



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam - 612 001. Thanjavur District.

Tamil Nadu. Telephone No : 0435 - 2402322

E-mail : shares@cityunionbank.com Website : www.cityunionbank.bank.in

Shares/LR-5/2026-27

July 20, 2026

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No.C/1, G Block,
Bandra-Kurla Complex,
Bandra (E),
Mumbai 400 051

BSE Ltd.
DCS – CRD
Phiroze Jeejeebhoy Towers
25th Floor, Dalal Street
Mumbai 400 001

Scrip Code: CUB

Scrip Code: 532210

Sir / Madam,

Sub: Business Responsibility and Sustainability Reporting for FY 2026

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith the Business Responsibility and Sustainability Report ("the report") along with Reasonable Assurance Report for the Financial Year 2025-26, which forms part of the Annual Report for FY 2025-26. The report has been uploaded in the website of the bank and the weblink of the same is set out below:

<https://www.cityunionbank.bank.in/filemanager/Jul26/BRSR2026.pdf>

Kindly take the same on record.

Thanking you

Yours faithfully
for **CITY UNION BANK LIMITED**


Venkataramanan S
Company Secretary &
Compliance Officer



Encl.:a.a

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

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

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

SECTION A: GENERAL DISCLOSURES

1) DETAILS OF THE ENTITY

S.No.	Particulars	Response
1.	Corporate identity Number (CIN) of the Entity	L65110TN1904PLC001287
2.	Name of the Entity	CITY UNION BANK LIMITED (also referred as "CUB")
3.	Year of incorporation	1904
4.	Registered office address	149, TSR (Big) street, Thanjavur Dist. Kumbakonam, Tamil Nadu, India - 612 001
5.	Corporate address	"Narayana" No.24B, Gandhi Nagar Kumbakonam, Tamilnadu, India - 612 001
6.	E-mail	shares@cityunionbank.in secretary@cityunionbank.in
7.	Telephone	0435 – 2402322
8.	Website	https://www.cityunionbank.bank.in/
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchange(s) where shares are listed	Bombay Stock Exchange Limited (BSE), National Stock Exchange of India Limited (NSE)
11.	Paid-up Capital	74,30,47,262 (divided into 74,30,47,262 equity shares of Re. 1/- each).
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Venkataramanan S Designation: Company Secretary & Compliance Officer Email: secretary@cityunionbank.in Mobile: +91 – 8925909716
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together)	The disclosures under this report are made on Standalone Basis.
14.	Name of assessment or assurance provider	J Sundharesan and Associates
15.	Type of assessment or assurance obtained	Reasonable Assurance

2) PRODUCTS/SERVICES

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

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

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

S. No.	Product/Service	NIC Code	% Turnover of the entity
1.	Banking and Financial Services	64191	100

3) OPERATIONS

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

Location	Number of plants	Number of offices	Number of Branches	Total
National	NA	26	949	975
International		NIL	NIL	NIL

19. Markets served by the entity:

a) Number of locations

Locations	Number
National (No. of States)	22
International (No. of Countries)	0

b) Contribution of exports:

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

c) Type of Customers

A brief on types of customers

Customer Segments and Business Portfolio-

Retail Banking-

- The Bank caters to a diverse retail customer base comprising individuals, salaried employees, senior citizens, non-resident Indians (NRIs), self-employed professionals and small business owners.
- Through its branch network and digital banking platforms, the Bank offers a comprehensive suite of products and services, including savings and current accounts, fixed and recurring deposits, personal loans, housing loans, education loans, jewel loans, credit cards, digital banking solutions, payment services and other customer-centric financial products.

MSME, Commercial and Rural Banking-

- The Bank has a strong presence in the MSME, commercial and rural banking segments, serving micro, small and medium enterprises, traders, agricultural clients, self-employed individuals, commercial establishments and rural entrepreneurs.
- The Bank provides a wide range of financial solutions, including business loans, working capital finance, trade finance, agricultural credit and payment services through both branch and digital channels.
- Advances to MSMEs continue to form a significant portion of the Bank's loan portfolio, reflecting its longstanding commitment to supporting entrepreneurship, local businesses and economic development.

Corporate and Institutional Banking

- The Bank serves corporate customers, institutions, sovereign entities and government-related bodies by providing a range of lending, transaction banking, trade finance and cash management solutions tailored to their operational and business requirements.
- The Bank also supports export-oriented businesses through specialised financial solutions that facilitate trade and economic growth.

Green Financing

- The Bank offers and is continuously developing Green Finance solutions, including sustainability-linked loans and green deposit products, to help customers transition towards environmentally responsible and sustainable business practices.

Bancassurance

- The Bank undertakes bancassurance activities through strategic partnerships with insurance providers, enabling customers to access life, health and general insurance products through its distribution network.
- These offerings complement the Bank's financial services portfolio and support customers in meeting their protection and long-term financial planning needs.

Through its extensive branch network, digital banking capabilities and comprehensive range of financial products and services, the Bank remains committed to promoting financial inclusion, supporting entrepreneurship, strengthening rural and agricultural development, safeguarding customers' financial well-being and contributing to sustainable economic growth.

4) EMPLOYEES*

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

a) Employees (including differently abled):

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (c)	% (C/A)
Employees						
1.	Permanent (D)	8894	6912	77.70	1982	22.30
2.	Other than Permanent (E)	69	69	100.00	0	0
3.	Total employees (D + E)	8963	6981	77.90	1982	22.10

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

b) Differently abled Employees:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (c)	% (C/A)
Differently Abled Employees						
1.	Permanent (D)	16	12	75.00	4	25.00
2.	Other than Permanent (E)	1	1	100	0	0
3.	Total employees (D	17	13	76.50	4	23.50

21. Participation/Inclusion/Representation of women:

Category	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	1	11.11
Key Management Personnel*	5	0	0

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

22. Turnover rate for permanent employees:

(Disclose trends for the past 3 years)

Category	FY 2025-26 (Turnover rate in current FY) %			FY 2024-25 (Turnover rate in previous FY) %			FY 2023-24 (Turnover rate in the year prior to the previous FY) %		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	15.10	17.90	15.80	15.93	20.62	17.13	12.97	16.37	13.90

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

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

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

6. CORPORATE SOCIAL RESPONSIBILITY (CSR) DETAILS

24.

S. No.	Requirement	Response (FY 2025-26)
1.	Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)	Yes
2.	Turnover (in Rs)	79,08,58,57,166
3.	Net worth (in Rs)	1,04,58,23,78,094

7. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes https://www.cityunionbank.bank.in/	0	0	NA	0	0	NA
Investors (other than shareholders)	Yes https://cityunionbank.bank.in/investor-relations	0	0	NA	0	0	NA
Shareholders	Yes https://cityunionbank.bank.in/investor-relations	1	0	Complaint disposed of to the satisfaction of shareholders and closed in SCORES platform	2	0	Complaint disposed of to the satisfaction of shareholders and closed in SCORES platform
Employees	Yes Bank has a separate portal for employee related grievances in Intranet Portal	1	0	Complaint was addressed and disposed off.	2	1	Out of the two complaints received, one has been disposed off and one complaint is pending

Customers	Yes https://www.cityunionbank.com/filemanager/PDF/2021_Policy_For_Grievance_Redressal.pdf	6467	154	All the consumer complaints relates to the Banking Services	1,807	35	The complaint relates to Banking Services.
Value Chain Partners	Yes https://www.cityunionbank.bank.in/	0	0	NA	0	0	NA

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

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

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

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

S.No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Customer privacy and Data Security	Risk	- For the banking service to the customer, Bank gathers information which may be of sensitive and personally identifiable information. - Bank also depends on their third-party service providers based on the availability of expertise in few fields of operation, where it is required to share such customer sensitive / personally identifiable information, if necessary. - Any leakage of customer data leads to loss of customer confidence & reputation and regulatory actions	- Personally identifiable information (PII) is secured throughout its lifecycle, including collection, processing, storage and transmission. - Appropriate safeguards such as redaction, encryption, hashing and other security mechanisms are implemented while handling PII. - Audit trails are maintained to record any modification to customer and personal data, ensuring traceability and accountability. - The Bank has implemented a Data Loss Prevention (DLP) solution across all endpoints. Network-level DLP is also in place, and data leakage	Negative

