

Business Responsibility & Sustainability Reporting (BRSR)

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L65110KA2016PLC142162
2.	Name of the Listed Entity	Ujjivan Small Finance Bank Limited
3.	Year of incorporation	2016
4.	Registered office address	Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka
5.	Corporate address	Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka
6.	E-mail	investorrelations@ujjivan.com
7.	Telephone	1800 208 2121
8.	Website	www.ujjivansfb.in
9.	Financial year for which reporting is being done	FY 2023-24
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE)
11.	Paid-up Capital	₹ 19,314,285,090 **
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Sanjeev Barnwal Email – Sanjeev.barnwal@ujjivan.com Phone: 1800 208 2121
13.	Reporting boundary Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14.	Name of assurance provider	-
15.	Type of assurance obtained	-

** Post-Merger Capital figure as per the audited financials

II. Products/services

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

S. No.	Description of main activity	Description of business activity	% of turnover of the entity (FY23)
1	Banking	Banking activities by Central, Commercial and Saving banks	100

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

S. No.	Product/Service	NIC Code	% of total turnover contributed
1	Banking Activity by commercial Banks	65191	100

III. Operations

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

Location	Number of plants	Number of offices	Total
National	0	752 (Banking Outlets) + 40 (Other Offices*)	752 (Banking Outlets) + 40 (Other Offices)
International	Nil	Nil	Nil

* Other offices Includes Corporate Office, Regional Offices, Central Processing Centres (CPCs), Area Offices, Phone Banking Units, Retail Asset Centres and Training Centre

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States/UTs)	26 (PAN India)
International (No. of Countries)	Nil

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

Nil

c. A brief on types of customers

The bank caters to a diverse range of customers such as – Senior citizens, Minors, Proprietors/ MSME customers/ Corporate entities/ Government entities, visually impaired / Handicapped customers, and underserved/ unsophisticated customers.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and Workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	22,566	18,156	80%	4410	20%
2.	Other than Permanent (E)	3,328	2,953	89%	375	11%
3.	Total employees (D + E)	25,894	21,109	82%	4785	18%
WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than Permanent (G)	Not Applicable				
6.	Total workers (F + G)	Not Applicable				

b. Differently abled Employees and Workers

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	20	14	70%	6	30%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total differently abled employees (D + E)	20	14	70%	6	30%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)	Not Applicable				
6.	Total differently abled workers (F + G)	Not Applicable				

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	3	38%
Key Management Personnel	3	0	0%

22. Turnover rate for permanent employees and workers

	FY 2023-24*			FY 2022-23			FY 2021-22		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	5,633	1,354	6,987	5,478	1,172	6,650	4,931	1,130	6,061

* The data specified indicate only the voluntary separations.

V. 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)
1.	Ujjivan Financial Services Limited (UFSL)**	Holding company	73.52	No

**Reverse Merger between UFSL and the Bank was approved by the Hon'ble NCLT on April 19, 2024, further, in terms of the provisions of the Scheme, the 'Effective Date' of the Scheme is April 30, 2024, and the Scheme shall be operative from the Effective Date and become effective from Appointed Date i.e. April 1, 2023.

VI. CSR Details
24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) – Yes

(ii) Turnover - ₹ 6,463.91 Crores

(iii) Net worth - ₹ 5,613.49 Crores

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

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/No)	FY 2023-24 Current Financial Year			FY 2022-23 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
Investors (other than shareholders)	Yes	1	0	Holders of Unlisted Non-Convertible Debentures	0	0	Holders of Unlisted Non-Convertible Debentures
Communities	Yes	0	0	NA	0	0	NA
Shareholders#	Yes	183	0	-	61	0##	NA
Employees and workers	Yes	14	2	Complaints reported under Sexual Harassment of Women at Workplace	0	0	NA

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/No)	FY 2023-24 Current Financial Year			FY 2022-23 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
Customers	Yes	19,610	303	Complaints related to phishing, Vishing, Smishing by Fraudsters, Delivery of essential Services and mis-selling	969*	0	Complaints related to phishing, Vishing, Smishing and mis-selling
Value chain partner	Yes	0	0	NA	0	0	NA

#The number of investor grievances are as per the quarterly investor grievance report submitted to the Stock Exchanges pursuant to regulation 13 of the SEBI LODR. Regulations, 2015. The same also include queries and request regarding receipt of physical copies of the annual report, receipt of dividend payment etc. amongst others.

##There are no pending complaints as on March 31, 2024.

*Additionally, there were 21,771 number of customer complaints during FY 2022-23 related to Delivery of essential Services.

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	Responsible Finance	Opportunity	Ability to capitalise on ever increasing opportunities related to green finance	-	Positive
2	Decarbonisation Strategy	Opportunity	Transitioning to low carbon operations by enhancing renewable energy share, further optimising resource consumption through various operational measures and by leveraging on technology	-	Positive
3	Human Capital Development	Opportunity	Focusing on ability to attract, retain, and develop a highly skilled workforce.	-	Positive
4	Employee wellbeing	Opportunity	Focus on physical and mental wellbeing of the employees leading to personal and professional growth and offering recognition and rewards for employees	-	Positive

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)
5	Cyber Security & Data Privacy	Risk	Customer data breach, data loss, cyber-attacks could lead to exposure of sensitive data to the unauthorised individuals	Cyber Security & Data Privacy is considered as one of the critical aspects given the nature of the business. Defined policy, procedure and governance is established for safeguarding the risk. Risk Management committee shall also oversee cybersecurity related issues on a periodic frequency. Internal audits are conducted to ensure alignment with global standards like ISO 27001.	Negative
6	Consumer Financial Protection	Risk	Risks arising due to unethical lending practices or Mis-selling financial products	Risk assessment and evaluation of business operations, transparency in lending practices, financial literacy for the consumers	Negative
7	Corporate Citizenship & Philanthropy	Opportunity	Promoting social welfare, extend the need-based projects for the communities thereby building trust and relationship with communities	-	Positive
8	Customer relationship management	Opportunity	Focuses on improving customer satisfaction by providing seamless banking experience, doorstep service, benefits, financial literacy etc.	-	Positive
9	Access to Finance	Opportunity	Focus of Ujjivan SFB is mass market segment. The products are designed to serve mass market with a purpose of financial inclusion and lending to underserved	-	Positive

