# Business Responsibility and Sustainability Reporting

## SECTION A- GENERAL DISCLOSURES

### I. Details of the listed entity

**I-1. Corporate Identity Number (CIN) of the listed entity** L65923MH2008PLC261472

**I-2. Name of the listed entity** SURYODAY SMALL FINANCE BANK LIMITED

**I-3. Year of incorporation** 10/11/2008

**I-4. Registered office address** Unit No.1101, Sharda Terraces, Plot No.65, Sector 11, CBD Belapur, Navi Mumbai 400614

**I-5. Corporate address** 7th Floor, Seawoods Grand Central Tower. No. 1, Plot No. R-1, Sector 40, Navi Mumbai, Maharashtra 400706

**I-6. E-mail** inv.relations@suryodaybank.com

**I-7. Telephone** 022-41856700 022-40435800

**I-8. Website** https://suryoday.bank.in/

**I-9. Financial year for which reporting is being done** FY 2025-26

**I-10. Name of the Stock Exchange(s) where shares are listed** National Stock Exchange of India Limited, BSE Limited

**I-11. Paid-up Capital** 1,06,28,48,240

**I-12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report.**

Mr. Himadri Das- Investor Relations
inv.relations@suryodaybank.com
Land line number: 022-41856700 022-40435800

**I-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

**I-14. Name of assurance provider** N/A

**I-15. Type of assurance obtained** Not applicable

### II. Products/services

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

| S. No. | Description of Main Activity | Description of Business Activity | % of Turnover of the entity |
|---|---|---|---|
| 1 | The Bank offers a range of deposit and loan products, to suit varying customer needs. These include Savings Accounts, Current Accounts, Fixed/ Recurring Deposits, Microfinance Loans for Financial Inclusion, Affordable Housing Loans, Commercial Vehicle Loans, etc. | Financial service activities, other than Insurance | 100 |

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

| S. No. | Product/Service | NIC Code | % of total Turnover contributed |
|---|---|---|---|
| 1 | Banking, Treasury, Wholesale Banking, and other Banking Operations | 64191 | 100 |

## III. Operations

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

| Location | Number of Plants | Number of Offices | Total |
|---|---|---|---|
| National | 0 | 717 | 717 |
| International | 0 | 0 | 0 |

**III-19. Markets served by the entity:**

**a. Number of locations**

| Location | Number |
|---|---|
| National (No. of States) | 15 |
| International (No. of Countries) | 0 |

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

Nil, as per the nature of business and services, exports as an activity is not applicable.

**c. A brief on types of customers**

The Bank's customer base is primarily comprised of the microfinance segment and also includes customers engaged in sectors such as MSME/SME, Agriculture and Allied Activities, Etc.

## IV. Employees

**IV-20. Details as at the end of Financial Year**

**a. Employees and workers (including differently abled):**

| No | Particulars | Total(A) | Male | | Female | |
|---|---|---|---|---|---|---|
| | | | No(B) | %(B/A) | No(C) | %(C/A) |
| | **Employees** | | | | | |
| 1 | Permanent (D) | 8574 | 7608 | 88.73% | 966 | 11.27% |
| 2 | Other than Permanent (E) | 185 | 150 | 81.08% | 35 | 18.92% |
| 3 | Total employees (D + E) | 8759 | 7758 | 88.57% | 1001 | 11.43% |
| | **Workers** | | | | | |
| 1 | Permanent (F) | 0 | 0 | 0 | 0 | 0 |
| 2 | Other than Permanent (G) | 0 | 0 | 0 | 0 | 0 |
| 3 | Total Workers (F + G) | 0 | 0 | 0 | 0 | 0 |

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

| No | Particulars | Total(A) | Male | | Female | |
|---|---|---|---|---|---|---|
| | | | No(B) | %(B/A) | No(C) | %(C/A) |
| | **Differently Abled Employees** | | | | | |
| 1 | Permanent (D) | 0 | 0 | 0 | 0 | 0 |
| 2 | Other than Permanent (E) | 0 | 0 | 0 | 0 | 0 |
| 3 | Total differently abled employees (D + E) | 0 | 0 | 0 | 0 | 0 |
| | **Differently Abled Workers** | | | | | |
| 1 | Permanent (F) | 0 | 0 | 0 | 0 | 0 |
| 2 | Other than Permanent (G) | 0 | 0 | 0 | 0 | 0 |
| 3 | Total Workers (F + G) | 0 | 0 | 0 | 0 | 0 |

**IV-21. Participation/Inclusion/Representation of women**

| | Total(A) | No. and percentage of Females | |
|---|---|---|---|
| | | No(B) | %(B/A) |
| Board of Directors | 8 | 1 | 12.50% |
| Key Management Personnel | 4 | 0 | 0.00 |

**IV-22. Turnover rate for permanent employees and workers. (Disclose trends for the past 3 years)**

| | FY 25-26 (Turnover rate in current FY) | | | FY 24-25 (Turnover rate in previous FY) | | | FY 23-24 (Turnover rate in the year prior to the previous FY) | | |
|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total |
| Permanent Employees | 60.88% | 68.67% | 61.72% | 61.15% | 64.68% | 61.51% | 68.28% | 67.64% | 68.22% |
| Permanent Workers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

**V-23. (a) Names of holding / subsidiary / associate companies / joint ventures.**

| S. No. | Name of the holding / subsidiary / associate companies / joint ventures (A) | Indicate whether holding/ subsidiary/ associate/ 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 | N/A | N/A | N/A | N/A |

## VI. CSR Details

**VI-24. Provide the following CSR details**

i) Whether CSR is applicable as per section 135 of Companies Act, 2013 - Yes

ii) Turnover (in Rs.) - 25199667398

iii) Net worth (in Rs.) - 20783175034

## VII. Transparency and Disclosures Compliances

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

| Stakeholder group from whom complaint is received | Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy) | FY 25-26 | | | FY 24-25 | | |
|---|---|---|---|---|---|---|---|
| | | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks |
| Communities | The Stakeholders Relationship Committee looks after the matters related to communities' grievance (if any). The link to address Investors' grievance (if any) is given below: https://suryoday.bank.in/assets/pdf/policies/INVESTOR-HELPDESK.pdf | 0 | 0 | NA | 0 | 0 | NA |
| Investors (other than shareholders) | Yes. The Stakeholders Relationship Committee looks after the matters related to Investors' grievance (if any). The link to address Investors' grievance (if any) is given below: https://www.suryodaybank.in/ assets/pdf/policies/INVESTOR HELPDESK.pdf | 0 | 0 | NA | 0 | 0 | NA |

| 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 25-26 | | | FY 24-25 | | |
|---|---|---|---|---|---|---|---|
| | | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks |
| Shareholders | Yes. The Stakeholders Relationship Committee looks after the matters related to shareholders' grievance (if any). The link to address Investors' grievance (if any) is given below: https:// www.suryodaybank. in/ assets/pdf/policies/ INVESTOR HELPDESK.pdf | 0 | 0 | NA | 0 | 0 | NA |
| Employees and workers | Yes, https://suryoday.work-line.hr/Content/CMSEmp-DocumentView.aspx?cate-code=1&pagemode=A&type | 0 | 0 | NA | 4 | 0 | NA |
| Customers | Yes, https://suryoday. bank.in/assets/pdf/ policies/suryoday-policy-on-customer-service-fy24-25-2-0.pdf | 16494 | 347 | The pending `complaints will be resolved at the earliest | 11804 | 303 | The pending complaints are resolved. |
| Value Chain partners | No | 0 | 0 | NA | 0 | 0 | NA |
| Other (please specify) | No | 0 | 0 | NA | 0 | 0 | NA |

**Remarks:** The Bank launched multiple new digital banking products, resulting in a significant expansion of the customer base. This growth, coupled with increased digital adoption, contributed to a corresponding rise in the number of customer complaints.

