



Indian Overseas Bank Business Responsibility Report – 2016-17

Section A: General Information about the Company

1. Corporate Identity Number: (CIN) of the Company	Not Applicable
2. Name of the Company	INDIAN OVERSEAS BANK
3. Registered Address	763 ANNA SALAI, CHENNAI 600 002
4. Website	www.iob.in
5. Email	investor@iobnet.co.in
6. Financial Year Reported	2016-17
7. Sectors that the Company is engaged in (industrial activity code-wise)	Banking & Financial Services
8. List of 3 key products/services that the manufacturer provides (as in Balance Sheet)	a) Retail Banking b) Corporate Banking c) International Banking
9. Total number of locations where: business activity takes is undertaken by the Company No. of Locations I. National II. International 10. Markets served by the Company- Local/State/National/International	3373 branches as on 31.03.2017 13 (Singapore, Seoul, Sri Lanka, Hongkong, Bangkok) Bank has branches in 27 States and 6 Union Territories and International presence in Singapore, Seoul, Hongkong, Sri Lanka, Bangkok, China and Dubai.

Section B: Financial Details of the Company

1) Paid up Capital (INR)	Rs. 2454.73 crore												
2) Total Turn Over (INR) / Revenue	Not applicable												
3) Total profit After Tax (INR)	Loss: Rs 3416.74 crores												
4) Total Spending on Corporate Social Responsibility (CSR) as percentage of Profit after Tax (%)	No spending under CSR due to loss (Rs.in Lakhs)												
	<table border="1" style="width: 100%;"> <thead> <tr> <th>Sl. No.</th> <th>CSR activity</th> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td></td> <td>NA</td> <td>NA</td> <td>NIL</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sl. No.	CSR activity	Particulars	Amount		NA	NA	NIL				
Sl. No.	CSR activity	Particulars	Amount										
	NA	NA	NIL										
5) List of the activities in which expenditure on 4 above has been incurred	Not Applicable												

Section C: Other Details

1. Does the Company have any Subsidiary Company/ Companies	No
2. Do the subsidiaries implement : BR initiatives of the parent company If YES, then indicate the number of such subsidiaries.	Not applicable
3. Do any other entity/ entities (e.g.,	

suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/ entities? (Less than 30%, 30%-60%, more than 60%)	No
---	----

Section D: BR Information

1. Details of Director/ Directors responsible for BR

a. Details of the Director/ Directors responsible for implementation of the BR policy/ policies

DIN Number	NA
Name	K Swaminathan
Designation	Executive Director

b. Details of the BR head – as below

S. No	Particulars	Details
1	DIN No (if applicable)	NA
2	Name	C Haridas
3	Designation	General Manager & CFO
4	Telephone no.	044-28519509
5	e-mail id	investor@jobnet.co.in / charidas@jobnet.co.in

2. Principle-wise (as per NVGs) BR Policy / Policies (Reply in Y / N)(to check)

Sl No	Questions	Business Ethics	Product Responsibility	Well being of Employees	Stakeholder Engagement	Human Rights	Environment	Public Policy	Inclusive growth	Customer relations
1	Do you have a policy/ policies for principles	Y	Y	Y	Y	N	Y	N	Y	Y
2	Has the policy being formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	NA	Y	NA	Y	Y
3	Does the policy confirm to any national/ international standards? If yes, specify? *(50 words)	Y	Y	Y	Y	NA	Y	NA	Y	Y
4	Has the policy been approved by the Board? If yes, has it been signed by MD/ Owner/ CEO/ appropriate Board Director	Y	Y	Y	Y	NA	Y	NA	Y	Y
5	Does the company have a specified committee of the Board/ Director/ Official to oversee the implementation of the policy?	Y	Y	Y	Y	NA	Y	NA	Y	Y
6	Indicate the link for the policy to be viewed online?	Y	Y	Y	Y	NA	Y	NA	Y	Y
7	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	NA	Y	NA	Y	Y
8	Does the company have in-house	Y	Y	Y	Y	NA	Y	NA	Y	Y

	structure to implement the policy/policies?									
9	Does the company have grievance redressal mechanism related address stakeholders' grievances related to the policy/ policies?	Y	Y	Y	Y	NA	Y	NA	Y	Y
10	Has the company carried out independent audit/ evaluation of the working of this policy by internal or external agencies?	Y	N	N	N	NA	N	NA	N	N

*Contemplating the Policy of Government rules and guidelines beneficial to the Society.

