SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

DEPT : SECRETARIAL
REF. No. : SEC/ST.EX.STT/66/2026-27
DATE : July 27, 2026

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218

Dear Madam/ Sir,

Sub: Business Responsibility and Sustainability Report for the Financial Year 2025-26

Pursuant to Regulation 34 (2) (f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations") read with SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, we are submitting herewith the Business Responsibility and Sustainability Report (BRSR) of the Bank for Financial Year 2025-26. The BRSR also forms the part of the Annual Report for the Financial Year 2025-26, submitted to the Exchanges vide letter no. SEC/ST.EX.STT/65/2026-27 dated July 27, 2026.

The aforesaid information is also being hosted on the website of the Bank under - https://www.southindianbank.bank.in/investors-desk/annual-reports/annual-report-for-the-fy-2025-26

Kindly take the information on record.

Yours faithfully,

JIMMY MATHEW Digitally signed by JIMMY MATHEW Date: 2026.07.27 20:06:38 +05'30'

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

Annexure - D

Business Responsibility and Sustainability Reporting by listed entities

SECTION A : GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

Sr. No.	Particulars	
1	Corporate Identity Number (CIN) of the Listed Entity	L65191KL1929PLC001017
2	Name of the Listed Entity	The South Indian Bank Limited
3	Year of incorporation	1929
4	Registered office address	SIB House, TB Road, Mission Quarters, Thrissur 680001, Kerala, India
5	Corporate address	SIB House, TB Road, Mission Quarters, Thrissur 680001, Kerala, India
6	E-mail	sibcorporate@sib.bank.in
7	Telephone	+91-487-2420020
8	Website	www.southindianbank.bank.in
9	Financial year for which reporting is being done	2025-26
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) & BSE Limited (BSE)
11	Paid-up Capital	Rs. 261,75,67,904/-
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. Dhilip N Kumar Chief Manager and Deputy Nodal Officer, Secretarial Department +91-487-2429333 sibagm@sib.bank.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).	On a standalone basis
14	Name of assessment or assurance provider	NA
15	Type of assessment or assurance obtained	NA

II. PRODUCT & SERVICES

16. 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	Financial and Insurance Services	Banking activities by Central, Commercial and Savings Banks	100%

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

Sr. No.	Product / Service	NIC Code	% of total Turnover contributed
1	Banking & Financial Services	64191	100%

III. OPERATIONS

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

Location	Number of plants	Number of Offices	Total
National	NA	948 Branches, 3 Satellite Branches, 2 Ultra Small Branches, 19 Regional Offices, 1 Service Branch	973
International	NA	1 Representative Office in Dubai	1

19. Markets served by the entity:

a. Number of Locations

Locations	Number
National (No. of States)	26 States and 4 Union Territories
International (No. of Countries)	1 (Representative Office)

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

Not Applicable

c. A brief on types of customers

The South Indian Bank Limited (the Bank) has positioned itself as a prominent player in the Indian banking sector, with a strategic focus on Retail Banking, Corporate Banking, and Treasury Operations. By investing heavily in advanced technology, the Bank offers efficient and secure digital banking services, including SIBerNET (internet banking) and the SIB Mirror+ app (mobile banking).

Retail Banking: Retail Banking is at the heart of SIB's business strategy. The Bank provides a variety of deposit schemes such as savings accounts, current accounts, fixed deposits, and recurring deposits, all tailored to meet the diverse needs of customers with competitive interest rates and flexibility. SIB also offers a wide range of loan products, including home loans, personal loans, vehicle loans, and gold loans, helping customers achieve their financial goals and aspirations. By embracing fintech innovations, the Bank provides fintech loan solutions that require minimal documentation and offer quick disbursements.

Corporate Banking: The Corporate Banking is another key focus area of the Bank. The Bank offers an extensive range of products and services to address the financial needs of businesses and corporates, including working capital finance, term loans and trade finance facilities such as Letters of Credit and Bank Guarantees.

The Bank places a strong emphasis on small and medium enterprises (SMEs), providing customized financial solutions to support their growth and operational requirements. As a part of our commitment to inclusive and equitable growth our Bank actively engages in initiatives aligned with priority sector customers. These sectors include agriculture, SME and marginal sectors.

Comprehensive Financial Solutions: To offer holistic financial solutions, the Bank provides a range of third-party products beyond traditional banking services. These include life insurance, health and general insurance, mutual funds, demat and trading services, pension plans, and loans against securities.

National Presence and Customer Growth

With a robust network of 948 branches nationwide, the Bank upholds a customer-centric approach. As on March 31, 2026, the Bank's total business reached ₹2.23 lakh Crores, reflecting an impressive 14.6% increase from previous Fiscal Year. Due to aggressive customer acquisition efforts, the customer base of the Bank has expanded significantly from 8.0 million as on March 31, 2025, to 8.3 million as on March 31, 2026. By focusing on these core areas and continuously leveraging technological advancements, the Bank effectively meets the diverse needs of its customers while driving business growth and enhancing operational efficiency.

IV. EMPLOYEES

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Sr. No.	Particulars	Total (A)	Male		Female	
			No.(B)	%(B/A)	No.(C)	%(C/A)
Employees						
1	Permanent (D)	8998	4810	53.46%	4188	46.54%
2	Other than Permanent (E)	149	104	69.80%	45	30.20%
3	Total employees (D+E)	9147	4914	53.72%	4233	46.28%
Workers*						
4	Permanent (F)	NA				
5	Other than Permanent (G)					
6	Total workers (F+G)					

*The 'Employees' category includes both Officers and Award Staff. To avoid duplication, Bank has not reported anyone under workers, though Clerical and Sub Staff may also qualify under the definition of worker.

b. Differently abled Employees and workers:

Sr. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Differently Abled Employees						
1	Permanent (D)	7	5	71.43%	2	28.57%
2	Other than Permanent (E)	0	0	0	0	0
3	Total differently abled employees (D+E)	7	5	71.43%	2	28.57%
Differently Abled Workers						
4	Permanent (F)	NA				
5	Other than Permanent (G)					
6	Total differently abled workers (F+G)					

21. Participation/Inclusion/Representation of women:

Particulars	Total (A)	No. and percentage of Females	
		No.(B)	% (B/A)
Board of Directors (BoD)*	10	1	10%
Key Management Personnel (KMP)*	4	0	0%

*MD & CEO and an Executive Director are included in both Board of Directors and Key Management Personnel.

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

	FY 2025-26 (Turnover Rate in current FY)			FY 2024-25 (Turnover Rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	6.77%	5.15%	6.02%	5.72%	4.55%	4.97%	5.46%	3.67%	4.64%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23. (a) Name of holding / subsidiary / associate companies / 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	SIB Operations and Services Limited (SIBOSL)	Subsidiary	100%	No

VI. CSR DETAILS

24.

(i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
(ii) Turnover (in ₹)	1,18,55,98,89,415.45
(iii) Net worth (in ₹)	1,10,03,62,62,235.99

VII. TRANSPARENCY AND DISCLOSURE COMPLIANCES

25. 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 redress policy)	FY 2025-26 (Current Financial Year)			FY 2024-25 (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://www.southindianbank.bank.in/userfiles/file/grievance_redressal_policy.pdf	0	0	NA	0	0	NA
Investors (other than shareholders)	Yes https://www.southindianbank.bank.in/investors-desk/shareholders-information/redressal-of-investor-complaints	0	0	NA	0	0	NA
Shareholders	Yes https://www.southindianbank.bank.in/investors-desk/shareholders-information/redressal-of-investor-complaints	42	0	NA	157	0	NA
Employees and workers	Yes, the same is made available on the Bank's intranet and it is accessible to all the employees	7	0	NA	9	0	NA
Customers	Yes https://www.southindianbank.bank.in/userfiles/file/grievance_redressal_policy.pdf	30841	696	Out of the 696 complaints, 106 complaints were created post 16.03.2026 and all these are well within the stipulated Turn Around Time.	37604	715	Out of the 715 complaints, 88 complaints were created post 23.03.2025 and none of this exceeded stipulated Turn Around Time.
Value Chain Partners	Yes	0	0	NA	0	0	NA
Other (please specify)	-	-	-	-	-	-	-

26. 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)
1	Farming Community Empowerment	Opportunity & Risk	Lending to farming communities presents a significant opportunity for the Bank to support agricultural productivity, rural development, and food security while improving the socio-economic status of farmers through tailored financial products. Access to credit enables timely availability of funds, adoption of modern technology, diversification of activities, improved productivity, and greater financial inclusion. However, the seasonal and weather-dependent nature of agricultural income, fluctuations in commodity prices, and associated repayment uncertainties expose the Bank to credit and portfolio risks. During the year, the Bank introduced the following product variants: • Agri loans using ULI Platform o KCC–ULI o KCC GOLD o Agri TL Gold • Non-Individual BC Business Model exclusively for WHR business • Finance Scheme for Harvesting and Transport	• Leveraging the Uniform Lending Interface (ULI) to improve credit risk assessment and reduce duplication and inconsistencies in lending. • Conducting thorough assessments of farmers' financial health, repayment history, farming practices, market access, and crop-related risks.	**Positive:** • Agricultural lending enables the Bank to access a large customer base and diversify its lending portfolio. **Negative:** • Seasonal and weather-dependent farming incomes may increase the risk of loan defaults. • Volatility in commodity prices requires additional monitoring to safeguard the interests of customers and the Bank in financing against warehouse receipts, while continued efforts are required to create awareness among farming communities regarding loan repayment guidelines and protection of their creditworthiness.

