

GRI CONTENT INDEX

GENERAL STANDARD DISCLOSURES

General Standard Disclosures	Disclosure item description	Page / Reference
STRATEGY AND ANALYSIS		
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	Pages 3-4 SR 2016-17
G4-2	Provide a description of key impacts, risks, and opportunities.	Pages 3-4, 10-12, 14-19 SR 2016-17
ORGANIZATIONAL PROFILE		
G4-3	Report the name of the organization.	Page 5 SR 2016-17
G4-4	Report the primary brands, products, and services.	Page 6-7 SR 2016-17
G4-5	Report the location of the organization's headquarters.	Back Cover
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Page 5 SR 2016-17
G4-7	Report the nature of ownership and legal form.	Page 48 SR 2016-17 Page 28 AR 2016-17
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	Pages 5-6 SR 2016-17 Pages 44-52 AR 2016-17
G4-9	Report the scale of the organization, including: - Total number of employees - Total number of operations - Net sales (for private sector organizations) or net revenues (for public sector organizations) - Total capitalization broken down in terms of debt and equity (for private sector organizations) - Quantity of products or services provided.	Page 5-7 SR 2016-17, Pages 3,6-7, AR 2016-17

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G4-10	a. Report the total number of employees by employment contract and gender. b. Report the total number of permanent employees by employment type and gender. c. Report the total workforce by employees and supervised workers and by gender. d. Report the total workforce by region and gender. e. Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors. f. Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries).	Page 51, 81 SR 2016-17 There is no substantial portion of the Bank's work performed by workers who are legally recognized as self-employed, by individuals other than employees or supervised workers, including employees and supervised employees of contractors. The employment numbers of the Bank is based on the current size and future growth of the Bank and is not subject to significant variations.
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	Page 56 SR 2016-17
G4-12	Describe the organization's supply chain.	Our supply chain primarily comprises IT products and service providers, human resource service providers, utilities providers, technology partners, office stationary suppliers and office infrastructure vendors.
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Pages 29-30, 100-111 AR 2016-17
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	Precautionary approach is implicit in our environmental management approach.
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	None

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G4-16	List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization: - Holds a position on the governance body. - Participates in projects or committees. - Provides substantive funding beyond routine membership dues. - Views membership as strategic.	Pages 20 SR 2016-17, Pages 17-18 BRR 2016-17
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES		
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	Page I SR 2016-17, Page 220 AR 2016-17
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Refer 'Materiality Matrix' in the following web link: https://axisbank.com/csr/csr-sustainability-framework
G4-19	List all the material Aspects identified in the process for defining report content.	
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	The restatements if any, along with reasoning are provided in the performance review section
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	No significant changes in scope and aspect boundaries.
STAKEHOLDER ENGAGEMENT		
G4-24	Provide a list of stakeholder groups engaged by the organization.	Pages 12-13 SR 2016-17
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Pages 12-13 SR 2016-17, Pages 14-16 SR 2014-15

General Standard Disclosures	Disclosure item description	Page / Reference
G4-26	Report the organization’s approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process	Pages 12-13 SR 2016-17, Pages 14-16 SR 2014-15
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	
REPORT PROFILE		
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	2016-17
G4-29	Date of most recent previous report (if any).	Latest report was for the reporting period 2015-16
G4-30	Reporting cycle (such as annual, biennial).	Annual
G4-31	Provide the contact point for questions regarding the report or its contents.	sustainability@axisbank.com
G4-32	a.Report the ‘in accordance’ option the organization has chosen. b. Report the GRI Content Index for the chosen option. c. Report the reference to the External Assurance Report, if the report has been externally assured.	‘In accordance’ – Core option, Page I SR 2016-17
G4-33	a. Report the organization’s policy and current practice with regard to seeking external assurance for the report. b. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. c. Report the relationship between the organization and the assurance providers. d. Report whether the highest governance body or senior executives are involved in seeking assurance for the organization’s sustainability report.	Page I SR 2016-17, The Executive Director (Corporate Center) of the Bank oversees the implementation of the Sustainability Framework of the Bank including reporting and assurance, and is supported by Ethics & Sustainability Department.

