Annex - 6

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT (BRSR) – FY2025-26

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L67190WB2014PLC204622
2.	Name of the Listed Entity	Bandhan Bank Limited
3.	Year of Incorporation	2014
4.	Registered office address	DN-32, Sector V, Salt Lake, Kolkata - 700 091, West Bengal
5.	Corporate address	Floors 12-14, Adventz Infinity@5, BN-5, Sector V, Salt Lake City, Kolkata - 700 091, West Bengal
6.	E-mail	investors@bandhanbank.com
7.	Telephone	+91 33 6609 0909
8.	Website	www.bandhan.bank.in
9.	Financial year for which reporting is being done	April 1, 2025 – March 31, 2026
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	₹ 16,10,97,23,140
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. Siddhartha Sanyal, Executive Vice President Telephone: 033-66090909 / 033-40456456 Email: info@bandhanbank.com
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)	Since the Bank does not have any subsidiary or associate companies, this report is made on a standalone basis.
14.	Name of assurance provider	CNK & Associates LLP
15.	Type of assurance obtained	Reasonable assurance of BRSR Core parameters

II. Products/services

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

Sl. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the Entity
1.	Banking Products & Services	Bandhan Bank, as a universal bank, offers a broad suite of products and services across Personal, Business, NRI and Micro Banking segments, covering retail assets and liabilities, government banking, treasury, corporate and wholesale banking and third-party products. Its Micro Banking vertical drives financial inclusion by providing small-ticket loans and basic banking services to underserved segments, supporting income generation and economic empowerment.	100%

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

Sl. No.	Product/Service	NIC Code	% of total Turnover Contributed
1.	Activities of commercial banks, Regional Rural Banks, Local Area Banks	641901	100%

Note: The NIC Code has been updated from 64191 (NIC 2008) to 641901 in line with the National Industrial Classification (NIC 2025) published by the Ministry of Statistics and Programme Implementation (MoSPI). The change is only on account of the revised classification and does not represent any change in the nature of the Company's principal business activity.

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	Not applicable	6,793*	6,793*
International		0	0

*Includes 4,400 banking units; 1,955 Branches and 438 ATMs

19. Markets served by the entity:

a.	**Number of locations**	Locations	Number
		National (No. of States & UTs)	Presence in all 35 states and Union Territories (except Lakshadweep)
		International (No. of Countries)	Not applicable
b.	**What is the contribution of exports as a percentage of total turnover of the entity?**	The Bank provides core banking services, including deposits and lending services within India. Owing to the nature of these services, export-related activities are not applicable to our banking operations.	
c.	**A brief on types of customers**	The Bank has 31.8 million customers. The Bank's customer base can typically be categorised into the following segments based on its business operations: **Retail Banking:** The retail banking services cater to individuals, salaried professionals, self-employed professionals, farmers, students, micro and small businesses, trusts, women groups, and entrepreneurs across metropolitan, urban, semi-urban and rural areas. These services include a range of loan products, deposit offerings, and other financial products and services. **Wholesale/Commercial Banking:** The wholesale banking services cater to corporates, government entities, financial institutions, educational institutions, MSMEs, and public sector undertakings (PSU). These services primarily include commercial and transactional banking solutions.	

IV. Employees

20. Details as at the end of FY2025-26

a. Employees and workers (including differently abled):

Sl. No.	Particulars	Total (A)	Male No. (B)	Male % (B / A)	Female No. (C)	Female % (C / A)
	EMPLOYEES					
1.	Permanent (D)	75,397	66,503	88%	8,894	12%
2.	Other than Permanent (E)	-	-	-	-	-
3.	**Total employees (D + E)**	**75,397**	**66,503**	**88%**	**8,894**	**12%**
	WORKERS					
4.	Permanent (F)	Not Applicable				
5.	Other than Permanent (G)					
6.	**Total workers (F + G)**					

Note:

1. All the employees of the Bank are on-rolls and there are no employees that are not on the rolls of the Bank. Accordingly, KPIs related to other than permanent employees are nil in any of the tables of the prescribed BRSR format.
2. The Bank does not employ any workers. Accordingly, KPIs related to workers are nil in any of the tables of the prescribed BRSR format.

b. Differently abled employees and workers

Sl. No	Particulars	Total (A)	Male No. (B)	Male % (B / A)	Female No. (C)	Female % (C / A)
	DIFFERENTLY ABLED EMPLOYEES					
1.	Permanent (D)	6*	6*	100%	0	0%
2.	Other than Permanent (E)	-	-	-	-	-
3.	**Total differently abled employees (D+E)**	**6***	**6***	**100%**	**0**	**0%**
	DIFFERENTLY ABLED WORKERS					
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	**Total differently abled workers (F+G)**					

*Based on voluntary disclosure by the employees.

21. Participation/inclusion/representation of women (As at March 31, 2026)

Particulars	Total (A)	No. and the percentage of females	
		No. (B)	% (B/A)
Board of Directors	13	1	7.69%
Key Management Personnel*	5	-	-

*Includes the Managing Director & CEO, two Whole-time Directors, the Chief Financial Officer and the Company Secretary

22. Turnover rate for permanent employees and workers

Particulars	FY2025-26			FY2024-25			FY2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	27.03%	37.46%	28.22%	23.43%	31.20%	24.38%	21.45%	27.27%	22.14%
Permanent Workers	Not applicable								

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

23. a. Name of the holding/subsidiary / associate companies / joint ventures

Sl. No.	Name of the holding/ subsidiary/associate companies/joint ventures (A)	Indicate whether holding/ Subsidiary/Associate/ Joint Venture (B)	% of shares held by the listed entity (C)	Does the entity indicated in column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No) (D)
The Bank does not have any holding company/subsidiary/ associate company/ joint venture.				

VI. CSR details

24. i. Whether CSR is applicable as per Section 135 of the Companies Act, 2013 (Yes/No):

Yes

ii. Turnover:

₹24,423 Crore (FY2025-26)

iii. Net worth:

₹24,747.13 Crore (FY2025-26)

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanisms in Place (Yes/No) (If yes, then provide web-link for grievance redressal policy)	FY2025-26			FY2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	Yes https://bandhan.bank.in/pdfViewerJS/index.html#../sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf	0	1	A case was filed by the pro-Bengali advocacy organisation Bangla Pokkho entailing all banking documents published by the Bank should be in English, Hindi and Bengali. Bandhan Bank is one of the party among all other Banks & FIs.	0	1	A case was filed by the pro-Bengali advocacy organisation Bangla Pokkho entailing all banking documents published by the Bank should be in English, Hindi and Bengali.
Investors (other than shareholders)	-	-	-	-	-	-	-
Shareholders	Yes Policies on Principle 4- https://bandhan.bank.in/pdfViewerJS/index.html#../sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf	20	1	The communications from shareholders pertain to dividends-related queries, transfer/ transmission of shares, Annual Reports etc.	117	0*	The communications from shareholders pertain to dividends-related queries, transfer/ transition of shares, Annual Reports etc.
Employees	Yes https://bandhan.bank.in/pdfViewerJS/index.html#../sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf	Cases- 22 POSH- 27	Cases- 56 POSH–6	22 cases have been filed in the FY2025-26 and 56 cases in total including the old cases, were pending as of March 31, 2026	Cases–11 POSH–31	Cases–44 POSH–08	11 cases have been filed in the FY2024-25 and 44 cases in total including the old cases, were pending as of March 31, 2025

Stakeholder group from whom complaint is received	Grievance Redressal Mechanisms in Place (Yes/No) (If yes, then provide web-link for grievance redressal policy)	FY2025-26			FY2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Customers	Yes https://bandhan.bank.in/sites/default/files/2026-01/Customer-Policies-08012026.pdf	1,24,311 (Complaint) 522 (Cases)	3,787 (Complaint) 962 (Cases)	Out of 3,787 pending complaints, 3,547 stands closed as on date. 522 cases have been filed in the FY2025-26 and 962 cases in total including the old cases, were pending as of March 31, 2026	1,55,958 (Complaint) 273 (Cases)	6,116 (Complaint) 686 (Cases)	Out of 6,116 pending complaints, 3,609 stands closed as on date. 273 cases have been filed in FY2024-25 and 686 cases in total including the old cases, were pending as of March 31, 2025
Value Chain Partners	Yes https://bandhan.bank.in/pdfViewerJS/index.html#../sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf	0	0	No complaints have been received from value chain partners	0	0	No complaints have been received from value chain partners
Other-Regulators/Govt. Agencies	-	-	-	-	-	-	-

*All complaints filed by the shareholders have been duly resolved in the last financial year

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:

Materiality assessment is a structured process undertaken to identify and prioritise topics that have a significant impact on the Bank's economic, Environmental, Social and Governance (ESG) performance. These topics have the potential to influence the decision-making of key stakeholders, including customers, shareholders, lenders and investors.

The assessment begins with the identification and engagement of relevant stakeholders (or their representatives), whose insights are critical in determining the most pertinent issues. The Bank follows a systematic approach to materiality assessment, as outlined below:

a) Universe of material topics

The Bank undertakes a benchmarking exercise by mapping global frameworks and standards, including the Global Reporting Initiative ('**GRI**'), the United Nations Sustainable Development Goals ('**UN SDGs**'), and the International Integrated Reporting Council ('**IIRC**') framework to identify the universe of relevant material topics. This process is supported, to ensure alignment with globally accepted sustainability frameworks and industry best practices.

b) Identification of material topics

The Bank performs benchmarking against industry leaders and competitors to gain valuable insights into emerging trends, risks, and opportunities that are relevant to the banking sector as it contributes in strengthening the Bank's ESG strategy and supports its objective of enhancing long-term value creation.

c) Stakeholder engagement

The Bank actively engages with internal and external stakeholders to gather their perspectives on identified material topics. Feedback obtained through structured interactions are used to assess the relevance, significance of each topic on our business.

d) Finalisation of key material topics

Stakeholder responses are consolidated and analysed to finalise the key material topics, on the basis of the scoring obtained against each identified material topic to ensure alignment with our strategic objectives and risk management frameworks.

