

Business Responsibility & Sustainability Report for FY 2021-22

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity:
2. **GLOBAL LOCATION NUMBER:** 8904368511166
3. Name of the Listed Entity: Union Bank of India
4. Year of incorporation: 1919
5. Registered office address: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021
6. Corporate address: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021
7. E-mail: cgm.coo@unionbankofindia.bank
8. Telephone: 022-22892000
9. Website: www.unionbankofindia.co.in
10. Financial year for which reporting is being done: 2021-22
11. Name of the Stock Exchange(s) where shares are listed: BSE, NSE
12. Paid-up Capital: ₹6834.75 crore
13. **Name and contact details (telephone, email address) of the person who maybe contacted in case of any queries on the BRSR report:**
Mr. Shailesh Kumar Singh, Chief General Manager & Chief Operation Officer.
Telephone No: 08657739691, Email Id: cgm.coo@unionbankofindia.bank
14. Reporting boundary-Are the disclosures under this report made on a standalone basis (i.e. only for the entity) on a consolidated basis (i.e. for the entity and all the entities which for mapar to fits consolidated financial statements, taken together): Standalone

II. Products/services

15. 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
1	Banking Banking Activity – Acceptance of Deposit Activity – Acceptance of Deposit	Saving Deposit, Current Deposit, Term Deposit, Recurring Deposit etc.	
2	Banking Activity – Credit Finance	Agriculture Lending, MSME Lending, Retail Lending, Corporate Lending and Others	

16. 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	Financial Services- Acceptance of Deposit and lending thereon	64191	

III. Operations

17. 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	8870	8870
International	NOT APPLICABLE	3	3

18. Markets served by the entity:

a. Number of locations

Location	Number
National (No. of States)	35 including all U.T. (except Lakshadweep)
International (No. of Countries)	3

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:

Our Bank is dealing with customer who are associated with Bank in any form like Depositor, Borrowers, Service provider, Government Service Provider etc.

IV. Employees

19. Details as at the end of Financial Year: 2021-22

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)	75201	53694	71.40	21507	28.60
2.	Other than Permanent (E)	NIL	NIL	NIL	NIL	NIL
3.	Total employees (D + E)	75201	53694	71.40	21507	28.60
WORKERS						
4.	Permanent (F)					
5.	Other than Permanent (G)		NOT APPLICABLE			
6.	Total workers (F + G)					

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)	2438	1806	74.00	632	26.00	
2.	Other than Permanent (E)	NIL	NIL	NIL	NIL	NIL	
3.	Total differently abled employees (D + E)	2438	1806	74.00	632	26.00	
DIFFERENTLY ABLED WORKERS							
4.	Permanent (F)						
5.	Other than Permanent (G)		NOT APPLICABLE				
6.	Total differently abled workers (F + G)						

20. Participation/Inclusion/Representation of women

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

21. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

Particulars	FY 2021-22 (Turnover rate in current FY)			FY 2020-21 (Turnover rate in previous FY)			FY 2019-20 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	4.42	3.56	4.17	4.75	3.92	4.52	4.42	3.56	4.17
Permanent Workers			NOT APPLICABLE						

V. Holding, Subsidiary and Associate Companies (including joint ventures)**22. (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.	Union Bank of India (UK) Ltd.	Subsidiary	100%	NO
2.	Union Asset Management Co. Pvt. Ltd.	Subsidiary	100%	NO
3.	Union Trustee Co. Pvt. Ltd.	Subsidiary	100%	NO
4.	Andhra Bank Financial Services Ltd.	Subsidiary	100%	NO
5.	UBI Services Limited	Subsidiary	100%	NO

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)
6.	Star Union Dai-ichi Life Insurance Company Ltd.	Joint Venture	25.10%	NO
7.	ASREC (INDIA) Ltd.	Joint Venture	26.02%	NO
8.	India International Bank Malaysia Berhad	Joint Venture	25%	NO
9.	Chaitanya Godavari Grameena Bank	Associate	35%	NO

VI. CSR Details

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

- Turnover (in ₹): NOT APPLICABLE
- Net worth (in ₹): NOT APPLICABLE

VII. Transparency and Disclosures Compliances

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	www.unionbankofindia.co.in	NIL	NIL	--	NIL	NIL	
Investors (other than shareholders)	www.unionbankofindia.co.in/english/investor-grievance-mechanism.asp	NIL	NIL	--	NIL	NIL	--

