



Performance Analysis

Q3 FY 2023-24

GLORIOUS
118
YEARS

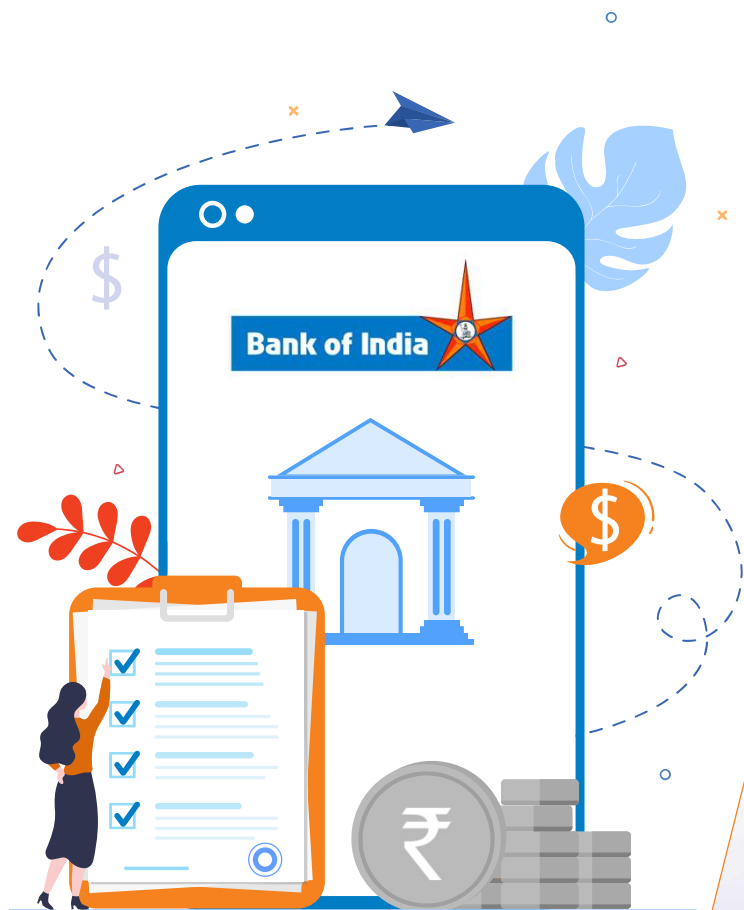


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Performance Highlights - Q3FY24 - YoY

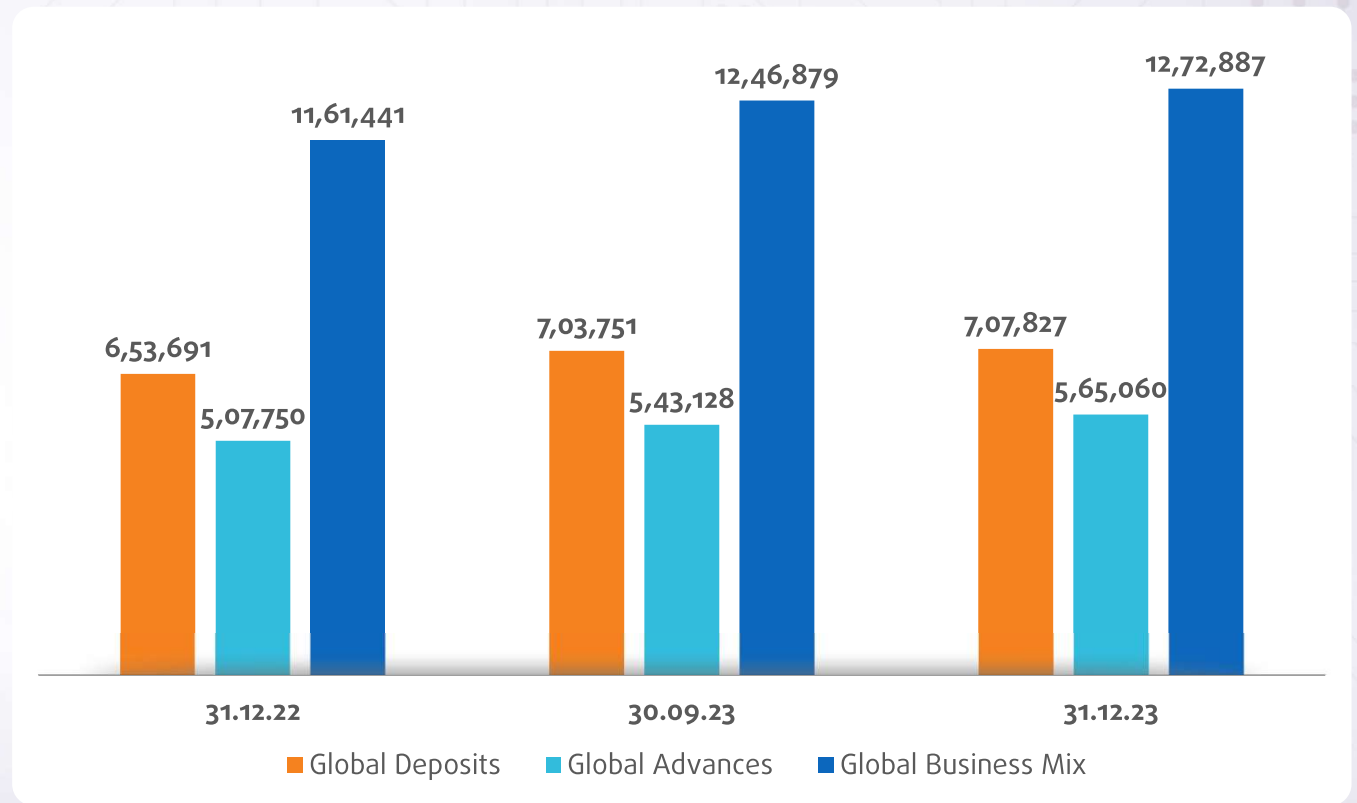
Key Highlights



Global Business

Business Performance

(Amt in Rs. Cr)

