

Module: Introduction**Page: Introduction**

CC0.1**Introduction**

Please give a general description and introduction to your organization.

Established in 1985, the Kotak Mahindra group is one of India's leading financial services conglomerate. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the group's flagship company, received banking license from the Reserve Bank of India (RBI). With this, KMFL became the first non-banking finance company in India to become a bank - Kotak Mahindra Bank Ltd.

Kotak Mahindra Bank offers complete retail financial solutions for varied customer requirements. The Savings Account goes beyond the traditional role of savings and provides a range of services through a comprehensive suite of investment services and other transactional conveniences. The Bank offers an Investment Account where Mutual Fund investments are recorded and can be viewed in a consolidated fashion across fund houses & schemes. The Bank also offers loan products such as Home Loans, Personal Loans, Commercial Vehicle Loans, etc. Keeping in mind the diverse needs of the Business Community, Kotak Mahindra Bank provides comprehensive business solutions that include Current Account, Trade Services, Cash Management Services and Credit facilities. As of March 31, 2014, the Bank has 605 branches and 1,103 ATMs spread across 354 locations in the country.

CC0.2**Reporting Year**

Please state the start and end date of the year for which you are reporting data.

The current reporting year is the latest/most recent 12-month period for which data is reported. Enter the dates of this year first.

We request data for more than one reporting period for some emission accounting questions. Please provide data for the three years prior to the current reporting year if you have not provided this information before, or if this is the first time you have answered a CDP information request. (This does not apply if you have been offered and selected the option of answering the shorter questionnaire). If you are going to provide additional years of data, please give the dates of those reporting periods here. Work backwards from the most recent reporting year.

Please enter dates in following format: day(DD)/month(MM)/year(YYYY) (i.e. 31/01/2001).

Enter Periods that will be disclosed

Mon 01 Apr 2013 - Mon 31 Mar 2014

CC0.3

Country list configuration

Please select the countries for which you will be supplying data. This selection will be carried forward to assist you in completing your response.

Select country

India

CC0.4

Currency selection

Please select the currency in which you would like to submit your response. All financial information contained in the response should be in this currency.

INR(Rp)

CC0.6

Modules

As part of the request for information on behalf of investors, electric utilities, companies with electric utility activities or assets, companies in the automobile or auto component manufacture sectors, companies in the oil and gas industry, companies in the information technology and telecommunications sectors and companies in the food, beverage and tobacco sectors should complete supplementary questions in addition to the main questionnaire.

If you are in these sectors (according to the Global Industry Classification Standard (GICS)), the corresponding sector modules will not appear below but will automatically appear in the navigation bar when you save this page. If you want to query your classification, please email respond@cdp.net. If you have not been presented with a sector module that you consider would be appropriate for your company to answer, please select the module below. If you wish to view the questions first, please see <https://www.cdp.net/en-US/Programmes/Pages/More-questionnaires.aspx>.

Further Information

Module: Management

Page: CC1. Governance

CC1.1

Where is the highest level of direct responsibility for climate change within your organization?

Individual/Sub-set of the Board or other committee appointed by the Board

CC1.1a

Please identify the position of the individual or name of the committee with this responsibility

Kotak Mahindra Bank Limited (KMBL) constituted a Business Responsibility Committee (BRC) which has been entrusted with the responsibility of overseeing the Bank's BR agenda – Environmental, Social and Governance including aspects of climate change. The committee comprises of four senior executives and is chaired by a whole time director. A senior executive has been appointed as Head of Business Responsibility, who reports to this Committee.

CC1.2

Do you provide incentives for the management of climate change issues, including the attainment of targets?

