

संदर्भ क्र. Ref. No.: HO:IRC:SVM:2026-27: 63

दिनांक Date: 22.05.2026

Scrip Code: BANKINDIA The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	Scrip Code : 532149 The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.
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Dear Sir / Madam,

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

Pursuant to Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the Business Responsibility and Sustainability Report (BRSR) of the Bank for the year 2025-26. The Assurance Report on BRSR Core is also enclosed.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,



(Usha Ramsinghani)
कंपनी सचिव Company Secretary

Encl: As above.



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Sr. No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	Not Applicable
2	Name of the Listed Entity	BANK OF INDIA
3	Year of incorporation	1906
4	Registered office address	Star House, C-5, G-Block, 8th Floor, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051
5	Corporate address	Star House, C-5, G-Block, 8th Floor, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051
6	E-mail	Headoffice.Share@bankofindia.bank.in
7	Telephone	022-6668 4490/91
8	Website	https://bankofindia.bank.in
9	Financial year for which reporting is being done	2025-26
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited ('NSE'), BSE Limited ('BSE')
11	Paid-up Capital	Rs. 4553.41 Crore
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Name: Smt. Usha Ramsinghani Designation: AGM & Company Secretary Contact: 022-6668 4492 Email: Headoffice.Share@bankofindia.bank.in
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14	Name of Assessment or Assurance Provider	JointValues ESG Services Private Limited
15	Type of Assessment or Assurance obtained	Reasonable Assurance on BRSR Core as applicable

II. Products/Services

Details of business activities (accounting for 90% of the turnover):				
Sr. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity	
16	1	Banking Activity – Acceptance of Deposit & Credit Finance	Savings Deposit, Current Deposit, Term Deposit, Recurring Deposit, Lending for Agriculture, Retail, MSME, Corporate and other Banking activities	100%
Products/Services sold by the entity (accounting for 90% of the entity's Turnover):				
Sr. No	Product / Service	NIC Code	% of total Turnover contributed	
17	1	Financial Services of Acceptance of Deposits and Lending	64191	100%

III. Operation

Number of locations where plants and/or operations/offices of the entity are situated:				
Location	Number of plants	Number of offices	Total	
18	National	N/A	5511	5511
	International	N/A	22	22



Market Served by the entity:								
19	Number of locations							
	Locations			Number				
	a.	National (No. of States)	28 States and 8 Union Territories					
		International (No. of Countries)	10					
b.	What is the contribution of exports as a percentage of the total turnover of the entity?		Not Applicable					
c.	A brief on types of customers		The Bank serves a diverse customer base - including Individuals, Groups & Associates, Government, MSMEs, Large Corporates, Farmers, Start-ups etc.					
IV. Employees								
Details as at the end of Financial Year:								
20	Employees and workers (including differently abled):							
	a.	Sr. No	Particulars	Total (A)	Male		Female	
					No.(B)	% (B/A)	No.(C)	% (C/A)
	Employees							
	1	Permanent (D)	51010	35758	70.10%	15252	29.90%	
	2	Other than Permanent (E)*	0	0	0%	0	0%	
	3	Total employees (D+E)	51010	35758	70.10%	15252	29.90%	
	Workers**							
	4	Permanent (F)	-	-	-	-	-	
	5	Other than Permanent (G)	-	-	-	-	-	
	6	Total workers (F+G)	-	-	-	-	-	
	*There are no 'other than permanent employees' in the Bank in the reporting period							
	**The Bank does not employ any workers							
Differently abled Employees and workers:								
b.	Sr. No	Particulars	Total (A)	Male		Female		
				No.(B)	% (B/A)	No.(C)	% (C/A)	
Differently Abled Employees								
1	Permanent (D)	1359	1026	75.50%	333	24.50%		
2	Other than Permanent (E)	0	0	0%	0	0%		
3	Total differently abled employees (D+E)	1359	1026	75.50%	333	24.50%		
Differently Abled Workers								
4	Permanent (F)	-	-	-	-	-		
5	Other than Permanent (G)	-	-	-	-	-		
6	Total differently abled workers (F+G)	-	-	-	-	-		



21	Participation/Inclusion/Representation of women:				
	Particular	Total (A)		No. and percentage of Females	
				No. (B)	% (B / A)
	Board of Directors	10		1	10%
	Key Management Personnel	2		1	50%

22	Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)									
	Particular	FY 2025-26 (Turnover rate in current FY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
	Permanent Employees	0.51%	0.62%	0.54%	0.56%	0.71%	0.61%	1.25%	1.17%	1.23%
	Permanent Workers	-	-	-	-	-	-	-	-	-

V. Holding, Subsidiary and Associate Companies (Including Joint Ventures)

(a) Name of holding / subsidiary / associate companies / joint ventures				
Sr. 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	BOI Merchant Bankers Ltd.	Subsidiary – Domestic	100%	No
2	Bank of India Investment Managers Pvt. Ltd.	Subsidiary – Domestic	100%	No
3	Bank of India Trustee Services Pvt. Ltd.	Subsidiary – Domestic	100%	No
4	BOI Services Ltd	Subsidiary – Domestic	100%	No
5	STCI Finance Ltd.	Associate – Domestic	29.96%	No
6	ASREC (India) Ltd.	Associate – Domestic	26.02%	No
7	Star Union Dai Ichi Life Insurance Co. Ltd.	Joint Venture- Domestic	27.48%	No
8	Bank of India (New Zealand) Ltd.	Subsidiary	100%	No
9	Bank of India (Tanzania) Ltd.	Subsidiary	99.99 %	No
10	Bank of India (Uganda) Ltd.	Subsidiary	99.99 %	No
11	PT Bank of India Indonesia, TBK	Subsidiary	90.96%	No
12	Indo Zambia Bank (JV)	Joint Venture	20%	No
13	Madhya Pradesh Gramin Bank	Regional Rural Bank	35%	No



VI. CSR details								
24	(i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	No. Bank of India, being a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, is not governed by the provisions of the Companies Act, 2013. Nevertheless, the Bank has instituted a robust and well-defined Corporate Social Responsibility (CSR) Policy aligned with its core values and commitment to inclusive growth. CSR initiatives are undertaken in accordance with this policy and are disclosed under Principle 8 – Leadership Indicators Q6.						
	(ii) Turnover (in Rs.)	Rs. 85,035.54 Crore						
	(iii) Net worth (in Rs.)	Rs. 75,278.11 Crore						
VII. Transparency and Disclosure Compliances								
Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:								
25	Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025– 26 Current Financial Year			FY 2024– 25 Previous Financial Year		
			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	Yes https://bankofindia.bank.in/grievance-redressal	Nil	Nil	-	Nil	Nil	-
	Investors (other than shareholders)	Yes https://bankofindia.bank.in/grievance-redressal	Nil	Nil	-	Nil	Nil	-
	Shareholders	Yes https://bankofindia.bank.in/information-for-shareholders	32	Nil	-	48	Nil	-
	Employees and workers	Yes https://bankofindia.bank.in/documents/20121/377967/Grievance-Redressal-System.pdf	102	Nil	-	95	Nil	-
Customers	Yes https://grievances.bankofindia.bank.in:8443/default.aspx https://bankofindia.bank.in/documents/20121/26765626/CustomerGrievanceRedressalPolicy_2026_Website.pdf	291644	1755	-	305265	1372	-	



	Value Chain Partners	-	Nil	Nil	-	Nil	Nil	-
	Other (please specify)	-	-	-	-	-	-	-
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								
Sr. No	Material issue identified	Indicate whether Risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)			
26	Data Privacy	Risk	A data breach constitutes a material risk to the confidentiality, integrity, and availability of customers' personally identifiable information. Such occurrences may have adverse implications for business relationships, undermine stakeholder confidence, and lead to reputational impairment.	<p>The Bank has embarked on a Digital Personal Data Protection (DPDP) implementation journey with set up Data Protection Office. The prime objective is to safeguard the confidentiality, integrity, and availability of customers' personally identifiable information (PII) and to mitigate material risks associated with Data Breaches. In order to achieve this objective, the implementation strategy includes Review of data processing practices, Consent management mechanisms, Data retention controls, Vendor governance, Incident response processes, and customer rights management frameworks This initiative aims to align our Privacy Governance framework with the regulatory requirements of the newly enacted Digital Personal Data Protection Act 2023.</p> <p>The Bank's DPO Office works in close coordination with the Information Security, Risk Management, Information Technology, Compliance, legal and Business teams to ensure effective implementation of Bank's approved Data privacy and protection Policy across the Bank. Additionally, regular employee awareness initiatives, privacy training programs, and policy reviews are conducted to strengthen the culture of data</p>	<p><u>Negative Implications:</u> In the event of a data breach, the Bank may be subject to material adverse consequences, including service disruptions, financial losses, reputational damage, and diminished customer confidence. Such incidents may further result in increased regulatory scrutiny and expose the Bank to potential penalties and legal liabilities.</p>			



				<p>protection and accountability within the Bank.</p> <p>The Bank accords high priority to the security and privacy of customer data and has implemented a comprehensive cybersecurity framework. A dedicated Security Operations Centre (SOC) ensures 24x7 real-time monitoring, detection, and response to potential security incidents.</p> <p>Advanced security solutions, including Security Information and Event Management (SIEM), Privileged Identity Management (PIM), Database Activity Monitoring (DAM), Web Application Firewall (WAF), Network Behaviour Anomaly Detection (NBAD), Anti-Advanced Persistent Threat (APT) systems, Anti-DDoS measures, and Data Leakage Prevention (DLP) mechanisms, have been deployed to strengthen the Bank's cybersecurity posture. These measures are supported by the ISO 27001:2022 (ISMS) and ISO 22301:2019 (BCMS) certifications, along with PCIDSS compliance, underscoring the Bank's commitment to information security and operational resilience. The Bank has also obtained Cyber Insurance Coverage for cyber incidents.</p>	
2	Business Continuity	Risk	<p>The absence of robust business continuity and disaster management frameworks may result in substantial financial losses and disruption of critical banking operations, including those pertaining to personnel, information systems, infrastructure, and physical assets.</p>	<p>Bank of India has obtained certification under ISO 22301:2019 for its Business Continuity Management System (BCMS). The Bank has also implemented a comprehensive Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) to ensure operational continuity and resilience in the event of disruptions.</p> <p>https://bankofindia.bank.in/documents/20121/375171/BusinessContinuityPreparedness.pdf</p>	<p><u>Negative Implications:</u> Inadequate response to contingencies may result in financial losses, reduced workforce productivity, and constraints in the effective execution of the Bank's long-term growth strategy.</p>



