



इण्डियन ओवरसीज़ बैंक
INDIAN OVERSEAS BANK



Ref No. IRC/42/2025-26

May 30, 2025

The General Manager, Department of Corporate Services, BSE Limited, Floor 1, P.J. Towers, Dalal Street, Mumbai 400 001	The Vice President, National Stock Exchange Ltd., Exchange Plaza, C-1 Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051
BSE SCRIP CODE: 532388	NSE SCRIP CODE: IOB

Dear Sir/ Madam,

**Business Responsibility and Sustainability Report (BRSR) of the Bank for the
Financial Year 2024-25**

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Business Responsibility and Sustainability Report of the Bank for FY 2024-25.

Yours faithfully,

(Ram Mohan K)
Compliance officer

**Business Responsibility and Sustainability Reporting by listed entities
SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated 10/05/2021**

SECTION A : GENERAL DISCLOSURES

I. Details of the listed entity

Sl.No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	Not Applicable
2	Name of the Listed Entity	INDIAN OVERSEAS BANK
3	Year of incorporation	1937
4	Registered office address	763, Anna Salai, Chennai-600002
5	Corporate address	763, Anna Salai, Chennai-600002
6	E-mail	investor@iobnet.co.in
7	Telephone	044-7172 9791/ 28889360
8	Website	https://www.iob.in/
9	Financial year for which reporting is being done	2024-2025
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited & BSE
11	Paid-up Capital	Rs. 19256.59 Crores
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. M. Christhuvaraj, Chief Manager 044-7172 9791 investor@iobnet.co.in
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on a standalone basis
14	Name of Assessment or Assurance Provider	M/s FAP Solutions Private Ltd
15	Type of Assessment or Assurance obtained	Reasonable Assurance
16	Details of business activities (accounting for 90% of the turnover):	

	Sl.No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
	1	Financial Services	Banking Activity - Retail, Corporate & International Banking	100%
17	Products/Services sold by the entity (accounting for 90% of the entity's Turnover):			
	Sl.No	Product / Service	NIC Code	% of total Turnover contributed
	1	Banking & Financial Services	64191	100%
18	Number of locations where plants and/or operations/offices of the entity are situated:			
	Location	Number of plants	Number of offices	Total
	National	N/A	3335 Branches + 3497 ATMs	3335 Branches + 3497 ATMs
	International	N/A	4	4
19	Market Served by the entity:			
	a.	Number of locations		
		Locations	Number	
		National (No. of States)	35 (States & Union Territories)	
		International (No. of Countries)	4	
	b.	What is the contribution of exports as a percentage of the total turnover of the entity?	Not Applicable	
C.	A brief on type of customers	Our Bank caters to Retail customers, farmers, MSMEs, and Corporates. We have a wide range of Savings, Credit and other financial products/ services for each segment of our customers. As of 31st March 2025, about 27% of our credit customers were Retail customers, 19% were MSME, 32% were Agri customers and 22% were Corporate customers.		
20	Details as at the end of Financial Year:			



21	a.	Employees and workers (including differently abled):						
		Sl. No	Particulars	Total (A)	Male		Female	
					No.(B)	% (B/A)	No.(C)	% (C/A)
		Employees						
		1	Permanent (D)	20966	13328	63.57%	7638	36.43%
		2	Other than Permanent (E)	-	-	-	-	-
		3	Total employees (D+E)	20966	13328	63.57%	7638	36.43%
		Workers						
		4	Permanent (F)	-	-	-	-	-
		5	Other than Permanent (G)	-	-	-	-	-
		6	Total workers (F+G)	-	-	-	-	-
		b.	Differently abled Employees and workers:					
			Sl. No	Particulars	Total (A)	Male		Female
					No.(B)	% (B/A)	No.(C)	% (C/A)
	Differently Abled Employees							
	1		Permanent (D)	484	379	78.31%	105	21.69%
	2		Other than Permanent (E)	-	-	-	-	-
	3		Total differently abled employees (D+E)	484	379	78.31%	105	21.69%
	Differently Abled Workers							
	4		Permanent (F)	-	-	-	-	-
	5		Other than Permanent (G)	-	-	-	-	-
	6		Total differently abled workers (F+G)	-	-	-	-	-
	Participation/Inclusion/Representation of women:							
			Total (A)	No. and percentage of Females				
				No. (B)		% (B / A)		
	Board of Directors		7	2		28.57%		
	Key Management Personnel		16	2		12.50%		

22	Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)									
		FY 2024-25 (Turnover rate in current FY)			FY 2023-24 (Turnover rate in previous FY)			FY 2022-23 (Turnover rate in the year prior to the previous FY)		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
	Permanent Employees	0.51%	1.44%	0.85%	0.75%	1.13%	0.89%	0.73%	1.39%	0.97%
	Permanent Workers	-	-	-	-	-	-	-	-	-
23	(a)	Name of holding / subsidiary / associate companies / joint ventures								
		Sl. No	Name of the holding / subsidiary / associate companies / joint ventures (A)			Indicate whether holding/ Subsidiary/ Associate/ Joint Venture		% of shares held by listed entity		Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
		1	India International Bank Malaysia Berhad			Joint Venture		35%		No
		2	Universal Sompo General Insurance Company Limited			Joint Venture		18%		No
		3	Odisha Gramya Bank			Associate		35%		No
24	(i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)						No			
	(ii) Turnover (in Rs.)						33,67,607,71,000			
	(iii) Net worth (in Rs.)						22, 89, 829,00,000			
VII. Transparency and Disclosure 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) (If Yes, then provide web-link for grievance redress policy)	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	No	Nil	Nil	-	Nil	Nil	-
	Investors (other than shareholders)	https://spgrs.iob.in/comp	Nil	Nil	-	Nil	Nil	-
	Shareholders*	Yes https://www.iob.in/shareholders_helpdesk https://spgrs.iob.in/comp https://wisdom.cameoindia.com/	28	Nil	-	38	Nil	All complaints resolved
	Employees and workers	Yes http://onlineproducts1/miscproducts/segrs/segrs_login.asp	563	2	One case filed on 31 st evening, one case reopened	651	178	473 complaints resolved
	Customers	Yes http://onlineproducts1/miscproducts/iobgrams1/menu_co_dept.asp	210075	2610	-	257420	2017	-
	Value Chain Partners	No	Nil	Nil	-	Nil	Nil	-



	Other (please specify)	No	Nil	Nil	-	Nil	Nil	-
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							
	Sl. 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	Data Privacy	Risk	A data breach presents a significant risk to the confidentiality, integrity, and security of our customers' personally identifiable information. Such an incident could compromise sensitive data, erode customer trust, and strain our business relationships. Beyond immediate operational impacts, a breach may result in reputational damage, regulatory consequences, and long-term loss of customer confidence, all of which threaten the foundation of our brand credibility and business continuity.	The Bank has established an Information Technology Strategy Committee (ITSC) to guide its approach to technology adoption and digital transformation. The ITSC plays a pivotal role in shaping the Bank's IT policy, ensuring alignment with evolving technological trends to enhance business performance. It also oversees the progress of key IT-enabled business initiatives and evaluates the Bank's technical architecture. The detailed roles and responsibilities of the ITSC are outlined in the Corporate Governance Policy. To reinforce our commitment to information security, the Bank has obtained ISO 27001:2013 certification	<u>Negative:</u> In the event of a data breach, the Bank could face significant adverse impacts on its operations. These may include service disruptions, financial losses, reputational damage, and a loss of customer trust. Furthermore, such incidents are likely to attract heightened regulatory scrutiny and could result in substantial penalties, affecting the Bank's credibility and long-term business sustainability		



					for its Information Security Management System (ISMS). Dedicated teams regularly undergo training to remain abreast of evolving security protocols and systems, ensuring robust data protection. Furthermore, the Bank has set up a Security Operations Centre (SOC) under the Information System Security Department to proactively monitor and analyze information security incidents and implement timely corrective actions. The IS Audit section conducts periodic audits of the Bank's departments and branches to assess the effectiveness of information system controls. All information security practices are aligned and regularly updated in accordance with the Reserve Bank of India (RBI) guidelines to maintain a resilient and secure IT environment.	
	2	Business Continuity	Risk	The absence of robust Business Continuity and Disaster Management systems can lead to significant financial losses and disruptions across the Bank's critical operations - including personnel, data, infrastructure, and physical premises. Such	The Bank has a Board-approved Business Continuity Plan and Disaster Recovery Plan in place. A robust three-way Data Center architecture has been implemented to ensure zero data loss, supported by high-bandwidth MPLS VPN connections at all centers. Branches are equipped	<u>Negative:</u> Failure to respond effectively to contingencies can lead to substantial financial losses, hinder workforce productivity, and disrupt the Bank's long-term growth strategy. Prolonged operational setbacks may



				<p>vulnerabilities expose the Bank to a wide range of contingencies, including natural disasters, fires, and disease outbreaks, all of which can severely impact day-to-day functioning and service delivery.</p>	<p>with dual connectivity through alternate service providers and media to ensure uninterrupted operations.</p> <p>To strengthen cybersecurity, firewalls and intrusion detection systems have been deployed. Regular disaster recovery (DR) drills are conducted quarterly, and network security is reinforced through periodic vulnerability assessments and penetration testing by external experts.</p>	<p>also weaken stakeholder confidence and strain business continuity.</p>
	3	Ethical Behaviour	Risk	<p>The Bank's commitment to ethical behaviour reflects its dedication to integrity and transparency in all operations. By prioritizing ethical conduct, the Bank fosters trust, strengthens stakeholder relationships, and enhances its reputation as a responsible and dependable financial institution—helping to retain existing customers and attract new ones.</p>	<p>The Bank recognizes the vital role of effective Corporate Governance in ensuring its safe, sound, and sustainable operations. It emphasizes the establishment of robust structures, processes, and systems to define strategic objectives that align with the interests of the Bank and its stakeholders, while also enabling effective oversight and accountability.</p> <p>Code of Conduct for Employees https://iob.in/upload/Bank Officers Employees Service Regulations/Indian Overseas Bank Officer Employeees Conduct Regulations 1976.pdf</p>	<p><u>Negative:</u> Unethical behaviour can severely damage the Bank's reputation, erode employee morale, and reduce productivity, ultimately hindering top-line growth. However, by upholding high ethical standards and treating both customers and employees with integrity and respect, the Bank fosters a positive work environment and strengthens its relationships with customers.</p>



