

IRC:F56:09:96:2021

11.02.2021

The Secretary,  
Bombay Stock Exchange limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001

Dear Sir,

Sub: Intimation of Investor Presentation – Un-audited Financial Results of the Bank for the Quarter and Nine Months ended 31<sup>st</sup> December 2020.

\*\*\*\*\*

We forward herewith the Investor Presentation on the Un-audited Financial Results of the Bank for the Quarter and Nine Months ended 31<sup>st</sup> December 2020 and the same has been updated in our Bank's website.

Please take the same on record.

Yours faithfully,



Srinivasa Rao M  
Company Secretary &  
Asst. General Manager

Encl: a.a.



**Investor Presentation**  
**31.12.2020**

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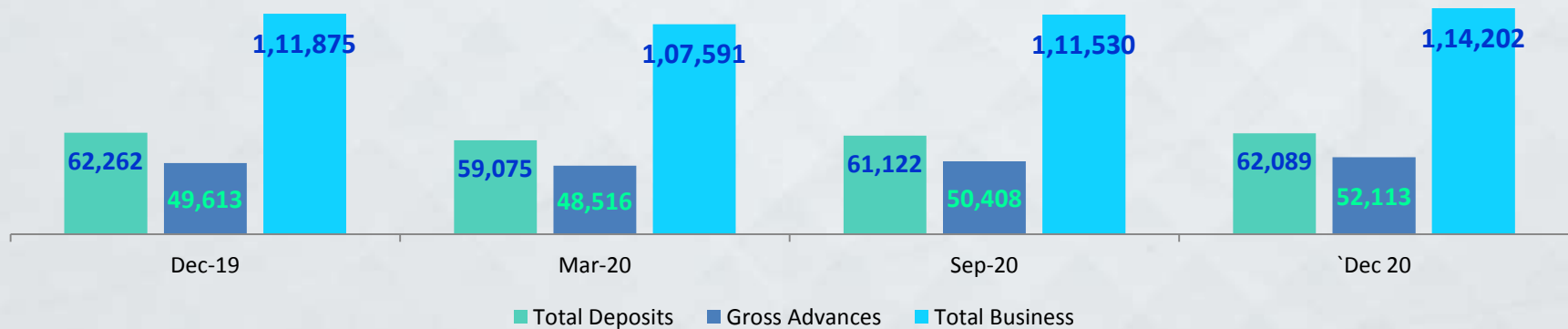
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# Business – growing sequentially



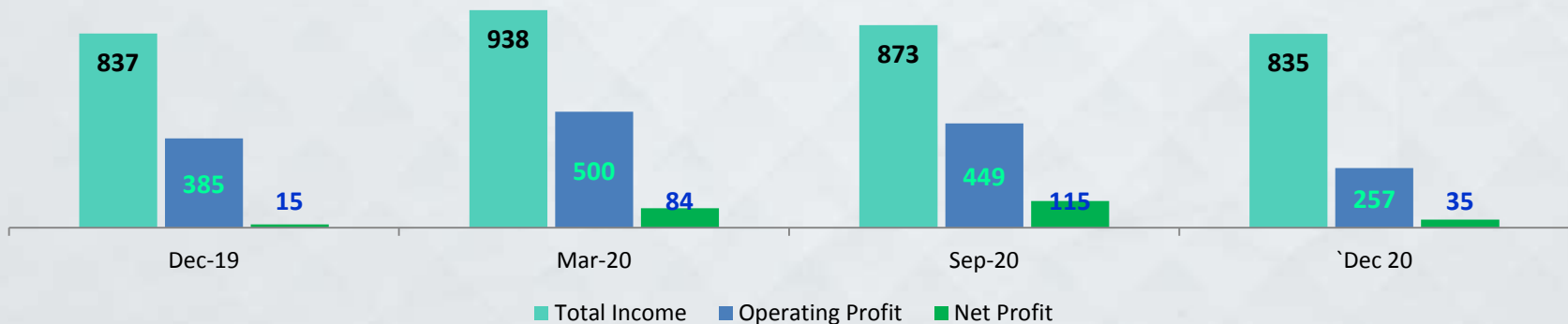
Financial Indicators							
Parameter	31.12.2020	31.12.2019	YoY Growth %	30.09.20	QoQ Growth %	31.03.20	YTD Growth %
Total Deposits	62,089	62,262	-	61,122	2	59,075	5
Gross Advances	52,113	49,613	5	50,408	3	48,516	7
Advances (ex-IBPC)	52,113	48,088	8	50,408	3	47,716	9
<b>Total Business</b>	<b>1,14,202</b>	<b>1,11,875</b>	<b>2</b>	<b>1,11,530</b>	<b>2</b>	<b>1,07,591</b>	<b>6</b>