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)
2	Digital Lending	Opportunity & Risk	Digital lending presents significant opportunities for the Bank by enabling wider customer reach and more efficient loan processing through automation and real-time verification. It enables the Bank to scale its lending operations, offer personalized loan products using advanced data analytics, improve risk assessment through predictive insights, and explore new revenue streams through cross-selling and partnerships with fintechs. However, digital lending also involves regulatory and compliance complexities and potential reputational risks associated with lending and collection practices. During the year, the Bank implemented digital lending products under co-lending arrangements and tie ups with the following financial institutions: • M/s Rupeek Capital Private Limited • M/s Godrej Housing Finance Limited • M/s Whizdm Finance Private Limited • M/s Muthoot Fincorp Limited • M/s CapFloat Financial Services Private Limited • M/s Finsall Resources Private Limited	• Use of secured storage and controlled access to customer information. • Fixed proper credit limits based on borrower affordability. • By establishing robust internal compliance and audits. • By using real time data and predictive analytics to detect early signs of distress in borrowers. • By carefully on boarding fintech partners and third-party service providers • Periodic independent audit of fintech partners • Adherence to RBI digital lending guidelines	**Positive:** • Faster loan approvals and disbursements, lower operational costs, and increased business opportunities through cross-selling and fintech partnerships may positively impact the Bank's revenues and operational efficiency. • Lower operational costs. **Negative:** • Regulatory and compliance complexities may increase compliance and operational costs, while risks arising from fintech partnerships, third-party service providers, and aggressive collection practices may result in financial losses, reputational damage, and loss of customer trust.

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)
3	Economic Inclusion of Unemployed Community	Opportunity & Risk	Extending credit to unemployed and economically underserved communities provides opportunities to promote entrepreneurship, skill development, financial inclusion, and local economic development. However, the absence of stable income among borrowers may affect repayment capacity, while potential misuse of funds and challenges associated with managing such loans may increase lending risks. During the year, the Bank introduced the following product variants/credit Guarantee Schemes: • Mukhyamantri YUVA Udyami Vikas Abhiyan • Kalaignar Kaivinai Thittam Scheme • Mizoram Credit Guarantee Scheme (MzCGS) • Gujarat Credit Guarantee Scheme (GjCGS) • Implementation of revised Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme	• By regular follow-up and close monitoring • Combining loans with access to markets, tools and job opportunities • Targeted lending policies and customized financial products	**Positive:** • Extending credit can stimulate local economies by enabling individuals to start businesses, invest in skills, and generate sustained income. • Successful businesses can create employment opportunities and foster economic resilience, while enabling the Bank to expand its customer base and market reach. • By extending credit to unemployed communities, Bank can build new customer bases and expand their market reach. **Negative:** • The absence of stable income among borrowers may increase the risk of loan defaults and potential financial losses. • Managing loans to such communities may also require additional resources for monitoring, collections, and administrative support. • Further, unsuccessful loan programmes or borrowers' inability to repay may expose the Bank to reputational risks.

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)
4	Affordable Housing	Opportunity & Risk	Lending to the affordable housing sector involves loans for the construction or purchase of housing by low- to middle-income individuals and is supported by Government subsidies and loan guarantees, with Banks playing a significant role in funding these projects. It aligns with social responsibility goals and enables the Bank to tap into a growing market with high demand for affordable housing. However, such lending involves credit risks arising from borrowers' lower financial stability, development delays, and cost overruns. During the year, the Bank implemented the Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) and Credit Risk Guarantee Fund Trust for Low Income Housing.	• Leveraging Government guarantee programs to reduce the risk of default by providing additional security to Bank. • A robust credit evaluation process, including assessment of borrowers' income stability and employment history, is undertaken to minimize default risks.	**Positive:** • Affordable housing can offer greater long-term market stability, as demand is generally less prone to economic cycles and price volatility compared to luxury housing. • Stable demand can provide the Bank with predictable returns, while affordable housing may experience increased demand during economic downturns. **Negative:** • Affordable housing loans may carry higher default risks due to borrowers' financial instability, job losses, health issues, or other financial stressors. Economic instability and limited property value appreciation may also create challenges in loan recovery and result in potential financial losses.

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)
5	Sustainable / Green Financing	Opportunity	Growing demand for environmentally responsible investments and the increasing regulatory focus on sustainable finance present significant opportunities for the Bank. During the year, the Bank continued financing electric vehicles and introduced the Solar Rooftop Finance product to promote the adoption of clean energy solutions. The Bank also supports financing under Government initiatives such as MSE-SPICE (Scheme for Promotion and Investment in Circular Economy) and MSE-GIFT (Green Investment and Financing for Transformation), encouraging MSMEs to adopt circular economy practices, resource-efficient processes, renewable energy, and other clean technologies. These initiatives strengthen the Bank's sustainable lending portfolio while supporting environmental and socio-economic development.	-	**Positive:** • Creates new revenue streams, improves investor perception, supports growth of the Bank's sustainable lending portfolio, and enhances the Bank's brand positioning while promoting sustainable business practices and green technology adoption. • Can align with the ESG goals.

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)
6	Environmental and Social Integration	Opportunity & Risk	Integrating Environmental and Social (E&S) considerations into lending decisions enables responsible financing, promotes environmentally and socially sustainable business practices, ensures compliance with applicable E&S regulations, and strengthens the environmental and social performance of the Bank's lending portfolio. However, failure to identify and manage environmental and social risks may result in regulatory non-compliance, operational inefficiencies, reputational damage, and increased credit risk arising from adverse environmental and social impacts.	The Bank has established an ESG Policy to embed sustainability into its business operations and integrated ESG factors into its risk assessment and management framework. An Executive Level Committee constituted by the Board oversees implementation, while the Environmental and Social Management System (ESMS) enables systematic identification, assessment, mitigation, and monitoring of environmental and social risks associated with lending activities. The ESMS also incorporates an exclusion list to avoid financing activities that do not meet the Bank's environmental and social risk requirements.	**Positive:** • Strengthens the environmental and social performance of the Bank's lending portfolio through improved risk identification, assessment, and management, while supporting responsible financing and enhancing stakeholder confidence. **Negative:** • Adoption of evolving environmental and social requirements may increase operational and compliance costs and require continued enhancement of internal processes and risk management practices.
7	Financial Inclusion	Opportunity	Expanding financial inclusion enables access to formal banking services for underserved and marginalized communities, promoting inclusive economic growth and improving access to credit and financial services. It also enables the Bank to expand its customer base, strengthen outreach, and support sustainable business growth through greater financial participation.	-	**Positive:** • Expands the Bank's customer base, increases deposit mobilisation and lending opportunities, enhances product diversification, and strengthens the Bank's reputation as an inclusive and socially responsible financial institution.

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)
8	Employee Benefits & Development	Opportunity	Investing in employee well-being, learning, and professional development enhances workforce capabilities, improves operational efficiency, reduces attrition, and fosters a culture of continuous learning and innovation. It also strengthens employee engagement, promotes diversity and inclusion, and enhances customer experience through a skilled and motivated workforce.	-	**Positive:** • A skilled, engaged, diverse, and well-retained workforce drives productivity, innovation, and service excellence. It also strengthens organizational performance, enhances customer satisfaction, and reinforces the Bank's position as an employer of choice.
9	Community Development	Opportunity	Investing in community development through education, healthcare, livelihood enhancement, and social welfare initiatives strengthens the Bank's relationship with local communities, supports inclusive development, and creates long-term social value while reinforcing its social responsibility commitments.	-	**Positive:** • Strengthens stakeholder relationships, enhances the Bank's reputation and social licence to operate, supports inclusive economic development, and contributes to long-term sustainable value creation.

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)
10	Data Security and Customer Privacy	Opportunity & Risk	Strengthening data security and customer privacy enhances customer trust, improves digital banking adoption, strengthens the Bank's reputation, and provides a competitive advantage through secure and reliable banking services. However, the increasing adoption of digital banking channels, including mobile and internet banking, SMS, and email communication, increases the Bank's exposure to cybersecurity threats and data breaches. Any compromise of customer information could impact data confidentiality, customer trust, and the Bank's reputation.	The Bank has established a robust IT governance framework through the IT Strategy Committee of the Board, IT Steering Committee, and Information Security Committee to oversee cybersecurity preparedness. It has deployed an AI-enabled Fraud Risk Management (FRM) system for behavioural analysis and fraud detection and implemented security solutions such as Web Application Firewall (WAF), Security Information and Event Management (SIEM), and Host Intrusion Prevention System (HIPS). The Bank also maintains ISO 27001-certified Data Centre, Disaster Recovery (DR) Site, Business Continuity Planning (BCP) Site, and CISO Office. In addition, it has implemented an Information Security Policy, IT risk management procedures, and continuously strengthens its cybersecurity framework in line with RBI guidelines.	**Positive:** • Through effective data security and customer privacy measures, the Bank improves turnaround time, enhances customer satisfaction, and reduces costs associated with cyber fraud. **Negative:** • Cybersecurity incidents or data breaches may result in operational disruptions, financial losses, reputational damage, loss of customer trust, increased regulatory scrutiny, and potential penalties.
11	Business Ethics	Opportunity & Risk	Strong business ethics foster stakeholder trust, enhance the Bank's reputation, support sustainable business growth, and strengthen long-term value creation. However, failure to uphold high standards of business ethics may result in regulatory non-compliance, reputational damage, loss of stakeholder trust, and adverse impacts on business performance. Maintaining ethical conduct, transparency, accountability, and integrity is therefore critical to the Bank's long-term sustainability.	The Bank has established a robust governance framework based on transparency, accountability, fairness, and regulatory compliance to promote responsible and ethical business practices. A formal Code of Conduct, applicable to the Board of Directors and Senior Management in accordance with the SEBI (LODR) Regulations, 2015, sets out the standards of ethical conduct and business practices expected within the organization. In addition, the Bank conducts Code of Conduct training and awareness programmes to promote ethical behaviour and foster a culture of integrity.	**Positive:** • Robust ethical practices and transparent governance improve investor confidence, reduce compliance risks, and create long-term business value. **Negative:** • Failure to uphold ethical standards may result in reputational damage, regulatory actions, reduced employee morale, lower productivity, loss of stakeholder trust, and adverse impacts on business growth.

