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<b>The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001</b>	<b>The Vice President, National Stock Exchange Ltd., Exchange Plaza, C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051</b>
<b>BSE SCRIP CODE: 532388</b>	<b>NSE SCRIP CODE: IOB</b>

Madam/Sir,

**Sub: Business Responsibility and Sustainability Report (BRSR) of the Bank  
for the Financial Year 2025-26**

Pursuant to Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations 2015, we submit herewith the Business Responsibility and Sustainability Report of the Bank for FY 2025-26, along with Reasonable Assurance Report provided by M/s FAP Solutions Pvt. Limited.

The said BRSR also forms part of the Annual Report of the Bank for the FY 2025-26 and can be accessed as under:

<b>Web-link for BRSR 2025-26</b>	<b>QR Code for BRSR 2025-26</b>
<a href="https://www.iob.bank.in/documents/d/guest/iobBRSR_2025-26">https://www.iob.bank.in/documents/d/guest/iobBRSR_2025-26</a>	

This is for your information and appropriate dissemination.

Yours faithfully,

Raghuram Mallela  
Deputy General Manager/  
Company Secretary & Compliance Officer



# Business Responsibility & Sustainability Report

— FY 2025-26 —



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# Message from our Managing Director & Chief Executive Officer

## Business Responsibility and Sustainability Report FY 2025-26

It gives me immense pleasure to present the Business Responsibility and Sustainability Report (BRSR) of Indian Overseas Bank for FY 2025–26. This report reflects the Bank's commitment towards responsible banking, sustainable growth, ethical governance, environmental stewardship, and inclusive development. Sustainability continues to remain an integral part of our business philosophy and long-term strategy

Indian Overseas Bank has consistently aligned its growth with the nation's development priorities and societal needs. Built on the pillars of trust, integrity, customer service, and financial inclusion, the Bank continues to support economic growth and expand access to formal financial services across diverse customer segments. As the global financial ecosystem evolves with increasing focus on climate action, digital transformation, stakeholder expectations, and sustainable finance, the Bank remains committed to strengthening its ESG framework in line with emerging national and global priorities

During FY 2025–26, the Bank continued to strengthen governance practices, customer-centric services, operational efficiency, sustainable finance initiatives, employee development, and digital transformation. Strong governance remains the foundation of the Bank's sustainable growth journey, supported by robust oversight mechanisms, effective risk management, ethical banking practices, and a culture of transparency and accountability

Digital transformation remains a key strategic priority for Indian Overseas Bank, aimed at enhancing operational efficiency, customer convenience, and sustainable banking practices through technology-driven solutions.

During FY 2025–26, the Bank strengthened its digital capabilities through enhanced internet and mobile banking services, online onboarding, digital deposit platforms, process automation, and paperless banking initiatives. Innovations such as KYC Smart Scanner and online service requests improved customer accessibility, reduced turnaround time, and enhanced operational efficiency.

The Bank also promoted environmentally responsible banking through Green PIN adoption, eco-friendly recycled PVC debit cards, reduced physical ATM receipt, transition to digital disclosure of FAQ, online deposit opening in internet Banking. Through continued investments in technology and process modernization, the Bank remains committed to delivering seamless, inclusive, and future-ready banking services across all geographies.

During FY 2025–26, the Bank continued to strengthen its environmental sustainability initiatives through multiple energy efficiency and green infrastructure measures. LED lighting and energy-efficient systems were installed across branches, including the renovation of the training college, 250 existing branches, and 162 newly opened branches, contributing towards reduction in electricity consumption and improved operational efficiency.

The Bank also promoted green infrastructure through LEED certification of 7 premises, comprising 6 Gold and 1 Platinum rated buildings, reflecting its commitment towards low-carbon and resource-efficient infrastructure development. Renewable energy adoption was further strengthened through rooftop solar installations and redemption of 50 Renewable Energy Certificates (I-RECs), equivalent to consumption of 50 MWh of green energy.

In addition, the Bank launched the "IOB Harit Green Vibes" campaign to enhance ESG awareness and encourage sustainable practices among employees and stakeholders.

The Bank also made progress in integrating climate-related considerations into its broader risk management framework. Sectoral exposure assessments and measurement of financed emissions were initiated in alignment with evolving sustainability frameworks, while sustainable finance and green deposit initiatives continued to support environmentally responsible projects

Financial inclusion continues to remain one of the core pillars of the Bank's developmental mandate. Through its extensive branch network, Business Correspondent model, digital banking channels, and participation in various Government-led schemes, the Bank continued to expand access to banking services across rural, semi-urban, and under-served regions. The Bank also remained focused on supporting agriculture, MSMEs, retail customers, and small businesses through accessible and inclusive financial solutions

At Indian Overseas Bank, customers remain at the core of our service philosophy. The Bank continued to focus on transparent, fair, and customer-centric banking services through technology-driven solutions, improved service delivery standards, and robust grievance redressal mechanisms. Alongside customer focus, the Bank also continued to invest in employee development, workplace well-being, operational resilience, and strengthening its risk management framework to support sustainable long-term growth.

As Indian Overseas Bank moves forward, the Bank remains committed to building a future-ready institution driven by sustainability, innovation, resilience, and responsible banking practices. We will continue to strengthen ESG integration, expand sustainable finance initiatives, deepen financial inclusion, and create long-term value for all stakeholders while aligning with national priorities and evolving global sustainability standards

On behalf of the Board and management, I express sincere gratitude to our customers, shareholders, regulators, employees, investors, and all stakeholders for their continued trust and support. Together, we will continue to build a stronger, more inclusive, and sustainable Indian Overseas Bank dedicated to serving the nation with integrity and purpose

**Ajay Kumar Srivastava**

**Managing Director & Chief Executive Officer**

# Section A

## I. Details of Listed Entities

1. **Corporate Identity Number (CIN) of the Listed Entity**  
Not Applicable
2. **Name of the Listed Entity**  
INDIAN OVERSEAS BANK
3. **Year of incorporation**  
1937
4. **Registered office address**  
763, Anna Salai, Chennai-600002
5. **Corporate address**  
763, Anna Salai, Chennai-600002
6. **E-mail**  
investor@iob.bank.in
7. **Telephone**  
044-7172 9791 / 28889360
8. **Website**  
<https://www.iob.bank.in/>
9. **Financial year for which reporting is being done**

	Start Date	End Date
Current Financial Year	2025-04-01	2026-03-31
Previous Financial Year	2024-04-01	2025-03-31
Prior to Previous Financial year	2023-04-01	2024-03-31

10. **Name of the Stock Exchange(s) where shares are listed**

Sr. No.	Name of the Stock Exchange	Name of the Country
1	National Stock Exchange of India Limited (NSE)	India
2	Bombay Stock Exchange (BSE)	India

11. **Paid-up Capital**  
Rs. 19,256.59 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**

	Details
<b>Name</b>	Abhishek Arya, Chief Manager
<b>Contact</b>	044-28519690
<b>Email</b>	esgdesk@iob.bank.in

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. **Whether the company has undertaken reasonable assurance of the BRSR Core? (Yes / No)**

Yes

15. **Name of assurance provider**

	Details
Name of company of LLP or firm of assurance provider	M/s FAP Solutions Private Ltd

16. **Type of assurance obtained**

Reasonable Assurance

## II. Products/Services

17. **Details of business activities (accounting for 90% of the turnover)**

Sr.No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial Services	Banking Activity - Retail, MSME, Agri, Corporate & International Banking	100%

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

Sr.No.	Product/Service	NIC Code	% of Total Turnover Contributed
1	Banking & Financial Services	64191	100%

## III. Operations

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

Location	Number of Plants	Number of Offices	Total
National*	0	3,547	3,547
International**	0	4	4

\*National - 3494 branches, 53 Regional offices & 3651 ATMs \*\*International - 4

20. **Markets served by the entity:**

a. **Number of locations**

Location	Number
National (No. of States)	35 (States & Union Territories)
International (No. of Countries)	4

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**

Our Bank caters to Retail customers, farmers, MSMEs, and Corporates. We have a wide range of Savings, Credit and other financial products/ services for each segment of our customers. As of 31st March 2026, our credit customers were Retail customers, MSME, Agri and Corporates.

## IV. Employees

**21. Details as at the end of Financial Year:**
**a. Employees and workers (including differently abled):**

Sr.No.	Particulars	Total (A)	Male No. (B)	% (B/A)	Female No. (C)	% (C/A)	Other No. (D)	% (D/A)
<b>Employees</b>								
1	Permanent (D)	21,034	13,231	62.903	7,803	37.097	0	0
2	Other Than Permanent (E)	0	0	0	0	0	0	0
3	Total Employees (D+E)	21,034	13,231	62.903	7,803	37.097	0	0
<b>Workers</b>								
1	Permanent (D)	0	0	0	0	0	0	0
2	Other Than Permanent (G)	0	0	0	0	0	0	0
3	Total Employees (D+G)	0	0	0	0	0	0	0

**b. Differently abled Employees and workers:**

Sr.No.	Particulars	Total (A)	Male No. (B)	% (B/A)	Female No. (C)	% (C/A)	Other No. (D)	% (D/A)
<b>Employees</b>								
1	Permanent (D)	531	412	77.589	119	22.411	0	0
2	Other Than Permanent (E)	0	0	0	0	0	0	0
3	Total Differently Abled Employees (D+E)	531	412	77.589	119	22.411	0	0
<b>Workers</b>								
1	Permanent (D)	0	0	0	0	0	0	0
2	Other Than Permanent (G)	0	0	0	0	0	0	0
3	Total Differently Abled Workers (F+G)	0	0	0	0	0	0	0

**22. Participation/Inclusion/Representation of women**

Position	Total (A)	No. and Percentage of Females	
		% (B)	% (B/A)
Board of Directors	10	1	10
Key Management Personnel	22	2	9.091

**23. Turnover rate for permanent employees and workers**

Type	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	Other	Total	Male	Female	Other	Total	Male	Female	Other	Total
Permanent Employee (%)	0.31	0.43	0	0.35	0.51	1.44	0	0.85	0.75	1.13	0	0.89
Permanent Workers (%)	0	0	0	0	0	0	0	0	0	0	0	0

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

**24. Names of holding / subsidiary / associate companies / joint ventures**

Sr. 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	Odisha Grameen Bank	Associate Company	35	No
2	Acer Credit Rating Pvt Ltd	Associate Company	26	No

## VI. CSR Details

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

No

**B. Turnover (in Rs.)\***

Rs. 37,532.15 Crore

**C. Net worth (in Rs.)**

Rs. 28,113.84 Crore

\*Turnover is subject to revenue from operation as on Audited Financial Statement as on 31.03.2026

## VII. Transparency and Disclosures Compliances

**26. 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	Number of complaints filed during the year	Number of complaints pending resolution at close of the year
Communities	No					
Investors (other than Shareholder)	Yes	<a href="https://www.iob.bank.in/en/shareholders-help-desk">https://www.iob.bank.in/en/shareholders-help-desk</a> <a href="https://spgrs.iob.bank.in/company/">https://spgrs.iob.bank.in/company/</a> <a href="https://wisdom.cameoindia.com">https://wisdom.cameoindia.com</a>	0	0	0	0

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	Number of complaints filed during the year	Number of complaints pending resolution at close of the year
Shareholders	Yes	<a href="https://www.iob.bank.in/en/shareholders-help-desk">https://www.iob.bank.in/en/shareholders-help-desk</a> <a href="https://spgrs.bank.iob.in/comp">https://spgrs.bank.iob.in/comp</a> <a href="https://wisdom.cameoindia.com">https://wisdom.cameoindia.com</a>	5	5	28	0
Employees and Workers	Yes	<a href="https://online.iob.in/RecordCenter/Circulars/Introduction%20of%20SEGRS%20%2002.01.2020.pdf">https://online.iob.in/RecordCenter/Circulars/Introduction%20of%20SEGRS%20%2002.01.2020.pdf</a>	636	44	563	2
Customers	Yes	<a href="http://onlineproducts1/miscproducts/iobgrams1/menu_co_dept.asp">http://onlineproducts1/miscproducts/iobgrams1/menu_co_dept.asp</a>	1,86,011	211	2,10,075	2,610
Value Chain Partners	-	-	-	-	-	-

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

Sr. 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	Data Privacy: Compliance with Digital Personal Data Protection (DPDP) requirements	Risk	<p>1. Digital data processing involves automated profiling and processing of sensitive personal data, which presents a high risk to individuals' privacy rights if transparency, consent management, and purpose limitation are not adequately implemented.</p> <p>2. Storage of sensitive personal information without robust encryption and access controls increases vulnerability to unauthorized access, cyber incidents, and personal data breaches.</p>	<p>1. By implementing strong data anonymization, encryption, and access control mechanisms to ensure confidentiality and reduced exposure in the event of a breach.</p> <p>2. To conduct regular employee training and awareness programs on data privacy and information security to minimize human error and negligence.</p> <p>3. By establishing a comprehensive data governance framework aligned with the DPDP Act, including incident response plans, vendor risk management, and periodic audits.</p>	<p>Non-compliance with the DPDP Act may result in penalties of up to a maximum of ₹250 crore per incident, along with regulatory action.</p> <p>Additional financial impact may arise from legal costs, business disruption, loss of customer trust, and reputational damage, potentially affecting long-term profitability and market position.</p>

Sr. 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)
2	Business Continuity	Risk	<p>Inadequate or ineffective Business Continuity and Disaster Recovery mechanisms can severely disrupt the Bank's critical operations, including service delivery, data integrity, infrastructure availability, and employee safety. Such disruptions may arise due to natural disasters, cyber incidents, system failures, fires, or public health emergencies, impacting the Bank's ability to serve customers and meet regulatory obligations. Prolonged disruptions can adversely affect stakeholder confidence, reputation, and overall operational resilience</p>	<p>The Bank has implemented a Board approved Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) to ensure continuity of critical operations. A robust three way Data Centre architecture has been established to ensure zero data loss, supported by high bandwidth MPLS VPN connectivity. Branches are provided with dual connectivity through alternate service providers and media. Regular Disaster Recovery drills are conducted on a quarterly basis to test preparedness. Cyber resilience is strengthened through firewalls, intrusion detection systems, periodic vulnerability assessments, and penetration testing conducted by external experts. These measures are aligned with RBI guidelines to ensure operational stability.</p>	<p>Negative: Failure to effectively manage business continuity risks can result in significant financial losses due to operational downtime, reduced productivity, regulatory noncompliance, reputational damage, and loss of customer confidence, potentially affecting long term growth and sustainability</p>

Sr. 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)
3	Systematic Risk Management	Risk	Ineffective identification, assessment, and mitigation of risks such as credit, market, operational, technological, and information security risks can undermine the Bank's financial stability, regulatory compliance, and reputation. Unmanaged or unmitigated risks may escalate into systemic threats, impacting business continuity and stakeholder trust, and potentially destabilizing the overall risk profile of the Bank	The Bank has established a comprehensive risk management governance framework overseen by the Risk Management Committee of the Board (RMCB). Dedicated internal committees manage specific risk areas, including the Credit Risk Management Committee (CRMC), Asset Liability Management Committee (ALCO), Operational Risk Management Committee (ORMC) and Product/Process Risk Mitigation Committee (PRMC). Risk Managers are appointed at Regional Offices to monitor and manage credit risk exposures at the regional level. This multi layered structure ensures proactive risk identification, monitoring, and mitigation across the Bank.	Negative: Failure to effectively manage risks may lead to financial losses, regulatory penalties, operational disruptions, and reputational harm. Systemic risks, if unaddressed, can impair the Bank's performance, stability, and long term sustainability
4	Ethical Behaviour	Risk	The Bank's commitment to ethical behaviour reflects its dedication to integrity and transparency in all operations. By prioritizing ethical conduct, the Bank fosters trust, strengthens stakeholder relationships, and enhances its reputation as a responsible and dependable financial institution—helping to retain existing customers and attract new ones.	The Bank recognizes the vital role of effective Corporate Governance in ensuring its safe, sound, and sustainable operations. It emphasizes the establishment of robust structures, processes, and systems to define strategic objectives that align with the interests of the Bank and its stakeholders, while also enabling effective oversight and accountability.	Negative: Unethical behaviour can severely damage the Bank's reputation, erode employee morale, and reduce productivity, ultimately hindering top-line growth. However, by upholding high ethical standards and treating both customers and employees with integrity and respect, the Bank fosters a positive work environment and strengthens its relationships with customers.