# Quarterly Financials



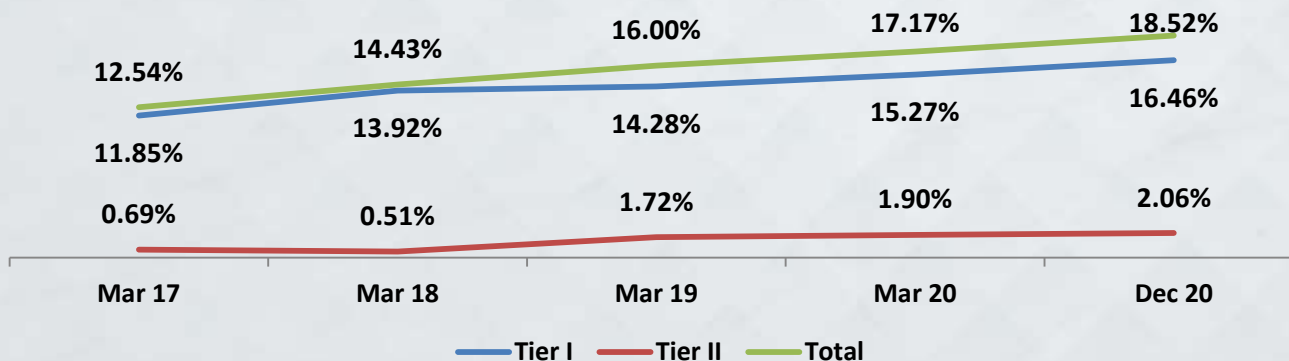
Financial Indicators					
Parameter	31.12.20	31.12.19	YoY Growth %	30.09.20	QoQ Growth %
Net Interest Income	584*	577	1	601	(3)
Total Income	835	837	-	873	(4)
Operating Profit	257	385	(33)	449	(43)
Operating Profit (Excl XI Bipartite Settlement provision)	392	393	-	457	-
<b>Net Profit</b>	<b>35</b>	<b>15</b>	<b>133</b>	<b>115</b>	<b>(70)</b>



\* Rs. 53 crore interest on proforma NPA not recognised

# CRAR & Asset Quality

	31.12.20	31.12.19	31.03.20	30.09.20
<b>Basel III Capital</b>				
CRAR %	18.52	15.87	17.17	18.41
<b>NPA Ratios</b>				
Gross NPA	3,842	4,424	4,213	3,998
Net NPA	1,263	1,946	1,809	1,428
Gross NPA %	7.37	8.92	8.68	7.93
Net NPA %	2.55	4.13	3.92	2.99
PCR %	77.35	65.43	68.90	75.19
Provisions / GNPA %	65.93	54.86	55.80	63.06
<b>Quarterly NIM &amp; RoA (annualised)</b>				
NIM %	3.29	3.33	3.46	3.47
RoA %	0.19	0.08	0.46	0.63



