

संदर्भ क्र. Ref No Ref No.:HO:IRC:SD:2022-23:

दिनांक Date: 24.05.2022

Scrip Code: BANKINDIA	Scrip Code: 532149
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.

महोदय/महोदया Dear Sir / Madam,

Investor's Presentation —
Audited Financial Results (Standalone & Consolidated) for the
4th Quarter/Year ended 31.03.2022


We enclose a copy of the Investor's Presentation on the Audited Financial Results (Standalone & Consolidated) for the 4th Quarter/Year ended 31.03.2022.

This is for your information, please.

Thanking you,

Yours faithfully,




Rajesh V Upadhya
Company Secretary



Bank of India



Relationship beyond banking

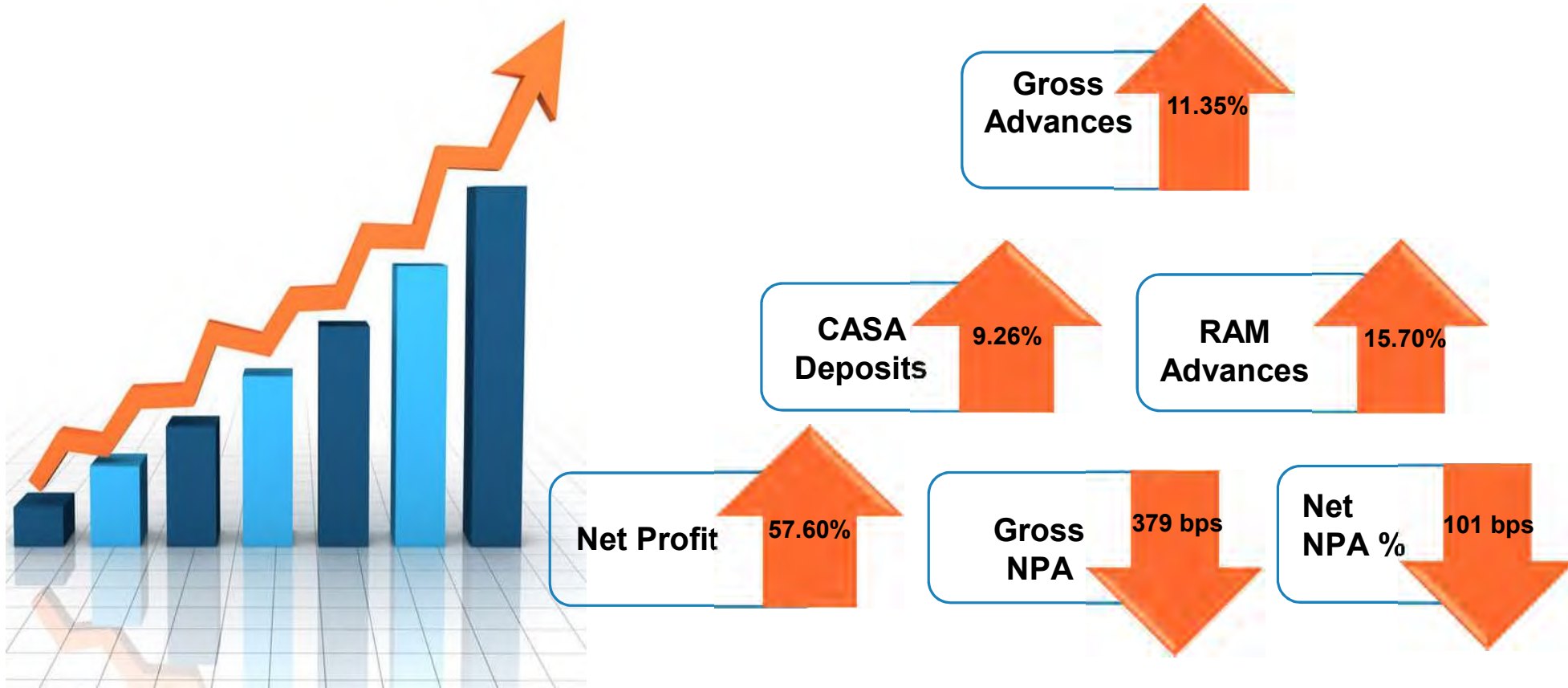


PERFORMANCE ANALYSIS FY2021-22



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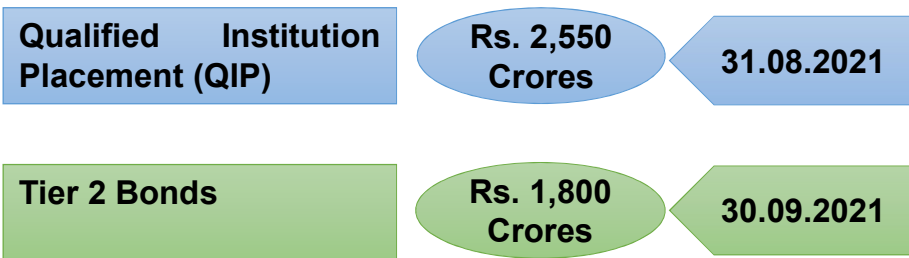
Performance Highlights (FY2022 - YOY)



Raising of Capital and External Rating

Capital raised by Bank of India

(During FY 2021-22)



External Rating of Bank of India

Domestic Long Term Rating

Rating Agency	Rating
Infomercials Rating	AAA (Stable)
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	MAAA (Stable)

Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

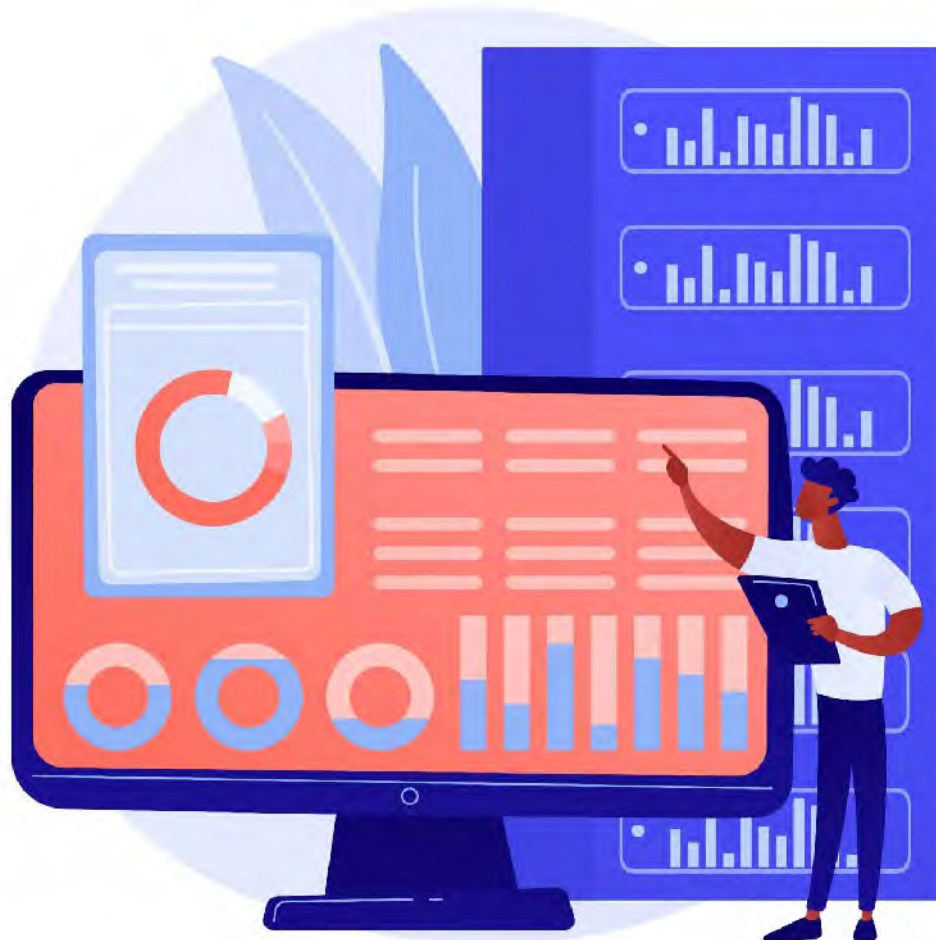
Overseas Rating

Rating Agency	Rating
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)
Standard & Poor (S&P)	BB+ (Long) / B (Short) (Stable)

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02	Financial Performance	(16-22)
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04	Capital & Shareholding	(32-34)
05	Digital and New Initiatives	(35-46)

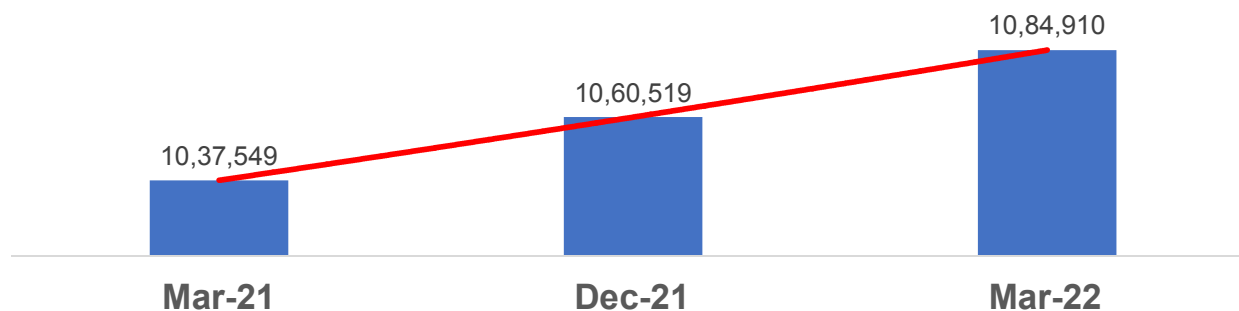


Business Performance

Global Business

Global Business Mix

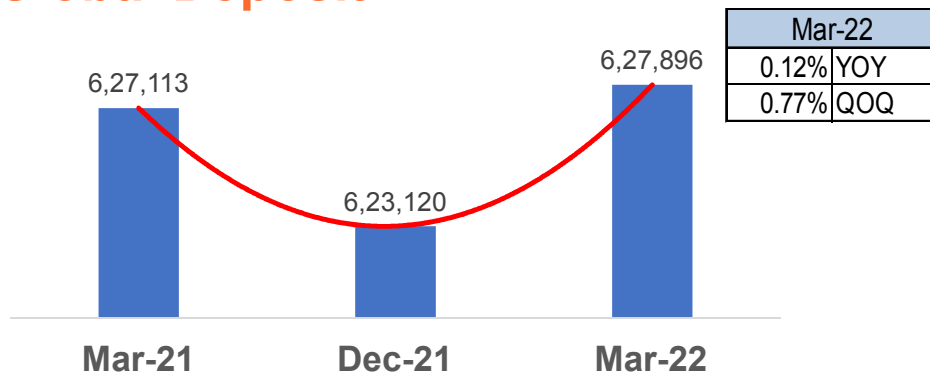
(Amount in INR crores)



