

GRI CONTENT INDEX

GENERAL STANDARD DISCLOSURES

| General Standard Disclosures | Disclosure item description | Page / Reference |
|-------------------------------|---|---|
| STRATEGY AND ANALYSIS | | |
| G4-1 | Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability. | Pages 3-4 SR 2015-16 |
| G4-2 | Provide a description of key impacts, risks, and opportunities. | Pages 3-4, 9-11, 13-21 SR 2015-16 |
| ORGANIZATIONAL PROFILE | | |
| G4-3 | Report the name of the organization. | Page 5 SR 2015-16 |
| G4-4 | Report the primary brands, products, and services. | Page 6 SR 2015-16 |
| G4-5 | Report the location of the organization's headquarters. | Back Cover |
| G4-6 | Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report. | Page 5 SR 2015-16 |
| G4-7 | Report the nature of ownership and legal form. | Page 46 SR 2015-16 Page 31 AR 2015-16 |
| G4-8 | Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries). | Pages 5-6 SR 2015-16 Page 47-54 AR 2015-16 |
| G4-9 | Report the scale of the organization, including: - Total number of employees - Total number of operations - Net sales (for private sector organizations) or net revenues (for public sector organizations) - Total capitalization broken down in terms of debt and equity (for private sector organizations) - Quantity of products or services provided. | Page 5 SR 2015-16, Pages 3,6-7, AR 2015-16 |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|------------------------------|---|---|
| G4-10 | <p>a. Report the total number of employees by employment contract and gender.</p> <p>b. Report the total number of permanent employees by employment type and gender.</p> <p>c. Report the total workforce by employees and supervised workers and by gender.</p> <p>d. Report the total workforce by region and gender.</p> <p>e. Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.</p> <p>f. Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries).</p> | <p>Page 49, 76 SR 2015-16</p> <p>There is no substantial portion of the Bank's work performed by workers who are legally recognized as self-employed, by individuals other than employees or supervised workers, including employees and supervised employees of contractors. The employment numbers of the Bank is based on the current size and future growth of the Bank and is not subject to significant variations.</p> |
| G4-11 | Report the percentage of total employees covered by collective bargaining agreements. | Page 55 SR 2015-16 |
| G4-12 | Describe the organization's supply chain. | Our supply chain primarily comprises IT products and service providers, human resource service providers, utilities providers, technology partners, office stationary suppliers and office infrastructure vendors. |
| G4-13 | Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain. | Page 33,94-107 AR 2015-16 |
| G4-14 | Report whether and how the precautionary approach or principle is addressed by the organization. | Precautionary approach is implicit in our environmental management approach. |
| G4-15 | List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses. | None |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|---|---|---|
| G4-16 | <p>List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization:</p> <ul style="list-style-type: none"> - Holds a position on the governance body. - Participates in projects or committees. - Provides substantive funding beyond routine membership dues. - Views membership as strategic. | Page 17-18 BRR 2015-16 |
| IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES | | |
| G4-17 | <p>a. List all entities included in the organization's consolidated financial statements or equivalent documents.</p> <p>b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.</p> | Page I SR 2015-16, Page 210 AR 2015-16 |
| G4-18 | <p>a. Explain the process for defining the report content and the Aspect Boundaries.</p> <p>b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.</p> | Refer 'Materiality Matrix' in the following weblink: https://new.axisbank.com/csr/csr-sustainability-framework |
| G4-19 | List all the material Aspects identified in the process for defining report content. | |
| G4-20 | For each material Aspect, report the Aspect Boundary within the organization. | |
| G4-21 | For each material Aspect, report the Aspect Boundary outside the organization. | |