	4	Systematic Risk Management	Risk	<p>This ensures financial stability, regulatory compliance, and stakeholder protection. By effectively identifying, assessing, and mitigating potential risks—whether financial, technological, or lending-related—it supports business continuity, safeguards the Bank’s reputation, and promotes long-term sustainability. These risks, if unmanaged, can pose significant threats that may undermine the stability and integrity of the entire system.</p>	<p>The Bank has established a robust risk management organizational structure to effectively oversee and manage various risks. The Risk Management Committee of the Board (RMCB), a sub-committee of the Board, is responsible for overseeing Credit Risk, Market Risk, Operational Risk, and other associated risks. In addition, the Bank has formed specialized Internal Risk Management Committees: Credit Risk Management Committee (CRMC) for Credit Risk, the Asset Liability Management Committee (ALCO) and Funds Committee for Market Risk, the Operational Risk Management Committee (ORMC) and Product/Process Risk Mitigation Committee (PRMC) for Operational Risk, and the Information Security Committee for managing Information Security. Risk Managers are appointed at Regional Offices to monitor and manage Credit Risk specific to their regions.</p>	<p><u>Negative:</u> Failure to address unmitigated risks with the potential to escalate into systemic threats can severely impact the Bank's performance. These risks jeopardize the stability and integrity of the financial system, potentially causing disruptions, financial losses, and significant reputational damage.</p>
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	5	Financial Inclusion	Opportunity	<p>Expanding financial inclusion provides marginalized and underprivileged communities with access to essential banking services, fostering positive societal impact and contributing to broader economic development and stability. Increased business lending drives higher turnover and expands the Bank's reach</p>	<p>With 58% of its branches serving rural and semi-urban areas, the Bank is making significant strides in advancing financial inclusion. The Bank has implemented various initiatives through the State Level Bankers' Committee (SLBC) to promote financial accessibility. Since August 17, 2022, the Bank has partnered with M/s Integra Microsystems Pvt. Ltd. as its Corporate Business Correspondent (CBC), deploying Business Correspondent Agents (BCAs) to facilitate key financial inclusion activities. These activities include account openings, small deposit collections, customer enrolment under Jan Suraksha schemes (such as APY, PMJJBY, and PMSBY), loan recovery (including NPAs), mobilizing deposits, and collecting recurring deposit (RD) instalments. To further deepen financial inclusion and enhance the banking experience, the Bank has established two Digital Banking Units in Solan, Himachal Pradesh, and Thanjavur, Tamil Nadu. These units were inaugurated by Hon'ble Prime Minister Shri Narendra</p>	<p><u>Positive:</u> Financial inclusion drives the Bank's profitability by broadening its customer base, increasing deposit volumes, and enabling product diversification. Additionally, it strengthens the Bank's reputation as a responsible and inclusive financial institution.</p>
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					Modi as part of the Government of India's initiative to launch 75 Digital Banking Units across 75 districts.	
6	Customer fairness and right-selling	Risk	A failure to offer customer-centric products, value-added services, or ethical conduct can significantly erode trust and harm the Bank's reputation. This highlights the critical importance of aligning offerings with customer needs and upholding ethical standards to preserve trust and protect the Bank's image among stakeholders.	The Bank's 'Fair Practices Code' underscores its commitment to providing fair value to customers by offering products and services that meet societal needs and prioritize the best interests of customers. https://www.iob.in/uploads/CEDocuments/fairpractice-code.pdf	<u>Negative:</u> Mis-selling of products can severely impact the Bank, leading to reputational damage, legal repercussions, financial losses, customer attrition, operational disruptions, and diminished employee morale.	
7	Employee Benefits & Development	Opportunity	This enhances efficiency, reduces employee attrition, fosters greater capabilities and creativity within the Bank, and promotes diversity, all of which	Our Bank is committed to fostering a culture of continuous learning and development, offering employees ample opportunities to grow. One such initiative is the "ASK US – Online	<u>Positive:</u> A strong, engaged, and diverse workforce brings fresh perspectives, experiences, and ideas, driving innovation and	



				contribute to an improved customer experience.	Help Desk," designed to provide timely support and guidance. The Bank also introduced the "ALL IDEAS MATTER" Staff Suggestion Scheme, encouraging employees to contribute innovative ideas. Additionally, "EMPLOYEE DAY" serves as an important platform to actively engage with our employees, address their concerns and grievances, and celebrate both their professional and personal accomplishments. This initiative reinforces a sense of belonging and motivates employees to strive for higher levels of performance.	improving performance. This fosters a positive organizational culture and underscores the Bank's commitment to creating a supportive and inclusive work environment.
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	8	Regulatory & Legal Compliances	Risk	Non-compliance exposes the Bank to legal penalties and financial losses due to the failure to adhere to industry laws and regulations. Such lapses can directly impact the Bank's revenue, valuation, and reputation, potentially resulting in missed business opportunities. On the other hand, banks with strong compliance practices often experience improved performance and operational efficiency. Compliance not only provides assurance but also offers investors deeper insights.	The Bank has established a comprehensive Compliance Policy in accordance with Reserve Bank of India guidelines, supported by robust systems and procedures for managing compliance functions. Regulatory circulars and instructions are issued periodically to ensure adherence. The Chief Compliance Officer reports directly to the MD & CEO, the Board, and the Audit Committee of the Bank, actively participating in policy clearance and governance meetings. Additionally, the Bank submits a quarterly compliance report on Corporate Governance to the Audit Committee of the Board and to the BSE and NSE, where its shares are listed.	<u>Negative:</u> Non-compliance can damage the Bank's reputation, ultimately hindering business activities. Banks that adhere to regulatory laws are better equipped to manage risks, fostering a sense of fairness and loyalty among employees, and maintaining organizational integrity.
	9	GHG Emissions Management	Opportunity	Assessing the environmental impact of the Bank's operations is a key focus area. If not effectively managed, these environmental risks could adversely affect operations and profitability. Additionally, they may attract scrutiny from stakeholders and investors, shaping public perception of the Bank.	The Bank is committed to identifying initiatives and developing a roadmap to reduce emissions across its operations. Additionally, the Bank has implemented several paperless banking initiatives, such as online account opening with video KYC, electronic bank guarantees, and national and cross-border payment systems through BHIM UPI.	<u>Positive:</u> Effective GHG emissions management enables Banks to mitigate risks, invest in low-carbon systems, and foster sustainability, while also creating opportunities for market differentiation.



	10	ESG Oversight	Opportunity	<p>Robust ESG oversight at the board level enhances overall ESG performance and underscores the Bank's commitment to embedding responsible business practices into its growth strategy. By integrating ESG into business operations, the Bank strengthens risk management, governance, accountability, and decision-making. This integration enables the identification and management of environmental and social risks and opportunities, while fostering trust and transparency with investors and stakeholders.</p>	<p>As we look to the future, ESG will serve as the cornerstone of our financial success. The Board of Directors holds the highest authority in making decisions on sustainability-related matters.</p>	<p><u>Positive:</u> Leadership oversight of the ESG strategy, action plan, and performance drives a positive impact on both the environment and the community. It also strengthens the bank's ability to embed robust monitoring mechanisms across ESG initiatives and business practices. Looking ahead, ESG will be the cornerstone of our financial success, competitive advantage, and future achievements.</p>
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**Business Responsibility and Sustainability Reporting by listed entities
SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated 10/05/2021**

SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1	a	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	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
	c	Web Link of the Policies, if available	https://www.iob.in/Policies							
2		Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y
3		Do the enlisted policies extend to your value chain partners? (Yes/No)	-	-	-	-	-	-	-	-

4	<p>Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.</p>	<p>The Bank has obtained the ISO 27001:2013 certification for its Information Security Management System (ISMS), demonstrating its commitment to robust information security practices. The scope of this certification encompasses the Bank's Information Technology (IT) functions, including the Core Banking Solutions (CBS) application, associated supporting applications, and IT infrastructure. It further covers the operations and management of the Data Centre (DC), Disaster Recovery Sites (DRS), and Near Line Site (NLS). In addition, the scope extends to key supporting functions that contribute to information security, such as Physical Security, General Administration, Human Resources, and the Legal Department.</p>
5	<p>Specific commitments, goals and targets set by the entity with defined timelines, if any.</p>	<p>The Bank is committed to creating a positive and lasting impact on its stakeholders by advancing key priorities, honouring its commitments, and driving progress through environmental initiatives and corporate social responsibility efforts. Emphasizing holistic growth, the Bank invests in upskilling its workforce to stay aligned with the dynamic business environment. As part of its digital transformation journey, the Bank has adopted measures such as digital customer onboarding, increased use of virtual meetings to reduce travel, and minimized paper usage - each contributing to sustainability and lowering environmental impact. IOB continues to integrate ESG principles across its operations, embedding sustainability and responsible practices throughout the organization.</p>



6	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<p>The Bank has made significant strides in digital transformation by investing in digital transactions and automation processes, while simultaneously strengthening workforce capabilities through targeted development initiatives. With a substantial increase in the number of digital transactions, the Bank accelerated its digital journey over the year.</p> <p>In alignment with its sustainability goals, the Bank actively promotes environmental awareness among employees and prioritizes the use of energy-efficient products across its branches and offices to reduce overall energy consumption.</p> <p>As part of its ESG commitment, the Bank introduced several green financing products, including loans for electric vehicles under the <i>IOB Vehicle</i> scheme, loans for renewable energy equipment through <i>IOB Surya</i>, and support for wind energy projects. The Bank also advanced its paperless banking initiatives by enabling online account opening with video KYC, issuing Electronic Bank Guarantees, and facilitating national and cross-border payments through the BHIM UPI platform.</p> <p>To promote inclusivity and financial empowerment, the Bank launched special credit products tailored for women and established <i>SNEHA</i> Financial Literacy Centres at 24 locations to enhance financial awareness.</p> <p>Governance and oversight of ESG-related matters are ensured through active review by Board-level Committees, including the Corporate Social Responsibility Committee, Stakeholder Relationship Committee, Customer Service Committee, and Audit Committee.</p>
Governance, leadership and oversight		
7	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Kindly refer to 'Directors Statement' in the Annual Report
8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Board of Directors



9	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.					Yes. Board of Directors is the highest authority responsible for making decision on sustainability related issues.															
10	Details of Review of NGRBCs by the Company:																				
	Subject of Review		Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)									
			P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9	
	Performance against above policies and follow up action		Board of Directors									Annually									
	Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances		Board of Directors									Annually									
11	Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency		P1	P2	P3	P4	P5	P6	P7	P8	P9	Yes, CareEdge Advisory has mapped the existing policies and procedures against the requirements of BRSR framework and accordingly provided recommendations to align and enhance them to meet the BRSR expectations.									
12	If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:																				
	a.	The entity does not consider the Principles material to its business (Yes/No)							-												
	b.	The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)							-												



	c.	The entity does not have the financial or/human and technical resources available for the task (Yes/No)	-
	d.	It is planned to be done in the next financial year (Yes/No)	-
	e.	Any other reason (please specify)	-

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SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated 10/05/2021**

SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

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	% age of persons in respective category covered by the awareness programmes
	Board of Directors	1	Director's Development Programme	28.57%
	Key Managerial Personnel	18	Various topics on Leadership, Strategy, Statutory Audit etc.	68.75%
	Employees	1538	Various topics	71.63%
	Workers	-	-	-
2	Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):			

	Monetary					
		NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
	Penalty/ Fine	Penalty	Large taxpays unit, GST Chennai	35.10 Cr	Annual Scrutiny for AY 2020-21	Preparing to file
	Settlement	-	-	-	-	-
	Compounding fee	-	-	-	-	-
	Non- Monetary					
		NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
	Imprisonment	-	-		-	-
	Punishment	-	-		-	-
	3	Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.				
Case Details		Name of the regulatory/ enforcement agencies/ judicial institutions				
Nil						