			During the collection, process, storage and transmit, Bank is taking utmost care on Customer data / sensitive data.	through email communication is prevented using an Email Security Appliance (ESA), with all these controls operating in block mode. - Our Customer Complaints Management system is compliant with the Digital Personal Data Protection (DPDP) Act, 2023, ensuring lawful and secure handling of customers' personal data. - General consent for the collection and processing of personal data is obtained from customers at the point of data collection, establishing a lawful basis for processing in accordance with the Digital Personal Data Protection (DPDP) Act, 2023.	
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2.	Climate related change	Risk	Climate change poses significant risks to the Bank's operations, lending portfolio and overall financial resilience. Increasing global temperatures, changing weather patterns and the transition towards a low-carbon economy have the potential to affect the Bank's business, customers and financial performance. The key climate-related risks identified by the Bank are: A) Physical Risks: Physical risks arise from the increasing frequency and severity of climate-related events such as floods, cyclones, heatwaves and other extreme weather events. B) Transition Risks: Transition risks arise from evolving climate-related regulations, technological advancements, changes in market dynamics and the shift towards a low-carbon economy.	• The Bank ensures that climate related risks related to water i.e. flood prone areas etc., are factored into while opening of new branches / ATMs / locker rooms. • The Bank incorporates relevant environmental and climate-related considerations as part of its credit appraisal and risk assessment process, wherever applicable, to assess the potential impact of such risks on borrowers and lending decisions. • The Bank also undertakes operational measures to reduce its environmental footprint, including promoting digital banking services, paperless loan processing, automation of internal processes and the use of e-receipts at ATMs. These initiatives support resource efficiency while strengthening the Bank's resilience to evolving climate-related risks.	Negative
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3.	Business Ethics and Governance	• Opportunity	• As a listed entity, the Bank maintains stringent Corporate Governance standards. It consistently discloses relevant information to investors through regular uploads to stock exchanges. • These measures promote transparency, accountability, and ethical behaviour throughout the organization, reinforcing the bank's commitment to responsible and trustworthy operations.	-	Positive These practices foster transparency, accountability and ethical conduct, strengthen stakeholder and investor confidence, support informed decision-making, mitigate governance and compliance risks, and enhance the Bank's reputation for responsible and sustainable business practices.
4.	Employee Engagement, Diversity and Inclusion	• Opportunity	• Prioritising employee engagement, diversity, and inclusion is essential as it enables organizations to unlock opportunities for innovation, growth, and profitability. • Failure to address this issue may affect the business productivity, potential for business success, increase the turnover rate, reputation risks.	-	Positive • The Bank fosters employee engagement through a comprehensive framework of learning, recognition and performance enhancement initiatives. • Regular internal and external training programmes are conducted to strengthen employees' technical, regulatory and behavioural competencies.

			• CUB recognizes the importance of fostering a corporate culture that encourages open communication, feedback, and embraces diversity and inclusion.		• Periodic performance reviews provide constructive feedback and support continuous professional development. • The Bank also organizes success meets to recognize achievements, share best practices and encourage collaboration across teams. • Employee motivation is further enhanced through recognition and reward programmes, including monetary incentives linked to performance, thereby promoting a culture of excellence, engagement and continuous improvement.
5.	Regulatory and Statutory Compliances	Risk	• Financial Institutions face expanding regulatory and reporting requirements to ensure transparency in their operations for building stakeholder confidence and benchmarking themselves against the best practices in Corporate Governance.	• The bank has a good due diligence mechanism for monitoring transactions, performing customer background checks and evaluating all lending decisions. • Frequent Internal and external Audits are conducted to	Negative

				report findings & non-compliances and ensure good governance.	
6.	Carbon Emissions and Resource Efficiency	Risk/ Opportunity	Environmental sustainability can be achieved by - Reduction in usage of paper and others Removal of e-wastage - Efficient usage of natural resources through technology initiatives and digital conversion The Bank has initiated measures to reduce its carbon footprint by: - Promoting paperless banking through digital platforms (mobile banking, e-statements). - Encouraging teleconferencing and video meetings to minimize travel. - Energy-efficient appliances and regular maintenance to avoid energy waste. Implementing internal software systems for communication and approval processes significantly reducing paper usage across departments	- Bank on the part of “Go Green” curtailed paper-based customer communications, credential sharing, etc., and is now managed digitally. - As part of paperless office environment, bank brought digital documentations for internal office communications and approval. - The Meetings of the Board ,Board Level Committees and Executive Level Committees are also facilitated digitally through online portal BoardPAC. - During the financial year, the bank has taken steps to move towards paperless environment at its various offices in respect of loan processing and it has tied up with vendors for its automation. - The Bank provides the option of e-receipts on registered mobile numbers at their ATMs.	Negative

				The electronic hardware are handled only through approved e-wastage disposal vendors and ensured environmental sustainability.	
7.	ESG (Environmental, Social and Governance) Oversight	Opportunity	- Effective ESG oversight at the Board and management level enables the Bank to integrate sustainability considerations into its governance framework, business strategy, and lending practices. - The Bank is committed to expanding green financing, supporting environmentally beneficial projects, reducing its carbon footprint, and implementing a formal ESG framework. - Further, incorporating ESG risk assessment into credit appraisal and lending decisions helps identify and manage environmental, social, and governance risks associated with borrowers, thereby		Positive - Environmental (E): The Bank promotes sustainable finance through renewable energy lending. The funding received from the International Finance Corporation (IFC) for solar financing strengthens the Bank's green finance portfolio and supports the transition to a low-carbon economy. - Social (S): Through its CSR initiatives, the Bank contributes to education, healthcare, community development and environmental sustainability, creating long-term social value and

			strengthening credit quality and portfolio resilience.		strengthening stakeholder relationships. • Governance (G): City Union Bank upholds high standards of corporate governance through strong regulatory compliance, transparent disclosures and ethical business practices, reinforcing stakeholder confidence and long-term sustainability.
8.	Financial Inclusion and MSME Support	Opportunity	Expanding credit access to MSMEs and underserved segments through digital platforms (like the ONDC-aligned portal and DLOS) enhances economic impact, supports local development, and creates long-term business growth.	-	Positive Expanding credit access to MSMEs and underserved segments through digital platforms strengthens financial inclusion, broadens the Bank's customer base, drives sustainable loan growth, supports local economic development and fosters long-term customer relationships while enhancing the Bank's reputation as a responsible financial institution.

9.	Cybersecurity & Data Protection	Risk	Increasing digitization of banking services raises exposure to data breaches and cyber incidents, with potential regulatory and reputational consequences.	Implementation of multi-layered security controls including ISO 27001:2022 and PCI-DSS certifications. Periodic Information Systems (IS) audits evaluate security controls and data integrity. Proactive monitoring, incident reporting to regulatory bodies (RBI), and compliance with the DPDP Act, 2023 ensure operational resilience.	Negative
10	Sustainable / Green Finance	Opportunity	• The transition to a low-carbon economy, coupled with RBI's focus on climate risk and sustainable finance, necessitates increased focus on green lending as well as green deposits. • Financing renewable energy (solar/wind), energy-efficient MSMEs, and sustainable agriculture aligns the Bank's loan book with national objectives. • This shift helps the Bank capture new market segments, mitigate long-term climate-related credit risks, and meet the evolving demand for green deposits.	• We are developing a structured "Green Finance" product suite, covering both sustainable finance and green deposits. • We are integrating ESG-linked criteria into our credit risk assessment processes to finance sustainable business . • Furthermore, we are building a "Green Finance" segment within our loan book reporting to track and amplify the environmental impact of our portfolio, ensuring alignment with emerging climate-risk disclosure frameworks.	Positive • Diversifies the Bank's lending portfolio by expanding into high-growth green sectors such as renewable energy and energy-efficient MSMEs. • Creates new business opportunities through green loans and green deposits, supporting sustainable revenue growth. • Strengthens the quality and resilience of the loan portfolio by reducing exposure to climate-related credit risks over the long term.

					• Enhances the Bank's ESG profile, improving its attractiveness to investors, regulators and development finance institutions. • Supports alignment with RBI's evolving climate risk and sustainable finance expectations, strengthening regulatory preparedness.
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SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

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

S. No	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1.	a) Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b) Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Particulars of the Policies	The Bank adheres to the following policies that align with the nine prescribed principles. Some of these policies include: P1 • Anti-Corruption and Anti-Bribery Policy. • Whistle Blower Policy. • Fraud Risk Management Policy. • Fair Practices Code • Insider Trading Policy. • Policy on Compensation. • KYC & Anti-Money Laundering (AML) Policy.								

		• Code of Conduct
		P2 • Fair Practice Code – Microfinance • MSME Policy
		P3 • Compensation Policy. • Staff Rotation Policy. • HR Policy. • Policy on Prevention of Sexual Harassment (POSH).
		P4 • Policy for Grievance Redressal • Citizen Charter
		P5 • HR Policy. • Equal Opportunity Policy.
		P6 • CSR Policy.
		P7 • Policy on responsible Advocacy.
		P8 • CSR Policy • MSME Policy
		P9 • Customer Protection Policy • Customer Rights Policy • Data Privacy Policy • Information Technology Policy. • Information Security System Policy. • Information System Audit Policy.
	c) Web Link of the Policies, if available	The policies of the Bank can be readily accessed on the Bank's official website (https://www.cityunionbank.bank.in/) within the dedicated section titled "Policy and Regulatory Disclosure" and under Investors menu as "Statutory Policies". Furthermore, given the importance of maintaining confidentiality and the sensitive nature of banking operations, select CUB policies are made accessible exclusively through the internal intranet platform. This intranet serves as a centralized repository, providing convenient access to a wide range of policies that guide the organization's operations and conduct within the organisation.
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Yes, the Bank has translated the policies into procedures.
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	The policies and practices are restricted to our own operations and do not extend to our partners.