No

CC1.2a

Please provide further details on the incentives provided for the management of climate change issues

Who is entitled to benefit from these incentives?	The type of incentives	Incentivized performance indicator

Further Information

Page: CC2. Strategy

CC2.1

Please select the option that best describes your risk management procedures with regard to climate change risks and opportunities

Integrated into multi-disciplinary company wide risk management processes

CC2.1a

Please provide further details on your risk management procedures with regard to climate change risks and opportunities

Frequency of monitoring	To whom are results reported	Geographical areas considered	How far into the future are risks considered?	Comment
Six-monthly or more frequently	Individual/Sub-set of the Board or committee appointed by the Board	Our business operations are primarily in India and we consider all key locations of our operations in India for	Unknown	We consider the risks to our operations due to disasters and natural calamities as part of our Operational Risk Management (ORM) framework. These risks could also include risks posed due to natural calamities like floods which can be linked to climate change

Frequency of monitoring	To whom are results reported	Geographical areas considered	How far into the future are risks considered?	Comment
		Operational Risk Management.		phenomenon. While ORM addresses part of climate change risks for the Bank, we currently do not have a comprehensive climate change risk management framework.

CC2.1b

Please describe how your risk and opportunity identification processes are applied at both company and asset level

The Bank and the subsidiaries have well defined operational risk management objectives, strategies and governance structures. The Bank has a comprehensive ORM Framework that covers all activities and governance structure that helps manage operational risk effectively. Through implementation of the Operational Risk Framework and related policies, businesses are able to adopt a structured approach to identify, assess and monitor Operational Risk exposures, design appropriate mitigation strategies, and provide timely and effective reporting to Risk Committee & the Board. The Operational risk framework is supported by policies and processes that help business manage operational risk within approved tolerances, on behalf of its stakeholders. The Bank has put in place Disaster recovery and Business Continuity Plans (BCP) have been established for significant businesses to ensure continuity of operations and minimal disruption to customer services. Each business has classified their risks based on the Business Impact Analysis (BIA). The BIA shows the magnitude of an impact across various activities. These plans are periodically tested and reviewed to ensure their effectiveness to mitigate unforeseen risks arising out of disruptions, including disruptions like natural calamities which can be linked to climate change.

CC2.1c

How do you prioritize the risks and opportunities identified?

The risks are identified and prioritized based on Operational Risk Management framework that the Bank has adopted. Under this Operational Risk Management framework, each unit has classified their risks based on the Business Impact Analysis (BIA). The BIA shows the magnitude of an impact across various activities. There are 298 processes identified as critical for business continuity.

CC2.1d

Please explain why you do not have a process in place for assessing and managing risks and opportunities from climate change, and whether you plan to introduce such a process in future

Main reason for not having a process	Do you plan to introduce a process?	Comment
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CC2.2

Is climate change integrated into your business strategy?

No

CC2.2a

Please describe the process of how climate change is integrated into your business strategy and any outcomes of this process

CC2.2b

Please explain why climate change is not integrated into your business strategy

The Bank is yet to conduct comprehensive energy and carbon footprint to identify climate change specific risks and opportunities and integrate them with business strategy. However, the Bank continually strives to reduce its environmental load by optimizing resource (paper) consumption, adopting energy efficient technologies for infrastructure (green buildings, green data centres), leveraging technology (video conferencing) to reduce local and inter-city travel, educating customers to move to paperless transactions etc. These initiatives also indirectly help the Bank reduce its emissions intensity and contribute to environmental sustainability. Towards this endeavour, the Bank has formulated a Policy Statement for Environment to strategically guide its efforts towards environmental management. The Bank is

committed to reduce energy consumption of some its high energy consuming areas like Data centres through introduction of various energy saving techniques on an ongoing basis. Water Based chillers, Server Virtualization, Desktop virtualization , Implementation of Cold Aisle Containment (separating cold and hot aisle in the Data Center) are some techniques that have helped the Bank in reducing energy consumption in Data Center, making it greener and highly energy efficient. The Bank has put in systems for Business Continuity and Disaster Recovery to ensure minimal disruption to business operations due natural calamities like floods. The Bank adheres to legal requirements and RBI guidance for its lending practices for certain activities which may have negative impact on environment and contribute to climate change. The Exclusion List includes activities such as commercial logging operations or the purchase of logging equipment for use in primary tropical moist forest and production or trade in ozone depleting substances subject to international phase out. The Bank has established additional environmental screening criteria for IFC lending activities. The Bank also has an exposure to renewable and clean energy projects which reduce the climate change impact.