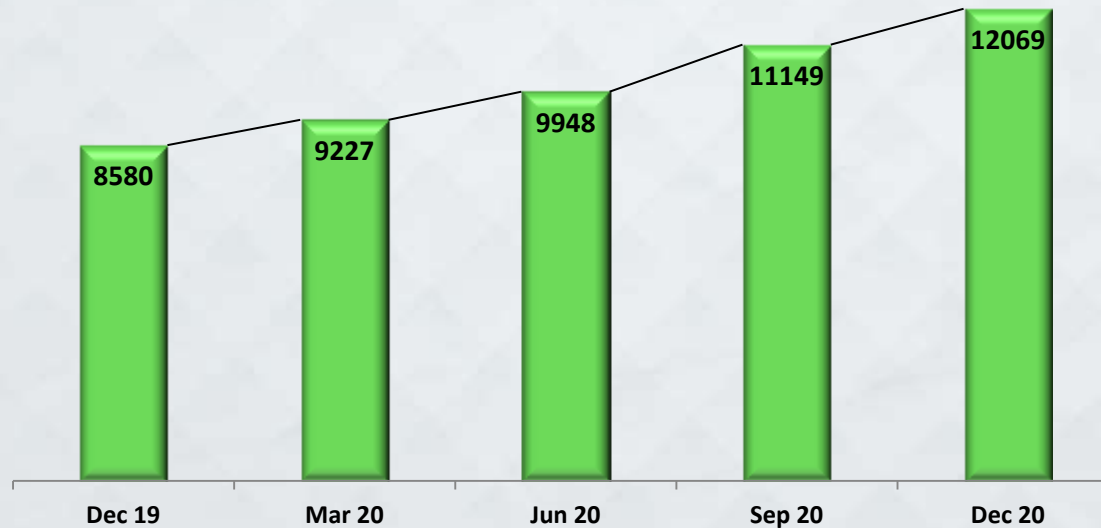
Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

# Gold Loan

(Rs. crore)



Particulars	Dec 20	Sep 20	June 20	Mar 20	Dec 19	Sep 19
Gold Loan Portfolio	12,069	11,149	9,948	9,227	8,580	8,130
% to Total Advances	23	22	20	19	17	16



# Business Profile (Averages)\*



Particulars	Dec 20	Dec 19	Y-o-Y Growth %	Mar 20	YTD Growth %
<b>Avg. Deposits</b>	<b>60,218</b>	<b>61,189</b>	<b>(2)</b>	<b>61,103</b>	<b>(1)</b>
Avg. Demand Deposit	6,166	5,808	6	5,830	6
<i>% to Total</i>	<i>10</i>	<i>9</i>		<i>10</i>	
Avg. Savings Deposit	13,843	12,157	14	12,308	12
<i>% to Total</i>	<i>23</i>	<i>20</i>		<i>20</i>	
Avg. Time Deposit	40,209	43,224	(7)	42,965	(6)
<i>% to Total</i>	<i>67</i>	<i>71</i>		<i>70</i>	
<b>Avg. CASA</b>	<b>20,009</b>	<b>17,965</b>	<b>11</b>	<b>18,138</b>	<b>10</b>
<i>% to average deposit</i>	<i>33</i>	<i>29</i>		<i>30</i>	
<b>Avg. Advances</b>	<b>49,118</b>	<b>48,396</b>	<b>1</b>	<b>48,468</b>	<b>1</b>
<b>Avg. Advances (excl. IBPC)</b>	<b>49,043</b>	<b>47,511</b>	<b>4</b>	<b>47,602</b>	<b>3</b>
<i>Avg. CD Ratio (%)</i>	<i>81.57</i>	<i>79.09</i>		<i>79.32</i>	

