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Business Responsibility & Sustainability Reporting

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Sl. No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	L65110TN1916PLC001295
2	Name of the Listed Entity	THE KARUR VYSYA BANK LIMITED
3	Year of incorporation	1916
4	Registered office address	No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639002, Tamilnadu
5	Corporate address	No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639002, Tamilnadu
6	E-mail	kvb_sig@kvbmail.com
7	Telephone	04324-269441
8	Website	www.kvb.co.in
9	Financial year for which reporting is being done	2021-22
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange
11	Paid-up Capital	₹160,00,23,344
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Chief Compliance Officer. Telephone No: +914324-269233 Email ID: gm.compliance@kvbmail.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).	Standalone

II. Products/services

14. 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	Financial and Insurance Service	Banking activities by Central, Commercial and Savings banks	100

15. 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	Banking Services	64191	100

III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not Applicable	822	822
International	Not Applicable	Nil	Nil

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	22 states (19 states & 3 Union Territories)
International (No. of Countries)	Nil

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

Not Applicable

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c. A brief on types of customers

We are serving to all the customer types which are permitted by RBI. The details of such customers include Resident Indians, Non Residents, Sole proprietors, partnership Firms, Companies, Trusts, Clubs, Societies etc.

IV. Employees

18. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

Sl. No	Particulars	Total (A)	Male	Female		
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1	Permanent (D)	4,187	3,266	78.00	921	22.00
2	Other than Permanent (E)	545	536	98.35	9	1.65
3	Total employees (D+E)	4,732	3,802	80.35	930	19.65
Workers						
4	Permanent (F)	2574	1,487	57.77	1087	42.23
5	Other than Permanent (G)	-	-	-	-	-
6	Total workers (F+G)	2,574	1,487	57.77	1087	42.23

b. Differently abled Employees and workers:

Sl. No	Particulars	Total (A)	Male	Female		
			No.(B)	% (B/A)	No.(C)	% (C/A)
Differently Abled Employees						
1	Permanent (D)	6	5	83.33	1	16.67
2	Other than Permanent (E)	-	-	-	-	-
3	Total differently abled employees (D+E)	6	5	83.33	1	16.67
Differently Abled Workers						
4	Permanent (F)	8	6	75.00	2	25.00
5	Other than Permanent (G)	-	-	-	-	-
6	Total differently abled workers (F+G)	8	6	75.00	2	25.00

19. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	11	1	9.09
Key Management Personnel	4	Nil	0

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

	FY 2021- 22 (Turnover rate in current FY)			FY 2020 - 21 (Turnover rate in previous FY)			FY 2019 - 20 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	9.35	12.84	10.13	1.06	11.82	3.48	7.02	8.59	7.38
Permanent Workers	3.68	4.52	4.03	3.30	3.00	3.18	2.62	5.15	3.65

V. Holding, subsidiary and associate companies (including joint ventures)

21. (a) Names of 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	% of shares held by listed entity	Does the entity indicated at column A; participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	Nil	Not Applicable	Not Applicable	Not Applicable

VI. CSR details

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in ₹): ₹63,56,72,72,233.73

(iii) Net worth (in ₹): ₹74,17,80,92,105

VII. Transparency and disclosures compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2021 - 22		FY 2020 - 21	
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Number of complaints filed during the year	Number of complaints pending resolution at close of the year
Communities	No	Nil	Nil	Nil	Nil
Investors (other than shareholders) [§]	Investor's grievances are redressed either directly by investors Relations cell of the bank or through Bank's registrar and Transfer Agents, M/s SKDC Consultants Ltd, Coimbatore. Complaints received on SCORES (a Centralised web based complaint redress system of SEBI) are attended within timelines.	-	-	-	-
Shareholders [§]		31	0	43	0
Employees and workers	Human rights grievances/complaints are redressed by Internal Grievance Redressal Committee	33	0	38	0
Customers*	Yes (https://www.kvb.co.in/docs/grievance-redressal-policy.pdf)	3245	94	1739	37
Value Chain Partners	No	Nil	Nil	Nil	Nil
Other (please specify)*	No	1411	34	276	3

*Refer to Disclosure on Complaints in Annual Report

[§] Details of Investors (including Bond Holders)/Shareholder are covered

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24. Overview of the entity’s material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
	The bank is currently under process of carrying out comprehensive analysis of materiality mapping exercise across its stakeholders and will soon disclose its results publicly.				