Sl. No.	Material issue Identified	Indicate whether risk or opportunity	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.	Climate Change	Risk	• Climate-related risks refer to the potential risks that may arise from climate change or from efforts to mitigate climate change, its impact and the economic and financial consequences. • It can impact the financial sector through two broad channels–physical risks and transition risks. • **Physical Risk:** The physical impacts from climate change will feed through to an economy in various ways, including damages to physical assets through extreme weather, reduced agricultural productivity, heat-related health and medical issues, and loss of biodiversity. • T**ransition Risk:** It refers to the risks arising from the process of adjustment towards a low-carbon economy. A range of factors influences this adjustment, including changes in climate-related policies and regulations, the emergence of newer technologies, shifting sentiments and behaviour of customers. The process of transition, i.e., reducing carbon emissions may have a significant impact on the economy. • The uncertainty about the timing and severity of climate-related risks like physical risk and transition risk threatens the safety, soundness and resilience of regulated entities (REs) and in turn, it affects the overall stability of the financial system. • Financial, reputational, regulatory and market risk implications are becoming increasingly prominent with increased threats of climate change such as but not limited to floods, droughts, erratic rainfall, supply chain disruptions, change in market perception.	• The Bank is deliberating to embark on a journey of advocating sustainability in its value chain, such as assessment of the GHG emission footprint of its lending portfolio, lender's customer targets and commitments on ESG resource optimisation, evaluating the quantum of collateral positioned in high-risk flood/drought-prone areas, checking green building certifications of real estate portfolios, social inclusivity of corporates, SME & MSME customers. • The Bank addresses climate and environmental risks through its Environmental and Social Management System (SEMS), which is integrated into the credit appraisal process for eligible long-term lending exposures. The Bank assesses environmental risks, including emissions, pollution, waste management, ecological impact, and disaster management preparedness, while evaluating credit proposals. The Bank also monitors environmental compliance during project implementation through periodic reviews and site inspections and restricts financing to activities prohibited under its environmental risk framework. • Within its operation, the Bank is considering greening the branches and data centres, eliminating the use of paper in the operations, introducing the option of e-receipts on registered mobile numbers at their ATMs, evaluating options of switching over to renewable energy for sourcing power gradually and future-proofing operations against regulatory requirements. • The Bank mitigates climate-related risks through CSR-led social and agroforestry initiatives that promote carbon sequestration, ecosystem restoration, and environmental resilience. These initiatives support the offsetting of emissions from the Bank's operations and have the potential to substantially reduce its net operational carbon footprint over time.	Negative financial implications: • Financial/Credit risk: Rising frequency and severity of extreme weather events can impair the value of assets held by the Banks' customers, or impact supply chains affecting customers' operations and profitability and leading to higher loan defaults and NPAs. • Market risk: Increased volatility in investments because of shifts in investor preferences or climate-induced adverse effects might lead to a decline in lending portfolio valuation. • Reputational risk: Failure to address the challenging climate change vulnerabilities will affect stakeholders' trust resulting in loss of customer base.

Sl. No.	Material issue Identified	Indicate whether risk or opportunity	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.	Employee Engagement	Opportunity	In the banking industry, where operations are people-intensive, engaged employees contribute significantly to long-term value creation, operational efficiency, and stakeholder trust. It directly impacts productivity and service quality, customer experience, supports in retaining talent and ensure organisational stability. We have instituted progressive HR policies and practices aimed at empowering our workforce and fostering a high-performance culture. The Bank is committed to creating an inclusive, innovative, and supportive work environment that promotes employee well-being, work-life balance, learning, career progression, and workplace safety. Through these initiatives, the Bank seeks to enhance employee productivity, engagement, and relationships, while positioning itself as a preferred employer, thereby supporting sustainable business performance.	-	Positive financial implications: • Higher productivity leading to revenue growth • Lower attrition costs • Enhanced customer loyalty • Better alignment with social compliance requirements
3.	Workforce safety and security	Risk	Banks recognise workforce safety and security as a critical element of its responsible business conduct, particularly given its extensive field operations in collection, microfinance and customer service activities. The Bank is committed to providing a safe, secure and supportive working environment for all employees and associated personnel, while ensuring that customer-facing interactions are conducted in a responsible and dignified manner.	We have implemented a comprehensive framework to ensure workforce safety and security, particularly in field-based collection operations, through a combination of governance, training, technology, and oversight measures. A Board-approved HR policy, supported by clearly defined protocols for safe travel, emergency response and incident reporting, forms the foundation of this approach. The Bank emphasises on respectful and non-coercive customer engagement and provides regular training on personal safety, conflict resolution and regulatory compliance. Technology-enabled solutions, including geo-tagging, digital collection platforms, and emergency alert systems, are leveraged to enhance field safety and reduce physical interactions. Employee well-being is supported through health benefits and Employee Assistance Programs. Additionally, centralised monitoring, periodic audits, and strong governance of third-party agents ensure consistent adherence to safety and conduct standards across operations.	Negative financial implications: • Physical safety risks for field staff and collection agents • Regulatory risks related to compliance with labour laws, workplace safety standards • Increase in potential costs related to insurance, compensation and legal claims arising from incidents

Sl. No.	Material issue Identified	Indicate whether risk or opportunity	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.	Community Engagement and Development	Opportunity	Community engagement and development of disadvantaged communities through programmes on health, education, livelihood and environment drives inclusive growth, strengthens stakeholder trust, and enables long-term market expansion. While it entails short-term costs and operational challenges, the resulting benefits in terms of enhanced reputation, regulatory alignment, and sustainable revenue generation make it a key pillar of responsible and resilient banking.		Positive financial implications: • Stronger brand reputation • Access to new market segments (rural, semi-urban, unbanked population) • Better regulatory alignment and reduced compliance risks
5.	Customer Experience	Opportunity	As banking is a service-driven industry where trust, transparency, and service quality directly influence business performance, customer experience is often seen as an opportunity as it drives customer acquisition, retention, and lifetime value, influences financial outcomes through service quality and satisfaction levels and impacts brand reputation and stakeholder trust. The Bank is committed to strengthening customers' financial well-being by offering tailored products and solutions that address their evolving needs, enabling them to achieve their financial goals and drive long-term growth and stability.	-	Positive financial implications: • Enhanced brand equity • Improved revenue streams and cross selling • Lower customer acquisition costs
6.	Regulatory & statutory compliance	Risk	Owing to the highly regulated environment in which banks operate, non-compliance with applicable laws, regulations, and guidelines issued by regulators such as the Reserve Bank of India (RBI), SEBI, and other authorities may result in financial penalties, legal actions, reputational damage, and restrictions on business operations	The Bank has established a robust compliance framework comprising Board-level oversight through the Risk Management and Compliance Committees, well-defined policies and standard operating procedures, and a dedicated independent compliance function. The Bank leverages technology-driven solutions, including tools for KYC/AML monitoring and automated regulatory reporting, to ensure timely and accurate adherence to evolving regulatory requirements. Continuous employee training, internal audits, and a strong ethical culture further strengthen compliance effectiveness.	Negative financial implications: • Increase in fines and penalties • Lower investor confidence resulting in higher cost of capital • Brand/reputation damage

Sl. No.	Material issue Identified	Indicate whether risk or opportunity	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)
7.	Business Ethics & Governance	Risk	Banks recognise business ethics and governance as fundamental to sustaining stakeholder trust and ensuring long-term value creation. Any deviation from ethical standards, may lead to regulatory action, financial losses, litigation, and reputational damage.	To mitigate these risks, the Bank has implemented a robust governance framework anchored by Board-level oversight, including independent directors and specialised committees such as the Audit and Risk Management Committees. The Bank adheres to an HR policy applicable to all employees and directors, supported by clearly defined policies on conflicts of interest and fair business practices.	Negative financial implications: • Brand erosion and reputational damage • Reduced customer trust • Increase in litigation and penalties
8.	Digital Innovation and data privacy	Risk	With increasing adoption of digital banking channels, fintech collaborations, and data-driven decision-making, banks are exposed to evolving technology and data-related risks, which need to be managed through robust governance, control frameworks, and continuous monitoring systems.	We have established a Digital and Transaction Excellence Unit (DTEU) along with a dedicated Customer Experience (CX) function to drive governance, innovation, and continuous enhancement of our digital ecosystem. The revamped mBandhan 2.0 app enables seamless and intelligent payment journeys, supports fully digital customer onboarding through Video KYC, and offers more than 50 self-service functionalities to enhance convenience and accessibility. The Bank maintains robust cybersecurity controls and data protection frameworks across the value chain to safeguard systems and customer information. Stringent measures are in place to ensure the confidentiality, integrity, and security of customer data, with all data handling and assessment processes conducted in strict adherence to applicable regulatory guidelines. Customer information is treated with the highest degree of sensitivity, supported by well-defined governance and access control mechanisms. Further, the Bank has partnered with Hitachi Payment Services to strengthen its merchant acquiring ecosystem, thereby expanding digital payment capabilities and enhancing service delivery for merchants and customers alike.	Negative financial implications: • Increased capital and operating expenditure on digital infrastructure and cybersecurity measures Potential financial losses from cyber incidents, including fraud and service disruptions • Regulatory penalties, litigation costs, and customer compensation in case of data breaches • Investments in upgrading legacy systems and managing technological obsolescence

Sl. No.	Material issue Identified	Indicate whether risk or opportunity	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)
9.	Financial inclusion	Opportunity	Financial inclusion enables banks to expand access to underserved and unbanked populations (rural, low-income, MSMEs), creating long-term sustainable value. Through its Emerging Entrepreneurs Business (EEB) segment, the Bank extends credit access to underserved communities, active borrowers, predominantly from women-led households. Operating on a group lending model, the Bank not only facilitates financial inclusion but also supports livelihood generation, financial independence, and socio-economic empowerment at the grassroots level.		Positive financial implications: • Expansion of revenue base through access to untapped markets • Enhanced brand image • Improved ESG performance and stronger stakeholder trust
10.	Policy transition	Risk	The Bank is exposed to policy transition risks arising from evolving government mandates on sustainable finance, priority sector lending, and ESG disclosures. Changes in political priorities and frameworks may impact lending strategies, asset quality, and compliance obligations.	The Bank mitigates risks arising from policy transition through a robust governance, compliance and risk management framework. The Bank tracks and disseminates regulatory changes to relevant departments for timely incorporation in policies and vets draft policies before their placement before the Board or Board Committees, wherever applicable. The Bank also undertakes compliance testing in accordance with the approved Annual Compliance Testing Plan. These measures are complemented by proactive policy monitoring, portfolio diversification and capital resilience, including regular stress testing and scenario analysis to assess potential impacts of policy changes on asset quality, liquidity and profitability. The Bank also maintains prudent provisioning, strong capital and liquidity buffers, conservative underwriting standards in policy-sensitive sectors, active engagement with regulators and industry bodies, and leverages government-backed schemes with risk-sharing mechanisms.	Negative financial implications: • Reduced margins due to interest rate caps or priority lending requirements • Higher compliance and regulatory costs • Increase in credit losses • Capital adequacy pressure

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.

