

<b>Scrip Code: BANKINDIA</b>	<b>Scrip Code: 532149</b>
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

**Business Responsibility and Sustainability Report**  
**For the FY 2022-23**

In terms of Regulation 34 (2) (f) of SEBI Listing Regulations (LODR) – 2015 the Business Responsibility and Sustainability Report is being uploaded on the website of the Bank every year and its reference is being provided in the Annual Report. We are submitting our Business Responsibility and Sustainability Report for the FY ended 2022-23.

This is for your information and appropriate dissemination, please.

Thanking you,

भवदीय Yours faithfully,

Encl: BRS Report



(Rajesh V Upadhya)

कंपनी सचिव Company Secretary

## Business Responsibility & Sustainability Report for FY 2022-23

### SECTION A : GENERAL DISCLOSURES

#### I. Details of Listed entity

- 1) Corporate Identity Number (CIN) of the listed entity : Not applicable
- 2) Name of the Listed Entity : BANK OF INDIA
- 3) Year of Incorporation : 1906
- 4) Registered Office Address : Star House, C-5, G-Block, 8<sup>th</sup> Floor, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.
- 5) Corporate Address : Star House, C-5, G-Block, 8<sup>th</sup> Floor, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.
- 6) Email : [HeadOffice.Share@bankofindia.co.in](mailto:HeadOffice.Share@bankofindia.co.in)
- 7) Tel.No. : 022-66684444
- 8) Website : [www.bankofindia.co.in](http://www.bankofindia.co.in)
- 9) Financial year for which reporting is being done  
Current Financial Year : 2022-23
- 10) Name of the Stock Exchange(s) where shares are listed : BSE,NSE
- 11) Paid up Capital (In Rs.) 4103.56 Crores
- 12) Name and contact details (telephone, email addresses) of the person who may be contacted in case of any queries on the BRSR report.  
Name : Shri Rajesh V.Upadhya, DGM & Company Secretary  
Contact : 022-6668 4492  
E mail : [HeadOffice.Share@bankofindia.co.in](mailto:HeadOffice.Share@bankofindia.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) : Standalone

#### II. Product/Services : Banking

#### 14) Details of business activities (accounting for 90% of the turnover) :

Sr.No.	Description of main activity	Description of Business activity	% of Turnover of the entity
1.	Banking Activity – Acceptance of Deposit Activity – Acceptance of Deposit	Savings Deposit, Current Deposit, Term Deposit, Recurring Deposit and other Banking activities	100
2.	Banking Activity- Credit Finance	Agriculture, MSME, Retail, Corporate, Trade Finance and Other Lending	100

## Business Responsibility & Sustainability Report for FY 2022-23

### 15) Products/Services sold by the entity (accounting for 90% of the entity's Turnover)

Sr.No.	Product/Services	NIC Code	% of total Turnover Contributed
1.	Financial Services of acceptance of Deposits and lending	64191	100

### Operations

### 16. Number of location where plants and/or operations/offices of the entity are situated

Location	No.of Plants	No.of offices	Total
National	NA	5129	5129
International	NA	21	21

### 17. Market served by the entity

A	No of locations	
	Location	Number
	National (No.of states)	36
	International (No. of Countries)	10
B	What is the contribution of exports as a percentage of total turnover of the entity?	NA
C	A brief on types of customers	The Bank caters to a diverse customer base- including Individuals, Government, MSMEs, Large Corporates, Farmers, Start-ups etc.

### IV. Employees

### 18. Details as at the end of Financial Year

A	Employees and workers (including differently abled)							
Sr. No.	Particulars	Total (A)	Male		Female		Other	
			No.(B)	%(B/A)	No.(C)	%(C/A)	No.(H)	%(H/A)
	<b>Employees</b>							
1.	Permanent(D)	52209	37189	71.23	15020	28.77	0	0
2.	Other than permanent(E)	0	0	0	0	0	0	0
3.	Total employee (D+E)	52209	37189	71.23	15020	28.77	0	0
	<b>Workers</b>							
4.	Permanent(F)	NA	NA	NA	NA	NA	NA	NA

## Business Responsibility & Sustainability Report for FY 2022-23

5.	Other than permanent(G)		NOT APPLICABLE					
	Total workers (F+G)							
B		Differently able Employee and workers						
Sr. No.	Particulars	Total (A)	Male	Female	Other			
			No.(B)	%(B/A)	No.(C)	%(C/A)	No.(H)	%(H/A)
	Differently able Employee							
1.	Permanent(D)	1245	952	76.47	293	23.53	0	0
2.	Other than permanent(E)	0	0	0	0	0	0	0
3.	Total employee (D+E)	1245	952	76.47	293	23.53	0	0
	Workers	NA	NA	NA	NA	NA	NA	NA
4.	Permanent(F)	NA	NA	NA	NA	NA	NA	NA
5.	Other than permanent(G)		NOT APPLICABLE					
6.	Total differently abled workers (F+G)	NA	NA	NA	NA	NA	NA	NA

