

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बान्द्रा कुर्ला संकुल,
बान्द्रा (पूर्व),
मुंबई - 400 051

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फैक्स : (022)- 6668 4491

ईमेल: headoffice.share@bankofindia.co.in



INVESTOR RELATIONS CELL

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संदर्भ क्र. Ref. No.:HO:IRC:SD:2020-21:324

दिनांक Date: 10.02.2021

The Vice President – Listing
Department,
National Stock Exchange of India Ltd.,
Exchange Plaza,
Bandra Kurla Complex, Bandra East,
Mumbai 400 051.

The Vice-President – Listing
Department,
BSE Ltd.,
25, P.J. Towers, Dalal Street,
Mumbai 400 001.

Dear Sir/Madam,

**Presentation on Financial Results for
third Quarter / nine month ended 31st December, 2020**

In compliance of Regulation 46 (2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we are attaching the copy of Presentation in respect of Financial Results for the third Quarter / nine month ended 31st December, 2020.

This is for your information and appropriate dissemination.

धन्यवाद / Thanking you.

भवदीय / Yours faithfully,



Rajesh V. V.
(Rajesh V Upadhya)
Company Secretary



PERFORMANCE ANALYSIS

Q3 FY 2020 – 21

बैंक ऑफ़ इंडिया
Bank of India

BOI

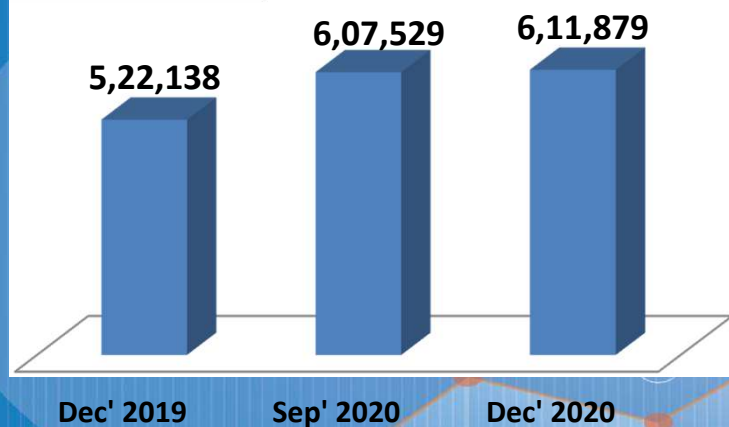


Business Synopsis (Q-o-Q)

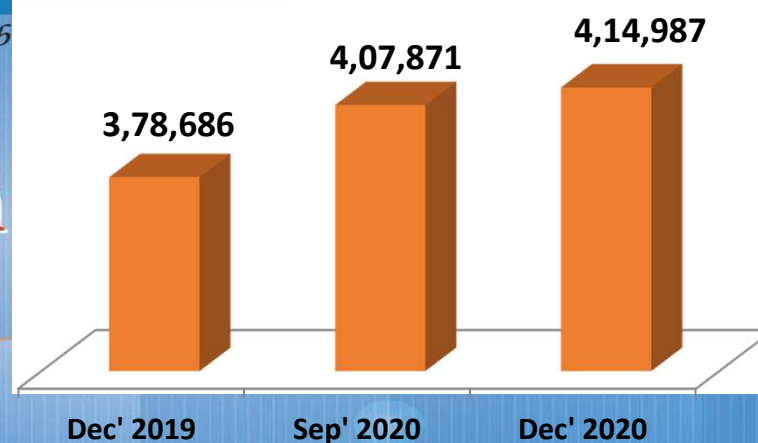
Business Mix (Deposits + Advances)	Dec19	Mar 20	Sep 20	Dec 20	Variation (%) over Mar 20(YTD)		Variation (%) over Dec19	
Global Business	900,824	972,026	1015,400	1026,866	54,840	5.64	1,26,042	13.99
Domestic	786,192	840,209	894,761	899,180	58,971	7.02	1,12,988	14.37
Foreign	114,632	131,817	120,639	127,686	-4,131	-3.13	13,054	11.39
Global Deposits	522,138	555,505	607,529	611,879	56,374	10.15	89,741	17.19
Domestic	453,458	482,539	532,095	536,171	53,632	11.11	82,713	18.24
Foreign	68,680	72,966	75,435	75,708	2,742	3.76	7,028	10.23
Global Advances	378,686	416,521	407,871	414,987	-1,534	-0.37	36,301	9.59
Domestic	332,734	357,670	362,666	363,009	5,339	1.49	30,275	9.10
Foreign	45,952	58,852	45,205	51,978	-6,874	-11.68	6,026	13.11

Performance Highlights(Q-o-Q)

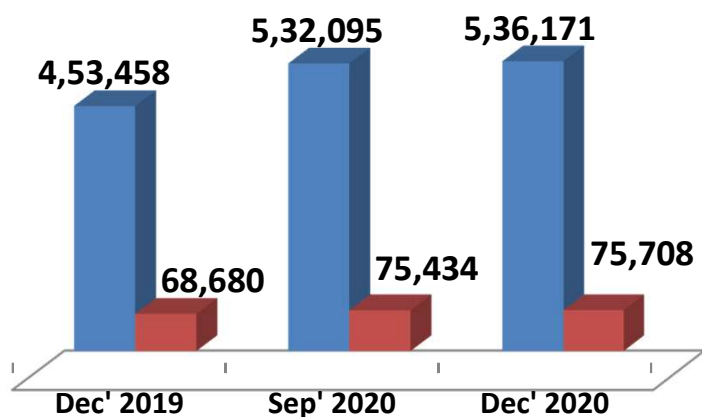
Global Deposits



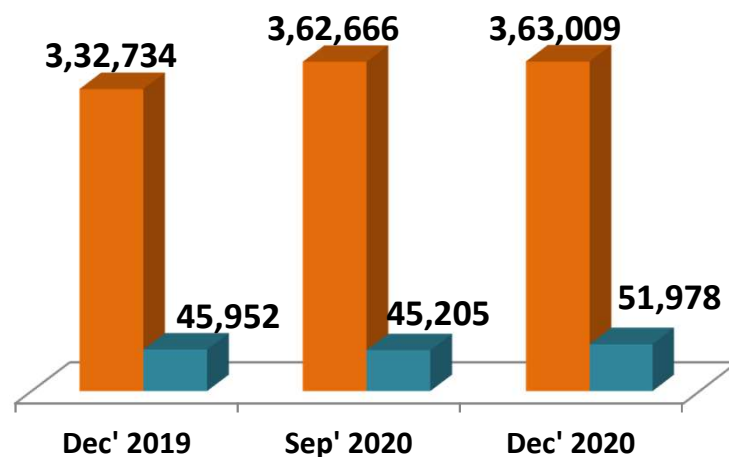
Global Advances



Domestic & Overseas Deposits

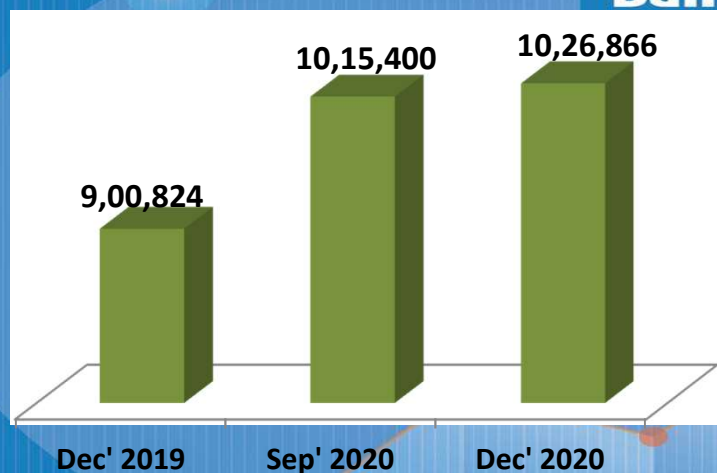


Domestic & Overseas Advances

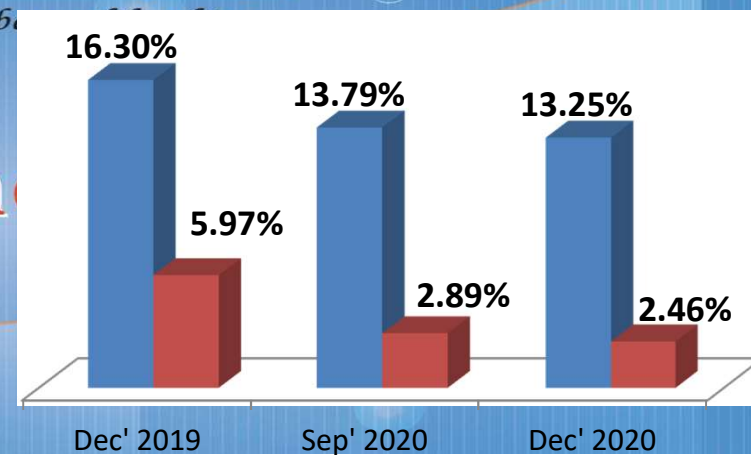


Performance Highlights(Q-o-Q)

