

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING FY 2022-23

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity : NA
2. Name of the Listed Entity : Bank of Maharashtra
3. Year of incorporation : 1935
4. Registered office address : Lokmangal, 1501, Shivajinagar, Pune
5. Corporate address : Lokmangal, 1501, Shivajinagar, Pune
6. E-mail : agmirm@mahabank.co.in
7. Telephone : 020-25614330
8. Website : <https://bankofmaharashtra.in>
9. Financial year for which reporting is being done : FY 2022-23
10. Name of the Stock Exchange(s) where shares are listed : BSE & NSE Limited
11. Paid-up Capital : Rs. 6730.50 Crores
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report :
Mr. Sanjay Rudra
General Manager, IRM
Tele: 020-25614220
Mr. Ashutosh Ranjan Sinha,
Assistant General Manager, IRM
Tele: 020-25614338
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. Products/services

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

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial Services- accepting of deposit and granting loans and providing other Financial Services.	Banking activities-Commercial & Retail Banking.	100%

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

S. No.	Product/Service	NIC Code	% of total Turnover Contributed
1.	Bank of Maharashtra operates in three business Verticals-Wholesale, Retail and Treasury. All the products and services are offered under these segments.	64191	100%

III. Operations

16. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	Not Applicable	Bank operates through 2203 Branches, 60 customer service outlets and 1734 ATMS, 596 recyclers and 1050 passbook printing kiosks. Bank has also 3432 Business Correspondent to provide basic Banking services.	--

17. Markets served by the entity:

a. Number of locations

Locations*	Number
National (No. of States)	Pan India Presence (All states and UTs (Except Lakshadweep and Ladakh) in India)

* No international presence.

b. What is the contribution of exports as a percentage of the total turnover of the entity?

- Not Applicable. (Bank is not having any export business. However, Bank is providing financial assistance & Financial services to exporters).

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. Bank provide services to all gender and different strata of the Society.

IV. Employees

18. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Particulars	Total (A)	Male		Female	
		No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES					
Permanent (D)	12977	9460	72.90	3517	27.10
Other than Permanent (E)	0	0	0	0	0
Total employees (D + E)	12977	9460	72.90	3517	27.10
WORKERS					
Permanent (F)	Not Applicable				
Other than Permanent (G)					
Total workers (F + G)					

b. Differently abled Employees and workers:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	295	235	79.66	60	20.33
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total differently abled employees (D + E)	295	235	79.66	60	20.33
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	NIL	NIL
Key Management Personnel	1	NIL	NIL

20. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

	FY 2022-23 (Turnover rate in current FY)			FY 2021-22 (Turnover rate in previous FY)			FY 2020-21 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	5.90	5.50	5.87	8.80	7.90	8.60	6.80	6.30	6.58
Permanent Workers	Not Applicable								

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

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

S. 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.	The Maharashtra Executor and Trustee Company Private Limited	Subsidiary	100%	No
2.	Maharashtra Gramin Bank	Associate	35%	No

VI. CSR Details

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: **No** (Public sector Banks are not registered under the Companies act. The provisions of Section 135 of Companies Act, 2013 on CSR are not applicable to Bank. However, Bank undertakes CSR activities at designated aspirational districts as identified by government bodies and at other than aspirational districts).

(ii) Turnover (in Rs.): - **Not Applicable**

(iii) Net worth (in Rs.): - **Not Applicable**

VII. Transparency and Disclosures Compliances

23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redressal policy)	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes, https://bankofmaharashtra.in/bank-policies	NIL	NIL	--	NIL	NIL	--

Investors (other than shareholders)	Yes, https://bankofmaharashtra.in/pgrs/register_grievance	NIL	NIL	--	NIL	NIL	--
Shareholders	Yes, https://bankofmaharashtra.in/pgrs/register_grievance	95	0	--	38	0	--
Employees & Workers	Yes, Whistle Blower Policy	22	2	Investigation is under process for 2 complaints.	17	17	--
Customers	Yes, https://bankofmaharashtra.in/pgrs/register_grievance	5609	37	Pending Complaints are within 30 days.	3236	0	--
Value Chain	--	--	--	--	--	--	--
Others (Please specify)	--	--	--	--	--	--	--