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)
12	Risk Management	Risk	Effective risk management is critical to maintaining financial stability, ensuring regulatory compliance, and protecting stakeholders' interests. Timely identification, assessment, and mitigation of financial, credit, market, operational, and technology-related risks strengthen business continuity, safeguard the Bank's reputation, and enhance its resilience to emerging risks.	The Bank has established a comprehensive risk management framework supported by periodic review of the Credit Risk Policy and other key risk management policies. Liquidity is actively managed through the Asset Liability Management Committee (ALCO), while the Operational Risk team works closely with various stakeholders to ensure business continuity. Oversight is provided through senior-level committees, including the Credit Risk Management Committee (CRMC), Market Risk Management Committee (MRMC), Operational Risk Management Committee (ORMC), and ALCO, which are responsible for formulating risk policies, approving risk limits, and monitoring the Bank's overall risk profile.	**Negative:** • Failure to effectively identify and manage risks may adversely impact the Bank's financial performance, resulting in operational disruptions, financial losses, regulatory non-compliance, reputational damage, and weakened stakeholder confidence.
13	Regulatory & Legal Compliance	Risk	Non-compliance with applicable laws, regulations, and regulatory requirements may expose the Bank to legal penalties, financial losses, operational disruptions, and reputational damage. Maintaining a strong compliance framework is therefore critical to safeguarding the Bank's operations, protecting stakeholder interests, and ensuring continued regulatory compliance.	The Bank has established a strong compliance culture supported by an independent Compliance Department headed by a Senior General Manager. Guided by a comprehensive Compliance Policy, the department monitors regulatory developments, facilitates timely implementation of regulatory requirements, reviews internal processes, provides compliance guidance, and conducts employee training. A structured compliance framework is in place to identify, assess, monitor, and mitigate compliance risks across the Bank.	**Negative:** • Non-compliance may result in legal and regulatory penalties, financial losses, operational disruptions, reputational damage, and loss of stakeholder confidence.

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	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)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	www.southindianbank.bank.in/other-links/disclosures/banks-policy-documents								
2. Whether the entity has translated the policy into procedures. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Some of the policies which have impacts on customer service, customer conduct, etc. extend to our value chain partners as well.								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Bank has framed its ESMS Policy based on IFC performance standards. IT Departments including Data Centre, DR Site & BCP site and CISO Office are ISO 27001:2022 certified for the implementation of Information Security Management System (ISMS). Compliance Department, Facility Management Group, Integrated Risk Management Department and CFM are certified with ISO 9001:2015. Data centre is also certified with ISO 9001: 2015. The Bank has obtained PCI DSS certification under the latest version 4.0.1 which is an international benchmark for highest level of payment security in Cards.								

5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	**Environment:** • Enhance energy efficiency and promote resource conservation through the adoption of energy-efficient technologies and renewable energy solutions, wherever feasible. • Promote digital transformation across banking services to improve operational efficiency and reduce paper consumption. • Progressively reduce GHG emissions through operational efficiency improvements and the adoption of clean energy initiatives. • Strengthen resource conservation through sustainable water and waste management practices, including water conservation, waste reduction, segregation, recycling, and responsible disposal. **Social:** • Foster a safe, inclusive and discrimination-free workplace for all staff. • Ensure 100% employee coverage under training, upskilling and professional development programmes. • Promote financial inclusion by extending banking services to underserved and unbanked populations. • Enhance the digital and physical accessibility of banking services across rural and semi-urban regions. • CSR initiatives focused on education, healthcare, arts & culture and environmental sustainability. **Governance:** • Uphold high standards of transparency, ethical conduct and accountability across governance practices. • Safeguard data privacy and information security in alignment with applicable regulatory requirements and recognized cybersecurity standards. • Strengthening the integration of environmental and social considerations into lending and risk management frameworks while advancing sustainable and responsible financing practices. • Ensure effective oversight of ESG-related matters through periodic Board-level review and strategic alignment.

6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	**Environment:** • Implemented energy efficiency measures such as maintaining air conditioner temperatures at 24°C, procuring 5-star rated inverter air conditioners, transitioning to energy-efficient LED lighting, and deploying intelligent lighting systems and a centralized Building Management System (BMS) at SIB Tower. • The Bank has installed solar power systems across six locations, with a total capacity of 385kW • Successfully installed and commissioned a new 75 KLD Sewage Treatment Plant (STP) as part of the SIB Tower project at Kakkanad, Ernakulam • During FY 2025–26, more than 98% of the Bank's transactions were conducted through digital channels. **Social:** • During FY 2025–26, women represented 46.28% of the Bank's total workforce. • More than 98% of employees were covered under training programmes pertaining to skill upgradation, health and safety, human rights, and compliance. • The Bank conducted cybersecurity and digital safety awareness programmes for employees and customers to promote secure digital transactions and responsible use of technology. • During FY 2025–26, the Bank's CSR initiatives reached more than 32 lakh beneficiaries, of whom over 71% belonged to marginalized and underserved communities. • The Bank collaborated with The New Indian Express in June 2025 to distribute seed packets to Kerala Edition newspaper consumers, encouraging them to plant hope and nurture a greener tomorrow under the theme 'Tiny Seeds, Big Impact'. **Governance:** • The Bank has established a robust Environmental and Social Management System (ESMS) Policy to guide responsible lending practices, along with a Green Deposit Policy and Green Financing Framework to promote investments in eligible green projects that contribute to sustainable development. During FY 2025–26, the Green Deposit Scheme mobilized ₹ 97.66 Crore, of which ₹ 156.28 Crore (including ₹ 58.62 Crore carried forward from the previous year) was allocated to eligible green projects, while no amount remained temporarily invested in liquid assets. • The Board's Corporate Social Responsibility Committee oversees the Bank's ESG-related activities, ensuring periodic review and reporting under the ESG framework. • The Bank promotes a culture of integrity by upholding ethical business conduct and providing regular training on ethics and compliance.

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)	At South Indian Bank, responsible and sustainable banking is considered integral to creating long-term value for stakeholders. The Bank remains committed to integrating Environmental, Social, and Governance (ESG) considerations into its business strategy and decision-making processes while conducting its operations with integrity, transparency, and accountability. During FY 2025–26, the Bank enhanced energy and resource efficiency through energy conservation measures, renewable energy adoption, sustainable water and waste management practices, and continued digital transformation, with more than 98% of transactions conducted through digital channels. The Bank continued to foster an inclusive workplace and strengthen employee capabilities, with women representing 46.28% of its workforce and more than 98% of employees covered under training programmes. The Bank also advanced financial inclusion and community development, with its CSR initiatives reaching more than 32 lakh beneficiaries, of whom over 71% belonged to marginalized and underserved communities. The governance framework was further strengthened through the integration of environmental and social considerations into lending and risk management practices and the continued implementation of the Environmental and Social Management System (ESMS) Policy, Green Deposit Policy, and Green Financing Framework. Continued focus on ESG oversight, cybersecurity and data privacy, ethical business conduct, and regulatory compliance further reinforced the Bank's commitment to responsible banking practices. Going forward, the Bank will continue to address evolving ESG challenges and opportunities by enhancing energy and resource efficiency, advancing sustainable and responsible financing, strengthening ESG governance and risk management, fostering an inclusive and skilled workforce, and creating meaningful value for communities. Through these efforts, the Bank remains committed to strengthening resilience and creating sustainable, long-term value for its stakeholders.
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Sri. P R Seshadri (DIN: 07820690) MD & CEO +91-487-2429333 md@sib.bank.in

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.	Yes. Corporate Social Responsibility Committee of Board is overseeing Environmental, Social & Governance (ESG) Reporting and Review of various activities of the Bank under the ESG Framework. The Committee is chaired by Sri. Benny P Thomas (Non-Executive Non-Independent Director, DIN: 09448424) and consists of Sri. Jose Joseph Kattoor (Non -Executive Independent Director, DIN:09213852), Sri. Paul Antony (Non-Executive Non-Independent Director, DIN: 02239492) and Sri. Dolphy Jose (Executive Director, DIN:10682246) as members as on March 31, 2026. For the effective implementation of ESG in the Bank, Board constituted an Executive Level Committee. The Executive Level Committee is headed by Chief Operating Officer.

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)								
	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	Board of Directors									Annually								
Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances	Board of Directors									Annually								

	P1	P2	P3	P4	P5	P6	P7	P8	P9
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.	Yes. CARE Analytics and Advisory Private Limited has independently assessed the Bank's policies and procedures and provided recommendations to enhance their effectiveness and alignment with applicable requirements and industry best practices.								

