

## BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

### [Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015]

The present report has been formulated in accordance with the SEBI Guidelines for Business Responsibility and Sustainability Reporting (BRSR). Its principal aim is to enhance transparency by showcasing how businesses generate value through active contributions to attain a sustainable economy. This report serves to emphasize the Bank's steadfast dedication to foster sustainable development and create enduring value for the Bank's stakeholders.

#### SECTION A: GENERAL DISCLOSURES

##### 1) DETAILS OF THE ENTITY

S.No.	Particulars	Response
1.	Corporate identity Number (CIN) of the Entity	L65110TN1904PLC001287
2.	Name of the Entity	CITY UNION BANK LIMITED (also referred as "CUB")
3.	Year of incorporation	1904
4.	Registered office address	149, TSR (Big) street, Thanjavur Dist. Kumbakonam, Tamil Nadu, India - 612 001
5.	Corporate address	"Narayana" No.24B, Gandhi Nagar Kumbakonam, Tamilnadu, India - 612 001
6.	E-mail	<a href="mailto:shares@cityunionbank.in">shares@cityunionbank.in</a> <a href="mailto:secretary@cityunionbank.in">secretary@cityunionbank.in</a>
7.	Telephone	0435 – 2402322
8.	Website	<a href="http://www.cityunionbank.com">www.cityunionbank.com</a>
9.	Financial year for which reporting is being done	2024-25
10.	Name of the Stock Exchange(s) where shares are listed	Bombay Stock Exchange Limited (BSE), National Stock Exchange of India Limited (NSE)
11.	Paid-up Capital	74,09,85,734 (divided into 74,09,85,734 equity shares of Re. 1/- each).
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. Venkataramanan S Designation: Company Secretary & Compliance Officer Email: <a href="mailto:secretary@cityunionbank.in">secretary@cityunionbank.in</a> Mobile: +91 – 8925909716
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)	The disclosures under this report are made on Standalone Basis.
14.	Name of assessment or assurance provider	None

15.	Type of assessment or assurance obtained	Not Applicable
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## 2) PRODUCTS/SERVICES

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

S. No.	Description of Main Activity	Description of Business Activity	% Turnover of the entity
1.	Financial and Insurance Services	Banking activities by Central, Commercial and Savings banks	100

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

S. No.	Product/Service	NIC Code	% Turnover of the entity
1.	Banking and Financial Services	65110	100

## 3) OPERATIONS

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

Location	Number of plants	Number of offices	Number of Branches	Total
National	NA	25	875	900
International		NIL	NIL	NIL

### 19. Markets served by the entity:

#### a) Number of locations

Locations	Number
National (No. of States)	20
International (No. of Countries)	0

#### b) Contribution of exports:

What is the contribution of exports as a percentage of the total turnover of the entity?	<p>Since the Bank does not extend its services to international markets, this section is not applicable to the Company.</p> <p>However, as a prominent Banking Company, the Bank actively supports and facilitates exports by offering a range of specialized financial services.</p> <p>These services include loans and assistance such as pre-shipment financing and post-shipment financing which are made available to its diverse clientele involved in export-oriented business activities. By providing these tailored</p>
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	financial solutions, the Bank plays a crucial role in promoting and facilitating the growth of the export industry.
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### c) Type of Customers

#### A brief on types of customers

As a financial services provider, the Bank serves a diverse customer base comprising retail customers, agricultural clients, small businesses, MSMEs, sovereign entities, and corporate bodies.

#### Retail Segment and Advance Composition (as of 31st March 2025)

- Within the Retail segment, the Bank offers wide range of savings, credit and other financial products/ services for each segment of our customers.
- As of 31st March 2025, Total Advances of **Rs.53,066 Crore**:
  - i. Advances to **MSME & Traders** stood at **43.73%**.
  - ii. Advances to **Agriculture** (including Agri. jewel loan) stood at **16.56%**.
  - iii. Advances to **Personal Loans** (including Non-Agri. jewel loan), Housing, and Education Loan stood at **21.54%**.

#### Green / Solar Financing

- The Bank has also financed **Green / Solar Ventures** to the extent of **Rs.450.08 crore**.
- This represents **0.85%** of Total Advances.
- Financing focused on **sustainable / renewable energy projects**.

#### Small Business and MSME Financing

- Advances to Small businesses and MSMEs form more than **half of our loan book size**.
- These firms have access to a range of financial solutions, including:
  - i. Business loans.
  - ii. Working capital finance.
  - iii. Trade finance.
  - iv. Payment services.
- Services are provided through:
  - i. Branch channels.
  - ii. Non-branch channels including net banking and mobile banking.

#### Bancassurance Services

- The Bank undertakes **Bancassurance business**, enabling customers to access:
  - i. Life insurance.
  - ii. Health insurance.

	<ul style="list-style-type: none"> <li>iii. Other insurance products.</li> <li>• Offered through existing banking relationships.</li> <li>• Provides protection from unforeseen events.</li> </ul> <p><b>Commitment to Customer Success</b></p> <ul style="list-style-type: none"> <li>• Through its diverse customer segments and extensive range of financial offerings, the Bank remains committed to: <ul style="list-style-type: none"> <li>i. Meeting the evolving needs of its clientele.</li> <li>ii. Safeguarding their financial well-being.</li> <li>iii. Contributing to their overall success.</li> </ul> </li> </ul>
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#### 4) EMPLOYEES\*

##### 20. Details at the end of the year of financial year:

##### a) Employees (including differently abled):

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A )	No. (c)	% (C/A)
Employees						
1.	Permanent (D)	7,605	5,730	75.34	1,875	24.66
2.	Other than Permanent (E)	72	72	100	0	0
3.	Total employees (D + E )	7,677	5,802	75.58	1,875	24.42

*\*Note: The entire workforce of City Union Bank Limited is categorized as 'Employees'. The Bank does not have any employee in the category of worker pursuant to the definition contained in Labour laws. Therefore, the information required in all sections in the 'Workers' category is not applicable to the Bank & consequentially no disclosures are made.*

##### b) Differently abled Employees:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A )	No. (c)	% (C/A)
Differently Abled Employees						
1.	Permanent (D)	16	12	75	4	25
2.	Other than Permanent (E)	1	1	100	0	0
3.	Total employees (D)	17	13	76.47	4	23.53

**21. Participation/Inclusion/Representation of women:**

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	11	1	9.09
Key Management Personnel*	5	0	0

\*Key Management Personnel includes Managing Director & CEO, 2 Executive Directors, Chief Financial Officer and Company Secretary.

**22. Turnover rate for permanent employees:**

(Disclose trends for the past 3 years)

Category	FY 2024-25 (Turnover rate in current FY) %			FY 2023-24 (Turnover rate in previous FY) %			FY 2022-23 (Turnover rate in the year prior to the previous FY) %		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	15.93	20.62	17.13	12.97	16.37	13.90	13.09	16.28	13.96

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

**23. (a) Names of holding / subsidiary / associate companies / joint ventures:**

S.No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Not applicable as the Company does not have any holding, subsidiary, associate companies or joint ventures.				

**6. CORPORATE SOCIAL RESPONSIBILITY (CSR) DETAILS**

**24.**

S. No.	Requirement	Response (FY 2024-25)
1.	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
2.	Turnover (in Rs. Lakhs)	6,73,210.50
3.	Net worth (in Rs. Lakhs)	9,41,687.00

## 7. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes <a href="https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf">https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf</a>	NIL	NIL	-	NIL	NIL	-
Investors (other than shareholders)	Yes <a href="https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf">https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf</a>	NIL	NIL	-	NIL	NIL	-
Shareholders	Yes <a href="https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf">https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf</a>	2	0	Complaint disposed of to the satisfaction of shareholders and closed in	NIL	NIL	-

	<a href="#">edressal.pdf</a>			SCORES platform.			
<b>Employees</b>	Yes	2	0	-	2	1	Out of the two complaints received, one has been disposed off and one complaint is pending.
<b>Customers</b>	Yes <a href="https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf">https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf</a>	1,807	35	The complaint relates to Banking Services.	2825	14	The complaint relates to Banking Services.
<b>Value Chain Partners</b>	Yes <a href="https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf">https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf</a>	NIL	NIL	-	NIL	NIL	-

The Bank's Customer Rights Policy establishes a structured approach to handle complaints from both internal and external stakeholders. It ensures strict confidentiality throughout the grievance resolution process and clearly identifies the authority responsible for addressing the grievances.

