



देना बैंक
DENA BANK

निवेशक संपर्क केंद्र : देना कॉर्पोरेट सेंटर, सी-10, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051.

INVESTOR RELATIONS CENTRE : Dena Corporate Centre, C-10, 'G' Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

Tel : 2654 5318 / 19 / 20 • Fax : 2654 5317 • E-mail : irc@denabank.co.in / investorgrievance@denabank.co.in

Ref. No.HO/IRC/403/2017

November 15, 2017

The Vice President - Listing BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.	Vice President - Listing The National Stock Exchange of India Limited, Exchange Plaza, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.
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Dear Sir,

Re: Presentation on Financial Results of the Bank for the Quarter/ Half-year ended on 30.09.2017

Pursuant to Regulation 30 and Schedule III of SEBI (Listing Regulations and Disclosure Requirements) Regulations, 2015 we hereby submit the Presentations on Un-Audited (Reviewed) Financial results of the Bank, made by the Bank to Analysts, for the Quarter/ Half-year ended on 30.09.2017.

As per Regulation 46 of SEBI (Listing Regulations and Disclosure Requirements) Regulations, 2015 the said Presentation has also been hosted at the website of the Bank - <http://www.denabank.com>.

This is for your information and dissemination.

Thanking You.

For Dena Bank

(Amit Kumar)
Company Secretary

Encl: As above





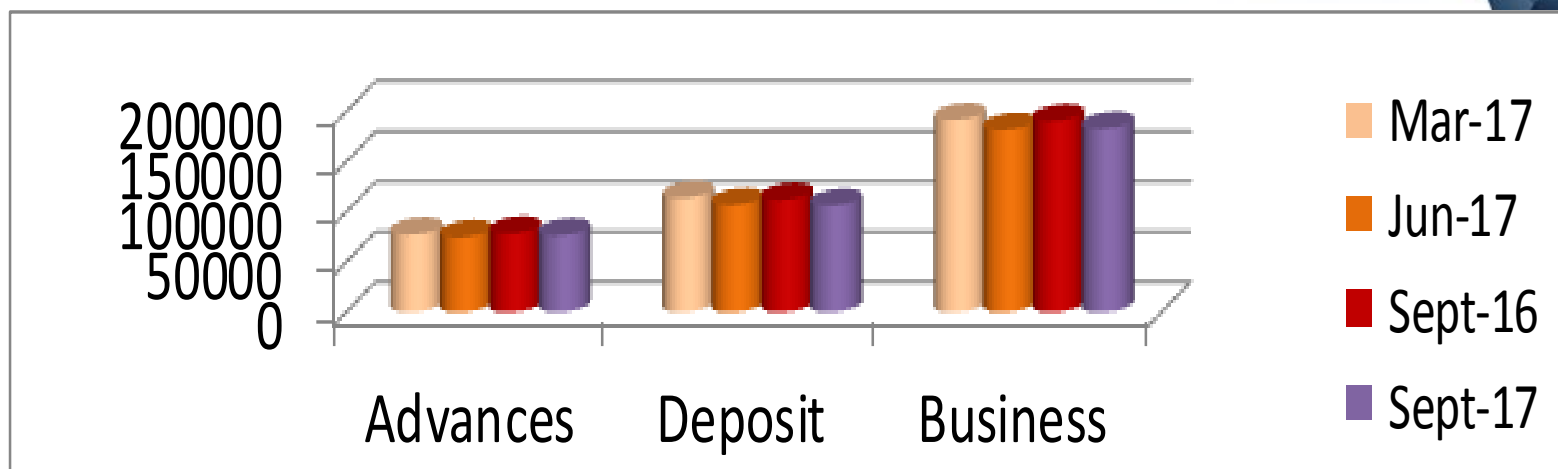
DENA BANK

ANALYST PRESENTATION

14th Nov. 2017

Un-Audited/ Reviewed Financial Results For the
Quarter / Half Year ended Sept 30, 2017

BUSINESS PROFILE



[₹ cr]

Parameter	Mar 17	June 17	Sept 16	Sept 17	Growth % Y-o-Y
Gross Advances	77,538	74,807	78,502	76,600	[2.42]
Total Deposits	1,13,943	1,06,765	1,11,998	1,06,222	[5.16]
Total Business	1,91,481	1,81,572	1,90,500	1,82,822	[4.03]

KEY INDICATORS



[₹ cr]