### 19. Participation/Inclusion/Representation of women

	Total (A)	No and percentage of Females	
		No.(B)	%(B/A)
Board of Directors	10	1	10
Key Management Personnel	2	0	0

## Business Responsibility & Sustainability Report for FY 2022-23

### 20. Turnover rate for permanent employees and workers

	Turnover rate in current FY(2022-23)			Turnover rate in previous FY(2021-22)		
	Male	Female	Total	Male	Female	Total
Permanent Employees	1.6%	2%	3.6%	1.9%	2.1%	4.00%
Permanent Workers	NOT APPLICABLE					

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

### 21 (a) Names of holding/subsidiary/associate companies/joint ventures

Holding, Subsidiary and Associate Companies ( including joint ventures

Sr.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.	BOI Merchant Bankers Ltd.	Subsidiaries – Domestic	100.00	No
2.	BOI Shareholding Ltd.	Subsidiaries – Domestic	100.00	No
3.	Bank of India Investment Managers Pvt.Ltd.	Subsidiaries – Domestic	100.00	No
4.	Bank of India Trustee Services Pvt.Ltd	Subsidiaries – Domestic	100.00	No
5.	STCI Finance Ltd.	Associate – Domestic	29.96	No
6.	ASREC (India) Ltd.	Associate – Domestic	26.02	No
7.	Star Union Dai Ichi Life Insurance Co.Ltd.	Joint Venture- Domestic	28.96	No
8.	PT Bank of India Indonesia TBK	Subsidiary	86.04	No
9.	BOI (Uganda) Ltd.	Subsidiary	99.99	No
10.	BOI(Tanzania) Ltd.	Subsidiary	99.99	No
11.	BOI (New Zealand) Ltd.	Subsidiary	100.00	No
12	Zambia (Indo Zambia Bank Ltd.)	Joint Venture	20.00	No

vi. CSR Details:

### 22 i)Whether CSR is applicable as per section 135 of Companies Act 2013(yes/No) :

CSR is not applicable to Bank of India as per Sec. 135 of Companies Act. However, as a responsible organisation, Bank of India has adopted a strategic approach towards CSR and contributes to the upliftment of the society and environment.

## Business Responsibility & Sustainability Report for FY 2022-23

Total Spending on Corporate Social Responsibility (CSR)	Rs. 6.24 Crore
List of activities in which expenditure in above has been incurred	<p>Our Bank is engaged in CSR activities to embrace social responsibility for the well-being of society and environment. Being a premier financial institution of the country, we endorse quality service for the benefit and upliftment of the society as a whole. Socio-economic development of society has helped our Bank in its vision to become the Bank of choice for various segments of customer base. Under Corporate Social Responsibility various welfare and social activities are undertaken by our Bank to raise the quality of life of the needy, deprived and under privileged section of the society.</p> <p>CSR activities helps the organization in building relationship with the society which in turn develops positive perception in general public for the Bank. Our Bank also believes in the concept of CSR as it gives competitive advantage and reputation to our brand. BOI has created its individual brand image in the field of Corporate Social Responsibility (CSR) by taking various social initiatives for social welfare and community development. The Bank is engaged in the CSR activities mostly in the area of Swachhta Bharat Abhiyan, Rural Development, Environment sustainability, Educational program such as Beti Bachao Beti Padhao Abhiyan, Extending health care to poor/under privileged, socioeconomic development, sanitation, providing drinking water, improving standard of living, skill development, welfare of women, children and SC/ST/OBC etc.</p> <p>Bank is committed to the philosophy of giving back to the society by way of undertaking CSR activities for the needy &amp; deprived on voluntary basis. The Bank has been generously contributing to CSR activities over the last few years throughout the length and breadth of the country.</p> <p>Bank of India has approved various CSR projects during the year 2022-23 aggregating Rs. 624.40 lakhs. Under its concept of CSR activities, Bank has assisted in various projects bifurcated as under:</p> <ol style="list-style-type: none"> <li>1. Swachh Bharat Abhiyan-Rs. 17.34 lakh</li> <li>2. Beti Bachao Beti Padhao Abhiyan-Rs. 106.36 lakh</li> <li>3. Environmental Sustainability and Ecological balance-Rs.44.51 lakh</li> <li>4. Health and Family Welfare including Social welfare -Rs.103.28 lakh</li> <li>5. Basic Education, Skill development training -Rs.68.93 lakh</li> <li>6. Local community service/ social activity- Rs. 279.87 lakh</li> <li>7. Supporting differently abled- Rs. 4.11 lakh</li> </ol> <p>Bank is also continuing its flagship CSR activities under brand name “Star Angel Scheme” for promoting Beti Bachao Beti Padhao Abhiyan. In this program, girl students from economically weaker sections are identified in their standard I and selected for extending financial support to of Rs.1200/- per annum for meeting their educational expenses upto graduation.</p>