4	Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.	<p>The Bank upholds a strong commitment to integrity and ethical conduct by implementing robust anti-corruption and anti-bribery practices. These measures are embedded within its governance framework to ensure transparency, accountability, and compliance with all applicable laws and regulations.</p> <p>The Bank has instituted a comprehensive Whistle Blower Policy to foster a culture of transparency and accountability. This policy encourages employees to proactively report any suspected fraudulent activities, unethical conduct, or policy violations, backed by reasonable grounds. Reports can be submitted confidentially to a designated authority under the Bank’s Whistle Blower framework, which may initiate an internal investigation in line with due process. To ensure a secure reporting environment, the policy includes strong safeguards against any form of retaliation, thereby empowering employees to speak up without fear and reinforcing the Bank’s commitment to ethical governance.</p> <p>The Policy can be accessed online through the website of Indian Overseas Bank and the link for the same is as follows: https://www.iob.in/Whistle-blower-scheme</p>			
5	Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:				
		FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Directors	Nil		Nil	
	KMPs	Nil		Nil	
	Employees	1		4	
	Workers	Nil		Nil	
6	Details of complaints with regard to conflict of interest:				
		FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
		Number	Remarks	Number	Remarks
		Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil

	Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil
7	Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.			Nil	
8	Number of days of accounts payables (Accounts payable *365) / Cost of goods/services procured) in the following format:				
		FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number of days of accounts payable	The Bank maintains a robust payment process, ensuring that all invoices are settled within 45 days of receipt. The Bank is also working towards strengthening its internal systems to enable improved data tracking for future reporting.			
9	Open-ness of business				
	Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:				
	Parameter	Metrics		FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
	Concentration of Purchases	a. Purchases from trading houses as % of total purchases		Not Applicable owing to the nature of the business	
		b. Number of trading houses where purchases are made from			
		c. Purchases from top 10 trading houses as % of total purchases from trading houses			
	Concentration of Sales	a. Sales to dealers/ distributors as % of total sales			
		b. Number of dealers / distributors to whom sales are made			
		c. Sales to top 10 dealers/distributors as % of total sales to dealers / distributors			

	Shares of RPTs in	a. Purchases (Purchases with related parties/ total purchases)		
		b. Sales (Sales to related parties/ total sales)		
		c. Loans & advances (Loans & advances given to related parties / total loans and advances)	Nil	Nil
		d. Investments (Investments in related parties / total investments made)	Nil	Nil
Leadership Indicators				
1	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	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes	
	Nil			
2	Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same	Yes, the principles of ethical governance are embedded within the Bank’s Corporate Governance Policy. The Bank has formulated a “Code of Conduct” applicable to its Board of Directors and Senior Management Personnel, which has been duly adopted by the Board. For the Financial Year ended 31st March 2025, all Board Members and Senior Management Personnel have affirmed compliance with the Code of Conduct, in accordance with Regulation 26(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Furthermore, the Bank confirms that, apart from transactions conducted in the ordinary course of banking business, it has not entered into any materially significant transactions with its Promoter, Directors, Senior Management Personnel, or their relatives that could potentially lead to a conflict of interest.		

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively				
		Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
1	R & D	The Bank’s R&D efforts are centered on continuous process improvement, with a strong emphasis on product digitization. Over the year, the Bank has implemented several key initiatives aimed at digitizing customer offerings, thereby improving transparency, accessibility, and overall user experience. These advancements have not only streamlined service delivery but have also significantly reduced reliance on paper-based processes, contributing to a lower carbon footprint and supporting the Bank’s broader sustainability goals.		
	Capex			
2	a.	Does the entity have procedures in place for sustainable sourcing? (Yes/No)	As a service-oriented organization, the Bank has relatively limited resource consumption. Nevertheless, it remains committed to responsible procurement practices and sustainability in its operations. The Bank actively seeks to source sustainable products locally and ensures fair pricing in its procurement process. Some of the key initiatives the bank has taken in this direction are as follows: <ul style="list-style-type: none">• The Bank incorporates energy efficiency standards as a key criterion when purchasing equipment. Star-rated appliances and devices - such as air conditioners, laptops, computers, and lighting systems - are preferred across all branches and offices to promote energy conservation.• The Bank complies with the Department of Financial Services (DFS) mandate by procuring all eligible items through the GeM portal, ensuring transparency, cost-efficiency, and support for local suppliers.	



	b.	If yes, what percentage of inputs were sourced sustainably?	<p>As a provider of financial services, the Bank’s operations are not resource-intensive. However, as a responsible corporate entity, the Bank is committed to optimizing resource usage, minimizing waste generation, and continuously enhancing process efficiency and productivity. While digitizing products and services has led to a reduction in paper usage, paper remains a significant resource in the Bank’s day-to-day operations. To address this, the Bank has taken proactive steps to further reduce paper consumption by expanding its recycling initiatives, sourcing paper from more sustainable suppliers, and rationalizing internal printing practices.</p> <p>In its procurement of essential equipment, such as computer hardware, lighting systems, air conditioners, and DG sets, the Bank prioritizes green procurement. Energy efficiency standards are a critical consideration in the purchase of these items, aligning with the Bank’s commitment to sustainability.</p>
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)	<p>The Bank’s IT Asset Disposal Policy outlines the procedures for the disposal of IT assets, ensuring that the process is handled in a structured and responsible manner. Disposal procedures for IT assets and equipment are centrally managed by the Bank’s IT Department, with coordination through extended branches like the Regional Computer Centres. The primary objective of this policy is to establish clear standards, procedures, and restrictions for the disposal of non-leased IT equipment in a manner that is both legally compliant and cost-effective. Surplus or obsolete IT assets such as desktop computers, servers, and storage devices must be disposed of in accordance with legal and environmental regulations, utilizing approved external agents and following the Bank's updated guidelines.</p> <p>As such, all disposal processes for retired IT assets must strictly adhere to the methods approved by the Bank to ensure compliance and sustainability.</p>
	(b)	E-waste	
	(c)	Hazardous waste	Not Applicable
	(d)	other waste.	Not Applicable
4	Whether Extended Producer Responsibility (EPR) is applicable to the entity’s activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.		Not Applicable
Leadership Indicators			



1	Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format:								
	NIC Code	Name of Product/Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.			
	Not Applicable								
2	If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.								
	Name of Product / Service		Description of the risk / concern		Action Taken				
	Not Applicable								
3	Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).								
	Indicate input material	Recycled or re-used input material to total material							
		FY 2024-25 Current Financial Year		FY 2023-24 Previous Financial Year					
	Not Applicable								
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 Current Financial Year		FY 2023-24 Previous Financial Year			
				Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
	Plastics (including packaging)			-	-	-	-	-	-
	E-waste (No. of IT Units safely disposed)			-	-	-	-	-	-
	Hazardous waste			Not Applicable					
	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						

Not Applicable

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

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	13328	13328	100%	13328	100%	-	-	13328	100%	-	-
		Female	7638	7638	100%	7638	100%	7638	100%	-	-	-	-
		Total	20966	20966	100%	20966	100%	7638	100%	13328	100%	-	-
		Other than Permanent employees											
		Male	-	-	-	-	-	-	-	-	-	-	-
	Female	-	-	-	-	-	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	-	-	-	-	-	
		*Note: While the Bank does not currently provide on-site day care facilities, a crèche allowance was extended to eligible employees (1938 female employees) during FY 2024-25 to support their childcare needs.											
	b	Details of measures for the well-being of workers:											
		Category	% of workers 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 workers													
	Male	-	-	-	-	-	-	-	-	-	-	-	-	
	Female	-	-	-	-	-	-	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	-	-	-	-	-	-	
	Other than Permanent workers													
	Male	-	-	-	-	-	-	-	-	-	-	-	-	
	Female	-	-	-	-	-	-	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	-	-	-	-	-	-	
	C	Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format -												
								FY 2024-25 Current Financial Year		FY 2023-24 Previous Financial Year				
Cost incurred on well-being measures as a % of total revenue of the company						0.3%		0.3%						
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	30.17%	-	Y		32.94%		-		Y				
	Gratuity	100%	-	Y		95.43%		-		Y				
	ESI	N/A	-	-		N/A		-		-				
	Others - NPS	69.83%	-	-		67.93%		-		-				
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	The Bank has made significant efforts to ensure accessibility for differently-abled employees across various workplaces. Ramps have been installed to facilitate easy access, and specialized software is provided to visually impaired staff members to support their work and enhance convenience.			
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.	While the Bank does not have a separate policy specifically addressing this, exceptions are made for employees with physical disabilities under the Bank’s Transfer Policy. Additionally, these employees are entitled to a conveyance allowance, as per government guidelines for persons with disabilities (PWD). PH (physically handicapped) staff members are also eligible to avail themselves of special leave, further supporting their needs in the workplace.			
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%	100%	-	-
	Female	69%	69%	-	-
	Total	93%	93%	-	-
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 (If Yes, then give details of the mechanism in brief)			
	Permanent Workers	Not Applicable			
	Other than Permanent Workers	Not Applicable			

	Permanent Employees	<p>Yes, the Bank has implemented an internal portal - Standardized Employee Grievance Redressal System (SEGRS), through which employees can formally raise their grievances. This portal is accessible to all serving employees up to Scale VII, allowing them to submit grievances under relevant categories.</p> <p>Grievance resolution is structured across two levels - Regional office (RO) and Central office (CO), with branches not being involved in the redressal process.</p> <p>To lodge a grievance, the complainant must:</p> <ol style="list-style-type: none"> 1. Be a serving employee within the Bank, up to the General Manager cadre. 2. Be assigned a unique roll number. 3. Provide an active email ID during the submission of the online complaint. 4. Furnish an active mobile number for communication. <p>Upon registering a grievance, the complainant will receive an acknowledgement via both email and mobile, along with a unique reference code for tracking the complaint.</p> <p>The timeframe for redressing the grievances is as follows: <u>First Level (Regional Office - RO):</u> <ul style="list-style-type: none"> • Zero Tolerance Level Grievances (ZTL): Resolved on the same day or the next working day (0th day). • Other Grievances: Resolved within 14 days (0-14 days) <u>Second Level (Central Office - CO):</u> <ul style="list-style-type: none"> • Zero Tolerance Level Grievances (ZTL): Addressed within 3 working days (0+3 days). • Other Grievances: Resolved within 7 days (15-21 days) </p>
	Other than Permanent Employees	Not Applicable
7	Membership of employees and worker in association(s) or Unions recognised by the listed entity:	
	Category	<div>FY 2024-25</div> <div>FY 2023-24</div>



		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	20966	19853		94.69%	21475	20455		95.25%		
	Male	13328	12671		95.07%	13689	13158		96.12%		
	Female	7638	7182		94.03%	7786	7297		93.72%		
	Total Permanent Workers	-	-		-	-	-		-		
	Male	-	-		-	-	-		-		
	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 (D)	On Health and safety measures		On Skill upgradation	
			No. (B)	% (B/A)	No. (C)	% (C/A)			No. (E)	% (E/D)	No. F
	Employees										
	Male	13328	1130	8.48%	9547	71.63%	13689	190	1.39%	8366	61.11%
	Female	7638	550	7.20%	5472	71.64%	7786	136	1.75%	4648	59.70%
	Total	20966	1680	8.01%	15019	71.64%	21475	326	1.52%	13014	60.60%
	Workers										
	Male	-	-	-	-	-	-	-	-	-	-
	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 (C)	No.(D)	% (D/C)		
	Employees									
	Male	7954	7954	100%		7862	7862	100%		
	Female	4540	4540	100%		4492	4492	100%		
	Total	12494	12494	100%		12354	12354	100%		
	Workers									
	Male	-	-	-		-	-	-		
	Female	-	-	-		-	-	-		
	Total	-	-	-		-	-	-		
*Note: Performance and career development reviews are currently limited to employees in supervisory and executive roles										
10	Health and safety management system:									
	a.	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?		Given the nature of its operations, the Bank faces minimal occupational health and safety risks. Nevertheless, the Bank remains committed to continuously enhancing its policies, systems, and processes to safeguard the well-being of its employees, third-party employees, and physical assets. This proactive approach ensures a secure and healthy workplace, even in the face of unforeseen adverse events.						