Mar-22	
4.56%	YOY
2.30%	QOQ

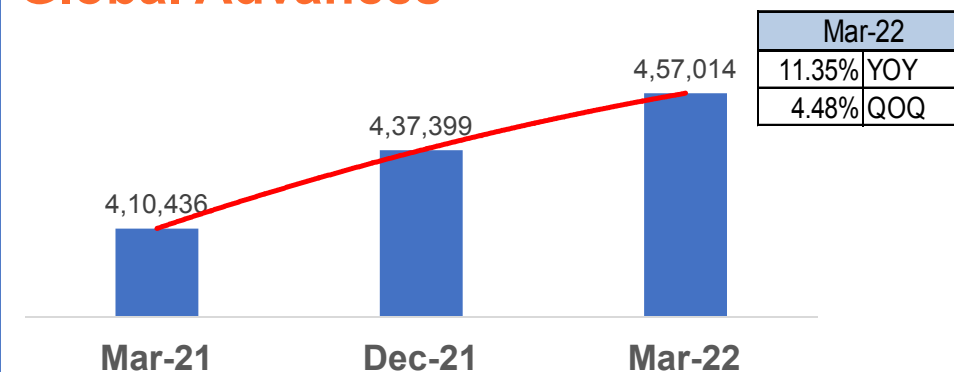
Particulars	Mar-21	Dec-21	Mar-22
Credit Deposit Ratio (Global)	65.45%	70.19%	72.78%

Global Deposit



Mar-22	
0.12%	YOY
0.77%	QOQ

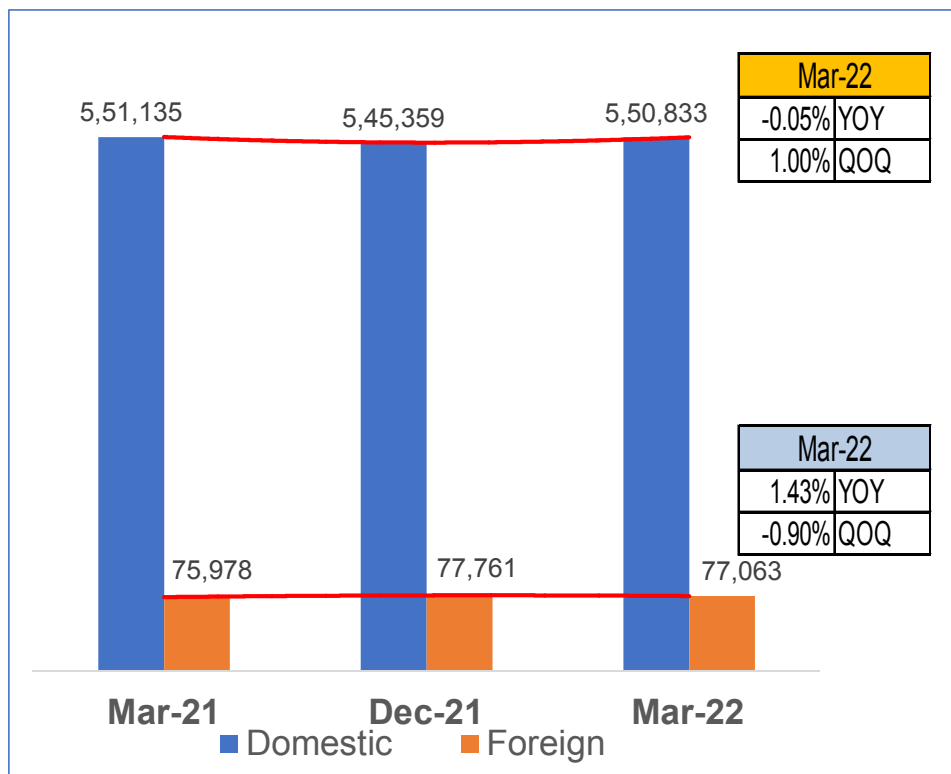
Global Advances



Mar-22	
11.35%	YOY
4.48%	QOQ

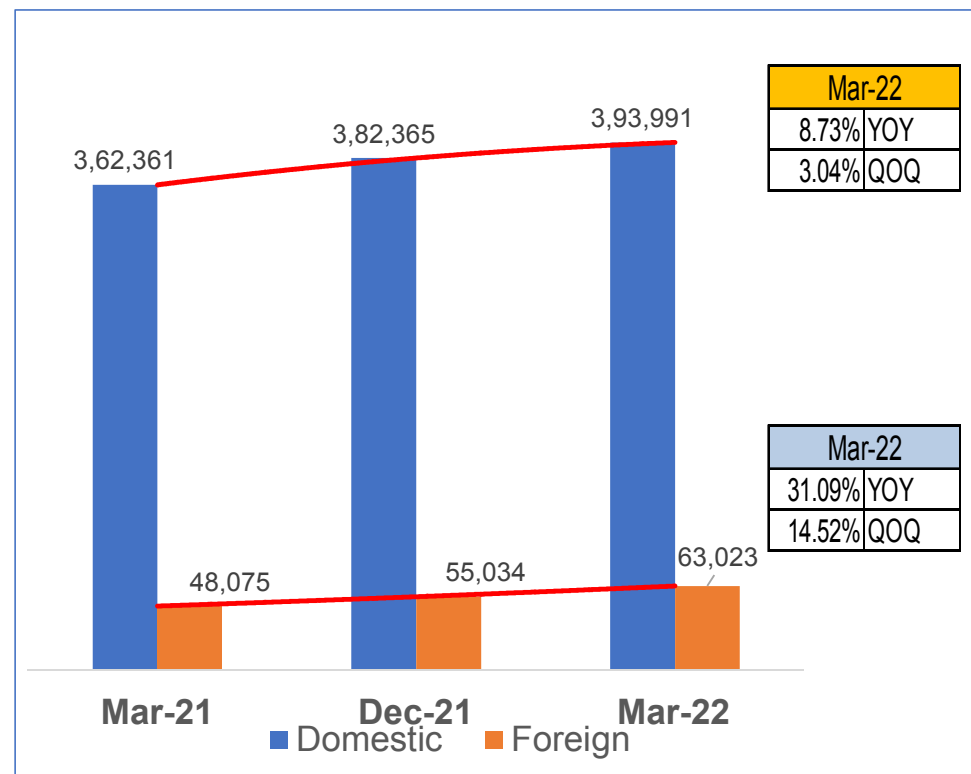
Deposits & Advances: Domestic & Overseas

Domestic and Overseas Deposits



Domestic and Overseas Advances

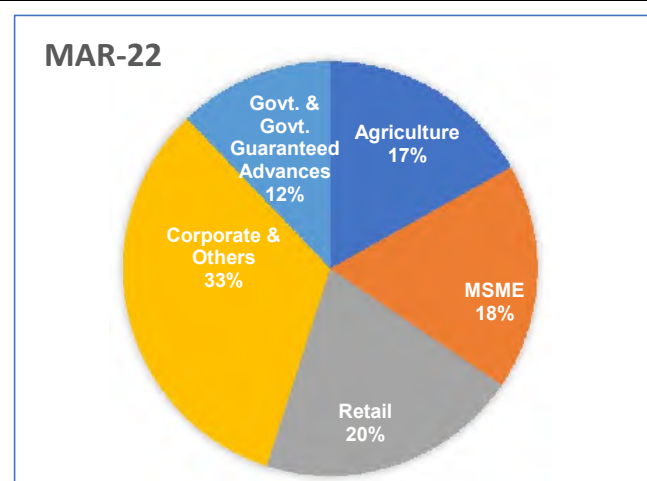
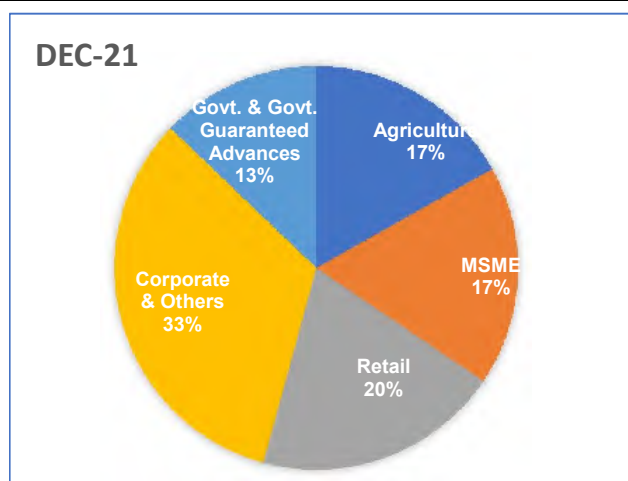
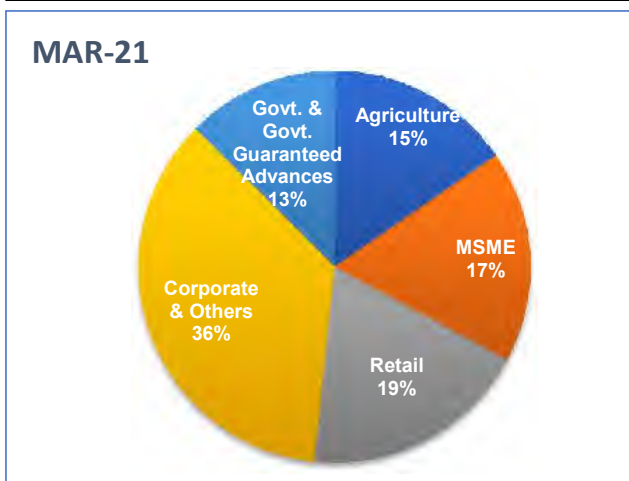
(Amount in INR crores)