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If es, then provide web-link for grievance redress policy)	FY 2021-22 Current Financial Year			FY 2020-21 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
Shareholders	Yes www.unionbankofindia.co.in/english/investor-grievance-mechanism.aspx	8	0	-	18	0	-
Employees and workers	Yes	2259	1	-	1113	0	-
Customers	Yes www.unionbankofindia.co.in	328216	1395	--	415035	10780	--
Value Chain Partners	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE
Other (please specify)	NIL	NIL	NIL	NIL	NIL	NIL	NIL

25. 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)
NOT APPLICABLE					

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is a imedat helping businesses demonstrate the structures, policies and processes putin place to wards 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	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b. Has the policy been approved by the Board? (Yes/No)	1.Customer Right Policy and 2. Sustainable Development & Business Responsibility Policy								
	c. Web Link of the Policies, if available	www.unionbankofindia.co.in								
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	NOT APPLICABLE								
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 time lines, if any.	Not any specific target is being set under the aforesaid policies. However, compliance of these principle/s are 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.	The Bank has separate department that are issuing guidelines under the Sustainable Development and Business Responsibility policy to be followed by the operating units (branches). The performance is reviewed periodically by the Board from time to time.								
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)									
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Rajnish Karnataka Executive Director								
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.	All the policies are approved by the Board and various sub-committee of Board like Audit Committee of Board (ACB) / Management Committee of Board (MCB) / Customer Service Committee of Board (CSCB) etc.								

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)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	COMMITTEE OF THE BOARD									ANNUALLY								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	COMMITTEE OF THE BOARD									ANNUALLY								
11. Has the entity carried out independent assessment/ valuation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9									

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

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	We consider and implement the principle material for our business.								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	We have formulated and implemented the policy for our business in name of Sustainable Development and Business Responsibility policy								
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	We are having resources for our the tasks as specified under the principles.								
It is planned to be done in the next financial year (Yes/No)	NOT APPLICABLE, as we are implementing these principles in our business since more than 3 years.								
Any other reason (please specify)	Not as such.								

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 categorized 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 has made 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	Topical/ principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	28	P1, P2, P4, P8 & P9 and covered	100
Key Management Personnel		Training impact to the directors will enable them to contribute towards sustainable development and strategic direction of the Bank	
Employees other than BoD than BoD and KMPs Workers			

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 material it has specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/ No)
Penalty/ Fine		Penalty, if any paid by the Bank is not material as per Materiality policy of the Bank. Stock exchange disclosures in this regard are being hosted on the Bank's website.			
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		NOT APPLICABLE			

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

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

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, we have anti-corruption or anti-birbery policy in the name of "Whistle Blower Policy". The same can be accessed at www.unionbankofindia.co.in under policy and disclosure Tab.

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

	FY 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	10	21
Workers	NOT APPLICABLE	NOT APPLICABLE

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

	FY 2021-22 (Current Financial Year)		FY 2020-21 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL	NOT APPLICABLE	NIL	NOT APPLICABLE
Number of complaints received in relation to issues of Conflict of Interest of theKMPs	NIL	NOT APPLICABLE	NIL	NOT APPLICABLE

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.

Leadership Indicators

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

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

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

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.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D			
Capex			

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)
b. If yes, what percentage of inputs were sourced sustainably?
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.
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.

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.

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

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____ Current Financial Year	FY____ Previous Financial Year

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

	FY__ Current Financial Year			FY__ Previous Financial Year		
	Re-Used	Recycled	Safety Disposed	Re-Used	Recycled	Safety Disposed
Plastics (including packaging)						
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

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

Essential Indicators

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

Category	% of employees covered by										
	Total (A)	Health Insurance		Accident Insurance		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)
Permanent Works											
Male											
Female				Not Applicable							
Total											
Other then Permanent workers											
Male											
Female				Not Applicable							
Total											

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

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)
Permanent employees											
Male	53694	53694	100	53694	100	NA	NA	99	0.1843	NA	
Female	21507	21507	100	21507	100	629	2.92	NA	NA	NA	
Total	75201	75201		75201	100	629	0.84	99	0.13	NA	