	b.	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	Measures undertaken by the Bank for ensuring a safe and healthy workplace <ul style="list-style-type: none">• Annual fire safety training sessions are conducted for all employees• Annual evacuation drills are carried out to ensure preparedness during emergencies• Fire safety advisories are issued to keep all employees informed of best practices• Clear and visible fire safety signage is strategically placed across the premises• Continuous e-surveillance and alert monitoring systems are in place to ensure safety• Fire detection systems are equipped with fire and smoke sensors, along with fire and burglar alarms• Fire extinguishers are readily available throughout the premises for immediate response		
	c.	Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)	The Bank's Security Department is responsible for addressing and managing security-related concerns, including the installation and maintenance of sensors, fire alarms, and other safety measures to ensure a secure environment for all employees and assets.		
	d.	Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	In terms of Health & Wellness of the employees, we have taken following measures: <ul style="list-style-type: none">• All employees are provided coverage under a comprehensive health insurance policy• Access to doctor consultations and an on-site dispensary is available for employees• Dependents of employees are also enrolled under the Mediclaim policy• Annual health check-ups are conducted for employees aged 40 and above• An easy-to-use mobile app is available for submitting claims, checking claim status, and monitoring settlements• First aid kits are provided at various locations to address immediate medical needs		
11	Details of safety related incidents, in the following format:				
	Safety Incident/Number		Category	FY 2024-2025	FY 2023-24
	Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)		Employees	Nil	
			Workers		
	Total recordable work-related injuries		Employees		
			Workers		
No. of fatalities		Employees			

		Workers						
	High consequence work-related injury or ill-health (excluding fatalities)	Employees						
		Workers						
12	Describe the measures taken by the entity to ensure a safe and healthy work place.					The Bank is committed to fostering a healthy and safe working environment for all employees. To ensure fire preparedness, regular fire drills are conducted across all branches and offices. Additionally, a preventive maintenance schedule for electrical equipment is consistently followed to maintain compliance with fire safety standards and mitigate potential risks.		
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 the year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks	
		Working Conditions	Nil			Nil		
	Health & Safety							
14	Assessments for the year:							
		% of your plants and offices that were assessed (by entity or statutory authorities or third parties)						
	Health and safety practices	An energy audit of the Central Office was conducted in July 2023 to proactively identify and address any potential hazards or issues within the electrical system, ensuring timely intervention and enhancing overall safety and energy efficiency.						
Working Conditions								
15	Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.					While the Bank implements various safety measures across its premises, no third-party or statutory assessments have been conducted to identify significant risks or concerns.		
Leadership Indicators								

1	Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).			Yes, the Bank provides comprehensive coverage to all active employees through a Special Group Insurance Scheme and a Group Personal Accident Insurance Policy. Additionally, the relatives of the deceased employee are offered Compassionate Appointment or an ex-gratia payment to provide support during such difficult times.	
2	Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.			The Bank ensures that all statutory dues related to transactions with its value chain partners are deducted and deposited in full compliance with applicable regulations. The Bank holds its value chain partners to the highest standards of business responsibility, emphasizing transparency, accountability, and ethical practices throughout its operations.	
3	Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are 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	
	Employees		Not Applicable		
	Workers				
4	Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)			No	
5	Details on assessment of value chain partners:				
			% of value chain partners (by value of business done with such partners) that were assessed		

	Health and safety practices	The Bank expects all its partners to adhere to the relevant standards for working conditions, ensuring the health and safety of employees. The Bank also requires vendors and suppliers to comply with applicable labour laws, human rights standards, and regulations in their respective regions. These principles are embedded within the contracts with vendors and suppliers to ensure responsible and ethical business practices.
	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

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

1	Describe the processes for identifying key stakeholder groups of the entity:			The Bank identifies internal and external stakeholders based on whether they are impacted by the Bank or have an impact on the value-creation process. Stakeholder identification considers factors such as dependency, urgency, accountability, vulnerability, and influence. Engagement is prioritized based on each stakeholder group's interest in and impact on the bank's operations. Stakeholders are broadly categorized into internal (e.g., employees and shareholders) and external (e.g., customers, investors, communities, and regulators). The Bank regularly reviews and updates its stakeholder groups to ensure continued relevance and alignment with evolving business priorities.	
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 & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
	Customer	No	Email, SMS, notice board, Bank's website	Ongoing basis	Engagement with customers is throughout entire life cycle of loan products/ savings product



	Employee	No	Email, SMS, Offline/ online meetings	Ongoing basis	Most of these engagement cover areas such as training and development, addressing any work-related communication, providing updates on regulatory changes/ introduction of new regulations, and facilitating compliance-related communication
	Investors/ Shareholders	No	Email, newspaper advertisement, website, investor meetings & conferences, intimation to stock exchanges, annual/quarterly financials	Quarterly/Annually & Need basis	To keep investors/shareholders updated about the Banks business activities and performance
	Regulators	No	Email, one-on-one meetings, video-conference, regulatory filings	Need Basis	Engaging in compliance-related communication, policy consultations, and contributing to broader economic objectives through active participation in various Government initiatives and programs
	Communities	Women, certain communities leaving in rural areas, farmer community and low-income group individuals as vulnerable & marginalised stakeholder	Meetings, engagement through NGOs	Ongoing basis	Through its CSR initiatives, the Bank extends support to socially and economically underprivileged communities
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.	The Bank firmly believes that consistent and proactive engagement with key stakeholders is essential for effectively communicating its strategic direction and performance. A continuous engagement helps align expectations, thereby enabling the Bank to better serve its stakeholders. The Board is regularly updated on significant developments, with feedback actively sought from Directors to inform decision-making. Engagements with stakeholders are conducted on a regular and need-based basis, with the online or offline mode, tailored to suit the nature, preferences, and expectations of each stakeholder group.
2	Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.	Stakeholder feedback and suggestions are taken into consideration wherever practicable. Engagement is carried out through multiple channels as part of a continuous and evolving process.
3	Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.	The Bank's CSR initiatives are dedicated to supporting disadvantaged, vulnerable, and marginalized segments of society. For more details, please refer to Principle 8 - Leadership Indicator 6

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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 Current Financial Year			FY 2023-24 Previous Financial Year			
		Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)	
	Employees							
	Permanent	The Bank does not offer standalone training sessions specifically focused on human rights. However, these essential principles are integrated into the employee onboarding process and embedded within the Bank’s HR policies. By upholding the highest standards of Human Rights and Labor Laws, the Bank ensures that all employees are well-informed of and adhere to these critical values throughout their employment.						
	Other than permanent							
	Total Employees							
	Workers							
	Permanent	-	-	-	-	-	-	
	Other than permanent	-	-	-	-	-	-	
	Total Workers	-	-	-	-	-	-	
	2	Details of minimum wages paid to employees and workers, in the following format:						
		Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		

		Total (A)*	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
			No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
	Employees										
	Permanent	20632	74	0.36%	20558	99.64%	21475	0	0%	21475	100%
	Male	13216	36	0.27%	13180	99.73%	13689	0	0%	13689	100%
	Female	7416	38	0.51%	7378	99.49%	7786	0	0%	7786	100%
	Other than permanent	-	-	-	-	-	-	-	-	-	-
	Male	-	-	-	-	-	-	-	-	-	-
	Female	-	-	-	-	-	-	-	-	-	-
	Workers										
	Permanent	-	-	-	-	-	-	-	-	-	-
	Male	-	-	-	-	-	-	-	-	-	-
	Female	-	-	-	-	-	-	-	-	-	-
	Other than permanent	-	-	-	-	-	-	-	-	-	-
	Male	-	-	-	-	-	-	-	-	-	-
	Female	-	-	-	-	-	-	-	-	-	-
		*Note: The variation in the total number of employees is primarily attributed to employee retirements during the reporting period									
3	Details of remuneration/salary/wages, in the following format:										
	a. Median remuneration / wages:										
		Male					Female				
		Number		Median remuneration/ salary/ wages of respective category			Number		Median remuneration/ salary/ wages of respective category		

	Board of Directors (BoD)*	The Board of Directors also serve as KMPs, and their details have been included in the respective section			
	Key Managerial Personnel	4	311206.41	0	0
	Employees other than BoD and KMP**	13735	111873.80	7752	102272.01
	Workers	-	-	-	-
	*Note: <i>Sitting fees is provided to the independent directors</i>				
	**Note: <i>This includes employees retired/resigned/terminated etc. during the year</i>				
	b. Gross wages paid to females as % of total wages paid by the entity, in the following format:				
			FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year	
	Gross wages paid to females as % of total wages	34.02%		34.54%	
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, to address grievances related to sexual harassment of women at the workplace, the Bank has constituted a POSH Committee, formally known as the Internal Complaints Committee (ICC), at both the Regional Office and Central Office levels.		
5	Describe the internal mechanisms in place to redress grievances related to human rights issues.		The Bank has established POSH Committees at both the Central Office and Regional Office levels to effectively address grievances related to sexual harassment of women in the workplace. Additionally, a Whistle Blower Policy is in place to provide employees with a secure and confidential mechanism for reporting concerns or grievances pertaining to discrimination, harassment, or any form of unethical conduct.		
6	Number of Complaints on the following made by employees and workers:				

		FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
		Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
	Sexual Harassment	2	0	2 complaints disposed off as not coming under the purview of POSH Act	6	5	1 - Case upheld and closed
	Discrimination at workplace	0	0	Nil	0	0	Nil
	Child Labour	0	0	Nil	0	0	Nil
	Forced Labour/ Involuntary Labour	0	0	Nil	0	0	Nil
	Wages	0	0	Nil	0	0	Nil
	Other Human rights related issues	0	0	Nil	0	0	Nil
7	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:						
		FY 24-25 Current Financial Year			FY 23-24 Previous Financial Year		
	Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	2			6		

	Complaints on POSH as a % of female employees / workers	0.03%	0.08%
	Complaints on POSH upheld	0	1
8	Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases	<p>The Bank has established comprehensive guidelines aligned with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. These guidelines outline the framework for the prevention, prohibition, and redressal of sexual harassment incidents involving women employees. They detail the process for filing a complaint, the procedure for addressing such complaints, and the actions to be taken against individuals found guilty of misconduct.</p> <p>To ensure effective implementation, Internal Committees have been constituted at both the Central Office and Regional Office levels to handle complaints received from aggrieved women staff members and provide timely redressal.</p>	
9	Do human rights requirements form part of your business agreements and contracts? (Yes/No)	Yes	
10	Assessments for the year:		
		% of your plants and offices that were assessed (by entity or statutory authorities or third parties)	
	Child labour	0	
	Forced/involuntary labour	0	
	Sexual harassment	100%	
	Discrimination at workplace	0	
	Wages	0	
	Others – please specify	-	

11	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.	Nil
Leadership Indicators		
1	Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.	<p>The Bank upholds Human Rights as a fundamental aspect embedded across all its policies and operations. There has been no instance requiring a change in the Bank's policies or processes specifically to align with Human Rights, as these principles are inherently integrated into its institutional framework. The Bank is deeply committed to promoting equal opportunities and fostering a workplace that is free from any form of discrimination.</p> <p>Discrimination or harassment on the grounds of race, colour, religion or belief, social or ethnic origin, sex, age, physical, mental or sensory disability, HIV status, sexual orientation, gender identity or expression, marital status, family medical history or genetic information, or family or parental status is strictly prohibited. These values are reinforced through the Bank's Code of Conduct, which serves as a guiding framework for ethical behaviour and professional integrity. To ensure consistent awareness and adherence, the Bank has incorporated appropriate measures aimed at reinforcing ethical standards and cultivating an inclusive, respectful, and equitable work environment.</p>
2	Details of the scope and coverage of any Human rights due-diligence conducted.	The Bank upholds the principle of Human Rights across all its operations, policies, and stakeholder engagements.