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1 a. Whether your entity’s policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)#	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://www.kvb.co.in/regulatory-disclosures/fair-practices-banking-codes-overview/banking-codes-policies/								
2 Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3 Do the enlisted policies extend to your value chain partners? (Yes/No)	NA	NA	NA	NA	NA	NA	NA	NA	NA
4 Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fair trade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable. However, All policies have been developed after detailed consultations and research on the best practices adopted by banks and in line with the requirements of RBI guidelines, listing agreement with stock exchange, the Companies Act, 2013 and rules made thereunder or as per the requirements of the Bank.								
5 Specific commitments, goals and targets set by the entity with defined timelines, if any.	No, specific commitments, goals and targets are set by the entity. However, the bank is committed to enhance the Sustainability practices in a formal ed manner by adopting the guidelines defined under NGRBC. Further, the bank is guided by the Reserve Bank of India (RBI) prescribed guidelines on Financial Inclusion, Priority Sector Lending, lending to small and marginal farmers, lending to weaker section, etc. and government led initiatives to improve access to financial services to disadvantaged, vulnerable and marginalised stakeholders.								
6 Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	NA	NA	NA	NA	NA	NA	NA	NA	NA
Governance, leadership and oversight									

7	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	<p>Statement of MD & CEO</p> <p>KVB has always kept environment and social commitment at the core of its business philosophy. KVB is undertaking various initiatives to integrate ESG into the Bank's policies and practices. As a first step towards transparency and keeping the bank ahead of the curve in terms of compliance with regulatory bodies, KVB has adopted Business Responsibility and Sustainability Report (BRSR) framework for ESG disclosures in FY 2022 itself, one year ahead than the mandated reporting year from FY 2023. KVB has also engaged with an ESG consultant to further strengthen its policy framework by including ESG principles and broaden the scope of its application in its various business activities and decision-making processes. While customer and community has always been central pillars for KVB, The Bank is also institutionalising processes to monitor and report various environment related metrics, such as its own emissions and energy usage. At KVB, we believe ESG is a journey on which KVB has embarked upon and KVB will continue to play an important role in achieving macro-economic objectives on sustainability.</p>																	
8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Chief Compliance Officer																	
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.	Bank has designated a director responsible for decision making on sustainability related issues. Further as a part of ESG implementation the CSR Committee of the Bank would be treated as specified Committee of the Board.																	
10	Details of Review of NGRBCs by the company:																		
Subject of Review		Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee	Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)																
Performance against above policies and follow up action		Board of Directors	Annually																
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances		Board of Directors	Annually																
11	Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency	P1	P2	P3	P4	P5	P6	P7	P8	P9	KVB has on-boarded independent ESG consultant - CareEdge Advisory. The firm has identified key areas of development to further strengthen our policy framework. The Bank is currently working on implementing these suggestions.								
12	If answer to question (1) above is "No" i.e. not all	Principles are covered by a policy, reasons to be stated:																	
Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9									
The entity does not consider the Principles material to its business (Yes/No)		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)		Not Applicable																	
The entity does not have the financial or/human and technical resources available for the task (Yes/No)		Not Applicable																	
It is planned to be done in the next financial year (Yes/No)		Not Applicable																	
Any other reason (please specify)		Not Applicable																	

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Principle-wise policies

- P1 Compliance Policy, Whistle-Blower Policy / Protected disclosure scheme (PDS), Anti Money Laundering Policy, Code of Conduct & Ethics for Directors and Senior Management of the Bank, Code of Conduct for Direct Selling Agents, Policy on Related Party Transactions, Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information (UPSI), Policy on criteria for determining Materiality of events, Fraud Risk Management Policy, Staff Accountability Policy, Corporate Governance Policy Vigilance Policy, HRD Policy , Policy on Outsourcing of Financials, Code of Bank's Commitment to Customers , Code of Bank's Commitment to Micro and Small Enterprise, Customer Rights Policy, Grievance Redressal Policy, Customer Relation Policy /Customer Protection Policy/ Customer Liability Policy.
- P2 IT Policy - e-Waste Management, IT Policy – Procurement, New Product Policy, Policy on Outsourcing of Financials.
- P3 Vigilance Policy, HRD Policy, Code of Bank's Commitment to Customers, Customer Rights Policy, Compensation/ Remuneration policy, Grievance Redressal Policy, Policy of General Management of Branches, Policy/Scheme on Insurance benefits, Leave policy, Policy on Prevention of Sexual Harassment, Policy on Safety for Women at Workplace.
- P4 Financial Inclusion Policy , Code of Bank's Commitment to Micro and Small Enterprise, Customer Rights Policy ,Credit Policy, Corporate Social Responsibility Policy , Policy on deposit , Retail Credit Policy , Digital Credit Policy , Communication Policy, Customer Relation Policy/Customer Protection Policy/Customer Liability Policy
- P5 Vigilance Policy , HRD Policy , Compensation / Remuneration policy , Grievance Redressal Policy , Policy on Prevention of Sexual Harassment , Policy on Safety for Women at Workplace , Policy on Human Rights
- P6 IT Policy - e-Waste Management, Financial Inclusion Policy, Business Continuity Plan and Disaster Recovery Policy (BCPDR), Policy on Outsourcing of Financials, Corporate Social Responsibility Policy.
- P7 Compliance Policy , Anti Money Laundering Policy, Code of Conduct for Direct Selling Agents , Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information (UPSI) , Citizen's Charter – A Charter for Customer Service , Code of Bank's Commitment to Customers , Code of Bank's Commitment to Micro and Small Enterprise
- P8 IT Policy - Procurement , Policy on Outsourcing of Financials , Code of Bank's Commitment to Micro and Small Enterprise , Corporate Social Responsibility Policy , Communication Policy.
- P9 New Product Policy , Business Continuity Plan and Disaster Recovery Policy (BCPDR)Information Systems Security Policies, Citizen's Charter – A Charter for Customer Service , Code of Bank's Commitment to Customers , Customer Rights Policy, IT Policy , Grievance Redressal Policy , Communication Policy , Customer Relation Policy /Customer Protection Policy/ Customer Liability Policy.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorised as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

