



## **IndusInd Bank inaugurates its first solar-powered ATM in Mumbai**

### **Green Office Manual unveiled as part of the Bank's 'Hum aur Hariyali' campaign**

**Mumbai, December 18, 2009:** IndusInd Bank Ltd inaugurated Mumbai's first solar-powered ATM as part of its Green Office Project campaign '*Hum aur Hariyali*'. It also unveiled a 'Green Office Manual - A Guide to Sustainable Practices', prepared in association with the Centre for Environmental Research and Education (CERE).

IndusInd Bank has a comprehensive plan to reduce its carbon footprint. Some of the initiatives being undertaken under this plan are solar-powered ATMs, thin computing, e-archiving, e-learning, e-waste management, paperless fax, energy conservation, CNG cars and also supporting finance programs with incentives to go green.

Explaining the rationale behind the '*Hum aur Hariyali*' campaign, Mr. Romesh Sobti, MD & CEO of IndusInd Bank said, "At IndusInd, we believe that corporate success is intrinsically linked with the environment. Subjects like sustainable development, social responsibility and climate change are fast becoming part of the corporate vocabulary and IndusInd is at the forefront of this change in the Indian banking sector. 'Green Banking' is our mission today and we have diligently worked towards spreading the word in our office corridors and in the corridors of finance."

IndusInd's new Solar ATM replaces the use of conventional energy for 8 hours per day with eco friendly and renewable solar energy. The energy saved will be 1980 kW hrs every year and will be accompanied by a simultaneous reduction in CO2 emissions by 1942 Kgs. The uniqueness of this solar ATM is the ability to store and transmit power on demand (incase of power failure) or need (time basis).

In terms of costs, the savings will be substantial, approximately Rs. 20,000 per year in case of a commercial user with grid power supply. And in areas with erratic power supply the solar will replace diesel generators and translate into savings as high as Rs. 40,200 every year.

Dr. Rashneh Pardiwala, Director and Founder of CERE, says, "This is a unique model where innovation in science and technology is being encouraged by a large corporation to help environmental organisations address the challenges posed by Climate Change and spread awareness about sustainable development.

### **About IndusInd Bank**

IndusInd Bank, a fast growing, new-generation private-sector Bank was incorporated in 1994. It caters to the needs of both Consumer & Corporate clients and has a robust technology platform supporting multi-channel delivery capabilities. The Bank enjoys a patronage of 2 million customers and has a network of 186 branches, 412 ATMs spread across 151 geographical locations in 28 states and union territories as on November 30, 2009. It also has representative offices in Dubai and London.

It has multi-lateral tie-ups with other banks providing access to more than 21000 ATMs for its customers. It enjoys 'clearing and settlement bank' status with leading capital, commodity and currency exchanges within India e.g. - BSE / NSE and commodity exchanges like- MCX, NCDEX, and NMCE.

While continuing its drive for efficiency, productivity and profitability, IndusInd Bank is a keen participant in the Corporate Social Responsibility space. It is actively engaged in helping mentally-challenged and underprivileged children and on other hand, helps in sensitizing /upholding environmental and ecologically appropriate behaviour.

### **About CERE**

CERE is a Mumbai based NGO working to promote environmental sustainability. CERE has been collaborating with IndusInd Bank to promote the role of corporations in advancing environmental sustainability through the medium of the 'Green Office Project'

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## **Green Initiatives**

The goal of the Green Banking Project is to promote sustainable business practices to offset the effects of climate change through energy and resource conservation, while protecting the environment for future generations. As part of the project, the Bank had launched “Hum aur Hariyali” campaign under which a number of green initiatives have been taken:

### **Key Initiatives at IndusInd to reduce Carbon Footprint**

**Thin computing at Karapakkam** – PCs are replaced using diskless workstations resulting in power savings of over 60%.

Thin Computing delivers the productivity people need, at a lower cost than traditional methods, all without compromising on security or manageability. Analysts agree that this approach improves the reliability and security of information, dramatically lowers IT costs, reduces energy consumption, and is far better for the environment. Yet Thin Computing still provides the access to applications and data that people need in order to move the business forward, all the while improving on the security, reliability, and availability of PCs.

**Introduction of Paperless Fax** – A shift has been made to receive faxes as soft copies instead of on paper. This initiative has been introduced in many departments and has reduced usage by 50,000 sheets of paper over a period of 6 months only in the Corporate office which has resulted in substantial savings in both paper usage and energy consumption.