\* End of Period

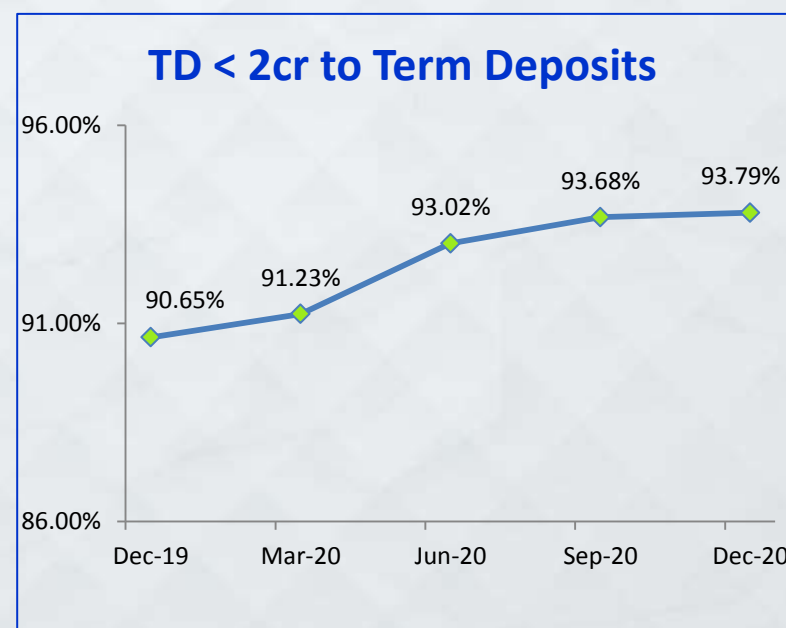
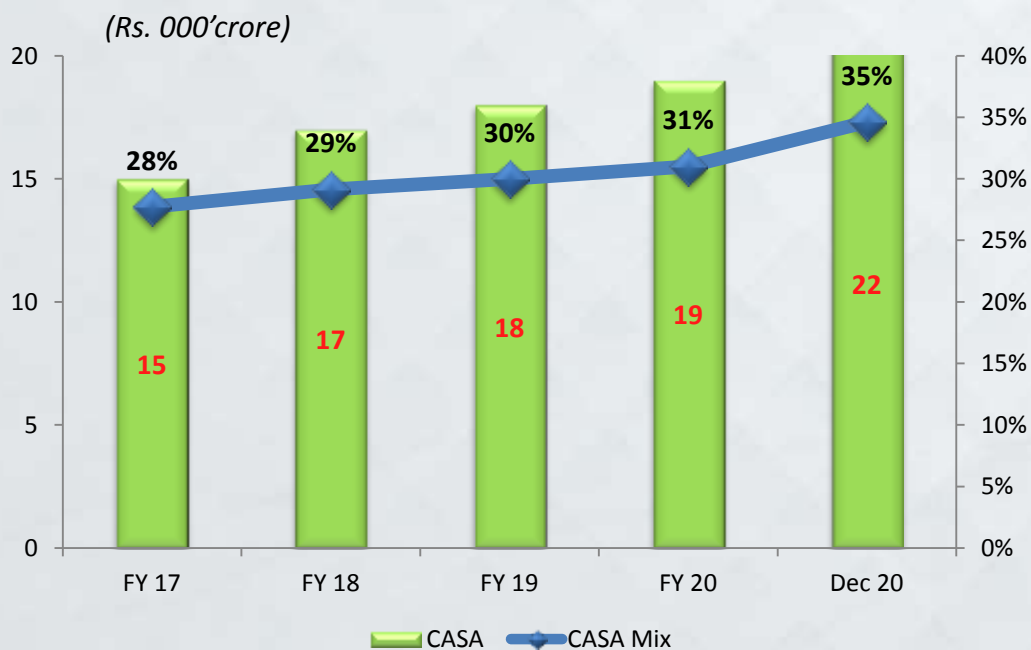


# Deposits

(Rs. crore)



Particulars	Dec 20	Dec 19	Y-o-Y Growth %	Mar 20	YTD Growth %
<b>Total Deposits</b>	<b>62,089</b>	<b>62,262</b>	-	<b>59,075</b>	<b>5</b>
Demand	6,742	6,260	8	5,504	22
Savings	14,758	12,803	15	13,003	13
<b>CASA</b>	<b>21,500</b>	<b>19,063</b>	<b>13</b>	<b>18,507</b>	<b>16</b>
<b>CASA %</b>	<b>35</b>	<b>31</b>		<b>31</b>	
<b>Term Deposits &lt; 2 Crore</b>	<b>38,070</b>	<b>39,158</b>	<b>(3)</b>	<b>37,012</b>	<b>3</b>
<b>Term Deposits &gt; 2 Crore</b>	<b>2,519</b>	<b>4,041</b>	<b>(38)</b>	<b>3,556</b>	<b>(29)</b>



# Balance Sheet



Particulars	Dec 20	Dec 19	Y-o-Y (%)
<b>Capital &amp; Liabilities</b>			
Capital	160	160	-
Reserves and Surplus	6,695	6,356	5
Deposits	62,089	62,262	-
Borrowings	1,390	2,164	(36)
Other Liabilities and Provisions	2,264	1,713	32
<b>Total</b>	<b>72,598</b>	<b>72,655</b>	<b>-</b>
<b>Assets</b>			
Cash and Balances with RBI	2,652	3,347	(21)
Balances with Banks	2,052	2,047	-
Investments (Net)	16,355	17,778	(8)
Advances (Net)	49,512	47,119	5
Fixed Assets	535	595	(10)
Other Assets	1,490	1,769	(16)
<b>Total</b>	<b>72,598</b>	<b>72,655</b>	<b>-</b>