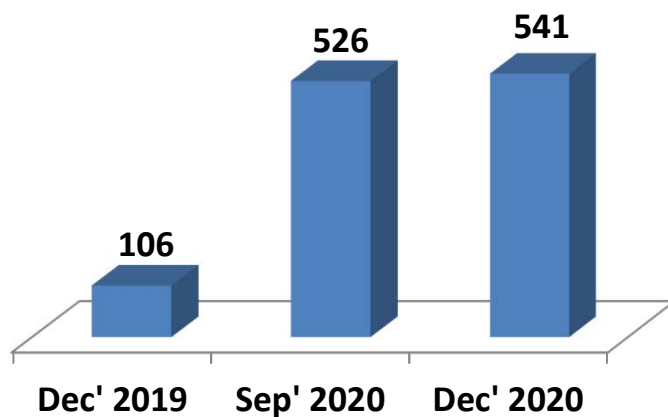
Global Business



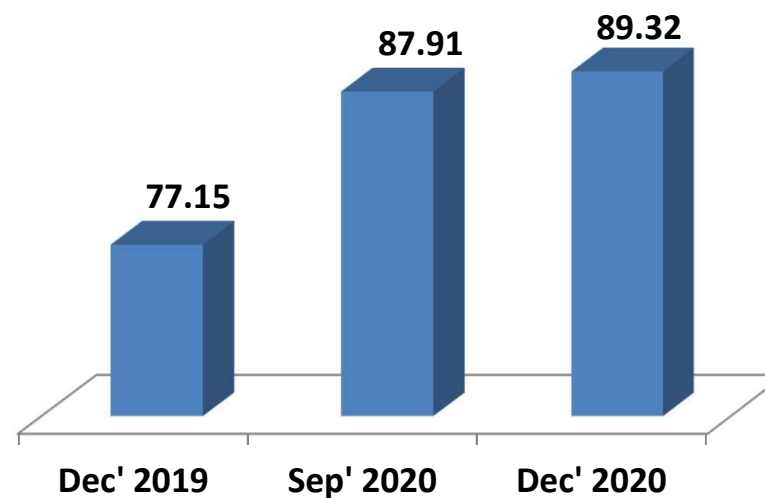
Gross & Net NPA Ratio



Profit After Tax

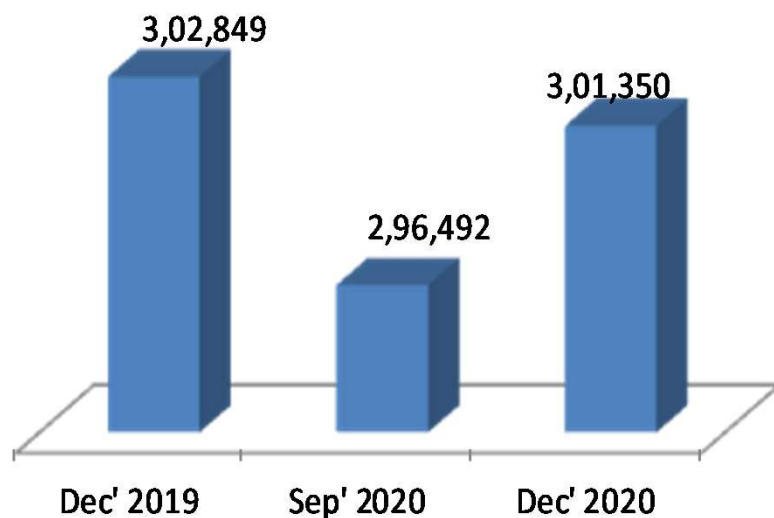


Provision Coverage ratio

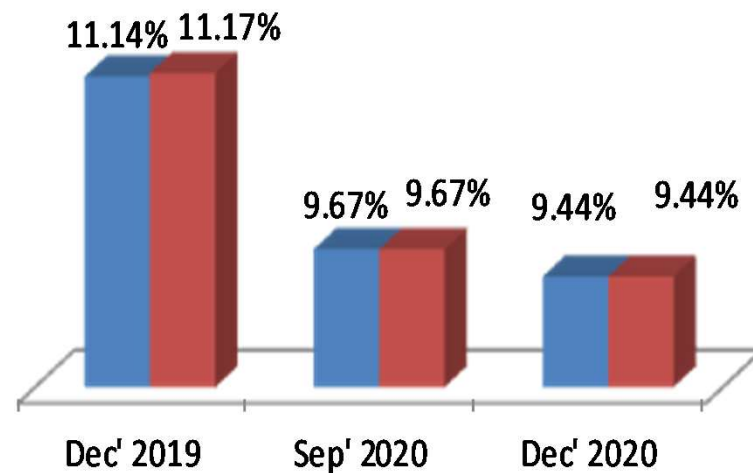


Performance Highlights(Q-o-Q)