CC2.3

Do you engage in activities that could either directly or indirectly influence public policy on climate change through any of the following? (tick all that apply)

No

CC2.3a

On what issues have you been engaging directly with policy makers?

Focus of legislation	Corporate Position	Details of engagement	Proposed legislative solution
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CC2.3b

Are you on the Board of any trade associations or provide funding beyond membership?

CC2.3c

Please enter the details of those trade associations that are likely to take a position on climate change legislation

Trade association	Is your position on climate change consistent with theirs?	Please explain the trade association's position	How have you, or are you attempting to, influence the position?
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CC2.3d

Do you publically disclose a list of all the research organizations that you fund?

CC2.3e

Do you fund any research organizations to produce or disseminate public work on climate change?

CC2.3f

Please describe the work and how it aligns with your own strategy on climate change

CC2.3g

Please provide details of the other engagement activities that you undertake

CC2.3h

What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

CC2.3i

Please explain why you do not engage with policy makers

The Bank directly does not engage with the policy makers on climate change. However, the Bank is part of various industry trade associations and supports industry level climate change initiatives and thought leaderships produced by these industry trade associations from time to time.

Further Information

Page: CC3. Targets and Initiatives

CC3.1

Did you have an emissions reduction target that was active (ongoing or reached completion) in the reporting year?

No

CC3.1a

Please provide details of your absolute target

ID	Scope	% of emissions in scope	% reduction from base year	Base year	Base year emissions (metric tonnes CO2e)	Target year	Comment
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CC3.1b

Please provide details of your intensity target

ID	Scope	% of emissions in scope	% reduction from base year	Metric	Base year	Normalized base year emissions	Target year	Comment
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CC3.1c

Please also indicate what change in absolute emissions this intensity target reflects

ID	Direction of change anticipated in absolute Scope 1+2 emissions at target completion?	% change anticipated in absolute Scope 1+2 emissions	Direction of change anticipated in absolute Scope 3 emissions at target completion?	% change anticipated in absolute Scope 3 emissions	Comment
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CC3.1d

For all of your targets, please provide details on the progress made in the reporting year

ID	% complete (time)	% complete (emissions)	Comment
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CC3.1e

Please explain (i) why you do not have a target; and (ii) forecast how your emissions will change over the next five years

The Bank is yet to establish comprehensive company-wide energy and carbon footprint and will assess for suitable targets to be adopted. The Bank has plans to increase its footprint from 605 branches as on 31.03.2014 to over 1,000 branches in the next three years and the emissions are estimated to increase accordingly. However, it is always the endeavour of the Bank to have energy efficient operations leading to lower emissions intensity.

CC3.2

Does the use of your goods and/or services directly enable GHG emissions to be avoided by a third party?

No

CC3.2a

Please provide details of how the use of your goods and/or services directly enable GHG emissions to be avoided by a third party

CC3.3

Did you have emissions reduction initiatives that were active within the reporting year (this can include those in the planning and implementation phases)

No

CC3.3a

Please identify the total number of projects at each stage of development, and for those in the implementation stages, the estimated CO2e savings

Stage of development	Number of projects	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)

CC3.3b

For those initiatives implemented in the reporting year, please provide details in the table below

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative, years	Comment
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CC3.3c

What methods do you use to drive investment in emissions reduction activities?

Method	Comment
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CC3.3d

If you do not have any emissions reduction initiatives, please explain why not

The Bank takes various initiatives like optimizing resource (paper) consumption, adopting energy efficient technologies for infrastructure (green buildings, green data centres), leveraging technology (video conferencing) to reduce local and inter-city travel, educating customers to move to paperless transactions etc. These initiatives also indirectly help the Bank reduce its emissions intensity and contribute to environmental sustainability. Towards this endeavour, the Bank has formulated a Policy Statement for Environment to strategically guide its efforts towards environmental management. The Bank is committed to reduce energy consumption of some its high energy consuming areas like Data centres through introduction of various energy saving techniques on an ongoing basis. Water Based chillers, Server Virtualization, Desktop virtualization , Implementation of Cold Aisle Containment (separating cold and hot aisle in the Data Center) are some techniques that have helped the Bank in reducing energy consumption in Data Center, making it greener and highly energy efficient. The Bank is yet to conduct comprehensive Carbon Footprint which will enable the Bank to report emission reduction initiatives in coming years.

