

Bank of India



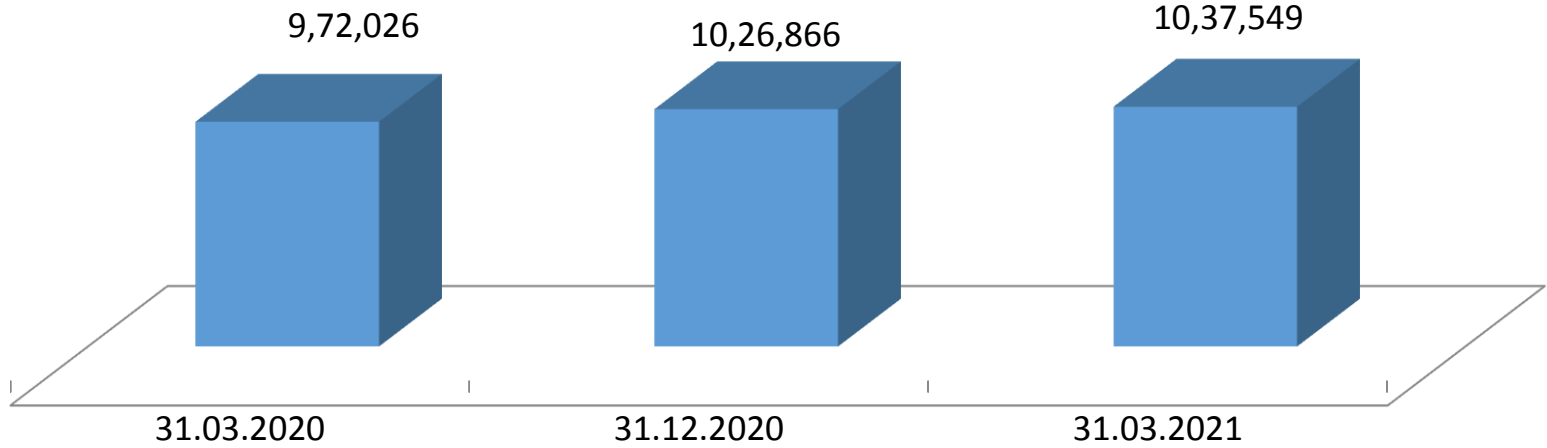
Relationship beyond banking



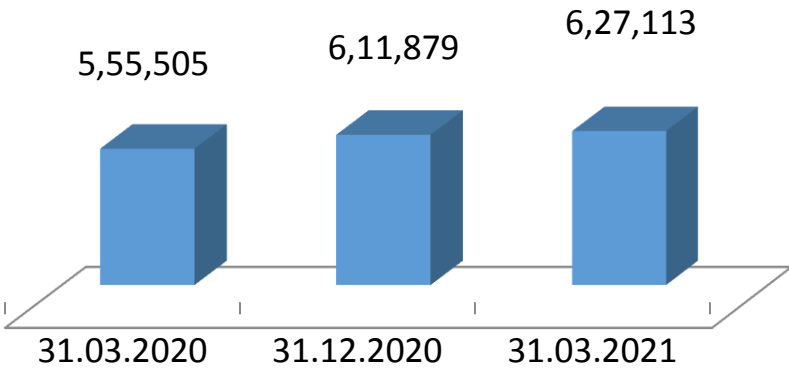
Performance Analysis

FY 2020-21

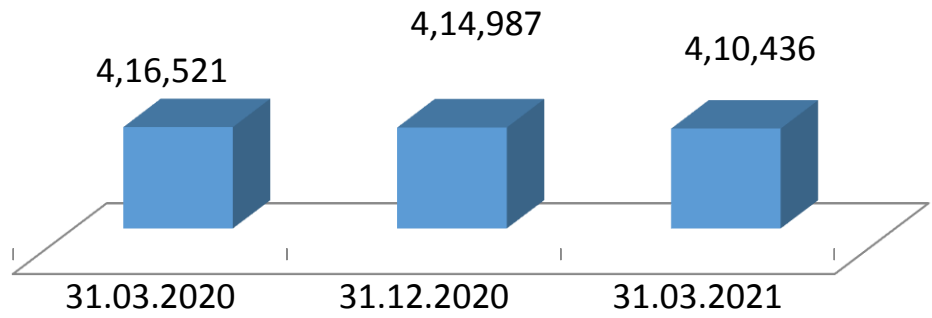
Global Business



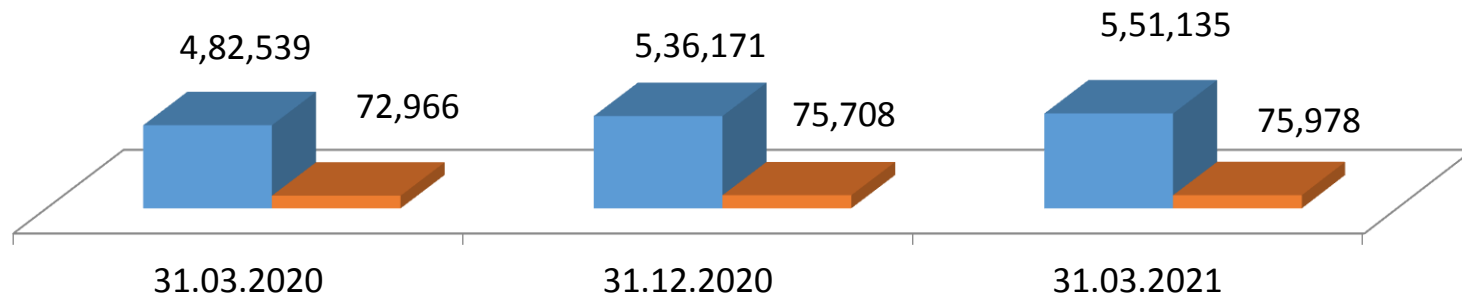
Global Deposits



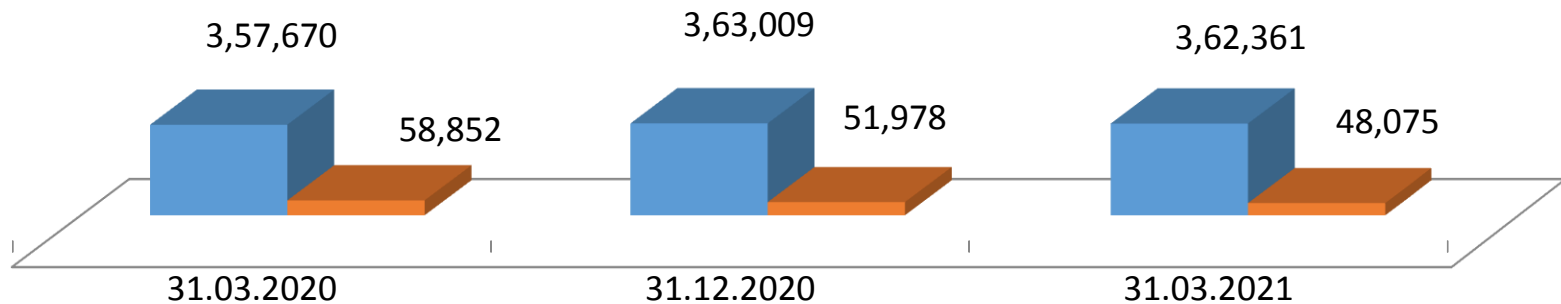
Global Advances



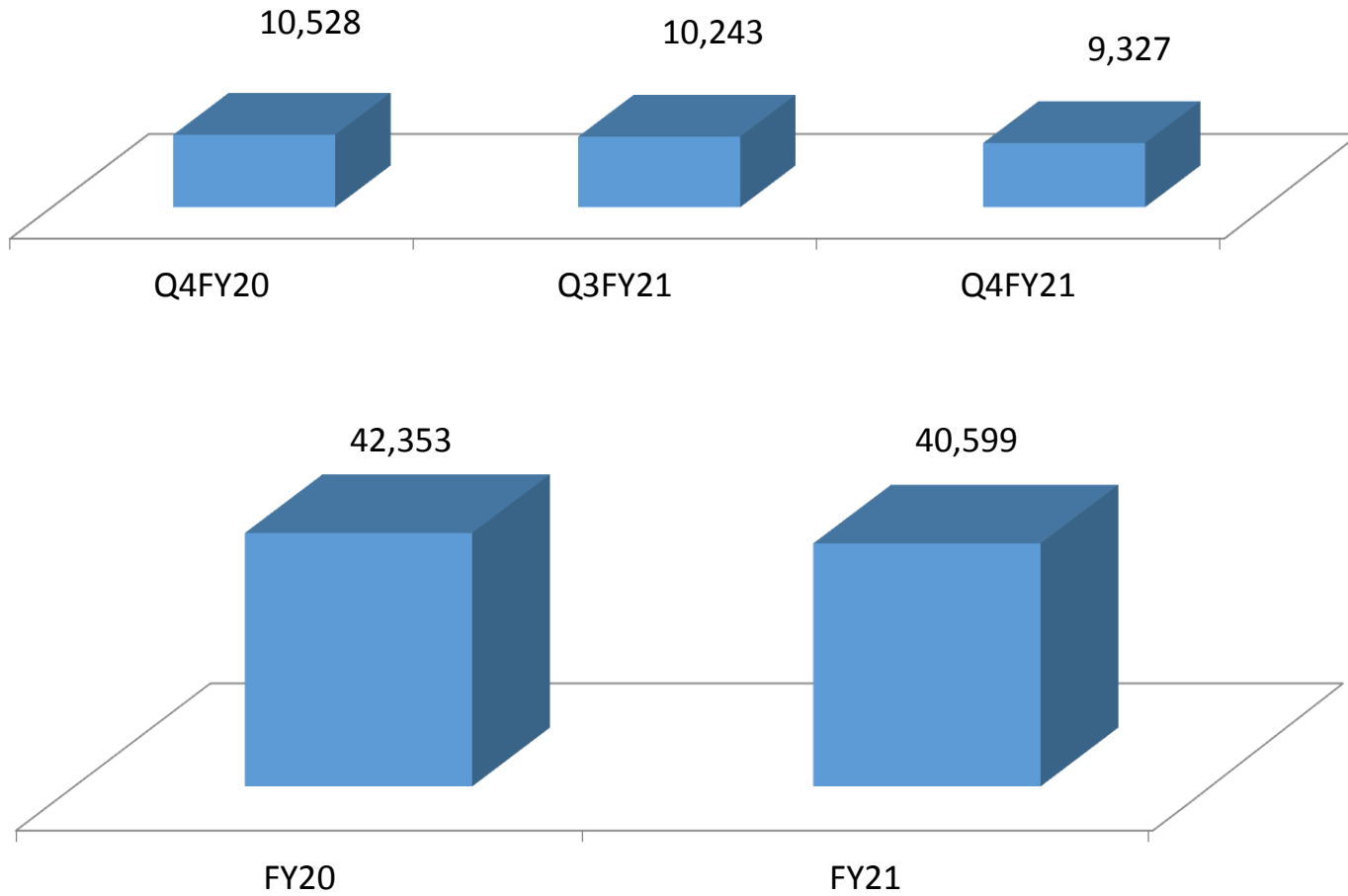
Domestic & Overseas Deposits



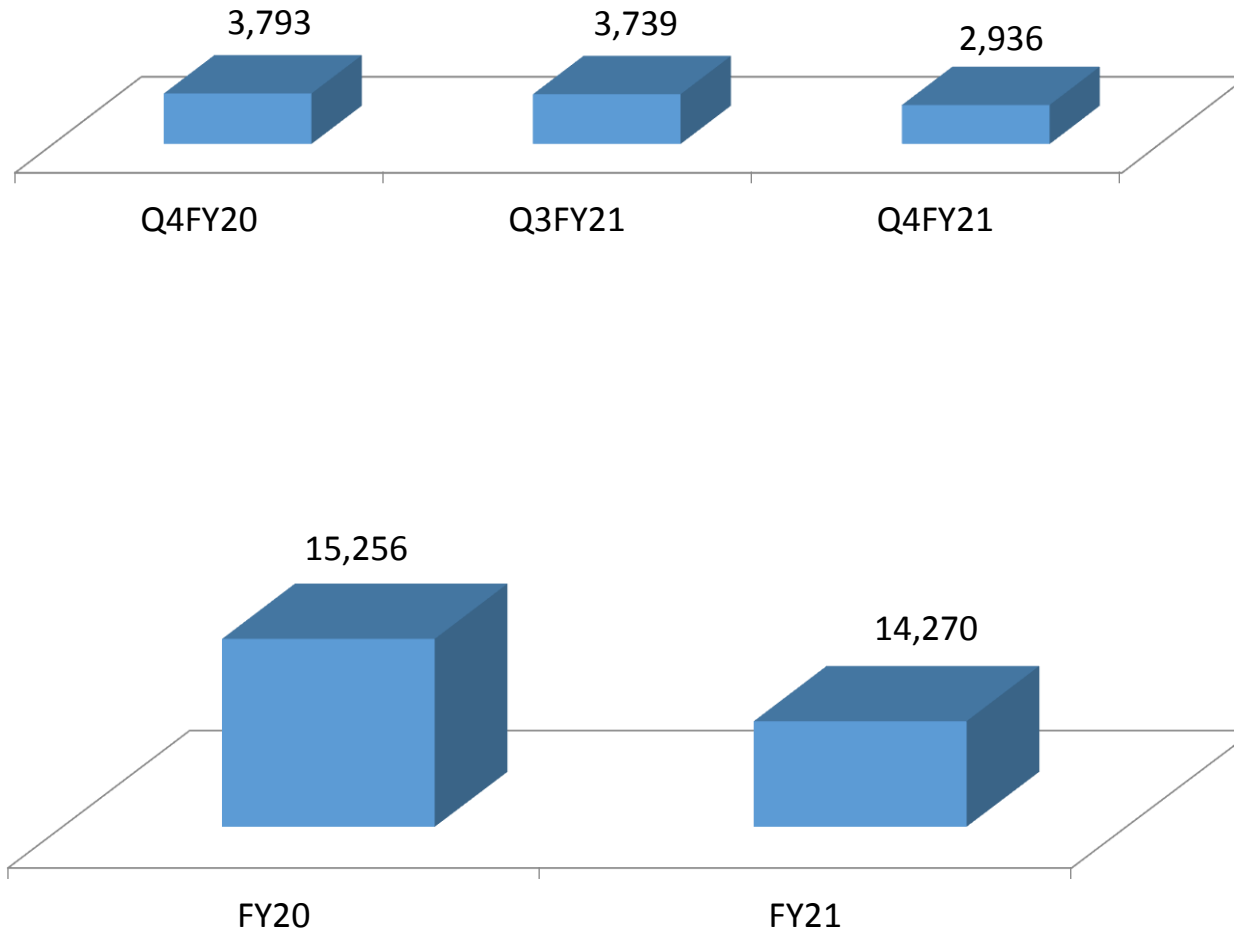
Domestic & Overseas Advances



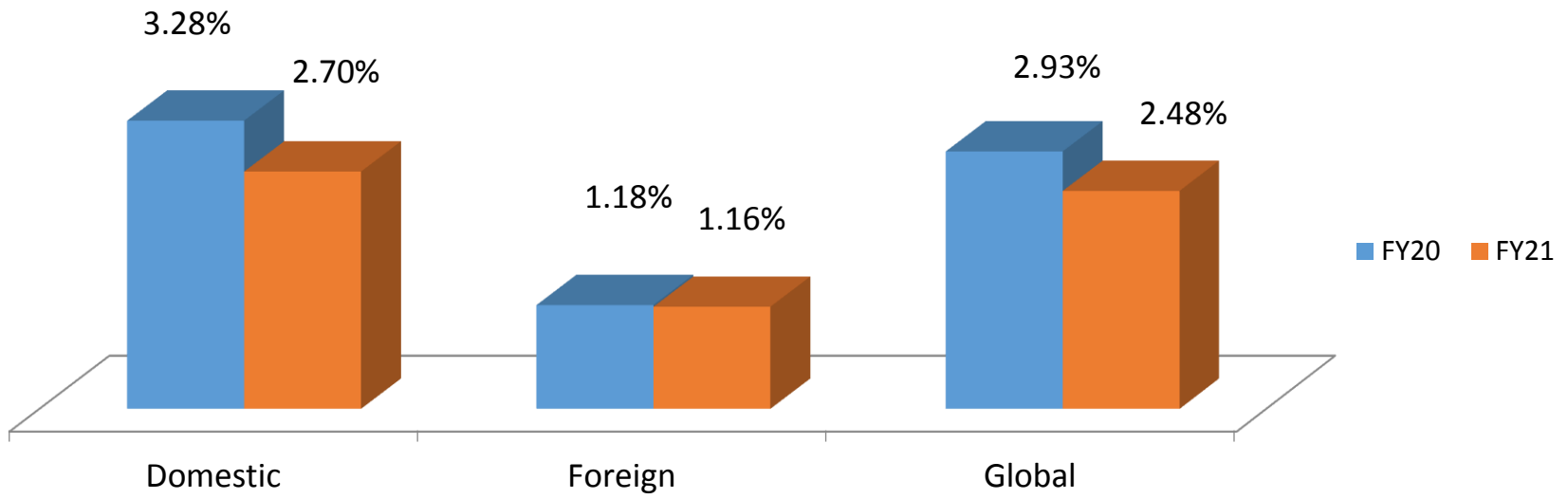
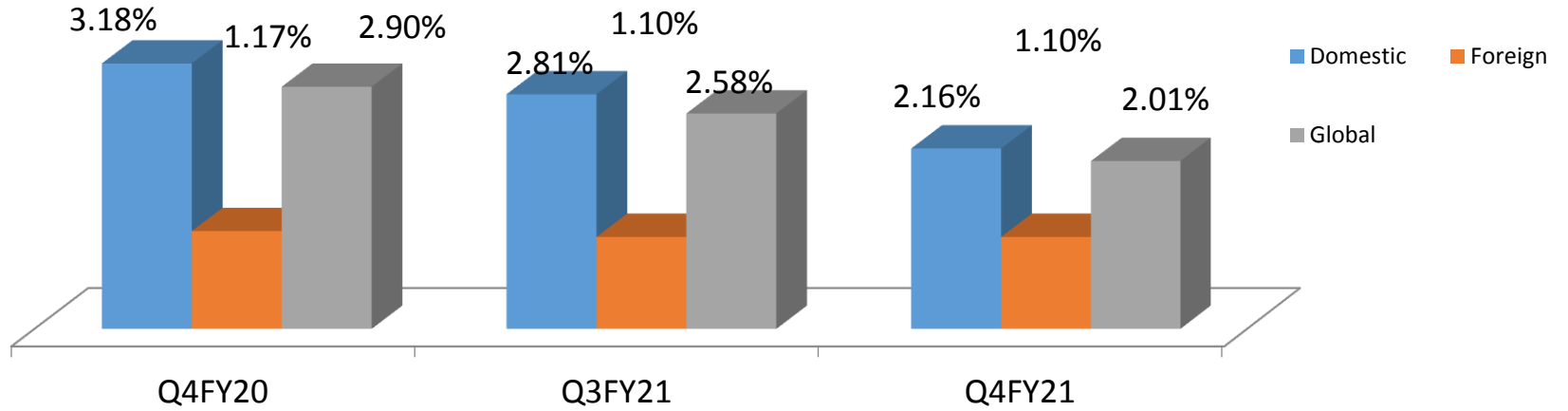
Interest Income