Composition of Gross Advances (Domestic)

(Amount in INR crores)

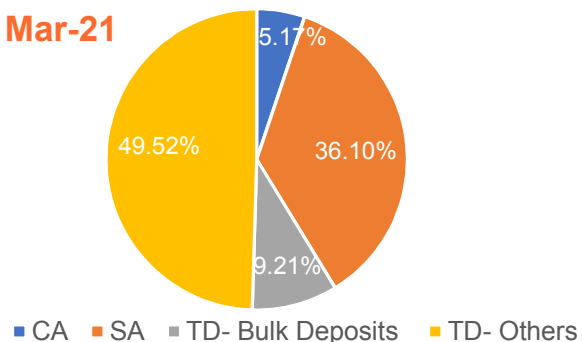
Particulars	Mar-21	Dec-21	Mar-22	Growth YOY
Agriculture	55,698	64,439	66,431	19.27%
MSME	63,425	67,400	69,462	9.52%
Retail	68,058	75,542	80,674	18.54%
Corporate & Others	1,29,768	1,25,864	1,29,586	-0.14%
Govt. & Govt. Guaranteed Advances	45,412	49,120	47,838	5.34%
Gross Domestic Advances	3,62,361	3,82,365	3,93,991	8.73%
RAM Advances (%)	51.66%	54.24%	54.97%	15.70%
RAM + Govt. & Govt. Guaranteed Advances (%)	64.19%	67.08%	67.11%	13.68%



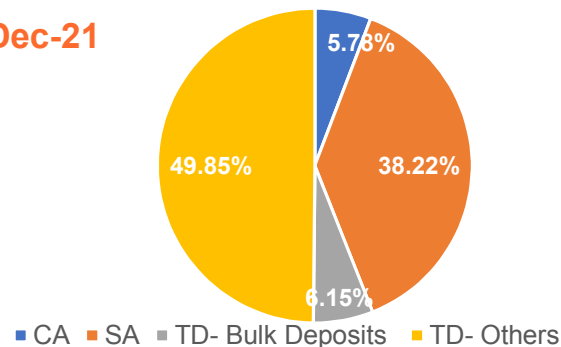
Domestic Deposit - CASA

(Amount in INR crores)

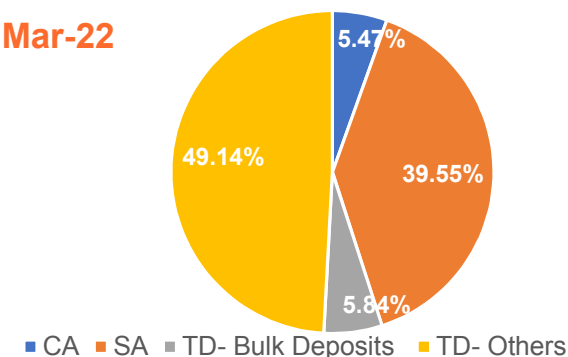
Mar-21



Dec-21



Mar-22



Particulars	Mar-21	Particulars	Dec-21	Particulars	Mar-22
% TD (Rs < 2 crores)	84%	% TD (Rs < 2 crores)	89%	% TD (Rs < 2 crores)	89%
Types of Deposits	Mar-21	Dec-21	Mar-22		
Savings Account	1,96,503	2,06,663	2,15,638		
Current Account	28,166	31,243	29,826		
CASA (Amount / %)	2,24,669 / 41.27%	2,37,906 / 44.07%	2,45,464 / 45.02%		

Growth in CASA (%) As on 31.03.2022

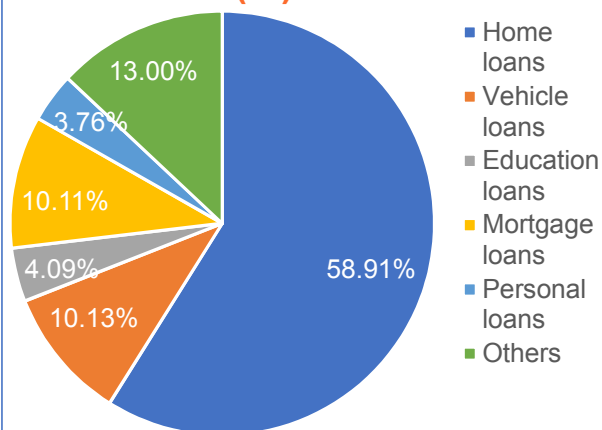
3.18% (QOQ)

9.26% (YOY)

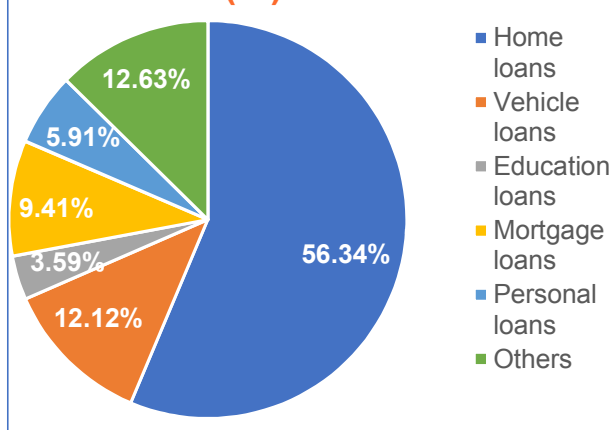
Retail Loans Portfolio

(Amount in INR crores)

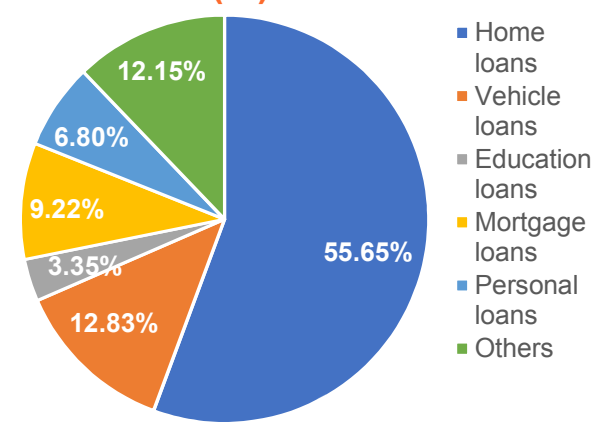
Composition of Retail Advances (%) Mar-21



Composition of Retail Advances (%) Dec-21



Composition of Retail Advances (%) Mar-22



Particulars	Mar-21	Dec-21	Mar-22	Growth YOY (%)
Home loans	40,094	42,562	44,895	11.97
Vehicle loans	6,891	9,157	10,353	50.24
Education loans	2,783	2,709	2,705	-2.80
Mortgage loans	6,883	7,106	7,438	8.06
Personal loans	2,557	4,463	5,483	114.43
Others incl. Staff Loans, Loans agst TDR etc	8,850	9,545	9,800	10.73
Total	68,058	75,542	80,674	18.54

Priority Sector Advances

(Amount in INR crores)

Sl. No.	Parameters	Mandated Target	FY2021	FY2022	YOY Growth %
	ANBC		3,21,675	3,49,905	
1.	Priority Sector		1,32,700	1,45,399	9.57%
	% To ANBC	40%	41.25%	41.55%	
2.	Agriculture		56,283	62,973	11.89%
	% To ANBC	18%	17.50%	18.00%	
3.	Small and Marginal Farmers		29,878	36,268	21.39%
	% To ANBC	9%	9.29%	10.37%	
4.	Weaker Section		41,776	47,402	13.47%
	% To ANBC	11%	12.99%	13.55%	
5.	Micro Enterprises (PS)		37,133	38,507	3.70%
	% To ANBC	7.5%	11.54%	11.00%	

Note: Target for FY 2020-21 under Small and Marginal Farmers and Weaker Section were 8.00% of ANBC and 10.00% of ANBC, respectively

Domestic Credit – Industry Wise

(Amount in INR crores)