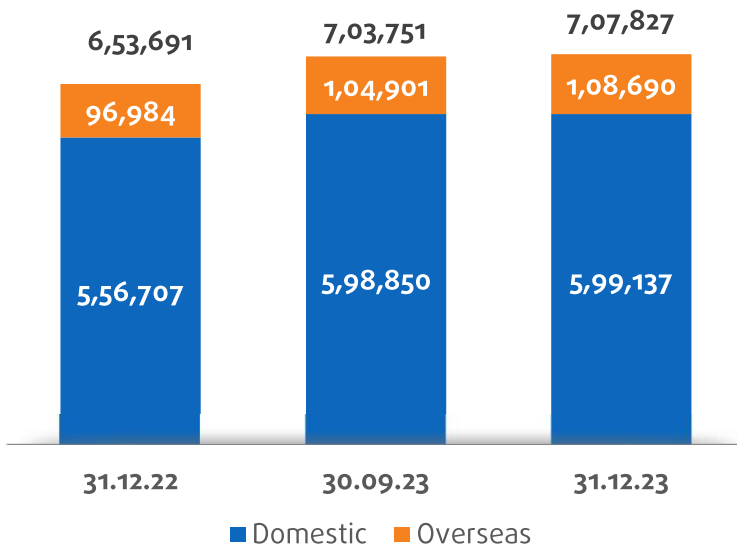


Global Deposits & Advances

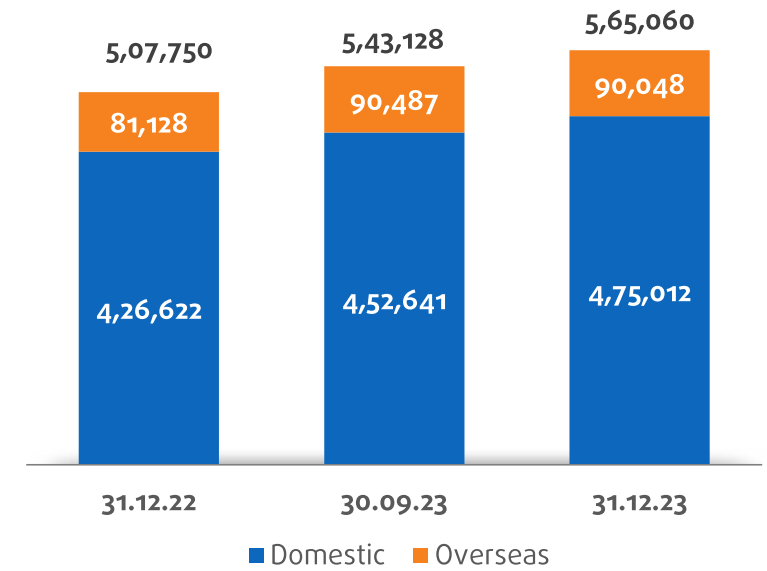
Business Performance

(Amt in Rs. Cr)

Domestic & Overseas Deposits



Domestic & Overseas Advances

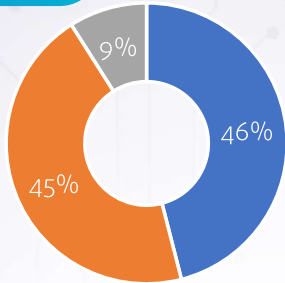


Domestic Deposit

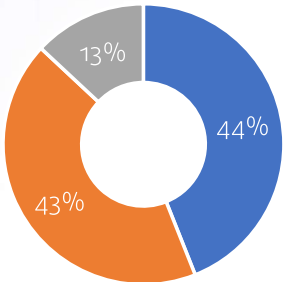


Business Performance

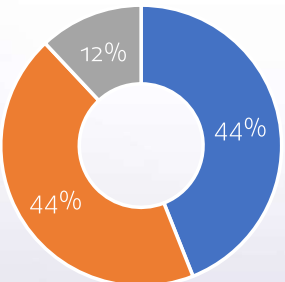
31.12.22



30.09.23



31.12.23



(Amt in Rs. Cr)

Types of Deposits	31.12.22	30.09.23	31.12.23
CASA (Amount)	2,46,718	2,56,956	2,61,335
CASA (%)	44.56	43.13	43.88
Total Term Deposits	3,06,991	3,38,816	3,34,170
Retail Term Deposits (%)	46.01	44.10	44.28
Bulk Deposits (%)	9.43	12.77	11.83

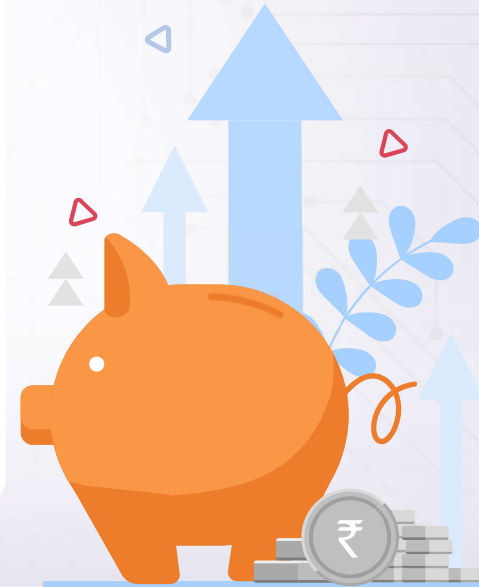
■ CASA
 ■ TD-Bulk Dep.
 ■ TD-Retail Dep.

Composition of **Gross Domestic Advances**

Business Performance

(Amt in Rs. Cr)

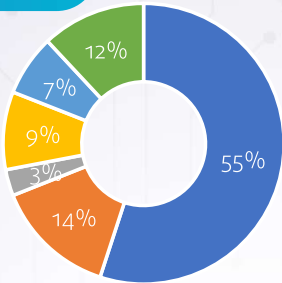
Particulars	31.12.22	30.09.23	31.12.23	Growth YoY%
Agriculture	70,334	77,226	80,345	14.23%
MSME	69,250	73,731	76,600	10.61%
Retail	91,371	1,00,260	1,05,445	15.40%
RAM	2,30,955	2,51,217	2,62,390	13.61%
Corporate & Others	1,95,667	2,01,424	2,12,622	8.67%
Gross Domestic Advances	4,26,622	4,52,641	4,75,012	11.34%
RAM Advances (%)	54.14%	55.50%	55.24%	



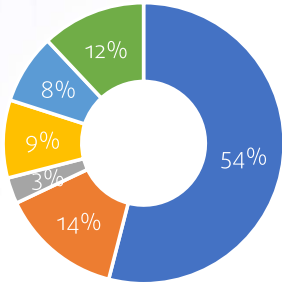
Retail Loans

Business Performance

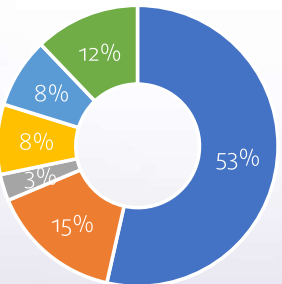
31.12.22



30.09.23



31.12.23



(Amt in Rs. Cr)

Particulars	31.12.22	30.09.23	31.12.23	Growth YoY (%)
Home loans	50,250	53,976	56,255	11.95%
Vehicle loans	13,042	14,421	15,642	19.93%
Education loans	2,912	3,233	3,351	15.08%
Mortgage loans	8,078	8,587	8,896	10.13%
Personal loans	6,453	7,818	8,698	34.80%
Others incl. Staff Loans,	10,636	12,225	12,603	18.49%
Total Retail Loans	91,371	1,00,260	1,05,445	15.40%



Priority Sector Advances

Business Performance

(Amt in Rs. Cr)