# Profit and Loss A/c

Particulars	Quarter			9 months		
	Dec 20	Dec 19	YoY (%)	Dec 20	Dec 19	YoY (%)
Net Interest Income	584	577	1	1,747	1,757	(1)
Other Income	251	260	(3)	840	808	4
<b>Total Income</b>	<b>835</b>	<b>837</b>	<b>-</b>	<b>2,587</b>	<b>2,565</b>	<b>1</b>
Operating Expenses	578	452	28	1,407	1,304	8
<i>Of above – Prov. for XI Bipartite Settlement</i>	<i>135</i>	<i>8</i>	<i>-</i>	<i>152</i>	<i>25</i>	<i>-</i>
<b>Operating Profit</b>	<b>257*</b>	<b>385</b>	<b>(33)</b>	<b>1,180*</b>	<b>1,261</b>	<b>(6)</b>
Provisions	201	365	(45)	824	1,060	(22)
Credit Related	150	352	-	660	1,018	(35)
Others	51	13	-	164	42	-
<b>Profit Before Tax</b>	<b>56</b>	<b>20</b>	<b>-</b>	<b>356</b>	<b>201</b>	<b>77</b>
Tax	21	5	-	101	50	-
<b>Net Profit</b>	<b>35*</b>	<b>15</b>	<b>133</b>	<b>255*</b>	<b>151</b>	<b>69</b>

*\* Operating & Net Profit for Q3 / 9M of FY 2020-21 after one time expenditure towards XI Bipartite Settlement expense*

# Fee & Other Income

Particulars	Quarter			9 months		
	Dec 20	Dec 19	YoY (%)	Dec 20	Dec 19	YoY (%)
<b>TOTAL NON-INT. INCOME</b>	<b>251</b>	<b>260</b>	<b>(3)</b>	<b>840</b>	<b>808</b>	<b>4</b>
1) Fee Income	151	178	(15)	391	499	(22)
2) Investment trading profit	54	45	20	352	203	73
3) Forex Income	9	8	13	22	27	(19)
4) Others*	37	35	6	75	91	(18)
5) Profit/(loss) on sale of land, building, other assets etc.	-	(6)	-	-	(12)	-

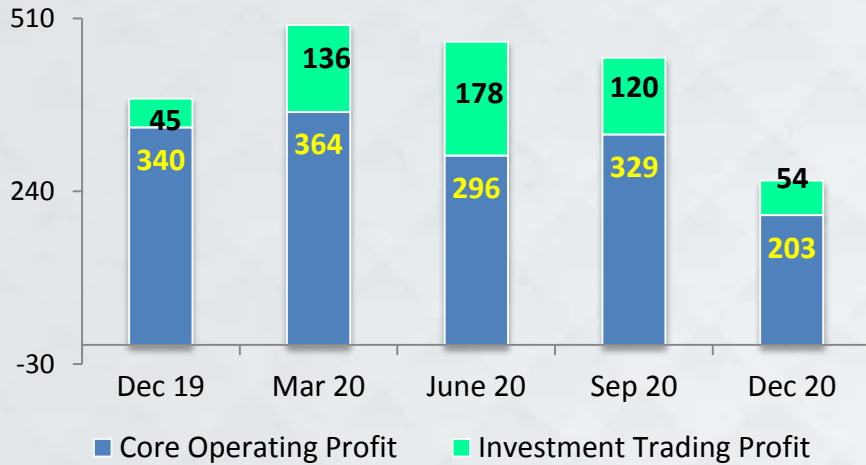
\*Includes recoveries from Written Off A/c's –

Rs.12 crore (Q3 FY 20-21) & Rs. 6 crore (Q3 FY 19-20)

