

PURPOSE-DRIVEN BANK



DBS sustainability overview

Our approach to sustainability is based on three pillars– (i) Responsible banking, (ii) Responsible business practices and (iii) Creating social impact.

Responsible banking

We incorporate responsible financing in our lending practices, support our customers' transition towards more sustainable low-carbon business models and improve customers' access to ESG investments. We conduct our business in a fair and responsible manner. This includes advancing financial inclusion, taking a proactive stance to protect our customers' information and preventing financial crime.

Responsible business practices

We do the right thing by our most important resource – our people – and consider environmental and societal factors in our business operations. We provide an inclusive work environment, manage our direct environmental footprint and seek to influence our supply chain towards sustainable practices. We also pay our fair share of taxes and make economic contributions to the communities in which we operate.

Creating social impact

We seek to be a force for good by supporting social enterprises – businesses with double bottom line – and giving back to the communities in which we operate. Through our “People of Purpose” volunteerism movement, we also help to drive impact in the areas of the elderly, education and the environment.

For more information on DBS Group sustainability efforts, please click [here](#).

Progress on Sustainable Development Goals (SDGs)

As a member of the United Nations Global Compact, we are committed to driving progress towards achieving SDGs. We believe that we have a role to play in promoting sustainable development. We have chosen to focus on the following six SDGs which we believe we can make meaningful contributions to, taking into account the markets in which we operate.



DBS India

We have made steady progress in our sustainability agenda in India in the year 2019. Several initiatives have been taken up in line with the Group Sustainability goals, and council members have been closely involved along with business and support units. I have personally found being on the council a very fulfilling experience.

Shoma Narayanan – Head of GSMC, Sustainability Council, DBS Bank (India)



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Pillar 1: Responsible banking

Responsible Financing

DBS Bank India Limited (DBIL) inked a strategic partnership with a systemically important Non-Banking Financial Company (NBFC) for co-lending to small entrepreneurs in agriculture segment in November 2019. The NBFC is providing credit to an underbanked sector in India – Agriculture and DBIL intends to leverage the network and domain expertise of the NBFC partner to serve Agriculture sector at lower cost. The bank plans to on-board over 30 borrowers operating in agri produce processing space with the help of NBFC and disburse loans up to SGD 10M in the first year of partnership in 2020. These loans will help the borrowers operating in agri produce processing to grow their business and many of these borrowers contribute towards reducing food wastage.

Net incremental Priority sector lending to critical sectors like Food and Agro processors, small and marginal farmers, micro, small and medium manufacturing enterprises by DBS India Ltd amounted to S\$107M (Incremental EOP) in 2019.

Pillar 2: Responsible business practices

Diversity & Equal opportunity

To raise Gender Equality awareness, India introduced two pivotal programs for the female colleagues. The first programme 'EmpowHer' is an exclusive learning path for women in technical roles and supports them in crafting and planning their career progression. The second programme, 'My Persona Woman 2.0' supports women in building relevant skills to lead and influence others. In addition, female employees can make reimbursable day care arrangements, thus bringing flexibility into working mothers' lives.

Daily Earth Hour

In 2019, we continued with our 'Daily Earth Hour' initiative which involves switching off lights in our Head Office and all branches for one hour during the lunch break. As part of our 'Responsible Consumption' effort, we continue to focus on consuming responsibly and building awareness amongst our employees. This initiative was jointly supported by our India Managing Committee.

Going paperless

CBG introduced a drive to save paper by digitizing all Mortgage communication sent to clients. An estimated 78000 pages of paper were saved because of this initiative. There was a TAT reduction of 2 days. CBG is also promoting the Digital channel usage wherein 71% of the clients are registered on internet banking and this is expected to increase with Treasures clients getting access to the Digi platform (for instant fund transfer, online remittance, bill pay etc). The CBG marketing team head in India is also a mentor to one of the DBS supported SEs Help Us Green, where he is advising them on their marketing and growth strategy.

Waste management

Food wastage, shredding of paper, plastic disposal, consumable tissue rolls are all tracked on a daily/YTD basis and a visual tracker board has been kept in all locations to build awareness amongst employees on the levels of wastage.