4.	Name of the national and international codes /certifications/ labels / standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Bank's policies and operations are in-line with the National Guidelines on Responsible Business Conduct (NGRBC), reflecting its commitment to internationally recognized standards such as ISO/IEC 27001:2013. Additionally, the Bank is PCI DSS certified for its Digital Card environment, demonstrating its adherence.
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5. Specific commitments, goals and targets set by the entity with defined timelines, if any.

Specific Goals and Commitments	Base Year	Target Year
Environment		
Energy Management: • Increase in the usage of renewable energy in the Bank's offices and branches by 10%. • Reduction in GHG Emissions by 10% on the path to achieve carbon neutrality.	2025-26	2029-30
Waste Management: • Achieve a 90% paper waste recycling rate across all administrative offices and regional offices through systematic waste segregation, authorized recycler partnerships, and employee awareness initiatives.	2025-26	2029-30
Water Management: • Install rainwater harvesting systems at owned offices and owned branch premises to support water conservation and groundwater recharge.	2025-26	2029-30
Sustainability Financing: • Strengthen sustainable financing by expanding the Bank's Green Finance portfolio, integrating ESG risks and considerations into credit appraisal processes, offering sustainability-linked loans and green deposits.	2025-26	2029-30
SOCIAL		
Training and Skill Upgradation: • Provide continuous training to 100% of employees on digital banking, cybersecurity, and emerging banking technologies to strengthen customer service and operational resilience.	2025-26	Ongoing on a continuous basis
Community Development: • Strengthen rural development and community well-being by expanding the Bank's CSR initiatives across	2025-26	Ongoing on an annual basis.

	education, healthcare, sanitation, environmental sustainability, financial inclusion, and livelihood enhancement programmes to deliver measurable, locally-relevant impact across communities.			
	GOVERNANCE			
	ESG Framework: Establish and implement a formal ESG governance framework that embeds sustainability objectives into the Bank's overall business strategy, risk management, and decision-making processes		2025-26	2029-30
	Board and KMP ESG Capacity Building: Strengthen ESG governance capability by institutionalizing structured training and awareness programmes on sustainability, climate risk, and responsible business conduct for the Board of Directors and Key Managerial Personnel		2025-26	2027-28
	Cyber Security Resilience: Reinforce the Bank's cyber security governance and resilience by enhancing Board-level oversight of IT and cyber risk, conducting regular vulnerability assessments and penetration testing, by institutionalizing periodic cyber security awareness training for employees, with a target of zero material data breaches		2025-26	Ongoing on a continuous basis
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	In response to all the specific commitment goals set by the Company in FY 2025 - 26 with respect to sustainability practices, the performance is mentioned below:		
		ENVIRONMENT	- Increased financing towards environmentally sustainable and green projects and provided continued financing support for MSMEs in adopting energy-efficient and cost-effective technologies through commitments under the IFC loan programme. - Increased the use of renewable energy through higher solar power procurement, including achieving 100% solar power consumption at one branch and progressively expanding solar power usage across offices and facilities. - Reduction in total electricity consumed by 15% as compared to base year 2024-25 and a 43% reduction in fuel consumed through transition to lithium-ion batteries. - Promoted environmentally responsible workplace practices by encouraging employees to minimize single-use plastics, use reusable water bottles, and adopt sustainable practices through ongoing awareness initiatives. - Strengthened paper conservation by implementing a print authorization system to monitor printing, improve accountability, and support paperless operations.	

		SOCIAL	• The Bank expanded access to banking services through its extensive branch network and digital banking channels, serving customers across rural, semi-urban, and urban regions, thereby furthering financial inclusion across diverse geographies. • Employee competencies and service quality were strengthened through regular training and skill development programmes conducted across the year, in keeping with the Bank's focus on building a capable and future-ready workforce. • The Bank implemented community development initiatives centred on rural infrastructure, environmental sustainability, education, access to clean drinking water, and heritage preservation. I. Key initiatives undertaken during the year included lake restoration projects, construction of community halls, support for student beneficiaries, installation of water purification systems in rural areas, and financial assistance towards the maintenance and electricity requirements of heritage sites. II. Enhanced educational access and digital inclusion by reaching over 3 lakh students through technology-enabled learning programmes delivered across Rural Interaction Centres in rural and underserved communities. III. Promoted women’s empowerment and community development by providing digital literacy and livelihood opportunities to more than 500 rural women, fostering greater financial independence and community leadership. • The Bank also expanded its health insurance coverage to all employees, reaffirming its continued commitment to employee welfare and well-being.
		GOVERNANCE	• Strengthened ESG governance through Board-level oversight of sustainability initiatives, integration of ESG considerations into business processes and credit appraisal, with the Bank progressing towards finalization of a comprehensive ESG framework aligned with the World Bank IFC Principles. • Cyber security awareness training was extended to the MD&CEO, Executive Directors and across employee categories, strengthening organization-wide readiness against evolving cyber risks. • Periodic Information Systems (IS) audits were conducted to assess security controls, access management, and data integrity across all digital systems, evaluating IT infrastructure both prior to and following go-live, in accordance with the Bank's IS Audit Policy.
Governance, leadership and oversight			
7.	Statement by director responsible for the business responsibility report, highlighting	“As the Director responsible for the Business Responsibility Report, I am pleased to share an update on the Bank's continued progress on Environmental, Social, and Governance (ESG) priorities during the year. Our commitment to sustainability continues to strengthen our positive impact on the environment, our stakeholders, and the communities we serve. The Bank	

	ESG related challenges, targets and achievements	recognizes the critical role of ESG principles in driving long-term value creation, and in line with RBI's initiatives to promote sustainable finance, we have a Climate Risk Framework in place and continue to align our internal policies, governance structures, and risk management processes accordingly. Embedding ESG principles consistently across all operational layers remains an ongoing challenge, as does keeping pace with evolving regulatory expectations. The Bank is in the process of finalizing a comprehensive ESG framework, including clear short- and long-term targets aligned with the UN Sustainable Development Goals (SDGs). This involves identifying material ESG risks, strengthening sustainability disclosures, and further integrating ESG considerations into our lending and investment decision-making. This year, the Bank continued to advance its ESG agenda through a combination of operational, technological, and governance initiatives: • Continued focus on resource efficiency, with energy and water management practices supporting the Bank's environmental footprint reduction even as the branch network expanded • Strengthened digital infrastructure through the rollout of the AI-based Digital Loan Originating System (DLOS), enabling faster, more objective, data-driven credit assessment and reducing manual subjectivity in lending decisions • Launch of the ONDC-aligned MSME Digital Platform, offering a unified portal for banking and beyond-banking services — including digital ledger, inventory management, e-invoicing, and payments — with accessibility features extending reach to differently-abled customers • Continued certification under PCI-DSS for the card environment and ISO 27001:2022 for information security across operational units and data centers, reflecting sustained investment in data protection and cybersecurity governance • Continued investment in workforce development, with strong employee training participation and ongoing focus on inclusion and employee well-being • Sustained community engagement through CSR initiatives spanning healthcare, heritage restoration, and Swachh Bharat programmes, with active mechanisms for beneficiary consultation and feedback While these achievements are encouraging, we remain committed to advancing our ESG goals, deepening our governance maturity, and driving sustainable, inclusive growth in the years ahead.” - R.Vijay Anandh, Managing Director & CEO (DIN:09656376)
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8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	The Risk Management Committee of the Board is designated as the highest authority responsible for the implementation and oversight of the Business Responsibility Policies. The Committee is tasked with ensuring that these policies are executed in compliance with applicable laws and regulations, and that they align with the Bank’s objectives and mission.																		
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	The responsibility for decision-making on all sustainability-related matters has been delegated to the Risk Management Committee. This Committee oversees the development and implementation of policies, procedures, and initiatives concerning sustainability, covering areas such as the management of the Bank’s environmental impact, social responsibility, and governance practices. The Bank’s Risk Management Committee comprises of: <table><tr><th>Name</th><th>Position on the Committee</th><th>Designation</th></tr><tr><td>K. Subramanian- (DIN: 11519754)</td><td>Chairperson</td><td>Non-Executive Independent Director</td></tr><tr><td>G Mahalingam (DIN: 09660723)</td><td>Member</td><td>Independent director</td></tr><tr><td>Prof. V. Kamakoti (DIN: 03537382)</td><td>Member</td><td>Independent Director</td></tr><tr><td>V. Ramesh (DIN: 10954322)</td><td>Member</td><td>Executive Director</td></tr><tr><td>Dr.N. Kamakodi (DIN: 02039618)</td><td>Member</td><td>MD & CEO</td></tr></table>	Name	Position on the Committee	Designation	K. Subramanian- (DIN: 11519754)	Chairperson	Non-Executive Independent Director	G Mahalingam (DIN: 09660723)	Member	Independent director	Prof. V. Kamakoti (DIN: 03537382)	Member	Independent Director	V. Ramesh (DIN: 10954322)	Member	Executive Director	Dr.N. Kamakodi (DIN: 02039618)	Member	MD & CEO
Name	Position on the Committee	Designation																		
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V. Ramesh (DIN: 10954322)	Member	Executive Director																		
Dr.N. Kamakodi (DIN: 02039618)	Member	MD & CEO																		

