

Business Responsibility and Sustainability Report 2024-25

SECTION A: GENERAL DISCLOSURES

I. Details

1.	Corporate Identity Number (CIN) of the Company	Not Applicable
2.	Name of the Entity	Central Bank of India
3.	Year of Incorporation	1911
4.	Registered office address	Chander Mukhi Building, Nariman Point, Mumbai – 400 021
5.	Corporate office address	Chander Mukhi Building, Nariman Point, Mumbai – 400 021
6.	E-mail id	investors@centralbank.co.in
7.	Telephone	+91 22 6638 7777
8.	Website	www.centralbankofindia.co.in
9.	Financial year for which reporting is being done	2024-25
10.	Name of the Stock Exchange(s) where shares are listed	Equity Shares are listed on BSE Limited and National Stock Exchange of India Ltd.
11.	Paid-up capital	₹9051.40 crore
12.	Name and contact details of the person who may be contacted in case of any queries on the BRSR report	Ms. Poppy Sharma Chief General Manager Phone No. +91 22 6638 7880 E-mail id – gmhrd@centralbank.co.in
13.	Reporting boundary	Disclosures made in this report are on a standalone basis and pertains to Central Bank of India
14.	Name of assurance provider	M/s. U. Hegde & Associates
15.	Type of assurance obtained	BRSR Core Indicators – Reasonable Assurance

II. Products/Services

16. Details of business activities

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover
1.	Financial and Insurance Service	Banking Activities by Central, Commercial and Savings Bank	100

17. Products/services sold by the entity

S. No.	Product/Service	NIC Code	% of total turnover contributed
1.	Financial Services – Monetary Intermediation of commercial banks, saving banks, postal saving banks and discount houses (Central Bank of India is engaged in providing a wide range of Banking and financial services including retail banking, corporate banking and treasury operations)	64191	100

III. Operations

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

Location	Number of plants	Number of offices	Total
National	Not Applicable*	20890	20890**
International		Nil	Nil

*The entity is Bank and hence does not undertake any manufacturing activity.

**includes branches, ATMs, BC outlets (4545+4085+12260).

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19. Markets served by the entity

a. Number of locations

Locations	Number
National (No. of States and UTs)	Pan-India
International (No. of countries)	Nil

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

Not applicable

c. A brief on types of customers -

Bank offers various types of Banking products and services to its diverse group customers under Retail, Agriculture, MSME, Corporate and Wholesale Banking Segments. Our Bank deals with customers who are associated with Bank in any arrangement like Depositor, Borrower, Service provider, Government Service Provider, etc.,

IV. Employees

20. Details as the end of Financial Year 2024-25 -

a. Employees (including differently abled):-

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
1.	Permanent (D)	33081	23978	72.48	9103	27.52
2.	Other than Permanent (E)	00	00	00	00	00
3.	Total employees (D + E)	33081	23978	72.48	9103	27.52

b. Differently abled Employees:-

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	874	673	77.00	201	23.00
2.	Other than Permanent (E)	00	00	00	00	00
3.	Total differently abled employees (D + E)	874	673	77.00	201	23.00

21. Participation/inclusion/representation of women-

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	8	0	0.00%
Key Management Personnel	8*	0	0.00%

*Key Managerial Personnel includes MD & CEO, 03 Executive Directors, Chief Financial Officer, Company Secretary, Chief Risk Officer and Chief Compliance Officer.

22. Turnover rate of permanent employees and workers of Financial Year 2024-25 -

Particulars	FY 2023			FY 2024			FY 2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	1.4%	0.68%	1.04%	0.71%	2.03%	1.37%	1.74%	0.63%	2.37%

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

23. (a) As at March 31, 2025

S. No.	Name (A)	Subsidiary/ Associates	% of shares held	Does the entity indicated the Business Responsibility initiatives of the Bank? (Yes/No)
1.	Cent Bank Home Finance Limited	Subsidiary	64.40	No
2.	Centbank Financial Services Limited	Subsidiary	100.00	No
3.	Uttar Bihar Gramin Bank*	Associates	35.00	No
4.	Uttarbanga Kshetriya Gramin Bank*	Associates	35.00	No
5.	Indo Zambia Bank Limited	Joint Venture	20.00	No

*Uttar Bihar Gramin Bank and Uttarbanga Kshetriya Gramin Bank ceased to be Associates of Bank w.e.f 01st May, 2025 pursuant to Amalgamation of RRBs by Govt. of India.

VI. CSR Details

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

(ii) Turnover (Total Income) (in ₹): ₹39520 crore

(iii) Net worth (in ₹): ₹32575 crore

(iv) Total amount spent on CSR for FY25 (as on 31.03.2025): ₹14.14 crore

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaints received	Grievance Redressal Mechanisms in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	Financial Year 2024-25			Financial Year 2023-24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes https://www.centralbankofindia.co.in/en	-	-	-	-	-	-
Investors (other than shareholders)	Yes https://www.centralbankofindia.co.in/en/investor-relations	-	-	-	-	-	-
Shareholders	Yes https://www.centralbankofindia.co.in/en/investor-relations	0	0	NA	0	0	NA
Employees	Yes https://www.centralbankofindia.co.in/en	190	0	NA	138	10	NA
Value Chain Partners	Yes https://www.centralbankofindia.co.in/en	-	-	-	-	-	-