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	External Environment (Climate Change)	Risk	A Bank is in business of Financial Assets, Climate change can impact physical Assets.	Bank will adopt measures to mitigate Physical Risk & Transition Risk.	Climate Change can significantly affect the prices of assets if it reduces the future cash flow and make them more volatile. Climate risks affect the value of assets used as security for loans and thereby the potential losses that lender face, if borrowers can't meet their repayments. Climate change can also affect the ability of households and businesses to meet their repayments because of the impact it can have on their incomes. Bank is having offices Pan India, and hence significant climate event can impact physical assets.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
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)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	https://bankofmaharashtra.in/banks-policies								
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)	Not Applicable								
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, 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.	Bank has not set any Specific target or Goal. However, Bank is committed for the compliance of the same.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Bank has issued the Guidelines and policies covering the Principles of Business Responsibility and Sustainable Development, which has to be followed by the branches and field functionaries. The Performance of the policies is reviewed annually by the Board from time to time.								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (<i>listed entity has flexibility regarding the placement of this disclosure</i>)									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Asheesh Pandey 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.	Various Policies covering Business Responsibility and Sustainability related issues are approved by Management Committee of Board (MCB), Audit Committee of Board (ACB), Risk Management Committee (RMC) and Customer Service Committee of Board (CSCB).								

10. Details of Review of NGRBCs by the Company:																		
Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	Review is taken by The Board/ Committees of the Board.									Annually or as and when required								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Review is taken by The Board/ Committees of the Board.									Annually or as and when required								
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.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9									
										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	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

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”. 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 and ethically responsible.

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

Essential Indicators					
1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:					
Segment	Total number of training and awareness programme held	Topics/Principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes		
Board of Directors	7	Business conduction through ethical and transparent governance	88%		
Key Managerial Personnel	1	Ethics in Banking	100%		
Employees other than BoD and KMPs	3212	Ethics in Banking	24.90%		
2. Details of fines / penalties/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity’s website):					
Monetary (Amount in Crores)					
	NGRB Principle	Name of the regulatory/enforcement agencies/	Amount (In INR)	Brief of the case	Has an appeal been preferred?
Penalty/ Fine	Customer Services	RBI	1.20	Penalty for Deficiency observed in Cash Management & other regulatory lapses.	No
Settlement					
Compounding					
Non-Monetary					
	NGRBC Principle	Name of the regulatory/enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred?	
Imprisonment	NIL				
Punishment	NIL				

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies / judicial institutions.
Not Applicable	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

- Yes, Bank is having an anti-corruption or anti-bribery policy. The Weblink of the policy is <https://bankofmaharashtra.in/policies>.

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 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	Not Applicable	Not Applicable

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

	FY 2022-23 (Current Financial Year)		FY 2021-22 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of Complaints received in relation to issues of conflict of Interest of the Directors.	NIL	NIL	NIL	NIL
Number of Complaints received in relation to issues of conflict of Interest of the KMPs.	NIL	NIL	NIL	NIL

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

- Not Applicable

Leadership Indicators		
1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:		
Total number of awareness programmes held	Topics/ principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Not Applicable		
2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No)		
<ul style="list-style-type: none"> • Yes. 		

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

Essential Indicators

- Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R & D	Not Applicable	Not Applicable	Not Applicable
Capex	Not Applicable	Not Applicable	Not Applicable

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)
 - No, being in the financial Services sector, material purchase for operations is not significant except for paper. Bank has taken various step to reduce the usage of paper through various means such as digitalization of various activity, e-meeting etc. For procurement of equipment, Bank ensures that energy efficiency standards are considered during the purchase of electronic equipment such as computers, laptops, lighting devices, AC's etc.
 - If yes, what percentage of inputs were sourced sustainably?
 - Not Applicable.
- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.
 - Bank is providing financial products; this is not applicable.
- 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.
 - Bank is providing financial products; this is not applicable.

Leadership Indicators

- Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of Product /Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not Applicable					

- 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 the Product / Service	Description of the risk / concern	Action Taken
Not Applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Not Applicable	Not Applicable	Not Applicable

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not Applicable			Not Applicable		
E-waste						
Hazardous waste						
Other waste						

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

Indicate Product Category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not Applicable	Not Applicable