3	Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?	Yes, ramps have been installed at various premises to ensure barrier-free and convenient access for visitors, especially individuals with disabilities.
4	Details on assessment of value chain partners:	
		% of value chain partners (by value of business done with such partners) that were assessed
	Sexual Harassment	The principles of human rights are embedded within all contractual agreements.
	Discrimination at workplace	
	Child Labour	
	Forced Labour/Involuntary Labour	
	Wages	
	Others – please specify	
5	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.	Not Applicable

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

1	Details of total energy consumption (in GJ) and energy intensity, in the following format:		
	Parameter	FY 2024-25	FY 2023-24
	From renewable sources		
	Total electricity consumption (A)	129.96	-
	Total fuel consumption (B)	-	-
	Energy consumption through other sources (C)	-	-
	Total energy consumed from renewable sources (A+B+C)	129.96	-
	From non-renewable sources		
	Total electricity consumption (D)	301283.56	180686.28
	Total fuel consumption (E)	78710.35	89859.78
	Energy consumption through other sources (F)	-	-
	Total energy consumed from non-renewable sources (D+E+F)	379993.92	270546.06
	Total energy consumed (A+B+C+D+E+F)	380123.88	270546.06
	Energy intensity per rupee of turnover (Total energy consumed/turnover in Cr.)	11.29	9.11
	Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP in Cr.)	2.72	2.23*
	Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent)	18.13	12.60

	Energy intensity (optional) – the relevant metric may be selected by the entity	-	-
	*Note: The figure has been updated as per the IMF Implied PPP Conversion Rate		
	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	Yes, reasonable assurance has been carried out by FAP Solutions Private Ltd.	
2	Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.		Not Applicable
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	250019.55	257055.75
	(iv) Seawater / desalinated water	-	-
	(vi) Others	-	-
	Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	250019.55	257055.75
	Total volume of water consumption (in kilolitres)	250019.55	257055.75
	Water intensity per rupee of turnover (Total water consumption / turnover in Cr.)	7.42	8.65
	Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP in Cr.)	1.79	2.12



	Water intensity in terms of physical output (Total water consumption / Full Time Equivalent)	11.93	11.97
	Water intensity (optional) – the relevant metric may be selected by the entity	-	-
	*Note: The estimated water consumption is taken as 45 litres per head per working day in accordance with Industry Standards on BRSR Core Indicators (Dec 24) for both the years (working days = 265 days for FY25 and 266 days for FY24)		
	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	Yes, reasonable assurance has been carried out by FAP Solutions Private Ltd.	
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	-	-
	No treatment	-	-
	With treatment – please specify level of treatment	-	-
	(ii) To Groundwater	-	-
	No treatment	-	-
	With treatment – please specify level of treatment	-	-
	(iii) To Seawater	-	-
	No treatment	-	-
	With treatment – please specify level of treatment	-	-
	(iv) Sent to third-parties	-	-
	No treatment	-	-
	With treatment – please specify level of treatment	-	-
	(v) Others (Municipal Sewers)	250019.55	257055.75
	No treatment	250019.55	257055.75
	With treatment – please specify level of treatment	-	-
	Total water discharged (in kilolitres)	250019.55	257055.75

	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	Yes, reasonable assurance has been carried out by FAP Solutions Private Ltd.		
5	Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.		Not applicable. Being a provider of financial services, the Bank only uses water for human consumption.	
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	-	The Bank is in the financial sector, and hence, this has limited applicability to IOB.	
	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	
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)	tCO2e	5675.71	6443.63
	Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	60842.54	35936.50
	Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions /turnover in Cr.)	tCO2e/Rs. crore	1.98	1.43

	Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP in Cr.)	tCO2e/Rs. crore	0.48	0.35*
	Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Equivalent)	tCO2e/FTE	3.17	1.97
	Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-
	*Note: The figure has been updated as per the IMF Implied PPP Conversion Rate			
	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.		Yes, reasonable assurance has been carried out by FAP Solutions Private Ltd.	
8	Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.	The Bank has consistently demonstrated its commitment to environmental sustainability by adopting green energy initiatives, including the integration of alternative energy sources such as solar power. In addition to these efforts, the Bank has implemented several energy conservation measures aimed at reducing its environmental footprint. These include the installation of harmonic filters and the use of energy-efficient, star-rated electrical appliances across its operations.		
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)	0.38		0.37
	E-waste (B)	10.16		9.47
	Bio-medical waste (C)	-		-
	Construction and demolition waste (D)	-		-
	Battery waste (E)	0.82		20.36
	Radioactive waste (F)	-		

Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G)	-	-
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
Total (A+B + C + D + E + F + G + H)	11.36	30.20
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations in Cr.)	0.0003	0.001
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP in Cr.)	0.0001	0.0002*
Waste intensity in terms of physical output (Total waste generated / Full Time Equivalent)	0.001	0.001
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations (through recyclers)	11.36	30.20
Total	11.36	30.20
*Note: The figure has been updated as per the IMF Implied PPP Conversion Rate		

	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				Yes, reasonable assurance has been carried out by FAP Solutions Private Ltd.	
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			E-waste generated by the Bank is responsibly disposed of through authorized resellers and recyclers, in compliance with applicable environmental regulations.		
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:					
	Sl.No	Location of operations/offices		Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any	
	Not Applicable					
12	Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:					
	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
	Not Applicable					
13	Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:					
	Sl.No	Specify the law / regulation / guidelines which was not complied with		Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
	Not Applicable					

Leadership Indicators			
1	Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):		
	For each facility / plant located in areas of water stress, provide the following information:		
	(i) Name of the area		Not Applicable
	(ii) Nature of operations		Not Applicable
	(iii) Water withdrawal, consumption and discharge in the following format:		Not Applicable
	Parameter	FY 2024-25	FY 2023-24
	Water withdrawal by source (in kilolitres)		
	(i) Surface water		Not Applicable
	(ii) Groundwater		
	(iii) Third party water		
	(iv) Seawater / desalinated water		
	(v) Others		
	Total volume of water withdrawal (in kilolitres)		
	Total volume of water consumption (in kilolitres)		
	Water intensity per rupee of turnover (Water consumed / turnover)		
	Water intensity (optional) – the relevant metric may be selected by the entity		
	Water discharge by destination and level of treatment (in kilolitres)		
	(i) Into Surface water		Not Applicable
	---No treatment		
	---With treatment – please specify level of treatment		
	(ii) Into Groundwater		
	---No treatment		
	---With treatment – please specify level of treatment		
	(iii) Into Seawater		
	---No treatment		
	---With treatment – please specify level of treatment		
	(iv) Sent to third-parties		



	---No treatment			
	---With treatment – please specify level of treatment			
	(v) Others			
	---No treatment			
	---With treatment – please specify level of treatment			
	Total water discharged (in kilolitres)			
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency		Not Applicable		
Please provide details of total Scope 3 emissions & its intensity, in the following format:				
2	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)	-	Currently, the Bank is in the process of assessing the methodology to measure the Scope 3 emissions. Once the systems are in place, IOB will report the Scope 3 emission data.	
	Total Scope 3 emissions per rupee of turnover	-		
	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		No	
3	With respect to the ecologically sensitive areas reported at Question 10 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:			

	Sl. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
			<p>The Bank consistently leverages innovative technologies and solutions to enhance resource efficiency and minimize environmental impacts related to emissions, effluent discharge, and waste generation. Key initiatives undertaken include:</p> <ol style="list-style-type: none"> 1. Digital Payments: In alignment with its green initiatives, the Bank ensures that all payments to vendors, suppliers, and service providers are processed through electronic channels, thereby reducing paper usage and improving efficiency. 2. Adoption of Renewable Energy: The Bank has embraced alternative energy sources, such as solar power, to reduce dependency on conventional power and lower its carbon footprint. 3. Periodic Energy Audits: Regular energy audits are conducted across branches and offices to monitor and improve energy consumption patterns. 4. Energy Efficiency Measures: Installation of harmonic filters and the use of energy-efficient, star-rated electrical appliances have significantly curtailed electricity consumption. 5. Sustainable IT Practices: The Bank has optimized hardware resource utilization through virtualization and adopted cloud computing solutions, thereby reducing physical infrastructure needs and contributing to a decline in future e-waste generation. 	
5	Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.		<p>The Bank has instituted a Board-approved Disaster Recovery and Business Continuity Plan (DR & BCP) to ensure operational resilience in the face of disasters or unforeseen disruptions. This comprehensive framework encompasses people, policies, standards, and procedures aimed at:</p> <ul style="list-style-type: none"> • Ensuring the continuity, resumption, and timely recovery of critical business functions, • Minimizing impact on personnel, infrastructure, and operations, • Mitigating potential consequences—operational, financial, legal, regulatory, and reputational. <p>The plan includes clearly defined risk management systems, the use of designated disaster recovery sites, and robust business continuity procedures for mission-critical processes. These processes are routinely tested to validate effectiveness. Additionally, the plan outlines the Recovery Time Objectives (RTO) for restoring operations, ensuring readiness and responsiveness during any emergency.</p>	
6	Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard			Not Applicable

7	Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.	Not Applicable
8	How many Green Credits have been generated or procured:	
	a. By the listed entity	Nil
	b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners	Nil

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

1	a.	Number of affiliations with trade and industry chambers/ associations. (As below)		The Bank holds membership in nine trade and industry chambers/associations.
	b.	List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.		
		Sl.No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
		1	Indian Bank's association (IBA)	National
		2	Indian Institute of Banking and Finance (IIBF)	National
		3	Institute of Banking Personnel Selection (IBPS)	National
		4	National Institute of Bank Management (NIBM)	National
		5	National Payment Corporation of India (NPCI)	National
		6	International Chamber of Commerce (ICC)	National
		7	Foreign Exchange Dealers Association of India (FEDAI)	National
		8	Fixed Income Money Market and Derivatives Association (FIMMDA)	National
		9	Clearing Corporation of India Ltd. (CCIL)	National
2	Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.			
	Name of authority		Brief of the case	Corrective action taken
	Not Applicable			

Leadership Indicators						
1	Details of public policy positions advocated by the entity:					
		Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
	Nil					

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SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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.							
	Name and brief details of project		SIA Notification No.		Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
	Nil							
2	Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:							
	Sl. No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)		% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
	Nil							
3	Describe the mechanisms to receive and redress grievances of the community.		Given the nature of our business, this has limited applicability. However, we recognize our responsibility to contribute meaningfully toward addressing broader social challenges. In line with this commitment, we implement our Corporate Social Responsibility (CSR) initiatives through a network of NGOs and dedicated implementation partners. These partners work in close coordination with our CSR team to execute projects at the grassroots level, engage directly with beneficiaries, gather feedback, and ensure the initiatives are impactful and aligned with community needs.					
4	Percentage of input material (inputs to total inputs by value) sourced from suppliers:							
	Parameter				FY 2024-25		FY 2023-24	
	Directly sourced from MSMEs/ small producers				Bank, being in the Service industry, procurement needs are limited and they are sourced through local vendors at a fair price.			