Sr. 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)
5	Customer fairness and right-selling	Risk	A failure to offer customer centric products, value-added services, or ethical conduct can significantly erode trust and harm the Bank's reputation. This highlights the critical importance of aligning offerings with customer needs and upholding ethical standards to preserve trust and protect the Bank's image among stakeholders.	The Bank's 'Fair Practices Code' underscores its commitment to providing fair value to customers by offering products and services that meet societal needs and prioritize the best interests of customers.	Negative: Mis-selling of products can severely impact the Bank, leading to reputational damage, legal repercussions, financial losses, customer attrition, operational disruptions, and diminished employee morale.
6	Regulatory & Legal Compliances	Risk	Non-compliance exposes the Bank to legal penalties and financial losses due to the failure to adhere to industry laws and regulations. Such lapses can directly impact the Bank's revenue, valuation, and reputation, potentially resulting in missed business opportunities. On the other hand, banks with strong compliance practices often experience improved performance and operational efficiency. Compliance not only provides assurance but also offers investors deeper insights.	The Bank has established a comprehensive Compliance Policy in accordance with Reserve Bank of India guidelines, supported by robust systems and procedures for managing compliance functions. Regulatory circulars and instructions are issued periodically to ensure adherence. The Chief Compliance Officer reports directly to the MD & CEO, the Board, and the Audit Committee of the Bank, actively participating in policy clearance and governance meetings. Additionally, the Bank submits a quarterly compliance report on Corporate Governance to the Audit Committee of the Board and to the BSE and NSE, where its shares are listed.	Negative: Noncompliance can damage the Bank's reputation, ultimately hindering business activities. Banks that adhere to regulatory laws are better equipped to manage risks, fostering a sense of fairness and loyalty among employees, and maintaining organizational integrity.

Sr. 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)
7	Climate Risk	Risk	Climate risk is identified as a material issue due to its potential impact on the Bank's credit portfolio, asset quality, and operations arising from physical risks (extreme weather events) and transition risks (policy, regulatory, and market changes in a low-carbon economy).	The Bank is in the process of integrating climate risk considerations into its risk management framework, including measurement of financed emissions using the PCAF methodology. A climate transition plan with indicative targets has been developed, and sectoral exposure assessment is underway to strengthen risk identification and mitigation. The Bank is also promoting green finance initiatives and aligning its policies with emerging regulatory and sustainability guidelines.	Negative, as climate risk may lead to increased credit risk, asset impairment, and potential impact on profitability. However, it also presents opportunities for green financing and sustainable investment growth in the long term.
8	Green Financing / Sustainable Finance	Risk & Opportunity	Sustainable finance presents a significant opportunity for the Bank to support the transition to a lowcarbon economy while aligning with regulatory expectations and stakeholder focus on ESG. It also enhances the Bank's reputation and access to emerging green markets.	The Bank is promoting green deposits and sustainable lending, while also measuring financed emissions in line with PCAF methodology. Independent external verification of green finance proceeds is undertaken to ensure transparency and alignment with global standards.	Positive, as it enables portfolio diversification, access to new funding avenues, and long-term value creation through increased green lending and investment opportunities.

Sr. 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)
9	Financial Inclusion	Opportunity	<p>The Bank has significantly expanded its outreach through Business Correspondent Agents (12,187 BCAs), PMJDY accounts (94.57 lakhs accounts), financial literacy programs, and government-backed schemes like PMJJBY, PMSBY, and APY. This enhances access to formal banking for underserved populations, aligns with regulatory priorities, and strengthens customer base expansion, especially in rural and semi-urban areas.</p>	-	<p>Positive: Increased customer acquisition, growth in low-cost deposits (CASA), cross selling opportunities (insurance, pension, savings products), improved fee-based income, and strengthened brand value. Enhanced financial inclusion also supports long-term sustainable business growth and regulatory goodwill. Potential costs include investments in BC network, technology, and financial literacy initiatives, but these are outweighed by long term revenue and inclusion benefits.</p>
10	Employee Benefits & Development	Opportunity	<p>This enhances efficiency, reduces employee attrition, fosters greater capabilities and creativity within the Bank, and promotes diversity, all of which contribute to an improved customer experience.</p>	<p>Our Bank is committed to fostering a culture of continuous learning and development, offering employees ample opportunities to grow. One such initiative is the "ASK US – Online Help Desk," designed to provide timely support and guidance. The Bank also introduced the "ALL IDEAS MATTER" Staff Suggestion Scheme, encouraging employees to contribute innovative ideas. Additionally, "EMPLOYEE DAY" serves as an important platform to actively engage with our employees, address their concerns and grievances, and celebrate both their professional and personal accomplishments. This initiative reinforces a sense of belonging and motivates employees to strive for higher levels of performance.</p>	<p>Positive: A strong, engaged, and diverse workforce brings fresh perspectives, experiences, and ideas, driving innovation and improving performance. This fosters a positive organizational culture and underscores the Bank's commitment to creating a supportive and inclusive work environment.</p>

# Section B

## I. Policy and Management Processes

### 1. Policy and management processes related questions

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1a. Whether your entity's policy /policies cover each principle and its core elements of the NGRBCs. (Yes/No/NA)	Yes								
1b. Has the policy been approved by the Board? (Yes/No/NA)	Yes								
1c. Web Link of the Policies, if available	<a href="https://www.iob.bank.in/en/policies">https://www.iob.bank.in/en/policies</a>								

### 2. Policy and management processes related questions

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
2. Whether the entity has translated the policy into procedures. (Yes/No/NA)	Yes								

### 3. Policy and management processes related questions

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
3. Do the enlisted policies extend to your value chain partners? (Yes/No/NA)	NA								

### 4. Policy and management processes related questions

Disclosure Questions	
4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fair trade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	<b>P1</b> Ethics, Transparency & Accountability- RBI guidelines, Board-approved policies, ISO 31000:2018 (Risk Management)
	<b>P2</b> Sustainable Products & Services- Green Deposit / Green Finance framework
	<b>P3</b> Employee Well-being- Internal HR policies and employee welfare practices
	<b>P4</b> Stakeholder Engagement- Customer service policies, financial inclusion
	<b>P5</b> The Bank's ISO 27001:2013 certification for its ISMS reflects its commitment to data security and protection of stakeholder privacy
	<b>P6</b> Environment- Internal environmental practices and resource efficiency initiatives
	<b>P7</b> Policy Advocacy- Alignment with Government of India and RBI initiatives
	<b>P8</b> Inclusive Growth- Priority sector lending, financial inclusion
	<b>P9</b> Customer Value- Fair Practices Code, digital banking initiatives

**5. Policy and management processes related questions**

Disclosure Questions	
<b>5. Specific commitment goals and targets set by the entity with defined timelines, if any.</b>	<b>P1</b> Focus on strengthening ethical conduct, transparency, and regulatory compliance through enhanced governance systems.
	<b>P2</b> Focus on sustainable banking practices through digitalization and eco-friendly initiatives to reduce environmental impact.
	<b>P3</b> Ensuring employee safety, well-being, and training coverage across all branches through periodic programs.
	<b>P4</b> Strengthening stakeholder engagement through digital platforms and ESG awareness initiatives.
	<b>P5</b> Upholding human rights by ensuring safe working conditions, fair practices, and employee protection.
	<b>P6</b> Development of measurable sustainability targets for GHG emissions and ESG integration in lending practices.
	<b>P7</b> Alignment with responsible policy advocacy practices in line with regulatory and industry standards.
	<b>P8</b> Promoting financial inclusion through digital solutions and simplified onboarding processes.
	<b>P9</b> Enhancing customer experience through secure, efficient, and technology-driven banking services.

**6. Policy and management processes related questions**

Disclosure Questions	
<b>6. Performance of the entity against the specific commitment goals and targets along with reasons in case the same are not met.</b>	<b>P1</b> Digital tools like IOB Law Connect have improved transparency and efficiency; governance mechanisms continue to be strengthened
	<b>P2</b> Initiatives such as Green PIN, eco-friendly cards, and paperless processes have reduced paper usage and improved efficiency
	<b>P3</b> Achieved full coverage through regular safety training and drills
	<b>P4</b> Harit Green Vibes and similar initiatives have enhanced ESG awareness and stakeholder engagement; efforts are ongoing
	<b>P5</b> Safety protocols and training programs are implemented across all branches, ensuring alignment with human rights principles
	<b>P6</b> Progress made in emissions measurement and ESG integration; performance tracking is evolving due to developing data systems and frameworks
	<b>P7</b> Compliance with regulatory requirements and participation in industry forums continues; no significant gaps observed
	<b>P8</b> Digital initiatives like KYC Smart Scanner and online services have improved accessibility; expansion continues
	<b>P9</b> Digital tools and process automation have improved service delivery and customer convenience; systems continue to be enhanced

## II. 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)**  
Kindly refer to 'Directors Statement' in the Annual Report.
8. **Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).**  
Board of Directors
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, CRMC
10. **Details of Review of NGRBCs by the Company**

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Board of Directors								
Description of other committee For performance against above policies and follow up action	Board of Directors								
Compliance with statutory requirements of relevance to the principles, and, rectification of any noncompliance	Board of Directors								
Description of other committee For compliance with statutory requirements of relevance to the principles and rectification	Board of Directors								

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	Annually								
Description of other committee For performance against above policies and follow up action	Not Applicable								
Compliance with statutory requirements of relevance to the principles, and, rectification of any noncompliance	Annually								
Description of other committee For compliance with statutory requirements of relevance to the principles and rectification	Not Applicable								

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.

Questions	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	Yes	No	No	No
If yes, provide the name of the agency.	Yes, the Bank had undertaken an independent assessment of its Financial Framework on Green Finance by DNV Business Assurance India Pvt. Ltd., with the scope covering annual verification of the use of proceeds raised through Green Deposits.								

12. If answer to (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)	-	-	-	-	-	-	-	-	-

# Section C

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

## Essential Indicators

**E1. Percentage coverage by training and awareness programmes on any of the principles during the financial year**

**Percentage coverage by training and awareness programmes**

Segment	Total number of training and awareness programmes held	Topics /principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	0	0	0
Key Managerial Personnel	19	Various topics on Leadership, Strategy, Statutory Audit etc.	68.18
Employees other than BoD and KMPs	1,505	Training programs covered core banking, risk, compliance, digital banking, and leadership areas, aligning with ethical conduct, customer value, and inclusive growth principles. These initiatives focused on strengthening governance, responsible lending, and customer-centric service delivery.	98.44
Workers	0	0	0

**E2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)**

Monetary					
Details	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Principle 4	RBI	63,60,000	<p>i. The bank had obtained collateral security for agricultural loans up to ₹1.60 lakh in certain cases and</p> <p>ii. The bank had obtained collateral security for loans up to ₹10 lakh extended to certain Micro and Small Enterprises (MSEs).</p>	No
Penalty/ Fine	Principle 4	RBI	31,80,000	The bank collected loan related charges in certain PSL accounts, each having sanctioned loan amount upto ₹25,000/-.	No
Penalty/ Fine		RBI	9,54,250	All Other Penalties Combined	No

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	NGRBC Principle 1	Economic Offences Wing, Raipur Police		An incident involving misappropriation of ₹1.65 crores from customer accounts by four employees (two officers and two clerks) was investigated by the Economic Offences Wing, Raipur. The accused were arrested and are currently on bail.	No
Imprisonment	NGRBC Principle 1	Central Bureau of Investigation, Banking Securities Fraud Branch, Bangalore		An incident involving ₹89.63 crores from an institutional account was investigated, wherein two employees were arrested and are currently on bail. Findings indicated lapses in account opening procedures and irregular routing of ₹4.30 crores, with associated undue benefits received in personal accounts.	No

**E3. Of the instances disclosed in 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
Not Applicable	

No appeals or revisions were preferred in any of the instances where monetary or non-monetary actions were imposed.

**E4. 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 / No / NA)**

Yes

The Bank upholds a strong commitment to integrity and ethical conduct by implementing robust anti-corruption and anti-bribery practices. These measures are embedded within its governance framework to ensure transparency, accountability, and compliance with all applicable laws and regulations. The Bank has instituted a comprehensive Whistle Blower Policy to foster a culture of transparency and accountability. This policy encourages employees to proactively report any suspected fraudulent activities, unethical conduct, or policy violations, backed by reasonable grounds. Reports can be submitted confidentially to a designated authority under the Bank's Whistle Blower framework, which may initiate an internal investigation in line with due process. To ensure a secure reporting environment, the policy includes strong safeguards against any form of retaliation, thereby empowering employees to speak up without fear and reinforcing the Bank's commitment to ethical governance. The Policy can be accessed online through the website of Indian Overseas Bank and the link for the same is as follows:

<https://www.iob.bank.in/en/whistle-blower-scheme>

**E5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption**

Segment	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Directors	0	0
KMPs	0	0
Employees	6	1
Workers	0	0

Sanction for prosecution under the Prevention of Corruption Act, 1988 was accorded for four employees (two officers and two clerical staff) in connection with a case investigated by the Economic Offences Wing, Raipur. Additionally, two officers were arrested in a separate CBI case and were produced before the court and remanded to police and judicial custody.