Particulars	Full Year	Quarter			Growth % Y-o-Y	Half Year		Growth % Y-o-Y
	Mar 17	June 17	Sept 16	Sept 17		Sept 16	Sept 17	
Operating Profit	1,390.21	288.78	390.34	397.35	1.80	660.78	686.13	3.84
Net Profit	[863.63]	[132.65]	[44.32]	[185.02]		[323.67]	[317.67]	
Total Income	11,433.06	2,620.28	2,914.13	2,608.83	[10.48]	5,821.48	5,229.11	[10.18]
Total Expenses	10,042.85	2,331.50	2,523.79	2,211.48	[12.37]	5,160.70	4,542.98	[11.97]
Provision & Contingencies	2,253.84	421.43	434.66	582.37	33.98	984.45	1003.80	1.97

INCOME



[₹ cr]

Particulars	Full Year	Quarter			Growth % Y-o-Y	Half Year		Growth % Y-o-Y
	Mar 17	June 17	Sept 16	Sept 17		Sept 16	Sept 17	
Total Income	11,433.06	2,620.28	2,914.13	2,608.83	[10.48]	5,821.48	5,229.11	[10.18]
Interest Income	10,181.67	2,382.99	2,607.35	2,222.07	[14.78]	5,293.68	4,605.06	[13.01]
Advances	6,968.79	1,498.44	1,854.69	1,484.61	[19.95]	3,776.23	2,983.05	[21.00]
Investments	2,906.09	708.38	686.84	653.34	[4.88]	1,391.12	1,361.72	[2.11]
Other	306.79	176.17	65.83	84.12	27.78	126.33	260.29	106.04
Non Interest Income	1,251.39	237.29	306.77	386.77	26.07	527.80	624.05	18.24

NON INTEREST INCOME

 [₹ cr]
 

Particulars	Full Year	Quarter			Growth % Y-o-Y	Half Year		Growth % Y-o-Y
	Mar 17	June 17	Sept 16	Sept 17		Sept 16	Sept 17	
Comm. Exchange, Brokerage	227.60	61.04	53.74	54.06	0.60	105.40	115.10	9.20
Exchange Earned on Forex	33.04	10.98	7.05	7.40	4.96	17.48	18.39	5.21
Profit on Sale of Investment	631.97	105.44	180.18	210.47	16.81	289.28	315.91	9.21
Recovery in written off a/cs	114.70	2.56	8.12	51.11	529.43	17.14	53.67	213.13
Process Fee	93.55	17.87	24.53	18.37	[25.11]	38.28	36.24	[5.33]
Other Income	150.53	39.40	33.15	45.35	36.80	60.22	84.74	40.72
Total	1,251.39	237.29	306.77	386.77	26.07	527.80	624.05	18.24

NET INTEREST INCOME



[₹ cr]

Particulars	Full Year	Quarter			Half Year	
	Mar 17	June 17	Sept 16	Sept 17	Sept 16	Sept 17
Net Interest Income	2,408.36	675.05	671.49	600.67	1,292.38	1,275.72
Net Interest Margin [%]	2.00	2.44	2.27	2.12	2.15	2.24

EXPENSES

 [₹ cr]
 

Particulars	Full Year	Quarter			Growth % Y-o-Y	Half Year		Growth % Y-o-Y
	Mar 17	June 17	Sept 16	Sept 17		Sept 16	Sept 17	
Total Expenses	10,042.85	2,331.50	2,523.79	2,211.48	[12.37]	5,160.70	4,542.98	[11.97]
Interest Expenses	7,773.31	1,707.94	1,935.86	1,621.40	[16.24]	4,001.30	3,329.34	[16.79]
Deposits	7,213.04	1,599.10	1,787.50	1,505.16	[15.80]	3,704.89	3,104.26	[16.21]
Others	560.27	108.84	148.36	116.24	[21.65]	296.41	225.08	[24.07]
Operating Expenses	2,269.54	623.56	587.92	590.08	0.37	1,159.40	1,213.64	4.68
a. Salaries	1,484.08	399.72	378.80	376.27	[0.67]	758.01	775.99	2.37
b. Other Operating Expenses	785.46	223.84	209.12	213.81	2.24	401.38	437.65	9.04

PROVISIONS & CONTINGENCIES

[₹ cr]