Category	% of employees covered by					
	Total (A)	Health Insurance	Accident Insurance	Maternity benefits	Paternity benefits	Day Care facilities
Other then Permanent employees						
Male						
Female			Not Applicable			
Total						
Benefits	FY Current Financial Year			FY 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	32.06	NA	NA	34.89	NA	NA
Gratuity	100.00	NA		100.00	NA	NA
ESI	NA	NA	NA	NA	NA	NA
Others – please specify	NA	NA	NA	NA	NA	NA

3. Accessibility of work places

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, the premises /offices of our Bank is easily accessible to differently abled employees as per the requirements of the Rights of Persons with Disabilities Act, 2016.

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, Bank is having policy in name of Customer Right Policy which give equal opportunity for Disable person. Under customer right of the policy the para Right to Fair Treatment spells that:

Both the customer and the financial services provider have a right to be treated with courtesy. The customer should not be unfairly discriminated against on grounds such as gender, age, religion, caste and physical ability when offering and delivering financial products

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

Gender	Permanent Employee		Permanent Worker	
	Return to work	Retention limit	Return to work	Retention limit
Male	100%	100%	NA	NA
Female	100%	100%	NA	NA
Total	100%	100%	NA	NA

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	NA
Other than Permanent Workers	NA
Permanent Employees YES, HR AAPKE DWAR Portal is available	NA
Other than Permanent Employees	NA

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

Benefits	FY 2021-22 (Current Financial Year)			FY 2020-21 (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	75201	62923	83.67	78202	64568	82.57
- Male	53694	44458	82.70	55977	45664	81.57
- Female	21507	18465	85.85	22225	18904	85.05
Total Permanent Workers						
- Male		NOT APLICABLE				
- Female						

8. Details of training given to employees and workers:

Category	FY Current Financial year				FY Previous Financial year					
	Total (A)	on Health and safety measures Insurance		On Skill upgradation	Total (D)	on Health and safety measures Insurance		On Skill upgradation		
	No. (B)	% (B / A)	No. (C)	% (C / A)	% (D / A)	No. (E)	% (E / D)	No. (F)	% (F / D)	
Employees										
Male	49564	3803	7.67	45761	92.33	41947	411	0.98	41536	999.02
Female	19844	1383	6.97	18461	93.03	16655	153	0.92	16502	99.08
Total	69408	5186	7.47	64222	92.53	58602	564	0.96	58038	99.04
Workers										
Male										
Female				Not Applicable						
Total										

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

Category	FY__ Current Financial Year			FY__ Previous Financial Year		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	31629	29948	94.69	31250	28090	89.89
Female	11505	10876	94.53	11042	10042	90.94
Total	43134	10876	42292	42292	38132	90.16
Workers						
Male						
Female		Not Applicable				
Total						

10. Health and safety management system:

- Whether an occupational health and safety management system has been implemented by the entity? (Yes/No).
If yes, the coverage such system?
NO
- What are the processes used to identify work-related hazards and assess risks on a routine and non routine basis by the entity?
NIL
- Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)
Do the employees/worker of the entity have access to non-occupational medical and healthcare services? (Yes/No) YES

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

Safety Incident/Number	Category	FY2021-22 Current Financial Year	FY2020-21 Previous Financial Year
Lost Time Injury FrequencyRate (LTIFR) (per one million-person hoursworked)	Employees	NIL	NIL
	Workers	NOT APPLICABLE	NOT APPLICABLE
Total recordable work-related injuries	Employees	NIL	NIL
	Workers	NOT APPLICABLE	NOT APPLICABLE
No. of fatalities	Employees	NIL	NIL
	Workers	NOT APPLICABLE	NOT APPLICABLE
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL

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

Bank ensure to have all the measures to control any unwanted incident for safety and healthy Work place for our employee. Relevant policy and guidelines are in place to ensure such safety Measures for working employee.

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

Category	FY__ Current Financial Year			FY__ 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		NOT APPLICABLE			NOT APPLICABLE	
Health & Safety						

14. Assessments for the year:

	% of your plants and offices that were as sessed (by entity or statutory authorities or third parties)
Health and safety practices	NOT APPLICABLE
Working Conditions	NOT APPLICABLE

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

- 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).