2a. If the answer to S. No. 1 against any principle is 'No', please explain why: (Tick up to 2 options)

S. No	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1	The company has not understood the Principles									
2	The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles									
3	The company does not have financial or manpower resources available for the task									
4	It is planned to be done within next 6 months									
5	It is planned to be done within next 1 year									
6	Any other reason (Please specify)					&		\$		

& Bank does not have a separate Human Rights Policy. However, these aspects are covered under Human Resources Policies and Practices of the Bank

\$ The Bank does not have a written policy but is associated with regulators and policy makers to shape public policy relating to banking sector

3. Governance related to BR

a. Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the company, within 3 months, 3-6 months, annually, more than 1 year	Annually
b. Does the company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?	Yes, it is published on an annual basis. BRR could be viewed at website: www.ioib.in

Section E: Principle-wise-performance

Principle 1: Business should conduct and govern themselves with Ethics, Transparency and Accountability

<p>1) Does the policy relating to ethics, bribery and corruption cover only the company? Does it extend to the group/ Joint Venture/ Suppliers/ Contractors/ NGOs/ Others?</p>	<p>It covers the Bank as well as its vendors / suppliers / contractors etc.</p> <p>All employees of the Bank are required to take the Integrity Pledge committing</p> <ul style="list-style-type: none"> ▪ To follow probity and rule of law in all walks of life; ▪ To neither take nor offer bribe; ▪ To perform all tasks in an honest and transparent manner; ▪ To act in public interest; ▪ To lead by example exhibiting integrity in personal behaviour; ▪ To report any incident of corruption to the appropriate agency. <p>All suppliers / contractors / bidders are required to execute a Pre Contract Integrity Pact to commit to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it.</p> <p>Bank is a member of Banking Codes and Standards Board of India (BCSBI) and has therefore voluntarily adopted the Code of Banks' Commitments to Customers-January 2014 and Code of Commitment to Micro and Small enterprises – August 2015 as its Fair Practice Code in dealings with its customers. Complete copy of the Code is available at www.iob.in</p> <p>"Citizens' Charter" provides key information of various facilities/ services provided to customers in the branches of the Bank</p> <p>The Code together with the Citizens' Charter will ensure high standards of accountability, responsibility and transparency in the Bank's dealings with customers.</p> <p>The Bank has a Whistle Blower Policy in place.</p> <p>IOB Vigil: A quarterly in-house news letter to spread vigilance awareness was launched during June 2013.</p> <p>Action against Third Party Entities: Bank publishes on its intranet website the list of banned third party entities viz., Chartered Accountants, Valuers and Lawyers.</p> <p>To create vigilance awareness, Bank has conducted essay competition and Quiz competition for all the officers and award staff members and awarded prizes to winners during Vigilance Awareness Week 2016.</p> <p>All the Regional Offices have been posted with Vigilance</p>
--	---



	<p>Officers to handle Vigilance matters. Vigilance Awareness week was observed by the Bank from 31st October 2016 to 5th November 2016.</p> <p>Code of Conduct sets forth the guiding principles on which the Bank shall operate and conduct its daily business with its multitudinous stakeholders, Government and regulatory agencies, media, and anyone else with whom it is connected. It recognises that the Bank is a trustee and custodian of public money and in order to fulfill its fiduciary obligations and responsibilities, it has to maintain and continue to enjoy the trust and confidence of public at large. All members of the Board of Directors and senior management personnel are required to affirm compliance with the code of conduct on an annual basis.</p>
2) How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so, provide details thereof, in about 50 words or so.	The details of customer complaints are as under:
No. of complaints pending at the beginning of the year	2432
No. of complaints received during the year	15569
No. of complaints redressed during the year	13486
No. of complaints pending during the year	4515
% age of complaints resolved	74.92%

Principle 2: Business should provide goods and services that are safe and contribute to sustainability throughout their life cycle