| G4-22 | Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements. | The restatements if any, along with reasoning are provided in the performance review section |
| G4-23 | Report significant changes from previous reporting periods in the Scope and Aspect Boundaries. | No significant changes in scope and aspect boundaries. |
| STAKEHOLDER ENGAGEMENT | | |
| G4-24 | Provide a list of stakeholder groups engaged by the organization. | Pages 11-12 SR 2015-16, |
| G4-25 | Report the basis for identification and selection of stakeholders with whom to engage. | Pages 11-12 SR 2015-16, Pages 14-16 SR 2014-15 |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|------------------------------|---|--|
| G4-26 | Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process | Pages 11-12 SR 2015-16, Pages 14-16 SR 2014-15 |
| G4-27 | Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns. | |
| REPORT PROFILE | | |
| G4-28 | Reporting period (such as fiscal or calendar year) for information provided. | 2015-16 |
| G4-29 | Date of most recent previous report (if any). | Latest report was for the reporting period 2014-15 |
| G4-30 | Reporting cycle (such as annual, biennial). | Annual |
| G4-31 | Provide the contact point for questions regarding the report or its contents. | sustainability@axisbank.com |
| G4-32 | <ul style="list-style-type: none"> a. Report the 'in accordance' option the organization has chosen. b. Report the GRI Content Index for the chosen option. c. Report the reference to the External Assurance Report, if the report has been externally assured. | 'In accordance' – Core option, Page I SR 2015-16, |
| G4-33 | <ul style="list-style-type: none"> a. Report the organization's policy and current practice with regard to seeking external assurance for the report. b. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. c. Report the relationship between the organization and the assurance providers. d. Report whether the highest governance body or senior executives are involved in seeking assurance for the organization's sustainability report. | Page I SR 2015-16, The Executive Director (Corporate Center) of the Bank oversees the implementation of the Sustainability Framework of the Bank including reporting and assurance, and is supported by Ethics & Sustainability Department. |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|------------------------------|---|---|
| GOVERNANCE | | |
| G4-34 | Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts. | Pages 24-25 SR 2015-16, |
| G4-35 | Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees. | Pages 24-25 SR 2015-16, |
| G4-36 | Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body. | Page 24 |
| G4-37 | Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body. | Pages 24-25 SR 2015-16, |
| G4-38 | Report the composition of the highest governance body and its committees. | Pages 23-24 SR 2015-16, Pages 62-76 AR 2015-16 |
| G4-39 | Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement). | Page 22 SR 2015-16 |
| G4-40 | Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members. | Page 23 SR 2015-16; Pages 33-34 AR 2015-16 |
| G4-41 | Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders. | http://www.axisbank.com/download/Code-of-Conduct-for-directors.pdf Pages 179-185 AR 2015-16 |
| G4-42 | Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts. | Pages 22-25 SR 2015-16 |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|------------------------------|--|--|
| G4-43 | Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics. | Pages 22-25 SR 2015-16 |
| G4-44 | <p>a. Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment.</p> <p>b. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.</p> | Pages 23-25 SR 2015-16; Page 79 AR 2015-16 |
| G4-45 | <p>a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.</p> <p>b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.</p> | Pages 23-25 SR 2015-16; |
| G4-46 | Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics. | Pages 24-26 SR 2015-16; |
| G4-47 | Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities. | As per schedule of Board meetings and meetings of Board committees |
| G4-48 | Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered. | Committee of Whole-time Directors and Management Committee |