Further Information

Page: CC4. Communication

CC4.1

Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s)

Publication	Page/Section reference	Attach the document
In mainstream financial reports (complete)	116-117	https://www.cdp.net/sites/2014/95/10295/Investor_CDP_2014/Shared Documents/Attachments/CC4.1/KMB_Annual_Report_FY13-14.pdf

Further Information

Module: Risks and Opportunities

Page: CC5. Climate Change Risks

CC5.1

Have you identified any climate change risks that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply

- Risks driven by changes in regulation
- Risks driven by changes in physical climate parameters
- Risks driven by changes in other climate-related developments

CC5.1a

Please describe your risks driven by changes in regulation

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
Emission reporting obligations	While emissions reporting is currently not a mandatory obligation in India, the expected international climate change agreements in 2015 and voluntary commitment of India to reduce GHG emissions intensity by 20% by 2020 may result into some form of voluntary or mandatory emissions disclosure in India, also extending to financial institutions like Banks.	Increased operational cost	3 to 6 years	Direct	Likely	Medium	The financial implications will be primarily related to setting up monitoring, reporting and verification (MRV) mechanism for emissions reporting.	The Bank is taking proactive measures to voluntarily report on emissions and is exploring possibilities to establish a comprehensive MRV mechanism for emissions reporting.	The Bank has not yet estimated cost of management for emissions reporting.
Fuel/energy taxes and regulations	The rising energy security issues related to availability and	Increased operational cost	1 to 3 years	Direct	Likely	Medium-high	The financial implications will be primarily related to	The Bank has taken various energy efficiency measures to reduce its energy	The Bank takes various efficiency improvement projects and cost

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	affordability of fuels like coal, natural gas and diesel may lead to additional taxes and regulations on fuels and energy. This may have an impact on operational costs of the Bank.						increased operational costs for procuring fuel and energy for Bank's operations	intensity in primary areas of energy consumption like Data Centres, air conditioning and lighting. The Bank's new corporate office in Bandra Kurla Complex in Mumbai is a green building pre-certified for LEED 'Silver' rating	of management is related to capital expenditure projects for energy efficiency, retrofitting costs for lighting and operational costs for maintaining green building efficiencies.
International agreements	The recently climate talks concluded in Warsaw aim to create an internationally binding climate change agreement in 2015. The agreements may lead to domestic actions on emissions reductions by various industries, pushing key carbon intensive sectors to take-up emissions reduction projects.	Increased operational cost	3 to 6 years	Direct	Likely	Medium	The financial implications will be primarily related to setting up monitoring, reporting and verification (MRV) mechanism for emissions reporting.	The Bank is taking proactive measures to voluntarily report on emissions and is exploring possibilities to establish a comprehensive MRV mechanism for emissions reporting.	The Bank has not yet estimated cost of management for emissions reporting.

Please describe your risks that are driven by change in physical climate parameters

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
Change in precipitation extremes and droughts	The change in precipitation extremes and droughts may adversely impact sectors like agriculture and healthcare. The Bank is vulnerable to increased credit risk due to its exposure to agriculture and allied sectors.	Reduced demand for goods/services	Unknown	Direct	Likely	Medium-high	The financial implications could be related to increased delinquency ratio of Bank's agriculture and allied sector loans and loss for business opportunities in these sectors.	The Bank continually assesses its credit portfolio to understand the credit risk but currently there is no risk assessment specific to climate change.	The costs of management currently not identified.