**VII-26. Overview of the entity's material responsible business conduct issues. Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format**

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 1 | Compliance with Regulatory oversight under The RBI Act 1949, The Companies Act 2013, The SEBI Act , specifically with respect to listing of shares on BSE and NSE | Opportunity | Critical aspect of the both Banking Industry and as Corporate enterprise, and full compliance entails good reputation, commensurate business opportunity , investor support | | Positive |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 2 | Compliance with Regulatory oversight under The RBI Act 1949, The Companies Act 2013, The SEBI Act , specifically with respect to listing of shares on BSE and NSE | Risk | Non-compliance has financial and pecuniary risks such as penalties and regulatory strictures which can curb Board independence and Management of Business opportunities | The Bank conducts frequent reviews of the products and processes through various committees set under the Risk Management Committee of the Board to ensure compliance under various regulations. | Negative |
| 3 | Financial Inclusion and inclusive Banking | Opportunity | The genesis of the Bank as micro-finance lending institution has inclusive finance in its DNA. The crucial role in rural, semi-urban areas, as also the target segment which is unbanked, financially non-literate, economically weaker sections. | | Positive |
| 4 | Financial Inclusion and inclusive Banking | Risk | a. Unsecured lending<br>b. loan repayments collected through cash<br>c. loan repayments collected through cash | a. Suitable pricing, Robust Credit Underwriting, Strong In-house Collection Team and Coverage under Credit Guarantee<br>b. insurance, Audit Check, Moving towards Standing Instruction Clearance | Negative |
| 5 | Transparency & Disclosure | Opportunity | Reputation Compliance Stakeholder involvement – as investor for economic benefits, As customer – for asset segment ( viz fairness and customer orientation for deposit segment) | | Positive |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 6 | Transparency & Disclosure | Risk | Limited to what is disclosed and/ or not disclosed | All the policies are published on the Bank's website. Complete disclosure about product details to the customers at the time of disbursement. Bank also conducts periodic customer interaction and customer awareness programme. | Negative |
| 7 | Corporate Governance & Ethics | Opportunity | Basic and fundamental concept of Banking and ESG principles revolve around Corporate Governance and Ethics. The positive affects span across all stakeholders and has business implications | | Positive |
| 8 | Corporate Governance & Ethics | Risk | Wrong perception, misconception and/ or misinformation regarding the said aspect can have negative implications for business and management independence. | The Bank follows best in class governance practices. | Negative |
| 9 | Economic Performance and Financial Capital | Opportunity | Economic performance leads to enhancement in financial capital and vice versa. Both are crucial for business performance and crucial for nature of business / sector the Bank is functioning in. | | Positive |
| 10 | Economic Performance and Financial Capital | Risk | Failure in one can constrain the other and vice versa | The Bank maintains adequate liquidity and capital buffer above the regulator prescribed limits. | Negative |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 11 | Data Security | Opportunity | Appropriate and adequate safety systems create trust and confidence in the Bank Operations and its Management and generates customer satisfaction | | Positive |
| 12 | Data Security | Risk | Failure in any aspect can lead to regulatory censure and customer dissatisfaction | External Controls: Antivirus, Data Classification, Encryption, Application Control, Proxy, TACACS – Radius, NSX – Zero Trust, Decoy Internal Controls: Penetration Test, Dark-Web Monitor, Anti-Phishing, Brand Monitor, Malware Monitor, Rouge App Monitor, DDoS Service, Firewall, Intrusion Prevention IT Security Risk Governance, IT Policies / Processes Check, IT Security Risk Reporting, IT Audits | Negative |
| 13 | Customer Privacy | Risk | Failure in any aspect can lead to regulatory censure and customer dissatisfaction | Masking of KYC documents, OTP enabled transactions, M-PIN enabled mobile login, Timely password change for digital banking | Negative |
| 14 | Customer Satisfaction | Opportunity | Appropriate and customer orientation in products, policies, services and communication results in commensurate satisfaction Management and Bank's operations and generates customer satisfaction and incremental business opportunities | | Positive |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 15 | Customer Satisfaction | Risk | Failure in any aspect can lead to loss of business opportunities and business traction | The Bank has put in place all the regulatory grievance redress mechanism and also proactively reaches out to customers through various mediums. | Positive |
| 16 | Risk Management | Opportunity | As a financial institution the Risk Management framework is critical in every respect to every stakeholder identified – internal and external. The Risk Management function reports to the MD&CEO and is independent of Operations and Business. The Bank is embarking on a detailed program to enhance its Risk Management Systems to include assessment on Environment Risk – transition and mitigation. | | Positive |
| 17 | Lending Practices | Opportunity | The Bank ensures that its lending practices and sales efforts are underlined with good and fair conduct- mainly ensuring non-mis-selling of products, transparency in terms and conditions, pro-active measures to ensure the customer interest is addressed upfront. The published marketing material and literature & statements are cogent, clear and non-ambiguous. The Bank is in the process of reviewing its policies and relevant frameworks it is meant to abide by. | | Positive |

| S. No. | Material issue identified | Indicate whether risk or opportunity (R/O) | Rationale for identifying the risk / opportunity | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications) |
|---|---|---|---|---|---|
| 18 | Consumption Emissions Reduction | Opportunity | As part of its ongoing efforts to reduce long-term operational costs and strengthen stakeholder perception, the Bank has established a mechanism to track its Scope 1 and Scope 2 emissions, as reflected in its current environmental disclosures. The Bank is in the process of evaluating a framework to extend this tracking to Scope 3 emissions in a phased manner going forward. | | Positive |
| 19 | Consumption Emissions Reduction | Risk | Failure to achieve and work towards climate amelioration, can create negative perception of Bank amongst its stakeholders. | The Bank plans to form an ESG Committee in the current fiscal to address this aspect. | Negative |
| 20 | Employee Training & Development | Opportunity | To attract and retain high quality talent across departments and regions of the Bank etc. | | Positive |
| 21 | Employee Training & Development | Risk | Inadequate training and development can deter business development both in mid and long term, and result in employee attrition | The Bank has been regularly conducting digital and physical training for all employees both on internal products and processes, regulatory and business related updates, including behavioural trainings. | Negative |
| 22 | Community Engagement | Opportunity | The nature of business and customer segment the Bank caters to provides an opportunity for creating positive interface and has potential for business enhancement | | Positive |