**E6. Details of complaints with regard to conflict of interest**

Complaints	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	N/A	0	N/A
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	N/A	0	N/A

**E7. 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.**

The Bank has addressed such matters in accordance with its established internal processes and regulatory requirements. So, no corrective actions.

**E8. 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)
i) Accounts payable x 365 days	10,98,27,58,85,888	
ii) Cost of goods/services procured	27,75,18,73,785	
iii) Number of days of accounts payables	40	

Accounts payable and the cost of goods/services procured values currently exclude data from the four overseas centers. Previous year comparative figures for Number of Days of Accounts Payable have not been disclosed, as the Bank had not carried out such computation during FY 2024-25. Accordingly, corresponding values are presently not available for reporting purposes

**E9. 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. (i) Purchases from trading houses - -	-	-
	(ii) Total purchases - -	-	-
	(iii) Purchases from trading houses as % of total purchases - -	-	-
	b. Number of trading houses where purchases are made from	-	-

Parameter	Metrics	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
<b>Concentration of Purchases</b>	(i) Purchases from top 10 trading houses	-	-
	(ii) Total purchases from trading houses	-	-
	(iii) Purchases from top 10 trading houses as % of total purchases from trading houses	-	-
<b>Concentration of Sales</b>	a. i) Sales to dealer / distributors	-	-
	ii) Total Sales	-	-
	iii) Sales to dealer / distributors as % of total sales	-	-
	b. Number of dealers/distributors to whom sales are made	-	-
	c. i) Sales to top 10 dealers / distributors	-	-
	ii) Total Sales to dealer / distributors	-	-
	iii) Sales to top 10 dealers / distributors as % of total sales to dealer / distributors	-	-
<b>Share of RPTs in</b>	a. i) Purchases (Purchases with related parties)	-	-
	ii) Total Purchases	-	-
	iii) Purchases (Purchases with related parties as % of Total Purchases)	-	-
	b. i) Sales (Sales to related parties)	-	-
	ii) Total Sales	-	-
	iii) Sales (Sales to related parties as % of Total Sales)	-	-
	c. i) Loans & advances given to related parties	-	-
	ii) Total loans & advances	-	-
	iii) Loans & advances given to related parties as % of Total loans & advances	-	-
	d. i) Investments in related parties	12,19,36,60,122	-
	ii) Total Investments made	11,62,29,05,70,524	-
	iii) Investments in related parties as % of Total Investments made	1.05%	-

## Leadership Indicators

**L1. 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	% of value chain partners covered (by value of business done with such partners) under the awareness programmes
0	Nil	0

No awareness programmes were conducted for value chain partners during the financial year.

**L2 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 / No / NA)**

Yes, The principles of ethical governance are embedded within the Bank’s Corporate Governance Policy. The Bank has formulated a “Code of Conduct” applicable to its Board of Directors and Senior Management Personnel, which has been duly adopted by the Board. For the Financial Year ended 31st March 2026, all Board Members and Senior Management Personnel have affirmed compliance with the Code of Conduct, in accordance with Regulation 26(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Furthermore, the Bank confirms that, apart from transactions conducted in the ordinary course of banking business, it has not entered into any materially significant transactions with its Promoter, Directors, Senior Management Personnel, or their relatives that could potentially lead to a conflict of interest.

## P2: Businesses should provide goods and services in a manner that is sustainable and safe

### Essential Indicators

**E1. 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	NA
Capex	*Mentioned Below		

The Bank has undertaken multiple initiatives to improve environmental and social impacts through digitalisation, sustainable products, and energy efficiency. Key initiatives include Green PIN adoption, eco-friendly debit cards (rPVC), paperless banking processes (digital disclosures, online deposits, internet banking registration), and disabling ATM receipts—resulting in reduced paper and plastic usage. Additionally, investments in LED lighting, energy-efficient systems, and rooftop solar installations targeted to lower energy consumption and emissions. Digital tools like KYC Smart Scanner and IOB Law Connect have further improved operational efficiency and reduced manual processes. ESG awareness is also promoted through initiatives such as “Harit Green Vibes.”

\*These initiatives are embedded within overall CapEx and technology investments. However, the Bank does not currently track a separate percentage of R&D and CapEx specifically allocated to environmental and social impact technologies.

\*For Solar an investment of Rs.49.52 Lakhs was made.

**E2. Sustainable Sourcing**

**a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

Yes

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

As a service-oriented organization, the Bank has relatively limited resource consumption. Nevertheless, it remains committed to responsible procurement practices and sustainability in its operations. The Bank actively seeks to source sustainable products locally and ensures fair pricing in its procurement process. Some of the key initiatives the bank has taken in this direction are as follows:

- The Bank incorporates energy efficiency standards as a key criterion when purchasing equipment. Star-rated appliances and devices - such as air conditioners, laptops, computers, and lighting systems - are preferred across all branches and offices to promote energy conservation.
- The Bank complies with the Department of Financial Services (DFS) mandate by procuring all eligible items through the GeM portal, ensuring transparency, cost efficiency, and support for local suppliers.

As a provider of financial services, even though the Bank's operations are not resource intensive, however, as a responsible corporate entity, the Bank is committed to optimizing resource usage, minimizing waste generation, and continuously enhancing process efficiency and productivity. While digitizing products and services has led to a reduction in paper usage, paper remains a significant resource in the Bank's day-to-day operations. To address this, the Bank has taken proactive steps to further reduce paper consumption by expanding its recycling initiatives, sourcing paper from more sustainable suppliers, and rationalizing internal printing practices. In its procurement of essential equipment, such as computer hardware, lighting systems, air conditioners, and DG sets, the Bank prioritizes green procurement. Energy efficiency standards are a critical consideration in the purchase of these items, aligning with the Bank's commitment to sustainability. Bank has recently onboarded colocation service provider M/s Nextra Data Limited as Primary Data Center at Chennai location which is IGBC Gold certified.

- E3. 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)**  
Not Applicable
  - b. **E-waste**  
Not Applicable
  - c. **Hazardous waste**  
Not Applicable
  - d. **Other waste**  
Not Applicable
- E4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If not, provide steps taken to address the same. (Yes / No)**  
No
- E4.1 If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? (Yes / No)**  
No
- E4.2 If not, provide steps taken to address the same.**  
Not Applicable

## Leadership Indicators

- L1. 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 weblink.
Not Applicable*					

\*As a service-sector entity (banking), IOB does not typically conduct Life Cycle Assessments (LCA) for its services

L2. 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.

Name of product/Service	Description of the risk/ concern	Action Taken
Not Applicable*		

\*As a banking institution, the Bank does not have manufacturing operations; hence, no direct life cycle assessment (LCA) has been conducted.

L3. 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)
Not Applicable		

L4. 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:

Waste Type	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)	Not Applicable*					
E-Waste						
Hazardous Waste						
Other Waste (Edit here)						

\*The Bank operates in the financial services sector and does not manufacture or sell physical products or packaging. Therefore, there are no products or packaging reclaimed at end of life, and accordingly, disclosure on reused, recycled, or safely disposed materials is not applicable.

L5. 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
Not Applicable*	

\*The Bank operates in the financial services sector and does not manufacture or sell physical products or packaging. Therefore, disclosure on reclaimed products and packaging materials as a percentage of products sold is not applicable.

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

#### Essential Indicators

##### E1. Well-being of employees and workers:

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

Category	% of employees covered by										
	Total(A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent Employees</b>											
Male	13,231	13,231	100	13,231	100	-	-	522	3.94	0	0
Female	7,803	7,803	100	7,803	100	488	6.25	-	-	1,748	22.40
Other	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>21,034</b>	<b>21,034</b>	<b>100</b>	<b>21,034</b>	<b>100</b>	<b>488</b>	<b>2.32</b>	<b>522</b>	<b>2.48</b>	<b>1,748</b>	<b>8.31</b>
<b>Other Than Permanent Employees</b>											
Male	-	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Not Applicable

##### 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 (wellbeing measures means well-being of employees and workers (including male, female, permanent and other than permanent employees and workers))*	28,26,05,364	
ii) Total revenue of the company	37,532,14,89,708	
iii) Cost incurred on wellbeing measures as a % of total revenue of the company	0.08	0.3

\*The daycare facility is available only at the Central Office premises and exclusively for female staff members. Currently, only 3 staff members are availing this facility. The remaining 1,745 staff members across Pan India have availed the crèche allowance of Rs. 2,500 per staff member, and the total amount paid during FY 2025-26 is Rs. 43,62,500.

**E2. Details of retirement benefits, for Current FY and Previous Financial Year.**

Benefits	FY 2025-2026 (Current Financial Year)		Deducted and deposited with the authority (Y/N/ N/A)	FY 2024-2025 (Previous Financial Year)		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		No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	
PF	27.71	0	Yes	30.17	N/A	Yes
Gratuity	100	0	Yes	100	N/A	Yes
ESI	0	0	N/A	N/A	N/A	N/A
Others - please specify	72.29	0	Yes	69.83	N/A	N/A

**E3. Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard. Yes / No / NA**

Yes, the Bank has made significant efforts to ensure accessibility for differently-abled employees across various workplaces. Ramps have been installed to facilitate easy access, and specialized software is provided to visually impaired staff members to support their work and enhance convenience

**E4. 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 / No / NA**

Yes, the Bank has an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016.

The web-link to the policy is as under:

<https://www.iob.bank.in/documents/d/guest/equal-opportunity-policy-new-policy-2025>

**E5. 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	99.43	96.14	-	-
Female	36.07	96.84	-	-
Other	0	0	-	-
Total	68.81	96.40	-	-

**E6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers?**

	Yes/No	If Yes, then give details of the mechanism in brief
<b>Permanent Employees</b>	Yes	<p>Yes, the Bank has implemented an internal portal - Standardized Employee Grievance Redressal System (SEGRS), through which employees can formally raise their grievances. This portal is accessible to all serving employees up to Scale VIII, allowing them to submit grievances under relevant categories.</p> <p>Grievance resolution is structured across two levels - Regional office (RO) and Central office (CO), with branches not being involved in the redressal process.</p> <p>To lodge a grievance, the complainant must:</p> <ol style="list-style-type: none"> <li>1. Be a serving employee within the Bank, up to the General Manager cadre.</li> <li>2. Be assigned a unique roll number.</li> <li>3. Provide an active email ID during the submission of the online complaint.</li> <li>4. Furnish an active mobile number for communication.</li> </ol> <p>Upon registering a grievance, the complainant will receive an acknowledgement via both email and mobile, along with a unique reference code for tracking the complaint</p> <p>The timeframe for redressing the grievances is as follows:            First Level (Regional Office - RO):</p> <ul style="list-style-type: none"> <li>• Zero Tolerance Level Grievances (ZTL): Resolved on the same day or the next working day (0th day).</li> <li>• Other Grievances: Resolved within 14 days (0-14 days)</li> </ul> <p>Second Level (Central Office - CO):</p> <ul style="list-style-type: none"> <li>• Zero Tolerance Level Grievances (ZTL): Addressed within 3 working days (0+3 days).</li> <li>• Other Grievances: Resolved within 7 days (15-21 days)</li> </ul>
<b>Other than Permanent Employees</b>	N/A	-

**E7. 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)
<b>Total Permanent Employees</b>	21,034	19,703	93.67	20,966	19,853	94.69
<b>Male</b>	13,231	12,421	93.87	13,328	12,671	95.07
<b>Female</b>	7,803	7,282	93.32	7,638	7,182	94.03
<b>Other</b>	-	-	-	-	-	-
<b>Total Permanent Workers</b>	-	-	-	-	-	-
<b>Male</b>	-	-	-	-	-	-
<b>Female</b>	-	-	-	-	-	-
<b>Other</b>	-	-	-	-	-	-

**E8. 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)
<b>Permanent Employees</b>										
<b>Male</b>	13,231	13,231	100	13,157	99.44	13,328	1,130	8.47	9,547	71.63
<b>Female</b>	7,803	7,803	100	7,549	96.74	7,638	550	7.20	5,472	71.64
<b>Other</b>	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	21,034	21,034	100	20,706	98.44	20,966	1,680	8.01	15,019	71.63
<b>Permanent Workers</b>										
<b>Male</b>	Not Applicable									
<b>Female</b>										
<b>Other</b>										
<b>Total</b>										

**E9. 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)
<b>Employees</b>						
Male	8,198	8,198	100	7,954	7,954	100
Female	4,824	4,824	100	4,540	4,540	100
Other	0	0	0	0	0	0
<b>Total</b>	<b>13,022</b>	<b>13,022</b>	<b>100</b>	<b>12,494</b>	<b>12,494</b>	<b>100</b>
<b>Workers</b>						
Male	Not Applicable					
Female						
Other						
<b>Total</b>						

**E10. 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 of such a system? Yes / No / NA**

Yes

Given the nature of its operations, the Bank faces minimal occupational health and safety risks. Nevertheless, the Bank remains committed to continuously enhancing its policies, systems, and processes to safeguard the wellbeing of its employees, third-party employees, and physical assets. This proactive approach ensures a secure and healthy workplace, even in the face of unforeseen adverse events.

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

Measures undertaken by the Bank for ensuring a safe and healthy workplace

- Annual fire safety training sessions are conducted for all employees
- Annual evacuation drills are carried out to ensure preparedness during emergencies
- Fire safety advisories are issued to keep all employees informed of best practices
- Clear and visible fire safety signage is strategically placed across the premises
- Continuous e-surveillance and alert monitoring systems are in place to ensure safety
- Fire detection systems are equipped with fire and smoke sensors, along with fire and burglar alarms
- Fire extinguishers are readily available throughout the premises for immediate response

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

NA

The Bank's Security Department is responsible for addressing and managing security-related concerns, including the installation and maintenance of sensors, fire alarms, and other safety measures to ensure a secure environment for all employees and assets.

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

Yes

In terms of Health & Wellness of the employees, we have taken following measures:

- All employees are provided coverage under a comprehensive health insurance policy
- Access to doctor consultations and an on-site dispensary is available for employees
- Dependents of employees are also enrolled under the Mediclaim policy
- Annual health check-ups are conducted for employees aged 40 and above
- An easy-to-use mobile app is available for submitting claims, checking claim status, and monitoring settlements
- First aid kits are provided at various locations to address immediate medical needs

**E11. Details of safety related incidents, in the following format: \*Including in the contract workforce**

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 work related injuries	Employees	0	0
	Workers	0	0
No. of fatalities	Employees	0	0
	Workers	0	0
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	0	0

**E12. Describe the measures taken by the entity to ensure a safe and healthy work place.**

The Bank has implemented comprehensive measures to ensure a safe and healthy workplace across its operations. Regular fire safety training and mock drills are conducted by Regional Security Officers during branch visits, while annual fire safety and evacuation drills are carried out at the Central Office for all employees and outsourced staff. Evacuation procedures and disaster management protocols are periodically communicated, with trained security personnel, including ex-servicemen guards, equipped to handle emergencies. Robust safety protocols are in place for cash handling and cash-in-transit, supported by periodic staff briefings on robbery and theft response. Electrical safety and safe handling of cleaning materials are also addressed through regular training. These programs are conducted periodically through a mix of on-ground drills, classroom sessions, and refresher training, ensuring maximum coverage of employees and branches.