CC5.1c

Please describe your risks that are driven by changes in other climate-related developments

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated Financial Implications	Management method	Cost of management
Reputation	As a leading Bank in India, the Bank's is subject reputational risks arising from its non-commitment to the cause of climate change mitigation	Reduction in capital availability	1 to 3 years	Direct	Likely	Medium-high	The financial implications could be related to diminished brand value and low confidence of environmentally	The Bank has adopted Policy Statement on Environment to express its commitment towards sound	The cost management includes costs associated with monitoring and reporting on Business

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated Financial Implications	Management method	Cost of management
	and adaptation. The Bank may also indirectly face reputational risks, should it be involved in lending to environmentally sensitive projects which may have significant public opposition.						and social responsible investors.	environmental management. The Bank also discloses on Business Responsibility initiatives through Business Responsibility Report and emissions reporting through CDP.	Responsibility and carbon emissions in various forums.

CC5.1d

Please explain why you do not consider your company to be exposed to risks driven by changes in regulation that have the potential to generate a substantive change in your business operations, revenue or expenditure

CC5.1e

Please explain why you do not consider your company to be exposed to risks driven by physical climate parameters that have the potential to generate a substantive change in your business operations, revenue or expenditure

CC5.1f

Please explain why you do not consider your company to be exposed to risks driven by changes in other climate-related developments that have the potential to generate a substantive change in your business operations, revenue or expenditure

Further Information

Page: CC6. Climate Change Opportunities

CC6.1

Have you identified any climate change opportunities that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply

Opportunities driven by changes in regulation

Opportunities driven by changes in other climate-related developments

CC6.1a

Please describe your opportunities that are driven by changes in regulation

Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
Product efficiency regulations and standards	Product efficiency regulations and standards may require	Increased demand for existing products/services	3 to 6 years	Indirect (Client)	More likely than not	Low-medium	The financial implications would be related to increased	While the Bank continually lends to project related technology	No additional costs of management might be required.

Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	companies to adopt new technologies and implement new projects. This provides the Bank a business opportunity to lend to such projects.						lending portfolio and resultant business opportunities to lend to clients in adopting new technologies	upgradation or process upgradation for product efficiency, there is no separate segregation of such business opportunities to be pursued under climate change agenda.	
Fuel/energy taxes and regulations	Increased fuel/energy taxes and regulations may lead to energy efficiency and renewable energy projects taken up by clients. This provides the Bank a business opportunity to lend to such projects.	Increased demand for existing products/services	1 to 3 years	Indirect (Client)	Very likely	Low-medium	The financial implications would be related to increased lending portfolio and resultant business opportunities to lend to clients for energy efficiency / renewable energy projects.	While the Bank lends to project related energy efficiency and renewable energy, there is no separate segregation of such business opportunities to be pursued under climate change agenda.	No additional costs of management might be required.

Please describe the opportunities that are driven by changes in physical climate parameters

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
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CC6.1c

Please describe the opportunities that are driven by changes in other climate-related developments

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
Reputation	Participating in climate change advocacy and voluntary disclosures on climate change will help the Bank enhance its reputation as a responsible corporate citizen.	Other: Increased brand value	1 to 3 years	Direct	More likely than not	Low-medium	There might not be any direct financial implications but increased brand value of the Bank will enable the Bank to expand its business and attract and retain best talent.	The Bank has adopted Policy Statement on Environment to express its commitment towards sound environmental management. The Bank also discloses on Business Responsibility initiatives through Business Responsibility Report and emissions reporting through CDP.	The cost management includes costs associated with monitoring and reporting on Business Responsibility and carbon emissions in various forums, participating in industry forums and thought leaderships on climate change.

CC6.1d

Please explain why you do not consider your company to be exposed to opportunities driven by changes in regulation that have the potential to generate a substantive change in your business operations, revenue or expenditure

CC6.1e

Please explain why you do not consider your company to be exposed to opportunities driven by physical climate parameters that have the potential to generate a substantive change in your business operations, revenue or expenditure

Currently we do not anticipate significant opportunities driven by physical climate parameter that will have the potential to generate a substantive change in your business operations, revenue or expenditure.