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

Essential Indicators

- Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness program held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	8	During the year, various training programmes and seminars were conducted covering broad areas, such as corporate governance, emerging compliances & guidelines and recent developments on digital payments and cyber security.	100.00

Segment	Total number of training and awareness program held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Key Managerial Personnel	18	Multiple training programmes and seminars were conducted covering key areas, including emerging compliances, human resources, ratings frameworks, internal audits and recent developments on digital payments.	80.00
Employees other than BoD and KMPs	334	Keeping in mind larger employee base with varied skill sets across different levels, the Bank provided opportunities for every section of employees to enhance their soft skills and technical skill levels. Trainings were comprehensive and covered wide array of subject matters, such as personality development and negotiation skills on soft skill aspects while On technical or subject matter areas we covered topics around understanding of credit assessment, compliances and guidelines, technical know-how on CRM software to product level trainings.	87.07
Workers	153		90.48

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary

	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/ No)
Penalty/ Fine	1	Reserve Bank of India (RBI)	₹1 Crore	Please refer to the Strictures and Penalties section as part of the Corporate Governance section of the Annual Report.	No
Settlement	Nil	NA	NA	NA	NA
Compounding fee	Nil	NA	NA	NA	NA

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	NA	NA	NA
Punishment	Nil	NA	NA	NA

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
NA	NA

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

The Bank has instituted various policy mechanisms which cover KVB's intolerance towards corruption and bribery. Through code of conduct for Board and Senior Management, the principals of ethical businesses are re-iterated. Further to support the vigilance around this, Bank has a separate Whistle-blower policy which empowers employees to raise issues and concerns. The policy also ensures non-retaliation towards employee raising the complaint. Details of code of conduct and Whistle-blower policy can be found in below links: <https://www.kvb.co.in/docs/whistle-blower-policy.pdf> <https://www.kvb.co.in/investor-corner/policies/>

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

	FY 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

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

	FY 2021-22 (Current Financial Year)		FY 2020-21 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-

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

Nil

Leadership indicators

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

Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil	Nil	Nil

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. Bank has a policy on Code of Conduct & Ethics for Directors and Senior Management. The policy is hosted in the website of the bank <https://www.kvb.co.in/docs/code-of-conduct-and-ethics-for-directors-and-senior-management.pdf>. In terms of the said policy an annual disclosure is obtained from the Directors and Senior Management on the compliance of the policy.

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

Essential indicators

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

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R & D Capex	Given the nature of the business, the relevance is restricted to expenditure incurred on digitisation of the operations. Over the years KVB has been significantly boosting its investments in digitisation of its processes as well as its products and services offerings. As on March 31, 2022, 94% of the transactions are channelled digitally with a y-o-y growth of 51%. The average daily transactions are 80,000 with 3.4 million app downloads. Digitisation brings in efficiencies in the operations as well as results in enhanced reach to the customers.		
2.a.	Does the entity have procedures in place for sustainable sourcing? (Yes/No)	Given that the Banking sector's primary product offering is financial services, the Bank does not have any raw material requirements. The primary resources consumed for its day-to-day operations are paper, grid electricity, water from municipal sources, and diesel for DG sets in locations with erratic availability of electricity. Through a central ed procurement process, led by the Central Procurement Unit, the Bank strives to achieve greater transparency, compliance & adoption of environmental and best practices.	
2.b.	If yes, what percentages of inputs were sourced sustainably?		

- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for
 - Plastics (including packaging) - Not Applicable
 - E-waste - All the E-waste are disposed as per the E-Waste management policy of the bank at the end of life period.
 - Hazardous waste - Not Applicable
 - Other waste - Nil
- Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.
Not Applicable

Leadership indicators

- 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.
-	Nil	Nil	Nil	Nil	Nil

- 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
Nil	Nil	Nil

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2021-22 Current Financial Year	FY 2020-21 Previous Financial Year
Not Applicable	Not Applicable	Not Applicable

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

	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)						
E-waste			Not Applicable			
Hazardous waste						
Other waste						

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

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

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

Essential indicators

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

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No (B)	% B/A	No (C)	% C/A	No (D)	% D/A	No (E)	% E/A	No (F)	% F/A
Permanent employees											
Male	3,266	3,266	100	3,266	100	NA	NA	3,266	100	NA	NA
Female	921	921	100	921	100	921	100	NA	NA	NA	NA
Total	4,187	4,187	100	4,187	100	921	21.9	3,266	78	NA	NA
Other than Permanent employees											
Male	536	536	100	536	100	NA	NA	NA	NA	NA	NA
Female	9	9	100	9	100	NA	NA	NA	NA	NA	NA
Total	545	545	100	545	100	NA	NA	NA	NA	NA	NA

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

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident insurance		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 employees											
Male	1487	1487	100	4770	70.40	NA	NA	1487	100	NA	NA
Female	1087	1087	100	2006	29.60	1087	100	NA	NA	NA	NA
Total	2574	2574	100	6776	-	1087	-	1487	100	NA	NA

Category	% of employees covered by										
	Total (A)	Health Insurance		Accident insurance		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
Other than Permanent employees											
Male	NA	NA	NA	483	96.70	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	16	3.21	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	499	100	NA	NA	NA	NA	NA	NA

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

Benefits	FY 2021-22			FY 2020-21		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	100	Y	100	100	Y
Gratuity	100	100	Y	100	100	Y
ESI	N.A	N.A	N.A	N.A	N.A	N.A
Others - Please specify	N.A	N.A	N.A	N.A	N.A	N.A

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

The bank follows RBI guidelines with regard to provision of ramps in the branches.

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.

NO

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	100%	100%
Female	100%	100%	100%	100%
Total	100%	100%	100%	100%

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	"KVB SAMADHAN" is a staff Grievance Redressal Mechanism introduced for redressing the grievances of employees relating to work conditions, Pay and benefits, leave allotment, workload, managerial decision, staff benefits, sexual discrimination at work place etc., and the same can be filed by aggrieved employee in KVB SAMADHAN portal. Immediately after submission of grievance by the employee, a complaint number will be generated by the system and acknowledged by HRD. The Staff Grievance Redressal Officer at Central Office will ensure to resolve the matter within 10 days.
Other than Permanent Workers	
Permanent Employees	
Other than Permanent Employees	

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

Category	FY 2021-22			FY 2020-21		
	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	4,187	3,455	82.50%	4,410	3,607	81.79%
Male	3,266	2,704	82.79%	3,415	2,815	82.43%
Female	921	751	81.54%	995	792	79.60%
Total Permanent Workers	2,574	2,573	99.96%	2,841	2,680	94.33%
Male	1,487	1,486	99.93%	1,668	1,541	92.39%
Female	1,087	1,087	100%	1,173	1,139	97.10%

8. Details of training given to employees and workers:

Category	FY 2021-22					FY 2020-21				
	Total (A)	On Health and safety measures		On Skill up gradation		Total (D)	On Health and safety measures		On Skill up gradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
Employees										
Male	3,262	6	0.18	1,823.0	55.89	3,405	0	0	833	24.46
Female	921	0	0.00	519.0	56.35	995	0	0	183	18.39
Total	4,183	6	0.14	2,342.0	55.99	4,400	0	0	1,016	23.09
Workers										
Male	2,012	0	0	851	42.30	2,155	0	0	81	3.76
Female	1,096	0	0	856	78.10	1,173	0	0	127	10.83
Total	3,108	0	0	1,707	54.92	3,328	0	0	208	6.25

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

Category	FY 2021-22			FY 2020-21		
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	% (D/C)
Employees						
Male	5,289	4,605	87.07%	5,577	4,884	87.57%
Female	2,017	1,812	89.84%	2,168	1,794	82.75%
Total	7,306	6,417	87.83%	7,745	6,678	86.22%
Workers						
Male	Nil	Nil	Nil	Nil	Nil	Nil
Female						
Total						

10. Health and safety management system:

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

Given the nature of business activities, there is no major occupational health and safety related issues. Nonetheless, The Bank conducts robust and periodic training and awareness sessions like basic fire safety training. The bank has conducted fire safety drill, evacuation drills through experts from Fire Department, Government of Tamil Nadu at its central office. Further, in light of COVID-19 led pandemic, The Bank acknowledges risks of infections that could take

place in the office premises. To manage those health related risks, The Bank has effectively implemented the SOP issued by the respective State / Central Govt.

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

Not Applicable

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

Not Applicable

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

Yes. All the employees are covered under Group Medical and Personal Accident Insurance.

