

WELCOME TO ANALYST MEET

01st Nov, 2018

Performance Highlights For the half Year ended
30-Sep-2018

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Highlights as on 30.09.2018



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Business

- Global Business at ₹ 4,77,265 Crore.
- Global Advances at ₹ 2,09,043 Crore.

Income

- Net Interest Income (NII) improved by 4% Q-o-Q.

Profit

- Operating profit at Rs.1129Crore in H2 of FY 19.

Advances

- Retail Advances grew by 9 % Y-o-Y.
- Housing loan grew by 13% Y-o-Y.

Capital

- CRAR (Basel III) at 10.89%

Margin

- Global NIM at 2.32%
- Domestic NIM at 2.61%

Business Performance



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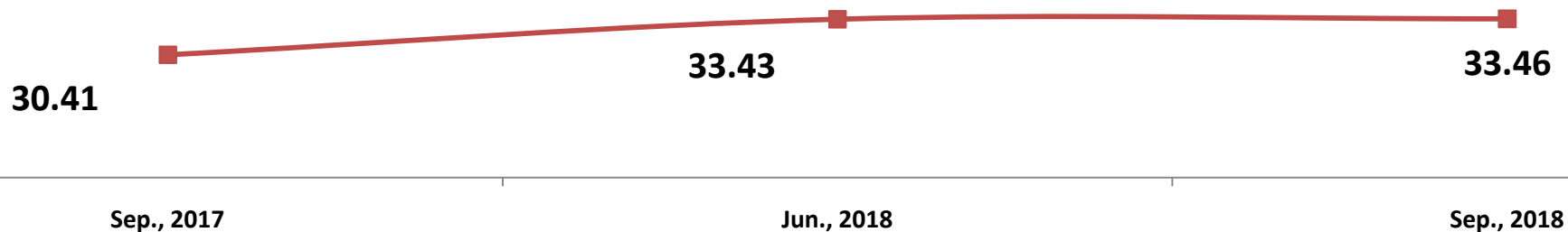
Particulars	As At			Y-o-Y Growth		Q-o-Q Growth		Mar., 2018
	Sep., 2017	Jun., 2018	Sep., 2018	Amt.	%	Amt.	%	
Global Business	4,97,487	4,74,976	477265	-20,222	-4	2,289	0	4,96,122
Global Deposits	2,82,600	2,65,664	2,68,222	-14,378	-5	2,558	1	2,72,776
Global Advances	2,14,887	2,09,312	2,09,043	-5,844	-3	-269	0	2,23,346
Domestic Business	4,19,889	4,10,870	4,13,344	-6,545	-2	2,474	1	4,22,569
Domestic Deposits	2,48,372	2,36,002	2,39,905	-8,467	-3	3,903	2	2,41,092
Domestic Advances	1,71,517	1,74,868	1,73,439	1,922	1	-1,429	-1	1,81,477
Overseas Business	77,598	64,106	63,921	-13,677	-18	-185	0	73,553
Overseas Deposits	34,228	29,662	28,317	-5,911	-17	-1,345	-5	31,684
Overseas Advances	43,370	34,444	35,604	-7,766	-18	1,160	3	41,869

Sustained CASA Growth

Particulars	As At				Y-o-Y Growth		Q-o-Q Growth	
	Sep., 2017	Mar., 2018	Jun., 2018	Sep., 2018	Amt.	%	Amt.	%
CASA Deposits (Global)	75,638	80,409	78,957	80,346	4,708	6	1,389	2
Current Deposits	11,145	12,063	10,335	10,154	-991	-9	-181	-2
Savings Bank	64,493	68,346	68,622	70,192	5,699	9	1,570	2
Total Bulk Deposits	2,987	18,164	17,685	17,648	14,661	491	-37	0

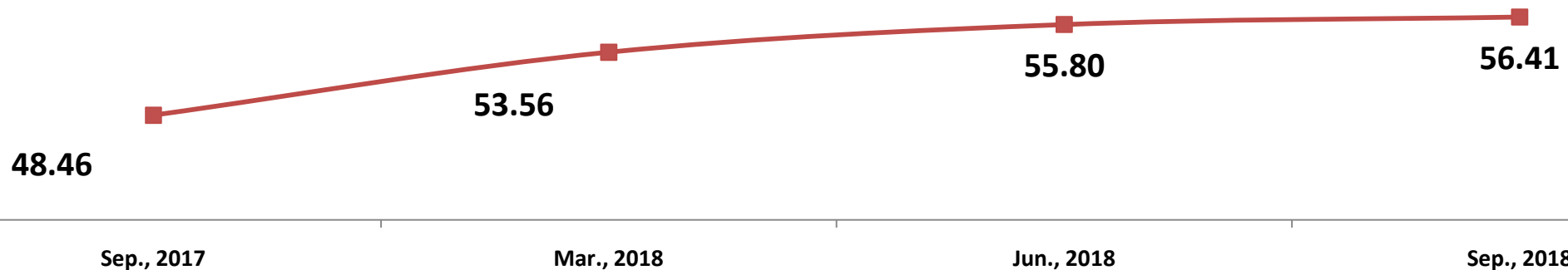
CASA Deposits -Domestic

CASA to Domestic Deposits (%)



Term Deposits have granularity

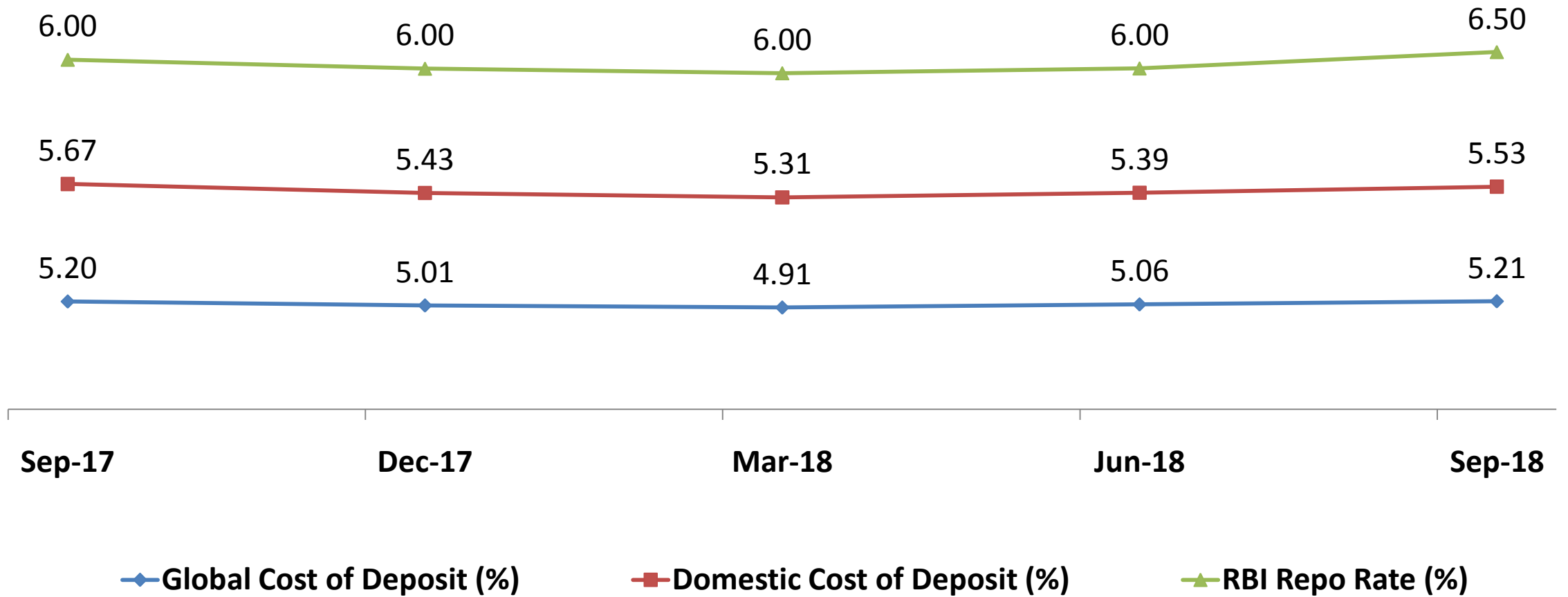
Ratio of Retail to Total Term Deposits (Domestic)



Particulars (INR crore)	Sep-17	Mar-18	Jun-18	Sep-18
Retail Term Deposit	83,771	86,092	87,663	90,048
Total Term Deposits	1,72,853	1,60,730	1,57,108	1,59,622
% of Retail TD to Total TD	48.46	53.56	55.80	56.41

Share of Retail deposit including CASA as a % to Domestic Deposit on Y-o-Y basis has improved from 64 to 71 %.