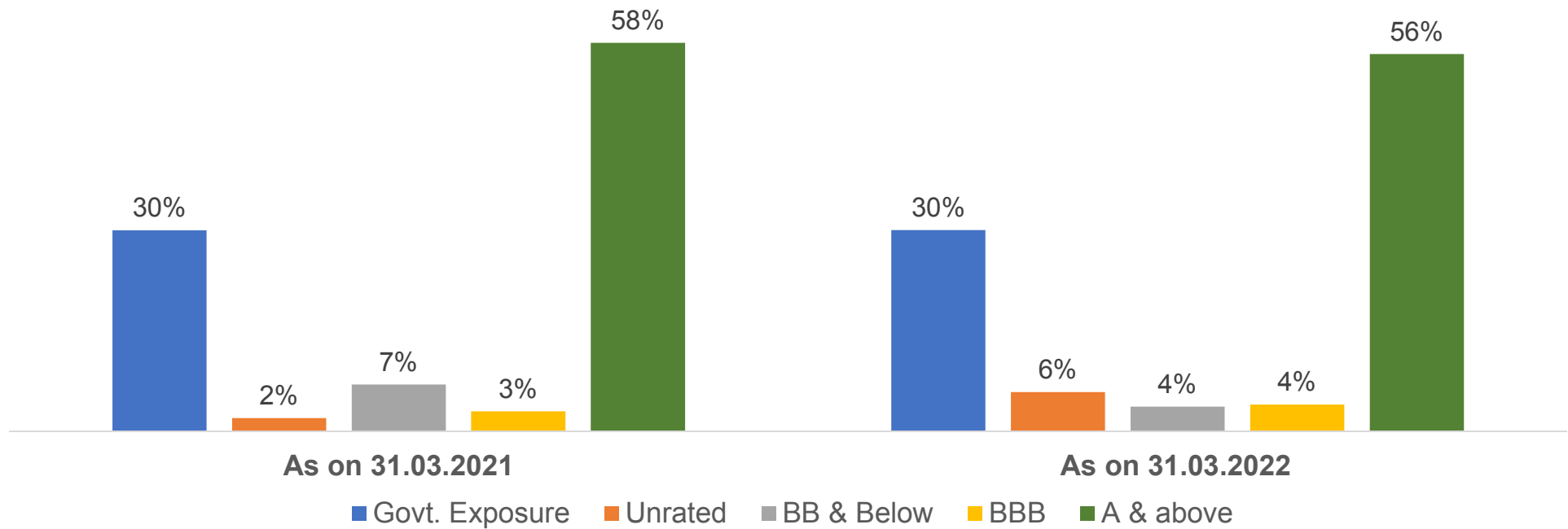
Particulars	Mar-21	Dec-21	Mar-22	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	58,690	64,206	65,545	11.68	16.64
Basic Metal & Metal products	14,393	13,158	10,845	-24.65	2.75
Textiles	7,895	7,349	7,386	-6.45	1.87
Gems & Jewellery	3,938	3,833	4,126	4.77	1.05
Chemicals & Chemical products	5,041	5,339	5,788	14.82	1.47
Vehicles & Transport equipment	3,198	3,098	2,861	-10.54	0.73
Rubber, Plastic & their products	1,830	2,925	3,173	73.39	0.81
Construction	4,623	4,599	3,933	-14.93	1.00
Real Estate (Incl. CRE + HFC)	77,491	73,671	76,304	-1.53	19.37
- Residential Mortgage	46,259	49,669	50,987	10.22	12.94
- CRE	3,622	1,618	1,587	-56.18	0.40
- HFC	27,610	22,384	23,730	-14.05	6.02
NBFC (Excl. HFC)	32,327	33,767	35,622	10.19	9.04
Other Industries	24,415	24,003	25,672	5.15	6.52
Total	2,33,841	2,35,948	2,41,255	3.17	61.23

Domestic Advances – Infrastructure Sectors

(Amount in INR crores)

Particulars	Mar-21	Dec-21	Mar-22
Power	38,711	43,405	44,584
a) SEBs	18,770	17,681	20,552
- Generation	9,656	9,513	8,946
- Transmission	1,494	1,937	1,620
- Distribution	7,620	6,231	9,986
b) Others	19,941	25,724	24,032
Roads and Ports	13,988	15,086	15,451
Telecom	487	450	386
Other Infrastructure	5,504	5,265	5,124
Total	58,690	64,206	65,545

Corporate Rating



BUSINESS PERFORMANCE

Domestic Investments

(Amount in INR crores)

Particulars	Mar-21			Mar-22		
	AFS	HTM	HFT	AFS	HTM	HFT
SLR Investments	40,214	1,00,927	(24)	26,336	1,02,202	(375)
Of Which:						
Government Securities	40,214	1,00,927	(24)	26,336	1,02,202	(375)
Other Approved Securities	-	-	-	-	-	-
M Duration	1.22	--	7.74	0.47	--	6.78
Non SLR Investments	12,589	32,143	28	12,169	31,078	1
M Duration	3.64	--	--	3.62	--	--
Total	52,803	1,33,070	4	38,505	1,33,280	(374)



Financial Performance

Net Interest Income

(Amount in INR crores)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Interest Income	9,327	9,376	9,856	40,599	38,076
a. Advances	6,184	6,432	6,882	27,407	25,842
b. Investments	2,915	2,738	2,723	11,548	11,116
c. Money Market Operations & Others	228	206	251	1,645	1,118
Interest Expended	6,391	5,968	5,870	26,330	24,014
a. Deposits	5,959	5,601	5,457	24,482	22,629
b. Borrowings	262	174	215	1,156	623
c. Subordinated Bonds & Others	170	193	198	691	762
Net Interest Income	2,936	3,408	3,986	14,269	14,062
Net Interest Margin (%)	2.01%	2.27%	2.58%	2.48%	2.36%

Non-Interest Income

(Amount in INR crores)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Commission, Exchange & Brokerage	316	325	293	1,106	1,198
Profit from Sale and Revaluation of Investments	66	210	-111	1,948	1,407
Profit from Exchange Transactions	712	577	661	1,886	2,560
Recovery In W/o accounts	258	338	354	530	1,097
Other Non Interest Income	477	385	390	1,372	1,616
Total Non-Interest Income	1,829	1,835	1,587	6,842	7,879

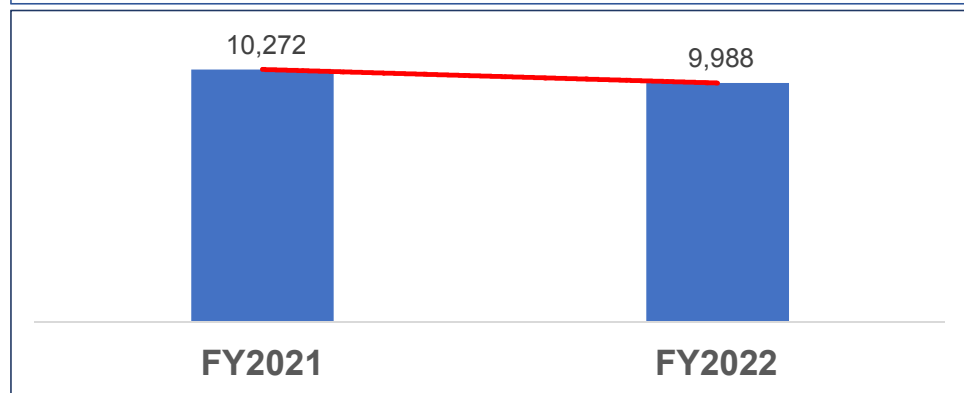
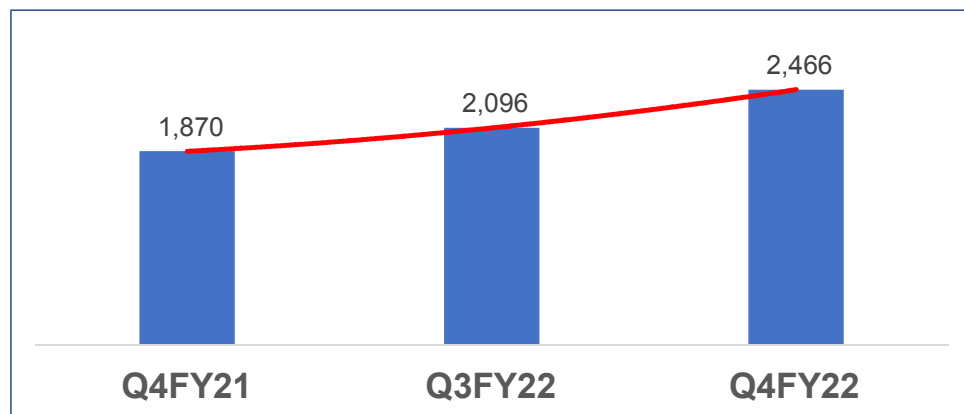
Operating Profit & Net profit

(Amount in INR crores)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Operating Profit	1,870	2,096	2,466	10,272	9,988
Provisions for					
- Bad & Doubtful	3,089	693	1,135	6,613	2,943
- Standard Assets and others	-1,674	-531	83	154	1,081
- Dep. on Non-Performing Investment	192	173	323	269	397
Total Provisions before Tax	1,607	335	1,541	7,036	4,421
Profit before Tax (PBT)	263	1,761	925	3,236	5,567
Taxation	13	734	319	1,076	2,162
Net Profit (PAT)	250	1,027	606	2,160	3,405

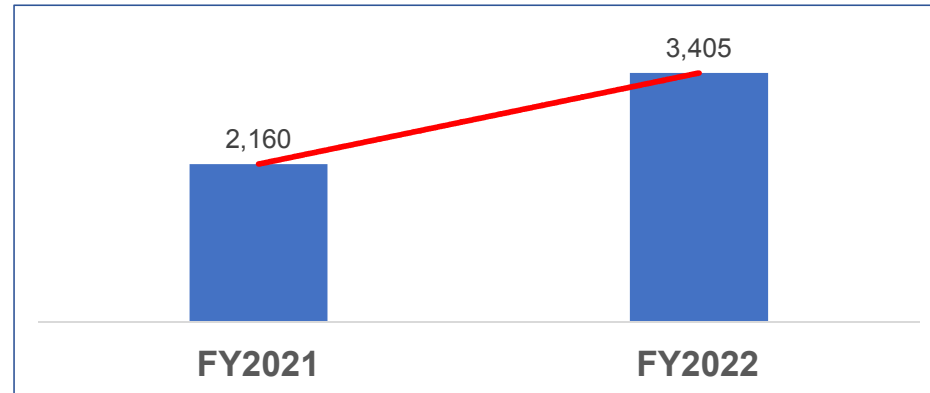
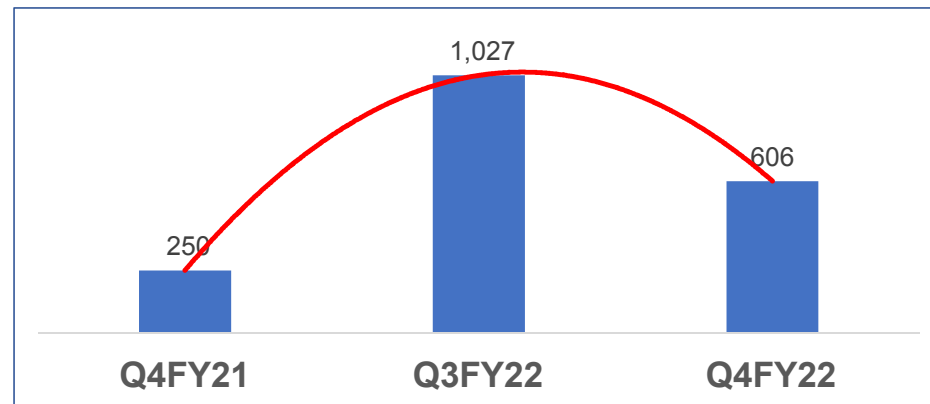
Operating Profit and Net Profit

