

PERFORMANCE REVIEW

	Units of measurement	2015-2016	2014-2015
Economic Contribution			
Economic Value Generated (A)	₹ billion	466.21	421.37
Revenue	₹ billion	466.21	421.37
Economic Value Distributed (B)	₹ billion	384.29	356.2
Operating costs	₹ billion	65.77	59.66
Employee wages & benefits	₹ billion	33.76	31.15
Payments to providers of capital	₹ billion	241.57	223.48
Payments to Government	₹ billion	41.8	40.68
Community investments	₹ billion	1.37	1.23
Economic Value Retained (A-B)	₹ billion	81.92	65.16
Customers			
Customer complaints¹			
Pending as on previous year end (31 st March)	Numbers	9,513	7,697
Received during the year	Numbers	2,27,676	2,31,466
Redressed during the year	Numbers	2,27,690	2,29,650
Pending as on current year end (31 st March)	Numbers	9,499	9,513
Consumer cases			
Pending as on previous year end (31 st March)	Numbers	1,317	1,266
Received during the year	Numbers	262	214
Redressed during the year	Numbers	223	163
Pending as on current year end (31 st March)	Numbers	1,356	1,317
Shareholder & Providers of Capital			
Net profit	₹ billion	82.24	73.58
Operating revenue	₹ billion	262.04	225.89
Earnings per share (Diluted)	₹	34.4	30.85
Dividend	Percentage	250	230
Return on equity	Percentage	17.49	18.57
Return on assets	Percentage	1.72	1.83

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Investor complaints			
Pending as on previous year end (31 st March)	Numbers	0	0
Received during the year	Numbers	797	431
Redressed during the year	Numbers	797	431
Pending as on current year end (31 st March)	Numbers	0	0
People			
Workforce diversity – age and gender wise			
Male			
<30 years	Numbers	23,435	19,043
30-50 years	Numbers	15,648	14,203
>50 years	Numbers	288	312
Female			
<30 years	Numbers	7,422	5,781
30-50 years	Numbers	3,324	2,879
>50 years	Numbers	18	12
Workforce diversity – employee category wise			
Top management	Numbers	4	6
Senior management	Numbers	134	133
Middle management	Numbers	4,353	4,148
Junior management	Numbers	33,654	29,885
Sales channel	Numbers	11,990	8,058
Workforce turnover ² – age and gender wise			
Male			
<30 years	Numbers	7,071	4,848
30-50 years	Numbers	2,342	1,528
>50 years	Numbers	73	17
Female			
<30 years	Numbers	1,972	1,383
30-50 years	Numbers	397	308

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>50 years	Numbers	1	1
Workforce turnover ² – employee category wise			
Top management	Numbers	2	1
Senior management	Numbers	29	6
Middle management	Numbers	386	260
Junior management	Numbers	6,759	4,977
Sales channel	Numbers	4,680	2,839
New hires– age and gender wise			
Male			
<30 years	Numbers	10,753	6,581
30-50 years	Numbers	1,408	904
>50 years	Numbers	0	0
Female			
<30 years	Numbers	3,511	1823
30-50 years	Numbers	192	136
>50 years	Numbers	0	0
New Hires– employee category wise			
Top management	Numbers	0	0
Senior management	Numbers	6	3
Middle management	Numbers	158	131
Junior management	Numbers	8,984	5,741
Sales channel	Numbers	6,716	3,569
New hires turnover– age and gender wise			
Male			
<30 years	Numbers	3,087	1,089
30-50 years	Numbers	67	46
>50 years	Numbers	0	0
Female			
<30 years	Numbers	729	236

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30-50 years	Numbers	14	11
>50 years	Numbers	0	0
New hires turnover – employee category wise			
Top management	Numbers	0	0
Senior management	Numbers	0	0
Middle management	Numbers	4	7
Junior management	Numbers	1,147	542
Sales channel	Numbers	2,746	833
Employee training – employee category and gender wise			
Male			
Top management	Person-hours	0	16
Senior management	Person-hours	492	1,531
Middle management	Person-hours	51,460	41,928
Junior management	Person-hours	5,97,919	4,33,762
Sales channel	Person-hours	5,62,899	2,00,814
Female			
Top management	Person-hours	0	0
Senior management	Person-hours	20	48
Middle management	Person-hours	9,554	7,993
Junior management	Person-hours	2,86,092	1,35,281
Sales channel	Person-hours	35,430	10,904
Performance feedback – employee category wise			
Eligible			
Senior management	Numbers	133	540
Middle management	Numbers	4,186	8,362
Junior management	Numbers	27,261	22,773
Received			
Senior management	Numbers	133	540
Middle management	Numbers	4,186	8,362