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)
10	Governance and Ethics	Opportunity	Robust Governance structure influences the performance thereby attracting attention of investors and other stakeholders. It focuses on building a strong market reputation and relationship with the customers	-	Positive
		Risk	The structure, behaviour, culture, and performance of an organisation is shaped by internal Governance. Risks include ethical and legal risks, information disclosure, regulatory & reputational risks	Stringent policies and processes for banking operations and managing risks. Setting and monitoring operational goals by senior management. Internal audits to assess the implementation of process. Providing accurate and reliable reporting	Negative
11	Compliance	Risk	Failure to comply with the regulations and industry standards, policies, privacy breaches etc. may lead to legal implications, financial loss, reputation loss, penalties etc.	Compliance risk management by the risk committee to identify any non-compliance and addressing the same, internal audits and reporting, build a culture of ethics and compliance.	Negative
12	Digital Transformation	Opportunity	Strategic focus on digital technology levers enhances customer experience and establishing agile end to end banking operations	-	Positive
13	Transparency & disclosures	Opportunity	Transparent communications is critical to reinforce trust and desired behaviours, ultimately driving sustainable value realisation	-	Positive
		Risk	Misleading disclosures or inadequate reporting impacts the performance, reputation, and governance of the organisation.	Transparent governance policies and procedures. Adequate reporting and disclosures in alignment with global frameworks like GRI/TCFD/IIRC	Negative
14	Stakeholder engagement	Opportunity	Understanding the needs and requirements of different stakeholder groups. Planning and designing the products and services to meet the requirements	-	Positive
15	Risk & Crisis Management	Risk	To better understand business/ ESG-related shifts, impacts and dependencies that may affect a business's ability to achieve its strategy or objectives.	Comprehensive ERM framework along with environment and social risks integrated in risk assessment process. Protocols and governance mechanisms established across the identified risks.	Negative

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
c. Web Link of the Policies, if available	The below web links provides all the relevant policies: 1. https://www.ujjivansfb.in/sustainability-initiatives 2. https://www.ujjivansfb.in/policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) mapped to each principle.	-								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Ujjivan SFB is focussed on achieving its goals and targets as defined under ESG Strategy 2030. The sustainability framework includes following goals: <ol style="list-style-type: none"> 1. Sustainable by Operations: <ul style="list-style-type: none"> - 20% reduction in power consumption. - 10% of the total office area (Ujjivan SFB offices) to achieve 'Green Building' certification. 2. Empowering Communities: Disclose the social value through a Social Return on Investment study. 3. Human Capital: <ul style="list-style-type: none"> - 34 hours per employee training - Achieve gender diversity up to 30% - Zero accidents at Ujjivan SFB Office locations 4. Effective governance: <ul style="list-style-type: none"> - Zero Data Security Breaches - Zero fines / penalties 5. Customer Centricity: Top quartile in Customer Satisfaction Survey Score. 6. Responsible Finance: Exploring the green finance opportunities specific to MSME sector and Electric Vehicle (EV) financing. 7. Digital transformation: <ul style="list-style-type: none"> - 100% digital invoices from suppliers with spend of 10 Million or higher. - Bringing 10 Million customers into digital banking space and achieve digital transactions (volume) of 1000 Million 								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.									

Governance, leadership and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)

At Ujjivan SFB, we recognise the pressing need to combat climate change and are steadfast in our commitment to support India's Net Zero 2070 goal. As we navigate this critical juncture, we acknowledge the pivotal role of the finance industry in driving sustainable development. The RBI's draft disclosure framework on Climate-related Financial Risks provides a foundation for clear reporting on climate risks and opportunities. Our organisation is aligning with these regulations and reshaping investment strategies to back sustainable initiatives and practices. Our latest BRSR proudly reflects our ESG progress and 2030 ambitions, underscoring Ujjivan SFB's unwavering commitment to transparent ESG reporting and responsible corporate conduct.

Last year, we fulfilled our sustainability pledges by implementing energy-efficient lighting across all offices and training employees in conservation. Our community efforts saw a 134% rise in livelihood programme beneficiaries and a strong emphasis on CSR in targeted districts. Employee volunteerism at Ujjivan SFB increased by 25%, showcasing our societal commitment. Our CSR mission uplifts the socio-economically challenged by investing in education, improving infrastructure, and promoting financial literacy for societal progress.

Ujjivan SFB is dedicated to sustainable growth, balancing economic progress with environmental care, community welfare, and employee well-being. Committed to financial inclusion, we focus on empowering the underserved and integrating sustainability into our core operations. Our strategies aim to foster a sustainable environment, positive social impact, and robust governance.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies

Board of Directors : Mr. Ittira Davis, MD, and CEO

9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.

Yes, the Risk Management Committee is responsible to approve and oversee the implementation of the Bank level policy on the ESG parameters as on March 31, 2024. Further, in order to merge the synergy of Bank's ESG initiatives with the CSR initiatives, w.e.f. April 1, 2024, the Board level CSR & Sustainability Committee will oversee the ESG functions of the Bank.

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	Y	Y	Y	Y	Y	Y	NA	Y	Y	Annually								

Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances

Compliance with statutory requirements is carried out annually by the bank. All the statutory Policies requiring Board/ Board Committee approval are placed for review at least annually

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
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Yes,

Remarks - The Bank undergoes various audits such as the system Audit, ISO Audit Statutory Audit, Secretarial Audit etc. In such audits the policies are inter alia reviewed by the external auditor.

1. Statutory Auditors - B K Ramadhyani & CO. and Mukund Chitale & Co.
2. Secretarial Auditor - K Jayachandran
3. System/ IS Audit - ISO 27001 certification obtained

12. If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/ No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Not applicable

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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

Essential Indicators

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	Percentages of persons in respective category covered by the awareness programmes
Board of Directors (BoD)	3	<ol style="list-style-type: none"> 1. Cyber security trends workshop for board of directors 2. Board Room Strategy Programme 3. Programme for Board Members of Commercial Banks on Interest Rate Risk in Banking Book (IRRBB) and Liquidity Risk Management 	100%
Key Managerial Personnel (KMPs)	4	<ol style="list-style-type: none"> 1) UPLIFT 2) CAM’s point of view on AI in Banking and a proposed session on the DPD Bill 3) Cyber security trends workshop for board of directors 4) Generative AI for senior leaders 	100%
Employees other than BoD and KMPs	301	<ul style="list-style-type: none"> - Fraud Risk Management & Auditing - Asset & Risk Management Workshop - Excel Data Analysis Training - HR Business Partner Online Course - Coaching & Mentoring Online Training - HR Audit Online Course - Digital Audit Transformation Conference - Agri-Finance Basic Programme - Banking Fundamentals - Non-Resident Banking Products Training - Business Continuity Exercise - CXO Cyber Security Certification - Senior Manager Cyber Security Certification - Inclusive Finance Management - Climate Disclosure Training - AI in Finance Conference - Non-Financial Risk Management Event - Building High-Performance Organisations - Banking Customer Grievance Handling - Cyber Security Trends Workshop - ESG Training Programme - Labour Law Compliance Course - Environmental & Social Governance Focus 	93%
Workers	NA	-	

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

Monetary					
	NGRBC Principle	Name of the regulatory/ Enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
a. Monetary					
Penalty/ Fine	-	RBI	₹ 240,000	ATMs were inoperative for over 10 hours due to unloaded cash, resulting in an RBI-imposed penalty.	No
Settlement	Principle 1	EPFO (Employees Provident Fund Organisation)	₹ 227,000,000	Currently, there is an ongoing Provident Fund (PF) case that was initiated through a notice dated March 16, 2021, from EPFO under Section 7A of EPF Act for nonpayment of PF dues in respect of the employees of the Bank from February 2017 up to March 2019, ordering the Bank the difference of PF contribution amounting to ₹ 22.70 Crores.	Yes
Compounding fee				NIL	
b. Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ Judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment Punishment				NIL	