The National Guidelines for Responsible Business Conduct ('NGRBC') as prescribed by the Ministry of Corporate Affairs advocates nine principles referred to as P1-P9 as given below:

P1	Businesses should conduct and govern themselves with integrity, and in a manner that is ethical, transparent and accountable
P2	Businesses should provide goods and services in a manner that is sustainable and safe
P3	Businesses should respect and promote the well-being of all employees, including those in their value chains
P4	Businesses should respect the interests of and be responsive towards all its stakeholders
P5	Businesses should respect and promote human rights
P6	Businesses should respect and make efforts to protect and restore the environment
P7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
P8	Businesses should promote inclusive growth and equitable development
P9	Businesses should engage with and provide value to their consumers in a responsible manner

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/ policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web link of the policies, if available	https://bandhan.bank.in/sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf								
2. Whether the entity has translated the policy into procedures. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
4. Name of the national and international codes/ certifications/ labels/standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	• National Guidelines on Responsible Business Conduct, 2019, Ministry of Corporate Affairs, Government of India • P – 6 : IGBC Gold rated green building								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Bandhan Bank is in the process of strengthening its approach towards ESG commitments and responsible business practices. While the Bank has not yet formally established quantified long – term targets across key sustainability parameters, we are actively undertaking a structured exercise to identify, evaluate and define measurable goals aligned with industry standards and regulatory expectations. The Bank is committed to progressively integrating ESG considerations in our business strategy. This includes exploring initiatives to contribute to environmental stewardship, enhancing diversity, equity and inclusion within the workforce, and fostering a culture of continuous learning and employee development. Over the coming years, Bandhan bank intends to develop clear, time-bound targets across these focus areas, supported by robust monitoring frameworks. These efforts will aim to align with evolving best practices and contribute meaningfully to sustainable and inclusive growth.								
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	As the Bank has not set formal quantified targets during the reporting period, performance is being assessed against internal benchmarks and regulatory requirements. • **Diversity:** Female workforce representation stands at 12%, reflecting gradual progress towards improving gender diversity • **Learning & Development:** The Bank has significantly exceeded the minimum benchmark of 12.5 hours, achieving an average of 30.4 learning hours per employee, demonstrating strong commitment to employee capability building. • **Environmental initiatives:** Tree plantation activities were undertaken in water-stressed areas as part of CSR efforts, contributing to environmental sustainability. The Bank continues to strengthen its performance tracking mechanisms as part of its ongoing exercise to define formal ESG targets.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG-related challenges, targets, and achievements	The statement by the MD & CEO on the BRSR is mentioned at the beginning of this report.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Board of Directors								
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 The Corporate Social Responsibility & Sustainability Committee of the Board (CSR & SCB) is responsible for the oversight of sustainability-related matters. The Committee is Chaired by a non-executive independent director and meets at least once in every quarter.								

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	✓	✓	✓	✓	✓	✓	✓	✓	✓	Annually								
	The CSR & SCB reviewed the Compendium of BRSR policies aligned with the nine principles of the NGRBC. Based on its recommendation, the Board approved the Compendium. BRSR disclosures are periodically reviewed by the CSR & SCB and subsequently approved by the Board.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Bank operates in full compliance with all applicable laws and regulatory requirements across its operations. Adherence to statutory obligations is independently monitored by the Compliance and Internal Audit functions at the management level. Oversight is further strengthened through periodic review by the Audit Committee of the Board									Quarterly								
11. Has the entity carried out an independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency. 12.	✓	✓	✓	✓	✓	✓	✓	✓	✓	-								
	No.																	

13. If the 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)	Not applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE-WISE PERFORMANCE DISCLOSURE

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	% of persons in respective category covered by the awareness programmes
Board of Directors	4	**Principle – 1:** • Effective Decision Making and Leadership • Governance, Compliance, Risk Management, Fraud Risk Management, Regulations • Use of AI in Improving Board Governance, Operational Resilience **Principle – 3:** • People Matter: Navigating HR **Principle – 6:** • Climate Crisis **Principle – 7:** • KYC/AML **Principle – 9:** • IT & Cyber Security	88.89%*
Key Managerial Personnel (KMP)*	38	**Principle – 1:** • International Trade Finance • Strategic Leadership in Microfinance **Principle – 3:** • One Bandhan-Team Building Session **Principle – 5:** • POSH **Principle – 7:** • KYC / AML – Regulatory Perspective **Principle – 9:** • IT & Cyber Security	100%
Employees other than the Board of Directors or KMPs	362	**Principle – 1:** • Induction Training • Business Ethics and Politics • Ethics and Code of Conduct • Fraud Awareness and Prevention **Principle – 2:** • Compliance in Banking • Ethics in Banking • KYC-AML & CFT • Risk Management • Process and Compliance **Principle – 3:** • Employment Laws • Interpersonal Effectiveness • Women Leadership • Productivity Enhancement **Principle – 4:** • Employee Engagement **Principle – 5:** • Gender Sensitivity **Principle – 9:** • Consumer Protection & Grievance Redressal • Digital application	93%
Workers	NA	-	NA

*Training coverage is provided as per the total number of Directors present in the entire FY26. 16 out of 18 Directors were provided training in FY26.

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 Requirements) Regulations, 2015 and as disclosed on the entity's website]:

Monetary					
	NGRBC Principle	**Name of the regulatory / enforcement agencies / judicial institutions**	**Amount (₹)**	**Brief of the Case**	**Has an appeal been preferred? (Yes/No)**
Penalty/ Fine	Principle 1	Deputy Commissioner, Range-2, Gujarat	16,89,367/-	The Order has been passed under Section 73 of the CGST Act, 2017, alleging excess / ineligible Input Tax Credit availed / utilised, non-payment of GST on some incomes, etc. by the Bank for FY: 2021-22	Yes
Penalty/ Fine	Principle 1	Assistant Commissioner, CGST & C. EX, Division IX, Mumbai	1,08,86,554/-	The Order has been passed under Section 74 of the CGST Act, 2017, alleging excess / ineligible Input Tax Credit availed / utilised, non-payment of GST on check return charges, etc. by the Bank for FY: 2018-19, 2019-20, 2020-21, 2021-22, 2022-23	Yes
Penalty/Punishment Fine	Principle 1	Reserve Bank of India, Mumbai	44,70,000/-	The Order dated August 26, 2025, passed by the Adjudication Committee of Executive Directors, RBI w.r.t. the Show Cause Notice dated July 3, 2025, served to the Bank, directed the Bank to pay an aggregate penalty of ₹44.70 lakhs, imposed on the Bank, within 14 days from the date of receipt of this Order. The Bank submitted its response to RBI, informing that the payment of penalty amount levied against the Bank has been paid on September 5, 2025.	No
Settlement	NIL	NIL	NIL	NIL	NIL
Compounding Fee	NIL	NIL	NIL	NIL	NIL

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

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

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

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

Yes.

Link: https://bandhan.bank.in/sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf

The Bank has established a robust Code of Conduct that guides all its actions, ensuring that its operations are carried out with integrity and in an ethical, transparent, and accountable manner. The Code of Conduct is hosted on the Bank's website as part of the Compendium of BRSR Policies, ensuring transparency and accessibility for all stakeholders.

All new employees are required to formally acknowledge the Code of Conduct at the time of onboarding, both through a signed physical declaration and digitally via the HRMS portal upon initial access. Subsequently, all employees, including Key Managerial Personnel (KMP) and Senior Management, are required to provide an annual digital declaration—typically undertaken in April—affirming compliance with the Code of Conduct, including anti-bribery and anti-corruption provisions.

The Bank has also put in place a comprehensive Vigilance Policy and Whistleblower Policy, aimed at establishing effective systems for the prevention, detection, and deterrence of corruption and unethical conduct. To strengthen governance oversight, Bandhan Bank operates a structured two-tier vigilance mechanism comprising:

(i) the Chief of Internal Vigilance (CIV), responsible for vigilance oversight and investigations; and

(ii) the Disciplinary Committee, which examines cases of misconduct and determines appropriate disciplinary actions.

Bandhan Bank follows a zero-tolerance approach towards bribery, corruption, misconduct, and unethical practices. Preventive vigilance measures form an integral part of its governance framework. The CIV undertakes periodic checks and reviews, including scrutiny of high-value procurement transactions, assessment of asset declarations by employees and senior management, and examination of potential or reported conflicts of interest.

These measures reinforce the Bank's commitment to ethical conduct and aim to ensure 100% compliance across the organisation, with the objective of maintaining zero instances of non-compliance. The CIV regularly apprises the Managing Director & Chief Executive Officer and submits reports to the Audit Committee of the Board, thereby ensuring continuous oversight at the highest level of governance.

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/corruption:

	FY2025-26	FY2024-25
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	17	NIL
Workers	NA	NA

6. Details of complaints with regard to conflict of interest

	FY2025-26		FY2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of conflict of interest of directors	0	No such complaints received	NIL	NA
Number of complaints received in relation to issues of conflict of interest of KMPs	0	No such complaints received	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

The Bank's robust internal mechanisms, supported by comprehensive controls, checks, and balances, have effectively ensured full compliance with applicable policies and regulations. No instances of non-compliance have been identified during the reporting period, and no corrective actions were required.

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

	FY2025-26	FY2024-25
Number of days of accounts payables	2.59*	36

*The methodology for calculating the number of days of accounts payable has been updated during the current year in alignment with ISF guidelines, enhancing consistency with best practices. Accordingly, the previous year's figures have not been recomputed under the revised methodology and may not be directly comparable with the current year.

9. Open-ness of business

Provide details of the 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	FY2025-26	FY2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	-	-
	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	-	-
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	-	-
	b. Sales (Sales to related parties / Total Sales)	-	-
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.006%[Note]	0.007%[Note]
	d. Investments (Investments in related parties / Total Investments made)	-	-

Note:

1. Given the nature of the Bank's operation, there were no sales or purchases done that involved any trading house.
2. The Bank does not appoint any dealers or distributors to provide its products and services to customers. All the customers are direct customers of the Bank. Therefore, there was nil sales to any dealers or distributors.
3. The Bank is a service-oriented company and is not involved in any purchases or sales of goods in its operations. Therefore, there are nil purchases or sales of goods from related parties. However, certain services including rent, accommodation/venue charges for the training of employees, locker rents received and interest paid are provided in the related party transactions are provided in the schedule of the Financial Statement for FY25 and FY26.
4. There is nil investment in any related parties. The Bank has, as per its Policy, extended housing loans to KMPs, the percentage of which is derived on the closing balance of the outstanding loan at the end of the FY. Further details regarding related party transactions are provided in the schedule of the Financial Statement for FY25 and FY26.

LEADERSHIP INDICATORS

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

The Bank is in the process of initiating training and awareness programmes for its value chain partners, including call centre and direct sales agent partners, with a focus on promoting ethical conduct, regulatory compliance, employee well-being, responsible business practices, and environmental awareness in line with Principles 1, 2, 3, 5 and 6.

Additionally, the Bank is in the process of introducing awareness initiatives on customer relations, financial literacy, digital banking, and prevention of online frauds, thereby reinforcing responsible and transparent engagement with customers. Further details are provided under Principle 9 of this report.

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.

Bandhan Bank has established a Code of Conduct for its Board of Directors to ensure transparency, integrity, and high ethical standards in the management of its affairs and operations. Board members are required, at the time of appointment and throughout their tenure, to disclose any actual or potential conflicts of interest as and when such situations arise. Non-disclosure of any conflict is treated as a non-compliance.

During the reporting period, the Bank has not entered into any materially significant transactions with Directors or their relatives that could give rise to a conflict of interest, other than those undertaken in the ordinary course of business.

All members of the Board have confirmed their compliance with the applicable Code of Conduct.

Weblink: https://bandhan.bank.in/sites/default/files/2020-12/Code-Conduct-for-Directors.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 products and processes to total R&D and capex investments made by the entity, respectively.

	FY2025-26	FY2024-25	Details of improvements in environmental and social impacts
R&D	NA	NA	-
Capex	0.027%	NA	During FY2025-26, the Company's CSR initiatives contributed meaningfully to strengthening healthcare accessibility and supporting community infrastructure. A total of 18 Advanced Life Support (ALS) ambulances were deployed across diverse geographies and partner institutions, enhancing emergency medical response capabilities and enabling timely access to critical care, particularly in underserved and remote areas. These interventions are expected to improve survival rates, reduce response times, and strengthen public health systems. In addition, the installation of solar-powered high mast street lighting at Pandharpur, Maharashtra, promotes the use of renewable energy while improving public safety and visibility in community spaces. This initiative contributes to reduced carbon emissions and supports sustainable infrastructure development. Collectively, these efforts reflect the Company's commitment to creating positive social outcomes through improved healthcare access and to advancing environmental sustainability through clean energy adoption.