Particulars	Full Year	Quarter			Growth % Y-o-Y	Half Year		Growth % Y-o-Y
	Mar 17	June 17	Sept 16	Sept 17		Sept 16	Sept 17	
NPA	2,457.75	434.58	554.46	652.34	17.65	1,152.95	1,086.92	[5.73]
Tax Expense	[411.73]	[101.05]	[107.59]	[154.29]		[224.65]	[255.34]	
Investment Depreciation	334.22	12.89	19.92	34.96	75.50	80.06	47.84	[40.24]
Standard Assets	51.11	65.01	43.69	25.80	[40.95]	67.82	90.82	33.91
FITL	[96.02]	[18.66]	[49.99]	30.52		[47.02]	11.86	
NPV of Restructured A/cs	[76.70]	28.87	[23.58]	[9.93]		[44.51]	18.94	
Others	[4.80]	[0.21]	[2.25]	2.97		[0.20]	2.77	
Total Provisions	2253.84	421.43	434.66	582.37	33.98	984.45	1,003.81	1.97

RESOURCES / DEPLOYMENT

[₹ cr]

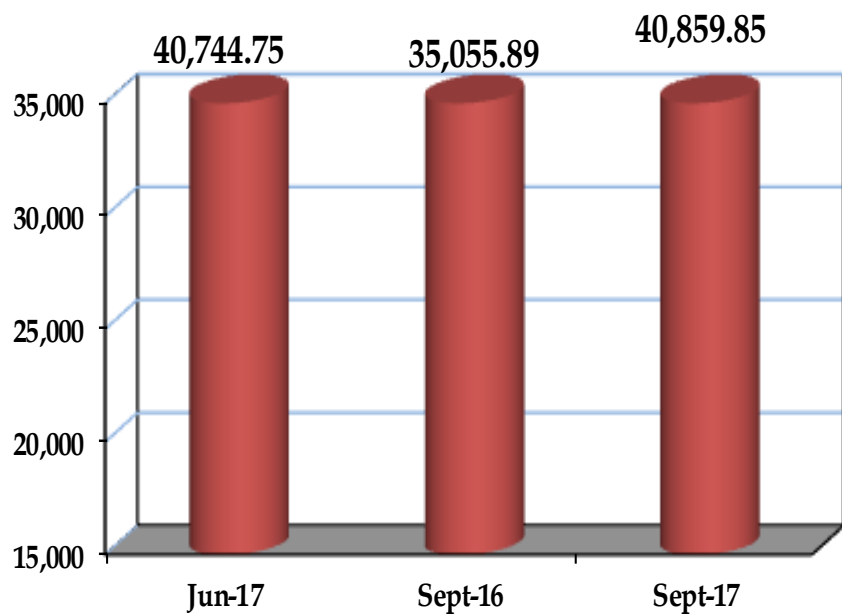


Particulars	Mar 17	June 17	Sept 16	Sept 17	Growth %
Current Deposits	6,983.48	6,283.88	6,079.58	6,400.82	5.28
Savings Deposits	36,238.60	34,460.87	28,976.31	34,459.03	18.92
CASA Deposits	43,222.08	40,744.75	35,055.89	40,859.85	16.56
Term Deposits	68,414.48	63,833.60	70,040.21	63,650.20	[9.12]
Aggregate Deposits	1,11,636.56	1,04,578.35	1,05,096.10	1,04,510.05	[0.56]
CASA [%] to Total Deposits	37.93	38.16	31.30	38.47	
Inter Bank Deposits	2,306.21	2,186.51	6901.67	1,712.04	[75.19]
TOTAL DEPOSITS	1,13,942.77	1,06,764.86	1,11,997.77	1,06,222.09	[5.16]
GROSS ADVANCES	77,537.84	74,806.53	78,502.42	76,600.24	[2.42]
BUSINESS MIX	1,91,480.61	1,81,571.39	1,90,500.19	1,82,822.33	[4.03]

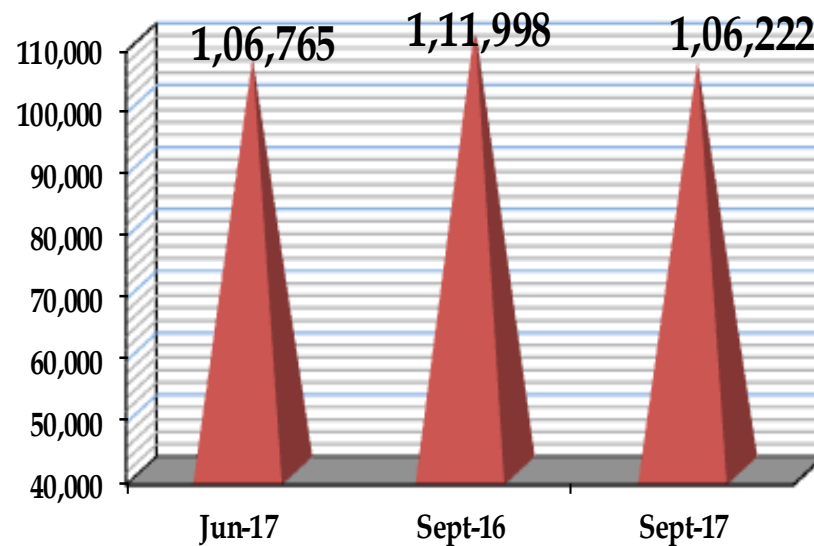
RESOURCES / DEPLOYMENT



[₹ cr]