3	Financial Inclusion	Opportunity	<p>The expansion of financial inclusion facilitates access to essential banking services for marginalized and underserved communities, thereby generating positive social impact and contributing to overall economic development and stability. Furthermore, increased business lending augments the Bank's turnover while broadening its outreach, thereby supporting inclusive growth and strengthening its presence in underserved regions.</p>	<p>The Bank considers financial inclusion to be an integral component of its core business strategy rather than a standalone Corporate Social Responsibility (CSR) initiative. It approaches this domain with a focus on long-term sustainability and commercial prudence, leveraging Information and Communication Technology (ICT) to deliver secure, efficient, and cost-effective banking solutions tailored to underserved segments. Its efforts in this area have been further reinforced through active engagement with the Pradhan Mantri Jan Dhan Yojana. In addition, the Bank has adopted an ICT-driven Business Correspondent framework to expand its reach, enabling the provision of essential banking services in unbanked rural regions and advancing the broader objective of inclusive economic development.</p>	<p><u>Positive Implications:</u> Advancement of financial inclusion contributes to enhanced financial performance by broadening the customer base, strengthening deposit mobilization, and facilitating diversification of the Bank's product portfolio. Concurrently, it reinforces the Bank's standing as a responsible and inclusive financial institution, thereby augmenting its overall reputation.</p>
4	Customer fairness and right selling	Risk	<p>The absence of customer-centric product design, limited availability of value-added services, or deficiencies in ethical practices may undermine customer confidence and adversely affect the Bank's reputation. This underscores the necessity of continuously aligning products and services with evolving customer expectations, while maintaining high standards of ethical conduct to preserve stakeholder trust and protect the Bank's reputation.</p>	<p>The Bank has implemented comprehensive policies, governance frameworks and customer service mechanisms to ensure fair practices, ethical conduct, transparency and responsible banking across all customer touchpoints.</p> <p>The Customer Excellence Branch under the Banking Department addresses customer grievances received through various channels including branches, web portal, Call Centre, email and physical correspondence. A structured Internal Grievance Redressal Mechanism is in place which reports to Customer Service Committee of the Board (CSCB).</p> <p>Further, the Bank is in the process of modernizing its Call Centre operations, including</p>	<p><u>Negative Implications:</u> Inappropriate or misleading sale of financial products may expose the Bank to significant adverse outcomes, including reputational impairment, legal exposure, financial losses, customer attrition, operational inefficiencies, and a potential decline in employee morale.</p>



				<p>implementation of advanced technology and AI-enabled support systems to provide efficient and seamless 24x7x365 customer assistance.</p> <p>The Bank also undertakes periodic reviews of its products, communication practices and service standards to ensure alignment with regulatory requirements and evolving customer expectations. Regular employee training programmes, internal controls, product suitability assessments, and grievance redressal mechanisms are conducted to strengthen customer protection and accountability.</p> <p>Relevant Policies: https://bankofindia.bank.in/documents/20121/0/Fair+Practices+code+on+Lenders+Liability.pdf https://bankofindia.bank.in/documents/20121/25744421/Deposit-Policy-2024-25-Revised.pdf https://bankofindia.bank.in/documents/20121/26765626/CustomerAcceptancePolicy Jan 2026.pdf/</p>	
5	Employee Benefits & Development	Opportunity	<p>Investment in employee welfare and capability development contributes to improved operational efficiency, lower attrition levels, and the strengthening of organizational competencies and innovation. It also supports the creation of a diverse, engaged, and motivated workforce, thereby enhancing customer experience and contributing to the Bank's sustained long-term growth.</p>	<p>The Bank is committed to the effective execution of key human resource initiatives, including the Employee Engagement Survey, Job Family framework, Succession Planning, and Talent Management processes, in alignment with the Government's Public Sector Bank (PSB) Reforms Agenda under Enhanced Access and Service Excellence (EASE).</p> <p>The Bank has already completed two years of the BOI STARLIGHT Project, which has driven meaningful change across the Bank's HR systems, processes, and capabilities. With 15+ employee-centric</p>	<p>Positive Implications: A highly engaged and stable workforce, supported by strong retention and diversity, enables the integration of varied perspectives, experiences, and innovative ideas. This, in turn, enhances organizational performance, promotes a constructive workplace culture, and underscores the Bank's commitment to fostering an inclusive and supportive work environment.</p>



digital tools and 40 lac+ page hits, the project is helping build a more performance-oriented, technology-enabled, and employee-centric organization.

During the period under review, bank has achieved various milestones i.e.

Performance Management System (PMS): A more robust and objective PMS has been institutionalized through role-based KRAs, expanded measurability, and fairer comparisons across roles. With 2,000+ unique roles, 1,000+ data points, and 290+ cohorts, the new framework has strengthened appraisal objectivity and helped reduce bias between field and administrative roles.

Star VidyAi: Building on the Bank's first-in-industry GenAI learning interventions, Star VidyAi has been strengthened as a GenAI-powered learning tutor for functional and behavioral capability-building. Through interactive and scenario-based learning, the tool is helping officers build product, policy, and communication capabilities in a more engaging and practical format.

Star Saarthi: The Bank has introduced Star Saarthi, a GenAI-powered transition ready reckoner designed to support employees with location-specific insights across multiple parameters such as healthcare, housing and accommodation, education facilities, care and therapy centers, and branch details. The tool has seen strong early adoption and has helped simplify employee transition journeys.



6	Regulatory & Legal Compliances	Risk	<p>Non-adherence to applicable statutory and regulatory requirements may expose the Bank to material risks, including legal sanctions, financial implications, and reputational impairment. In contrast, a well-established compliance framework supports operational effectiveness and process efficiency, while fostering transparency and accountability. Continued emphasis on regulatory compliance provides assurance to stakeholders and reinforces investor confidence in the integrity and robustness of the Bank's operations.</p>	<p>The Bank has instituted an independent Compliance Department, led by a senior official at the level of Chief General Manager, who also functions as the Chief Compliance Officer (CCO) for regulatory purposes. The Department is mandated to oversee and ensure compliance with all applicable statutory, regulatory, and internal requirements across the Bank's domestic and international operations.</p> <p>It serves as the primary interface with the Reserve Bank of India and supports the effective implementation of Risk-Based Supervision (RBS) under the SPARC framework. The compliance function is governed by a Board-approved Compliance Function Policy, formulated in alignment with regulatory guidelines and subject to periodic annual review to ensure ongoing regulatory conformity and operational soundness.</p>	<p><u>Negative Implications:</u> Failure to comply with regulatory requirements may lead to significant reputational harm, thereby adversely affecting business operations and stakeholder confidence. Conversely, adherence to applicable laws and regulations supports effective risk management and promotes a culture of fairness, transparency, and employee commitment.</p>
7	GHG Emissions Management	Opportunity	<p>Effective assessment and management of the environmental impact arising from the Bank's operations are essential to ensuring long-term sustainability. Inadequate mitigation of environmental risks may result in operational and financial challenges, heightened scrutiny from stakeholders and investors, and potential reputational impairment.</p>	<p>The Bank is committed to minimizing its environmental footprint through responsible resource management and green initiatives. The Bank has installed 630 kW rooftop solar systems across 32 owned administrative and residential premises, achieved Gold Category Green Building Certification for all three Head Office buildings at BKC, and entered into a Green Power Tariff Agreement with Tata Power for procurement of renewable energy at its BKC offices.</p> <p>Energy and air-conditioning usage at the facility are optimized to reduce environmental impact, with measures such as regulated operating hours and maintenance of optimum room</p>	<p><u>Positive Implications:</u> The Bank's initiatives toward green building certification, rooftop solar installation, procurement of renewable energy, and optimization of energy consumption are expected to result in a reduction in Scope 1 and Scope 2 emissions, thereby minimizing its environmental footprint in line with BRSR principles. Further, such actions strengthen the Bank's preparedness for evolving regulatory requirements and climate-related disclosures, while improving its ESG profile and stakeholder</p>



					temperatures, thereby limiting avoidable emissions and promoting energy efficiency.	confidence. Overall, the initiatives contribute positively towards sustainable operations and resilience to transition-related risks
8	ESG Oversight	Opportunity	<p>Embedding robust ESG oversight at the Board level strengthens overall ESG performance and underscores the Bank's commitment to integrating responsible business practices into its strategic framework. The incorporation of ESG considerations into routine operations enhances risk management, governance standards, accountability, and the quality of decision-making.</p> <p>Such an approach enables the Bank to more effectively identify and address environmental and social impacts, while promoting greater transparency and reinforcing trust among investors and other stakeholders.</p>	<p>The Board of Directors serves as the apex decision-making authority and retains ultimate accountability for matters pertaining to sustainability. It provides strategic direction and oversight to ensure that the Bank's environmental, social, and governance (ESG) priorities remain aligned with its long-term objectives. Under the aegis of the board, the bank also has a separate ESG committee, comprising of senior executives. There is also a separate green assets & liabilities cell involving all the business verticals to operationalize all sustainability related strategies of the Bank.</p>	<p>Positive Implications: Effective leadership oversight of ESG strategy, implementation plans, and performance contributes to favorable environmental and social outcomes. It also enhances the Bank's capacity to establish robust monitoring mechanisms for ESG initiatives and to systematically embed responsible practices within its core business operations.</p>	



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9	
Policy and management processes											
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	Yes	Yes	Yes
	b	Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	c	Web Link of the Policies, if available	https://bankofindia.bank.in/policy-guidelines https://bankofindia.bank.in/documents/20121/25744421/6-BRSR-POLICY.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
4	Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.		Bank of India has obtained certification under ISO 27001:2022 for its Information Security Management System (ISMS) and ISO 22301:2019 for its Business Continuity Management System (BCMS).								



5	Specific commitments, goals and targets set by the entity with defined timelines, if any.	<p>Environment:</p> <ul style="list-style-type: none"> The Bank has adopted a structured and time-bound Transition Plan to reduce absolute Scope 1 and Scope 2 greenhouse gas emissions by 63% by FY2034-35, using FY2024-25 as the base year, demonstrating its long-term commitment towards sustainable and low-carbon operations. As part of its decarbonisation roadmap, the Bank plans to progressively deploy rooftop solar photovoltaic systems with battery energy storage solutions, transition company-owned vehicle fleets from internal combustion engines to electric vehicles, procure renewable electricity through green tariffs, and evaluate lower global warming potential refrigerants for cooling systems. The Bank has identified a strategic opportunity to mobilize incremental green finance of ₹1 lakh crore by 2035, with an interim green finance portfolio target of ₹50,000 crore by FY2031, supporting portfolio decarbonisation and reduction in financed emissions. Drive resource efficiency by accelerating digital banking and minimising dependence on paper-based processes. <p>Social:</p> <ul style="list-style-type: none"> Foster a diverse, inclusive, and engaging workplace culture by strengthening gender diversity, enhancing employee engagement, and supporting long-term retention Build a future-ready workforce through continuous learning, upskilling, and professional development opportunities. Prioritise employee well-being by ensuring safe working conditions and robust grievance redressal mechanisms. Strengthen customer-centricity by continuously improving financial accessibility and inclusive banking services for underserved and vulnerable segments. Promote inclusive and sustainable growth through support towards rural communities, women empowerment, livelihood generation, and community development initiatives. <p>Governance:</p> <ul style="list-style-type: none"> Ensure effective ESG oversight through Board-level review and alignment with strategic priorities. Uphold high standards of transparency, ethics, and accountability across governance practices. Strengthen sustainability disclosures and integrate ESG considerations into risk management frameworks, policies, and processes.
6	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<p>Environment:</p> <ul style="list-style-type: none"> The Bank has already achieved significant progress in operationalizing its transition plan, including receiving a CareEdge ESG-1 rating (74.5 score), mobilization of ₹963 crore through Green Deposits in FY26, and having green finance exposure exceeding ₹14,000 crore. Solar panels have been installed across 32 Bank sites, with all Head Office buildings operating on 100% green power, while over 30,000 households have been supported through rooftop solar financing and 672 MSMEs have upgraded to energy-efficient machinery under sustainability-linked initiatives. Initiated the monitoring and preliminary reporting of Scope 3 emissions for select categories. All new office premises will be developed as green buildings, incorporating enhanced certification standards along with sustainability features such as rainwater harvesting, solar rooftop panels, and energy-efficient equipment.