## Business Responsibility & Sustainability Report for FY 2022-23

	Bank of India has assisted in health sector by sponsoring health camps for poor and underprivileged citizen. Our Bank also provided medical equipment to hospitals catering medical services to poor patients. As a responsible corporate citizen, our Bank has been continuing to support basic education by sponsoring education, donating education materials, extending assistance to differently abled and orphans, and also providing skill training for better life opportunities to poor and underprivileged.
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ii) Turnover (total income) in Rs. 54,748 Crores

iii) Networth in Rs. 41,127.13 Crores

VII. Transparency and Disclosure Compliances

### 23. Complaints/Grievances on any of the principles :

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	If Yes, then provide web-link for grievance Redressal policy	FY(2022-23)			PY(2021-22)		
			No.of complaints filed during the year	No of complaints pending resolution at close of the year	Remark	No.of complaints filed during the year	No of complaints pending resolution at close of the year	Remark
Communities	Yes	<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>	Nil	Nil		Nil	Nil	
Investor (Other than shareholders)	Yes	<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>						
Shareholders	Yes	<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>	140	0	-	5	-	-
Employee & Workers	Yes	<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>	98	0	-	113	0	-
Customers	Yes	<a href="https://grievances.bankofindia.co.in:8443/default.aspx">https://grievances.bankofindia.co.in:8443/default.aspx</a>	234355	1517	--	492450	2724	-
Value Chain Partners	NA	NA	NA	NA	NA	NA	NA	NA
Other (please specify)	Add detail	Nil	Nil	Nil	Nil	Nil	Nil	Nil

## Business Responsibility & Sustainability Report for FY 2022-23

### 24. 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 :

Sr. 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)
NOT APPLICABLE					

### SECTION B MANAGEMENT AND PROCESS DISCLOSURES

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	Y
b. Has the policy been approved by the Board? (Yes/No)	Yes Business Responsibility and Sustainability Policy								
c. Web Link of the Policies, if available	<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>								
2. Whether the entity has translated the policy into procedures (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	NO								
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle	NOT APPLICABLE								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any	Not any specific target is being set under the aforesaid policies. However, compliance of these principle/s are our commitment.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met									

### 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)
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## Business Responsibility & Sustainability Report for FY 2022-23

8.Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies) :	Mr.M.Karthikeyan Executive Director
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.	All the policies are approved by the Board and various sub-Committee of Board.

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																		
	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	Various Board Committees									ANNUALLY									
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Various Board Committees									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	
If Yes, Provide name of the agency	NO																		
12.If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:																			
Questions										P1	P2	P3	P4	P5	P6	P7	P8	P9	
The entity does not consider the Principles material to its business (Yes/No)										We consider and implement the principle material for our business									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)										We are having resources available for the task									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)										NA									
It is planned to be done in the next financial year (Yes/No)										NA									
Any other reason (Please specify)										No									

### SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as Essential and leadership

## Business Responsibility & Sustainability Report for FY 2022-23

while the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally, ethically responsible

### PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent & 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 programme
Board of Directors	2	P1,P6,P9	100
Key Managerial Personnel	--	--	--
Employees other than BoD & Kmps	446	P1,P6,P9	--
Workers	NA	NA	NA
2. Details of fine/penalties/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):			

#### Details of penalty or fine

Sr.	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (in INR)	Brief of the case	Has the appeal been preferred (yes/no)
1.	1	RBI	70,00,000.00/-	Non-compliance with the directions contained in Section 62(a) of Reserve Bank's Master Direction – Know your Customer (KYC) Direction, 2016 dated February 25,2016 (Updated as on May 29,2019) and Paragraph 5 of Annex to Reserve Bank Circular DBS.CO.PPD.10946/11.01.005/2014-15 dated March 4,2015 on 'Compliance function in banks'	NO
Settlement				N.A	
Compounding				N A	
Fee				N A	
Non –Monetary					
Imprisonment				N A	
Punishment				N A	

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

4. Does the entity have an anti-corruption or anti-bribery policy? Yes

## Business Responsibility & Sustainability Report for FY 2022-23

If yes, provide details in brief Provide a web-link to the policy, if available.	<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>	
Web link anti corruption or anti bribery policy is place		
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(2022-23)	PY(2021-22)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

	FY(2022-23)		PY(2021-22)	
	Number	Remarks	Number	Remarks
No.of complaints received in relation to issues of Conflict of interest of the Directors	Nil	NA	NIL	NA
No of complaints received in relation to issues of Conflict of interest of the KMPs	Nil	NA	NIL	NA

7. Provide details of any corrective action taken or underway on issues related to fines/penalties /action taken by regulators/ law enforcement agencies/judicial institutions on cases of corruption and conflicts of interest.