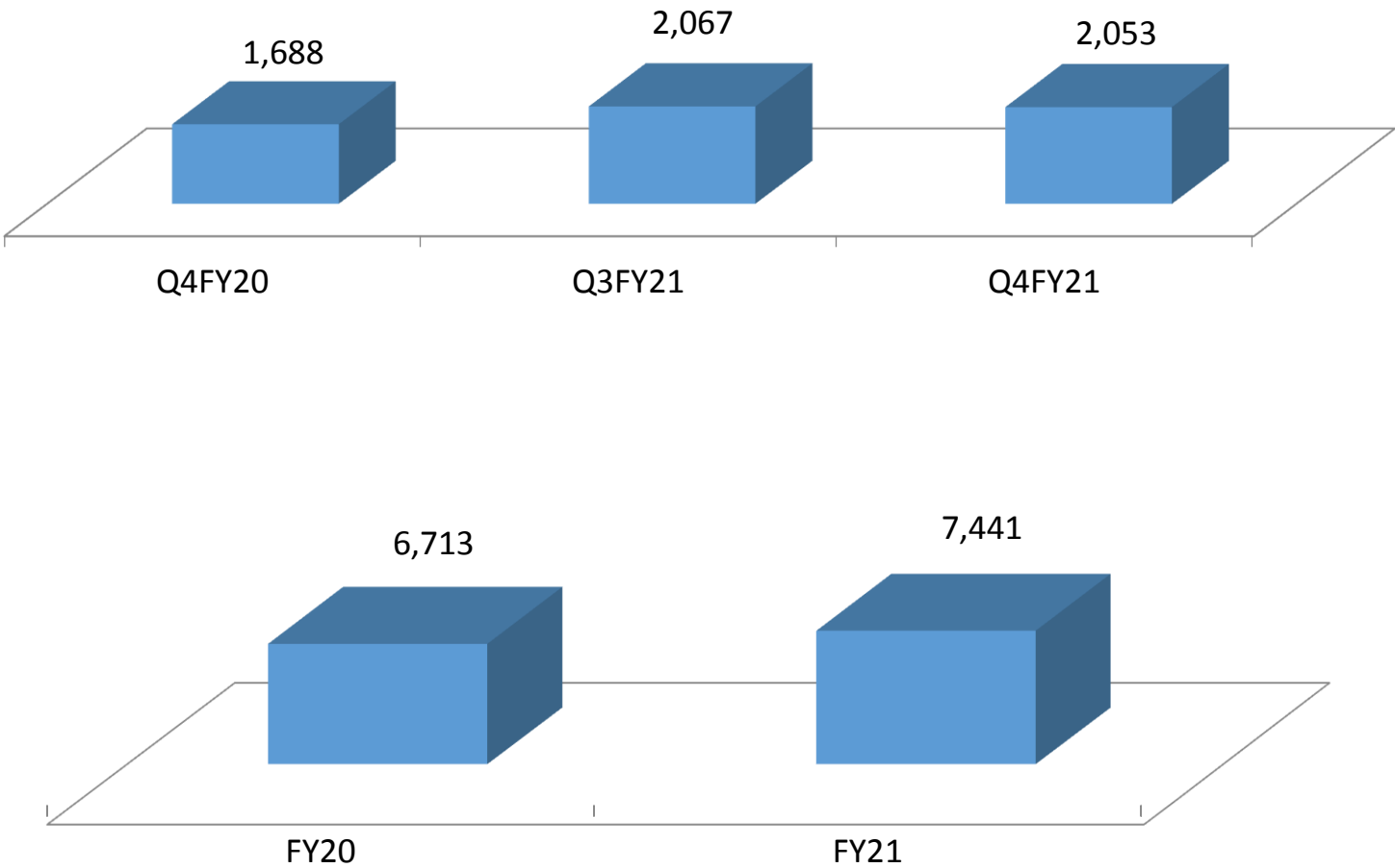
Net Interest Income



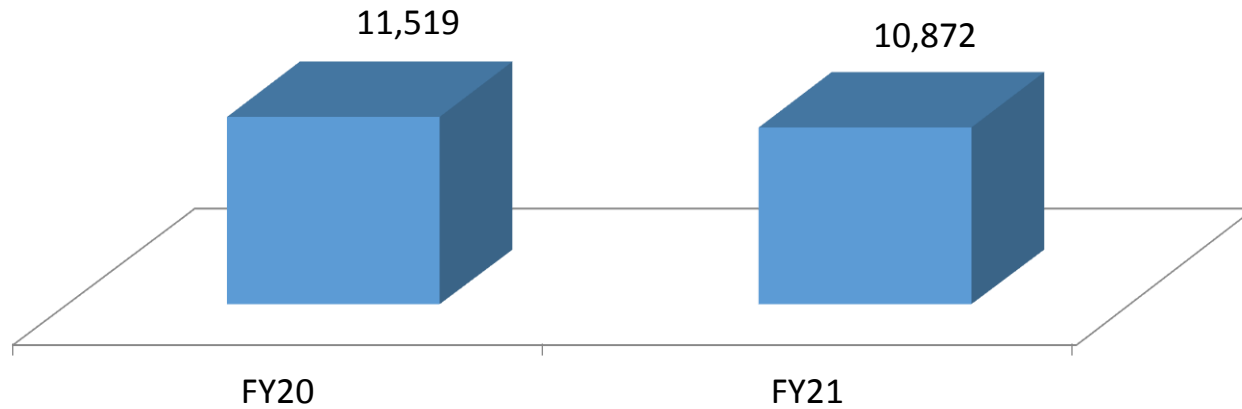
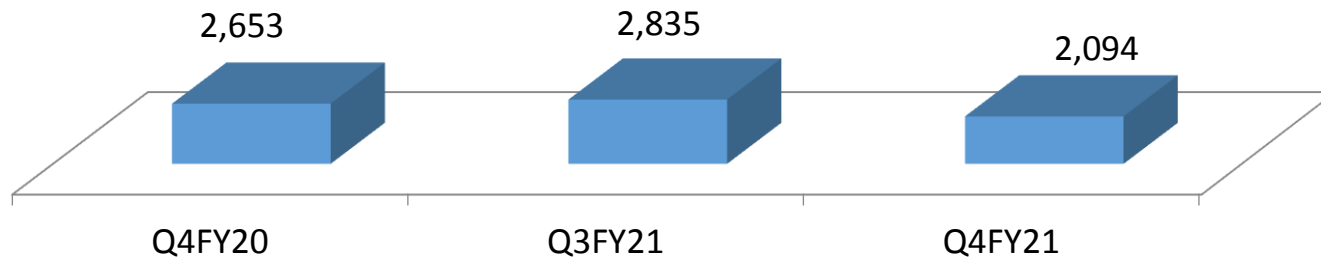
Net Interest Margin