■ CASA Deposits



■ Total Deposits

ADVANCES

 [₹ cr]
 

Particulars	Mar 17	June 17	Sept 16	Sept 17
Gross Advances	77,538	74,807	78,502	76,600
[Growth %]	[-9.64]	[-7.78]	[1.68]	[-2.42]
Priority Sector	29,018	28,489	29,092	28,944
[Growth %]	[-2.90]	[-3.73]	[2.28]	[-0.51]
Agriculture	13,044	13,117	12,511	13,758
[Growth %]	[3.38]	[7.65]	[8.71]	[9.96]
MSME	12,458	11,904	13,145	11,495
[Growth %]	[-10.91]	[-14.64]	[-5.88]	[-12.55]
Retail	13,301	13,530	11,591	12,855.48
[Growth %]	[10.35]	[19.21]	[11.29]	[10.90]
CD Ratio	68.05	70.07	70.09	72.11

COMPOSITION OF ADVANCES



[₹ cr]

Particulars	Outstanding as of				Growth over Sept 16		% to Total Advances
	Mar 17	June 17	Sept 16	Sept 17	Amt	%	
Agriculture	13,044	13,117	12,511	13,758	1247	9.97	17.96
MSME	12,458	11,904	13,145	11,495	[1650]	[12.55]	15.01
Large Industries	27,951	26,021	28,686	27,035	[1,651]	[5.76]	35.29
Retail	13,301	13,530	11,591	12,855.48	1,264.48	10.91	16.78
Food Credit	918	809	1,376	641	[735]	[53.42]	0.84
Others	9,866	9,426	11,193	10,815.52	[377.48]	[3.37]	14.12
Total	77,538	74,807	78,502	76,600	[1,902]	[2.42]	100.00

RETAIL PORTFOLIO

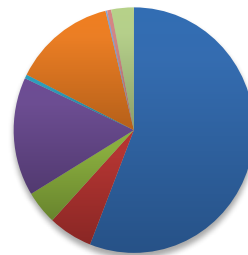


[₹ cr]	Mar 17	June 17	Sept 16	Sept 17	Y-o-Y Growth %
Direct Retail	11,460.41	11,093.60	10,283.13	10,042.31	[2.34]
Total Retail	13,300.97	13,530.40	11,590.95	12,855.48	10.90
% of Gross Advances	17.15	14.83	14.77	16.78	

[₹ cr]

Segment	Amount	% To Total Retail
Housing	6152.18	61.26
Vehicle	854.37	8.51
Education	534.47	5.32
Mortgage	866.61	8.63
Personal	37.38	0.37
Dena Trade	1328.41	13.23
Doctor +	23.63	0.24
Gold Loan	50.94	0.51
Others	194.32	1.94
Total	10,042.31	100.00

Retail Advances



- Housing
- Vehicle
- Education
- Mortgage
- Personal
- Dena Trade
- Doctor +
- Gold Loan
- Others

PRIORITY SECTOR LENDING

 [₹ cr]
 

Sr No	Particulars	Mar 17	Jun 17	Sept 16	Sept 17	Y-o-Y	Regulatory Targets FY 17-18
1	ANBC	90,866	85,548	81,834	83,918	--	
2	Agriculture (Including RIDF, PTC PSLCs & IBPC)	16,374	16,244	15,638	16,360	4.61	15,307
3	MSME-PS	15,316	12,358	13,457	12,014	[10.72]	--
4	Others	5,301	5,926	4,301	5,364	24.71	--
5	Total PSL (Including RIDF, PTC, PSLCs & IBPC)	36,992	34,529	33,396	33,738	1.02	34,015
6	Agri % to ANBC	18.02	18.99	19.11	19.49		
7	PSL % to ANBC	40.71	40.36	40.80	40.20		

INVESTMENTS

[₹ cr]