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

Currently there is no such procedures in place. However, the Bank's supply chain includes outsourced agencies, third-party service providers, transporters, suppliers of materials and capital goods, franchisees, dealers and distributors. The Bank recognises the need to work closely with the suppliers to reduce waste, improve efficiency and reduce carbon footprint and continuously work towards ensuring greater integration of environmental factors in our procurement practices.

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),

(b) E-waste,

(c) Hazardous waste, and

(d) Other waste.

Given the nature of operations, Bandhan Bank does not have physical product offerings, and therefore the generation of waste requiring reclamation for reuse or recycling is minimal. The Bank continues to adopt responsible waste management practices across its offices and branches, with a focus on resource efficiency and reduction in material usage, including reduced use of paper through digital initiatives.

a. Plastics: Plastic usage in operations is limited. However, for day-to-day usage, designated recycling bins are provided for plastics such as water bottles and containers. These are collected by authorised recycling agencies and processed in accordance with applicable regulations.

b. E-waste: E-waste generated from banking operations across all offices and branches is disposed off responsibly through authorised e-waste recycling vendors, ensuring environmentally sound management and compliance with regulatory requirements.

c. Hazardous Waste: Owing to the nature of banking operations, there is minimal generation of hazardous waste at branches and offices managed by third parties, and hence limited scope for reclamation.

d. Other Waste: Paper waste generated is segregated and disposed of through third-party agencies for recycling, alongside ongoing efforts to minimise paper usage through digitisation.

These practices reflect the Bank's commitment to responsible waste management and sustainable operations.

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.**

   No. As Bandhan Bank does not have any physical product offerings in the normal course of its operations and has minimal use of plastics in its services, it is not subject to Extended Producer Responsibility (EPR) obligations.

LEADERSHIP INDICATORS

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

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

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
Not applicable		

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

Indicate input material	Recycled or re-used input material to total material	
	FY2025-26	FY2024-25
-		

4. **Of the products and packaging reclaimed at the end of life of products, amount (in metric tonnes) reused, recycled and safely disposed.**

   Bandhan Bank Limited is primarily a service provider, and its offerings do not involve any significant use of packaging materials, except for limited usage in new account opening kits.

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in the respective category
-	

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

ESSENTIAL INDICATORS

1. a. **Details of measures for the well-being of employees:**

Category	% of employees covered by											
	Total (A)	Health insurance		Accident insurance benefits		Maternity benefits		Paternity benefits		Daycare facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent employees											
Male	66,503	66,503	100%	66,503	100%	NA	NA	66,503	100%	-	-
Female	8,894	8,894	100%	8,894	100%	8,894	100%	NA	NA	-	-
Total	**75,397**	**75,397**	**100%**	**75,397**	**100%**	**8,894**	**100%**	**66,503**	**100%**	**-**	**-**
Other than Permanent employees											
Male	Not Applicable										
Female											
Total											

Note: From April 2023 onwards, 100% of male employees are eligible for paternity benefits.

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

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance benefits		Maternity benefits		Paternity benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent workers											
Male	Not Applicable										
Female											
Total											
Other than Permanent workers											
Male	Not Applicable										
Female											
Total											

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

	FY2025-26	FY2024-25
Cost incurred on well-being measures as a % of total revenue of the company	0.38%*	0.39%

*The expenses incurred on well-being measures include the annual health check-up availed by DVP and above employees up to a maximum of ₹11,000

2. Details of retirement benefits for the current and previous financial years:

Benefits	FY2025-26			FY2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
Provident Fund	100%	NA	Y	100%	NA	Y
Gratuity	100%	NA	N.A.*	100%	NA	N.A.*
Employees' State Insurance	NA	NA	NA	NA	NA	NA
Others – please Specify	NA	NA	NA	NA	NA	NA

*Gratuity is deposited with the Bandhan Bank Gratuity Fund Trust

3. Accessibility of workplaces: Are the premises/offices 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.

As on March 31, 2026, 49% of the existing Retail Banking branches are equipped with facilities to ensure accessibility for differently abled employees.

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 has integrated an equal opportunity statement in its internal HR policy and the extract of the same is also available in the Compendium of BRSR policies under Principle 5.

Web-link: https://bandhan.bank.in/sites/default/files/2023-01/Business-Responsibility-and-Sustainability-Reporting-policy-210123.pdf

The Bank is committed to upholding the principles of equal opportunity and merit-based employment to foster an inclusive and high-performing workplace. To reinforce this commitment, we ensure that the policy is communicated to all employees in a clear, appropriate and meaningful manner. In alignment with the principles of sustainable development, non-discrimination and inclusive growth, the Bank's processes relating to recruitment, performance evaluation, compensation, training and employee benefits are free from any form of discrimination based on caste, religion, disability, gender, sexual orientation, race, colour, ancestry, marital status, or affiliation with any political, religious or trade union organisation, or majority/minority group.

5. Return to work and retention rates of permanent employees who took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	90.34%	83.92%	NA	NA
Female	82.80%	72.27%	NA	NA
Total	**88.19%**	**79.65%**	**NA**	**NA**

*Includes employees that are scheduled to return to work post March 31, 2026

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

Category	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not applicable
Other than Permanent Workers	Not applicable
Permanent Employees	Yes, there is a dedicated email ID- staffcomplaints@bandhanbank.com where employees may raise their grievances
Other than Permanent Employees	Not applicable

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

The Bank upholds the principle of freedom of association. While employees are currently not affiliated with any trade union and no collective bargaining agreements are in place, the Bank remains committed to respecting employees' rights in this regard.

The Bank has established robust mechanisms to address employee concerns, ensuring that grievances can be raised confidentially and anonymously. All such grievances are duly examined by the management through a structured and thorough investigation process, with appropriate action taken to ensure fair and timely resolution.

Category	FY2025-26			FY2024-25		
	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	75,397	-	-	75,032	-	-
Male	66,503	-	-	66,672	-	-
Female	8,894	-	-	8,360	-	-
Total Permanent Workers	Not Applicable					
Male						
Female						

8. Details of training given to employees and workers:

Category	FY2025-26					FY2024-25				
	Total (A)	On Health and safety measures*		On Skill upgradation		Total (A)	On Health and safety measures*		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (B)	% (B/A)	No. (C)	% (C/A)
Employees										
Male	66,503	14,330	21.55%	64,228	96.67%	66,672	66,672	100%	63,792	95.68%
Female	8,894	2,821	31.71%	8,371	94.11%	8,360	8,360	100%	7,853	93.94%
Total	**75,397**	**17,151**	**22.75%**	**72,659**	**96.37%**	**75,032**	**75,032**	**100%**	**71,645**	**95.49%**
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

*Includes induction, classroom training, fire drills, digital campaign, mailers and online learning platforms

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

Category	FY2025-26			FY2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	66,503	57,923	87%	66,672	60,682	91%
Female	8,894	6,967	78%	8,360	7,238	87%
Total	**75,397**	**64,890**	**86%**	**75,032**	**67,920**	**91%**
Workers						
Male	Not Applicable					
Female						
Total						

*The performance management system is available to all employees and new joiners who have joined before September. The new joiners after September are considered for the next year's performance management cycle.

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 of such system?

Yes. The Bank is committed to providing a safe, secure, and healthy work environment across all its offices and facilities. As part of this commitment, the Bank has initiated mandatory fire safety and emergency preparedness awareness programs for all employees to enhance readiness and ensure appropriate response during emergencies.

Further, the Bank is in the process of assessing and implementing the requirements of the Occupational Safety, Health and Working Conditions Code, 2020, particularly in relation to workplace safety, security measures, and employee well-being. This initiative aims to strengthen the Bank's safety framework and ensure full compliance with applicable regulatory standards.

Through these efforts, the Bank seeks to establish a robust Occupational Health & Safety Management System (OHSMS) that promotes:

- Safe working practices
- Risk identification and mitigation
- Continuous employee awareness and training
- A culture of safety and accountability

The Bank remains dedicated to continuously improving its safety standards to ensure a safe, secure, and resilient working environment for all employees.

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 has been consistently promoting awareness among employees for the proactive identification and management of fire and infrastructure-related hazards. This is being achieved through active employee participation as well as through periodic security and safety audits conducted by specialised teams.

These initiatives are aimed at strengthening the Bank's safety culture, enhancing risk mitigation capabilities, and ensuring a safe and secure working environment across all facilities.

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

Not applicable as there are no workers associated with the Bank's operations.

Third-party workers engaged for electrical maintenance, housekeeping, and security services are also appropriately sensitised to identify potential fire hazards, particularly those arising from electrical short circuits and poor housekeeping conditions.

They are trained to take timely remedial measures, including prompt escalation of issues to the appropriate teams, to prevent incidents and ensure a safe working environment.

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

Yes. The Bank regularly reviews its human resource development initiatives and benchmarks them against leading practices in the banking sector to strengthen its competitive positioning. It offers enhanced employee healthcare benefits, including extended insurance coverage through top-up options, flexible premium payment structures, and expanded coverage for dependents, including spouse, children, parents and parents-in-law.

Additionally, the Bank provides access to digital healthcare services, including telemedicine, through partnerships with established platforms such as Practo, benefiting both employees and their families. To further support employee well-being, a Medical Assistance rider has been introduced to provide coverage in case of accidents.

11. Details of safety-related incidents

Safety Incident/Number	Category	FY2025-26	FY2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0.108*	NIL
	Workers	Not applicable	Not applicable
Total recordable work-related injuries	Employees	18*	NIL
	Workers	Not applicable	Not applicable
No. of fatalities (safety incident)	Employees	NIL	NIL
	Workers	Not applicable	Not applicable
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	Not applicable	Not applicable

*A structured data collation process for recording and tracking recordable injuries and relevant lost time injuries has been implemented starting FY26, strengthening the accuracy and consistency of reporting.

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

The Bank has established a comprehensive Workplace Health and Safety Policy in line with its commitment to BRSR Principle 3, reinforcing its focus on environmental responsibility and the well-being of its employees. Ensuring a safe and healthy workplace remains a key priority, supported by robust internal systems, procedures, and employee adherence to safety protocols.

The Bank has also implemented a structured Security Policy framework aligned with recommendations from the Indian Banks' Association, regulatory directives from the Reserve Bank of India (RBI), government advisories, and industry best practices. All banking outlets, ATMs, and offices are equipped with advanced security and safety infrastructure to safeguard employees, customers, and assets.

Key measures undertaken include:

- Deployment of electronic surveillance systems across all ATMs and adherence to RBI-prescribed physical security standards at banking outlets
- Implementation of comprehensive security measures at Currency Chests in line with RBI guidelines
- Full compliance with applicable regulatory and statutory safety and security requirements
- Regular security awareness and training programs to strengthen a culture of safety across the organisation

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

Particulars	FY2025-26			FY2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	-	NIL	NIL	-
Health and Safety	0	0	-	NIL	NIL	-

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	NIL
Working Conditions	NIL

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 and safety practices and working conditions.