Operating Profit



Net Profit

(Amount in INR crores)

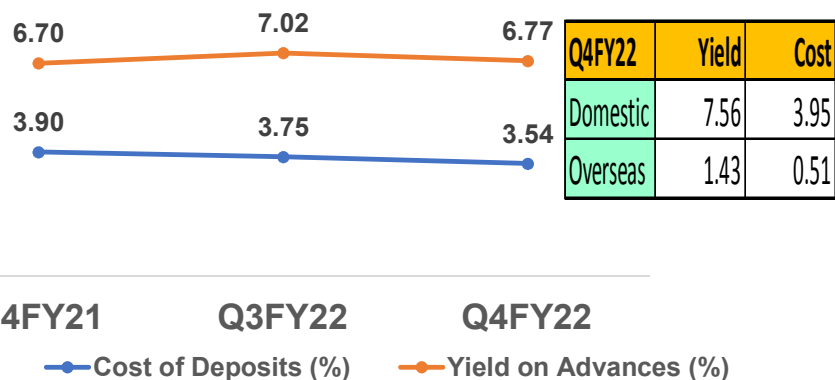


Key Financial Ratios (Global Business)

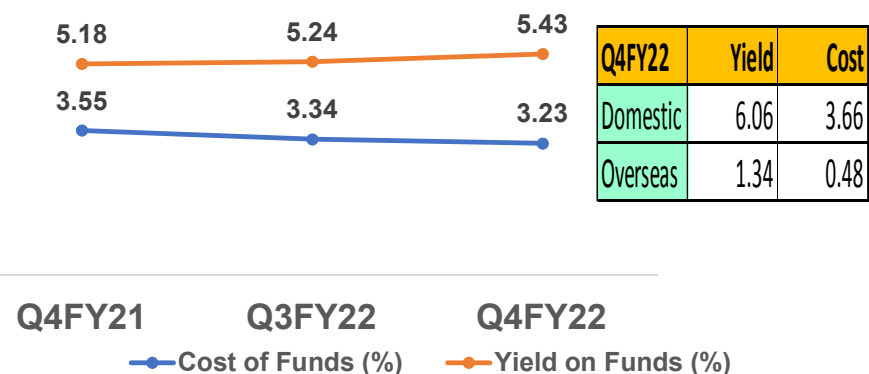
Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Cost of Deposits (%)	3.90	3.75	3.54	4.10	3.69
Yield on Advances (%)	6.70	7.02	6.77	7.48	6.76
Cost of Funds (%)	3.55	3.34	3.22	3.81	3.29
Yield on Funds (%)	5.18	5.24	5.40	5.87	5.21
Net Interest Margin (NIM) (%)	2.01	2.27	2.58	2.48	2.36
- Domestic NIM (%)	2.16	2.51	2.90	2.70	2.61
- Overseas NIM (%)	1.10	0.96	0.88	1.16	0.96
Cost to Income Ratio (%)	60.75	60.03	55.76	51.34	54.48
Credit Deposit Ratio	65.45	70.19	72.78	65.45	72.78
Return on Assets (%)	0.13	0.51	0.30	0.28	0.43
Return on Equity (%)	3.97	11.69	6.64	8.81	10.55
Credit Cost (Annualised) (%)	3.36	0.71	1.10	1.80	0.75
Book Value Per Share (Rs)	123.23	111.53	112.63	123.23	112.63
Book Value Per Share (Tangible) (Rs)	84.26	88.09	90.00	84.26	90.00

Efficiency Ratios

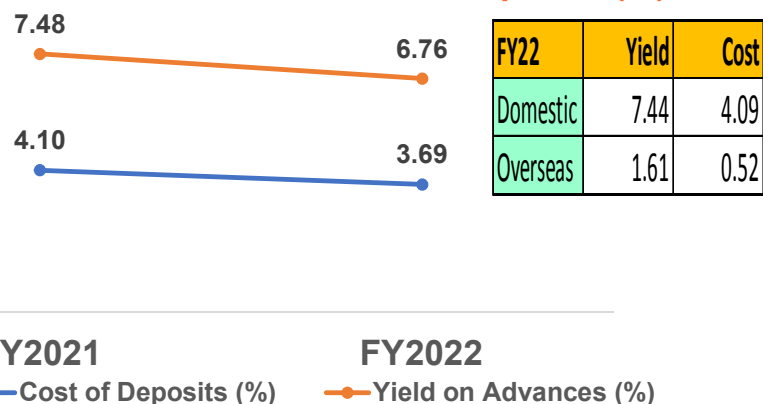
Yields on Advances & Cost of Deposits (%)



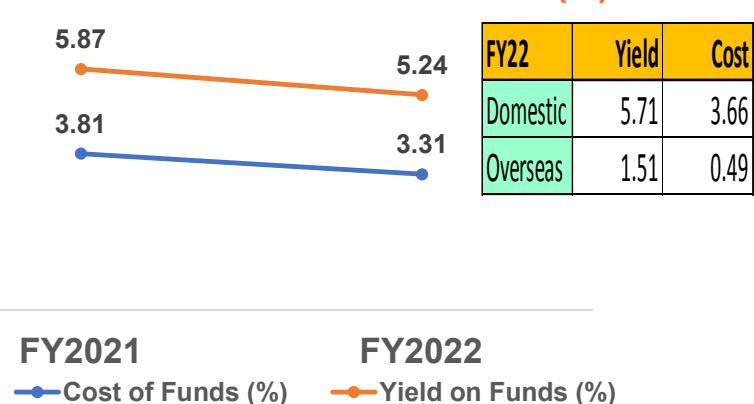
Yield on Funds & Cost of Funds (%)



Yields on Advances & Cost of Deposits (%)



Yield on Funds & Cost of Funds (%)





Asset Quality

Asset Quality Ratio

(Amount in INR crores)

Particulars	Mar-21	Dec-21	Mar-22
Gross NPA	56,535	45,760	45,605
Net NPA	12,262	10,708	9,852
Gross NPA (%)	13.77	10.46	9.98
Net NPA (%)	3.35	2.66	2.34
Provision Coverage Ratio (%)	86.24	86.86	87.76

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Slippage Ratio (%)	2.05	0.47	0.44	2.41	2.15
Credit Cost (%)	3.36	0.71	1.10	1.80	0.75

Special Mention Accounts (SMA)

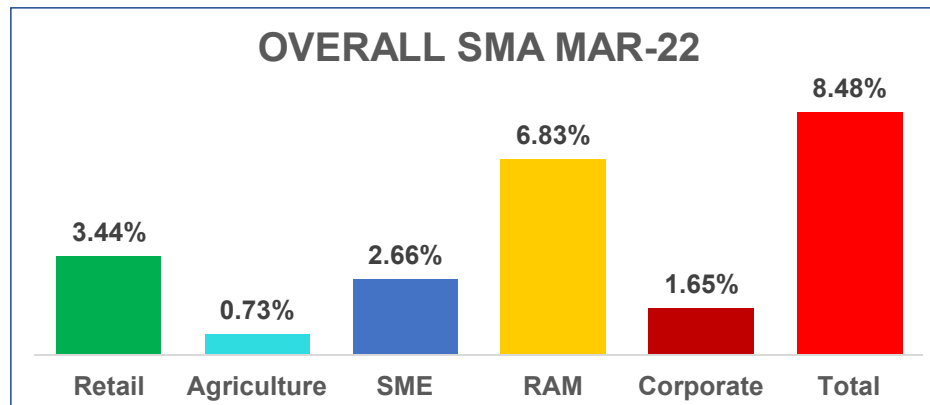
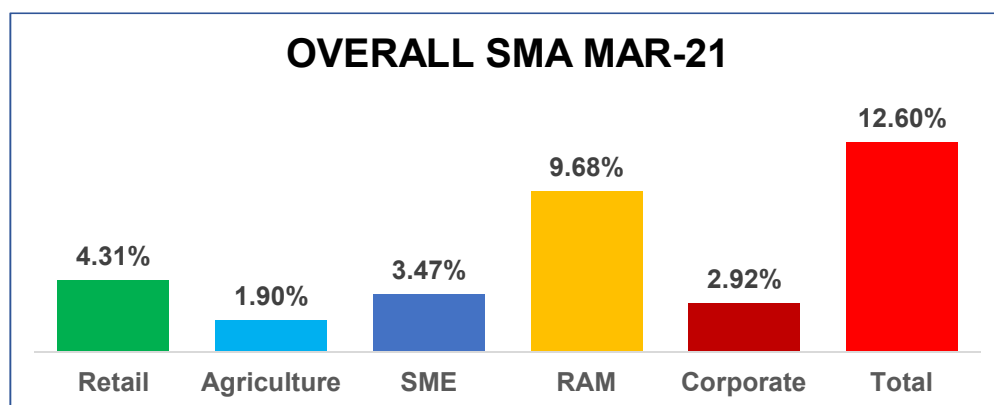
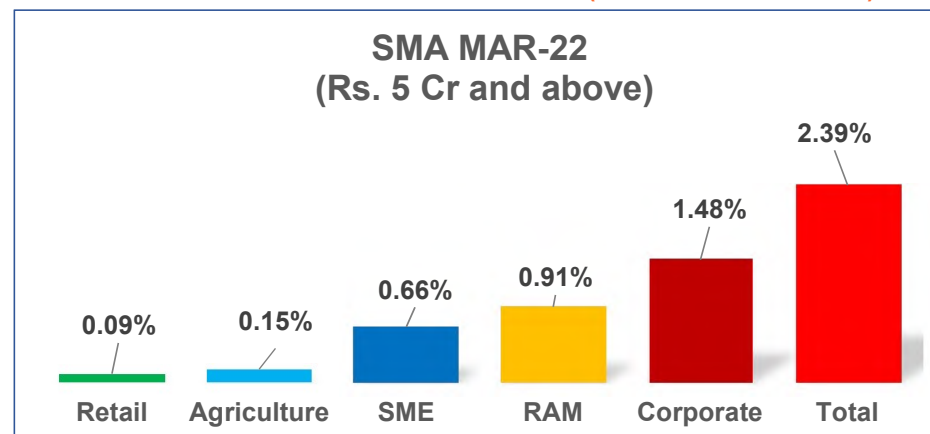
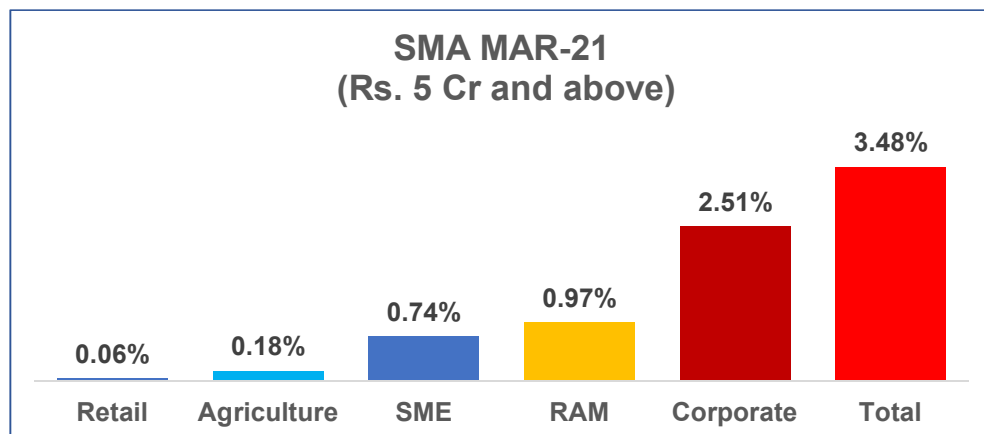
(Amount in INR crores)