		<p>Social:</p> <ul style="list-style-type: none"> • Around ₹2,600 Cr has been sanctioned under Sustainable Water and Waste Management. • 2.96 crore PMJDY accounts -bringing accessible banking to the unbanked. • Over 21 lakh farmers supported through KCC. • Financed over 3.57 lakh women SHG groups. 37% of our total 47 lakh MUDRA account beneficiaries are women. In total, 25% of our MSME advances have been availed by women borrowers. • 50% CSR Spending towards Health & Family Welfare • Total 4.32 lakh individuals trained through RSETIs in FY26. • Women constitute 29.9% of workforce. • 2.6% of staff comprises of differently abled persons. • 71 of employees are from sports fraternity who excel in various National and International events. <p>Governance:</p> <ul style="list-style-type: none"> • Strengthened credit underwriting and risk management through digital platforms, fintech partnerships, and data-driven assessment tools. • Promote a culture of integrity by upholding ethical business conduct and delivering regular training on ethics and compliance • Expanded use of platforms such as PSB Alliance and TReDS, enhancing transparency and efficiency in financing processes. • Prevention of sexual harassment of women at workplace policy. • Strong priority on cyber security & fraud risk management. • Over 2 lakh man hours of training to employees in various banking aspects.
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Governance, leadership and oversight

7	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Kindly refer to 'Management Discussion and Analysis' in the Annual Report.																	
8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (yes).	Board of Directors																	
9	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes. Board of Directors is the highest authority responsible for making decisions on sustainability-related issues. Under the aegis of the board, the bank also has a separate ESG committee, comprising of senior executives. There is also a separate green assets & liabilities cell involving all the business verticals to operationalize all sustainability related strategies of the bank.																	
10	Details of Review of NGRBCs by the Company:																		
	Subject of 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	Board of Directors									Annually									



	Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Board of Directors					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	P1	P2	P3	P4	P5	P6	P7	P8	P9	
		No									
12	If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:										
	a.	The entity does not consider the principles material to its business (Yes/No)					-				
	b.	The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)					-				
	c.	The entity does not have the financial or/human and technical resources available for the task (Yes/No)					-				
	d.	It is planned to be done in the next financial year (Yes/No)					-				
	e.	Any other reason (please specify)					-				



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”.

While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

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	% age of persons in respective category covered by the awareness programmes
Board of Directors	2	Cyber Security	60%
Key Managerial Personnel	2	Leadership, ECL based Provisioning, Programme for Company Secretaries	100%
Employees other than BoD and KMPs	767	Credit –Retail, Agriculture & MSME KYC/AML/CFT Risk & Fraud Prevention Preventive Vigilance Forex Compliance Management Credit Monitoring & NPA Mgmt. Leadership Development Program Cyber Security, etc.	63.97%
Workers	-	-	-

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

2	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		Nil		
	Settlement		Nil		
	Compounding fee		Nil		



Non- Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
	Imprisonment	Nil		
	Punishment	Nil		
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.			
	Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions		
		Nil		
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.	<p>Yes, being a Nationalised Public Sector Bank, the Bank adheres to the anti-corruption and anti-bribery guidelines and policies prescribed by the Government of India and other regulatory authorities. The Bank maintains a zero-tolerance approach towards bribery, corruption, unethical practices, and misconduct in any form.</p> <p>For monitoring and addressing such matters, the Bank has an independent Vigilance Department headed by the Chief Vigilance Officer (CVO), which oversees vigilance administration and ensures compliance with applicable anti-corruption frameworks and internal control mechanisms.</p> <p>Further, the Bank has established a Whistle Blower Policy to encourage employees, customers, stakeholders, and other concerned parties to report any unethical behaviour, suspected fraud, corruption, misuse of authority, or violation of the Bank's code of conduct. The policy provides adequate safeguards and ensures confidentiality of the complaints received.</p> <p>The Bank also conducts periodic awareness programmes, training sessions, and internal reviews to strengthen ethical standards, transparency, accountability, and good governance practices across the organisation.</p> <p>The Whistle Blower Policy and related governance policies are available on the Bank's official website for public access and reference.</p> <p>https://bankofindia.bank.in/documents/20121/377967/Whistle_Blower_Policy.pdf</p> <p>https://bankofindia.bank.in/policy-guidelines</p>		
5	Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:			
		FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)
	Directors	Nil		Nil
	KMPs	Nil		Nil
	Employees	Nil		Nil
Workers	Nil		Nil	
6	Details of complaints with regard to conflict of interest:			
		FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)
		Number	Remarks	Number Remarks



	Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
	Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-
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.			Nil	
8	Number of days of accounts payables (Accounts payable *365) / Cost of goods/services procured) in the following format:				
		FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
	Number of days of accounts payables	27 days		30 days	
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	FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)
	Concentration of Purchases	a. Purchases from trading houses as % of total purchases	-		-
		b. Number of trading houses where purchases are made from	-		-
		c. Purchases from top 10 trading houses as % of total purchases from trading houses	-		-
	Concentration of Sales	a. Sales to dealers/ distributors as % of total sales	-		-
		b. Number of dealers / distributors to whom sales are made	-		-
		c. Sales to top 10 dealers/distributors as % of total sales to dealers / distributors	-		-
	Shares of RPTs in	a. Purchases (Purchases with related parties/ total purchases)	-		-
b. Sales (Sales to related parties/ total sales)		-		-	
c. Loans & advances (Loans & advances given to related parties / total loans and advances)		0.001%		0.002%	
d. Investments (Investments in related parties / total investments made)		0.48%		1.53%	



Leadership Indicators

Leadership Indicators			
Awareness programmes conducted for value chain partners on any of the Principles during the Financial year:			
1	Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
1	The Bank promotes alignment with responsible and sustainable practices across its value chain. A more structured approach to awareness-building is being prioritised to further strengthen outreach and effectiveness.		
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.	<p>Yes, the Bank has established robust processes to identify, prevent, and manage conflicts of interest involving members of the Board. A formally adopted “Code of Conduct” applicable to the Board of Directors and Senior Management Personnel, in line with Regulation 26(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, mandates annual affirmation of compliance by all Board members.</p> <p>The governance framework is further strengthened through the “Code of Conduct & Ethics and Conflict of Interest Recognition & Management Policy”, which prescribes structured procedures for the identification, disclosure, and management of actual or potential conflicts of interest. Directors are required to disclose their interests, and where such matters are placed before the Board or its Committees, the concerned Director abstains from deliberations. Such abstentions are duly recorded in the minutes.</p> <p>Additionally, the Bank ensures that no materially significant transactions other than those undertaken in the ordinary course of business are entered into with promoters, directors, senior management, or their relatives that may result in a conflict of interest.</p> <p>The policy can be accessed on the Bank’s website: https://bankofindia.bank.in/documents/20121/442930/BOI_Code_of_Conduct_Dir_19042021.pdf/c54b5953-f8df-6d80-0b31-19b3bc4d3cdc?t=1663586179347 https://bankofindia.bank.in/documents/20121/375171/Code-of-conduct_Ethics-Conflict-Recognition-and-Management-Policy.pdf</p>	



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 2: Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

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			
	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
1	R & D	The Bank's R&D investments are primarily focused on IT-driven process optimisation and product digitisation, enhancing transparency, efficiency, and customer access, while reducing paper usage and associated environmental impact.	
	Capex	Capital expenditure is directed towards the expansion of digital channels, upgradation of ATM networks, procurement of advanced software solutions, development of IT applications, and strengthening of security and network infrastructure, including data centres	
2	a.	Does the entity have procedures in place for sustainable sourcing? (Yes/No)	Yes, the Bank promotes sustainable sourcing through its procurement and outsourcing frameworks, ensuring that products and services are sourced in an ethical, transparent, and responsible manner with due consideration to environmental and social aspects. Procurement practices prioritise energy-efficient equipment, including star-rated appliances and IT systems, and encourage sourcing from local suppliers where feasible. Board-approved outsourcing and procurement policies guide vendor selection, ensuring alignment with the Bank's standards of integrity and responsible business conduct.
	b.	If yes, what percentage of inputs were sourced sustainably?	The Bank is committed to sourcing materials and services from environmentally and socially responsible suppliers. However, sustainable sourcing data is currently not tracked.
3	Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for		
	(a)	Plastics (including packaging)	Not Applicable*
	(b)	E-waste	Not Applicable*
	(c)	Hazardous waste	Not Applicable*
	(d)	Other waste	Not Applicable*
*Given the service-oriented nature of its operations, the Bank does not manufacture or distribute physical products; hence, generation and reclamation of post-consumer waste are not applicable.			
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.		Not Applicable
Leadership Indicators			
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?		



	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.	
	Not Applicable						
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.						
	Name of Product / Service		Description of the risk / concern		Action Taken		
	Not Applicable						
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).						
	Indicate input material	Recycled or re-used input material to total material					
		FY 2025-26 Current Financial Year			FY 2024-2025 Previous Financial Year		
Nil							
4	Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:						
		FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
	Plastics (including packaging)	Not Applicable*			Not Applicable*		
	E-waste						
Hazardous waste							
Other waste							
*Given the service-oriented nature of its operations, the Bank does not manufacture or distribute physical products; hence, generation and reclamation of post-consumer waste are not applicable.							
5	Reclaimed products and their packaging materials (as percentage of products sold) for each product category						
	Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category					
Not Applicable							



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 3: Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

Details of measures for the well-being of employees:												
Category	Total (A)	% of employees covered by										
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities		
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
Permanent employees												
a	Male	35758	35758	100%	35758	100%	NA	NA	35758	100%	-	-
	Female	15252	15252	100%	15252	100%	15252	100%	NA	NA	-	-
	Total	51010	51010	100%	51010	100%	15252	100%*	35758	100%*	-	-
Other than Permanent employees												
	Male	-	-	-	-	-	NA	NA	-	-	-	-
	Female	-	-	-	-	-	-	-	NA	NA	-	-
	Total	-	-	-	-	-	-	-	-	-	-	-
*Maternity and Paternity leave benefit is extended to all female and male employees of the Bank respectively												
Details of measures for the well-being of workers:												
Category	Total (A)	% of workers covered by										
		Health Insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities		
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
Permanent workers												
b	Male	-	-	-	-	-	NA	NA	-	-	-	-
	Female	-	-	-	-	-	-	-	NA	NA	-	-
	Total	-	-	-	-	-	-	-	-	-	-	-
Other than Permanent workers												
	Male	-	-	-	-	-	NA	NA	-	-	-	-
	Female	-	-	-	-	-	-	-	NA	NA	-	-
	Total	-	-	-	-	-	-	-	-	-	-	-
Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –												
				FY 2025-26				FY 2024-25				
				Current Financial Year				Previous Financial Year				
c	Cost incurred on well-being measures as a % of total revenue of the company			0.32%				0.22%				
Details of retirement benefits, for Current FY and Previous Financial Year.												
Benefits	FY 2025-26			FY 2024-25								
	Current Financial Year			Previous Financial Year								
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)						
PF	10.47%	-	Y	12.17%	-	Y						
Gratuity	100%	-	Y	100%	-	Y						
ESI	-	-	-	-	-	-						
Others - NPS	89.53%	-	Y	87.83%	-	Y						