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Stakeholder group from whom complaints received	Grievance Redressal Mechanisms in Place (Yes/No) (If Yes, then provide web- link for grievance redress policy)	Financial Year 2024-25			Financial Year 2023-24		
		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
Others including customers (Bank Portal+ATM+ CPGRAMS+ INGRAMS+ MSME+RETAIL) Toll free No.	Yes https://www.centralbankofindia.co.in/sites/default/files/2024-04/CUSTOMER-GRIEVANCES-POLICY.pdf 1800 3030	160868	8585		123195	2990	-

26. Overview of the entity's material responsible business conduct issues:-

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.	Tie-up with Fintech companies for delivering financial services.	Opportunity	Fintech is enabling and empowering the next generation of consumers who are highly tech-savvy and have greater financial literacy but had a paucity of time. These customers can avail the services on the go. With the enablers like the use of Artificial intelligence for credit decisions based on algorithms, APIs for e-documentation, and system integrations any bank can excel and deliver the desired services and can enhance its asset/liabilities portfolios.	Though the activity has inherent risks, however with appropriate risk mitigates in place, the risk can be reduced substantially	The adoption of newer technology will help any bank to provide financial services across the ecosystem even without having a brick and mortar structure more swiftly and enhance its asset/liability portfolio
2.	Sustainable Development Goals -"Green Fixed Deposits"	Opportunity	Green Deposits will help enhance Central Bank of India's participation in projects directly supporting United Nations' Sustainable Development Goals (SDGs) and empower our depositors to opt for financial products that have a positive impact on the environment, and the society at large.	Green deposit is offered at special rates which are above other fixed deposit rates.	Positive: Safeguarding our environment from climate change is the need of the hour. Hence there is immense scope to increase green deposits in the country.

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)
3.	Green Financing	Opportunity	<p>The government often employs SDGs as a framework to achieve a more sustainable future for all and companies are increasingly setting the corporate target to align with those SDGs.</p> <p>Encourage dealers to sell more electric vehicles by providing incentives to dealers and sales executives.</p> <p>Charging lower interest rates on electrical vehicle loans than fossil fuel vehicle loans to attract more customers.</p>	Access to a diversified pool of green finance like water management, waste management, affordable green housing, green vehicle financing, etc	Positive: Immense scope to build a larger green Portfolio.

SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

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

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

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

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1	a Whether your entity's policy/ policies Yes cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
b	Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c	Web Link of the Policies, if available	https://www.centralbankofindia.co.in/ Some policies may also include a combination of internal policies which are made available on the Bank's website.								
2.	Whether the entity has translated the policy into procedures. (Yes/ No)	Yes. The Bank has translated the policies as applicable and adopted the same into procedures and practices in all spheres of activities that the Bank undertakes.								
3.	Do the enlisted policies extend to your value chain partners? (Yes/ No)	Yes. The Bank's Code of Conduct largely adopts the above mentioned principles and the Bank expects its stakeholders to adhere to the same in all their dealings.								
4.	Name of the national and international codes/ certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable.								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	No any specific target is being set under the aforesaid policies. However, compliance with these principles is our commitment and goal.								
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable.								
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)	The Bank aims to enhance financial inclusion in the country. The Bank's commitment to ESG standards is best reflected in its core principles, which are ingrained in all aspects of its operations. Kindness, fairness, efficacy, and efficiency are the foundation ideals of the Bank. Sound governance standards, according to the Bank, are a key instrument for creating long-term value for all of its stakeholders and promoting sustainability. One of the Bank's fundamental and core values is respect for human rights. Climate change is not only an environmental issue, but also a business risk, according to the Bank. In its lending policies, the Bank is boosting its due diligence on social and environmental impact.								
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Vivek Wahi, Executive Director								
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes	Yes, Risk Management Committee looks after the sustainability related issues. The composition of Risk Management Committee, its terms of references and its meetings held in FY 2024-25 are mentioned in Corporate Governance Report.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
10. Details of Review of NGRBCs by the Bank									
Subject for Review	Review of principles undertaken by and frequency								
Performance against above policies and follow up action	As a practice, BR policies of the Bank are reviewed periodically or on a need basis by Department heads and competent authority. During this assessment, the efficacies of the policies are reviewed and necessary changes to policies and procedures are implemented.								
Compliance With statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Bank is in compliance with the extant regulations as applicable.								
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	Assessment/ Evaluation of policies of Bank is carried out through Internal process and external advise is also obtained, wherever required. The Policies of Bank are reviewed by Compliance and Risk Management Department on regular basis. All Policies are then reviewed and approved by Sub committees of Board and Board of Directors on annual basis.								
12. If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated: Not Applicable									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators			
1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:			
Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and the impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	7	<ul style="list-style-type: none"> IT & Cyber Security Training Directors Development Programme Conferences ESG leadership programme, Udaipur SWIFT, SIBOS 	75.00%
Key Managerial Personnel	9	Trainings/Conferences related to various functional areas as well as Leadership Development Program	100.00%
Employees other than BoD and KMPs	1740	Trainings related to various functional areas as well as Behavioural aspects	86.64%

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

Monetary				
NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Preferred (Yes/No)
Penalty/Fine	Penalty/Fine/Settlement/Compounding fee, if any paid by the Bank is not material as per the Materiality policy of the Bank. Necessary disclosures in this regard is submitted to Stock exchanges and same are also hosted on Bank's website.			
Settlement				
Compounding fee				
NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Preferred (Yes/No)	
Imprisonment	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil

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

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

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. Bank has adopted whistle blower policy and the same is available on Bank's websites as well as internal portal.