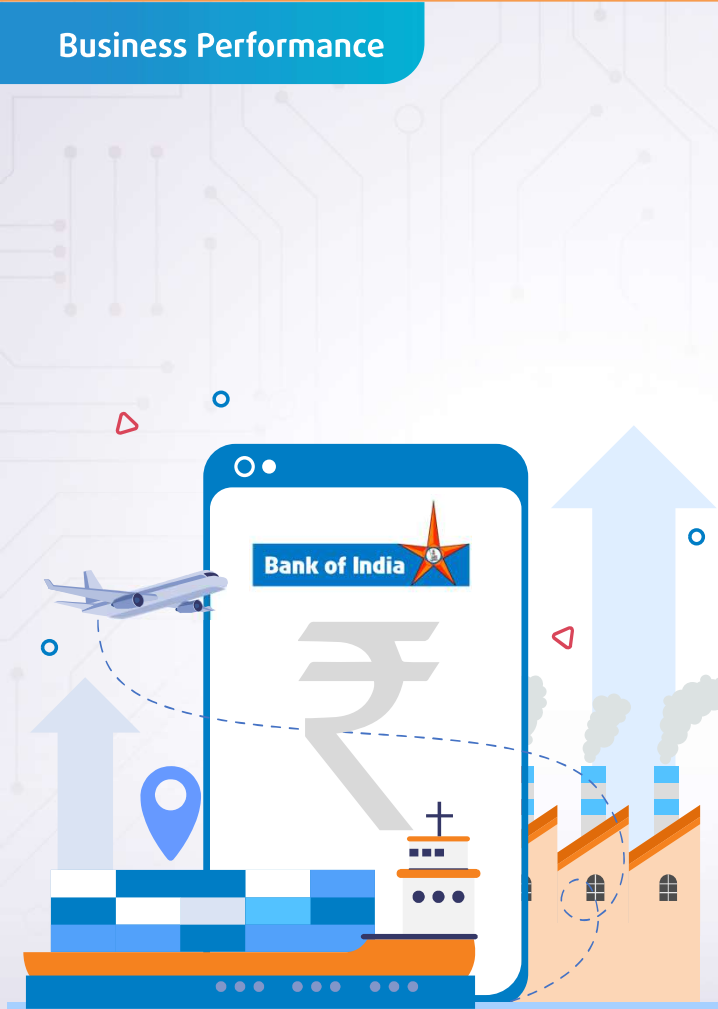
Particulars	Regulatory Target	31.12.22	30.09.23	31.12.23
ANBC		3,72,302	3,99,803	4,07,346
Priority Sector		1,60,794	1,71,838	1,77,688
% To ANBC	40.00	43.19	42.98	43.62
Agriculture		70,334	77,226	80,345
% To ANBC	18.00	18.89	19.32	19.72
Small & Marginal Farmers		41,553	49,906	51,651
% To ANBC	10.00	11.16	12.48	12.68
Weaker Section		54,829	62,091	64,443
% To ANBC	12.00	14.73	15.53	15.82
Micro Enterprises (PS)		41,981	43,550	45,392
% To ANBC	7.50	11.28	10.89	11.14



Domestic Credit – Sector Wise

(Amt in Rs. Cr)

Particulars	31.12.22	30.09.23	31.12.23
Infrastructure	66,221	65,365	63,142
Basic Metal & Metal products	13,586	15,804	16,890
Textiles	7,633	6,469	6,647
Gems & Jewellery	4,025	3,614	3,162
Chemicals & Chemical products	6,413	6,726	7,783
Vehicles & Transport equipment	2,765	2,378	2,454
Rubber, Plastic & their products	3,186	3,258	3,295
Construction	4,084	4,209	4,199
Direct Exp to Real Estate Sector	58,916	63,572	66,246
- Residential Mortgage*	57,201	61,629	64,286
- CRE	1,715	1,943	1,960
NBFC (Incl. HFCs)	64,005	58,074	64,463
* Includes Priority Sector Housing Loans and all other Residential Mortgages			



NBFC Portfolio - Global



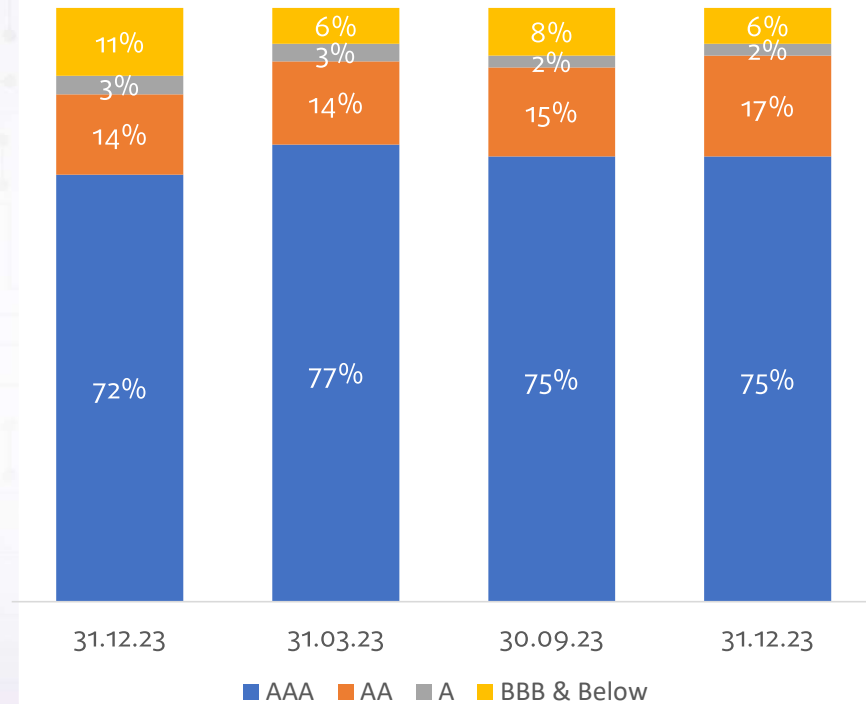
Business Performance

(Amt in Rs. Cr)

NBFC Portfolio

Ratings	31.12.22	31.03.23	30.09.23	31.12.23
AAA	49,985	53,969	53,771	57,105
AA	9,386	9,549	10,470	13,258
A	2,165	1,932	1,683	1,467
BBB & Below	7,933	4,278	6,054	4,545
Total	69,469	69,728	71,978	76,375
Total Global NBFC as % of total Global Advances	12.61	12.46	12.17	12.44