Accessibility of workplaces							
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 is committed to ensuring an inclusive and accessible environment for differently abled employees and stakeholders, in line with the requirements of the "Rights of Persons with Disabilities Act, 2016". Accessibility features such as ramps at branches and ATMs, wherever feasible, have been incorporated to facilitate ease of access. The Bank continues to strengthen and upgrade its infrastructure to enhance accessibility and support an inclusive workplace.					
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.	<p>Yes, the Bank has instituted an "Equal Opportunity Policy" that reinforces its commitment to building a diverse, equitable, and inclusive workplace, where all individuals are treated with dignity, fairness, and respect. The Policy fosters a culture that enables employees to contribute meaningfully and authentically, leveraging their diverse perspectives, experiences, and capabilities.</p> <p>The Equal Opportunity Policy can be accessed on the Bank's website: https://bankofindia.bank.in/documents/20121/375171/Bank-of-India-Equal-Opportunity-Policy.pdf</p>					
Return to work and Retention rates of permanent employees and workers that took parental leave.							
5	Gender	Permanent employees		Permanent workers			
		Return to work rate	Retention rate	Return to work rate	Retention rate		
	Male	100%	100%	-	-		
	Female	100%	100%	-	-		
	Total	100%	100%	-	-		
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.							
Yes/No (If yes, then give details of the mechanism in brief)							
6	Permanent Workers	Not Applicable					
	Other than Permanent Workers	Not Applicable					
	Permanent Employees	Employees may raise workplace concerns through the Employee Grievance Redressal Forum. Grievances can be submitted via the HRMS platform, which incorporates an online grievance redressal module, or through the designated grievance redressal email channel, ensuring an accessible, structured, and confidential mechanism for addressing employee issues.					
	Other than Permanent Employees	Not Applicable					
Membership of employees and worker in association(s) or Unions recognised by the listed entity:							
7	Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
		Total Permanent Employees	51010	51010	100%	50564	49686



	Male	35758	35758	100%	35712	35072	98.21%					
	Female	15252	15252	100%	14852	14614	98.40%					
	Total Permanent Workers	-	-	-	-	-	-					
	Male	-	-	-	-	-	-					
	Female	-	-	-	-	-	-					
8	Details of training given to employees and workers:											
	Category	FY 2025-26 Current Financial Year				FY 2024-25 Previous Financial Year*						
		Total (A)	On Health and safety measures [#]		On Skill upgradation		Total (D)	On Health and safety measures [#]		On Skill upgradation		
			No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)	
	Employees											
		Male	35758	6971	19.49%	22579	63.14%	35712	6882	19.27%	19451	54.47%
		Female	15252	2988	19.59%	10051	65.90%	14852	2950	19.86%	7372	49.64%
		Total	51010	9959	19.52%	32630	63.97%	50564	9832	19.44%	26823	53.05%
	Workers											
		Male	-	-	-	-	-	-	-	-	-	-
		Female	-	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-	-
	*FY 2024-25 training details have been updated due to strengthened data consolidation processes.											
	#Training on health and safety measures includes quarterly on-site sessions covering safety precautions for selected employees. In addition, online training is also provided to wider audience; however, the number of participants is not currently tracked.											
9	Details of performance and career development reviews of employees and worker:											
	Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year							
		Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	% (D/C)					
	Employees											
		Male	35758	20630	57.69%	35712	19768	55.35%				
		Female	15252	8564	56.15%	14852	7962	53.61%				
		Total	51010	29194	57.23%	50564	27730	54.84%				
	Workers											
		Male	-	-	-	-	-	-				
		Female	-	-	-	-	-	-				
	Total	-	-	-	-	-	-					
10	Health and safety management system:											
	a.	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?		<p>Yes, considering the nature of the Bank's operations, the exposure to occupational health and safety risks is non-hazardous & minimal and primarily limited to routine workplace-related concerns. The Bank operates in a non-hazardous environment and does not engage in activities involving manufacturing, heavy machinery, chemicals, or other hazardous processes.</p> <p>Nevertheless, the Bank remains committed to maintaining a safe, healthy and secure workplace for all employees and third-party personnel through appropriate policies, systems, and preventive measures. The Bank promotes employee well-being through regular health check-ups, ergonomically designed workstations, fire and emergency safety systems, cybersecurity awareness, stress</p>								



		management initiatives and adherence to applicable health and safety regulations. Periodic training, awareness programs and emergency preparedness drills are also conducted to strengthen workplace safety culture across all offices and branches.
b.	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	<p>The Bank has undertaken measures to ensure a safe and healthy workplace:</p> <ul style="list-style-type: none"> • Implementation of access control systems to manage and monitor entry and exit • Fire safety training and evacuation drills to enhance preparedness • Regular issuance of fire safety advisories to strengthen awareness • Strategic placement of fire safety signage across premises • Deployment of e-surveillance systems with real-time alert monitoring • Installation of fire and burglar alarm systems equipped with advanced fire and smoke sensors • Provision of fire extinguishers to support immediate firefighting efforts • Periodic electrical audits of branches and offices to ensure safety compliance
c.	Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)	<p>Yes, the Security Department at Zonal Offices functions as the nodal authority for managing security and fire safety matters across branches and offices within their respective zones, ensuring effective oversight and timely resolution of issues.</p> <p>Additionally, consultative forums at central and zonal levels are regularly conducted with employee representatives to deliberate on workplace-related concerns and facilitate their prompt and structured resolution.</p>
d.	Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	<p>Yes, the Industrial Relations Department at Head Office oversees structured initiatives to promote employee health and well-being. Key measures include:</p> <ul style="list-style-type: none"> • Comprehensive health insurance coverage for employees, including dependents; • Medical consultation facilities and dispensaries at select locations; • Annual health check-ups to support preventive care; • Digital platform for seamless submission, tracking, and settlement of claims; • Availability of first aid kits across all office locations. <p>These provisions are communicated during induction, with detailed policy guidelines accessible on the Bank's internal portal.</p>

Details of safety related incidents, in the following format:

11	Safety Incident/Number	Category	FY 2025-26	FY 2024-25
			Current Financial Year	Previous Financial Year
	Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked) *	Employees	Nil	Nil
		Workers	-	-
	Total recordable work-related injuries	Employees	Nil	Nil
		Workers	-	-
	No. of fatalities	Employees	Nil	Nil
		Workers	-	-
	High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
		Workers	-	-

*A total of 17 fire incidents in FY 2025–26 and 11 in FY 2024–25 was reported; however, no injuries were recorded, hence the data has been updated accordingly.



12	Describe the measures taken by the entity to ensure a safe and healthy workplace.	<p>The Bank recognizes the importance of maintaining a safe and healthy work environment and undertakes a range of proactive measures to support employee well-being. These include preventive health programmes, awareness sessions and webinars in collaboration with healthcare institutions, reimbursement of annual health check-up expenses for employees and their spouses, and regular internal communications to enhance health and safety awareness.</p> <p>In terms of workplace safety, the Bank has implemented the following measures:</p> <ul style="list-style-type: none"> • Periodic electrical audits across branches and offices to ensure compliance with safety standards; • Installation of fire detection and firefighting systems across premises in line with applicable guidelines; • Annual fire safety training and evacuation drills conducted at zonal offices; • Quarterly on-site safety precautions training for selected employees across branches; • Annual arm guard training, including gun firing practice; • Online safety training is provided for a wider set of employees to enhance awareness and preparedness. 					
13	Number of Complaints on the following made by employees and workers:						
		FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Working Conditions	Nil			Nil			
Health & Safety	Nil			Nil			
14	Assessments for the year:						
		% of your plants and offices that were assessed (by entity or statutory authorities or third parties)					
	Health and safety practices	Electrical safety audits of all premises are conducted once every three years through qualified third-party agencies. The latest audit cycle has been completed, and necessary rectifications have been carried out to ensure compliance and safe operations.					
Working Conditions							
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.	No material safety-related incidents were reported during the year. The Bank conducts regular fire drills, evacuation exercises, and branch security training, complemented by periodic Business Continuity Plan (BCP) drills to ensure a high level of preparedness and operational resilience. Identified gaps are promptly addressed through corrective actions.					
Leadership Indicators							
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).	Yes, the Bank provides comprehensive risk coverage to its workforce through group insurance schemes, including a Group Personal Accident Insurance Policy, which extends to all employees during the course of their service.					



2	Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.	All statutory deductions pertaining to employee salaries are processed through the HRMS platform in an automated manner, ensuring accuracy and compliance.			
3	Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:				
		Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
		FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Employees	Nil			
Workers					
4	Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)	Yes, pre-retirement counselling and training programmes are provided to all officers and clerical staff to facilitate a smooth transition post-retirement.			
5	Details on assessment of value chain partners:				
		% of value chain partners (by value of business done with such partners) that were assessed			
	Health and safety practices	The Bank requires all its partners to comply with prescribed standards relating to working conditions and to ensure the health and safety of their workforce. The Bank expects the vendors and suppliers to comply with applicable labour laws, uphold human rights, and adhere to relevant regulatory requirements within their respective jurisdictions. These expectations are formally embedded within contractual agreements with vendors and suppliers.			
Working Conditions					
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.	Nil			



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

1	Describe the processes for identifying key stakeholder groups of the entity:		<p>The Bank identifies as key stakeholders all individuals and entities that are either impacted by its operations or contribute to its value creation, whether directly or indirectly. This includes employees, customers, investors and shareholders, regulators, value chain partners, and the communities within which the Bank operates.</p> <p>The Bank recognizes the importance of sustained and structured engagement with these stakeholder groups, with a focus on understanding and addressing their expectations, concerns, and interests. Through ongoing and constructive interactions, the Bank seeks to build trust, promote transparency, and reinforce the long-term sustainability of its operations.</p>		
	List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group				
2	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 including key topics and concerns raised during such engagement
	Customer	No	Email, SMS, notice board, Bank's website	Ongoing basis	Customer engagement is maintained across the entire lifecycle of loan and savings products.
	Employees	No	Email, SMS, Offline/ online meetings	Ongoing basis	Employee engagements primarily encompass areas including training and development, resolution of work-related matters, dissemination of updates on regulatory developments and new regulations, as well as compliance-related communication.
	Investors/ Shareholders	No	Email, newspaper advertisement, website, investor meetings & conferences, intimation to stock exchanges, annual/quarterly financials	Quarterly/Annually & Need basis	To ensure that investors and shareholders are regularly apprised of the Bank's business operations and performance.



	Regulators	No	Email, one-on-one meetings, videoconference, regulatory filings	Need Basis	Regular compliance-focused communication and engagement to support policy consultation, along with active participation in government initiatives and programmes to contribute to broader economic objectives.
	Communities	Yes Women, rural communities, farmers, and low-income individuals are identified as vulnerable and marginalised stakeholder groups	Meetings, engagement through NGOs	Ongoing basis	Through Corporate Social Responsibility (CSR) initiatives, the Bank extends its outreach to socially and economically underserved sections of society.
	Value chain partners	No	Email, SMS, Newspaper, website, meetings, etc.	Need Basis	To foster transparent and collaborative relationships that uphold service standards, ensure regulatory adherence, and advance the Bank's commitment to responsible business conduct.
Leadership Indicators					
1	Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.		<p>The Bank places significant emphasis on sustained and proactive engagement with its key stakeholders, enabling effective communication of its strategies and performance. Such engagement facilitates alignment of expectations and enhances the Bank's ability to address stakeholder needs effectively.</p> <p>The Board is kept apprised of key developments on a regular basis, and inputs are sought from Directors as part of the decision-making process. Stakeholder interactions are conducted periodically, using engagement formats tailored to the specific requirements of each stakeholder group. Consultations are undertaken through a combination of virtual and in-person meetings.</p>		
2	Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.		Yes, the stakeholder feedback and recommendations are duly considered, wherever feasible, as part of an ongoing engagement process conducted through multiple channels. In view of the Bank's increasing focus on evolving ESG considerations, stakeholder interactions assume heightened significance. The Bank endeavours to maintain regular engagement and to systematically integrate stakeholder inputs into its long-term strategy and decision-making framework.		
3	Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.		The Bank's Corporate Social Responsibility (CSR) initiatives are predominantly directed towards the upliftment of disadvantaged, vulnerable, and underserved sections of society. These initiatives are implemented in accordance with the Bank's CSR Policy and are disclosed separately in the Annual Report.		



