

Ref. No.CO:CS:RC:2025-26:101

July 14, 2025

BSE Limited,
P. J. Towers,
Dalal Street, Fort,
Mumbai - 400 001.

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E),
Mumbai – 400 051.

Scrip Code:532772

NSE Symbol:DCBBANK

Dear Sirs/Madam,

Sub: Business Responsibility and Sustainability Report for the Financial Year ended March 31, 2025

Pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report (BRSR) for the Financial Year 2024-25. The BRSR also forms the part of the Annual Report for the Financial Year 2024-25, submitted to the exchanges vide letter dated July 14, 2025.

The BRSR for the FY 2024-25 is also available on the website of the Bank at-

https://www.dcbbank.com/about-us/investor-relations#corporate_governance

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,
For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

DCB Bank Limited

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT FY 2024-25

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Sr. No.	Particular	Details
1	Corporate Identity Number (CIN) of the Listed Entity	L99999MH1995PLC089008
2	Name of the Listed Entity	DCB Bank Limited
3	Year of incorporation	1995
4	Registered office address	6th floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013
5	Corporate address	
6	E-mail	investorgrievance@dcbbank.com
7	Telephone	+91 22 69759133
8	Website	https://www.dcbbank.com
9	Financial year for which reporting is being done	April 01, 2024, to March 31, 2025
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) National Stock Exchange of India Limited (NSE)
11	Paid-up Capital	₹ 3,14,28,73,980.00
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Ms. Rubi Chaturvedi, Company Secretary and Compliance Officer +91 22 69759004 investorgrievance@dcbbank.com
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).	The disclosures under this report been made on a standalone basis .
14	Name of assurance provider	Assurance is not mandatory for FY 2024-25.
15	Type of assurance obtained	Not Applicable

II. Products/ services

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Banking	Scheduled Commercial Bank	100%

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

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Banking Activity by Commercial Banks	65191	100%

III. Operations

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

Location	Number of plants	Number of offices	Total
National	--	1 Corporate Office + 464 Branches + 22 offices without direct customer interface	487
International	--	--	--

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	22
International (No. of Countries)	Nil

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

There is no export earnings for the Bank.

c. A brief on types of customers

The Bank provides banking services to a varied base of business owners, self-employed/ small businesses for example – Commodity Trader, Gold Trader, Vegetable Trader, Commission Agent, Retailer, Restaurant Owner, Caterer, Baker, Vending Machine Supplier, Consultant, Doctor, Contractor, Interior Decorator, Software Designer, Salon, Beauty Parlor, Printer, Electrical Engineer, Saw Mill, Flour Mill, Rice Mill, Grocery Store, Brick Maker, Builder, Fabricator, Artist, Writer, Auto Repair, Ship Repair, Pharmacy, Computer Specialist, Furniture Maker, Uniform Maker, Garment Shop, Fashion Tailor, Hardware Shop, Agri Processor, Pesticide Dealer, Auto Dealer, Scrap Dealer, Stationery Supplier, FMCG or Consumer Goods Dealer, Tool Maker, Agri Input Dealer, Tractor Dealer, Plastic Manufacturer, Mattress Manufacturer, Water Supplier, Computer Training Classes, Internet Café, Coaching Classes, Tour Operator, Hotel Owner, Transporter, Ticketing Agent, C&F Agent, amongst others. The list of Self-Employed occupations is endless. The target market is essentially Micro, Small and Medium Enterprises (MSME) both in Manufacturing and Services. A major share of deposits and loans of the Bank are from the self-employed segment.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<u>EMPLOYEES</u>						
1.	Permanent (D)	11,012	9,384	85%	1,628	15%
2.	Other than Permanent (E)	45	39	87%	6	13%
3.	Total employees (D + E)	11,057	9,423	85%	1,634	15%
<u>WORKERS</u>						
4.	Permanent (F)	NA				
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

b. Differently abled Employees and workers:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<u>DIFFERENTLY ABLED EMPLOYEES</u>						
1.	Permanent (D)	6	6	100%	0	0
2.	Other than Permanent (E)	0	0		0	0
3.	Total differently abled employees (D + E)	6	6	100%	0	0
<u>DIFFERENTLY ABLED WORKERS</u>						
4.	Permanent (F)	NA				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

21. Participation/ Inclusion/ Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	12	1	8.34%
Key Management Personnel	4	1	25%

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2024-25			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	23.82 %	21.63%	23.47%	24.3%	20.7%	23.8%	27.8%	30.5%	28.2%
Permanent Workers	NA								

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

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

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Associate/ Venture	whether Subsidiary/ Joint	% 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)
The Bank does not have a holding, subsidiary, associate or joint venture as on March 31, 2025					

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: **Yes**

(ii) Turnover (in ₹): 72,21,09,76,973.99

(iii) Net worth (in ₹): 52,71,47,51,868.56

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) <i>(If Yes, then provide web-link for grievance redress policy)</i>	FY 2024-25			FY 2023-24		
		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://www.dcbbank.com/about-us/investor-relations	-	-	-	-	-	-
Investors (other than shareholders)	https://www.dcbbank.com/api/dcb/assets/2025-02/Grievance-Redressal-Mechanism.pdf	24727	381		23684	743	
Shareholders	Yes**	5	0	-	2	0	-
Employees and workers		163	0	-	113	3	These cases were reported in Q4 FY 2024, one of the cases reported on 1st January 2024 has been closed on 12th April 2024. The other two are reported on 19th March & 26th March 2024 and under investigation
Customers					23300	730	There may have been a delay in resolution due to customer dependency for additional documentation. The turnaround time and preventive measures are reported to the Customer
Value Chain Partners					384	13	

							Service Committee of the Board as per the defined frequency.
Other (please specify)							

Note: **The Bank has appointed Registrar and Share Transfer Agent (RTA) to look into the grievances/complaints of the shareholders. In addition to it the Bank has designated email ID “investorgrievance@dccb.com”, where the shareholders can send their grievances/complaints.

26. Overview of the entity’s material responsible business conduct issues

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk /opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Employee Wellbeing and Safety	O	Enhancing employee productivity is a direct benefit of prioritizing well-being and safety. When employees feel secure and valued, their satisfaction and morale improve. This focus not only helps in attracting new employees but also aids in retaining existing staff, effectively reducing turnover rates	NA	Investing in employee well-being can lower absenteeism, healthcare, and turnover costs, while increasing profitability through improved service quality and customer satisfaction.
2	Customer Satisfaction	O	By prioritizing customer satisfaction, Banks can differentiate themselves from competitors, fostering loyalty and encouraging repeat business. Additionally, positive customer experiences can drive referrals, expanding the Bank's customer base without substantial marketing expenditures.	NA	Enhanced customer satisfaction can reduce churn rates, lowering costs associated with acquiring new customers and managing complaints. It can also mitigate risks related to reputational damage
3	Human Rights	R	Human rights violations, whether directly or through our clients can lead to reputational damage and regulatory scrutiny. It might also attract public backlash, leading to a loss of customer trust and diminishing brand value.	We have developed and enforcing human rights policies aligned with international standards. We have zero tolerance policy towards human rights violations.	There could be legal ramifications and fines, especially as global regulations around human rights due diligence tighten
4	Employee Engagement,	O	Engaged and well-trained employees are essential for	NA	Investing in training can lead to improved