**E13. Number of Complaints on the following made by employees and workers:**

Issue	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	Nil	0	0	Nil
Health & Safety	0	0	Nil	0	0	Nil

**E14. Assessments for the year:**

Issue	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health & Safety Practices	0
Working Conditions	0

Energy audits have been conducted across multiple branches, covering a significant proportion of the organization's plants and offices. These audits, carried out by internal security officers, contribute to the assessment of safety practices across bank branches.

**E15. 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.**

While the Bank implements various safety measures across its premises, no third-party or statutory assessments have been conducted to identify significant risks or concerns

## Leadership Indicators

**L1. 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).**

	Yes/No
(A) Employees (Y/N)	Yes
(B) Workers (Y/N)	N/A

Yes, the Bank provides comprehensive coverage to all active employees through a Special Group Insurance Scheme and a Group Personal Accident Insurance Policy. Additionally, the relatives of the deceased employee are offered Compassionate Appointment or an ex-gratia payment to provide support during such difficult times.

**L2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

The Bank ensures that all statutory dues related to transactions with its value chain partners are deducted and deposited in full compliance with applicable regulations. The Bank holds its value chain partners to the highest standards of business responsibility, emphasizing transparency, accountability, and ethical practices throughout its operations.

**L3. 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

**L4. 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/ N/A)**

No

**L5. Details on assessment of value chain partners:**

Issue	% of value chain partners (by value of business done with such partners) that were assessed
Health & Safety Practices	0
Working Conditions	0

The Bank expects all its partners to adhere to the relevant standards for working conditions, ensuring the health and safety of employees. The Bank also requires vendors and suppliers to comply with applicable labour laws, human rights standards, and regulations in their respective regions. These principles are embedded within the contracts with vendors and suppliers to ensure responsible and ethical business practices.

**L6. 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.**

Not Applicable

## P4: Businesses should respect the interests of and be responsive to all its stakeholders

### Essential Indicators

**E1. Describe the processes for identifying key stakeholder groups of the entity.**

The Bank identifies internal and external stakeholders based on whether they are impacted by the Bank or have an impact on the value-creation process. Stakeholder identification considers factors such as dependency, urgency, accountability, vulnerability, and influence. Engagement is prioritized based on each stakeholder group's interest in and impact on the bank's operations. Stakeholders are broadly categorized into internal (e.g., employees and shareholders) and external (e.g., customers, investors, communities, and regulators). The Bank regularly reviews and updates its stakeholder groups to ensure continued relevance and alignment with evolving business priorities.

**E2. 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	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
Customer	No	E-mail	E-mail, SMS, notice board, Bank's website	Others - please specify	Ongoing basis	Engagement with customers is throughout entire life cycle of loan products/ savings product
Employee	No	E-mail	E-mail, SMS, Offline/online meetings	Others - please specify	Ongoing basis	Most of these engagement cover areas such as training and development, addressing any work-related communication, providing updates on regulatory changes/introduction of new regulations, and facilitating compliance-related communication

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication	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/ Shareholders	No	Other	E-mail, newspaper advertisement, website, investor meetings & conferences, intimation to stock exchanges, annual/quarterly financials	Others - please specify	Quarterly/ Annually & Need basis	To keep investors/ shareholders updated about the Banks business activities and performance
Regulators	No	Other	E-mail, one-on-one meetings, video conference, regulatory filings	Others - please specify	Need basis	Engaging in compliancerelated communication, policy consultations, and contributing to broader economic objectives through active participation in various Government initiatives and programs
Communities	Yes	Community Meetings	Meetings, engagement through NGOs	Others - please specify	Ongoing basis	Through its CSR initiatives, the Bank extends support to socially and economically underprivileged communitie
Suppliers	No	E-mail	E-mail, one-on-one meetings & videoconference as Applicable			

## Leadership Indicators

- L1. 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 firmly believes that consistent and proactive engagement with key stakeholders is essential for effectively communicating its strategic direction and performance. A continuous engagement helps align expectations, thereby enabling the Bank to better serve its stakeholders. The Board is regularly updated on significant developments, with feedback actively sought from Directors to inform decision-making. Engagements with stakeholders are conducted on a regular and need-based basis, with the online or offline mode, tailored to suit the nature, preferences, and expectations of each stakeholder group.

- L2. 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, Stakeholder feedback and suggestions are taken into consideration wherever practicable. Engagement is carried out through multiple channels as part of a continuous and evolving process.

- L3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

The Bank's CSR initiatives are dedicated to supporting disadvantaged, vulnerable, and marginalized segments of society. For more details, please refer to Principle 8 - Leadership Indicator 6.

## P5: Businesses should respect and promote human rights

## Essential Indicators

- E1. 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)
<b>Employees</b>						
Permanent	21,034	150	0.71	0	0	0
Non-Permanent	0	0	0	0	0	0
<b>Total Employees</b>	<b>21,034</b>	<b>150</b>	<b>0.71</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Workers</b>						
Permanent	0	0	0	0	0	0
Non-Permanent	0	0	0	0	0	0
<b>Total Employees</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**E2. 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)
<b>Employees</b>										
Permanent	20,729	85	0.41	20,644	99.59	20,632	74	0.36	20,558	99.64
Male	13,125	45	0.34	13,080	99.66	13,216	36	0.27	13,180	99.73
Female	7,604	40	0.53	7,564	99.47	7,416	38	0.51	7,378	99.49
Other	-	-	0	-	0	-	-	0	-	0
Other than Permanent	-	-	0	-	0	-	-	0	-	0
Male	-	-	0	-	0	-	-	0	-	0
Female	-	-	0	-	0	-	-	0	-	0
Other	-	-	0	-	0	-	-	0	-	0
<b>Workers</b>										
Permanent	-	-	0	-	0	-	-	0	-	0
Male	-	-	0	-	0	-	-	0	-	0
Female	-	-	0	-	0	-	-	0	-	0
Other	-	-	0	-	0	-	-	0	-	0
Other than Permanent	-	-	0	-	0	-	-	0	-	0
Male	-	-	0	-	0	-	-	0	-	0
Female	-	-	0	-	0	-	-	0	-	0
Other	-	-	0	-	0	-	-	0	-	0

**E3. Details of remuneration/salary/wages**
**a. Median remuneration / wages:**

	Male		Female		Others	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	7	10,17,500	0	0	0	0
Key Managerial Personnel	4	3,08,016.28	0	0	0	0
Employees other than BoD and KMP	13,677	1,16,674.65	7,960	1,05,937.69	0	0
Workers	0	0	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	10,11,91,68,196	
Total wages	29,26,89,86,309	
Gross wages paid to females as % of total wages	35.57	34.02

**Notes**

1. Sitting fees is provided to the independent directors
2. Employees other than BoD and KMP includes employees retired/resigned/terminated etc. during the year

**E4. 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, to address grievances related to sexual harassment of women at the workplace, the Bank has constituted a POSH Committee, formally known as the Internal Complaints Committee (ICC), at both the Regional Office and Central Office levels

**E5. Describe the internal mechanisms in place to redress grievances related to human rights issues.**

The Bank has established POSH Committees at both the Central Office and Regional Office levels to effectively address grievances related to sexual harassment of women in the workplace. Additionally, a Whistle Blower Policy is in place to provide employees with a secure and confidential mechanism for reporting concerns or grievances pertaining to discrimination, harassment, or any form of unethical conduct

**E6. Number of Complaints on the following made by employees and workers:**

Issues	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	1	1	Disciplinary action initiated	2	0	2 complaints disposed off as not coming under the purview of POSH Act
Discrimination at workplace	0	0	Nil	0	0	Nil
Child Labour	0	0	Nil	0	0	Nil
Forced Labour/Involuntary Labour	0	0	Nil	0	0	Nil
Wages	0	0	Nil	0	0	Nil
Other human rights related issues	0	0	Nil	0	0	Nil

**E7. 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)	1	2
Female employees / workers	7,803	7,638
Complaints on POSH as a % of female employees/ workers	0.01	0.03
Complaints on POSH upheld	0	0

**E8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

The Bank has framed guidelines for prevention, prohibition & redressal of sexual harassment of women staff members based on the provisions of The Sexual Harassment of women at workplace (prevention, prohibition & redressal) Act 2013. The guidelines included the mechanism by which an aggrieved women employee can make a complaint when incident of Sexual harassment occurs, procedure to be followed for redressal of such complaints, action to be taken against such staff etc. Internal Committees are formed at Central Office/Regional Office level to redress the complaints preferred by the aggrieved staff members.

**E9. Do human rights requirements form part of your business agreements and contracts? (Yes/No/ N/A)**  
 Yes

**E10. Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0
Forced/involuntary labour	0
Sexual harassment	0
Discrimination at workplace	0
Wages	0
Others – please specify	0

**E11. E11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at 10 above.**

Not Applicable

## Leadership Indicators

**L1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

The Bank upholds Human Rights as a fundamental aspect embedded across all its policies and operations. There has been no instance requiring a change in the Bank’s policies or processes specifically to align with Human Rights, as these principles are inherently integrated into its institutional framework. The Bank is deeply committed to promoting equal opportunities and fostering a workplace that is free from any form of discrimination. Discrimination or harassment on the grounds of race, colour, religion or belief, social or ethnic origin, sex, age, physical, mental or sensory disability, HIV status, sexual orientation, gender identity or expression, marital status, family medical history or genetic information, or family or parental status is strictly prohibited. These values are reinforced through the Bank’s Code of Conduct, which serves as a guiding framework for ethical behaviour and professional integrity. To ensure consistent awareness and adherence, the Bank has incorporated appropriate measures aimed at reinforcing ethical standards and cultivating an inclusive, respectful, and equitable work environment.

**L2. Details of the scope and coverage of any Human rights due-diligence conducted.**

The Bank upholds the principle of Human Rights across all its operations, policies, and stakeholder engagements.

**L3. 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 / No)**

Yes, ramps have been installed at various premises to ensure barrier-free and convenient access for visitors, especially individuals with disabilities.

**L4. Details on assessment of value chain partners:**

Issue	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Not applicable*
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary labour	
Wages	
Others- please specify	

\*Not applicable, as the Bank’s value chain partners are not considered material and no assessments were conducted during the financial year.

**L5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at 4 above.**

Not Applicable

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

### Essential Indicators

E1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format  
 Whether total energy consumption and energy intensity is applicable to the company? (Yes / No)

Yes

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	Unit of reporting
<b>For renewable sources</b>			
Total electricity consumption (A)	1957.37	129.96	Gigajoule
Total fuel consumption (B)	0	0	Gigajoule
Energy consumption through other sources (C)	0	0	Gigajoule
<b>Total energy consumed from renewable sources (A+B+C)</b>	<b>1,957.37</b>	<b>129.96</b>	<b>Gigajoule</b>
<b>From non-renewable sources</b>			
Total electricity consumption (D)	3,09,558.02	3,01,283.56	Gigajoule
Total fuel consumption (E)	38,699.32	78,710.35	Gigajoule
Energy consumption through other sources (F)	0	0	Gigajoule
<b>Total energy consumed from non-renewable sources (D+E+F)</b>	<b>3,48,257.34</b>	<b>3,79,993.91</b>	<b>Gigajoule</b>
<b>Total energy consumed (A+B+C+D+E+F)</b>	<b>3,50,214.71</b>	<b>3,80,123.87</b>	<b>Gigajoule</b>
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	9.33	11.29	Gigajoule per Cr. INR
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)(Total energy consumed / Revenue from operations adjusted for PPP)	18.98	23.32	Gigajoule per Million USD
Energy intensity in terms of physical output	16.65	18.13	Gigajoule/FTE
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/No)

Yes, M/s FAP Solutions Private Ltd

**E2. 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. (Yes/No)**

No, The Bank does not have any sites or facilities identified as Designated Consumers (DCs) under the Perform, Achieve and Trade (PAT) Scheme of the Government of India. Accordingly, the provisions relating to compliance with PAT targets and associated disclosures are not applicable to the Bank for the reporting period.

Given the nature of its operations as a financial services institution, the Bank does not fall under the energy-intensive sectors notified under the PAT scheme. However, the Bank continues to adopt energy efficiency measures and sustainability initiatives across its operations as part of its broader environmental responsibility framework.

**E3. Provide details of the following disclosures related to water, in the following format:**

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
<b>Water withdrawal by source (in kilolitres)</b>		
i) Surface water	-	-
ii) Ground water	-	-
iii) Third party water	2,61,765	2,50,019.55
iv) Seawater / desalinated water	-	-
v) Others	-	-
<b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</b>	2,61,765	2,50,019.55
<b>Total volume of water consumption (in kilolitres)</b>	2,61,765	2,50,019.55
<b>Water intensity per rupee of turnover (Total water consumption / Revenue from operations)</b>	6.97	7.42
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue adjusted for PPP in Million USD)</b>	14.19	15.34
<b>Water intensity in terms of physical output (kL/FTE)</b>	12.44	11.93
<b>Water intensity (optional) – the relevant metric may be selected by the entity</b>	-	-

**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/No)**

Yes, M/s FAP Solutions Private Ltd

The estimated water consumption is taken as 45 litres per head per working day in accordance with Industry Standards on BRSR Core Indicators

**E4. Provide the following details related to water discharged:**

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	Specify the level of treatment for "With treatment" discharge
<b>Water discharge by destination and level of treatment (in kilolitres)</b>			
<b>(i) To Surface water</b>	-	-	-
No treatment	-	-	-
With treatment	-	-	-
<b>(ii) To Groundwater</b>	-	-	-
No treatment	-	-	-
With treatment	-	-	-
<b>(iii) To Seawater</b>	-	-	-
No treatment	-	-	-
With treatment	-	-	-
<b>(iv) Sent to thirdparties</b>	-	-	-
No treatment	-	-	-
With treatment	-	-	-
<b>(v) Others</b>	2,61,765	2,50,019.55	-
No treatment	2,61,765	2,50,019.55	-
With treatment	-	-	-
<b>Total water discharged (in kilolitres)</b>	<b>2,61,765</b>	<b>2,50,019.55</b>	<b>-</b>

**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 / No)

Yes, M/s FAP Solutions Private Ltd

**E5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation. (Yes / No / NA)**

Not applicable. Being a provider of financial services, the Bank only uses water for human consumption.