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

Case Details

Case: The Bank received a notice dated March 16, 2021, from EPFO under Section 7A of EPF Act for non-payment of PF dues in respect of the employees of the Bank from February 2017 up to March 2019 which also comprised of the report of EPFO enforcement officer elucidating that the Bank has not made contributions to PF in proportion to all components of the 'basic wage' as defined under EPF Act. The Notice stated that failure to remit the statutory dues is a punishable offence under Sec 14 of the EPF Act and non-payment of employee's share of PF contributions would amount to criminal breach of trust. The Bank submitted a reply to the Notice on April 19, 2021, and presented the wage register, attendance register for the period, February 2017 to December 2020 along with the ECR challans/ financial statements for the last two years. The Bank in the Reply highlighted that the PF contribution has been made on the basic wages as defined under section 2(b) of the EPF Act and that there has been no discrepancy in adhering to the provisions of contribution under the EPF Act. The Regional P.F. Commissioner – II passed an order dated August 9, 2021 ("Order") confirming the ad hoc assessment of the enforcement officer, requiring the Bank to pay ₹ 22.70 Crores. As per the process, the Bank filed an appeal before the Central Government Industrial Tribunal (CGIT) on September 6, 2021 in relation to the Order. Since CGIT was not functioning, the Bank filed a writ petition before the Hon'ble High Court of Karnataka. Taking note of the fact that, the Bank has availed efficacious statutory remedy before CGIT, the Hon'ble HC disposed of the matter and ordered that there will be an interim order of stay for depositing amount of ₹ 22.70 Crores, till the finality of appeal pending before CGIT.

Outcome: At present, the matter is pending before CGIT for appearance of respondent (i.e EPFO) and hearing of the parties.

Name of the regulatory/ enforcement agencies/ judicial institutions

EPFO (Employees' Provident Fund Organisation)

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

Yes, the bank has an anti-bribery and anti-corruption policy. The Anti-bribery and Anti-Corruption Policy of Ujjivan Small Finance Bank (Ujjivan SFB) is aligned with Ujjivan SFB's code of conduct for employees, various policies, rules, and regulations adopted by Ujjivan SFB and in conformance with the legal and statutory framework of anti-bribery and anti-corruption legislation prevalent in India. The Policy reflects the commitment of Ujjivan SFB and its management for maintaining highest ethical standards while undertaking open and fair business and culture, following the best practices of corporate governance, and enhancing the Ujjivan SFB's reputation at appropriate levels.

The policy can be found at: https://www.ujjivansfb.in/sites/default/files/2024-06/Vigilance-Anti_Bribery_and_Anti_Corruption_Policy.pdf

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

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Directors	0	0
KMPs	0	0
Employees	0	0

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

	FY 2023-24 Current Financial Year		FY 2022-23 Previous Financial Year	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	Nil	0	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	Nil	0	Nil

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

The Bank has a Disciplinary Policy in place which defines the punitive actions for violation of any of the provisions of the Ujjivan SFB Values, any of the provisions of the Disciplinary standard operating procedure or the Code of Conduct shall be deemed to be "Misconduct". While awarding punishment, the Disciplinary Committees would take into account the gravity of the misconduct, previous record of the employee and any other extenuating or aggravating circumstances that may exist. The disciplinary action/punishment order shall be communicated in writing to the employee concerned in accordance with the provision of this policy and can be classified as minor or major penalty. Minor penalty may also include with-holding variable pay for a specified period with cumulative effect. Major penalty may include Termination, Demotion/Reduction to a lower grade or position, withholding of promotion, with cumulative effect. An employee receiving any written warning letter from the organisation will not be paid their variable pay for 1 quarter.

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

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Number of days of accounts payables	7.33	7.35

9. Open-ness of business

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

Parameter	Metrics	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributor	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	NA	NA
	b. Sales (Sales to related parties / Total Sales)	NA	NA
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	NA	NA
	d. Investments (Investments in related parties / Total Investments made)	NA	NA

Leadership Indicators

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

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

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

Yes, the bank has processes in place to avoid conflict of interests involving members of the Board. The bank has policy on Code of Conduct that outlines the guiding principles and values on which the Bank's employees shall operate and conduct business with various stakeholders of the Bank, government and regulatory agencies, media, and anyone else with whom the Bank is connected.

The bank also has a policy on Related Party Transactions (RPT). This policy seeks to define a mechanism to handle RPT to ensure the transparency, substantive and procedural fairness of such transactions and that the RPT is being entered in accordance with provisions of applicable laws.

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 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year	Details of improvements in environmental and social impacts
R&D	NA	NA	NA
Capex	NA	NA	NA

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

Yes. The bank's operations primarily focus on the financial industry, which dictates that its procurement activities revolve around purchasing items pertinent to its functioning. These purchases are conducted in strict adherence to the Code of Conduct, incorporating thorough due diligence procedures. Additionally, the bank embraces responsible business methods, particularly in acquiring energy-efficient appliances for usage throughout its offices, branches, and ATMs nationwide.

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

Ujjivan SFB has initiated monitoring of inputs that were sourced sustainability.

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

- NA

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No).

If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

- NA

Leadership Indicators

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

NIC Code	Name of Product/ Service	% Of total Turnover Contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency. (Yes/No)	Results communicated in public domain (Yes/No)	If yes, provide the web link
NA						

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
NA		

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Recycled Lead by weight	NA	
Recycled Plastics		
Recycled Pallets		

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

	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA					
E-waste						
Hazardous waste						
Other waste						

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

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

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

Essential Indicators

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

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent employees*											
Male	18,156	18,156	100%	18,156	100%	-	-	18,156	100%	763	4.20%
Female	4,410	4,410	100%	4,410	100%	4,410	100%	-	-	350	7.94%
Total	22,566	22,566	100%	22,566	100%	4,410	20%	18,156	80%	1,113	4.93%
Other than Permanent employees											
Male											
Female											
Total											

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

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent employees*											
Male											
Female											
Total											
Other than Permanent employees											
Male											
Female											
Total											

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

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Cost incurred on wellbeing measures as a % of total revenue of the Company	1.10% (71.04 Crores spent)	1.07% (50.70 Crores spent)

2. Details of retirement benefits.

Benefits	FY 2023-24 Current Financial Year			FY 2022-23 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	Y	100%	NA	Y
Gratuity	100%	NA	NA	100%	NA	NA
ESI	NA	NA	NA	NA	NA	NA
Other- Leave Encashment	100%	NA	NA	100%	NA	NA

3. Accessibility of workplaces

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

Yes, we ensure that our premises, including offices and branches, are fully accessible to employees with disabilities, in strict compliance with the mandates of the Rights of Persons with Disabilities Act, 2016. To further adhere to this commitment, the bank has upgraded and expanded the accessibility features by installing ramps at 125 branch locations, as well as at 4 regional offices, Corporate office, L & D Centre & CPC building, thereby facilitating easier and more comfortable access for differently abled individuals.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, the bank is an equal opportunities employer and recognises everyone equally in areas of employment, including hiring, job assignment, compensation, promotion, discipline and access to benefits and training.