NOT APPLICABLE

<b>Leadership Indicators</b>
1.Awareness programmes conducted for value chain partners on any of the Principles during the financial year Add details
2.Does the entity have processes in place to avoid/manage conflict of interests involving members of the Board?
Provide details of the entity have processes in place to avoid/manage conflict of interest involving members of the Board.

## Business Responsibility & Sustainability Report for FY 2022-23

Awareness programmes conducted for value chain partners on any of the Principles during the financial year

Sr.No.	Total number of awareness programmes held	Topics/principles covered under the training	Percentage of value chain partners covered (by value of done with such partners) under the awareness programmes

### Principle 2 Business should provide goods & services in a manner that is sustainable and safe

Essential Indicators :			
1.Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investment.			
	FY(2022-23)	PY(2021-22)	Details of improvements in environmental and social impacts
R&D	NOT APPLICABLE		Bank is in service industry
Capex			

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

Yes.

Bank being part of the service industry, consumption of resources is limited. However, the Bank puts efforts to ensure it purchases sustainable products from the local suppliers and at a fair price. Some of the key initiatives the bank has taken in this direction are as under:

- The bank considers energy efficiency standards while purchasing equipment. The star rated equipment such as air-conditioners, laptops, computers, lighting devices are considered as part of assessment criteria by the procurement team.

Bank has taken step towards procurement from MSME and 'Make in India' firms as per guidelines issued by the Government. Bank is also complying with DFS mandate of procurement through GeM portal for all items available on the portal. The Bank has obtained Gold certification from Indian Green Building Council (IGBC) of its new buildings.

b.If yes, what percentage of inputs were sourced sustainable sourcing ? (Yes/No)

Not applicable.

3.Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life,(a) for Plastics (including packaging)(b) E-waste (c) Hazardous waste and Other waste

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.

## Business Responsibility & Sustainability Report for FY 2022-23

### 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.

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

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).

Sr.	Indicate input material	Recycled or re-used input material to total material	
		FY(2022-23)	PY(2021-22)

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(2022-23))			PY(2021-22)		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)						
E Waste						
Hazardous Waste	Add Detail		NA			
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

## Business Responsibility & Sustainability Report for FY 2022-23

Sr.	Indicate product category	Reclaimed products and their packaging materials as Percentage of total products sold in respective category

## Business Responsibility & Sustainability Report for FY 2022-23

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

Category	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefit		
		Number (B)	%(B/A)	Number €	%(C/A)	Number (D)	%(D/A)	Number €	%(E/A)	
% of employees covered by										
Male	37189	37189	100	37189	100	NA	NA	37189	100	
Female	15020	15020	100	15020	100	15020	100	NA	NA	
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Total	52209	52209	100	52209	100					
Other than permanent employees										
Male										
Female				NOT APPLICABLE						
Other										
Total										

b.Details of measures for the well-being of workers:								% of workers covered by		
Category	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity benefit		
		Number (B)	%(B/A)	Number (C)	%(C/A)	Number (D)	%(D/A)	Number€	%(E/A)	
% of workers covered by										
Male										
Female				NOT APPLICABLE						
Other										
Total										
Other than permanent workers										
Male										
Female										
Other										
Total										

## Business Responsibility & Sustainability Report for FY 2022-23

2.Details of retirement benefits								
Benefits	FY(2022-23)				FY(2021-22)			
	No.of employees covered as a % of total employees	No.of workers covered as a % of total workers	Deducted and deposited employee with the authority(Y/N/NA)	No of employees covered as total employees	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/NA)	No of employees covered as total employees
PF	0.16	NA	Yes	82	0.18	NA	Yes	98
Gratuity	100	NA	NA	NA	100	NA	NA	NA
ESI	NA	NA	NA	NA	NA	NA	NA	NA
Others-please specify (Pension/NPS)	99.84	NA	NA	52127	99.82	NA	NA	51727

3. Accessibility of workplaces : Are the premises/offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

YES. Bank of India is an Equal Opportunity employer and has zero tolerance towards discrimination. To suit the needs of the differently abled employees, ramps are provided at all feasible branches and ATMs for ease of access.