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)	NA								
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)									

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

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 programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors (BoD)	4	Training on Compliance under Company Law and Related Party Transactions, Artificial Intelligence, IT & Cyber Security, FinTech and Advanced Technologies in Financial Intermediation	100%
Key Managerial Personnel (KMP)	9	**Skill Upgradation:** Leadership Development Programme Generative AI Risk Management **Compliance:** Compliance under Company Law and Related Party Transactions IS & Cyber Security **Health & Safety:** Fire & Safety	100%

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 programmes
Employees other than BoD and KMPs	321	**Skill Upgradation:** Agriculture Finance Risk Management Sales Security Management Swift Operations Forex Operations Trade finance Train the Trainers Credit / MSME Training Soft Skills Product / Process training Refresher / Induction trainings Credit Recovery / Monitoring **Compliance:** KYC, AML & Compliance IS & Cyber Security Risk Management Return Submission Vigilance & Disciplinary Proceedings Induction / Refresher / Promotion Labour Codes DPDP Act Fraud Prevention ESG **Health & Safety:** Onsite Emergency Preparedness Security Aspects of Banking Ways to lead a healthy post retired life Stress Management Leadership & Management Women Empowerment POSH Emotional Intelligence at workplace Code of Conduct Problem Solving & Dispute Resolution at Workplace	98.04%
Workers	NA	NA	NA

2. Details of fines / penalties /punishment/ 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):

Monetary

Particular	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	NIL				
Settlement					
Compounding fee					

Non-Monetary

Particular	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	NIL			
Punishment				

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
NA	

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. The Bank's Code of Conduct embeds anti-corruption and anti-bribery principles as core elements of its ethical framework. Reflecting the Bank's commitment to integrity, the Code strictly prohibits all employees from offering, promising, or giving anything of value with the intent to improperly influence any individual or decision-making process. This prohibition also extends to any indirect payments or benefits provided through agents, intermediaries, or third parties, reinforcing a zero-tolerance stance against corruption in all its forms. Awareness on anti-corruption, anti-bribery, and ethical conduct is provided through compliance, vigilance, KYC/AML/CFT, fraud prevention, customer protection and related training programmes.

   The policy can be accessed on the Bank's website: www.southindianbank.bank.in/userfiles/file/banks_code_of_conduct.pdf

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 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

Particulars	FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number 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.

   Nil

8. Number of days of accounts payables ((Accounts payable*365) / Cost of goods/services procured) in the following format:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Number of days of accounts payables	15.66	12.68

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable owing to the nature of the business	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/ distributors as % of total sales		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers/distributors as % of total sales to dealers / distributors		
Shares of RPTs in	a. Purchases (Purchases with related parties/ total purchases)	Nil	Nil
	b. Sales (Sales to related parties/ total sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / total loans and advances)	0.0034%*	0.0151%*
	d. Investments (Investments in related parties / total investments made)	0.0018%#	0.0023%#

*Being a Banking Company, the Bank has not advanced any loans to any of its Directors that requires prior approval of the RBI under Section 20 of Banking Regulations Act, 1949. Further, other advances provided to KMPs are as per service terms of employment in compliance with RBI guideline, and % of the advances as a proportion of total advances is nominal.

#Except investment of ₹ 50.00 Lakh in Wholly Owned Subsidiary (M/s SIB Operations and Services Limited), the Bank is not having any investments in related parties/entities.

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
The Bank ensures that contact centre personnel receive comprehensive training on key areas such as ethics, the Code of Conduct, and responsible customer engagement practices, etc.		

2. Does the entity have processes in place to avoid/manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

   Yes. The Bank's Code of Conduct for Board Members and Senior Management Personnel require Directors to avoid any actual or potential conflict between their personal and professional interests and to disclose any interest that may conflict with the business of the Bank. Directors are also required to disclose material interests in transactions or matters directly affecting the Bank.

   Further, the Bank's Policy on Materiality of and Dealing with Related Party Transactions provides a framework for addressing conflicts of interest that may arise in dealings between the Bank, Key Managerial Personnel, and related parties.

   The policy can be accessed on the Bank's website:

   https://www.southindianbank.bank.in/userfiles/file/banks_code_of_conduct.pdf

   https://www.southindianbank.bank.in/userfiles/file/policy-on-materiality-of-and-dealing-with-related-party-transactions.pdf

PRINCIPLE 2: Businesses should provide goods and 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 investments made by the entity, respectively

Particular	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	Due to the nature of its operations as a financial service provider, this question is not applicable.		
Capex	The Bank is strengthening its data collection mechanisms to facilitate the reporting of capex investments in specific technologies aimed at improving environmental and social impacts.		The Bank invested in various initiatives aimed at improving the environmental and social impacts of its operations, products, and processes. These included rooftop solar installations, energy-efficient equipment, and sewage treatment plants. The Bank also invested in digital customer onboarding and servicing, paperless lending, process automation, and digital banking services. These initiatives contributed to GHG emissions avoidance, enhanced energy efficiency, water recycling, reduced paper consumption and improved customer convenience and accessibility.

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

Yes. Being part of the service industry, the Bank's resource consumption is relatively limited. However, the Bank makes consistent efforts to source sustainable products from local suppliers at fair prices. Key initiatives undertaken by the Bank include:

- Considering energy efficiency while purchasing equipment. For instance, star-rated items like air-conditioners, laptops, and computing devices are included in assessment criteria across all branches and offices.
- Promoting the use of recycled and sustainably sourced paper and streamlining internal printing requirements to reduce paper consumption.

b. If yes, what percentage of inputs were sourced sustainably?

As an institution providing financial services, the Bank's operations are not material resource intensive. However, the Bank focuses on optimizing resource consumption, enhancing process efficiency, and reducing waste.

3 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)	Not Applicable, considering the nature of the Bank's operations.
(b) E-waste	
(c) Hazardous waste	
(d) 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.

Not Applicable

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 communicatedin public domain (Yes/No). If yes, providethe web-link.
Life Cycle Assessment is not applicable for Bank's products and services.					

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
Life Cycle Assessment is not applicable for Bank's products and services.		

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 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
	Nil	

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:

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not Applicable, considering the nature of the Bank's operations					
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, considering the nature of the Bank's operations.	

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	Total (A)	% of employees covered by									
		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	4810	4810	100%	4810	100%	NA	NA	4810	100%	0	0%
Female	4188	4188	100%	4188	100%	4188	100%	NA	NA	0	0%
Total	8998	8998	100%	8998	100%	4188	100%	4810	100%	0	0%
Other than permanent employees											
Male	104	104	100%	104	100%	NA	NA	104	100%	0	0%
Female	45	45	100%	45	100%	45	100%	NA	NA	0	0%
Total	149	149	100%	149	100%	45	100%	104	100%	0	0%

b. Details of measures for the well-being of workers:

Category	Total (A)	% of workers covered by									
		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											
Female	NA										
Total											
Other than permanent workers											
Male											
Female	NA										
Total											

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the company	0.35%	0.32%

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2025-26 (Current Financial Year)			FY 2024-25 (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.)
PF*	99.85%	NA	Y	99.78%	NA	Y
Gratuity	100%	NA	Y	99.78%	NA	Y
ESI	NA	NA	NA	NA	NA	NA
Others	-	-	-	-	-	-

*Represented PF/Pension/NPS under one category. In the case of employees, those who are Lateral on contract is not covered under PF/Pension/DCPS. The Bank has an exempted PF Trust and hence the PF deposit is not made to any authority but directly to the South Indian Bank Ltd Employees Provident Fund Trust.

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, the Bank is committed to providing an accessible and inclusive workplace for differently abled employees. A significant proportion of the Bank's premises and offices are situated on the ground floor, with entranceways equipped with ramp access for differently abled employees. Ramp facilities are also available at ATMs and CRMs, wherever feasible. Furthermore, the Bank deploys differently abled employees at branches where the necessary accessibility infrastructure has been established to support individuals with disabilities.

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, the Bank's Human Resource Management (HRM) Policy explicitly upholds the principle of equal opportunity as a core objective. It commits to fostering a fair, transparent, and inclusive work environment for all employees, regardless of caste, creed, gender, or ethnicity. The Bank is committed to fostering a diverse, equitable, and inclusive workplace where every staff can bring their authentic self to work and contribute their unique knowledge, experience, and perspectives to create value for all stakeholders. This policy is easily accessible to all internal stakeholders through the Bank's intranet platform.

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%	95.85%	NA	NA
Female	98.93%	98.26%	NA	NA
Total	99.24%	97.54%	NA	NA

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.