Key statistics	2019
Total energy consumption (MWh)	7,268
Total emissions from electricity consumption (tCO _{2e})	7,408
Total water consumption (m ³)	24,146
Total waste generated (tonnes)	63
Headcount (Male: Female)	2972:949
Voluntary attrition rate (%)	13.7%

Pillar 3: Creating social impact

Volunteering: People of Purpose in India

Date	Location	#	Activity	Description
22.08.2019	Mumbai	50	Museum field trip with children	Volunteers accompanied 44 children from the Door Step School on an educational trip to the Dr Bhau Daji Lad Museum
23.08.2019	Delhi	43	Assisted Reading session with children	Volunteers introduced 100 children to leisure reading, outside their syllabus and encouraged the joy of reading for pleasure.
23.08.2019	Bangalore	33	Sapling Plantation	Volunteers worked with NGO Reaching Hand and planted 150 saplings in a Government School. The fruits, vegetables and dry fruits saplings were each approx. 2-3 feet tall ensuring better survival rates.
30.08.2019	Mumbai	25	Beach Clean up	Volunteers cleaned 300 kg waste, predominantly plastic from a public beach at Dadar, Mumbai.
13.09.2019	Mumbai	32	Mangrove plantation drive	Volunteers planted 200 mangrove saplings of Rhizophora mangle species at Karve, Mumbai
13.09.2019	Kolkata	25	Career Guidance	Volunteers participated in a two-way interactive career counselling session with 35 disadvantaged youth. Emphasizing the qualities for excelling at work, employees talked about time management & punctuality, team bonding, passion & dreams.
20.09.2019	Mumbai	62	Tree plantation	Volunteers planted 100 saplings of fruits, vegetables, dry fruits etc and prepared 2 dustbins from PET bottles. With gardening tools, employees dug the land, planted saplings, layed soil and manure and watered plants.
20.09.2019	Chennai	46	Beach Clean up	Volunteers cleaned 363kg waste from the beach, which is one of the major mass nesting sites of the Olive Ridley sea turtles. For the past ten years there has been a huge amount of garbage dumping happening on the beach which poses a threat to the nesting grounds of the turtles.
26.09.2019	Mumbai	72	Tree Plantation and Dustbin Making	Half of the volunteers planted 100 saplings of fruits, maintenance of which is handed over to the resident village families. While the remaining volunteers made dustbins using PET bottles, which will be donated to the families of Navapada.
28.09.2019	Mumbai	40	Beach Clean-up	Volunteers cleaned 500kg of trash from the beach. The waste collected majorly included single-use plastic bottles, polythene bags, packaging etc.
18.10.2019	Mumbai	21	Habitat for Humanity build	Volunteers laid the brick work for a house that will shelter a family of four in Taluka Karjat, Village – Pathraj.

08.11.2019	Mumbai	93	Kitchen Garden planting and painting	Volunteers worked in small groups to create seed beds for sowing vegetables like chilies and ivy gourd. The team also de-weeded and planted fruit bearing trees like star fruit and cashew for a food forest in the premises. Participants learnt about composting from everyday kitchen waste, vermicompost, with worms and making container plants for growing herbs at home.
11.10.2019	Pune	15	Communication Skills Sessions	Volunteers trained 70 youth on effective communication skills in an interactive session.
11.10.2019	Mumbai	41	Eco-friendly diya making with elderly	An interactive and fun filled session was conducted with 40 elderly of Old age homes and low-income communities of HelpAge India. Together the beneficiaries and volunteers painted and decorated nearly 350-400 Diya's which were donated to the old-age home for celebrating Diwali.
08.11.2019	Mumbai	29	Field trip to a museum to educate children	Volunteers accompanied 48 children from the OSCAR Foundation- a centre that supports children from underserved communities. Together, they explored 5 galleries in the Nehru Science Centre.
08.11.2019	Delhi	39	Seed Ball Making	Volunteers made 430 seed-balls, an ancient technique for propagating plants from seeds without destroying soil with cultivation tools. These seed balls will be used for reforestation.
08.11.2019	Mumbai	39	Habitat for Humanity build	Volunteers laid the brick work for Chafewadi Tribal Residential School in Karjat that has 195 male and 212 female students studying from 1st to 10th grade
14.11.2019	Bangalore	38	Making Tactile Learning Objects	Volunteers prepared 36 Tactile Teaching Learning Material (TLM) which will be used by special educators. The objects prepared were on Alphabetic concepts that will help the special beneficiaries learn the basics of English.
08.11.2019	Mumbai	20	Sports Day	Volunteers led an exciting football tournament conducted with 20 children from OSCAR Foundation- a center that supports children from underserved communities.
11.11.2019 – 22.11.2019	Mumbai	20	Volunteer Fortnight- Skill development for youth	A total of 6 sessions were conducted across 2 weeks benefiting 60 youth beneficiaries
03.12.2019	Mumbai	48	Field Trip – Museum	Volunteers conducted an interactive and exciting museum visit with 50 children from the Doorstep School in Mankhurd, that supports children educational journeys. The children received science books in local vernacular that would help nurture their interest in science and answer their questions about basic scientific concepts.
06.12.2019	Mumbai	22	Visit to a museum	Volunteers participated in a field visit to the Dr. Bhau Daji Lad Museum along with 30 children from Pratham Educational Foundation, children and employees prepared their very own 3D Dioramas in smaller groups
14.12.2019	Mumbai	19	Tree Plantation	Volunteers conducted sessions on Financial Literacy with 35 youth from Bright Future India. Through this activity the volunteers imparted important financial skills and to the youth and helped them plan personal finances. Children were also given a gift that would remind them of the lessons that they had learnt.
12.12.2019	Mumbai	11	Sports Day	An exciting sports day activity conducted with 87 children from Doorstep School's center, based in Govandi, that supports less privileged children's