For detailed information, the Customer Rights Policy can be accessed through the following web link: <https://www.cityunionbank.com/filemanager/Feb24/customer%20Rights%20policy.pdf>

## 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:

S.No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Customer privacy and Data Security	Risk	<p>For the banking service to the customer, Bank gathers information which may be of sensitive and personally identifiable information.</p> <p>Bank also depends on their third-party service providers based on the availability of expertise in few fields of operation, where it is required to share such customer sensitive / personally identifiable information, if necessary.</p> <p>Any leakage of customer data leads to loss of customer confidence &amp; reputation and regulatory actions</p>	<p>Personally identifiable information (PII) are secured at various stages viz. collection, process, storage, and transmit. Required mechanism like redaction, encryption, hashing, etc., are implemented while handling PII data.</p> <p>Audit trail is in place to record any modification of customer / privacy data.</p> <p>Bank has implemented Data Leak Prevention (DLP) tool at its all endpoints.</p> <p>Network level DLP is also in place.</p> <p>Data leak is prevented through Email Security Appliance (ESA) in email</p>	Negative



			During the collection, process, storage and transmit, Bank is taking utmost care on Customer data / sensitive data.	communication. All these protections are in block mode.	
2.	Climate related change	Risk	The uncertainty about the timing and severity of climate related risk threatens the safety, soundness and resilience of regulated entities (REs) and in turn it affects the overall stability of the financial system.	<ul style="list-style-type: none"> <li>• The Bank ensures that climate related risks related to water i.e. flood prone areas etc., are factored into while opening of new branches / ATMs / locker rooms.</li> <li>• During the financial year, the bank has taken steps to move towards paperless environment at its various offices in respect of loan processing and it has tied up with vendors for its automation.</li> <li>• The Bank provides the option of e-receipts on registered mobile numbers at their ATMs.</li> </ul>	Negative
3.	Business Ethics and Governance	Opportunity	As a listed entity, the Bank maintains stringent Corporate Governance	-	Positive

			standards. It consistently discloses relevant information to investors through regular uploads to stock exchanges. These measures promote transparency, accountability, and ethical behaviour throughout the organization, reinforcing the bank's commitment to responsible and trustworthy operations.		
4.	Employee Engagement, Diversity and Inclusion	Opportunity	Prioritising employee engagement, diversity, and inclusion is essential as it enables organizations to unlock opportunities for innovation, growth, and profitability. Failure to address this issue may affect the business productivity, potential for business success, increase the turnover rate, reputation risks. CUB recognizes the importance of fostering a corporate culture that encourages open communication, feedback, and embraces diversity and inclusion.	-	Positive

5.	Digitalisation and Paperless Banking	Opportunity	<p>Bank has made digital presence both in asset and liability products.</p> <p>Bank introduced eKYC, Selfie and V-CIP process for customer on boarding and account opening. The internet/mobile banking provides opportunity for opening term deposits by themselves.</p> <p>Bank introduced all type of digital payment products with required level of security and second factor authentication as customer convenience and comfort.</p> <p>Digital lending platform with AI based credit assessment has credit approval process with pre-defined 'Business Rule Engine' leads to pre-approved personal loans, loans against securities. Bank also has digital documentation with e-signing with required level of security authentications.</p> <p>Bank made internal approvals as paperless authentication service. This</p>	-	Positive
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			comprehensive workflow solution leads to automate initiation, verification and approval of office notes, with relevant documents / evidence attached for reference during the approval process.		
6.	Regulatory and Statutory Compliances	Risk	Financial Institutions face expanding regulatory and reporting requirements to ensure transparency in their operations for building stakeholder confidence and benchmarking themselves against the best practices in Corporate Governance.	The bank has a good due diligence mechanism for monitoring transactions, performing customer background checks and evaluating all lending decisions. Frequent Internal and external Audits are conducted to report findings & non-compliances and ensure good governance.	Negative
7.	Carbon Emissions and Resource Efficiency	Risk	Environmental sustainability can be achieved by <ul style="list-style-type: none"> <li>Reduction in usage of paper and others</li> <li>Removal of e-wastage</li> <li>Efficient usage of natural resources through technology initiatives and digital conversion</li> </ul>	Bank on the part of "Go Green" curtailed paper-based customer communications, credential sharing, etc., and is now managed digitally. As part of paperless office environment, bank brought digital documentations for internal office communications and approval.	Positive

		Opportunity	<p>The Bank has initiated measures to reduce its carbon footprint by:</p> <ul style="list-style-type: none"> <li>• Promoting paperless banking through digital platforms (mobile banking, e-statements).</li> <li>• Encouraging teleconferencing and video meetings to minimize travel.</li> <li>• Energy-efficient appliances and regular maintenance to avoid energy waste.</li> </ul> <p>Implementing internal software systems for communication and approval processes significantly reducing paper usage across departments</p>	<p>The Meetings of the Board and Board Level Committees are also facilitated digitally through online portal BoardPAC.</p> <p>The electronic hardware are handled only through approved e-wastage disposal vendors and ensured environmental sustainability.</p>	
8.	ESG (Environmental, Social and Governance) Oversight	Opportunity	<p>Effective ESG oversight at the board level will enhance the bank's overall ESG performance and demonstrate its commitment to integrating responsible business practices into its growth model. Integrating ESG into business practices will</p>	-	<p>Positive: Leadership oversight of the ESG strategy, action plan, and performance fosters a positive impact on the environment and community. It also enables the bank to embed robust monitoring</p>

			improve risk management, governance, accountability, reporting, and decision-making. It will also strengthen the ability to identify and manage risks and opportunities related to environmental and social impact, while building trust and transparency among investors and stakeholders.		mechanisms across ESG initiatives and business practices. Looking ahead, ESG will be the cornerstone of the company's financial success, competitive advantage, and future accomplishments.
9.	Customer fairness and right-selling	Risk	A lack of customer-centric product offerings, value added services, or instances of misconduct can erode trust and damage the bank's reputation. This highlights the importance of aligning products and services with customer needs while upholding ethical standards to maintain trust and safeguard the bank's image among stakeholders	CUB ensures transparent communication and clear disclosure of the terms and conditions associated with the products and services through its website, call centre, mobile app, point of sale locations, and branches/offices. It provides training to the staff on ethical selling practices and monitor transactions for compliance.	Negative: Mis-selling of products can harm banks by causing reputational damage, legal consequences, financial losses, customer attrition, operational disruptions, and issues with employee morale.

## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

**This section aims at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGBRC Principles and Core Elements.**

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 to 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.

S. No	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1.	a) Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b) Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Particulars of the Policies	The Bank adheres to the following policies that align with the nine prescribed principles. Some of these policies include:								
		<p>P1</p> <ul style="list-style-type: none"> <li>• Anti-Corruption or Anti-Bribery Policy.</li> <li>• Whistle Blower Policy.</li> </ul>								

		<ul style="list-style-type: none"> <li>Protected Disclosure Scheme.</li> <li>HR Policy.</li> <li>Fraud Risk Management Policy.</li> <li>Code of Fair Practices.</li> <li>Disclosures on UPSI.</li> <li>Policy on Compensation.</li> <li>KYC &amp; Anti-Money Laundering (AML) Policy.</li> <li>Code of Conduct for Directors and Senior Management.</li> </ul>
	P2	<ul style="list-style-type: none"> <li>Information Technology Policy.</li> <li>Information Security System Policy.</li> <li>Information System Audit Policy.</li> <li>Credit Card Policy.</li> <li>Safe Deposit Locker Policy.</li> <li>Policy on Bank Deposits.</li> </ul>
	P3	<ul style="list-style-type: none"> <li>Compensation Policy.</li> <li>Staff Rotation Policy.</li> <li>HR Policy.</li> <li>Mandatory Leave Policy.</li> <li>Training Policy.</li> <li>Policy on Prevention of Sexual Harassment (POSH).</li> </ul>
	P4	<ul style="list-style-type: none"> <li>Loan Policy.</li> <li>CSR Policy.</li> <li>Financial Inclusion Programs (in unbanked rural areas as mandated by regulator).</li> </ul>
	P5	<ul style="list-style-type: none"> <li>Customer Rights Policy.</li> <li>HR Policy.</li> <li>Human Rights Policy.</li> <li>Equal Opportunity Policy.</li> </ul>
	P6	<ul style="list-style-type: none"> <li>CSR Policy.</li> <li>Climate Risk Policy.</li> </ul>
	P7	<ul style="list-style-type: none"> <li>Policy on Public Advocacy.</li> <li>Engagement with industry associations such as IBA, SLBC, SLSC, etc.</li> <li>Representation in National Banking Committee of CII.</li> <li>Membership in bodies such as NIBM, CAFRAL.</li> <li>Compliance with RBI regulatory policies.</li> </ul>
	P8	<ul style="list-style-type: none"> <li>CSR Policy</li> </ul>
	P9	<ul style="list-style-type: none"> <li>Customer Rights Policy</li> </ul>
	<b>c) Web Link of the Policies, if available</b>	<p>The policies of the Bank can be readily accessed on the Bank's official website (<a href="https://www.cityunionbank.com/">https://www.cityunionbank.com/</a>) within the dedicated section titled "Policy and Regulatory Disclosure" and under Investors menu as "Statutory Policies".</p> <p>Furthermore, given the importance of maintaining confidentiality and the sensitive nature of banking operations, select CUB policies are made accessible exclusively through the internal intranet platform. This intranet serves as a centralized repository, providing convenient access to a wide range of policies that guide the organization's operations and conduct within the organisation.</p>