1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/ or opportunities.	<p>Bank offers the following financial services which have incorporated social concerns and opportunities:</p> <p>Pradhan Mantri Mudra Yojana (PMMY)-Mudra During the year, the Bank sanctioned and disbursed 1,37,760 loans amounting to Rs.1,626 crores under Pradhan Mantri Mudra Yojana (PMMY). Further, the Bank sanctioned 690 loans amounting to Rs.134 crores under Stand Up India Scheme during the year.</p> <p>Financial Literacy The Bank has established Financial Literacy Centers (SNEHA) at 23 centres. These centres are educating the people in rural and semi urban areas with regard to various financial products and services available from formal financial institutions, provide face to face financial counseling services and offer debt counseling to indebted individuals. They are also conducting periodical</p>
---	---



	<p>camps at various places. During current year, they have handled sessions on Financial Literacy to 11,210 students of ITI, Skilling centers and various schools in the state of Tamil Nadu and Kerala.</p> <p>IOB SME 300 The Bank has introduced IOB SME 300 – DAILY, a hassle free loan to Small Businessmen/Traders/Vendors etc., permanently operating in the Local Market area at competitive rate for a period of 12 months. The loan instalment will be converted to a daily specified amount and recovered through Business Correspondents on a daily basis.</p>
<p>2. For each such product, provide in respect of resource use (energy, water, raw material etc.) per unit of product (optional):</p> <p>i) Reduction during sourcing/ production/ distribution achieved since the previous year throughout the value chain?</p> <p>ii) Reduction during usage by consumers (energy, water) has been achieved since previous year?</p>	<p>NA</p> <p>NA</p>
<p>3. Does the company have proceedings in place for sustainable sourcing (including transportation)</p> <p>i) If yes, What percentage of your inputs was sourced sustainability? Also provide details thereof in about 50 words or so</p>	<p>NA</p> <p>NA</p> <p>All are financial products aiming to reach the entire operational area.</p>
<p>4. Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?</p> <p>If yes, what steps have been taken to improve their capacity and capability of local and small vendors?</p>	<p>Yes</p> <p>Preferably, the materials are sourced from nearby vendors to reduce transportation cost and time lag.</p>
<p>5. Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5%-10%). Also, provide details thereof, in about 50 words or so.</p>	<p>Not applicable.</p>

Principle 3: Business should promote the well-being of all employees.

1. Please indicate the Total number of employees	29806				
2. Please indicate the Total number of employees hired on temporary/ contractual/ casual basis	02				
3. Please indicate the number of permanent women employees	9731				
4. Please indicate the permanent number of employees with permanent disabilities	545				
5. Do you have an employee association that is recognized by the management	Yes Workmen – All India Overseas Bank Employees Union Officers – Indian Overseas Bank Officers Association				
6. What percentage of your employees are members of this recognized employees association	Workmen – All India Overseas Bank Employees Union – 85.72% Officers – Indian Overseas Bank Officers Association – 93.90%				
7. Please indicate the Number of complaints relating to child labor, forced labor, involuntary labor, sexual harassment in the last financial year and pending, as on the end of the financial year	Sr. No.	Category	No. of complaints pending as on the start of the financial year	No. of complaints filed during the financial year	No. of complaints pending as on end of the financial year
	1	Child labour/ forced labour/ involuntary labour	Nil	Nil	Nil
	2	Sexual Harassment	1	3	3
	3	Discriminatory Employment	0	5	0
8. What percentage of your under mentioned employees were given safety & skill up-gradation training in the last year?	Permanent employees	56%			
	Permanent women employees	48.17%			
	Casual/ Temporary/ Contractual employees	Nil			
	Employees with disabilities	Not available			



- Various activities like Blood Donation camps, Health Check Up camps, Swatch Bharat Abhiyan, Tree Plantings were carried out for the financial year 2016-17.
- Bank is utilizing the services of visually impaired staff for follow up and recovery in Retail and SME sector advances. The entire list of SMA-1 & 2 accounts is provided to these members who use the software (JAWS) to contact and follow up for recovery. This initiative ensures that visually impaired staff are utilized effectively by the organization and also helps to build up morale.

Principle 4 : Business should respect the interests of and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized.