CC6.1f

Please explain why you do not consider your company to be exposed to opportunities driven by changes in other climate-related developments that have the potential to generate a substantive change in your business operations, revenue or expenditure

Further Information

Module: GHG Emissions Accounting, Energy and Fuel Use, and Trading

Page: CC7. Emissions Methodology

CC7.1

Please provide your base year and base year emissions (Scopes 1 and 2)

Base year	Scope 1 Base year emissions (metric tonnes CO2e)	Scope 2 Base year emissions (metric tonnes CO2e)
Mon 01 Apr 2013 - Mon 31 Mar 2014	56.82	14003.08

CC7.2

Please give the name of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

Please select the published methodologies that you use

IPCC Guidelines for National Greenhouse Gas Inventories, 2006

CC7.2a

If you have selected "Other" in CC7.2 please provide details of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

CC7.3

Please give the source for the global warming potentials you have used

Gas	Reference
CO2	IPCC Fourth Assessment Report (AR4 - 100 year)
N2O	IPCC Fourth Assessment Report (AR4 - 100 year)
CH4	IPCC Fourth Assessment Report (AR4 - 100 year)

CC7.4

Please give the emissions factors you have applied and their origin; alternatively, please attach an Excel spreadsheet with this data at the bottom of this page

Fuel/Material/Energy	Emission Factor	Unit	Reference
Diesel/Gas oil	0.07806	metric tonnes CO2e per GJ	2006 IPCC Guidelines for National Greenhouse Gas Inventories
Electricity	0.82	metric tonnes CO2 per MWh	Central Electricity Authority: CO2 Baseline Data V9

Further Information

Page: **CC8. Emissions Data - (1 Apr 2013 - 31 Mar 2014)**

CC8.1

Please select the boundary you are using for your Scope 1 and 2 greenhouse gas inventory

Operational control

CC8.2

Please provide your gross global Scope 1 emissions figures in metric tonnes CO2e

56.82

CC8.3

Please provide your gross global Scope 2 emissions figures in metric tonnes CO2e

14003.28

CC8.4

Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

Yes

CC8.4a

Please provide details of the sources of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure

Source	Relevance of Scope 1 emissions from this source	Relevance of Scope 2 emissions excluded from this source	Explain why the source is excluded
605 Branches 1,103 ATMs	Emissions are relevant but not yet calculated	Emissions are relevant but not yet calculated	This is the first year of emissions reporting for the Bank. The Bank has made an attempt to capture the emissions from two key corporate offices in Mumbai (Kotak Infiniti, Malad (East) and 27BKC, Bandra Kurla Complex) which houses approximately 28% of our workforce including other Kotak group companies. The Bank is in the process of establishing systems to capture emissions details from other relevant locations.

CC8.5

Please estimate the level of uncertainty of the total gross global Scope 1 and 2 emissions figures that you have supplied and specify the sources of uncertainty in your data gathering, handling and calculations

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
Less than or equal to 2%	No Sources of Uncertainty	None	Less than or equal to 2%	No Sources of Uncertainty	None

CC8.6

Please indicate the verification/assurance status that applies to your reported Scope 1 emissions

No third party verification or assurance

CC8.6a

Please provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements

Type of verification or assurance	Attach the statement	Page/section reference	Relevant standard	Proportion of reported Scope 1 emissions verified (%)
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CC8.6b

Please provide further details of the regulatory regime to which you are complying that specifies the use of Continuous Emissions Monitoring Systems (CEMS)

Regulation	% of emissions covered by the system	Compliance period	Evidence of submission
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CC8.7

Please indicate the verification/assurance status that applies to your reported Scope 2 emissions

No third party verification or assurance

CC8.7a

Please provide further details of the verification/assurance undertaken for your Scope 2 emissions, and attach the relevant statements

Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of Scope 2 emissions verified (%)
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CC8.8

Please identify if any data points other than emissions figures have been verified as part of the third party verification work undertaken

Additional data points verified	Comment
Other: No third party verification or assurance	No third party verification or assurance

CC8.9

Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?

No

CC8.9a

Please provide the emissions from biologically sequestered carbon relevant to your organization in metric tonnes CO2

Further Information

CC9.1

Do you have Scope 1 emissions sources in more than one country?