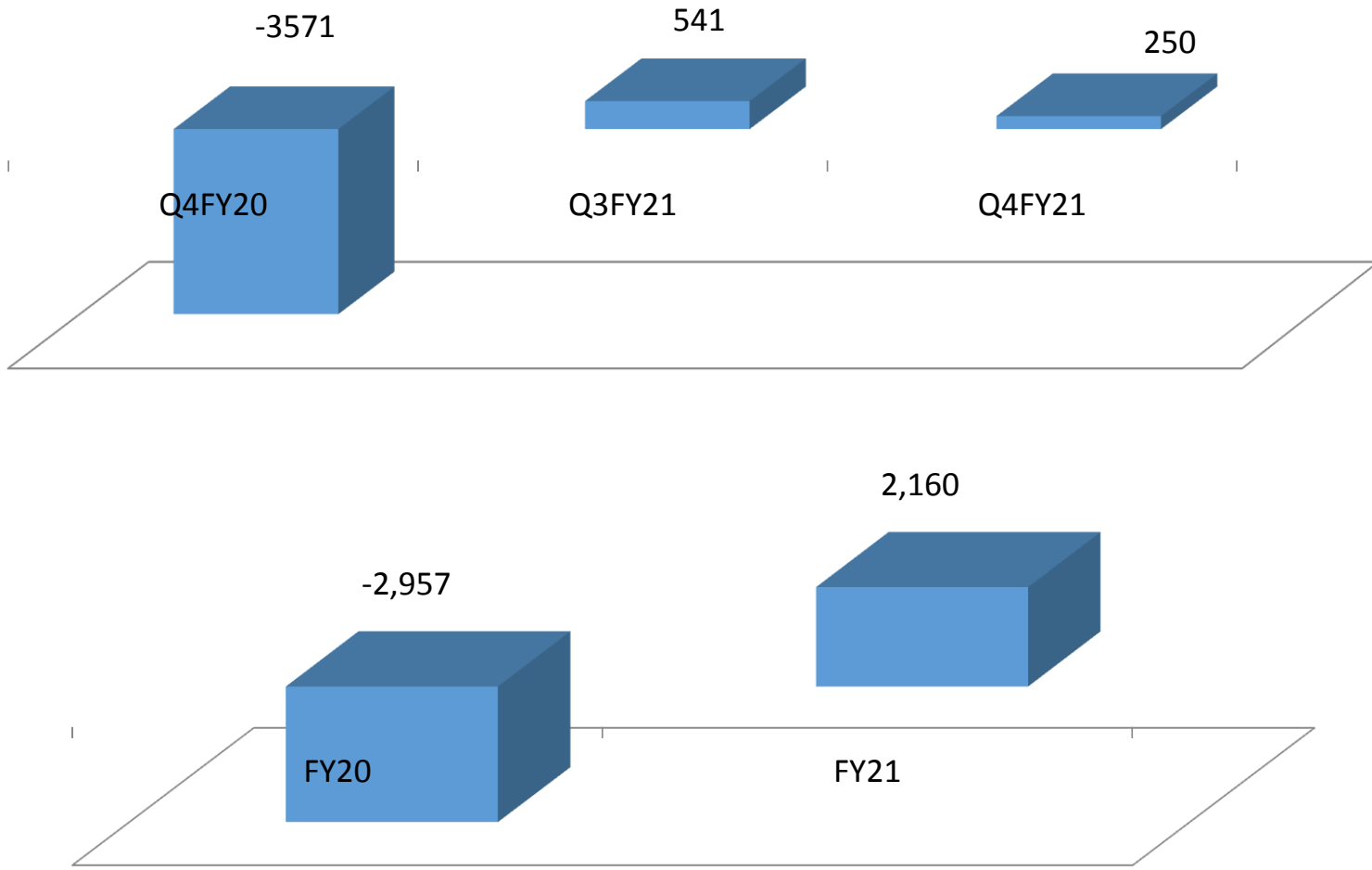
Other Income



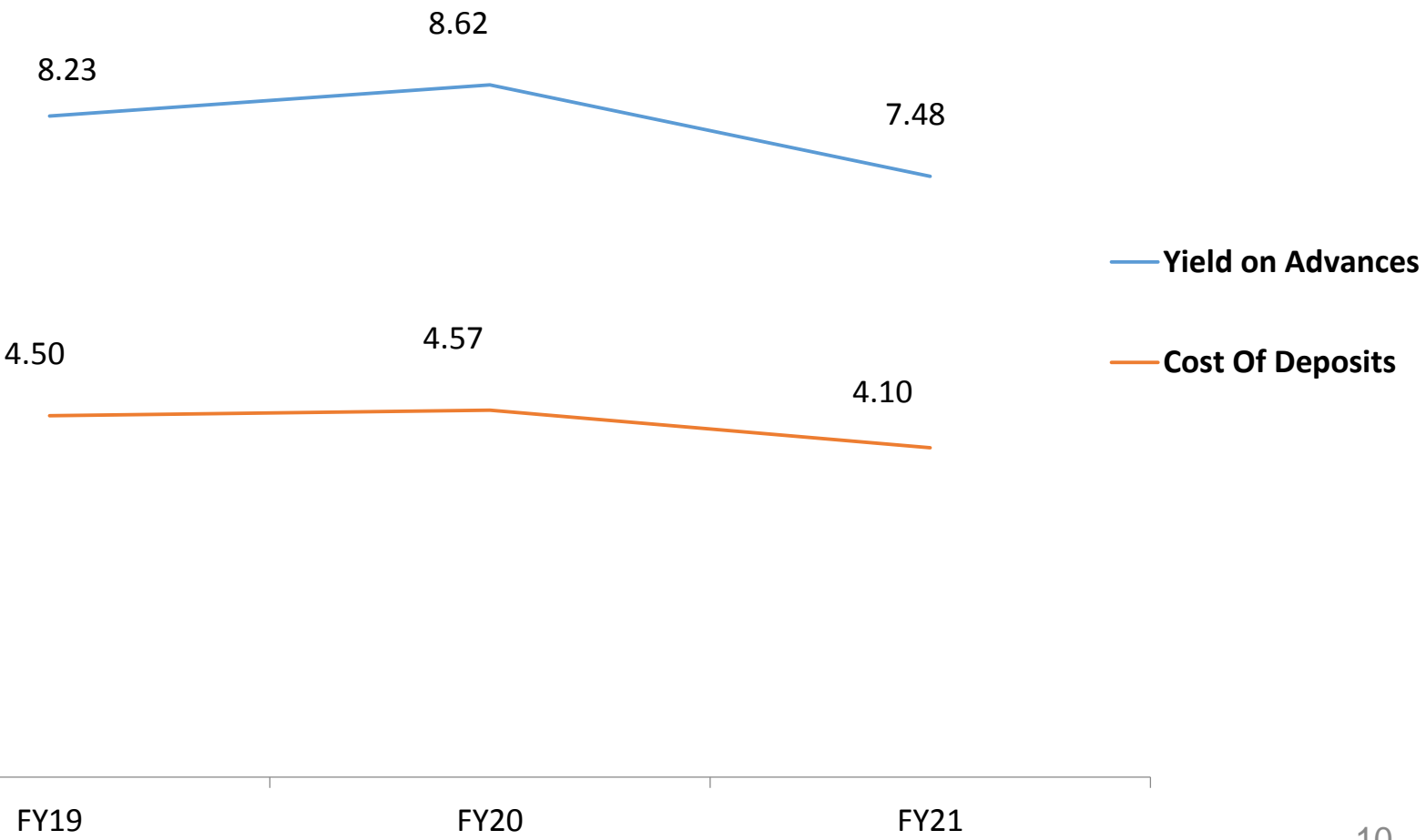
Operating Profit



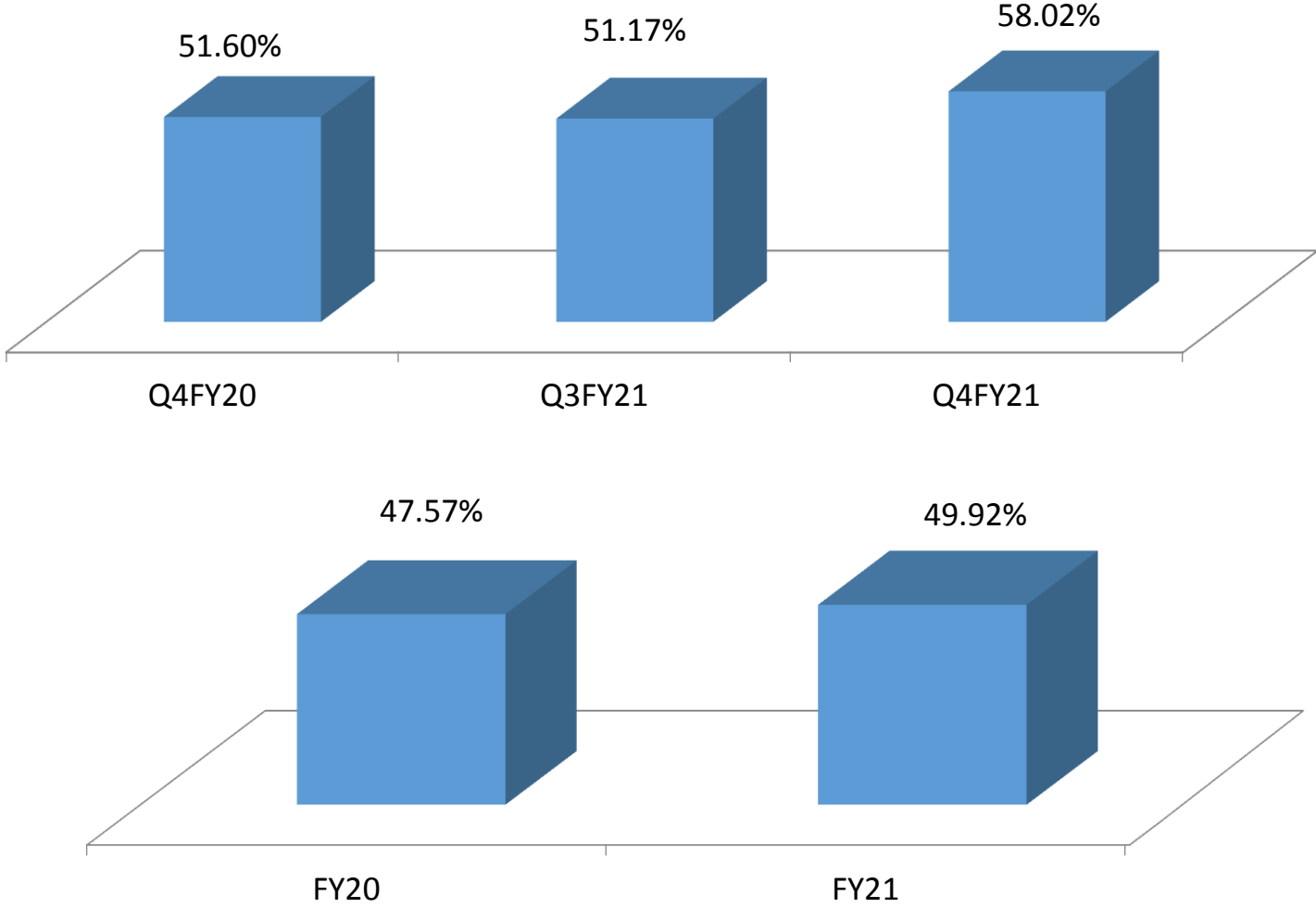
Profit After Tax



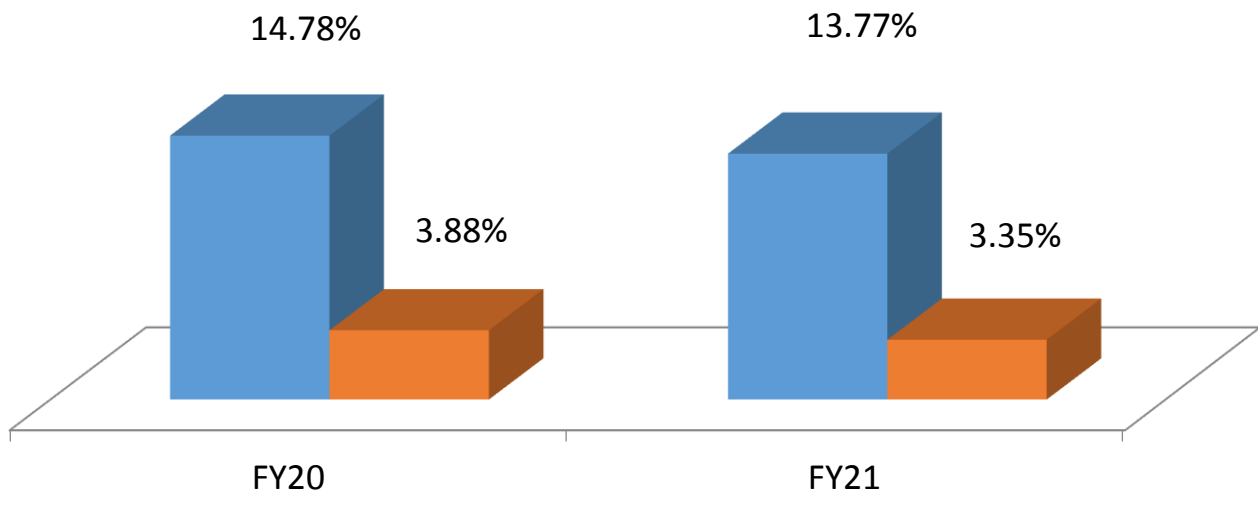
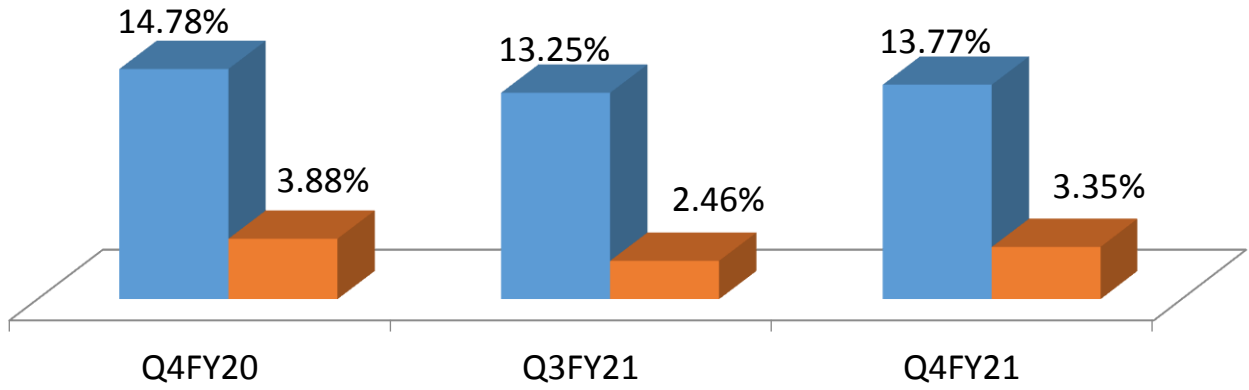