NBFC - Rating Distribution



Domestic Advances - Infrastructure Sector

Business Performance

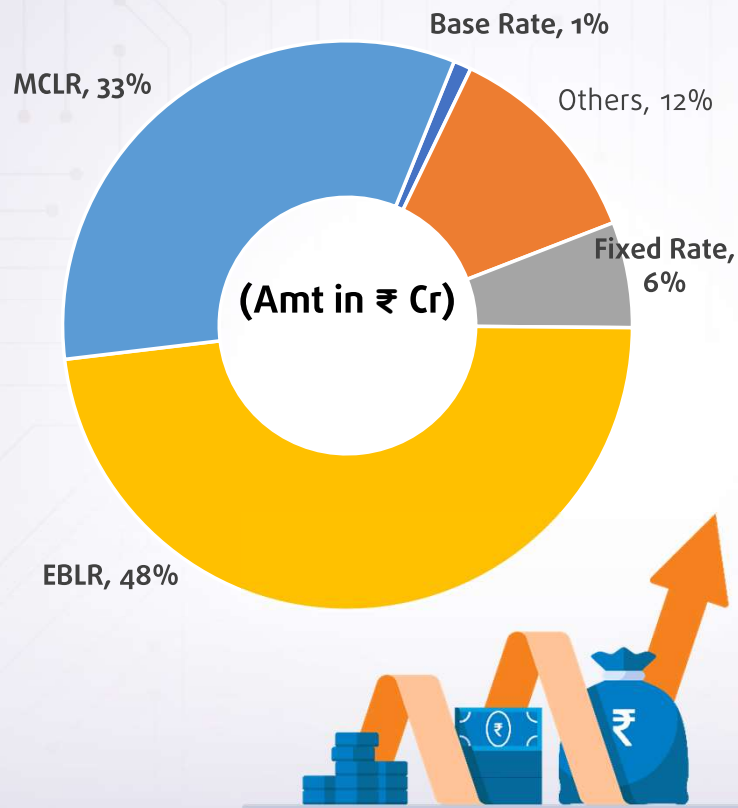
(Amt in Rs. Cr)

Particulars	31.12.22	30.09.23	31.12.23
Power	42,721	42,037	39,583
a) SEBs	19,945	17,698	16,084
- Generation	8,673	7,780	7,026
- Transmission	2,756	2,701	2,593
- Distribution	8,516	7,217	6,465
b) PSUs & Pvt Power Cos	23,684	26,815	24,339
Roads and Ports	16,242	16,328	16,352
Telecom	382	359	368
Other Infrastructure	6,876	6,641	6,839



Benchmark wise Distributions of Advances

Business Performance



(Amt in Rs. Cr)

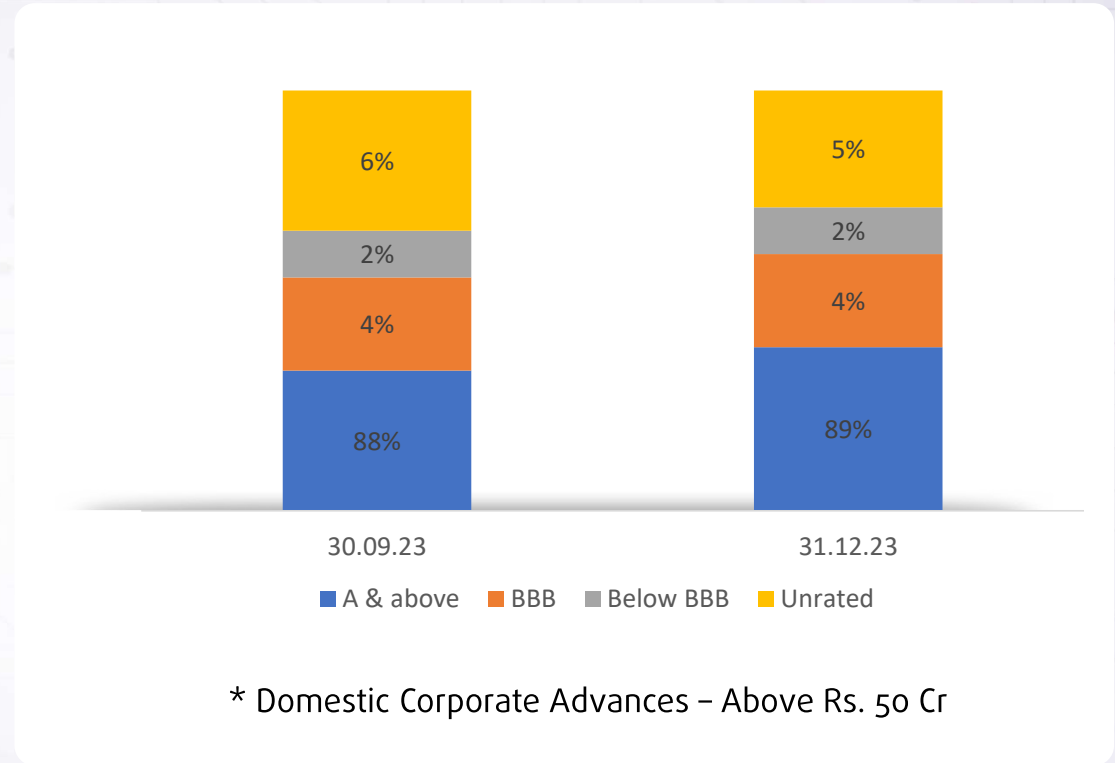
Benchmark Rates	Standard Advances as on 31.12.23	Share (%)
Base Rate	2,500	0.56
MCLR	1,46,432	32.90
EBLR	2,12,466	47.73
Fixed Rate*	28,951	6.50
Others	54,753	12.31
Grand Total	4,45,102	100.00

* Fixed Rate loans includes Loan against TDR, etc.

External Ratings Distribution of Standard Corporate Advances



Business Performance



As on 31.12.23, Investment grade accounts form 93% of our Standard Corporate advances portfolio

Domestic Investments



(Amt in Rs. Cr)

Particulars	As on 30.09.23				As on 31.12.23			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
SLR Investments	32,334	1,28,871	1,684	1,62,889	29,651	1,32,035	1,429	1,63,115
of which Govt Securities	32,334	1,28,871	1,684	1,62,889	29,651	1,32,035	1,429	1,63,115
Non SLR Investments	14,667	29,159	58	43,884	15,137	29,129	11	44,277
M Duration	2.87		2.09		3.13		2.17	
Total	47,001	1,58,030	1,742	2,06,773	44,788	1,61,164	1,440	2,07,392

Net Interest Income (Global)

Particulars	QE Dec 22	QE Sep 23	QE Dec 23	Y-o-Y (%)	9M Dec 22	9M Dec 23	Y-o-Y (%)
Interest Income	12,728	14,971	15,218	20	34,198	44,548	30
a. Advances	8,828	10,588	10,986	25	23,927	31,255	31
b. Investments	2,985	3,483	3,502	17	8,647	10,461	21
c. Money Market Operations & Others	915	900	729	-20	1,624	2,831	74
Interest Expended	7,132	9,231	9,755	37	19,446	27,431	41
a. Deposits	6,042	7,716	8,078	34	17,196	22,856	33
b. Borrowings	911	1,320	1,477	62	1,714	3,985	132
c. Subordinated Bonds & Others	179	195	200	11	536	590	10
Net Interest Income	5,596	5,740	5,463	-2	14,752	17,117	16
Net Interest Margin (%)	3.28	3.08	2.85		2.96	2.98	

Non Interest Income (Global)



Financial Performance

(Amt in Rs. Cr)