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

Essential Indicators											
1. a. Details of measures for the well-being of employees:											
Category	% of employees covered by										
	Total (A)	Health Insurance		Accident insurance		Maternity # Benefits		Paternity # Benefits		Day Care Facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	9460	9460	100%	9282	100%	0	0	504	100%	NA	NA
Female	3517	3517	100%	3517	100%	231	100%	0	0	NA	NA
Total	12977	12977	100%	12977	100%	231	100%	504	100%	-----	-----
Other than Permanent employees											
Male	Not Applicable										
Female											
Total											
# All the Employees are covered under the respective benefits.											
b. Details of measures for the well-being of workers:											
Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	Not Applicable										
Female											
Total											
Other than Permanent workers											
Male	Not Applicable										
Female											
Total											
2. Details of retirement benefits, for Current FY and Previous Financial Year.											
Benefits	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)							
	No. of Employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of Employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)					
Provident Fund	30.71%	--	Yes	35.26%	--	Yes					
Gratuity	100%		N.A	100%		N.A					
ESI	NA		N.A	NA		N.A					
Others- (NPS)	69.29%		Yes	64.74%		Yes					
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.											
<ul style="list-style-type: none"> • Yes, the premises/offices of the Bank are easily accessible to differently abled employees as per the requirements of the rights of person with disabilities Act 2016. 											

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, <https://bankofmaharashtra.in/banks-policies>

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	100.00%	100.00%	Not Applicable	
Female	91.77%	100.00%		
Total	95.87%	100.00%		

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	
Permanent Employees	Bank has in place a dedicated portal for early submission and early resolution of grievances for all employees.
Other than Permanent Employees	Not Applicable

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

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Total Employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association (s) or union (B)	%(B/A)	Total Employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or union (B)	%(B/A)
Total Permanent Employees	12977	11498	88.60	12721	11609	91.26
Male	9460	8499	89.84	9282	8617	92.84
Female	3517	2999	85.27	3439	2992	87.00
Total Permanent Workers	Not Applicable					
Male						
Female						

8. Details of training given to employees and workers:

Category	FY 2022-23 (Current Financial Year)					FY 2021-22 (Previous Financial Year)				
	Total (A)	On Healthy and Safety measures		On Skill Upgradation		Total (D)	On Healthy and Safety measures		On Skill Upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Male	8369	562	6.71	7807	93.29	7161	409	5.71	6752	94.29
Female	2133	181	8.48	1952	91.52	1624	63	3.88	1561	96.12
Total	10502	743	7.07	9759	92.93	8785	472	5.37	8313	94.63

Workers	
Male	Not Applicable
Female	
Total	

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

Category	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Total (A)	No. (B)	% (B /A)	Total (C)	No. (D)	% (D /C)
Employees						
Male	5324	5324	100%	4788	4788	100%
Female	2034	2034	100%	1888	1888	100%
Total	7358	7358	100%	6676	6676	100%
Workers						
Male	Not Applicable					
Female						
Total						

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? **(Yes/ No)**. If yes, the coverage such system?

- Yes.

All Branches and administrative offices are equipped with First Aid Box, Firefighting system & Security Surveillance system. Categorization of the Branches is based on the Risk perception.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

- Bank determine the severity and likelihood of incidents that could result for identified hazard, and use this information to prioritize corrective actions. The Process used to identify work-related hazards and assess risks on a routine and non-routine basis by the Bank are as below:

-

1. Collect existing information about workplace hazards.
2. Inspect the workplace for safety hazards.
3. Identify health hazards.
4. Conduct incident investigations.
5. Identify hazards associated with emergency and non-routine situations.
6. Characterize the nature of identified hazards, identify interim control measures, and prioritize the hazards for control.

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)

- Not Applicable

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/No)

- Yes.

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

Safety Incident/Number	Category	FY 2022-23 Current FY	FY 2021-22 Previous FY
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers	Not Applicable	Not Applicable
Total recordable work-	Employees	NIL	NIL

related injuries	Workers	Not Applicable	Not Applicable
No. of fatalities	Employees	NIL	NIL
	Workers	Not Applicable	Not Applicable
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	Not Applicable	Not Applicable

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

- Bank ensure to have all the measure to control any unwanted incident for safety and healthy workplace for Bank's employee. Relevant policy & guidelines are in place to ensure such safety measures for working employee.

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

	FY 2022-23 (Current Financial Year)			FY 2021-22 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remark	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NIL	NIL	----	NIL	NIL	----
Health & Safety	NIL	NIL	----	NIL	NIL	----

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	Not Applicable
Working Conditions	

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

- Banks security department conducts mock fire drill on regular interval to educate the employee about any fire safety related incidents. The Security Department also issues guidelines regarding safety measures to be undertaken at Branches and Offices during the holidays.
- Branches/Offices through which Bank operates are of Conducive environment. Bank is taking steps to make the premises clean & keep it hygiene.