2.	Whether the entity has translated the policy into procedures. (Yes / No)	Yes, the Bank has translated the policies into procedures.	
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	The policies and practices are restricted to our own operations and do not extend to our partners.	
4.	Name of the national and international codes /certifications/ labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Bank's policies and operations are in-line with the National Guidelines on Responsible Business Conduct (NGRBC), reflecting its commitment to internationally recognized standards such as ISO/IEC 27001:2013. Additionally, the Bank is PCI DSS certified for its Digital Card environment, demonstrating its adherence.	
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	ENVIRONMENT	• Scaling up the use of Solar panels (subject to feasibility) in offices / branch premises owned by the Bank.
			• Expanding the provision for rainwater harvesting (subject to feasibility) in most of the offices / branch premises owned by the Bank.
			• Reduction in the usage of Plastics bank wide.
			• ESG integration.
		SOCIAL	• The organisation strives to enhance the inclusion of persons with disabilities by increasing their representation in the workforce in the coming years.
		GOVERNANCE	• Conduct of Executive Committee Meetings in digital mode as like Board & Board level Committee meetings.
6.	Performance of the entity against the specific commitments, goals and targets	In response to all the specific commitment goals set by the Company in FY 2023 -24 with respect to sustainability practices, the performance is mentioned below:	

	<p>along-with reasons in case the same are not met.</p>	<p>ENVIRONMENT</p>	<ul style="list-style-type: none"> <li>• The Bank opened 75 new branches in the Financial Year 24-25 and there was increase electricity tariffs in many states across India. The electricity consumption for the entire financial year rose by only <b>4.87%</b> compared to the previous financial year 23-24. Persistent efforts were taken during the reporting year at all branches / offices, emphasizing the importance of efficient electricity usage and environmental awareness.</li> <li>• <u>Prohibit the usage or disposal of plastics in the bank's premises by all means</u> - The Bank has significantly reduced the use of plastic bottles, plates, cups, and spoons in Board and Committee meetings. Instead, only sustainable alternatives are used to serve food, water, and refreshments.</li> <li>• <u>Implementation of Bring Your Bottle ("BYB") concept amongst all employees to discourage the usage of packaged drinking water bottles</u> - The Bank has actively sensitized all its employees to adopt environmentally responsible practices within its premises. These include avoiding the use of plastic, bringing personal water bottles instead of relying on disposable PET bottles, At the Head Office level, both employees and customers are further made aware of these initiatives through prominently placed signboards throughout the Bank's premises.</li> <li>• <b>Resource Efficiency Improvements:</b> <ol style="list-style-type: none"> <li>1. Water intensity per rupee of turnover improved from <b>14.78 (FY 23 – 24) to 13.96 (24 – 25)</b>,</li> <li>2. overall energy consumption was reduced by <b>14%</b>, reflecting the adoption of energy-efficient measures and sustainable usage practices.</li> </ol> </li> <li>• <b>Emission Reduction Achievements: Total Scope 1 emissions</b> decreased significantly from <b>571.19 (FY 23 – 24) to 330.06 (FY 24 – 25) metric tonnes of CO<sub>2</sub> equivalent</b>, underscoring the entity's commitment to lowering its direct environmental footprint through sustainable operations.</li> <li>• During the year, we have made meaningful progress in reducing our carbon footprint by installing solar panels in our branch at T. Nagar and Guindy office.</li> </ul>
		<p>SOCIAL</p>	<ul style="list-style-type: none"> <li>• The Company's workforce increased from <b>7,259 (FY 23 – 24) to 7,677 (FY 24 – 25)</b> during the year, reflecting a growth of <b>5.76%</b>. This upward trend underscores the Company's continued operational expansion and focus on strengthening human capital.</li> <li>• Training on skill upgradation rose from <b>70.76% (FY 23 – 24) to 97% (FY 24 – 25)</b>, highlighting a sharper focus on employee development. Similarly, <b>employee well-being spending</b> (covering both permanent and non-permanent staff) increased from <b>0.18% (FY 23 – 24) to 0.20% (FY 24 – 25)</b>, reflecting greater emphasis on welfare initiatives.</li> </ul>

		<b>GOVERNANCE</b>	<ul style="list-style-type: none"> <li>• <u>Digitalise the lending process and minimise paper consumption to a greater extent</u> - The Bank has collaborated with a new vendor to introduce advanced features for e-Board Meetings through a dedicated application “BoardPAC”, which is currently in use. This initiative is intended to further reduce the reliance on paper in the conduct of meetings.</li> </ul>
<b>Governance, leadership and oversight</b>			
<b>7.</b>	<b>Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements</b>		<p><i>“In my role as the Director of Business Responsibility, I am delighted to share our significant achievements in addressing Environmental, Social, and Governance (ESG) challenges.</i></p> <p><i>Our commitment to sustainability has strengthened our positive impact on the environment, our stakeholders, and the communities we serve.</i></p> <p><i>As part of our continued commitment to responsible and sustainable business practices, our Bank recognises the critical role of Environmental, Social, and Governance (ESG) principles in driving long-term value creation. In line with the initiatives of the RBI to promote Sustainable practices, the bank has a Climate Risk Framework and we have initiated steps to align our internal policies, governance structures and risk management processes.</i></p> <p><u>Challenges:</u></p> <p><i>Challenges remain in embedding ESG principles across all operational layers. We remain committed to continuous improvement and transparency in our ESG journey, guided by the evolving regulatory expectations.</i></p> <p><i>The Bank is in the process of preparing a framework on ESG and setting clear short and long-term targets to address various aspects under UN SDGs. This includes identifying material ESG risks, enhancing our sustainability disclosures, and integrating ESG considerations into our lending and investment decisions.</i></p> <p><u>Moving Towards Our ESG Targets and Achievements:</u></p> <p><i>This year, we have made significant progress towards our ESG targets. Water intensity per rupee of turnover improved from 14.78 (FY 23-24) to 13.96 (FY 24-25), and Scope 1 emissions were reduced from 571.19(FY 23-24) to 330.06 (FY 24-25) metric tonnes.</i></p> <p><i>Despite opening 75 new branches and facing higher electricity tariffs electricity consumption increased by only 4.87% reflecting effective energy management. The Company’s workforce grew by 5.76% during the year. Training participation rose to 97%, and investment in employee well-being increased, demonstrating our focus on inclusion and workforce development.</i></p> <p><i>While these achievements are encouraging, we remain committed to advancing our ESG goals and driving sustainable growth in the years ahead.”</i></p> <p style="text-align: right;">- Dr. N. Kamakodi, Managing Director (DIN: 02039618)</p>