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

Safety Incident/Number	Category	FY 2021-22	FY 2020-21
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers		
Total recordable work-related injuries	Employees	Nil	Nil
	Workers		
No. of fatalities	Employees	Nil	Nil
	Workers		
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers		

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

Employee health and safety is of prime importance and the bank conducts robust and periodic training like advanced and basic fire safety training, first aid, evacuation related training for floor marshals and employees across offices. Periodic fire evacuation drills were conducted at the office locations to sensitise employees about fire safety norms and regulations. The Bank has tie-ups with vendors to educate and demonstrate use of fire-fighting equipment to employees.

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

	FY 2021-22			FY 2020-21		
	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	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Not Applicable
Working Conditions	

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

During the COVID - 19 pandemic, the bank has taken several measures for the health and safety of the employees. The bank has provided reimbursement of cost of COVID-19 vaccine (2 shots) to all its employees and their dependents. A one-time COVID test charge has been reimbursed at the maximum of ₹4500/- and one time Compensation of ₹10, 000/- to COVID affected employees. Bank has also extended lump sum monetary solace of ₹10.00 Lakh.to the family members of the deceased due to COVID. The bank has also ensured the effective implementation of Standard Operative Procedures issued by respective State / Central Governments from time to time to ensure Safety, Hygiene and implementing necessary social distancing of employees / customers in all its Branches and Offices

Annexure - 4

Leadership indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N)

Yes, the bank has a master policy with M/s Bajaj Alliance General Insurance company for group personal accident insurance. 5 times of annual gross salary is covered in the event of accidental death of an employee while in service. Under the family benefit scheme, a lump sum of ₹1, 50,000/- is paid to the family of the deceased employee.

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

Not Applicable

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

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21
Employees				
Workers	Not Applicable		Not Applicable	

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

No

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not Applicable
Working Conditions	Not Applicable

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

Every individual or institution who is directly or indirectly impacted through KVB's activities is considered as our stakeholders. Keeping this broad philosophy, KVB has identified below list of key stakeholders. KVB always pursues its efforts in regular engagement across these stakeholders to build and maintain mutual trust and value creation.

- Employees
- Customers
- Investors/Shareholders
- Regulatory Bodies
- Communities

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

Stakeholder Group	Whether identified as Vulnerable & Marginal ed Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	<ul style="list-style-type: none"> - On the floor and virtual connect - Regular manager interaction - Various talent engagement initiatives by HR, such as trainings, team activities, wellness initiatives 	On-going basis	The Bank follows open door policy on engagement with its employees. Most of these engagement cover areas, such as <ul style="list-style-type: none"> - Training and development - Addressing any work related concerns - Managing work life balance
Customers	Yes, if they qualify under age and income criteria	Multiple channels through physical and digital means	On-going basis	The Bank maintains constant relationship with its customers throughout entire life cycle of its loan products. Bank also uses various channels to keep its customers updated on its new services and products rolled out by the Bank.
Investors/ Shareholders	No	Email, newspaper advertisement, website, investor meetings & conferences, intimation to stock exchanges, annual/quarterly financials	Quarterly/ Annually & Need basis	To keep investors/shareholders updated about KVB's business activities
Regulatory bodies	No	Email, one-on-one meetings, video-conference	Need Basis	To ensure the Bank is in compliance with all regulations imposed by regulatory bodies. Engage with them on policy consultation and participate in larger economic objectives by participating in various Government initiatives and programs, such as PMAY and SGB
Communities	The Bank considers women, communities leaving in rural areas, farmer community and low income group individuals as vulnerable & marginalised stakeholder	Meetings, engagement through NGOs	On-going basis	Reach out to socially and economically disadvantaged people and assist them meet their basic needs, such as education, sanitation, hygiene and livelihood.

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 maintains regular consultation and feedback mechanism across its stakeholders. The Bank also ensures feedback from stakeholders is factored in strategic decision making process. E.g. The Bank every year conducts customer survey to gauge their satisfaction about The Bank's services. The feedback is a critical input in developing new product and services as well as enhancement of existing services.

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.

The Bank has always played responsible role in engaging with stakeholders and consulting them to enhance its product and services. As a next step, currently The Bank is running a holistic exercise in partnership with an ESG consultant, on identifying key focus areas across environment, social and governance themes. The Bank is currently engaging with all stakeholders to get their feedback which will be incorporated in identifying key ESG areas. This study will help The Bank to prioritise areas to work on in terms of enhancing its existing policies and practices.