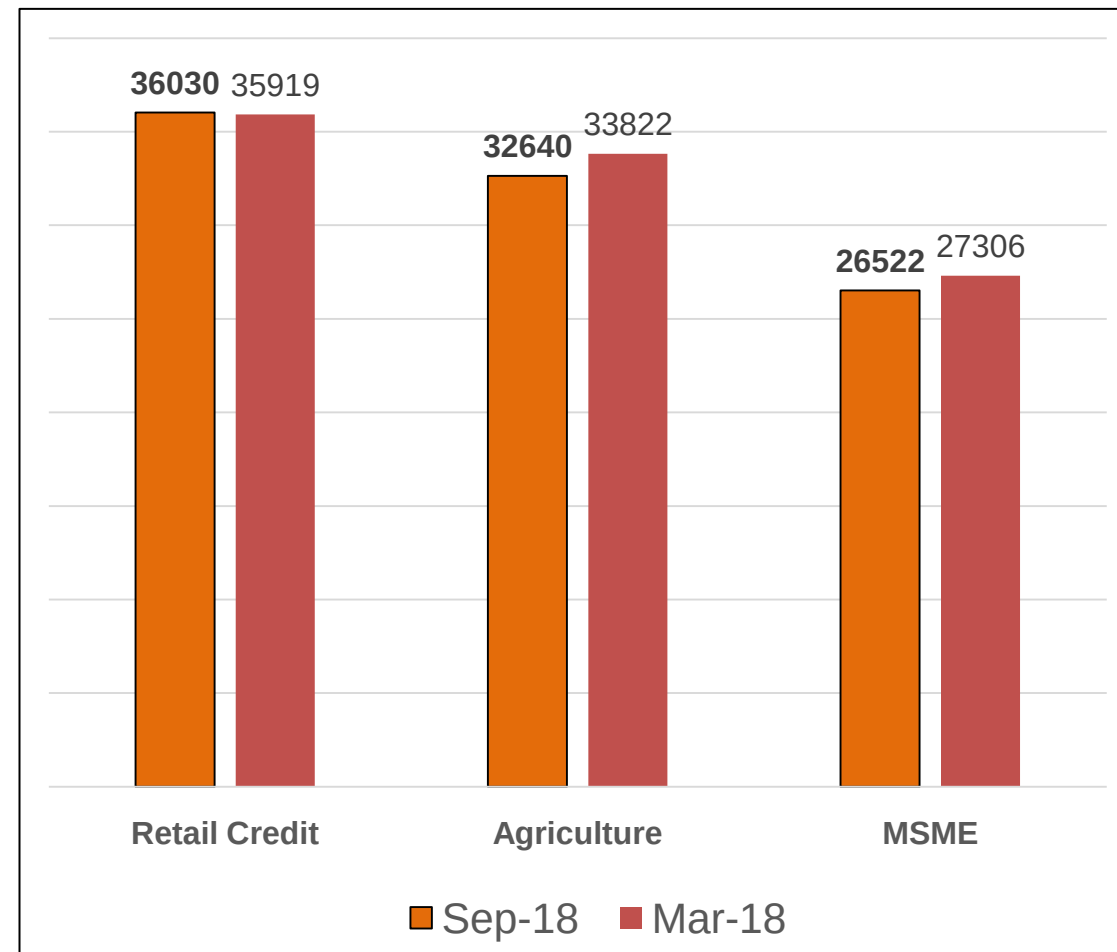
Cost of Deposits



Credit portfolio- well diversified

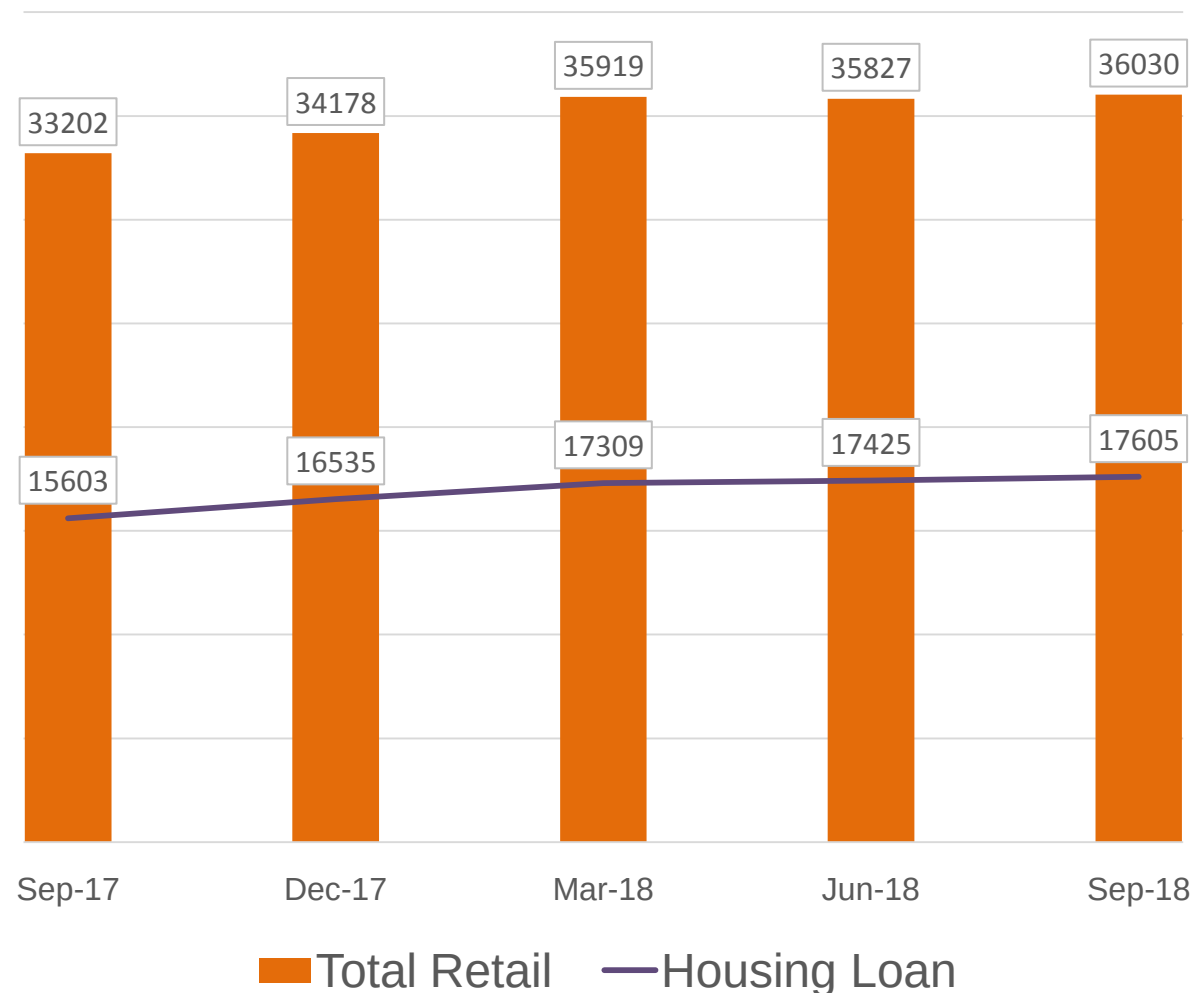


Particulars	Sep., 2017	Jun., 2018	Sep., 2018	Y-o-Y growth	
				Amt	%
Domestic Advances (Gross)	1,71,517	1,74,868	1,73,439	1,922	1
R etail Credit	33,202 (19%)	35,827 (20%)	36,030 (21%)	2,828	9
A griculture Credit	33,652 (20%)	31,983 (18%)	32,640 (19%)	-1,012	-3
M SME Credit	27,575 (16%)	26,639 (15%)	26,522 (15%)	-1,053	-4
Total R A M	94,429 (55%)	94,449 (54%)	95,192 (55%)	763	1
Corporate (Domestic)	77,088	80,419	78,247	1,159	2
	(45%)	(46%)	(45%)		