**E6. 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		Not Applicable	
SOx			
Particulate Matter			
Persistent organic pollutants (POPs)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
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 (Yes / No)**

No

**E7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

**Whether greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity is applicable to the company? (Yes / No)**

Yes

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 <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	tCO <sub>2</sub> e	2,860.94	5,675.71
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	tCO <sub>2</sub> e	60,974.00	60,842.54
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	tCO <sub>2</sub> e Per Cr.INR	1.70	1.98
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 <sub>2</sub> e Per Million. USD	3.46	4.08
Total Scope 1 and Scope 2 emission intensity in terms of physical output	tCO <sub>2</sub> e Per FTE	3.03	3.17
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	tCO <sub>2</sub> e 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, M/s FAP Solutions Private Ltd

Note: GHG Emissions computation boundary is limited to Diesel consumption by Diesel Generators, Petrol Consumption by bank owned vehicles and Purchased electricity from the grid. This does not include Fugitive emission arising out of AC systems.

**E8. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details. Yes / No / NA**

Yes. The Bank has undertaken multiple initiatives aimed at reducing greenhouse gas (GHG) emissions through energy efficiency, renewable energy adoption, and digital transformation.

Key initiatives include:

- **Energy Efficiency Measures:** Installation of LED lighting and energy-efficient systems across branches, including renovation of Staff college, 250 branches, and 162 new branches, resulting in reduced electricity consumption.
- **Green Buildings:** LEED certification achieved for 7 premises (6 Gold, 1 Platinum), promoting low-carbon infrastructure and use of green materials.
- **Renewable Energy Adoption:** Deployment of rooftop solar installations and redemption of 50 Renewable Energy Certificates (I-RECs), equivalent to 50 MWh of green energy consumption.
- **Digital & Paperless Initiatives:** Adoption of Green PIN, digital banking services, disabling ATM receipts, and online account/deposit processes, leading to reduced paper usage and logistics related emissions.
- **Sustainable Products:** Introduction of eco-friendly debit cards made from recycled materials, reducing environmental impact.
- **Awareness Initiatives:** "IOB Harit Green Vibes" campaign to promote ESG awareness and sustainable practices among stakeholders.

These initiatives collectively contribute to lowering the Bank's operational carbon footprint and supporting its broader environmental sustainability objectives.

**E9. 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)
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste (A)	0.548	0.38
E-waste (B)	17.70	10.16
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	24.84	0.82
Radioactive waste (F)	-	-
Other Hazardous Waste. Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
<b>Total (A + B + C + D + E + F + G + H)</b>	<b>43.093</b>	<b>11.36</b>
<b>Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)</b>	<b>0.0011</b>	<b>0.0003</b>

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue adjusted for PPP in Million. USD)	0.0023	0.0007
Waste intensity in terms of physical output	0.002	0.001
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)		
<b>Category of waste</b>		
(i) Recycled	42.545	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
<b>Total</b>	<b>42.545</b>	<b>0</b>
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
<b>Category of waste</b>		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	0.548	11.36
<b>Total</b>	<b>0.548</b>	<b>11.36</b>

**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, M/s FAP Solutions Private Ltd

**E10. 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.**

Wherever Buyback option is available in market during refresh cycle of the products such as UPS/Batteries, Desktops we do the same through tendering process for product refresh. Apart from the buy back items we onboard certified E-waste agencies through tendering for disposal of the E-waste items in line with the Bank's IT Disposal policy.

**E11. 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
Not Applicable				

**E12. 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
Not Applicable					

**E13. 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 / No / NA)**

NA

**If not, provide details of all such non-compliances, in the following format:**

Name and brief details of project	Specify the law / regulation / guidelines which was not complied with	Provide details of the noncompliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Not Applicable				

## Leadership Indicators

**L1. 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:**

- Name of the area
- Nature of operations
- Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
<b>Name of the area</b>	-	-	-	-	-	-	-	-
<b>Nature of operations</b>	-	-	-	-	-	-	-	-
<b>Water withdrawal by source (in kilolitres)</b>								
<b>i. Surface Water</b>	-	-	-	-	-	-	-	-
<b>ii. Ground water</b>	-	-	-	-	-	-	-	-
<b>iii. Third Party Water</b>	-	-	-	-	-	-	-	-
<b>iv. Seawater / desalinated water</b>	-	-	-	-	-	-	-	-

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

Parameter	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
<b>v. Others</b>	-	-	-	-	-	-	-	-
<b>No Treatment</b>	-	-	-	-	-	-	-	-
<b>With treatment – please specify level of treatment</b>	-	-	-	-	-	-	-	-
<b>Total water discharged (in kilolitres)</b>	-	-	-	-	-	-	-	-

**L2. Please provide details of total Scope 3 emissions & its intensity, in the following format:  
If Scope 3 emissions & its intensity is applicable? (Y/N)**

No

Parameter	Unit	FY 2025- 2026 (Current Financial Year)	FY 2024- 2025 (Previous Financial Year)
<b>Total Scope 3 emissions (Breakup of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)</b>	tCO <sub>2</sub> e	Not Applicable	
<b>Total Scope 3 emissions per rupee of turnover</b>	tCO <sub>2</sub> e Per INR		
<b>Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity</b>	tCO <sub>2</sub> e Per Unit		

**L3. With respect to the ecologically sensitive areas reported at 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.**

Not Applicable

**L4. 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:**

Sr. No	Initiative undertaken	Details of the initiative (Weblink, if any, may be provided along-with summary)	Outcome of the initiative	Corrective action taken, if any
1	Adoption of Green PIN for Debit Cards	Green PIN facility has been enabled by default for all new debit card issuances as well as for forgotten PIN generation, eliminating the need for physical PIN mailers.	Enabling Green PIN by default curtailed the need for physical PIN mailers and contributed to lower paper consumption, reduced operational costs, and decreased logistics-related emissions.	NA

Sr. No	Initiative undertaken	Details of the initiative (Weblink, if any, may be provided along-with summary)	Outcome of the initiative	Corrective action taken, if any
2	Introduction of Eco-Friendly Debit Cards	Eco-friendly debit cards made from recycled PVC (rPVC) have been introduced for the Eco Saving Scheme to reduce the environmental footprint associated with card manufacturing.	Reduced consumption of new plastic materials and lower environmental impact across the card production lifecycle.	NA
3	Disabling of ATM Transaction Receipts	Printing of ATM transaction receipts has been disabled for successful transactions by default, encouraging customers to use digital transaction confirmations.	Reduction in paper consumption and paper waste generated from ATM operations.	NA
4	Transition to Digital Disclosure of FAQs and Terms & Conditions	For selected premium card variants, printed FAQs and Terms & Conditions have been replaced with QR code-based digital access.	Reduced paper usage and printing costs while promoting digital access to information in a convenient manner.	NA
5	Online Deposit Opening in Internet Banking	Deposit opening has been enabled leading to elimination of receipt printing	Reduced paper usage and printing costs while promoting digital access to information in a convenient manner.	NA
6	Self registration to internet Banking	Self registration to Internet Banking for retail customers has been enabled through debit card which do not require application form printout by customers	Reduced paper usage and printing costs while promoting digital access to information in a convenient manner.	NA
7	Energy Efficiency Measures across Branches	Installation of LED lighting, energy-efficient airconditioning systems, across branches and offices	Decrease in electricity consumption per branch, contributing to reduced greenhouse gas emissions	NA
8	Renewable Energy Adoption (Solar Installations)	Deployment of rooftop solar panels at select branches/administrative offices	Reduction in dependence on grid electricity, contributing to lower carbon emissions and long term energy cost optimization.	NA
9	Renovation of Staff Training College, Chennai, undertaken with a focus on enhancing resource efficiency and integrating sustainable infrastructure practices.	As part of the renovation, the entity has installed low-flow water faucets to optimize water consumption and deployed dual-flush water closets to enable efficient water usage. Additionally, green-certified and environmentally sustainable construction materials have been utilised to minimise environmental impact.	The initiative has resulted in a measurable reduction in water consumption through the adoption of low-flow and controlled water usage systems, thereby improving overall water efficiency within the facility. Further, the use of green-certified materials has contributed to a reduction in the carbon footprint and supported environmentally sustainable infrastructure development.	NA
10	IOB Lawyer's Diary	Web url: <a href="https://digital.iob.in:4443/lawconnect">https://digital.iob.in:4443/lawconnect</a>  IOB Lawyer's Diary app is available in Playstore.	IOB Law Connect is a mobile and web application that enables panel lawyers to update entrusted cases on a daily basis. The platform defines both quantitative and qualitative parameters, ensuring better control, improved efficiency, and streamlined case management.	NA

Sr. No	Initiative undertaken	Details of the initiative (Weblink, if any, may be provided along-with summary)	Outcome of the initiative	Corrective action taken, if any
11	KYC SMART SCANNER Mobile app	Accessible via Tab banking application	The KYC Smart Scanner mobile app simplifies document scanning for branches handling COB, Re-KYC, and CKYC processes. Using a QR code-based interface, it automatically identifies and captures required KYC documents, integrates them in real time with relevant applications, and eliminates manual uploads — significantly speeding up processing while improving accuracy and efficiency.	NA

**L5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link. (Yes / No / N/A)**

Yes

The Bank has instituted a Board-approved Disaster Recovery and Business Continuity Plan (DR & BCP) to ensure operational resilience in the face of disasters or unforeseen disruptions. This comprehensive framework encompasses people, policies, standards, and procedures aimed at:

- Ensuring the continuity, resumption, and timely recovery of critical business functions,
- Minimizing impact on personnel, infrastructure, and operations,
- Mitigating potential consequences—operational, financial, legal, regulatory, and reputational.

The plan includes clearly defined risk management systems, the use of designated disaster recovery sites, and robust business continuity procedures for mission-critical processes. These processes are routinely tested to validate effectiveness. Additionally, the plan outlines the Recovery Time Objectives (RTO) for restoring operations, ensuring readiness and responsiveness during any emergency.

**L6. 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.**

Not Applicable

**L7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

Not Applicable

**L8. How many Green Credits have been generated or procured:**

Sr. No	Categories	FY 2025-2026 (Current Financial Year)	FY 2024-2025 (Previous Financial Year)
a.	By the listed entity	Not Applicable	
b.	Value chain partners by Purchases	Not Applicable	
	Value chain partners by Sales		

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

### Essential Indicators

**E1. Trade Affiliations a Number of affiliations with trade and industry chambers/ associations.**

The Bank holds membership in nine trade and industry chambers/associations

**a. List the top 10 trade and industry chambers/associations (determined based on the total members of such a body) the entity is a member of/ affiliated to.**

Sr. No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations
1	Indian Bank's association (IBA)	National
2	Indian Institute of Banking and Finance (IIBF)	National
3	Institute of Banking Personnel Selection (IBPS)	National
4	National Institute of Bank Management (NIBM)	National
5	National Payment Corporation of India (NPCI)	National
6	International Chamber of Commerce (ICC)	National
7	Foreign Exchange Dealers Association of India (FEDAI)	National
8	Fixed Income Money Market and Derivatives Association (FIMMDA)	National
9	Clearing Corporation of India Ltd. (CCIL)	National

**E2. 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
Not Applicable		

### Leadership Indicators

**L1. Details of public policy positions advocated by the entity:**

Sr. No	Public policy advocated	Method resorted for such advocacy	Is information available in the public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly/ Others – please specify)	Web Link, if available
Not Applicable					

## P8: Businesses should promote inclusive growth and equitable development

### Essential Indicators

**E1. 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					

**E2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement(R&R) is being undertaken by your entity, in the following format:**

Sr. 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 INR)
Not Applicable						

**E3. Describe the mechanisms to receive and redress grievances of the community.**

Given the nature of our business, this has limited applicability. However, we recognize our responsibility to contribute meaningfully toward addressing broader social challenges. In line with this commitment, we implement our Corporate Social Responsibility (CSR) initiatives through a network of NGOs and dedicated implementation partners. These partners work in close coordination with our CSR team to execute projects at the grassroots level, engage directly with beneficiaries, gather feedback, and ensure the initiatives are impactful and aligned with community needs.

**E4. 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	-	-
Directly from within India (Sourced directly from within the district and neighbouring districts)	100	100

Bank, being in the Service industry, procurement needs are limited and they are sourced through local vendors at a fair price. The Bank, at present, does not maintain a separate system/database for capturing details relating to goods or services directly sourced from MSMEs/small producers. However, the Bank is in the process of evaluating appropriate mechanisms for capturing and monitoring such information in a structured manner for future reporting and disclosure purposes.

E5. 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)
<b>1. Rural</b>		
i. Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	5,19,90,94,938	4,88,55,59,552
ii. Total Wage Cost	29,26,89,86,308	27,96,74,81,766
iii. % of Job creation in Rural areas	17.76	17
<b>1. Semi-urban</b>		
i. Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	6,93,17,04,566	6,44,80,19,691
ii. Total Wage Cost	29,26,89,86,308	27,96,74,81,766
iii. % of Job creation in Semi-Urban areas	23.68	23
<b>3. Urban</b>		
i. Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	7,42,65,21,327	7,08,25,84,473
ii. Total Wage Cost	29,26,89,86,308	27,96,74,81,766
iii. % of Job creation in Urban areas	25.37	25
<b>4. Metropolitan</b>		
i. Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis)	9,71,16,65,476	9,55,13,18,048
ii. Total Wage Cost	29,26,89,86,308	27,96,74,81,766
iii. % of Job creation in Metropolitan areas	33.18	34

## Leadership Indicators

L1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not Applicable	

**L2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

Sr. No	State	Aspirational District	Amount spent (In INR)
1	Chhattisgarh	Sukma	30,00,000
2	Jharkhand	Hazaribagh	1,84,000
3	Odisha	Rayagada	1,74,000
4	Odisha	Balangir	1,79,000
5	Odisha	Bolangir, Nuapada, Kalahandi, Nabarangpur, Koraput, Rayagada, Gajapati, Bargarh and Kandhamal	1,00,000

**L3. Procurement Policy**

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

NA

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

The Bank adheres to the guidelines issued by the Central Vigilance Commission (CVC), which are comprehensive in nature, non-discriminatory, and designed to ensure that all procurement and tendering processes are conducted in a fair and transparent manner. In addition, the Bank undertakes procurement of goods and services through the Government e-Marketplace (GeM) portal, an online platform established for procurement by Government Departments, Organisations, and Public Sector Undertakings. The use of GeM further strengthens transparency, efficiency, and timeliness in the Bank's procurement processes. For routine operational needs, such as daily consumables, the Bank sources from local vendors at fair and competitive prices. In alignment with its commitment to inclusive growth, the Bank's IT Procurement Policy mandates that 20% of procurement is earmarked for marginalized and vulnerable groups, particularly Micro and Small Enterprises (MSEs). Within this allocation, 4% is specifically reserved for entrepreneurs belonging to Scheduled Castes (SC) and Scheduled Tribes (ST), in accordance with applicable policy provisions. Additionally, the Bank extends preferential procurement consideration to start-ups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry.