The Human rights policy of Ujjivan Small Finance Bank encompasses its practices regarding Equal Opportunity and Non-Discrimination. The policy is available at: [Human-Rights-Policy.pdf \(ujjivansfb.in\)](https://www.ujjivansfb.in/Human-Rights-Policy.pdf)

Policy on Recruitment & Selection of Ujjivan SFB also defines the provisions of equal opportunity.

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	95%	76%	NA	NA
Female	94%	49%	NA	NA
Total	95%	68%	NA	NA

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

	Yes/No	(If Yes, then give details of the mechanism in brief)
Permanent Workers	NA	Not applicable
Other than Permanent Workers	NA	
Permanent Employees	Yes	<p>The Whistle Blower policy has been formulated as part of corporate governance and transparency norms where the employees, directors, customers, stakeholders or NGOs are encouraged to refer any complaints which have not been resolved or satisfactorily resolved within the usual applicable protocols. The employees may refer any complaints covering areas such as; corruption, misuse of office, criminal offences, suspected/actual fraud, failure to comply with existing rules and regulations and acts resulting in financial loss/operational risk, loss of reputation etc. detrimental to depositors'/public interest. The policy is aimed at ensuring adherence to the highest standards of ethical, moral and legal conduct of business operations; promoting clean business transactions, professionalism, productivity, promptness and transparent practices and ensures putting in place systems and procedures to curb opportunities for corruption. It institutionalises a mechanism for protection of employees, directors from reprisals or victimisation, for Whistle blowing in good faith as the Bank strictly follows No Retaliation Policy.</p> <p>It ensures we treat violations/breaches/non-compliance at various levels of the Bank with vigor and due care and accordingly realign processes and take corrective actions as part of its Corporate Governance. The Bank has a mechanism enabling all stakeholders to freely communicate their concerns about illegal or unethical practices. This includes the Audit Committee, Disciplinary Committees of the Bank. The whistleblower can submit a protected disclosure in a closed and secured envelope or through an email or SMS to the Head of HR, or, MD & CEO, or the Chairperson of the Audit Committee. The Bank shall entertain anonymous/pseudonymous disclosures on merit. The identity of the whistle blower shall be kept confidential unless, required in terms of an order by a Court of Law or unless agreed to by the whistle blower.</p>
Other than Permanent Employees	Yes	

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

Category	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees	NA			NA		
Male						
Female						
Total Permanent Workers						
Male						
Female						

8. Details of training given to employees and workers

Category	FY 2023-24 Current Financial Year*					FY 2022-23 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)
Permanent Employees										
Male	18,156	8,317	46%	16,329	90%	14,506	46	0.31%	10,825	74.62%
Female	4,410	2,125	48%	3,968	90%	3,364	140	4.16%	2,108	62.67%
Total	22,566	10,442	46%	20,297	90%	17,870	186	1.04%	12,933	72.37%
Permanent Workers										
Male	Not Applicable									
Female										
Total										

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

Category	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Permanent Employees						
Male	18,156	16,267	89.60%	14,506	10,621	73%
Female	4,410	3,941	89.37%	3,364	2,412	72%
Total	22,566	20,208	89.55%	17,870	13,033	73%
Permanent Workers						
Male	NA					
Female						
Total						

10. Health and safety management system:

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

Yes, we have implemented a comprehensive Occupational Health and Safety (OHS) policy across all operations whose objective is to provide and ensure a safe and healthy work environment for all employees through an appropriate management system. The bank is committed to the continuous improvement of safety performance and the elimination of workplace injuries and illnesses. The OHS policy also encompasses all aspects of health and safety management, including employee training, emergency preparedness, hazard identification, risk assessment, incident management, and compliance with legal requirements.

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

We have noted that the nature of our sales work requires extensive travel, which inherently carries a higher risk of road accidents. Considering this, we are proactively organising sessions and initiating communication campaigns to raise awareness about the importance of being vigilant and cautious while riding or driving. Our goal is to ensure that our team members are well-informed about road safety measures and best practices to minimise the likelihood of accidents and promote a culture of safety throughout our organisation.

We strategically arrange our safety awareness sessions and communication efforts by closely analysing insurance claim trends. This data-driven approach allows us to tailor our educational content to address the most prevalent risks and to anticipate potential hazards for the upcoming year.

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

Our Occupational Health & Safety policy defines the procedure for reporting the OHS incidents involving an employee. In case of any incident, employee shall report to their supervisor and HR representative in the region immediately and seek support; - HR representative and Supervisor should also seek support from Admin or any other resources in the Bank to provide all kind of help required to the employee; - Regional HR representative will report such matter to the National Manager who shall monitor all such incidents and report to Executive committee of the Bank Semi-Annually. The incident has to be reported to Operational Risk Department for record purpose.

d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?

Yes, the bank's employees have access to non-occupational medical and healthcare services. To promote safety and well-being, the bank conducts quarterly awareness sessions on road safety and distributes communications regarding road safety rules every two weeks. Furthermore, monthly sessions are organised to inform employees about general and women's health issues. All employees and their family members are entitled to an annual health checkup. The bank also facilitates women's self-defence sessions throughout the year and arranges dental and vision camps for the employees' benefit.

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

Safety Incident/Number	Category	FY 2023-24* Current Financial Year	FY 2022-23 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0.93	1.74
	Workers	NA	NA
Total recordable work-related injuries	Employees	*60	*50
	Workers	NA	NA
No. of fatalities	Employees	2	1
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	10	12
	Workers	NA	NA

*The total recordable work-related injuries mentioned above are related to road safety incidents happened during offsite work

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

Fire drills are held quarterly to ensure employee preparedness, while our facilities maintain mandatory safety features including fire extinguishers, exits, first aid, clean water, and proper ventilation. We provide a comfortable work environment with quality furniture and hygiene maintained by housekeeping. Of all the banking outlets, 125 branches, 4 Regional offices, Corporate office, L & D Centre & CPC building are equipped with ramps. Proactive electrical audits are ongoing, with plans to expand to 40 more locations. Regular road safety awareness and communication are part of our commitment to employee well-being, along with monthly health sessions and annual checkups for employees and their families. Additionally, we offer women's self-defence training and host dental and vision camps.

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

	FY 2023-24 Current Financial Year			FY 2022-23 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	0	0	NA	0	0	NA
Health & Safety	0	0	NA	0	0	NA

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 Working Conditions	We have initiated the audit on working conditions and health and safety practices during FY 2023-24. Electrical audit has been completed at 2 branches - Koramangala & Magadi Road, KA and one extensive workplace assessment has been done at Uttam Nagar, New Delhi under pilot project. Same shall be implemented across all branches in phases to assess the holistic working conditions at Ujjivan SFB offices.