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).
 - Yes, Bank is providing personal accidental insurance coverage for all employees. Also bank has scheme for appointment on compassionate ground as well as monetary compensation benefit scheme. Bank also provide reimbursement of Medical Check-up Expenses.
- Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.
 - Not Applicable.
- Provide the number of employees / workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
<i>Employees</i>	0	0	0	0
<i>Workers</i>	Not Applicable			

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

Bank provides training program for employees on the verge of retirement which includes Lifestyle, Health and Financial Management.

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	Not Applicable
Working Conditions	

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

- Not Applicable

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

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.
 - Bank has identified the following as stakeholders:
Those who are availing our Banking Products or Services. Shareholders, Employees, Vendors. State Governments, being convenor for the State Level Bankers' Committee.
2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of Communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), other	Frequency of engagement (Annually/ Half yearly/ Quarterly/others- please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholder	No	E-mail, Written Communications, Meetings & Newspaper	Annually, Half-yearly or as per statutory requirement.	Queries raised by the Shareholders.
Customer	No	E-mail, Written Communications & Newspaper	Annually, Half-yearly or as per requirement.	To get the feedback on Bank's services, products, any other requirements, Customer Grievances etc.
Employee	No	Written Communications, E-mail.	Annually, Half-yearly or as per requirement.	For Better compliance of various regulatory and better customer service. To make aware about corporate goals, code of conduct etc.
Communities	*	News paper, pamphlets, Broachers, Advisement Meetings	On an on-going basis	To seek the feed back on Bank's services and to assess the requirement of society at large.
State Governments	No	E-mail, Written Communications, Meetings	Annually, Half-yearly or as per requirement.	To draw the Credit plan for development.

* The Bank has identified people with disabilities, Children as its disadvantaged, vulnerable and marginalized stakeholders as communities.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.
 - Through Shareholders Meeting, town hall meeting with the employees, customer meets, organised events, various outreach programme, suggestion box, Consultation between stakeholders and Bank on various topics takes place.
2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.
 - Wherever considered feasible, Inputs & Suggestion of Shareholders are being incorporated into the policies and activities.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2022-23 Current Financial Year			FY 2021-22 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	12977	3106	23.93%	12721	722	5.67%
Other than permanent	----	----	----	----	----	----
Total Employees	12977	3106	23.93%	12721	722	5.67%
Workers						
Permanent	Not Applicable					
Other than permanent						
Total Workers						

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

Category	FY 2022-23 Current Financial Year					FY 2021-22 Previous Financial Year				
	Total (A)	Equal to Minimum		More than Minimum		Total (D)	Equal to Minimum		More than Minimum	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent	12977	--	--	12977		12721	--	--	12721	
Male	9460	--	--	9460	100%	9282	--	--	9282	100%
Female	3517	--	--	3517	100%	3439	--	--	3439	100%
Other than Permanent										
Male	Not Applicable									
Female										
Workers										
Permanent										
Male	Not Applicable									
Female										
Other than Permanent										
Male	Not Applicable									
Female										

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (Monthly)	Number	Median remuneration/ salary/ wages of respective category (Monthly)
Board of Directors (BoD)	8	278392	0	0
Key Managerial Personnel	1	242121.47	0	0
Employees other than BoD and KMP	9454	79521.79	3441	79438.12
Workers	Not Applicable			

3. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

- Yes.

4. Describe the internal mechanisms in place to redress grievances related to human rights issues.

- SC, ST, OBC grievances cell with liaising officer is provided at HO and Zonal offices respectively.
- Sexual harassment Redressal committee is also available at HO and zonal offices.
- Employees can refer their grievances through Whistle blower policy.

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

	FY <u>2022-23</u> Current Financial Year			FY 2021-22 Previous Financial		
	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	5	0	--	0	0	--
Discrimination at Workplace	0	0	--	0	0	--
Child Labour	0	0	--	0	0	--
Forced Labour/Involuntary Labour	0	0	--	0	0	--
Wages	0	0	--	0	0	--
Other human rights related	0	0	--	0	0	--

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

- Yes (Internal Grievance Redressal System).

8. Do human rights requirements form part of your business agreements and contracts?

- Yes

9. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Not accessed during the last Financial year
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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

- Not Applicable

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

- Not Applicable

2. Details of the scope and coverage of any Human rights due-diligence conducted.

- Not Applicable

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

- Yes, Banks premises of head office, zonal offices are conveniently accessible for person with disability.