No life insurance package is extended to employee by us. However, compensatory package is there for employee who die due to accident / robberies / terrorist incident while on duty.

- Provide the measures under taken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

NOT APPLICABLE

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

Category	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2021- 22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)	FY 2021-22 (Current Financial Year)	FY 2020-21 (Previous Financial Year)
Employees	NIL	NIL	NIL	NIL
Workers	NOT APPLICABLE			

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

Bank provide exclusive training program for employee on the verge on retirement (upto Scale V), which includes both lifestyle & health and financial management.

5. Details on assessment of value chain partners:

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

6. Provide details of any corrective actions taken or under way 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.

	Marginalized Group (Yes/No)	Stakeholder Whether Purpose and scope Group engagement of SMS, News Paper, Pamphlets, Advertisement, Community, Meetings, Notice Board, Website), Other	Channels of indentified as engagement Vulnerables & (Annually/ Half including yearly/ Quarterly/others-please during specify)	Frequency of communication (Email, Key topics and concerns raised such engagement)
Shareholder	No	Email, Newspaper Shareholder Meeting	Annally, Half Yearly and As and when statutory required	Engagement with Shareholders is with regard to Statutory approvals and queries raised by the Shareholders in Shareholder meetings are being addressed appropriately
Customer	No	-do-	-do-	Listing their grievances carefully for early resolution along with popularizing bank products/services for increasing bank business
Employee	No	-do-	-do-	For better compliance of various regulatory and better customer service.

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 shareholders and Bank on various economic and other topics is through Shareholder 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.

PRINCIPLE 5: Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2021-22 Current Financial Year			FY 2020-21 Previous Financial Year		
	Total (A)	No. employees workers covered (B)	% (B / A)	No. employees workers covered (D)	Day Care facilities	% (D / C)
Employees						
Permanent						
Other permanent	NIL					
Total Employees						
Workers						
Permanent						
Other permanent	NOT APPLICABLE					
Total Employees						

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

Category	FY 2021-22 Current Financial Year					FY 2020-21 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D) Maternity benefits	Equal to Minimum Wage		More than Minimum Wage	
		Number (B)	% (B / A)	Number (C)	% (C / A)		Number (E)	% (E / D)	Number (F)	% (F / D)
Employees										
Permanent	77897	55	0.070	77824	99.90	81538	82	0.10	81456	99.90
Male	55802	44	0.078	55758	99.90	58485	65	0.10	58420	99.90
Female	22077	11	0.049	22066	99.90	23053	17	0.073	23036	99.90
Other than Permanent										
Female						NIL				

Category	FY2021-22 Current Financial Year					FY 2020-21 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D) Maternity benefits	Equal to Minimum Wage		More than Minimum Wage	
		Number (B)	% (B / A)	Number (C)	% (C / A)		Number (D)	Number (E)	% (E / D)	Number (F)
Workers										
Permanent										
Male			Not Applicable							
Female										
Other than Permanent										
Male										
Female										

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

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Employees				
Board of Directors (BoD)	6	19.42	0	0.00
Key Managerial Personnel	19	29.05	0	0.00
Employees other than BoD and KMP	53675	8.93	21507	7.85
Workers		NOT APPLICABLE		

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)

YES

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

- SC, ST, OBC, PWD Grievances Cell,
- Liasoning Officer at Central Office & Regional Office.
- SHRC Cell at Central Office, Zonal Office & Regional Office.

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

	FY 2021-22 Current Financial Year		Remarks	FY 2020-21 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year remuneration/ salary/ wages of respective category		Filed during the year	Pending resolution at the end of year	Remarks remuneration/ salary/ wages of respective category
Sexual Harassment	9	5	-	13	8	-
Discrimination at workplace	24	0	-	11	0	-
Forced Labour/Involuntary 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

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

- SC, ST, OBC, PWD Grievances Cell,
- Liasoning Officer at Central Office & Regional Office.
- SHRC Cell at Central Office, Zonal Office & Regional Office.