	Training and Development		delivering superior customer service. A skilled workforce is vital for managing transitions effectively and meeting the varied needs of their customer base		performance, efficiency, and innovation, which can drive profitability. It also reduces the risk of errors and mishaps, safeguarding against financial losses.
5	Privacy and Data Security	R	Banks manage large volumes of sensitive personal and financial data, which makes them attractive targets for cyberattacks. Safeguarding customer data is vital for preserving the Bank's reputation and ensuring its long-term success in an increasingly digital economy.	Bank is protecting sensitive personal data through the use of strong access controls and data encryption on servers. Data leakage detection and prevention tools are deployed across endpoint, email, print and web channels to prevent personal data/sensitive data leaks. All access to servers is through privileged access management solution with two-factor authentication and the access logs are monitored by 24x7 SOC.	Organizations may face substantial fines and legal fees if found non-compliant with privacy regulations and such data breaches can lead to reputational damage, resulting in loss of customer trust and decreased revenues.
6	Risk Management	R	Effective risk management helps Banks optimize capital allocation, improve decision-making, and maintain investor confidence, supporting long-term growth and resilience amid uncertainties.	We have introduced an Enterprise Risk Management Policy covering Operational Risk, Business Continuity Risk, Outsourcing Risk, Credit Risk, and Market and Liquidity Risk. The Bank has separate and independent Risk Management Department in place which oversees all types of risks in an integrated fashion	Unidentified or poorly managed risks can lead to substantial financial losses for an organization. These losses may arise from operational disruptions, regulatory fines, legal liabilities, and damage to reputation.
7	Brand and Reputation Management	R	Brand and reputation constitute important intangible assets that play a pivotal role in determining an organization's success. Consequently, it is imperative to identify risks associated with brand and reputation, as these elements have a direct effect on customer perception, trust, and loyalty.	The Bank is committed to provide services of highest degree and abide by all regulations. The Board and its committees have ensured checks to mitigate instances of complaints and breaches that can hamper bank's reputation.	An impact on the reputation due to governance, risk, regulatory, operational, system and people related aspects may result in the loss of shareholder's trust, leading to decreased revenue and market share.
8	Corporate Governance	R	Robust governance practices ensure compliance with	The Company Secretary	Breach in Governance can help

	and Ethics		statutory requirements and reduce legal risks. Ethical conduct is crucial to prevent financial fraud and corruption.	Department (and Board Secretariat too ? Please check) ensures that Bank complies with all statutory requirements. Bank also has an Audit committee of Board (ACB) comprising of Chartered Accountants, Bankers, post-graduates, and Information Technology professionals. ACB oversees the IA function, monitors performance, and provides regular guidance for improving risk control and compliance across the Bank.	avoid legal penalties and enhances risk management, reducing financial losses. Strong governance boosts investor confidence and customer trust, improving access to capital and business retention. It also prevents regulatory fines, enhances brand value, and improves operational efficiency.
9	Financial Performance	O	Financial performance is a critical indicator of an organization's health and sustainability, reflecting its ability to generate profit, manage costs, and create value for stakeholders	NA	Poorly managed financial performance risks can lead to significant adverse consequences, which include decreased revenues, increased costs, and reduced profitability, affecting an organization's ability to sustain operations and invest in growth initiatives
11	Waste and Water Management	R	Efficient waste and water management can reduce operational costs, enhance resource efficiency, and mitigate risks associated with environmental impacts. Banks are increasingly expected to adhere to environmental regulations, including those related to waste and water	The Bank has already introduced measures like using eco-friendly house-keeping products and responsible procedure to dispose UPS batteries through E-waste recyclers., installed waterless urinals in large offices etc. Additionally, Bank is introducing ESG Policy and simultaneously analyzing its existing operations to better manage its waste and water.	Integrating waste and water management into an Indian bank's operations can lead to cost savings, risk mitigation, and enhanced brand value. It can also improve access to green financing, attract socially responsible investors, and create new revenue opportunities through sustainable products.
1	Diversity,	O	By ensuring equitable	NA	DEI initiatives can

	Equity & Inclusion		opportunities for all employees, Banks can boost morale and productivity. An inclusive work environment further helps in retaining talent and reducing turnover. DEI initiatives also aid in mitigating risks of discrimination		enhance risk management by minimizing incidents of discrimination and bias, thereby avoiding potential legal costs and fines.
1	Sustainable Supply Chain	R	Sustainable supply chain management is important because it directly affects an organization's ability to operate efficiently, ethically, and responsibly in today's global environment. As businesses face increasing pressure from various stakeholders, to demonstrate environmental stewardship and social responsibility.	The bank ensures to integrate environmental and social considerations. It encompasses to Disruptions arising from environmental disasters, resource scarcity, or supplier non-compliance can lead to increased operational costs due to supply shortages, price volatility, and the need to shift to alternative sourcing strategies. reduce carbon emissions, conserve energy and water, minimize waste, and use eco-friendly materials, along with working with suppliers, customers, and other stakeholders to promote sustainable practices across the entire supply chain	Disruptions arising from environmental disasters, resource scarcity, or supplier non-compliance can lead to increased operational costs due to supply shortages, price volatility, and the need to shift to alternative sourcing strategies.
1	Climate Change	R & O	Banks are exposed to risks associated with climate change through their lending portfolios, particularly in sectors vulnerable to climate impacts like agriculture, real estate, and energy. Extreme weather events, such as floods and droughts, can lead to loan defaults and asset devaluation. Moreover, regulatory changes aimed at mitigating climate change can affect the creditworthiness of industries reliant on fossil fuels, thereby impacting banks' investments.	We comply with applicable legal requirements which relate to our climate change aspect Bank is analyzing international and national best practices and regulatory requirements, and will soon introduce policies to better manage Climate Change Risk.	Climate change poses significant financial risks for Indian banks, including increased credit risk due to impacts on agriculture, real estate, and energy sectors, leading to higher loan defaults and asset devaluation. Regulatory changes could affect industries reliant on fossil fuels, impacting Banks' investments and operational costs. However, climate change also offers opportunities for financing sustainable projects, opening new

					revenue streams.
1	Energy and GHG Management	R & O	By proactively managing energy consumption and reducing GHG emissions, businesses can not only mitigate environmental risks but also align with sustainability goals, improve brand reputation, and meet regulatory requirements	The bank has taken up initiatives to onboard vendors with sustainable resources to reduce energy consumption & manage GHG remissions. We are also increasing usage of recycled products like stationary paper, modular ceiling tiles, etc. We are also using air-conditioners that use green refrigerants thereby avoiding ozone depletion. We have also initiated installation of solar panels for generation of renewable power wherever possible in branches and offices. Our products. We have also installed smart practices such as master switch to cut off unwanted power consumption.	Negative Impact- Inefficient energy use can lead to increased operational costs, especially as energy prices rise, while failure to manage greenhouse gas (GHG) emissions may result in regulatory fines and penalties. Positive- Implementing energy-efficient practices and technologies offers significant cost savings by reducing energy consumption. Proactively managing GHG emissions can position organizations as leaders in sustainability, opening new market opportunities and attracting environmentally-conscious consumers.
1	Sustainable Finance	R & O	Climate change also poses risks to loan portfolios, particularly in susceptible sectors like agriculture and infrastructure. On the opportunity side, banks can capitalize on the growing market for green bonds and sustainable investments, appealing to investors seeking ethical solutions. Funding renewable energy and sustainable projects can drive economic growth and support national sustainability goals, while integrating sustainable practices can lead to cost	We are exploring the inclusion of Climate Risk into the Credit Rating Model. We are also, identifying physical collateral / primary securities / projects in areas that are most impacted by climate changes.	Sustainable finance include potential revenue growth through new markets like green bonds and sustainable investments, aligning with investor demand for ethical products. Additionally, managing climate-related risks can protect loan portfolios, particularly in vulnerable sectors.

			savings and long-term resilience.		
1	Community Development	O	Understanding diverse community needs can drive innovation and tailored product development. Engaging in such initiatives improves reputation and builds trust, leading to customer loyalty and a positive image	NA	By targeting underbanked rural and semi-urban areas, banks can expand their customer base and enhance financial inclusion, fostering economic empowerment.