**Document Management System and Workflow** - A comprehensive document management and workflow system branded IworkS has been introduced through adoption of Business Process Management (BPM) tools and techniques. In this system the documents are scanned at the branch or hub itself. The central processing unit then works on the scanned copy of the documents, scrutinizes them and proceeds to open the accounts. Apart from improved efficiency, better process control and improved customer service, the original documents can be stored at low cost locations. This has resulted in savings of 60 % of the costs on premises besides improving efficiency as lesser time is spent in finding and retrieving documents. IWorkS eliminates the need to keep photocopies of various documents.

The introduction of IWorkS application has saved approximately 13,30,000 sheets for photocopying , 2,60,000 sheets for Checklist besides the toner cost associated with it. This has also lead to an increase in printer life and has resulted in substantial costs in physical storage as well.

Our Board Members have also started getting familiar and using the DMS. Board agenda/workpapers/other documentary submissions are now electronically managed. More and more processes are being shifted into an E-environment.

## **Solar ATM:**

With the commencement of the Green Banking Initiative in the Bank, one of the key deliverables was enabling the ATM and signages with Solar energy.

IndusInd's new Solar ATM at Opera house is a first of its kind in India and a revolutionary concept in Green Banking. Autonic's Solar UPS replaces the conventional use of fossil fuel in the form of diesel generators with eco friendly and renewable solar energy. The system operates on real time and has two levels of operation- Timer Based (switch to solar UPS on timer operation) and Trigger based (in case of power failure the system will switch to UPS). The system will also have alarms or alerts to indicate when the battery is low and a signal indicating the start of the Generator and the ability to start the generator using AMF or similar devices.

The Solar ATM at Opera House uses photovoltaic cells mounted on the roof of the building. These cells convert sunlight into electricity and this clean and renewable form of energy is used to power the ATM.

The Solar UPS generate approx 5926.4 watts, or 6 units of power.

The energy saved will be 1980 KW hrs per annum and will result in the reduction of CO2 by 1942 Kgs per year.

In terms of costs, the Savings will be approximately be Rs.60.00/day in case of a commercial user with grid power supply and Rs.120.00 in case of solar energy substituting diesel generator. This will translate to Rs.20100.00 savings per annum using grid or Rs.40,200.00 for diesel generators.

## **Employee Awareness/ Outreach programmes**

The aim of the Green Banking project is primarily to increase awareness about environmental issues for the staff and through this awareness, achieve the goal of Sustainable Development. The Green Banking Project was spear headed by a group of "Green Champions" who were chosen from among the employees. The "Green Champions" were first empowered through a series of workshops and then they became the drivers of the Green Banking Project .The premise of the initiative was that "Going green is not only about protecting trees but about altering behaviour." The on-going awareness initiatives in terms of workshops, film screenings and field trips have encouraged the employees to put in practice various initiatives in terms of resource reduction, energy conservation and waste management and they have set a standard for Green Banking across the country.

## **Other Key Initiatives**

- Green data centre at Indiabulls
- Replacement of CRT monitors with LCD which results in 50% power savings. The target is 500 monitors this year

- Desktops PCs configured in standby mode during periods of inactivity.
- Desktop video conferencing – using this top management can hold virtual meeting instead of physical meetings reducing travel considerably.
- Disposal of computer hardware after contents are destroyed (technically called degaussing) to agencies which recycle the plastic recovered from the tapes
- Commenced the usage of A4 bagasse paper at all our Mumbai branches and Corporate Office. Shortly it will be rolled out to other locations. Advantage economical in terms of costings over normal paper and it is eco-friendly
- E-learning – this will replace classroom learning avoiding the need for physical presence of the participants. Also the trainees can undergo the courses at their time and convenience
- Server virtualisation - In virtualisation a single server can host multiple applications instead of the usual 1 server per applications. A consolidation ratio of 6:1 is targeted and power savings both for operating and cooling of over 75%
- Switched over to cleaner fuels like CNG /LPG factory fitted Cars. Over a period of 6 months, most of the new buys are CNG enabled vehicles. Moreover, vehicles over 4 years approximately 30% of our owned vehicles will be changed to CNG/ LPG this year.
- All the premises are now shifted to using CFL bulbs. This way the Bank is making an impact on optimum utilisation of resources relating to energy, paper and travel.