<p>1. Has the company mapped its internal and external stakeholders? Yes/ no</p>	<p>Shareholders are classified into different categories viz., Government, Foreign Institutional Investors, Financial Institutions, Insurance Companies, Mutual Funds, Banks, individuals, etc. Customers are segmented into large corporate, mid-corporate, Small and Medium Enterprises and Retail customers. Human Resource Department looks after the interest of the Bank's employees.</p>
<p>2.Out of the above, has the company identified the disadvantaged, vulnerable & marginalized stakeholders</p>	<p>Yes Bank has identified the disadvantaged, vulnerable and marginalized stake holders which include Small and Marginal Farmers, Tenant and Leased Farmers, Landless Labourers and Rural Women. They are provided with special credit facilities like Kissan Credit Card, Agri, Jewel Loan, Self Help Groups, Prime Ministers Jan Dhan Yojana (PMJDY), etc. Pre Promotion Training for SC/ST staff members who are eligible for promotion was conducted at various Staff Training Centers of the Bank. Internal training was imparted by conducting 558 programmes and 3,552 employees belonging to Scheduled Caste (SC) and 1,254 employees belonging to Scheduled Tribe (ST) were imparted training through such programmes.</p>
<p>3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalized stakeholders. If so, provide details thereof.</p>	<p>Yes. The Bank has taken various initiatives for increasing its lending to weaker sections ie., Small and Marginal farmers, SCs, STs, OBCs, Women Beneficiaries, Minorities etc including the following: Priority Sector Credit The Bank's Gross Credit under Priority Sector stood at Rs. 67,401 crores as on 31st March 2017 which is 43.90% of Adjusted Net Bank Credit (ANBC) Loans to Small and Marginal farmers The outstanding under Small/Marginal farmers stood at Rs.15,332 crores as on 31st March 2017 which is 9.80 % of ANBC as of March 2016 surpassing the stipulated norm of 40%. Loans to Non-Corporate farmers The Bank's outstanding under loans to non corporate famers stood at Rs.20,619 crores as on 31st March 2017. The Bank's achievement under this segment stood at 13.18% of ANBC as against a target of 11.70% of ANBC. Weaker Section</p>

	<p>The outstanding under weaker section stood at Rs.19088 crores as on 31st March 2017 which is 12.20 % of Adjusted Net Bank Credit (ANBC) as of March 2016. The Bank has surpassed the stipulated norm of 10% under priority sector credit during the year under review by achieving quarterly average of 10.81% for the four quarters of FY 2016-17. The outstanding under loans to SC/ST under Priority Sector as on 31st March 2017 stood at Rs. 8,201 crores which is 12.17% of total priority sector advances.</p> <p>Microfinance During the year, the Bank credit-linked 43,484 Self Help Groups (SHGs) with a credit outlay of Rs. 1200 crores. The cumulative number of SHGs credit linked by the Bank is 6,64,473 with a total disbursement of Rs. 8,670 crores as of March 2017.</p> <p>Credit flow to Women Bank's credit flow to women stood at Rs.15,137 crores as of 31st March 2017 which constitutes 9.68% of the Bank's Adjusted Net Bank Credit.</p> <p>Pradhan Mantri Jan-Dhan Yojana (PMJDY) The Bank is implementing PMJDY as per the directives of MoF, Govt. of India. Under PMJDY, as on 31st March 2017, the Bank has opened 42,61,330 BSBDA accounts. 40,26,690 RuPay cards were issued to the accounts opened under PMJDY as on 31st March 2017.</p> <p>Pradhan Mantri Mudra Yojana (PMMY) During the year, the Bank sanctioned and disbursed 1,37,760 loans amounting to Rs.1,626 crores under PMMY.</p> <p>Lead Bank Scheme The Bank has been assigned Lead Bank responsibility in 13 districts of Tamil Nadu and one district of Kerala.</p> <p>Regional Rural Banks Bank has sponsored two Regional Rural Banks viz., Pandyan Grama Bank in Tamil Nadu and Odisha Gramya Bank in Odisha. Pandyan Grama Bank operates in 16 districts of Tamil Nadu with a branch network of 317 and staff strength of 1,277. As on 31st March 2017 the RRB had a business mix of Rs. 10,064 crore with a CD ratio of 81.61%. Odisha Gramya Bank has presence in 13 districts of Odisha with a network of 549 branches and staff strength of 2,300 members and a business mix of Rs.14,008 crore with a CD ratio of 46.01%.</p> <p>Financial Inclusion The Bank has engaged 2,751 Business Correspondents as per the guidelines of RBI for providing banking facilities in un-banked villages to reach the unreached. BCs are also involved in collection of small value deposits, Personal Accident Insurance under PMSBY, Life insurance under PMJJBY, recovery in loan accounts and assigned NPA accounts, Aadhaar seeding, third party deposit etc.</p> <p>The Bank is enrolling customers under Jansuraksha schemes like PMJJBY, PMSBY and Pension schemes like Atal Pension Yojana.</p> <p>Sakthi - Indian Overseas Bank Chidambaram Chettyar Memorial Trust</p>
--	---