8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	The Risk Management Committee of the Board is designated as the highest authority responsible for the implementation and oversight of the Business Responsibility Policies. The Committee is tasked with ensuring that these policies are executed in compliance with applicable laws and regulations, and that they align with the Bank’s objectives and mission.																					
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.	<p>The responsibility for decision-making on all sustainability-related matters has been delegated to the Risk Management Committee. This Committee oversees the development and implementation of policies, procedures, and initiatives concerning sustainability, covering areas such as the management of the Bank’s environmental impact, social responsibility, and governance practices.</p> <p><b>The Bank’s Risk Management Committee comprises of:</b></p> <table><tr><th>Name (Shri.)</th><th>Position on the Committee</th><th>Designation</th></tr><tr><td>N. Subramaniam (DIN : 00166621)</td><td>Chairperson</td><td>Independent Director</td></tr><tr><td>Dr. N. Kamakodi (DIN : 02039618)</td><td>Member</td><td>MD &amp; CEO</td></tr><tr><td>Prof. V. Kamakoti (DIN : 03537382)</td><td>Member</td><td>Independent Director</td></tr><tr><td>G. Mahalingam (DIN : 09660723)</td><td>Member</td><td>Independent Director</td></tr><tr><td>R. Vijay Anandh (DIN : 09656376)</td><td>Member</td><td>Executive Director</td></tr><tr><td>V. Ramesh (DIN : 10954322)</td><td>Member</td><td>Executive Director</td></tr></table>	Name (Shri.)	Position on the Committee	Designation	N. Subramaniam (DIN : 00166621)	Chairperson	Independent Director	Dr. N. Kamakodi (DIN : 02039618)	Member	MD & CEO	Prof. V. Kamakoti (DIN : 03537382)	Member	Independent Director	G. Mahalingam (DIN : 09660723)	Member	Independent Director	R. Vijay Anandh (DIN : 09656376)	Member	Executive Director	V. Ramesh (DIN : 10954322)	Member	Executive Director
Name (Shri.)	Position on the Committee	Designation																					
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R. Vijay Anandh (DIN : 09656376)	Member	Executive Director																					
V. Ramesh (DIN : 10954322)	Member	Executive Director																					

#### 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	The Bank regularly reviews the policies governing all principles in accordance with regulatory requirements and organizational needs.										As per regulatory needs								



## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

The purpose of this section is to assist entities in showcasing their ability to effectively incorporate the principles and core elements into critical processes and decisions. The Company has complied with all mandatory disclosures stipulated under the Business Responsibility and Sustainability Reporting (BRSR) framework. Moreover, the Company is currently in the process of disclosing leadership indicators in its forthcoming financial years.

### PRINCIPLE 1: BUSINESSES SHOULD CONDUCT AND GOVERN THEMSELVES WITH INTEGRITY, AND IN A MANNER THAT IS ETHICAL, TRANSPARENT AND ACCOUNTABLE



#### ESSENTIAL INDICATORS:

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	2	<ol style="list-style-type: none"> <li>1. Cyber Security Awareness <b>Impact (P1, P9):</b> <ul style="list-style-type: none"> <li>• Strengthened data protection and ethical digital practices.</li> <li>• Enhanced readiness against cyber risks, ensuring stakeholder trust.</li> </ul> </li> <li>2. Transformative Governance through Sound Boards <b>Impact (P1):</b> <ul style="list-style-type: none"> <li>• Improved board-level transparency and accountability.</li> <li>• Fostered responsible and inclusive decision-making.</li> </ul> </li> </ol>	100
Key Managerial Personnel	3	<ol style="list-style-type: none"> <li>1. Emerging roles and dimensions as CFO <b>Impact (P1, P3):</b> <ul style="list-style-type: none"> <li>• Strengthened CFO's role in driving ethical, sustainable financial strategy.</li> </ul> </li> </ol>	100

		<ul style="list-style-type: none"> <li>• Enabled better alignment of business goals with responsible growth.</li> </ul> <p>2. FACTA and CRS</p> <p><b>Impact (P1):</b></p> <ul style="list-style-type: none"> <li>• Improved compliance with global tax transparency norms.</li> <li>• Promoted ethical financial reporting and disclosure practices.</li> </ul> <p>3. ICSI Middle East conference on “Responsible Investment for Sustainable Future” in Abu Dhabi.</p> <p><b>Impact (P6):</b></p> <ul style="list-style-type: none"> <li>• Encouraged ESG-aligned investment decisions.</li> <li>• Reinforced commitment to sustainable and inclusive growth.</li> </ul>	
<b>Employees other than BOD and KMPs</b>	130	<p>The Bank has addressed a wide range of topics as listed below and also other relevant subjects.</p> <p>1. Shaping the Future of Cybersecurity.</p> <p><b>Impact (P3, P9):</b></p> <ul style="list-style-type: none"> <li>• Improved employee awareness on digital risk and data protection.</li> <li>• Strengthened organizational resilience against cyber threats.</li> </ul> <p>2. Programme on Bond Portfolio Management.</p> <p><b>Impact (P3):</b></p> <ul style="list-style-type: none"> <li>• Enhanced financial acumen in managing investment risks responsibly.</li> <li>• Supported informed and sustainable portfolio decisions.</li> </ul> <p>3. Foreign Trade and Foreign Exchange Business for Member Banks.</p>	97

		<p><b>Impact (P1, P3):</b></p> <ul style="list-style-type: none"> <li>• Boosted understanding of ethical and compliant trade practices.</li> <li>• Enabled better risk-managed global financial operations.</li> </ul> <p>4. Programme on Interest Rate Risk in Banking Book and ALM Optimization.</p> <p><b>Impact (P3):</b></p> <ul style="list-style-type: none"> <li>• Improved risk management in asset-liability decisions.</li> <li>• Promoted sustainable financial planning and resilience</li> </ul> <p>5. Campus Certification Programme on Risk Based Internal Audit.</p> <p><b>Impact (P3):</b></p> <ul style="list-style-type: none"> <li>• Strengthened internal controls through risk-focused auditing.</li> <li>• Enhanced ethical governance and compliance culture</li> </ul> <p>6. Digital Dominance – Mastering the Art of Marketing Online.</p> <p><b>Impact (P3):</b></p> <ul style="list-style-type: none"> <li>• Equipped employees with digital marketing skills for inclusive outreach.</li> <li>• Supported innovation and customer-centric growth.</li> </ul> <p>7. Virtual Program on FinTech and Banking.</p> <p><b>Impact (P2, P3):</b></p> <ul style="list-style-type: none"> <li>• Enhanced understanding of emerging digital banking trends.</li> <li>• Fostered innovation and financial inclusion through technology.</li> </ul> <p>8. Conference of Chief Human Resources Officers (CHROs) and Chief Learning Officers (CLOs): Emerging Challenges &amp; Trends.</p> <p><b>Impact (P3, P5):</b></p>	
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		<ul style="list-style-type: none"> <li>• Strengthened strategic HR practices for inclusive and future-ready workforce.</li> <li>• Promoted responsible leadership in managing talent and well-being</li> </ul> <p>9. Workshop on “Handling Documents under Letter of Credit with specific focus on ICC rules opinions”.</p> <p><b>Impact (P1):</b></p> <ul style="list-style-type: none"> <li>• Improved accuracy and compliance in trade documentation.</li> <li>• Reduced risk of disputes through standard-aligned practices.</li> </ul> <p>10. Workshop on "POSH".</p> <p><b>Impact (P3, P5):</b></p> <ul style="list-style-type: none"> <li>• Reinforced awareness on workplace dignity and safety.</li> <li>• Promoted an inclusive and respectful work environment.</li> </ul> <p>11. Workshop on “Undertaking regulations and market practices for Trade transactions Between SEZ and DTA units”.</p> <p><b>Impact (P1):</b></p> <ul style="list-style-type: none"> <li>• Improved understanding of legal and procedural compliance in trade.</li> <li>• Ensured accuracy and transparency in SEZ–DTA transactions.</li> </ul> <p>12. Training programme on Credit Monitoring &amp; Recovery.</p> <p><b>Impact (P1):</b></p> <ul style="list-style-type: none"> <li>• Strengthened risk assessment and recovery mechanisms.</li> <li>• Promoted responsible lending and financial stability.</li> </ul> <p>13. Workshop on Systems and Procedures.</p> <p><b>Impact (P1):</b></p>	
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		<ul style="list-style-type: none"> <li>Standardized internal processes for better efficiency and control.</li> <li>Reinforced compliance with operational protocols.</li> </ul> <p>14. Workshop on Designing Effective KRAs and KPIs for Performance management.</p> <p><b>Impact (P3):</b></p> <ul style="list-style-type: none"> <li>Improved goal alignment and productivity tracking.</li> <li>Supported employee growth through transparent evaluation metrics.</li> </ul>	
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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:

MONETARY					
Particulars	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	P1	Reserve Bank India	6,91,400/-	Penalty pertaining to Currency chest & ATM	No
Settlement	-	-	-	-	-
Compounding fee	-	-	-	-	-

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

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
This section is not applicable to the company.	