No

CC9.1a

Please break down your total gross global Scope 1 emissions by country/region

Country/Region	Scope 1 metric tonnes CO2e

CC9.2

Please indicate which other Scope 1 emissions breakdowns you are able to provide (tick all that apply)

By facility
By GHG type

CC9.2a

Please break down your total gross global Scope 1 emissions by business division

Business division	Scope 1 emissions (metric tonnes CO2e)

CC9.2b

Please break down your total gross global Scope 1 emissions by facility

Facility	Scope 1 emissions (metric tonnes CO2e)	Latitude	Longitude
Kotak Infiniti, Malad (East), Mumbai	23.05	19.177	72.882
27BKC, Bandra Kurla Complex, Mumbai	33.77	19.061	72.865

CC9.2c

Please break down your total gross global Scope 1 emissions by GHG type

GHG type	Scope 1 emissions (metric tonnes CO2e)
CO2	56.67
CH4	0.07
N2O	0.07

CC9.2d

Please break down your total gross global Scope 1 emissions by activity

Activity	Scope 1 emissions (metric tonnes CO2e)
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CC9.2e

Please break down your total gross global Scope 1 emissions by legal structure

Legal structure	Scope 1 emissions (metric tonnes CO2e)
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Further Information

Page: CC10. Scope 2 Emissions Breakdown - (1 Apr 2013 - 31 Mar 2014)

CC10.1

Do you have Scope 2 emissions sources in more than one country?

No

CC10.1a

Please break down your total gross global Scope 2 emissions and energy consumption by country/region

Country/Region	Scope 2 metric tonnes CO2e	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low carbon electricity, heat, steam or cooling accounted for CC8.3 (MWh)
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CC10.2

Please indicate which other Scope 2 emissions breakdowns you are able to provide (tick all that apply)

By facility

CC10.2a

Please break down your total gross global Scope 2 emissions by business division

Business division	Scope 2 emissions (metric tonnes CO2e)
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CC10.2b

Please break down your total gross global Scope 2 emissions by facility

Facility	Scope 2 emissions (metric tonnes CO2e)
Kotak Infiniti, Malad (East), Mumbai	12512.97

Facility	Scope 2 emissions (metric tonnes CO2e)
27BKC, Bandra Kurla Complex, Mumbai	1490.10

CC10.2c

Please break down your total gross global Scope 2 emissions by activity

Activity	Scope 2 emissions (metric tonnes CO2e)

CC10.2d

Please break down your total gross global Scope 2 emissions by legal structure

Legal structure	Scope 2 emissions (metric tonnes CO2e)

Further Information

Page: CC11. Energy

CC11.1

What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

CC11.2

Please state how much fuel, electricity, heat, steam, and cooling in MWh your organization has purchased and consumed during the reporting year

Energy type	MWh
Fuel	98.59
Electricity	17076.92
Heat	
Steam	
Cooling	

CC11.3

Please complete the table by breaking down the total "Fuel" figure entered above by fuel type

Fuels	MWh
Diesel/Gas oil	98.59

CC11.4

Please provide details of the electricity, heat, steam or cooling amounts that were accounted at a low carbon emission factor in the Scope 2 figure reported in CC8.3

Basis for applying a low carbon emission factor	MWh associated with low carbon electricity, heat, steam or cooling	Comment
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Basis for applying a low carbon emission factor	MWh associated with low carbon electricity, heat, steam or cooling	Comment
No purchases or generation of low carbon electricity, heat, steam or cooling accounted with a low carbon emissions factor	0	There are no purchases of renewable energy

Further Information

Page: CC12. Emissions Performance

CC12.1

How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to the previous year?

This is our first year of estimation

CC12.1a

Please identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined) and for each of them specify how your emissions compare to the previous year

Reason	Emissions value (percentage)	Direction of change	Comment

CC12.2

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per unit currency total revenue

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
0.00000014	metric tonnes CO2e	unit total revenue	0	N/A	This is our first year of estimation

CC12.3

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per full time equivalent (FTE) employee

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
2.33	metric tonnes CO2e	FTE employee	0	N/A	This is our first year of estimation

CC12.4

Please provide an additional intensity (normalized) metric that is appropriate to your business operations

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
	metric tonnes CO2e				

Further Information

Page: CC13. Emissions Trading

CC13.1

Do you participate in any emissions trading schemes?