Particulars	June 17	Sept 16	Sept 17	% to Total
GROSS INVESTMENTS	35,368.15	37,153.83	34,450.30	100
SLR INVESTMENTS				
Treasury Bills	0.00	0.00	0.00	
CG securities	20,653.21	23,302.76	18,359.57	53.29
State Govt. Securities	9,376.74	8,500.84	10,452.34	30.34
Other Approved Securities	0.00			
Total	30,029.95	31,803.60	28,811.91	83.63
NON-SLR INVESTMENTS				
PSU Bonds	3,743.46	4,203.52	3,633.47	10.55
Corporate Debentures	333.17	299.81	508.17	1.48
CDs	0.00	0.00	0.00	0.00
CPs	0.00	0.00	246.82	0.72
Shares of PSUs /Corporates & Others	532.62	296.76	520.26	1.51
Regional Rural Banks	19.33	19.33	19.33	0.06
Units of MF	3.00	6.00	3.00	0.01
Venture CF	44.38	44.76	44.11	0.13
Security Receipts	638.31	480.05	647.97	1.88
CBLO & Others	23.93	0.00	15.26	0.04
Total	5,338.20	5,350.23	5,638.39	16.37

TREASURY MANAGEMENT

[₹ cr]

Particulars	June 17	Sept 16	Sept 17	% Growth	% to Total Investment
Gross Investment	35,368.15	37,153.83	34,450.30	[7.28]	100
Of which					
(i) HFT	0.00	208.26	0.00	[100]	0.00
(ii) AFS	10,198.70	9,868.59	10,212.31	3.48	29.64
(iii) HTM	25,169.45	27,076.98	24,237.99	[10.48]	70.36
SLR Investment	30,029.95	31,803.60	28,811.91	9.41	83.63
Non-SLR Investment	5,338.20	5,350.23	5,638.39	5.39	16.37
of which – Rated	5,314.22	5,330.52	5,620.09	5.43	99.68
– Unrated	23.98	19.71	18.30	[1.41]	0.32
Average Yield on all Investments [FY]	7.43	7.66	7.37		
Trading Profits [FY]					
HFT	0.42	26.11	0.45		
AFS	81.23	224.21	212.91		
HTM	<u>23.79</u>	<u>38.96</u>	<u>102.55</u>		
Total	<u>105.44</u>	<u>289.28</u>	<u>315.91</u>		
VAR (AFS+HFT)	71.82	18.38	63.38		
Duration (Yrs)					
AFS + HFT	4.14	6.36	4.79		
HTM	5.60	5.23	5.38		
Total	5.21	5.19	5.22		

ADVANCES - CLASSIFICATION



[₹ cr]

Asset Category	Mar 17		Jun 17		Sept 16		Sept 17	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Standard	64,919.11	83.73	61,812.37	82.63	67,677.92	86.21	63,398.97	82.77
Sub Standard	4,381.01	5.65	3,438.56	4.60	3,916.20	4.99	3,064.67	4.00
Doubtful	7,675.61	9.90	8,979.75	12.00	6,509.61	8.29	9,582.43	12.51
Loss	562.11	0.72	575.85	0.77	398.69	0.51	554.17	0.72
Total NPAs	12,618.73	16.27	12,994.16	17.37	10,824.50	13.79	13,201.27	17.23
Total	77,537.84	100	74,806.53	100	78,502.42	100	76,600.24	100

MOVEMENT OF NPA

[₹ cr]

Particulars	Full Year	Quarter		Half Year		
	Mar 17	June 17	Sept 16	Sept 17	Sept 16	Sept 17
Gross NPA Opening Balance	8,560.49	12,618.73	9,636.32	12,994.16	8,560.49	12,994.16
Less: Cash recoveries	1,119.87	263.82	276.99	227.24	502.88	491.06
Less: Up gradations	755.87	183.66	211.37	268.82	479.50	452.48
Less: Write off	833.39	131.24	68.84	172.53	269.37	303.77
Total Reductions	2,709.13	578.72	557.20	668.59	1,251.75	1,247.31
Add: Slippage & Debit Operations	6,767.37	954.15	1,745.38	875.70	3,515.76	1,829.85
GROSS NPA	12,618.73	12,994.16	10,824.50	13,201.27	10,824.50	13,201.27
GROSS NPA [%]	16.27	17.37	13.79	17.23	13.79	17.23
NET NPA	7,735.12	7,797.16	6,623.00	7,510.97	6,623.00	7,510.97
NET NPA [%]	10.66	11.22	8.93	10.61	8.93	10.61
Recovery in w/o A/cs	114.70	2.56	8.12	51.11	17.14	53.67

EXPOSURE TO MAJOR INDUSTRIES



[₹ cr]