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	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	https://www.dcbbank.com								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	N	N	N	N	N	N	N	N	N
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Policies have been formulated and implemented in accordance with NGRBC, requirements of the Companies Act, 2013 and SEBI regulations.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (<i>listed entity has flexibility regarding the placement of this disclosure</i>): No									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Implementation and oversight of the Business Responsibility Policies and the decision making on sustainability related issues is the responsibility of the CSR and ESG Committee of the Board of Directors, which comprises of following members as on March 31, 2025:								
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.	<p>1. Mr. Nasser Munjee (Chairman and Non Executive Director)</p> <p>2. Mr. Farokh N. Subedar (Member and Independent Director)</p> <p>3. Mr. Thiyagarajan Kumar (Member and Independent Director)</p> <p>4. Mr. Sridhar Seshadri (Member and Whole Time Director)</p> <p>In addition to the Board committee, the Bank has an ESG Internal Committee (EIC) with members from the senior officials of the Bank. The charter of the EIC has various points including "to identify and recommend to the CSR and ESG Committee for its approval, the ESG related matters for the Bank". The EIC has a meeting every quarter and assesses relevant practices, initiatives and measures that support ESG for the Bank and are intended to create long term, sustainable benefits for stakeholders.</p>								

10. Details of Review of NGRBCs by the Bank:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	NA									NA								
Note: Policies wherever stated have been approved by the Board/ Committee of the Board/ Senior management of the Bank or as required by extant regulations.																		
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Bank abides by all relevant regulatory notification requirements.																	

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.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	No								

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	NA								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

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

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% of persons in respective category covered by awareness programmes
Board of Directors	6	Cyber Security & Governance	83.33%
Key Managerial Personne	10	Cyber Security, Governance, Finacle Core Banking conclave, Banking conclave, Equity compensation, Program on Company Secretaries, POSH IC Committee training & Leadership skills workshop	100%
Employees other than BoD and KMPs	3039	New joinee on-boarding programs on Induction, AML/ KYC, Selling skills. Product trainings such as Finacle, Mortgage and Micro Mortgage, General Insurance and Life Insurance Product. Governance and Compliance trainings such as Fraud Risk Management, Internal Audit trainings, custom BCRM training programs Leadership trainings for different cadre of supervisors. Cross functional banking knowledge programs, programs to develop employee skill sets for next level roles such as Budding programs and Signature programs like LEAP, RISE and ASPIRE. Mandatory trainings on Business Continuity Planning, POSH, Cyber Security and Risk Management.	95%

		Custom training programs on Business Analytics, Advanced Excel, IT and Cyber Security for Senior Management, Proactive Cyber Defense Strategy, Co-lending & Loan partnering, Diversity and Inclusion, Online Cloud security, PMP certification training, POSH IC committee training, SWIFT Financial messaging Credit monitoring & recovery, Trade Finance sales based workshop, Foreign Trade and Foreign Exchange Business and Legal training's, Gold Loan, SME Flexi, Trade Finance, NR Account Process and Product Refresher, QC Process for Control and Quality Assurance, Asset Disbursement Process, Behavioral competency based programs on Result Orientation, Teamwork, Communication, Decision Making, Process Orientation.	
Workers		NA	

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

(Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Principle 1	Additional Commissioner of State Tax	₹20,000.00	The adjudicating authority in after scrutiny of the returns filed by the Bank has erred in comparing of 50% of ITC available as per GSTR2A (as reflected in GSTR9) with the 100% of ITC availed as per GSTR9 and demanding the difference as excess ITC claimed on account of short reversal.	No
		Reserve Bank of India	₹10,000.00	Penalty was levied for ATM cash out in March-2024 at	No

			Amritsar, Punjab.	
	Reserve Bank of India	₹10,000.00	Penalty was levied for ATM cash out in March-2024 at Amritsar, Punjab.	No
	Reserve Bank of India	₹10,000.00	Penalty was levied for ATM cash out in July-2024 at Telangana, Hyderabad.	No
	Reserve Bank of India	₹10,000.00	Penalty was levied for ATM cash out in December 2024 at Bhubaneswar, Orissa.	No
	District Consumer Dispute Redressal Forum at Mysuru	₹2,41,671.00	<p>The Complainant filed a complaint alleging that Bank conducted auction of his gold ornaments (against which the Complainant had availed loan), inspite of paying the monthly interest.</p> <p>The Court has passed order against the Bank on January 20, 2025, directing DCB Bank to pay –</p> <p>(i) ₹1,39,846.00 to the complainant along with interest at 9% pa from the date of auction (December 26, 2022) within 1 month from date of passing order, failing which Bank shall pay interest at the rate of 12 percent p.a. from date of passing order till actual payment.</p> <p>(ii) ₹ 50,000.00 to the Complainant, towards mental agony and deficiency in service within one month of passing order.</p> <p>(iii) ₹ 25,000.00 to the Complainant, towards litigation expenses within one month of passing order.</p>	No
	District Consumer Dispute Redressal Forum at Central Mumbai.	₹ 60,000.00	<p>The Complainant filed a case against Bank alleging that Bank had wrongfully levied foreclosure charges on the loan availed by him against the mortgage of the property and delayed returning the property documents due to which the Complainant lost a prospective buyer.</p> <p>Court has passed order against the Bank on February 27, 2025, directing Bank to pay –</p> <p>(i) ₹ 25,000.00 for delay in giving documents, within 60 days from date of receipt of order, to the Complainant.</p> <p>(ii) 25,000.00 for deficiency in</p>	No

				<p>service and mental harassment, within period of 60 days from date of receipt of order, to the Complainant.</p> <p>(iii) ₹ 10,000.00 as litigation cost to the Complainant, within period of 60 days from date of receipt of order, to the Complainant.</p> <p>Further, Court ordered that the complainant shall be entitled to interest at the rate of 9 percent on said amount of point no. (i) and (ii) above, from the date of receipt of order till final realisation, if the order is not complied within a period of 60 days from receipt of this order.</p>	
		District Consumer Dispute Redressal Forum at Delhi	₹ 1,95,000.00	<p>The Complainant filed a complaint against Bank alleging that Bank for non-disbursement of home loan, and charging pre-EMI towards the said loan. The Complainant filed a case against the Bank, for deficiency in service and claimed refund of the EMIs charged.</p> <p>The Court has passed order against Bank on March 15, 2025, directing Bank to pay –</p> <p>(i) ₹ 25,000.00 as litigation cost within period of 45 days from date of receipt of order to the Complainant.</p> <p>(ii) ₹ 90,000.00 towards compensation within period of 45 days from date of receipt of order to the Complainant.</p> <p>(iii) ₹ 80,000.00 towards punitive damage for deducting EMIs without disbursement of loan. ₹ 40,000.00 to be paid to customer and ₹ 40,000.00 to be deposited in the Customer Welfare Account.</p>	No
		District Consumer Dispute Redressal Forum at Tiruchirapalli	₹ 2,10,000.00 towards compensation and to return gold jewelry of same weight in exchange of 22 carat gold jewelry, after receiving the principal & interest	<p>The Complainant filed a case against Bank alleging that Bank conducted auction of his ornaments pledged by him against availing of 2 gold loans, without following appropriate auction process. The Court has passed order against Bank on October 25, 2024, directing Bank –</p> <p>(i) to return gold jewelry of same weight in exchange of</p>	The customer has not paid the principal & interest amount till January 24, 2022, Bank has not yet returned the gold