## SECTION B- MANAGEMENT AND PROCESS DISCLOSURES

### Policy and management processes

| Disclosure Questions | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|---|---|---|---|---|---|---|---|---|
| 1. a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No) | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes |
| 1. b. Has the policy been approved by the Board? (Yes/No) | No | No | No | No | No | No | No | No | No |
| 1. c. Web Link of the Policies, if available | https://suryoday.bank.in/assets/pdf/policies/suryoday-corporate-governance-policy-fy-25-26-1.0.pdf | https://suryoday.bank.in/assets/pdf/policies/Collection-and-Recovery-Policy-(1).pdf | https://suryoday.bank.in/assets/pdf/policies/Suryoday_Compensation_Policy_FY23-24_4.0.pdf | https://suryoday.bank.in/assets/pdf/policies/Fair-Practices-Code.pdf | https://suryoday.bank.in/assets/pdf/policies/suryoday-corporate-governance-policy-fy-25-26-1.0.pdf | https://suryoday.bank.in/assets/pdf/policies/suryoday-corporate-governance-policy-fy-25-26-1.0.pdf | https://suryoday.bank.in/assets/pdf/policies/suryoday-corporate-governance-policy-fy-25-26-1.0.pdf | https://suryoday.bank.in/assets/pdf/policies/Suryoday_Customer_Compensation_Policy_FY21-22_2.0.pdf | https://suryoday.bank.in/assets/pdf/policies/suryoday-customer-grievance-redressal-policy-fy24-25-2.0.pdf |
| 2. Whether the entity has translated the policy into procedures. (Yes / No) | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 3. Do the enlisted policies extend to your value chain partners? (Yes/No) | No | No | No | No | No | No | No | No | No |

| Disclosure Questions | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|---|---|---|---|---|---|---|---|---|
| 4. Name of the national and international codes/certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle. | - | - | - | - | - | - | - | - | - |
| 5. Specific commitments, goals and targets set by the entity with defined timelines, if any. | The Bank is evaluating the development of specific sustainability commitments, goals, and targets with defined timelines, which will be established as its ESG framework continues to evolve. | | | | | | | | |
| 6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met. | The Company recognizes the importance of measurable ESG commitments and intends to progressively establish appropriate goals and targets. Performance against these commitments will be evaluated and reported following their formal adoption. | | | | | | | | |

## 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) | At Suryoday, our commitment to responsible banking is rooted in our founding purpose, extending financial inclusion to India's unbanked and underbanked communities. This year, we continued to strengthen our presence across the country, adding new branch offices and expanding our reach to better serve our customers. This growth was reflected in our energy consumption, which increased on account of the new branches added and our relocation to a larger corporate office. At the same time, we optimised resource use, replacing manual taps with sensor-based fixtures, which helped reduce our overall water consumption compared to the previous year. We also significantly strengthened our investment in our people, with an increased amount of HR, health and safety, and up-skill training programs for our employees during the year.<br><br>We recognise that sustainability reporting is a continuing journey. As our systems and processes mature, we are working towards better visibility into areas such as energy, waste and value chain tracking, alongside strengthening the governance frameworks.<br><br>We remain committed to inclusive growth and to building a Bank that is transparent, accountable, and responsive to all our stakeholders. |
| 8. | Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies). | Details of the BR head: 1. DIN: 02303132 2. Name: Mr. Baskar Babu Ramachandran 3. Designation: Managing Director & Chief Executive Officer 4. Telephone number: 022-40438000 5. e-mail id: baskar.babu@suryodaybank.com |
| 9. | Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details. | Yes, the Bank has in place the Corporate Social Responsibility & ESG Committee which takes decisions on sustainability related issues. |

**10. Details of Review of NGRBCs by the Company: Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee**

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

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

| S. No, | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|---|---|---|---|---|---|---|---|---|
| 1 | No | No | No | No | No | No | No | No | No |

**12. If answer to question (1) above is No i.e. not all Principles are covered by a policy, reasons to be stated**

| | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|---|---|---|---|---|---|---|---|---|
| The entity does not consider the Principles material to its business (Yes/No) | | | | | | | Yes | | |
| The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No) | | | | | | | Yes | | |
| The entity does not have the financial or/human and technical resources available for the task (Yes/No) | | | | | | | Yes | | |
| It is planned to be done in the next financial year (Yes/No) | | | | | | | No | | |
| Any other reason (please specify) | | | | | | | | | |

## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

### PRINCIPLE 1

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

#### Essential Indicators

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

| Segment | Total number of training and awareness programmes held | Topics/principles covered under the training and its impact | Percentage of persons in respective category covered by the awareness programmes |
|---|---|---|---|
| Board of directors | 4 | Familiarization Program; they were nominated to Certification Programmes for IT and Cyber Security. Other Director/s were nominated to programmes covering Governance & Assurance and ESG. These programs familiarise newly joined directors with the bank and its working. The other programs inform about the latest trends in cyber security, governance and sustainability, and their impact on the entire ecosystem in which the bank operates. The information thus gained helps the board members in guiding the bank on policy matters. | 50.00% |
| Key Managerial personnel | 5 | Apart from mandatory training on compliance, cybersecurity and prevention of sexual harassment, key managerial personnel underwent training on Governance, ESG and the latest amendments in the Companies Act. These programmes helped to strengthen leadership and functional skills and keep leaders up to date with the latest developments in the regulatory environment. | 50.00% |
| Employees other than BoD and KMPs | 197 | Training programmes imparting product, process, systems and soft skills were conducted. Managerial development programmes were conducted as well. These programmes improve functional prowess, enhance leadership and communication skills, increase product knowledge and reinforce sales and interpersonal skills. | 100.00% |
| Workers | NA | NA | NA |

**EI-2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (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**

| Category | 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 | 0 | Public Debt Office (MRO), Reserve Bank of India | 2,00,000 | A penalty of ₹ 2,00,000/- (Rupees Two Lakhs only) has been imposed on the Bank for SGL bouncing in the current financial year in term of RBI Circular IDMD. DOD.17/11.01.01 (B) 2010-11 dated July 14, 2010. | Yes |
| Settlement | - | - | - | - | - |
| Compounding fee | - | - | - | - | - |

**Non-Monetary**

| Category | NGRBC Principle | Name of the regulatory/ enforcement agencies/ judicial institutions | Brief of the Case | Has an appeal been preferred? (Yes/No) |
|---|---|---|---|---|
| Imprisonment | 0 | 0 | 0 | 0 |
| Punishment | 0 | 0 | 0 | 0 |

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

| S. No | Case Details | Name of the regulatory/enforcement agencies/judicial institutions |
|---|---|---|
| 1 | 0 | 0 |

**EI-4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

Yes. The Bank has put in place a Code of Conduct which covers all its employees. The Code articulates the ethical principles and acceptable behavior that the employees are expected to demonstrate throughout their tenure as employees of the organization. It also guides all employees to uphold the values of the Bank. The Code covers aspects related but not limited to ethics, accountability, conflict of interest, bribery and corruption. The Bank has also adopted Code of Conduct for Directors & Senior Management to provide a framework to the Board members and Senior Management in ensuring adoption of highest ethical standards in managing the affairs of the Bank. The Bank's commitment to ethics and accountability is emphasized upon in interactions with all its stakeholders. Code of Conduct for Directors and Senior Management of the Bank:

https://suryoday.bank.in/assets/pdf/policies/suryoday-code-of-conduct-applicable-to-directors-&-sr-mgmt-of-the-bank-fy-25-26-1.0.pdf

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

| Category | Current Financial Year | Previous Financial Year |
|---|---|---|
| Directors | 0 | 0 |
| KMPs | 0 | 0 |
| Employees | 0 | 0 |
| Workers | 0 | 0 |

**EI-6. Details of complaints with regard to conflict of interest:**

| Category | Current Financial Year | | Previous Financial Year | |
|---|---|---|---|---|
| | Number - 25-26 | Remarks - 25-26 | Number - 24-25 | Remarks - 24-25 |
| Number of complaints received in relation to issues of Conflict of Interest of the Directors | 0 | 0 | 0 | 0 |
| Number of complaints received in relation to issues of Conflict of Interest of the KMPs | 0 | 0 | 0 | 0 |

**EI-7. Provide details of any corrective action taken or underway on issues related to fines/ penalties/ action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.**

There were no such instances of conflict-of-interest throughout the financial year.