Yield on Advances and Cost of Deposits



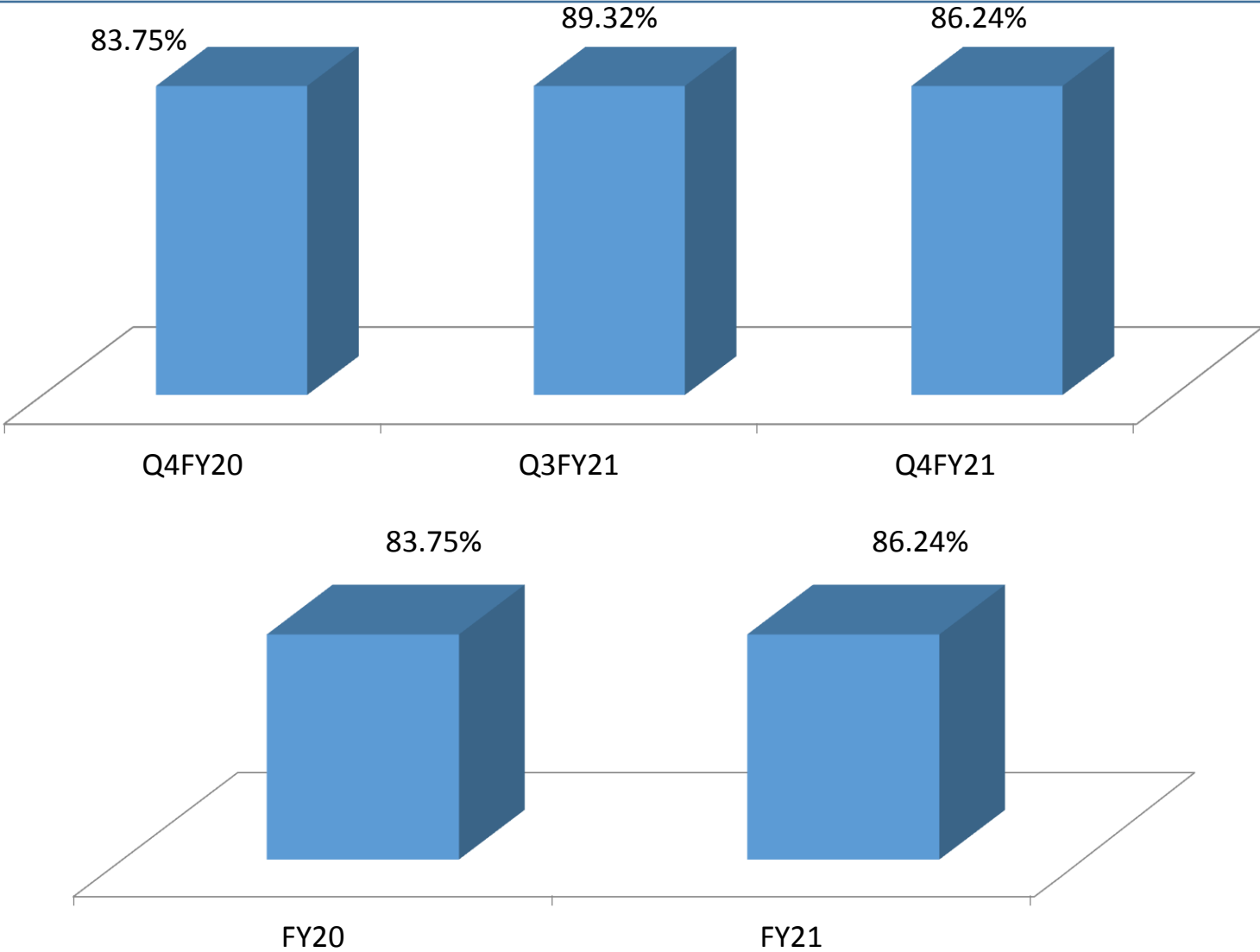
Cost to Income Ratio (CIR)



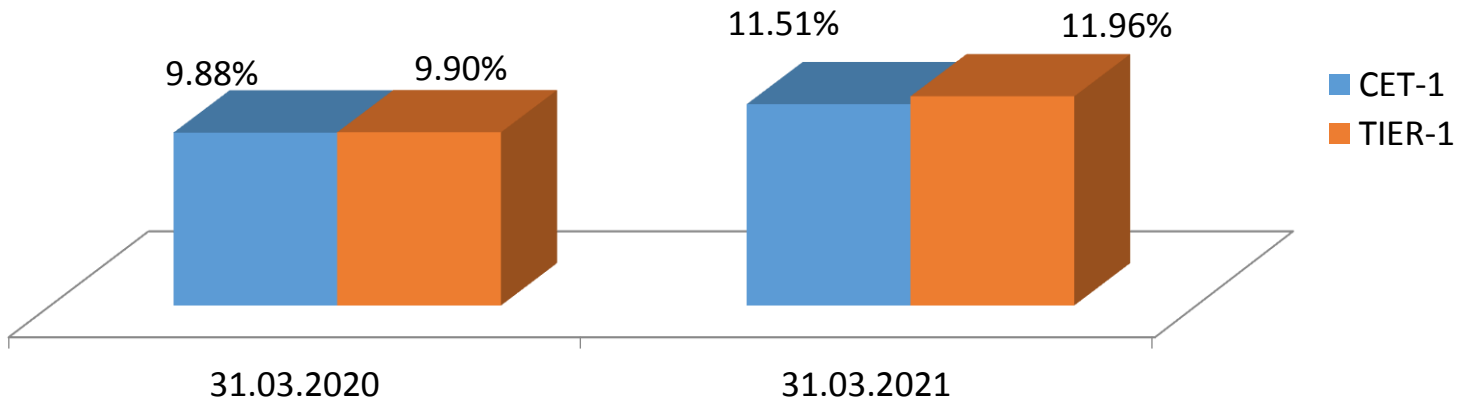
Gross & Net NPA Ratio



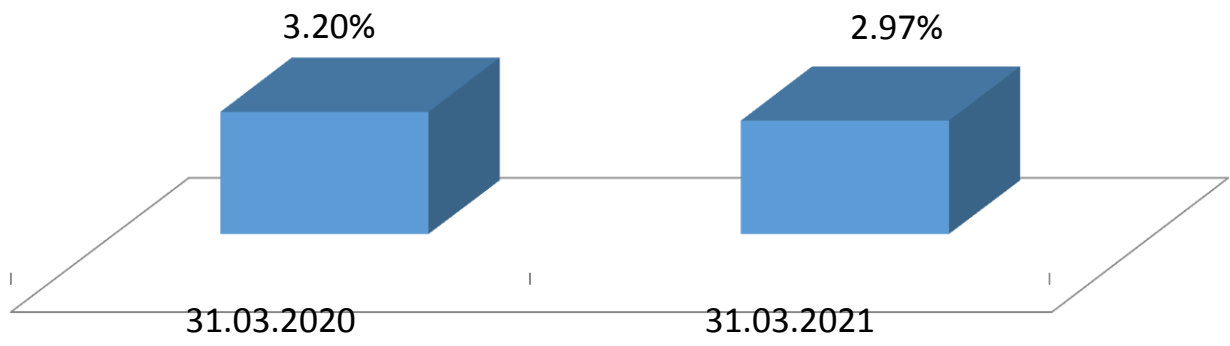
Provision Coverage Ratio (PCR)