<table>
<tr><th>Category</th><th>Yes/No (If yes, then give details of the mechanism in brief)</th></tr>
<tr><td>Permanent Workers</td><td>NA</td></tr>
<tr><td>Other than Permanent Workers</td><td>NA</td></tr>
<tr><td>Permanent Employees</td><td rowspan="2">Yes, permanent employees stationed at any Branch or Office have the right to raise their grievances with the Branch Manager or the Redressal Cell at the respective Regional Office or Department. These grievances are addressed and resolved by the Branch Manager or Redressal Cell within seven days. If the employee is not satisfied with the resolution, the matter can be escalated to the Grievance Redressal Cell at the Head Office, which includes the Head of the Human Resources Department and a Chief Manager from the same department. A final decision is communicated by the Head of HR within seven days of receiving the management's recommendation. Employees also have the option to submit their grievances through the Bank's internal portal.</td></tr>
<tr><td>Other than Permanent Employees</td></tr>
</table>

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (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 (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	8998	8342	92.71%	9355	8824	94.32%
Male	4810	4391	91.29%	5034	4694	93.25%
Female	4188	3951	94.34%	4321	4130	95.58%
Total Permanent Workers	NA					
Male						
Female						

8. Details of training given to employees and workers:

Category	FY 2025-26 (Current Financial Year)					FY 2024-25 (Previous Financial Year)				
	Total (A)	On health and safety measures		On skill upgradation		Total (D)	On health and safety measures		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	4914	4830	98.29%	4842	98.53%	5048	4975	98.55%	4720	93.50%
Female	4233	4160	98.28%	4130	97.57%	4321	3666	84.84%	4157	96.20%
Total	9147	8990	98.28%	8972	98.09%	9369	8641	92.23%	8877	94.75%
Workers										
Male	NA									
Female										
Total										

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	% (D/C)
Employees						
Male	4914	4914	100%	5048	5048	100%
Female	4233	4233	100%	4321	4321	100%
Total	9147	9147	100%	9369	9369	100%
Workers						
Male	NA					
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. The Bank has established a robust framework for the safety and well-being of its workforce, with a primary focus on fire safety and physical security. The system is managed by a dedicated Security Cell and covers 100% of the Bank's premises, including the Corporate Office, Regional Offices, and the branch network. Key initiatives include the deployment of fire protection systems compliant with the National Building Code (NBC) and comprehensive safety training. In the FY 2025-26, the Security Cell successfully imparted safety and first-aid training to over 1,100 personnel, ensuring widespread awareness across the organization

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

The Bank employs a structured approach to identify and mitigate work-related hazards through both routine and periodic assessments:

- **Risk Categorization:** All branches undergo a formal risk categorization review every three years to assess their security and safety profiles.
- **Specialized Audits:** Mandatory Electrical Safety Audits are conducted across all offices every three years to prevent fire hazards.
- **Site Inspections:** The Security Team performs routine and random site audits to identify emerging hazards.
- **Corrective Action:** For every identified hazard, the team prescribes specific rectification measures. These findings also inform our training modules to ensure employees are equipped to avert potential dangers effectively.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Yes/No)

Yes. The Bank maintains an active reporting channel where branch and office staff can report work-related hazards directly to the Security Cell via dedicated communication channels (email). In coordination with the Facilities Management Group (FMG), the Bank ensures the prompt implementation of rectification measures. Our safety protocols prioritize the life-safety of our employees, encouraging them to report risks immediately and follow established evacuation and safety procedures to remove themselves from potentially hazardous situations without hesitation.

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

Yes. The Bank ensures that employees have ready access to medical and healthcare services during emergencies. It maintains an updated registry of the nearest medical facilities and healthcare centers for every office location. To facilitate immediate assistance, emergency contact details and the locations of these healthcare providers are prominently displayed on the official notice boards of all Bank premises.

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

Safety Incident / Number	Category	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

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

The Bank is committed to providing a safe and healthy workplace for its employees through the following measures:

- The Security Cell undertakes measures to ensure workplace safety from the stages of site selection and furnishing through ongoing operations. Security and fire safety audits are conducted at critical and selected premises, and necessary measures are implemented based on the findings.
- Fire No Objection Certificates (NOCs) are obtained for critical buildings, and active and passive fire protection systems are implemented, as applicable.
- Regular safety-related communications and alerts are disseminated to employees to enhance awareness and preparedness.
- Periodic demonstrations of fire safety equipment and mock evacuation drills are conducted to familiarize employees with emergency response procedures. Floor marshals are assigned at multi-storey premises to oversee drills and facilitate evacuation.
- Annual medical allowances are provided to employees, along with reimbursement of annual medical check-ups for eligible employees and their spouses.
- Medical insurance coverage is provided to employees and their dependent family members, along with additional buffer coverage in specified cases.
- Medical camps, including eye, dental, and ear check-ups, are organized at various premises to promote employee health and well-being.
- Corporate tie-ups with medical institutions provide employees and their immediate family members with access to benefits such as free consultations and subsidized medical check-ups and diagnostic treatments.
- Monthly webinars and health talks are conducted by professionals to promote health awareness and employee well-being.

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

Particulars	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolutions at the end of the year	Remarks	Filed during the year	Pending resolutions at the end of the year	Remarks
Working Conditions	Nil	Nil	NA	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14. Assessments for the year:

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	FMG officers and Security Officers conduct regular site assessments to evaluate maintenance and safety practices across the Bank's premises. Through these joint assessments, nearly all banking sites are covered annually to ensure adherence to the Bank's maintenance and safety standards.
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.

The organization remains committed to fostering a safe, hygienic, and ergonomically sound working environment across all its administrative offices and operational touchpoints. In alignment with our commitment to employee well-being and occupational safety, the following measures have been successfully implemented:

- **Workplace Safety & Infrastructure Enhancement:** Adequate ventilation systems and optimized illumination levels have been established across all active work areas and specialized electrical zones. Specifically, both existing and newly commissioned ATM UPS rooms have been equipped with dedicated exhaust ventilation and industrial-grade electrical insulation mats to mitigate operational hazards.
- **Emergency Preparedness & First Aid:** To ensure immediate medical response readiness, fully equipped first-aid boxes have been provisioned across all major office locations.
- **Preventative Electrical Safety Audits:** As a proactive measure to ensure robust electrical safety, minimize fire risks, and safeguard infrastructure, a mandatory protocol has been instituted to conduct comprehensive electrical safety audits across all offices once every three years.
- **Ergonomic Well-being:** To enhance occupational comfort, prevent musculoskeletal disorders, and boost employee productivity, systemic measures have been adopted to procure and deploy ergonomically designed chairs and workspace furniture.

Leadership Indicators

1 Does the entity extend any life insurance or any compensatory package in the event of death of

(A) Employees (Y/N)	Yes. The Bank offers group personal accident policy to all employees, with Bank covering the associated costs.
(B) Workers (Y/N)	NA

2 Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Bank ensures that statutory dues as applicable to the transactions with the value chain partners, are deducted and deposited in accordance with the applicable regulations through the centralized payment solution managed by CFM Department of the Bank, which is subjected to audit by internal and statutory auditors from time to time. The Bank believes its value chain partners to uphold business responsibility principles and values of transparency and accountability.

3 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 rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Particular	**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 2025-26 (Current Financial Year)	**FY 2024-25 (Previous Financial Year)**	**FY 2025-26 (Current Financial Year)**	**FY 2024-25 (Previous Financial Year)**
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

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)

Yes. The Bank conducts a dedicated transition assistance programme, “Peep into Retirement,” for employees approaching retirement. The programme includes sessions on tax planning, superannuation benefits, financial planning, lifestyle management, and health and fitness, helping employees prepare for a smooth transition into retirement and effectively manage their post-retirement life.

5. Details on assessment of value chain partners:

Particulars	**% of value chain partners (by value of business done with such partners) that were assessed**
Health and safety practices	The Bank requires its partners to adhere to stringent working conditions standards, ensuring a safe and healthy environment for all employees.
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.

No corrective action was undertaken with any of value chain partners during the reporting year.

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:

The Bank recognizes that its activities impact a wide range of stakeholders, including customers, regulators, peers, business partners, and communities. The Bank believes that transparent communication and meaningful engagement with stakeholders are crucial for fostering and maintaining strong long-term relationships. By engaging with diverse stakeholder groups, the Bank gains insights into the social, environmental, and economic impacts—both direct and indirect—of its activities. Feedback, guidance, and perspectives from stakeholders enable the Bank to operate as a responsible corporate entity.

The Bank conducts proactive and focused engagements with various stakeholder groups to identify material issues, evaluate business strategies and operations, and assess products, services, and solutions. This approach helps to minimize reputational risks and positively influences both the internal and external environments. The Bank's key internal stakeholders include senior management and employees, while external stakeholders encompass shareholders and investors, customers, regulatory authorities, communities and NGOs, industry peers, vendors and service providers and the media. Throughout the year, the Bank actively engages with these stakeholders through various channels and mechanisms.

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
Customer	No	Email Letters Website Social Media Direct Interaction Over Phone Newspaper Customer Experience Group Mobile Application	Ongoing basis. Based on customer needs/ regulatory requirements/ educating customers	Engaging customer throughout entire period of loan products/ savings product.
Employees	No	Email Training Circulars Internal Portal MD's Town Hall Meeting Staff Meetings Student Economic Forum Mobile Application	Ongoing basis	Most of these engagement cover areas such as Training and development, Addressing any work-related communication, updates on regulatory changes/ introduction of new regulations, compliance communication.

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
Investors/ Shareholders	No	Annual General Meeting Investor Presentation Email SMS Letters Earning Call Financial Results Stock Exchange Filing Press Release Website	Need basis	To keep investors/ shareholders updated about the Bank's business activities and performance.
Regulators	No	Letters Email Regulator Platforms Stock Exchange Filing RBI Returns MCA Filings	Ongoing basis	Compliance related communication and engagement for policy consultation and participation in larger economic objectives by participating in various Government initiatives and programs.
Communities	Yes - certain communities living in rural areas, farmer community and low-income group individuals are recognized as vulnerable & marginalised stakeholder.	Emails Letters Direct Interaction	Ongoing basis	Through CSR reaching out to socially and economically disadvantaged people.
Value chain partners	No	Emails Letters	Need basis	Maintaining our relationships with vendors, addressing any work-related communication, updates on regulatory changes/ introduction of new regulations, compliance communication

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.