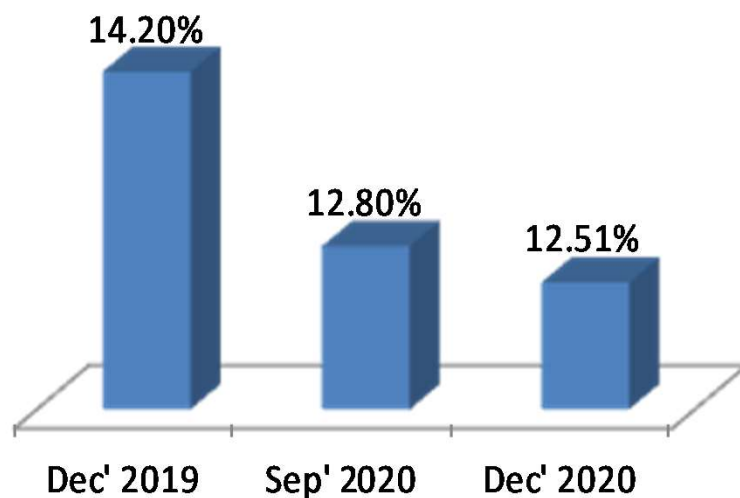
Risk Weighted Assets



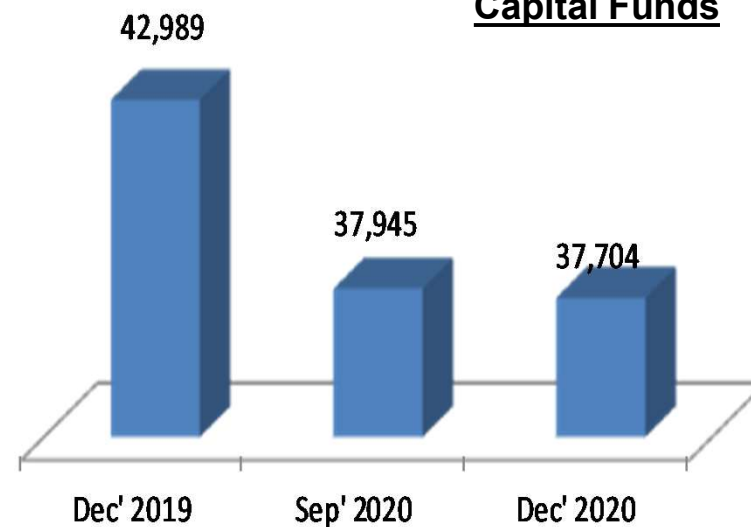
CET-1/TIER-1



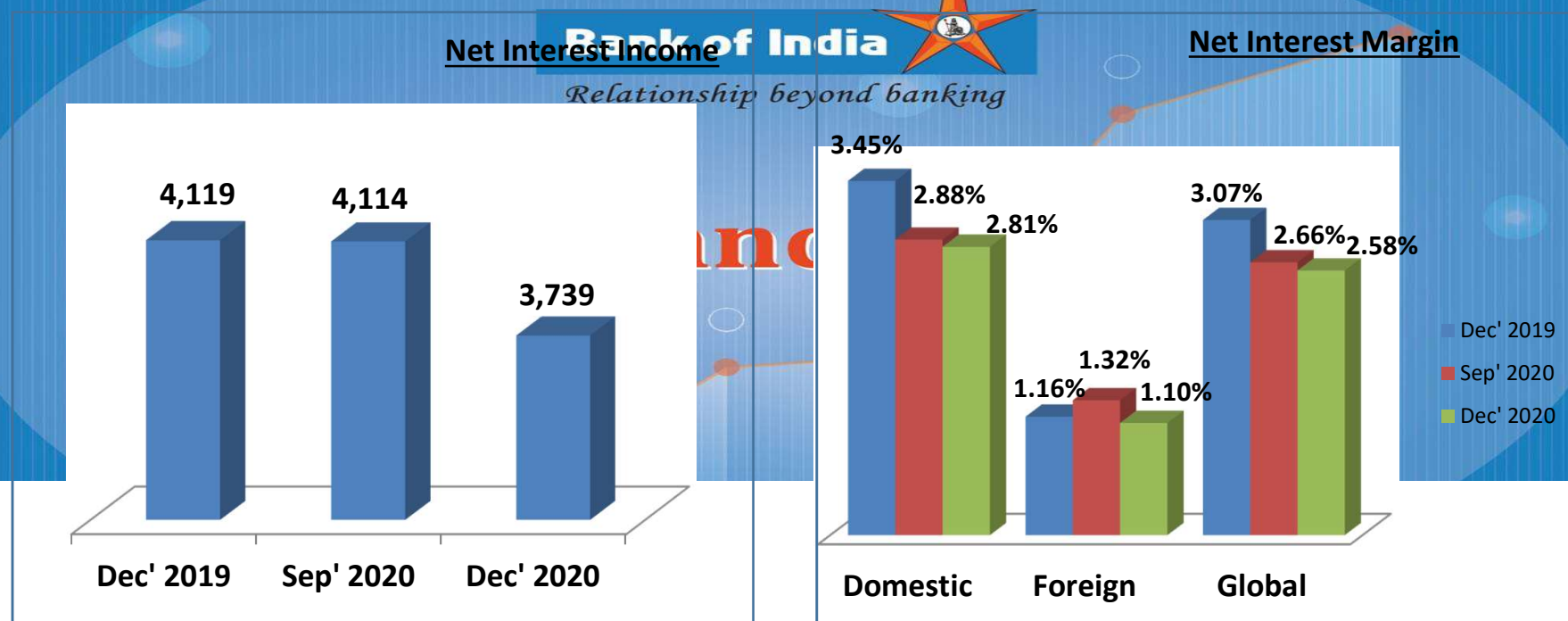
CRAR %



Capital Funds



Performance Highlights(Q-o-Q)



Extra ordinary Income which have been reckoned in the earlier quarters(Not factored during this quarter.

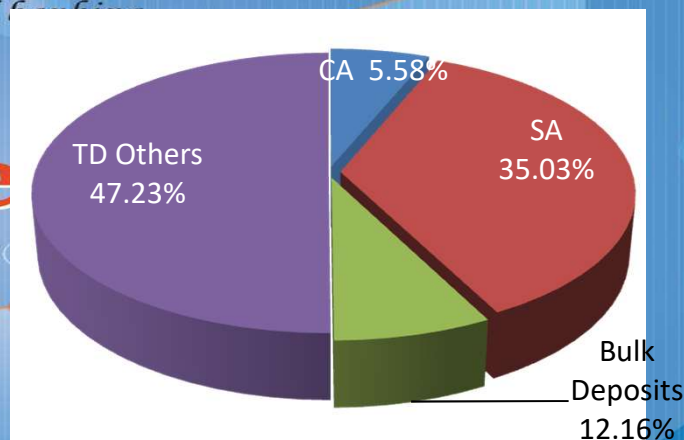
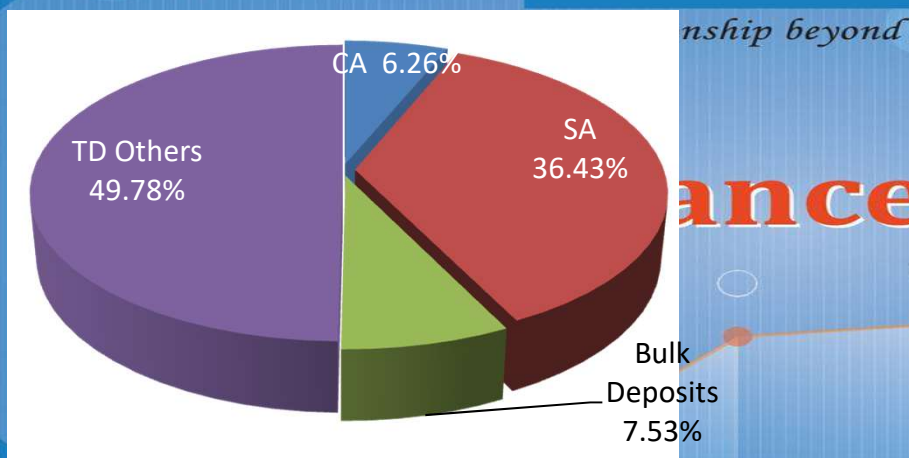
- Recovery of Rs. 1585 crore in one large account received in Dec -2019.
- Interest on Income tax refund of Rs 283 crore received in Sep- 2020.

Domestic Deposits - CASA

Dec 19

Bank of India

Dec 20



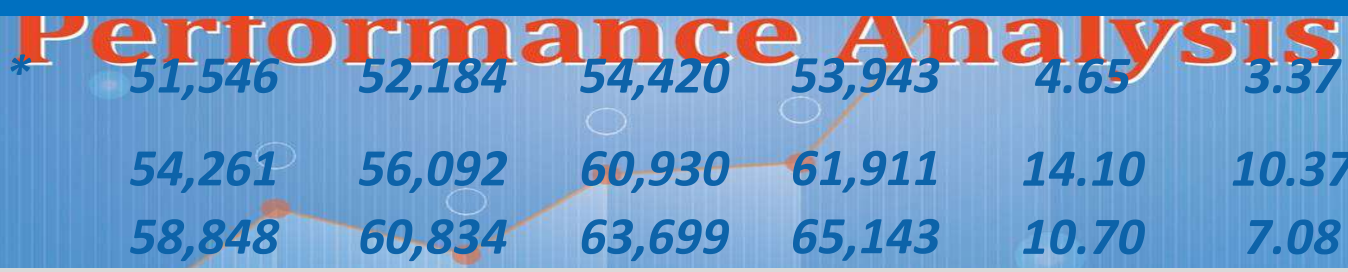
CASA :42.69 %

CASA : 40.61%

(Rs in Crore)