| G4-49 | Report the process for communicating critical concerns to the highest governance body. | Critical concerns on various governance, economic, environmental and social topics are communicated to the Board and its committees as part of the periodic review of various functions of the Bank. |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|------------------------------|--|---|
| G4-50 | Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them. | The typical topics reported to the Board of Directors and its various sub-committees may include aspects of but not limited to business strategy, risk management, credit policies, remuneration, compliance, audit, customer service, shareholder relationship, CSR etc. Critical concerns, if any, identified during the year are reviewed during the relevant committee meetings and documented as part of the minutes of the meetings. Appropriate action plans are developed to address such critical concerns and actions taken are reported to the relevant committee. |
| G4-51 | <p>a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration.</p> <p>b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.</p> | Pages 23-24 SR 2015-16; 77-79, 111-112 AR 2015-16 |
| G4-52 | Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization. | Pages 23-24 SR 2015-16; 77-79, 111-112 AR 2015-16 |
| G4-53 | Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable. | Pages 23-24 SR 2015-16; 77-79, 111-112 AR 2015-16 |
| G4-54 | Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country. | Page 24 SR 2015-16; 77-79, 111-112 AR 2015-16 |
| G4-55 | Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country. | Page 24 SR 2015-16; 77-79, 111-112 AR 2015-16 |

| General Standard Disclosures | Disclosure item description | Page / Reference |
|------------------------------|--|---|
| ETHICS AND INTEGRITY | | |
| G4-56 | Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics. | Pages 5,26 SR 2015-16; https://www.axisbank.com/investor-corner/code-conduct-for-employees.aspx |
| G4-57 | Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines. | Page 26 SR 2015-16; |
| G4-58 | Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines. | Pages 26-27 SR 2015-16; |

SPECIFIC STANDARD DISCLOSURES

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|--|--|--|--|
| CATEGORY: ECONOMIC | | | |
| MATERIAL ASPECT: ECONOMIC PERFORMANCE | | | |
| G4-DMA | | Page 29 SR 2015-16; Page 65 SR2014-15 | - |
| G4-EC1 | Direct economic value generated and distributed | Page 29 SR 2015-16; | - |
| G4-EC2 | Financial implications and other risks and opportunities for the organization's activities due to climate change | Pages 57-59 SR 2015-16; For additional information, please refer to the Bank's CDP response on www.cdp.net | - |
| G4-EC3 | Coverage of the organization's defined benefit plan obligations | Page 29 SR 2015-16; Pages 186-190 AR 2015-16 | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|---|---|--|
| MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS | | | |
| G4-DMA | | Page 30 SR 2015-16; | - |
| G4-EC7 | Development and impact of infrastructure investments and services supported | Page 31 SR 2015-16; | - |
| G4-EC8 | Significant indirect economic impacts, including the extent of impacts | Page 31 SR 2015-16; | - |
| CATEGORY: ENVIRONMENTAL | | | |
| MATERIAL ASPECT: MATERIALS | | | |
| G4-DMA | | Pages 13, 57 SR 2015-16; | - |
| G4-EN1 | Materials used by weight or volume | Page 61 SR 2015-16; | - |
| MATERIAL ASPECT: ENERGY | | | |
| G4-DMA | | Pages 60-61 SR 2015-16; | - |
| G4-EN3 | Energy consumption within the organization | Page 60 SR 2015-16; | - |
| G4-EN4 | Energy consumption outside of the organization | Energy consumed on account of (conventional) paper usage and employee commute is 59061 GJ and 9042 GJ respectively. | - |
| G4-EN5 | Energy intensity | Page 60 SR 2015-16; | - |
| G4-EN6 | Reduction of energy consumption | Pages 58-61 SR 2015-16; Energy savings reported are estimated annualized energy savings in terms of the potential of electricity savings that could be achieved. | - |
| G4-EN7 | Reductions in energy requirements of products and services | Pages 58-61 SR 2015-16; The nature of banking products is service oriented and not energy intensive however the Bank through its digital banking initiatives, aims to reduce the environmental impacts of its product and services. | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|---|---|--|