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	The Bank does not conduct standalone training programmes exclusively focused on human rights. However, these principles are addressed during the employee onboarding process and are embedded within the Bank's HR policies. Through adherence to applicable human rights standards and labour laws, the Bank ensures that employees remain informed of and compliant with these principles throughout their tenure.					
Other than permanent						
Total Employees						
Workers						
Permanent	-	-	-	-	-	-
Other than permanent	-	-	-	-	-	-
Total Workers	-	-	-	-	-	-

Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	51010	0	0%	51010	100%	50564	0	0%	50564	100%
Male	35758	0	0%	35758	100%	35712	0	0%	35712	100%
Female	15252	0	0%	15252	100%	14852	0	0%	14852	100%
Other than permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Workers										
Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Other than permanent										
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-



Details of remuneration/salary/wages, in the following format:						
a. Median remuneration / wages:						
Particular	Male			Female		
	Number	Median remuneration/salary/ wages of respective category	Number	Median remuneration/salary/ wages of respective category	Number	Median remuneration/salary/ wages of respective category
Board of Directors (BoD)*	6	65,55,545.00	-	-	-	-
Key Managerial Personnel#	3	25,64,811.74	-	-	-	-
Employees other than BoD and KMP	35758	15,20,769.36	15252	13,94,989.00		
Workers	-	-	-	-	-	-
<p>*Remuneration is payable only to whole-time directors. The Bank has five whole-time directors, all of whom are male. No remuneration is paid to other categories of directors.</p> <p>#Shri. M Karthikeyan superannuated on 31st March 2025. Remuneration pertaining to FY 2024–25 was paid during FY 2025–26 and has been considered accordingly.</p> <p>#Smt. Usha Ramsinghani, AGM & Company Secretary, replaced Shri Rajesh Upadhy, DGM & Company Secretary, in January 2026, and the remuneration has been considered accordingly.</p>						
b. Gross wages paid to females as % of total wages paid by the entity, in the following format:						
Particulars	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
Gross wages paid to females as % of total wages	27.59%			27.15%		
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)			Yes, the Bank has constituted Internal Complaints Committees at both Zonal Office and Head Office levels to address grievances pertaining to sexual harassment of women in the workplace, in accordance with applicable POSH requirements.		
5	Describe the internal mechanisms in place to redress grievances related to human rights issues.			<p>The Bank has established an Internal Complaints Committee to address grievances related to sexual harassment of women in the workplace, in accordance with applicable POSH requirements. In addition, a Whistle-blower Policy is in place to facilitate reporting of concerns relating to discrimination, harassment, or unethical conduct.</p> <p>Human rights-related grievances are addressed through designated mechanisms, including:</p> <ul style="list-style-type: none"> • SC, ST, and OBC Grievance Cell; • Liaison Officers at Zonal Offices; and • Liaison Officer at the Head Office. 		
Number of Complaints on the following made by employees and workers:						
Particulars	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	6	0	-	13	0	-



	Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
	Child Labour	Nil	Nil	-	Nil	Nil	-
	Forced Labour/ Involuntary Labour	Nil	Nil	-	Nil	Nil	-
	Wages	Nil	Nil	-	Nil	Nil	-
	Other Human rights related issues	Nil	Nil	-	Nil	Nil	-
Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:							
		FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
7	Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	6			13		
	Complaints on POSH as a % of female employees / workers	0.04%			0.09%		
	Complaints on POSH upheld	1			8		
8	Mechanisms to prevent adverse consequences to the complaint in discrimination and harassment cases	<p>The Bank ensures strict confidentiality in cases of discrimination and harassment, safeguarding the identity of complainants to prevent any adverse consequences. In accordance with its Prevention of Sexual Harassment at Workplace Policy, all information related to such cases including details of the complaint, identities and addresses of the aggrieved individual, respondent, and witnesses, as well as records of conciliation and inquiry proceedings, recommendations of the Internal Committee, and actions taken by the Bank is treated as confidential and is not disclosed.</p> <p>The policy can be accessed on the Bank's website: https://bankofindia.bank.in/documents/20121/377967/POSH_Policy.pdf</p>					
9	Do human rights requirements form part of your business agreements and contracts? (Yes/No)	Yes					
Assessments for the year:							
	Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)					
10	Child labour	<p>The Bank ensures strict adherence to applicable labour laws across its workforce, maintaining compliance at all times. This approach reflects its commitment to protecting employee rights and fostering a fair and equitable work environment. Through appropriate oversight mechanisms and periodic sensitization, the Bank reinforces compliance standards to safeguard the interests of both employees and the organization.</p>					
	Forced/involuntary labour						
	Sexual harassment						
	Discrimination at workplace						
	Wages						
	Others – please specify						
11	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.	No instances necessitating corrective action in relation to human rights have been reported during the period.					



Leadership Indicators

1	Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.	The Bank considers human rights as an integral element of its policy framework. During the reporting period, no instances were identified that required modification of policies or processes in relation to human rights concerns or grievances.
2	Details of the scope and coverage of any Human rights due diligence conducted.	The Bank upholds and integrates the principles of human rights across all its operations and engagements.
3	Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?	Yes, accessibility features, including ramps, have been installed at various premises to enable barrier-free access and ensure convenience for all visitors, particularly persons with disabilities.
Details on assessment of value chain partners:		
Particulars		% of value chain partners (by value of business done with such partners) that were assessed
4	Sexual Harassment	The Bank is in compliance with all applicable laws. Further, Human rights forms a part of all contracts.
	Discrimination at workplace	
	Child Labour	
	Forced Labour/Involuntary Labour	
	Wages	
	Others – please specify	
5	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.	Nil



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format: (GJ)		
Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
From renewable sources		
Total electricity consumption (A)	3219.30*	974.46
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	3219.30	974.46
From non-renewable sources		
Total electricity consumption (D)	418022.04	437831.27
Total fuel consumption (E)	110345.86	109448.84
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	528367.90	547280.11
Total energy consumed (A+B+C+D+E+F)	531587.20	548254.57
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in Cr.)	6.25	6.87
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP in Cr.)	1.34	1.66
Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent)	10.42	10.84
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-
*The increase during the year is attributable to the solarisation of 32 owned premises in FY 2025–26.		
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency	Yes, reasonable assurance has been carried out by JointValues ESG Services Private Limited.	
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.	Not Applicable
Provide details of the following disclosures related to water, in the following format:		
Parameter	FY 2025-26* Current Financial Year	FY 2024-25* Previous Financial Year
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	615180.60	614352.60
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	615180.60	614352.60



	Total volume of water consumption (in kilolitres)	615180.60	614352.60
	Water intensity per rupee of turnover (Total water consumption / Revenue from operations in Cr.)	7.23	7.70
	Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP in Cr.)	1.55	1.86
	Water intensity in terms of physical output (Total water consumption / Full Time Equivalent)	12.06	12.15
	Water intensity (optional) – the relevant metric may be selected by the entity	-	-
	*The estimated water consumption is taken as 45 litres per head per working day in accordance with Industry Standards on BRSR Core Indicators for both the years (working days = 268 days for FY26 and 270 days for FY25)		
	Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency	Yes, reasonable assurance has been carried out by JointValues ESG Services Private Limited.	
	Provide the following details related to water discharged:		
	Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Water discharge by destination and level of treatment (in kilolitres)*		
	(i) To Surface water	-	-
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(ii) To Groundwater	-	-
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(iii) To Seawater	-	-
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(iv) Sent to third-parties	-	-
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(v) Others (Municipal Sewers)	492144.48	491482.08
	- No treatment	492144.48	491482.08
	- With treatment – please specify level of treatment	-	-
	Total water discharged (in kilolitres)	492144.48	491482.08
	*It is assumed that 80% of the total volume of water consumption is discharged.		
	Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency	Yes, reasonable assurance has been carried out by JointValues ESG Services Private Limited.	
4			
5	Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.	Not Applicable	



Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:			
Parameter	Please specify unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
NOx	-	Air emissions other than GHGs are not considered material to our sector	
Sox	-		
Particulate matter (PM)	-		
Persistent organic pollutants (POP)	-		
Volatile organic compounds (VOC)	-		
Hazardous air pollutants (HAP)	-		
Others – please specify	-		
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency		No	
Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:			
Parameter	Unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)*	tCO ₂ e	9211.21	9106.24
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)*	tCO ₂ e	82443.23	88417.59
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations in Cr.)	tCO ₂ e/Rs. crore	1.08	1.22
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP in Cr.)	tCO ₂ e/Rs. crore	0.23	0.29
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Equivalent)	tCO ₂ e/FTE	1.80	1.93
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-
*Scope 1 emissions have been calculated using emission factors in accordance with the Greenhouse Gas Protocol, with references to IPCC and UK DEFRA, while Scope 2 emissions have been calculated using the Central Electricity Authority (CEA) grid emission factors.			
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency.		Yes, reasonable assurance has been carried out by JointValues ESG Services Private Limited.	