No, and we do not currently anticipate doing so in the next 2 years

CC13.1a

Please complete the following table for each of the emission trading schemes in which you participate

Scheme name	Period for which data is supplied	Allowances allocated	Allowances purchased	Verified emissions in metric tonnes CO2e	Details of ownership

CC13.1b

What is your strategy for complying with the schemes in which you participate or anticipate participating?

CC13.2

Has your organization originated any project-based carbon credits or purchased any within the reporting period?

No

CC13.2a

Please provide details on the project-based carbon credits originated or purchased by your organization in the reporting period

Credit origination or credit purchase	Project type	Project identification	Verified to which standard	Number of credits (metric tonnes of CO2e)	Number of credits (metric tonnes CO2e): Risk adjusted volume	Credits cancelled	Purpose, e.g. compliance

Further Information

Page: CC14. Scope 3 Emissions

CC14.1

Please account for your organization's Scope 3 emissions, disclosing and explaining any exclusions

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Purchased goods and services	Relevant, not yet calculated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions.
Capital goods	Relevant, not yet calculated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Fuel-and-energy-related activities (not included in Scope 1 or 2)	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Upstream transportation and distribution	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Waste generated in operations	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Business travel	Relevant, not yet				We are yet to conduct comprehensive Carbon

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
	calculated				Footprint to assess our scope 3 emissions
Employee commuting	Relevant, not yet calculated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Upstream leased assets	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Downstream transportation and distribution	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Processing of sold products	Not relevant, explanation provided				We are in banking service industry which does not have significant processing of sold products
Use of sold products	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
End of life treatment of sold products	Not relevant, explanation provided				We are in banking service industry which does not have significant end of life treatment of sold products
Downstream leased assets	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Franchises	Not relevant, explanation provided				There are no franchise operations for the Bank
Investments	Not evaluated				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Other (upstream)	Not relevant, explanation provided				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions
Other (downstream)	Not relevant, explanation provided				We are yet to conduct comprehensive Carbon Footprint to assess our scope 3 emissions

Please indicate the verification/assurance status that applies to your reported Scope 3 emissions

No emissions data provided

CC14.2a

Please provide further details of the verification/assurance undertaken, and attach the relevant statements

Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of Scope 3 emissions verified (%)
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CC14.3

Are you able to compare your Scope 3 emissions for the reporting year with those for the previous year for any sources?

No, we don't have any emissions data

CC14.3a

Please identify the reasons for any change in your Scope 3 emissions and for each of them specify how your emissions compare to the previous year

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
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CC14.4

Do you engage with any of the elements of your value chain on GHG emissions and climate change strategies? (Tick all that apply)

No, we do not engage

CC14.4a

Please give details of methods of engagement, your strategy for prioritizing engagements and measures of success

CC14.4b

To give a sense of scale of this engagement, please give the number of suppliers with whom you are engaging and the proportion of your total spend that they represent

Number of suppliers	% of total spend	Comment
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CC14.4c

If you have data on your suppliers' GHG emissions and climate change strategies, please explain how you make use of that data

How you make use of the data

Please give details

CC14.4d

Please explain why you do not engage with any elements of your value chain on GHG emissions and climate change strategies, and any plans you have to develop an engagement strategy in the future

The Bank has not yet estimated its Scope 3 (value chain) emissions and hence currently does not engage with any elements of its value chain on GHG emissions and climate change strategies.

Further Information

Module: Sign Off

Page: CC15. Sign Off

CC15.1

Please provide the following information for the person that has signed off (approved) your CDP climate change response

Name	Job title	Corresponding job category
Rohit Rao	Executive Vice President, Head – Group Corporate Communications, Business Responsibility & CSR	Other: Group Communications, Business Responsibility & CSR Officer

Further Information

CDP 2014 Investor CDP 2014 Information Request