			amount till January 24, 2022 to the Complainant.	22 carat gold jewelry, after receiving the principal & interest amount till January 24, 2022 to the Complainant. (ii) to pay ₹ 2,00,000.00 for compensation for mental distress to the Complainant. (iii) to pay ₹10,000.00 for cost to the Complainant.	jewelry or amount equivalent of the same weight to the customer, in accordance with the directions of the Court.
		District Consumer Dispute Redressal Forum at Balotra	₹ 3,89,931.00	The Complainant filed a case against Bank alleging that Bank conducted auction of his gold ornament with improper valuation (pledged by him with Bank) against which the Complainant had availed a loan from the Bank. The Complainant has further alleged that since Bank sold its ornaments at undervalued rate, he suffered loss and thereby claimed deficiency of service at Bank's end. The Court has passed order against Bank on December 10, 2024, directing Bank- (i) to pay ₹ 2,92,400.00 towards the value of undervalued gold i.e. 68 grams to the Complainant. (ii) to pay interest at the rate of 6 percent p.a. from August 31, 2020 to the Complainant. (iii) to pay ₹ 20,000.00 towards mental agony to the Complainant.	No
		District Consumer Court Redressal Forum at Vishakhapatnam	₹6,10,000.00	The Complainant filed a case against the Bank alleging that Complainant had availed loan against mortgage of his property for which he had deposited original documents with Bank. During loan transfer process to the other bank, when the original documents were to be handed over to other Bank, the documents were lost during transit at the end of DCB Bank, for which the Complainant filed a case against DCB Bank. The Court passed an order on August 05, 2024, against Bank awarding compensation of ₹6,00,000.00 towards mental agony and ₹	No

				10,000.00 as litigation expenses to the Complainant.	
		District Consumer Court Redressal Forum at Vishakhapatnam	₹1,90,000.00	<p>The Complainant filed a case against the Bank alleging that Complainant had availed loan against mortgage of his property for which he had deposited original documents with Bank. During loan transfer process to the other bank, when the original documents were to be handed over to other Bank, the documents were lost during transit at the end of DCB Bank, for which the Complainant filed a case against DCB Bank.</p> <p>The Court passed an order on April 18, 2025, against Bank directing Bank –</p> <p>(i) to reconstruct the documents at the Banks cost (ii) to Issue indemnity Bond (iii) to pay ₹ 1,80,000.00 mental agony to the Complainant. (iv) to pay ₹ 10,000.00 cost of complaint to the Complainant.</p>	No
		District Consumer Dispute Redressal Commission, Kendrapara	₹1,06,039.00	<p>The Complainant filed a case against Bank alleging that the complainant had availed vehicle loan from Bank during 2018 and the Bank allowed moratorium to the customer during COVID-19 on account of which loan amount was increased which resulted into increase in EMI amount. The Complainant have prayed for refund of Excess amount paid by him during moratorium period.</p> <p>The court passes an order against Bank on July 31, 2024, directing Bank:</p> <p>(i). to refund the excess amount i.e. ₹ 85,069.00 with same rate of interest i.e. at the rate of 10.59 percent from the date of recovery till date of payment. (ii) to pay ₹ 5,000.00 towards mental agony to the Complainant. (iii) to pay ₹ 2000.00 towards litigation cost to the Complainant.</p>	No

		District Consumer Dispute Redressal Forum at Mahasmundh, Chhattisgarh.	₹ 23,000.00	The Complainant has filed a case against Bank alleging that on account of delay in presenting cheque by Bank of Maharashtra, Bank has recorded the said cheque as an outdated instrument and the original cheque was returned by Bank of Maharashtra without honoring payment. The Complainant has alleged deficiency of service by Bank. The Court has passed order against Bank directing Bank- (i) to pay compensation of ₹ 18,000.00 to the complainant within 2 months from the date of the order. (ii) ₹ 5,000.00 for litigation costs.	Yes
		District Consumer Dispute Redressal Forum at Sagar.	₹ 86,865.00	The Complainant filed a case against Bank alleging deficiency of service at Bank's end. The Complainant availed loans as a loanee farmer and entitled for crop insurance under PMFBY Scheme where DCB Bank was acting as a medium for enrolling the loanee farmers under PMFBY Scheme. However, during the portal updation; due to wrong manual entry, the Complainant (loanee farmer) was deprived of insurance cover and did not get insurance claim amount. The Court has passed order against Bank received by the Bank on February 18, 2025, directing Bank – (i) to pay the Insurance amount of ₹ 66,834.00 for Kharif Soyabean crop from March 09, 2022 along with interest at the rate of 6 percent p.a. within 2 months from the date of the order. (ii) To pay ₹ 6,000.00 for deficiency in service, mental and physical injury. (iii) To pay ₹ 2,000.00 towards litigation expenses.	No
		Consumer Disputes Redressal Commission-VII, South-West Delhi.	₹ 5,99,070.00	The Complainant filed a case against Bank alleging that Bank levied foreclosure charges on the home loan availed by him, although there is handwritten mention of sanction condition that no	No

				charges after two years if loan is closed through own funds. The court has passed an order on April 04, 2024, against Bank directing Bank to refund amount of ₹3,88,951.53 along with interest at the rate of 10 percent per annum from the date of filing of complaint till realization and ₹ 50,000.00 as litigation expenses.	
		District Consumer Dispute Redressal Commission, Jodhpur.	₹ 1,30,574.00	<p>The Complainant filed a case disputing the foreclosure charges paid by him for closure of his business loan with Bank. The complainant claimed for refund of the foreclosure charges along with interest and compensation towards mental agony and litigation cost.</p> <p>The Court has passed the order against Bank on September 04, 2024, directing Bank to refund amount of ₹1,05,236.00 recovered from the Complainant towards foreclosure/ prepayment charges of ₹1,05,236.00 within 2 months and also entitled to receive interest at 9 percent p.a. on the said amount from the date of presentation of the complaint till the date of actual recovery of the said amount. Further ₹5000.00 to be paid as compensation for mental anguish and ₹5,000.00 for litigation expenses.</p>	No
		District Consumer Dispute Redressal Commission, Chennai (North)	₹4,12,553.00	<p>The Complainant filed a case against Bank alleging that the Complainant transferred his loan from Indian Overseas Bank to DCB Bank, however Bank disbursed only balance transfer amount to Indian Overseas Bank and delayed in disbursing the remaining sanctioned amount and charged Pre-EMI to the Complainant towards the said loan. The Complainant has alleged deficiency of service by DCB Bank and claimed for refund of the excess EMI charged by DCB Bank.</p> <p>The Court has passed order</p>	DCB Bank is evaluating for filing of an appeal against the said order.

				<p>against the Bank, directing Bank to pay –</p> <p>(i) ₹2,43,175.00 with interest at the rate of 9 percent p.a. from October 01, 2020 till the date of realization.</p> <p>(ii) ₹50,000.00 towards compensation for unfair trade practice.</p> <p>(iii) ₹5,000.00 towards deficiency in banking services, mental agony and hardship.</p> <p>Failure to pay the aforesaid amount within 2 months from date of order, interest at the rate of 9 percent p.a. shall be payable from date of order till the date of payment of ₹55,000.00.</p>	
		District Consumer Dispute Redressal Commission, Chennai (North)	₹60,000.00	<p>The Complainant filed a case against Bank alleging that deceased borrower had taken insurance through Bank, however Bank did not renew the insurance policy nor did the policy was renewed, as a result of which after demise of Complainant's husband, she was not entitled to claim or get the benefit of insurance policy.</p> <p>Further, the Complainant has also alleged that Bank initiated SARFAESI proceedings for recovering the loan outstanding amount from the deceased Borrower, therefore being aggrieved by Bank's action, the Complainant filed this complaint. The Complainant prayed for relief from DCB Bank and ICICI Insurance Lombard Co. towards the compensation amount of ₹39,87,960.00 jointly and severally in favor of the complainants, and for awarding cost of the petition. The complaint is allowed against Bank and dismissed against ICICI Lombard Insurance Company. The Bank are directed to close the Home Loan account along with interest accrued thereon if any and issue NDC within the period of 30 days. The Court further directed Bank to pay ₹25,000.00 towards compensation for unfair trade</p>	Yes