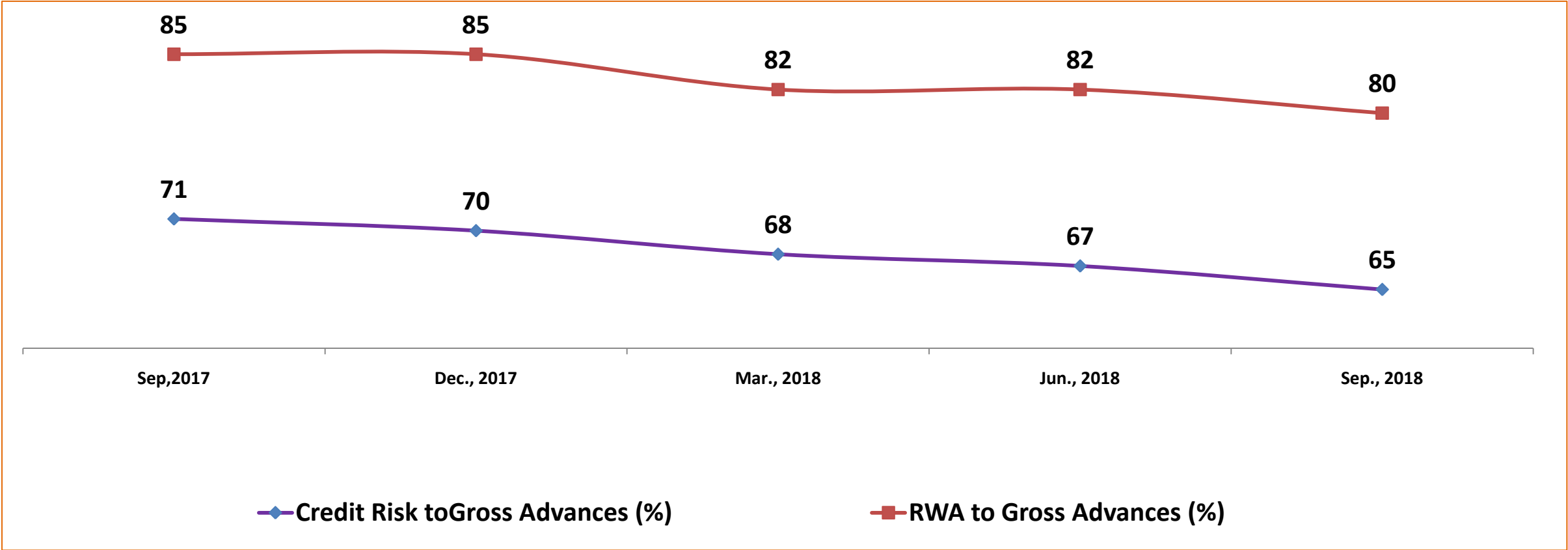


Steady Retail Loan Growth

Particulars	Sep., 2017	June., 2018	Sep., 2018	Y-o-Y growth	
				Amount	%
Housing Loans	15,603	17,425	17,605	2,002	13
Education Loans	3,029	2,998	3,105	76	3
Vehicle Loans	3,015	2,966	2,879	-136	-5
Personal Loans	3,467	3,431	2,892	-575	-17
Gold Loans - Non Priority	897	903	871	-26	-3
Mortgage Loans	2,636	3,004	2,942	306	12
Retail Others	4,555	5,100	5,736	1,181	26
Total Retail Credit	33,202	35,827	36,030	2,828	9



Capital optimization



Priority Sector Credit



₹ in Crores

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Particulars	Sep., 2017	Jun., 2018	Sep., 2018	Y.O.Y Growth		% age to ANBC Level	Mandatory Requirement
				Amount	%		
Priority Sector Advances	70,797	70,681	71,413	616	1	42	40
Agriculture	33,652	31,881	32,410	-1,242	-4	19	18
Other Priority Sector	37,145	38,800	39,003	1,858	5	23	
Small and Marginal farmers	16,832	20,306	19,844	3,012	18	12	8
Advances to Weaker Section	22,613	26,358	26,387	3,774	17	15	10
Advances to Minority*	10,892	11,095	11,132	240	2	16	15
Advances to Women	15,929	21,211	21,401	5,472	34	12	5
ANBC Level	1,69,936	1,64,065	1,71,937				

* as % age to Priority Sector Advance

Industry-wise Exposure



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Particulars (Global)	Sep., 2017	Jun., 2018	Sep., 2018	NPA LEVEL (Sep, 2018)	NPA as % of O/s as on Sep-18	Y-o-Y growth		Mar., 2018
						Amt	%	
Iron & Steel	8,594	6,696	6,694	3,890	58	-1,900	-22	8,440
Cement	857	1,045	1,043	12	1	186	22	1,023
Textiles	2,773	1,998	1,757	637	36	-1,016	-37	2,543
Aviation- Services	1,079	983	975	12	1	-104	-10	1,024
Total (a)	13,303	10,722	10,469	4,551	43	-2,834	-21	13,030
Power	12,947	13,079	12,166	909	7	-781	-6	13,867
State Owned	7,320	8,063	7,349	0	0	29	-	8,665
Private Owned	5,627	5,016	4,817	909	22	-810	-14	5,202
Roads & Ports	4,220	3,784	3,861	845	22	-359	-9	4,008
Aviation	-	-	-	-	-	-	-	-
Telecom	2,327	1,930	1,733	1204	69	-594	-26	1,860
Infrastructure (b)	19,494 (9%)	18,793 (9%)	17,760 (9%)	2958	17	-1734	-9	19,735 (9%)
NBFC (c)	22,314 (10%)	24,528 (12%)	26,269 (13%)			3955	18	25,672 (11%)
TOTAL(a+b+c)	55,111	54,043	54,498	7509	14	-613	-1	58,437

Treasury Operations

Category	Composition As At				
	Sep., 2017	Dec., 2017	Mar., 2018	Jun., 2018	Sep., 2018
HTM	50,564	48,434	50,796	49,568	50,192
% to Investment	69.03%	60.45%	62.27%	61.93%	61.61%
AFS	22,374	31,657	30,747	30,456	30,935
% to Investment	30.54%	39.51%	37.69%	38.05%	37.97%
HFT	315	35	35	17	336
% to Investment	0.43%	0.04%	0.04%	0.02%	0.42%
Gross Investment	73,253	80,126	81,578	80,041	81,463
Depreciation & Provision for NPI (Quarterly)	47	182	368	303	613*
Net Profit on Sale of Investments (Quarterly)	430	135	56	42	21

*Provision for NPI for the Sept. 2018 quarter includes MTM losses to be provided in Q3 & Q4 2018 of Rs. 338 Crore.