| MATERIAL ASPECT: EMISSIONS | | | |
| G4-DMA | | Page 57 SR 2015-16 | - |
| G4-EN15 | Direct greenhouse gas (GHG) emissions (Scope 1) | Page 60 SR 2015-16 | - |
| G4-EN16 | Energy indirect greenhouse gas (GHG) emissions (Scope 2) | Page 60 SR 2015-16 | - |
| G4-EN17 | Other indirect greenhouse gas (GHG) emissions (Scope 3) | Page 60 SR 2015-16 | - |
| G4-EN18 | Greenhouse gas (GHG) emissions intensity | Page 60 SR 2015-16 | - |
| G4-EN19 | Reduction of greenhouse gas (GHG) emissions | Pages 58-61 SR 2015-16; | - |
| MATERIAL ASPECT: EFFLUENTS AND WASTE | | | |
| G4-DMA | | Pages 59-61 SR 2015-16; | - |
| G4-EN23 | Total weight of waste by type and disposal method | Page 61 SR 2015-16; | - |
| MATERIAL ASPECT: PRODUCTS AND SERVICES | | | |
| G4-DMA | | Page 62 SR 2015-16; | - |
| G4-EN27 | Extent of impact mitigation of environmental impacts of products and services | Page 62 SR 2015-16; | - |
| MATERIAL ASPECT: COMPLIANCE | | | |
| G4-DMA | | Page 27 SR 2015-16; | - |
| G4-EN29 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations | During the year, there were no significant fines or non-monetary sanctions levied on the Bank for non-compliance with environmental laws and regulations. | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|--|---|--|--|
| MATERIAL ASPECT: TRANSPORT | | | |
| G4-DMA | | Page 60 SR 2015-16; | - |
| G4-EN30 | Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce | The GHG emissions (Scope 3) relating to company provided shuttle bus services for employees during the year was 670.04 tonnes of CO ₂ e. | - |
| MATERIAL ASPECT: SUPPLIER ENVIRONMENTAL ASSESSMENT | | | |
| G4-DMA | | During the year, we have initiated a comprehensive vendor risk assessment towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years. | - |
| G4-EN32 | Percentage of new suppliers that were screened using environmental criteria | | - |
| CATEGORY: SOCIAL | | | |
| SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK | | | |
| MATERIAL ASPECT: EMPLOYMENT | | | |
| G4-DMA | | Page 49 SR 2015-16; | - |
| G4-LA1 | Total number and rates of new employee hires and employee turnover by age group, gender and region | Page 49 SR 2015-16; | - |
| G4-LA2 | Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation | Page 186-190 AR2015-16 | - |
| G4-LA3 | Return to work and retention rates after parental leave, by gender | 2156 employees availed parental leave (Male – 1656, Female – 500). Out of this 2153 (Male- 1656, Female – 497) returned to work and are still on company rolls as on 31st March 2016. | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|--|--|--|
| MATERIAL ASPECT: LABOR/MANAGEMENT RELATIONS | | | |
| G4-DMA | | Page 49 SR 2015-16; | - |
| G4-LA4 | Minimum notice periods regarding operational changes, including whether these are specified in collective agreements | The operational changes at branches are conducted in accordance with applicable regulations and RBI guidance, and prior notice is given to relevant employees. | - |
| MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY | | | |
| G4-DMA | | Page 53 SR 2015-16; | - |
| G4-LA6 | Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender | There have been no work related employee fatalities during the year. | - |
| MATERIAL ASPECT: TRAINING AND EDUCATION | | | |
| G4-DMA | | Page 50 SR 2015-16; | - |
| G4-LA9 | Average hours of training per year per employee by gender, and by employee category | Page 51 SR 2015-16; | - |
| G4-LA10 | Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings | Pages 50-52 SR 2015-16; | - |
| G4-LA11 | Percentage of employees receiving regular performance and career development reviews, by gender and by employee category | Pages 50-52 SR 2015-16; during the year 100% of eligible employees (Male – 23669, Female – 7908) received the performance feedback. | - |
| MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY | | | |
| G4-DMA | | Page 49 SR 2015-16; | - |
| G4-LA12 | Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity | Pages 22,49 SR 2015-16; | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|--|--|--|
| MATERIAL ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN | | | |
| G4-DMA | | We follow the principle of meritocracy and there is no difference in basic salary and remuneration of women to men compared at similar experience and employment grade. | - |