Particulars	QE Dec 22	QE Sep 23	QE Dec 23	Y-o-Y (%)	9M Dec 22	9M Dec 23	Y-o-Y (%)
Commission, Exchange & Brokerage	384	483	449	17	1,002	1,287	29
Profit from Sale and Revaluation of Investments	115	81	-129	-	119	248	-
Profit from Exchange Transactions	243	108	112	-54	851	402	-53
Recovery In W/o accounts	290	495	336	16	883	1,014	15
Profit on Sale to ARC	4	65	-	-	5	65	-
Third Party Commission	50	53	51	2	128	136	6
Other Non Interest Income	345	403	374	8	1,013	1,191	18
Total Non-Interest Income	1,432	1,688	1,193	-17	4,001	4,344	9

Operating Profit and Net Profit (Global)



Financial Performance

(Amt in Rs. Cr)

Particulars	QE Dec 22	QE Sep 23	QE Dec 23	Y-o-Y (%)	9M Dec 22	9M Dec 23	Y-o-Y (%)
Operating Profit	3,652	3,756	3,004	-18	9,209	10,511	14
Provisions for							
Bad & Doubtful	1,087	678	612	-44	3,056	2067	-32
Standard Assets and others	806	173	-307	-138	1,980	-23	-101
Dep. on Non-Performing Investment	-14	-33	196	-	77	100	29
Total Provisions before Tax	1,879	818	501	-73	5,113	2,144	-58
Profit before Tax (PBT)	1,773	2,937	2,503	41	4,096	8,368	104
Taxation	622	1,479	633	2	1,424	3,489	145
Net Profit (PAT)	1,151	1,458	1,870	62	2,672	4,879	83

Key Financial Ratios (Global)

Financial Performance

Particulars	QE Dec22	QE Sep23	QE Dec 23
Yield on Advances (%)	7.67	8.54	8.37
Yield on Investments (%)	6.49	6.74	6.67
Yield on Funds (%)	6.53	7.38	7.05
Cost of Deposits (%)	3.72	4.49	4.62
Cost of Funds (%)	3.66	4.55	4.52
Net Interest Margin (NIM) (%)	3.28	3.08	2.85
- Domestic NIM (%)	3.72	3.42	3.21
- Overseas NIM (%)	1.25	1.29	1.15
Cost to Income Ratio (%)	48.03	49.44	54.87
Credit Deposit Ratio	77.67	77.18	79.83
Return on Assets (%)	0.55	0.67	0.82
Return on Equity (%)	12.21	12.66	14.96
Credit Cost (Annualised) (%)	0.93	0.54	0.46
Book Value Per Share (Tangible) (Rs)	94.50	113.28	117.45
Book Value Per Share (Rs)	114.77	126.59	128.09

9M Dec 22	9M Dec 23
7.17	8.34
6.40	6.73
5.98	7.03
3.58	4.44
3.40	4.33
2.96	2.98
3.37	3.35
1.06	1.24
50.89	51.02
77.67	79.83
0.44	0.72
9.41	13.75
0.91	0.54
94.50	117.45
114.17	128.09

Asset Classification: **Global Advances**



Asset Quality

(Amt in Rs. Cr)

Sectoral	As on 31.12.22		As on 30.09.23		As on 31.12.23	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	4,68,865	92.34	5,11,410	94.16	5,34,822	94.65
Gross NPA	38,885	7.66	31,719	5.84	30,237	5.35
- Sub-Standard	4,090	0.81	5,611	1.03	5,615	0.99
- Doubtful	14,832	2.92	14,960	2.75	14,218	2.52
- Loss	19,963	3.93	11,148	2.05	10,404	1.84
Gross Advances	5,07,750	100.00	5,43,128	100.00	5,65,059	100.00

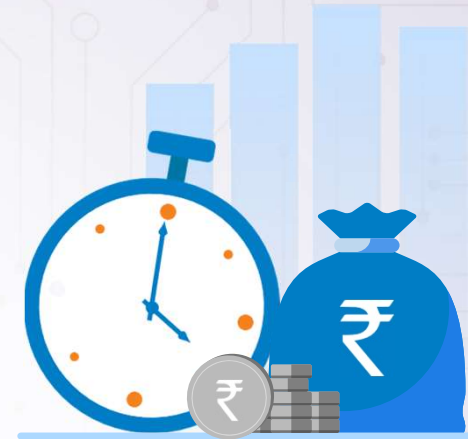
SMA – Rs. 5 Cr & above

Asset Quality

(Amt in Rs. Cr)

SMA Position of Rs. 5.00 crores & above

SMA Category	30.06.23		30.09.23		31.12.23	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	12,479	2.58%	3,986	0.78%	7093	1.33%
SMA-1	603	0.12%	516	0.10%	852	0.16%
SMA-2	1,261	0.26%	1,220	0.24%	977	0.18%
Grand Total	14,343	2.97%	5,722	1.12%	8,922	1.67%



Sector / SMA	30.06.23				30.09.23				31.12.23			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	880	119	182	1,181	701	100	154	954	520	100	159	778
Retail	471	79	64	614	313	72	83	468	126	57	100	282
MSME	3,705	316	489	4,510	2,258	298	522	3,078	1,051	518	572	2,140
Corporate	7,423	88	526	8,037	714	47	461	1,222	5,396	177	147	5,720
Grand Total	12,479	603	1,261	14,342	3,986	516	1,220	5,722	7,093	852	977	8,922

Resolution Framework - Standard Restructuring (Domestic)

(Amt in Rs. Cr)

Category	Outstanding as on 31.12.23			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	340	3,913	-	4,253	425	1.65%
MSME	355	1,618	582	2,555	226	
Corporate & Others	388	-	1,654	2,042	110	
Total	1,083	5,531	2,236	8,850	761	

Movement of NPA (Global)

Asset Quality

(Amt in Rs. Cr)

Segment	QE Dec 22	QE Sep 23	QE Dec 23
Opening Balance (Gross NPA)	42,014	34,583	31,719
Add:			
- Fresh Slippage	818	1,560	1,172
- Debits in existing NPA accounts	399	90	141
Total Addition	1,217	1,650	1313
Less:			
- Cash Recovery	1,647	1,455	1,248
- Upgradation	177	183	86
- Written Off	2,522	2,876	1,461
Total Reduction	4,346	4,514	2,795
Closing Balance (Gross NPA)	38,885	31,719	30,237
Less: Provisions	31,238	23,741	22,610
Net NPA	7,647	7,978	7,627