Overseas Branch Performance



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Particulars	Sep., 2017	Jun., 2018	Sep., 2018	₹Growth %	
	₹ in Crores	₹ in Crores	₹ in Crores	Y-o-Y	Q-o-Q
Business	77,598	64,106	63,921	-18	-0.29
Deposits	34,228	29,662	28,317	-17	-4.53
Advances	43,370	34,444	35,604	-18	3.37
Gross NPA	1,966	2,108	2,209	12	4.79
Net NPA	883	670	651	-26	-2.83
Gross NPA (%)	4.53	6.12	6.21		
Net NPA (%)	2.09	2.03	1.91		

Overseas Branch Performance-Quarterly



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₹ in Crores

Particulars	Quarterly			Growth %	
	Sep., 2017	Jun., 2018	Sep., 2018	Y-o-Y	Q-o-Q
	₹ in Crores	₹ in Crores	₹ in Crores		
Net Interest Income	18	36	43	139	19
Operating Profit	20	39	37	85	-
Net Profit	5	23	1	-80	-96
Yield on Advances (%)	2.23	3.27	3.38		
Cost of Deposits (%)	1.72	2.58	2.71		
Yield on Funds (%)	2.21	3.24	3.34		
Cost of Funds (%)	2.05	2.87	2.89		
Return on Assets (%)	0.05	0.24	0.01		
NIM (%)	0.17	0.34	0.48		

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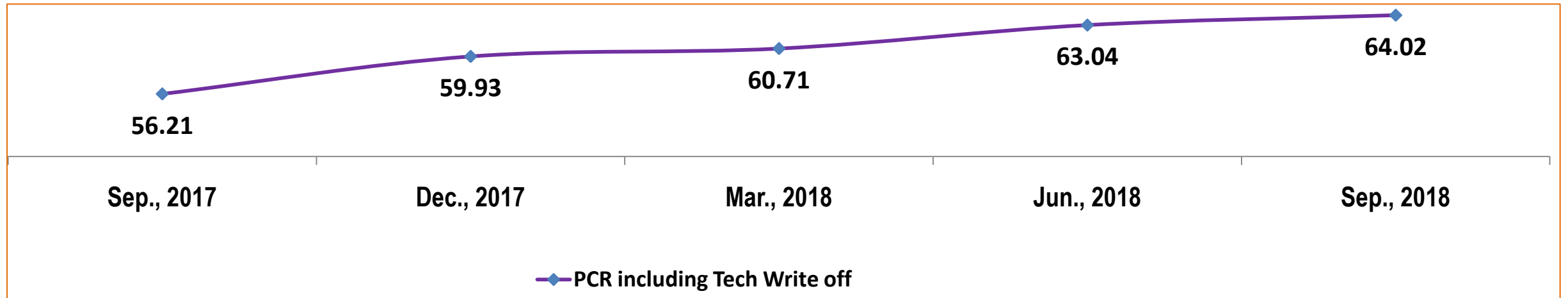
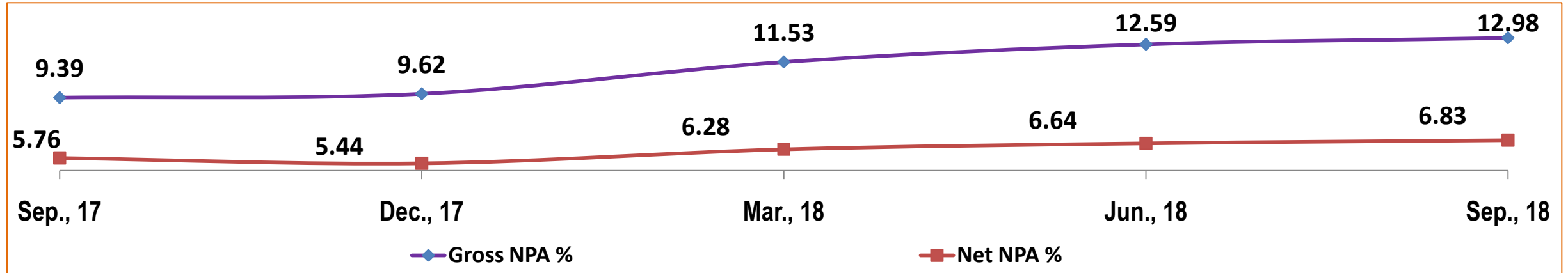
NPA and Provision Coverage Ratio



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Quarterly Movement

Values in %



Movement in NPAs (Quarterly)



Particulars	Quarterly		
	Sep., 2017	Jun., 2018	Sep., 2018
A. Gross NPA at the Beginning	20,184	25,759	26,361
B. Deduction:			
(i) Upgradation	540	199	608
(ii) Recoveries	585	1,410	579
(iii) Write off (incl. Prudential)	458	1,734	1,221
TOTAL	1,583	3,343	2,408
C. Additions:			
(i) Fresh NPA	1479	3,578	2,884
(ii) Increase due to operations	97	367	294
TOTAL	1,576	3,945	3,178
Gross NPA at the End (A-B+C)	20,177	26,361	27,131
PWO Recovery	119	67	187
Slippage Ratio	2.92%	6.41%	5.51%
Credit Cost Ratio	1.37%	3.17%	3.04%

Movement in NPAs (Half-Yearly)

Particulars	Half-Yearly		FY Ended March, 18
	Sep., 2017	Sep., 2018	
A. Gross NPA at the Beginning	17,609	25,759	17,609
B. Deduction:			
(i) Upgradation & Decrease due to Operations	809	807	1,645
(ii) Recoveries	963	1,989	2,202
(iii) Write off (incl. Prudential)	1,068	2,954	2,313
TOTAL	2,840	5,750	6,160
C. Additions:			
(i) Fresh NPA	4,984	6,462	13,533
(ii) Increase due to operations	424	660	777
TOTAL	5,408	7,122	14,310
Gross NPA at the End (A-B+C)	20,177	27,131	25,759
PWO Recovery	177	254	487
Slippage Ratio	4.81%	5.79%	6.54%
Credit Cost Ratio	1.91%	3.01%	3.47%

NPA Sector Wise-Domestic (As on Date)



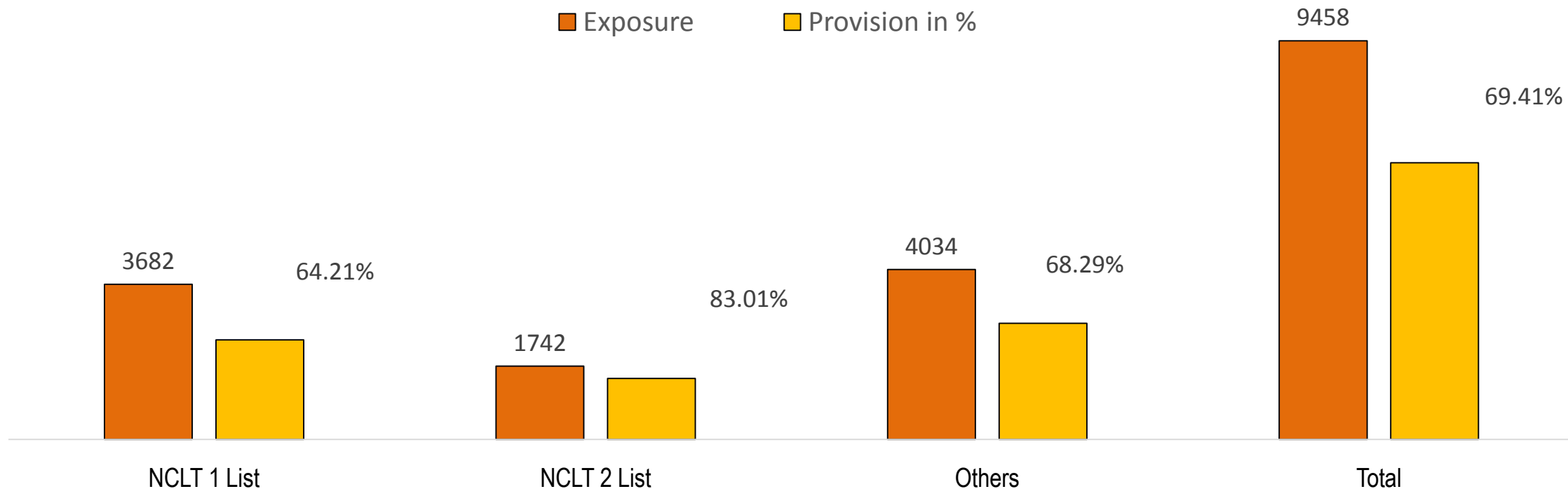
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₹ in Crores