8	<p>Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.</p>	<p>Yes, the Bank has undertaken several initiatives to reduce its greenhouse gas (GHG) emissions through renewable energy adoption, energy efficiency measures, and sustainable waste management practices. Key initiatives include:</p> <ul style="list-style-type: none"> • Installation of rooftop solar systems across 32 owned administrative and residential premises, with a total installed capacity of 630 kW; • Ongoing solarisation of additional properties, further strengthening the Bank’s renewable energy footprint; • Achievement of Gold Category Green Building Certification for all three Head Office buildings at Bandra Kurla Complex (BKC), reflecting adoption of energy-efficient and sustainable infrastructure; • Green Power Tariff Agreement with Tata Power for availing renewable energy at the three Head Office buildings at BKC • Deployment of motion sensors across office areas, basements, parking spaces, and common areas to optimise electricity consumption; • Optimisation of air-conditioning systems through regulated timings and maintenance of optimal temperatures to minimise energy use and associated emissions; • Implementation of waste segregation at source across commercial buildings and residential complexes, with wet waste processed in-house using composting tumblers and dry waste channelled for recycling or reuse; • Regular tree plantation drives across housing colonies and zonal offices to enhance carbon sequestration and green cover. <p>To further advance its sustainability agenda and transition towards low-carbon operations, the Bank plans to:</p> <ul style="list-style-type: none"> • Develop all new office premises as green buildings, targeting the highest applicable certification standards; • Integrate rainwater harvesting systems across all future constructions to promote water conservation; • Scale up renewable energy adoption through installation of solar rooftop systems; • Ensure deployment of 5-star rated, energy-efficient electrical equipment and fixtures to optimise energy consumption.
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9	Provide details related to waste management by the entity, in the following format:		
	Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Total Waste generated (in metric tonnes)		
	Plastic waste (A)	-	-
	E-waste (B)	22.53	48.00
	Bio-medical waste (C)	-	-
	Construction and demolition waste (D)	-	-
	Battery waste (E)	517.04	447.50
Radioactive waste (F)	-	-	



	Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). 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) – Paper Waste	2483.81	2420.80
	Total (A+B + C + D + E + F + G + H)	3023.38	2916.30
	Waste intensity per rupee of turnover (Total waste generated / Revenue from operations in Cr.)	0.04	0.04
	Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP in Cr.)	0.01	0.01
	Waste intensity in terms of physical output (Total waste generated / Full Time Equivalent)	0.06	0.06
	Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
	For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
	Category of waste		
	(i) Recycled	-	-
	(ii) Re-used	-	-
	(iii) Other recovery operations	-	-
	Total	-	-
	For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
	Category of waste		
	(i) Incineration	-	-
	(ii) Landfilling	-	-
	(iii) Other disposal operations*	3023.38	2916.30
	Total	3023.38	2916.30
	*The waste generated is disposed off through the authorised resellers and recyclers and has therefore been classified under 'other disposal operations'; the previous year's data has been recategorized accordingly.		
	Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency	Yes, reasonable assurance has been carried out by JointValues ESG Services Private Limited.	
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 mage such wastes	E-waste is disposed off through MSTC Limited and other authorized resellers and recyclers, in accordance with applicable regulatory requirements.	
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:		
	Sr. No	Location of operations/offices	Type of operations
	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any		
	Not Applicable		



12	Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:					
	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable						
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:					
	Sr. 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	
Not Applicable						
Leadership Indicators						
1	Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):					
	For each facility / plant located in areas of water stress, provide the following information:					
	(i) Name of the area			Not Applicable		
	(ii) Nature of operations			Not Applicable		
	(iii) Water withdrawal, consumption and discharge in the following format:					
	Parameter		FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year	
	Water withdrawal by source (in kilolitres)					
	(i) Surface water			Not Applicable		
	(ii) Groundwater					
	(iii) Third party water					
	(iv) Seawater / desalinated water					
	(v) Others					
	Total volume of water withdrawal (in kilolitres)					
	Total volume of water consumption (in kilolitres)					
	Water intensity per rupee of turnover (Water consumed / turnover)					
	Water intensity (optional) – the relevant metric may be selected by the entity					
	Water discharge by destination and level of treatment (in kilolitres)					
	(i) Into Surface water			Not Applicable		
	- No treatment					
	- With treatment – please specify level of treatment					
(ii) Into Groundwater						
- No treatment						
- With treatment – please specify level of treatment						
(iii) Into Seawater						
- No treatment						
- With treatment – please specify level of treatment						
(iv) Sent to third-parties						
- No treatment						
- With treatment – please specify level of treatment						
(v) Others						
- No treatment						
- With treatment – please specify level of treatment						
Total water discharged (in kilolitres)						



	Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency	Not Applicable		
2	Please provide details of total Scope 3 emissions & its intensity, in the following format:			
	Parameter	Unit	FY 2025-26 Current Financial Year*	FY 2024-25 Previous Financial Year
	Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	tCO ₂ e	67594.45	-
	Total Scope 3 emissions per rupee of turnover (Total Scope 3 emissions / Revenue from operations in Cr.)	tCO ₂ e / Rs. crore	0.79	-
	Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-
	*The Bank has initiated the reporting of Scope 3 emissions in FY 2025-26, covering the Business Travel and Employee Commute categories.			
	Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, me of the external agency	No		
3	With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.	Not Applicable		
4	If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:			
	Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
	1.	Solarisation of Owned Premises	The Bank has successfully solarised 30 owned premises (Administrative and Residential) with a total installed capacity of 630 kW. Further solarisation of additional properties is currently underway.	Reduction in dependence on conventional energy sources and lower carbon emissions; increased use of renewable energy.
	2.	Green Building Certification	All three Head Office buildings at Bandra Kurla Complex (BKC) have achieved Gold Category Green Building Certification, demonstrating sustainable infrastructure practices.	Improved energy efficiency, reduced environmental impact, and enhanced sustainability credentials.



5	Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.	<p>Yes, the Bank has instituted an internally approved Disaster Recovery and Business Continuity Plan (DR & BCP), providing a structured framework to ensure preparedness for potential disruptions. The plan integrates people, policies, standards, and procedures to maintain continuity of operations while mitigating operational, financial, legal, regulatory, and reputational risks.</p> <p>The framework incorporates disaster recovery sites, periodic testing of critical systems, and defined timelines for restoration of operations.</p> <p>The Bank has also obtained ISO 22301:2019 certification for its Business Continuity Management System, reflecting its commitment to resilience and best practices. Additionally, risk profiling mechanisms are maintained to identify, assess, and mitigate potential threats, thereby enabling effective response and ensuring continuity of services to stakeholders.</p> <p>The policy can be accessed on the bank's website: https://bankofindia.bank.in/documents/20121/375171/BusinessContinuityPreparedness.pdf</p>
6	Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard	The Bank has not identified any significant adverse environmental impacts arising from its value chain.
7	Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.	Nil
8	How many Green Credits have been generated or procured:	
	a. By the listed entity	Nil
	b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners	Nil



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 7: Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1	a.	Number of affiliations with trade and industry chambers/ associations.			13
	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.			
		Sr. No	Name of the trade and industry chambers/ associations		Reach of trade and industry chambers/ associations (State / National)
		1	Indian Bank's Association (IBA)		National
		2	Indian Institute of Banking and Finance (IIBF)		National
		3	The Associated Chamber of Commerce & Industries (ASSOCHAM)		National
		4	Federation of Indian Chambers of Commerce & Industries (FICCI)		National
		5	Confederation Of Indian Industry (CII)		National
		6	Banking Codes & Standard Board of India (BCSBI)		National
		7	Institute of Banking Personnel Selection (IBPS)		National
		8	National Institute of Bank Management (NIBM)		National
		9	National Payment Corporation of India (NPCI)		National
		10	International Chamber of Commerce (ICC)		National
		11	Foreign Exchange Dealers Association of India (FEDAI)		National
12	Fixed Income Money Market and Derivatives Association (FIMMDA)		National		
13	Clearing Corporation of India Ltd. (CCIL)		National		
2	Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.				
	Name of authority	Brief of the case		Corrective action taken	
The Bank does not have any instances related to anti-competitive conduct in FY 2025-26					
Leadership Indicators					
1	Details of public policy positions advocated by the entity:				
	Sl. No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)
Nil					



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.							
1	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	
	Nil						
Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:							
2	Sr. No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
	Not Applicable						
3	Describe the mechanisms to receive and redress grievances of the community.	Communities represent a significant stakeholder group, and the Bank's CSR team maintains regular communication with them to gather feedback on CSR projects. In numerous instances, NGO partners serve as intermediaries, addressing community grievances and relaying them to the Bank's CSR team.					
Percentage of input material (inputs to total inputs by value) sourced from suppliers:							
4	Parameter			FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year		
	Directly sourced from MSMEs/ small producers			As a financial services institution, the Bank's primary inputs comprise technology infrastructure, platforms, and related services, resulting in limited procurement scope. Nevertheless, given its extensive network, consumables such as stationery are sourced locally from vendors near its branches.			
	Directly sourced within India						
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							
5	Location*	FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year			
	Rural	18.67%		19.36%			
	Semi-urban	21.06%		21.20%			
	Urban	24.03%		24.14%			
	Metropolitan	36.25%		35.30%			
*(Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)							
Leadership Indicators							
Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):							
1	Details of negative social impact identified			Corrective action taken			
	Nil						



Provide the following information on CSR projects undertaken by your entity in desigted aspirational districts as identified by government bodies:				
Sr. No	State	Aspirational District	Amount Spent (In INR)	
2	1	Bihar	Gaya	9,39,000
	2	Bihar	Muzaffarpur	9,73,038
	3	Jharkhand	Ranchi	17,97,780
	4	Jharkhand	Hazaribagh	23,35,755
3	(a)	Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)	No, the Bank does not have a preferential procurement policy. However, it encourages procurement of materials and services from suppliers belonging to the marginalised or vulnerable groups.	
	(b)	From which marginalized /vulnerable groups do you procure?	The Bank does not have a preferential procurement process. However, it encourages procurement from MSME and marginalised/vulnerable groups	
	(c)	What percentage of total procurement (by value) does it constitute?	Nil	
Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:				
Sr. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
4	Not Applicable			
Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.				
5	Name of authority	Brief of the Case	Corrective action taken	
5	Not Applicable			
Details of beneficiaries of CSR Projects:				
Sr. No	Project Title	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups	
6	1	Health and Family Welfare including social welfare	1835	Community at Large
	2	Empowering Women & Girl Child under" Beti Bachao Beti Padhao Abhiyan	9498	
	3	Basic Education and Skill Development	2637	
	4	Swachh Bharat Abhiyan	250027	
	5	Ensuring Environmental sustainability and ecological balance	8	
	6	Protection of National Heritage	9	
	7	Promoting sports activities and training	6386	
	8	Supporting Physically Challenged	94	
	9	Welfare of armed Forces veteran, war widow and their dependents	210	



BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORTING

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 9: Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1	Describe the mechanisms in place to receive and respond to consumer complaints and feedback.	<p>The Bank has established a comprehensive customer service framework, led by the Customer Service Committee of the Board, which provides strategic oversight into service standards. The Standing Committee on Customer Service supports this structure by facilitating coordination between operational units and the Board, ensuring effective resolution of customer-related matters.</p> <p>To strengthen grievance management, the Bank has implemented the CRM Next platform, integrating multiple complaint channels into a unified system for efficient tracking, monitoring, and resolution. Policies such as the Customer Rights Policy and Customer Grievance Redressal Policy are aligned with regulatory requirements, periodically reviewed, and placed in the public domain to promote transparency. In line with Reserve Bank of India guidelines, an Internal Ombudsman has been appointed to independently review complaints that are not satisfactorily resolved.</p> <p>Customer engagement is further supported through 24x7 call centres at Airoli (Navi Mumbai) and Begumpet (Hyderabad), along with regular customer interactions to obtain feedback. The Bank's complaint management system, Star Sampark (CRM Next), captures grievances across all channels, enables end-to-end monitoring, and provides timely updates to customers via SMS and email. Post-resolution feedback is also solicited to assess service quality and enhance customer experience.</p>												
		<p>Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:</p> <table border="1"> <thead> <tr> <th>Particular</th> <th colspan="2">As a percentage to total turnover</th> </tr> </thead> <tbody> <tr> <td>Environmental and social parameters relevant to the product</td> <td colspan="2" rowspan="3">Given the nature of the business, this is not applicable to the Bank</td> </tr> <tr> <td>Safe and responsible usage</td> </tr> <tr> <td>Recycling and/or safe disposal</td> </tr> </tbody> </table>							Particular	As a percentage to total turnover		Environmental and social parameters relevant to the product	Given the nature of the business, this is not applicable to the Bank	
Particular	As a percentage to total turnover													
Environmental and social parameters relevant to the product	Given the nature of the business, this is not applicable to the Bank													
Safe and responsible usage														
Recycling and/or safe disposal														
3	Number of consumer complaints in respect of the following:													
	Particular	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year									
		Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks							
	Data Privacy	Nil	Nil	-	Nil	Nil	-							
	Advertising	Nil	Nil	-	Nil	Nil	-							
	Cybersecurity	Nil	Nil	-	Nil	Nil	-							
	Delivery of Products	Nil	Nil	-	Nil	Nil	-							
	Quality of Products	Nil	Nil	-	Nil	Nil	-							
	Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-							
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-								