	Directly sourced 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 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	
	Rural	17%	18%	
	Semi-urban	23%	23%	
	Urban	25%	26%	
	Metropolitan	34%	34%	
(Place 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):			
	Details of negative social impact identified		Corrective action taken	
	Not Applicable			
2	Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:			
	Sl. No	State	Aspirational District	Amount spent (In INR)
	CSR Projects not undertaken in aspirational districts			
3	(a)	Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)	The Bank operates within the Financial Services sector, which inherently limits the scope of its procurement requirements. For routine operational needs, such as daily consumables, the Bank sources from local vendors at fair and competitive prices. In alignment with its commitment to inclusive growth, the Bank’s IT Procurement Policy mandates that 20% of procurement is earmarked for marginalized and vulnerable groups, particularly Micro and Small Enterprises (MSEs). Within this allocation, 4% is specifically reserved for entrepreneurs belonging to Scheduled Castes (SC) and Scheduled Tribes (ST), in accordance with applicable policy provisions. Additionally, the Bank extends	
	(b)	From which marginalized /vulnerable groups do you procure?		

	(c)	What percentage of total procurement (by value) does it constitute?	preferential procurement consideration to start-ups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry.		
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:				
	Sl.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 authority		Brief of the Case	Corrective action taken	
	Not Applicable				
6	Details of beneficiaries of CSR Projects:				
Sl. No	Project Title			No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Donation for Installation of 4 nos of table mounted water coolers with RO System at Shree Kashi Vishwanath Temple Campus, Varanasi			99949	100%
2	Donation for providing caps to all Block Level Officers involving in Lok Sabha Election Duty			96	100%
3	Donation for purchase of 16 Nos of wheelchairs and 02 nos of Doli to Social welfare deptatment, uttarkhand government			259	100%
4	Sponsorship for Magnifique'2024 – One Day Extravagant State Level Management Meet organized by Shadan Institute of Management Studies for Girls/Boys			14949	100%
5	Sponsorship of Thematic Polling booths specially designed for First Time Voters, Senior Citizens, Physically Challenged People and Women at Nagpur			9949	100%
6	Donation for purchase of one wheelchair for lok sabha election 2024			57	100%
7	Sponsorship for Inter Collegiate “Pranathi” organized by Jyothy Institute of Technology, Bangalore			1449	100%

8	Sponsorship for production of Tourism Documentary to be Screened at Saraswathy Mahal, Palace Complex, Thanjavur	1949	100%
9	Donation of Legend Ortho Base Traction for Amala Annai Health Care Centre at Vallam, Thanjavur District which was operated by "The Society of Mary Immaculate (S.M.M.I) Provincialate" (Charitable Organization), Thanjavur	323949	100%
10	Donation of 4 Wheelchairs to Kanyakumari Government Medical College Hospital at Asaripallam	259	100%
11	Sponsorship for improving the Livelihood of Paliyar Tribes residing in Tenkasi District	350	100%
12	Sponsorship for Tamil Nadu School Hockey League organized by Sports Development Authority of Tamil Nadu (SDAT)	5457	100%
13	Sponsorship for "Medha Samman Publicity" wherein 2000 Meritorious Students who have passed out of Class XII Board Exams with an aggregate of 90+ percentile to be felicitated on 23.06.2024 at National Library Auditorium, Alipore, Kolkata	3489	100%
14	Sponsorship for Tree Plantation along with Tree Guard (Iron made) in Ayodhya	246979	100%
15	Sponsorship for celebration of Farmers Day on 17.08.2024 at Navaikulam Grama Panchayat, Thiruvananthapuram District	28949	100%
	Sponsorship for purchase of Water Purifier to Navaikulam Grama Panchayat, Thiruvananthapuram District	28949	100%
16	Sponsoring to "3rd Mega Book Fair-2024" conducted by Nagapattinam District Administration from 16.08.2024 to 26.08.2024	99949	100%
17	Sponsorship for convention on Capital Markets organized by ICAI from 31st August 2024 to 1st September 2024 in Mumbai	449	100%
18	Sponsorship for the purchase of 3 Nos of Six-Seater Golf Cart Electric Driven Battery-operated vehicle to Dr. Ram Manohar Lohia Institute of Medical Sciences	49949	100%
19	Sponsorship for the purchase of 6 Seater Vintage Buggy to Karnataka Exhibition Authority	149949	100%
20	Sponsorship for the purchase of 200 Self Watering Tree Guard to Nanded-Waghala City Municipal Corporation (NWCRC)	4949	100%
21	Sponsorship for SARAS Fair 2024 by Society for Elimination of Rural Poverty (SERP) under Department of Rural Development, Government of Telangana from 26.09.2024 to 07.10.2024	4949	100%

22	Sponsorship for 38th Annual Convention of Indian Association of Veterinary Anatomists & National Symposium at Matura from 24th to 26th October 2024 organized by Indian Association of Veterinary Anatomy	2449	100%
23	Sponsorship for "Know Your Army Mela" organized by Finance Department, Government of Chhattisgarh on 05th & 06th October 2024	293	100%
24	Sponsoring to Trichy Book Fair Festival 2024 conducted by Tiruchirappalli District Administration	96646	100%
25	Sponsorship for 46th Annual Autumn Festival "Sharadotsav'24" Durga Puja Celebration from 09th to 13th October 2024 organized by South Madras Cultural Association (SMCA)	1150	100%
26	Sponsorship request of two wall painting and two vehicles under CSR to Greater Chennai Corporation to roll out our campaign under Swachhata Hi Seva (SHS) 2024	45000	100%
27	Sponsoring for New Delhi Kali Bari Mandir for Durga Puja from 09.10.2024 to 13.10.2024	3500	100%
28	Sponsoring for Celebration of Navaratri Function at Samsara Luxury Apartment, Vadodara	710	100%
29	Sponsoring for Sankalp 9.0 Annual National B- FEST organized by ICAR- National Academy of Agricultural Research Management, Hyderabad, Telangana	405	100%
30	Sponsoring for Annadanam during 91st Sharodia Durgotsav celebrations organized by The Bengal Association, T Nagar, Chennai	1250	100%
31	Sponsorship for 4th Mega Demo Day as "Platinum Sponsor" to be held on 25th & 26th October 2024 initiative by Crescent Innovation and Incubation Council (CIIC) organized by BS Abdur Rahman Crescent Institute of Science & Technology, Vandalur	980	100%
32	Sponsorship for "Capt Vijayant Thapar Memorial Inter School Football Tournament" organized by Army Public School, Noida	225	100%
33	Sponsorship towards Celebration of Diwali Festival organized by TSM Mentally Retarded Differently Abled Special School at Puliangudi, Tirunelveli District	77	100%
34	Sponsorship for Poorvanchal Sanskriti Manch Evam Chatt Puja Samiti for Sector 12 R K Puram, New Delhi from 07th November to 08th November 2024	364	100%
35	Sponsorship for Conducting International Conference on "Sustainable Food - Water - Energy - Mechanization Nexus and Whole Grain 2024" organized by Agricultural University, Kumulur	1150	100%
36	Donation to Armed Forces Flag Day Fund (AFFDF)	60	100%

37	Sponsorship to Aarohi Vintage Classics (Edition V) organized by Aarohi Charitable Trust on 24.11.2024 at Obul Reddy Auditorium, Vani Mahal Hall, Chennai	210	100%
38	Sponsoring for the purchase of AI equipment's for establishing AI lab at R.S. (Rashtriya Sanskrit) Model Senior Secondary School, Ludhiana	4180	100%
39	Sponsorship for the Celebration of Winter Carnival 2024 "EUPHORIA" on 01.12.2024 at St. Thomas Senior Secondary School, Sector - B, Faridabad organized by St. Mary's Orthodox Church	1250	100%
40	Sponsoring for the 2nd Edition of Prerana IASOWA Guwahati Marathon on the 9th of February 2025 organized by Prerana IAS Officers' Wives Association (IASOWA), Guwahati	4546	100%
41	Sponsoring for the purchase of Auto feeder and Bowling Balls machine to "Little Star Cricket Sports Academy", Dehradun.	325	100%
42	Sponsoring for the purchase of four water Dispenser in the Finance & Accounts office at Maulana Azad National Urdu University (MANNU)	2450	100%
43	Sponsoring for the purchase of 2 Power Podium at Pt. Deendayal Upadhyay Govt. Arts and Commerce, Sagar, Bhopal	3364	100%
44	Donation under Corporate Social Responsibility to release of funds for the 3rd year to run the Gadadhar Abhyudaya Prakalpa (GAP) a project for the Holistic Development of Underprivileged 50 Children from January'25 to December'25	50	100%
45	Sponsoring for the "Jaipur Samaroh 2024" as Associate Sponsors i.e., 297th Foundation Day Celebration from 08.12.2024 to 18.12.2024 organized by Municipal Corporation, Greater Jaipur	24950	100%
46	Sponsoring for the IOB Foundation Day Celebration - International Open Fide Rated Chess Tournament organized by JJ College of Engineering & Technology from 08.02.2025 to 11.02.2025.	484	100%
47	Sponsoring for the Seminar on "Digital Security: Emerging Trends and Increasing Threats" in Raman Auditorium, Anna University Campus, Chennai organized by Digital Security Association of India (DiSAI)	75	100%
48	Sponsorship to The Indian Fine Arts for "92nd South Indian Music Conference and Festival" from 18.12.2024 to 31.12.2024	25000	100%

49	Sponsorship for Maha Sakranti Sambaralu 2025 & Mega Financial Literacy Cyber Security-FPO-SHG Camp, Visakhapatnam from 11th to 14th January 2025	14685	100%
50	Sponsorship for "Under 14 Inter District Football Tournament" held on 17.11.2024 to 22.11.2024 organized by Jalpaiguri District Sports Association in coordination with Indian Football Association (West Bengal Unit), and Department of Youth Services & Sports, Government of West Bengal	200	100%
51	Sponsorship for "Golden Jubilee Year Art Festival 2024" by Kartik Arts Festival Trust from 01.12.2024 to 03.01.2025	38000	100%
52	Sponsorship for "Chennaiyil Sangeeth Utsav - Season 3" as Silver Sponsors a Grand Carnatic Music Festival from 11.01.2025 to 16.01.2025 at AMRK Banquet Hall (RK Convention Centre), ECR, Neelangari, Chennai organized by M/s Gee Kay Media	3200	100%
53	Sponsorship for "Amplified 24 Entrepreneurship Networking event from 20th to 21st of December 2024 at Milan Mela Ground, Kolkata organized by Young Indian & CII	2105	100%
54	Sponsorship for renovation of Japanese Rock Fountain in Beach Road, Pondicherry	98780	100%
55	Sponsorship for the purchase of Battery-operated Vehicle to Government Erode Medical College & Hospital, Perundurai	98546	100%
56	Sponsorship for the Platinum Jubilee year Celebration of "Sharadashram Vidyamandir" on 20th to 22nd December 2024 at Mumbai	540	100%
57	Sponsorship for the Advertising in "RYLA 2024" to be held at Sankalp Sr. Secondary School, Ralaba, Berhampur from 27th to 29th December 2024	610	100%
58	Sponsorship for providing Financial Support to run a Hospital at Irulneeki, Thiruvavur District	240	100%
59	Sponsorship for the Celebration of Karavali Utsav as "Bronze Sponsor" from 21.12.2024 to 12.01.2025 (8 days i.e., 4 Saturday and 4 Sunday)	485000	100%
60	Sponsorship for celebration of 23rd Foundation's Day organized by Senior Citizen Forum, Sector 28, Faridabad on 07th January 2025	100	100%
61	Sponsorship for Inauguration of ISKCON Temple at Kharghar, Maharashtra on 15th January 2025	2500	100%
62	Sponsorship for ATP Challenger 100 International Men's Tennis Tournament from 01st to 09th February 2025 at SDAT Tennis Stadium, Lake Area, Nungambakkam, Chennai	600	100%