Particulars	Sep., 2017	Mar., 2018	Jun., 2018	Sep., 2018	Change over Jun, 2018 (%)		% of NPA to Advances (as on Sep-18)
					Amt	%	
I. RETAIL	1,272	1,145	1,654	1,688	34	2.05	5
II. AGRICULTURE	2,470	3,708	4,629	5,338	709	15.32	16
III. MSME	3,155	3,406	3,346	3,611	265	7.92	14
IV. INDUSTRIES-LARGE	11,314	15,472	14,625	14,285	-340	-2.32	18
TOTAL	18,211	23,731	24,254	24,921	667	2.75	14

Exposure to NCLT accounts

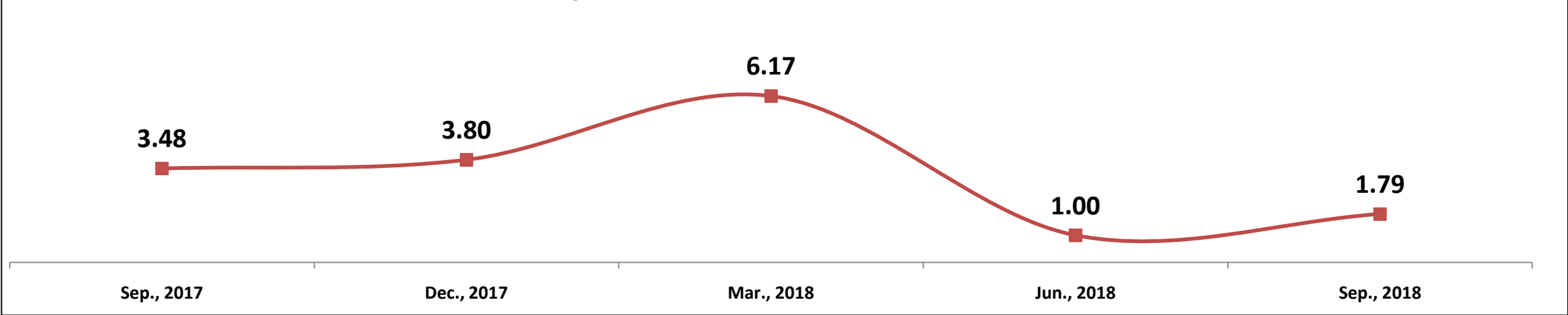
₹ in Crores



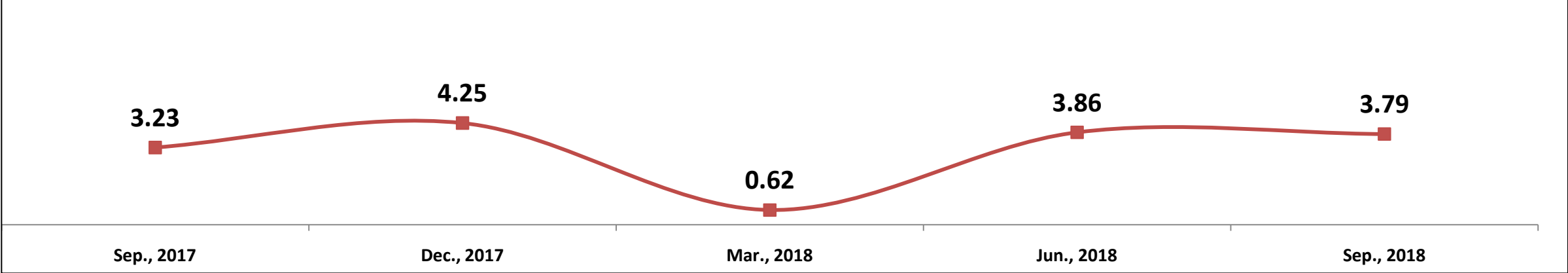
- Recovery in NCLT-1 list accounts of RBI in Q1 FY 19 is Rs. 1213.58 crore & Q2 FY 19 is Rs. 41.56 crore.
- Recovery in NCLT (Other accounts) in Q2 FY 19 is Rs. 20.22 crore

Movement of portfolio under SMA

% of SMA-I portfolio to Domestic Advances



% of SMA-II portfolio to Domestic Advances



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Key Ratios

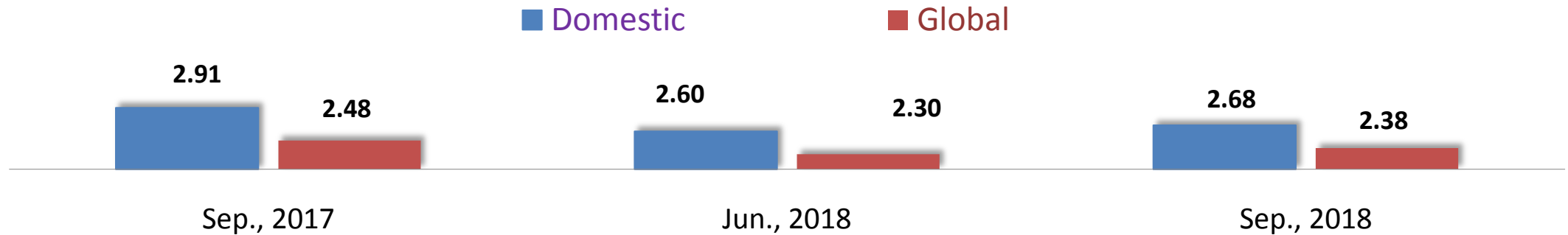


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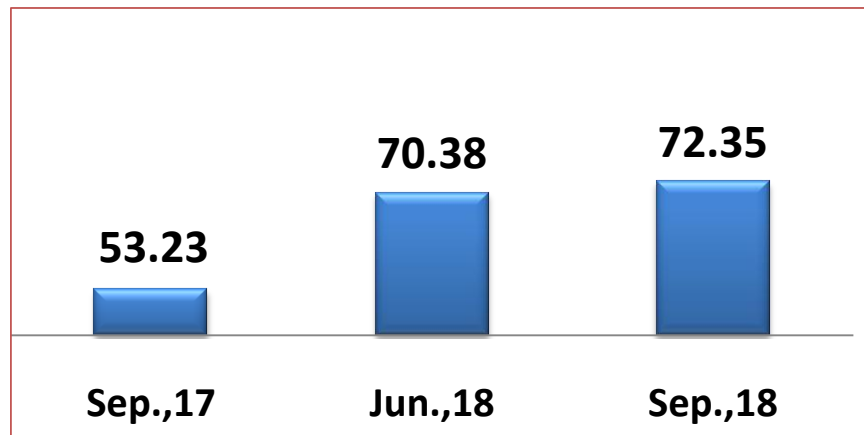
Net Interest Margin (NIM) (in %)

Values in %

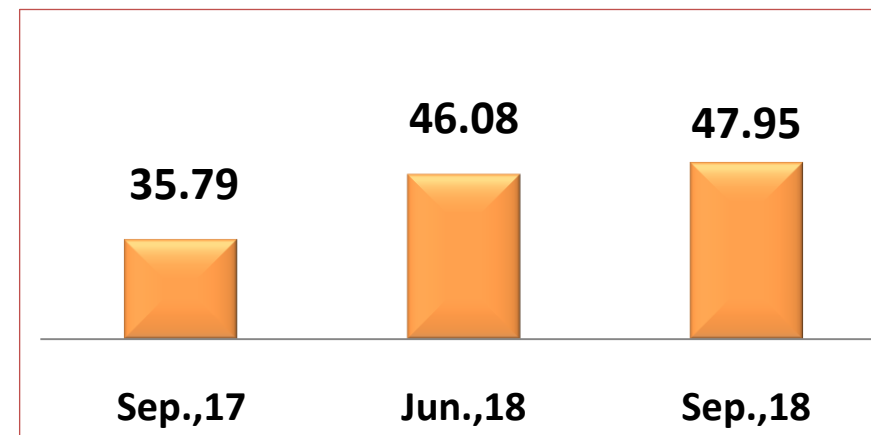
Quarterly Movement of N I M



Quarterly Movement of Cost to Income Ratio



Quarterly Movement of Employee Cost



FINANCIAL HIGHLIGHTS - Quarterly



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₹ in Crores

Particulars	Sep., 2017	Jun., 2018	Sep., 2018	Y-o-Y Variation(%)	Change over Jun, 2018 (%)	March, 2018 (FY)
Interest Income (a)	5,559	5,257	5,399	-3	3	21,776
Interest Expended(b)	3,910	3,751	3,827	-2	2	15,224
Net Interest Income (c=a-b)	1,649	1506	1,572	-5	4	6,552
Other Income (d)	861	380	490	-43	29	2,806
NII + Other Income (e=c+d)	2,510	1,886	2,062	-18	9	9,358
Staff Expenses (f)	896	869	989	10	14	3,604
Other Operating Exp(g)	440	458	503	14	10	1,890
Total Operating Exp (h=f+g)	1,336	1328	1,492	12	12	5,494
Operating Profit (i=e-h)	1,174	559	570	-51	2	3,864
Provisions other than Tax(j)	892	2327	2,217	149	-5	8,253
PBT(Profit Before Tax) (k=i-j)	282	(1768)	(1,647)	-	-	(4,389)
Tax Provision(l)	177	(486)	(105)	-	-	(1,166)
PAT(Profit After Tax)(m=k-l)	105	(1282)	(1,543)	-	-	(3,223)