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

| Particulars | Current Financial Year | Previous Financial Year |
|---|---|---|
| Number of days of accounts payables | 2.63 | 2.86 |

**EI-9. Open-ness of business - Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:**

| Parameter | Metrics | | FY25-26 | FY24-25 |
|---|---|---|---|---|
| Concentration of Purchases | a. | Purchases from trading houses as % of total purchases | 0 | 0 |
| | b. | Number of trading houses where purchases are made from | 0 | 0 |
| | c. | Purchases from top 10 trading houses as % of total purchases from trading houses | 0 | 0 |
| Concentration of Sales | a. | Sales to dealers / distributors as % of total sales | 0 | 0 |
| | b. | Number of dealers / distributors to whom sales are made | 0 | 0 |
| | c. | Sales to top 10 dealers / distributors as % of total sales to dealers / distributors | 0 | 0 |
| Share of RPTs in | a. | Purchases (Purchases with related parties / Total Purchases) | 0 | 0 |
| | b. | Sales (Sales to related parties / Total Sales) | 0 | 0 |
| | c. | Loans & advances (to related parties / total loans & advances) | 0 | 0 |
| | d. | Investments (in related parties / total investments) | 0 | 0 |

## Leadership Indicators

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

| S. No. | 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 |
|---|---|---|---|
| 1 | 0 | 0 | NA |

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

Yes. The entity has processes in place to manage conflicts of interest. Related party transactions are governed by the standard accounting policy and disclosure in line with the applicable policy.

## PRINCIPLE 2

**Businesses should provide goods and services in a manner that is sustainable and safe**

### Essential Indicators

**EI-1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

| Particulars | Current Financial Year | Previous Financial Year | Details of improvements in environmental and social impacts |
|---|---|---|---|
| R&D | - | - | N/A |
| Capex | - | - | N/A |

**EI-2.a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

No

**EI-2.b. If yes, what percentage of inputs were sourced sustainably?**

N/A

**EI-3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life for the following:**

| Category | Description |
|---|---|
| (a) Plastics (including packaging) | N/A |
| (b) E-waste | N/A |
| (c) Hazardous waste | N/A |
| (d) Other waste | N/A |

**EI-4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

N/A

### Leadership Indicators

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

| S. No. | NIC Code | Name of Product / Service | % of total Turnover contributed | Boundary for which the Life Cycle Perspective / Assessment was conducted | Whether conducted by independent external agency (Yes/No) | Results communicated in public domain (Yes/No) If yes, provide the web-link. |
|---|---|---|---|---|---|---|
| 1 | - | - | - | - | - | - |

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

| S. No. | Name of Product / Service | Description of the risk / concern | Action Taken |
|---|---|---|---|
| 1 | - | - | - |

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

| S. No. | Indicate input material | Recycled or re-used input material to total material | |
|---|---|---|---|
| | | FY25-26 | FY24-25 |
| 1 | - | - | - |

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

| | FY25-26 | | | FY24-25 | | |
|---|---|---|---|---|---|---|
| | Re-Used | Recycled | Safely Disposed | Re-Used | Recycled | Safely Disposed |
| Plastics (including packaging) | 0 | 0 | 0 | 0 | 0 | 0 |
| E-waste | 0 | 0 | 0 | 0 | 0 | 0 |
| Hazardous waste | 0 | 0 | 0 | 0 | 0 | 0 |
| Other waste | 0 | 0 | 0 | 0 | 0 | 0 |

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

| S. No. | Indicate product category | Reclaimed products and their packaging materials as % of total products sold in respective category |
|---|---|---|
| 1 | Not Applicable | |

## PRINCIPLE 3

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

### Essential Indicators

**EI-1.a. Details of measures for the well-being of employees:**

| Category | % of employees covered by | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Health insurance | | Accident insurance | | Maternity benefits | | Paternity benefits | | Day Care facilities | |
| | (A) | Number (B) | %(B /A) | Number (C) | %(C/A) | Number (D) | %(D/A) | Number (E) | %(E/A) | Number (F) | %(F/A) |
| **Permanent Workers** | | | | | | | | | | | |
| 100% | 7608 | 7608 | 100% | 7608 | 100% | 0 | 0.00% | 7608 | 100% | 0 | 0.00% |
| 100% | 966 | 966 | 100% | 966 | 100% | 966 | 100% | 0 | 0.00% | 0 | 0.00% |
| **100%** | **8574** | **8574** | **100%** | **8574** | **100%** | **966** | **100%** | **7608** | **100%** | **0** | **0.00%** |
| **Other than permanent Workers** | | | | | | | | | | | |
| Male | 150 | 150 | 100% | 150 | 100% | 0 | 0.00% | 150 | 100% | 0 | 0.00% |
| Female | 35 | 35 | 100% | 35 | 100% | 35 | 100% | 0 | 0.00% | 0 | 0.00% |
| **Total** | **185** | **185** | **100%** | **185** | **100%** | **35** | **100%** | **150** | **100%** | **0** | **0.00%** |

**Remark:** The previous year's figures for permanent and other-than-permanent employees were based on the number who had opted for these measures. The Company has since aligned its interpretation with the intent of the disclosure, and the current year reflects all eligible and covered employees in this category.

**EI-1.b. Details of measures for the well-being of workers:**

| Category | % of employees covered by | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Health insurance | | Accident insurance | | Maternity benefits | | Paternity benefits | | Day Care facilities | |
| | (A) | Number (B) | %(B/A) | Number (C) | %(C/A) | Number (D) | %(D/A) | Number (E) | %(E/A) | Number (F) | %(F/A) |
| **Permanent Workers** | | | | | | | | | | | |
| Male | - | - | - | - | - | - | - | - | - | - | - |
| Female | - | - | - | - | - | - | - | - | - | - | - |
| **Total** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Other than permanent Workers** | | | | | | | | | | | |
| Male | - | - | - | - | - | - | - | - | - | - | - |
| Female | - | - | - | - | - | - | - | - | - | - | - |
| **Total** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |

**EI-1.c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format:**

| Particulars | Current Financial Year | Previous Financial Year |
|---|---|---|
| Cost incurred on wellbeing measures as a % of total revenue of the company | 0.00% | 0.00% |

**Remark:** The company provides employee well-being benefits such as health insurance, accident insurance, life insurance, and periodic medical camps. However, the expenditure incurred on these initiatives is not tracked separately. Therefore, the company is unable to report the percentage.

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

| Benefits | No. of employees covered as a % of total employees. (CY) | No. of workers covered as a % of total workers. (CY) | Deducted and deposited with the authority (Y/N/N.A.). (CY) | No. of employees covered as a % of total employees. (PY) | No. of workers covered as a % of total workers. (PY) | Deducted and deposited with the authority (Y/N/N.A.). (PY) |
|---|---|---|---|---|---|---|
| PF | 100% | - | Y | 100% | - | Y |
| Gratuity | 100% | - | Y | 100% | - | Y |
| ESI | NA | - | NA | NA | - | NA |
| Others – please specify | - | - | - | - | - | - |

**EI-3. 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, The Bank has made conscious efforts in this direction at its Corporate Office and intends to take similar measures across its branches in the future.