SMA Position (Rs. 5 Cr and above)						
Parameters	Mar-21			Mar-22		
	No	Amount	% to Gross Advances	No	AMT	% to Gross Advances
SMA 2	33	4207	1.03%	30	530	0.12%
SMA 1	160	2742	0.67%	163	2460	0.54%
Total SMA 1 & 2	193	6949	1.69%	193	3015	0.66%
SMA 0	274	7344	1.79%	247	7922	1.74%
Total	660	14293	3.48%	440	10912	2.39%

SECTOR / SMA	Mar-21				Mar-22			
	SMA-0	SMA-1	SMA-2	Grand Total	SMA-0	SMA-1	SMA-2	Grand Total
Agriculture	370	229	125	724	380	226	83	689
Retail	151	80	1	232	315	109	1	425
SME	2150	784	83	3017	1861	958	213	3032
Corporate	4673	1648	3998	10320	5365	1166	233	6766
Grand Total	7344	2741	4207	14293	7921	2459	530	10912

Sector-wise SMA % to Gross Advances

(Amount in INR crores)



Resolution Framework (Standard Restructuring)

(Amount in INR crores)

Category	Outstanding as on 31.03.2022			Provision	% on Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring		
Retail	468	5099	-	278	3.45%
MSME	1302	3228	1762	403	
Corporate & Others	963	-	4058	454	
Total	2,733	8,327	5,820	1,135	

Movement of Gross NPA / Net NPA

(Amount in INR crores)

Segment	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Opening Balance	54,997	50,270	45,760	61,550	56,535
Add:					
- Fresh Slippage	7,332	1,760	1,502	8,134	8,118
- Debits in existing NPA accounts	36	85	326	406	716
Less:					
- Cash Recovery	975	1,309	1,329	4,188	6,707
- Upgradation	109	146	341	635	2,733
- Written Off	4,746	4,900	313	8,732	10,324
Total Reduction	5,830	6,355	1,983	13,555	19,764
Closing Balance	56,535	45,760	45,605	56,535	45,605
Less: Provisions	44,273	35,052	35,753	44,273	35,753
Net NPA	12,262	10,708	9,852	12,262	9,852

Sector-wise NPA Classification

(Amount in INR crores)

Sectoral	As on 31.03.2021		As on 31.12.2021		As on 31.03.2022		
	GNPA	% of Sectoral Advances	GNPA	GNPA (%)	GNPA	GNPA (%)	
Retail Loans	2,163	3.18	2,033	2.69	2,058	2.55	
Out of which,							
Housing Loan	1,192		1,133				1,153
Vehicle Loan	203		200				205
Personal Loan	768		700				700
Agriculture (PS + NPS)	8,501	15.26	8,814	13.68	8,777	13.21	
MSME	10,550	16.63	10,295	15.09	10,530	15.48	
Corporate & Others	25,787	14.72	18,026	10.35	17,759	10.01	
Domestic NPA	47,001		39,168		39,124		
Overseas NPA	9,534	19.83	6,592	11.98	6,481	10.28	
Gross NPA	56,535		45,760		45,605		

Asset Classification : Global Advances

(Amount in INR crores)

Sectoral	As on 31.03.2021		As on 31.12.2021		As on 31.03.2022	
	O/s	Share (%)	O/s	Share (%)	O/s	Share (%)
Standard Advances	3,53,901	86.23%	3,91,639	89.54%	4,11,408	90.02%
Gross NPA	56,535	13.77%	45,760	10.46%	45,605	9.98%
- Sub-Standard	6,630	1.62%	5,605	1.28%	4,366	0.96%
- Doubtful	27,920	6.80%	20,301	4.64%	21,922	4.80%
- Loss	21,985	5.36%	19,854	4.54%	19,318	4.23%
Gross Advances	4,10,436	100.00%	4,37,399	100.00%	4,57,014	100.00%

Summary of NCLT Cases (As on 31.03.2022)

(Amount in INR crores)

No of accounts	Particulars	Total book o/s	Provision held	%-Provision
2	RBI List -1	1457.96	1457.96	100%
10	RBI List -2	2075.79	2075.79	100%
69	Cases filed and admitted in NCLT by our Bank	3477.99	3164.03	91%
6	Cases under admission in NCLT by our Bank	1893.58	1302.20	67%
199	Cases filed and admitted in NCLT by other Bank	23544.91	21118.18	90%
13	Cases under admission in NCLT by other Bank	1,615.62	1480.81	90%
299	Total	34065.85	30598.97	90%

- Note:**
- 1. Recovery in NCLT Accounts: Rs 206 crores (Q4FY2022) & Rs 2,586 crores (FY2022)**
 - 2. Six Accounts aggregating to Rs 2,437 crores identified for sale to NARCL**



Capital & Shareholding

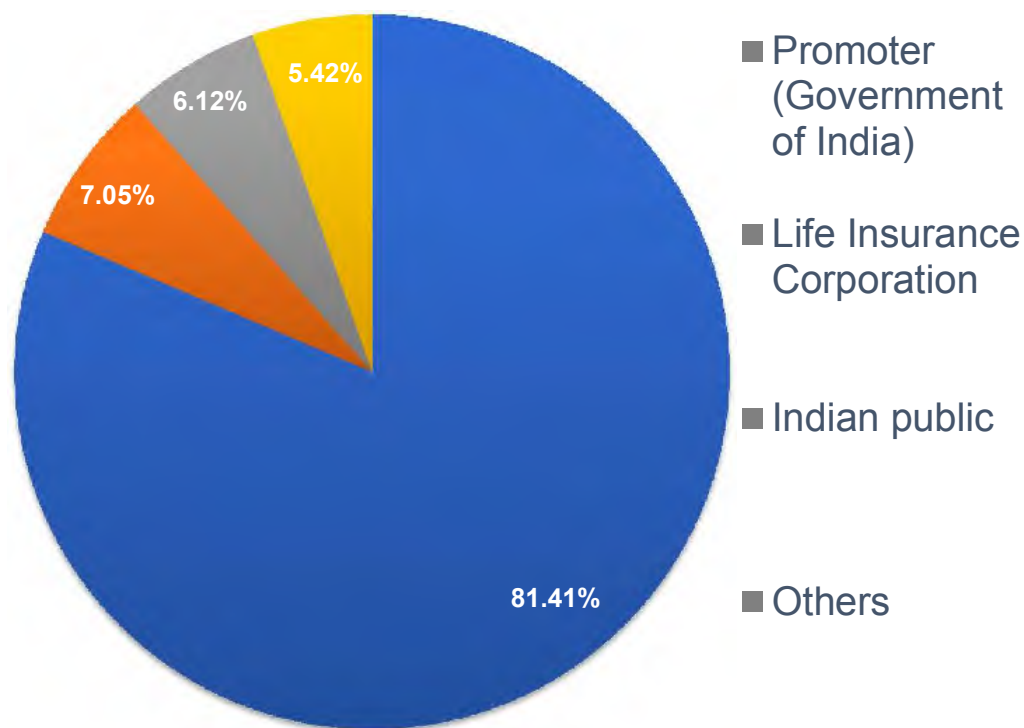
Capital Adequacy



(Amount in INR crores)

Particulars	31.03.2021	31.12.2021	31.03.2022
Capital Adequacy - Basel III			
CET1 Capital	34,690	40,649	44,347
Tier I Capital	36,042	42,001	45,699
Tier II Capital	8,949	9,433	8,206
Total Capital(CRAR)	44,990	51,433	53,905
Risk Weighted Assets	3,01,305	3,08,769	3,16,395
CET1 (%) including CCB	11.51	13.16	14.02
Tier I (%)	11.96	13.60	14.44
Tier II (%)	2.97	3.06	2.59
Capital Adequacy Basel III (%) (incl CCB)	14.93	16.66	17.04

Shareholding Pattern as on 31.03.2022



Particulars	Shareholding Pattern As on 31.03.2022
Government of India	81.41%
Life Insurance Corporation	7.05%
Indian Public	6.12%
Others	5.42%
Total	100.00%

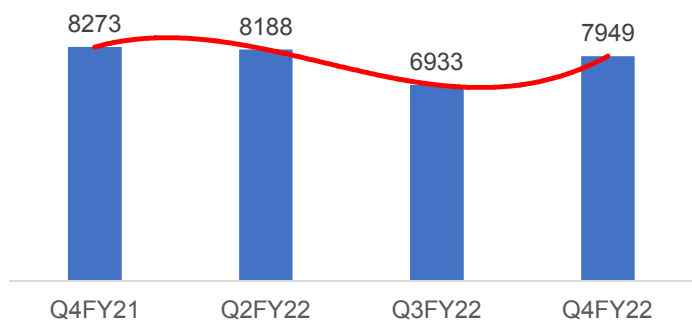


Digital Banking, Financial Inclusion COVID Credit Support & New Initiatives

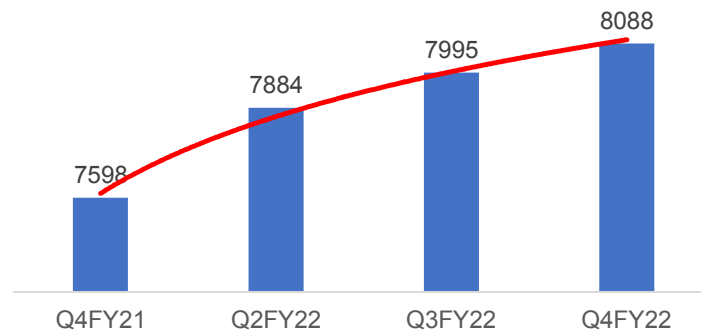
Alternate Delivery Channel

New ATMs installed in majority of locations.