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

(Yes/No): YES

9. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	No Central Data Available
Forced/involuntary labour	No Central Data Available
Sexual harassment	No Central Data Available
Discrimination at workplace	No Central Data Available
Wages	No Central Data Available
Others – please specify	No Central Data Available

10. Provide details of any corrective action stake norunder way to address significant risks/ concern sarising from the assessments at Question 9 above.

NOT APPLICABLE

Leadership Indicators

- Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints. NOT APPLICABLE

- Details of the scope and coverage of any Human rights due-diligence conducted.
NOT APPLICABLE
- 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, our premises / offices are easily accessible for differently able persons.
- Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	NOT APPLICABLE
Discrimination at workplace	NOT APPLICABLE
Forced Labour/Involuntary Labour	NOT APPLICABLE
Wages	NOT APPLICABLE
Others – please specify	NOT APPLICABLE

- 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 effort stop, rectify and restore the environment

Essential Indicators

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

Parameter	FY (Current Financial Year)	FY (Previous Financial Year)
Total electricity consumption (A)		
Total fuel consumption (B)		
Energy consumption through other sources (C)		
Total energy consumption A+B+C)		
Energy intensity per rupee of turnover (Total energy consumption/turnover in rupees)		
Energy intensity (optional) – the relevant metric may be selected by the entity		

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

- 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.

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

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

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

- 4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**
- 5. Please provide details of air emissions (other than GH Emissions) by the entity, in the following format:**

Parameter	Please specify unit	FY (Current Financial Year)	FY (Previous Financial Year)
NOx			
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

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

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

Parameter	Unit	FY (Current Financial Year)	FY (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)	Metric tonnes of CO ₂ equivalent		
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)	Metric tonnes of CO ₂ equivalent		

Parameter	Unit	FY (Current Financial Year)	FY (Previous Financial Year)
Total Scope 1 and Scope 2 emissions per rupee of turnover			
Total Scope 1 and Scope 2 emission intensity (optional) –there levantmetric may be selected by the entity			

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

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

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

Parameter	FY (Current Financial Year)	FY (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)		
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G+ H)		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled		
(ii) Re-used		
(iii) Other recovery operations		
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration		
(ii) Landfilling		
(iii) Other disposal operations		
Total		

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

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

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.

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

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

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:

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

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 (Current Financial Year)	FY (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)		
Total fuel consumption (B)		

Parameter	FY (Current Financial Year)	FY (Previous Financial Year)
Tot Energy consumption through other sources (C) al fuel consumption (B)		
Total energy consumed from renewable sources (A+B+C)		
From non-renewable sources		
To Total electricity consumption (D)		
Total fuel consumption (E)		
Energy consumption through other sources (F)		
Total energy consumed from non-renewable sources (D+E+F)		

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

2. Provide the following details related to water discharged:

Parameter	FY (Current Financial Year)	FY (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
- Notreatment		
- With treatment—please specify level of treatment		
(ii) To Groundwater		
- Notreatment		
- 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		
- With treatment—please specify level of treatment		
(v) Others		
- No treatment		
- With treatment—please specify level of treatment		
Total water discharged (in kilolitres)		

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

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

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

- (i) Name of the area
- (ii) Nature of operations
- (iii) Water withdrawal, consumption and discharge in the following format:

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

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

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

Parameter	Unit	FY (Current Financial Year)	FY (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)			
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) – the relevant metric maybe selected by the entity			

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

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

7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ weblink.
8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measure have been taken by the entity in this regard.
9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

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.
- 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 BANK ASSOCIATIONS (IBA)	NATIONAL
2.	INDIAN INSTITUTE OF BANKING & FINANCE (IIBF)	NATIONAL
3.	THE ASSOCIATED CHAMBERS OF COMMERCE & INDUSTRIES (ASSOCHAM)	NATIONAL
4.	FEDERATION OF INDIAN CHAMBERS OF COMMERCE & INDUSTRIES (FICCI)	NATIONAL
5.	CONFEDERATION OF INDIAN INDUSTRY (CII)	NATIONAL
6.	BANKING CODES & STANDARDS BOARD OF INDIA (BCSBI)	NATIONAL

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

Name of Authority	Brief of the case	Corrective action taken
NIL		

Leadership Indicators

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

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

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

S. No.	Name of Project for which R&D is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs Covered by R&R	Amounts paid to PAFs in the FY (In INR)
NOT APPLICABLE						

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

For redressing the grievances of the community we are having well designed portal for addressing the same. After receiving the complaint, Grievances Officers at different level are able to view and guide the branches for redressing their grievances at the earliest.