4. Anti – corruption or Anti-bribery policy:

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.	<p>Yes, the Bank has formulated a comprehensive anti-corruption and anti-bribery policy.</p> <p>It underscores the organization's unwavering commitment to conduct business responsibly. This policy serves as a crucial framework that guides the Bank's decision-making, to ensure that ethical and responsible choices are made for the benefit of all stakeholders involved.</p> <p>By following this policy, the Bank strives to cultivate a culture of transparency, trust, and accountability across all levels of the organization.</p> <p>The policy can be readily accessed at:  <a href="https://www.cityunionbank.com/filemanager/PDF/ANTI%20BRIBERY%20AND%20CORRUPTION%20POLICY.pdf">https://www.cityunionbank.com/filemanager/PDF/ANTI%20BRIBERY%20AND%20CORRUPTION%20POLICY.pdf</a></p>
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5. Number of Directors/KMPs/employees against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL

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

	FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL	NA	NIL	NA

Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL	NA	NIL	NA
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**7. Corrective Actions:**

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	Respective stakeholders are sensitized by the Compliance department on a continuous basis to ensure strict adherence to the regulatory guidelines to avoid any penal actions by the Regulator. The penal actions on other banks by the Regulator are also circulated to all the stakeholders for analysing the root cause and proactive alignment in such areas to avoid such actions on CUB.
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**8. Number of days of account payable (Accounts payable \*365) / Cost of goods / services procured) in the following format:**

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Number of days of accounts Payables*	NIL	NIL

\* Bank has made provisions for all invoices received as of 31st March.

**9. Open-ness of Business**

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

Parameter	Metrics	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of purchases	a. Purchases from trading houses as % of total purchases	NIL	NIL
	b. Number of Trading houses where purchases are made from	NIL	NIL
	c. Purchases from top 10 Trading houses as % of total purchases from trading houses	NIL	NIL
Concentration of Sales*	a. Sale to dealers / distributed as % of total sales	-	-
	b. Number of dealers / distributions to whom sales are made	-	-
	c. Sales from 10 dealers / distributors as % of total sales to dealers / distributors	-	-

Share of RPTs in	a. Purchases with related parties / Total Purchases	Software Purchases**	0.46	1.81
		Tax Consultants***	1.27	0
	b. Sales (Sales to related parties / Total Sales)		NIL	NIL
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)		NIL	NIL
	d. Investments (Investments in related parties / Total Investments made)		NIL	NIL

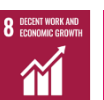
\*As a banking entity, we don't engage in the sale of physical products but rather provide financial services to our customers. Therefore, this question is not directly relevant to our business model.

\*\* The amount represents the proportion of related party transactions specifically with all software vendors to project a better comparison with transaction of similar nature.

\*\*\* The amount represents the proportion of related party transactions specifically with consultants of the bank to project a better comparison with transaction of similar nature.

The previous year figures have been reported based on transaction with the concerned related parties of the organization.

## PRINCIPLE 2: BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE



### ESSENTIAL INDICATORS:

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	NIL	NIL	-
Capex	NIL	NIL	-

Given the nature of the Bank's operations, this section is particularly relevant to its Information Technology (IT) capital expenditures. The Bank's growing adoption of digital platforms has improved operational efficiency and substantially reduced dependence on paper-based processes.

2. Sustainable sourcing:

Does the entity have procedures in place for sustainable sourcing? (Yes/No). If yes, what percentage of inputs were sourced sustainably?	<p>The Bank cultivates strong, collaborative relationships with its vendors, depositors, and other stakeholders, actively integrating them into its business operations and practices.</p> <p>Operating within the Financial Services sector, the Bank:</p> <ul style="list-style-type: none"> <li>• recognizes the importance of acquiring materials like paper, computers, laptops, and air conditioners for its operations.</li> <li>• prioritizes energy efficiency standards when purchasing equipment.</li> </ul> <p>Electronic devices such as computers, laptops, lighting fixtures, and air conditioning units are chosen based on their adherence to energy efficiency standards.</p> <p>This strategy underscores the Bank's dedication to sustainability and reducing its environmental impact.</p>
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**3. Processes in place to reclaim products for reuse, recycle and safe disposal of products at the end of life:**

**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.**

The Bank manages electronic waste responsibly by disposing of items such as computers and air conditioners through buy-back arrangements aimed at recycling.

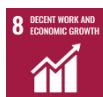
Similarly, UPS batteries are returned under buy-back schemes as part of the regular replacement process, ensuring environmentally sound disposal practices.

**4. Extended Producer Responsibility (EPR) plan:**

**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.**

Since the banking industry primarily revolves around services, Extended Producer Responsibility (EPR) is not applicable to the Company.

## PRINCIPLE 3: BUSINESSES SHOULD RESPECT AND PROMOTE THE WELL-BEING OF ALL EMPLOYEES, INCLUDING THOSE IN THEIR VALUE CHAINS



### A) ESSENTIAL INDICATORS:

#### 1. A) Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
<b>Permanent employees</b>											
Male	5730	5730	100	5730	100	0	-	0	-	0	-
Female	1875	1875	100	1875	100	1875	100	0	-	0	-
Total	7605	7605	100	7605	100	1875	24.65	0	-	0	-
<b>Other than Permanent employees</b>											
Male	72	0	-	0	-	0	-	0	-	0	-
Female	0	0	-	0	-	0	-	0	-	0	-
Total	72	0	-	0	-	0	-	0	-	0	-

#### B) Details of measures for the well-being of workers: NOT APPLICABLE

#### C) Spending on measures towards well-being of employees (including permanent and other than permanent) in the following format:

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the company	0.20	0.18



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

Benefits	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	NA	Yes	100	NA	Yes
Gratuity	100	NA	Yes	100	NA	Yes
ESI	NA	NA	NA	NA	NA	NA
Others: Pension	100	NA	Yes	100	NA	Yes

## 3. Accessibility of workplaces:

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.	<p>Yes</p> <p>In accordance with the requirements of the Rights of Persons with Disabilities Act, 2016, our corporate office is equipped with the following facilities to support individuals with disabilities:</p> <ul style="list-style-type: none"> <li>➤ Ramps</li> <li>➤ Elevators</li> <li>➤ Other supportive infrastructure.</li> </ul> <p>Additionally, most of our branch offices also feature ramps and accessible infrastructure</p>
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## 4. Equal Opportunity Policy:

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.	<p>The Bank has adopted an Equal Opportunity Policy that promotes a workplace culture grounded in diversity and individuality. This policy guarantees fair treatment and equal opportunities for all employees, irrespective of age, religion, race, gender, or other attributes. By embracing diversity, the Bank fosters an environment of creativity, innovation, and inclusivity, strengthening its capacity to serve the varied needs of its customers and communities.</p> <p>The policy is easily accessible at –</p> <p><a href="https://www.cityunionbank.com/filemanager/PDF/EQUAL%20OPPORTUNITY%20POLICY.pdf">https://www.cityunionbank.com/filemanager/PDF/EQUAL%20OPPORTUNITY%20POLICY.pdf</a></p>
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5. Return to work and Retention rates of permanent employees that took parental leave:

Gender	Permanent employees	
	Return to work rate %	Retention rate %
Male	NIL	NIL
Female	85.50	84.60
Total	85.50	84.60

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

	Yes/No (If yes, then give details of the mechanism in brief)
Permanent Employees	<p>The Bank has instituted redressal mechanism for its employees, covering various categories:</p> <ol style="list-style-type: none"> <li>1. <u>Whistle blower Policy</u>: A comprehensive policy is in place that allows employees to report genuine grievances confidentially. This mechanism ensures that their concerns are addressed promptly, and appropriate action is taken to resolve them.</li> <li>2. <u>Protection of Sexual Harassment (POSH) Policy</u>: This policy is specifically designed to prevent and address incidents of sexual harassment in the workplace, with a strong focus on fostering a safe and inclusive environment, especially for women employees. It clearly defines the procedures for reporting and investigating such incidents, ensuring that appropriate actions are taken to resolve grievances effectively.</li> </ol> <p>The Whistle blower Policy and the POSH Policy reflect the Bank's strong commitment to maintaining a respectful and supportive workplace. These policies safeguard employee rights and ensure that all grievances are addressed with fairness and sensitivity, reinforcing the Bank's dedication to employee well-being and upholding organizational integrity.</p> <ol style="list-style-type: none"> <li>3. <u>Access to Internal Ombudsman</u>: As customers of the Bank themselves, employees can escalate any unresolved grievances at the branch or departmental level to the Internal Ombudsman. Additionally, a dedicated section is available on the Bank's website to address grievances for all customers.</li> </ol>
Other than Permanent Employees	

