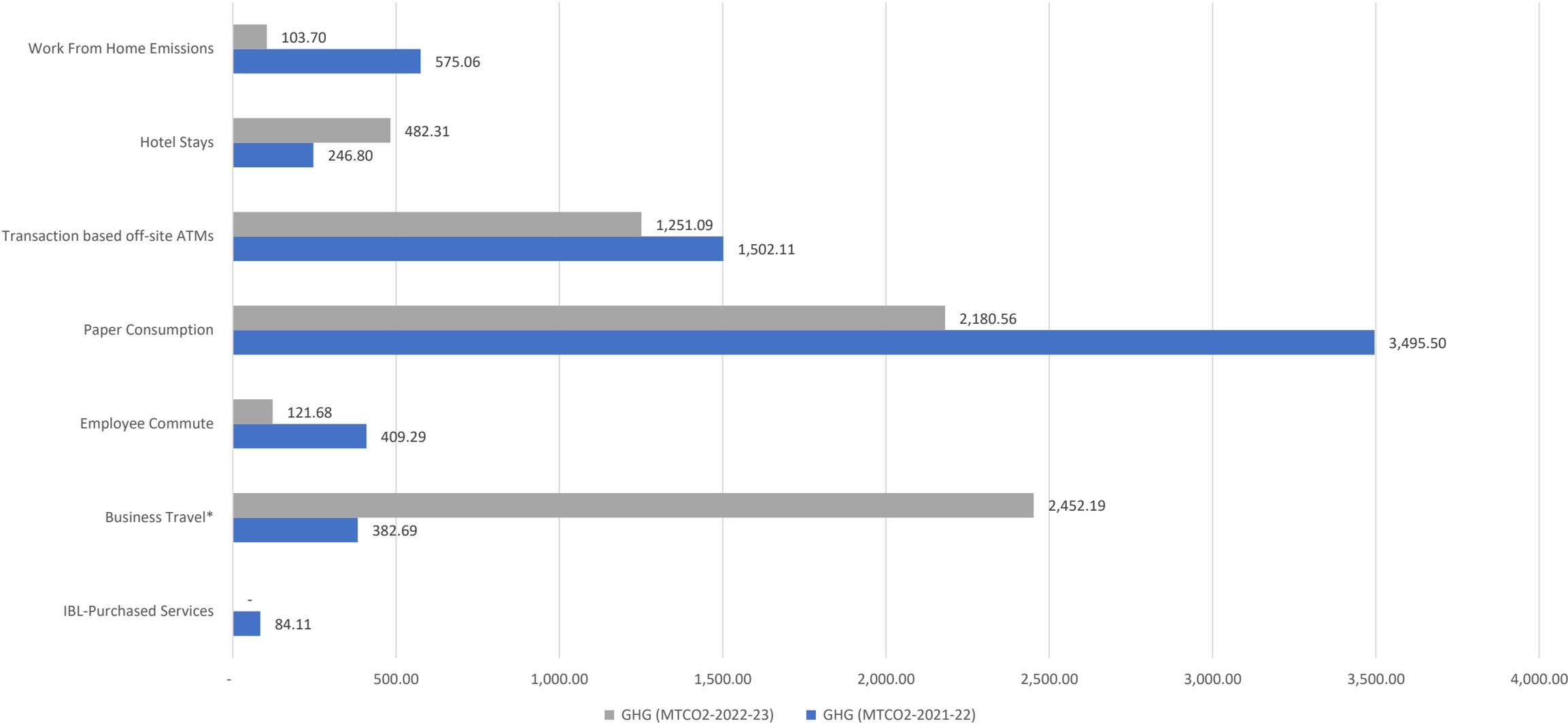
## GHG Scope 2 Emissions



From FY 2022-23 onwards, we have included emissions from data centers into scope-2 emission category which was earlier accounted in scope-3 emissions category