| G4-LA13 | Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation | | - |
| MATERIAL ASPECT: SUPPLIER ASSESSMENT FOR LABOR PRACTICES | | | |
| G4-DMA | | During the year, we have initiated a comprehensive vendor risk assessment towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years. | - |
| G4-LA14 | Percentage of new suppliers that were screened using labor practices criteria | | - |
| MATERIAL ASPECT: LABOR PRACTICES GRIEVANCE MECHANISMS | | | |
| G4-DMA | | Page 26 SR 2015-16; | - |
| G4-LA16 | Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms | Page 11 SR 2015-16; Page 80 AR 2015-16 | - |

SUB-CATEGORY: HUMAN RIGHTS

MATERIAL ASPECT: INVESTMENT

| | | | |
|--------|---|--|---|
| G4-DMA | | We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. | - |
| G4-HR1 | Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening | | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|--|---|--|
| G4-HR2 | Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained | We have a 'Policy on Human Rights' in place. Aspects of Human Rights are also covered under the 'Code of Conduct & Ethics'. All employees have to undergo mandatory e-learning module on the Code and confirm the acceptance of the Code. During the year we have imparted 3,975 hours of classroom based training on Code of Conduct & Ethics. | - |
| MATERIAL ASPECT: NON-DISCRIMINATION | | | |
| G4-DMA | | Page 55 SR 2015-16; | - |
| G4-HR3 | Total number of incidents of discrimination and corrective actions taken | There have been no incidents of discrimination reported during the year. | - |
| MATERIAL ASPECT: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING | | | |
| G4-DMA | | Page 55 SR 2015-16; | - |
| G4-HR4 | Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights | Our direct operations do not have significant risk of violation of the right to exercise freedom of association and collective bargaining. | - |
| MATERIAL ASPECT: CHILD LABOR | | | |
| G4-DMA | | During the year, we have initiated a comprehensive vendor risk assessment towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years. | - |
| G4-HR5 | Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor | | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|--|---|--|
| MATERIAL ASPECT: FORCED OR COMPULSORY LABOR | | | |
| G4-DMA | | During the year, we have initiated a comprehensive vendor risk assessment towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years. | - |
| G4-HR6 | Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor | | - |
| MATERIAL ASPECT: INDIGENOUS RIGHTS | | | |
| G4-DMA | | Our direct operations have no reported incidents of violations involving rights of indigenous peoples. We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. | - |
| G4-HR8 | Total number of incidents of violations involving rights of indigenous peoples and actions taken | | - |
| MATERIAL ASPECT: SUPPLIER HUMAN RIGHTS ASSESSMENT | | | |
| G4-DMA | | We have initiated dialogue with key suppliers and plan to put a formal policy in place by subsequent reporting cycle. | - |
| G4-HR10 | Percentage of new suppliers that were screened using human rights criteria | | - |
| MATERIAL ASPECT: HUMAN RIGHTS GRIEVANCE MECHANISMS | | | |
| G4-DMA | | Nil for direct operations. | - |
| G4-HR12 | Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms | | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|--|---|--|--|
| SUB-CATEGORY: SOCIETY | | | |
| MATERIAL ASPECT: LOCAL COMMUNITIES | | | |
| G4-DMA | | Page 65 SR 2015-16; | - |
| G4-SO1 | Percentage of operations with implemented local community engagement, impact assessments, and development programs | Pages 65-66 SR 2015-16; | - |
| G4-SO2 | Operations with significant actual and potential negative impacts on local communities | Our direct operations do not have significant actual and potential negative impacts on local communities. | - |
| MATERIAL ASPECT: ANTI-CORRUPTION | | | |
| G4-DMA | | Pages 26-27 SR 2015-16; | - |
| G4-SO3 | Total number and percentage of operations assessed for risks related to corruption and the significant risks identified | All the operations of the Bank are covered through 'Code of Conduct & Ethics' and 'Business Gift Policy' which address issues of bribery and corruption. We abide by RBI guidance on these topics and have also framed policies and procedures to counter risks related to fraud and money laundering. | - |
