

# GRI Content Index

## Axis Bank Sustainability Report FY 2019-20

Report Theme-Axis of Trust

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission		
			Part Omitted	Reason	Explanation
<b>GRI 101: Foundation 2016</b>					
<b>General Disclosures</b>					
GRI 102: General Disclosures 2016	<b>Organisational profile</b>				
	102-1 Name of the organisation	7			
	102-2 Activities, brands, products, and services	41-45, 49-59; AR 19-20: 28-43			
	102-3 Location of headquarters	7			
	102-4 Location of operations	7			
	102-5 Ownership and legal form	7			
	102-6 Markets served	7, 46-47; AR 19-20: 5			
	102-7 Scale of the organisation	7, 46-47; AR 19-20: 2-6, 8-9, 28-31, 38-41, 176			
	102-8 Information on employees and other workers	63-67, 68, 70 AR 19-20: 87-89			
	102-9 Supply chain	47-48			
	102-10 Significant changes to the organisation and its supply chain	19, 47-48			
	102-11 Precautionary Principle or approach	33-34			
	102-12 External initiatives	49, 53-54			
	102-13 Membership of associations	49, 53-54			
	<b>Strategy</b>				
	102-14 Statement from senior decision-maker	9-18			
	102-15 Key impacts, risks, and opportunities	9-18, 20-24, 31-32; 41-42 AR 19-20: 10-25, 32-43, 83-85, 86-87			
	<b>Ethics and integrity</b>				
	102-16 Values, principles, standards, and norms of behavior	7, 20-22, 60; AR 19-20: 1-3, 6-7, 87-88			
	102-17 Mechanisms for advice and concerns about ethics	33-36, 71-73; AR 19-20: 115-118			
<b>Governance</b>					
102-18 Governance structure	33-34, AR 19-20: 92-94				
102-19 Delegating authority	33				
102-20 Executive-level responsibility for economic, environmental, and social topics	33				

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GRI 102: General Disclosures 2016	102-21 Consulting stakeholders on economic, environmental, and social topics	25-32,77				
	102-22 Composition of the highest governance body and its committees	AR 19-20: 92-94, 98-110				
	102-23 Chair of the highest governance body	AR 19-20: 93				
	102-24 Nominating and selecting the highest governance body	33; AR 19-20: 49-51, 92, 103-104				
	102-25 Conflicts of interest	33; AR 19-20: 54,117-118,132				
	102-26 Role of highest governance body in setting purpose, values, and strategy	9-18, 33; AR 19-20: 10-25, 92-95				
	102-27 Collective knowledge of highest governance body	AR 19-20: 92-93,111				
	102-28 Evaluating the highest governance body's performance	33; AR 19-20: 111				
	102-29 Identifying and managing economic, environmental, and social impacts	27-32, 33				
	102-30 Effectiveness of risk management processes	33-36; AR 19-20: 83-86, 100-103				
	102-31 Review of economic, environmental, and social topics	33, 77				
	102-32 Highest governance body's role in sustainability reporting	1, 13, 33				
	102-33 Communicating critical concerns	25-26, 72, 77; AR 19-20: 115-116				
	102-34 Nature and total number of critical concerns	AR 19-20: 115, 126-127, 222-223				
	102-35 Remuneration policies	AR 19-20: 52, 111-115, 152, 223-229				
	102-36 Process for determining remuneration	AR 19-20: 52, 111-115, 152, 223-229				
	102-37 Stakeholders' involvement in remuneration	AR 19-20: 223-230				
	102-38 Annual total compensation ratio	AR 19-20: 152				
	102-39 Percentage increase in annual total compensation ratio	AR 19-20: 152				
	<b>Stakeholder engagement</b>					
		102-40 List of stakeholder groups	25-26			
		102-41 Collective bargaining agreements	30, 71-72			
		102-42 Identifying and selecting stakeholders	25-27, 49			

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission		
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GRI 102: General Disclosures 2016	102-43 Approach to stakeholder engagement	25-27, 49, 53-54, 59			
	102-44 Key topics and concerns raised	SR 17-18: 30; SR 19-20: 27-32			
	<b>Reporting practice</b>				
	102-45 Entities included in the consolidated financial statements	AR 19-20: 272			
	102-46 Defining report content and topic boundaries	1-2, 22, 27-30			
	102-47 List of material topics	27-30, 31-32			
	102-48 Restatements of information	No significant restatements in reporting			
	102-49 Changes in reporting	No significant changes in reporting			
	102-50 Reporting period	1			
	102-51 Date of most recent report	1			
	102-52 Reporting cycle	1			
	102-53 Contact point for questions regarding the report	1			
	102-54 Claims of reporting in accordance with the GRI Standards	1			
	102-55 GRI content index	1			
	102-56 External assurance	1			
<b>Material Topics</b>					
<b>200 Series (Economic topics)</b>					
GRI 103: Management Approach 2016	<b>Economic Performance</b>				
	103-1 Explanation of the material topic and its boundary	41-42			
	103-2 The management approach and its components	9-18, 20, 22 AR 19-20: 11-15			
	103-3 Evaluation of the management approach	9-18, 41-42; AR 19-20: 14, 95			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	41-42; AR 19-20: 63-71			
	201-2 Financial implications and other risks and opportunities due to climate change	31-32, 87-90			
	201-3 Defined benefit plan obligations and other retirement plans	68; AR 19-20: 192-193			
	201-4 Financial assistance received from government	No such financial assistance received			
GRI 103: Management Approach 2016	<b>Indirect Economic Impacts</b>				
	103-1 Explanation of the material topic and its boundary	41-42			
	103-2 The management approach and its components	9-12, 20, 22-24, 31-32, 41-42			
	103-3 Evaluation of the management approach	41-42; AR 19-20: 111, 223-229			