The Bank has formulated a Physical Security Policy, under which periodic electrical safety audits of banking outlets have been mandated to identify gaps and implement necessary remedial measures.

In addition, the Bank has undertaken comprehensive security and safety audits of its banking outlets to proactively manage physical security and safety risks, thereby strengthening overall risk mitigation and ensuring a secure working environment.

LEADERSHIP INDICATORS

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

Particulars	(Y/N)
Employees	Y
Workers	Not Applicable

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 conducts regular review meetings with value chain partners, including vendors and service providers, to evaluate their performance and compliance with statutory requirements. The Bank promotes accountability and transparency through its contractual agreements with the value chain partners. Payments to value chain partners are processed after applicable TDS deductions, and the Bank also ensures confirmation of GST deposited by vendors on transactions.

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:

Particulars	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	
	FY2025-26	FY2024-25	FY2025-26	FY2024-25
Employees	-	-	-	-
Workers	Not Applicable			

4. Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/No)

Yes. The Bank supports continued employability beyond retirement through structured transition assistance. Extension of employment is based on a comprehensive assessment of past performance and competencies, subject to requisite approvals. Retired employees may also be engaged as consultants or strategic advisors, enabling the Bank to leverage their experience, with benefits provided in line with applicable terms.

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	NIL
Working Conditions	NIL

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

Not applicable

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

ESSENTIAL INDICATORS

1. Describe the processes for identifying key stakeholder groups of the entity.

The Bank identifies and maps its key stakeholders by evaluating factors such as influence, dependency, responsibility, vulnerability, and spontaneity, considering all entities that directly or indirectly impact its operations, including –

- Shareholders and Investors
- Customers
- Regulatory bodies
- Central and State Government
- Vendors and suppliers
- Local Communities
- Employees

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

Key Stakeholders	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Others	Frequency of engagement (Annually/Half Yearly/ Quarterly / Others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders and Investors	No	• Annual General Meeting • Emails • Investors meet • Press releases • Newspaper advertisements • Website • Earning Calls • One-on-One meetings or group meetings • Conference calls • Deal/Non-deal roadshows in India and abroad • Meetings/Calls with Sell Side Analysts Banking Analysts • Disclosures to stock exchanges and on the Bank's website	• Yearly • Quarterly • Periodically	• To ensure transparent and consistent communication on the Bank's strategy, performance, risk profile and longterm value creation, and to address investor and analyst queries. • Engagements covered financial performance, asset quality, growth strategy, capital position, risk management, governance practices, operating environment and ESG priorities
Customers	No	• Surveys • Print, digital and social media • 24X7 toll-free number • Direct interaction with Bank employees • Doorstep banking centres and home visits • Financial Literacy programme and customer meet • WhatsApp Banking • Digital Banking	• Ongoing Activity	• Convenience and Ease of Transaction • Quick response to issues raised through grievance redressal mechanisms • Innovative technology • Applications • Transparent communication • Product/service availability • On-time delivery of product/ service
Employees	No	• Induction programmes/ trainings /workshops • Individual performance appraisal • Periodic communication meetings anchored by leadership • Employee engagement, wellness, team building and celebration events • Townhall • Intranet	• Need Basis • Periodically	• Caring and empowering work environment • Personal development and growth • Health and safety • Responsive grievance handling process • Employee benefits and Competitive compensation • Employee welfare and social security • Employee alignment to common organisation goals

Key Stakeholders	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Others	Frequency of engagement (Annually/Half Yearly/ Quarterly / Others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Local communities	Some members of the local communities belong to SHGs, low income groups.	• Collaboration with independent parties/civil society organisations • Formation of village institutions and regular meetings thereon	• Need Basis	• Strengthening of livelihood opportunities • Improvement of social infrastructure for a hygienic and healthy living environment • Economic and social empowerment • Financial literacy and improving access to financial services
Vendors and suppliers	Some of the vendors are identified as a part of vulnerable/ marginalised group (Women entrepreneur)	• Vendor meets • Pre-agreement negotiations • Procurement agreements	• Need Basis	• Regular communication and updates on business plans • Inclusion of local medium and small-scale enterprises in the vendor base • Competency development of local vendors • Stability/ tenure of relationship • Ordering and payment routines • Purchase prices
Central and State Government	No	• Government circulars • Formal notifications	• Weekly • Ongoing • Need basis • Annually	• New financial regulations
Regulatory bodies	No	• Periodic meetings / interactions with regulatory bodies • Mandatory filings with regulators including RBI, SEBI, Stock Exchanges, and MCA • Participation in policy forums	• Ongoing • Need basis	• Compliance with rules and regulations • Know the customer • Fair treatment of customers • Role in the development of the financial system • Banks act as the first line of defence against financial crimes

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 recognises that effective stakeholder engagement is essential to achieving its sustainability goal of inclusive growth. Its engagement approach is guided by key principles, including materiality (prioritising significant economic, environmental, and social impacts), completeness (understanding stakeholders' key concerns and expectations), and responsiveness (addressing such concerns in a timely and consistent manner).

   Key stakeholder groups include Central and State Governments, regulatory and statutory bodies, media, shareholders, clients, employees, local communities, channel partners, and suppliers. Stakeholders are identified based on attributes such as dependency, accountability, immediacy, and influence. The Bank's engagement approach acknowledges the distinct priorities of each group and uses insights gained to enhance performance and inform decision-making.

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. The Bank's management assesses the impact of material matters on its daily operations and overall business performance. Insights and feedback gathered through stakeholder engagement are reviewed by senior management in line with the Bank's sustainability objectives, business strategy, and external market developments to better understand stakeholder expectations.

The Board and senior leadership are regularly updated on this feedback to guide decision-making and necessary actions. Through its committees, the Board receives periodic inputs on economic, environmental, and social aspects, which inform governance and strategic direction. The inputs are provided but not limited to the following committees:

- Risk Management Committee
- Corporate Social Responsibility and Sustainability Committee
- Stakeholder Relationship Committee
- Customer Service Committee

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

Bandhan Bank has established appropriate mechanisms to engage with its stakeholders, including marginalised and vulnerable sections of society, and such engagement is governed by the Bank's Corporate Social Responsibility ('**CSR**') Policy. The Bank's CSR initiatives are closely aligned with its vision and mission to enhance the quality of life of communities in which it operates.

Based on an assessment of prevailing social needs, interventions and strategies are formulated by the **CSR & SCB** Committee. The Committee undertakes detailed studies to identify priority intervention areas and recommends focused CSR programmes aimed at inclusive societal development. These programmes are implemented through designated CSR Project Implementing Agencies ('**PIAs**').

Each programme is designed to create meaningful and sustained impact across areas such as education, healthcare, livelihood promotion, sustainable livelihood development, climate action, financial literacy, skill development, and employment generation. The Bank's CSR initiatives are aligned with the Sustainable Development Goals ('**SDGs**') and Schedule VII of the Companies Act, 2013.

Details of such programmes are also provided in the Social and Relationship Capital of Integrated Report for FY2025-26.

PRINCIPE 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:**

Category	FY2025-26			FY2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	75,397	70,337	93.29%	75,032	75,032	100%
Other than permanent	-	-	-	-	-	-
Total	**75,397**	**70,337**	**93.29%**	**75,032**	**75,032**	**100%**
Workers						
Permanent	Not Applicable					
Other than permanent						
Total						

Note: All employees are provided training on human rights, including POSH and other HR related policies including digitally acknowledging the code of conduct during joining and on an annual basis.

2. Details of minimum wages paid to employees and workers:

Category	FY2025-26					FY2024-25				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent										
Male	66,503	0	0	66,503	100%	66,672	4,043	6.1%	62,629	93.9%
Female	8,894	0	0	8,894	100%	8,360	645	7.7%	7,715	92.3%
Other than Permanent										
Male	Not Applicable									
Female										
Workers										
Permanent										
Male	Not Applicable									
Female										
Other than Permanent										
Male	Not Applicable									
Female										

3. Details of remuneration/salary/wages:

a. Median remuneration/wages:

	Male		Female	
	Number	Median remuneration/ salary/wages of respective category in ₹*	Number	Median remuneration/ salary/wages of respective category in ₹*
Board of Directors (BoD)[1]	15	48,00,000	3	19,35,000
Key Managerial Personnel (other than BoD)[2]	2	2,75,85,664	0	NA
Employees[2] other than BoD and KMP	66,498	3,03,912	8,894	2,90,560
Workers	NA	NA	NA	NA

*Annual Remuneration

Note:

[1]This includes WTDs as well as NEDs on the Board of the Bank during the FY 2025-26. For the NEDs, fixed remuneration and sitting fees have been considered, and for WTDs, fixed remuneration, including perquisites, has been considered.

[2]Includes annual remuneration.

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

Particulars	FY2025-26	FY2024-25
Gross wages paid to females as % of total wages	10.53%	10.36%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impact or issues caused or contributed to by the business? (Yes/No)

Bandhan Bank has a designated focal point to address human rights impacts or issues, accessible through a dedicated email channel. This mechanism enables stakeholders to report concerns confidentially and ensures timely review and resolution. Stakeholders may raise concerns or report human rights-related issues through the designated email id, disciplinemanagement@bandhanbank.com.

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

At Bandhan Bank, we have a well-defined internal mechanism, to address grievances related to human rights issues. The grievance redressal system is integrated into the HRMS, providing employees with a centralised, one-stop platform to raise queries or lodge complaints. This facilitates seamless access and enables systematic tracking and effective resolution of concerns. Human rights–related concerns may be communicated through the designated email ID, disciplinemanagement@bandhanbank.com.

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

Particulars	FY2025-26			FY2024-25		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	20	06	All complaints that were open and awaiting closure at the end of the financial year have since been closed	31	08	The pending cases have since been closed
Discrimination at workplace	1	0	-	0	0	-
Child labour	0	0	-	0	0	-
Forced labour / Involuntary labour	0	0	-	0	0	-
Wages	0	0	-	0	0	-
Other human rights-related issues	0	0	-	0	0	-

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

Particulars	FY2025-26	FY2024-25
Total Complaints reported under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	27#	31*
Complaints on POSH as a % of female employees/workers	0.22%	0.23%
Complaints on POSH upheld	19	27

The above reported numbers are based on the Calendar Year 2025. The same is based on the submission of the annual report submitted with district registrar

#20 complaints were filed by female employees of the Bank and 07 complaints were filed by non-employees

*24 complaints were filed by female employees of the Bank and 07 complaints were filed by non-employees

8. **Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases**
The Internal Committee (IC) of the Bank adopts and complies with all principles and guidelines laid down in the POSH Act, 2013, and the rules framed thereunder, as mandated for employers to prevent, prohibit, and redress workplace sexual harassment.

9. **Do human rights requirements form part of your business agreements and contracts? (Yes/No)**
Yes, the Bank has incorporated its BRSR Policy under Principle 5, aligned with its processes to ensure that value chain partners comply with human rights requirements.