Annexure - 4

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

The Bank supports Government's endeavour towards affordable access of financial services to under banked areas. Under the financial inclusion Scheme the bank renders services to the disadvantaged, rural/ semi-urban section of the society. During FY 22, the bank has conducted 55 Financial Literacy Campaigns through branches. For the underprivileged segment of the society, the bank has extended focused financial services through 145 Bank Mitras in rural villages. Apart from this, The Bank is involved in many CSR activities to outreach to vulnerable section of community.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential indicators

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

Category	FY 2021-22			FY 2020-21		
	Total (A)	No. of employees /workers covered (B)	% (B / A)	Total (C)	No. of employees /workers covered (D)	% (D / C)
Employees						
Permanent	4,175	14	0.34	4,395	2	0.05
Other than permanent	8	0	0.00	5	0	0.00
Total Employees	4,183	14	0.33	4,400	2	0.05
Workers						
Permanent	2,574	0	0	2,841	0	0
Other than permanent	534	0	0	487	0	0
Total Workers	3,108	0	0	3,328	0	0

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

Category	FY 2021-22				FY 2020-21					
	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 & Workers										
Permanent and other than permanent (Male and Female)	90% of the total employees are governed under the Banking Industry level IBA Pay scales and remaining employees covered under Board approved CTC norms as such the existing pay scales prevailing in the Bank as whole are much more than any prescribed minimum wages prescribed by few states (Andhra & Tamilnadu) under scheduled employment.									

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)*	1	₹1,60,70,616	-	-
Key Managerial Personnel [§]	4	₹61,74,946.53	-	-
Employees other than BoD and KMP	4,219	₹10,83,435.00	1,061	₹10,66,681.00
Workers	1,493	₹7,12,326.90	1,124	₹7,36,182.10

*only MD & CEO is paid remuneration as approved by RBI/Shareholder, Chairman is paid Honorarium, Directors other than MD & CEO including Chairman are paid sitting fees.

[§]the following are the Key Managerial Personnel of the Bank: Managing Director & CEO, President & COO, Chief Financial Officer and Company Secretary.

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

Human rights grievances/complaints are redressed by Internal Grievance Redressal Committee

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

Yes, the bank has Grievance redressal mechanism – SAMADHAN

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

	FY 2021-22			FY 2020-21		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	Nil	Nil	Nil	Nil	Nil	Nil
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Child Labour	Nil	Nil	Nil	Nil	Nil	Nil
Forced Labour/ Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other Human rights related issues	Nil	Nil	Nil	Nil	Nil	Nil

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

The bank has internal complaints committee to address the issues related to the discrimination and harassment cases.

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

No, however the bank ensures fair treatment, transparency, honest dealing with its customers/ Contractors.

9. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	
Forced/involuntary labour	
Sexual harassment	Nil
Discrimination at workplace	
Wages	
Others – please specify	

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

Not Applicable

Leadership indicators

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

Internal Grievance Redressal Committee and Internal Complaints Committee are under vogue

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

“KVB SAMADHAN” is a staff Grievance Redressal Mechanism introduced for redressing the grievances of employees relating to work conditions, Pay and benefits, leave allotment, workload, managerial decision, staff benefits, sexual discrimination at work place etc., and the same can be filed by aggrieved employee in KVB SAMADHAN portal. Immediately after submission of grievance by the employee, a complaint number will be generated by the system and acknowledged by HRD. The Staff Grievance Redressal Officer at Central Office will ensure to resolve the matter within 10 days.

Annexure - 4

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

Yes

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Nil
Discrimination at workplace	Nil
Child Labour	Nil
Forced Labour/Involuntary Labour	Nil
Wages	Nil
Others – please specify	Nil

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

Nil

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

Essential indicators

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

Parameter	FY 2021-22	FY 2020-21
Total electricity consumption (A)		
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumption (A+B+C)		
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)		
Energy intensity (optional) – the relevant metric may be selected by the entity		

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

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

Not Applicable

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

Parameter	FY 2021-22	FY 2020-21
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		

Not Applicable

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

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation
No

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

Parameter	Please specify unit	FY 2021-22	FY 2020-21
Nox			
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)		Not Applicable	
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

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

Parameter	Unit	FY 2021-22	FY 2020-21
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)			
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)			
Total Scope 1 and Scope 2 emissions per rupee of turnover			
Total Scope 1 and Scope 2 emission intensity (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.

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

No, there are no direct projects related to Green House Gas Emission. However, the bank has undertaken several CSR initiatives with positive direct environmental impact in protection of environment and its sustainability such as restoration of wetland ecosystems, Desilting Check Dams and Construction of Spring Stop, donation of battery operated vehicle for garbage collection to name few.

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

Parameter	FY 2021-22	FY 2020-21
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		

Not Applicable

Annexure - 4

Parameter	FY 2021-22	FY 2020-21
Category of waste		
(i) Recycled		
(ii) Re-used		
(iii) Other recovery operations		Not Applicable
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration		
(ii) Landfilling		Not Applicable
(iii) Other disposal operations		
Total		

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

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

E-waste materials generated due to up gradation/replacement of existing components like computers, modems, printers, UPS and etc., are disposed as per the e-waste management policy.