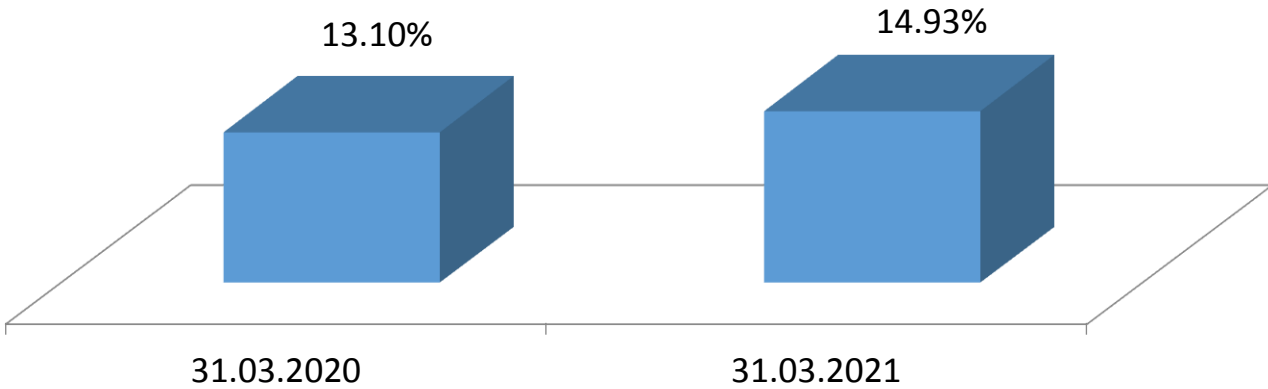
CET-1 / Tier-1 (%)



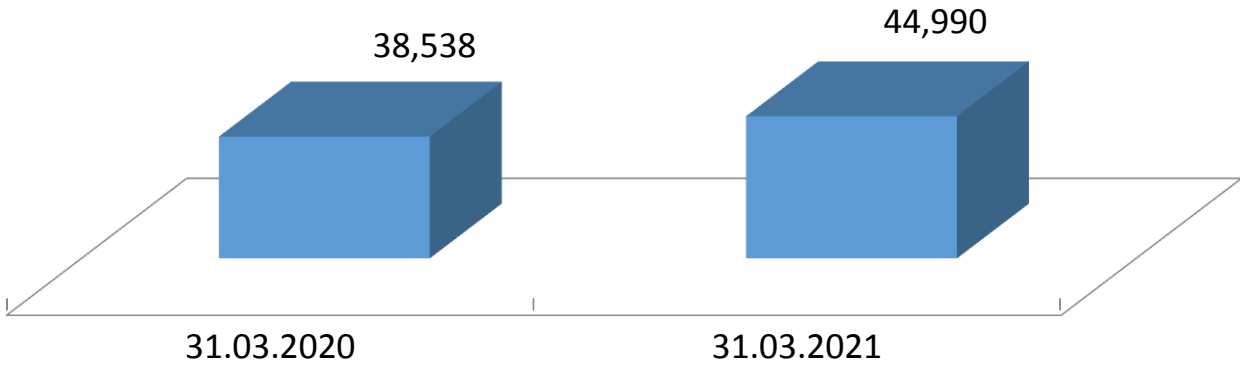
Tier-2 (%)



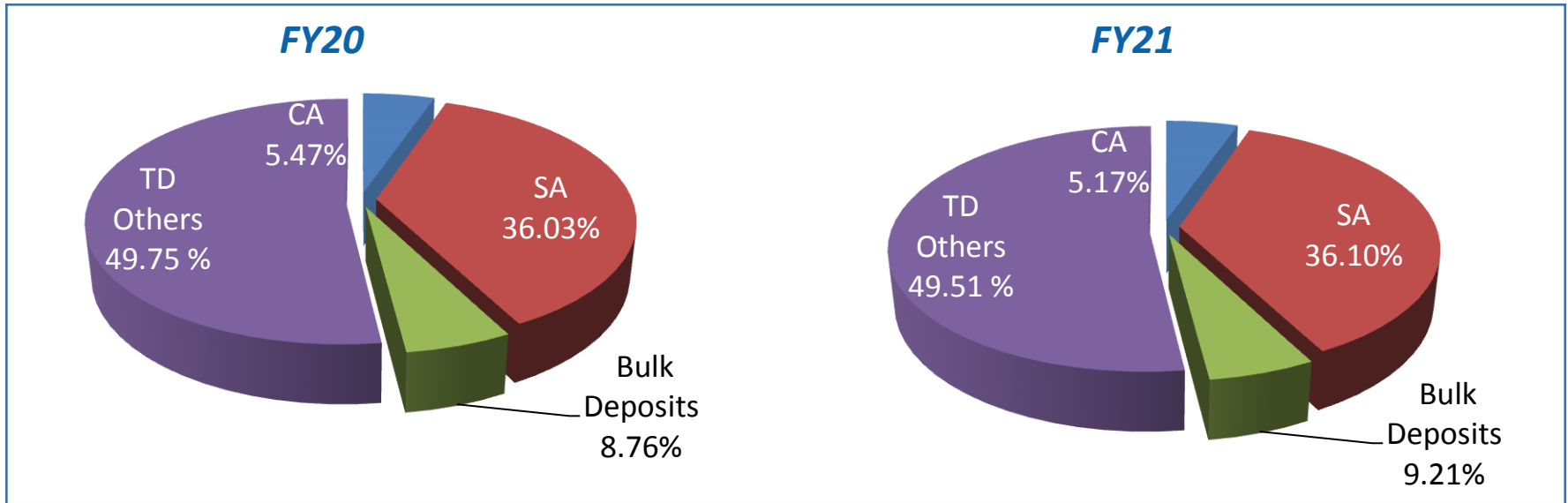
CRAR (%)



Capital Funds



Business Mix (Deposits + Advances)	31.03.2020	31.03.2021	Variation (%) over (Y-o-Y)
Global Business	972,026	1037,549	6.74
Domestic	840,209	913,496	8.72
Foreign	131,817	124,053	-5.89
Global Deposits	555,505	627,113	12.89
Domestic	482,539	551,135	14.22
Foreign	72,966	75,978	4.13
Global Advances	416,521	410,436	-1.46
Domestic	357,670	362,361	1.31
Foreign	58,852	48,075	-18.31



CASA :41.50 %

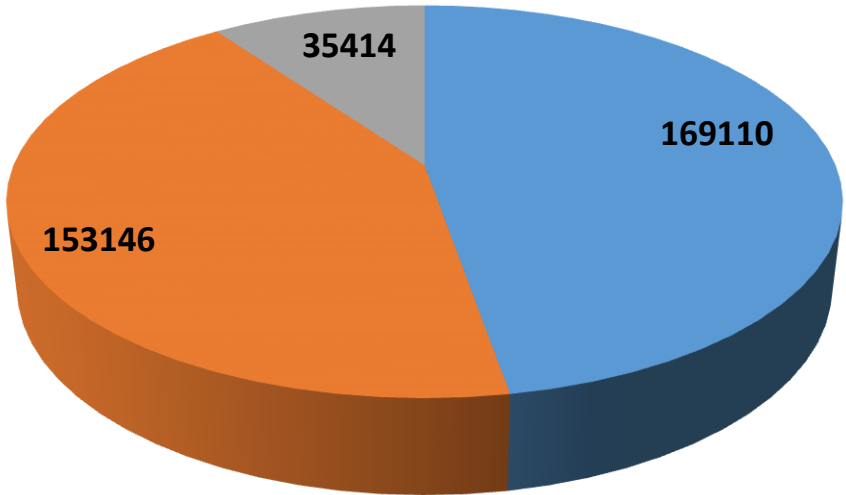
CASA :41.27%

(Rs in Crore)

Type of deposits	31.03.2020	31.12.2020	31.03.2021	Y-O-Y Growth
Current Account	26,046	29,532	28,166	8.13
Saving Account	171,704	185,295	196,503	14.44
CASA	197,751	214,826	224,669	13.61

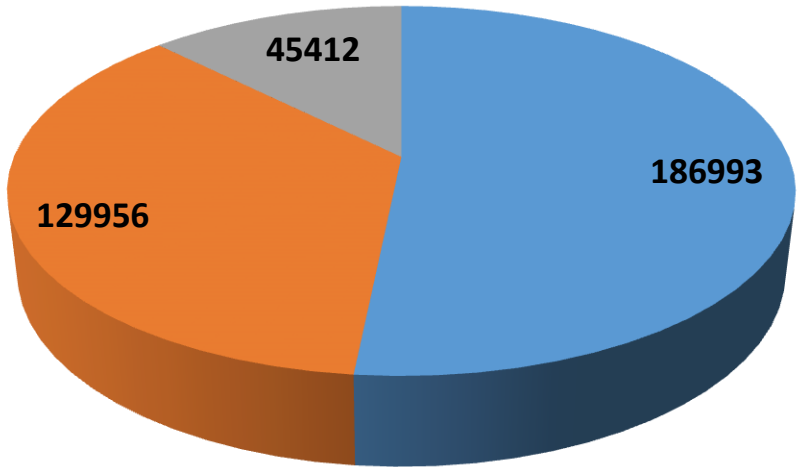
<i>Industry</i>	31.03.2020	31.12.2020	31.03.2021	Y-O-Y Growth %	% to Domestic credit Mar21
<i>Agriculture (Excluding RIDF)</i>	52,184	53,943	55,698	6.73	15.37
<i>MSME</i>	56,092	61,911	63,237	12.74	17.45
<i>Retail</i>	60,834	65,143	68,058	11.87	18.78
<i>RAM</i>	169,110	180,997	186,993	10.57	51.60
<i>Corporate & Others</i>	153,146	134,439	129,956	-15.14	35.86
<i>Govt & Govt Guaranteed Advance</i>	35,414	47,573	45,412	28.23	12.54
<i>Total</i>	357,670	363,009	362,361	1.31	100.00