Customer can lodge complaints from our website also by visiting www.unionbankofindia.com under Online Grievances Redressal tab.

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

Parameter	FY (Current Financial Year)	FY (Previous Financial Year)
Directly sourced from MSMEs/ small producers	NOT APPLICABLE	
Sourced directly from within the district and neighbouring districts		

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
NIL	

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

S. No.	State	Aspirational District	Amount spent (In INR)
1.	Jharkhand	Ranchi	1881422
2	Andhra Pradesh	Visakhapatnam	2950000

3. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized / vulnerable groups
(Yes/No): NOT APPLICABLE.
- b) From which marginalized / vulnerable groups do you procure?
NOT APPLICABLE.
- c) What percentage of total procurement (by value) does it constitute ?
NOT APPLICABLE

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

S. No.	Intellectual property based on traditional knowledge	Owned / Acquired (Yes / No)	Benefit shared (Yes/ No)	Basis of calculating benefit share
	NOT APPLICABLE			

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

Name of authority	Brief of case	Corrective action taken
	NOT APPLICABLE	

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons Benefitted from CSR Projects	% of beneficiaries from vulnerable And marginalized groups
1.	Rotary club of Bombay queen city foundation for construction of toilet blocks in 3 schools in Palghar	1627	Most of the beneficiaries were from such groups only
2.	MulkiSunderram Shetty Mem Charitable Trust for purchase of generator set for convention center	N.A	N.A
3.	Vaccination drive-Mumbai North for free covid 19 vaccination	50	Most of the beneficiaries were from such groups only
4.	District Administration Udupi for purchase of Oxygen plant	N.A	N.A
5.	Swarnabharat soma institute for meeting training expenses	301	Most of the beneficiaries were from such groups only

S. No.	CSR Project	No. of persons Benefitted from CSR Projects	% of beneficiaries from vulnerable And marginalized groups
6.	Vaccination drive- Jaipur for free covid 19 vaccination.	50	Most of the beneficiaries were from such groups only
7.	Satvahana University, Karim nagar for providing generator set	2420	Most of the beneficiaries were from such groups only
8.	Corporation bank centenary library for meeting revenue expenses of the Library	1623	Most of the beneficiaries were from such groups only
9.	Jesuit Educational Society, Mangalore for providing research equipments for St. Aloysius College, Mangaluru.	7000	Most of the beneficiaries were from such groups only
10.	District Administration Dakshina Kannada Mangaluru for providing Oxygen generator for district hospital		
11.	Shraddha foundation Bhubaneshwar for providing ambulance	N.A	N.A
12.	King George hospital, Visakhapatanam for installation of Doppler machine	N.A	N.A
13.	National Health Mission Ranchi for procuring an Ambulance	N.A	N.A
14.	Corporation bank heritage museum for meeting the revenue expenses	3407	Most of the beneficiaries were from such groups only

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:

The Grievance Redressal Mechanism has been strengthened to cater to the need of Amalgamated entity. The roles and responsibilities at each level of Grievance Redressal Mechanism has been clearly identified and defined. Mechanism to resolve the complaints and Standard Operating Practices has been defined at all level to speed up the process of grievance redressal.

Grievance Redressal Policy: - The revised policy outlines the framework for addressing customer grievances; it aims at minimizing instances of customer complaints and grievances through a well-structured escalation matrix and pre-defined TAT's depending upon the nature of complaint. The purpose is to ensure prompt as well as effective redressal of customer complaints.

Union Care 2.0 – The revised Union Care Handbook has been issued by the bank, which covers the categorization of complaints, probable reasons of complaints and remedial measures, escalation matrix and updated contact details of officials nominated for resolving customer complaints in the area of ATM, Internet Banking, Pension, Mobile Banking, Door Step Banking, NEFT/RTGS, ASBA/DEMAT etc. The Handbook is helping the Field Functionaries for early resolution of customer complaints in better way.