				practice and deficiency of services and ₹5,000.00 towards litigation cost, failing the above said amount of ₹30,000.00 would carry 9 percent p.a. from the date of the order till the date of realization.	
		District Consumer Disputes Redressal Commission, Bengaluru	₹6,167,136.00	The Complainant filed a case against Bank and Ex-MD, alleging that her gold was auctioned by Bank without giving notice to her. The Court passed order against the Bank on February 27, 2025, directing Bank to pay an amount of ₹21,42,136.00 towards the gold ornaments with interest at the rate of 9 percent p.a., from the date of auction till realization and further directed to pay ₹40,00,000.00 towards compensation with litigation cost of ₹25,000.00 to the Borrower.	Yes
		District Consumer Dispute Redressal Forum at Mysuru	₹2,41,671.00	The Complainant filed a complaint alleging that Bank conducted auction of his gold ornaments (against which the Complainant had availed loan), in spite of paying the monthly interest. The Court has passed order against the Bank on January 20, 2025, directing Bank to pay – (i) ₹1,39,846.00 to the complainant along with interest at 9 percent p.a. from the date of auction i.e. December 26, 2022 within 1 month from date of passing order, failing which Bank shall pay interest at the rate of 12 percent p.a. from date of passing order till actual payment. (ii) ₹50,000.00 to the Complainant, towards mental agony and deficiency in service within one month of passing order. (iii) ₹25,000.00 to the Complainant, towards litigation expenses within one month of passing order.	No
Settlement					
Compounding fee					
Imprisonment					

Punishment					
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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
The Complainant Amita Bhardwaj filed a case against Bank and Ex-KMP, before District Consumer Court Redressal Forum at Bangalore alleging that her gold was auctioned by Bank without giving notice to her. The Court passed order against the Bank and the Bank has filed an appeal challenging the said order.	State Commission, Bangalore
The Complainant, Danish filed a case against Bank, before District Consumer Dispute Redressal Forum at Saharanpur, alleging that his gold was auctioned by the Bank without following due auction process. The Court has passed order against Bank, and the Bank has filed an appeal challenging the said order before the State Commission of Lucknow.	State Commission, Lucknow
The Complainant, Ajoy Mehta filed a case against Bank, before State Commission, Mumbai, alleging deficiency of service at Bank's end, and fraudulent transfer of amount by the Bank. The State Commission, Mumbai passed an order against Bank, which was challenged by Bank by filing an appeal before National Consumer Dispute Redressal Commission (NCDRC), Delhi, wherein the order passed by state commission was upheld by the NCDRC, against which Bank has filed Writ Petition before High Court.	High Court, Mumbai
The Complainant, Sarlaben Gurjar filed a case against Bank, alleging that her husband i.e. deceased borrower availed loan from Bank along with insurance, however after death of her husband, insurance company repudiated her claim. Being aggrieved by this claim rejection, deceased's wife filed a complaint before CDRF, Gandhinagar. The said case was decided against the Bank and insurance company, Bank along with insurance company filed appeal against the said order which was upheld by the appellate court. Bank thereafter have filed the revision application before the National Commission, New Delhi.	National Consumer Dispute Redressal Commission (NCDRC), Delhi
The Complainant, Sai Priya, filed a complaint against Bank and KMP's before District Court, Tiruchirapalli, alleging that Mr. Sivagnanasundaram (deceased borrower), availed two business loans from the Bank along with insurance, where the complainant was a co-applicant. After death of borrower, the complainant approached the Bank for processing insurance claim which was repudiated by insurance company, due to which she filed a complaint. The Court passed order against the Bank and insurance company which is now challenged by Bank before the State Circuit Bench, Madurai.	State Circuit Bench, Madurai

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

The Bank has a comprehensive anti-corruption and anti-bribery policy, as outlined in our Code of Conduct Policy. This policy provides detailed guidance on business ethics, values, and procedures designed to prevent corruption and bribery in all our activities and business dealings. Our Code of Conduct clearly sets forth a zero-tolerance approach to corruption and bribery, ensuring that all employees adhere to the highest standards of integrity and ethical behavior. ([Weblink](#))

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

Particulars	FY 2024-25	FY 2023-24
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

6. Details of complaints with regard to conflict of interest:

Particulars	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	-	0	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	-	0	-

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.

Not Applicable

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

Particulars	FY 2024-25	FY 2023-24
Number of days of accounts payables	NA	

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:

Particulars	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	Purchases from trading houses as % of total purchases	Nil	Nil
	Number of trading houses where purchases are made from		
	Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	Sales to dealers/ distributors as % of total sales	Nil	Nil
	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 in	Purchases (Purchases with related parties/ Total Purchases)	Nil	Nil
	Sales (Sales to related parties / Total Sales)		
	Loans & advances (Loans & advances given to related parties/ Total loans & advances)		
	Investments (Investments in related parties/ Total Investments made)		

Leadership Indicators

- Awareness programmes conducted for value chain partners on any of the principles during the financial year:**

Total number of awareness programmes held	Topics/ principles covered under the training	% of value chain partners covered (by value of business done with such partners) under the awareness programmes
-	-	-

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

Yes, The Board of Directors and Senior Management of the Bank follow a Code of Conduct specifically designed for them, which includes clear guidelines to address and avoid conflicts of interest.

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

Essential Indicators

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

Particulars	FY 2024-25	FY 2023-24	Details of improvements in environmental social impacts
R&D	--	--	Currently we don't have any bifurcation for the expenses for R&D for "Specific technologies to improve the environmental and social impacts of product and processes"
Capex	--	--	

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

No, Currently, the Bank does not have a sustainable sourcing policy. The Procurement Unit plans to develop one for fiscal year 2025-26, incorporating Environmental, Sustainability, and Governance principles in alignment with the Bank's approved policies.

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

Not Applicable

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) (b) E-waste (c) Hazardous waste and (d) other waste.

Not applicable as the Bank doesn't manufacture or sell any physical product.

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 as the Bank doesn't manufacture or sell any physical product.

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 Estimated					

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 Estimated		

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 2024-25	FY 2023-24
Not estimated currently. DCB bank is considering start assessing from FY 2025-26.		

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 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not Estimated			Not Estimated		
E-waste						
Hazardous waste						
Other waste						

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
--	

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	9,385	9,385	100%	9385	100%	0	0%	9385	100%	9385	100%
Female	1,627	1,627	100%	1627	100%	1627	100%	0	0%	1627	100%
Total	11,012	11,012	100%	11012	100%	1627	100%	9385	100%	11012	100%
Other than Permanent employees											
Male	39	39	100%	39	100%	0	0%	39	100%	39	100%
Female	6	6	100%	6	100%	6	100%	0	0%	6	100%
Total	45	45	100%	45	100%	6	100%	39	100%	45	100%

b. Details of measures for the well-being of worker

Not Applicable

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

Particulars	FY 2024-25	FY 2023-24
Cost incurred on wellbeing measures as a % of total revenue of the Company	2%	0.29%

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

Benefits	FY 2024-25			FY 2023-24		
	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	99.60 %	0	Y	99.50 %	0	Y
Gratuity	99.60 %	0	Y	99.50 %	0	Y
ESI	0	0	NA	0	0	Y
Others – please specify	0	0	NA	0	0	NA

3. Accessibility of workplaces

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 premises of Head office have ramps built up for the accessibility of differently abled employees and customers.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with

Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, Weblink: https://www.dcbbank.com/about-us/investor-relations#corporate_governance

5. Return to work and retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	81%	NA	NA
Female	54%	82%	NA	NA
Total	89%	94%	NA	NA

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

	Yes/ No <i>(If Yes, then give details of the mechanism in brief)</i>
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees	Yes (Through in Feedo, employees can raise grievances.)
Other than Permanent Employees	Yes (Through in Feedo, employees can raise grievances.)