Domestic Advances – Segment wise break-up



- RAM
- Corporate & Others
- Govt. & Govt. guaranteed Advance

FY20



- RAM
- Corporate & Others
- Govt. & Govt. guaranteed Advance

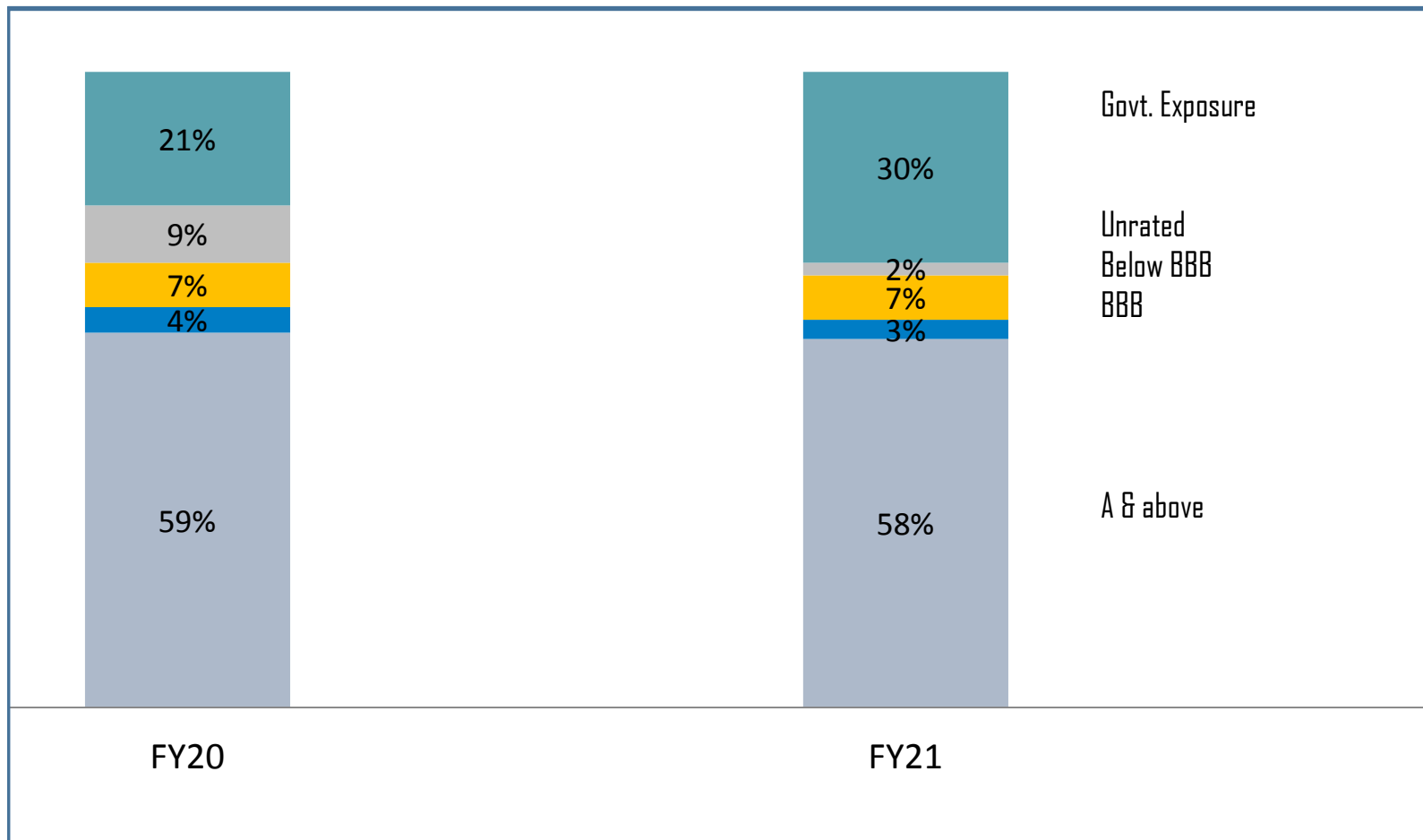
FY21

<i>Particulars</i>	31.03.2020	31.12.2020	31.03.2021	Y-O-Y Growth %	% to Retail Credit Mar 21
<i>Home</i>	35,994	38,706	40,094	11.39	58.91
<i>Mortgage</i>	6,693	6,744	6,883	2.84	10.11
<i>Auto</i>	5,599	6,428	6,891	23.07	10.13
<i>Education</i>	3,128	3,039	2,783	(11.04)	4.09
<i>Personal</i>	1,757	2,537	2,557	45.56	3.76
<i>Others</i>	7,663	7,690	8,850	15.49	13.00
<i>Total</i>	60,834	65,143	68,058	11.87	100

<i>Particulars</i>	31.03.2020	31.12.2020	31.03.2021	<i>Y-O-Y Growth %</i>	<i>% to Domestic Advances</i>
<i>Infrastructure</i>	54,447	57,899	58,690	7.79	16.04
<i>Basic Metal & Metal products</i>	13,571	13,539	14,393	6.06	3.93
<i>Textiles</i>	8,421	8,052	7,895	-6.25	2.16
<i>Gems & Jewellery</i>	4,634	4,305	3,938	-15.02	1.08
<i>Chemicals & Chemical products</i>	4,402	5,072	5,041	14.52	1.38
<i>Vehicles, vehicle parts & Transport equipment</i>	2,972	3,237	3,198	7.60	0.87
<i>Rubber, Plastic & their products</i>	1,924	1,802	1,830	-4.89	0.50
<i>Construction</i>	4,414	4,536	4,623	4.73	1.26
<i>Real Estate(Incl CRE+HFC)</i>	75,090	77,212	77,491	3.20	21.18
<i>NBFC(Excl HFC)</i>	26,370	25,552	32,327	22.59	8.84
<i>Other Industries</i>	29,168	27,324	24,415	-16.30	6.67
Total	2,25,413	2,28,530	2,33,841	3.74	63.92

<i>Industry</i>	31.03.2020	31.12.2020	31.03.2021	Y-O-Y Growth%	% to ANBC (FY2020-21)
<i>Agriculture</i>	52,918	57,340	59,007	11.52	17.50
<i>Out of which, S&MF</i>	26,476	30700	31,992	20.83	9.29
<i>MSME</i>	52,302	56,183	57,267	9.49	
<i>Out of which, Micro</i>	27,040	37,655	38,158	41.12	11.54
<i>Housing Loan</i>	18,058	18,340	20,207	11.90	
<i>Educational Loan</i>	28,76	2435	2304	(19.89)	
<i>Others</i>	217	117	149	(31.44)	
Total Priority Sector Advances	126,371	134,416	138,935	9.94	41.25

<i>Particulars</i>	31.03.2020	31.12.2020	31.03.2021	Y-O-Y (%)
<i>Power</i>	34,196	37,210	38,711	13.20
<i>a) SEBs</i>	13,917	18,691	18,770	34.87
<i>b) Others</i>	20,279	18,519	19,941	(1.67)
<i>Roads and Ports</i>	13,398	14,506	13,988	4.40
<i>Telecom</i>	492	479	487	(1.02)
<i>Other Infrastructure</i>	6,361	5,704	5,504	(13.47)
Total	54,447	57,899	58,690	7.79



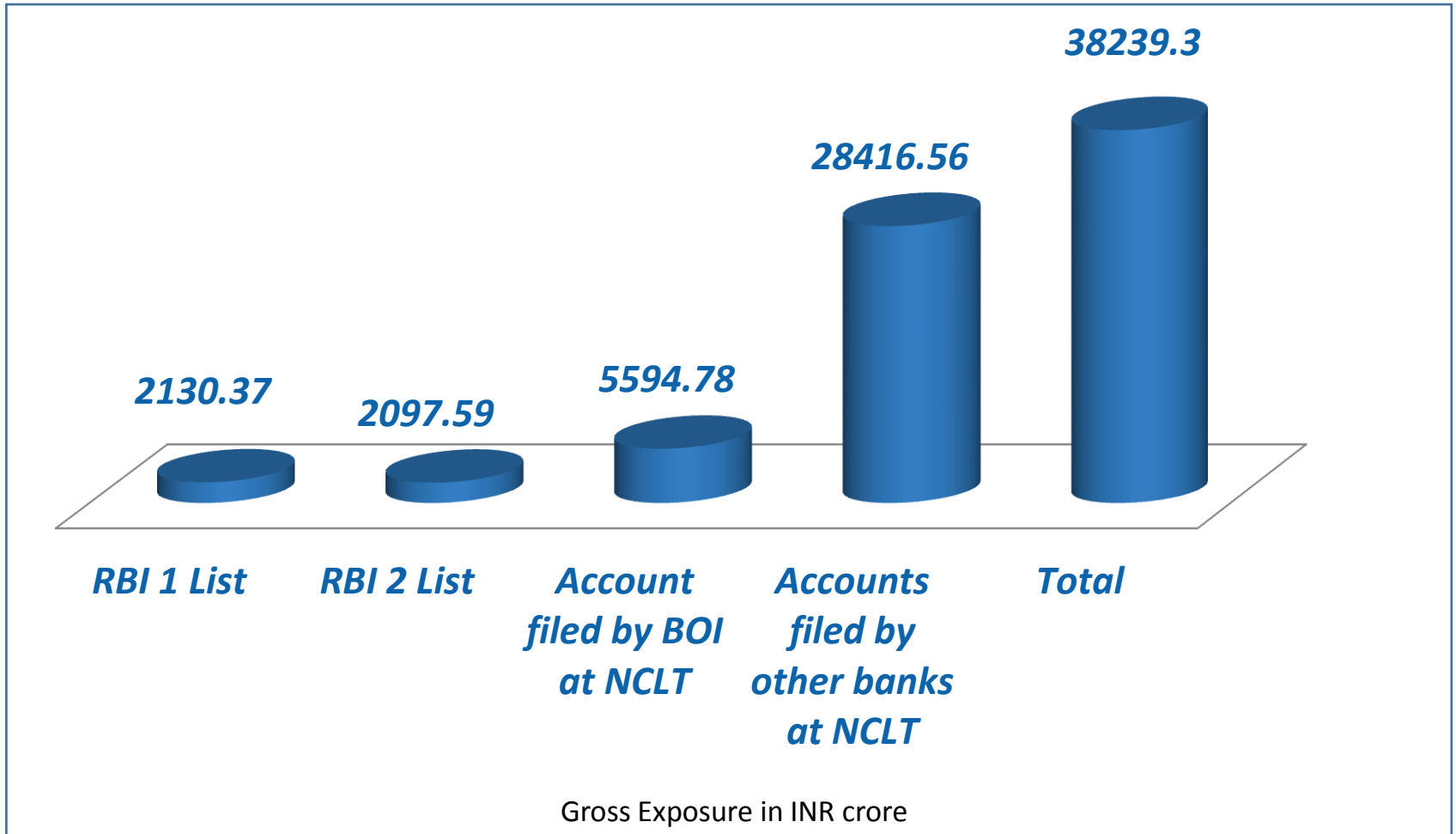
A & Above
 BBB
 Below BBB
 Unrated
 Govt Exposures

**REPORTED TO RBI-CRILC (Central Repository of Information on Large Credits)
EXPOSURE OF RS. 5 Crore and above**

VERTICAL	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
	Mar-20		Dec-20		Mar-21	
SMA-1	62	1,773	158	3,087	160	2,742
SMA-2	55	2,370	152	8,709	33	4,207
TOTAL	117	4,143	310	11,797	193	6,948

Sector breakup of Restructured Advances 31.03.2020

Sector	FY20		FY21	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	14	1871	15	1477
INFRA-POWER	10	1672	9	1269
INFRA-TELECOM	0	0	0	0
INFRA-ROADS & PORTS	3	116	3	110
INFRA-OTHERS	1	84	3	98
AVIATION	0	0	1	1677
TEXTILES	19	61	32	95
ENGG	7	60	17	103
SUGAR	1	31	2	107
PHARMA	2	10	4	37
STEEL	5	47	5	53
CEMENT	12	192	21	204
SERVICES	14	76	34	181
HOTELS	13	91	30	151
OTHER METAL	6	15	13	37
AGRICULTURE	23	100	26	122
AUTOMOBILES	4	12	6	20
SERVICE-TRANSPORT RELATED	10	72	17	87
OTHERS	142579	4103	195878	6760
Standard Restructured Advances (Domestic)	142709	6741	196101	11111
Standard Restructured Advances (Overseas)	2	34	1	9
Standard Restructured Advances (Total)	142711	6775	196102	11120



<i>Item</i>	31.03.2020	31.12.2020	31.03.2021
<i>Gross NPA</i>	61,550	54,997	56,535
<i>Net NPA</i>	14,320	9,077	12,262
<i>Gross NPA %</i>	14.78%	13.25%	13.77%
<i>Net NPA %</i>	3.88%	2.46%	3.35%
<i>Provision Coverage Ratio (%)</i>	83.74%	89.32%	86.24%

Movement of NPA

<i>Segment</i>	Q4FY20	Q3FY21	Q4FY21	31.03.2020 (FY20)	31.03.2021 (FY21)
<i>Opening Balance</i>	61,730	56,232	54,997	60,661	61,550
<i>Less :</i>					
<i>Recovery</i>	1,279	1,495	975	6,509	4,188
<i>Upgradation</i>	27	166	109	1,303	635
<i>Write Off</i>	1,638	70	4,746	7,628	8,732
<i>Total reduction</i>	2,944	1,731	5,830	15,440	13,555
<i>Slippages</i>	2,764	496	7,368	16,329	8,540
<i>Closing Balance</i>	61,550	54,997	56,535	61,550	56,535

Slippages for FY 2020 & FY 2021

Segment	31.03.2020	31.03.2021
<i>- Retail</i>	1,171	967
<i>- Agriculture</i>	3,165	1,717
<i>- MSME</i>	2,338	1,691
<i>- Corporate & Others</i>	8,037	3,829
Domestic (Total)	14,711	8,204
Overseas (Total)	1,618	336
Grand Total	16,329	8,540

Slippages as %-of Standard Advances	31.03.2020	31.03.2021
Slippages	16,329	8,540
Standard Total Advances	3,53,901	3,54,972
Slippages as % of Standard Advances	4.61%	2.40%

The major initiatives taken in this regard are given as under:

- Various campaigns viz. Star Chunauti, Star SANKALP, Star Focus launched during the month of February, March-21 and continuation of Star SANKALP which involved the staff at all levels including the sub-ordinate staffs.
- Daily monitoring of progress from Head Office by the TOP management
- Direct engagement with the field level functionaries through VC by the top executives to instill confidence and boost their morales.
- Task Force Team/Watch Rooms at Zonal Offices and Area Managers Offices were utilized in a focused way with targets for optimum results.
- Large Value stressed accounts were discussed in the Asset Quality Monitoring Committee Meetings for possible resolutions in the presence of top executives from HO.
- Pushing of weekly SMS alerts to the defaulting borrowers requesting for clearing the overdues to avoid downgrading of the Credit ratings.
- Segment wise / Area specific strategies were devised in consultation with the respective NBG / Zonal Heads.