INTEREST ANALYSIS - Quarterly



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₹ in Crores

Particulars	Sep., 2017	Jun., 2018	Sep., 2018	Y-o-Y Variation (%)	Change over June, 2018 (%)	March, 2018 (FY)
Interest Income on Advances	4,011	3,690	3,804	-5	3	15,629
Interest Income on Investments	1,281	1,387	1,444	13	4	5,294
Interest on Call Money Lending / Repo & Others	267	180	151	-43	-16	854
TOTAL INTEREST INCOME	5,559	5,257	5,399	-3	3	21,776
Interest Paid on Deposits	3,563	3,312	3,469	-3	5	13,724
Interest on Bonds	201	205	207	3	1	827
Other Interest Expenditure	145	234	151	4	-35	673
TOTAL INTEREST EXPENDITURE	3,909	3,751	3,827	-2	2	15,224
Net Interest Income (NII)	1,650	1,506	1,572	-5	4	6,552

Non-Interest Income– Quarterly



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₹ in Crores

Particulars	Sep., 2017	Jun., 2018	Sep., 2018	Y-o-Y Variation (%)	Change over Jun, 2018 (%)	March, 2018 (FY)
Commission & Brokerage	173	151	149	-14	-1	710
Net Profit from FX Transactions	48	24	20	-58	-17	184
Recovery in Written Off A/c's	120	66	188	57	185	488
Miscellaneous Income	89	97	112	26	15	478
Total (Excl. Trading Profit)	430	338	469	9	39	1860
Net Profit on Sale of Investments	430	42	21	-95	-50	946
GRAND TOTAL	860	380	490	-43	29	2,806

Provisions & Contingencies – Quarterly



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₹ in Crores

Particulars	Sep., 2017	Jun., 2018	Sep., 2018	Y-o-Y Variation (%)	Change over Jun, 2018 (%)	March, 2018 (FY)
Operating Profit (A)	1174	559	570	-51	2	3,864
Provision for NPA & Bad Debts written off	752	2,425	1,628	116	-33	7,707
Provision for Income Tax & DTA/DTL	177	-486	-105	-159	-78	(1,166)
Standard Assets	56	-320	-19	-134	-94	(46)
Restructured Assets	29	-82	-12	-141	-85	(69)
Depreciation on Investments	47	303	613	1,204	102	609
Others	8	1	8	0	700	52
TOTAL (B)	1,069	1,841	2,113	98	15	7,087
Net Profit (A-B)	105	-1,282	-1,543			-3,223

FINANCIAL HIGHLIGHTS – Half-Yearly



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Particulars	Sep., 2017	Sep., 2018	Y-o-Y Change	Variation (%)	March, 2018 (FY)
Interest Income (a)	11,043	10,657	-386	-3	21,776
Interest Expended(b)	7,793	7,578	-215	-3	15,224
Net Interest Income (c=a-b)	3,250	3,078	-172	-5	6,552
Other Income (d)	1,548	870	-678	-44	2,806
NII + Other Income (e=c+d)	4,798	3,948	-850	-18	9,358
Staff Expenses (f)	1,751	1,858	107	6	3,604
Other Operating Exp(g)	893	962	69	8	1,890
Total Operating Exp (h=f+g)	2,644	2,819	175	7	5,494
Operating Profit (i=e-h)	2,154	1,129	-1,025	-48	3,864
Provisions other than Tax(j)	2,225	4,544	2,319	104	8253
PBT(Profit Before Tax) (k=i-j)	(71)	(3415)	-3,344	4710	(4,389)
Tax Provision(l)	87	(591)	-678	-779	(1,166)
PAT(Profit After Tax)(m=k-l)	(158)	(2824)	-2,666	1687	(3,223)

Interest Income & Expenses - Half-Yearly



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Particulars	Sep., 2017	Sep., 2018	Y-o-Y Change	Variation (%)	March, 2018 (FY)
Interest Income on Advances	7,863	7,494	-369	-5	15,723
Interest Income on Investments	2,504	2,831	327	13	5,200
Interest on Call Money Lending / Repo& Others	677	331	-346	-51	853
TOTAL INTEREST INCOME	11,043	10,657	-386	-3	21,776
Interest Paid on Deposits	7,113	6782	-331	-5	13,724
Interest on Bonds	406	412	6	1	827
Other Interest Expenditure	274	384	110	40	673
TOTAL INTEREST EXPENDITURE	7,793	7,578	-215	-3	15,224
Net Interest Income (NII)	3,250	3,078	-172	-5	6,552

Non-Interest Income — Half-Yearly

Particulars	Sep., 2017	Sep., 2018	Y-o-Y Change	Variation (%)	March, 2018 (FY)
Commission & Brokerage	331	300	-31	-9	710
Net Profit from FX Transactions	100	44	-56	-56	184
Recovery in Written Off A/c's	177	254	77	44	488
Miscellaneous Income	185	209	24	13	478
Total (Excl. Trading Profit)	793	807	14	2	1,860
Net Profit on Sale of Investments	755	63	-692	-92	946
GRAND TOTAL	1,548	870	-678	-44	2,806

Provisions & Contingencies – Half-Yearly

Particulars	Sep., 2017	Sep., 2018	Y-o-Y Change	Variation (%)	March, 2018 (FY)
Operating Profit (A)	2,154	1,129	-1025	-48	3,864
Provision for NPA & Bad debts written off	2,150	4,052	1,902	88	7,707
Provision for Income Tax & DTA/DTL	87	(591)	-678	-779	(1,166)
Standard Assets	(30)	(338)	-308	-1,027	(46)
Restructured Assets	9	(94)	-103	-1,144	(69)
Depreciation on Investments	59	916	857	1,453	609
Others	37	8	-29	-78	52
TOTAL (B)	2,312	3,953	1,641	71	7,087
Net Profit (A-B)	-158	-2,824			-3,223

KEY PARAMETERS – Quarterly (Domestic)

Parameters	Sep., 2017	Mar., 2018	Jun., 2018	Sep., 2018
Cost of Deposits	5.67	5.31	5.39	5.53
Yield on Advances	9.25	8.11	7.79	8.10
Cost of Funds	5.51	5.25	5.30	5.35
Yield on Funds	7.95	7.79	7.54	7.65
Return on Assets	0.15	(2.92)	(1.99)	(2.32)
Yield on Investments	7.83	7.66	7.38	7.82
Net Interest Margin (NIM)	2.91	2.84	2.60	2.68

KEY PARAMETERS – Quarterly (Global)



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Parameters	Sep., 2017	Mar., 2018	Jun., 2018	Sep., 2018
Cost of Deposits	5.20	4.91	5.06	5.21
Yield on Advances	7.83	7.15	7.02	7.30
Cost of Funds	5.02	4.81	4.99	5.04
Yield on Funds	7.13	7.01	6.99	7.11
Return on Assets	0.14	(2.87)	(1.70)	(2.03)
Yield on Investments	7.70	7.52	7.25	7.66
Net Interest Margin (NIM)	2.48	2.44	2.30	2.38