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

The lift incident at our Coimbatore branch resulted in injuries to three employees due to a malfunction. Consequently, the workplace is being relocated to a new facility.

The communication mailers distributed as part of the Road Safety Campaign effectively heightened road safety awareness throughout the region.

Leadership Indicators

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

Yes, the bank provides benefits of life insurance to its employees with coverage ranging from 10 Lakhs to 1 Crore.

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

The bank engages vendors who provide third party employees as contract staff, to render certain incidental and ancillary services. These include, amongst others, security personnel, housekeeping staff, collection staff, specialists in IT and in other functions. Engagement of off role staff is governed by contracts between the Bank and the respective vendors. There is a due process for on boarding of these vendors and the engagement of off role staff.

The agreements entered with each vendor lists the responsibilities of the vendors in these engagements, most importantly in the matter of payment of statutory dues including GST, duties, and other labour related dues relating to each of the contract staff. Hence while the Bank pays the vendors in terms of the contract, it is incumbent upon the vendor to ensure that payment of salaries and other benefits of staff as contracted, and all statutory and regulatory payments are made on time.

3. **Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Employees	60*	13	57	5
Workers	NA			

*The total recordable work-related injuries mentioned above are related to road safety incidents happened during offsite work.

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

No. We provide transition assistance programmes only for internal employees and new joiners.

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

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety conditions	No assessment carried out
Working conditions	

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

NA

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

Essential Indicators

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

The key stakeholders are identified ensuring their interests and influence are considered in the planning and execution of the business operations. Roles of stakeholders are also analysed to enable improved strategic planning and enhanced communication. For Ujjivan SFB, key stakeholders include customers, employees, investors, regulators, and local communities.

The Bank engages with multiple stakeholders through formal and informal channels of communication. The Stakeholders Relationship Committee of Ujjivan SFB meet once a year to discuss on the various aspects of stakeholder engagement.

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 & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Email, SMS, WhatsApp and Notice Board	1. Email: Weekly 2. SMS and WhatsApp: Daily/ Weekly 3. Notice Board: Quarterly	Sharing of information and updates about ongoing activities in the bank, updates on policies and achievements of the banks and sustainability initiatives
Investors	No	Email, Phone Contacts	Quarterly	Understanding investors perspective with current market requirements and bank's performance. And sharing ESG performance.
Customers	No	Email, SMS, Advertisements, website	Weekly	Engagement through new schemes, loan, transactions
Suppliers	No	Email, SMS	Quarterly	Discussion on efficient and sustainable supply chain
Communities	No	Email, SMS, Newspaper, Community Meetings	Quarterly	Development of projects and new schemes for community welfare

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

Although there is no direct consultation between stakeholders and the Board on economic, environmental, and social topics, the Board has dedicated Board Committees such as the Stakeholders Relationship Committee, Customer Service Committee, Nomination and Remuneration Committee, CSR Committee that regularly review the reports which inter alia include feedback, concerns, or complaints if any from the stakeholders such as Investors, Customers, Employees etc. Further, the Bank being an entity engaged in Micro Finance with majority of its customers belonging to the unserved/ underserved community, has always been on its toes with regards to social initiatives. The concerns of investors on economic aspects, if any are attended to in the investor calls held by the Bank.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes, stakeholder consultation is used to support the identification and management of environmental and social topics. We actively incorporate feedback from stakeholders, including investors, into our environmental and social initiatives. By engaging with investors and providing them with updates on sustainability-related initiatives and regulatory information, we ensure that our stakeholder inputs are considered in our Initiatives, ESG reporting, policies and activities. We initiated disclosing our sustainability performance through sustainability report beginning from FY 2022-23 to showcase our commitment towards sustainable operations and stakeholder interests.

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

The Bank engages with the various, identified vulnerable and marginalised sections of the society through its products and services, as well as community engagement initiatives. The Bank has specific products and services that especially cater to the economically backward sections of the society in rural, urban, and semi urban India, such as microfinance, digital payments, agriculture banking, MSME Loans and loans towards affordable housing.

PRINCIPLE 5: BUSINESSES SHOULD RESPECT AND PROMOTE HUMAN RIGHTS

Essential Indicators

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

Category	FY 2023-24			FY 2022-23		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	22,566	22,133	98%	21,019	21,019	100%
Other than permanent	3,328	0	0	-	-	-
Total employees	25,894	22,133	85.5%	21,019	21,019	100%

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

	FY 2023-24 Current Financial Year					FY 2022-23 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	22,566	340	1.51%	22,226	98.49%	24,520	2,019	8%	22,501	92%
Male	18,156	263	1.45%	17,893	98.55%	19,987	1,593	8%	18,394	92%
Female	4,410	77	1.75%	4,333	98.25%	4,533	426	9%	4,107	91%
Other than Permanent	-	-	-	-	-	-	-	-	-	-
Male	-	-	-	-	-	-	-	-	-	-
Female	-	-	-	-	-	-	-	-	-	-
Workers										
Permanent	Not Applicable									
Male										
Female										
Other than Permanent										
Male										
Female										

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

- a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (₹)	Number	Median remuneration/ salary/ wages of respective category (₹)
Board of Directors (BoD)	5 (Includes 1 MD & CEO and 4 Non-Executive Directors)	17,025,000*	3	8,400,000#
Key Managerial Personnel	3	15,006,000	0	NA
Employees other than BoD and KMP	24,317	332,472	5,875	320,088
Workers	NA	NA	NA	NA

*Sitting Fees paid to Non-Executive Directors (Male)

#Sitting Fees paid to Non-Executive Directors (Female)

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

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Gross wages paid to females as % of total wages	16.10%	15.5%

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

We have established a governance structure to ensure the oversight of human rights management. The bank has created various committees—Regional, Central, and Appellate—to oversee the implementation of any deviations related to human rights or the disciplinary processes of the bank. Each committee will meet according to a prescribed schedule; for example, regional committees will meet once or twice a week, while the central committee will convene monthly to review actions and support required. These committees will also assess the processes and communication channels to integrate additional requirements into the system.

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

Ujjivan has robust grievance mechanism designed to receive, analyse, and respond to complaints or inquiries from any stakeholder. Employees can raise their grievances through the following channels:

- HR Helpdesk
- Whistleblower Policy
- Central Disciplinary Committee – if an employee wishes to appeal against the actions or decisions of the regional disciplinary committee.
- Appellate Committee – if an employee wishes to appeal against the actions or decisions of the central disciplinary committee.

The council or committee will review and address the complaints within 71 days, and the complainant will be informed of the corrective and preventive actions taken.

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

	FY 2023-24 Current Financial Year			FY 2022-23 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*	14	2	NA	7	0	NA
Discrimination at workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour/ Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other human rights related issues	-	-	NA	-	-	NA

*The sexual harassment programme conducted at Ujjivan SFB has led to an increase in awareness among employees, resulting in a significant improvement in the filing of complaints.