10. **Assessments for the year:**

Particulars	% of offices that were assessed (by entity or statutory authorities or third parties)
Child labour	NIL. In addition to oversight by the Vigilance function, the Bank's Internal Audit teams undertake comprehensive compliance audits covering all branches. These audits include a detailed review of adherence to applicable statutory laws and regulatory requirements.
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.**
In instances of allegations which are established, the investigation findings are shared with the 'Disciplinary and Ethics Management Team' (D&EM) and Prevention of Sexual Harassment (POSH) committee for appropriate action. Upon completion of the investigation process, such cases are subsequently placed before the Nomination and Remuneration Committee for review.

LEADERSHIP INDICATORS

1. **Details of a business process being modified/introduced as a result of addressing human rights grievances/complaints.**
   Grievance redressal boxes are available across all operational units, including branches, ensuring that employees and other stakeholders can easily raise concerns. The HR team regularly reviews the nature of complaints received, tracks trends, and ensures timely and effective resolution through a structured redressal mechanism.

2. **Details of the scope and coverage of any Human Rights due diligence conducted.**
   The Bank is in the process of initiating its Human Rights Due Diligence (HRDD) framework and will continue to strengthen and institutionalise this process in the forthcoming reporting cycles, in alignment with applicable regulatory expectations and globally accepted standards.

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?**
   As on March 31, 2026, 49% of the existing Retail Banking branches are equipped with facilities to ensure accessibility for differently abled visitors.

4. **Details on assessment of value chain partners:**

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	NIL. The Bank has established policies to promote a responsible supply chain, with no adverse complaints reported during the year. The Bank complies with all applicable laws while assessing its value chain partners.
Discrimination at workplace	
Child labour	
Forced labour/Involuntary labour	
Wages	
Others – please specify	

5. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.**
   Not applicable

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

ESSENTIAL INDICATORS

1. **Details of total energy consumption (in Joules or multiples) and energy intensity**

Parameter	FY2025-26	FY2024-25
	TJ	TJ
From Renewable Sources		
Total electricity consumption (A)	0.017	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumption (A+B+C)	0.017	-
From non-renewable sources		
Total electricity consumption (D)	10.828#	6.0552*
Total fuel consumption (E)	0.094	0
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	**10.922**	**6.0552**
Total energy consumed (A+B+C+D+E+F)	**10.938**	**6.0552**
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations) (TJ per ₹Crore)	0.00045	
Energy intensity per rupee of turnover (Total energy consumption/ per rupee of turnover adjusted for Purchasing Power Parity (PPP) *(Total energy consumed / Revenue from operations adjusted for PPP)*	0.01	-
Energy intensity in terms of physical output *(Total Energy consumed/full-time employee)*	0.00015	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

*Electricity consumption data is captured from the Head Office and Mega Project of the Bank. It does not cover any other sites or branches.

#Electricity consumption data is captured from Head Office, Currency Chest Building and Mega Projects in Kolkata, as well as the corporate offices in Mumbai and Ahmedabad excluding other sites or branches.

For intensity calculation, the adjusted PPP conversion factor of ₹20.34/USD (as per latest IMF rates) has been applied. Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND

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.

Yes. CNK & Associates LLP

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. Bandhan Bank does not have any sites or facilities identified as designated consumers (DCs) under the PAT scheme.

3. **Provide details of the following disclosures related to water:**

Parameter	FY2025-26	FY2024-25
Water withdrawal by source (in kiloliters)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third-party water	8,03,294.72#	65,195*
(iv) Seawater/ desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	**8,03,294.72#**	**65,195***
Total volume of water consumption (in kilolitres)	**8,03,294.72#**	**65,195***
Water intensity per rupee of turnover (Water consumed / turnover) (KL per ₹Crore)	32.89	-
Water intensity per rupee ofturnover adjusted for Purchasing Power Parity (PPP) *(Total water consumption / Revenue from operations adjusted for PPP)*	669	-
Water intensity in terms of physical output(*(Total Energy consumed/full-time employee)*	10.65	-

#In the absence of direct measurement systems for water withdrawal and consumption, both metrics have been estimated based on the Central Ground Water Authority (CGWA) guideline of 45 litres per employee per working day.

Note – Water has been estimated for all the branches for FY26

*The water consumption numbers are based on the usage at the Head Office and Mega Projects of the Bank and does not cover any of the branches.

For intensity calculation, the adjusted PPP conversion factor of ₹20.34/USD (as per latest IMF rates) has been applied. Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND

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

Yes. CNK & Associates LLP

4. **Provide the following details related to water discharged:**

Parameter	FY2025-26	FY2024-25
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(ii) To Groundwater		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iii) To Seawater		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA

Parameter	FY2025-26	FY2024-25
(iv) Sent to third-parties		
- No treatment	NA	NA
- With treatment – please specify level of Treatment	6,42,635.77*	NA
(v) Others		
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
Total water discharged (in kilolitres)	NA	NA

*As the Bank's office premises are not operated as zero-discharge facilities, water discharge has been conservatively estimated at 80% of total water withdrawal, in accordance with CPCB study on wastewater generation factors

Note – Water has been estimated for all the branches for FY26

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.

Yes. CNK & Associates LLP

5. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**
Majority of the Bank units are rented premises, the mechanism for zero liquid discharge is not material for the Bank's operations. The primary water usage in offices and branches is for domestic consumption.

The Bank is setting up a zero liquid discharge facility at its new Mega Projects corporate office.

6. **Please provide details of air emissions (other than GHG emissions) by the entity:**

Parameter	Please specify unit	FY2025-26	FY2024-25
NO_x	-	-	-
SO_x	-	-	-
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**

Parameter	FY2025-26	FY2024-25
Total Scope 1 emissions–Metric tonnes of CO2 equivalent (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	12.289#	0.47*
Total Scope 2 emissions–Metric tonnes of CO2 equivalent (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	2,135.479	1,284.25*
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Turnover)	0.09	-
Total Scope 1 and Scope 2emission intensity per rupee of turnover adjusted for Purchasing Power Parity(PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenuefrom operations adjusted for PPP)	1.79	
Total Scope 1 and Scope 2emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / total no. of employees)	0.028	
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-

*Scope 1 and Scope 2 emissions cover only the Head Office and Mega Projects of the Bank. No other sites or branches are covered

For Scope 1 emissions, as per the Bank's policy, we do not refill any fire extinguishers instead we replace them directly. Refrigerants at BKC, HO is managed by landlord. For CCB, there has been no refill of refrigerants since last year. Mega projects is still not operational. Only refrigerant data for Ahmedabad office is calculated

#Scope 1 and Scope 2 emission cover only the Head Office and Mega Projects in Kolkata, as well as the corporate offices in Mumbai and Ahmedabad. It does not cover any other sites or branches.

For intensity calculation, the adjusted PPP conversion factor of ₹20.34/USD (as per latest IMF rates) has been applied. Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND

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.

Yes. CNK & Associates LLP

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

Yes. In FY2025-26, the Bank, in partnership with Say Trees, implemented a Climate Action Programme across 22 districts in 10 states to drive ecological restoration and climate resilience. Over 10,00,000 saplings were planted across farms, community, and institutional lands through agroforestry and social forestry models.

The initiative addressed land degradation, biodiversity loss, and water stress while enhancing carbon sequestration, soil health, and green cover. Agroforestry supported farmer income diversification, while social forestry strengthened community ecosystems.

Farmer engagement, capacity building, and technology-driven monitoring ensured effective implementation and sustainability. Aligned with key SDGs, the programme reinforces the Bank's commitment to sustainable environmental and socio-economic impact.

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

Parameter	FY2025-26 (In MT)	FY2024-25 (In MT)
Total waste generated (in metric tonnes)		
Plastic waste **(A)**	-	-
E-waste **(B)**	59.84	-
Bio-medical waste **(C)**	-	-
Construction and demolition waste **(D)**	-	-
Battery waste **(E)**	2.28	-
Radioactive waste **(F)**	-	-
Other Hazardous waste. Please specify, if any**. (G)**	-	-
Other Non-hazardous waste generated **(H)**. Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector)	Paper Waste–30.13	-
Total (A+B + C + D + E + F + G + H)	**92.25***	**-**
Waste intensity per rupee of turnover (Total waste generated/ Revenue from operations)	0.0038	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.08	-
Waste intensity in terms of physical output (Total waste generated / no. of employees)	0.0012	-
Waste intensity *(optional)* –the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycle	62.12 (E-waste & Battery waste)	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	**-**	**-**

Parameter	FY2025-26 (In MT)	FY2024-25 (In MT)
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	30.13 (Paper Waste)	-
Total	**-**	**-**

*Only E-waste, Battery waste and Paper Waste is handled by the Bank. Rest of the waste is handled by respective building landlords. The Bank has adopted a comprehensive waste management tracker from FY26.

For intensity calculation, the adjusted PPP conversion factor of ₹20.34/USD (as per latest IMF rates) has been applied. Source: https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND

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.

Yes. CNK & Associates LLP

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's services do not involve the use of hazardous or toxic chemicals. It continues to enhance waste management practices through responsible disposal and recycling mechanisms. Paper waste at corporate offices is managed through authorised third-party shredding vendors, while battery and e-waste generated across operational units are recycled through certified agencies in compliance with applicable regulations.

The Bank has implemented measures to optimise resource usage and minimise waste generation across its operations. As part of its commitment to reducing plastic waste, initiatives have been undertaken to phase out single-use plastic bottles and replace plastic files with sustainable alternatives.

These efforts reflect the Bank's focus on responsible resource management, waste reduction, and environmentally sustainable operational practices.

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:

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

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

Name and brief details of the 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, and Environment Protection Act and Rules thereunder (Y/N). If not, provide details of all such non-compliances.

Yes. The Bank complies with all applicable laws. There have been no instances of non-compliance with respect to the abovementioned regulations.

Sl. 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
	NIL	NIL	NIL	NIL

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

(ii) Nature of operations

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

Parameter	FY2025-26	FY2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	NA	NA
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
Total volume of water withdrawal (in kilolitres)	NA	NA
Total volume of water consumption (in kilolitres)	NA	NA
Water intensity per rupee of turnover *(Water consumed / turnover)*	NA	NA
Water intensity *(optional)* – the relevant metric may be selected by theentity	NA	NA
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(ii) Into Groundwater	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iii) Into Seawater	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(iv) Sent to third-parties	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
(v) Others	NA	NA
- No treatment	NA	NA
- With treatment – please specify level of treatment	NA	NA
Total water discharged (in kilolitres)	NA	NA

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

No

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

Parameter	Unit	FY2025-26	FY2024-25
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	-	-	-
Total Scope 3 emissions per rupee of turnover	-	-	-
Total Scope 3 emissions 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

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.