7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:

	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						
Male	Nil			Nil		
Female						
Total Permanent Workers						
Male	NA			NA		
Female						

8. Details of training given to employees and workers:

Category	FY 2024-25					FY 2023-24				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (A)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (B)	% (B / A)	No. (C)	% (C / A)
Employees										
Male	9423	4153	44%	8957	95%	9,620	956	10%	8,527	89%
Female	1634	638	39%	1553	95%	1,705	213	12%	1,573	92%
Total	11057	4791	43%	10510	95%	11,325	1,169	10%	1,006	89%
Worker										
Male	NA					NA				
Female										
Total										

9. Details of performance and career development reviews of employees and worker:

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B/A)	Total (A)	No. (B)	% (B/A)
Employees						
Male	9423	7757	82.3%	9,750	4,064	42%
Female	1634	1401	85.7%	1,698	736	43%
Total	11057	9158	82.8%	11,268	4,800	43%
Workers						
Male	N.A.					
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 of such a system?

Yes. The occupational health and safety management system has been implemented at all the Bank locations. Fire drills are conducted for offices & branches with above 70 head count, the staff & security guards are trained with fire extinguisher handling and Dos & Don'ts of Evacuation process during fire. All the premises have fire detection equipments.

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

Under the Risk Monitoring framework, potential threats are systematically assessed and mitigated. This includes conducting electrical audits, installing master electrical switches, and implementing comprehensive fire and burglary policies. The organization also ensures that all operating premises are insured. Wherever feasible, emergency exits are provided to facilitate safe evacuation.

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

Yes

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

Yes

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

Safety Incident/Number	Category*	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

*Including in the contract workforce

12. Describe the measures taken by the entity to ensure a safe and healthy workplace:

All office premises were assessed for Health, Safety and working condition as part of the business operating processes.

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

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	9	2	-	11	3	3 Complaints was received in March'24 and is within
Health & Safety	-	-	-			

14. Assessments for the year:

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100%
Working Conditions	100%

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

Nil

Leadership Indicators

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

When the Bank places an order, the vendor is provided with the payment amount inclusive of GST, which the vendor is obligated to remit to the government. The Accounts Team oversees this process to ensure compliance, as the Bank can only claim the GST amount from the government once it has been deposited by the vendor. Furthermore, suppliers and partners are expected to strictly adhere to all relevant legal requirements

- 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 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
<i>Employees</i>	Nil	Nil	Nil	Nil
<i>Workers</i>	NA	NA	NA	NA

- 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)**

No

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

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	The Bank emphasizes the importance of adherence to regulations, including those concerning health, safety, and working conditions, for all its value chain partners. Currently, the Bank does not assess partners on these specific criteria
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.**

Not Applicable.

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.

The Bank employs a thorough assessment process for identify its stakeholders, systematically categorizing them into distinct groups, including customers, investors, employees, regulators, and the broader community. This process involves a detailed evaluation of each group's level of engagement and influence on the Bank's strategic objectives. To ensure comprehensive stakeholder management, the Bank conducts regular reviews and updates to identify emerging stakeholders as its operations evolve. This diligent approach facilitates the Bank's ability to effectively address stakeholder needs and expectations, thereby fostering sustainable and mutually beneficial relationships

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

Stakeholder Group	Whether identified as Vulnerable & Marginalised 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
Employees	No	Notice Boards, Website, Employee Survey feedback, Annual Performance Review, Meetings, Trainings	Ongoing	Improvement in working condition, enhancing employee performance, Employee Satisfaction
Customers	Yes – Customers in the segment of customers like JLG & SHG	Customer Meetings, Customer Feedback, Website, Mobile Apps	Ongoing	Customer Satisfaction, creating customer awareness, Financial literacy, Cyber security awareness
Suppliers	No			
Distributors/ Intermediaries	-	-	-	-
Investors and Shareholders	No	Annual General Meeting, Investor meets, Investor Grievance redressal mechanism	Ongoing	Business Strategy and Performance
Government and regulatory authorities	No	Compliance Reports	Ongoing	Compliance with the Law of the land
NGOs and local community	Yes	Corporate Social Responsibility engagements, Meeting with community representative	Ongoing	Welfare of the community

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.

Consultation with stakeholders on various topics is conducted by the Bank. The Senior Management is notified regarding the feedback received from stakeholders, particularly focusing on economic, environmental, and social aspects. The Board/ Board level Committees discussed and deliberate on these aspects.

3. 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 Bank is unwavering in its commitment to consistently motivate and inspire all internal and external stakeholders. Actively engaging with employees, clients, suppliers, partners, and surrounding communities, our collective objective is to foster a more equitable and sustainable world through financial inclusion and prosperity. The Bank is currently in the process of developing a comprehensive ESG roadmap.

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

The CSR activities of the Bank support underprivileged sections of society, strives to provide equitable opportunities to everyone for sustainable growth.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (C / D)
Employees						
Permanent	11,012	10,510	95%	11,268	10,141	90%
Other than permanent	45	45	100%	57	54	94%
Total Employees	11,057	10,555	95%	11,325	10,195	91%
Workers						
Permanent	NA			NA		
Other than permanent						
Total Employees						

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

Category	FY 2024-25						FY 2023-24					
	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												
Male	9,384	12	0.13%	9,372	99.87%	9384	9,570	12	0.1 %	9,558	99.9 %	
Female	1,628	7	0.43%	1,621	99.57%	1628	1,698	12	0.7 %	1,686	99.3 %	
Other than Permanent												
Male	39	0	0%	39	100%	39	50	-	0%	50	100 %	
Female	6	0	0%	6	100%	6	7	-	0%	7	100 %	
Workers												
Permanent	NA											
Male												
Female												
Other than Permanent												
Male	NA											
Female												

3. Details of remuneration/ salary/ wages

a. Median remuneration/ wages

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	14	30,22,500	1	25,20,000
Key Managerial Personnel	3	1,40,40,000.00	1	55,00,000.00
Employees other than BoD and KMP	9,420	500,000.00	1633	473,000.00
Workers	NA	NA	NA	NA

b. Gross wages paid to females as a % of total wages paid by the entity, in the following format:

Particulars	FY 2024-25	FY 2023-24
Gross wages paid to females as a % of total wages	14%	13.66%

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,

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

Yes, the Bank has Management level Committee to address any relevant human resources.

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

Particulars	FY 2024-25			FY 2023-24		
	Filed	Pending	Remarks	Filed	Pending	Remarks
Sexual Harassment	14	2	2 complaints received in the end of Feb 2025	11	3	3 Complaints were received in March 2024 and is within the statutory resolution period
Discrimination at workplace	--	--	--	--	--	--
Child Labour	--	--	--	--	--	--
Forced labour/ Involuntary labour	--	--	--	--	--	--
Wages	--	--	--	--	--	--
Other human rights related issues	--	--	--	--	--	--

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

Particulars	FY 2024-25	FY 2023-24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	14	11
Complaints on POSH as a % of female employees / workers	0.86%	0.6 %
Complaints on POSH upheld	10	9

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

The Code of Ethics and Business Conduct and Vigil Mechanism (Whistle Blower Policy) provides the mechanism to prevent adverse consequences to the complainant in discrimination and harassment cases.

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

No

10. Assessments for the year:

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	100%
Forced labour/ Involuntary labour	100%
Sexual Harassment	100%
Discrimination at workplace	100%
Wages	100%
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.