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	Not Applicable
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

- Not Applicable

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

Essential Indicators

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

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Total electricity consumption (A)	* Electricity Consumption of Rs. 49.02 Crores.	* Electricity Consumption of Rs. 42.71 Crores.
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumption (A+B+C)	Rs. 49.02 Crores.	Rs. 49.02 Crores.
Energy intensity per rupee of turnover (Total energy consumption/turnover in rupees)		
Energy intensity (optional) – the relevant metric may be selected by the entity		

- Since Bank is operating through multiple office Pan India, Electricity Consumption data is entered in INR as the actual consumption in joules or multiples is not available. The Cost of per unit of Electricity is increased Pan India in the FY 2023-23 from FY 2021-22, so that the Consumption cost electricity in last year is increased from the previous year.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency?

- No

2.Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

- Not Applicable.

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2022-23 (Current Financial Year)	FY 2021-22 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		

Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	
Total volume of water consumption (in kilolitres)	
Water intensity per rupee of turnover (<i>Water consumed / turnover</i>)	
Water intensity (<i>optional</i>) – 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

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:

Parameter	Please specify Unit	FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)
NOx		Not Applicable	
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- Not Applicable.

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)		Not Applicable	
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)			
Total Scope 1 and Scope 2 emissions per rupee of turnover			
Total Scope 1 and Scope 2 emission intensity (<i>optional</i>) – 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.

- Not Applicable

7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.

- Not Applicable

8. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)		
Bio-medical waste (C)		
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)		
Total (A+B + C + D + E + F + G+ H)		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled		
(ii) Re-used		
(iii) Other recovery operations		
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration		
(ii) Landfilling		
(iii) Other disposal operations		
Total		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- Not Applicable

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.

All the waste collected in the Head Office are stored at one place and the same is disposed off in PMC Garbage Collection vehicle after segregation of the items on regular basis. All the Paper waste, cardboards, damaged boxes are stored and the same is disposed by the Scrap Vendor as an when required. Department has issued circulars to branches and Zonal Offices for banning the use of plastic in the premises. During the repair / renovation works Bank has adopted the policy that the concerned vendors executing the works should dispose the debris only as per PMC norms. Mostly, organic items are used for cleaning & maintenance of premises.

The Bank has entered into an MoU with a renowned agency to carry out the E-Waste Management in an eco-friendly manner. Under the MoU, the Agency shall collect the E-Waste from the Banks Premises and dispose the same in an eco-friendly manner. The Agency shall also recycle the E-Waste wherever possible.

Besides this being a Banking Organization, there is no presence of hazardous and toxic chemicals in the products and processes.

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:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not Applicable			

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

Name and brief details of Project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

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). If not, provide details of all such non-compliances, in the following format:

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Not Applicable				

Leadership Indicators

1. 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 (Current FY)	FY 2021-22 (Previous FY)
From renewable sources		
Total electricity consumption (A)	2,90,202 KWH	1,69,225 KWH
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	--	--
Total energy consumed from renewable sources (A+B+C)	2,90,202 KWH	1,69,225 KWH
From non-renewable sources		
Total electricity consumption (D)	Not Applicable	
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) If yes, name of the external agency.

- No

2. Provide the following details related to water discharged:

Parameter	FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	Not Applicable	
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater	Not Applicable	
- 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	Not Applicable	
- No treatment		
- With treatment – please specify level of Treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- Not Applicable.

3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information: (i)

Name of the area

(ii) Nature of operations

(iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (<i>Water consumed / turnover</i>)		
Water intensity (<i>optional</i>) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	Not Applicable	
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- Not Applicable.

4. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)			
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (<i>optional</i>) – the relevant metric may be selected by the entity			Not Applicable

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- Not Applicable.

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.

- Not Applicable.

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:

Sr. No	Initiative undertaken	Details of the initiative (<i>Web-link, if any, may be provided along-with summary</i>)	Outcome of the initiative
		Not Applicable.	