**EI-4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.**

Yes, the web link is not available since it is covered in the Internal HR policy.

**EI-5. Return to work and Retention rates of permanent employees and workers that took parental leave.**

| Gender | Permanent employees | | Permanent workers | |
|---|---|---|---|---|
| | Return to work rate | Retention rate | Return to work rate | Retention rate |
| Male | 100.00% | 100.00% | - | |
| Female | 100.00% | 100.00% | - | - |
| Total | 100.00% | 100.00% | - | - |

**EI-6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.**

| Category | Yes/No (If Yes, then give details of the mechanism in brief) |
|---|---|
| Permanent Workers | NA |
| Other than Permanent Workers | NA |
| Permanent Employees | Yes. The employees can reach out to their reporting manager and the HR department. |
| Other than Permanent Employees | Yes. The employees can reach out to their reporting manager and the HR department. |

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

| Category | FY25-26 | | | FY24-25 | | |
|---|---|---|---|---|---|---|
| | Total employees / workers in respective category (A) | No. of employees / workers in respective category, who are part of association(s) or Union (B) | % (B / A) | Total employees / workers in respective category (C) | No. of employees / workers in respective category, who are part of association(s) or Union (D) | % (D / C) |
| **Total Permanent Employees** | **8574** | **0** | **0.00%** | **8649** | **0** | **0.00%** |
| Male | 7608 | 0 | 0.00% | 7748 | 0 | 0.00% |
| Female | 966 | 0 | 0.00% | 901 | 0 | 0.00% |
| **Total Permanent Workers** | **-** | **-** | **-** | **-** | **-** | **-** |
| Male | - | - | - | - | - | - |
| Female | - | - | - | - | - | - |

**EI-8. Details of training given to employees and workers:**

| Category | FY25-26 | | | | | FY24-25 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total (A) | On Health and safety measures | | On Skill upgradation | | Total (D) | On Health and safety measures | | On Skill upgradation | |
| | | No. (B) | % (B / A) | No. (C) | % (C / A) | | No. (E) | % (E / D) | No. (F) | % (F / D) |
| **Employees** | | | | | | | | | | |
| Male | 7758 | 6018 | 77.57% | 7121 | 91.79% | 7878 | 5594 | 71.01% | 4805 | 60.99% |
| Female | 1001 | 884 | 88.31% | 635 | 63.44% | 939 | 832 | 88.60% | 473 | 50.37% |
| **Total** | **8759** | **6902** | **78.80%** | **7756** | **88.55%** | **8817** | **6426** | **72.88%** | **5278** | **59.86%** |
| **Workers** | | | | | | | | | | |
| Male | - | - | - | - | - | - | - | - | - | - |
| Female | - | - | - | - | - | - | - | - | - | - |
| **Total** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |

**EI-9. Details of performance and career development reviews of employees and workers:**

| Category | FY25-26 | | | FY24-25 | | |
|---|---|---|---|---|---|---|
| | Total (A) | No. (B) | % (B / A) | Total (C) | No. (D) | %(D / C) |
| **Employees** | | | | | | |
| Male | 7758 | 7608 | 98.07% | 7878 | 7748 | 98.35% |
| Female | 1001 | 966 | 96.50% | 939 | 901 | 95.95% |
| **Total** | **8759** | **8574** | **97.89%** | **8817** | **8649** | **98.09%** |
| **Workers** | | | | | | |
| Male | **-** | **-** | **-** | **-** | **-** | **-** |
| Female | - | - | - | - | - | - |
| **Total** | - | - | - | - | - | - |

**Remark:** The previous year's disclosure has been restated to align with the current year's reporting approach, as the performance of other than permanent employees is not subject to a formal evaluation process.

**EI-10.a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/No). If yes, the coverage such system?**

Yes. All branches and offices have CCTV cameras and fire extinguishers. Mock drills are performed periodically

**EI-10.b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

Fire safety hazards are identified at periodic intervals and mock drills are conducted for emergency preparedness.

**EI-10.c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)**

The Bank continuously monitors potential work-related hazards and takes necessary actions. In respect of any work-related incidents and potent, are reported to respective HR and Admin point of contacts by employees.

**EI-10.d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes

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

| Safety Incident/Number | Category | FY25-26 | FY24-25 |
|---|---|---|---|
| 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 |
| Number of Permanent Disabilities | Employees | 0 | 0 |
| | Workers | 0 | 0 |

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

1. The Bank has enhanced the coverage for critical illness in the Group Medical Cover.
2. Conducted Annual Health check-ups, blood donation camps, eye and dental checkup camps.
3. Organised multiple webinars on health and nutrition.
4. The Bank has also undertaken several programmes to enhance gender diversity and inclusivity, including creating awareness about the POSH Act.
5. CCTV cameras and fire extinguishers are in place at branches and offices.

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

| | FY25-26 | | | FY24-25 | | |
|---|---|---|---|---|---|---|
| | 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 | Null | 0 | 0 | Null |
| Health & Safety | 0 | 0 | Null | 0 | 0 | Null |

**EI-14. Assessments for the year:**

| Category | % of your plants and offices that were assessed (by entity or statutory authorities or third parties) |
|---|---|
| Health and safety practices | 0.00% |
| Working Conditions | 0.00% |

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

Nil

### Leadership Indicators

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

No

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

Timely deduction and deposit of all applicable statutory dues (such as PF and PT) with the government.

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

Organized medical camps for employees and ensured improved ventilation and safe working conditions across facilities.

## PRINCIPLE 4

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

### Essential Indicators

**EI-1. Describe the processes for identifying key stakeholder groups of the entity.**

The Bank has its roots in micro-finance and therefore has various outreach and enablement linkages that provide insights into grassroots-level stakeholders. With regards to other stakeholders, the Bank has identified relevant key stakeholders in line with its business and corporate profile. The Corporate Social Responsibility & ESG Committee is already in place, and it is tasked with the mandate to further develop this program as may be required.

**EI-2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

| S. No. | Stakeholder Group | Whether identified as Vulnerable & Marginalized Group (Yes/No) | Channels of communication ( (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other | Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify) | Purpose and scope of engagement |
|---|---|---|---|---|---|
| 1 | Communities | Yes | Across various modes | Frequently through outreach | Awareness building and i nclusive financing |
| 2 | Investors | No | Interactive and well defined formats of communication and engagement | Quarterly or as required | Quarterly or as required |
| 3 | Employees | No | Interactive and well defined formats of communication and engagement | Frequently through outreach | Engagement and outreach |
| 4 | Customers | No | Across various modes | Frequently through outreach | Awareness Building and Inclusive Financing |

## PRINCIPLE 5

### Businesses should respect and promote human rights

### Essential Indicators

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

| Category | FY25-26 Total (A) | FY25-26 No. of employees / workers covered (D) | FY25-26 % (B / A) | FY24-25 Total (C) | FY24-25 No. of employees / workers covered (D) | FY24-25 %(D / C) |
|---|---|---|---|---|---|---|
| **Employees** | | | | | | |
| Male | 8574 | 8574 | 100.00% | 8649 | 8649 | 100.00% |
| Female | 185 | 185 | 100.00% | 168 | 168 | 100.00% |
| **Total** | **8759** | **8759** | **100.00%** | **8817** | **8817** | **100.00%** |
| **Workers** | | | | | | |
| Male | - | - | - | - | - | - |
| Female | - | - | - | - | - | - |
| **Total** | **-** | **-** | **-** | **-** | **-** | **-** |