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

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	14	7
Complaints on POSH as a % of female employees / workers	0.3%	0.2%
Complaints on POSH upheld	14	7

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

Ujjivan is committed to provide a safe work environment to its Employees, free from harassment towards or by its Employees. The POSH Policy recognises the right of privacy of every individual and strive to protect the privacy of the individuals involved and ensure that the complainant and the respondent are treated fairly. Details of the individual complaints are handled confidentially and are shared only on need-to-know basis in accordance with the applicable law.

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

We have the vendor code of conduct in place which address the basic human rights requirements. Suppliers are required to adhere to all laws, specifically provisions of labour law and tax laws and regulations that are relevant and applicable in the jurisdictions in which they operate and document the same for verification purposes. All such applicable documentation shall be provided by Supplier to the Bank as and when requested by the Bank for due diligence and compliance perspective. This shall also include all but not limited to laws and rules related to corruption and bribery as well as those concerning human rights, data privacy, fair competition, environment etc.

10. Assessments of the year

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

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

There were no significant risks or concerns arising from the assessments conducted on our premises. However, the prohibition of child labour, fair wage administration, and compliance with relevant regulations are strictly enforced. The Internal Compliance team is dedicated to preventing sexual harassment and ensuring workplace safety. Concurrent Auditors, in partnership with Payroll and Compliance vendors, validate these practices. Disciplinary committees at both Regional and Corporate offices oversee and enforce disciplinary measures.

Leadership Indicators

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

Ujjivan has increased awareness on raising grievances about Workplace, Salary, Benefits POSH etc. through various modes viz., Helpdesk, Amber and Mail to foster a transparent and supportive work environment. This has resulted an increase in grievances under different category which got resolved through individual SPOC / Committees based on the severity of the concern.

We have also modified the process for resolution of POSH complaints. Earlier corporate POSH complaints were handled by South regional Inquiry Committee (IC). However, based on the recent trend to address the concern on a faster pace, Inquiry Committee has been formed for corporate and also modified the existing composition of regional IC committees across Ujjivan to showcase the rotations in the committee.

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

The human rights due diligence undertaken within our organisation is multifaceted. Employees have various avenues to address their grievances, including the HR Helpdesk on the HRMS, the Amber digital platform for employee assistance, the Whistleblower Policy, and disciplinary committees. These platforms are regularly reviewed by the Regional/Corporate HR/Disciplinary team, the Employee Engagement team, and various HR stakeholders to ensure the timely resolution of all concerns raised. Through these initiatives, we are committed to conducting comprehensive human rights due diligence to safeguard the rights and dignity of all individuals within our organisation.

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

Yes, majority of the premises/offices of the bank are accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016. The accessibility of ramps has been enhanced in 125 branches, 4 regional offices, Corporate office, L & D Centre & CPC building of Ujjivan Small Finance Bank.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	NA
Discrimination at workplace	
Child labour	
Forced/involuntary labour	
Wages	
Others – please specify	

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

NIL

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

Essential Indicators

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

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C) (Solar Power Plant of capacity 3kW)	9.58 GJ	0.077 GJ
Total energy consumed from renewable sources (A+B+C)	9.58	0.077
From non-renewable sources		
Total electricity consumption (D)	60,924.62 GJ	45,684.54 GJ
Total fuel consumption** (E)	12,181.29 GJ	8,407.51 GJ
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	73,105.91 GJ	54,092.05 GJ
Total energy consumed (A+B+C+D+E+F)	73,115.49 GJ	54,092.13 GJ
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in Crores)	11.31	11.37
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	-	-
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

*Total energy consumption includes offices and branches.

**Fuel consumption is with respect to diesel consumption for diesel generators

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No

2. 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.

NA

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

NA

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Water withdrawal by source (in kilolitres)		
4 (i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water (Municipal water supplies)	-	-
(iv) Seawater / desalinated water	-	-
(v) Others (Rainwater storage)	-	-
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	-	-
Total volume of water consumption (in kiloliters) *	1,66,060	1,02,818
Water intensity per Crores of turnover (Total water consumption / Revenue from operations)	25.69	21.62
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	-	-
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

*Consumption quantity mentioned above is the water consumed for drinking and domestic purposes and calculated based on the cost spent and NBC norms.

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

4. Provide the following details related to water discharged:

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Water discharge by destination and level of treatment (in kilo litres)		
(i) To Surface water	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment (Water sent for treatment to Central Effluent Treatment Plant) *		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – Tertiary treatment		
Total water discharged (in kilo litres)		

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

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

The water requirement by the bank is only for domestic and drinking purposes. So, there is no Zero Liquid Discharge implementation.

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

Parameter	Please specify unit	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
NOx	Kg	At the branches of Ujjivan, the type of DG sets provided by the vendor is PECH 25 which has been approved by ARAI for noise and pollution norms. At URC branches, 25 kVA DG sets are used and at nonURC branches 5 kVA DG sets are being used.	At the branches of Ujjivan, the type of DG sets provided by the vendor is PECH 25 which has been approved by ARAI for noise and pollution norms. At URC branches, 25 kVA DG sets are used and at nonURC branches 5 kVA DG sets are being used.
SOx	Kg		
Particulate matter (PM2.5)	Kg		
Particulate matter (PM10)	Kg		
Persistent organic pollutants (POP)	Kg		
Volatile organic compounds (VOC)	Kg		
Hazardous air pollutants (HAP)	Kg		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No

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

Parameter	Unit	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
*Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	<i>Metric tonnes of CO₂ equivalent</i>	887.73	591.15
*Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	<i>Metric tonnes of CO₂ equivalent</i>	13,995.74	10,279.02
Total Scope 1 and Scope 2 emissions	<i>Metric tonnes of CO₂ equivalent</i>	14,883.47	10,870.17
Total Scope 1 and Scope 2 emission intensity per Crores of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	<i>Metric tonnes of CO₂ equivalent/turnover in Crores</i>	2.30	2.28
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)		-	-
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		-	-

***Scope 1 covers the emissions emitted through the usage of Diesel in Diesel generators and Scope 2 covers the emissions emitted from Purchased grid Electricity.**

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

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

Yes, the entity has a project related to reducing Greenhouse Gas (GHG) emissions. Ujjivan operates a 3 KW solar power plant under the Operational Expenditure (OPEX) model, which contributed to energy consumption of 0.077 GJ in the fiscal year 2022-23 and 9.58 GJ in FY 2023-24. The bank is also actively exploring the feasibility of implementing rooftop solar panels at relevant office locations. Additionally, Ujjivan Small Finance Bank has diligently analysed and accounted for all Scope 1 and Scope 2 emissions using the Greenhouse Gas (GHG) protocol, with factors derived from The Intergovernmental Panel on Climate Change (IPCC). The bank is currently expanding its emissions accounting to include Scope 3 emissions to establish a more comprehensive GHG inventory.