7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Bank has in place a policy on Business Continuity Policy which ensures preparedness of an organization to ensure continuity, resumption and recovery of critical business processes at an agreed level and limit the impact of the disaster on people, processes and infrastructure including IT. The Business Continuity Plan acts as a prerequisite for minimising the adverse effect of important areas of Operational Risk with respect to High-Impact Low Probability Disruptions. The Policy contains guidelines to ensure continuity of Business through implementation of contingency plans to restore normal business functioning of branches if disrupted or system failure arises. The Policy discusses about the Standing Operating procedure and various steps to be taken as a response to a disaster and important elements to be put in place for disaster recovery. Bank has also formed various committees at Zonal Office and Head Office level which conducts mock drill to gauge the effectiveness of the evacuation plan in view of any emergency such as fire, riots, etc. and improve upon the same. Bank gives utmost importance to its human resources and issues regular guidelines for safety mechanism to be put in place.

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.

- Not Applicable.

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

- Not Applicable.

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

Essential Indicators						
1. a. Number of affiliations with trade and industry chambers/ associations.						
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.						
S. No.	Name of the trade and industry chambers/ Associations			Reach of trade and industry chambers/ associations (State/National)		
1	Indian Bank Association (IBA)			National		
2	Indian Institute of Banking & Finance (IIBF)			National		
3	National Institute of Bank Management (NIBM)			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.						
Name of Authority		Brief of the case		Corrective action taken		
NIL						
Leadership Indicators						
1. Details of public policy positions advocated by the entity:						
S. No.	Public Policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half Yearly/ Quarterly/ others- please specify)	Web Link, if available	
NIL						

PRINCIPLE 8 - Businesses should promote inclusive growth and equitable development

Essential Indicators						
1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.						
Name and brief details of Project	SIA Notification No.	Date of Notification	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes / No)	Relevant Web Link	
NIL						
<p>Bank has actively participated in the various Financial Inclusion Programmes covering varied rural activities, such as increasing access to banking services through establishment of Kiosk Model Bank Business outlet / Banking touch points, mobilizing PMJDY Accounts, support under PMJDY OD, Aadhar Enrolment, enhancing financial literacy through Financial Literacy Centres and rural branches. In this regard Bank has opened more than 8 lakhs accounts under PMJDY.</p>						
2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:						
S. No.	Name of Project for which R&R is ongoing	State	District	No. of Projects Affected Families (PAFs)	%age of PAFs covered by R&R	Amounts paid by PAFs in the FY (In INR)
Not Applicable						
3. Describe the mechanisms to receive and redress grievances of the community.						
<p>The customer of the Bank can raise their complaint directly through Branches of the Bank. Besides this there is a Mahaseva Service of the Bank with designated toll free number for raising any complaint. Customers can also directly lodge their complaint on the Bank's Website.</p> <p>To redress the complaint received from the customer, an escalation matrix is in place wherein the complaint is first resolved at the Branch Level, then at Zonal Office Level and even if the complaint is still un-resolved, it is escalated to Bank's Principal Nodal Officer at Head Office.</p> <p>Also, for redressing the grievances of the community we are having well designed portal for addressing the same. After receiving the complaint, Grievance Officers at different level are able to redress the grievances at the earliest.</p> <p>To enable the customers to voice their grievances or offer suggestions for improvement in customer service, "Customer Day" is observed at all the offices of the Bank covering branches, Zonal offices and Head office, on 15th of every month (If 15th is holiday, then on preceding working day).</p> <p>Customer can lodge complaints from our website also by visiting https://bankofmaharashtra.in/complaints-grievances.</p>						
4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:						
		FY 2022-23 (Current FY)	FY 2021-22 (Previous FY)			
Directly sourced from MSMEs/ small producers		Not Applicable				
Sourced directly from within the districts and neighbouring districts						
Leadership Indicators						

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

Details of negative social impact identified	Corrective action taken
NIL	

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

S. No.	State	Aspirational District	Amount spent (In INR)
1.	Maharashtra	Washim	55,000
2.	Maharashtra	Gadchiroli	50,000
3.	Maharashtra	Nandurbar	3,16,000

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

- The Bank has a policy in place which provides for annual procurement of minimum 20% of goods and services from MSMEs and out of the 20%, 4% is to be procured from MSMEs owned by SCs and STs.
- Besides the above Banks also has guidelines in place for procurement of various goods and services from GeM Portal to allow transparency in various transactions and make the system corruption free.