NA

Leadership Indicators

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

No significant changes to business processes have been made during the reporting period.

2. Details of the scope and coverage of any Human rights due diligence conducted.

No formal Human rights due diligence has been conducted. However, the Bank adopts a Zero - tolerance approach to human rights violations and adheres to all government regulations, regulatory policies as well as laws of the country through its comprehensive policies and standards.

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

4. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Child Labour	Currently, the Bank does not assess partners on these specific criteria.
Forced labour/ Involuntary labour	
Sexual Harassment	
Discrimination at workplace	
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.

Not Applicable

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

Essential Indicators

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

Parameter	FY 2024-25	FY 2023-24
From renewable sources		
Total electricity consumption (A)	283.07 GJ	265 GJ
Total fuel consumption (B)		--
Energy consumption through other sources (C)		--
Total energy consumed from renewable sources (A+B+C)		265 GJ
From non-renewable sources		
Total electricity consumption (D)	63,296.83 GJ	76,376 GJ
Total fuel consumption (E)		8,722 GJ
Energy consumption through other sources (F)	--	--
Total energy consumed from non-renewable sources (D+E+F)	63,296.83 GJ	85,098 GJ
Total energy consumed (A+B+C+D+E+F)	64,645.006 GJ	85,363 GJ
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	8.95 x 10 ⁻⁷	14.63 GJ / Crore of Turnover
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	1.84 x 10 ⁻⁵	4.0 GJ / Crore of Turnover
Energy intensity in terms of physical output		NA
Energy intensity (<i>optional</i>) – the relevant metric may be selected by the entity		--

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

No, assurance is not mandatory for FY 2024-25

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

No

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

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	1,39,307	2,15,185
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1,39,307	2,15,185
Total volume of water consumption (in kilolitres)	1,39,307	2,15,185
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	-	36.87 KL / Crore of Turnove
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	-	10.12 KL / Crore of Turnover
Water intensity in terms of physical output	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

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

No, assurance is not mandatory for FY 2024-25

4. Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	Waste water discharge quantity is not being tracked. All the water discharge is managed by the property owners, where our offices are based. Owing to the nature of our business, we don't have any industrial effluent.	Waste water discharge quantity is not being tracked. All the water discharge is managed by the property owners, where our offices are based. Owing to the nature of our business, we don't have any industrial effluent.
- 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		
- 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, name of the external agency.

No, there has been no independent assessment/ evaluation/assurance carried out by an external agency.

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

This is not being tracked currently as majority of DGs used by the Bank are rented through service providers and at present the Bank is not carrying out stack emission testing, as the services are through rented service providers/ Common facility of building/ Landlords. For future, the Bank is exploring possibility of securing these certificates from relevant agencies.

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

Parameter	Please specify unit	FY 2024-25	FY 2023-24
NOx	--	--	--
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, name of the external agency.

No, there has been no independent assessment/ evaluation/assurance carried out by an external agency.

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

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	<i>Metric tonnes of CO2 equivalent</i>	140.71	660
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	<i>Metric tonnes of CO2 equivalent</i>	12.78	17,460
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)		2.12 x 10 ⁻⁹	3.10 TCO2e / Crore

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)		4.39×10^{-8}	0.85 TCO ₂ e / Crore
Total Scope 1 and Scope 2 emission intensity in terms of physical output			NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			--

No, there has been no independent assessment/ evaluation/assurance carried out by an external agency.

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

Following are the initiatives undertaken by the Bank to reducing Green House Gas emission:

- Use of products made from re-cycled content wherever possible. Few instances such as, stationary paper supplied is made from re-cycled materials, modular ceiling tiles are used wherever possible which are directly made from recycled waste.
- Use of air-conditioners using green refrigerants thereby avoiding ozone depletion.
- Initiated installation of solar panels for generation of renewable power wherever possible in branches and offices (possible with right of ownership to rooftop terrace is available)
- Installed waterless urinals in large offices where water savings happen in large numbers. These systems do not use flushing water thereby saving water.
- Use of products with highest energy efficiency such as inverter/VRF bases air conditioners, LED glow sign boards, LED down lighting, energy complaint UPS all these are aimed towards reduction of power consumption.
- Use of smart practices such as master switch to cut off unwanted power consumption during non-working hours due to human mistakes. Use of occupancy-based sensors for switching off of light during times of non-use.
- Use of green certified products which are aimed at reduction of resources e.g. certified plumbing and sanitary products which help achieve lower consumption of water.
- The Bank has undertaken digitalization of various processes/ activities during the year which has saved tonnes of paper.

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

Parameter	FY 2024-25	FY 2023-24
Total Waste generated (in metric tonnes)		
Plastic waste (A)	--	--
E-waste (B)	0.1	--
Bio-medical waste (C)	--	--
Construction and demolition waste (D)	--	--
Battery waste (E)	35.94	23.78
Radioactive waste (F)	--	--
Other Hazardous waste. Please specify, if any. (G)	--	--
Other Non-hazardous waste generated (H) . Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	--	--
Total (A+B + C + D + E + F + G + H)	36.04	23.78
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	--	--

Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	--	--
Waste intensity in terms of physical output	NA	NA
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	35.94	23.78
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	36.04	23.78
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	--	--
Total	--	--

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

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

The Bank use eco-friendly housekeeping and sanitation products for all branch and offices instead of detergent, acid, bleach-based products. The direct benefit of this initiative is the run-off water after the housekeeping services causes no harm when the water is released to the ground (Sewer Systems). The Bank practice responsible procedure to dispose UPS batteries through E-waste recyclers. In doing this, the battery does not fall in the hands of informal scrap dealers/ vendors where disposal methods of battery contents is suspect. Disposal done irresponsibly will generate toxic environment in the soil.

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

please specify details in the following format:

S. No.	Location of operations/offices	Type of operations Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any	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
We don't have offices in ecologically sensitive areas.			

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
NA					

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:

Yes, the Bank is compliant with all applicable environmental laws / regulations / guidelines in India.

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

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: We are not tracking this as our operations are not water intensive and all the water usage consumption is for human consumption
- (ii) Nature of operations: N.A.
- (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)		
(i) Surface water	--	--
(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	--	--
- 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, name of the external agency.

Not Applicable

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2024-25	FY 2023-24
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)	<i>Metric tonnes of CO₂ equivalent</i>	10,744.18*	Not Assessed
Total Scope 3 emissions per rupee of turnover		1.48 x 10 ⁻⁷	
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

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

*The data provided for scope 3 emissions included Employee Commute and Business Travel. The employee commute has been calculated from a sample size of 22.68% data and has been further calculated for the total strength of the employees.

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 (<i>Web-link, if any, may be provided along-with summary</i>)	Outcome of the initiative
Not Applicable			

- 5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

The entity has a business continuity plan in place, along with disaster recovery plans. Additionally, all critical customer service applications undergo regular testing to ensure their robustness and resiliency.

- 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.**

Not being assessed currently.

- 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	

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks' Association	National
2	Bombay Chamber of Commerce & Industry	State

3	Foreign Exchange Dealers Association of India	National
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2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
	NA	

Leadership Indicators

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

The Bank does not engage in advocacy for or against any policies. However, the Bank’s active participation in trade and industry associations enables us to stay informed about industry developments, contribute to policy discussions, and foster collaboration within the business community.