	Others	291644	1755	Digital Complaints = 1069 Non-Digital Complaints = 686	305265	1372	Digital Complaints = 1093 Non-Digital Complaints = 279
Details of instances of product recalls on account of safety issues:							
4	Particular	Number		Reasons for recall			
	Voluntary recalls			Not Applicable			
	Forced recalls						
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, the Bank has established a comprehensive Privacy Policy and has obtained ISO 27001:2022 certification for its Information Security Management System, demonstrating its commitment to data protection and robust information security practices. The Privacy Policy can be accessed on the Bank's website: https://bankofindia.bank.in/privacy-policy			
6	Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services			During the reporting period, the Bank experienced four cyber security incidents related to DDoS attacks. No data breach or compromise of customer data was identified. Necessary corrective and preventive measures were undertaken to strengthen cyber security controls and prevent recurrence.			
Provide the following information relating to data breaches:							
7	a. Number of instances of data breaches			Nil			
	b. Percentage of data breaches involving personally identifiable information of customers			Nil			
	c. Impact, if any, of the data breaches			Nil			
Leadership Indicators							
1	Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).			The Bank's products and services are structured to address the diverse financial requirements of individuals, businesses, and communities across the economy. In delivering these offerings, the Bank ensures strict compliance with regulatory guidelines issued by the Reserve Bank of India, supported by well-defined internal controls. Employees, particularly those in customer-facing roles, are provided with appropriate training on key areas such as Know Your Customer (KYC) requirements and product knowledge to facilitate responsible service delivery. To enhance transparency and accessibility, comprehensive details of the Bank's products and services are made available on its official website (https://bankofindia.bank.in) and displayed at branch premises.			
2	Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.			The Bank has developed a Customer Rights Policy, which can be accessed on its website: https://bankofindia.bank.in/documents/20121/375171/Customer_Rights_Policy_2910_2021.pdf/6568cc4a-1383-dde7-259e-a78feaa59b28?t=1693301904363 Additionally, it has implemented a Policy on Customer Acceptance, Customer Care and Customer Severance: https://bankofindia.bank.in/documents/20121/375171/Customer_Acceptance-Care_Customer_Rights_Policy_March_2024.pdf			



		<p>In the context of an increasingly digital operating environment, cybersecurity awareness is essential for safeguarding against evolving threats. Continuous awareness and adherence to sound cyber hygiene practices are critical to ensuring secure digital banking operations. In this regard, the Bank has conducted cybersecurity awareness programmes to enhance stakeholder preparedness and resilience. For more information, refer to BOI CYBER STAR E-manual: https://bankofindia.bank.in/documents/20121/408538/BOI_CYBER_STAR.pdf</p> <p>To report cyber fraud under our Grievance section of BOI's website and also on Govt. of India portal https://cybercrime.gov.in/ OR CALL: 1930</p> <p>Cybersecurity awareness is disseminated through multiple communication channels. The Bank regularly shares informational content, including posts and videos, on its official social media platforms. Additionally, customers are provided with cyber awareness updates through emails, SMS, and mobile application notifications. Comprehensive educational content on safe banking practices is also available on the Bank's website at https://bankofindia.bank.in/safe-banking.</p>
3	<p>Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services</p>	<p>The Bank has instituted comprehensive protocols to ensure timely communication with customers regarding potential service disruptions or discontinuation of services, in accordance with applicable regulatory requirements. These arrangements are integrated within the Board-approved Business Continuity Plan and Disaster Recovery framework.</p> <p>In the event of disruptions impacting critical banking services, customers are promptly notified through multiple channels, including the Bank's official website, email, SMS, WhatsApp, and mobile application notifications, ensuring transparent and timely dissemination of information.</p>
4	<p>Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)</p>	<p>Yes, the Bank is committed to maintaining high standards of transparency to ensure that customers are well-informed about its products and services. Relevant information, including terms and conditions, interest rates, charges, and associated risks, is presented in a clear and accessible manner through its official website (https://bankofindia.bank.in), branch displays, and customer service channels.</p> <p>All product-related details, including pricing and risk factors, are disclosed transparently to facilitate informed decision making. Employees engaged in customer interactions are adequately trained to provide accurate and comprehensive information, thereby supporting responsible banking practices and enhancing customer awareness.</p> <p>The Bank has implemented robust customer feedback capturing mechanism through various channels, including QR code-based feedback collection for branch-visiting customers, to assess customer satisfaction levels and monitor the effectiveness of its services.</p>



Independent Assurance Statement

To,

Bank of India

Star House, C-5, G-Block, 8th Floor,

Bandra Kurla Complex, Bandra (East),

Mumbai – 400 051

JointValues ESG Services Pvt. Ltd. (hereinafter referred to as “JointValues”) was appointed and engaged by the management of the Bank of India (hereinafter referred as the “Bank”) for performing an independent assurance of the nine core attributes as mentioned in SEBI’s BRSR Core¹ format² for information pertaining to Environmental, Social, and Governance performance disclosed by the Bank in the Business Responsibility and Sustainability Report (BRSR) for the ‘reporting period’ April 1, 2025 to March 31, 2026 considering related formats and criteria^{3, 4, 5, 6, 7} for listed entities issued by SEBI.

JointValues performed the engagement through a multidisciplinary team of experienced professionals and subject-matter specialists, on attributes pertaining to Environmental, Social, and Governance performance of the Bank reported through BRSR Core, to obtain sufficient evidence to support the professional judgement, and provide the basis for conducting reasonable assurance within the defined scope and boundary of the engagement.

The Assurance team applied professional judgement, skills, and techniques with professional scepticism in a systematic engagement process to arrive at an independent opinion about the subject matters within the scope and boundary of the engagement.

Methodology

JointValues conducted this reasonable assurance of the Bank in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information issued by the International Auditing and Assurance Standards Board (IAASB).

¹ Annexure-I in SEBI’s circular number SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated 12 July 2023

² Annexure-II in SEBI’s circular number SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated 12 July 2023

³ Regulation 34(2)(f) of SEBI’ Listing Obligations and Disclosure Requirements (SEBI LODR).

⁴ SEBI vide circular number SEBI/HO/CFD-PoD-2/CIR/P/0155 dated 11th November, 2024

⁵ SEBI circular number SEBI/HO/CFD-PoD-1/D/CIR/2024/177 dated 20th December, 2024

⁶ Circular number SEBI/HO/CFD-PoD-1/CIR/2025/42 dated 28th March, 2025

⁷ GHG Verification and Validation conducted against GHG Protocol and ISO 14064 - 1:2018, ISO 14064 - 2:2019 and ISO 14064 - 3:2019.





JointValues conducted the engagement process with adherence to ethical requirements, professional standards, and compliance with applicable legal and regulatory requirements, in line with the International Standards on Quality Management (ISQM), Quality Management for Firms that Perform Audits or Reviews of Financial Statements or Other Assurance or Related Services Engagement issued by IAASB.

During the engagement, the assurance team complied with JointValues's Code of Conduct, that defines independence and other ethical requirements and aligns with the best practices and the International Code of Ethics (ICE) for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA).

Limitations and Exclusions

- Preparing the Bank's BRSR information requires management to set the criteria, decide what information is relevant to include, and make estimates and assumptions that impact the reported information.
- Reducing engagement risk to zero is rarely attainable; therefore, reasonable assurance is less than absolute assurance.
- Calculating and measuring certain amounts and BRSR Core metrics, such as GHG emissions, water, waste and energy footprint, involves assumptions/estimations and inherent measurement uncertainty. Even though we obtain sufficient appropriate evidence to support our opinion, it does not eliminate the uncertainty in these amounts and metrics.
- Evaluation, verification and assessment of any Bank's financial performance and data have been out of the scope of this engagement, except relying on the Bank's third-party audited financial reports as provided to us during the course of engagement, wherever materially required concerning the nine core attributes of the BRSR core. The assurance does not cover the Bank's statements that express opinions, claims, beliefs, aspirations, expectations, aims, or future intentions. Additionally, assertions related to Intellectual Property Rights and other competitive issues are beyond the scope of this assurance.
- Aspects of the BRSR and the data and information (qualitative or quantitative) as per BRSR Core attributes.
- The engagement does not include a review of the Bank's strategy or other related linkages expressed in the Report. These aspects are not within the scope of the assurance engagement.
- The assurance does not extend to mapping the BRSR with reporting frameworks other than those specifically mentioned. This engagement does not consider assessments or comparisons with frameworks beyond the specified ones.
- Compliance with any Environmental, Social, and legal issues related to the regulatory authority.





- The absence of a significant body of established practice on which to draw, to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.
- Activities and practices followed outside the defined assurance period stated herein above.

Procedures Followed

Given the circumstances of the engagement, in performing the engagement procedures, we have:

- Interacted with relevant personnel of Bank's management responsible for Sustainability, Environmental, Social and Governance (ESG) and their team through a combination of virtual meeting interactions at the Bank's corporate head office for understanding the process of collecting, collating the subject matter as per SEBI Circular for BRSR Core.
- Assessed the appropriateness of various assumptions, estimations and materiality thresholds used by the Bank for data analysis.
- Performed analytical procedures to analyse trends in the historical data and accordingly ascertain the reasonableness of the data reported in the current year.
- Performed substantive testing on a sample basis of the identified sustainability indicators, to verify that the data had been appropriately measured with the underlying documents recorded, collated and reported, including returns and internal monitoring reports filed to various authorities by the Bank and relied upon by us. This includes assessing records and performing testing, including recalculation of sample data.

The selection of the assurance approach was based on our professional judgment, considering the nature, timing, data availability, evidence produced and the extent required to assess the risks of the information for material misstatement or deliberate misrepresentation by the Bank. Our opinion on the continuing effectiveness of the Bank's internal controls is out of the scope of this assurance statement. Our responsibilities under those standards are further described in this statement's "Our Responsibilities" section.

Our Responsibilities

- Planning and performing the engagement to obtain reasonable assurance that the disclosures about the BRSR Core are free from material misstatement.
- Exercising professional scepticism, judgement, skills and techniques in systematic engagement process.
- Forming an independent opinion about the underlying subject matter within the scope and boundary of the engagement based on the procedures performed and the evidence obtained.





Other Information

Our reasonable assurance engagement was with respect to the information for the period April 1, 2025 to March 31, 2026 only and not on any other elements included in the BRSR or any report linked to BRSR and, therefore, do not express any conclusion thereon.

Independence, Quality Control and Competence

JointValues is independent of the Bank and has not been involved in any non-audit, non-assurance or non-assessment nature of engagement during the financial year 2024-25 for which JointValues has conducted independent assurance of BRSR core for the Bank.