3. 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:

S. No.	Intellectual Property based on traditional Knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes/ No)	Basis of calculating benefit share
Not Applicable				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
Not Applicable		

4. Details of beneficiaries of CSR Projects: (data of FY 2022-23 in aspirational districts)

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Conducting financial awareness camps at various remote location in Nandurbar district under Maha Jansamruddhi- FI & Awareness Program	590	100%
2	Organising SHG Financial Assistance & Awareness camps under Maha- Samuhdhan (Mission Utkarsh)	255000	100%
3	Healthcare Kit distribution to tribal women working at oil extraction plants at Amani village Washim	100	100%
4	Organising camps for women for Financial Inclusion and awareness at Gadchiroli	1000	100%

Details of beneficiaries of CSR Projects: (data of FY 2022-23 in other than aspirational districts)

S. No.	CSR Project	No. of persons	% of beneficiaries
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		benefitted from CSR Projects	from vulnerable and marginalized groups
1	Sponsorship to Arpoorkara temple trust for Annadanam feast (Food Distribution)	200	20
2	Sponsorship to IIT Patna for " International Conference on Data Science & Artificial Intelligence 2022"	100	18
3	Sponsorship to B N Rao Health Foundation for conducting free Medical Camp at Karimnagar	300	40
4	Sponsorship for Renovation of David Sasoon Infirm Asylum	300	100
5	Sponsorship to ICC Women Entrepreneurship Council for IWEC Women Business Mela - conference for women entrepreneurs	200	40
6	Sponsorship to Savitribai Phule University for "28th Colloquium to Microplantology - programme on environment , Industrial applications of micropaleontology & Stratigraphy"	100	10
7	Sponsorship to Machhal batalian Jammu & Kashmir for event "Veermata meet Atoot Bandhan- Guardians meeting of martyred soldiers "	100	5
8	Sponsorship to Zila Parishad Nagpur for exhibition "SARAS 2022 -EXHIBITION" of Self Help Groups products display	500	30
9	Sponsorship to TERRE Policy Centre for "Envirothon 2022" - Marathon for Environment awareness	100	30
10	Sponsorship to Kendriya Vidyalaya Ganesh Khind for purchase of Napkin Vending Incinerators	400	3
11	Sponsorship for " Incquilab's Education Expo" -2 days Education Expo focusing on Higher and Professional Education awareness among youth	200	20
12	Sponsorship for Drinking water supply to devotees during Alandi to Pandharpur procession	1000	70
13	Sponsorship to for "India Development & Scheme Expo" -19th Run against Drug Abuse & Thematic Expo	100	20
14	Sponsorship CII Tamilnadu for " MSME Conclave"	150	20
15	Sponsorship to Solapur Police Department for purchase of 20 Barricades during "Ashawari 2022"	500	30
16	Sponsorship to CHD Group- a non-profit organization involved in the education and overall wellbeing of under privileged children for purchase of chairs	42	100
17	Sponsorship to Sakal Agrowan for FPC meet 2022 - conference of farmer producer companies	200	30
18	Sponsorship to Choorakkavu Devi Temple, Kottayam for construction of temple premises	1000	30
19	Sponsorship to Maharashtra Cricket Association for "Inter selection tournament for Disabled"	22	100
20	Sponsorship for "Runathon of hope" promoting Social Work	900	30
21	Sponsorship to Seth GS Medical & KEM Hospital for event supporting CPAA (Cancer Patients Aid Association) in fight with cancer	100	80
22	Sponsorship to Basant Social Foundation for felicitation of teachers of under privileged & meritorious students on Teachers day	300	10