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

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	17.85	3.7
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. Haz. Waste from process + Haz. Waste from pollution control equipment's, + Filter bed sand+ Filter bags etc. (G)	0	0
Other Non-hazardous waste generated (H). MS Scrap + Aluminum scrap (Break-up by composition i.e., by materials relevant to the sector)	9.1	0
Total (A + B + C + D + E + F + G + H)	26.9	3.7
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.00417	0.00078
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	16.69	-
(ii) Re-used*	1.16	0.727
(iii) Other recovery operations	-	-
Total	17.85	0.727
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations	-	-
Total		

*Donated reusable electronic devices to institution for reuse through our NGO's

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

The bank's operations primarily produce paper waste and E-waste, neither of which generate toxic chemical waste; the paper is safely disposed of through authorised vendors, while E-waste is managed by certified recyclers, and the bank has also begun segregating dry and wet wastes at the source in all regional offices to ensure responsible disposal.

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.
NA			

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

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA					

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:

Yes, the entity is compliant with the applicable environmental laws/regulations/guidelines in India.

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
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Leadership Indicators

1. **Water withdrawal, consumption and discharge in areas of water stress (in kilo litres):** Not applicable

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

(i) Name of the area:

(ii) Nature of operations:

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

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not applicable	Not applicable
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres) *		
(i) Into Surface water		
- No treatment		
- With treatment – please specify level of treatment		

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

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

Parameter	Unit	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	-	-
Total Scope 3 emissions per Crore of turnover		-	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No.

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

The bank does not operate in any ecologically sensitive areas.

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

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Sustainable operations	Our "Green" efforts starting with the simple initiative of discontinuing paper cups and plates towards environmental sustainability had a cascaded effect on other initiatives like procurement of energy-saving LED lighting in all offices, usage of recycled paper napkins, waste segregation at source coupled with responsible disposal strategies, digital business cards, green cleaning chemicals, solar energy as the RE(renewable energy) alternative wherever feasible, inverter air conditioners and energy efficient construction materials.	With this holistic approach across 750+ offices, our efforts towards promoting eco-friendly practices in the bank create a profound positive impact on the environment.

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
2.	Digitisation	Our concerted efforts to reduce paper consumption and thereby lower carbon emissions have driven us to digitise numerous operations and products. This includes prioritising customer-centric services that allow transactions from the convenience of home, reducing fuel consumption and enhancing satisfaction.	The bank has witnessed a significant increase in digital transactions, with 37.41 Crores facilitated digitally, constituting 88.54% of all transactions, notably boosted by the launch of digital savings accounts and fixed deposits. Additionally, approximately 11.8 million loan repayments were conducted through digital channels, resulting in substantial reductions in documentation and commuting, leading to significant financial savings. Moreover, 100% of contract management was executed digitally during FY 2023-24.

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

Yes, the entity has a Business Continuity and Disaster Management Plan. The BCM (Business Continuity Management) plan highlights the preparedness of the bank to deal with disaster situations. The purpose of this policy is to define the need to establish a management framework necessary to ensure emergency response, resumption and recovery, restoration, and permanent recovery of Ujjivan during business interruption events while maintaining compliance requirements. This applies to all the business processes, departments, infrastructures and facilities in head office, regional offices, and branches of Ujjivan. The Policy statements include the BCMS organisation structure, components of BCM framework, procedural aspect of BCP, HR aspects of BCP, Infrastructure aspects of BCP, Technology aspects of BCP, Access control aspects of BCP etc. Business continuity management governance is also in place which has the BCM committee and Crisis management committee.

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

Being a banking sector, there is no significant direct impacts to the environment from the value chain partners.

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

No value chain partners were assessed for environmental impacts. However, the Bank procures goods and services from licensed and certified vendors and suppliers. The Bank has a policy on Code of Conduct which attempts to set forth the guiding principles and values on which the Bank's employees shall operate and conduct business with various stakeholders of the Bank, government and regulatory agencies, media, and anyone else with whom the Bank is connected.

PRINCIPLE 7 BUSINESSES, WHEN ENGAGING IN INFLUENCING PUBLIC AND REGULATORY POLICY, SHOULD DO SO IN A MANNER THAT IS RESPONSIBLE AND TRANSPARENT

Essential Indicators

1. a. Number of affiliations with and industry chambers/ associations.

The bank is a member of 8 trade and industry chambers/associations.

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	AKMI- Association of Karnataka Micro Finance institution	State
2	IBA – Indian Banks' Association	National
3	ASFBI – Association of Small Finance Banks of India	National

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
4	FIMMDA – Fixed Income Money Market & Derivatives Association of Indi-	National
5	MFIN - Micro Finance Institutions Network	National
6	Sa-dhan	National
7	DLCC – District Level Consultative Committee	State
8	SLBC – State Level Bankers committee	State

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

None

Leadership Indicators

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

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in the public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
Nil					

PRINCIPLE 8 BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web Link
Not applicable as there were no projects undertaken that required an SIA in the current financial year.					

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 ₹)
Not applicable						

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

The bank employs a bottom-up approach to identify projects, with the branch team serving as a liaison between the community and the corporate CSR team. This ensures that CSR projects are tailored to the expressed needs of the community. By actively involving the community in infrastructure projects, the bank fosters commitment, engagement, and a better understanding of their satisfaction levels and concerns.

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

Parameter	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Directly sourced from MSMEs/ small producers	10.3%	10.97%
Sourced directly from within India	100%	100%

Note: All the materials required by the bank are procured locally irrespective of its location

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 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Rural	1.3%	0.7%
Semi-urban	2.8%	1.9%
Urban	4.2%	2.9%
Metropolitan	11.5%	8.2%

*(Place to be categorised as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

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

Details of negative social impact identified	Corrective action taken
NA	

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

State	Aspirational District	Amount Spent (In ₹)
Jharkhand	Hazaribagh	903,000
Jharkhand	Hazaribagh	1,424,392
Madhya Pradesh	Bharwani	1,157,205
Madhya Pradesh	Khandwa	1,157,205
Tamilnadu	Ramanathapuram	14,782
Bihar	Purnea	8,520

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No)
No
- (b) From which marginalised /vulnerable groups do you procure?
NA
- (c) What percentage of total procurement (by value) does it constitute?
NA