7. Membership of employees in association(s) or union recognised by the entity:

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total employees in respective category (A)	No. of employees in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees in respective category (C)	No. of employees in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	7605	3750	49.30	7188	3985	55.44
Male	5730	2826	49.31	5272	2984	56.60
Female	1875	924	49.28	1916	1001	52.24

8. Details of training given to employees:

Category	FY 2024-25 (Current Financial Year)					FY 2023-24 (Previous Financial Year)				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Male	5730	305	5.32	5557	97.00	5272	547	10.38	3680	69.80
Female	1875	31	1.65	1839	98.00	1916	46	2.40	1406	73.38
Total	7605	336	4.41	7396	97.00	7188	593	8.25	5086	70.76

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

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	5730	5729	99.99	5272	5271	99.98
Female	1875	1875	100	1916	1916	100
Total	7605	7604	99.98	7188	7187	99.99

**10. Health and safety management system:**

S.No	Particulars	Response
a)	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?	Our organization has Master health check-up reimbursement for our employees. (i) For employees other than executives are eligible to get reimbursement of maximum of Rs. 8000 towards Master health check-up as per the below condition. (a) Age between 30 - 45 - Once in two years (b) Age above 45 - Once in a year (ii) Executives of our organization are eligible to get reimbursement of maximum of Rs. 12000 towards Master health check-up once in a year.
b)	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	Although the Bank's work environment is generally free from occupational hazards, it remains committed to ensuring the health and safety of all employees.
c)	Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)	We maintain open communication channels that encourage the reporting and timely investigation of safety concerns to protect employee welfare.
d)	Do the employees of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes, the Bank promotes employee health and well-being by providing comprehensive non-occupational medical and healthcare services. In collaboration with M/s Star Health Insurance Company, we have implemented a robust health insurance program that covers employees across all roles.

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

Safety Incident/Number	Category*	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
Total recordable work-related injuries	Employees	NIL	NIL
No. of fatalities	Employees	NIL	NIL
High consequence work-related injury or ill-health (excluding fatalities) Including in the contract workforce	Employees	NIL	NIL

\*Including in the contract workforce

## 12. Measures to ensure a safe and healthy workplace:

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

The Bank prioritizes a secure and healthy workplace environment through:

- **Security Measures:** The banking company has implemented strong security measures, including access control systems, surveillance cameras, and security personnel, to safeguard employees, customers, and assets within its premises.
- **Ergonomic Considerations:** The bank emphasizes ergonomic design in its workstations and office furniture to enhance employee comfort and minimize the risk of musculoskeletal problems.

**Health and Safety Policies:** The bank has developed comprehensive health and safety policies that detail guidelines and procedures for emergency response, fire safety, evacuation protocols, and first aid measures.

**Training and Awareness Programs:** The bank is conducting training sessions and workshops to educate employees on workplace safety, covering topics such as proper equipment handling, emergency procedures, and other health awareness initiatives.

- **Occupational Health Services:** Although the bank is not engaged in manufacturing, it still offers occupational health services—including regular health check-ups, wellness programs, and access to medical professionals—to support employee well-being.

These initiatives aim to foster a safe, healthy, and productive work environment at the Bank.

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

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NIL	NIL	-	NIL	NIL	-
Health & Safety	NIL	NIL	-	NIL	NIL	-

## 14. Assessments for the year:

	% of your plants and offices that were assessed* (by entity or statutory authorities or third parties)
Health and safety practices	100
Working Conditions	100

\*The assessment has been carried out in-house by the Company.

**15. Corrective Actions:**

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

The Bank has not identified any issues necessitating corrective action or uncovered any significant risks or concerns through its assessments of health and safety practices and working conditions.

## PRINCIPLE 4: BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIVE TO ALL ITS STAKEHOLDERS



### ESSENTIAL INDICATORS:

#### 1. Identification of stakeholders group:

Describe the processes for identifying key stakeholder groups of the entity	<p>The Bank identifies its stakeholders by assessing their level of interest, influence, and impact, prioritizes them according to their relevance, and formulates engagement strategies tailored to their needs.</p> <p>The Bank acknowledges the following key stakeholders: customers, vendors, employees, investors/shareholders, regulators, and communities.</p>
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#### 2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

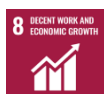
Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders / Investors	No	<ul style="list-style-type: none"> <li>Annual General Meeting</li> <li>Shareholder meets</li> <li>Email</li> <li>Stock Exchange (SE) Intimations</li> <li>investor/analysts meet/</li> <li>conference calls</li> <li>annual report,</li> <li>quarterly results</li> </ul>	<p>Quarterly, Half yearly and annually</p> <p>Routine shareholders visit at Central Office</p>	To keep investors/ shareholders updated about the Banks business activities and performance.

		<ul style="list-style-type: none"> <li>• media releases and</li> <li>• Company/SE website</li> <li>• E-mail, Notice</li> <li>• Investor Calls</li> <li>• Newspaper advertisements</li> </ul>		
Government/Regulatory Authorities	No	<ul style="list-style-type: none"> <li>• E-mails and letters.</li> <li>• Conferences.</li> <li>• Industry forums.</li> <li>• Regulatory filings.</li> <li>• Meetings with officials.</li> <li>• Representations.</li> </ul>	On periodical basis as provided under relevant legislations	Compliance related communication and engagement for policy consultation and participation in larger economic objectives by participating in various Government initiatives and programs.
Customers (other than Weaker rural Section)	No	<ul style="list-style-type: none"> <li>• Email</li> <li>• SMS</li> <li>• Newspaper (local and national)</li> <li>• Pamphlets (distributed in branches and public areas)</li> <li>• Advertisement (print, and online platforms)</li> <li>• Notice Board (at branches and public areas)</li> <li>• Website (accessible and user-friendly for all customers)</li> </ul>	Frequent and need basis	Engagement with customers is throughout entire life cycle of loan products/ savings product.
Customers-Weaker Rural Section	Yes	<ul style="list-style-type: none"> <li>• Pamphlets (distributed in areas where they reside)</li> <li>• Advertisement (in local newspapers and magazines)</li> <li>• Community</li> <li>• Notice Board (at local branches and community centres)</li> <li>• Website (accessible and user-friendly for all customers,</li> </ul>	Frequent basis	Ensure access to banking services for marginalized and vulnerable customers and address affordability concerns.



		including marginalized and vulnerable groups) <ul style="list-style-type: none"> <li>• Business correspondents</li> <li>• Fixed business correspondents</li> <li>• Branch banking outlet</li> <li>• Financial Inclusion and literacy programmes.</li> </ul>		
Employees	No	<ul style="list-style-type: none"> <li>• Personalised Learning Management System</li> <li>• Regular performance review and feedback</li> <li>• CUB News Magazine</li> <li>• Staff Training coverage for on-the-job training.</li> <li>• Review meeting</li> <li>• CUB intranet</li> </ul>	Daily	Most of these engagement cover areas such as Training and development, Addressing any work-related communication, updates on regulatory changes/ introduction of new regulations, compliance communication.
Community	Yes	<ul style="list-style-type: none"> <li>• CSR and sustainability initiatives.</li> </ul>	Periodically	Through CSR reaching out to socially and economically disadvantaged people.