Type of deposits	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth(%)
Current Account	28,110	26,046	24,380	29532	5.06
Saving Account	163,625	171,704	182,900	185295	13.24
CASA	191,735	197,751	207,280	214826	12.04

Key Sectors – Domestic



Industry	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth %	Y-T-D Growth %	% to Domestic credit Dec 20
Agriculture *	51,546	52,184	54,420	53,943	4.65	3.37	14.87
MSME	54,261	56,092	60,930	61,911	14.10	10.37	17.06
Retail	58,848	60,834	63,699	65,143	10.70	7.08	17.95
RAM	164,655	169,110	179,049	180,997	9.92	7.03	49.88
Corporate & Others	135,572	153,146	138,526	134,281	-0.95	-12.32	37.01
Govt. Advance	32,507	35,414	45,091	47,573	46.35	34.33	13.11
Total	332,734	357,670	362,666	362,851	9.05	1.45	100

*Excluding (RIDF/PSLC)

Retail Credit

Particulars	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth %	% to Retail Credit Sep 19
Home	34,647	35,994	37,678	38706	11.72	59.42
Mortgage	6,662	6,693	6,745	6744	1.23	10.35
Auto	5,433	5,599	5,972	6428	18.31	9.87
Education	3,196	3,128	3,132	3039	-4.91	4.67
Personal	1,703	1,757	2,561	2537	48.97	3.89
Others*	7,207	7,663	7,611	7690*	6.70	11.80
Total	58,848	60,834	63,699	65143	10.70	100.00

*Loan/OD against TDR :1639, other Loan :788 , Staff Loan:5263.

Domestic Credit – Industry-wise

<i>Particulars</i>	<i>Dec-19</i>	<i>Mar-20</i>	<i>Sep-20</i>	<i>Dec-20</i>	<i>Y-O-Y Growth %</i>	<i>Segment % on Corporate Credit Dec 20</i>
<i>Infrastructure</i>	<i>51,764</i>	<i>54,447</i>	<i>56,935</i>	<i>57,899</i>	<i>11.85</i>	<i>15.95</i>
<i>Basic Metal & Metal products</i>	<i>14,072</i>	<i>13,571</i>	<i>13,348</i>	<i>13,539</i>	<i>-3.79</i>	<i>3.73</i>
<i>Textiles</i>	<i>8,300</i>	<i>8,421</i>	<i>8,685</i>	<i>8,052</i>	<i>-2.99</i>	<i>2.22</i>
<i>Gems & Jewellery</i>	<i>4,438</i>	<i>4,634</i>	<i>4,392</i>	<i>4,305</i>	<i>-3.00</i>	<i>1.19</i>
<i>Chemicals & Chemical products</i>	<i>5,382</i>	<i>4,402</i>	<i>4,712</i>	<i>5,072</i>	<i>-5.76</i>	<i>1.40</i>
<i>Vehicles, vehicle parts & Transport equipment</i>	<i>3,064</i>	<i>2,972</i>	<i>3,020</i>	<i>3,237</i>	<i>5.65</i>	<i>0.89</i>
<i>Rubber, Plastic & their products</i>	<i>1,964</i>	<i>1,924</i>	<i>1,910</i>	<i>1,802</i>	<i>-8.25</i>	<i>0.50</i>
<i>Construction</i>	<i>5,204</i>	<i>4,414</i>	<i>4,494</i>	<i>4,536</i>	<i>-12.84</i>	<i>1.25</i>
<i>Real Estate(Incl CRE+HFC)</i>	<i>70,872</i>	<i>75,090</i>	<i>76,294</i>	<i>77,212</i>	<i>8.95</i>	<i>21.28</i>
<i>NBFC(Excl HFC)</i>	<i>24,917</i>	<i>26,370</i>	<i>29,289</i>	<i>25,552</i>	<i>2.55</i>	<i>7.04</i>
<i>Other Industries</i>	<i>26,891</i>	<i>29,168</i>	<i>26,490</i>	<i>27,324</i>	<i>1.61</i>	<i>7.53</i>
<i>Total</i>	<i>2,16,868</i>	<i>2,25,413</i>	<i>2,29,569</i>	<i>2,28,530</i>	<i>5.38</i>	<i>62.97</i>

Priority Sector Advances

Industry	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth%	% to ANBC
Agriculture	51,930	52,918	57,163	57,171	10.09	17.91
Out of which, S&MF	26,479	26,476	29,340	30,730	16.05	9.63
MSME	50,370	52,302	57,098	56,855	12.87	
Out of which, Micro	26,219	27,040	30,054	39,118	49.19	12.26
Housing Loan	17,669	18,058	19,687	19,500	10.36	
Educational Loan	2,925	2,876	2,758	2,521	(13.81)	
Others	1,373	217	255	175	(87.26)	
Total Priority Sector Advances	124,267	126,371	136,961	136,222	9.62	42.68

Advances - Infrastructure Sectors

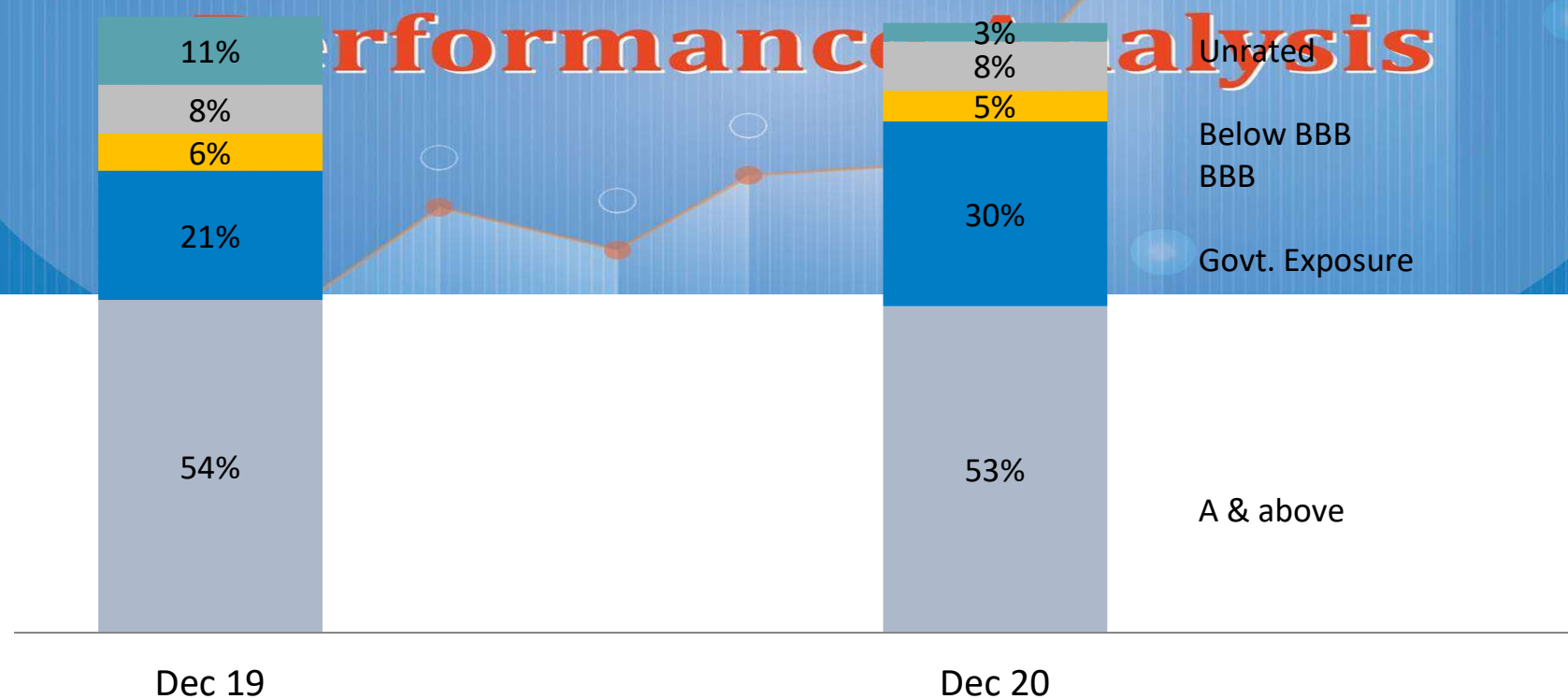
Particulars	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y (%)
Power	33,036	34,196	35,419	37,210	12.64
a) SEBs	13,023	13,917	15,362	18,691	43.52
b) Others	20,013	20,279	20,058	18,519	-7.46
Roads and Ports	12,654	13,398	14,246	14,506	14.63
Telecom	489	492	478	479	-2.04
Other Infrastructure	5,585	6,361	6,792	5,704	2.13
Total	51,764	54,447	56,935	57,899	11.85