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

The Bank operates within the Financial Services sector, which inherently limits the scope of its procurement requirements. For routine operational needs, such as daily consumables, the Bank sources from local vendors at fair and competitive prices. In alignment with its commitment to inclusive growth, the Bank's IT Procurement Policy mandates that 20% of procurement is earmarked for marginalized and vulnerable groups, particularly Micro and Small Enterprises (MSEs). Within this allocation, 4% is specifically reserved for entrepreneurs belonging to Scheduled Castes (SC) and Scheduled Tribes (ST), in accordance with applicable policy provisions. Additionally, the Bank extends preferential procurement consideration to start-ups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry.

**L4. 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:**

Sr. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
Not Applicable				

**L5. 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
Not Applicable		

**L6. Details of beneficiaries of CSR Projects:**

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Sponsorship for Khel Mahakumbh and Cultural Fest 2025 in Ratnagiri Sindhudurg Constituency	450	
2	Sponsoring an advertisement in "Tourism News Magazine - January 2025 Edition"	150	
3	Sponsorship for Atharva Bharat – 2025 organised by Summit India on 25th April 2025	350	
4	Sponsoring for Stall at Times Higher Education Expo 2025	250	
5	Sponsorship for the purchase of Two 100- Liter Water purifiers to Sadvidya Educational Institutions in Mysuru City	1050	100
6	Sponsoring for putting up a Stall at Education Worldwide India Fairs – May 2025 organized by Global Events and Expositions Private Limited at Mumbai, New Delhi, Bangalore & Hyderabad	500	100
7	Sponsoring for development of Children's Park at Greenfield Academy, Titabar JORHAT district	180	
8	Sponsoring for construction of SMART Anganwadi Building at Cheneerkara Grama Panchayat	500	
9	Sponsoring for "Annual Regional Directors' Conclave" organized by Institute of Directors at GRT Grand, T. Nagar, Chennai on 05th July 2025	200	
10	Sponsoring for "Abhivyanjaana" Stage level Cultural Fest at Vaish College, Bhiwani on 12.04.2025	450	
11	Sponsorship for the Celebration of "12th Zila Mahostav, Angul – 2025" at Angul District in Odisha	25000	
12	Sponsoring for the implementation of Smart Vehicle Management System for Bhubaneswar Municipal Corporation (BMC)	10000	
13	Sponsorship for purchase of 1 No of 14-seater Golf Cart in Krishna Kutir Ashram Vrindavan, Old age Ladies Ashram	1000	
14	Sponsorship for organizing SPARSH outreach programme at the Indian Army Parade Grounds, Trichy on 30th June 2025	5000	
15	Sponsorship for purchasing of one Shredder cum pulveriser Machine and one Hydraulic Bailing Machine for Punjaipuliampatti Municipality	30000	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
16	Sponsorship for the purchase of Sports Jersey's & Equipment's for Sports Kerala Foundation (SKF)	200	
17	Sponsorship for various Awareness Program on the International Day against Drug Abuse and Illicit Drug Trafficking from 23d June to 26th June 2025, organized by Narcotics Control Bureau, Chennai	1000	
18	Sponsorship of the purchase of Smith's Detections XRay Baggage Scanner at Alipiri in Tirupati	45000	
19	Sponsorship for procuring ticketing hardware requirement for the Science City Ticketing System of the Gujarat Science City Project	13500	
20	Sponsorship to "Geriatric Wellness Conference 2025" organized by Dignity Foundation to be held at Stella Maris College on 16th July 2025	250	
21	Sponsorship for the purchase of one Interactive Panel Board (Touch Screen Display) to Swaminatha Swamy Temple in Swamimalai	20000	
22	Sponsorship for an annual event "Niranter Neeraj", in remembrance of profound journalist, Bollywood lyricist and writer Padma Bhushan awardee Shri Gopaldas Neeraj organized by Mahakavi Gopal dass Neeraj Foundation Trust on 19th July 2025	600	
23	Sponsorship for the providing Seating Arrangements at ZOO Logical Park, Visakhapatnam	20000	
24	Sponsorship for the providing Two Interactive Panels for empowering Girl Children	1500	
25	Sponsorship for providing 50 Nos of 204 Litre Dustbin to be installed in various places across Rayagada Municipality, Odisha	10000	
26	Sponsorship for providing 3 Nos of Aqua Guard Cum water purifier to Rajendra University, Balangir, Odisha	2800	
27	Sponsorship for installation of a Digital Board and organizing upcoming cultural events organized by Shri Krishnaswamy College for Women	1400	
28	Sponsorship for providing financial support for purchase of Hydraulic Tata ACE with CAB(Customized) for garbage collection to Karamadai Municipality office, Coimbatore	22000	
29	Sponsorship for publication of Full-page Colour advertisement in Malayala Manorama Onam Annual 2025 in the Second week of August 2025	20000	
30	Sponsoring for conducting 36th Edition of Silhouettes & All India Inter Medical Basketball Tournament (AIIMBT) 2025 organized by Armed Forces Medical College (AFMC), Pune	500	
31	Sponsoring for the providing refrigeration Units to Arulmigu Aranganathaswamy Temple, Srirangam	15000	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
32	Sponsoring for the providing 2 water purifier units at Dr. Ram Manohar Lohia Institute of Medical Sciences, Lucknow	1000	
33	Sponsorship for WTA Women's Tennis Tournament to be held at SDAT Nungambakkam Tennis Stadium in Chennai from 27th October 2025 to 02nd November 2025	2000	
34	Sponsorship for providing ERP Solutions for 6 schools fees collection accounts managed and maintained by Shri Guru Ram Rai Mission, Uttarakhand	2000	
35	Sponsorship for construction of Houses for families with no pucca house under the ongoing "Kalaingar Kanavu Illam Scheme – 2025 – 26" in Vilathikulam Panchayat Union, Tuticorin District	10	100
36	Sponsorship for providing Multipara Monitor Diagnostic Equipment to Child Jesus Hospital (CJH) Trichy 220	220	
37	Sponsorship for providing financial assistance for developing Landscape Garden in Trichy District Court campus	250	
38	Sponsorship for providing financial assistance for conducting an International Seminar 2025 "Bharatiya Sahitya Mein Sufi Kavya Parampara" on 02.09.2025 & 03.09.2025" organized by Maulana National Urdu University (MANUU)	1500	
39	Sponsorship for providing financial assistance for procurement of Medical equipment for developing their Health Center at Maulana National Urdu University (MANUU)	1500	
40	Sponsorship for providing financial assistance for installation of CCTV Cameras at different places in Pandalam Municipality	35000	
41	Sponsorship for providing financial assistance for Kaithal Half Marathon 2025 organized by Kaithal District in Haryana on 13.07.2025	1000	
42	Sponsorship for providing financial assistance for purchase of T Shirt for Har Ghar Tiranga Rally to be held at Nanded Waghala on 10.08.2025	1500	
43	Sponsorship for providing financial assistance for purchase of 3 Nos of Desktop Computers, UPS 600VA and Chairs and Tables to Shillong College Higher Secondary School, Shillong	850	
44	Sponsorship for providing financial assistance for the celebration of 100th Birth Anniversary of Bharat Ratna, Sudhakantha Dr. Bhupen Hazarika in Thengal Cultural Center and Museum	250	
45	Sponsoring for Annadanam during 92nd Durga Puja celebrations organized by The Bengal Association, T Nagar, Chennai	400	
46	Sponsoring for providing financial support for the celebration of Sharodotsav'25 organized by South Madras Cultural Association (SMCA) from 28th September to 2nd October 2025	300	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
47	Sponsoring for providing financial support for the release of advertisement in Souvenir during Durga Puja celebration	400	
48	Sponsorship for providing financial assistance for installation of CCTV Cameras at different places in Pangode Panchayat	20000	
49	Sponsorship for providing financial assistance for organizing "SARAS Fair 2025" by Society for Elimination of Rural Poverty(SERP)	250	
50	Sponsoring for "TN Start-up Summit 2025" event organized by CII	150	
51	Sponsoring for "SAVEaTURTLE" Initiative in coordination with International Coastal Clean-up and Narcotics Control Bureau (NCB)	450	
52	Sponsoring for purchasing Tractor PTO operated shredder cum pulveriser machine for Municipal Corporation Jalandhar	1500	
53	Sponsoring to 44th Sub Junior and 71st Senior National Ball Badminton Championship 2025-26 at Dindigul on 25th September to 28th September 2025	2000	
54	Sponsoring for the 5000 nos of Thermal Roll for issuing special Darshan Tickets to Arulmigu Aranganathaswamy Temple, Srirangam	5000	
55	Sponsorship for providing financial assistance for the purchase of Incinerator for Solid waste management (SWM) activities in Kovilpalayam panchayat, Kinathukadavu Block, Coimbatore District	15000	
56	Sponsorship for the celebration of Gandhi Jayanti organized by Nestlé Workers Union, Ponda, Goa	590	
57	Sponsorship for the purchase of 50 Seater Bus for the Educational Activities to Zilla Panchayat Belagavi	15120	
58	Sponsoring for the purchase of 2 Power Podium at Pt. Deendayal Upadhyay Govt. Arts and Commerce, Sagar, Bhopal	3364	
59	Sponsoring for the purchase of 2 cash counting machine for Shri Mahakaleshwar Mandir Ujjain Madhya Pradesh	10000	
60	Sponsoring for purchase of Duplicator for PM Shri Kendriya Vidyalaya Bambolim Camp Goa	898	
61	Sponsoring for purchase of 23 Seater Electric Bus to Arulmigu Dhandayuthapaniswamy Temple, Palani	10000	
62	Donation for supporting to run 15 Evening Tuition centres and providing healthy snacks for the students organized by Sevabharathi Tamil Nadu	525	
63	Sponsorship towards the sponsoring in Rotary Youth Activities 2025 of Rotary Club, Berhampur	130	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
64	Sponsorship for the release of advertisement in the Souvenir to be released during the National Conference on "Decoding Hearing Loss: A Pathway to Empowerment" in Hyderabad on 15.11.2025 organized by All India Deaf Bank Employees Association	700	
65	Sponsorship for the purchase of 31 Nos of Air purifier machines to Directorate of Municipal Administration (DMA)	450	
66	Donation for the purchase of Pickup van for providing food to benefiting poor children in the tribal area in and around Mumbai	250	
67	Sponsorship towards Celebration of Diwali Festival organized by TSM	82	100
68	Sponsorship for the establishment of Knowledge Hub in Voluntary Health Services (VHS)	100	
69	Sponsoring for "NORKA Professional and business leadership summit 2025" - Trivandrum	2000	
70	Sponsorship of "Indian Maritime Week 2025" at Bombay Exhibition Centre, Mumbai from 27th October 2025 to 31st October 2025	1500	
71	Sponsorship for advertising in the Souvenir to be released on 02nd November 2025 during "Golden Reunion of the 1975 Batch of P.S. High School	1000	
72	Sponsorship for the Purchase of an AI-Based Ultraportable PRORAD ALTAS X-Ray System for the Health Department at District Hospital, Sukma	7500	
73	Sponsorship to The Indian Fine Arts for "93rd South Indian Music Conference and Festival"	550	
74	Sponsorship of 6th version of Chhath Puja Celebration on 27th and 28th October 2025, Organized by Poorvanchal Sankrithik Manch Evam Chhath Puja Samiti	250	
75	Sponsorship for the purchase of 2 Nos of Desktop Computers to Andhra Pradesh Rajya Sainik Board, Vijayawada)	175	
76	Sponsorship of providing Financial Assistance to Central Calcutta Science and Culture Organization for Youth for organizing "28th National Integration and Youth Leadership Camp" at Assam University, Silchar Assam from 24.12.2025 to 31.12.2025	250	
77	Sponsorship for the purchase of E – Cart (Electrical Vehicle) to Shri Mahakaleshwar Mandir Ujjain	25000	
78	Sponsorship for installation of barricades inside Sree Padmanabhaswamy Temple premises	5000	
79	Sponsorship for conducting National Level water Sport Competitions in Kayaking and Canoeing Events for Tribal Students from 28th October to 30th October 2025 at Hussain Sagar Hyderabad	200	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
80	Sponsorship for advertising in "Temples of India - December'2025 Edition" Souvenir to be released in December' 2025, published by Media Research and Marketing (MRM) Publications	150	
81	Sponsorship for the purchase of 2 ACs for the Seminar Hall in Government College of Engineering (IRTT), Erode	4500	
82	Sponsorship for Entrepreneurship Day Event 2025 organized by Loyola Academy on 29th November 2025	200	
83	Sponsorship for purchase of 5 Nos of R.O. Water plant units at Nagar Parishad, Khamgaon	1500	
84	Sponsorship for the construction of 01 Gallery Classroom in Loyola – Shyam Kothari Centenary Building	5000	
85	Sponsorship for 4th International Symposium on "ONE HEALTH, ONE WORLD" organized by CSIR-CBRI, Roorkee from 20th – 22nd November 2025	175	
86	Sponsorship for organizing International Understanding Religious Tradition in India at Maulana Azad National Urdu University (MANUU)	125	
87	Sponsorship to Sarvojanin Durgotsab 2025 organized by Bangiya Sanskritik Sangha held at Keyes High School Secunderabad from 24.09.25 to 02.10.25	400	
88	Sponsoring for Global Alumni Meet(GAM) 2025 at IIT Allahabad scheduled from 26th to 28th September 2025	350	
89	Sponsorship for publication of Advertisement in Coloured Half page in souvenir to be released during 42nd Conference of Uttar Pradesh Judicial Services Association scheduled from 23rd to 24th Aug 2025 at Auditorium Hall of High Court, Allahabad (Lucknow Bench)	250	
90	Sponsorship towards installation of Centralized RO Water purifier at M/s Marwar Business School, Gorakhpur	770	
91	Sponsorship for providing Animal Ambulance to Agriculture Marketing Department, Jaipur	1	
92	Sponsorship for participation in "Times Thyagaraja Awards" as Banking Partner- Powered by Category organized by Times of India from 6th December 2025 to 17th January 2026	500	
93	Sponsorship for providing financial assistance for "Tree Plantation Program" organized for Chief Minister Tree Plantation Promotion Scheme	200	
94	Sponsorship for "51st Year Art Festival 2025" by Kartik Arts Festival Trust from 01.12.2025 to 03.01.2026	900	
95	Sponsorship for Consecration Ceremony of Arulmigu Ekambareswarar Temple, Kancheepuram	40000	
96	Sponsorship for the purchase of 2 Nos of Computer System for the use of Uttarakhand Bamboo Board, Kanwali	5000	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
97	Sponsorship for "Chennaiyil Sangeeth Utsav – Season 4" as Silver Sponsors a Grand Carnatic Music Festival from 13.01.2026 to 18.01.2026 at AMRK Banquet Hall (RK Convention Centre), ECR, Neelangari, Chennai organized by M/s Gee Kay Media	2000	
98	Sponsorship for the purchase of Semi Biochemistry Analyzer for enhanced functionality opened in Central Jail Hospital, Varanasi	250	
99	Sponsorship for adopting 21 Anganwadi Kendras under 2 Gram Panchayats at keonjhar District of Odisha 2050	2050	100
100	Sponsorship for "Sansad Khel Mahotsav 2025" organized by BDO Dharakote Block to held from 26.11.2025-30.11.2025	320	
101	Sponsorship for advertising in "Demystifying Fine Arts" published by Skanda Publications	150	
102	Sponsorship for "Nanganallur Sabha & Priya Fine Arts Trust (Redg.) India – Margazhi Season Annual Music & Dance Concert and Award Function – 17-12-2025 to 20-12-2025 at Nanganallur, Chennai	560	
103	Sponsorship for purchasing of Tata ACE Gold Diesel (Customized) for garbage collection in Karumathampatti Municipality, Coimbatore	400	
104	Sponsorship for celebration of Vaikuntha Ekadashi 2025 Festival at ISKCON's Vaikunta Hill Temple, Bengaluru	2650	
105	Sponsorship for "Sports Mahotsav 2025" to be held at Nilgiris Constituency from 21.11.2025 to 14.12.2025	560	
106	Sponsorship for purchase of 5 Nos of Sewing Machine to P.M.V. Polytechnic, Mathura	15	
107	Sponsorship for celebration of Student Fest at Rasiklal M. Dhariwal International School (CSBE) held on 15.11.2025	1160	
108	Sponsorship for providing financial assistance for organizing "SARAS Exhibition – 2025" at Visakhapatnam from 15.12.2025 to 26.12.2025	250	
109	Sponsorship for purchasing Xerox Machine and Desktop for tickets sale at Arulmigu Bannari Mariamman Temple, Bannari	650	
110	Sponsorship for organizing Youth Festival – "YUVA 2025" organized by Andhra Pradesh Youth Services Department from 18th December 2025 to 20th December 2025	450	
111	Sponsorship for providing financial assistance for purchasing Water Dispenser at Maulana National Urdu University (MANUU)	1500	
112	Sponsorship to provide financial assistance for purchasing classroom furniture for Boys Town Industrial Training Centre to Rosary Convent High School, Hyderabad	450	
113	Sponsorship for purchasing ACs and Sofa to Saharanpur Development Authority (SDA) for public convenience	250	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
114	Sponsorship for purchasing RO Water dispenser for Combined Court Complex at Periyakulam	550	
115	Sponsorship for organizing "New Year's (2026) Event Celebration" at The Presidency Club, Chennai	2000	
116	Sponsorship for Mega event on Financial Inclusion and Atmanirbhar Bharat – Atmanirbhar Sankranthi- Driving Atmanirbhar Bharat through Innovation, Industry & Inclusion" in Visakhapatnam from 13th to 15th January 2026	14685	
117	Sponsorship for purchase of Ambulance for Ayyampet Chakkarapalli Muslim Paripalana Jamath Sabai	750	
118	Sponsorship for Installation of On-Grid Solar System at Anna Government Model School, Patteswaram	200	
119	Sponsorship for implementation of "Kalavakonda Livelihood Development Project" which sustainably improves and empowers livelihoods of 28 Yanadi tribal families	28	
120	Sponsorship for IRS Cricket Tournament 2026, Goa from 17th January to 20th January 2026	25	
121	Sponsorship for Cultural Event on the occasion of Institute Day celebration on 16th January 2026 at Central Power Research Institute (CPRI), Bhopal Campus	450	
122	Sponsorship as "Co-sponsorship (logo support)" towards participation in ANZIBC Regional Business Meet on 20.01.2026 at The Residency, Chennai	385	
123	Sponsorship for providing support for organizing "39th All Odisha Divine Life Society Spiritual Conference, 2026" to be held from 30th January 2026 to 02nd February 2026 at Cuttack	500	
124	Sponsorship for publication of Advertisement in Coloured Full Page in 17th SFBCK Banking Excellence Award "Fellow Banker Special Souvenir 2025"	230	
125	Sponsorship towards the Diamond Jubilee Celebration at Loyola Public School, Guntur held on 29.11.2025	450	
126	Sponsorship for the celebration of 42nd Mandala Pooja celebrations organized by Sri Subramania Samaj from 14.12.2025 to 01.01.2026.	250	
127	Sponsorship for celebration of Sastha Preethi Festival organized by Sri Ramakrishna Bhajan Samaj held at Vivek Vidyalaya from 26th December to 28th December 2025	200	
128	Sponsorship towards Celebration of Pongal Festival organized by TSM Mentally Retarded Differently Abled Special School at Puliangudi Tirunelveli District	77	100
129	Sponsorship for "Atmanirbhar Bharat – 2026" organizing by Summit India in collaboration with All India Council for Technical Education (AICTE) on 23rd January 2026	230	
130	Sponsorship for purchase of E – Gulak for The Nanded Sikh Gurudwara Takhat Sachkhand, Nanded	2000	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
131	Sponsorship for participation in "TN Beat Expo 2026 – Build Entrepreneurs in Adi Dravidar" organized by Tamil Nadu Adi Dravidar Housing and Development Corporation Ltd., (TAHDCO) on 24th & 25th January 2026 (2day) at Codissia Trade Fair Complex, Coimbatore	3000	
132	Sponsorship for purchase of Battery-operated Passenger Vehicle/ Golfcart to District Collector Office, Karur	50	
133	Sponsorship for participation in "MMRDA-KVGC Invitational Golf Tournament" organized by Mumbai Metropolitan Region Development Authority (MMRDA)	150	
134	Sponsorship for partnering in organizing launch event of "Radio MANUU – 90.0 FM" community Radio Station of Maulana Azad National Urdu University (MANUU)	450	
135	Sponsorship for Annual Conference 2026 organized by The Institute of Internal Auditors (IIA), India, Madras Chapter on 27th & 28th February 2026 at Hotel Hilton, Chennai	250	
136	Sponsorship for publication of advertisements in Coffee Table Book of CISF Vande Mataram Coastal Cyclothan-2026	100	
137	Sponsorship for organizing Golden Jubilee Alumni Meet on 12th February 2026 at J.C.Bose University of Science and Technology, YMCA, Faridabad (Haryana)	750	
138	Sponsorship for organizing International Interdisciplinary Conference on "Integrating Innovation and Sustainability in Nutrition, Health and Environment" on 12th & 13th February 2026 at Ethiraj College for women, Chennai	300	
139	Sponsorship for "TIRUTSAVA 2026" organized by Indian Institute of Technology, Tirupati from 27.02.2026 to 01.03.2026	400	
140	Sponsorship for organizing "EM Sangamam 2.0 i.e., 2nd Annual State Conference 2025, EMA TN & PY State Chapter held at Theni on 13th & 14th December 2025	500	
141	Sponsorship for 2 smart classrooms in government schools located in the hilly village panchayats of Madurai District	150	
142	Sponsorship for Celebration of International Women's Day – Three Day Women Empowerment Festival from 05th March 2026 to 07th March 2026 at Kolkata, Bhubaneswar and New Delhi organized by Parichay Foundation (Empowering Women Empowering Society)	250	
143	Sponsorship to "FESTORA 2026... Fest in Every Bite", with the theme "Festivals Around the World" organized by Institute of Hotel Management Catering Technology and Applied Nutrition (IHM)	400	
144	Sponsorship for All India Volleyball & Sepaktakraw cluster conducted by Kerala Police from 23rd February to 27th February 2026 at Thiruvananthapuram	300	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
145	Sponsorship for Annual Cultural Fest "Rajnigandha 2026" organized by Dyal Singh Evening College from 19th February to 21st February 2026	500	
146	Sponsorship for Annual and Cultural Fest "Manjari'2026 in Daulat Ram College, Delhi from 25th February to 27th February 2026	750	
147	Sponsorship for purchase of E- Buggy to Shree Ghati Subramanya Kshetra, Doddaballapur Taluk, Karnataka	100	
148	Sponsorship for Annual Fest at Shyama Prasad Mukherji college for women at New Delhi on 20th February 2026	650	
149	Sponsorship for Celebration of Balijatra 2025 at Cuttack from 5th to 12th November 2025	250	
150	Sponsorship for organizing "REACT 2026" - Laxminarayan Innovation Technological University (LITU), Nagpur to be held from 06th March - 07th March 2026	850	
151	Sponsorship for providing financial assistance to undertake social development and welfare activities in Tiruvallur District	600	100
152	Sponsorship for publication of advertisement in Kaumudi Frederick Forsyth Global Edition in Front Inside Cover in Multi color	1000	
153	Sponsorship for providing financial assistance for organizing "13th Edition of Kudumbashree National SARAS Mela 2026	330	
154	Sponsorship for providing hygiene kits for Elderly care people at Annai Anbalayaa Trust at Royapettah	45	100
155	Sponsorship for publication of Full-page Colour advertisement in Malayala Manorama Vishukkani 2026 to be published on 15th April 2026	3500	
156	Sponsorship for publication of Full-page Colour advertisement in "Pride of Tamil Nadu 2026" published by The New Indian Express on 30.03.2026	3000	
157	Sponsorship for publication of Full-page Colour advertisement in "FE INDIA'S BEST BANKS" published by Financial Express on March'26	2000	
158	Sponsorship for Women Achiever Awards 2026 organized by First Copy production	450	
159	Sponsoring for the Seminar on "Ensuring a secure digital space: Emerging Threats and Recent Trends" in Raman Auditorium, Anna University Campus, Chennai organized by Digital Security Association of India (DiSAI) on 03.01.2026	400	
160	Sponsorship for organizing Annual Budget Meeting 2026 to be held at Nemom Block Grama Panchayat office, Trivandrum on 23rd February 2026	550	
161	Sponsoring for Participation in Digital Exhibition of SKOCH	600	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
162	Sponsorship for providing financial support 1) Panchayat Budget Presentation and Community Development activities in Mudakkal Grama Panchayat 2) Implementation of Pakal Veedu – Elderly welfare scheme a Welfare initiatives for local community in Elamadu Gram Panchayat 3) Community Welfare activities and Local Developmental Initiatives in Ayiroor Grama Panchayat	100	100
163	Sponsorship for “LIT FOR LIFE” as a “Associate Partner” organized by THE HINDU GROUP to be held at Sir Mutha Venkatasubba Rao Concert Hall, The Hindu Pavillion, Lady Andal School, Chennai from 17th to 18th January 2026	1200	
164	Sponsorship for organizing Development of Women and Children in Rural Areas (DWCRA) Exhibition at Government ITI, Kakinada from 13.03.2026 to 24.03.2026	800	
165	Sponsorship for publication of Quarter-page Colour advertisement in Eenadu Special Book on “Ugadi Rasiphalalu 2026” to be published in Visakhapatnam and Anakapalli Districts	2200	
166	Sponsorship for Annual Cultural Festival – “Talentia’ 26” organized by Eswari Engineering College, Ramapuram (A Group of SRM Institutions)	1000	
167	Sponsorship for purchase of 10 Nos of Battery-Operated Vehicles to Greater Chennai Corporation for rag pickers	1500	
168	Sponsorship for purchase of 2 Kw Inverter and Water Dispenser for Idhayam Old Age Home at Thanjavur	70	100
169	Sponsoring for purchase of Electric Sedan Vehicle(Tata Curve EV) for Armed Forces Medical College, Pune	150	
170	Sponsorship for providing financial assistance to undertake public safety, social development and welfare activities in Jajpur District	2100	100
171	Sponsorship for organizing “Nagapattinam District Book Fair-2025” conducted by Nagapattinam District Administration from 01.08.2025 to 10.08.2025	1800	
172	Sponsorship for purchase of 5 Nos of Desktop to M/s Arulmigu Devi Karumariamman Temple, Thiruverkadu	160	
173	Sponsorship for Society for Helping Integrity Network for Empowerment (SHINE) NGO for empowering Marginalized Communities through Skill Development Programs in and around Hyderabad, Telangana State	180	100
174	Sponsorship for purchasing and distribution of 20 Nos of Sewing machine under Mission Shakti to 9 Migration Prone Districts of Odisha	20	100
175	Sponsorship for supporting a Sustainable Tree Plantation Initiative organized by the Haryana Police Housing Corporation	600	
176	Sponsorship for organizing Sansad Khel Mahotsav 2025 at Kabisuryanagar Block	400	