	<p>The Trust continued to provide Entrepreneurial Development Training to women to empower them socially and financially to meet the challenges. During the year, the Bank conducted 5 programmes covering 141 beneficiaries. The Bank has so far conducted 91 programmes covering 4,092 beneficiaries of which 1,246 belong to SC/ST and 133 belong to minority.</p> <p>Bank lays special emphasis for credit linking Women SHGs, youth SHGs, SHGs of Ex-Service men, SHGs comprising of physically handicapped/ visually impaired etc.</p> <p>In addition, the following Scheme was initiated by the Bank as part of our Corporate Social Responsibility in coordination with National Skill Development Corporation (NSDC) :</p> <p>UDAAN : During the year 2016 – 2017, the Bank has recruited Probationary Officers and Clerks under UDAAN-Special Industry Initiative for the state of Jammu & Kashmir. The Special Industry Initiative for Jammu & Kashmir scheme UDAAN" is a placement linked scheme in which Public & Private Sector Organizations have been called to participate by selecting students from the state of Jammu & Kashmir, providing them training and placing them either within their organization or outside or enabling them to become employable. 5 Probationary Officers and 14 clerks joined the services of the Bank through this program.</p>
--	---

Principle 5 :Businesses should respect and promote human rights

<p>1 .Does the policy of the company on human rights cover only the company or extend to the Group/Joint Ventures/ suppliers/Contractors/NGOs/Others?</p>	<p>Yes, it covers only the Bank.</p> <p>The Bank's policies and practices do not discriminate on the basis of race, religion, marital status, gender, social status or any other basis prohibited by law.</p> <p>In order to monitor and maintain good industrial relations climate in all offices/Branches of the Bank, circulars/ guidelines are issued from time to time regarding enforcement of discipline, policies to be followed in recruitment, promotion and redressal of grievance between Management and Union as well as among employees etc., which has led to reduction of cases/ disputes under Industrial Relations.</p> <p>With regard to complaints/matters pertaining to Industrial Relations committed by staff members, counselling, calling for explanation etc are resorted to and wherever necessary, disciplinary action had been initiated against erring members to maintain discipline and harmonious industrial relations in the Bank. The guidelines issued by the Ministry of Finance and Indian Banks Association with regard to staff matters are implemented expeditiously by issuing circulars for the benefit of the employees. The Industrial relations environment of the Bank remained cordial and conducive for achieving organization's objectives.</p>
---	---

	<p>As per the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013, all Administrative offices (Central, Zonal & Regional office) have constituted internal complaints committee. As per the recommendation of the Committee, appropriate action has been taken to redress grievances.</p>								
<p>2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?</p>	<p>The following are the details of employee complaints during the year 2016 – 2017:</p> <table data-bbox="695 541 1226 672"> <tr> <td>Complaints pending as on 31.03.2016</td> <td>- 1</td> </tr> <tr> <td>Complaints received during 2016-17</td> <td>- 8</td> </tr> <tr> <td>Complaints disposed</td> <td>- 6</td> </tr> <tr> <td>Complaints pending</td> <td>- 3</td> </tr> </table>	Complaints pending as on 31.03.2016	- 1	Complaints received during 2016-17	- 8	Complaints disposed	- 6	Complaints pending	- 3
Complaints pending as on 31.03.2016	- 1								
Complaints received during 2016-17	- 8								
Complaints disposed	- 6								
Complaints pending	- 3								

Principle 6 : Business should respect, protect and make efforts to restore the environment.