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee										Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9	
Performance against above policies and follow up action	The Bank reviews the policies governing all principles in accordance with regulatory requirements and organizational needs.										As per regulatory needs								

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

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



ESSENTIAL INDICATORS:

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

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors and Key Managerial Personnel	3	1. Cyber Security Awareness Impact (P1, P9): • Strengthened data protection and ethical digital practices. • Enhanced readiness against cyber risks, ensuring stakeholder trust. 2. Strategic Exercise 3. Business Responsibility and Sustainability training- Impact (All NGRBC Principles): • Conducted an impact driven session on BRSR covering key sustainability reporting requirements and emerging ESG expectations for financial institutions.	
Employees other than BOD and KMPs	126	The Bank conducted various training and awareness programmes covering governance, compliance, employee development,	97

		customer service, sustainability, cybersecurity, financial inclusion and responsible banking practices. Principle 1 – Ethics, Transparency & Accountability Topics Covered: Compliance, AML/KYC/CFT, fraud prevention, internal audit, trade & forex compliance, governance and regulatory requirements. Impact: Strengthened ethical conduct, regulatory compliance, transparency and accountability. Principle 2 – Sustainable Goods & Services Topics Covered: Sustainable finance, climate risk, digital banking, fintech and AI governance. Impact: Promoted responsible financial products, innovation and sustainable banking practices. Principle 3 – Employee Well-being Topics Covered: Leadership development, employee wellness, HR management, skill enhancement and induction programmes. Impact: Improved employee capability, engagement, productivity and workplace well-being. Principle 4 – Stakeholder Engagement Topics Covered: Customer experience, relationship management, sales and marketing, customer education and protection. Impact: Enhanced stakeholder engagement and customer-centric service delivery.	
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		Principle 5 – Human Rights Topics Covered: POSH, gender sensitization, diversity, inclusion and employee welfare. Impact: Promoted an inclusive, safe and respectful workplace. Principle 6 – Environment Topics Covered: Climate change, climate adaptation, sustainable finance and environmental risk management. Impact: Increased awareness of environmental sustainability and climate-related risks. Principle 7 – Responsible Public & Regulatory Engagement Topics Covered: Regulatory compliance, banking regulations, trade compliance and industry best practices. Impact: Strengthened adherence to legal and regulatory requirements. Principle 8 – Inclusive Growth & Equitable Development Topics Covered: MSME financing, agricultural credit, financial inclusion and responsible lending. Impact: Supported economic development and access to financial services for underserved sectors. Principle 9 – Consumer Value Topics Covered: Cybersecurity, information security, digital payments security, fraud prevention and customer protection. Impact: Enhanced customer trust, data security and service quality.	
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2. Details of fines/ penalties / punishment / award / compounding fees / settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format:

MONETARY					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	P1	Reserve Bank India	70,500/-	Instances Pertaining to a.ATM cash out (b.Currency Chest Remittance shortage c. RBI Incognito Visit	No
Settlement	-	-	-	-	-
Compounding fee	-	-	-	-	-

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

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

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

4. Anti – corruption or Anti-bribery policy:

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

- Our company is committed to upholding the highest standards of governance, ethics, and regulatory compliance in all our business operations. This commitment is reflected in our Anti-Bribery Policy, which is designed to prevent bribery and corruption in all forms and to ensure compliance with relevant laws and regulations.
- The Anti-Bribery Policy is based on the principles of transparency, accountability, and integrity. It applies to all employees, directors, and third-party representatives of the company, and it is their responsibility to familiarize themselves with the policy and adhere to its provisions. The policy prohibits the offering, giving, accepting, or soliciting of bribes or other improper payments in any form, including cash, gifts, or other benefits.
- To ensure effective implementation of the Anti-Bribery Policy, we have established a number of key processes and procedures. These include regular training and awareness programs for employees and directors, which cover the policy and its requirements, as well as the risks and consequences of non-compliance.
- In addition to the Anti-Bribery Policy, we have a Code of Conduct that sets out the company's values and principles, and provides guidance on the expected behaviour of employees and directors. The Code of Conduct is based on the principles of respect, integrity, and responsibility, and it covers a range of topics, including confidentiality, conflicts of interest, and reporting of misconduct..
- We also have a Regulatory Action and Corrective Action Process in place, which is designed to respond to any regulatory actions or complaints that may be brought against the company. The process involves a thorough investigation of the matter, and the implementation of any necessary corrective actions to prevent recurrence.

Weblink: <https://cityunionbank.bank.in/filemanager/PDF/ANTI%20BRIBERY%20AND%20CORRUPTION%20POLICY.pdf>

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL

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

	FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL	NA	NIL	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL	NA	NIL	NA

7. Corrective Actions:

Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest	Though corrective actions are not warranted, however as a proactive measure respective stakeholders are sensitized by the Compliance department on a continuous basis to ensure strict adherence to the regulatory guidelines to avoid any penal actions by the Regulator. The penal actions on other banks by the Regulator are also circulated to all the stakeholders for analysing the root cause and proactive alignment in such areas to avoid such actions on CUB.
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8. Number of days of account payable (Accounts payable *365) / Cost of goods / services procured) in the following format: *

	FY 2025-26*** (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Number of days of accounts Payables*	7**	0

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

** Numerator consists of sundry creditors for purchase of fixed assets and expenses payable. The denominator for the above KPI represents 'purchases' made from vendors.

*** The figures for the financial year 2025-2026 has been reported in accordance with the SEBI guidelines issued under the circular Industry Standards Forum guidance for BRSR Core dated December 20, 2024.

9. Open-ness of Business*

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

Parameter	Metrics	FY 2025-26 (Current Financial Year)	FY 2024-25 (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 trading houses	.	.
Concentration of Sales*	a. Sale to dealers / distributed as % of total sales	-	-
	b. Number of dealers / distributions to whom sales are made	-	-
	c. Sales from 10 dealers / distributors as % of total sales to dealers / distributors	-	-
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	0.00%**	0.46%
	Software Purchases**		
	Tax Consultants	-	1.27%***
	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)	-	-

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

** The amount represents the proportion of related party transactions specifically with all software vendors to project a better comparison with transactions of similar nature. The quantum of such transactions was minimal and did not have a material bearing on the Bank's overall related party exposure.

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

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



ESSENTIAL INDICATORS:

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)	Details of improvements in environmental and social impacts
R&D	NIL	NIL	Not Applicable
Capex	1.33%	NIL	During FY 2025-26, the Bank incurred capital expenditure towards initiatives that support its operational efficiency and sustainability objectives. Key investments included • the procurement and installation of solar power systems to enhance the use of renewable energy across its operations • cybersecurity infrastructure to strengthen information security and digital resilience.

2. Sustainable sourcing:

Does the entity have procedures in place for sustainable sourcing? (Yes/No). If yes, what percentage of inputs were sourced sustainably?	The Bank cultivates strong, collaborative relationships with its vendors, depositors, and other stakeholders, actively integrating them into its business operations and practices. Operating within the Financial Services sector, the Bank: • recognizes the importance of acquiring materials like paper, computers, laptops, and air conditioners for its operations. • prioritizes energy efficiency standards when purchasing equipment. Electronic devices such as computers, laptops, lighting fixtures, and air conditioning units are chosen based on their adherence to energy efficiency standards. This strategy underscores the Bank's dedication to sustainability and reducing its environmental impact.
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3. Processes in place to reclaim products for reuse, recycle and safe disposal of products at the end of life:

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

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

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

4. Extended Producer Responsibility (EPR) plan:

Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

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

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



A) ESSENTIAL INDICATORS:

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

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	6912	6912	100	6912	100	0	-	0	-	0	-
Female	1982	1982	100	1982	100	1982	100	0	-	0	-
Total	8894	8894	100	8894	100	1982	100	0	-	0	-
Other than Permanent employees											
Male	69	0	-	0	-	0	-	0	-	0	-
Female	0	0	-	0	-	0	-	0	-	0	-
Total	69	0	-	0	-	0	-	0	-	0	-

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

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Cost incurred on well-being measures as a % of total revenue of the company	0.20	0.20

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

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

Benefits	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	NA	Yes	100	NA	Yes
Gratuity	100	NA	Yes	100	NA	Yes
ESI	NA	NA	NA	NA	NA	NA
Others: Pension	100	NA	Yes	100	NA	Yes

3. Accessibility of workplaces:

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.	Yes, the Bank has recognized the importance of providing accessible infrastructure to facilitate fair and convenient access for all stakeholders, including persons with disabilities. In accordance with the requirements of the Rights of Persons with Disabilities Act, 2016, the Bank's Corporate Office is equipped with accessibility features such as ramps, elevators and other supportive infrastructure. Additionally, most of the Bank's branch offices are provided with ramps and other accessible infrastructure to enhance ease of access for differently abled customers and employees.
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4. Equal Opportunity Policy:

Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.	The Bank has adopted an Equal Opportunity Policy that promotes a workplace culture grounded in diversity and individuality. This policy guarantees fair treatment and equal opportunities for all employees, irrespective of age, religion, race, gender, or other attributes. By embracing diversity, the Bank fosters an environment of creativity, innovation, and inclusivity, strengthening its capacity to serve the varied needs of its customers and communities. The policy is easily accessible at – https://cityunionbank.bank.in/filemanager/PDF/EQUAL%20OPPORTUNITY%20POLICY.pdf
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5. Return to work and Retention rates of permanent employees that took parental leave:

Gender	Permanent employees	
	Return to work rate %	Retention rate %
Male	NIL	NIL
Female	93.20	87.00
Total	93.20	87.00

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

	Yes/No (If yes, then give details of the mechanism in brief)
Permanent Employees	Yes. The Bank has established the following mechanisms for receiving and redressing employee grievances: - Whistleblower Mechanism for reporting unethical practices, policy violations and workplace concerns. - Preliminary inquiry procedures and disciplinary action protocols to ensure grievances are addressed in a fair, transparent and timely manner. - Designated grievance reporting channels with safeguards to ensure confidentiality and protection against retaliation for employees raising concerns. - Prevention of Sexual Harassment (POSH) Policy supported by dedicated complaint reporting channels to ensure prompt, confidential and legally compliant resolution of complaints.
Other than Permanent Employees	

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total employees in respective category (A)	No. of employees in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees in respective category (C)	No. of employees in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	8894	3478	39.10	7605	3750	49.30
Male	6912	2626	37.99	5730	2826	49.31
Female	1982	852	42.99	1875	924	49.28

8. Details of training given to employees:

Category	FY 2025-26 (Current Financial Year)					FY 2024-25 (Previous Financial Year)				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Male	6912	340	4.92	6825	98.74	5730	305	5.32	5557	97.00
Female	1982	66	3.33	1950	98.39	1875	31	1.65	1839	98.00
Total	8894	406	4.56	8775	98.66	7605	336	4.41	7396	97.00

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	6912	6911	99.99	5730	5729	99.99
Female	1982	1982	100.00	1875	1875	100.00
Total	8894	8893	99.99	7605	7604	99.98

10. Health and safety management system:

S.No	Particulars	Response
a)	Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?	Yes. The Bank has implemented occupational health and safety measures covering its employees across branches and offices. The key elements include: - Comprehensive health insurance and term life insurance coverage for all employees. - A commitment to providing a safe and secure working environment across the Bank. - Regular fire safety drills and emergency preparedness exercises conducted across branches and offices to enhance employee awareness and readiness. Master Health Check-up reimbursement for employees: - Employees (other than executives) are eligible for reimbursement of up to ₹8,000 towards Master Health Check-ups: - Once every two years for employees aged 30–45 years. - Once every year for employees aged above 45 years. - Executives are eligible for reimbursement of up to ₹12,000 towards a Master Health Check-up once every year.

b)	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	Considering the nature of its banking operations, the Bank has limited exposure to significant occupational hazards. However, the Bank periodically reviews workplace safety measures and emergency response protocols to identify potential workplace hazards and ensure compliance with applicable regulations and industry best practices. Safety measures such as fire alarms, fire extinguishers, CCTV surveillance systems and other emergency preparedness arrangements are maintained across its premises to promote a safe and secure working environment for employees and customers.
c)	Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)	The Bank has established a comprehensive grievance redressal framework, including designated reporting channels, enabling employees to report workplace concerns.
d)	Do the employees of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes. The Bank is committed to promoting the health, safety, and overall well-being of its employees by providing access to comprehensive non-occupational medical and healthcare services. Through its collaboration with M/s Star Health Insurance Company, the Bank ensures that employees across all levels have access to quality healthcare support and financial protection. The key healthcare and wellness benefits provided by the Bank include: • Enhanced Health Insurance Benefits: During the year, the Bank strengthened its employee healthcare framework by enhancing health insurance coverage for all permanent employees, thereby improving access to medical care and financial security against healthcare-related expenses. • Term Life Insurance Coverage: The Bank provides term life insurance coverage to employees, offering financial protection and support to their families in the event of unforeseen circumstances. • Master Health Check-up Reimbursement: To encourage preventive healthcare and regular health monitoring, the Bank provides reimbursement for periodic health check-ups as follows: • Employees (other than Executives): ▪ Reimbursement of up to ₹8,000. ▪ Once every two years for employees aged 30–45 years. ▪ Once every year for employees aged above 45 years.

		• Executives: ▪ Reimbursement of up to ₹12,000 once every year. Through these initiatives, the Bank seeks to foster a healthy workforce by ensuring employees have access to preventive healthcare, medical support, and financial protection beyond occupational health requirements.
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11. Details of safety related incidents, in the following format: *

Safety Incident/Number	Category**	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
Total recordable work-related injuries	Employees	NIL	NIL
No. of fatalities	Employees	NIL	NIL
High consequence work-related injury or ill-health (excluding fatalities) Including in the contract workforce	Employees	NIL	NIL

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

**Including the contract workforce

12. Measures to ensure a safe and healthy workplace:

Describe the measures taken by the entity to ensure a safe and healthy workplace.
The Bank is committed to providing a safe and secure working environment across all its branches and offices. • A comprehensive grievance redressal framework comprising a Whistleblower Mechanism, preliminary inquiry procedures and disciplinary action protocols has been established to ensure employee concerns are addressed in a fair, transparent and timely manner. Employees are encouraged to report unethical practices, policy violations or workplace concerns through designated channels, with safeguards to protect them from retaliation and ensure confidentiality. • The Bank has implemented a Prevention of Sexual Harassment (POSH) Policy and established dedicated grievance reporting channels to ensure complaints are addressed promptly, confidentially and in accordance with applicable legal requirements. • Regular fire safety drills and emergency preparedness exercises are conducted across branches and offices to strengthen employee awareness and readiness in the event of emergencies.

Employees are provided with comprehensive health insurance, enhanced health insurance coverage for all permanent employees, and term life insurance to support their health, well-being and financial security.

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

	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NIL	NIL	-	NIL	NIL	-
Health & Safety	NIL	NIL	-	NIL	NIL	-

14. Assessments for the year:

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

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

15. Corrective Actions:

Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.	The Bank has not identified any issues necessitating corrective action or uncovered any significant risks or concerns through its assessments of health and safety practices and working conditions.
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PRINCIPLE 4: BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIVE TO ALL ITS STAKEHOLDERS



ESSENTIAL INDICATORS:

1. Identification of stakeholders group:

Describe the processes for identifying key stakeholder groups of the entity	The Bank follows a structured stakeholder identification process that considers the nature and extent of each stakeholder group's interest in, influence on, and impact from the Bank's operations, products, and services. Stakeholders are assessed and prioritized based on their significance to the Bank's business objectives, regulatory requirements, and long-term sustainability commitments. Based on this assessment, the Bank identifies and categorizes its key stakeholder groups and develops appropriate engagement mechanisms to understand their expectations, address concerns, and foster transparent and mutually beneficial relationships.
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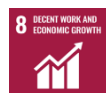
2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders / Investors	No	- Annual General Meeting - Shareholder meets - Email - Stock Exchange (SE) Intimations - investor/analysts meet/ - conference calls - annual report, - quarterly results - media releases and - Company/SE website - E-mail, Notice	Quarterly, Half yearly and annually Routine shareholders visit at Central Office	To keep investors/ shareholders updated about the Banks business activities and performance.

		• Investor Calls • Newspaper advertisements		
Government/ Regulatory Authorities	No	• E-mails and letters. • Conferences. • Industry forums. • Regulatory filings. • Meetings with officials. • Representations.	On periodical basis as provided under relevant legislations	Compliance related communication and engagement for policy consultation and participation in larger economic objectives by participating in various Government initiatives and programs.
Customers (other than Weaker rural Section)	No	• Email • SMS • Newspaper (local and national) • Pamphlets (distributed in branches and public areas) • Advertisement (print, and online platforms) • Notice Board (at branches and public areas) • Website (accessible and user-friendly for all customers)	Frequent and need basis	Engagement with customers is throughout entire life cycle of loan products/ savings product.
Customers- Weaker Rural Section	Yes	• Pamphlets (distributed in areas where they reside) • Advertisement (in local newspapers and magazines) • Community • Notice Board (at local branches and community centres) • Website (accessible and user-friendly for all customers, including marginalized and vulnerable groups)	Frequent basis	Ensure access to banking services for marginalized and vulnerable customers and address affordability concerns.

		• Business correspondents • Fixed business correspondents • Branch banking outlet • Financial Inclusion and literacy programmes.		
Employees	No	• Personalised Learning Management System • Regular performance review and feedback • CUB News Magazine • Staff Training coverage for on-the-job training. • Review meeting • CUB intranet	Daily	Most of these engagement cover areas such as Training and development, Addressing any work-related communication, updates on regulatory changes/ introduction of new regulations, compliance communication.
Community	Yes	• CSR and sustainability initiatives.	Periodically	Through CSR reaching out to socially and economically disadvantaged people.