Sector	Mar 17		Sept 16		Sept 17	
	Amount	% age	Amount	% age	Amount	% age
Infrastructure	11,465.70	14.79	12,555.46	15.99	11,602.38	15.15
Power	4,331.87	5.59	6,784.33	8.64	4,629.22	6.04
Telecom	1,855.63	2.39	1,772.09	2.26	2,044.38	2.67
Roads & Ports	3,002.29	3.87	2,830.84	3.61	2,817.29	3.68
Other Infra	2,275.91	2.94	1,168.20	1.49	2,111.49	2.76
Metal incl Iron & Steel	4,642.97	5.99	4,758.00	6.06	4,609.24	6.02
Textiles	3,641.93	4.70	3,614.82	4.60	3,650.78	4.77
Chemical & Chemical Products	862.67	1.11	1,025.04	1.31	877.21	1.15
All Engineering	2,955.86	3.81	2,875.78	3.66	3,229.77	4.22
Gems & Jewellery	743.30	0.96	810.01	1.03	746.18	0.97
Food Processing	1,424.54	1.84	1,434.53	1.83	1,415.32	1.85
Construction	2,627.48	3.39	2,948.64	3.76	2,921.77	3.81

RESTRUCTURED ADVANCES



[₹ cr]

Sector	Mar 17		June 17		Sept 16		Sept 17	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Agriculture	311.46	4.43	319.95	4.96	286.56	3.75	384.51	6.01
Power	1,559.47	22.16	1,562.64	24.21	1,796.37	23.54	1,650.29	25.79
Telecom	342.5	4.87	305.03	4.73	209.56	2.74	253.84	3.97
Road & Port	576.65	8.19	570.88	8.84	578.48	7.58	622.99	9.74
Textiles	322.32	4.58	281.77	4.36	344.96	4.52	281.06	4.39
Cement & Products	180.37	2.56	182.43	2.83	181.34	2.38	179.17	2.80
Iron & Steel	1,381.81	19.63	1,120.49	17.36	1,486.58	19.48	1,118.45	17.48
Civil Aviation	157.29	2.24	131.99	2.04	157.74	2.07	130.63	2.04
Hotel	64.48	0.92	28.09	0.44	65.78	0.86	28.09	0.44
Other Infrastructure	647.21	9.20	391.09	6.06	689.13	9.03	390.78	6.11
Others	1,493.93	21.23	1,561.09	24.18	1,835.73	24.05	1,358.69	21.23
Total	7,037.49	100.00	6,455.45	100.00	7,632.23	100.00	6,398.50	100.00

CAPITAL ADEQUACY

[₹ cr]



Particulars	31.03.2017	30.06.2017	30.09.2016	30.09.2017
Net Worth	4,842.92	4,594.81	4,838.72	4,238.55
Risk Weighted Assets	83,174.43	78,669.88	86,249.19	78,085.45
Total Capital Funds	9,472.22	9,162.12	9,626.62	8,815.71
Tier I Capital	7,523.18	7,229.48	7,436.92	6,854.29
Tier II Capital	1,949.04	1,932.64	2,189.70	1,961.42

Capital Adequacy Ratio				
Particulars	31.03.2017	30.06.2017	30.09.2016	30.09.2017
Under Basel III	11.39	11.65	11.16	11.29
Tier I	9.05	9.19	8.62	8.78
Tier II	2.34	2.45	2.54	2.51

KEY RATIOS



Ratios		Full Year	Quarter			Half Year	
		Mar 17	June 17	Sept 16	Sept 17	Sept 16	Sept 17
A	Cost of Deposits [%]	6.43	5.87	6.57	5.73	6.68	5.81
B	Cost of Funds [%]	6.54	6.03	6.68	5.91	6.78	5.98
C	Yield on Advances [%]	8.98	8.28	9.53	8.15	9.46	8.22
D	Yield on Investments [%]	7.57	7.43	7.58	7.31	7.66	7.37
E	Yield on Funds [%]	8.03	8.07	8.42	7.52	8.38	7.66
F	Net Interest Margin [%]	2.00	2.44	2.27	2.12	2.15	2.24
G	Provision Coverage Ratio [Incl Tech W/O]	50.56	51.72	50.95	54.31	50.95	54.31