<p>1. Does the policy related to Principle 6 cover only the company or extends to the Group/ Joint Ventures/ Suppliers/ Contractors/ NGOs/ others.</p>	<p>Yes, it covers only the Bank.</p>
<p>2. Does the Company have strategies/initiatives to address global environmental issues such as climate change, global warming, etc? Y/N. if yes, please give hyperlink for webpage etc</p>	<p>Bank has initiated certain important measures to protect the environment and prevent pollution :</p> <p>In terms of national goals and socio-economic objectives, Bank endeavors to increase exposure to sectors such as social infrastructure (schools, health care facilities, drinking water facilities, sanitation facilities including house hold water level improvement) and renewable energy, ie., for purposes such as solar based power generators, wind mills, micro hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification.</p> <p><u>Measures to reduce consumption of paper:</u></p> <p>As a part of Green Initiative, the Bank is moving towards paperless banking, which will reduce the cost as well as save time. Recently a unique product which can offer customised MPOS collections instead of collections through Cheque/Cash has been implemented. Green PIN for ATM debit cards has also been enabled. The Bank has a Business Intelligence Suite which gives interactive Dash Boards, alerts, analytics etc. System is established to store huge amount of historical data and data relating to 12 years has been warehoused. The following initiatives have also been taken :</p> <ul style="list-style-type: none"> • Use of cash recyclers for deposit and withdrawal of cash • Promoting use of POS machines • Promoting use of M-Passbooks • Increasing share of e-transactions

	<ul style="list-style-type: none"> • Promoting use of Internet Banking, Mobile Banking and other e-channels • Bharat Bill Payment System (BBPS), an integrated bill payment system for customers online has been launched • Digital initiatives such as "IOB Connect" – a comprehensive mobile app for Android phones, "IOB Pay" – an integrated online payment gateway platform • Bharat Interface for Money (BHIM) has been launched to make direct bank to bank payments instantly and collect money using just mobile number or payment address • Promoting use of Debit Cards and Credit Cards • Payment Gateway Operations: The Bank has 11 aggregators who have nearly 12,000 sub-merchants under their banner including public sector organizations like BSNL, LIC of India etc. The Bank's direct clients include State government enterprises & Educational institutions. IOB payment gateway is listed in IRCTC site to book tickets through IRCTC using IOB debit/credit cards. • RTGS/NEFT: The Bank is one among the top 20 Banks in terms of NEFT volume and transactions. • Circulars are made available on the Bank's intranet website instead of printing copies. • Sending e-mails to Zones/Regions etc instead of sending hard copies. • Employees are encouraged not to take print out of emails unless it is absolutely essential • Payment to vendors is made through e-payment mode
<p>3. Does the company identify and assess potential environmental risks? Y/N</p>	<p>Yes</p>
<p>4. Does the company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if Yes, whether any environmental compliance is filed?</p>	<p>Not applicable.</p>
<p>5. Has the company undertaken any other initiative on clean technology, energy efficiency, renewable energy, etc. Y/N. If yes, please give hyperlink for web page etc</p>	<p>Yes. Some of the initiatives taken are as follows: a. Energy efficient LED light fixtures have been introduced in the Bank b. 5 Star rated electrical equipments are used to save energy at all our premises. c. Thin Monitors are introduced. As far as possible, the bank is using high-end eco-friendly technology.</p>
<p>6. Are the Emissions/Waste generated by the company within</p>	<p>NA</p>

the permissible limits given by CPCB/SPCB for the financial year being reported?	
7.Number of show cause/legal notices received from CPCB/SPCB which are pending(i.e. not resolved to satisfaction) as on end of Financial Year	NIL