Rating Profile

Bank of India



Relationship beyond banking



■ A & Above
 ■ Govt Exposures
 ■ BBB
 ■ Below BBB
 ■ Unrated2

SMA - 1 & 2 ACCOUNTS

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
	Dec 19		Sep 20		Dec 20	

SMA-1	116	5,860	12	1127	158	3087
SMA-2	103	4,300	12	2050	152	8709
TOTAL	219	10,161	24	3177	310	11797

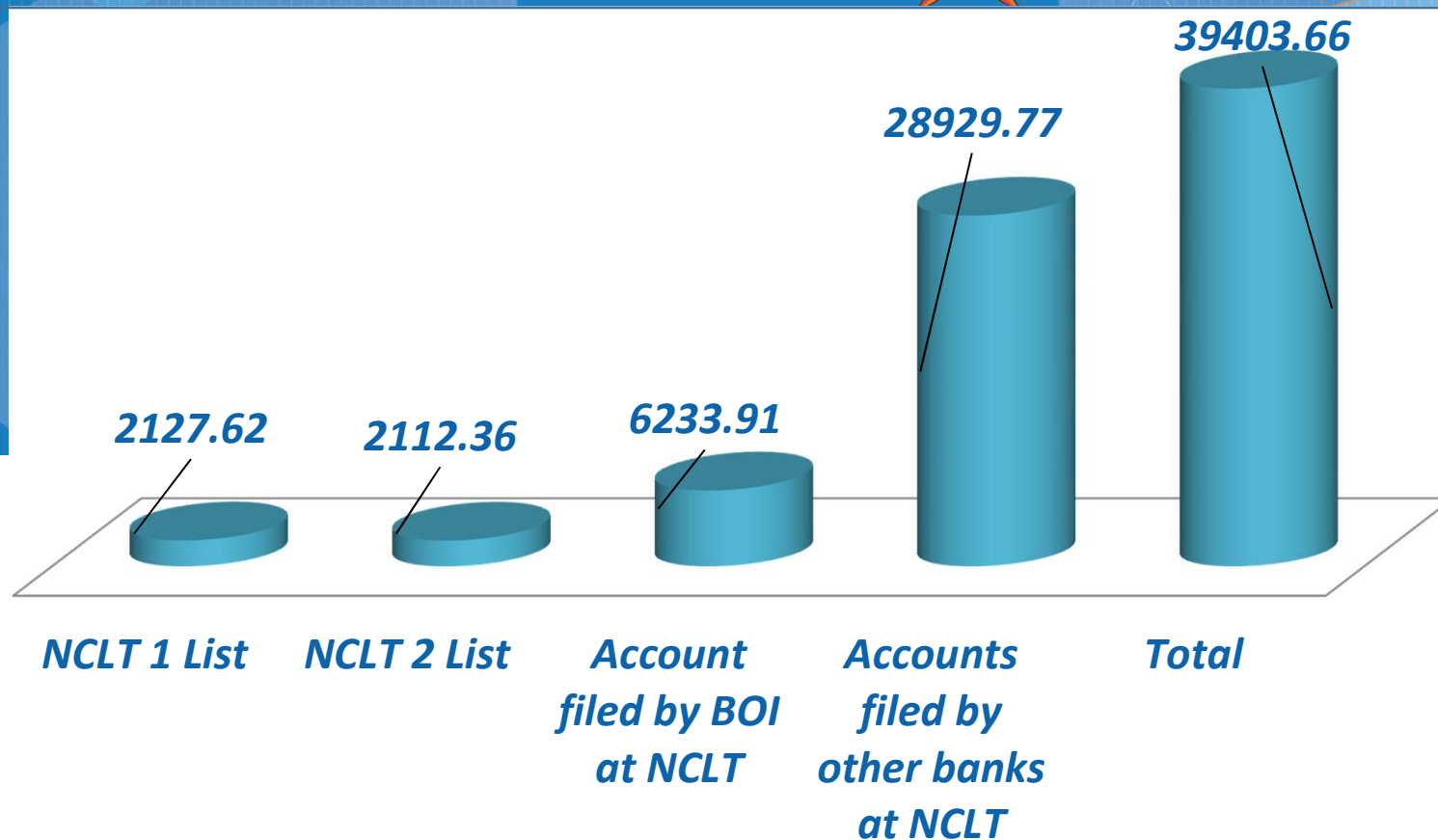
Sector breakup of Standard Restructured Advances

31.12.2020

Sector	DEC-19		DEC-20	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	15	1849	13	1484
INFRA-POWER	11	1654	9	1278
INFRA-TELECOM	0	0	0	0
INFRA-ROADS & PORTS	3	117	3	116
INFRA-OTHERS	1	77	1	90
AVIATION	1	1552	1	1679
TEXTILES	17	54	27	77
ENGG	7	67	13	85
SUGAR	1	31	2	116
PHARMA	2	10	2	10
STEEL	6	108	5	49
CEMENT	12	192	19	203
SERVICES	15	104	23	143
HOTELS	13	101	24	146
OTHER METAL	5	12	9	29
AGRICULTURE	24	88	30	130
AUTOMOBILES	3	11	5	20
SERVICE-TRANSPORT RELATED	12	74	16	85
OTHERS	140892	4008	167766	5092
Standard Restructured Advances (Domestic)	141025	8260	167955	9348
Standard Restructured Advances (Overseas)	2	33	1	10
Standard Restructured Advances (Total)	141027	8293	167956	9358

NCLT ACCOUNTS as on 31.12.2020

Bank of India



Gross Exposure in INR crore

Asset Quality – Sequential



<i>Item</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Gross NPA</i>	61,730	61,550	56,232	54,997
<i>Gross NPA %</i>	16.30	14.78	13.79	13.25

<i>Net NPA</i>	20,113	14,320	10,444	9,077
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<i>Net NPA %</i>	5.97	3.88	2.89	2.46
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<i>Provision Coverage Ratio (%)</i>	77.15	83.74	87.91	89.32
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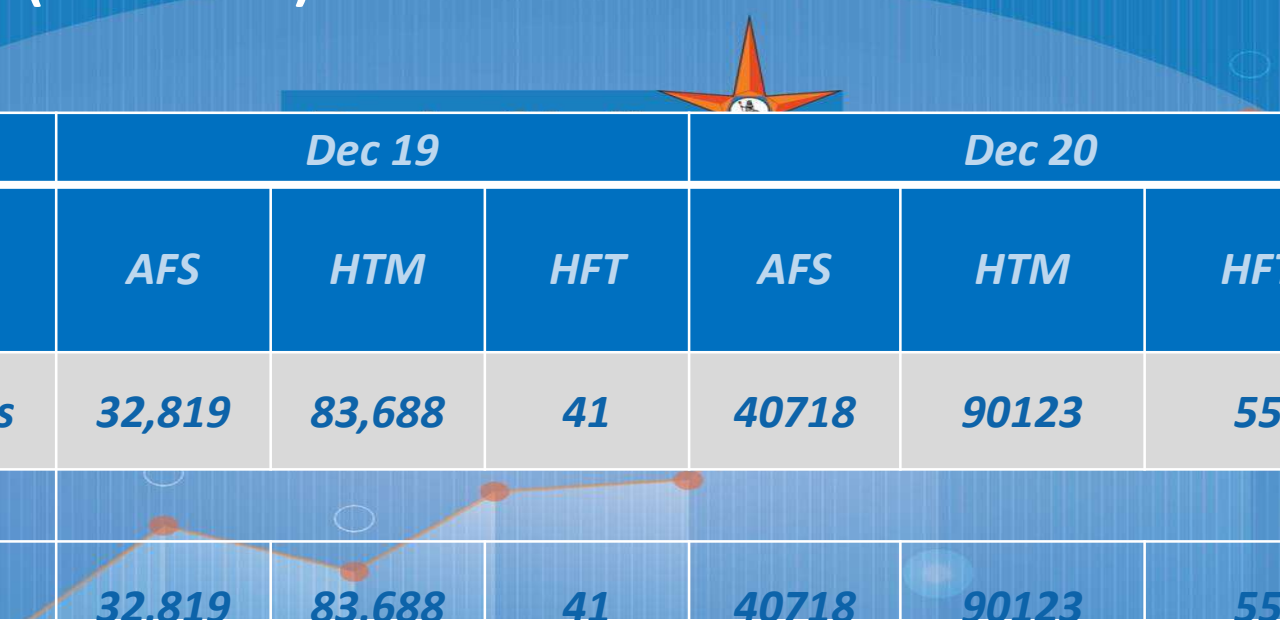
Movement of NPA