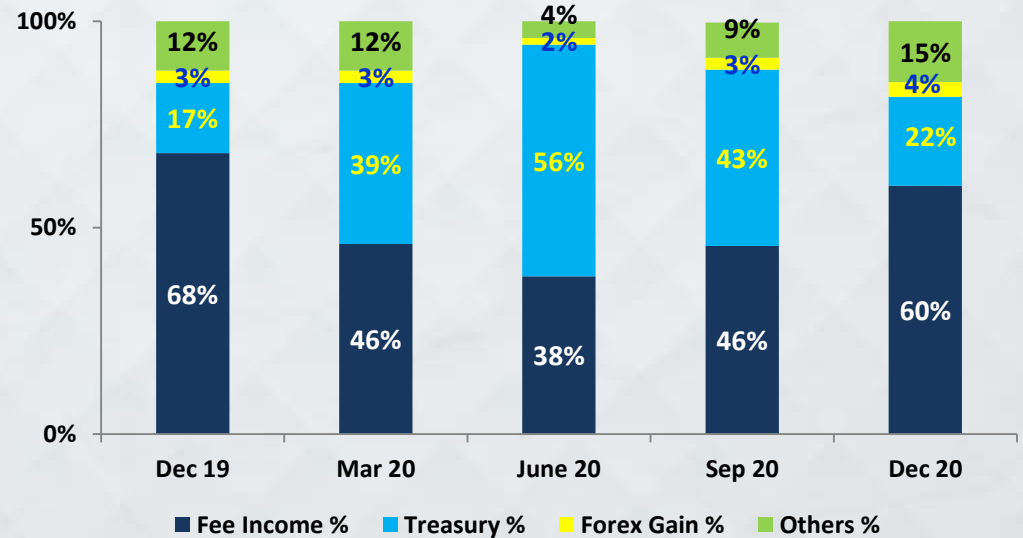
Rs. 15 crore (9M FY 20-21) & Rs. 8 crore (9M FY 19-20)

# Fee based income

## Operating Profit vs Trading profit



- Non interest income accrues through diverse sources - fee based, e-transactions, third party products etc.
- ~30% share in total operating income (Q3 FY 2020-21)



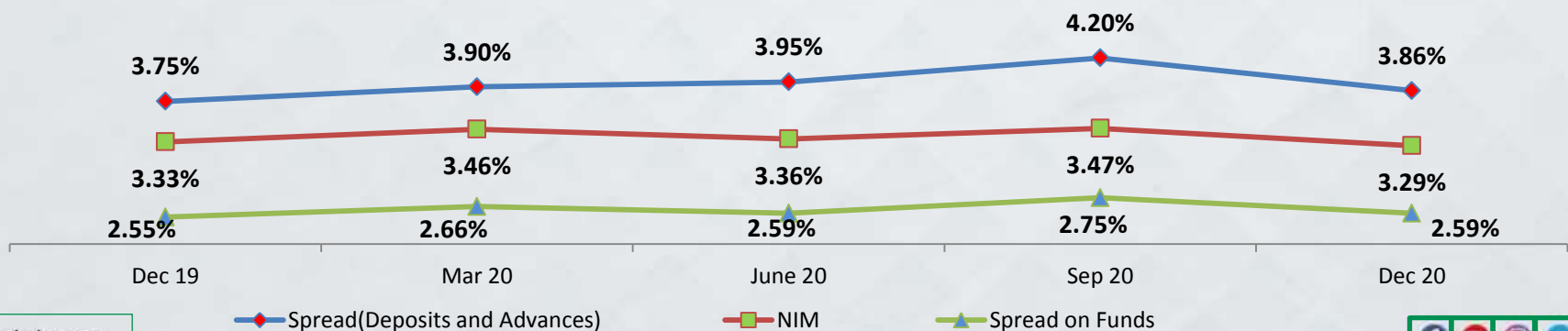
# Staff & Operating Expenses

Particulars	Quarter			9 months		
	Dec 20	Dec 19	YoY (%)	Dec 20	Dec 19	YoY (%)
Staff Expenses	368	225	63	802	642	25
<i>Of above –</i>						
a) Prov. for employee retirement benefits	71	55	29	161	141	14
b) XI Bipartite Settlement provision*	135	8	-	152	25	-
Other Operating Expenses	210	227	(7)	605	662	(9)
<b>TOTAL OPG. EXPENSES</b>	<b>578</b>	<b>452</b>	<b>28</b>	<b>1,407</b>	<b>1,304</b>	<b>8</b>

\* Includes arrears payable & due on account of XI Bipartite Settlement is provided as per joint note/wage settlement in Q3 FY 20-21. During previous period/year the same was made on ad-hoc basis