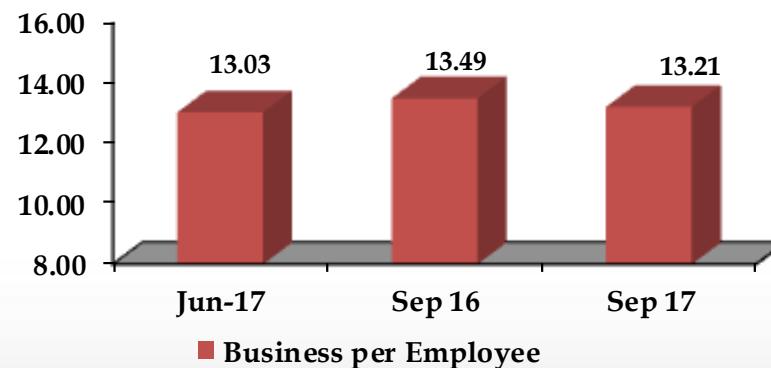
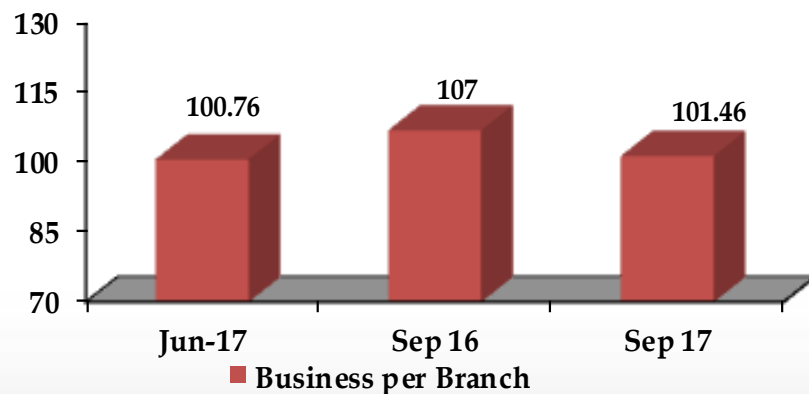
KEY RATIOS

Ratios		Full Year	Quarter			Half Year	
		Mar 17	June 17	Sept 16	Sept 17	Sept 16	Sept 17
A.	Cost to Income Ratio	62.01	68.35	60.10	59.76	63.70	63.88
i)	Staff Cost to Income Ratio	40.55	43.81	38.72	38.11	41.65	40.85
ii)	Other Overhead to Income Ratio	21.46	24.54	21.38	21.65	22.05	23.03
B	Net Profit to Total Income	[7.55]	[5.06]	[1.52]	[7.09]	[5.56]	[6.08]
C	Return on Assets [Annualised]	[0.67]	[0.43]	[0.14]	[0.62]	[0.51]	[0.52]
D	Return on Equity [Annualised]	[13.50]	[8.14]	[2.89]	[11.63]	[10.32]	[9.88]
E	Earning Per Share ₹	[11.89]	[1.69]	[0.66]	[1.86]	[4.85]	[3.20]
F	Book Value ₹	65.42	61.43	79.64	53.05	79.64	53.05

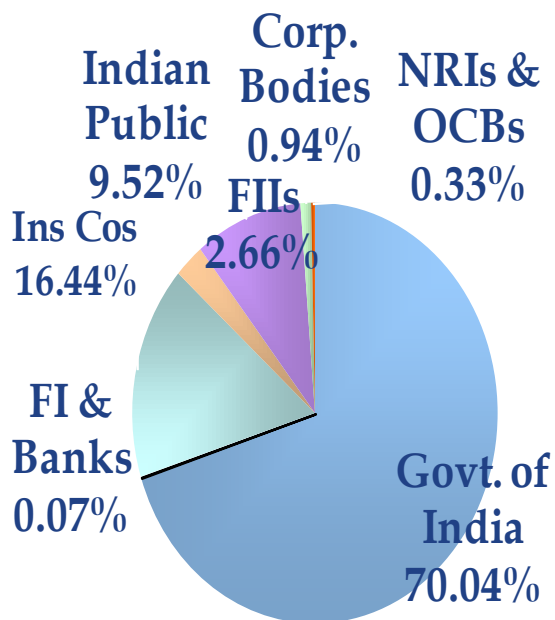
PRODUCTIVITY RATIOS



Particulars	Mar 17	Jun 17	Sept 16	Sept 17
Business per Branch [₹ cr]	102.18	100.76	106.96	101.46
Business per Employee [₹ cr]	13.69	13.03	13.49	13.21
Profit Per Branch [₹ lacs]	[46.08]	[7.36]	[18.17]	[17.63]
Profit Per Employee [₹ lacs]	[6.18]	[0.95]	[2.29]	[2.30]



SHARE HOLDING PATTERN



- Share Capital ₹ 993.43 cr
- No. of Shares 99.34 cr
- Net worth ₹ 4,238.55 cr
- B. V. per share ₹ 53.05
- Return on Equity [9.88]% (annualised)