Item	Dec 19	Mar 20	Sep 20	Dec 20
Opening Balance	61,476	61,730	57,788	56,232
Less :				
Recovery	3,212	1,279	1,172	1,495
Upgradation	447	27	247	166
Write Off	2,803	1,638	411	70
Total reduction	6,462	2,944	1,830	1,731
Slippages	6,716	2,764	274	496
Closing Balance	61,730	61,550	56,232	54,997

Breakup of Gross NPA

Particulars	Dec 19	Mar 20	Sep 20	Dec 20	% to Domestic Credit	
					Dec 19	Dec 20
Large Corporate	32,793	31,799	27,964	27353	18.72	14.60
MSME	8,993	8,889	8,297	8150	17.67	14.11
AGRICULTURE	8,730	9,044	8,666	8365	18.09	15.71
RETAIL	1,769	1,806	1,615	1485	3.04	2.30
TOTAL (Domestic)	52,285	51538	46,542	45353	15.72	12.49
Total (Overseas)	9,445	10012	9,690	9644	20.56	18.55
Total (Global)	61730	61550	56,232	54673	16.30	13.25

Investments (Domestic)



	Dec 19			Dec 20		
Particulars	AFS	HTM	HFT	AFS	HTM	HFT
SLR Investments	32,819	83,688	41	40718	90123	55
Of Which:						
Government Securities	32,819	83,688	41	40718	90123	55
Other Approved Securities	0	0	0	0	0	0
M Duration	2.09	--	5.36	1.24	--	9.05
Non SLR Investments	14,606	23,645	2	13191	29441	157
M Duration	3.08	--	0	3.31	--	--
Total	47,425	107,333	43	53909	119564	212

Net Interest Income – (Quarter ended)

Particulars	Quarter ended				YoY Variation (Qtr.) %
	Dec 19	Mar 20	Sep 20	Dec 20	
Interest Income	10,835	10,528	10,796	10243	-5.46
<i>a. From Advances</i>	<i>7,331</i>	<i>7,207</i>	<i>7,289</i>	<i>6941</i>	<i>-5.32</i>
<i>b. From Investments</i>	<i>2,714</i>	<i>2,770</i>	<i>2,904</i>	<i>2926</i>	<i>7.81</i>
<i>c. From Money Market Operations & Others</i>	<i>790</i>	<i>550</i>	<i>603</i>	<i>376</i>	<i>-52.41</i>
Interest Expended	6,716	6,735	6,682	6504	-3.16
<i>a. On Deposits</i>	<i>5,913</i>	<i>5,960</i>	<i>6,244</i>	<i>6086</i>	<i>2.93</i>
<i>b. On Borrowings</i>	<i>579</i>	<i>582</i>	<i>275</i>	<i>252</i>	<i>-56.48</i>
<i>c. Subordinated Bonds & Others</i>	<i>224</i>	<i>192</i>	<i>163</i>	<i>166</i>	<i>-25.89</i>
Net Interest Income	4,119	3,793	4,114	3739	-9.23

Extra ordinary Income which have been reckoned in the earlier quarters(Not factored during this quarter.

- Recovery of Rs. 1585 crore in one large account received in Dec -2019.
- Interest on Income tax refund of Rs 283 crore received in Sep- 2020.

Other Income – (Quarter ended)

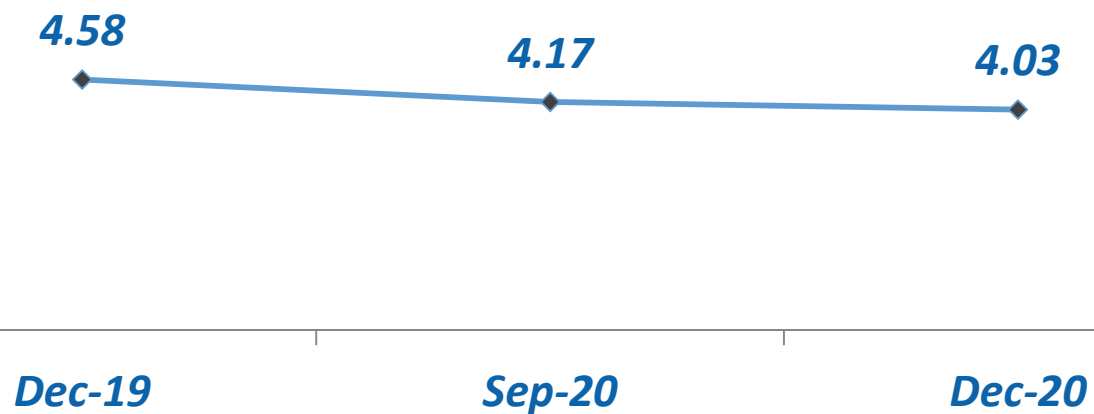
<i>Particulars</i>	<i>Quarter ended</i>			
	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Commission, Exchange & Brokerage</i>	<i>317</i>	<i>326</i>	<i>277</i>	<i>291</i>
<i>Profit from Sale of Investments</i>	<i>57</i>	<i>243</i>	<i>523</i>	<i>820</i>
<i>Profit from Exchange Transactions</i>	<i>386</i>	<i>418</i>	<i>417</i>	<i>425</i>
<i>Recovery In W/o accounts</i>	<i>1,337</i>	<i>252</i>	<i>108</i>	<i>132</i>
<i>Other Non Interest Income</i>	<i>406</i>	<i>449</i>	<i>286</i>	<i>400</i>
<i>Total Non-Interest Income</i>	<i>2,503</i>	<i>1688</i>	<i>1613</i>	<i>2068</i>

Provisions

Particulars	Dec 19	Mar 20	Sep 20	Dec 20
Operating Profit	4135	2,653	3098	2836
Provisions for B&D	3774	7,316	2134	623
Standard Assets	89	632	(53)	1066*
NPV / Others	88	87	(21)	76
Depreciation on Investment	64	107	252	215
Total Provisions before Tax	4015	8142	2312	1980
Profit before Tax (PBT)	120	(5489)	786	856
Taxation	14	(1918)	260	315
Net Profit (PAT)	106	(3571)	526	541

- Include Rs.761.60 crore Provisioning made in respect of Proforma NPA,URI and other provision which is over & above the requirement.