KEY PARAMETERS – Half-yearly (Domestic)

Parameters	Sep., 2017 (6M)	Mar., 2018 (12M)	Jun., 2018 (3M)	Sep., 2018 (6M)
Cost of Deposits	5.71	5.55	5.39	5.46
Yield on Advances	9.02	8.77	7.79	7.95
Cost of Funds	5.51	5.40	5.30	5.32
Yield on Funds	7.91	7.84	7.54	7.60
Return on Assets	(0.07)	(1.09)	(1.99)	(2.16)
Yield on Investments	7.84	7.75	7.38	7.57
Net Interest Margin (NIM)	2.87	2.85	2.60	2.61

KEY PARAMETERS – Half-Yearly (Global)

Parameters	Sep., 2017 (6M)	Mar., 2018 (12M)	Jun., 2018 (3M)	Sep., 2018 (6M)
Cost of Deposits	5.23	5.10	5.06	5.13
Yield on Advances	7.67	7.51	7.02	7.16
Cost of Funds	5.03	4.94	4.99	5.01
Yield on Funds	7.12	7.06	6.99	7.05
Return on Assets	(0.10)	(1.05)	(1.70)	(1.87)
Yield on Investments	7.71	7.61	7.25	7.42
Net Interest Margin (NIM)	2.46	2.44	2.30	2.32

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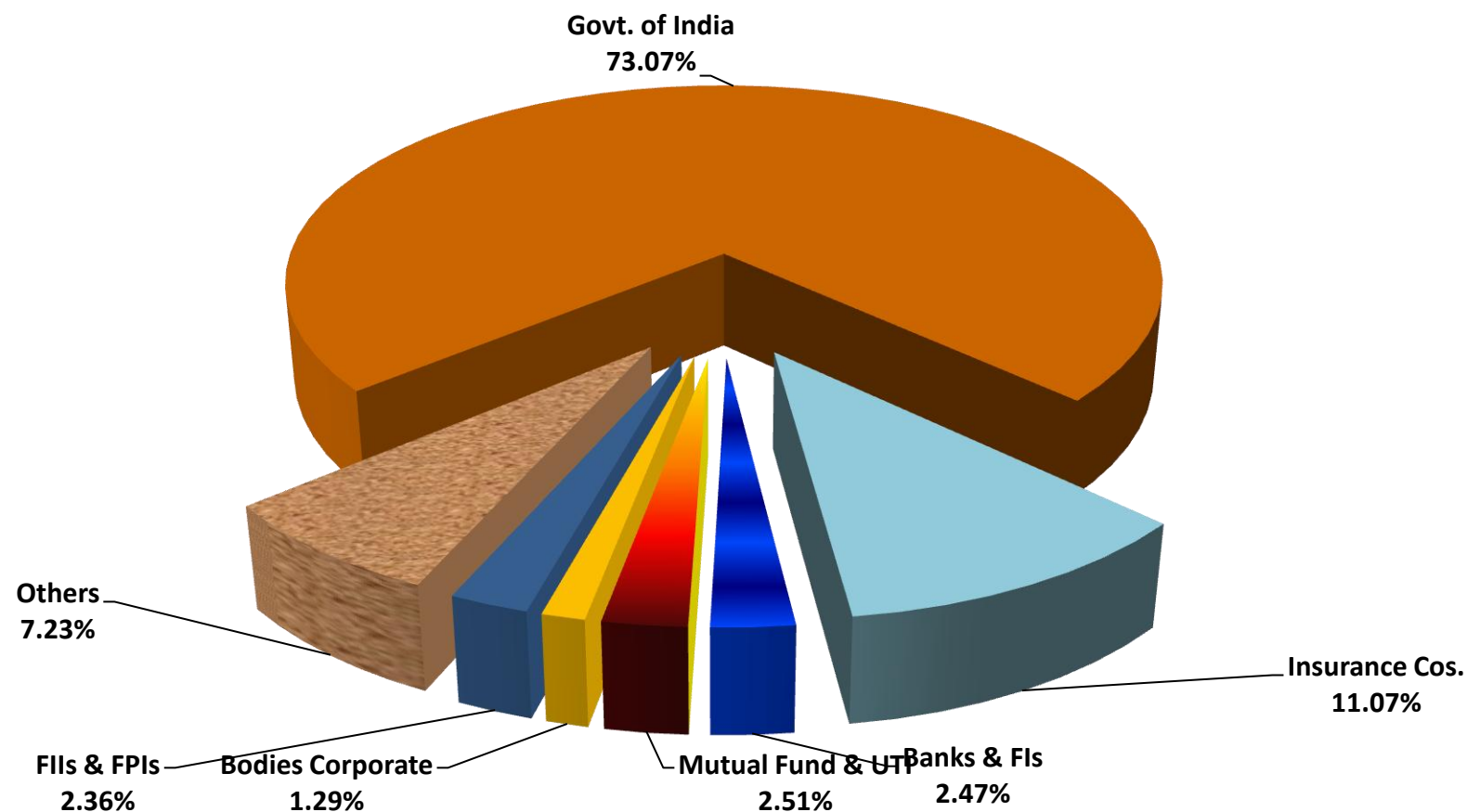


Capital Adequacy

Particulars	Sep., 2017	Dec., 2017	Mar., 2018	Jun., 2018	Sep., 2018
Regulatory Total Capital (₹ in Crores)	22,128	22,194	22,413	20,224	18,369
Risk Weighted Assets (₹ in Crores)	1,81,845	1,86,868	1,83,091	1,70,873	1,67,794
Common Equity Tier I	7.23%	7.15%	7.56%	7.01%	6.04%
Additional Tier I	1.97%	1.91%	1.85%	1.99%	2.03%
Tier I	9.20%	9.06%	9.41%	9.00%	8.07%
Tier II	2.97%	2.82%	2.83%	2.84%	2.88%
CRAR	12.17%	11.88%	12.24%	11.84%	10.95%

EQUITY HOLDING PATTERN

As on 30-09-2018



EQUITY VALUE

Particulars	Sep., 2017	Dec., 2017	Mar., 2018	Jun., 2018	Sep., 2018
Earnings Per Share (₹)	(3.49)	(15.34)	(34.00)	(36.18)	(39.86)
Book Value Per Share (₹)	155.06	147.14	105.43	96.44	85.71
Return on Equity (%)	(2.58)	(11.36)	(26.68)	(47.07)	(56.24)
No. of Shares (in Crs.)	90.45	104.13	141.73	141.73	141.73
Share Capital (₹ in Crs.)	904.54	1,041.30	1,417.27	1,417.27	1,417.27
Market Capitalisation (₹ in Crs.)	5,635	8,346	7,859	5,754	4,379
Corresponding Share Price (in ₹)	62.30	80.15	55.45	40.60	30.90