4. Does the entity have an equal opportunity policy as per the Rights of persons with Disabilities Act,2016? If so provide a web-link to the policy: YES
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%	NA	NA
Female	100%	100%	NA	NA
Other	NA	NA	NA	NA
Total	100%	100%		

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? : YES

If yes, give details of the mechanism in brief

	Yes/No	(if yes, then give details of the mechanism in brief)	Remarks
Permanent Workers	NA	NA	



## Business Responsibility & Sustainability Report for FY 2022-23

Other than Permanent Workers		NA	
Permanent Employees	Yes	HRMS	The same is available in HRMS package (Human Resources Management System)
Other than permanent Employees	NA	NA	

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

Category	FY(2022-23)			PY (2021-22)		
	Total 16employee/workde rs in respective category( A)	No.of employees/workers in respective category, who are part of association(s ) or Union(B)	%(B/A)	Total 16employee/worker respectiv e category (C)	No.of employees/workers in respective category, who are part of association (s) or Union(D)	%(D/C)
Total Permanent Employees	52209	51130	97.93	51825	50235	96.93
Male	37189	36401	97.88	37100	35968	96.95
Female	15020	14729	98.06	14725	14267	96.89
Other						
Total Permanent Workers						
Male	NOT APPLICABLE					
Female						
Other						

8. Details of training given to employees and workers :

Category	FY(2022-23)					PY (2021-22)				
	Total	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
	No (A)	No. (B)	% B/A	No (C)	% C/A	No (D)	No. (E)	% E/D	No (F)	% F/D
	Employees									
Total Permanent Employees	52209	--	--	--	--	51725	--	--	--	--
Male	37189	--	--	10522	28.29	37100	--	--	26770	72.16
Female	15020	--	--	4633	30.84	14725	--	--	11650	79.12
Other										

## Business Responsibility & Sustainability Report for FY 2022-23

	Workers					
Total Permanent Workers						
Male	NOT APPLICABLE					
Female						
Other						

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

Category	FY(2022-23)			PY(21-22)		
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	%(D/C)
<b>Employees</b>						
Male	37189	19037	57.19	37100	17909	48.27
Female	15020	7473	49.75	14725	6971	47.34
<b>Total</b>	<b>52209</b>	<b>26510</b>	<b>58.78</b>	<b>51825</b>	<b>24880</b>	<b>48.01</b>
<b>Workers</b>						
Male						
Female						
<b>Total</b>						

10. Health and Safety Management system : NA

- a. Whether an occupational health and safety management system has been implemented by the entity?(Yes/No). If yes, the coverage such system ?
- b. What are the processes used to identify work related hazards and assess risks on a routine and non-routine basis by the entity?
- c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks? (Y/N)
- d. Do the employees/worker of the entity have access to non-occupational medical and healthcare services?

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

Safety incident/Number	Category	FY(2022-23)	PY(2021-22)
Lost Time injury Frequency Date (LTIFR) (per one million person hours worked)	Employees		
	Worker's		
Total recordable work-related injuries	Employees	NOT APPLICABLE	
	workers		
No. of fatalities	Employees		
	workers		
High consequence	Employees		
	workers		

## Business Responsibility & Sustainability Report for FY 2022-23

12. Describe the measures taken by the entity to ensure a safe and healthy work place : Bank ensure to have all the measures to control any unwanted incident for safety and healthy work place for our employee. Relevant Policy & guidelines are in place

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

	FY(2022-23)			PY(2021-22)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	--	--	Add details	--	--	Add details
Health & Safety	NA	NA	Add details	NA	NA	Add details

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	NA
Working Conditions	NA

15. Provide details of any corrective action taken or underway to address safety related incidents (if any) and on significant risks/concerns arising from assessment of health and safety practices and working conditions. - NOT APPLICABLE

### Leadership Indicators

- Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N)
- Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners
- 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 places 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(2022-23)	PF(2021-22)	FY(2022-23)	PF(2021-22)
Employees				
Workers				

## Business Responsibility & Sustainability Report for FY 2022-23

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)
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	
Working Conditions	

6. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from assessments of health and safety practice and working conditions of value chain partners.

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

Essential Indicators					
1.Describe the processes for identifying key stakeholder group of the entity					
2.List stakeholder group identified as key for your entity and the frequency of engagement with each stakeholder group					
List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group					
Sr. No	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group	Channels of communication	Frequency of engagement	Purpose and scope of engagement including key topics and concerns raised during such engagement.
1.	Communities	The Bank has identified women, people with disabilities, children, youth, farmer communities, as its disadvantaged, vulnerable and marginalized stakeholders	Email, SMS, Newspaper, Advertisement, website, Community meetings, etc.	As required.	
2.	Investors (Other than shareholders)	No	Email, SMS, Newspaper, website, Stock Exchange intimations, etc.	Quarterly	
3.	Shareholders	No	Email, SMS, Newspaper,	Quarterly	

## Business Responsibility & Sustainability Report for FY 2022-23

			website, Stock Exchange intimations, etc.		
4.	Employees	No	Email, intranet communication, meetings, etc.	Regularly on need based	
5.	Customers	No	Email, SMS, Newspaper, website, meetings, etc.	Regularly on need based	
6.	Value Chain Partners	No	Email, SMS, Newspaper, website, meetings, etc.	Regularly on need based	
7.	Other ( Ex- Employee, Third Party)	No	Email, SMS, Newspaper, website, meetings, etc.	Regularly on need based	