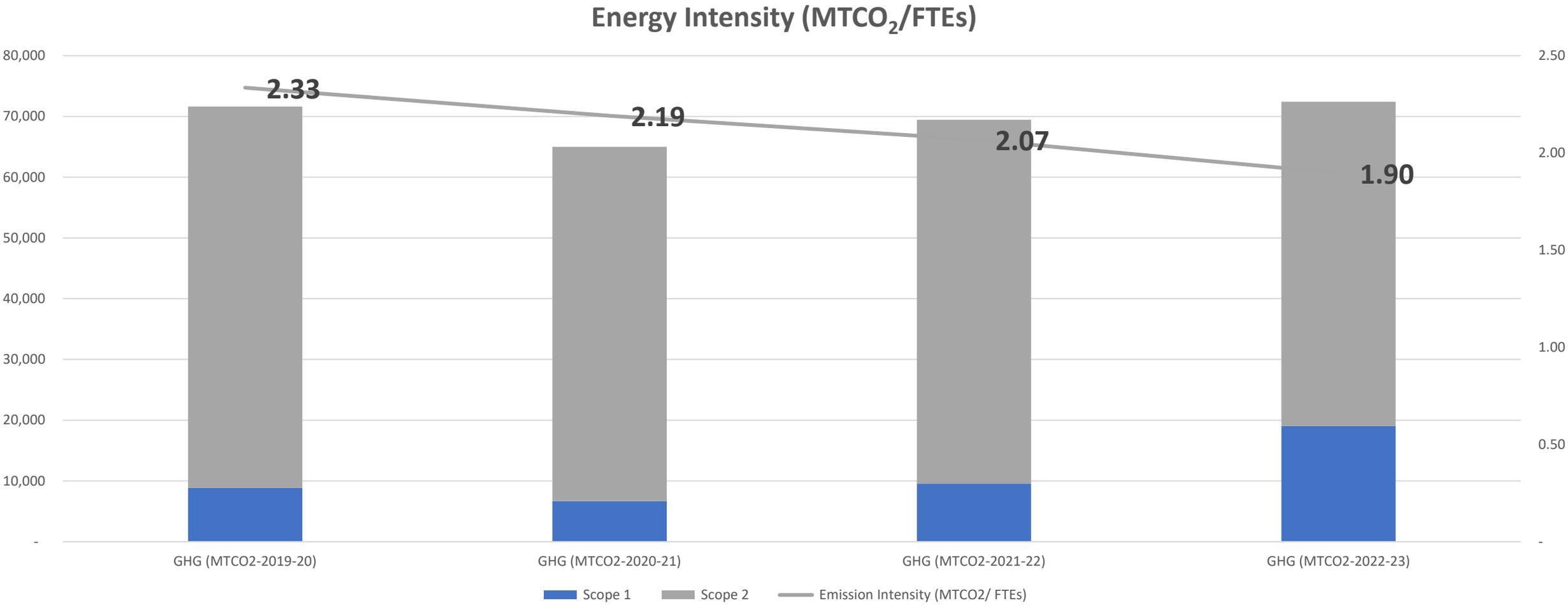
# Carbon Footprint by Activity 2022-23 - Scope 3 Emissions (MTCO<sub>2</sub>)

## GHG Scope 3 Emissions



\* Business Travel includes Air Travel , Rail Travel, Bus Travel, IBL- Car Hire, CFD- Car Hire , CFD- Car Hire Reimbursement, CFD- Bus Reimbursement , CFD-Personal car Reimbursement, CFD-Office jeep Reimbursement, CFD- Rail Reimbursement , CFD-Air reimbursement