				educational journeys. The Doorstep centre was also given 5 sets of football kits (each consisting 1 football, 16 playing bibs, 10 training cones) and 10 hula hoops to encourage children.
20.12.2019	Mumbai	22	Making eco-friendly Christmas decorations with children	Volunteers celebrated Christmas with 50 children from Doorstep Schools and made eco-friendly Christmas decorations like cards, snowflakes, bookmarks.

The DBS Social Alpha Social Entrepreneurship Program

In 2018, DBS Bank India Limited partnered with Social Alpha, a Technology Business Incubator supported by Tata Trusts to launch the DBS-Social Alpha Social Entrepreneurship Program. Dedicated to championing social entrepreneurship, the Program will nurture promising enterprises, providing them with funding, mentorship opportunities and support to scale-up.

The three ventures that received funding and non-monetary support as part of the program are Trust Circle, Incredible Devices and Even Cargo.

1. **TrustCircle:** A mental health care start-up that utilizes mobile & AI technology to improve emotional resiliency and well-being for all. It empowers individuals to assess, track, and learn about their emotional well-being, gain access to on-demand online counselling, and community support anytime, anywhere – anonymously; and allows organizations/cities/counties to leverage TrustCircle's data-driven model to identify high-risk population and take proactive action to promote health and well-being. The enterprise received a grant for building and strengthening its platform for implementation in schools and colleges in Chennai and screening at least 12000 students for emotional wellness over 18 months. Website: <https://trustcircle.co/>
2. **Incredible Devices:** A medical-device social enterprise with a mission to make healthcare safe and affordable by developing a solution which reduces treatment cost. It has developed the Catheter Reprocessing System (CRS), an automatic computer guided Catheter cleaning machine with inbuilt self-testing and calibration which ensures the best cleaning of catheter. The CRS not only reduces cost of catheter by 99%, it reduces the cost of surgery and biomedical medical waste significantly. The enterprise received a grant for manufacturing and deploying new CRS in at least 3 new hospitals, training of staff, and quality monitoring over 18 months. Website: <http://incredibledevices.in/>
3. **Even Cargo:** A social enterprise that identifies and trains women from marginalized communities to work towards bridging low female Labour Force Participation Rate in India and to make public spaces in India safer for women. India's first women only e-commerce logistics company, Even Cargo trains women as delivery personnel for major e-commerce companies in India including Amazon, Flipkart, etc. The enterprise received a grant for the training of at least 100 women in two-wheeler riding, communication, self-defense and logistics, ensuring employment of these women and entering at least 2 new cities over 18 months. Website: <http://evencargo.in/>

Case study



Mangrove Plantation (Mumbai, September 13, 2019)

As a city built on reclaimed land with heavy rainfall, the Mumbai coastline is prone to erosion. Mangroves are crucial to the city as they trap silt and protect the integrity of the shoreline by forming a buffer between the land and the sea. They are also home to a wide variety of birds and aquatic life and as a result, they become a source of livelihood for the local Koli community. Besides this, they also filter waste water and purify the air by absorbing impurities and harmful heavy metals.

Unfortunately, mangroves are consistently undervalued. They continue to be destroyed at a rate that is three to five times greater than global deforestation rates. In 2015, DBS volunteer partner - United Way Mumbai (UWM) launched the Mission Mangroves campaign, with the aim to restore Mumbai's depleted mangrove cover and has been working with the Mangrove Cell of the State Forest Department and the Coastal and Marine Biodiversity Center to adopt 20 hectares of degraded wetlands at Karave, Navi Mumbai for Mangrove Plantations.

As a part of this initiative, the India Sustainability Council and GSMC India organized an opportunity for DBS staff to use their Volunteer leave to plant 200 saplings of *Rhizophora* Mangle species. This activity concluded with a brief introduction to mangroves and their ecosystem and a pledge by employees to continue to support the mangroves project. A total of 32 employees took part in the activity from DBS Mumbai office.