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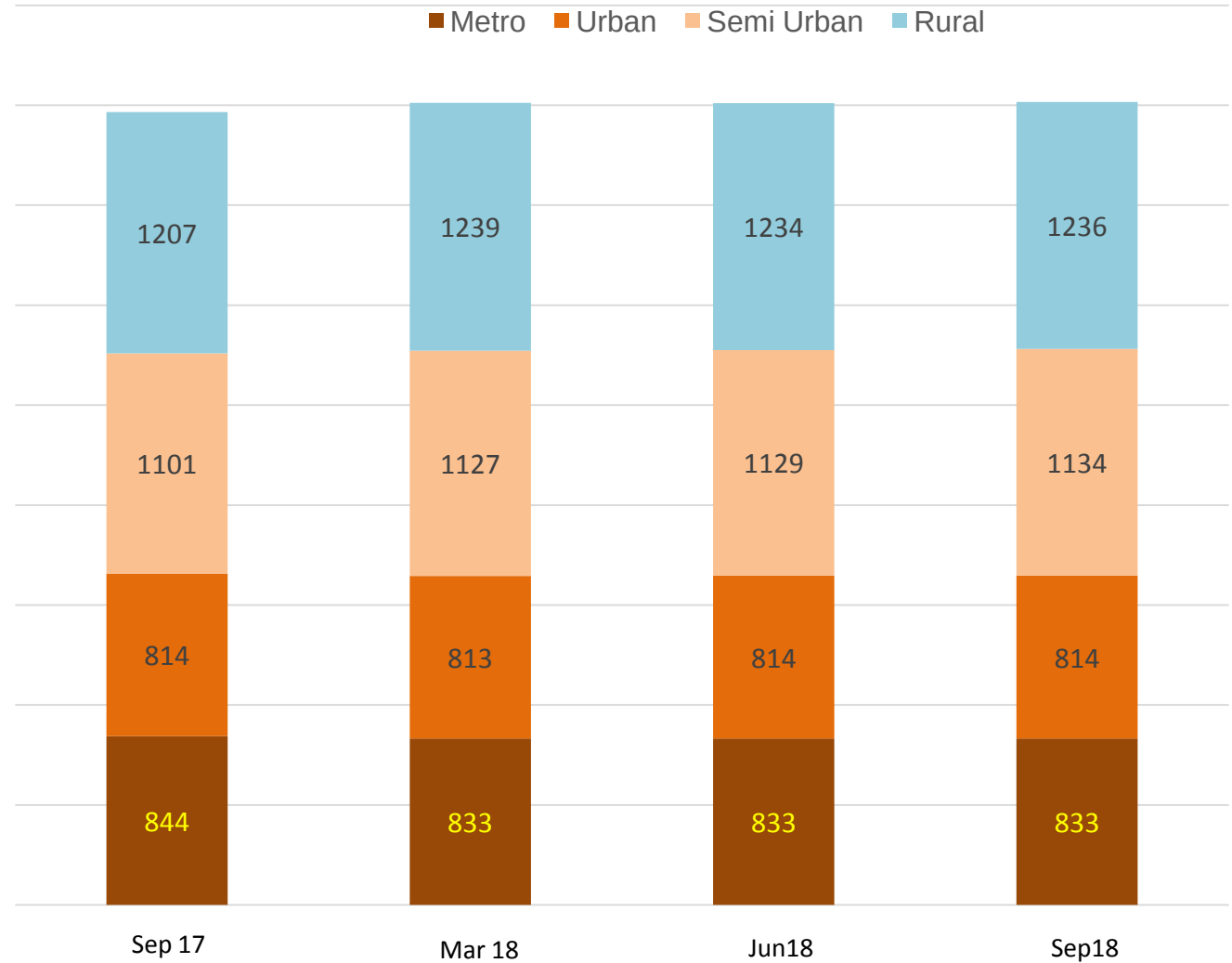
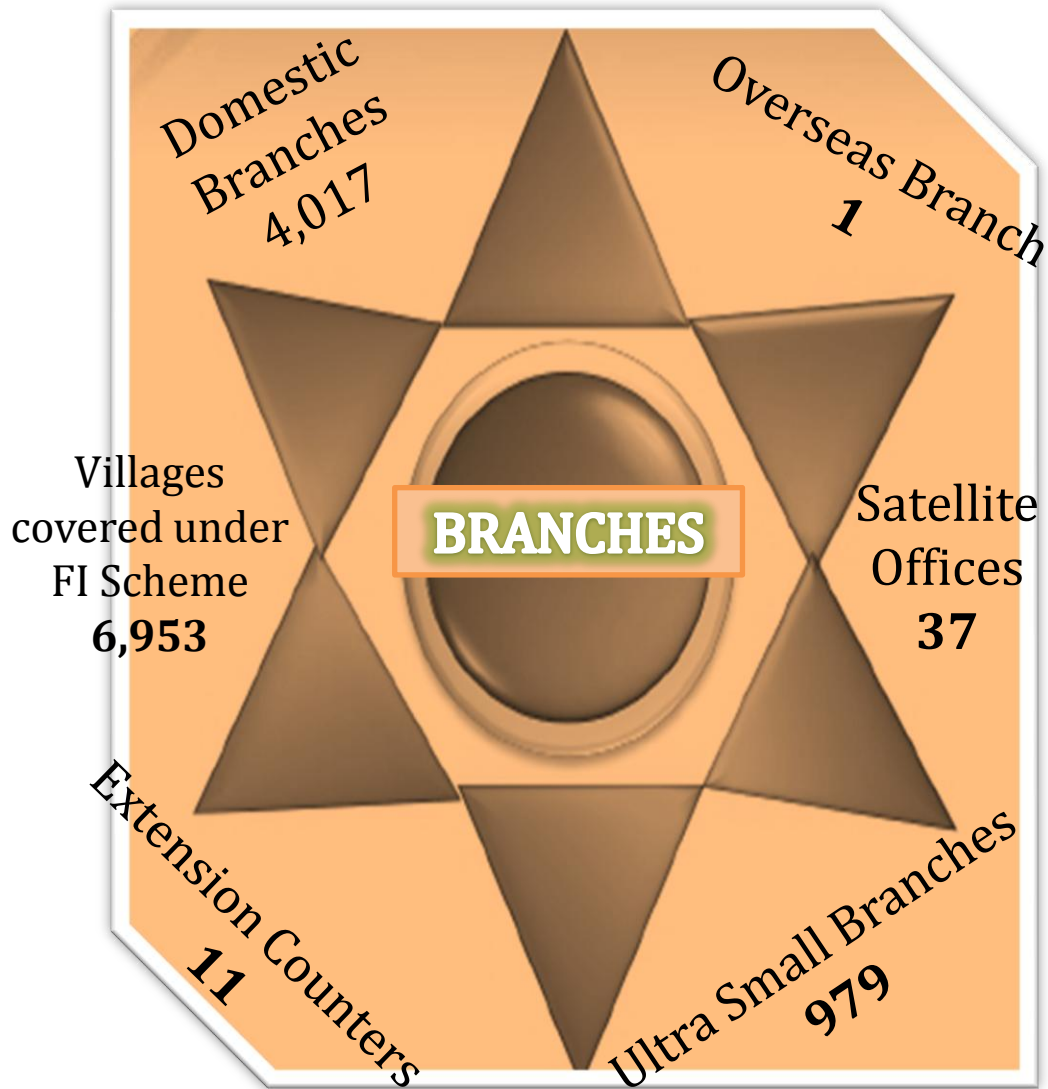
Key Strength



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- ❖ 93 years of presence, resulting into highly loyal customer base.
- ❖ Strong network of 4018 branches, with extensive presence in Rural (1,236) and semi-urban areas (1,134).
- ❖ Presence in locations that are Deposit Positive and have significant MSME presence.
- ❖ Sustained Business Growth with Diversified Business Portfolio.
- ❖ Focus on Maintaining Asset Quality through effective Risk Management framework.
- ❖ Professional and Experienced Board and Senior Management

Pan India Presence



- ❖ Stressed Asset Management Vertical in place to target stressed assets, with the focus to double the cash recovery in FY 19.
- ❖ Recovery by effective execution of SARFAESI/DRT proceedings.
- ❖ Conducting of regular SARFAESI Mega E-auction. (Last conducted in Aug 18 involving 300 properties and recovery of 65 Crores)
- ❖ Aggressive Recovery of Prudentially Written Off accounts(PWO), leveraging Lok- Adalat and Bruhat Synd Adalat.
- ❖ **NCLT Recovery:**
 - 10 Accounts are at advance stage of resolution.
 - Expected recovery of Rs.2,000 Crore in H2 of FY19.
 - All eligible cases to resolve through NCLT process without delay.

The Bank is focusing at digital transformation by acquiring people through digital channels, bringing more efficiency in our operations and for Customer delights.

Process Digitization:

- Initiative to achieve Process Efficiency and optimization through digitization & automation.

❖ Innovation & Customer Experience:

- New product Development for various segments of customers/businesses.
- Omni Channel focus - working across channels for consistent experiences.

❖ Project Ananya: Leverage the business transformation implemented such as,

- centralised loan process.
- Lead generation through mobile.

❖ Digitized lending to Retail/MSME sector:

- Automation of Retail / MSME Loan Processing. Automated Digital Authentication, Processing, Validation and sanctioning of credit facilities.

Thank You