Cost of Deposits & Yield on Advance (Q-o-Q)



Key Financial Ratios

Particulars	Dec 19			Dec 20		
	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.08	1.63	4.58	4.48	0.69	4.03
Yield on Advances	9.67	3.77	8.91	8.33	2.06	7.67
Yield on Investments	7.27	6.12	7.23	6.38	6.62	6.39
Net Interest Margin (NIM)	3.45	1.16	3.07	2.81	1.10	2.58
Cost to Income Ratio	37.74	33.46	37.55	52.01	34.40	51.17
Return on Assets (ROA)	(0.16)	1.43	0.06	0.34	(0.07)	0.28
Return on equity (ROE)			1.60			9.54
Credit Cost (Annualised)	5.53	-2.36	4.50	0.51	2.05	0.68
Slippage Ratio			2.13			0.14
Provision Coverage Ratio	77.52	74.62	77.15	88.67	93.51	89.32

Capital Adequacy – Basel-III

Particulars	Dec 19	Mar 20	Sep 20	Dec 20
<i>Capital Adequacy - Basel III</i>				
<i>CET1 Capital</i>	33732	29,059	28,666	28,459
<i>Tier I Capital</i>	33822	29,119	28,666	28,459
<i>Tier II Capital</i>	9167	9,419	9,279	9,245
<i>Total Capital(CRAR)</i>	42989	38,538	37,945	37,704
<i>Total Assets</i>	630,044	6,56,995	6,86,950	713,382
<i>Risk Weighted Assets</i>	302849	294,189	2,96,492	301,350
<i>CET1 (%) including CCB</i>	11.14	9.88	9.67	9.44
<i>Tier I (%)</i>	11.17	9.90	9.67	9.44
<i>Tier II (%)</i>	3.03	3.20	3.13	3.07
<i>Capital Adequacy Basel III (%) including CCB</i>	14.20	13.10	12.80	12.51

Bank has raised Rs **750 crore** via Basel III compliant additional tier 1 (AT-1) bonds on January 28, 2021 Which has not been factored for computation.

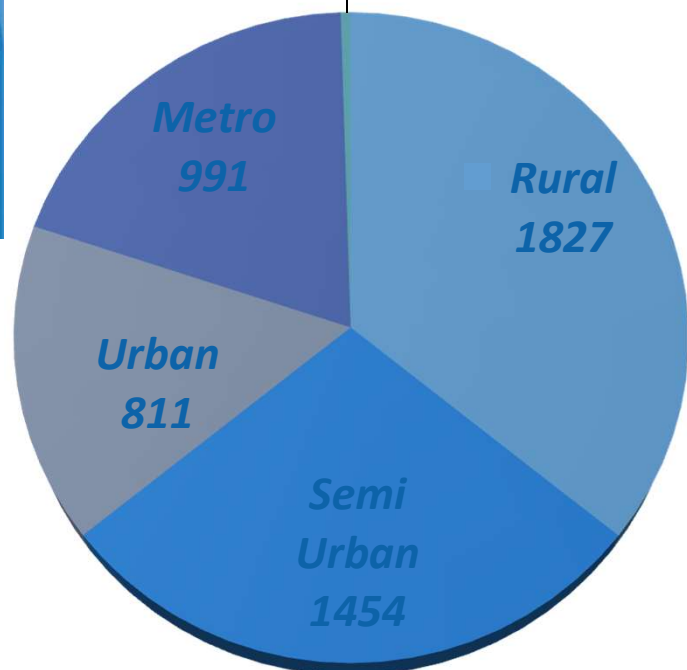
Branch Network

Bank of India

Relation

Overseas
as
23

Performance Analysis

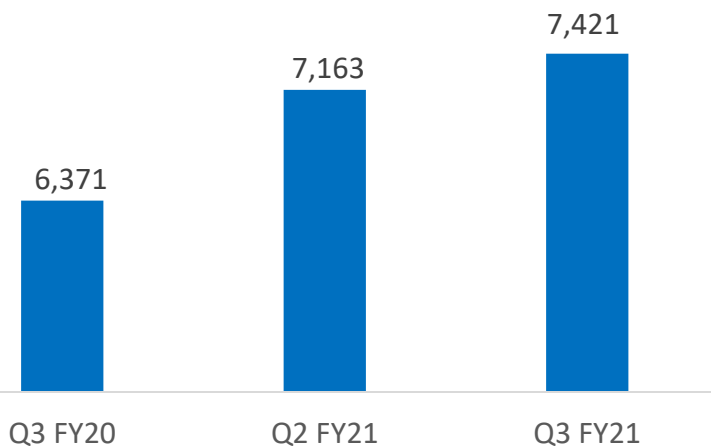


Particulars	Dec 19	Sep 20	Dec 20
Rural	1831	1828	1827
Semi-urban	1454	1454	1454
Urban	811	810	811
Metro	993	991	991
Domestic Branches	5089	5083	5083
Overseas Branches	24	23	23
Total	5113	5106	5106

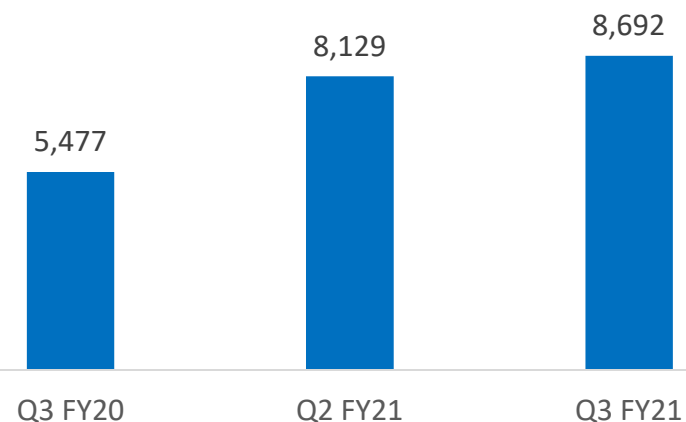
Alternate Delivery Channel



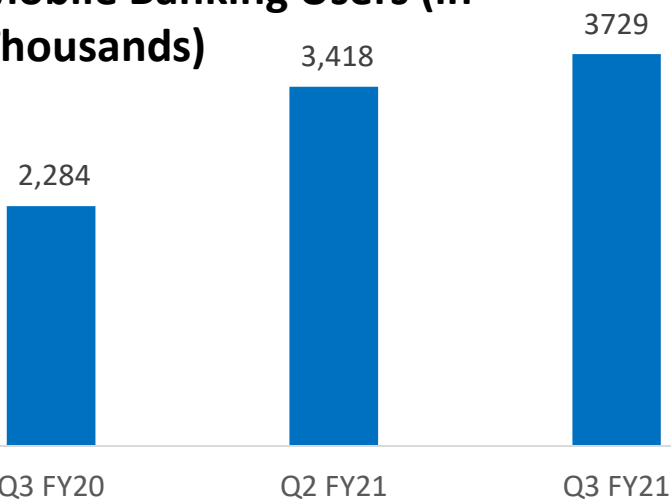
Internet Banking Users (in Thousands)



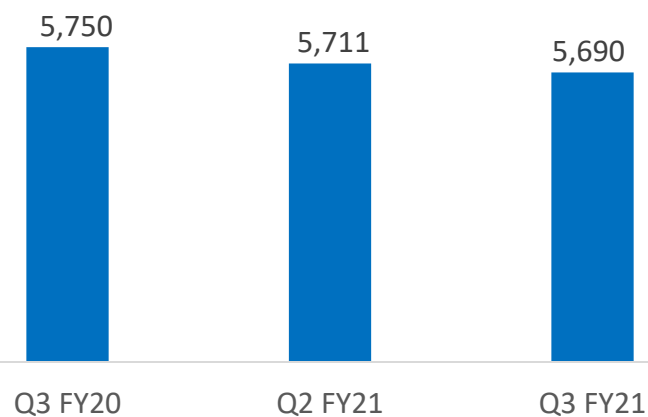
UPI Users (in Thousands)



Mobile Banking Users (in Thousands)