## PRINCIPLE 5: BUSINESSES SHOULD RESPECT AND PROMOTE HUMAN RIGHTS



### ESSENTIAL INDICATORS:

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

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Total (A)	No. of employees covered (B)	% (B / A)	Total (C)	No. of employees covered (D)	% (D / C)
<b>Employees</b>						
Permanent	7605	6379	84.00	7188	5457	75.92
Other than permanent	72	0	0	71	0	0
<b>Total Employees</b>	<b>7677</b>	<b>6379</b>	<b>83.00</b>	<b>7259</b>	<b>5457</b>	<b>75.18</b>

- Details of minimum wages paid to employees in the following format:

Category	FY 2024-25 (Current Financial Year)					FY 2023-24 (Previous Financial Year)				
	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	7605	NIL	-	7605	100	7188	NIL	-	7188	100
Male	5730	NIL	-	5730	100	5272	NIL	-	5272	100
Female	1875	NIL	-	1875	100	1916	NIL	-	1916	100
Other than Permanent	72	NIL	-	72	100	71	NIL	-	71	100
Male	72	NIL	-	72	100	70	NIL	-	70	100
Female	0	NIL	-	0	100	1	NIL	-	1	100

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

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	10	31,25,000	1	31,25,000
Key Managerial Personnel*	2	44,65,000	Nil	NA
Employees other than BoD and KMP**	6626	5,85,250	2236	3,90,430

\* Key Management Personnel includes only Chief Financial Officer and Company Secretary. Whereas the whole-time Directors [3 nos.] are included in BoD.

\*\*While arriving at the computation of median remuneration, we have taken newly joined and exited employees (Resigned/Retired) during the FY 2024-25.

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Gross wages paid to females as % of total wages	20	22

4. Focal point for addressing human rights:

**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)**

The Bank's Vigilance department is responsible for overseeing and managing all matters related to human rights. This involves monitoring compliance, addressing concerns, and ensuring adherence to human rights standards and regulations within the organization. By assigning this responsibility to the Vigilance department, the Bank underscores its commitment to upholding human rights principles and creating a workplace environment that respects and safeguards the rights of every individual.

5. Internal mechanisms in place to redress grievances related to human rights issues:

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

Recognizing the critical importance of addressing human rights grievances, the Bank strictly prohibits the use of child, forced, or compulsory labour in its operations. It enforces a 'Zero Tolerance' policy on sexual harassment, supported by an internal complaints committee to handle such issues.

The Bank has also established a Whistleblower Policy that provides a comprehensive framework for receiving and addressing complaints or grievances from stakeholders. These complaints may involve corruption, unethical business practices, behavioural concerns, and other matters. This platform allows employees to securely report any violations or concerns related to human rights or employee welfare. We ensure complete confidentiality in managing the information submitted, promptly directing it to the relevant authorities for appropriate action.

Our commitment is to maintain a safe and respectful workplace for all employees, with these internal mechanisms serving as essential channels for resolving grievances related to human rights violations. Through these efforts, we reinforce our dedication to upholding human rights principles throughout the organization.

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

Category	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	2	0	-	2	1	ICC completes resolution within the time frame of 6 Months in all complaints received.
Discrimination at workplace	NIL	NIL	NIL	NIL	NIL	-
Child Labour	NIL	NIL	NIL	NIL	NIL	-
Forced Labour/Involuntary Labour	NIL	NIL	NIL	NIL	NIL	-
Wages	NIL	NIL	NIL	NIL	NIL	-
Other human rights related issues	NIL	NIL	NIL	NIL	NIL	-

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	2	2
Complaints on POSH as a % of female employees	0.11	0.10
Complaints on POSH upheld	2	1

**8. Mechanism to prevent adverse consequences to the complainant in discrimination and harassment cases.**

**Mechanism to prevent adverse consequences to the complainant in discrimination and harassment cases.**

The Bank's Whistleblower Policy guarantees the following:

- **Confidentiality and Protection:** To protect the identity of the complainant, the Bank will not issue any acknowledgement of receipt of the complaint. The Complainant also should not enter into any further correspondence with the Bank in their own interest.

- **Protection Against Retaliation:** The policy protects whistleblowers from retaliation, including threats, intimidation, termination, disciplinary measures, transfers, demotions, discrimination, harassment, or any misuse of authority that obstructs their duties or further disclosures.
- Additionally, an intranet portal exclusively accessible to women employees has been established, enabling them to report genuine concerns in a secure manner. This platform ensures confidentiality and provides protection to women complainants.
- **Redressal Mechanism:** If any employee is aggrieved by any action on the ground that he/she is victimized due to filing of the complaint or disclosure, he may file an application before the MD & CEO of the Bank seeking redressal in the matter. The MD and CEO shall take such action, as deemed fit. The MD and CEO will prevent initiation of any adverse personnel action against the complainant.

This policy is designed to promote the reporting of concerns while ensuring the protection and rights of whistleblowers within the organization.

**9. Human rights requirements forming part of your business agreements and contracts:**

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

Given the nature of the business, this provision has limited applicability. The Bank conducts social and environmental due diligence, where relevant, for the projects it finances.

**10. Assessments for the year:**

Category	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100
Forced/involuntary labour	100
Sexual harassment	100
Discrimination at workplace	100
Wages	100
Others – please specify	-

The assessment has been carried out in-house by the Company.

**11. Corrective Actions to address significant risks / concerns arising from the assessments:**

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

The Bank's policies and practices are designed to effectively prevent and address all forms of sexual harassment and discrimination in the workplace. To date, no specific incidents or significant risks requiring corrective action have been identified. However, we remain firmly committed to maintaining a safe and inclusive work environment. Our policies are regularly reviewed and updated to reflect best practices and legal requirements, ensuring continuous compliance and improvement. This proactive stance highlights our dedication to cultivating a workplace culture rooted in respect, equality, and inclusivity for all employees.

## PRINCIPLE 6: BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT



### ESSENTIAL INDICATORS:

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

Parameter	FY 2024-25 (Current Financial Year) (GJ)	FY 2023-24 (Previous Financial Year) (GJ)
<b>From renewable sources</b>		
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)	-	-
<b>From non-renewable sources</b>		
Total electricity consumption (D)	1,39,011.43	1,32,552.33
Total fuel consumption (E)	4950.62	35,781.06
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	1,43,962.05	1,68,333.39
<b>Total energy consumed (A+B+C+D+E+F)</b>	1,43,962.05	1,68,333.39
<b>Energy intensity per rupee of turnover</b> (Total energy consumed / Revenue from operations)	0.0000021	0.0000028
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total energy consumed / Revenue from operations adjusted for PPP) *	0.000044	0.000062
<b>Energy intensity in terms of physical output</b>	-	-
<b>Energy intensity (optional) – the relevant metric may be selected by the entity</b>	-	-

\* The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by IMF for India 22.167 and 20.66 respectively.

**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 independent assessment/evaluation was carried out by an external agency

- 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.

This particular section is not applicable, as the Bank has not been identified as designated consumer under Performance, Achieve and Trade (PAT) Scheme of the Government of India.

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

Parameter	FY 2024-25 (Current Financial Year) (in kilolitres)	FY 2023-24 (Previous Financial Year) (in kilolitres)
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others (in kilolitres)	93,966.48	88,850.16
<b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v) (in kilolitres)</b>	93,966.48	88,850.16
<b>Total volume of water consumption (in kilolitres)</b>	93,966.48 **	88,850.16 **
<b>Water intensity per rupee of turnover</b> (Total water consumption / Revenue from operations)	0.0000014	0.0000015
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total water consumption / Revenue from operations adjusted for PPP)	0.000029	0.000033
<b>Water intensity in terms of physical output</b>	-	-
<b>Water intensity (optional) – the relevant metric may be selected by the entity</b>	-	-

\* The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by IMF for India which is 22.167 and 20.66 respectively.

\*\* Water usage for both years estimated using prescribed norms, based on employee count and working days, to ensure consistency in reporting.

**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 independent assessment/evaluation was carried out by an external agency.

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

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
<b>(i) To Surface water</b>		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
<b>(ii) To Groundwater</b>		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
<b>(iii) To Seawater</b>		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
<b>(iv) Sent to third parties</b>		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
<b>(v) Others</b>		
-No treatment		-
-With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	-	-

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

No independent assessment/evaluation was carried out by an external agency.

5. Mechanism for Zero Liquid Discharge:

<b>Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.</b>	Given the nature of our business, there is currently no requirement for implementing a Zero Liquid Discharge system at our operating locations. However, as a socially responsible organization, we actively strive to optimize the use of wastewater from RO plants for various applications, thereby promoting efficient water management and minimizing overall water consumption to the fullest extent possible.
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6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2024-2025 (Current Financial Year)	FY 2023-2024 (Previous Financial Year)
NOx	-	Not Assessed	
Sox	-		
Particulate matter (PM)	-		
Persistent organic pollutants (POP)	-		
Volatile organic compounds (VOC)	-		
Hazardous air pollutants (HAP)	-		
Others – please specify	-		

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

No independent assessment/evaluation was carried out by an external agency.