The Bank firmly believes that ongoing, proactive engagement with key stakeholders is essential for effectively communicating its strategies and performance. Continuous engagement helps align stakeholder expectations, thereby enabling the Bank to better serve its stakeholders. Stakeholder engagement is conducted on a regular basis and as required, with the format of interaction tailored to the specific needs and preferences of each stakeholder group. Consultations with stakeholders are conducted through online and offline meetings to facilitate comprehensive and effective communication. The Board of Directors is regularly informed of significant developments and stakeholder feedback, as appropriate, to support informed decision-making and effective governance.

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.

Yes. Stakeholder feedback and suggestions are duly considered in the identification and management of environmental and social topics, wherever feasible. The Bank maintains continuous engagement with both internal and external stakeholders on various ESG aspects, recognizing that such interactions are vital to staying responsive to evolving expectations. These engagements occur through multiple channels and form part of an ongoing, structured process. Given the dynamic nature of ESG, regular dialogue with stakeholders is integral to shaping and refining the Bank's approach to environmental and social matters. Inputs received through stakeholder consultations are considered, as appropriate, while developing and reviewing relevant policies, initiatives, and activities. The Bank is committed to strengthening stakeholder engagement as a recurring exercise and incorporating relevant insights into its decision-making processes.

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

The Bank's Corporate Social Responsibility (CSR) initiatives are dedicated to empowering disadvantaged, vulnerable, and marginalised communities through sustainable and inclusive development interventions. Details of these initiatives are provided separately in the Annual Report. In furtherance of its commitment to financial inclusion, the Bank has established an extensive network of Business Correspondents and Financial Literacy Counsellors to improve access to formal banking services, foster financial awareness, and promote economic empowerment among underserved sections of society.

SOUTH INDIAN Bank
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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 2025-26 (Current Financial Year)			FY 2024-25 (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	8998	8819	98.01%	9355	9322	99.65%
Other than permanent	149	149	100%	14	11	78.57%
Total Employees	9147	8968	98.04%	9369	9333	99.62%
Workers						
Permanent	NA					
Other than permanent						
Total Workers						

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

Category	FY 2025-26 (Current Financial Year)					FY 2024-25 (Previous Financial Year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal Minimum Wage		More than minimum wage	
		No. (B)	% (B/A)	No.(C)	% (C/A)		No. (E)	% (E/D)	No.(F)	% (F/D)
Employees										
Permanent	8998	0	0%	8998	100%	9355	0	0%	9355	100%
Male	4810	0	0%	4810	100%	5034	0	0%	5034	100%
Female	4188	0	0%	4188	100%	4321	0	0%	4321	100%
Other than permanent	149	0	0%	149	100%	14	0	0%	14	100%
Male	104	0	0%	104	100%	14	0	0%	14	100%
Female	45	0	0%	45	100%	0	0	0%	0	0%
Workers										
Permanent	NA									
Male										
Female										
Other than permanent	NA									
Male										
Female										

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

a. Median remuneration / wages:

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (In INR)	Number	Median remuneration/ salary/ wages of respective category (In INR)
Board of Directors (BoD)*	9**	52,00,000	1	55,00,000
Key Managerial Personnel	3#	67,31,868	0	-
Employees other than BoD and KMP	4912	16,17,399	4233	13,28,874
Workers	NA	NA	NA	NA

*Includes remuneration paid to the MD & CEO and Executive Director, honorarium and sitting fees paid to the Chairman, and sitting fees & fixed remuneration paid to Non-Executive Directors & Independent Directors.

**Mr. V J Kurian (DIN: 01806859) retired from office on March 22, 2026, upon completion of his term as Non-Executive Part-Time Chairman (Independent Director). Mr. Thomson Thomas (DIN: 06948598) was appointed as Non-Executive Independent Director w.e.f. March 23, 2026, in place of Mr. V J Kurian. The Bank paid a sitting fee to Mr. Thomson Thomas for one Board meeting held during FY 2025-26.

Excludes MD & CEO and Executive Director, already covered under Board of Directors, and includes Sri. Biju E Punnachalil, General Manager, Chief Risk Officer and Key Managerial Personnel, who opted for Voluntary Retirement from the services of the Bank and exited on July 11, 2025.

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	38.87%	39.13%

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/No)

Yes. The Bank has designated focal points to handle issues in accordance with statutory guidelines. For instance, concerning sexual harassment in the workplace, the Bank has established an Internal Complaints Committee for women. All officers and employees are advised to reach out to the Presiding Officer of the Internal Committee in the event of any related complaints. The Bank promptly and discreetly investigates instances and/or complaints of sexual harassment and acts in accordance with the relevant guidelines of the Act.

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

The Bank is committed to upholding all applicable statutory requirements and has established robust grievance redress mechanisms in compliance with regulatory mandates. It strongly condemns and prohibits any form of human rights violations. To reinforce this commitment, the Bank has implemented key policies such as the POSH Policy, Insider Trading Policy, and a Vigil Mechanism. Statutory obligations relevant to the banking sector such as the Payment of Minimum Wages, Public Distribution System (PDS) compliance, and the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 are strictly adhered to across all operations.

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	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	4	0	Nil	11	0	Nil
Discrimination at workplace	0	0	Nil	0	0	Nil
Child Labour	0	0	Nil	0	0	Nil
Forced Labour/ Involuntary	0	0	Nil	0	0	Nil
Labour	0	0	Nil	0	0	Nil
Wages	0	0	Nil	0	0	Nil
Other Human rights related issues	0	0	Nil	0	0	Nil

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	4	11
Complaints on POSH as a % of female employees / workers	0.09%	0.25%
Complaints on POSH upheld	2	4

8 Mechanisms to prevent adverse consequences to the complaint in discrimination and harassment cases

The Bank maintains a strict zero-tolerance policy against all forms of discrimination and harassment, ensuring that complainants are fully protected from any retaliatory or adverse consequences. In line with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, the Bank has constituted an Internal Complaints Committee chaired by Presiding Officer from a senior-level executive. All employees are encouraged to approach the Presiding Officer in case of any grievance. The Committee undertakes prompt, confidential, and impartial investigations and ensures compliance with the provisions of the Act.

In addition, the Bank's Public Disclosure System (PDS), aligned with its Whistle-blower Policy, explicitly condemns any form of harassment, victimization, or discriminatory treatment of whistle-blowers. Safeguards are in place to minimize challenges faced by whistle-blowers, with strict confidentiality of their identity maintained in accordance with legal provisions. Employees who support or assist in the investigation are accorded the same level of protection as the whistle-blower, reinforcing a culture of transparency and accountability.

9 Do human rights requirements form part of your business agreements and contracts? (Yes/No)

Yes. Human rights requirements form an integral part of the Bank's business agreements and contracts. Compliance with applicable labour laws, labour codes, and other employee welfare legislations is incorporated into contractual obligations to ensure adherence to human rights principles.

10. Assessments of the year

Name of the Assessment	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	The Bank is in full compliance with the applicable law.
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

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

No instances requiring corrective action for health and safety have arisen, demonstrating the Bank's proactive stance. Nonetheless, as a proactive measure, the Bank organizes health camps, conducts monthly health talks and webinars, and has established corporate partnerships with various medical labs and hospitals. Additionally, evacuation drills, facilitated by floor marshals, are conducted at bank premises to familiarize employees with necessary actions during incidents. Moreover, Crisis Management Teams are established at the Head Office and other control offices to enhance preparedness for unforeseen events.

Leadership Indicators

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

The Bank upholds human rights as an integral part of all its policies and practices, with no instances necessitating modifications to align with human rights standards or grievance redress mechanisms. Committed to professional integrity, the Bank prioritizes equal opportunity and is dedicated to maintaining a workplace free from discrimination and harassment. It strictly prohibits any form of bias or unfair treatment based on race, color, religion, ethnicity, gender, age, disability, HIV status, sexual orientation, gender identity, marital status, genetic information, or parental status. The Bank's Code of Conduct outlines clear expectations to ensure an inclusive and respectful work environment. Additionally, the Bank promotes ethical and professional growth through structured training programs aimed at building employee capabilities and fostering a culture of integrity.

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

The Bank upholds the principle of Human Rights in all its dealings.

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. Most of the Bank's branches and offices are situated on the ground floor and are equipped with ramp facilities for differently abled visitors. Ramp access is also provided at ATMs/CRMs wherever feasible. Further, the Bank ensures that persons with disabilities have equitable access to banking services.

4 Details on assessment of value chain partners:

Name of the Assessment	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	The Bank ensures compliance with all relevant laws, including those related to human rights, labor and welfare. Human rights considerations are integrated into all contracts, aligning with labor laws, codes and other welfare acts.
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.

During the reporting period, no instances were identified that required corrective action.

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: (Giga Joules) (GJ)

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	993.35	851.20
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	993.35	851.20
From non-renewable sources		
Total electricity consumption (D)	108870.05	87707.82
Total fuel consumption (E)	5774.02	7280.95*
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	114644.08	94988.77
Total energy consumed (A+B+C+D+E+F)	115637.42	95839.97
Energy intensity per rupee of turnover [Total energy consumed (in GJ) / Revenue from operations (₹ Crore)]	9.75	8.54
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) [Total energy consumed (in GJ)/ Revenue from operations adjusted for PPP (USD Million)]**	19.84	17.64
Energy intensity in terms of physical output [Total energy consumed (in GJ) / Full Time Equivalent (FTE)]	12.85	10.24
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? (Y/N) If yes, name of the external agency	No	

* Previous year’s figure has been updated to reflect the expanded reporting boundary for fuel consumption, with the corresponding intensity metrics revised accordingly.

**The revenue from operations has been adjusted for Purchasing Power Parity (PPP) using the latest PPP conversion factor for India as published by the International Monetary Fund (IMF).