**Remarks:**

Other than Permanent 2512

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

| Category | FY25-26 | | | | | FY24-25 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total (A) | Equal to Minimum Wage | | More than Minimum Wage | | Total (D) | Equal to Minimum Wage | | More than Minimum Wage | |
| | | No. (B) | % (B / A) | No. (C) | % (C / A) | | No. (E) | % (E / D) | No. (F) | % (F / D) |
| **Employees** | | | | | | | | | | |
| **Permanent** | **8574** | **3064** | **35.74%** | **5510** | **64.26%** | **8649** | **1675** | **19.37%** | **6974** | **80.63%** |
| Male | 7608 | 2721 | 35.76% | 4887 | 64.24% | 7748 | 1508 | 19.46% | 6240 | 80.54% |
| Female | 966 | 343 | 35.51% | 623 | 64.49% | 901 | 167 | 18.53% | 734 | 81.47% |
| **Other than Permanent** | **185** | **5** | **2.70%** | **180** | **97.30%** | **168** | **2** | 1.19% | **166** | **98.81%** |
| Male | 150 | 4 | 2.67% | 146 | 97.33% | 130 | 1 | 0.77% | 129 | 99.23% |
| Female | 35 | 1 | 2.86% | 34 | 97.14% | 38 | 1 | 2.63% | 37 | 97.37% |
| **Workers** | | | | | | | | | | |
| **Permanent** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| Male | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Female | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Other than Permanent** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| Male | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Female | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**EI-3. a. Details of remuneration/salary/wages, in the following format: Median remuneration/wages:**

| | Male | | Female | |
|---|---|---|---|---|
| | Number | Median remuneration/ salary/ wages of respective category | Number | Median remuneration/ salary/ wages of respective category |
| Board of Directors (BoD) | 7 | 1850000 | 1 | 2060000 |
| Key Managerial Personnel | 4 | 16000000 | 0 | 0 |
| Employees other than BoD and KMP | 7604 | 336475 | 966 | 342227 |
| Workers | 0 | 0 | 0 | 0 |

**EI-3. b. Provide information on Gross wages paid to females by the entity, in the following format:**

| Particulars | Current Financial Year | Previous Financial Year |
|---|---|---|
| Gross wages paid to females as % of total wages | 11.43% | 11.52% |

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

No. The Bank has not yet constituted a dedicated focal point/committee for this purpose and is currently in the process of instituting one.

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

The Bank has established internal mechanisms through which human rights-related grievances can be raised and redressed. Employees can report concerns relating to discrimination, harassment, or other human rights issues through HR grievance channel, the Bank's Whistle Blower Policy, which provides direct access to the Audit Committee and protection against retaliation, and the Internal Committee constituted under the POSH Act, 2013 for complaints of sexual harassment. Grievances are investigated by the designated authority and resolved within defined timelines.

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

| | FY25-26 | | | FY24-25 | | |
|---|---|---|---|---|---|---|
| | Filed during the year | Pending resolution at the end of year | Remarks | Filed during the year | Pending resolution at the end of year | Remarks |
| Sexual Harassment | 0 | 0 | Nil | 0 | 0 | The complaint received in last year has been resolved as per process and within timelines |
| Discrimination at workplace | 0 | 0 | Nil | 0 | 0 | - |
| Child Labour | 0 | 0 | Nil | 0 | 0 | - |
| Forced Labour/ Involuntary Labour | 0 | 0 | Nil | 0 | 0 | - |
| Wages | 0 | 0 | Nil | 0 | 0 | - |
| Other human rights related issues | 0 | 0 | Nil | 0 | 0 | - |

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

| Particulars | Current Financial Year | Previous Financial Year |
|---|---|---|
| Total Complaints reported under Sexual Harassment on Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH) | 0 | 1 |
| Complaints on POSH as a % of female employees / workers | 0 | 0.12% |
| Complaints on POSH upheld | 0 | 0 |

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

The Bank has Code of Conduct Committee Which addresses such issues

**EI-9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

**EI-10. Assessments for the year:**

| Category | % of your plants and offices that were assessed (by entity or statutory authorities or third parties) |
|---|---|
| Child labour | 0.00% |
| Forced/involuntary labour | 0.00% |
| Sexual harassment | 0.00% |
| Discrimination at workplace | 0.00% |
| Wages | 0.00% |
| Others – please specify | NA |

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

Assessments have not been conducted.

## PRINCIPLE 6

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

### Essential Indicators

**EI-1 Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

| Parameter | FY 25-26 | FY 24-25 |
|---|---|---|
| From renewable sources | | |
| Total electricity consumption (A) | 0.00 | 0.00 |
| Total fuel consumption (B) | 0.00 | 0.00 |
| Energy consumption through other sources ( C ) | 0.00 | 0.00 |
| Total energy consumed from renewable sources (A+B+C) | 0.00 | 0.00 |
| From non-renewable sources | | |
| Total electricity consumption (D) | 9839.24 | 8360.43 |
| Total fuel consumption (E) | 0.00 | 0.00 |
| Energy consumption through other sources (F) | 0.00 | 0.00 |
| Total energy consumed from non-renewable sources (D+E+F) | 9839.24 | 8360.43 |
| Total energy consumed (A+B+C+D+E+F) | 9839.24 | 8360.43 |
| Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees) | 3.90 GJ / Crore | 3.85 GJ / Crore |
| Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) | 79.42 GJ / Crore | 78.33 GJ / Crore |
| Energy intensity in terms of physical output (in terms of Full-time Employees (FTE)) | 1.15 GJ per FTE | 0.97 GJ per FTE |

**Remarks:** The increase in electricity consumption in FY 25-26 is primarily attributable to the relocation to a larger corporate office and the addition of seven new branch offices.

**EI-1. Indicate if any independent assessment/evaluation/assurance for energy has been conducted by an external agency. If Yes, provide the name of the agency:**

No

**EI-2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.**

No

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

| Parameter | FY 25-26 | FY 24-25 |
|---|---|---|
| Water withdrawal by source (in kilolitres) | | |
| (i) Surface water | 0.00 | 0.00 |
| (ii)Groundwater | 0.00 | 0.00 |
| (iii)Third party water | 110692.95 | 285472.00 |
| (iv)Seawater / desalinated water | 0.00 | 0.00 |
| (v) Others | 0.00 | 0.00 |
| Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v) | **110692.95** | **285472.00** |
| Total volume of water consumption (in kilolitres) | **110692.95** | **285472.00** |
| Water intensity per rupee of turnover (Water consumed / turnover) | 8.35 KL / | 27.85 KL / |
| Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) | 110692.95 KL / | 285472.00 KL / |
| Water intensity in terms of physical output (in terms of Full-time Employees (FTE)) | 11.90 KL per FTE | 33.01 KL per FTE |

**Remarks:** We have optimized water usage across our offices by replacing manual taps with sensor-based taps, leading to lower water consumption compared to the previous financial year.

**EI-3. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.**

No.