All obsolete IT hardware items are sold to the vendors who are certified for E-waste management under Govt. of India. Further, we also procure under buy-back model where the same OEM will take back the same who are reputed in the market.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

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
1	Not Applicable		

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Renovation of iconic old Amaravati bridge into pedestrian walking track & park	-	June 20, 2022	Yes	Yes	https://www.kvb.co.in/docs/walk-n-jog-impact-assessment-report.pdf

12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, and Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

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
1	Not Applicable			
2				

Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2021-22	FY 2020-21
From renewable sources		
Total electricity consumption (A)	Electricity consumption from windmill: 11,07,236 units (kWhr)	Electricity consumption from windmill: 9,32,095 units (kWhr)
Total fuel consumption (B)	While we have not measured our total energy consumption so far, we have initiated discussions internally on tracking energy consumption, at some of our large offices.	
Energy consumption through other sources (C)		
Total energy consumed from renewable sources (A+B+C)		
From Non-renewable sources		
Total electricity consumption (D)	While we have not measured our total energy consumption so far, we have initiated discussions internally on tracking energy consumption, at some of our large offices.	
Total fuel consumption (E)		
Energy consumption through other sources (F)		
Total energy consumed from non-renewable sources (D+E+F)		

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

2. Provide the following details related to water discharged

Parameter	FY 2021-22	FY 2020-21
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface Water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment		Not Applicable
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total Water discharged (in kilolitres)		

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

Annexure - 4

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

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

- (i) Name of the area – Not Applicable
- (ii) Nature of operations - Not Applicable
- (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2021-22	FY 2020-21
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

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

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

Parameter	Unit	FY 2021-22	FY 2020-21
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent		
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity			

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

5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable

6. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sl. NO	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Not Applicable		
2			

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

Yes, the bank has a policy on business continuity and disaster management plan. The DR/BCP is duly approved by the Board. Critical systems / applications are identified and quarterly DR testing / Drills are performed. The challenges/ observations during the drill activity are noted and used for fine tuning our systems and procedures.

8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

Not Applicable

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

Not Applicable

Annexure - 4

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

Sl. No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
1	Indian Banks Association (IBA)	National
2	Fixed Income Money Market and Derivatives Association (FIMMDA)	National
3	Foreign Exchange Dealers Association of India (FEDAI)	National
4	The Associated Chambers of Commerce & Industries (ASSOCHAM)	National
5	Confederation of Indian Industry (CII)	National
6	Federation of Indian Chambers of Commerce and Industry (FICCI)	National

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

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership indicators

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

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
1	Nil				
2					

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
Not Applicable					

2. Provide information on project(s) for which on-going Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

Sl. No	Name of Project for which R&R is on-going	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
1	Not Applicable					

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

Nil

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

Parameter	FY 2021-22	FY 2020-21
Directly sourced from MSMEs/ small producers		
Sourced directly from within the district and neighbouring districts	Not Applicable	

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
No such instances	

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 (In INR)
1	CSR Projects not undertaken in aspirational districts		
2			

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

No

- (b) From which marginal ed /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
1	Not Applicable			
2				

Annexure - 4

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 benefitted from CSR Projects	% of beneficiaries from vulnerable and marginal ed groups
1	Maintenance for Walk 'n' Jog at Karur	NA	NA
2	Medical Equipment's to Govindampalayam PHC Karur	22,750	Most of them were from such groups only
3	20 Oxygen concentrator, 20 multipara meter monitor & 100 finger pulse oximeter to Govt. Medical College hospital Karur	Huge number of COVID infected Patients	Most of them were from such groups only
4	Oxygen Generators to COVID CARE CENTRE – Govt. medical college Coimbatore	Huge number of COVID infected Patients	Most of them were from such groups only
5	Tamilnadu state disaster management authority -Financial Support to fignr COVID 19	NA	NA
6	65 Cots to COVID care centre opened at Coimbatore arts college	Huge number of COVID infected Patients	Most of them were from such groups only
7	Insurance premium for Ambulance donated by our bank to VIRRD Trust Hospital	NA	NA
8	Donated of Modular Oxygen System 1 units of 200 Imp to Govt. Hospital Aravakurchi (Inclusive of one year AMC)	Huge number of COVID infected Patients	Most of them were from such groups only
9	Donated of Modular Oxygen System 1 unit of 200 Imp to General hospital Edappadi (Inclusive of one year AMC)	Huge number of COVID infected Patients	Most of them were from such groups only
10	Setting up COVID CARE Hospital at Hyderabad (SAKSHAM)	Huge number of COVID infected Patients	Most of them were from such groups only
11	Rotary Udumalpet Tejas Towards Construction of Emergency CARE Unit at Govt. Hospital Madathukulam, Udumalpet.	Huge number of COVID infected Patients	Most of them were from such groups only
12	District Collector Karur for Namakku Namma Thittam	NA	NA
13	Surgeries for patients with Spine and Limb deformities	23 patients so far (This is an on-going projects)	100% of them are from such groups
14	Treatment of cancer patients	19 patients (This is an on-going projects)	100% of them are from such groups
15	Facilities at School blocks of Karur MHSS	The whole school students	Most of them were from such groups only
16	Battery operated vehicle to Kangeyam municipality for garbage collection	NA	NA
17	Karur Texcity Rotary Foundation for free medical camp at Panchamadevi village	The whole Village	Most of them were from such groups only
18	CEOA Matriculation Higher Secondary School towards the fees for 20 financially backward students	20 students	100% of them are from such groups
19	Battery operated vehicle to Vellakoil municipality for garbage collection	NA	NA
20	Battery vehicle to Sangamam Charitable Trust for free food distribution to road side dwellers	2,700	1

