

# Live more *Sustainably*



## 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 deliver products and services that promote sustainable development, and conduct our business in a fair and responsible manner. This includes advancing responsible financing and financial inclusion, and ensuring that we take a proactive stance to protect our customers' information.

### Responsible business practices

We do the right thing by our most important resource – our people – and take into account environmental and societal considerations in our day-to-day business operations. We provide an inclusive work environment where every employee can develop professionally and personally. We are conscious of our need to 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 ageing, 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, and after taking into account the markets we operate in.



*We have made steady progress in our sustainability agenda in 2018. From the establishment of the sustainability council to the undertaking of our first few initiatives, it has been heartening to see the sense of purpose and enthusiasm in the team as they further the sustainability agenda. It is a fulfilling experience for me, both professionally and personally, as this is an item close to my heart.*

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## Pillar 1 : Responsible banking

### Green bond

As a joint lead manager and book runner, we successfully priced a USD 650 million green bond transaction for the State Bank of India (SBI). This was SBI's maiden green bond issuance.

The green bond was Climate Bonds certified, and listed at Singapore Stock Exchange. The proceeds of the bond were used to finance wind and solar energy projects across India, including 49 solar energy projects with a cumulative installed capacity exceeding 1,300 MW and 32 wind energy projects with a cumulative installed capacity exceeding 1,300 MW.

## Pillar 2 : Responsible business practices

### Aon Best Employer – India 2018

In May 2018, we received the prestigious "Aon Best Employer – India 2018" award, at the Aon India Country Awards, 2018. We were the only bank amongst the 16 companies in India recognised across 10 industries. Aon - a global professional services firm - recognises the achievements of organisations that demonstrate excellence at the workplace.

The bank has been deeply immersed in furthering its digital transformation agenda. This includes embarking on a comprehensive and holistic mission to changing the culture and mindset of its staff. This digital culture transformation is translated into a curriculum which is aimed at helping employees embrace a flexible mindset and be ahead of the curve in the digital age. Employees are also empowered to source information, connect and learn on-the-go with a 24/7 one-stop app.

Key statistics	2018	2017
Electricity consumption (MWh)	5,902	4,376
Scope 2 emissions from electricity consumption (tCO2)	5,724	5,834
Water consumption (m3)	19,572	NA
Waste recycled (tonnes)	9	8
Headcount (Male: Female)	1,998:601	1,620:452
Voluntary attrition rate (%)	15.3%	10.9%

## Pillar 3 : Creating social impact

Date	Location	Activity	No of volunteers	Beneficiaries
May 18	Pune	City beautification	21	Employees spent 63-man hours beautifying a designated slum area with street art, with four houses being painted.
Jun 18	Mumbai	Unicorn	20	Introduced children from Kutumba Foundation to responsible budgeting and planning ahead, through a fun poster-making activity with DBS employees.
Jul 18	Mumbai	History of art	61	DBS volunteers took children from a disadvantaged background to a museum, educating them about the history of art and offering them a connection to history.
Jul 18	Mumbai	Elderly enrichment	24	DBS employees spent 60 man hours engaging with elderly people at Senior's Paradise NGO centre, through activities such as Bollywood Quiz, dancing, singing and much more.
Jul 18	Mumbai	Elderly enrichment	33	Employees from DBS Bank Mumbai's CBG department teamed up with 65 seniors from Dignity Foundation for activities to build seniors' confidence and create happy, long-lasting memories.
Jul 18	Mumbai	Budgeting & poster making	50	45 children from the Gyanada Foundation were engaged on financial literacy by DBS Bank Mumbai's T&O team through a poster design activity.
Oct 18	Mumbai	Slum beautification	96	DBS Bank Mumbai's IBG Team painted 24 houses at Sanjay Gandhi National Park, benefitting 250 people through creating a brighter and more positive environment for the community.
Dec 18	Mumbai, Pune, Kolkata, Chennai, Bangalore, Delhi	Christmas: Recycle more, Waste less	104	Volunteers narrated the story of Christmas in an eco-friendly manner to children through various NGOs, and guided students on how we can waste less and reuse materials. 100 children benefitted.  In Delhi, Kolkata and Chennai, 99 eco-friendly bags were created and donated to local NGO by DBS employees.



## Case study - Sanjay Gandhi National Park

Sanjay Gandhi National Park in Mumbai is home to a population of forest-dwelling tribal communities. Most of the inhabitants belong to a lower income group of unskilled wage earners called the Adivasis. Their living conditions are challenging and dire. About 100 employees from the Institutional Banking Group set out to beautify 20 of their homes by painting them using environmentally safe paints and turning them into brighter, more cheerful living spaces.