**EI-4. Provide the following details related to water discharged**

| Parameter | FY25-26 | FY24-25 |
|---|---|---|
| **Water discharge by destination and level of treatment (in kilolitres)** | | |
| **(i) To Surface water** | | |
| - No treatment | 0.00 | 0.00 |
| With treatment – please specify level of treatment | 0.00 | 0.00 |
| | 0 | 0 |
| **(ii) To Groundwater** | | |
| - No treatment | 0.00 | 0.00 |
| With treatment – please specify level of treatment | 0.00 | 0.00 |
| | 0 | 0 |
| **(iii) To Seawater** | | |
| - No treatment | 0.00 | 0.00 |
| With treatment – please specify level of treatment | 0.00 | 0.00 |
| | 0.00 | 0 |
| **(iv) Sent to third-parties** | | |
| - No treatment | 0.00 | 0.00 |
| With treatment – please specify level of treatment | 0.00 | 0.00 |
| | 0 | 0 |
| **(v) Others** | | |
| - No treatment | 0.00 | 0.00 |
| With treatment – please specify level of treatment | 0.00 | 0.00 |
| | 0 | 0 |
| **Total water discharged (in kilolitres)** | **0.00** | **0.00** |

**Remarks:** As a small finance bank engaged in retail banking, deposit-taking, and lending services, our operations are largely office and branch-based rather than industrial in nature. Consequently, our water discharge is restricted to routine use across our banking outlets and corporate offices, with no significant process-related or industrial effluent expected. Given this limited and non-industrial nature of discharge, granular reporting on discharge destination and treatment level has not been tracked separately and is not considered materially relevant to our business at this stage.

**EI-4. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.**

No

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

No

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

| Parameter | Please specify unit | Current Financial Year | Previous Financial Year |
|---|---|---|---|
| NOx | - | 0 | 0 |
| SOx | - | 0 | 0 |
| Particulate matter (PM) | - | 0 | 0 |
| Persistent organic pollutants (POP) | - | 0 | 0 |
| Volatile organic compounds (VOC) | - | 0 | 0 |
| Hazardous air pollutants (HAP) | - | 0 | 0 |
| Others – please specify in the remark section | - | 0 | 0 |

**EI-6. Indicate if any independent assessment/evaluation/assurance for Air emissions has been conducted by an external agency. If Yes, provide the name of the agency:**

No

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

| Parameter | Unit | FY 25-26 | FY 24-25 |
|---|---|---|---|
| Total Scope 1 emissions (Break-up of the GHG into $CO_2$, $CH_4$, $N_2O$, HFCs, PFCs, $SF_6$, NF3, if available) | $tCO_2e$ | 0 | 0 |
| Total Scope 2 emissions (Break-up of the GHG into $CO_2$, CH4, $N_2O$, HFCs, PFCs, $SF_6$, NF3, if available) | $tCO_2e$ | 1948.71 | 1662.79 |
| Total Scope 1 and Scope 2 emission intensity per rupee of turnover | $tCO_2e$ / rupee of turnover | 0.1470 $tCO_2e$ / | 0.1622 $tCO_2e$ / |
| Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) | $tCO_2e$ / $ Crore | 15.6629 | 15.8237 |
| Total Scope 1 and Scope 2 emission intensity in terms of physical output (in terms of Full-time Employees (FTE)) | $tCO_2e$ per FTE | 0.23 $tCO_2e$ per FTE | 0.19 per $tCO_2e$ |

**Remarks:** During FY 2025-26, the Bank's total Scope 1 and Scope 2 emissions increased over the previous financial year. While the emission intensity per rupee of turnover has increased correspondingly, the intensity adjusted for Purchasing Power Parity (PPP) reflects a marginal decline. This is attributable to the revision in the PPP conversion factor, which stood at 20.34 for FY 2025-26 as against 20.66 for FY 2024-25.

**EI-7. Indicate if any independent assessment/evaluation/assurance for GHG Emissions (Scope 1 and 2) has been conducted by an external agency. If Yes, provide the name of the agency: -**

No. N/A

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

No

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

| Parameter | FY25-26 | FY24-25 |
|---|---|---|
| **Total Waste generated (in metric tonnes)** | | |
| Plastic waste (A) | | |
| E-waste(B) | | |
| Bio-medical waste (C) | | |
| Construction and demolition waste (D) | | |
| Battery waste (E) | | |
| 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) | | |
| **Total (A + B + C + D + E + F + G + H)** | 0 | 0 |
| Waste intensity per rupee of turnover (Total Waste Generated / Revenue from operations) | 0.0000 MT / | 0.0000 MT / |
| Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Waste Generated / Revenue from operations adjusted for PPP) | | |
| Waste intensity in terms of physical output (Total Waste Generated / Physical Output) | 0.0000 MT / | 0.0000 MT / |
| Waste intensity (optional) the relevant metric may be selected by the entity | 0.0000 MT / of | 0.0000 MT / of |
| For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes) | | |
| Category of waste - Plastic | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Plastic Waste Recycled, Re-used and other recovery operations | 0 | 0 |

| Parameter | FY25-26 | FY24-25 |
|---|---|---|
| Category of waste - E-Waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total E-Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Category of waste - Bio-medical waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Bio-medical Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Category of waste - Construction and demolition waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Construction Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Category of waste - Battery waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Battery Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Category of waste - Radioactive waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Radioactive Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Category of waste - Other Hazardous waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Other Hazardous Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Category of waste - Other Non-Hazardous waste | | |
| (i) Recycled | | |
| (ii) Re-used | | |
| (iii) Other recovery operations | | |
| Total Other Non-hazardous Waste Recycled, Re-used and other recovery operations | 0 | 0 |
| Total | 0 | 0 |
| For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes) | | |
| Category of waste - Plastic | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total Plastic Waste Incineration, Landfilling and other disposal operations | 0 | 0 |
| Category of waste - E-Waste | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total E-waste Waste Incineration, Landfilling and other disposal operations | 0 | 0 |
| Category of waste - Bio-medical Waste | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |

| Parameter | FY25-26 | FY24-25 |
|---|---|---|
| Total Bio-medical Waste Incineration, Landfilling and other disposal operations | 0 | 0 |
| Category of waste - Construction and demolition waste | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total Construction Waste Incineration, Landfilling and other disposal operations | 0 | 0 |
| Category of waste - Battery | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total Battery Waste Incineration, Landfilling and Other disposal operations | 0 | 0 |
| Category of waste - Radioactive | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total Radioactive Waste Incineration, Landfilling and Other disposal operations | 0 | 0 |
| Category of waste - Other Hazardous waste. Please specify, if any | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total Other Hazardous Waste Incineration, Landfilling and Other disposal operations | 0 | 0 |
| Category of waste - Other Non-hazardous waste generated | | |
| (i) Incineration | | |
| (ii) Landfilling | | |
| (iii) Other disposal operations | | |
| Total Other Non-hazardous Waste Incineration, Landfilling and Other disposal operations | 0 | 0 |
| **Total** | **0** | **0** |

**Remarks:** Being a financial services company, the Bank generates only general office waste and limited e-waste, which have not been separately measured to date. The Bank is exploring the introduction of a mechanism to track such waste as part of its broader ESG journey, going forward.

**EI-9. Indicate if any independent assessment/evaluation/assurance for Waste has been conducted by an external agency. If Yes, provide the name of the agency:**

N/A

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

The Bank has implemented digital onboarding for customers across both its deposit and asset segments, thereby reducing the reliance on paper. At the Corporate Office, a facility is available for employees to safely dispose of electronic waste, such as used batteries. Additionally, the Bank has replaced plastic bottles and paper cups with glass water bottles and cups.