63	Sponsorship for Cultural Event (Musical Programme) on the occasion of Institute Day celebration on 16th January 2025	230	100%
64	Sponsorship for purchase and Installation of 4 Nos of Steel Three-Seater Chairs and water cooler in Railway Claim Tribunal Office, Jaipur	360	100%
65	Sponsorship for publication of advertisement in "Souvenir Book" to be published by Zilla Parishad Finance Department	200	100%
66	Sponsorship of "TN - BEAT EXPO 2025" Build Entrepreneurs in Adi Dravidars and Tribals from All over India Conducted by Tamil Nadu Adi Dravidar Housing and Development Corporation Limited(TAHDCO) on 25th and 26th January 2025 (2day) at Chennai Trade Centre, Nandambakkam, Chennai	45000	100%
67	Sponsorship for 08th Porunai Nellai Book Fair and Art and Cultural festival 2025 in Tirunelveli District from 31.01.2025 to 10.02.2025 at Nellai Trade Centre, Tirunelveli	30000	100%
68	Sponsorship for Rural Development for Housing Scheme (PMAY- Gramin) to 5 Below the Poverty Line Beneficiaries in Coimbatore District	5	100%
69	Sponsorship for the purchase of 50 wheelchairs to District Collector office in Virudhunagar District	150	100%
69	Sponsorship for the purchase of 50 wheelchairs to District Collector office in Virudhunagar District	150	100%
70	Donation under CSR for Breakfast feeding to the School Children by partnering with Akshaya Patra Foundation towards making India hunger- free	3126	100%
71	Donation of 10 wheelchairs for permanently Differently Abled Beneficiaries, 10 walking sticks for Blind persons and 10 Tripod Walking Stick sets to Differently Abled Beneficiaries under CSR	30	100%
72	Donation to Ramakrishna Mission Students' Home, Mylapore Chennai for one day meal plan for underprivileged children and donating of uniforms & sports wear to 650 students	650	100%
73	Sponsorship for the CISF Day parade 2025	250	100%
74	Sponsorship of the purchase of Crystal Chandeliers & Professional Audio System toTTD Tirumala Tirupati	100000	100%
75	Sponsorship for Installation of Main Gate and 5 Executive Chairs to Government Degree College (For Men) at Srikakulam	1860	100%



76	Sponsorship for the installation of Security Camera Surveillance system at Jashpur District, Chhattisgarh State	2600	100%
77	Sponsorship for Jalpaiguri Festival 2025 National Voters Day observance at Siliguri	6650	100%
78	Sponsorship for purchase of 5 Battery Operated Vehicle to Thanjavur Municipal Corporation	5000	100%
79	Sponsoring for the release of Advertisement in 39th Annual Thiruvalluvar Malar 2024 "Thirukkural Book of the World"	250	100%
80	Sponsorship for Advertisement Campaign in Taj Mahotsav - 2025 (18.02.2025 to 02.03.2025)	1350	100%
81	Sponsorship for 13th Edition of "AARYA AWARDS" - Parineeti Ethnic Runway 2025 - The 1st Edition & Parichay Global Achievers Awards to mark the International Women's Day on 06th March 2025 at Bhubaneshwar organized by Parichay Foundation (Empowering Women Empowering Society)	2400	100%
82	Sponsorship for "Internship Fair 8.0" as "Associate Sponsors" organized by Dyal Singh College, Delhi	1560	100%
83	Sponsorship as Silver Sponsor for Annual Fest "Manjari 25" in Daulat Ram College, Delhi	650	100%
84	Sponsorship for purchasing sports equipment's to Hubli Dharwad Municipal Coporation (HDMC)	530	100%
85	Sponsorship for conducting Vocational Training in Photography for the poor school Children in and around Chennai organized by Sri Dhurga Prasad Public Charitable Trust	300	100%
86	Sponsorship for conducting Annual All India CDBT Badminton Tournament to be held from 28th feb to 01st mar 2025 at jawaharlal Nehru Multipupose Indoor Stadium Chennai	300	100%
87	Sponsorship for KRIYA 2025 - student Seminar organized by Stella Maris College on 18th February 2025	450	100%
88	Sponsorship for SANSAD KHEL SPARDHA to be held from 07th to 09th March 2025	1500	100%
89	Sponsorship for Fashion Spectrum 2025 and celebrating 30 years of National Institute Fashion Technology(NIFT), Chennai	650	100%
90	Sponsorship to SATORI - 2025 - "Symphony of Asian Flavours" organized by Institute of Hotel Management Catering Technology and Applied Nutrition (IHM)	550	100%

91	Sponsorship for the purchase of 01 Two-wheeler - EV & 01 Washing Machine on the occasion of SWAYAMPURNA GOA SARAS 2025 to be held from 06.03.2025 to 08.03.2025 organized by District Rural Development Agency, North Goa District	2	100%
92	Sponsorship for Lake dredging work at small irrigation sites in various blocks of Trichy District	25000	100%
93	Sponsorship for the International Women's Day programme on 08.03.2025 at Ethiraj College	1200	100%
94	Sponsorship for International Conference "ICAIA- 25" to be held from 26th – 27th March 2025 organized by Maharaja Surajmal Institute of Technology	450	100%
95	Sponsorship for Signage Board at District Institute of Education and Training (DIET), Daryaganj	380	100%
96	Sponsorship for Ram Navami organized by "The Summit Condominium Association (SCA)", Haryana to be held on 10.04.2025	250	100%
97	Sponsorship for the publication of Advertisement in Monthly Newspaper - "Panchayat ki Awaz"	150	100%
98	Sponsorship for improving basic facilities at Colleges & Hostels run by Department of Adi Dravidar & Tribal welfare	250	100%
99	Sponsorship for Annual Conference 2025 organized by The Institute of Internal Auditors (IIA), India, Madras Chapter on 21st & 22nd March 2025 at Hotel Leela Palace, Chennai	350	100%
100	Sponsorship for the purchase of 1 Toyota Innova Crysta for field visit to monitor implementation of MCH MRMBS Dr. Muthulakshmi Maternity Scheme - PMMVY 2.0	400	100%
101	Sponsorship for Cultural Programme at Sikkim Manipal Institute of Technology, Sikkim on 23rd March 2025	200	100%
102	Sponsorship for 1) Renovation of Panchayat Stadium in Ayioor Grama Panchayat 2) Construction of Houses for Extreme poor people in Aryad Gram Panchayat 3) Beautification and waste management program "Malinyamukta Keralam" in Perinad Panchayat & 4) Beautification and waste management program for Cleaning Kappil Beach Awareness Program	350	100%

103	Sponsorship for Trivandrum District panchayat and Aranmula Grama Panchayat	150	100%
104	Sponsorship for providing Financial assistance for Cancer Awareness programs organized by BHIM Chandra Charitable Foundation	150	100%
105	Sponsorship for 05th Edition of Sri Sankara Stree Shakthi organized by Sri Sankara TV	450	100%
106	Sponsorship for purchase of books and stationery for downtrodden and deprived girl student's A/c St Joseph College for women at Visakhapatnam Branch	350	100%
107	Sponsorship and Donation organized by Regional Offices under CSR on the eve of 89th Foundation Day	8911	100%
108	Sponsoring -Celebration of Women Day on 08th Mar-2025 under the Ministry of Women & Child Development Department, Govt. of Himachal Pradesh	1250	100%

**Business Responsibility and Sustainability Reporting by listed entities
SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated 10/05/2021**

SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

1	Describe the mechanisms in place to receive and respond to consumer complaints and feedback.	<p>The Bank has established a robust Grievance Redressal Mechanism known as SPGRS, which enables customers to lodge complaints 24/7. The dedicated department oversees all grievances received through the portal and ensures their resolution within the defined Turnaround Time (TAT). Upon resolution, a feedback link is shared with the customer via email and SMS. Furthermore, the SPGRS portal is equipped to generate detailed feedback reports https://spgrs.iob.in/comp</p> <p>The Bank has also put in place a comprehensive Grievance Redressal Policy and adheres to a Fair Practices Code aimed at enhancing customer satisfaction and trust. This policy is designed to proactively reduce the occurrence of complaints by ensuring effective service delivery and establishing a structured review mechanism to promptly resolve customer issues. The review process also helps identify gaps in product features and service delivery, enabling continuous improvement.</p> <p>Customers can lodge their grievances through multiple accessible channels, including branches, email, written communication, the Bank's website, mobile applications, customer service call centers, and social media platforms. Additionally, any complaint received through informal or other external means that is not resolved within 24 hours is systematically recorded in the SPGRS system to ensure seamless data tracking and timely resolution.</p>
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		<p>Upon lodging a complaint, customers promptly receive an acknowledgment confirming that their concern is under investigation, along with an assurance of resolution within the defined turnaround time. Complaints are handled and resolved by the concerned branch, Regional Office, or Central Office within a maximum timeframe of 21 days. The Bank ensures that customers are duly informed of the final decision regarding their complaint.</p> <p>In cases where a customer is not satisfied with the resolution provided, they have the option to escalate the matter to the respective Regional Office or further to the Customer Service Department at the Central Office for a more detailed review and redressal.</p> <p>The link to the Grievance Redressal Policy is as follows: https://www.iob.in/upload/CEDocuments/iobGrievance_Redressal_Policy_2023.pdf</p>					
2	Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:						
					As a percentage to total turnover		
	Environmental and social parameters relevant to the product				Given the nature of the business, this is not applicable to the Bank		
	Safe and responsible usage						
Recycling and/or safe disposal							
3	Number of consumer complaints in respect of the following:						
		FY 2024-25		Remarks	FY 2023-24		Remarks
		Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
	Data privacy	Nil	Nil	-	Nil	Nil	-
	Advertising	Nil	Nil	-	Nil	Nil	-
	Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of Products	Nil	Nil	-	Nil	Nil	-	



	Quality of Products	Nil	Nil	-	Nil	Nil	-
	Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
	Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
	Other	210075	2610	Internet/Mobile/Electronic Banking: 608; ATM/Debit cards: 806; Credit Cards: 144; Loans and advances: 43; Cheques/Draft/bills: 7; Others: 1002; Total: 2610	257420	2017	Internet/Mobile/Electronic Banking: 427; ATM/Debit cards: 464; Credit Cards: 298; Loans and advances: 14; Cheques/Draft/bills: 5; Others: 809; Total: 2017
4	Details of instances of product recalls on account of safety issues:						
		Number			Reasons for recall		
	Voluntary recalls	Not Applicable					
	Forced recalls						
5	Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.			Yes. The cyber security awareness link is as follows: https://www.iob.in/Cyber-Security-Awareness The Bank has obtained the ISO 27001:2013 certification, affirming its commitment to maintaining a robust Information Security Management System (ISMS).			
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			No such instance has occurred during the reporting period.			

	instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services	
7	Provide the following information relating to data breaches:	
	a. Number of instances of data breaches	Nil
	b. Percentage of data breaches involving personally identifiable information of customers	Nil
	c. Impact, if any, of the data breaches	Nil
Leadership Indicators		
1	Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).	The Bank's products and services are designed to cater to a diverse cross-section of the Indian economy and society, ensuring they align with the evolving financial needs of various customer segments. Robust checks and balances are in place to ensure that all product offerings comply with the stringent guidelines prescribed by the Reserve Bank of India. Furthermore, frontline staff are well-trained on essential Know Your Customer (KYC) norms and equipped with comprehensive product knowledge to guide customers effectively. Information regarding the Bank's wide range of financial products and services is made readily accessible through its official website (www.iob.in) and prominently displayed at branch notice boards for customer reference.