Sr. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
177	Sponsorship for purchase and installation of Single Slider at Kongu Arivalayam school for Intellectually Differently abled person	240	
178	Sponsorship for organizing "Future of Medicine 2.0" by The Tamil Nadu Dr. M.G.R. Medical University at Chennai Trade Centre, Nandanam Chennai	2000	
179	Sponsorship for organizing Inter- Collegiate Technical Festival " TECHTSAR 2026" organized by Elphinstone College, Fort Mumbai	1200	
180	Sponsorship for organizing "International Conference" at St Joseph's Degree & PG College Hyderabad from 27th March 2026 to 29th March 2026	500	
181	Sponsorship for purchase of Voltas water cooler for Zila Panchayat, Kaiserbagh	150	
182	Sponsorship for organizing a National Seminar on "Atmanirbhar Innovational Entrepreneurial Excellence" at Christian Degree College from 27th to 28th March 2026	800	
183	Sponsorship for purchasing water cooler to Shri Swami Narayan Temple (Kalaidham), Vadodara	650	100
184	Sponsorship for Utsava Advertisement Campaign for the Annual Temple Festival of Sree Sundareswara Temple, Talap, Kannur	450	100
185	Sponsorship/Donation spent by Regional Offices under Corporate Social Responsibility on the eve of 90th Foundation Day	10626	100
186	Sponsorship for Annual Cultural Program Event (Margazhi Mahotsav 2025-26) - M/S Bharatiya Vidya Bhavan (BVB), East Mada, Chennai	1300	
187	Sponsorship for purchase of Air conditioner to Institute of Maternal and Child Health Hospital, Kozhikode Government Medical College	1500	100
188	Sponsorship for various CSR Activities organized/conducted by Hyderabad Regional office	250	100
189	Sponsorship for purchase of 50 nos of Multipurpose drum for Madhav Rao Sindhia Vyapaar Mela at Gwalior	50	
190	Sponsorship for providing financial support for the release of advertisement in Souvenir during Durga Puja Celebration for the year 2025-26 organized by Purvasha Durgapuja Samiti	800	
191	Donation on 90th Foundation Day by Central Office	4673	100
192	Sponsorship for managing Hospital at Irulneeki	1200	100

## P9: Businesses should engage with and provide value to their consumers in a responsible manner

### Essential Indicators

#### E1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has a robust and customer-centric grievance redressal framework to ensure prompt, transparent, and effective handling of consumer complaints and feedback. The complaint management system has been revamped and integrated with a state-of-the-art Customer Relationship Management (CRM) tool, enabling efficient monitoring, faster resolution, and enhanced customer interaction. Customers can lodge complaints through multiple accessible channels, including branches, email, written communication, the Bank's website, mobile applications, call centres, Internet Banking, WhatsApp, SMS, and social media platforms. Additionally, the Bank's SPGRS (Centralized Grievance Redressal Portal) facilitates 24/7 complaint registration and seamless tracking.