ATM & CRM (actual count)



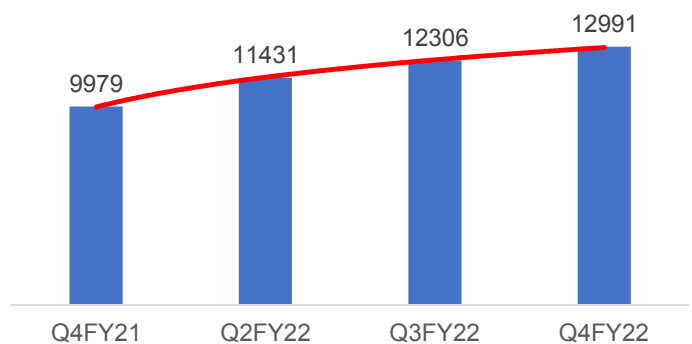
Internet Banking Users (in Thousand)



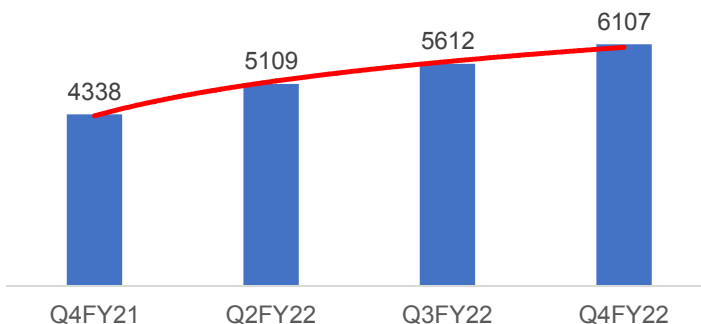
6%
YoY growth in IB users

30%
YoY growth in UPI users

UPI Users (in Thousand)



Mobile Banking Users (in Thousand)



41%
YoY growth in MB users

Technology Transformation

Universal Application

- One solution, 3 offerings- Digital bank, marketplace, financial superstore with 300+ services for customers and to acquire new customers
- Building a robust & scalable platform
- Only ONE App for all needs – both for Retail and Corporate Customers
- OpenAPI banking for corporate customers & FinTechs
- Superior Customer Experience through modern design and hyper personalized offers
- conversational banking

E-platform

- Building customer acquisition platform for bank – end to end digitization.
- Service asset, liability & 3rd party products
- Self-service and assisted mode of operation
- Grievance Management
- Customer 360° persona creation with CRMNext with inbuilt customer compliant management

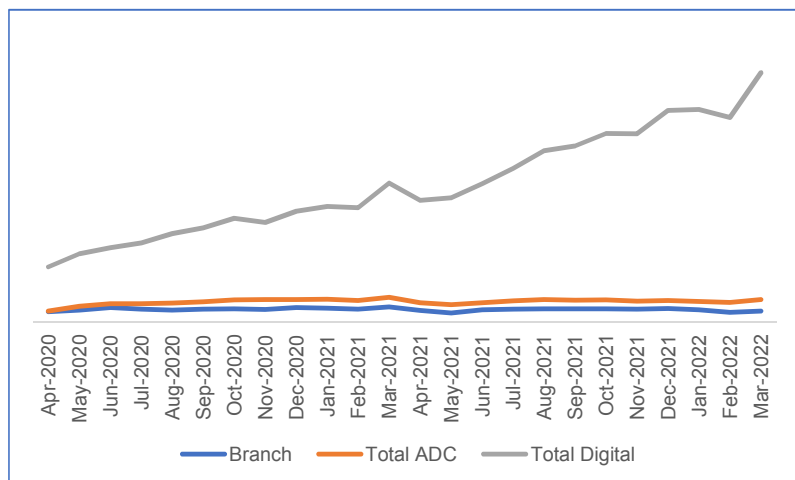
Data Lake

- Enterprise wide customer segmentation and positioning of products as per profile
- Advanced Risk modelling to make better credit and operational risk decisions.
- Leverage analytical capabilities for business growth, improving profitability and asset quality
- Cross Selling and upselling of Liabilities and Third Party Products

FinTech collaboration

- Tie-up with FinTechs to provide variety of services
- Increase process efficiency, offer distributed and customized products across customer segments
- Explore and venture into new business models and new market segments
- Developing policy and framework to collaborate, supervise, monitor and evaluate FinTech engagement