FY23
45,605
6,861
1108
7,969
6,029
1,204
8,655
15,888
37,686
29,632
8,054

Sector wise breakup of Fresh Slippages

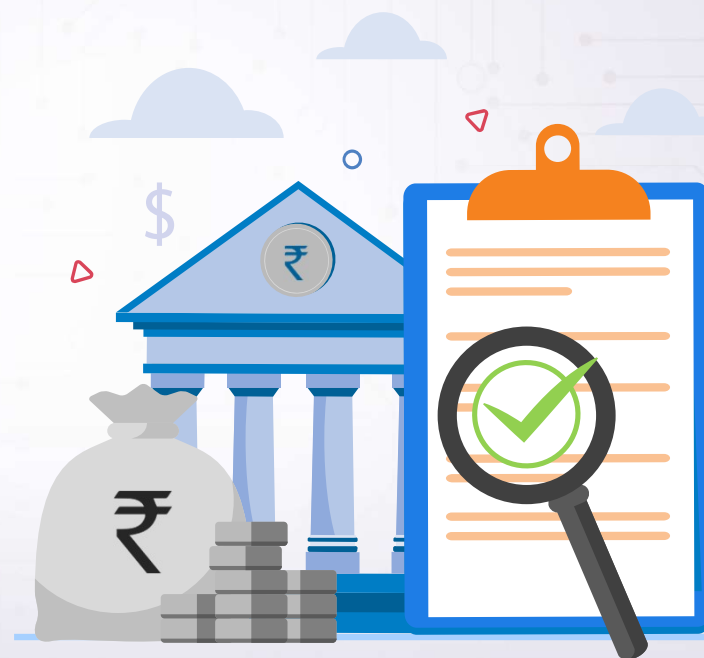
Sector	QE Jun 23			QE Sep 23			QE Dec 23		
	Gross	Net	% Share	Gross	Net	% Share	Gross	Net	% Share
Retail	747	472	19	465	118	7	455	158	12
Agriculture	1,330	918	36	945	649	39	852	542	41
MSME	1,532	920	36	1,080	573	35	972	528	40
Corporate	373	191	7	218	216	13	103	52	4
Total Domestic	3,982	2,501	98	2,708	1,556	94	2,383	1,280	97
Overseas	48	48	2	94	94	6	33	33	3
Total Global	4,030	2,549	100	2,802	1,650	100	2,416	1,313	100

Asset Quality Ratio (Global)

Asset Quality

(Amt in Rs. Cr)

Particulars	31.12.22	30.09.23	31.12.23
Gross NPA	38,885	31,719	30,237
Net NPA	7,646	7,978	7,627
Gross NPA (%)	7.66	5.84	5.35
Net NPA (%)	1.61	1.54	1.41
Provision Coverage (%)	90.27	89.58	89.95
Slippage Ratio (%)	0.27	0.34	0.26
Credit Cost (%)	0.93	0.54	0.46



Summary of NCLT Cases – Domestic (As on 31.12.23)

Asset Quality

(Amt in Rs. Cr)

No of Accounts	Particulars	Total Book Outstanding	Provision held	Provision (%)
2	RBI List -1	1,434	1,434	100%
9	RBI List -2	1,948	1,948	100%
66	Cases filed and admitted in NCLT by our Bank	5,831	5,016	86%
8	Cases under admission in NCLT by our Bank	892	664	75%
215	Cases filed and admitted in NCLT by other Bank	21,437	20,215	94%
6	Cases under admission in NCLT by other Bank	1,130	1,084	96%
309	Total	32,672	30,362	93%



Note: NPA Reduction in NCLT Accounts: 2102 Cr in 9M Dec' 23

Capital Adequacy (As on 31.12.23)

Capital & Shareholding

(Amt in Rs. Cr)

Particulars	31.12.22	30.09.23	31.12.23
Capital Adequacy - Basel III			
CET-1 Capital	43,503	47,824	52,342
Tier I Capital	46,355	50,676	55,194
Tier II Capital	6,769	8,634	8,700
Total Capital (CRAR)	53,124	59,310	63,894
Risk Weighted Assets	3,40,639	3,79,509	3,97,805
CET-1 (%) including CCB	12.77	12.60	13.16
Tier I (%)	13.61	13.35	13.87
Tier II (%)	1.99	2.28	2.19
Capital Adequacy Basel III (%) (incl CCB)	15.60	15.63	16.06

Capital Raised

Capital Raised during Q3 FY 24

Qualified Institutional Placement

₹ 4500
Crores

11.12.2023



Ratings & Shareholding Pattern as on 31.12.23

Capital & Shareholding

Domestic Long Term Rating

Rating Agency	Rating
Infomercials	AAA (Stable)
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)
CARE Ratings	AA+ (Stable)
Acuite Ratings	AA+ (Positive)

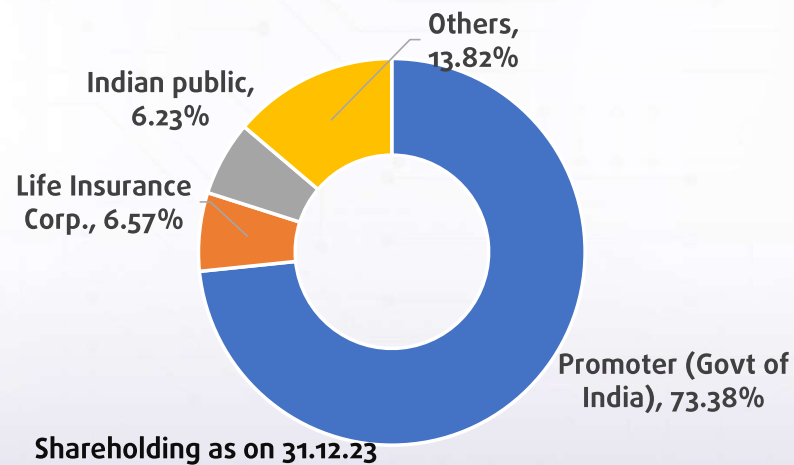
Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

Overseas Rating

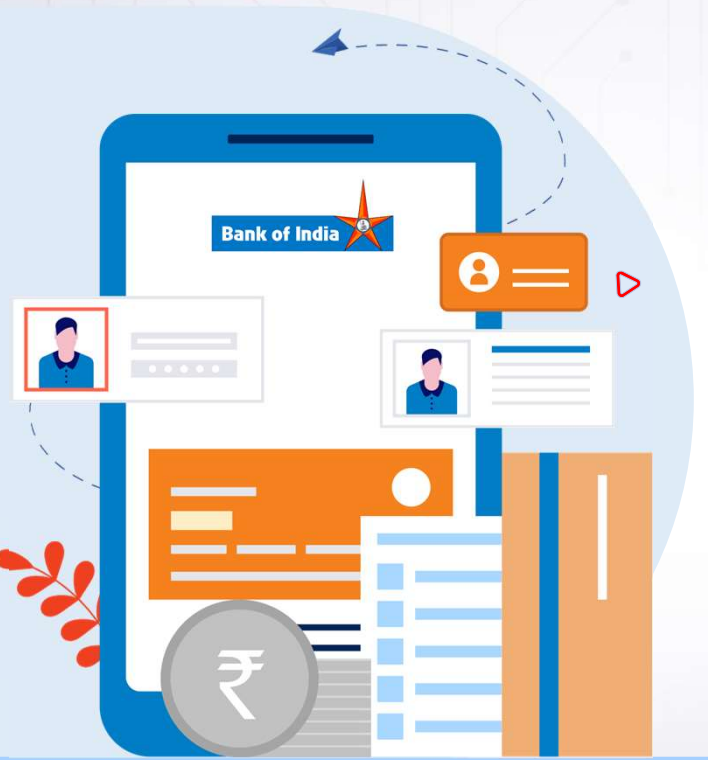
Rating Agency	Rating
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