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 2025-26* (Current Financial Year)**	**FY 2024-25* (Previous Financial Year)**
Water withdrawal by source (in kilolitres) (KL)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	111136.05	113833.35
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	111136.05	113833.35
Total volume of water consumption (in kilolitres)	111136.05	113833.35
Water intensity per rupee of turnover [Total water consumption (in KL) / Revenue from operations (₹ Crore)]	9.37	10.14
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) [Total water consumption (in KL) / Revenue from operations adjusted for PPP (USD Million)]**	19.07	20.95
Water intensity in terms of physical output [Total water consumption (in KL) / Full Time Equivalent (FTE)]	12.35	12.17
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? (Y/N) If yes, name of the external agency	No	

*The estimated water consumption is taken as 45 litres per head per working day as per Industry Standards on BRSR Core Indicators by SEBI for both the years (working days = 270 days)

**The revenue from operations has been adjusted for Purchasing Power Parity (PPP) using the latest PPP conversion factor for India as published by the International Monetary Fund (IMF).

4. Provide the following details related to water discharged:

Parameter	FY 2025-26* (Current Financial Year)	FY 2024-25* (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	-	-
- 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	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	88908.84	91066.68
- No treatment	88908.84	91066.68
- With treatment – please specify level of treatment	0	0
Total water discharged (in kilolitres)	**88908.84**	**91066.68**
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	

*It is assumed that 80% of the total volume of water consumption is discharged and 20% is consumed for both years.

5 Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

The implementation of a Zero Liquid Discharge (ZLD) mechanism is not material to the Bank's operations, as its water consumption is minimal and wastewater discharge is limited to domestic use at office premises.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
NOx	-	Air emissions other than GHGs are not material to the banking sector.	
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			No

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

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	384.31	493.32*
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	21471.59	17712.11
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO2 equivalent / ₹Crore	1.84	1.62
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)**	Metric tonnes of CO2 equivalent / USD Million	3.75	3.35
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Equivalent)	Metric tonnes of CO2 equivalent / FTE	2.43	1.95
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.		No	

Scope 1 emissions have been calculated using the emission factors from UK Department for Environment, Food & Rural Affairs (DEFRA), while Scope 2 emissions have been calculated using the Central Electricity Authority (CEA) grid emission factors.

*Previous year's figure has been updated to reflect the expanded reporting boundary for Scope 1 emissions, with the corresponding intensity metrics revised accordingly.

**The revenue from operations has been adjusted for Purchasing Power Parity (PPP) using the latest PPP conversion factor for India as published by the International Monetary Fund (IMF).

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

The Bank has undertaken several initiatives to reduce GHG emissions and improve environmental sustainability. Key initiatives include:

- Commissioned a 110 KW rooftop solar power plant at SIB Tower, Kakkanad, with plans to extend solar installations to other Bank-owned premises
- Implemented a Bank-wide policy to maintain air conditioner temperature at 24°C across branches, offices, and ATMs to optimise electricity consumption.
- Mandated the procurement of 5-star inverter air conditioners and promotes the use of LED lighting for all new installations and replacements
- Integrated Building Management System (BMS) and intelligent lighting systems at SIB Tower to optimise the operation of HVAC, lighting, and other utilities, thereby improving energy efficiency and reducing electricity consumption.
- Constructed SIB Tower using Porotherm blocks, which provide superior thermal insulation, reducing heat transfer and dependence on mechanical cooling.

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	8.30	6.17
E-waste (B)	8.17	15.28
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	0.24	2.32
Radioactive waste (F)	-	-
Other Hazardous waste. Please specify, if any. (G)	0.10	0.12
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Paper Waste = 58.25 Metal Scrap = 18.15 Packaging Material = 2.30	Paper Waste = 58.38
Total (A+B + C + D + E + F + G + H)	95.51	82.27
Waste intensity per rupee of turnover [Total waste generated (in MT) / Revenue from operations (₹ Crore)]	0.01	0.01
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) [Total waste generated (in MT) / Revenue from operations in rupees adjusted for PPP] (USD Million)]*	0.02	0.02
Waste intensity in terms of physical output [Total waste generated (in MT) / Full Time Equivalent (FTE)]	0.01	0.01
Waste intensity (optional) – the relevant metric may be selected by the entit	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
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	95.51	82.27
Total	95.51	82.27
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	

*The revenue from operations has been adjusted for Purchasing Power Parity (PPP) using the latest PPP conversion factor for India as published by the International Monetary Fund (IMF).

10 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

The Bank has established a structured waste management mechanism across its offices and branches, focusing on segregation at source, regulatory compliance, and minimizing environmental impact. Due to the nature of banking operations, waste generation is predominantly non-hazardous, with a primary focus on paper and organic waste.

- **Segregation & Local Community Engagement:** At the branch and office level, the Bank collaborates with local Self-Help Groups (SHGs) for waste collection and disposal. Waste is strictly segregated at the source into biodegradable and non-biodegradable categories, supporting local community livelihoods while ensuring responsible disposal.
- **Urban Waste & Regulatory Compliance:** In urban centres and major administrative offices, waste management is entrusted to professional, specialized agencies accredited by the respective State Pollution Control Boards (SPCBs). This ensures compliance with applicable environmental laws and safe disposal of paper, plastic, and other waste streams.
- **Biodegradable Waste:** Most of the organic and biodegradable waste collected is channelled into composting processes for conversion into organic manure, preventing it from reaching landfills.
- **Paper Waste (Dry Waste):** As a paper-intensive sector, all accumulated paper scraps, obsolete documents (post-shredding), and dry paper waste are systematically sold to authorized recycling vendors to be integrated back into the production cycle. Given the service-oriented nature of banking, opportunities for direct material reuse within operations are limited; however, the Bank continuously optimizes digital workflows to minimize paper waste generation at the source.
- **E-waste & Hazardous Waste:** E-waste generated across the Bank is disposed of through empanelled recyclers in accordance with applicable regulatory requirements. Hazardous waste generation is minimal and is limited to diesel generator maintenance, wherein used oil sludge and filters are collected and disposed of through SPCB-approved vendors.

11. 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? (Y/N) If no, the reasons thereof and corrective action taken, if any
The Bank does not have any operations or offices located in or around ecologically sensitive areas that require environmental approvals or clearances.			

12. Details of Environmental Impact Assessments (EIA) 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					

13. 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:

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
The Bank complies with all the applicable environmental laws.				

Leadership Indicators:

1. 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 Not Applicable

   (ii) Nature of operations Not Applicable

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (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)		
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		
Water discharge by destination and level of treatment (in kilolitres)	Not Applicable	
(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		
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	

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

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)*	Metric tonnes of CO2 equivalent	538.69	424.80
Total Scope 3 emissions per rupee of turnover (Total Scope 3 Emissions / Revenue from operations)	Metric tonnes of CO2 equivalent / ₹ Crore	0.05	0.04
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		No	

*Scope 3 emissions include emissions from business-related air travel.

3 With respect to the ecologically sensitive areas reported at Question 11 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.

Nil

4 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 (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Replacement of CFL lights with LED Lights	The Bank has completed the replacement of CFL lights with energy-efficient LED lights across all Bank-owned buildings. For leased premises, instructions have been issued to replace existing lighting with LED lights whenever replacements are undertaken.	Significant reduction in electricity consumption across Bank-owned premises. Replacement of CFL lights with LED lights resulted in approximately 40–60% lower energy consumption compared to CFL lighting.
2	AC Temperature	The Bank has implemented a policy to maintain air conditioner temperature at 24°C across branches, offices, and ATMs to optimize electricity consumption.	Maintaining AC temperature at 24°C contributed to additional power savings, leading to a reduction in GHG emissions and lower electricity costs.
3	5-Star Inverter AC Procurement	All new procurement orders for air conditioning equipment are exclusively mandated for inverter-type machines carrying a 5-star energy rating.	This procurement policy ensures that future additions to the Bank's fixed assets align with the highest standards of energy efficiency, reducing lifecycle energy costs and environmental impact.

Sr. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
4	Automatic Hand Dryers & Sensor-based Automatic Taps	At SIB Tower, disposable tissue papers have been replaced with automatic hand dryers as a permanent alternative. In addition, sensor-based automatic shut-off taps have been installed in washrooms to reduce water wastage.	Dry waste generation at the premises reduced by approximately 50%. Elimination of single-use tissue papers lowered paper consumption, reduced landfill contribution, and supported the Bank's broader ESG commitments. Installation of sensor-based automatic shut-off taps reduced water wastage by an estimated 30–40%, contributing to sustainable water management.
5	Intelligent Lighting Systems	SIB Tower is equipped with automatic and intelligent lighting systems that dynamically minimise power consumption by regulating light intensity and operational hours based on occupancy and ambient conditions.	The intelligent lighting infrastructure contributes meaningfully to the building's overall energy efficiency profile.
6	Sewage Treatment Plant (STP)	A 75 KLD Sewage Treatment Plant (STP) has been installed and commissioned at SIB Tower, Kakkanad, to ensure sustainable water treatment.	Treated water is recycled for non-potable uses within the premises, including horticulture, thereby contributing to significant conservation of freshwater resources.
7	Solar Panel Installation	Rooftop solar panels have been installed at the new administrative building, SIB Tower, Kakkanad, Ernakulam.	Reduced dependence on grid electricity, lowered the Bank's carbon footprint, and decreased electricity costs.
8	Building Management System (BMS)	SIB Tower, Kakkanad, has been integrated with a centralized Building Management System (BMS), enabling real-time monitoring, control, and optimization of HVAC, lighting, electrical distribution, fire safety systems, and other electro-mechanical assets from a single platform.	Through automated scheduling, load management, and predictive controls, the BMS ensures that energy-intensive systems operate only when required and at optimal efficiency levels, significantly reducing wasteful consumption. The system also generates operational data and analytics to enable proactive maintenance and informed energy management decisions, supporting the Bank's commitment to smart and sustainable building operations.
9	Food Waste Management — Biogas Conversion	SIB Tower is equipped with a food waste management system wherein organic food waste generated within the building is processed through a bio-digester unit. The food waste is mechanically ground and fed into the bio-digester, where it undergoes anaerobic decomposition to produce biogas.	The biogas generated can be utilised as a clean fuel source for cooking and other thermal applications.
10	Single-use Plastic Elimination	In the Bank-run staff canteens at Bank-owned premises, there is a total ban on plastic/paper cups, bottles, and plastic covers. Only steel glasses, steel plates, and paper bags are used.	Reduced plastic waste generation while promoting sustainable alternatives and improving waste management practices.