23	Sponsorship to Bharat Vikas Parisad for organising competition Bharat ko jano & Rashtriya samuh gaan	100	20
24	Sponsorship to Janjati Kalyan Kendra , society working for overall development of the underprivileged community for purchase of commuting vehicle for remote tribal area	300	80
25	Sponsorship for Installation of Water Purifier at Primary School to "Mandavi Shikshan Prasarak Mandal, an education promoting trust for underprivileged tribal people.	200	20
26	Sponsorship to Shree Ganesh Mandir Tekadi, Nagpur for purchase of vehicle for performing social work and social activities taking care of animals etc.	200	60
27	Sponsorship to para-athlete representing India in Athletics in "IWAS 2022 World Games" at Vila Real Desanto Antonio ,Portugal	1	100
28	Sponsorship to Bahujan Hitay Boys Hostel for SC/ST students and under privileged	250	100
29	Sponsorship for organizing an awareness program on Breast Cancer by conducting a marathon event by the name " Trust –In Run "	100	30
30	Sponsorship to Prism Foundation for expansion & improvement existing facilities for the cause of Special Education for underprivileged children	200	100
31	Sponsorship to Samvidhan Foundation for walk for samvidhan - 26th November Constitution day	150	100
32	Sponsorship to Blind Organization of India, Mumbai for providing Folding Canes to visually Challenged	25	100
33	Distribution of Food ,sweets, stationary on Mahaparinirvan Din at Chaityabhumi, Mumbai	100000	100
34	Sponsorship for organising blood donation camp	100	10
35	Sponsorship to Bhimthadi Jatra (a National level exhibition for women Entrepreneurs and SHG)	200	60
37	Sponsorship for Online training for organ donation to students	100	20
38	Sponsorship to Maharashtra NCC Cadets for procurement of electronic equipment's to educate NCC cadets on Financial Literacy during the Annual Training Camps at all seven Gp HQs level.	80	10
39	Sponsorship for free distribution of 10000 exam guidance questionnaire books among needy students	1000	20
40	Sponsorship to Maharashtra State Rural Livelihood Mission (MSRLM) for Divisional & State Level Skill & Knowledge Competition of RSETI trained women	80	10
41	Sponsorship for Inter school sports competition for Girl students participating in various sports events	100	10
42	Sponsorship for organizing "Women's Empowerment Event" - inspirational speeches from women who have created a mark in the society	100	40
43	Financial support for renovating of library for helping in education of underprivileged students and exam aspirants of SC/ST and weaker community	800	100
44	Sponsorship to Kamayani Prashikshan & Sanshodhan Society for carrying our Research Project Training Program for Mentally Challenged Children	200	100

45	Financial support for the event supporting martyr's families	100	20
46	Donation for providing Furniture for Old age home at Malegaon	80	100
47	Donation for Building Hostel facility and educational expenses of Socially and economically weaker students.	40	100

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

Essential Indicators						
1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.						
<p>Grievance Redressal Policy: - The Policy outlines the framework for addressing customer grievances; it aims at minimizing instances of customer complaints and grievances through a well-structured escalation matrix and pre-defined TAT's depending upon the nature of complaint. The purpose is to ensure prompt as well as effective Redressal of customer complaints.</p> <p>Grievance Redressal Mechanism: - The Grievance Redressal Mechanism has been identified and defined the roles & responsibilities at each level. Mechanism to resolve the complaints and Standard Operating Practices has been defined at all level to speed up the process of grievance Redressal.</p> <p>SPGRS: - In order to maintain & redress various Sources of complaints, Bank has developed an inhouse software named as SPGRS (Standardized Public Grievances Redressal System). Through this system the lead time for processing and decision making become quicker. By punching the details in the system, the complaints will be escalated to higher level automatically if not entertained. Customer can check the status of their complaints online at any time. The system is customer friendly, hence customer will have satisfaction that these grievances are reached to Redressal authority.</p>						
2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:						
					As a percentage to total turnover	
Environmental and social parameters relevant to the product					Not Applicable	
Safe and responsible usage						
Recycling and/or safe disposal						
3. Number of consumer complaints in respect of the following:						
	FY 2022-23 (Current Financial Year)		Remarks	FY 2021-22 (Previous Financial Year)		Remarks
	Receive d during the year	Pending resolutio n at end of year		Receive d during the year	Pending resolutio n at end of year	
Data Privacy	0	0		0	0	
Advertisin g	0	0		0	0	
Cyber- security	0	0		0	0	
Delivery of essential services	3600	21	Services related Complaints	1779	1	Services related complaints
Restrictiv e Trade Practices	0	0		0	0	
Other	2009	16	Transactio ns related Complaints	1457	5	Transactio ns related Complaints

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	0	NA
Forced recalls	0	NA

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? **(Yes/No)** If available, provide a web-link of the policy.

- YES, Weblink: - <https://bankofmaharashtra.in/privacy-policy>.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

- No, such incident happened related to cyber security or impacting the data privacy of customers.

Leadership Indicators

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

- Information on Products & Services of the entity can be accessed from Bank's website, social media handles, Government Scheme through Jansamarth Portal, DMS Screens, Press Releases.

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

- Bank uses various mediums such as SMS, Social Media, email newsletters, DMS Screens at branches to inform and educate consumers about safe and responsible usage of products and/or services. Security Tips are circulated among customers through social media platforms.

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

- Bank uses various mediums such as SMS, Social Media, Websites, DMS Screens at branches 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? (Yes/No/Not Applicable) If yes, provide details in brief.

- Not Applicable

Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole?

- Yes, Through E-Mail.

5. Provide the following information relating to data breaches:

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

- No instances of Data Breach of Bank's system.

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

- Not Applicable