Not applicable

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 the outcome of such initiatives, as per the following format:

Sl. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along with summary)	Outcome of the Initiative
1.	The corporate office is located in IGBC-GOLD rated Green Building-certified property	AdventzInfinity@5 is a superlative green IT/ITes building with about 8.5 lac square feet of high energy work space situated at the heart of Salt Lake, Sector V, Kolkata. The entire infrastructure is designed to maximise daylight and a superior indoor airflow of humidity-controlled fresh air. It is a certified IGBC-GOLD-rated green building and hence uses the latest innovations in energy and water efficiency, sustainable practices, resource recycling and green building practices. https://www.infinityitpark.com/adventzinfinity	The building is advocating a low-carbon economy.
2.	IGBC Gold Pre-certification and Platinum rated Building	The Bank received IGBC Gold Precertification for it's Residential training centre and currency chest Building (CBD 99/2). Head-office Building and Residential Training centre are intended to be IGBC Platinum rated Buildings.	The building is advocating a low-carbon economy.
3.	Water treatment facility in the Corporate Office	Plumbing- 100% waste water recycle plant (STP); use of water-efficient sanitary fixtures. https://www.infinityitpark.com/adventzinfinity	Advocating a wastewater recycling
4.	All offices, branches and business units are equipped with energy-efficient LED lighting systems	All offices, branches and business units are equipped with energy-efficient LED lighting systems.	Advocating a low-carbon economy.
5.	All offices' air conditioners are set at 24-25°C as per the latest standards of ASHRAE and BEE	https://www.ashrae.org/technical-resources/bookstore/standards-62-1-62-2#:~:text=ANSI%2FASHRAE%20Standards%2062.1%20and,adverse%20health%20effects%20for%20occupants.	Advocating a low-carbon economy.
6.	CSR Initiatives on Climate Change adaptation	https://bandhan.bank.in/beyond-banking	Carbon sequestration through afforestation and plantation activities
7.	CSR initiatives on water conservation	https://bandhan.bank.in/beyond-banking	Created rainwater harvesting potential for irrigation purposes and saving the area from groundwater depletion

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

The Bank acknowledges and recognises the importance of ensuring resiliency in its business operations and maintaining the trust and confidence of its stakeholders, including customers, regulators, employees, and the public at large. To minimise impact on its activities during disasters/disruptions, the Bank has put in place a Business Continuity Plan (BCP) for building resilience in its identified critical operations. The plan is reviewed on an annual basis, and the implementation of this plan is overseen by the Operational Risk Management Committee, chaired by the MD & CEO. The Bank's Business Continuity Management System is ISO 22301 certified. The Bank also has a comprehensive Emergency Response Plan, which aims to minimise the impact of disasters on its business and uphold its commitment to the Bank's customers, internal stakeholders, and employees. The Bank also has Disaster Recovery Plan which has consideration of applicable internal policies as well as regulatory requirements. Periodic testing involving Top Management is also carried out. Bank has e course on BCMS aligned to ISO guidelines for all employees.

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?

No such assessment has taken place during FY2025-26

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

NIL. The Bank is yet to undertake a formal assessment of the environmental impacts of its value chain partners. Going forward, the bank intends to progressively strengthen its environmental due diligence and engagement with value chain partners, with a view to incorporating environmental considerations into its vendor management processes, wherever relevant and feasible.

8. How many Green Credits have been generated or procured:

a. **By the listed entity:** NIL. The Bank has not generated or procured any Green Credits under the Government of India's Green credit Programme during the reporting period. As part of its broader environmental and biodiversity initiatives, the Bank undertakes afforestation programmes, including agroforestry, social forestry and mangrove conservation. These initiatives are estimated to have contributed to the sequestration of approximately 6470.79* tCO_2e during reporting period.

b. **By the top ten (in terms of value of purchases and sales, respectively) value chain partners:** NIL

***Note –** Carbon sequestration has been estimated based on the Bank's internal methodology by referring to scientific calculation methods.

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.

The Bank is associated with 4 associations as listed in answer 1(b) of this section.

b. List the top 10 trade and industry chambers/associations (determined based on the total members of such a body) the entity is a member of/affiliated to.

Sl. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	IBA (Indian Banks' Association)	National
2	CII (Confederation of Indian Industries)	National
3	BCC&I (Bengal Chambers of Commerce & Industries)	State
4	ICC (Indian Chamber of Commerce)	National

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

Name of authority	Brief of the case	Corrective action taken
There have not been any cases related to anti-competitive conduct of the Bank in the current reporting period.		

LEADERSHIP INDICATORS

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

Sl. 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 does not engage in public policy advocacy and has not partnered with any association for setting any benchmark.					

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
No such projects have been undertaken by the Bank for which SIA needs to be carried out as per applicable laws.					

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity.**

Sl. 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 ₹)
Not applicable						

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

The Bank strives to build strong and meaningful relationships with local communities in its areas of operation. It supports initiatives in education, healthcare, and social welfare by addressing community needs, incorporating feedback, and contributing to the improvement of overall living standards.

Additionally, any community member or beneficiary supported through the Bank's implementing agency may raise concerns or grievances directly or indirectly.

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

Particulars	FY2025-26	FY2024-25
Directly sourced from MSMEs/ small producers	9.32%*	-
Directly in India	99.98%*	-

*A streamlined approach to calculating input material sourcing has been introduced from FY26

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	FY2025-26*	FY2024-25#
Rural	19%	20%
Semi-urban	22%	23%
Urban	34%	33%
Metropolitan	26%	24%

#FY25 disclosure has been restated to align with the applicable RBI classification and updated calculation methodology, ensuring accurate and consistent reporting of the metric.

*The data provided above is as on March 31, 2026

(Location categorised as per RBI 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:**

Sl. No.	State	Aspirational District	Amount spent
1	Madhya Pradesh	Chhatarpur	51,09,517

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

The Company has an established procurement policy in place. While the policy does not currently include provisions for preferential procurement, the Company, on a best-effort basis, undertakes purchases from marginalised and vulnerable groups, wherever feasible.

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

Not Applicable

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

Not Applicable

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.

Sl. 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

Sl. No.	CSR Project	No. of persons benefited from CSR projects	% of beneficiaries from vulnerable and marginalised groups
1	Promoting Healthcare and preventive health	38,638	100%
2	Promoting Education and Skill Development	1,85,103	100%
3	Woman Empowerment, Gender equality and measures for reducing inequalities	1,46,182	100%
4	Ensuring environmental sustainability, ecological balance, protection of flora and fauna	11,929	100%
Total		**3,81,852**	**100%**

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

ESSENTIAL INDICATORS

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

The Bank is committed to delivering a superior customer experience through a structured and responsive grievance redressal framework. A well-defined mechanism is in place to receive, track and resolve customer complaints across multiple channels, ensuring timely, fair and transparent resolution.

The Bank follows the principle of “First Contact Resolution”, with efforts directed towards addressing customer concerns at the initial point of engagement. The framework extends across all service channels, including outsourced service providers, to maintain uniform standards of customer service.

A centralised grievance management system enables end-to-end tracking of complaints, monitoring against defined turnaround time (TAT) benchmarks and ensuring accountability in resolution. A multi-level escalation framework is implemented for unresolved cases, including review by designated grievance officers and independent oversight through the Internal Ombudsman (IO) mechanism, in line with regulatory requirements.

The Bank has institutionalised robust governance mechanisms through Customer Service Committees at multiple levels. Branch-level committees capture customer feedback and identify service improvement opportunities, while senior management and Board-level committees periodically review complaint trends, root causes and corrective actions.

Insights derived from complaints and feedback are systematically analysed and used to drive process improvements, service enhancements and reduction in recurring issues, thereby strengthening the overall customer experience.

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

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

*Given the Bank's nature as a financial services institution, it does not offer physical products requiring disclosure on environmental or social parameters such as usage or disposal. However, the Bank integrates such considerations into its operations and customer-facing processes through the following initiatives:

- Promotion of digital and paperless banking practices to reduce environmental impact.
- Implementation of Climate Action programme to undertake CSR and environmental initiatives,
- Conducting customer awareness initiatives on digital banking, and fraud prevention to encourage responsible usage of services.
- Ensuring transparent communication of product features, charges, and grievance redressal mechanism.

3. Number of consumer complaints in respect of the following:

Particulars	FY2025-26			FY2024-25		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data Privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber-Security	-	-	-	-	-	-
Delivery of Essential Services	-	-	-	-	-	-
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Others*	1,24,311	3,787	Out of 3,787 pending complaints, 3,547 stands closed as on date.	1,55,958	6,116	Out of 6,116 pending complaints, 3,609 has since been closed.

*Customer complaints related to service delivery, excludes court cases (if any)

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

Particulars	Number	Reasons for recall
Voluntary recalls	Not applicable as the Bank belongs to the service industry	
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.

Web-link– https://bandhan.bank.in/sites/default/files/2026-01/Customer-Policies-08012026.pdf

The Bank is committed to delivering high-quality services and providing customers with flexibility and choice in accessing banking products. It recognises that customer trust is essential for success in a competitive environment and leverages digital platforms to offer seamless and convenient service access. The Bank has established internal Data Privacy and Cyber Security policies that govern the collection, processing, storage, and protection of information across its operations. While these policies are internal governance documents, information relating to customer data protection, privacy commitments, and customer rights is publicly available through the web link provided above. Service levels are regularly reviewed, and customer feedback is actively incorporated to enhance customer experience and drive continuous improvement.

The Bank also prioritises the protection of customer information as a core responsibility. It ensures data security through robust physical, electronic, and procedural safeguards in line with applicable laws, protecting against loss, misuse, and unauthorised access. Employees are trained in the proper handling of sensitive information, and security measures are continuously reviewed and strengthened to maintain high standards of data protection.

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 appropriate governance mechanisms, policies, and internal controls to address matters relating to responsible advertising, delivery of essential services, cybersecurity, customer data privacy, and regulatory compliance. During the reporting period, there were no material incidents, breaches, product recalls, or regulatory penalties/actions pertaining to these areas that required corrective action. The Bank continues to periodically review and strengthen its policies, processes, and monitoring frameworks to uphold customer trust and service excellence.

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 – 0%
   c. Impact, if any, of the data breaches–NIL

LEADERSHIP INDICATORS

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

   The Bank offers a diverse range of products and services tailored to address the varying needs of the Indian economy and society. Robust checks and controls ensure compliance with stringent norms of the Reserve Bank of India, while customer-facing representatives are well-trained in Know Your Customer policies and equipped with relevant product knowledge. Additionally, the Bank leverages social media, digital platforms, WhatsApp banking, and its 'mBandhan 2.0' mobile app to enable customers to conveniently access services and manage their banking needs on the go. Advertisements and information related to products and offerings are also available on the Bank's portal as mentioned below:

   Website link- https://bandhan.bank.in/

   App: mBandhan 2.0

   Internet banking: https://netbanking.bandhan.bank.in/

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

   We actively promote customer awareness to ensure safe and responsible use of our products and services.

   Cybercrime Reporting & Fraud Awareness: Customers are encouraged to report cyber fraud via Dial 1930. RBI awareness materials (e.g., Raju & the Forty Thieves) are available on our website to help identify common frauds.

   Safe Banking Guidance: Our website provides information on protecting against phishing, identity theft and unauthorised transactions, along with preventive measures.

   Regular Customer Communication: Through SMS, email and social media, we share tips on secure banking, password safety, fraud prevention and responsible usage of banking services.

   Educational Content: Awareness videos, banners and regulatory advisories are published regularly to enhance understanding of safe banking practices.

   Branch Engagement: Monthly customer meetings at branches provide guidance on safe banking, updates on security measures and a platform to address customer queries.