Sl. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginal ed groups
21	Construction of one class room floor renovation, painting and desks & benches for Government Girls Higher Secondary School, Velliyanai	575	Most of them were from such groups only
22	Desilting Check Dams and Construction of Spring Stops	500	1
23	Burns To Shine-A free reconstructive surgery project for burn survivors	13 patients so far (This is an on-going projects)	100% of them are from such groups
24	RMS – Windows based 32CH Digital EEG Machine and RMS Helios 702 Spirometer to Melmaruvathur Adhiparasakthi Institute of Medical Science & Research	NA	NA
25	Benches & Desks to Government Higher Secondary School, Tho.Jedarpalayam, Rasipuram	422	Most of them were from such groups only
26	Goshala Construction, Swami Sadashivananda Trust, Nerur	NA	NA
27	Treatment of differently and intellectually challenged persons	310	1
28	Skill development training to differentially Challenged Persons	100	1
29	Skill development & entrepreneurial training for rural women on tailoring, aari and thread craft embroidery	90	0.35
30	Skill development training for rural women members on door mat making & bio-vegetable garden production & marketing	60	0.75
31	Goshala construction at Badrachalam Sree Seetharama Devasthanam	NA	NA
32	Restoration of wetland ecosystems	NA	NA
33	Establishing mini science centres in Government Schools (Ananthapur & Guntur)	2,530	0.4
34	Enabling dignified life through education at Govt. schools in rural areas	704 (This is an on-going projects)	Most of them were from such groups only
35	Promoting education to children with hearing disabilities	50	1
36	Maharashtra Government for Mobile Health Camps	NA	Most of them were from such groups only
37	Ensuring Portable Drinking water to rural community	2,000 households (This is an on-going projects)	0.3
38	Engagement of company Secretaries for Quarterly audit of CSR projects and Impact assessment of eligible completed CSR projects (Administrative cost)	NA	NA
39	Skill development to Slum women	300	0.6
40	Setting up of smart class rooms and labs in ZP schools (Seethayapeta, Anakapalli-Vizag AP)	501	Most of them were from such groups only
41	Benches & Desks to Government Girls Higher Secondary School, Vaangal, Karur	386	Most of them were from such groups only
42	Fitted 2-wheeler to differently challenged Person	1	1
43	Setting up 500 LPH RO plant to provide safe drinking water to government school Sengulam, Karur	885	Most of them were from such groups only
44	Setting up 250 LPH RO plant to provide safe drinking water to government school Chinnasengal	346	Most of them were from such groups only
45	Skill development training to rural women	30	0.28

Annexure - 4

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

Essential indicators

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

The bank has a Grievance redressal policy, the consumer complaints are addressed as per the policy. The policy is hosted in the website of the bank - <https://www.kvb.co.in/docs/grievance-redressal-policy.pdf>

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

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	
Recycling and/or safe disposal	

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

	FY 2021-22		Remarks	FY 2020-21		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	Nil	Nil	Nil	Nil
Advertising	Nil	Nil	Nil	Nil	Nil	Nil
Cyber-security	Nil	Nil	Nil	Nil	Nil	Nil
Delivery of essential services	Nil	Nil	Nil	Nil	Nil	Nil
Restrictive Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Unfair Trade Practices	2	0	Nil	1	0	Nil
Other	4,654	128	Nil	2,014	40	Nil

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

	Number	Reasons for recall
Voluntary recalls		
Forced recalls	Not Applicable	

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

Yes, the bank has a policy of cyber security. The bank is certified ISO/IEC 27001 by M/s TUV SUD, which is the international standard that is recognised globally for managing risks to the Information Security. The bank has a policy on data privacy of beneficiary Aadhaar holder which is hosted in the website of the bank. <https://www.kvb.co.in/regulatory-disclosures/fair-practices-banking-codes-overview/banking-codes-policies/>

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

No such instances.