The CRM-enabled system offers several advanced features such as automatic acknowledgment via SMS and email, real-time tracking of complaint status using mobile numbers, document upload facility, reopening of complaints in case of dissatisfaction, and closure by customers upon satisfaction. It also includes an escalation matrix based on defined Turnaround Time (TAT), auto escalation of rejected complaints to the Internal Ombudsman, and automated reminders for pending queries, ensuring accountability at every stage.

All complaints are addressed within a defined TAT (Turnaround Time) by the concerned Branch, Regional Office, or Central Office. Customers are kept informed throughout the process and are provided with the final resolution along with a feedback mechanism to capture their experience and suggestions. The system also generates detailed feedback reports to support continuous improvement.

In case of dissatisfaction, customers have the option to escalate their complaints to higher authorities, including the Regional Office and the Customer Service Department at the Central Office. The Bank also strengthens its grievance redressal practices in alignment with regulatory guidelines under the Reserve Bank's Integrated Ombudsman Scheme (RB-IOS), 2021.

The Bank has achieved a high grievance resolution rate of 98.89% during FY 2025-26, reflecting the effectiveness of its redressal mechanism. The overall performance of grievance handling is regularly placed before the Customer Service Committee of the Board for oversight and strategic guidance. In addition, Top Management conducts monthly reviews of randomly selected complaints to assess the quality and fairness of resolutions. Further, Grievance Redressal Day is observed on the 15th of every month at all branches to provide customers with a dedicated platform for raising and resolving their concerns.

Overall, the Bank remains committed to continuously improving its grievance redressal mechanism through technology adoption, proactive monitoring, and structured review processes, thereby enhancing customer satisfaction and trust.

**E2. 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	
Recycling and/or safe disposal	

\*Given the nature of the business, this is not applicable to the Bank

**E3. 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		0	0	
Advertising	0	0		0	0	
Cyber-security	0	0		0	0	
Delivery of essential services	0	0		0	0	
Restrictive Trade Practices	0	0		0	0	
Unfair Trade Practices	0	0		0	0	
Other	1,86,011	211	Internet/ Mobile/ Electronic Banking: 37; ATM/Debit cards: 26; Credit Cards: 5; Loans and advances: 12; Cheques/ Draft/bills: 0; Others: 131; Total:211	2,10,075	2,610	Internet/Mobile/ Electronic Banking: 608; ATM/Debit cards: 806; Credit Cards: 144; Loans and advances: 43; Cheques/Draft/ bills: 7; Others: 1002; Total: 2610

**E4. Details of instances of product recalls on account of safety issues:**

Type of recalls	Number	Reasons for recall
Voluntary recalls	Not Applicable*	
Forced Recalls		

\*Given the nature of the business, this is not applicable to the Bank

**E5. 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 / NA)**

Yes. The cyber security awareness link is as follows: <https://www.iob.bank.in/Cyber-Security-Awareness>

The Bank has obtained the ISO 27001:2013 certification, affirming its commitment to maintaining a robust Information Security Management System (ISMS).

Link: <https://www.iob.bank.in/en/Cyber-Security-Awareness>

**E6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services: cyber security and data privacy of customers: re-occurrence of instances of product recalls: penalty / action taken by regulatory authorities on safety of products / services.**

No such incidents were reported during the reporting period. Consequently, no corrective actions were required or undertaken in relation to the above aspects.

**E7. Provide the following information relating to data breaches:**
**a. Number of instances of data breaches**

Nil

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

Nil

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

Nil

## Leadership Indicators

### L1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

The Bank's products and services are designed to cater to a diverse cross-section of the Indian economy and society, ensuring they align with the evolving financial needs of various customer segments. Robust checks and balances are in place to ensure that all product offerings comply with the stringent guidelines prescribed by the Reserve Bank of India. Furthermore, frontline staff are well-trained on essential Know Your Customer (KYC) norms and equipped with comprehensive product knowledge to guide customers effectively. Information regarding the Bank's wide range of financial products and services is made readily accessible through its official website ([www.iob.bank.in](http://www.iob.bank.in)) and prominently displayed at branch notice boards for customer reference.

### L2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

The Bank has instituted a comprehensive framework to promote safe and responsible usage of its financial products and services, supported by robust policy architecture and continuous customer awareness initiatives.

The Bank's Customer Rights Policy, accessible at <https://www.iob.bank.in/documents/20117/74499/customer-rights-policy-renewal-2026.pdf>, articulates the rights and responsibilities of customers in alignment with regulatory expectations prescribed by the Reserve Bank of India.

This is complemented by the Policy on Customer Protection (Limited Liability in Unauthorised Electronic Banking Transactions), available at <https://www.iob.bank.in/documents/20117/74499/iobPOLICYCustomerProtectionLimitedLiabilityUnauthorizedElectronicBankingTransactions.pdf>, which establishes clear guidelines for addressing customer grievances arising from unauthorised digital transactions, defines customer liability under various scenarios, and reinforces transparency and trust in digital banking services.

To strengthen customer awareness and promote responsible usage, the Bank undertakes multichannel sensitisation initiatives focusing on digital and financial safety. These include:

- Regular dissemination of cybersecurity advisories through the Bank's website (<https://www.iob.bank.in>) and official social media platforms
- Deployment of dedicated cybersecurity awareness content, including posters and educational materials on themes such as fake apps, online gaming scam, Deepfake scam, Digital arrest, phishing attacks, UPI safety etc hosted at <https://www.iob.bank.in/en/Cyber-Security-Awareness>
- Continuous customer education on secure usage of internet banking, mobile banking, and cardbased transactions, including precautions against malware, fraudulent links, and unauthorised access

Further, the Bank extends its awareness initiatives internally through structured e-learning modules, and training programmes, thereby strengthening the overall ecosystem of safe banking practices for both customers and employees.

Through these measures, the Bank demonstrates its commitment to ensuring customer protection, digital security, and responsible usage of financial services, in line with evolving regulatory and cybersecurity risk landscapes

**L3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

The Bank has established structured communication mechanisms to promptly inform customers of any potential or actual disruption or discontinuation of essential services. Such information is disseminated through multiple channels, including SMS alerts, notifications on the Bank's official website, and display of notices at branch premises. These measures ensure timely awareness, enabling customers to take appropriate actions and minimize inconvenience.

**L4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable)****a. If yes, provide details in brief.**

Yes, The Bank follows a customer-centric approach to transparency and proactively provides comprehensive and easily understandable information on its products and services, going beyond minimum regulatory requirements. Detailed disclosures covering product features, eligibility criteria, interest rates, service charges, terms and conditions, associated risks, and customer obligations are made readily accessible through the Bank's website, key fact statements, branch notice boards, enabling customers to make informed financial decisions. The Bank also ensures that staff engaged in customer-facing roles are adequately trained to provide accurate, complete, and consistent information, thereby maintaining high standards of service quality and trust.

**b. 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 / NA)**

Yes. The Bank has implemented a structured customer satisfaction assessment mechanism across its operations through QR code-based feedback systems deployed at branches. This enables customers to provide real-time feedback on services and rate staff through dedicated QR code standees. The feedback is systematically analysed to improve service delivery, enhance customer experience, and address identified gaps. This reflects the Bank's continuous focus on customer-centricity and service excellence.

FAP SOLUTIONS PRIVATE LIMITED

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INDEPENDENT REASONABLE ASSURANCE REPORT  
ON KEY PERFORMANCE INDICATORS IN THE BUSINESS  
RESPONSIBILITY AND SUSTAINABILITY REPORT (BRSR CORE)  
OF  
INDIAN OVERSEAS BANK

To  
The Board of Directors  
Indian Overseas Bank  
763, Anna Salai  
Chennai – 600002

**1. Engagement and Scope**

We have been engaged by Indian Overseas Bank (“IOB” or “the Bank”), pursuant to SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 (“the Circular”), to provide Independent Reasonable Assurance on the Key Performance Indicators (KPIs) / metrics under the nine (9) ESG attributes (BRSR Core), as set out in the Annexure attached hereto, forming part of the Business Responsibility and Sustainability Report (BRSR) for the financial year ended March 31, 2026.

Our reasonable assurance engagement is restricted to the BRSR Core. We have not performed any procedures with respect to other disclosures forming part of the BRSR and, accordingly, do not express any opinion or conclusion thereon.

**2. Management’s Responsibility**

The Bank’s Management is responsible for:

- identification of key aspects of BRSR in line with stakeholder expectations;



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- preparation and presentation of the BRSR in accordance with the aforesaid Circular; and
- design, implementation, and maintenance of adequate internal controls relevant to the preparation and reporting of KPIs, ensuring that such information is free from material misstatement, whether due to fraud or error.

### 3. Inherent Limitations

Non-financial information, including ESG metrics, is subject to inherent limitations due to the absence of a universally accepted body of established practices governing its measurement, evaluation, and reporting. Accordingly, different but acceptable measurement techniques may be adopted, which can affect comparability across entities.

Further, quantification of **Greenhouse Gas (GHG)** emissions is subject to inherent uncertainty arising from limitations in scientific knowledge, emission factors, and methodologies used to aggregate emissions of different gases.

### 4. Independence and Ethical Compliance

We confirm that no member of the assurance team has any business relationship with the Bank, its Directors, or management beyond that required for the purpose of this engagement.

We have conducted this engagement independently and in compliance with applicable ethical requirements, including the fundamental principles of **integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour.**

### 5. Our Responsibility

Our responsibility is to express a **reasonable assurance opinion** on the KPIs based on the procedures performed and the evidence obtained.

We conducted our engagement in accordance with:

- **International Standard on Assurance Engagements (ISAE) 3000 (Revised)** – *Assurance Engagements other than Audits or Reviews of Historical Financial Information*; and
- **ISAE 3410** – *Assurance Engagements on Greenhouse Gas Statements*,



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issued by the International Auditing and Assurance Standards Board.

These standards require that we plan and perform the engagement to obtain **reasonable assurance** as to whether the KPIs are prepared, in all material respects, in accordance with the applicable reporting criteria.

A reasonable assurance engagement involves assessing the risks of material misstatement of the KPIs, whether due to fraud or error, and responding to those risks through appropriate procedures.

### 6. Procedures Performed

Our procedures were based on our professional judgement and included inquiries, observation, inspection, evaluation, and analytical procedures. In particular, we:

- obtained an understanding of the KPIs and related disclosures;
- evaluated the suitability of the criteria used for measurement and reporting;
- made inquiries of the Bank's management, including personnel responsible for Sustainability, ESG, and Human Resources;
- obtained an understanding and evaluated the design of key systems, processes, and controls for capturing, recording, and reporting KPI data;
- determined the nature, timing, and extent of further procedures based on risk assessment and the likelihood of material misstatement;
- verified consolidation of data across branches and offices within the reporting boundary to assess completeness;
- performed substantive testing, on a sample basis, at the Central Office level to verify measurement, recording, collation, and reporting of data;
- inspected underlying records and performed recalculations to establish an audit trail;
- assessed compliance with the SEBI Circular read with applicable Industry Standards Forum (ISF) guidance and internally defined criteria;
- performed analytical procedures to identify any material inconsistencies or anomalies between reported KPIs and underlying data; and
- obtained written representations from Management, where considered necessary.



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### 7. Exclusions

Our scope of work excludes the following, and accordingly, we do not express any assurance thereon:

- testing the operating effectiveness of internal controls;
- procedures over information or operations not forming part of the defined scope of BRSR Core;
- verification of qualitative disclosures outside the KPI framework; and
- evaluation of forward-looking statements, including expressions of opinion, belief, aspiration, expectation, or future intent.

### 8. Opinion

Based on the procedures performed, and the evidence obtained, in our opinion, the **Key Performance Indicators (KPIs)** forming part of the **BRSR Core** of the Bank for the financial year ended **March 31, 2026** are prepared, in all material respects, in accordance with the requirements specified in the aforesaid SEBI Circular.

### 9. Restriction on Use

This Reasonable Assurance Report has been prepared solely for submission to the **Board of Directors of Indian Overseas Bank** for the purpose of compliance with the aforesaid SEBI Circular.

Accordingly, this Report should not be used, referred to, or distributed for any other purpose or by any person other than the Bank without our prior written consent. We do not accept or assume any duty or liability to any other party.

For **FAP Solutions Private Limited**



Sekar Ananthanarayan  
Director  
DIN: 00045500



Place: Mumbai  
Date: 6<sup>th</sup> May, 2026

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Scope of BRSR Core Assurance – Annexure

Serial No.	Attribute	Principle No.	Parameter
1	GHG footprint	6 (Q 7) – Essential	Scope 1 and scope 2 emissions; GHG emission intensity
2	Water footprint	6 (Q 3 & 4)- Essential	Water consumption from various sources; Water consumption intensity and Water discharge by level of treatment
3	Energy footprint	6 (Q 1) – Essential	Energy Consumption in Joules or equivalent - Non-renewable, renewable, purchased electricity & self-generated energy; Energy Intensity
4	Embracing Circularity & Waste Management	6 (Q 9) – Essential	Data relating to Total Waste classified into Plastic Waste, E Waste, Bio Medical Waste etc.; Waste Intensity; Waste disposal and recycling
5	Enhancing employee well-being and safety	3 (Q 1c & 11) - Essential	Expenditure incurred on well-being co-related to total revenue of the Company and details of safety related incidents
6	Enabling gender diversity	5 (Q 3(b) & 7) - Essential	Gross wages paid to females % to total wages & POSH complaints data co-related to complaints upheld & total female employees
7	Enabling inclusive development	8 (Q 4 & 5) - Essential	Input material sourcing from MSME & aspirational districts co-related to total sourcing; job creation in smaller towns co-related to total wages
8	Fairness in engaging with customers & suppliers	9 (Q 7) & 1 (Q 8) - Essential	% of loss / breach of customer data ; No. of days accounts payable
9	Openness of business	1 (Q 9) - Essential	Concentration of Purchases & Sales done with trading houses, dealers and related parties (RPT);  Share of RPT in % to total Sales / Purchases /Loans & Advances / Investments