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GOVERNANCE		
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Pages 23-24 SR 2016-17
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Pages 23-24 SR 2016-17
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Page 24 SR 2016-17
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Pages 23-24 SR 2016-17,
G4-38	Report the composition of the highest governance body and its committees.	Pages 21-22 SR 2016-17, Pages 60-80 AR 2016-17
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	Page 21 SR 2016-17
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	Page 22 SR 2016-17; Pages 30, 70-71 AR 2016-17
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	http://www.axisbank.com/download/Code-of-Conduct-for-directors.pdf Pages 190-195 AR 2016-17
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Pages 21-24 SR 2016-17

General Standard Disclosures	Disclosure item description	Page / Reference
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	The Board as well as its specific committees, during meetings and/or strategy meets, are apprised of and deliberate on emerging trends and issues including those on economic, environmental and social topics and their impact on the industry and the Bank.
G4-44	a. Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment. b. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	Pages 22-24 SR 2016-17, Page 84 AR 2016-17
G4-45	a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes. b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	Pages 21-24 SR 2016-17
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	Pages 23-25 SR 2016-17
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	As per schedule of Board meetings and meetings of Board committees
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	Committee of Whole-time Directors and Management Committee
G4-49	Report the process for communicating critical concerns to the highest governance body.	Critical concerns on various governance, economic, environmental and social topics are communicated to the Board and its committees as part of the periodic review of various functions of the Bank.

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General Standard Disclosures	Disclosure item description	Page / Reference
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	The typical topics reported to the Board of Directors and its various sub-committees may include aspects of but not limited to business strategy, risk management, credit policies, remuneration, compliance, audit, customer service, shareholder relationship, CSR etc. Critical concerns, if any, identified during the year are reviewed during the relevant committee meetings and documented as part of the minutes of the meetings. Appropriate action plans are developed to address such critical concerns and actions taken are reported to the relevant committee.
G4-51	a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration. b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.	Pages 22-23 SR 2016-17, 80-84, 112-115 AR 2016-17
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.	Pages 22-23 SR 2016-17, 80-84, 115-116 AR 2016-17
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	Pages 22-23 SR 2016-17, 80-84, 115-116 AR 2016-17
G4-54	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Page 23 SR 2016-17, 80-84, 115-116 AR 2016-17
G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Page 23 SR 2016-17, 80-84, 115-116 AR 2016-17

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ETHICS AND INTEGRITY		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Pages 5,25 SR 2016-17, https://www.axisbank.com/investor-corner/code-conduct-for-employees.aspx
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Page 25 SR 2016-17
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Pages 25 SR 2016-17

SPECIFIC STANDARD DISCLOSURES

DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
CATEGORY: ECONOMIC			
MATERIAL ASPECT: ECONOMIC PERFORMANCE			
G4-DMA		Page 29 SR 2016-17; Page 65 SR 2014-15	-
G4-EC1	Direct economic value generated and distributed	Page 29,80 SR 2016-17	-
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	Pages 59-62 SR 2016-17; For additional information, please refer to the Bank's CDP response on www.cdp.net	-
G4-EC3	Coverage of the organization's defined benefit plan obligations	Page 29 SR 2016-17; Pages 197-201 AR 2016-17	-

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General Standard Disclosures	Disclosure item description	Page / Reference	
MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS			
G4-DMA		Page 30 SR 2016-17	-
G4-EC7	Development and impact of infrastructure investments and services supported	Page 30-31 SR 2016-17	-
G4-EC8	Significant indirect economic impacts, including the extent of impacts	Page 30-31 SR 2016-17	-
CATEGORY: ENVIRONMENTAL			
MATERIAL ASPECT: MATERIALS			
G4-DMA		Pages 14, 58 SR 2016-17	-
G4-EN1	Materials used by weight or volume	Page 64, 84-85 SR 2016-17	-
MATERIAL ASPECT: ENERGY			
G4-DMA		Pages 63-64 SR 2016-17	-
G4-EN3	Energy consumption within the organization	Page 63, 84 SR 2016-17	-
G4-EN4	Energy consumption outside of the organization	Energy consumed on account of (conventional) paper usage and employee commute is 87,020 GJ and 8,425 GJ respectively.	-
G4-EN5	Energy intensity	Page 63, 85 SR 2016-17	-
G4-EN6	Reduction of energy consumption	Pages 62-65 SR 2016-17; Energy savings reported are estimated annualized energy savings in terms of the potential of electricity savings that could be achieved.	-
G4-EN7	Reductions in energy requirements of products and services	Pages 61-65 SR 2016-17; The nature of banking products is service oriented and not energy intensive however the Bank through its digital banking initiatives, aims to reduce the environmental impacts of its product and services.	-