| G4-SO4 | Communication and training on anti-corruption policies and procedures | Page 26 SR 2015-16; | - |
| MATERIAL ASPECT: ANTI-COMPETITIVE BEHAVIOR | | | |
| G4-DMA | | Page 26 SR 2015-16; | - |
| G4-SO7 | Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes | Nil | - |
| MATERIAL ASPECT: COMPLIANCE | | | |
| G4-DMA | | Page 27 SR 2015-16; | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|--|---|--|--|
| G4-SO8 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations | Page 163 AR 2015-16 | - |
| MATERIAL ASPECT: PRODUCT AND SERVICE LABELING | | | |
| G4-DMA | | Page 33 SR 2015-16; | - |
| G4-PR3 | Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements | Page 34 SR 2015-16; | - |
| G4-PR4 | Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes | Page 163 AR 2015-16 | - |
| G4-PR5 | Results of surveys measuring customer satisfaction | Page 39 SR 2015-16; | - |
| MATERIAL ASPECT: MARKETING COMMUNICATIONS | | | |
| G4-DMA | | Page 24 SR 2015-16; | - |
| G4-PR6 | Sale of banned or disputed products | We do not sell products that are banned by relevant authorities. We are guided by the Negative Screening List of RBI in our lending activities to not finance/refinance certain banned sectors. Further, we a Code of Right Sell and Product Suitability Matrix to guide us in selling appropriate products to customers based on their profile and needs. | - |
| G4-PR7 | Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes | During the year, there were no significant incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship. | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|---|--|--|--|
| MATERIAL ASPECT: CUSTOMER PRIVACY | | | |
| G4-DMA | | Page 37 SR 2015-16; | - |
| G4-PR8 | Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data | Page 37 SR 2015-16; | - |
| MATERIAL ASPECT: COMPLIANCE | | | |
| G4-DMA | | | - |
| G4-PR9 | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services | Page 163 AR 2015-16 | - |
| SUB-CATEGORY: FINANCIAL SERVICES SECTOR SUPPLEMENT | | | |
| FS-DMA | Policies with specific environmental and social components applied to business lines | We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. | - |
| FS-DMA | Procedures for assessing and screening environmental and social risks in business lines | | - |
| FS-DMA | Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions | | - |
| FS-DMA | Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines | | - |
| FS-DMA | Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities | | - |
| FS-6 | Percentage of the portfolio for business lines by specific region, size (e.g. Micro/SME/Large) and by sector | Pages 146,148,249 AR 2015-16 | - |
| FS-7 | Monetary value of products and services designed to deliver A specific social benefit for each business line broken down by purpose | Pages 29, 40 SR 2015-16; | - |
| FS-8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | Pages 29, 57 SR 2015-16; | - |

| DMA and Indicators | Disclosure item description | Page / Reference | Omission(s) identified and Explanation |
|--------------------|---|---|--|
| FS-DMA | Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures | We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. We shall be able to report on the performance of the policy in the subsequent years. | - |
| FS-10 | Percentage and number of companies held in the institution's Portfolio with which the reporting organization has interacted on environmental or social issues | We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. We shall be able to report on the performance of the policy in the subsequent years. | - |
| FS-11 | Percentage of assets subject to positive and negative Environmental or social screening | We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. We shall be able to report on the performance of the policy in the subsequent years. | - |
| FS-13 | Access points in low-populated or economically disadvantaged areas by type | Pages 40-43 SR 2015-16; | - |
| FS-14 | Initiatives to improve access to financial services for disadvantaged people | Pages 40-43 SR 2015-16; | - |
| FS-DMA | Policies for the fair design and sale of financial products and services | Pages 26, 36-38 SR 2015-16; | - |
| FS-DMA | Initiatives to enhance financial literacy by type of beneficiary | Page 43 SR 2015-16; | - |