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

Parameter	Unit	FY 2024-2025 (Current Financial Year)	FY 2023-2024 (Previous Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	330.06	571.19
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	31,663.71	22,375.53
Total Scope 1 and Scope 2 emissions intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO <sub>2</sub> equivalent	0.00000047	0.00000037
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) *	Metric tonnes of CO <sub>2</sub> equivalent	0.00000097	0.00000082

Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

\* The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by IMF for India which is 22.167 and 20.66 respectively.

\*\*NA – Not Assessed

**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 independent assessment/evaluation was carried out by an external agency.

**8. Project related to reducing Green House Gas emission:**

Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.	Given the nature of CUB's business activities, the Bank does not produce significant greenhouse gas emissions. Currently, there are no specific initiatives in place aimed at reducing greenhouse gas emissions.
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**9. Provide details related to waste management by the entity, in the following format:**

Parameter	FY 2024-2025 (Current Financial Year) (MT)	FY 2023-2024 (Previous Financial Year) (MT)
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste (A)	NA**	NA**
E-waste (B)	8.81	5.97
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E) #	0	0
Radioactive waste (F)	0	0
Other Hazardous waste. Please specify, if any. (G)	0	
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	0	0
<b>Total (A+ B + C + D + E + F + G + H)</b>	<b>8.81</b>	<b>5.97</b>
<b>Waste intensity per rupee of turnover</b>	<b>0.000000000130</b>	<b>0.000000000099</b>

(Total waste generated / Revenue from operations)		
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) *	0.0000000027	0.0000000022
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
<b>Total</b>	<b>0</b>	<b>0</b>
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations - Processed by M/s Evergreen e-waste Management Pvt. Ltd., approved by Pollution Control Board authorities of Gujarat and M/s Techazar e-cyclers Private Limited approved by Pollution Control Board authorities of Tamilnadu. (MT)	8.81	5.97
<b>Total (MT)</b>	<b>8.81</b>	<b>5.97</b>

\*The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by IMF for India which is 22.167 and 20.66 respectively.

\*\*NA – Not Assessed

**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 independent assessment/evaluation was carried out by an external agency.

10.

<p><b>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.</b></p>	<p>As the Bank operates exclusively in financial services and does not engage in manufacturing activities, it nonetheless maintains sustainable waste management practices to ensure the proper disposal of any waste generated.</p> <p>a) E-waste, Plastic and Battery waste - The Bank arranges for the transportation of plastic waste to local vendors for processing and disposal. Proper management of e-waste is essential for both security and environmental reasons. Accordingly, computers and related accessories are handed over to vendors or certified disposal agencies. Additionally, the Bank has established a reporting and monitoring system to track the collection, disposal, and recycling of battery waste.</p> <p>b) Hazardous Waste - As a banking company, our operations do not involve the use of hazardous or toxic chemicals, and therefore, we do not produce any related waste.</p> <p>c) other waste - Due to the nature of the Bank's business, other types of waste are not applicable.</p>
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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:

S. No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
			<p>The Bank operates branches in ecologically sensitive areas such as Udaipur, Satyamangalam, Ikaraipoluvampatti, etc., where it exclusively provides banking services and therefore, no special environmental clearances are mandated.</p>

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

S. No.	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
<a href="#">Not Applicable</a>						

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

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
<a href="#">Yes, to the extent it is relevant for a Banking Industry</a>				

## 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) Affiliations with trade and industry chambers/ associations:

**Number of affiliations with trade and industry chambers/ associations.**

The Bank is affiliated with 5 trade and industry chambers/associations.

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
1.	Foreign Exchange Dealers Association of India	National
2.	Forex Association of India (FAI)	National
3.	Fixed Income Money Market and Derivative Association of India	National
4.	Indian Financial Technology & Allied Services	National
5.	Southern India Banks' Staff Training College	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
-		

The Bank has not engaged in any anti-competitive conduct.

## 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
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This section is not applicable to the Bank as there were no projects that required SIA to be undertaken under Law.

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

S.No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
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This section is not applicable to the Bank as there were no projects that required Rehabilitation and Resettlement (R&R).

3. Community redressal mechanism:

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

The Bank actively partners with communities in key areas such as cleanliness initiatives aligned with the Swachh Bharat Mission, literacy and rural sports development, healthcare, restoration and renovation of heritage sites, environmental sustainability, social community development, and animal welfare.

To evaluate the impact and effectiveness of these projects, the Bank implements thorough strategies that include consultations with beneficiaries both individually and in groups. The Bank is dedicated to ensuring that beneficiaries have ample opportunities to raise grievances, with a grievance redressal mechanism closely coordinated with the CSR team.

The Bank has a strong track record of effectively addressing community concerns, with no major grievances reported to date.

Community engagement remains a vital focus, with the Bank's CSR team maintaining ongoing communication with stakeholders to collect feedback on CSR activities.

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

Category	FY 2024-25 (Current Financial Year) %	FY 2023-24 (Previous Financial Year)
Directly sourced from MSMEs/ small producers	-	-
Directly from within India	100	100

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

Location	FY 2024-2025 (Current Financial Year) %	FY 2023-2024 (Previous Financial Year) %
Rural	7	3
Semi- Urban	21	24
Urban	51	51
Metropolitan	21	22



## PRINCIPLE 9: BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CONSUMERS IN A RESPONSIBLE MANNER



### ESSENTIAL INDICATORS:

#### 1. Consumer Complaints and feedback:

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

The Bank's customer complaint resolution process includes:

The complaint management and redressal process is now being digitized through the Complaints Management System (CCMS). This system allows customers to directly submit their issues or complaints via a portal on our website, ensuring timely resolution of grievances. All complaints are logged into the CCMS and acknowledged promptly. Additionally, the system provides a mechanism for customers to track the status of their complaints until they are fully resolved. Complaints received via email or letter are also manually entered into the CCMS and acknowledged accordingly.

This structured approach ensures efficient handling and resolution of customer complaints in line with RBI guidelines and enhances customer service and feedback mechanisms.

Weblink: <https://www.cityunionbank.com/complaints-and-grievance>

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

Category	As a percentage to total turnover
Environmental and social parameters relevant to the product	100
Safe and responsible usage	100
Recycling and/or safe disposal	100

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

Category	FY 2024-25 (Current Financial Year)		Remarks	FY 2023-24 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services *	1807	35	The complaint relates to Banking Services	2825	14	The complaint relates to Banking Services
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	0	0	0	-
Other	0	0	0	0	0	0

\*All complaints reported under 'essential services' as banking is classified as an essential service under Essential Service Maintenance Act and Ministry of Home Affairs guidelines.

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

Particulars	Number	Reasons for recall
Voluntary recalls	NIL	Not Applicable
Forced recalls	NIL	Not Applicable

5. Cyber security policy:

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.
<p>The Bank places a strong emphasis on cybersecurity and data privacy through the following measures:</p> <ul style="list-style-type: none"> <li>Governance Structure: Cybersecurity initiatives and responsibilities are overseen by IT Strategy Committees at both the Board and Executive levels.</li> <li>Cybersecurity Framework: A comprehensive framework is in place, covering vulnerability management, logging, and monitoring to effectively mitigate security threats and manage network incidents.</li> <li>Compliance and Standards: The Bank complies with the 'Code of Bank's Commitment to Customers' by BCSBI, implements employee and customer awareness programs, and</li> </ul>

maintains Information Security and Cybersecurity policies aligned with international standards.

The details of the data privacy policy can be found here:

<https://www.cityunionbank.com/privacy-policy>

**6. Corrective Actions:**

**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 is committed to fostering positive relationships with its customers and aims to resolve any disputes amicably. Legal action is taken only in rare cases where mutual settlement is not possible. Notably, no incidents related to cybersecurity or data privacy were reported during the year. Other categories are not applicable due to the nature of the Bank's business.

**7. Provide the following information relating to data breaches:**

**a. Number of instances of data breaches -** [NIL](#)

**b. Percentage of data breaches involving personally identifiable information of customers -** [NIL](#)

**c. Impact, if any, of the data breaches -** [NA](#)