### 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.
2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics

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

## Business Responsibility & Sustainability Report for FY 2022-23

### PRINCIPLE 5 Business 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(2022-23)			PY(2021-22)		
	Total (A)	No of employee / workers covered (B)	%(B/A)	Total (C)	No of employee / workers covered (D)	%(D/C)
Permanent						
Other than permanent		NIL				
Total Employees						
	Workers					
Permanent						
Other than permanent		NOT APPLICABLE				
Total Workders						

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

Category	FY(2022-23)					PY(2021-22)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No.(B)	%(B/A)	No.(C)	%(C/A)		No.(E)	%(E/D)	No.(F)	%(F/D)
	Employees									
Permanent										
Male	37189	NA	NA	37189	100	37100	NA	NA	37100	100
Female	15020	NA	NA	15020	100	14725	NA	NA	14725	100
Other	--	--	--	--	--	--	--	--	--	--
Other than Permanent	--	--	--	--	--	--	--	--	--	--
Male	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--
Other	--	--	--	--	--	--	--	--	--	--
	Workers									
Permanent										
Male										
Female										
Other										
Other than Permanent		NOT APPLICABLE								
Male										

## Business Responsibility & Sustainability Report for FY 2022-23

Female										
Other										

3. Details of remuneration/salary/wages, in the following format :

	Male		Female		Other	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BOD)	8	Salary to whole time Directors & Sitting Fees to Non-Executive Directors	1	Sitting Fees to Non-Executive Director	NA	NA
Key Managerial Personnel	2	Salary	--	--	NA	NA
Employees other than BOD and KMP	37189	Salary	15020	Salary	NA	NA
Workers	NA	NA	NA	NA	NA	NA

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

5. Describe the internal mechanisms in place to redress grievances related to human rights	a) SC, ST, OBC Grievances Cell b) Liasoning Office at ZO c) Liasoning Office at Head Office
--	---

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

	FY(2022-23)			PY(2021-22)		
	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	11	4		2	0	
Discrimination at workplace	--	--		--	--	
Child Labour	Nil					
Forced Labour/Involuntary Labour	Nil					
Wages	Nil					

## Business Responsibility & Sustainability Report for FY 2022-23

Other human rights related issues	Nil					
-----------------------------------	-----	--	--	--	--	--

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

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

9. Assessments for the year :	
	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child Labour	--
Forced/involuntary labour	--
Sexual harassment	--
Discrimination at workplace	--
Wages	--
Others-Please specify	Add details

10. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 9 above : NA

Leadership indicators	
1. Details of a business process being modified/introduced as a result of addressing human rights grievances/complaints	
2. Details of the scope and coverage of any Human rights due-diligence conducted	
3. Is the premise/office of the entity accessible to differently abled visitors, as per their requirements of the Rights of Persons with Disabilities Act, 2016?	
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	
Discrimination at workplace	
Child Labour	
Forced/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.



## Business Responsibility & Sustainability Report for FY 2022-23

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

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

Parameter	FY(2022-23) in Lakh GJ	PY(2021-22) in Lakh GJ
Total electricity consumption(A)	4.38	3.95
Total fuel consumption (B)	1.60	1.60
Energy consumption through other sources (C)	--	--
Total energy consumption (A+B+C)	5.98	5.55
Energy intensity per rupee of turnover (total energy consumption/turnover in rupees)GJ/Turnover (total income) in Crores	10.94	12.06
Energy 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? : NO		
If yes, name of the external agency		

2. Does the entity have any sites/facilities identified as designated consumers (DCs) under the performance, Achieve and Trade (PAT) 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 :  
NOT AVAILABLE

Parameter	FY(2022-23)	PY(2021-22)
Water withdrawal by source (in kilolitres)		
i)Surface Water	--	--
ii)Groundwater	--	--
iii)Third Party Water		
iv)Seawater/Desalinated Water	--	--
v)Other	--	--
Total volume of water withdrawal (in kilolitres) (i+ii+iii+iv+v)	--	--
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	--	--
Note:Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency NO		

## Business Responsibility & Sustainability Report for FY 2022-23

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.: NOT APPLICABLE
5. Please provide details of air emissions (other than –GHG emissions) by the entity, in the following format : NOT APPLICABLE

Parameter	Please specify unit	FY(-)	PY(-)
NOx			
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)		NA	
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others-please specify	Add Details		
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			

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions ) & its intensity, in the following format : NOT APPLICABLE

Parameter	Unit	FY(2022-23)	PY(2021-22)
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> ,CH <sub>4</sub> ,N <sub>2</sub> O,HFCs. PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available			
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> ,CH <sub>4</sub> ,N <sub>2</sub> O,HFCs. PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available		NA	
Total Scope 1 and Scope 2 emissions per rupee of turnover			
Total Scope 1 and Scope 2 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.			Add Details

7. Does the entity have any project related to reducing Green House Gas emission ? If Yes, then provide details : NO
8. Provide details related to waste management by the entity, in the following format: Not applicable as Bank is in Service Sector.