2	Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.	<p>https://iob.in/Customers_Corner.aspx</p> <p>The Bank has developed a Customer Rights Policy, accessible on the Bank's website at https://iob.in/upload/CEDocuments/1st_Annual_Review_of_Customer_Rights_Policy_2022.pdf which outlines the rights and responsibilities of customers in alignment with regulatory expectations.</p> <p>Additionally, it has implemented a Policy on Customer Protection based on RBI guidelines https://www.iob.in/upload/CEDocuments/iobPOLICYCustomerProtectionLimitedLiabilityUnauthorizedElectronicBankingTransactions.pdf to provide a safe, reliable, transparent and superior service experience. This policy addresses customer complaints regarding unauthorized transactions conducted through electronic channels, defines criteria for determining customer liability in different circumstances and enhances customer awareness.</p> <p>To proactively combat insider threats and internal fraud, the Bank monitors its systems through multiple channels. Awareness creation is a key preventive tool; hence, the Bank regularly conducts e-learning modules, classroom sessions, and workshops. These initiatives are focused on educating customers and employees about cybersecurity best practices, including safe internet and online banking usage, protection from phishing/vishing, secure credit/debit card handling, and ways to avoid malware and malicious websites.</p> <p>Further, the Bank has made available a series of cybersecurity awareness videos covering critical topics such as phishing, shoulder surfing, and more, on its dedicated webpage: https://www.iob.in/Cyber-Security-Awareness - Videos</p>
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3	Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services	<p>The Bank has instituted robust measures to inform customers of any potential risks related to service disruptions or discontinuation, in accordance with applicable regulatory requirements. These efforts are supported by a Board-approved Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP). To ensure high service reliability and data protection, the Bank has implemented three-way Data Centres designed to prevent data loss. These are equipped with multiple high-bandwidth MPLS-VPN connections, dual connectivity through alternate service providers, and alternate media for branch connectivity. The Bank's cyber resilience is further strengthened by advanced firewall systems and intrusion detection mechanisms. A dedicated Security Operations Centre (SOC), managed by the Information System Security Department, actively monitors and analyses security incidents in real-time to initiate corrective actions promptly. Additionally, the Information Systems Audit team conducts periodic audits across departments and branches to uphold data integrity and system security.</p> <p>All security protocols are aligned with RBI guidelines, and quarterly Disaster Recovery (DR) drills are conducted to validate system readiness. To further fortify network security, regular Vulnerability Assessment and Penetration Testing (VAPT) exercises are carried out by certified external experts.</p>
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)	<p>The Bank is committed to maintaining complete transparency in its interactions with customers, ensuring they have a clear understanding of what to expect. Customers are provided with detailed and easy-to-understand information regarding the Bank's products and services, including terms and conditions, interest rates, and service charges. This enables them to make informed and appropriate decisions when choosing a product.</p> <p>Product-related details and the tariff schedule are prominently displayed on the Bank's website and notice boards across branches. Customers can also access information through the customer care helpline. The Bank ensures full disclosure of a product's pricing, associated risks, lifecycle terms and conditions, and the respective responsibilities of both the customer and the Bank.</p> <p>To uphold service quality, the Bank ensures that all staff dealing with specific products are adequately trained to provide accurate, complete, and honest information. Additionally, "Unhappy Messaging" surveys are conducted regularly to gauge customer satisfaction and identify areas for service improvement.</p>

FAP SOLUTIONS PRIVATE LIMITED

CIN U74909MH2005PTC157950

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Independent Reasonable Assurance Report on Key Performance Indicators in the Business Responsibility and Sustainability Report (BRSR) of Indian Overseas Bank

To
Board of Directors
Indian Overseas Bank,
763, Anna Salai,
Chennai, 600002

We have been engaged by INDIAN OVERSEAS BANK (IOB/the Bank) pursuant to SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 ("the Circular") to provide an Independent Reasonable Assurance with respect to **Key Performance Indicators (KPIs) / metrics under nine (9) ESG attributes (BRSR Core), as per Annexure attached**, forming part of the Business Responsibility and Sustainability Report (BRSR) for the financial year ended March 31, 2025.

In our Reasonable Assurance engagement with respect to BRSR CORE for the Financial Year ended March 31, 2025, we have not performed any procedures with respect to other elements included in BRSR and, therefore, do not express any opinion thereon.

Management's Responsibility

The Bank is responsible for identification of key aspects of BRSR engagement with shareholders, and content and preparation of BRSR in accordance with the Circular mentioned above. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation of BRSR and the measurement of KPIs, such that they are free from material misstatement, whether due to fraud or error.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable measures and measurement techniques and can affect comparability between entities. In addition, Greenhouse gas ("GHG") quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

Our Independence and Code of Ethics

No member of the assurance team has a business relationship with "IOB," its Directors, Managers, or officials beyond that required of this assignment. We have conducted this verification independently and there has been no conflict of interest.



FAP SOLUTIONS PRIVATE LIMITED

We follow a strict Code of Ethics which are founded on fundamental principles of integrity, objectivity, professional competence, and due care, confidentiality, and professional behaviour.

Our Responsibility

Our responsibility is to express a reasonable assurance opinion on KPIs based on the procedures we have performed and the evidence we have obtained. We conducted our reasonable assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), '*Assurance Engagements other than Audits or Reviews of Historical Financial Information*' and ISAE 3410 '*Assurance Engagements on Greenhouse Gas Statements*', issued by the International Auditing and Assurance Standards Board. These standards require that we plan and perform this engagement to obtain reasonable assurance whether the KPIs are prepared, in all material aspects, in accordance with the reporting criteria.

A reasonable assurance engagement involves assessing the risks of material misstatement of the agreed indicators whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.

The procedures we performed were based on our professional judgement and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, and agreeing or reconciling with underlying records.

Given the circumstances of the engagement, in performing the procedures listed above, we:

- obtained an understanding of the KPIs and related disclosures;
- obtained an understanding of the assessment criteria and their suitability for the evaluation and / or measurements of the KPIs;
- made enquiries of Bank's management including those responsible for Sustainability, Environment Social Governance (ESG), Human Resource (HR) etc., and those with the responsibility for managing the Bank's BRSR;
- obtained an understanding and performed an evaluation of the design of the key systems, processes, and controls for managing, recording, and reporting on KPIs;
- determined the nature, timing and extent of further procedures based on the above understanding and the possibility of risks that KPIs may be materially misstated;
- checked the consolidation for various branches / offices under the reporting boundary for ensuring the completeness of data being reported;
- performed substantive testing on a sample basis of KPIs at the Central Office level to verify that data had been appropriately measured with underlying documents recorded, collated and reported;
- assessed records and performed testing including recalculation of sample data to establish an assurance trail;



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- assessed the level of adherence to the SEBI circulars read with the standards prescribed by the Industry Standards Forum (ISF) and the internally defined criteria followed by the Bank's management in preparing the BRSR Core;
- assessed the reporting on the BRSR Core for detecting, on a test check basis, any major anomalies between the information reported in BRSR on performance with respect to agreed indicators and relevant source data / information; and
- obtained representations from Bank's Management wherever considered necessary.

Exclusions

Our reasonable assurance scope excludes the following and therefore we do not express any opinion on the same:

- testing the operating effectiveness of management systems and controls.
- performing any procedures over other information / operations of the bank / aspects of the report and data (qualitative or quantitative) included in the BRSR not forming part of our engagement / Scope of Assurance; and
- the statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the bank and testing or ascertaining any forward-looking assertions and / or data.

Opinion

Based on the procedures we have performed, the evidence and the information we have obtained, as also having regard to the facts and circumstances, we give a reasonable assurance that the Bank's BRSR Core for the year ended March 31, 2025 are prepared in accordance with the requirements as envisaged in the cited SEBI Circular.

Restriction on Use

Our Reasonable Assurance Report, including the opinion, has been prepared and addressed to the Board of Directors of Indian Overseas Bank at the request of the Bank solely to comply with the SEBI Circular. Our deliverables should not be used for any other purpose or by any person other than the Bank. We neither accept nor assume any duty or liability for any other purpose or to any other party with respect to this report.

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Sekar Ananthanarayan
DIN 00045500
Director



Place: Mumbai
Dated: 8th May, 2025

Annexure to our Report dated May 8, 2025
KPIs / Metrics under 9 ESG Attributes (BRSR Core)

Serial No.	Attribute	Principle No.	Parameter
1	GHG footprint	6 (Q 7) – Essential	Scope 1 and scope 2 emissions; GHG emission intensity
2	Water footprint	6 (Q 3 & 4)- Essential	Water consumption from various sources; Water consumption intensity and Water discharge by level of treatment
3	Energy footprint	6 (Q 1) – Essential	Energy Consumption in Joules or equivalent - Non-renewable, renewable, purchased electricity & self-generated energy; Energy Intensity
4	Embracing Circularity & Waste Management	6 (Q 9) – Essential	Data relating to Total Waste classified into Plastic Waste, E Waste, Bio Medical Waste etc.; Waste Intensity; Waste disposal and recycling
5	Enhancing employee well-being and safety	3 (Q 1c & 11) - Essential	Expenditure incurred on well-being co-related to total revenue of the Company and details of safety related incidents
6	Enabling gender diversity	5 (Q 3(b) & 7) - Essential	Gross wages paid to females % to total wages & POSH complaints data co-related to complaints upheld & total female employees
7	Enabling inclusive development	8 (Q 4 & 5) - Essential	Input material sourcing from MSME & aspirational districts co-related to total sourcing; job creation in smaller towns co-related to total wages
8	Fairness in engaging with customers & suppliers	9 (Q 7) & 1 (Q 8) - Essential	% of loss / breach of customer data; No. of days accounts payable
9	Openness of business	1 (Q 9) - Essential	Concentration of Purchases & Sales done with trading houses, dealers and related parties (RPT); Share of RPT in % to total Sales / Purchases /Loans & Advances / Investments