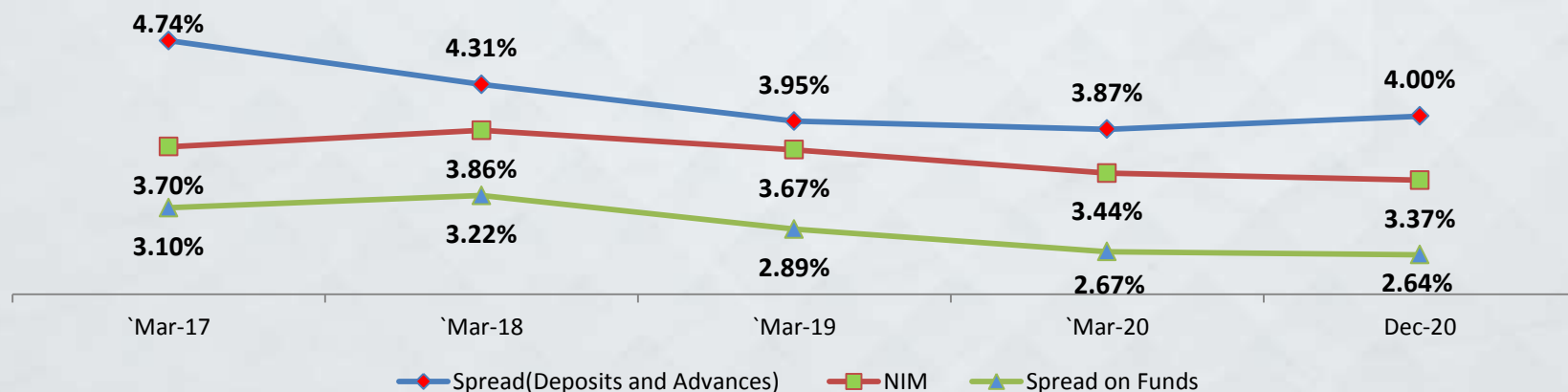
# Key Ratios (Qtr.)

Particulars	Dec 20 (without int. reversal)	Dec 20	Dec 19
Cost of Deposits (%)	4.80	4.80	5.76
Yield on Advances (%)	9.08	8.66	9.51
Cost of Funds (%)	4.83	4.83	5.80
Yield on Funds (%)	7.71	7.42	8.35
NIM (%)	3.59	3.29	3.33
Spread (%)	2.88	2.59	2.55
Cost to Income Ratio (%)	65.10	69.23	54.05
Cost to Income Ratio (excl. BPS provision) (%)	49.99	53.16	53.08
Business/Emp. (Rs. Crore)	14.66	14.66	13.90
Profit/Emp. (Rs. Lakh)	4.48	1.78	0.75



# Key Ratios (9 months)

Particulars	Dec 20 (without interest reversal)	Dec 20	Dec 19
Cost of Deposits (%)	5.07	5.07	5.81
Yield on Advances (%)	9.21	9.07	9.66
Cost of Funds (%)	5.11	5.11	5.87
Yield on Funds (%)	7.85	7.75	8.51
NIM (%)	3.48	3.37	3.42
Spread (%)	2.74	2.64	2.64
Cost to Income Ratio (%)	53.31	54.41	50.84
Cost to Income Ratio (excl. BPS provision) (%)	47.52	48.50	49.87
Business/Emp. (Rs. Crore)	14.66	14.66	13.90
Profit/Emp.(Rs. Lakh)	5.27	4.36	2.51