Updation of Grievance Redressal Officer Details on Bank's Website: The Bank has now uploaded the contact and other details of FGRO and RGRO in our website, to enable ease to customer in quick resolution of complaints. We have also issued a detailed action plan, Do's & Don'ts, alternate arrangement during tour/leave of RGROs/FGROs for redressal of grievances posted at RO's/ZO's. Now our website contains the structured Grievance Redressal Mechanism from Chief Grievance Officer level to ZO and RO level.

Handling of Customer Grievances: The details of customers complaints received during financial year 2021-22 is given below.

Particulars	Count
Complaints outstanding as on 01 st April, 2021 (including BO Complaints)	10780
Complaints received during the year (including BO Complaints)	328216
Complaints resolved during the year (including BO Complaints)	337601
Complaints outstanding as on 31 st March, 2022 (including BO Complaints)	1395

2 Turn over of products and/services as a percentage of turn over from all products/service that carry information about:

	As a percentage of total turnover
Environmental and social parameters relevant to the products	Not applicable
Safe and responsible usage	
Recycling and / or Safe disposal	

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

	FY 2021-22 (Current Financial Year)		Remarks	FY 2020-21 (Previous FinancialYear)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	--	--	--	--	--	
Advertising	--	--	--	--	--	
Cyber-security	--	--	--	--	--	
Delivery of essential services	--	--	--	--	--	
Restrictive Trade Practices	--	--	--	--	--	
Unfair Trade Practices	--	--	--	--	--	

	FY 2021-22 (Current Financial Year)		Remarks	FY 2020-21 (Previous Financial Year)		Remarks
Other	328216	1395	--	415035	10780	--

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

	Numbers	Reasons for recall
Voluntary recalls	NOT APPLICABLE	
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. www.unionbankofindia.co.in CISO

- Cyber Security Policy 2022-23 :-
UBINET > Circulars > Department Name - CISO > 03028-2022
- Information Security Policy 2022-23 :-
UBINET > Circulars > Department Name - CISO > 03027-2022

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

No such incident happened

Leadership Indicators

- Channels/platforms where information on products and services of the entity can be accessed (provide weblink, if available). - Our Bank's product and its offered services can be accessed through
 - web site www.unionbankofindia.co.in,
 - Mobile application in the name of "nxt" available at play store,
 - Whatsapp banking through "UVconn" available for both customer and non-customer. They have to say Hi to 9666606060 over whatsapp.
 - through our Social media network over Youtube, Twitter, Facebook, LinkedIn and Instagram
 - Toll free number of our bank over 1800222244/ 18002082244.
- Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
We are taking following necessary steps for educating consumers about safe and responsible usage of Banks products and services:
 - Security Tips are circulated among customers through Social Media Platforms i.e. Facebook, LinkedIn, Instagram, YouTube, Twitter.
 - Awareness are displayed on various other Platforms i.e. Internet Banking, Mobile Banking Application & Corporate Website etc.

- c) Bank is sending Security Awareness Messages to customers through Emails.
 - d) Cyber Security Awareness Tips are sent to Bank Customers through SMS while sending transactional SMS/ OTP SMS to customers.
 - e) Bank has provided "Spin N Learn", An online Cyber Security Awareness Quiz Platform for the awareness of the customers on Bank's Website.
 - f) Cyber Security Awareness Tips are displayed on NEDU (Network Electronic Display Unit) as Screensavers across all the Branches for the awareness of the Bank Customers
 - g) Security Awareness Messages are displayed on ATM Slips for Customer Awareness.
 - h) Standees on Various Security Awareness are displayed at prominent places.
3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.
- SMS, emails and awareness information are being displayed over bank website, internet banking & displaying of such disruption / discontinuation over bank branch notice board for customers easy convenience.
4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/NotApplicable) If yes, provide details in brief.
- NOT APPLICABLE
- 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
- Yes, Our Bank has conducted a PAN India survey on Customer Satisfaction through a Professional Agency i.e. M/s Genesis Management & Market Research Pvt. Ltd. Pune (a leading market survey/research entity) for gauging the customer satisfaction level in FY 2021-22.
5. Provide the following information relating to databreaches:
- a. Number of instances of data breaches along-with impact
NIL
 - b. Percentage of data breaches involving personally identifiable information of customers
NIL