Principle 7 : Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner

1. Is your company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:	Bank is a member/ associated with the following: <ol style="list-style-type: none"> 1. Indian Banks Association (IBA) 2. Indian Institute of Banking & Finance (IIBF) 3. Institute of Banking Personnel Selection (IBPS) 4. National Institute of Bank Management (NIBM) 5. Federation of Indian Chambers of Commerce and Industry (FICCI) 6. Centre for Advanced Financial Research and Learning (CAFRAL) 7. National Payments Corporation of India (NPCI) 8. The Clearing Corporation of India Ltd (CCI) 9. The Associated Chambers of Commerce and Industry of India (ASSOCHAM) 10. Swift International Banking Operations Seminar (SIBOS)
11. Have you advocated /lobbied through above associations for the advancement or improvement of public good? Yes/No; if yes specify the broad areas (drop box: Governance and Administration. Economic Reforms, Inclusive Development Policies, Energy security, Water, Food Security, Sustainable Business Principles, Others).	The Bank from time to time has given suggestions / contribution to policymakers and policy-making associations on matters relating to banking industry.

Principle 8 : Businesses should support inclusive growth and equitable development

1. Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof	Financial Inclusion The Bank has engaged 2,751 Business Correspondents as per the guidelines of Reserve Bank of India for providing Banking facilities in un-banked villages to reach the unreached. BCs are also involved in collection of small value deposits, Personal Accident Insurance under PMSBY, Life insurance under PMJJBY, recovery in loan accounts and assigned NPA accounts, Aadhaar seeding, third party deposit etc. Apart from carrying out regular banking transactions, Business Correspondents also make payments under Social Security Schemes of State/
--	---

	<p>Central Governments like Pension to Widows, Old age persons, Payment under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Cash Dole to Sri Lankan Tamil Refugees for which the credits were made directly to the SB accounts of Beneficiaries.</p> <p>As on 31st March 2017, Business Correspondents have issued 21,52,457 smart cards and the cumulative number of transactions undertaken in the smart card terminal is 6,19,21,570. As on 31st March 2017, BCs have opened 2,89,597 SB accounts through their Micro ATM using e-KYC. As on 31.03.2017, 42,78,494 AEPS ON-US and 3,56,148 AEPS OFF-US transactions were carried out by BCs. As on 31.03.2017, 3,57,953 RuPay ON-US, 1,54,530 RuPay OFF-US (Acquirer) and 1,35,512 RuPay OFF-US(Issuer) transactions were carried out by BCs.</p> <p>Pradhan Mantri Jan Dhan Yojana (PMJDY): The Bank is implementing PMJDY as per the directives of MoF, Govt. of India. Under PMJDY, as on 31st March 2017, the Bank has opened 42,61,330 BSBDA accounts of which, 23,24,027 BSBDA accounts were seeded with Aadhaar and 24,93,444 BSBDA accounts were seeded with Mobile numbers. 40,26,690 RuPay cards were issued to the accounts opened under PMJDY as on 31st March 2017.</p> <p>Jansuraksha Schemes The Bank is enrolling customers under Jansuraksha schemes like PMJJBY, PMSBY and Pension schemes like Atal Pension Yojana. The Jansuraksha Schemes were launched by the Prime Minister of India on 1st June 2015.</p>			
2. Are the programmes/projects undertaken through in-house team/own foundation/external NGO/government structures/any other organization?	The Financial Inclusion programme has been undertaken through in-house team as well as Business Correspondents engaged by the Bank.			
3. Have you done any impact assessment of your initiative?	Schemes	Status of Enrolment as on 30.06.2016	Status of Enrolment from 01.06.2016 to 31.05.2017	Status of Enrolment as on 31.05.2017
	PMJJBY	8,20,436	22,583	8,43,019
	PMSBY	26,46,732	45,522	26,92,254
	Total	34,67,168	68,105	35,35,273
4. What is your company's direct contribution to community development projects- Amount in INR and the details of the projects undertaken	Nil			
5. Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words, or so.	Not applicable			

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

1. What percentage of customer complaints are pending as on the end of financial year	25.08%
2. Does the company display product information on the product label, over and above what is mandated as per local laws? Yes/No./N.A./Remarks(additional information)	Not applicable
3. Is there any case filed by any stakeholder against the company regarding unfair trade practices, irresponsible advertising and/or anti-competitive behavior during the last five years and pending as on end of financial year. If so, provide details thereof, in about words or so	Nil
4. Did your company carry out any consumer survey/consumer satisfaction trends?	Customer satisfaction survey is conducted through the customer service meetings organized at branches periodically.