General Standard Disclosures	Disclosure item description	Page / Reference	
MATERIAL ASPECT: EMISSIONS			
G4-DMA		Page 65 SR 2016-17	-
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	Page 63, 85 SR 2016-17	-
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	Page 63, 85 SR 2016-17	-
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3)	Page 63 SR 2016-17	-
G4-EN18	Greenhouse gas (GHG) emissions intensity	Page 63 SR 2016-17	-
G4-EN19	Reduction of greenhouse gas (GHG) emissions	Pages 62-64, 85 SR 2016-17	-
MATERIAL ASPECT: EFFLUENTS AND WASTE			
G4-DMA		Page 65 SR 2016-17	-
G4-EN23	Total weight of waste by type and disposal method	Page 65, 85 SR 2016-17	-
MATERIAL ASPECT: PRODUCTS AND SERVICES			
G4-DMA		Page 65 SR 2016-17	-
G4-EN27	Extent of impact mitigation of environmental impacts of products and services	Page 65 SR 2016-17	-
MATERIAL ASPECT: COMPLIANCE			
G4-DMA		Page 27 SR 2016-17	-
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	During the year, there were no significant fines or non-monetary sanctions levied on the Bank for non-compliance with environmental laws and regulations.	-

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MATERIAL ASPECT: TRANSPORT			
G4-DMA		Page 62-63 SR 2016-17	-
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce	The GHG emissions (Scope 3) relating to company provided shuttle bus services for employees during the year was 624.32 tonnes of CO ₂ e.	-
MATERIAL ASPECT: SUPPLIER ENVIRONMENTAL ASSESSMENT			
G4-DMA		During the year, we have implemented Vendor Management Framework towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years.	-
G4-EN32	Percentage of new suppliers that were screened using environmental criteria		-
CATEGORY: SOCIAL			
SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK			
MATERIAL ASPECT: EMPLOYMENT			
G4-DMA		Page 51 SR 2016-17	-
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	Page 51 SR 2016-17	-
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	Pages 197-201 AR 2016-17	-
G4-LA3	Return to work and retention rates after parental leave, by gender	2,359 employees availed parental leave (Male- 1,746, Female- 613). Out of this 2,359 (Male- 1,746, Female - 613) returned to work and are still on company rolls as on 31 st March 2017.	-

General Standard Disclosures	Disclosure item description	Page / Reference	
MATERIAL ASPECT: LABOR/MANAGEMENT RELATIONS			
G4-DMA		Page 57 SR 2016-17	-
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	The operational changes at branches are conducted in accordance with applicable regulations and RBI guidance, and prior notice is given to relevant employees.	-
MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY			
G4-DMA		Page 55-56 SR 2016-17	-
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	There have been no work related employee fatalities during the year.	-
MATERIAL ASPECT: TRAINING AND EDUCATION			
G4-DMA		Page 52-53 SR 2016-17	-
G4-LA9	Average hours of training per year per employee by gender, and by employee category	Page 54, 83 SR 2016-17	-
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Pages 51-54 SR 2016-17	-
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	Pages 50-52 SR 2016-17; during the year 100% of eligible employees (Male – 23,636, Female – 13,094) received the performance feedback.	-
MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY			
G4-DMA		Page 51 SR 2016-17	-
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	Pages 21-22 SR 2016-17	-