In the course of this engagement, where direct documentary evidence for the attestation or independent verification of the primary computation inputs forming the basis of certain disclosed data points could not be obtained — owing to the fundamental nature of those data points or the constraints inherent in the underlying management systems of the Bank — JointValues, as the assurance practitioner, exercised professional judgement and applied professional scepticism consistent with the provisions of ISAE 3000 (Revised), which prescribes that unless information provided by the firm or other parties suggests otherwise, the engagement team is entitled to rely on the firm's system of quality control. In such circumstances, and to the extent so relied upon, JointValues placed appropriate and limited reliance on the Bank's representations regarding its system of quality control and the continuing effectiveness of its internal management processes, with its professional opinion informed by the safeguards embedded therein, including the competence and structure of the Bank's management systems, adherence to applicable regulatory requirements, and the overall rigour of the Bank's governance and continuance procedures. The responsibility for the completeness, accuracy and integrity of the underlying data and primary computation inputs rests solely with the management of the Bank.

The independent assurance opinion statement has been prepared for the stakeholders of the Bank only for the purpose of verifying its non-financial sustainability information relating to Environment, Social and Governance disclosures as required in the SEBI's BRSR core format, particularly described in the scope above.

Scope and Boundary of Assurance

The scope of this engagement, as agreed upon by JointValues and the Bank, was to provide reasonable assurance on the non-financial sustainability disclosure covered under nine core attributes of the BRSR Core format, as provided by the Bank to JointValues in the BRSR format. The values related to the nine core attributes of BRSR Core as provided by the Bank are mentioned in Annexure-I to the assurance statement.

The reporting boundary of the Bank's BRSR is "Standalone basis" which includes all operations and facilities directly held under the holding entity, and not the subsidiaries. The table in Annexure-I below





shows the reporting boundaries and scope of disclosure on which the opinion is being issued for the reporting period from April 1, 2025, to March 31, 2026.

Opinion

Based on the procedures performed, evidence obtained, explanations provided by management and subject to inherent limitations outlined above, JointValues expresses its opinion that the nine core attributes as per the BRSR Core, as disclosed by the Bank through the BRSR format, are reasonably assured for the reporting boundary and scope as mentioned in this statement.

Responsibilities of Management at the Bank

By publishing this assurance statement, the management of the Bank acknowledges and understands that they are, inter-alia, responsible for the information provided in the BRSR for:

- Designing, implementing, and maintaining internal controls to ensure the information is free from material misstatement, including preventing deliberate misrepresentation.
- Selecting or establishing suitable criteria for preparing the information, considering applicable laws and regulations, identifying key aspects, engaging with stakeholders, and preparing and presenting the information according to the reporting criteria.
- Disclosing the applicable criteria used for preparation in the relevant report or statement.
- Preparing and calculating the information in accordance with the reporting criteria.
- Ensuring the reporting criteria are available to intended users with relevant explanations.
- Establishing targets, goals, and performance measures and implementing actions to achieve them.
- Providing details of the management personnel responsible for the disclosed information.
- Ensuring compliance with laws, regulations, or applicable contracts and preventing fraud.
- Identifying and describing inherent limitations in measuring or evaluating information according to the reporting criteria.
- Selecting the content of the information, including identifying and engaging with intended users to understand their needs.

Limitation of Liability and Legal Disclaimer





In no event, the assurance agency and assurance practitioners, for the opinion in this assurance statement, shall be liable to any party for any direct, indirect, incidental, compensatory, punitive, special, or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs or losses caused by negligence) in connection with any use of the content in this assurance statement.

This assurance statement is not intended to be produced by any user in any court of law. The assurance practitioners and the agency absolve themselves from legal or other representation to any third party for any consequences arising from using this assurance statement.

The Intended Use or Purpose of this Assurance Statement

The information provided by the Bank related to BRSR Core in the BRSR and our reasonable assurance statement is intended only for users who have reasonable knowledge of the BRSR Core attributes and who have read the information with reasonable diligence and understand that the attributes are prepared and assured at appropriate levels of materiality.

Except for the publication along with the BRSR as part of the annual report or for internal purpose by the Bank, this assurance statement is not intended to be used by anyone for the publication of any selected paragraphs or excerpts elsewhere, nor should the design or content be altered for any purpose.

This document is intended to be used in its original form without modification by the management of the Bank. JointValues will not be responsible for monitoring disclosures made by the Bank after the date of issuance of assurance. In the event that any material deviation comes to the attention, JointValues may bring it to the notice of the Bank and, if considered necessary in the context of regulatory expectations, also communicate the same to relevant stakeholders and authority concerned.

In sections where BRSR has specific requirements to indicate if any independent assessment, evaluation, assurance has been carried out by any external agency and if any reference has been made to JointValues, such should be interpreted as reasonable assurance provided by JointValues, if such requirements form a part of BRSR Core only on which JointValues has given its opinion.

May 13, 2026

<p><i>JS Kamyotra</i> <small>JS Kamyotra (May 21, 2026 11:09:20 GMT+5.5)</small> J. S. Kamyotra Verifier and Assurer</p>	<p><i>Ritu A</i> <small>Ritu A (May 21, 2026 11:03:58 GMT+5.5)</small> Ritu A Signatory - Commercial Contract</p>
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Annexure-I of Assurance Statement for BRSR Core of the Bank of India for Fy 2025-26

#	BRSR Core Attribute	Parameter	Cross-reference to the BRSR	Measurement	Disclosure by the Bank in print ready BRSR produced for assurance procedures	Remark on boundary and scope
1	Greenhouse gas (GHG) footprint	Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Principle 6, Q7	GHG (CO ₂ e) Emission in Mi MT / KT / MT Direct emissions from organization's owned- or controlled sources	9,211.21 tCO ₂ e	On account of Diesel, Petrol and Refrigerant uses.
		Total Scope 2 emissions (Break-up of the GHG (CO ₂ e) into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Principle 6, Q7	GHG (CO ₂ e) Emission in Mn MT / KT / MT Indirect emissions from the generation of energy that is purchased from a utility provider	82,443.23 tCO ₂ e	On account of Electricity consumption.
		GHG Emission Intensity (Scope 1 +2)	Principle 6, Question 7	Total Scope 1 and Scope 2 emissions (MT) / Total Revenue from Operations adjusted for PPP	0.23 tCO ₂ e/ Rs. in crore adjusted for PPP	
			Principle 6, Q7	Total Scope 1 and Scope 2 emissions (MT) / Total Output of Product or Services	1.80 tCO ₂ e/FTE	Per employees (FTE).
2	Water footprint	Total volume of water consumption	Principle 6, Q3	Mn Lt or KL	6,15,180.60 KL	





		Water consumption intensity	Principle 6, Question 3	Mn Lt or KL / Rupee adjusted for PPP	1.55 KL/Rs. in crore adjusted for PPP	
			Principle 6, Q3	Mn Lt or KL / Product or Service	12.06 KL/FTE	Per employees (FTE).
		Water Discharge by destination and levels of Treatment	Principle 6, Question 4	Mn Lt or KL	4,92,144.48 KL	
3	Energy footprint	Total energy consumed	Principle 6, Q1	In Joules or multiples	5,31,587.20 GJ	On account of Liquid Fuel and Electricity.
		% of energy consumed from renewable sources	Principle 6, Q1	In % Terms	0.61%	On account of in-house Solar Power Generation.
		Energy intensity	Principle 6, Q1	Joules or multiples / Rupee adjusted for PPP	1.34GJ/Rs. in crore adjusted for PPP	
			Principle 6, Q1	Joules or multiples / Product or Service	10.42 GJ/FTE	Per employees (FTE).
4	Embracing circularity - details related to waste management by the entity	Plastic waste (A)	Principle Question 6, 9	Kg / MT	-	
		E-waste (B)	Principle Question 6, 9	Kg / MT	22.53 MT	
		Bio-medical waste (C)	Principle Question 6, 9	Kg / MT	-	
		Construction and demolition waste (D)	Principle Question 6, 9	Kg / MT	-	
		Battery waste (E)	Principle Question 6, 9	Kg / MT	517.04 MT	
		Radioactive waste (F)	Principle Question 6, 9	Kg / MT	-	





	Other Hazardous waste. Please specify, if any. (G)	Principle Question 9	6,	Kg / MT	-	
	Other Non Hazardous waste. Please specify, if any. (H) Please specify, if any.(Break-up by composition i.e., by materials relevant to the sector)	Principle Question 9	6,	Kg / MT	2,483.81 MT	Paper waste
	Total waste quantity(A+B+C +D+E+F+G+H)	Principle Question 9	6,	Kg / MT	3,023.38 MT	On account of E-waste, Battery waste and paper waste.
	Waste intensity	Principle Question 9	6,	Kg or MT / Rupee adjusted for PPP	0.01 MT/ Rs. in crore adjusted for PPP	
		Principle 6, Q9		Kg or MT / Employee (FTE) (Unit of Product or Service)	0.06 Kg/FTE	Per employees (FTE).
	Each category of waste generated, total waste recovered through recycling, re-using or other recovery operations	Principle 6, Q9		Kg or MT	-	
		Principle 6, Q9		Intensity	-	
	For each category of waste generated, total waste disposed	Principle Question 9 of	6,	Kg or MT	3,023.38 MT	





		by nature of disposal method				
				Intensity	1	
5	Enhancing safety	Spending on measures towards well-being of employees and workers – cost incurred as a % of total revenue of the company	Principle 3, Question 1(c) of	In % terms	0.32%	
		Details of safety related incidents for employees and workers (including contract-workforce e.g. workers in the company's construction sites)	Principle 3, Q11	Number of Permanent Disabilities	Nil	
				Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Nil	
				No. of fatalities	Nil	
6	Enabling Gender Diversity in Business	Gross wages paid to females as % of wages paid	Principle 5, Question 3(b)	In % terms	27.59%	On account of operations in India.
		Complaints on POSH	Principle 5, Question 7	Total Complaints on Sexual Harassment (POSH) reported	06	
				Complaints on POSH as a % of female employees / workers	0.04%	
				Complaints on POSH upheld	01	
7	Enabling Inclusive Development	Input material sourced from following sources as % of total purchases –	Principle 8, Question 4	In % terms – As % of total purchases by value	-	BOI has disclosed in BRSR that “given its extensive





		Directly sourced from MSMEs/ small producers and from within India				network, consumables such as stationery are sourced locally from vendor”
		Job creation in smaller towns – Wages paid to persons employed in smaller towns (permanent or non- permanent /on contract) as % of total wage cost	Principle 8, Question 5	In % terms – As % of total wage cost	Rural - 18.67% Semi-Urban - 21.06% Urban - 24.03% Metropolitan - 36.25%	On account of operations in India.
8	Fairness in Engaging with Customers and Suppliers	Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events	Principle 9, Question 7	In % terms	0 (Nil)	
		Number of days of accounts payable	Principle 1, Q8	(Accounts payable *365) / Cost of goods/services procured	27 days	Rounded figure. Based on Audited Financial Statement
9	Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties	Principle 1, Question 9	<ul style="list-style-type: none"> Purchases from trading houses as %of total purchases Number of trading houses where purchases are made from Purchases from top 10 trading houses as % of total 	- - -	Based on Audited Financial Statement produced by teh Bank





				purchases from trading houses		
				<ul style="list-style-type: none"> • Sales to dealers / distributors as % of total sales • Number of dealers / distributors to whom sales are made • Sales to top 10 dealers / distributors as % of total sales to dealers / distributors 	-	
				Share of RPTs (as respective %age) in		
				- Purchases	-	
				- Sales	-	
				- Loans & advances	0.001 %	
				- Investments	0.48 %	












Assurance Statement - BRSR Core FY 2025-26 - BOI - May 2026

Final Audit Report

2026-05-21

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