The Policy provides a secure and confidential platform to report any act of malpractices, frauds, negligence, misappropriation, abuse of authority etc. Besides this Bank has Policy on code of ethics, business conduct and conflict of Interest. https://www.centralbankofindia.co.in/sites/default/files/Whistle_blower_policy_1.pdf

Our Whistleblower Policy is an extension of Banks Code of Conduct formulated with an aim to promote good Corporate Governance, instill faith and make the employees feel empowered about their decision to blow the whistle in order to voice their concerns in case of unethical behaviour and/or actual or suspected fraud and/or misconduct and/or violation of Bank's Code of Conduct, without fair of reprisal.

The Bank is committed towards conducting the business and dealing with all its stakeholders, with highest ethical standards and in compliance with all the applicable laws and regulations. We also have a comprehensive policy on Code of Ethics, Business Conduct & Conflict of Interest.

The Code of Ethics, Business Conduct and Conflict of Interest Policy can be accessed online via link https://centralbankofindia.co.in/sites/default/files/documents/ANNEX_I_CODE_OF_ETHICS_BUSINESS_CONDUCT_CONFLICT_OF_INTEREST.pdf

Bank has also introduced a scheme of Rewarding employees who reports information on any potential fraud/ Malpractices etc. the details of the scheme is also widely published at Bank's dedicated staff only portal.

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

	Financial Year 2024-25	Financial Year 2023-24
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	07*	14*
Workers	NIL	NIL

* Total CBI cases received for prosecution permission (either sanctioned or declined from Bank level)

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

	Financial Year 2024-25		Financial Year 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-

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

Nil

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

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

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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	Financial Year 2024-25 (Current Financial Year)	Financial Year 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases b. Number of trading houses where purchases are made from c. Purchases from top 10 trading houses as % of total purchases from	Not Applicable	Not Applicable
Concentration of Sales	a. Sales to dealers / distributors as % of total sales b. Number of dealers / distributors to whom sales are made c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases) b. Sales (Sales to related parties / Total Sales) c. Loans & advances (Loans & advances given to related parties / Total loans & advances) d. Investments (Investments in related parties / Total Investments made)		

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. Bank has framed the policy on Code of Conduct for Directors and Senior Management in place to avoid/manage the conflict. Confirmation with regards to adherence to the model Code of Conduct is obtained from the Directors at the time of joining and thereafter, on annual basis.

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.** Not Applicable

Given the nature of business of the Bank, the relevance of the above is largely restricted to information technology (IT) capex. In FY24, Capex incurred towards IT hardware and software, which facilitated the enhanced digital initiatives of the Bank was 1.68% of total revenue. Greater adoption of digital platforms not only brings in increased efficiencies of operations but also ensures substantially reduced consumption of paper.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	NA	NA	NA
Capex	253.63 crore	307.62 crore	The purchases made in Data Center are certified OEM's Products. DC infrastructure meets industry specific standards to ensure safety, reliability, efficiency and environmental sustainability. UPS are energy efficient with an efficiency of around 95% to 99%. Old batteries are replaced under Buy Back arrangement with the OEM.

2. **a. Does the entity have procedures in place for sustainable sourcing?** Yes
b. If yes, what percentage of inputs were sourced sustainably? 80%
 All Purchases are made from registered/licensed vendors. Yes
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.**
 Whenever Hardware product complete its life, Bank procure the new product and obsolete product is being phased out by the vendor under buyback arrangement. E-waste policy is being followed for disposal of e-waste.
4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.-** Not Applicable

Leadership Indicators

1. **Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)?**

No

If yes, provide details in the following format?

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

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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. – Not Applicable
3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry). – Not Applicable
4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format – Not Applicable
5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category - Not Applicable

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

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B /A)	Number (C)	% (C /A)	Number (D)	% (D /A)	Number (E)	% (E /A)	Number (F)	% (F / A)
Male	23978	23978	100	0	0	0	0	23978	100	00	00
Female	9103	9103	100	0	0	9103	100	0	0	00	00
Total	33081	33081	100	0	0	9103	100	23978	100	00	00

* In lieu of Day Care Facility, Bank provides Child-Care Allowance of ₹500/- per month to all employees for child aged 3 years or below.

b. Details of measures for the well-being of workers: Not Applicable

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

	Financial Year 2024-25 (Current Financial Year)	Financial Year 2023-24 (Previous Financial Year)
Cost incurred on well- being measures as a % of total revenue of the company	0.87%	0.88%

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

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	No. of employees and deposited with the authority (Y/N/N.A.)
PF	7007 (21.25%)	N.A.	Y	8246 (26.13%)	N.A.	Y
Gratuity	32980 (100%)	N.A.	N.A.	31556 (100%)	N.A.	N.A.
ESI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Pension	6967 (21.12%)	N.A.	N.A.	8190 (25.95%)	N.A.	N.A.
NPS	25973 (78.75%)	N.A.	Y	23310 (73.87%)	N.A.	Y

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.

Various branches/offices of our Bank have ramps/lifts for easy movement of differently-abled people. Most of our branches/offices are located either on the ground floor or have elevators and infrastructure 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, in keeping with the provisions of the Rights of Person with Disabilities Act 2016, our Bank has formulated an "Equal Opportunity Policy" which bestows special attention to the differently-abled persons and aims at creating employment opportunities for people with disabilities and also creating for them a conducive working environment free from any kind of discrimination.