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
NA				

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

Name of authority	Brief of the Case	Corrective action taken
NA		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Projects	No. of persons benefited from CSR Projects 2023	% of beneficiaries from vulnerable and marginalised groups
1	<p>Community development:</p> <ul style="list-style-type: none"> Ujjivan SFB, in strategic partnership with Parinaam Foundation, has successfully completed 216 infrastructure development projects under our flagship “Chote Kadam” programme as of March 2024 since its inception. Projects – Education institute renovation, installation of solar streetlight, orphanage development, dhobighat development, health care renovation, playground development 	38,691+	100%
2	<p>Livelihood Enhancement</p> <ul style="list-style-type: none"> Ujjivan, in partnership with Cheshire Disability Trust and proVISION Asia, supports the differently abled by training 413 individuals in employability skills and providing wheelchairs to 60 orthopedically disabled people respectively, enhancing their independence and employability. Ujjivan collaborates with Divya Nur Foundation and Calcutta Social Project to empower over 400+ youths from BPL/APL families with vocational training and career guidance, successfully placing 70% in jobs across various sectors. In association with the Association for Advocacy and Legal Initiatives in Lucknow, Ujjivan has empowered 22 women, victims of domestic violence, by providing them with sewing machines to help generate their own livelihood. 	911+	100%
3	<p>Disaster Relief</p> <p>Ujjivan swiftly responded to crises by providing essential kitchen and grocery kits to disaster-stricken families, aiding their sustenance until stability was restored. This fiscal year, the bank has supported over 9,000 families affected by fires, floods, and the Michaung cyclone across Mumbai, Madhya Pradesh, Gujarat, Chennai, and regions like Tirunelveli and Tenkasi.</p>	37,280+	100%
4	<p>Education and sports:</p> <ul style="list-style-type: none"> Ujjivan SFB has ventured into promoting sports for underprivileged students by partnering with the Mary Kom Boxing Foundation, sponsoring 10 athletes’ academic and residential training, and enhancing the training infrastructure for over 90 athletes at the academy. Educational projects – education for underprivileged students, intellectually disabled students, scholarship to transgenders, teachers training for digital literacy, Delhi Council of Child welfare school bag distribution (orphan), furniture for educational needs of tribal learning centre, educational aids for Udayan, study aids for Anganwadi at Nasik 	34,500+	100%
5	<p>Environment and Animal Welfare:</p> <ul style="list-style-type: none"> Ujjivan SFB collaborated with Dhyam Foundation to install solar-powered lighting at an animal welfare centre in Bolagarh, Odisha, safeguarding cattle and promoting environmental sustainability through renewable energy. To combat water scarcity, Ujjivan Bank partnered with United Way of Bengaluru to construct 10 water percolation pits, enhancing groundwater levels in drought-prone areas, and continued its commitment to cleanliness with Project Swachh Neighbourhood, involving over 6,038 employees in cleaning initiatives and planting 2,896 saplings across India. 	46,823+ (including 180 + Cattle)	-

S. No.	CSR Projects	No. of persons benefited from CSR Projects 2023	% of beneficiaries from vulnerable and marginalised groups
6	Other Initiatives around Medical Assistance <ul style="list-style-type: none"> Ujjivan SFB delivered groceries and kitchen aids to elderly care facilities in Jaunpur and Coimbatore, supporting the nutrition of around 200 marginalised senior citizens. Projects - digital clinics in aspirational districts, procurement & delivery of medical equipment for public health care centres in Erode, Provision of dialysis machines for the HIV patients at Hazaribagh community hospital, provision of wheelchairs at Sree Avittom Thirunal Public hospital, provision of ICU monitors at Barasat Cancer hospital. 	83,560 (including healthcare and senior citizen support together)	-

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

Essential Indicators

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

The customers can register the complaint through multiple channels which includes.

- (A) Primary channels such as Complaint register/ complaint box available at branches, calls to Branch office or 24/7 Customer Care helpline Number, email to customer care, through internet or mobile banking app and complaint form available on website. Complaint resolution matrix along with contact details and Customer care helpline number are displayed at BC points/Branches/Website. Customers can also submit their complaints during monthly customer service committee held at linked branches.
- (B) Secondary escalation contacts point such as Regional Nodal Officers and Principal Nodal Officer.
- (C) Customers can escalate their complaints to banking ombudsman in case of no response or a resolution for their complaint from the bank within 30 days or they are not satisfied with the resolution provided by bank. The complaints received through other external channels such as social media/ central government's consumer helpline & CPGRMS are also being handled for resolution. The customer is acknowledged for the complaints received either through SMS, Email or acknowledgement slip as applicable. Turn Around Time for resolution of complaints are defined based on nature of complaints criticality and effort required for resolution. These TATs are added in software tool which the Bank is using for documenting, tracking and resolution of complaints. All the complaints received from different channels are captured in CRM software solution which automatically assigns complaint ticket to respective internal departments for resolution. The bank had setup a dedicated Service Quality department which monitors complaint resolution framework end to end. The data on pending complaints is being monitored and reviewed by Service Quality team and necessary internal escalation process is followed for closure of pending complaints. Complaint resolution TAT is one of the key Service Index which is being closely monitored by the bank.

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

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

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

	FY 2023-24 (Current Financial Year)			FY 2022-23 (Current Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	NA	0	0	NA
Advertising	0	0	-	0	0	NA
Cyber-security (Phishing, Vishing and Smishing by Fraudsters)	972	12	-	929	0	NA
Delivery of essential Services#	18,499	287	-	0	0	NA
Restrictive Trade Practices	0	0	-	0	0	NA
Unfair Trade Practices	0	0	-	0	0	NA
Other (Mis-selling)*	139	4	-	40	0	NA

Delivery of essential service includes staff - Related, Alleged Transaction, Deliverables Related, Lending Related, Charges Related, Technology Related, Transaction Related etc. and other category of Cyber security cases such as Fake Job / Loan Advertisement, Card / Mobile lost and transaction done etc. During FY 2022-23, 21771 number of complaints were received under this head.

*Complaints related to mis-selling are those where a customer claims that he was promised a certain return/feature in a product/service and has not received the same.

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

	Number	Reasons for recall
Voluntary recalls	NA	
Forced recalls		

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

Yes, the bank has a framework/ policy on data privacy. <https://www.ujjivansfb.in/privacy-policy>

Ujjivan Small Finance Bank believes in privacy of data provided by its customers/users and is committed to protect it. The bank takes all necessary and reasonable measures to protect the customer information and its transmission through the online channels. The privacy policy is applicable to customers/users that visit, use or interact with the bank through the online channels listed below.

- i. Website
- ii. Mobile Application
- iii. Internet Banking Page
- iv. Electronic communications (E-mailers / SMS) from the bank
- v. Digital Advertising Campaigns
- vi. Products and Services through online lead forms and questionnaires.

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

NA

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- NIL

Leadership Indicators

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

Available on website <https://www.ujjivansfb.in>.

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

Communication through SMSs, Emails, Branch channel and social media educating customers about Safe banking practices, cyber fraud prevention, etc.

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

In case of any disruption / discontinuation of essential services, the communication with customer is handled directly by respective business units only, which is initiated in the form of SMS or E-mails.

For other situations, a ticker is activated or enabled on IB/MB applications. Further, the marketing team supports the business teams in arranging for any such communication whenever necessary.

- 4. Does the entity display product information on the product over & above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief? Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

Yes. The Bank has conducted an independent customer satisfaction survey through an external agency for which covers 6 major products and services offered the Bank and covers over 5000+ customers. This survey covered the entity. The findings of the survey were discussed with respected stakeholders and action plans were obtained for rectification. Further, the Bank also conducts customer satisfaction survey internally through calling customer who has visited the branch and raised a query.