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission			
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GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	54-59, 74-86, 87-88				
	203-2 Significant indirect economic impacts	22-24, 31-32, 42-45, 49-59, 74-86				
<b>300 series (Environmental topics)</b>						
GRI 103: Management Approach 2016	<b>Energy</b>					
	103-1 Explanation of the material topic and its boundary	87-92				
	103-2 The management approach and its components	12, 48, 87				
GRI 302: Energy 2016	103-3 Evaluation of the management approach	6, 87-94				
	302-1 Energy consumption within the organisation	88-90				
	302-2 Energy consumption outside of the organisation	88-90				
	302-3 Energy intensity	88-90				
	302-4 Reduction of energy consumption	88-94				
GRI 103: Management Approach 2016	302-5 Reductions in energy requirements of products and services	38-39, 48, 52, 88-94				
	<b>Emissions</b>					
	103-1 Explanation of the material topic and its boundary	87, 88-92, 94				
	103-2 The management approach and its components	12, 31-32, 87				
	103-3 Evaluation of the management approach	6, 87-94				
	GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	88-90			
		305-2 Energy indirect (Scope 2) GHG emissions	88-90			
305-3 Other indirect (Scope 3) GHG emission		88-90				
305-4 GHG emissions intensity		88-90				
305-5 Reduction of GHG emissions		88-94				
305-6 Emissions of ozone-depleting substances (ODS)		Not Reported	As a service organisation, such emissions are relatively not materially significant			
305-7 Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions		Not Reported	As a service organisation, such emissions are relatively not materially significant			
<b>400 Series (Social topics)</b>						
GRI 103: Management Approach 2016	<b>Employment</b>					
	103-1 Explanation of the material topic and its boundary	60-62; AR 19-20: 87-89				
	103-2 The management approach and its components	13-14, 60-63 AR 19-20: 2, 23-25, 38-39, 87-89				
	103-3 Evaluation of the management approach	6, 13-14, 66-67, 71-72 AR 19-20: 87-89				

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission		
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GRI 401: Employment 2016	401-1 New employee hires and employee turnover	63-66			
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	68-70, AR 19-20: 193-194			
	401-3 Parental leave	70			
GRI 103: Management Approach 2016	<b>Training and Education</b>				
	103-1 Explanation of the material topic and its boundary	67-68; AR 19-20: 87-89			
	103-2 The management approach and its components	12, 14, 60-62, 67-68			
	103-3 Evaluation of the management approach	6, 9-18, 60-62, 67-68			
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	68			
	404-2 Programmes for upgrading employee skills and transition assistance programmes	67-68			
	404-3 Percentage of employees receiving regular performance and career development reviews	66-67			
GRI 103: Management Approach 2016	<b>Local Communities</b>				
	103-1 Explanation of the material topic and its boundary	74-75			
	103-2 The management approach and its components	11-12, 14, 22-24, 74-75			
	103-3 Evaluation of the management approach	6, 11-12, 14, 75-86			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programmes	53, 54-59, 74-86			
	413-2 Operations with significant actual and potential negative impacts on local communities	Given our nature of business, such actual or potential impact is relatively not materially significant.			
GRI 103: Management Approach 2016	<b>Marketing and Labelling</b>				
	103-1 Explanation of the material topic and its boundary	28, 36, 37, 39			
	103-2 The management approach and its components	34-36, 37-40; AR 19-20: 10-15, 16-22, 34-37			
	103-3 Evaluation of the management approach	34-36, 37-40; AR 19-20: 28-29, 33-37, 105-106			
GRI 417: Marketing and Labelling 2016	417-1 Requirements for product and service information and labelling	28; AR 19-20: 34-37, 85-86			
	417-2 Incidents of non-compliance concerning product and service information and labelling	The Bank operates in a sector with high regulatory guidelines for this topic. No such incident was identified.			

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission		
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	417-3 Incidents of non-compliance concerning marketing communications	The Bank operates in a sector with high regulatory guidelines for this topic. No such incident was identified.			
GRI 103: Management Approach 2016	<b>Customer Privacy</b>				
	103-1 Explanation of the material topic and its boundary	28-29, 34-36			
	103-2 The management approach and its components	34-36; AR 19-20: 13, 105-106			
	103-3 Evaluation of the management approach	39-40; AR 19-20: 105-106			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	No such complaints were identified. Complaints, if any, are duly reported to the Banking Regulator periodically.			