The Equal Opportunity Policy of Central Bank of India is applicable to all the differently-abled employees of the Bank without any discrimination, on the grounds of age, colour, marital status, physical ability, nationality, race, religion, sex, sexual orientation, or any other relevant for the purpose.

The policy can be accessed online through the following link https://www.centralbankofindia.co.in/sites/default/files/2025-04/Equal_Opportunity_Policy_2025-26.pdf

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

Permanent employees			Permanent workers
Gender	Return to work rate	Retention rate	Return to work rate
Male	100%	99.37%	Not Applicable
Female	100%	99.80%	
Total	100%	99.58%	

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	N.A
Other than Permanent Workers	N.A
Permanent Employees	Yes (Bank has a well-defined and structured Grievance Redressal Mechanism in place for all its Employees)
Other than Permanent Employees	N.A

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

Category	FY 2024-25 Current Financial Year			FY 2023-24 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	33081	29295	88.56	31610	27224	86.12
- Male	23978	21059	87.83	23256	20349	87.50
- Female	9103	8236	90.48	8354	7375	88.28

8. Details of training given to employees and workers :

Category	% of employees covered by									
	Total (A)	On Health and safety measures		On skill upgradation		Total (A)	On Health and safety measures		On skill upgradation	
		No. (B)	%(B/A)	No.(C)	%(C/A)		No.(B)	%(B/A)	No. (C)	%(C/A)
Male	23978	23978	100%	20668	86.19 %	23256	23256	100%	21273	91.47%
Female	9103	9103	100%	7994	87.81%	8354	8354	100%	7754	92.82%
Total	33081	33081	100	28662	86.64%	31610	31610	100	29027	91.83%
Workers										
Male	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Female	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Total										

Training & Awareness Programs on Health & safety Measures have been conducted through "Weekly Staff Meeting" Agendas and "Information on the Run" topics covering all the staff Members.

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

Performance of all the Officers employees are assessed through Performance Management System after the close of FY

Category	FY (2024-25)			FY (2023-24)		
	Total (A)*	No. (B)	% (B / A)	Total (C)*	No. (D)	% (D / C)
Employees						
Male	23978	20219	84.32	23256	19156	82.37
Female	9103	8463	92.96	8354	7669	91.80
Other	0	0	0.00	0	0	0.00
Total	33081	28682	86.70	31610	26825	84.86
Workers						
Male	0	0	0	0	0	0
Female	0	0	0	0	0	0
Other	0	0	0	0	0	0
Total	0	0	0	0	0	0

* Above data is in respect of Officers & Clerks Employees only as PMS is applicable to Officer Assistants.

10. Health and safety management system:

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

There are no occupational health and safety risks owing to the nature of the business. However, Bank has adopted certain safety measures with respect to fire incident. Bank conducts training program on fire safety incident such as evacuation drills, use of fire extinguishers/ firefighting equipment's. Bank has appointed first aid marshals at offices and training have been imparted to them so that they can act in case of medical emergencies / incident. Marshals have been provided with safety kit and first aid medical kit.

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

Given the nature of business, this is not directly applicable.

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

Given the nature of business, this is not directly applicable.

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

All Employees are provided with Facility of 24x7 unlimited Tele-medical consultancy services. All Employees of Bank are covered under Group Health Insurance policy as envisaged by IBA. Expenses incurred over and above the sum insured are also covered under Corporate Buffer subject to availability and its terms & conditions.

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

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

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

- All Employees are provided with facility of Annual Health check -up on a cashless and reimbursable basis once in a FY.
- All Employees are provided with Facility of 24x7 unlimited Tele-medical consultancy services.
- All Employees are provided with confidential Counseling service from profession counselors under Employee Assistance Program to extend mental support and guidance to overcome daily life challenge.

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- IV. All Employees of Bank are covered under the Group Health Insurance policy as envisaged by IBA. In case the limit is exhausted, there is also a facility of Corporate Buffer as defined under the provisions of the 10th Bipartite Settlement.
- V. In case of injuries sustained while on duty, all other expenses not covered under Medical Insurance Scheme are borne by the bank. Special Leave is also provided to such employees during the period of hospitalization.

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

	Financial Year 2024-25			Financial Year 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year:

No such incident of visits by any officials has been reported by any RO/ZO.

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

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

Safety related to Fire drills, evacuation safety, branch security etc are carried out by training provided for the same.

Leadership Indicators

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

(A) Employees (Y/N) - Yes. The Bank offers an ex-gratia amount of ₹40000/- as funeral expenses to the family of the deceased immediately upon intimation of death. In addition, Bank may offer the compassionate appointment to the spouse/dependent of the deceased employee as per terms & conditions of the Banks Compassionate Appointment Policy. Terminal Benefits like provident fund, gratuity, PL encashment etc. are settled on a priority basis. The Bank assists the family in exercising such options.

(B) Workers (Y/N). – Not Applicable

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

Not Applicable

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

Not Applicable

	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	
	Financial Year 2024-25	Financial Year 2023-24	Financial Year 2024-25	Financial Year 2023-24
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? - Yes, Pre-Retirement training program are arranged and conducted for all retiring employees for managing their post-employment life.

5. Details on assessment of value chain partners:

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

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners. Not Applicable

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

Essential Indicators

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

There is not any specific process for identifying such groups, however, those who are availing our banking product or services including employee and shareholders are considered as stakeholder.