Particulars	Shareholding (%) As on 30.09.23	Shareholding (%) As on 31.12.23
Government of India	81.41	73.38
Life Insurance Corp	7.05	6.57
Indian Public	5.51	6.23
Others	6.03	13.82
Total	100.00	100.00

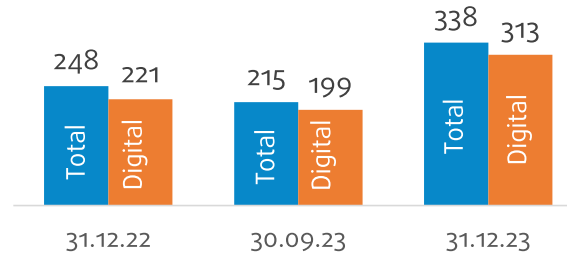


Digital Banking – Alternate Delivery Channels

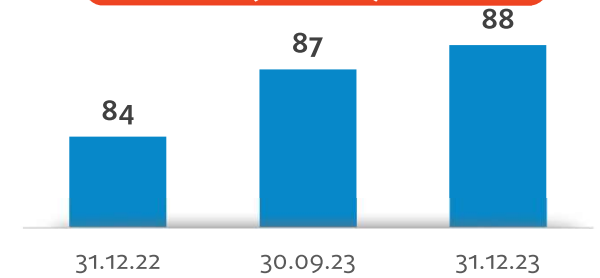
Digital Banking



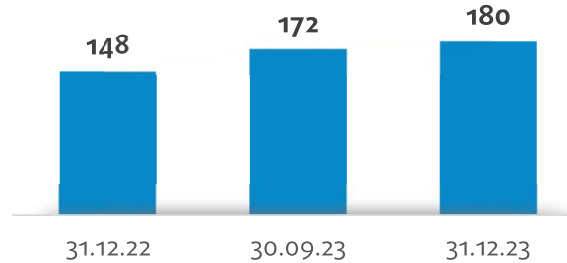
Transaction counts (in Cr)



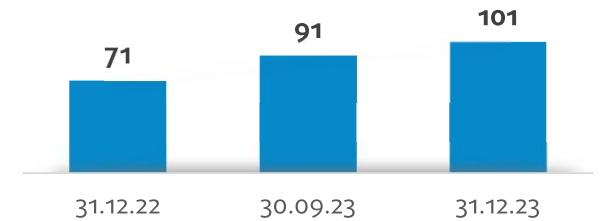
Internet banking Users (in lakhs)



UPI Users (in lakhs)



Mobile banking Users (in lakhs)



Digital Initiatives

Digital Banking

UPI Lite X (Offline - using NFC)

A new variant of UPI Lite for transacting in offline mode with "on device wallet"

UPI Based Cash Withdrawal through ATM

Facilitate Bank's customers who are live on UPI, to withdraw cash from any participating Banks' ATMs without using their card.

BOI Mobile Omni Neo Bank

An Omni channel digital banking platform

Credit Card through e-Platform

Credit Card can be on-boarded through Branch and Web channel

RuPay Select

A new Credit Card variant under RuPay Scheme

BOI EarthSmart Debit Card

Our revolutionary line of recycled plastic debit cards

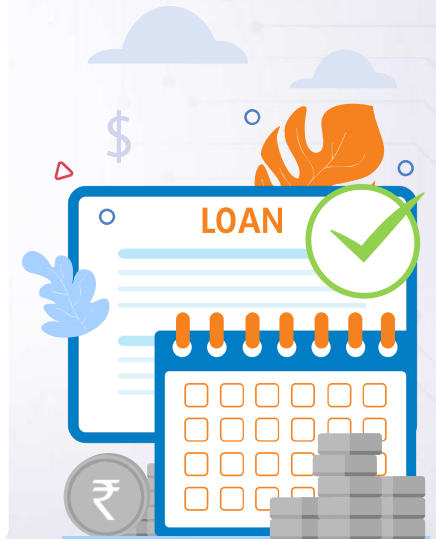


Products offered through Digital Platform

Digital Banking

No of Accounts

Digitally Offered	QE Jun 23	QE Sep 23	QE Dec 23
Retail Loans			
Personal Loan	791	2,433	2330
Pensioner Loan	37	238	188
Vehicle Loan	648	2,750	2886
Agriculture Loan Products			
Gold Loan	48,814	1,34,199	1,68,761
Kisan Credit Card	531	7,119	21,962
SHG Loans	266	1,954	970
MSME Loan Products			
Mudra Shishu	3,086	4,586	3,025
Mudra Kishore	11,425	20,558	15,062
Mudra Tarun	4,388	8,910	7,142



Overseas Business Operations

Other Parameters

(Amt in Rs. Cr)

Categories	No of foreign offices as on 31.12.23
Overseas Branches (21)	21
Overseas Subsidiaries (4)	23
Overseas Joint Ventures (1)	1
Representative Offices	1
IFSC Banking Unit (IBU)- GIFT	1
Total No of Foreign Offices	47

Parameters	31.12.22	30.09.23	31.12.23
Deposits	96,984	1,04,901	1,08,690
Advances	81,128	90,487	90,047
Business Mix	1,78,112	1,95,388	1,98,738
Total Income	1,260	1,822	2,027
Operating Profit	342	281	401
Net Profit	366	155	377
Gross NPA	3,875	344	327
Net NPA	86	97	97

Note: Major Global Business Centers are US (New York), London, Paris, Antwerp, Tokyo, Singapore, Dubai and Hong Kong. Spread across 5 continents and 15 countries

Overseas Subsidiaries and Joint Ventures

Other Parameters

As on 31.12.23 (Amt in Rs. Cr)

Subsidiary / Joint Venture	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.*	263	455	775	1,231	41	17	10
Bank of India (Tanzania) Ltd.	70	495	368	863	41	17	8
Bank of India (Uganda) Ltd.	264	673	436	1,108	65	34	19
PT Bank of India Indonesia, Tbk	1,795	1,460	2,008	3,468	142	70	24
Indo Zambia Bank (JV)	133	4,065	1,865	5,930	600	317	194

* Provisional Data as on 9 Months ended Dec 23;
All Other financials are for 12 Months

Domestic Subsidiaries and Joint Ventures



Other Parameters

As on 31.12.2023




S No	Name of the Company	Nature of Business	Book value (in INR Crores)	Percentage Holding
Subsidiaries - Domestic				
1	BOI Merchant Bankers Ltd.	Merchant Banking Company	10.00	100.00
2	BOI Shareholding Ltd.	Depository Participants activities for NSDL & CDSL	6.65	100.00
3	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund Managers Company	98.10	100.00
4	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	0.01	100.00
Associates - Domestic				
5	STCI Finance Ltd	NBFC	130.10	29.96
6	ASREC (India) Ltd.	Asset Reconstruction Company	27.60	26.02
Joint Venture - Domestic				
7	Star Union Dai Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	28.96