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

   All communications with customers are managed by the Customer Service team within the Customer Experience Department, particularly during crisis situations, where the nature and content of communication are guided by the specific circumstances. Such communication typically includes a detailed description of the crisis, along with the date, time, and affected areas. It also covers the impact of the crisis on the Bank's operations and services, including any interruptions, delays, or outages, and clearly specifies the services affected and the extent of disruption.

   Customers are informed about potential outcomes, including timelines for service restoration and any immediate or long-term implications. The Bank outlines the steps being taken to manage the crisis and minimise its impact, while also providing clear contact details for customers seeking assistance.

Communication with external stakeholders is conducted through multiple channels to ensure timely and effective outreach. These channels include announcements on the Bank's website and social media platforms, email communications, and telephone calls or text messages.

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 operates in a dynamic and competitive environment marked by evolving customer expectations, technological advancements, and economic uncertainties. Recognising that sustained growth is driven by customer trust and satisfaction, the Bank continuously strives to enhance customer experience through efficient operation and seamless service delivery across physical and digital channels.

To strengthen customer relationships, the Bank focuses on providing clear product information and promoting customer awareness. We also conduct customer satisfaction surveys and targeted workshops for key segments such as senior citizens, women customers, and low-income groups to gather insights on service quality parameters, including reliability, responsiveness, empathy and assurance.

Customer feedback is systematically collated and analysed to generate performance scores, which are used to assess and improve the service quality and behaviour of employees across branches and offices.

For and on behalf of the Board of Directors
Bandhan Bank Limited

Partha Pratim Sengupta
Managing Director & Chief Executive Officer
(DIN: 08273324)

Rajinder Kumar Babbar
Executive Director & Chief Business Officer
(DIN: 10540386)

Ratan Kumar Kesh
Executive Director & Chief Operating Officer
(DIN: 10082714)

Place: Kolkata
Date: July 21, 2026

INDEPENDENT REASONABLE ASSURANCE REPORT ON BUSINESS RESPONSIBILITY SUSTAINABILITY REPORT ON CORE KPIS OF BANDHAN BANK LIMITED

To,
The Board of Directors,
Bandhan Bank Limited
Kolkata, India.

We have undertaken to perform a Reasonable Assurance for Business Responsibility Sustainability Report [hereinafter "BRSR"] 'Core Key Performance Indicators (KPIs)' for Bandhan Bank Limited vide Engagement Letter dated June 11, 2026 in respect of the agreed BRSR in accordance with the criteria stated below. This is included in BRSR of the company for the financial year ended March 31, 2026.

Criteria

The criteria used by the Company to prepare the Identified Sustainability Information is as per the guidelines issued by Securities and Exchange Board of India (SEBI) in accordance with the circulars:

- Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 captioned, "Master circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities", dated November 11, 2024
- SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025 and clarifications issued for the same.

This engagement was conducted by a multidisciplinary team including assurance practitioners, social, governance and environmental experts.

Identified Sustainability Information

The identified Sustainability Information for the financial year ended March 31, 2026 is summarised below as per Appendix 1;

The Reasonable Assurance was carried out on standalone basis. For certain Environmental disclosures the following locations are covered for assurance procedures: the Head Office, Mega Project, Mumbai (BKC), Ahmedabad RO and the Currency Chest. Other KPIs for which Reasonable assurance is undertaken are also given in Appendix 1 to the report and;

Our Reasonable Assurance engagement was with respect to the year ended March 31, 2026 information only unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon.

Management's Responsibility

The Company's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information, considering applicable laws and regulations, if any, related to reporting on Sustainability Information, Identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of

BRSR and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

Inherent Limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Our independence and Quality Control

We have maintained our independence and confirm that we have met the requirements of Code of Ethics issued by Institute of Chartered Accountants of India (ICAI) and have the required competencies and experience to conduct this assurance engagement and;

The firm applies Standard on Quality Control (SQC) 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements" issued by the ICAI and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a Reasonable assurance conclusion, as applicable and given in the Appendix 1 to this report on the Identified Sustainability Information based on the procedures we have performed and evidence we have obtained;

We conducted our engagement in accordance with the 3000 Standard on Sustainability Assurance Engagements (SSAE) "Assurance Engagements on Sustainability Information", issued by the ICAI. This standard requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information are prepared, in all material respects, in accordance with the Reporting Criteria. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances;

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures and agreeing or reconciling with underlying records.

Basis of Opinion:

Given the circumstances of the engagement, in performing the procedures listed above, we:

- Obtained an understanding of the identified sustainability indicators and related disclosures;
- Obtained an understanding of the assessment criteria and their suitability for the evaluation and / or measurements of the identified sustainability indicators;
- Made enquiries of Company's Management, including those responsible for Sustainability, Environment, Social, Governance (ESG), and those with responsibility for managing the Company's BRSR;
- Obtained understanding and performed an evaluation of the design of the key systems, processes and controls for managing, recording and reporting on the Identified Sustainability Indicators;
- Based on that understanding, the risks that the selected information may be materially misstated and determining the nature, timing and extent of further procedures;
- Checked the consolidation for various sites and corporate offices under the reporting boundary (as mentioned in the BRSR) for ensuring the completeness of data being reported;
- Based on above understanding and the risks that the identified sustainability indicators may be materially misstated, determined the nature, timing and extent of further procedures;
- Performed substantive testing on a sample basis of the Identified Sustainability Indicators to verify that data had been appropriately measured with underlying documents recorded, collated and reported;
- Assessed records and performed testing including recalculation of sample data;
- Reviewed records and performed testing including recalculation of sample data;
- Assessed the level of adherence to the 'Guidance note for BRSR format' issued by Securities and Exchange Board of India (SEBI) followed by the Company in preparing the BRSR Core KPIs;
- Assessed the BRSR Core KPIs for detecting, on a test basis, any major anomalies between the information reported in the BRSR on performance with respect to agreed indicators and relevant source data/information and
- Obtained representations from Company's Management.

Exclusions:

Our assurance scope excludes the following and therefore we do not express a conclusion on the same:

- To provide a Limited assurance conclusion
- Operations of the Company other than those mentioned in the "Scope of Assurance" as per the above referred Engagement Letter dated June 11, 2026;
- Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information;
- Data and information outside the defined reporting period i.e., Financial Year 2025 – 26 and
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.

Opinion on Reasonable Assurance

Based on the procedures we have performed and the evidence we have obtained, the Identified Sustainability Information for the financial year ended March 31, 2026 (as stated under "Identified Sustainability Information") is prepared in all material respects, in accordance with the criteria.

Emphasis on Matter (EOM)

Without modifying our conclusion, we draw attention to the following matter:

For the following disclosures included in the BRSR Core KPIs, the underlying data and supporting documentation are on estimated basis:

a) Section C "Principle 6 C9"- Waste generation and management- With respect to waste management disclosures, the Company currently maintains and monitors data for e-waste and battery waste across all branches on a pan-India basis. Data relating to other categories of waste is presently not maintained and accordingly, has not been considered for reporting purposes.

b) Section C "Principle 6 C7"- Scope 1 & Scope 2 emissions- The data relating to fire extinguisher replacements/refills and HVAC refrigerant refilling has been compiled and considered only for the following five locations: Head Office, Mega Project, Mumbai (BKC), Ahmedabad RO and the Currency Chest. Accordingly, refrigerant and fire extinguisher-related emissions, if any, pertaining to other locations have not been considered in the reporting boundary. As a result, the reported Scope 1 GHG emissions may be understated to the extent of such excluded locations. The Scope 2 GHG emissions disclosure has been computed based on electricity consumption data available for only five locations, namely Head Office, Mega Project, Mumbai (BKC), Ahmedabad RO and the Currency Chest. Electricity consumption data for other locations has not been considered within the current reporting boundary. Accordingly, the reported Scope 2 emissions may be understated to the extent of electricity consumption and corresponding emissions attributable to the excluded locations.

c) Section C "Principle 6 C1" – Energy generation through Electricity-The electricity consumption data considered for reporting covers the following five locations only: Head Office, Mega Project, Mumbai (BKC), Ahmedabad RO and the Currency Chest. Data relating to other locations is presently not maintained and accordingly, has not been considered for reporting purposes.

The above matter does not affect our reasonable assurance conclusion.

Restriction on use

Our Reasonable Assurance Report and conclusion have been prepared and addressed to the Board of Directors of Bandhan Bank Limited at the request of the company solely, to assist company in reporting on Company's core KPIs sustainability performance and activities. Accordingly, we accept no liability to anyone other than the company. Our Deliverables should not be used for any other purpose or by any person other than the addresses of our Deliverables. The firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

For **C N K & Associates LLP**
Chartered Accountants
Firm Registration Number: 101961 W/W – 100036

Himanshu Kishnadwala
Partner
Membership Number: 037391

Date: June 22, 2026
Place: Mumbai
UDIN: 26037391YOUYMO4503

Appendix - 1

Sr. No.	Indicator Number	Name of Indicator	Coverage	Type of Assurance
1.	Section C- Principle 6 -Q7	Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the given format	Covers 5 locations namely – Head office, Currency Chest, Mega project, Ahemdabad RO & Mumbai BKC	Reasonable
2.	Section C- Principle 6 -Q3	Provide details of the following disclosures related to water withdrawal, in the given format	Covers all offices and branches	Reasonable
3.	Section C- Principle 6 -Q4	Provide the following details related to water discharged	Covers all offices and branches	Reasonable
4.	Section C- Principle 6 -Ql	Details of total energy consumption (in Joules or multiples) and energy intensity, in the given format	Covers 5 locations namely – Head office, Currency Chest, Mega project, Ahemdabad RO & Mumbai BKC	Reasonable
5.	Section C- Principle 6 -Q9	Provide details related to waste management by the entity, in the given format	Covers all offices and branches	Reasonable – Pending Validation as supportings are awaited
6.	Section C- Principle 3 - Q1c	Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the given format	Covers all offices and branches	Reasonable
7.	Section C- Principle 3 - Q11	Details of safety related incidents, in the given format	Covers all offices and branches	Reasonable
8.	Section C- Principle 5 - Q3b	Gross wages paid to females as % of total wages paid by the entity, in the given format	Covers all offices and branches	Reasonable
9.	Section C- Principle 5 - Q 7	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the given format	Covers all offices and branches	Reasonable
10.	Section C- Principle 8 -Q4	Percentage of input material (inputs to total inputs by value) sourced from suppliers.	Covers all offices and branches	Reasonable- Pending Validation as supportings are awaited
11.	Section C- Principle 8 - Q 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 given locations, as % of total wage cost	Covers all offices and branches	Reasonable
12.	Section C- Principle 9 - Q 7	Provide the following information relating to data breaches: a. Number Of instances of data breaches b. Percentage of data breaches involving personally identifiable information of customers c. Impact, if any, of the data breaches	Covers all offices and branches	Reasonable
13.	Section C- Principle 1- Q 8	Number of days of accounts payables (Accounts Payable *365) / cost of goods/services procured) in the given format.	Covers all offices and branches	Reasonable
14.	Section C- Principle 1 - Q 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 given format.	Covers all offices and branches	Reasonable