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

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Email, SMS, Staff meetings/ conference, Intranet portal.	Frequent and need based	Employer Employee engagement, feedback of employees, Road map to achieve business goals, vision and mission of Bank, Performance appraisal, Resolving grievances

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Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Othe	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders	No	Email, SMS, newspaper advertisement, notice board, website, Annual General Meetings, intimation to stock exchanges, annual/ quarterly financials and investors meetings/ conferences	Frequent and need based	Dissemination of financial progress and other key developments of Bank to Shareholders
Customers	No	Letter, Email, SMS, Meetings, Website, Outreach customer programme, Social Media	Frequent and need based	Maintaining Bank Customer relationship, Offering Better banking products and services to customers, Resolving grievances, if any
Channel Partners and Key Partners	NA	NA	NA	NA
Reserve Bank of India	No	Letter, Email, Meetings	Engagement through Letters, Emails are on regular basis. Meetings are conducted on Monthly/ Bi-monthly/ Quarterly basis or as and when required.	<ul style="list-style-type: none"> • Performance of the Bank. • Risk and Compliance issues and measures taken for its mitigation.
Government of India	No	Letter, Email, Meetings	Engagement through Letters, Emails are on regular basis. Meetings are conducted as and when required.	<ul style="list-style-type: none"> • Performance of the Bank. • Compliance of Regulatory/ Statutory guidelines.
Communities and NGOs	NA	Letter, Email, Meetings, Advertisements, Website, Social Media	Frequent and need based	Supporting the society at large by making donations, providing financial aid to calamity affected people, training program for self- help Groups SHG.

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.**

Consultation between Stakeholders and the Bank on various economic and other aspects is through various Board/ Sub committee meetings.

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.**

Inputs and suggestions of shareholders are being incorporated into the policies and activities wherever considered feasible.

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

Bank being Scheduled Commercial Bank is regulated by guidelines of Reserved Bank of India and Government of India. Bank offers Banking products and services to its customers, marginal weaker section/ Vulnerable stakeholders groups in line with priority sector lending norms. Bank also conducts campaign for providing financial inclusion products and services to its customers

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 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. of employees/ workers covered (B)	%(B/A)	Total (C)	No. of employees/ workers covered (D)	%(D/C)
		Employees			Employees	
Permanent	33081	33081	100%	31610	31610	100%
Other than permanent	0	0	0	0	0	0
Total Employees	33081	33081	100%	31610	31610	100%
		Workers			Workers	
Permanent	N.A	N.A	N.A	N.A	N.A	N.A
Other than permanent	N.A	N.A	N.A	N.A	N.A	N.A
Total Workers	N.A	N.A	N.A	N.A	N.A	N.A

* Training & Awareness Programs on Human Rights Issues (Viz. PoSH etc) have been conducted through "Weekly Staff Meeting" Agenda and "Information on the run" topic covering all the staff Members.

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

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. of employees/workers covered (B)	%(B/A)	Total (C)	No. of employees/workers covered (D)	%(D/C)
	Employees			Employees		
Permanent	33081	33081	100%	31610	31610	100%
Male	23978	23978	100%	23256	23256	100%
Female	9103	9103	100%	8354	8354	100%
	Workers			Workers		
Other then Permanent						
Male	N.A	N.A	N.A	N.A	N.A	N.A
Female	N.A	N.A	N.A	N.A	N.A	N.A

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

	Male		Female	
	Number	Median remuneration/salary/ wages of respective category	Number	Median remuneration/salary/ wages of respective category
Board of Directors (BoD) (Excluding sitting fees of non-official and shareholder directors)	4	300033.00	Nil	Nil
Key Managerial Personnel	4	287699.28	0	0.00
Employees other than BoD and KMP	23866	110508.08	8970	98407.21

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

	Financial Year 2024-25 (Current Financial Year)	Financial Year 2023-24 (Previous Financial Year)
Gross wages paid to females as % of total wages	25.63%	24.03%

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

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

The Bank is committed to conducting business and dealing with all its stakeholders and staff with the highest ethical standards and in compliance with all applicable regulations. We ensure to maintain a healthy and safe environment for our workforce irrespective of their caste, Gender, Work, designation etc. Representations received on the platform of Human rights are dealt with fairly and transparently at the Regional and Zonal level.

Bank has constituted a Board for review and assessment of all representation received on a quarterly basis. Bank has also policy on code of ethics, Business conduct, and conflict of Interest and has "Zero tolerance" for any deviation in the provision of the said policy

Bank has laid down a grievance redressal mechanism for employees to report their concern and secure rightful resolution thereof at faster turnaround time.

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

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	5	2#		3	0	0
Discrimination at workplace	0	0	0	0	0	0
Child Labour	0	0	0	0	0	0
Wages	0	0	0	0	0	0
Other human Rights related issues	0	0	0	0	0	0

Out of two pending complaints, one complaint received on 30.03.2025 and for second complaint the inquiry is under process.

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

	Financial Year 2024-25 (Current Financial Year)	Financial Year 2023-24 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	5	4
Complaints on POSH as a % of female employees/ workers	0.05%	0.05%
Complaints on POSH upheld	NIL	NIL

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.
Committee has been constituted at all Regional offices and Zonal offices under the provisions of POSH Act, 2013. Policy can be accessed online via link https://www.centralbankofindia.co.in/sites/default/files/2025-04/SEXUAL_HARRASMENT_POLICY-2025-26.pdf and dedicated staff only portal to keep employees informed of the provisions of the act and severe consequence in violation thereof. Bank Also conducts training and workshop to make employees aware of the PoSH Act.