<i>Item</i>	31.03.2020	31.12.2020	31.03.2021	% to Domestic Credit	
				<i>Mar 20</i>	<i>Mar 21</i>
<i>Large Corporate</i>	31,799	27,353	25,787	51.66	45.61
<i>MSME</i>	8,889	8,150	10,550	14.44	18.66
<i>AGRICULTURE</i>	9,044	8,365	85,01	14.69	15.04
<i>RETAIL</i>	1,806	1,485	21,63	2.93	3.83
<i>TOTAL (Domestic)</i>	51538	45,353	47,001	83.73	83.14
<i>Total (Overseas)</i>	10012	9,644	9,534	16.27	16.86
<i>Total (Global)</i>	61550	54,673	56,535	100	100

	FY20			FY21		
<i>Particulars</i>	<i>AFS</i>	<i>HTM</i>	<i>HFT</i>	<i>AFS</i>	<i>HTM</i>	<i>HFT</i>
<i>SLR Investments</i>	<i>30,220</i>	<i>87,515</i>	<i>10</i>	<i>40,214</i>	<i>100,927</i>	<i>(24)</i>
<i>Of Which:</i>						
<i>Government Securities</i>	<i>30,220</i>	<i>87,515</i>	<i>10</i>	<i>40,214</i>	<i>100,927</i>	<i>(24)</i>
<i>Other Approved Securities</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>M Duration</i>	<i>1.51</i>	<i>--</i>	<i>6.85</i>	<i>1.22</i>	<i>--</i>	<i>7.74</i>
<i>Non SLR Investments</i>	<i>14,826</i>	<i>23,696</i>	<i>0</i>	<i>12,589</i>	<i>32,143</i>	<i>28</i>
<i>M Duration</i>	<i>2.95</i>	<i>--</i>	<i>--</i>	<i>3.64</i>	<i>--</i>	<i>--</i>
<i>Total</i>	<i>45046</i>	<i>111,211</i>	<i>10</i>	<i>52,803</i>	<i>133,070</i>	<i>4</i>

<i>Particulars</i>	Quarter ended			Variation (Qtr) %	FY20	FY21	YOY Variation (Annual) %
	Q4FY 20	Q3FY 21	Q4FY21				
<i>Interest Income</i>	<i>10,528</i>	<i>10,243</i>	<i>9,327</i>	<i>-8.94</i>	<i>42,353</i>	<i>40,599</i>	<i>-4.14</i>
<i>a. From Advances</i>	<i>7,207</i>	<i>6,941</i>	<i>6,184</i>	<i>-10.91</i>	<i>28,805</i>	<i>27,407</i>	<i>-4.85</i>
<i>b. From Investments</i>	<i>2,770</i>	<i>2,926</i>	<i>2,915</i>	<i>-0.38</i>	<i>10,704</i>	<i>11,548</i>	<i>7.88</i>
<i>c. From Money Market Operations & Others</i>	<i>550</i>	<i>376</i>	<i>228</i>	<i>-39.36</i>	<i>2,844</i>	<i>1,645</i>	<i>-42.16</i>
<i>Interest Expended</i>	<i>6,735</i>	<i>6,504</i>	<i>6,391</i>	<i>-1.74</i>	<i>27,096</i>	<i>26,330</i>	<i>-2.83</i>
<i>a. On Deposits</i>	<i>5,960</i>	<i>6,086</i>	<i>5,959</i>	<i>-2.09</i>	<i>23,637</i>	<i>24,482</i>	<i>3.57</i>
<i>b. On Borrowings</i>	<i>582</i>	<i>252</i>	<i>262</i>	<i>3.97</i>	<i>2,583</i>	<i>1,156</i>	<i>-55.25</i>
<i>c. Subordinated Bonds & Others</i>	<i>192</i>	<i>166</i>	<i>170</i>	<i>2.41</i>	<i>877</i>	<i>691</i>	<i>-21.21</i>
<i>Net Interest Income</i>	<i>3,793</i>	<i>3,739</i>	<i>2,936</i>	<i>-21.48</i>	<i>15,257</i>	<i>14,269</i>	<i>-6.48</i>

<i>Particulars</i>	Quarter ended			Variation (Qtr) %	FY20	FY21	YOY Variation (Annual) %
	Q4FY 20	Q3FY 21	Q4FY21				
<i>Commission, Exchange & Brokerage</i>	326	291	316	8.59	1,356	1,106	-18.44
<i>Profit from Sale of Investments</i>	243	820	290	-64.63	585	2,547	335.38
<i>Profit from Exchange Transactions</i>	418	425	712	67.53	1,503	1,886	25.48
<i>Recovery In W/o accounts</i>	252	132	258	95.45	1,775	529	-70.14
<i>Other Non Interest Income</i>	449	400	477	19.25	1,493	1,373	-8.10
<i>Total Non-Interest Income</i>	1688	2068	2053	-0.73	6,713	7,441	10.84

<i>Particulars</i>	FY20	FY21
<i>Operating Profit</i>	11,519	10,872
<i>Provisions for</i>		
<i>- Bad & Doubtful</i>	14,417	6,613
<i>- Standard Assets</i>	859	(41)
<i>- NPV / Others</i>	505	195
<i>- Depreciation on Investment</i>	342	869
<i>Total Provisions before Tax</i>	14,477	7,636
<i>Profit before Tax (PBT)</i>	(4604)	3236
<i>Taxation</i>	(1646)	1076
<i>Net Profit (PAT)</i>	(2958)	2160

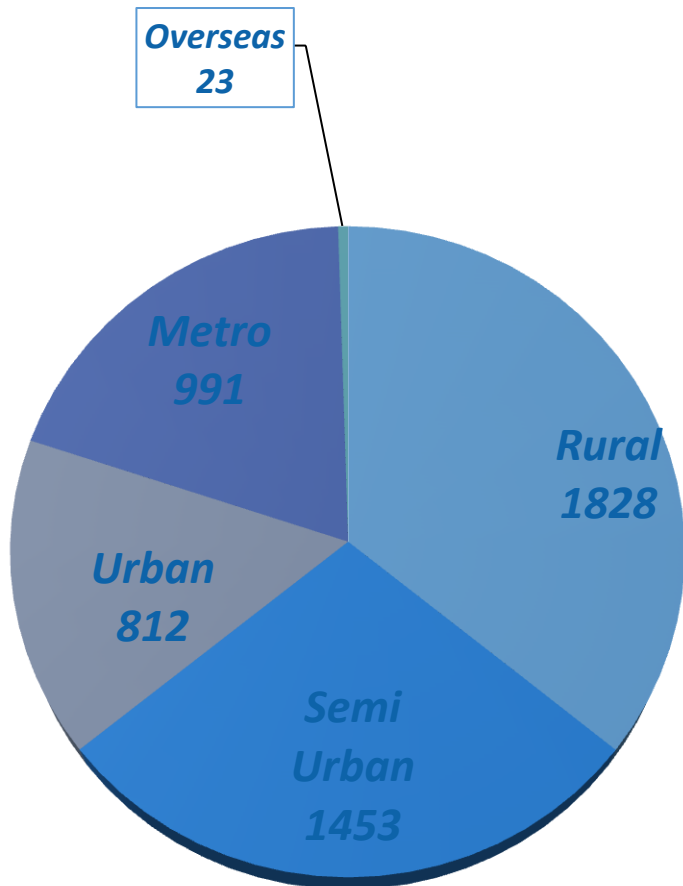
Key Financial Ratios



Particulars	31.03.2020			31.03.2021		
	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.10	1.63	4.57	4.57	0.76	4.10
Yield on Advances	9.33	3.91	8.62	8.15	2.32	7.48
Yield on Investments	7.29	6.22	7.24	6.59	6.39	6.58
Net Interest Margin (NIM)	3.28	1.18	2.93	2.70	1.16	2.48
Cost to Income Ratio	48.59	30.64	47.57	50.83	33.62	49.92
Return on Assets (ROA)	-0.31	-1.07	-0.43	0.33	-0.05	0.28
Return on equity (ROE)			-12.42			8.81
Credit Cost (Annualised)	4.14	3.56	4.06	1.78	1.91	1.80
Provision Coverage Ratio	82.81	89.71	83.74	84.96	94.76	86.24

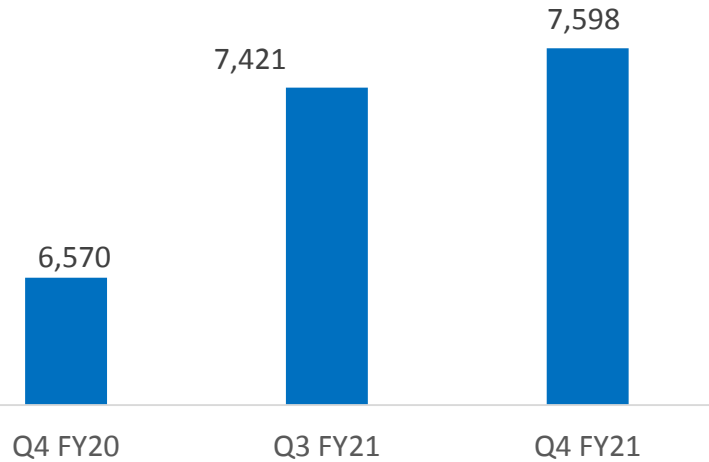
Capital Adequacy – Basel-III

<i>Particulars</i>	31.03.2020	31.12.2020	31.03.2021
<i>Capital Adequacy - Basel III</i>			
<i>CET1 Capital</i>	29,059	28,459	34,690
<i>Tier I Capital</i>	29,119	28,459	36,042
<i>Tier II Capital</i>	9,419	9,245	8,949
<i>Total Capital(CRAR)</i>	38,538	37,704	44,990
<i>Total Assets</i>	656,995	713,382	725,856
<i>Risk Weighted Assets</i>	294,189	301,350	301,305
<i>CET1 (%) including CCB</i>	9.88%	9.44%	11.51%
<i>Tier I (%)</i>	9.90%	9.44%	11.96%
<i>Tier II (%)</i>	3.20%	3.07%	2.97%
<i>Capital Adequacy Basel III (%) including CCB</i>	13.10%	12.51%	14.93%

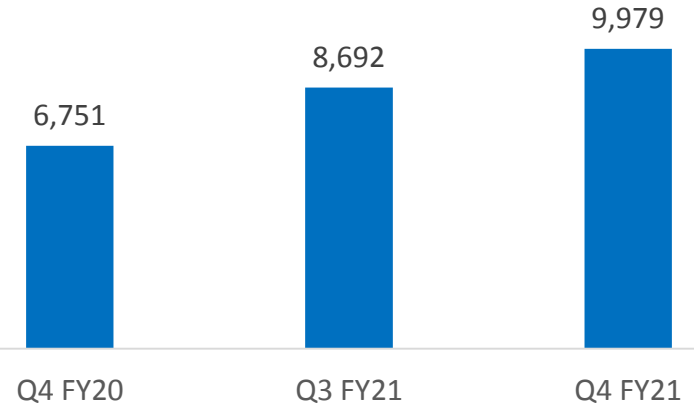


<i>Particulars</i>	31.03.2020	31.12.2020	31.03.2021
<i>Rural</i>	1,828	1,827	1,828
<i>Semi-urban</i>	1,454	1,454	1,453
<i>Urban</i>	810	811	812
<i>Metro</i>	991	991	991
<i>Domestic Branches</i>	5,083	5,083	5,084
<i>Overseas Branches</i>	23	23	23
<i>Total</i>	5,106	5,106	5,107