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

| S. 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. |
|---|---|---|---|
| 1 | N/A | N/A | N/A |

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

| S. No. | 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 |
|---|---|---|---|---|---|---|
| 1 | N/A | N/A | N/A | N/A | N/A | N/A |

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

| S. No. | Specify the law / regulation / guidelines which was not complied with | Provide details of the non-compliance | Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts | Corrective action taken, if any |
|---|---|---|---|---|
| 1 | N/A | N/A | N/A | N/A |

## PRINCIPLE 7

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

### Essential Indicators

**EI-1.a. Number of affiliations with trade and industry chambers/ associations.**

4

**EI-1.b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

| S. No. | Name of the trade and industry chambers/associations | Reach of trade and industry chambers/associations (State/National/International) |
|---|---|---|
| 1 | Indian Banks Association | National |
| 2 | FIMMDA | National |
| 3 | MFIN | National |
| 4 | ASFBI | National |

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

| S. No. | Name of authority | Brief of the case | Corrective action taken |
|---|---|---|---|
| 1 | N/A | N/A | N/A |

**Remarks:** NA.

### Leadership Indicators

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

| S. No. | Public policy advocated | Method resorted for such advocacy | Whether information available in public domain? (Yes/No) | Frequency of Review by Board | Web Link, if available |
|---|---|---|---|---|---|
| 1 | 0 | 0 | 0 | 0 | 0 |

## PRINCIPLE 8

### Businesses should promote inclusive growth and equitable development

### Essential Indicators

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

| S. No. | 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 |
|---|---|---|---|---|---|---|
| 1 | N/A | N/A | N/A | N/A | N/A | N/A |

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

| S. No. | Name of Project for which R&R is ongoing | State | District | No. of Project Affected Families (PAFs) | % of PAFs covered by R&R | Amounts paid to PAFs in the Financial Year (In INR) |
|---|---|---|---|---|---|---|
| 1 | 0 | 0 | 0 | 0 | 0 | 0 |

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

The Bank has mentioned in the customer service SOP that the customer may walk up to branch or contact the call centre to report any complaint. The Officer at the Branch or Call Centre would understand the exact complaint and raise a Service Request for further follow up and timely closure. Once resolution is received, the customer is informed and the complaint closed in the system post customer confirmation.

**EI-4. Input material sourced from suppliers (by value):**

| Category | Current Financial Year | Previous Financial Year |
|---|---|---|
| Directly sourced from MSMEs/ small producers | | |
| Sourced directly from within India | | |

**Remark:** The Bank is currently developing an appropriate methodology to capture and quantify input material sourcing from MSMEs / small producers and from within India. The relevant data will be disclosed in future reporting periods.

**EI-5. Job creation in smaller towns- Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent/on contract basis) in the following locations, as % of total wage cost. (Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)**

| Location | Current Financial Year | Previous Financial Year |
|---|---|---|
| Rural | 14.00% | 14.41% |
| Semi-Urban | 26.24% | 25.47% |
| Urban | 16.86% | 15.50% |
| Metropolitan | 42.90% | 44.62% |

**Remarks:** Previous year figures have been restated to reflect the revised classification of certain branch locations under the RBI's rural/semi-urban/urban/metropolitan classification framework, undertaken as part of the Bank's periodic review of center-wise population data.

### Leadership Indicators

**LI-1. If any Social Impact Assessments have been reported in EI-1, please provide details of actions taken to mitigate any negative social impacts identified:**

| S. No. | Details of negative social impact identified | Corrective action taken |
|---|---|---|
| 1 | 0 | 0 |

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

| S. No. | State | Aspirational District | Amount spent (In INR) |
|---|---|---|---|
| 1 | 0 | 0 | 0 |

**LI-3.a. Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)** - N/A

**LI-3.b. From which marginalized /vulnerable groups do you procure?** - N/A

**LI-3.c. What percentage of total procurement (by value) does it constitute?** – N/A

## PRINCIPLE 9

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

### Essential Indicators

**EI-1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

The Bank has an effective grievance redressal mechanism in place, including a toll-free number through which customers can lodge complaints or share feedback. A dedicated customer service team is responsible for addressing these complaints and feedback. In addition to visiting branches, customers can also use internet banking and mobile banking applications to submit their queries, complaints, and feedback.

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

| Category | As a percentage to total turnover |
|---|---|
| Environmental and social parameters relevant to the product | 0.00% |
| Safe and responsible usage | 0.00% |
| Recycling and/or safe disposal | 0.00% |

**Remarks:** Not Applicable as per the nature of the business The Bank believes that it has a critical role to carry out in furthering financial inclusion in the nation to accomplish inclusive and equitable growth. the Bank caters to those who do not have access to formal system of finance and helps such unbanked and underbanked people by offering loan products such as Joint Liability Group loans, loans for , Affordable housing, Savings Accounts, Recurring Deposits, etc. The Bank principally deals with financially vulnerable sections of the society and hence it is even more mindful and responsible in its lending practices.

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

| | FY 25-26 | | | FY 24-25 | | |
|---|---|---|---|---|---|---|
| | Received during the year | Pending resolution at end of year | Remarks | Received during the year | Pending resolution at end of year | Remarks |
| Data privacy | 0 | 0 | No complaints found | 0 | 0 | No complaints found |
| Advertising | 56 | 0 | Social Media/ Twitter/Website portal | 48 | 2 | Social media/ Twitter/Website portal |
| Cyber-security | 26 | 0 | FRM/ NPCI | 10 | 4 | FRM/ NPCI |
| Delivery of essential services | 8034 | 110 | Account related complaints | 5212 | 174 | Account related complaints |
| Restrictive Trade Practices | | | | | | |
| Restrictive Trade Practices | 0 | 0 | No complaints found | 0 | 0 | No complaints found |
| Unfair Trade Practices | 0 | | No complaints found | | | No complaints found |
| Other (miscellaneous complaints) | 8378 | 237 | Nil | 6534 | 123 | Nil |

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

| Category | Number | Reasons for recall |
|---|---|---|
| Voluntary recalls | 0 | N/A |
| Forced recalls | 0 | N/A |

**EI-5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.**

Yes. an internal policy has been established. Weblink not available.

The Bank follows a highly structured and regulated framework on cyber security and ensures that cyber security related risks (example data privacy) as also safety and security of banking operations for customers via internet banking or branch banking is optimally secure and safe.The Bank follows a highly structured and regulated framework on cyber security and ensures that cyber security related risks (example data privacy) as also safety and security of banking operations for customers via internet banking or branch banking is optimally secure and safe.

**EI-6. Provide details of any corrective actions taken or underway on issues relating to any of the following: i. Advertising; ii. Delivery of essential services; iii. Cyber security and data privacy of customers; iv. Re-occurrence of instances of product recalls V. penalty / action taken by regulatory authorities on safety of products / services.**

Not applicable, there have been no instances related to advertising, delivery of essential services, cyber security and customer data privacy, recurrence of product recalls, or penalties/actions imposed by regulatory authorities concerning the safety of products or services.

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

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

   0

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

   0

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

   N/A

## Leadership Indicators

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

Visit our official website to explore detailed information about our products and services: https://suryoday.bank.in/