9. Do human rights requirements form part of your business agreements and contracts? Yes

10. Assessments for the year:

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

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above: Not Applicable.

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Leadership Indicators

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

No complaints have been received under human rights grievances/complaints.

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

The Bank endeavors to maintain a safe environment along with providing equal opportunity to all the staff members. Issues related to discrimination based on sex, gender, nationality, religion, disability, language etc. are subject to free and neutral scrutiny based on the nature of the issue as per provisioning of the Bank's Policy and regulatory stipulations the same is being resolved as per applicable policy, laws, and regulations

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?

Various branches/offices of our Bank, have ramps/lifts for easy movement of differently-abled people. Most of our branches/offices are located either on the ground floor or have elevators and infrastructure for differently-abled individuals.

4. Details on assessment of value chain partners:

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

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

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

Essential Indicators

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

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Total electricity consumption (A)	735.57 lakh kwh	702.00 lakh kwh
Total fuel consumption (B)	NIL	NIL
Energy consumption through other sources (C)	NIL	NIL
Total energy consumption (A+B+C)	735.57 lakh kwh	702.00 lakh kwh
Energy intensity per rupee of turnover (Total electricity consumption / turnover in rupees)	N/A	N/A

Note: - Bank is taking its best efforts to reduce the electricity consumption as a part of ESG Initiative. Further, Bank has also installed solar equipment of few of its Branches/Regions/Zonal offices to consume power generated by green channels and to reduce use of power generated by connected channels.

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. No

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

The Bank's usage of water is restricted to human consumption purposes only. Efforts have been made to ensure that water is consumed judiciously in the office premises. The Corporation ensures that the domestic waste (sewage) from office and branches are not let into water bodies.

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

5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:
Not Applicable

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format: Not Applicable

7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.
Not Applicable

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

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Total Waste generated		
Plastic waste (A)	*	*
E-waste (B)(₹ In lakh)**	9.00	5.45
Bio-medical waste (C)	Not Applicable	Not Applicable
Construction and Demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous Waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)	9.00	5.45

*Wastes are disposed off through authorized re-sellers.

** Weight wise data not available.

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

Wastes are disposed off through authorized re-sellers as per guidelines. Equipment used are compliant to latest guidelines. No usage of hazardous and toxic chemicals in our products.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format: Not Applicable

11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year: Not Applicable

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

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Leadership Indicators

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

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
From renewable sources		
Total electricity consumption (A)	Nil	Nil
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
Total energy consumed from renewable sources (A+B+C)	Nil	Nil
From non-renewable sources	Nil	Nil
Total electricity consumption (D)	Nil	Nil
Total fuel consumption (E)	Nil	Nil
Energy consumption through other sources (F)	Nil	Nil
Total energy consumed from renewable sources (D+E+F)	Nil	Nil

2. Provide the following details related to water discharged: Not Applicable

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Water discharge by destination and level of treatment (in kilolitres)		
(i) Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Third party water		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Seawater / desalinated water		
- 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)	Not Applicable	Not Applicable

3. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres): Not Applicable
4. Please provide details of total Scope 3 emissions & its intensity, in the following format: Not Applicable
5. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. Not Applicable

6. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives: Not Applicable

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

Yes, Our Bank has a Board approved BCP/ DR policy and it is circulated to all concerned for implementation. Each Department has identified its critical business functions and had a plan of action for resumption & recovery of critical Business processes in case of any eventuality/ disaster. The DR drills are being conducted by respective Departments for ensuring the robustness of the DR arrangements. Each branch has identified & linked to two nearby branches and are mapped by ROs to ensure the immediate start of all business activity of the Branch affected vide Circular no. 2986 dated 04.02.2022. The DR Drills are being carried out at periodic intervals for ensuring robust working of critical systems. The result of the DR drills is recorded & is being shared to respective verticals to take appropriate remedial /recovery measures.

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

No Adverse impact on the environment.

9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts. Not Applicable

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

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

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks Association (IBA)	National
2	Indian Institute of Banking and Finance (IIBF)	National
3	Institute of Banking Personnel Selection (IBPS)	National
4	National Institute of Bank Management (NIBM)	National
5	National Payment Corporation of India (NPCI)	National
6	International Chamber of Commerce (ICC)	National
7	Foreign Exchange Dealers Association of India (FEDAI)	National
8	Fixed Income Money Market and Derivatives Association (FIMMDA)	National
9	Clearing Corporation of India Ltd. (CCIL)	National
10	Financial Services Institution Bureau	National

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(contd.)