PRINCIPLE 5: BUSINESSES SHOULD RESPECT AND PROMOTE HUMAN RIGHTS



ESSENTIAL INDICATORS:

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total (A)	No. of employees covered (B)	% (B / A)	Total (C)	No. of employees covered (D)	% (D / C)
Employees						
Permanent	8894	5473	61.54	7605	6379	84.00
Other than permanent	69	NA	0	72	0	0
Total Employees	8963	5473	61.06	7677	6379	83.00

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

Category	FY 2025-26 (Current Financial Year)					FY 2024-25 (Previous Financial Year)				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent	8894	0	0	8894	100	7605	0	-	7605	100
Male	6912	0	0	6912	100	5730	0	-	5730	100
Female	1982	0	0	1982	100	1875	0	-	1875	100
Other than Permanent	69	0	0	69	100	72	0	-	72	100
Male	69	0	0	69	100	72	0	-	72	100
Female	0	0	-	0	100	0	-	-	0	100

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

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	8	35,65,411	1	37,25,000
Key Managerial Personnel*	5	99,32,750	0	0
Employees other than BoD and KMP	6910	10,01,715	1982	4,48,222

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

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	17.50	20.00

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

4. Focal point for addressing human rights:

Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)
Yes. The Bank has established dedicated functions and mechanisms to address human rights-related impacts and concerns. - The Vigilance Department oversees ethical conduct, monitors compliance, and addresses human rights-related concerns. - The Human Resources (HR) Department promotes fair employment practices, employee welfare, equal opportunity, and workplace diversity and inclusion. - The Bank has a Whistleblower Mechanism that enables employees and stakeholders to report unethical practices, misconduct, or human rights concerns through confidential channels with protection against retaliation. - A Prevention of Sexual Harassment (POSH) Policy and grievance redressal mechanism are in place to ensure timely and confidential resolution of complaints. - These mechanisms reinforce the Bank's commitment to fostering an ethical, inclusive, and respectful workplace.

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

Describe the internal mechanisms in place to redress grievances related to human rights issues.						
- The Bank has established a Whistleblower Mechanism to enable employees and stakeholders to confidentially report unethical practices, misconduct, or human rights concerns, with safeguards against retaliation. - The Bank follows a Zero Tolerance Policy towards sexual harassment and has constituted an Internal Committee (IC) under the POSH framework for prompt, fair, and confidential resolution of complaints. - The Vigilance Department oversees the investigation and resolution of human rights-related grievances and ensures compliance with ethical and regulatory standards. - The Human Resources Department promotes fair employment practices, equal opportunity, employee welfare, and supports the resolution of workplace-related grievances. - The Bank strictly prohibits child labour, forced labour, and compulsory labour across its operations. - Appropriate grievance redressal processes are in place to ensure timely investigation, resolution, and corrective action for reported human rights concerns.						

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

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (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	1	0	-	2	1	ICC completes resolution within the time frame of 6 Months in all complaints received.
Discrimination at workplace	NIL	NIL	NIL	NIL	NIL	-
Child Labour	NIL	NIL	NIL	NIL	NIL	-
Forced Labour/Involuntary Labour	NIL	NIL	NIL	NIL	NIL	-
Wages	NIL	NIL	NIL	NIL	NIL	-
Other human rights related issues	NIL	NIL	NIL	NIL	NIL	-

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

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	1	2
Complaints on POSH as a % of female employees	0.05	0.10
Complaints on POSH upheld	1	1

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

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

Mechanism to prevent adverse consequences to the complainant in discrimination and harassment cases.
- The Bank's Whistleblower Policy provides safeguards to protect complainants and witnesses from any form of victimisation, retaliation, or adverse personnel action for reporting concerns in good faith. - The identity of the complainant is maintained strictly confidential and is not disclosed unless required by law or voluntarily disclosed by the complainant. - Where considered necessary, the Bank extends appropriate protection to both the complainant and witnesses during the investigation process. - The Bank also maintains a Zero Tolerance Policy towards discrimination and sexual harassment, with an Internal Committee (IC) under the POSH framework to ensure fair, impartial and confidential resolution of complaints

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

Do human rights requirements form part of your business agreements and contracts? (Yes/No)
Yes. Considering the nature of its business, the Bank incorporates human rights principles into its governance framework and business practices where relevant. The Bank undertakes appropriate environmental and social due diligence for applicable lending proposals in accordance with its internal policies and regulatory requirements.

10. Assessments for the year:

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

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

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

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

Based on the assessments carried out during the reporting period, the Bank did not identify any significant human rights risks or concerns requiring corrective action. The Bank continues to strengthen its governance framework through regular policy reviews, employee awareness programmes, grievance redressal mechanisms, vigilance oversight, and implementation of the Whistleblower Policy and POSH Policy. The Bank also undertakes appropriate environmental and social due diligence for applicable lending proposals to proactively identify and mitigate potential human rights risks.

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



ESSENTIAL INDICATORS:

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

Parameter	FY 2025-26 (Current Financial Year) (GJ)	FY 2024-25 (Previous Financial Year) (GJ)
From renewable sources		
Total electricity consumption (A)	32.40	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumption from renewable sources (A+B+C)	32.40	-
From non-renewable sources		
Total electricity consumption (D)	1,17,708.01	1,39,011.43
Total fuel consumption (E)	2,845.75	4950.62
Energy consumption through other sources (F)	-	-
Total energy consumed from non-renewable sources (D+E+F)	1,20,553.76	1,43,962.05
Total energy consumed (A+B+C+D+E+F)	1,20,586.16	1,43,962.05
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	0.0000015	0.0000021
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)* (Total energy consumed / Revenue from operations adjusted for PPP)	0.0000310	0.0000429
Energy intensity in terms of physical output	-	-
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

*The renewable electricity consumption represents an approximation based on the installed capacity (kW) of solar panels.

*The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2026 and 2025 by IMF for India which is 20.34 and 20.08 respectively.

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

Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

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.

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

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

Parameter	FY 2025-26 (Current Financial Year) (in kilolitres)	FY 2024-25 (Previous Financial Year) (in kilolitres)
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others (in kilolitres)	1,08,900.45	93,966.48
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v) (in kilolitres)	1,08,900.45	93,966.48
Total volume of water consumption (in kilolitres) **	1,08,900.45	93,966.48
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	0.0000014	0.0000014
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) *	0.0000280	0.0000280
Water intensity in terms of physical output	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

*The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2026 and 2025 by IMF for India which is 20.34 and 20.08 respectively.

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

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

Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

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

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
(ii) To Groundwater		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
(iii) To Seawater		
-No treatment	-	-
-With treatment – please specify level of treatment	-	-
(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.

Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

5. Mechanism for Zero Liquid Discharge:

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

Parameter	Please specify unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
NOx	-	Not Assessed	
Sox	-		
Particulate matter (PM)	-		
Persistent organic pollutants (POP)	-		
Volatile organic compounds (VOC)	-		
Hazardous air pollutants (HAP)	-		
Others – please specify	-		

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

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

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

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (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	484.59*	330.06
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	23,214.63	31,663.71
Total Scope 1 and Scope 2 emissions intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent	0.00000030	0.00000047
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) **	Metric tonnes of CO ₂ equivalent	0.00000610	0.00000954
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

*The increase in Scope 1 emissions during the reporting year is due to the inclusion of emissions from the Bank's owned vehicles.

**The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2026 and 2025 by IMF for India which is 20.34 and 20.08 respectively.

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

Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

8. Project related to reducing Green House Gas emission:

Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.	- Increased solarisation of the Bank's branches through the installation of rooftop solar power systems and greater procurement of renewable energy for offices and facilities. - The Bank has increased the procurement of solar power for its offices and is progressively expanding the use of renewable energy across its operations to reduce its operational carbon footprint. - The Bank continues to promote energy efficiency across its premises through the installation of energy-efficient LED lighting - As part of its efforts to reduce emissions from backup power systems, the Bank has progressively transitioned from diesel generator-based power backup to lithium-ion battery systems thereby reducing fossil fuel consumption. - The Bank continues to finance renewable energy, energy-efficiency and other environmentally sustainable projects, thereby supporting the transition to a low-carbon and climate-resilient economy. - Through the IFC loan programme, the Bank supports MSMEs in adopting energy-efficient, resource-efficient and cost-effective technologies, contributing to reduced greenhouse gas emissions, improved operational efficiency and sustainable business growth.
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9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	NA**	NA**
E-waste (B)	6.85	8.81
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste. Please specify, if any. (G)	0	0
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	0	0
Total (A+ B + C + D + E + F + G + H)	6.85	8.81
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.000000000087	0.000000000130

Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) *	0.000000001762	0.000000002628
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	0
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations – Waste is disposed of through M/s Techazar E-Cyclers Private Limited, an authorized recycler approved by the Pollution Control Board authorities.	6.85	8.81
Total (MT)	6.85	8.81

*The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2026 and 2025 by IMF for India which is 20.34 and 20.08 respectively.

**NA – Not Assessed

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

Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

10.

Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.	a) E-waste, Plastic Waste and Battery Waste - The Bank ensures the responsible disposal of e-waste, including computers, peripherals and other electronic equipment, through authorised vendors and certified recycling/disposal agencies. - Plastic waste generated from operations is collected and handed over to authorised local vendors for processing and environmentally responsible disposal. b) Hazardous Waste - Owing to the nature of its banking operations, the Bank does not use hazardous or toxic chemicals in its business activities and, consequently, does not generate hazardous waste.
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11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

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

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

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

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

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

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



ESSENTIAL INDICATORS:

1. A) Affiliations with trade and industry chambers/ associations:

Number of affiliations with trade and industry chambers/ associations.