## Business Responsibility & Sustainability Report for FY 2022-23

Parameter	FY(2022-23)	PY(2021-22)
Total Waste generated (in metric tonnes)		
Plastic waste(A)		
E-waste(B)		
Bio-medical waste(C)	NA	
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any (Break-up by composition i.e.by materials relevant to the sector)		
<b>Total (A+B+C+D+E+F+G+H)</b>		
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	NA	
(iii) Other recovery operations		
<b>Total</b>		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
i)Incineration		
ii)Landfilling	NA	
iii)Other disposal operations		
<b>Total</b>		
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		

9. 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
10. 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 :
12. 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)

## Business Responsibility & Sustainability Report for FY 2022-23

13. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

If not, provide details of all such non-compliances, in the following format:			
Leadership Indicators			
1. Provide break-up of the total energy consumed (in joules or multiples) from renewable and non-renewable sources, in the following format :			
Parameter	FY(2022-23)	PY(2021-22)	
From renewable sources			
Total electricity consumption (A)	--	--	
Total fuel consumption (B)	--	--	
Energy consumption through other sources (C)	--	--	Add Details
Total energy consumed from renewable sources (A+B+C)	--	--	
From non-renewable sources			
Total electricity consumption (D)			
Total fuel Consumption (E)			
Energy consumption through other sources (F)			
Total energy consumed from non-renewable sources (D+E+F)			
Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency ?(Y/N) : NO			
If yes, name of the external agency.			
2. Provide the following details related to water discharged :			
Parameter	FY(2022-23)	PY(2021-22)	
Water discharge by destination and level of treatment (in Kilolitres)			
i) To Surface Water	NA		
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	NA		
With treatment-please specify level of treatment			
iv) Sent to third-parties			
No treatment			

## Business Responsibility & Sustainability Report for FY 2022-23

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)			NO
If yes, name of the external agency.			Add Details
3. Water withdrawal, Consumption and discharge in areas of water stress (in kilolitres):			NA
For each facility/plant located in areas of water stress, provide the following information			
Note: Indicated if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N)			
If yes, name of the external agency			Add Details
4. Please provide details of total Scope 3 emissions & its intensity, in the following format Not applicable. Bank is in service sector			
Parameter	Unit	FY(2022-23)	PY(2021-22)
Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs SF <sub>6</sub> , NF <sub>3</sub> , if available)			
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			
5. 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.			NA
6. 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 :			NA
7. Does the entity have a business continuity and disaster management plan?			Yes
Details of entity at which business continuity and disaster management plan is placed or weblink			<a href="http://www.bankofindia.co.in">www.bankofindia.co.in</a>
8. 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			NA

## Business Responsibility & Sustainability Report for FY 2022-23

9.Percentage of value chain partners(by value of business done with such partners) that were assessed for environmental impacts.	NA
--	----

Details of other air emissions				
Sr.No.	Name of other air emission	Please specify unit	FY(-)	PY(-)
		NA		

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:

Sr.No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with?	If no, the reasons thereof and corrective action taken, if any.
		NA		

Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Sr.No.	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No)	Relevant Web Link
			NA			

Provide details of all such non-compliances, in the following format

Sr.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
		NA		

Details of Energy consumed from renewable

Sr.No.	Name of other parameter	FY(2022-23)	PY(2021-22)
		NA	

Details of Energy consumed from non renewable

Sr.No.	Name of other parameter	FY(2022-23)	PY(2021-22)

Details of each facility/plant located in areas of water stress

## Business Responsibility & Sustainability Report for FY 2022-23

S.No.	Particulars	
1.	Name of the area	
2.	Nature of operations	
3.	Water withdrawal, consumption and discharge in the following format :	
	Parameter	NA
	Water Withdrawal by source (in Kilolitres)	
	(i)Surface Water	
	(ii)Groundwater	
	(iii)Third party water	
	(iv)Seawater/desalinated water	
	(v)Others	
	Total volume of water withdrawal	
	Total volume of water consumption (in kilolitres)	
	Water intensity per rupee of	
	Water intensity (optional) – the relevant metric may be selected by the	
	Water discharge by destination and level of treatment (in kilolitres)	
	i)Into Surface Water	
	No treatment	
	With treatment – please specify level of treatment	
	ii)Into GroundWater	
	No treatment	
	With treatment – please specify level of treatment	
	iii)Into SeaWater	
	No treatment	
	With treatment – please specify level of treatment	
	iv)Sent to third-parties	
	No treatment	
	With treatment – please specify level of treatment	
	v)Others	
	No treatment	
	With treatment – please specify level of treatment	