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

Name of authority	Brief of the case	Corrective action taken
	Nil	

Leadership Indicators

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

S. No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
1.	KYC-AML Policy	Bank's	YES	ANNUAL	https://www.centralbankofindia.co.in/en
2.	Government Business Policy	Internal Policy	YES	ANNUAL	
3.	Cheque Collection Policy		YES	ANNUAL	
4.	Policy on Bank Deposits		YES	ANNUAL	
5.	Policy on Safe Deposit Locker		YES	ANNUAL	
6.	Record Maintenance Policy		YES	ANNUAL	
7.	Policy for settlement of claim of Deceased depositors and return of Articles in safe Deposit Lockers/ Safe Custody and Policy for Settlement of claims in respect of Missing Persons		YES	ANNUAL	
8.	Policy for Senior Citizens/ Disabled/ Incapacitated Account holders		YES	ANNUAL	
9.	Compensation Policy		YES	ANNUAL	
10.	Policy on Customer Grievances Redressal Mechanism		YES	ANNUAL	
11.	Customer Rights Policy		YES	ANNUAL	

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

- Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.** Not Applicable
- Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:** Not Applicable
- Describe the mechanisms to receive and redress grievances of the community.**
Grievance redressing mechanism is in place as per policy.
- Percentage of input material (inputs to total inputs by value) sourced from suppliers:**
No such data available.
- 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	Financial Year 2024-25 (Current Financial Year)	Financial Year 2023-24 (Previous Financial Year)
Rural	20.41%	20.19%
Semi-Urban	19.02%	18.85%
Urban	28.01%	28.12%
Metropolitan	32.56%	32.84%

Leadership Indicators

- Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):** No negative social impact reported.
- Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:** Not applicable
- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups?** Yes
 - From which marginalized /vulnerable groups do you procure?** Micro & Small Enterprises
 - What percentage of total procurement (by value) does it constitute?** No such data available
- 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:** Not Available
- Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.** Not Available

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1. Details of beneficiaries of CSR Projects:

S. No	Name	NGO /Institute	Purpose	Amount (₹ in crore)
1	Bhajan Samaj, Ghatkopar East, Mumbai	Bhajan Samaj, Ghatkopar East, Mumbai	Modernising Community Kitchen	0.05
	KALA VEDIKA, SLNS Devasthanam, Yadagirigutta, Warangal, Hyderabad	KALA VEDIKA, SLNS Devasthanam, Yadagirigutta, Warangal, Hyderabad	Children with Neurological Impairment Disabilites	0.15
3	Prithvi Awards 2024 and Global ESG Conference 14 Sep, 2024 at Ashok Hotel, New Delhi	ESG Research Foundation	Supporting with ESG Research Foundation for prestigious Event by nominating 100 delegates	0.14
4	Rotary Kushalnagar Taluk Government Hospital, Rotary Kushalnagar, Bangalore (Karnataka)	Taluk Government Hospital, Rotary Kushalnagar, Bangalore (Karnataka)	Two Nipro Dialysis Machines for Taluk Government Hospital, Rotary Kushalnagar, Bangalore (Karnataka)	0.16
5	Gujrat foundation for entrepreneurial excellence (GFEE) (I Create International centre for Entrepreneurial and Technology)	Gujrat foundation for entrepreneurial excellence (GFEE)	Contribution to I create empowering the startup Ecosystem:- 2 nd Installment	1.00
6	MAPIMS Hospital, a unit under ACMEC (Adiprashakthi Charitable Medical Educational and Charitable Trust) Chennai	ACMEC (Adiprashakthi Charitable Medical Educational and Charitable Trust) Chennai	Ambulance to MAPIMS Hospital a unit under ACMEC (Adiprashakthi Charitable Medical Educational and Charitable Trust)	0.20
7	Vishwa Prakash Mission Charitable Trust to MMBS, B-Tech, CA and other under graduate coues in Faridabad, Haryana	Vishwa Prakash Mission Charitable Trust to MMBS, B-Tech, CA and other under graduate coues in Faridabad, Haryana	Vishwa Prakash Mission Charitable Trust to MMBS, B-Tech, CA and other under graduate coues in Faridabad, Haryana	0.05
8	Shri Trimbakeshwar Temple Nasik, Maharashtra	Shri Trimbakeshwar Temple Nasik, Maharashtra	Shri Trimbakeshwar Temple Nasik, Maharashtra support Premises & East Gate with Combind Capacity of 150 Kwp in Nasik, Maharastra	0.20
9	Sri Chandrasekaraendra Saraswathy Vishwa Mahavidyalaya	Sri Chandrasekaraendra Saraswathy Vishwa Mahavidyalaya	Sri Chandrasekaraendra Saraswathy Vishwa Mahavidyalaya – a Deemed University established by Sri Kanchi Kamakoti Preetam Charitable Trust, for augmenting academic and civil infrastructure	0.50
10	Sri Sathya Sai Institute of Higher Medical Sciences	Sri Sathya Sai Institute of Higher Medical Sciences	Sri Sathya Sai Institute of Higher Medical Sciences for implant of Knee and Hip replacement	0.18