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

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

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

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

Name of authority	Brief of the case	Corrective action taken
The Bank has not engaged in any anti-competitive conduct.		

PRINCIPLE 8: BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT



ESSENTIAL INDICATORS:

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

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
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This section is not applicable to the Bank as there were no projects that required SIA to be undertaken under Law.

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

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

3. Community redressal mechanism:

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

Bank's community grievance redressal mechanism is integrated with its Corporate Social Responsibility (CSR) function. Beneficiaries of the Bank's CSR initiatives including healthcare, heritage restoration, and Swachh Bharat programmes, are provided direct opportunities to raise concerns through individual and group consultations conducted as part of project implementation and monitoring.

Grievances raised during these consultations are reviewed by the CSR team, and matters requiring further attention are escalated to the Bank's CSR Committee for resolution.

Additionally, community members may raise concerns through the Bank's general grievance redressal channels available on our website and at branch locations. The Bank maintains a proactive approach to stakeholder engagement, and no major grievances from community stakeholders have been reported during the financial year.

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

Category	FY 2025-26 (Current Financial Year) %	FY 2024-25 (Previous Financial Year) %
Directly sourced from MSMEs/ small producers	-	-
Directly from within India	100	100

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

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

Location	FY 2025-26 (Current Financial Year) %	FY 2024-25 (Previous Financial Year)%
Rural	7	7
Semi- Urban	32	21
Urban	19	51
Metropolitan	42	21

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

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



ESSENTIAL INDICATORS:

1. Consumer Complaints and feedback:

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

The Bank utilizes a robust, upgraded Customer Complaints Management System (CCMS) to ensure the efficient handling and resolution of grievances, with periodic information systems audits maintaining system integrity.

Key features of the mechanism include:

- **Centralized Portal:** Customers can submit issues directly via the Bank's website.
- **Multi-Channel Input:** Complaints received via email or letter are manually recorded into the CCMS.
- **Tracking and Acknowledgement:** All grievances are promptly acknowledged upon logging, and customers are provided with a tracking mechanism to monitor the status of their complaints until final resolution.

This structured approach ensures compliance with RBI guidelines and actively enhances customer service and feedback mechanisms.

Weblink: <https://cityunionbank.bank.in/grievance-redressal>

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

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

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

Category	FY 2025-26 (Current Financial Year)		Remarks	FY 2024-25 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services *	6467	154	All the consumer complaints are related the Banking Services	1807	35	The complaint relates to Banking Services
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	0	0	0	-
Other	0	0	0	0	0	0

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

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

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

5. Cyber security policy:

Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.
The Bank maintains a comprehensive framework for data privacy and cybersecurity, ensuring the confidentiality and security of customer information. This includes: • Data Protection: Categorization of data into Personal, Sensitive Personal, and Non-Personal information, with specific handling protocols for each. • Security Safeguards: Adherence to physical, electronic, and procedural safeguards in compliance with applicable laws, supported by employee training on the proper handling of information. • Grievance Redressal: Dedicated channels for customers to report discrepancies or address grievances related to their personal information. • Governance: Clear policies regarding the purpose, usage, retention, and limited disclosure of customer data. • Web link of the Policy - https://cityunionbank.bank.in/privacy-policy

6. Corrective Actions:

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

The Bank is committed to fostering positive customer relationships and aims to resolve any disputes amicably. Legal action is taken only in rare cases where mutual settlement is not possible. Regarding specific categories:

- **Cyber Security and Data Privacy:** During the reporting year, CERT-In notified the Bank regarding a malicious APK falsely representing City Union Bank's Mobile Banking/UPI application. In response, the Bank conducted a Mobile Application Security Testing Audit and an NPCI UPI Compliance Framework Gap Assessment. No major observations or material gaps were identified during the review, confirming there was no adverse impact on customer data, Bank systems, or business operations. The incident was duly reported to the Reserve Bank of India (RBI), and the Bank continues to monitor the situation while maintaining necessary security controls and customer protection measures. The Bank continues to strengthen its security posture through proactive compliance and robust technology governance, including:
- **Compliance & Certification:** The Bank is currently in the process of ensuring full compliance with the Digital Personal Data Protection (DPDP) Act, 2023. We maintain ISO 27001:2022 certification for information security covering operational units and data centers, along with PCI-DSS certification for our card environment, applications, and operations.
- **System Integrity:** Periodic Information Systems (IS) audits are conducted to assess security controls, access management, and data integrity across all digital systems. These audits evaluate information technology infrastructure and its security prior to go-live and post-go-live based on the IS Audit Policy.
- **Customer Security Measures:** Security protocols include layered security controls for UPI Circle (Delegate Payments) and Credit Card on UPI, which prevents direct bank account exposure. General consent for data collection is obtained, with specific/purpose-based consent mechanisms currently being implemented.
- **Advertising and Delivery of Essential Services:** The Bank ensures reliable and transparent service delivery through advanced digital platforms. The AI-based Digital Loan Originating System (DLOS) and the ONDC-aligned MSME platform facilitate objective, data-driven credit assessment and standardized service delivery, minimizing manual subjectivity and ensuring informed customer consent.
- **Product Recalls and Regulatory Penalties:** These categories are not applicable to the nature of the Bank's business, as there were no instances of product recalls or significant regulatory penalties related to product safety during the year.

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

a. Number of instances of data breaches - 1

b. Percentage of data breaches involving personally identifiable information of customers - NIL

c. Impact, if any, of the data breaches - The incident posed a potential risk of customer impersonation, fraud, and reputational damage through the circulation of a malicious APK mimicking the Bank's UPI application. However, audits conducted by the Bank revealed no major security or compliance issues, and no adverse impact on customer data, Bank systems, or business operations was identified. The matter was reported to RBI and is under ongoing monitoring.

* Reasonable assurance has been carried out by J. Sundharesan and Associates Practicing Company Secretaries, Bengaluru on the said parameter.

INDEPENDENT REASONABLE ASSURANCE STATEMENT

To,
The Board of Directors,
City Union Bank Limited
149, TSR (Big) street, Thanjavur Dist.
Kumbakonam, Tamil Nadu, India - 612 001

1. **ENGAGEMENT OVERVIEW**

City Union Bank Limited (hereinafter referred to as 'the Company') engaged J Sundharesan & Associates, Company Secretaries (hereinafter referred to as 'JSA', 'we', 'our' or 'the Engagement Team'), to conduct an independent reasonable level assurance engagement on the Business Responsibility and Sustainability Report (hereinafter 'the Report' or 'the BRSR') for the financial year from 01.04.2025 to 31.03.2026 . The Report has been prepared and published by the Company in accordance with the applicable SEBI regulatory framework.

This Independent Reasonable Assurance Statement (hereinafter 'the Statement') is addressed to the Board of Directors of City Union Bank Limited and is intended for informing all stakeholders of the Company.

2. **NATURE AND LEVEL OF ASSURANCE**

JSA has conducted a Reasonable Level of Assurance engagement on the BRSR Core Indicators of the Company as specified in Annexure I of this Statement. Reasonable assurance is a high level of assurance, though not an absolute level of assurance. Our evidence-gathering procedures are designed to obtain sufficient appropriate evidence to support our conclusion. A reasonable assurance engagement involves more extensive procedures than a limited assurance engagement.

The assurance engagement was conducted in accordance with:

- International Standard on Assurance Engagements (ISAE) 3000 (Revised) – Assurance Engagements Other Than Audits or Reviews of Historical Financial Information; and
- ISAE 3410 – Assurance Engagements on Greenhouse Gas Statements.

3. REPORTING FRAMEWORK AND APPLICABLE CRITERIA

The Report has been prepared by the Company with reference to the following frameworks and standards:

1. BRSR Core Framework for assurance and ESG disclosures for value chain – SEBI vide Circular No. SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023.
2. BRSR reporting guidelines (Annexure II) as per SEBI Circular No. SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated May 10, 2021, and incorporated Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023, and as amended from time to time, including the updated Industry Standard on Reporting of BRSR Core Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2024/177 dated December 20, 2024.
3. Industry Standards Note on Business Responsibility and Sustainability Report (BRSR) Core
4. The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (GHG Protocol).
5. Any other applicable Standards, Circulars, Guidelines and Amendments thereof.

4. SCOPE AND BOUNDARY OF ASSURANCE

The scope of our assurance engagement includes an independent reasonable level of assurance of the BRSR Core Attributes and Key Performance Indicators (KPIs) as listed in Annexure I to this Statement, for the financial year FY 2025-26.