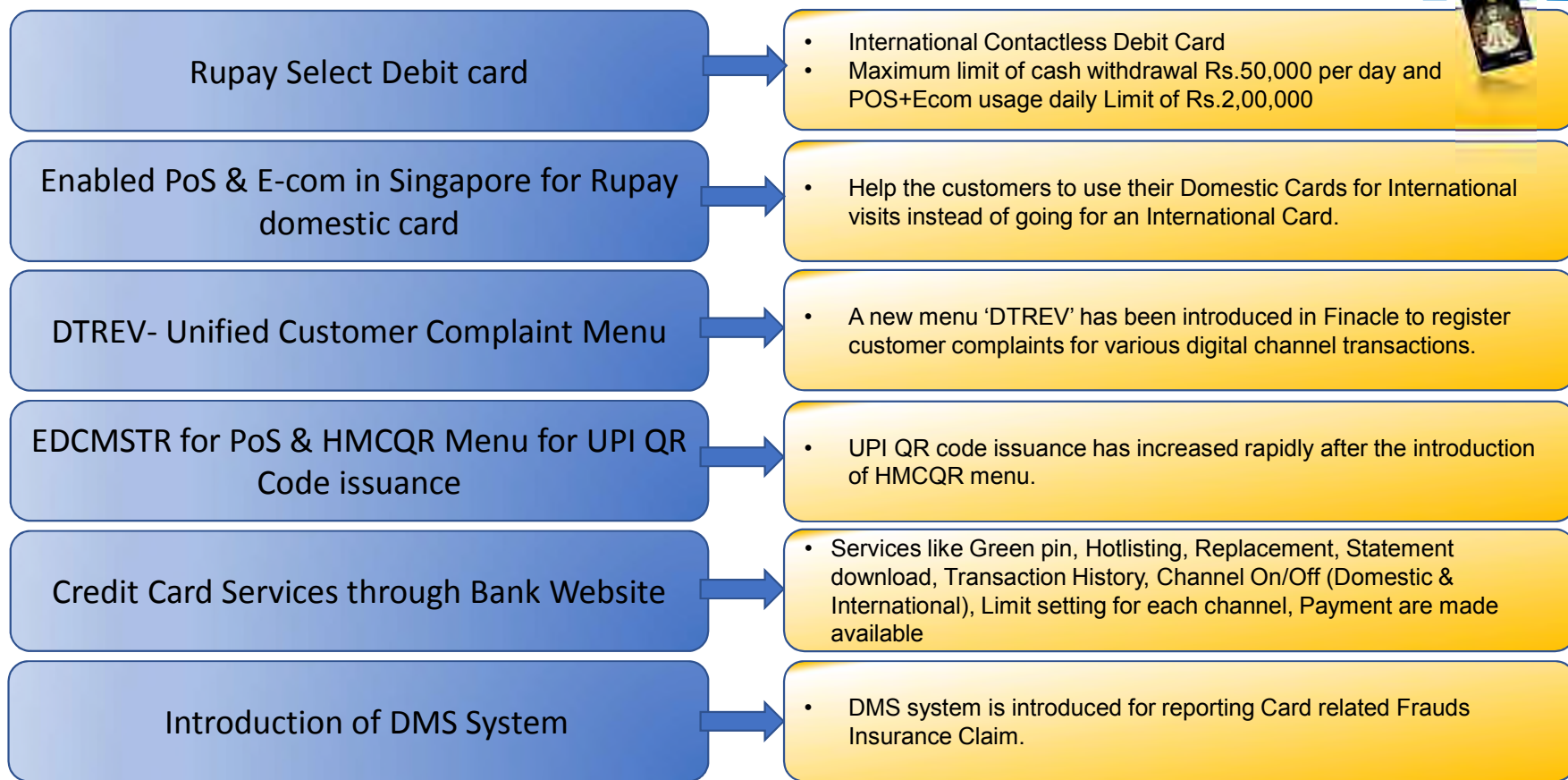
Growth in Digital Transactions



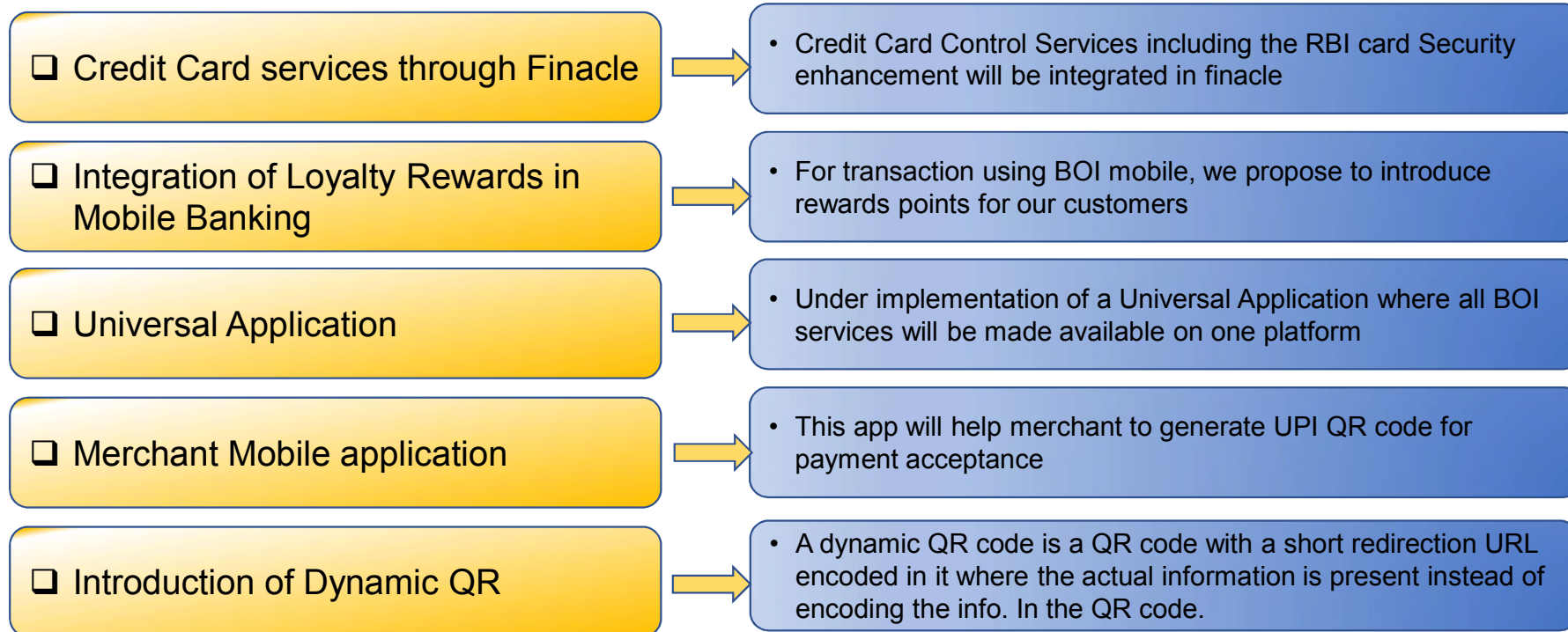
- The Digital Transactions to Total Transactions increased from 43.52% Apr-18 to 82.97% in Mar-22.
- Digital Transactions and ADC transactions together has increased from 76.61% in Apr-18 to 93.57% in Mar-22.
- The total Non-Digital Transactions decreased from 23.39% in Apr-18 to 6.43% in Mar-22.

	Transaction Count (in Cr.)			Transaction Count %		
	Branch	ADC	Digital	Branch	ADC	Digital
FY 2018-2019	16.73	23.66	31.13	23.39%	33.08%	43.53%
FY 2019-2020	16.36	24.04	56.04	16.96%	24.93%	58.11%
FY 2020-2021	13.80	21.00	99.24	10.30%	15.67%	74.04%
FY 2021-2022	9.91	16.34	127.90	6.43%	10.60%	82.97%

Steps Taken



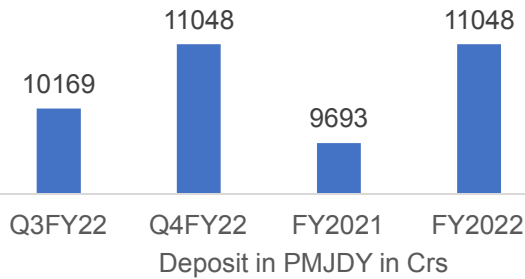
Digital Banking - Way Forward



Financial Inclusion – Products

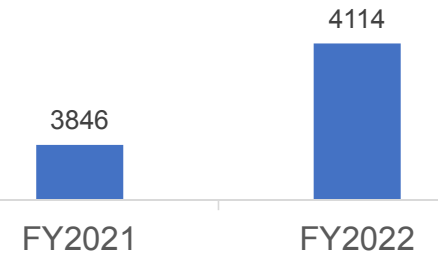


PMJDY

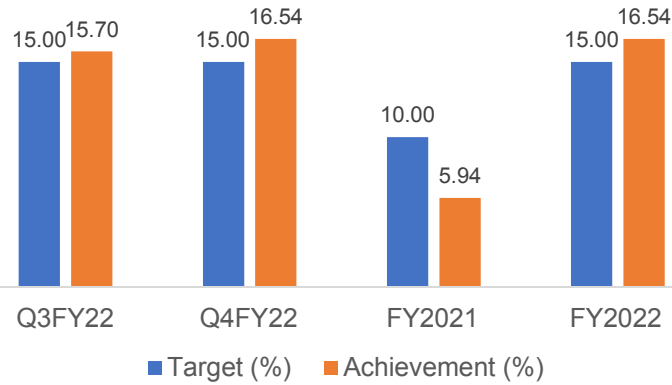


(Number of accounts)

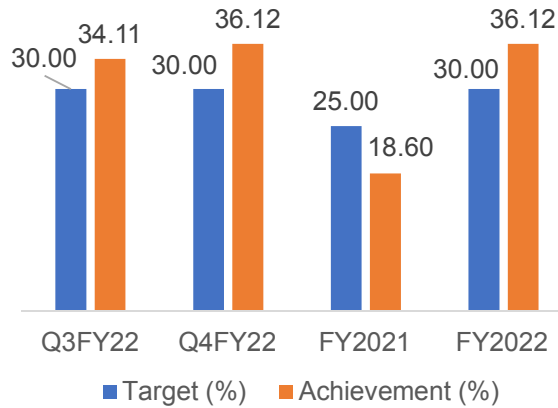
Avg Balance in PMJDY A/Cs



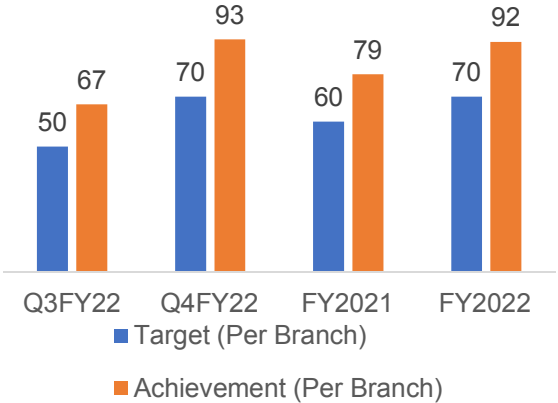
PMJJBY



PMSBY



APY



FINANCIAL INCLUSION

COVID Credit Support



Till 31.03.2022

(INR crores)



ECLGS (1.0, 2.0, 3.0, 4.0 & ECLGS Extension)

Number of Accounts Sanctioned	4,53,928
Total Amount disbursed	7997.69



PM SVANidhi

Number of Accounts	2,37,282
Total Amount disbursed	235.48
94.73% of application are sanctioned & 97.97% of sanctions are disbursed	



Health Care Units under MSME segment (Star Arogyam & Star Sanjeevani)

Number of Accounts	795
Total Amount disbursed	412.14

Awards & Recognition



Bank has won “Best MSME Bank-Runner Up”, “Best Branding-Winner” and “Best Bank for promoting Social Schemes – Winner” in “MSME Banking Excellence Awards 2021” conducted by Chamber of Indian MSME



Bank was awarded “Dr. Ambedkar Business Excellence Awards”- FIRST PRIZE amongst PSBs under the Category ‘Most Significant Lender Supporting SC Entrepreneurs’, recognizing the contribution of Bank for SC entrepreneurs in all spheres of the Country’s economy



Bank has won “Leadership Capital 3.0” APY award of excellence for best performing MD & CEO among PSBs in 2021



Bank has won “APY Annual Award (2020-21)” for overall performance for achieving ‘per APY’ target



Bank of India, received ‘HR Leadership Award 2021’ by World HRD Congress



Bank is awarded by Data Security Council of India as Finalist for “Best Security Practices in Banking Sector for 2021” on account of Bank’s improved information security posture by way of automation of Governance, Risk and Compliance, AI based automated response solution, frequent Red Teaming exercises, improved vulnerability management and cyber awareness measures for educating employees as well as customers.



Bank was awarded with “Runners-Up Award” in Finacle Innovation Awards 2021 from M/s Infosys in Large Bank Segment for Category “COVID Response Innovation”



Forbes recognizes “Bank of India” as one of the World’s Best Employer 2021



Bank has won “MAKERS OF EXCELLENCE (5.0) - ME 5.0” APY award of excellence for best performing ED among PSBs in 2021



SKOCH AWARD 2021, SILVER in Excellence in Technology Category for “Document Management System”



BFSI Excellence Awards 2021, the Best Cyber Security Initiative in Banking category

AWARDS

Environmental, Social & Governance (ESG) Practices



Environment

- Credit flow to the companies engaged in Environment Friendly Sectors.
- Efficient utilization of water as well as electricity resources is ensured at HO and all Bank owned properties.
- Scheme for financing Solar Power Project and other green energy plant is introduced by bank
- Scheme for financing purchase of electric vehicle.
- Implemented Green practices such as digitization, re-use of e-waste etc. to conserve resources.



Social

- Bank is having RSETIs and Financial Literacy Centres for imparting training for skill development.
- As per CSR policy of Bank, bank contributes towards relief funds for assistance of people affected by natural calamities.
- As per CSR policy, bank had taken initiatives for Construction of classrooms / providing school kits for the economically challenged students of the society; providing Ambulances to Hospitals catering to economically challenged sections of the society, rural areas, etc.



Governance

- Bank is committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.
- Shareholder Directors are appointed as per the process defined in the “The Banking Companies Act,1970”.
- Full, fair, accurate, sensible, timely and meaningful disclosures in the periodic reports.
- Prompt redressal of Investor grievances enhancing stakeholder confidence

Disclaimer

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