ATM Network



Domestic Subsidiaries



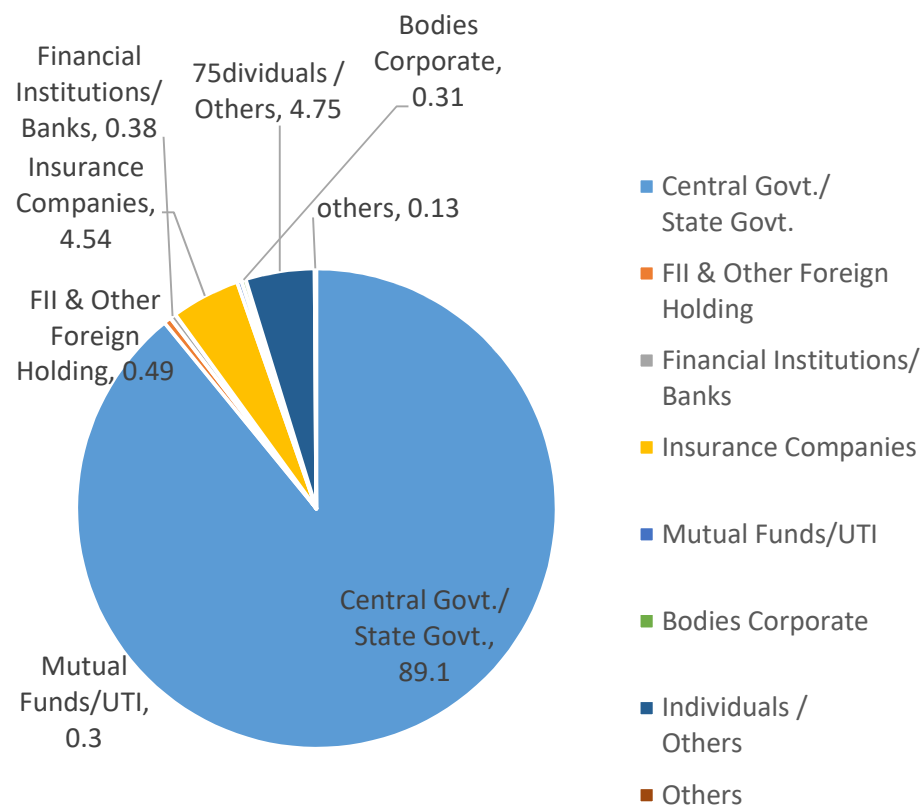
	9M DEC19	HY SEP20	9M DEC20	Y - O -Y Growth		9M DEC19	HY SEP20	9M DEC20	Y - O -Y Growth
	(Amt Crore)					(Amt crore)			
	<u>BOI Shareholding Ltd</u>					<u>BOI Merchant Banker Ltd</u>			
- Revenue	9.73	4.50	5.33	-30.25%		0.88	0.91	1.15	65.57%
- Net Profit	4.47	1.46	1.09	-54.44%		0.15	0.42	0.39	270.28%
- Net Worth	31.71	33.89	30.52	-0.50%		14.41	15.24	15.20	6%
	(Amt Crore)					(Amt Lacs)			
	<u>BOI AXA Investment Managers Pvt Ltd</u>					<u>BOI AXA Trustee Services Pvt Ltd</u>			
- Revenue	19.75	9.88	14.91	-30.07%		8.96	4.68	7.33	-18.19%
- Net Profit	-3.66	-3.90	-5.89	236.48%		-1.63	-0.00	-1.17	-28.22%
- Net Worth	54.99	48.91	46.92	-14.93%		19.83	21.11	19.94	0.55%
- AUM	2244	2251	2362	5.26%					

International Subsidiaries



INR Crores	BOI Tanzania Ltd				BOI Uganda Ltd			
	DEC'19	Mar'20	DEC '20	YOY Growth	DEC'19	Mar'20	DEC'20	YOY Growth
Deposits	340	376	410	21	482	468	535	11
Advances	223	247	242	9	328	347	366	11
Operating Profit	9	12	9	1	12	18	15	29
Net Profit	5	7	6	7	9	11	9	-3
NPA Gross	14	20	13	-8	-	0.08	4	-
NPA Net	9	12	10	10	-	-	2	-
NPA Gross %age	5.98	8.15	5.64	-6	-	0.02	1.23	-
NPA Net %age	4.12	4.66	4.58	11	-	-	0.66	-
INR Crores	BOI New Zealand Ltd				PT BOI Indonesia Tbk			
	DEC'19	Mar'20	Dec'20	YOY Growth	Dec'19	Mar'20	Dec'20	YOY Growth
Deposits	145	134	195	34	1332	1237	1266	-5
Advances	269	261	392	46	1064	976	1011	-5
Operating Profit	2.34	3.03	6.74	188	37	41	4.59	-87
Net Profit	1.32	1.11	5.81	340	8.46	11	3.85	-54
NPA Gross	0	0	0	-	44	43	50	13
NPA Net	0	0	0	-	23	21	22	-3
NPA Gross %age	0	0	0	-	4.22	4.44	4.95	17
NPA Net %age	0	0	0	-	2.18	2.25	2.28	5

Shareholding Pattern - 31.12.2020



BANK OF INDIA - EQUITY		As on 31.12.2020	
Category	Shares	% to Capital	
Promoter(Government of India)	2919690866	89.10	
Foreign Financial Institution Investor	16189108	0.49	
Financial Institution/Bank	12479272	0.38	
Insurance Company	148704393	4.54	
Mutual Funds	9907106	0.30	
Bodies Corporate	10266489	0.31	
Indian public	155676579	4.75	
Others	4009537	0.13	
Total	3276923350	100.00	

Employees

Dedicated work force to ensure opening of maximum branches and work from Home were

Exercised wherever feasible

Staff in isolation is exempted from Physically attending office.

Compensation to staff in case of any casualty due to COVID 19

Staffs donated Rs. 9.14 Crore to PM- Care funds

Operation

Banks Operations were intact during lockdown:

Alternate Delivery Channel were fully operational

Not much impact on functioning of Branch's /ATMs. Average uptime of about 90%

Meeting were held through video conference or other audio electronics mode.

Customer

Special Credit Scheme:

COVID-19 Personal loan/Pensioner loan.

COVID emergency credit loan.

Kishan Tatkal loan scheme COVID-19.

BOI samanya credit card COVID-19.

COVID – 19 emergency support systems scheme 2020 (CESS-2020).

Others

Proactive measures 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.

- ❖ **End to end digitization** of Retail, Agri and MSME loan processing is in process.
- ❖ **Digital Document Execution** rolled out, with Retail Loan processing made automatic by e-signing and e-stamping.
- ❖ Additional **specialized credit processing centres** for Retail, MSME and Agriculture advances being opened for improvement in credit quality as well as TAT.
- ❖ **Lead generation system** upgraded with activation of leads through all Digital channels viz. missed call, SMS, mobile banking, website and introduction of **Analytics based** system.
- ❖ The migration from **FINACLE 7 to FINACLE 10** is on advanced stage; To be implemented by June 2021.
- ❖ Credit Monitoring System has been made robust with close tracking 'Early Warning Signals', regular monitoring of SMA accounts and pool buyout accounts.

- ❖ Second Most Trusted Brand Award in the category of Banks, both by the Reader's Digest as well as the Economic Times for 2020.
- ❖ Best Performing Public Sector Bank in APY campaign Leadership Capital 2.0 (Jan-2020) for MD &CEO.
- ❖ Best Performing Public Sector Bank in APY Formation Day Campaign (FY2019-20) by PFRDA.
- ❖ Infosys Finacle Client Innovation Awards in the category "Product Innovation" for QRCash, 2020.
- ❖ Rajbhasha Kirti Puraskar (1st prize) in "B" Region for the year 2019-20 for the excellent performance in official language implementation.



Guidance for Mar 2021

**Deposits Growth 8%*

**Credit Growth 7%*

**Gross NPA 12%*

**Net NPA < 2%*

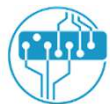
Continue to Expand the Bank's retail, agriculture and MSME lending profile by leveraging its exiting customer base.



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