Reporting Boundary:

The reporting and assurance boundary covers the operations and facilities of City Union Bank Limited on a standalone basis. The reporting boundary encompasses the following:

Entity / Boundary	Details
Legal Name	CITY UNION BANK LIMITED
CIN	L65110TN1904PLC001287
Registered Office	149, TSR (Big) street, Thanjavur Dist. Kumbakonam, Tamil Nadu, India - 612 001
Reporting Period	01.04.2025 to 31.03.2026
Facilities / Units Covered	Registered office, Corporate Office, 24 offices and 949 Branches.
Reporting Basis	Standalone
Stock Exchange Listing	NSE and BSE

The assurance scope excludes:

- Disclosures other than those mentioned in the assurance scope above.
- Data review outside the operational sites mentioned in the reporting boundary.
- Validation of any data and information other than those presented in the Findings and Conclusion section of this Statement.
- Forward-looking statements, product- or service-related information, and external information sources or expert opinions.
- The Company's statements that describe the expression of opinion, belief, aspiration, expectation, aim to future intention, and assertions related to intellectual property

rights and other competitive issues.

- Strategy and other related linkages expressed in the Report.
- Mapping of the Report with reporting frameworks other than those mentioned in the Reporting Criteria above.
- Assessment of legal compliance; compliance with legal requirements is the responsibility of the Company.

5. MANAGEMENT'S RESPONSIBILITY

The preparation and presentation of the Report, including the identification of stakeholders, the determination of material aspects, and the design and implementation of internal controls over sustainability reporting, is the sole responsibility of the management and Board of Directors of City union Bank Limited . JSA has not been involved in the preparation of any of the material included in the Report. The Company's management is responsible for:

- Maintaining processes and procedures for collecting, analyzing, and reporting the information in the Report;
- Ensuring the quality and consistency of information presented in the Report;
- Ensuring adherence to the applicable reporting criteria and standards referenced above;
- The authenticity of the underlying data provided to JSA for the purpose of this assurance engagement.

6. ENGAGEMENT TEAM RESPONSIBILITY

Our responsibility is to express a conclusion on the Subject Matter (BRSR Core Indicators) within the defined scope of assurance, based on the evidence gathered during

the engagement and in accordance with the agreed terms of reference. We do not accept or assume any responsibility beyond this specific scope. This Statement shall not be used for interpreting the overall performance of the Company, except for the aspects explicitly mentioned within the scope.

7. STATEMENT OF INDEPENDENCE AND COMPETENCE

J Sundharesan & Associates is an independent Company Secretaries firm . We confirm our independence from City union Bank Limited , being free from bias and conflicts of interest with the organization, its subsidiaries, and its stakeholders.

The engagement team was assembled based on knowledge, experience, and qualifications relevant to this assignment. The team comprises professionals with experience in sustainability assurance, ESG disclosures, greenhouse gas accounting, and applicable assurance standards. Our team operates in accordance with the Code of Ethics for Professionals issued by the Institute of Company Secretaries of India (ICSI).

8. ASSURANCE METHODOLOGY

JSA conducted this engagement in accordance with ISAE 3000 (Revised) and ISAE 3410 using a risk-based approach. Our engagement comprised a combination of desktop review, interaction with key personnel, document verification, on-site visits, and analytical procedures. Specifically, the engagement team undertook the following activities:

- Assessment of the suitability, comprehensiveness, reliability, and accuracy of the applicable reporting criteria and disclosure framework adopted by the Company.
- Interaction with key personnel responsible for collecting, consolidating, and calculating the BRSR Core KPIs, and assessing the internal control mechanisms in place to ensure data quality.
- Review and examination of the data management systems, data flow processes, and reporting systems adopted by the Company for sustainability data.

- Application of analytical procedures and verification of source documents, supporting calculations, and underlying records on a sample basis for the compilation and reporting of the KPIs.
- Assessing the aggregation process of data at the corporate office and Registered office level.
- Reconciliation of reported figures with audited financial statements and internal management information systems wherever applicable.
- On-site verification visits to selected facilities and offices of the Company to assess data collection and reporting processes.
- Critical review of the Report regarding the plausibility and consistency of qualitative and quantitative information related to the KPIs.
- Evaluation of the design and implementation of internal controls for collecting, managing, and reporting BRSR Core Indicators.

The assurance engagement considers an inherent uncertainty of $\pm 5\%$ based on the materiality threshold for estimation errors and omissions. Our opinion on financial indicators is based on the third-party audited financial reports of the Company. JSA verified data on a sample basis; the responsibility for the authenticity of the data entirely lies with the Company.

9. INHERENT LIMITATIONS

Non-financial data, including sustainability-related data, is subject to more inherent limitations than financial data, given the nature and methods used for determining, calculating, or estimating such data. Non-financial performance information may be subject to measurement uncertainty resulting from incomplete scientific knowledge used to determine emission factors and other conversion factors associated with GHG and

other environmental or social disclosures.

This assurance engagement does not include:

- A review of the Company's internal controls over sustainability reporting systems;
- An assessment of the Company's overall strategy, business model, or future commitments;
- Verification of information beyond the agreed reporting boundary;
- Any assessment of legal compliance;
- An opinion on any forward-looking statements or claims about future performance.

10. FINDINGS AND CONCLUSION

In our opinion, based on the scope of this assurance engagement, the disclosures on BRSR Core KPI described in the BRSR report along with the referenced information provides a fair representation of the 9 attributes, and meets the general content and quality requirements of the BRSR.

In our view, the information presented by City Union Bank Limited in its BRSR Report for the financial year FY 2025-26, in respect of the BRSR Core Indicators included within the scope of this assurance engagement, is complete, accurate, and reliable, and has been prepared in accordance with the reporting requirements specified in the BRSR Core framework and SEBI regulations.

11. USE AND DISTRIBUTION OF THIS STATEMENT

This Independent Reasonable Assurance Statement has been prepared solely for the management and Board of Directors of City Union Bank Limited and for inclusion in the Company's BRSR Report for the financial year FY 2025-26. It should not be relied upon by any other party or for any other purpose. JSA does not accept or assume responsibility

to anyone other than the Company for JSA's work, for this Statement, or for the conclusions expressed herein.

For J Sundharesan & Associates
Company Secretaries



Place: Bengaluru

Date: July 2nd, 2026

J Sundharesan

Founder & Chief Advisor

FCS No: 5229, CP No: 5164

UDIN: F005229H000733066

ANNEXURE [I] – BRSR CORE INDICATORS VERIFIED

The following BRSR Core Attributes and Key Performance Indicators were subject to reasonable assurance for the Financial Year FY 2025-26:

Sl.No.	BRSR Core Attribute	BRSR Core Indicators / KPIs	Cross reference to BRSR
1	Greenhouse Gas (GHG) Footprint	- Total Scope 1 emissions (tCO₂e) - Total Scope 2 emissions (tCO₂e) - GHG Emission Intensity (Scope 1+2) per rupee of turnover - GHG Emission Intensity (Scope 1+2) adjusted for PPP	Principle 6 Essential Indicator 7
2	Water Footprint	- Total water extraction (KL) - Total water consumption (KL) - Water consumption intensity per rupee of turnover - Water discharge by	Principle 6 Essential Indicator 3 Principle 6 Essential Indicator 4

		destination and level of treatment (KL)	
3	Energy Footprint	• Total energy consumed (GJ) • % of energy from renewable sources • Energy intensity per rupee of turnover • Energy intensity per rupee of turnover adjusted for PPP	Principle 6 Essential Indicator 1
4	Embracing Circularity (Waste Management)	• Plastic waste / E-waste / Bio-Medical Waste / Construction & Demolition / Battery / Radioactive / Other Hazardous / Other Non-Hazardous / Total Waste (MT) • Waste intensity per rupee of turnover • Total waste recovered (recycling, re-use, recovery)	Principle 6 Essential Indicator 9

		Total waste disposed by nature of disposal method	
5	Employee Well-being and Safety	- Spending on well-being measures as % of total revenue - Total recordable work-related injuries - Lost Time Injury Frequency Rate (LTIFR) - No. of fatalities / High consequence injuries	Principle 3 Essential Indicator 1.c Principle 3 Essential Indicator 11
6	Enabling Gender Diversity in Business	- Gross wages paid to females as % of total wages paid - Complaints on POSH (filed, upheld, pending)	Principle 5 Essential Indicator 3.b Principle 5 Essential Indicator 7
7	Enabling Inclusive Development	- Input material sourced from MSMEs / small producers as % of total purchases - Job creation in smaller	Principle 8 Essential Indicator 4 Principle 8 Essential Indicator 5

		towns – wages as % of total wage cost (Rural / Semi-Urban / Urban / Metro)	
8	Fairness in Engaging with Customers and Suppliers	Instances of data loss/breach as % of total data breaches or cyber security events	Principle 9 Essential Indicator 7
		Number of days of accounts payable	Principle 1 Essential Indicator 8
9	Open-ness of Business	- Purchases from trading houses as % of total purchases / Number of trading houses / Top 10 concentration - Sales to dealers / distributors as % of total sales / Number / Top 10 concentration - Share of RPTs in Purchases / Sales / Loans & Advances / Investments	Principle 1 Essential Indicator 9

ANNEXURE [II] – SITES SELECTED FOR VERIFICATION

S.No.	Site / Facility	Location
1	Corporate Office	"Narayana" No.24B, Gandhi Nagar Kumbakonam, Tamilnadu, India – 612 001