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

Yes. The Bank has developed a Business Continuity Policy for Information Systems to ensure continuity of critical business processes in the event of any business or information technology (IT) infrastructure failure, thereby minimizing the potential impact. The policy focuses on reducing the effects of disasters and security incidents through preventive and recovery measures. In addition, the Bank has implemented a Disaster Recovery (DR) Policy for IT Systems, which provides a framework for the ongoing process of planning, developing and implementing disaster recovery management for IT Systems. The systems are periodically tested through various LIVE/ Mock /BCP/Tabletop Drills.

6 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

Nil

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

Nil

8 How many Green Credits have been generated or procured:

a. By the listed entity — Nil

b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners — Nil

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. — 8

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)
1	Indian Bank's Association (IBA)	National
2	Southern Indian Bank Staff College	Multiple Southern States
3	Indian Institute of Banking and Finance (IIBF)	National
4	National Institute of Bank Management (NIBM)	National
5	Foreign Exchange Dealers Association of India (FEDAI)	National
6	Federation of Indian Export Organisations (FIEO)	National
7	International Chamber of Commerce (ICC) India	National
8	Cochin Chamber of Commerce	State

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:

Sr. 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
The Bank is an active member of the Indian Banks' Association (IBA) and regularly provides feedback to regulators through this platform. Its representatives also participate in various working groups formed by regulatory authorities and industry bodies, contributing to the strengthening of the Indian financial ecosystem.					

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					

2. 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)
Not Applicable						

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

The Bank's Grievance Redressal Policy has been formulated in line with guidelines issued by the regulators on customer service. The policy is designed to ensure that information on lodging and resolving complaints is readily accessible to all stakeholders. This Grievance Redressal policy is available on the Bank's website as well as at Branches/ Offices. Customer of the bank / non-customer / communities can directly lodge a complaint via Bank's Website or through various channels.

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25* (Previous Financial Year)
Directly sourced from MSMEs / small producers	20%	10.57%
Directly from within India	100%	100%

*The Bank has updated previous year's figures based on improved availability of information.

5 Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location*	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Rural	4.51%	4.50%
Semi-urban	27.74%	27.62%
Urban	52.67%	52.13%
Metropolitan	15.08%	15.75%

*The Bank has categorised the places based on RBI's classification system - rural/semi-urban/urban/metropolitan.

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
Not Applicable	

2. 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)
	1	Kerala	Wayanad	34,37,000
	2	Meghalaya	Ri Bhoi	2,07,300
3	(a)	Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)	The Bank being in the financial services sector, the procurement needs are limited. Daily consumables are sourced through local vendors at a fair price.	
	(b)	From which marginalized /vulnerable groups do you procure?		Nil
	(c)	What percentage of total procurement (by value) does it constitute?		Nil

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:

Sr. 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		

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Promoting Healthcare	16,45,819	Majority of the programs serve the vulnerable and marginalized group. More than 71.62 % of the beneficiaries were from the marginalized groups.
2	Promoting Education including special education	7,00,446	
3	Environmental Sustainability	5,63,555	
4	Promoting Art & Culture	2,00,500	
5	Making available safe drinking water	72,450	
6	Measures for reducing the inequalities faced	52,543	
7	Promoting sports	14,615	
8	Setting up of Library	3,000	
9	Livelihood Enhancement	671	
10	Setting up of homes	525	
11	Women empowerment	500	

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 put in place a three-tier complaint redressal system for all channel complaints. Customers desirous of lodging a complaint can approach the Bank's Customer Experience Group, which will then take up the same with the concerned Unit for resolution. Complaints received through various channels including calls, emails, letters, regulators, the Bank's web-based Grievance Redress Management System (WebGRM), and walk-in customers are captured in the Bank's Centralised Complaint Management System.

Any complainant who is not satisfied with the response provided at Tier 1 has the option to escalate the complaint to Bank's Nodal and Principal Nodal Officers [Tiers 2 and 3 respectively]. The Bank rejects complaints only with the concurrence of the Internal Ombudsman, in accordance with the provisions stipulated under the Internal Ombudsman Scheme.

2 Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

Particular	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:

Particulars	FY 2025-26 (Current Financial Year)		Remarks	FY 2024-25 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	11	0	Nil	18	0	Nil
Advertising	0	0	Nil	0	0	Nil
Cyber-security	2285	209	Total of all unauthorized transaction complaints dealt by Bank's Banking Operation Group and complaints tagged under the category Fraud / FRM Block among Internet Banking / Mobile Banking related complaints. Complaints pending are only the unauthorized transactions with higher TAT of 90 days.	3106	321	Total of all unauthorized transaction complaints dealt by Bank's Banking Operation Group and complaints tagged under the category Fraud / FRM Block among Internet Banking / Mobile Banking related complaints. Complaints pending are only the unauthorized transactions with higher TAT of 90 days.
Delivery of essential services	0	0	Nil	0	0	Nil
Restrictive Trade Practices	0	0	Nil	0	0	Nil
Unfair Trade Practices	0	0	Nil	0	0	Nil
Other	28545	487	Other complaints include service quality, staff behaviour, technology and credit related complaints.	34480	394	Other complaints include service quality, staff behaviour, technology and credit related complaints.

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

Particular	Number	Reasons for recall
Voluntary recalls	Not Applicable	
Forced recalls		

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. The Bank has established Board-approved Cyber Security Policy and Information System Security Policy to provide guidelines on cybersecurity and data privacy to its employees. The purpose of the Cyber Security Policy is to set out the guiding principles for establishing the cybersecurity framework for the Bank's information systems and to provide a proactive and timely response to potential and emerging cyber-attacks/ threats. The purpose of Information System Security Policy is to provide a framework to ensure protection of the Bank's information assets, and to allow the use, access and disclosure of such information in accordance with appropriate standards, laws and regulations.

In addition, Cyber Crisis Management Plan (CCMP) is in place to provide the requisite strategy, direction and roadmap for mitigating cyber threats. The Bank's IT Departments and CISO Office are ISO 27001:2022 certified for the implementation of the Information Security Management System (ISMS).

The Privacy Policy for customers is available on the Bank's website: www.southindianbank.bank.in/about-us/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

The Bank has established an Information Security Committee, comprising senior executives, to oversee cybersecurity matters from a Bank-wide perspective. The Chief Information Security Officer (CISO) serves as the Member Secretary of the Committee, which provides an effective channel for communicating the management's cybersecurity objectives and directions.

The Bank has a fully operational Security Operations Centre (SOC), along with network and endpoint security devices, to monitor security incidents and enable appropriate action. The SOC operates 24x7, supported by various monitoring tools for identifying, monitoring, recording, and analyzing security events and incidents across the Bank's real-time IT environment.

Employees are regularly updated on emerging security threats and cybersecurity best practices. A dedicated internal web portal has also been established to disseminate relevant security information and promote continuous awareness of cybersecurity risks and best practices among employees. The Bank also provides ongoing cybersecurity awareness to customers through various channels, including SMS, email, website, and social media.

7 Provide the following information relating to data breaches:

a.	Number of instances of data breaches	Nil
b.	Percentage of data breaches involving personally identifiable information of customers	Nil
c.	Impact, if any, of the data breaches	NA

Leadership Indicators

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

Information on the products and services offered by the Bank is available on the Bank's official website https://www.southindianbank.bank.in/

The features of the products are also available through the Bank's internet banking and mobile banking platforms.

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

The Bank, through its website, provides information about safe and responsible banking and the use of banking services to all its customers. The Bank uses email, SMS, social media, direct interactions, pamphlets, and notices to educate customers about the safe and responsible usage of products and services. At the Financial Literacy Centres allotted to the Bank, monthly camps are conducted by the Bank's appointed Financial Literacy Counsellors to educate customers about the safe and responsible usage of credit products. Segmented mailer campaigns are conducted to educate the customers about cybersecurity risks and loan scams.

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

Information about the disruption of essential services is provided on the Bank's website and communicated to customers through email/SMS.

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. 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/No)

The Bank transparently discloses product details, including interest rates, on its official website. Additionally, information on interest rates for both credit and savings products are prominently displayed at all branch locations. The Bank strictly adheres to all disclosure norms and regulatory requirements prescribed by the RBI.

Yes, the Bank obtains customer feedback and reviews on its products, services, and overall customer experience.

(Jose Joseph Kattoor)
Chairman
DIN : 09213852

(P R Seshadri)
Managing Director & CEO
DIN : 07820690

Place: Kochi
Date: July 16, 2026