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Junior management	Numbers	27,261	22,773
Parental leave ³			
Male	Numbers	1,656	1,479
Female	Numbers	500	383
Environment			
Sustainable Lending – Outstanding			
Wind power	₹ billion	19.98	15.11
Solar power	₹ billion	4.86	7.03
Biomass	₹ billion	2.41	2.24
Mini-hydro	₹ billion	2.21	2.51
Waste processing	₹ billion	3.47	5.98
Mass Rapid Transport	₹ billion	1.99	3.81
Energy			
Energy generated	Tera Joules	120.41	130.93
Green electricity	Tera Joules	2.64	0.11
Electricity purchased	Tera Joules	591.57	548.26
Energy intensity			
Energy generated	Giga Joules per FTE	2.40	3.10
Electricity purchased	Giga Joules per FTE	11.80	12.98
GHG Emissions ⁴			
Direct emissions (Scope 1)	tCO ₂ e	8,778.28	9,759.90
Energy indirect emissions (Scope 2)	tCO ₂ e	1,34,746.82	1,24,882.56
Other indirect emissions ⁵ (Scope 3)	tCO ₂ e	7,884.78	7,142.92
Emissions saved / avoided ⁶	tCO ₂ e	10,348.53	2,813.24
GHG Emissions intensity			
Direct emissions (Scope 1)	tCO ₂ e per FTE	0.18	0.23
Energy indirect emissions (Scope 2)	tCO ₂ e per FTE	2.69	2.96
Materials			
Office-Paper ⁷ (conventional)	Tonnes	355.28	286.32

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Office-Paper ⁷ (wheat straw based)	Tonnes	713.95	734.83
Waste			
Dry waste ⁸ (Recycled)	Tonnes	32.1	31
E-waste ⁹	Tonnes	1.34	5.35
Communities			
Community investments			
Contribution to ABF and its partner NGOs	₹ million	736	622
Other programs	₹ million	621	592
Administrative expenses	₹ million	17	18
ABF Beneficiaries (cumulative)	Number	8,14,621	5,80,540

1. The information does not include complaints redressed within the next working day

2. Includes retirement cases

3. Number of employees who availed parental leave last year, returned to work and are on the Bank's rolls at the end of current year

4. Emissions for direct fuel use have been calculated using IPCC emission factors and emissions for grid electricity have been calculated using Central Electricity Authority (Government of India) Guidelines (Version 10)

5. Change in Scope 3 emission value for last year owing to change in methodology for accounting paper usage

6. Emission savings have been restated for last year consistent with more accurate methodology for calculating paper savings

7. Refers to daily paper usage in various offices/branches

8. Dry waste collected at Greater Mumbai and Thane regions

9. Disposed through recyclers. The E-waste for previous year has been stated in numbers/boxes/MT in last year's report and same has been reported in consistent unit of MT in this year's report

tCO₂e – Tonnes of CO₂ equivalent

FTE – Full Time Employee



Awards & Accolades 2015-16

We strive to excel in every aspect of our business and relationships. We are humbled by the host of awards and accolades we receive each year making our resolve even stronger to continuously raise the bar and set higher standards.



CII Sustainable Plus 'Gold' 2015 label for 2014-15 sustainability performance

CDP CLIMATE CHANGE PROGRAM

Best disclosure score for first time reporter to CDP 2015 (India) Climate Change program

- Winner in the Best Bank Category at Outlook Money Awards 2015
- Won Best Security award among Private Sector Banks in India Data Security Council of India (DSCI), a premier industry body on data protection in India, set up by NASSCOM®
- Adjudged 'Best Audit Committee' by Asian Centre for Corporate Governance & Sustainability
- Received a Certificate of Recognition for excellence in Corporate Governance from The Institute of Company Secretaries of India (ICSI)
- Won the Best Bank Award for Digital Banking, Analytics & Big Data among large banks in the IDRBT Banking Technology Excellence Awards
- Featured in *Limca Book of Records 2015* for accomplishing a national record through our campaign - 'Plant a Sapling'
- Ping Pay was awarded for Innovation in Social Pay by Aegis Graham Bell Awards 2015
- Adjudged the Best Private Sector Bank under the Rural Reach Dun & Bradstreet Banking Awards category 2015
- Winner amongst Large Banks category for excellent performance in IMPS by National Payments Excellence Awards 2015
- Awarded for Mobile Banking Initiative of the Year - India by Asian Banking and Finance Retail Banking Awards 2015
- Awarded for the Advertising Campaign of the Year - India at Asian Banking and Finance Retail Banking Awards 2015
- Won the IBA Banking Technology Awards 2015 in the 'Best Payment Initiatives' category among private sector banks
- Received the 'Best Loyalty Programme of the Year' (9th Loyalty Awards 2016) for the second year in a row
- Our Mobile App tops Forrester's review of Smartphone Mobile Banking Apps in India
- Ranked among the Top 75 safest banks in the world by The Banker