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				
Sr.No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be	Outcome of the initiative	Corrective action taken if any

## Business Responsibility & Sustainability Report for FY 2022-23

		provided along with summary		

### PRINCIPLE 7 Business, 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.			
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			
Sr.No.	Name of the trade and industry chambers/associations	Reach of trade and industry chambers/associations (State/National/International)	
1	INDIAN BANK ASSOCIATION(IBA)	NATIONAL	
2	INDIAN INSTITUTE OF BANKING & FINANCE (IIBF)	NATIONAL	
3	THE ASSOCIATED CHAMBER OF COMMERCE & INDUSTRIES (ASSOCHAM)	NATIONAL	
4	FERDERATION OF INDIAN CHAMBERS OF COMMERCE & INDUSTRIES (FICCI)	NATIONAL	
5	CONFEDERATION OF INDIAN INDUSTRY(CII)	NATIONAL	
6	BANKING CODES & STANDARD BOARD OF INDIA(BCSBI)	NATIONAL	

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

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

Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.			
Sr.No.	Name of authority	Brief of the case	Corrective action taken

Details of public policy positions advocated by the entity					
Sr.No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No_	Frequency of Review by Board	Web Link, if available



## Business Responsibility & Sustainability Report for FY 2022-23

### PRINCIPLE 8 Business 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

Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.						
Sr.No.	Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency	Results communicated in public domain	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.

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				
Sr.No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
			NA	

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

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

	Add Detail	
	FY(2022-23)	PY(2021-22)
Directly sourced from MSMEs/small producers		
Sourced directly from within the district and neighbouring districts		
<b>Leadership Indicators</b>		

1.Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference Questions1 of Essential Indicators above)

Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments		
Sr.No.	Details of negative social impact identified	Corrective action taken

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

## Business Responsibility & Sustainability Report for FY 2022-23

Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies			
Sr.No.	State	Aspirational District	Amount spent (in INR)

3.(a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized/vulnerable groups?(Yes/No)

(b) From which marginalized/vulnerable groups do you procure?

(c) What percentage of total procurement (by value) does it constitute?

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.
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

6. Details of beneficiaries of CSR Projects:

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

Details of beneficiaries of CSR Projects			
Sr.No.	CSR Project	No.of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups

## Business Responsibility & Sustainability Report for FY 2022-23

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

#### Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has empowered the Customer Service Committee of the Board, which is an apex level Board Committee, to evaluate the Customer Service in our Bank.

The Bank has a Standing Committee on Customer Service, which acts as the bridge between the various departments of the Bank and the Customer Service Committee of the Board.

The Bank has adopted CRM Next module as per the regulatory requirement for integration of multiple channels of complaints registration on a single common digital platform, for effective monitoring and timely review.

Bank's various Policies such as Customer Rights Policy and Customer Grievance Redressal Policy are in place as per the regulatory requirements and same are reviewed from time to time to incorporate the changes as per the directions/ guidelines of the regulatory authorities. All these policies are placed on public domain. We have appointed Internal Ombudsman as per the RBI guidelines to review the wholly/ partly rejected complaints and give decision.

The Bank has a full-fledged Call Centre located at two centre viz. Airoli (Navi Mumbai) and Begumpet (Hyderabad) providing 24X7 assistance to the customer/ non-customers.

Bank is committed to provide Customer Service of a high order in a transparent manner. Bank undertakes customer meetings on a regular basis to get the feedback of customers so as to enable the Bank to take appropriate decision on different banking products offered by the Bank.

2. Turnover of products and/services as a percentage of turnover from all products/ service that carry information about : NOT APPLICABLE

	As a percentage to total turnover
Environmental and social parameters relevant to the product	
Safe and responsible usage	
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following

	FY(2022-23)		Remark	PY(2021-22)		Remark
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy						

## Business Responsibility & Sustainability Report for FY 2022-23

Advertising						
Cyber-Security						
Delivery of essential services (Banking)	219822	1435		480351	2567	
Restrictive Trade Practices						
Unfair Trade Practices						
Other	14533	82		12099	157	

4. Details of instances of product recalls on account of safety issues : NOT APPLICABLE

	Number	Reasons for recall
Voluntary recalls		
Forced recalls		

5. Does the entity have a framework/policy of cyber security and risks related to data privacy? (Yes/No) : Yes  
if available, provide a web-link of the policy : [www.bankofindia.co.in](http://www.bankofindia.co.in)

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 customer; re-occurrence of instances of product recalls, penalty/action taken by regulatory authorities on safety of products/services.

### Leadership Indicators

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

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

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

4. Does the entity display product information on the product over and above what is mandated as per local laws? 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 ?.

5.Provide the following information relating to data breaches

a. .Number of instances of data braches along-with impact

b. Percentage of data breaches involving personally identifiable information of customer.