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DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
MATERIAL ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN			
G4-DMA		We follow the principle of meritocracy and there is no difference in basic salary and remuneration of women to men compared at similar experience and employment grade.	-
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation		-
MATERIAL ASPECT: SUPPLIER ASSESSMENT FOR LABOR PRACTICES			
G4-DMA		During the year, we have implemented Vendor Management Framework towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years.	-
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria		-
MATERIAL ASPECT: LABOR PRACTICES GRIEVANCE MECHANISMS			
G4-DMA		Page 26 SR 2016-17	-
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	Page 84 AR 2016-17	-
SUB-CATEGORY: HUMAN RIGHTS			
MATERIAL ASPECT: INVESTMENT			
G4-DMA		We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards.	-
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening		-

DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	We have a 'Policy on Human Rights' in place. Aspects of Human Rights are also covered under the 'Code of Conduct & Ethics'. All employees have to undergo mandatory e-learning module on the Code and confirm the acceptance of the Code. During the year we have imparted 2,574 hours of classroom based training on Code of Conduct & Ethics.	-
MATERIAL ASPECT: NON-DISCRIMINATION			
G4-DMA		Page 56 SR 2016-17	-
G4-HR3	Total number of incidents of discrimination and corrective actions taken	There have been no incidents of discrimination reported during the year.	-
MATERIAL ASPECT: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING			
G4-DMA		Page 57 SR 2016-17	-
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights	Our direct operations do not have significant risk of violation of the right to exercise freedom of association and collective bargaining.	-
MATERIAL ASPECT: CHILD LABOR			
G4-DMA		Page 57 SR 2016-17	-
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor	During the year, we have implemented Vendor Management Framework towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years.	-

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DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
MATERIAL ASPECT: FORCED OR COMPULSORY LABOR			
G4-DMA		During the year, we have implemented Vendor Management Framework towards strengthening our vendor management systems. Sustainability related aspects shall be integrated into the vendor management system in subsequent years.	-
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor		-
MATERIAL ASPECT: INDIGENOUS RIGHTS			
G4-DMA		Our direct operations have no reported incidents of violations involving rights of indigenous peoples. We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards.	-
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken		-
MATERIAL ASPECT: SUPPLIER HUMAN RIGHTS ASSESSMENT			
G4-DMA		We have initiated vendor risk assessment as part of vendor Management Framework Human Rights aspects are interrogated in this risk assessment.	-
G4-HR10	Percentage of new suppliers that were screened using human rights criteria		-
MATERIAL ASPECT: HUMAN RIGHTS GRIEVANCE MECHANISMS			
G4-DMA			-
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms	Nil for direct operations.	-

DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
SUB-CATEGORY: SOCIETY			
MATERIAL ASPECT: LOCAL COMMUNITIES			
G4-DMA		Page 67 SR 2016-17	-
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	Pages 67-68 SR 2016-17	-
G4-SO2	Operations with significant actual and potential negative impacts on local communities	Our direct operations do not have significant actual and potential negative impacts on local communities.	-
MATERIAL ASPECT: ANTI-CORRUPTION			
G4-DMA		Pages 25-26 SR 2016-17	-
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	All the operations of the Bank are covered through 'Code of Conduct & Ethics' and 'Business Gift Policy' which address issues of bribery and corruption. We abide by RBI guidance on these topics and have also framed policies and procedures to counter risks related to fraud and money laundering.	-
G4-SO4	Communication and training on anti-corruption policies and procedures	Page 25 SR 2016-17	-
MATERIAL ASPECT: ANTI-COMPETITIVE BEHAVIOR			
G4-DMA		The Bank's Code of Conduct & Ethics, guides the Bank to conduct its operations in an ethical manner addressing the aspects of trade and competitions. Refer Page 25 SR 2016-17 for Bank's Code of Conduct & Ethics.	-
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	Nil	-
MATERIAL ASPECT: COMPLIANCE			
G4-DMA		Page 27 SR 2016-17	-