S. No	Name	NGO /Institute	Purpose	Amount (₹ in crore)
11	Gunvati J. Kapoor Medical Relief Charitable Foundation	Gunvati J. Kapoor Medical Relief Charitable Foundation	Gunvati J. Kapoor Medical Relief Charitable Foundation for Emergency financial assistance to patients suffering from various cancers.	0.06
12	Sri Padmavathi Institute of Child Health	Sri Padmavathi Institute of Child Health under 'Sri Venkateswara Pranadanam Trust' TTD.	For procurement of Critical equipment for establishing the emergency ward	1.50
13	Perambalur Corporation	Perambalur Corporation, Trichy, Chennai	Four Electric Garbage Utility vehicles.	0.10
14	Shree Ramakrishna Charitable Trust	Old Government Hospital, Vijaywada	Providing food to attendants of inpatients/outpatients in Old Government Hospital, Vijaywada.	0.05
15	Navshristi Foundation	Navshristi Foundation	Monthly distribution of Sanitary Napkins and Menstrual Hygiene Program in Maharajanjanj district.	0.25
16	Various Institutions	1) AP Model School & JR College, Settur 2) Dr BR Ambedkar Gurukulam School, AP 3) PM Shri KV, Anantapur 4) Dr Br Ambedkar, Rolla 5) AP residentail School, AP 6) Dr BR Ambedkar for Girls, Hindupur	Installation of reverse Osmosis Water Plants in Various insitutes	0.10
17	RO-Darbhanga	CSR Activities at Credit Outreach Programme	Ambulance; water purifier with cooler (7) and fan (10)	0.13
18	Umang Foundation	Umang Foundation	Zila Parishad School in Ambhol Village, Akole Ahilyanagar.	0.39
19	Jan Kalyan Sansthan	Centre for Social Cultural Studies and Research at Ramchandrapura Institutional Area in Jaipur	Setting 1 st floor Computer Lab	0.40
20	DAV PG Colleg Dehradun	DAV PG Colleg Dehradun	For increasing Computer Infrastructure of Digital Smart Library	0.12
21	SVAG College Alumni Association	SVAG College Alumni Association	Support of Construction of Alumni Bhavan (Rooms, Conference Hall, Dining & Kitchen)	0.29

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S. No	Name	NGO /Institute	Purpose	Amount (₹ in crore)
22	Sree Goda Devi Parinayam Welfare Association	Sree Goda Devi Parinayam Welfare Association	Support of construction of Rest Home for free services, accomodation, water, Medical, Educational camps, Public awareness	0.10
23	Uttaradi Matham, Vijayawada	Uttaradi Matham, Vijayawada	Support for the construction and maintenance of Goshala	0.02
24	Gujrat foundation for entrepreneurial excellence (GFEE) (I Create International centre for Entrepreneurial and Technology)	Gujrat foundation for entrepreneurial excellence (GFEE)	Contribution to I create empowering the startup Ecosystem:- 3 rd Installment	1.00
25	CENT Sanskriti- under Central Bank of India	Cent-Sanskriti	Platform for spouses to participate in community service activities	5.00
26	RSETI of Central Bank of India ₹		Construction of compound/wall and installation of IP enabled CCTV camera	2.00
Total				14.14

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.

Grievance Redressal Mechanism:

To meet the needs of the Bank, the Grievance Redressal Mechanism has been improved. At each level of the Grievance Redressal Mechanism, duties and responsibilities have been clearly recognised and defined. To speed up the grievance redressal process, mechanisms for resolving complaints and Standard Operating Procedures have been created at all levels.

Grievance Redressal Policy: -

This policy aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanisms and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery.

Customer care details on the website:-

The Bank has updated call centers details, helpline numbers for internet banking, mobile banking, UPI and BHIM app, NEFT handling team, nodal officers for pension, Banking Ombudsman, Customer Service, and Grievance Redressal nodal officer at Regional Office and Zonal Office on its website.

Further complaints can be submitted through Central Bank of India customer login <https://www.centralbankofindia.co.in/ogrs/customerlogin> also customers can call on 18003030

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

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

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

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Data privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber-security	-	-	-	-	-	-
Delivery of Essential services	-	-	-	-	-	-
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Other	160868	8285		123195	2990	

4. Details of instances of product recalls on account of safety issues: Not Applicable

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

Yes, Since this is an internal document and not available on website.

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.

Corrective actions taken on issues relating to cyber security include:

- 2FA for digital transactions
- SMS to customers
- Alert Monitoring

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: Not Applicable

c. Impact, if any, of the data breaches: Not Applicable

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(contd.)

Leadership Indicators

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

- a) website <https://centralbankofindia.co.in/en>,
- b) Mobile Banking application in the name of "Cent Mobile" available at the play store (<https://play.google.com/store/apps/details?id=com.infrasofttech.CentralBank&pli=1>) and app store (<https://apps.apple.com/in/app/centmobile/id1053790727>),
- d) Social media network over Youtube (https://www.youtube.com/channel/UCAIZ_H8-YpEOfQ0VeQ_XsnQ), X (https://x.com/centralbank_in), Facebook (<https://www.facebook.com/CentralBankofIndia>) LinkedIn (<https://www.linkedin.com/company/centralbankofindia>) and Instagram (<https://www.instagram.com/centralbankofindiaofficial/>)
- f) Toll-free number 1800 30 30.

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

We are taking the following necessary steps for educating customers about the safe and responsible usage of Banks products and services:

- a) Customers are informed about security tips via social media platforms such as Facebook, LinkedIn, Instagram, YouTube, and X.
- b) Other platforms, such as Internet Banking and Mobile Banking, are used to raise awareness.
- c) Customers are receiving Security Awareness Messages through SMS from the Bank.
- d) Bank customers receive Cyber Security Awareness Tips through SMS when they receive transactional SMS/OTP SMS.
- e) For customer awareness, security awareness messages are displayed on ATM slips.
- f) Various Security Awareness Standees are prominently presented.

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

Customers are informed through SMS or mail about any disruption due to technical reasons.

4. Does the entity display product information on the product over and above what is mandated as per local laws? If yes, provide details in brief.

No

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

5. Provide the following information relating to data breaches:

- a. **Number of instances of data breaches along-with impact** – No instance Reported yet
- b. **Percentage of data breaches involving personally identifiable information of customers** – Not Applicable