PRINCIPLE 8: Businesses should promote inclusive growth and equitable development

Essential Indicators

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

No Projects have been undertaken which require Social Impact Assessments (SIA)

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

No projects have been undertaken which require Rehabilitation and Resettlement (R&R)

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

The Bank is committed to ensuring that its actions do not adversely affect the community. To support this commitment, the Bank has a grievance redressal mechanism in place, allowing stakeholders to voice concerns or issues they may encounter. Additionally, the Bank’s Corporate Social Responsibility (CSR) Policy aims to positively impact the communities where it operates. Through various CSR initiatives, the Bank seeks to provide fair opportunities for sustainable livelihoods, aligning with its objective of maximizing stakeholder value. To ensure transparency and accountability, the Bank actively monitors and tracks the progress of its CSR projects. This process allows the Bank to gather information on the outcomes and benefits experienced by the intended beneficiaries and the community as a whole. By doing so, the Bank can address any grievances effectively and continue to foster positive community relations.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

The Bank has a policy and ensures localisation and outsourcing to a competitive supplier for quality products. The Bank provides necessary hands-on training to the suppliers/ OEMs

	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	53.76%	66.27 %
Directly from within India	100%	100 %

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2024-25	FY 2023-24
Rural	7%	7%
Semi-urban	9%	15%
Urban	20%	18%
Metropolitan	64%	60%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

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

Not Applicable

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

S. No.	State	Aspirational District	Amount spent (In ₹)
1	Community Forest Rights-forests management plan and management	Bastar, Chhatisgarh	4,816,800.00
2	Implementing restoration & innovative protected irrigation intervention for dryland agricultural farmers	Raichur & Koppal, Karnataka	6,057,800.00
3	Climate Mitigation Project: Installation of 200 biogas plant	Afisabad, Telangana	6,369,000.00

3.

- a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) : No
- b) From which marginalized /vulnerable groups do you procure? Not Applicable
- c) What percentage of total procurement (by value) does it constitute? Not Applicable

4. 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:

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

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved

Name of the Authority	Brief of the case	Corrective action taken
Nil		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from	% of beneficiaries
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		CSR Projects	from vulnerable and marginalized groups
1.	Concern India Foundation: Beekeeping based livelihood development project, Cuttak, Odisha	118	100
2.	Concern India Foundation: Reviving the Traditional Integrated Pokkali and Shrimp Cultivation in the Vypin Islands, Kerala	50	100
3.	Ekam Eco Solution Pvt Ltd: Nutrient Recovery System & Wastewater Recycling, Indore, Madhya Pradesh & Raigad, Maharashtra	2000	100
4.	Ekam Eco Solution Pvt Ltd: Installation of 104 waterless urinal devices at Blind people's association in Ahmedabad	800	100
5.	Gram Utthan: Community based approach for sustainable livelihood conservation & management of Mangrove Forest, Kendrapara, Odisha	1696	100
6.	India Cares Foundation: Kere Connect Habba(KCH), Bengaluru, Karnataka	12,236	100
7.	Institute of Financial Management & Research: Irrigation Intervention for Dry Land Agricultural Farmers, Koppal & Raichur, Karnataka	10842	100
8.	Keystone Foundation : Infrastructure and sanitation development to reduce human-wildlife conflict in Kotagiri, Nilgiris.	800	100
9.	Keystone Foundation :To create agroecological approaches to pesticide-free farming to support biodiversity and beekeeping in the Sathyamangalam Tiger Reserve, Erode, Tamil Nadu	128	100
10.	Krishi Avam Paristhitiki Vikas Sansthan : Siliserh Lake Catchment restoration: Water for Human, Livestock & Sariska's wildlife, Alwar, Rajasthan	6500	100
11.	Last Wilderness Foundation: Wildlife Corridor Conservation via Sustainable Livelihoods Programme, Panna, Madhya Pradesh	3250	100
12.	Pangea EcoNet Assessts Pvt. Ltd.: Trees For Farmers, Carbon Neutrality Project, 50,000 trees	3271	100
13.	Pangea EcoNet Assessts Pvt. Ltd.: 10,000 Trees for Communities	1580	100
14.	SKG Sangha: Climate Mitigation Project: Installation of 200 biogas plant, Afisabad & Mancherial, Telangana	1000	100
15.	SM Sehgal Foundation: Jal Sanrakshan -III, Madak, Telangana	4400	100
16.	SM Sehgal Foundation: Jalagam 2.0 Capacity Building & Experience Sharing Workshops for Rural Water Security a Indore- Madhya Pradesh and Bikaner- Rajasthan	250	100
17.	TIEEDI Permacultural Foundation: Solid Waste Management Green Mile Project for waste segregation, treatment and material recovery, Darjeeling, West Bengal Project	2400	100
18.	Vrikshit Foundation: Urban Tree Plantation in 57 Cities, PAN India – Employee Volunteering (Bank Branch, Local Citizens, Educational Insitutions)	1796	100

*For calculating the number of beneficiaries, the Bank has considered the approximate population of

the locations and number of households in the vicinity of the projects. For other projects undertaken by the Bank other than listed above, calculating the number of beneficiaries was impractical due to the nature of the projects.

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.

The Bank's Grievance Redressal mechanism is in line with the regulatory guidelines and is guided by the board approved Grievance Redressal Policy. Customer complaints about a product service will be dealt with courteously and promptly within a defined time-frame. Customers have full right to lodge a complaint if they are not satisfied with the services provided by the Bank. Customers are given information regarding the following:

- Process for filing of complaint
- Process for escalation of complaint to a higher authority in the Bank in case of delayed Or unsatisfactory response
- Alternative remedy in case of dissatisfaction, if any, with Bank's response to their complaint, e.g. approach Ombudsman's office or take legal recourse. Appropriate displays are put up at branches and on our website giving the above information.

For more information, kindly refer to the Grievance Redressal policy hosted on the Bank's website ([Grievance Redressal Policy](#))

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

Particulars	As a percentage of total turnover
Environmental and social parameters relevant to the product	Not Applicable.
Safe and responsible usage	
Recycling and /or safe disposal	

3. Number of consumer complaints in respect of the following:

Particulars	FY 2024-25		Remarks	FY 2023-24		Remarks
	Received during the year	Pending resolution at the end of the year		Received during the year	Pending resolution at the end of the year	
Data privacy	0	0		-	-	
Advertising	0	0		-	-	
Cyber security	1844	74		958	61	
Delivery of essential services	1442	199		1646	18	
Restrictive Trade Practices	0	0		-	-	
Unfair Trade Practices	275	9		431	16	
Other	21166	99		20649	648	

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

Particulars	Number	Reason 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 Information Security Policy, Cyber Security Policy and Privacy Policy. The Privacy Policy can be accessed at <https://www.dcbbank.com/PRIVACY-POLICY>

While the information and cyber security policies themselves are not available on Bank's website due to them being classified confidential and for internal use, awareness regarding the same to customers is available at <https://www.dcbbank.com/safety-security-tips>

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.

No regulatory action has ever been taken regarding advertising, essential services, cyber security, data privacy or product recalls.

7. Provide the following information relating to data breaches:

- Number of instances of data breaches : Nil
- Percentage of data breaches involving personally identifiable information of customers: NA
- Impact, if any, of the data breaches: NA

Leadership Indicators

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

Following channels / platforms are available to customers and stakeholders:

- DCB Bank Website: <https://www.dcbbank.com>
- DCB Bank Branches
- DCB Bank Social Media Platforms:
LinkedIn : <https://www.linkedin.com/company/dcb-bank-limited/>
Facebook: <https://www.facebook.com/DCBBank?mibextid=ZbWKwL>
Instagram: https://instagram.com/dcb_bank?igshid=MzRIODBiNWFIZA==
Twitter/X : <https://x.com/DCBBank?s=20>
- DCB Bank Customer Care: +91 22 68997777, +91 40 68157777

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

Consumer awareness SMS send on regularly basis regarding "Safe Banking Tip".

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

In case of unavailability of essential service, We informed the consumers via SMS and share the alternatives to operate the account.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) 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).
Independent VOC