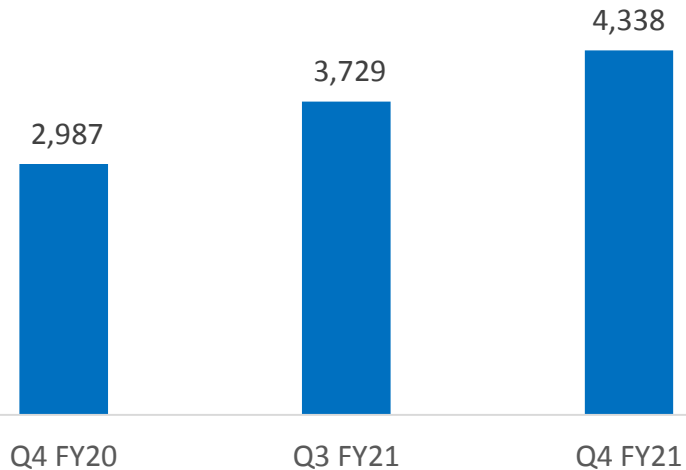
Internet Banking Users (in Thousands)



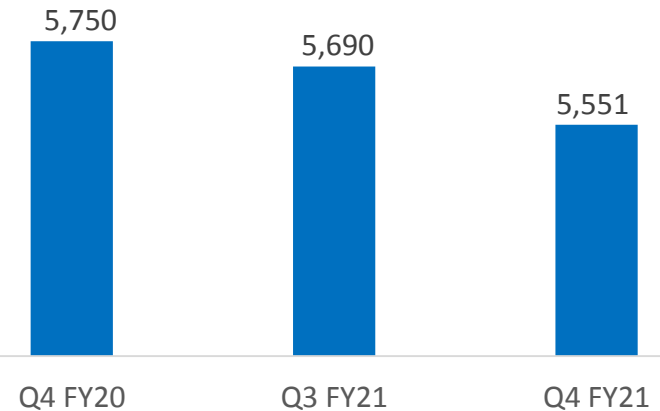
UPI Users (in Thousands)

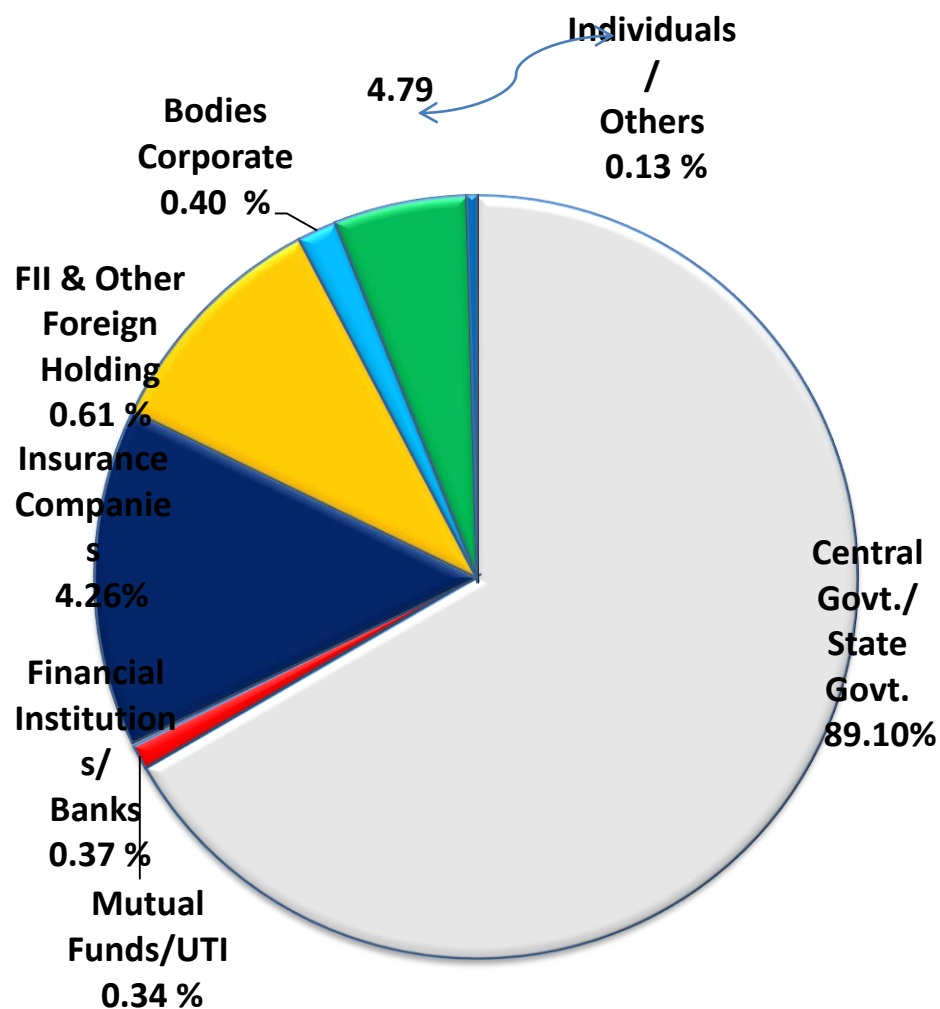


Mobile Banking Users (in Thousands)



ATM Network





BANK OF INDIA - EQUITY		As on 31.03.2021	
Category	Shares		% to Capital
Promoter(Government of India)	2919690866		89.10
Foreign Financial Institution Investor	20125248		0.61
Financial Institution/Bank	12268272		0.37
Insurance Company	139539701		4.26
Mutual Funds	11285569		0.34
Bodies Corporate	13256119		0.40
Indian public	156914581		4.79
Others	3842994		0.13
Total	3276923350		100.00

Employees

- *Staggered working hours and work from Home were exercised wherever feasible*
- *COVID Task Force team formed at all administrative office level to support staff affected by COVID*
- *Staffs with disabilities and age above 55 were exempted for Physically attending office*
- *Compensation to staff in case of death due to COVID*

Operation

Banks Operations were intact during lockdown:

- *Alternate Delivery Channel were fully operational*
- *Not much impact on functioning of branches / ATMs*
- *Meeting were held through video conference*
- *or other audio electronics mode.*

Customer

Special Credit Scheme:

- *BOI Star – Kavach Personal loan Scheme*
- *COVID Emergency Credit Loan Scheme*
- *BOI Star Sanjeevani Healthcare*
- *BOI Aarogyam*

Others

- *Proactive measures like sanitization, fumigation, etc) taken up at branch, Office and ATMs.*
- *Bank has also undertaken various activities to support corona warriors by distributing Face masks, gloves, food packets and grocery items etc.*

- ❑ *Bank has won “APY Annual Award (2020-21)” for overall performance for achieving ‘per APY’ target.*
- ❑ *Bank has awarded “Best performer under PSU category for Amazing Achievers of APY (AAA)” by PFRDA during 1st February 2021 to 31st March 2021.*
- ❑ *Bank has won Infosys Finacle Client Innovation Awards in the category “Product Innovation” for QRCash, 2020.*
- ❑ *Bank has been awarded Rajbhasha Kirti Puraskar (1st prize) for the year 2019-20 for the excellent performance in official language implementation*
- ❑ *For promotion of Digital transactions throughout the country, Ministry of Electronics and Information Technology (MeitY), Govt of India, publishes scorecard for banks every month. As per the latest scorecard for January 2021, our overall score was 74 and stood at 4th Rank out of total 44 Banks. Under Large and Medium Banks our bank ranks at 3rd position among 20 banks.*

	FY MAR-20	9M DEC-20	FY MAR-21	Y - O - Y Growth		FY MAR-20	9M DEC-20	FY MAR-21	Y - O - Y Growth
	(Amt Crore)					(Amt crore)			
	<u>BOI Shareholding Ltd</u>					<u>BOI Merchant Banker Ltd</u>			
- Revenue	12.38	5.33	6.20	-49.87%		1.76	1.15	2.87	62.81%
- Net Profit	5.20	1.09	0.84	-83.93%		0.56	0.39	0.92	65.19%
- Net Worth	32.43	30.52	30.26	-6.67%		14.82	15.20	15.74	6.23%

	(Amt Crore)					(Amt Lacs)			
	<u>BOI AXA Investment Managers Pvt Ltd</u>					<u>BOI AXA Trustee Services Pvt Ltd</u>			
- Revenue	25.45	14.91	19.22	-24.47%		12.12	7.33	12.06	-0.50%
- Net Profit	-5.85	-5.89	-8.15	39.34%		-0.34	-1.17	-0.60	76.47%
- Net Worth	52.81	46.92	50.45	-4.46%		21.11	19.94	20.51	-2.84%
- AUM	1927.12	2362	2105	9.23%					

International Subsidiaries



INR Crores	BOI Tanzania Ltd (Amt Crore)				BOI Uganda Ltd (Amt Crore)			
	Mar'20	Dec'20	Mar'21	YOY Growth %	Mar'20	Dec'20	Mar'21	YOY Growth %
Deposits	376	410	398	6	468	535	540	15
Advances	247	242	233	-6	347	366	378	9
Operating Profit	12	9	10	-24	18	15	22	21
Net Profit	7	6	4	-37	11	9	11	6
NPA Gross	20	13	8	-59	0	4	4	-
NPA Net	12	10	7	-41	0	2	4	-
NPA Gross %age	8.15	5.64	3.58	-56.07	-	1.23	1.05	-
NPA Net %age	4.66	4.58	3.02	-35.19	-	0.66		-
INR Crores	BOI New Zealand Ltd (Amt Crore)				PT BOI Indonesia Tbk (Amt Crore)			
	Mar'20	Dec'20	Mar'21	YOY Growth %	Mar'20	Dec'20	Mar'21	YOY Growth %
Deposits	134	195	232	74	1237	1279	1183	-4
Advances	261	392	457	75	976	1011	950	-3
Operating Profit	3	7	8	179	41	5	8	-81
Net Profit	1	6	6	407	11	4	7	-36
NPA Gross	0	0	0	-	43	50	46	6
NPA Net	0	0	0	-	21	22	19	-13
NPA Gross %age	0.00	0.00	0.00	-	4.44	4.95	4.80	8.11
NPA Net %age	0.00	0.00	0.00	-	2.25	2.28	2.02	45 -10.22

- *Web-based - Retail Online Module: launched to improve productivity and customer service by reducing turnaround time.*
- *Cardless Cash withdrawal using UPI QR (QRCash) has been launched by which our Bank Customers can withdraw cash from ATMs readily without the use of cards.*
- *Mobile and Internet Banking system upgraded with enhanced features for better customer experience.*
- *Document Management System (DMS) has been introduced for retrieval of documents and also helps us to store, track, manage and access our data in a more flexible and hassle free way.*
- *COVID-19 related specific loans/working capital/scheme promotion has been done using SMS and custom URL, using our BOI website. It also helps us in monitoring to generate leads and facilitate timely credit to interested customer.*
- *BOI SEVA – OUR Chatbot is launched on website in English version on 7/9/2019. Hindi version of the Chatbot has also since been made available.*
- *As an FI initiative, seamless ICT Technology based basic banking services enabled in Rural & unbanked areas.*

- *Tech-driven Credit Monitoring System for tracking of ‘Early Warning Signals’ under implementation.*
- *“Enterprise wide Fraud Risk Management” framework for real-time fraud monitoring is under process.*
- *Rationalisation of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.*
- *Special drive for opening of Government Accounts & Pension accounts among branches across the country.*
- *Debit Card Control App & Credit Card Control App have been launched to enable customers to have a full control over the card activity.*
- *Door Step Banking (DSB) through Universal Touch points (Call Centre, Website and an App) has been introduced for providing banking services to customers from the Agents engaged by the Bank.*

Vision ,strategy and future outlook



Expand the Bank's Retail, Agriculture and MSME (RAM) lending profile by leveraging its existing customer base



Continue to contain funding cost by sourcing low cost deposits such as CASA



Focus on improving asset quality and containing NPA levels



Leverage technology to increase cross selling opportunities, reduce cost and enhance customer experience



Improving our Risk Management Systems to ensure long-term sustainability of our business

Thank You