RRBs Sponsored by Bank of India

Other Parameters

As on 31.12.23 (Amt in Rs. Cr)



S No	Name of the RRB	Area of operation	Business Mix	Profit
1		Uttar Pradesh	56,694	16
2	 आपका अपना बैंक	Madhya Pradesh	31,772	225
3	 विदर्भ कोकण ग्रामीण बैंक VIDHARBHA KONKAN GRAMIN BANK	Maharashtra	9,552	26



Branch Network & Global Presence

Other Parameters

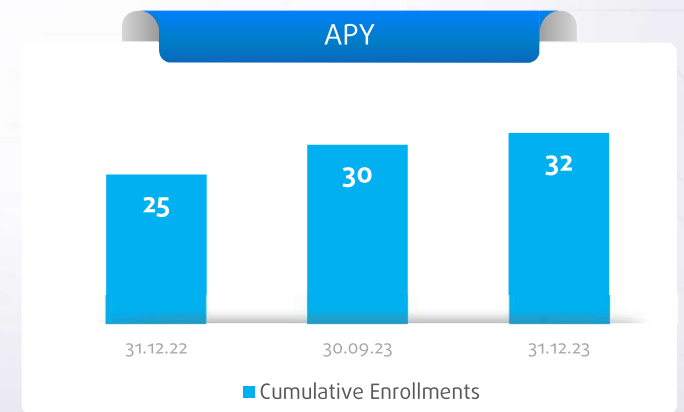
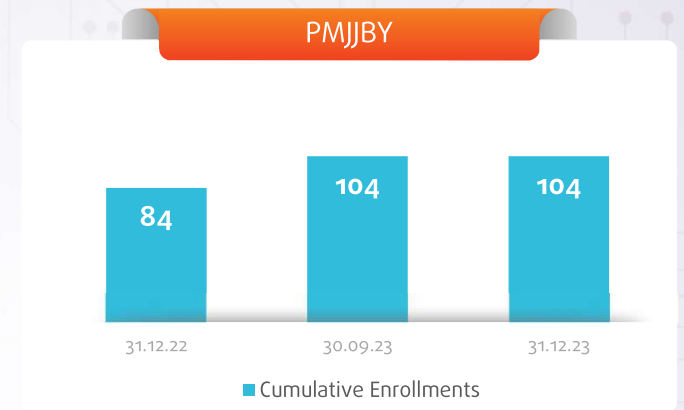
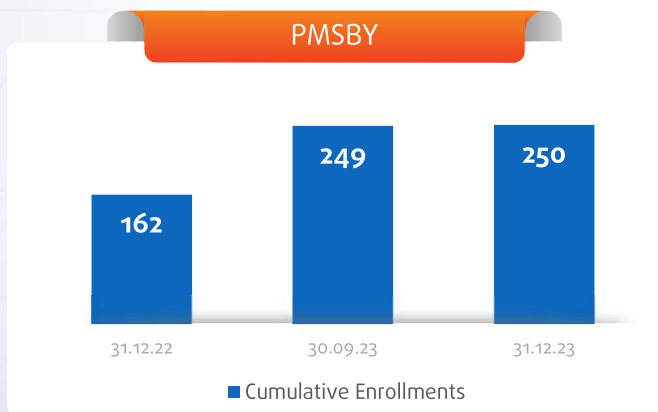
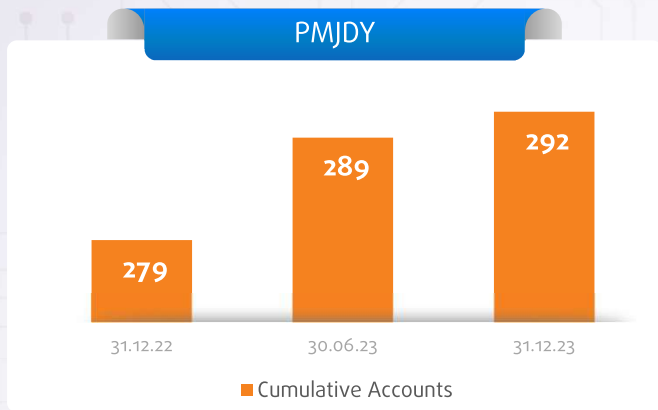
Branch Network	31.12.22	30.09.23	31.12.23
Domestic Branches	5,116	5,133	5,139
- Metro	989	992	990
- Urban	820	828	829
- Semi Urban	1,454	1,456	1,457
- Rural	1,851	1,855	1,861
- Digital Banking Units	2	2	2
Overseas Branches	21	22	22
Total No. of Branches	5,137	5,155	5,161



Inclusive Growth – Social Security Schemes

Other Parameters

(No in Lakhs)



Manpower Optimisation

Other Parameters

No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Staff Posted
Zonal Centralised Operations Dept.	69	265
SME City Centre & SME Urban Centre	113	897
Retail Business center	139	762
Star Krishi Vikas Kendra	147	427
Foreign Exchange Back Office	1	81
Transaction Monitoring & KYC AML Department	1	70

Human Resource and business ratios

Parameter	Amount / No. As on 31.12.23
Total No. of Employee	51,355
Female Employees	14,901
Male Employees	36,454
Business Per employee (Rs. lakhs)	2,452
Profit per employee (Annualised) (Rs. lakhs)	12.53

Environmental, Social & Governance (ESG) Practices



Strategically aligned with the Government of India's Vision of achieving Net Zero and included 17 sustainable development goals in the Bank's ESG Policy.

Started computing Scope 1 and Scope 2 emissions and disclosing at public domain through ESG Corner on Bank's website.

Extended finance for creation of 5468 MW Renewable Energy capacity as at 31st, December, 2023.

Launched customised product under Roof top solar Scheme (RTS).

During the quarter ending Q3FY24, Bank has discounted 9495 Bills on TreDS platform amounting to more than ₹ 3000 Crore.



Committed to Gender Diversity, we have 29.01% representation of women in our workforce.

32,436 SHG's credit linkage and ₹. 2,003 Crore sanction taking total portfolio in SHG's to ₹ 9005 Crore as on Q3 FY24.

During the quarter Bank has financed 80,753 street vendors under the PM SVANidhi Scheme, taking total beneficiaries to 5,41,942 with credit outstanding of ₹ 260 Crore as on Q3FY24.

Opened 15.52 lacs PMJDY accounts in FY24, taking total number PMJDY accounts to 292 lacs.

During FY24, Bank has provided training to 25,890 candidates through Rural Self Employment Training Institutes (RSETIs) with 54% credit linkage.



Board Approved ESG policy in place.

Committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.

Diversified and experienced Board constituting of seasoned Bankers, Lawyers and Chartered Accountants.

Capacity Building on ESG and Climate Risk is been actively encouraged by the Bank, across the levels.

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Thank You