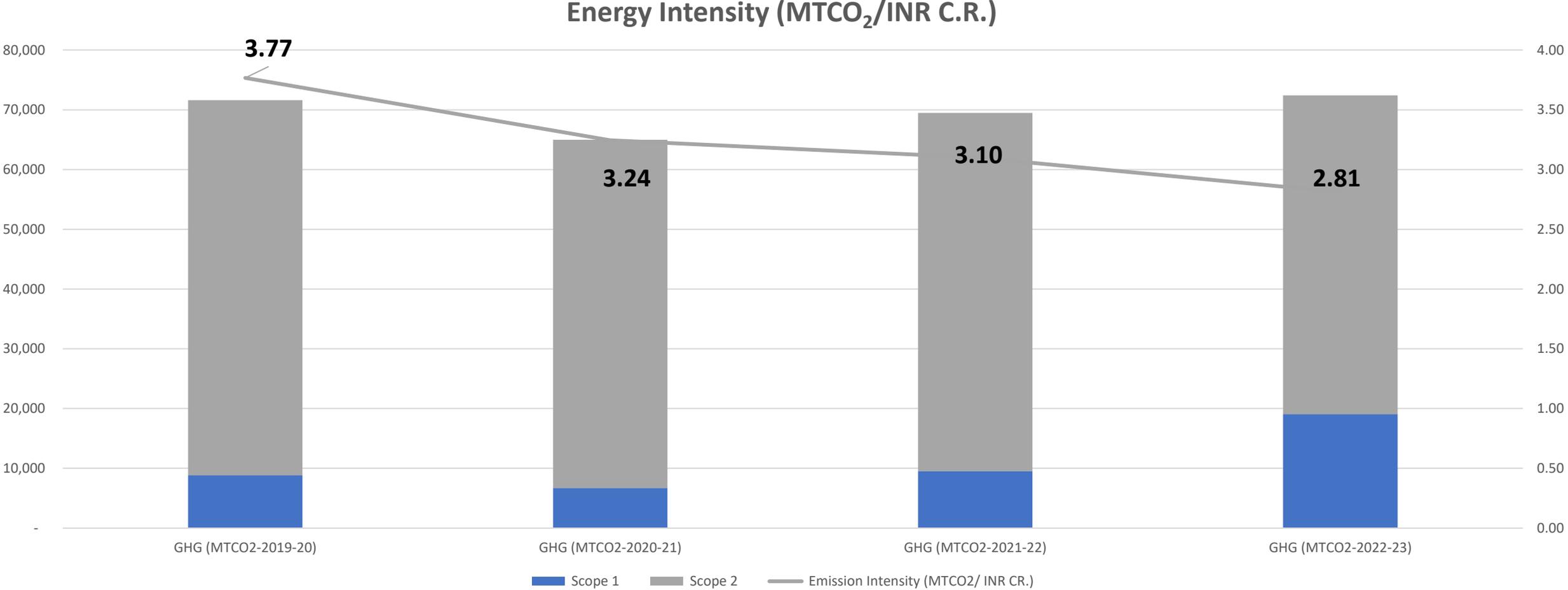
# Carbon Footprint by Activity 2022-23 - Emission Intensity (MTCO<sub>2</sub>/FTEs)



### Number of Full Time Employees(FTEs)

FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23
30,674	29,661	33,582	38,179

# Carbon Footprint by Activity 2022-23 - Emission Intensity (MTCO<sub>2</sub>/INR C.R.)



### Annual Turnover(in INR Cr.)

FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23
19,010	20,029	22,398	25,765



Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see [www.deloitte.com/about](http://www.deloitte.com/about) for a more detailed description of DTTL and its member firms.

This material has been prepared by Deloitte Touche Tohmatsu India LLP (“DTTILLP”), a member of Deloitte Touche Tohmatsu Limited, on a specific request from you and contains proprietary and confidential information. This material may contain information sourced from publicly available information or other third-party sources. DTTILLP does not independently verify any such sources and is not responsible for any loss whatsoever caused due to reliance placed on information sourced from such sources. The information contained in this material is intended solely for you. Any disclosure, copying or further distribution of this material or its contents is strictly prohibited.

Nothing in this material creates any contractual relationship between DTTILLP and you. Any mutually binding legal obligations or rights may only be created between you and DTTILLP upon execution of a legally binding contract. By using this material and any information contained in it, the user accepts this entire notice and terms of use.

**©2023 Deloitte Touche Tohmatsu India LLP. Member of Deloitte Touche Tohmatsu Limited**

Deloitte Touche Tohmatsu India Private Limited (U74140MH199 5PTC093339) a private company limited by shares was converted into Deloitte Touche Tohmatsu India LLP, a limited liability partnership (LLP Identification No. AAE-8458) with effect from October 1, 2015