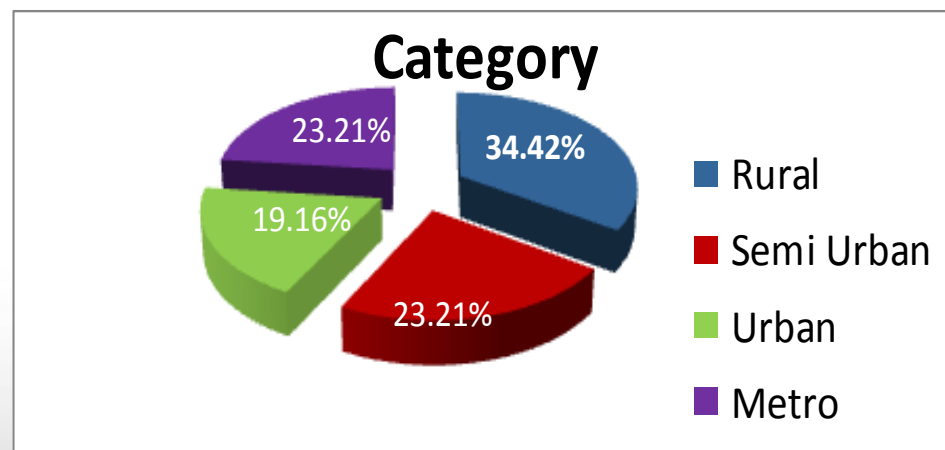
Govt. of India	70.04
FII	2.66
Insurance Companies	16.44
FIs/Banks	0.07
Mutual Funds	0.00
Bodies Corporate	0.94
NRIs & OCBs	0.33
Public	9.52

BRANCH NETWORK



	March 17	June 17	Sept 16	Sept 17
Branches	1,874	1874	1,853	1,874
Ext. Counters	5	5	5	5
ATMs	1,538	1,538	1,509	1,661
E- smart Lobbies	95	97	88	98

Category	Sept 17	% share
Rural	645	34.42
Semi Urban	435	23.21
Urban	359	19.16
Metro	435	23.21
Total	1,874	100.00



FINANCIAL INCLUSION



Progress Under PradhanMantriJan Dhanyojana(PMJJDY)

Parameters	As on 30.09.2017
Accounts opened till 30.09.2017	42.80 Lakhs
Deposits	811.53 Crores
RuPaycards issued	28.53 Lakhs
AadharSeeding	82.86%
Village Covered	6,485
Sub Service Areas	2,105
Urban Wards	649

Progress Under PMSBY, PMJJBY AND APY SCHEMES

Scheme Name	As on 30.09.2017
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	18,07,938
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4,75,704
Atal Pension Yojana (APY)	63,878

Progress Under MUDRA Yojana (PMMY)

Category	As on 30.09.2017		
	No of Accounts	Sanc. Amt. (₹ cr)	Disbursement Amt. (₹ cr)
Shishu (< Rs.50K)	43,999	22.81	21.92
Kishor (Above Rs.50K-Rs.5.00 Lacs)	6,372	136.25	124.49
Tarun(Above Rs.5.00 lacsto Rs.10.00 lacs)	1,180	93.42	89.87

Going Forward



➤ Bank is targeting

- Credit growth of 5%-6%
- Maintaining a Credit to Deposit ratio of 72%-74%
- NIM in the range of 2.20 % to 2.25%.

➤ Thrust Areas

- Retail, Agriculture and MSME (RAM)
- NPA Management with focus on Recovery in Technically/Prudential Written-Off Accounts, Recovery & Upgradations in NPA Accounts..
- Growth in Non Interest income.

➤ Other Initiatives

- A holistic bank transformation program - 'Dena Pragati' under 4 major areas - Business Process Re-engineering, Human Resource Development, Digital Banking and Sales & CRM.
- Branch rationalization process and to maintain current level of 1,874 Branches
- Strengthening of the Loan Processing Centers

Going Forward



➤ IT Initiatives

- **Operationalization of upgraded version of Internet Banking and Mobile Banking App.**
- **Introduction of new version of UPI with Scan & Pay QR feature and Merchant onboarding options.**
- **Installation of Cash Recyclers in 100 E-smart sites .**
- **onboarding Merchants through BHIM Aadhaar App by deployment of Biometric devices to Merchants.**
- **Introduction of Simpler / Paperless Account opening, Faster Loan Processing, Analytics based Lead Management Systems and Introduction of Automated Contact Centers and various other measures to improve process efficiency.**



Thank You !