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DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	Pages 172-173 AR 2016-17	-
MATERIAL ASPECT: PRODUCT AND SERVICE LABELING			
G4-DMA		Page 33 SR 2016-17;	-
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements	Page 34 SR 2016-17	-
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes	Pages 172-173 AR 2016-17	-
G4-PR5	Results of surveys measuring customer satisfaction	Page 41 SR 2016-17	-
MATERIAL ASPECT: MARKETING COMMUNICATIONS			
G4-DMA		Page 38 SR 2016-17	-
G4-PR6	Sale of banned or disputed products	We do not sell products that are banned by relevant authorities. We are guided by the Negative Screening List of RBI in our lending activities to not finance/refinance certain banned sectors. Further, we have a Code of Right Sell and Product Suitability Matrix to guide us in selling appropriate products to customers based on their profile and needs.	-
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	During the year, there were no significant incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship.	-

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MATERIAL ASPECT: CUSTOMER PRIVACY			
G4-DMA		Page 38 SR 2016-17	-
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Page 38 SR 2016-17	-
MATERIAL ASPECT: COMPLIANCE			
G4-DMA			-
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	Pages 172-173 AR 2016-17	-
SUB-CATEGORY: FINANCIAL SERVICES SECTOR SUPPLEMENT			
FS-DMA	Policies with specific environmental and social components applied to business lines	We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. During the year, 16 proposals were screened under SLPP. During the year, 169 credit officers from different regions were trained on SLPP	-
FS-DMA	Procedures for assessing and screening environmental and social risks in business lines		-
FS-DMA	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions		-
FS-DMA	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines		-
FS-DMA	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities		-
FS-6	Percentage of the portfolio for business lines by specific region, size (e.g. Micro/SME/Large) and by sector	Pages 152, 153, 155, 260 AR 2016-17	-
FS-7	Monetary value of products and services designed to deliver A specific social benefit for each business line broken down by purpose	Pages 30, 31, 42-45 SR 2016-17	-
FS-8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Pages 30, 31, 59-62 SR 2016-17	-

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DMA and Indicators	Disclosure item description	Page / Reference	Omission(s) identified and Explanation
FS-DMA	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	We have framed 'Sustainable Lending Policy & Procedures', which in conjunction with credit risk policies enables us to assess environmental and social risks associated with Project Finance activities of certain size and actively engage with clients towards ensuring adequate safeguards. 16 proposals were screened under SLPP.	-
FS-10	Percentage and number of companies held in the institution's Portfolio with which the reporting organization has interacted on environmental or social issues		-
FS-11	Percentage of assets subject to positive and negative Environmental or social screening		-
FS-13	Access points in low-populated or economically disadvantaged areas by type	Pages 42-45 SR 2016-17	-
FS-14	Initiatives to improve access to financial services for disadvantaged people	Pages 42-45 SR 2016-17	-
FS-DMA	Policies for the fair design and sale of financial products and services	Pages 25, 37-39 SR 2016-17	-
FS-DMA	Initiatives to enhance financial literacy by type of beneficiary	Page 45 SR 2016-17	-

UNITED NATIONS GLOBAL COMPACT (UNGC) PRINCIPLES MAPPING

UNGC Principles	Statement	Reference	Explanation
HUMAN RIGHTS			
Principle-1	Businesses should support and respect the protection of internationally proclaimed human rights; and	Page 56 SR 2016-17	
Principle-2	Make sure that they are not complicit in human rights abuses.	Page 56 SR 2016-17	
LABOUR			
Principle-3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;	Page 57 SR 2016-17	
Principle-4	The elimination of all forms of forced and compulsory labour;	Page 57 SR 2016-17	
Principle-5	The effective abolition of child labour; and	Page 57 SR 2016-17	
Principle-6	The elimination of discrimination in respect of employment and occupation.	Page 57 SR 2016-17	
ENVIRONMENT			
Principle-7	Businesses should support a precautionary approach to environmental challenges;	Pages 59-65 SR 2016-17	
Principle-8	Undertake initiatives to promote greater environmental responsibility; and	Pages 59-65 SR 2016-17	
Principle-9	Encourage the development and diffusion of environmentally friendly technologies.	Pages 59-65 SR 2016-17	
ANTI-CORRUPTION			
Principle-10	Businesses should work against corruption in all its forms, including extortion and bribery.	Pages 25-28 SR 2016-17	