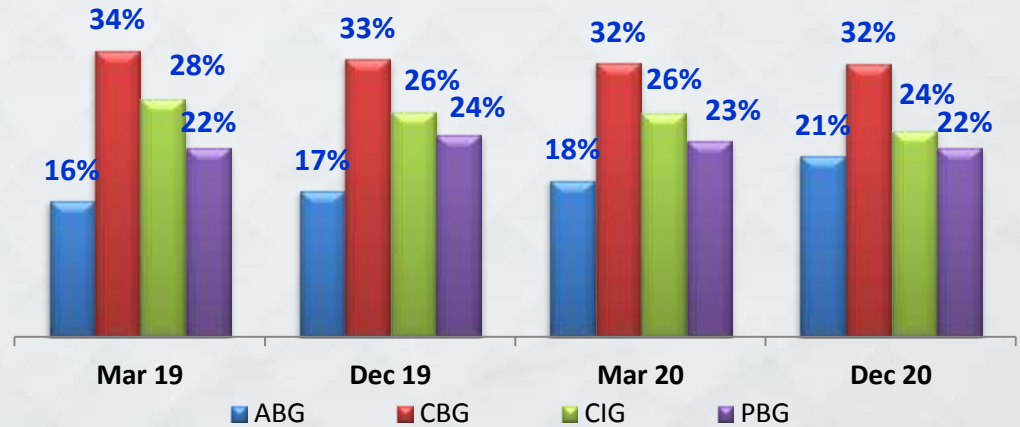
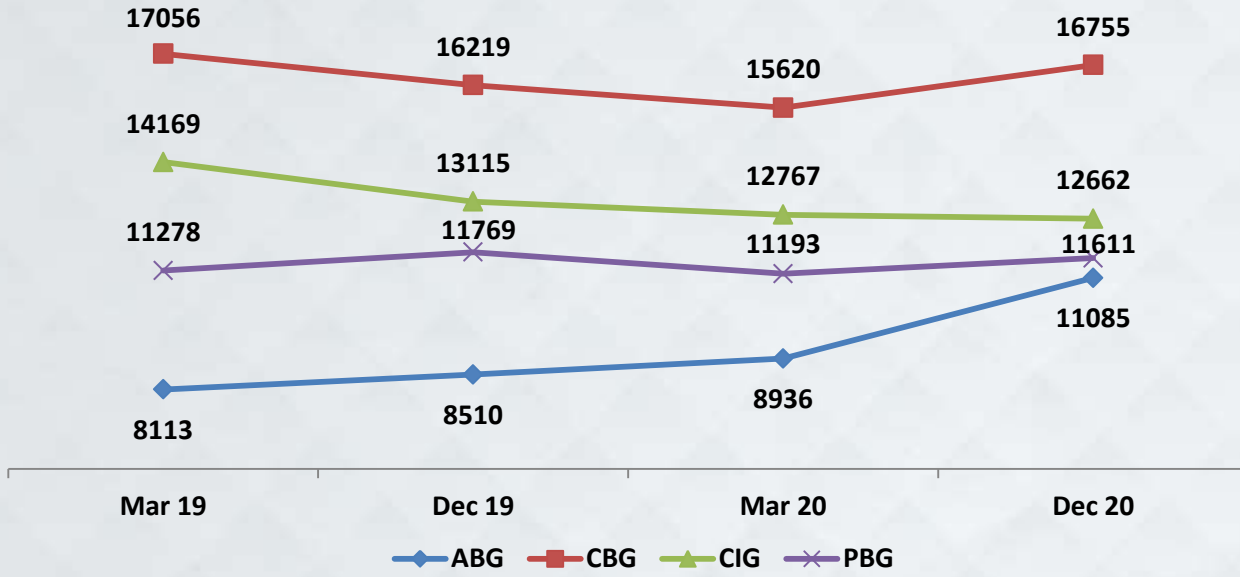


# Advances Portfolio



Particulars	Dec 20	Dec 19	Y-o-Y Growth %	Mar 20	YTD Growth %
Commercial	16,755	16,219	3	15,620	7
Retail (Personal Banking)	11,611	10,544	10	10,693	9
Agriculture	11,085	8,510	30	8,936	24
Corporate	12,662	12,815	(1)	12,467	2
<b>Gross Advances (excl. IBPC)</b>	<b>52,113</b>	<b>48,088</b>	<b>8</b>	<b>47,716</b>	<b>9</b>
IBPC	-	1,525	-	800	-
<b>Gross Advances</b>	<b>52,113</b>	<b>49,613</b>	<b>5</b>	<b>48,516</b>	<b>7</b>
<i>Jewel Loans (included above)</i>	<i>12,069</i>	<i>8,580</i>	<i>41</i>	<i>9,227</i>	<i>31</i>
<i>Retail (incl. IBPC)</i>	<i>11,611</i>	<i>11,769</i>	<i>(1)</i>	<i>11,193</i>	<i>4</i>
<i>Corporate (incl. IBPC)</i>	<i>12,662</i>	<i>13,115</i>	<i>(3)</i>	<i>12,767</i>	<i>(1)</i>

# Advances – growth towards a granular portfolio



### Segments

ABG – Agri

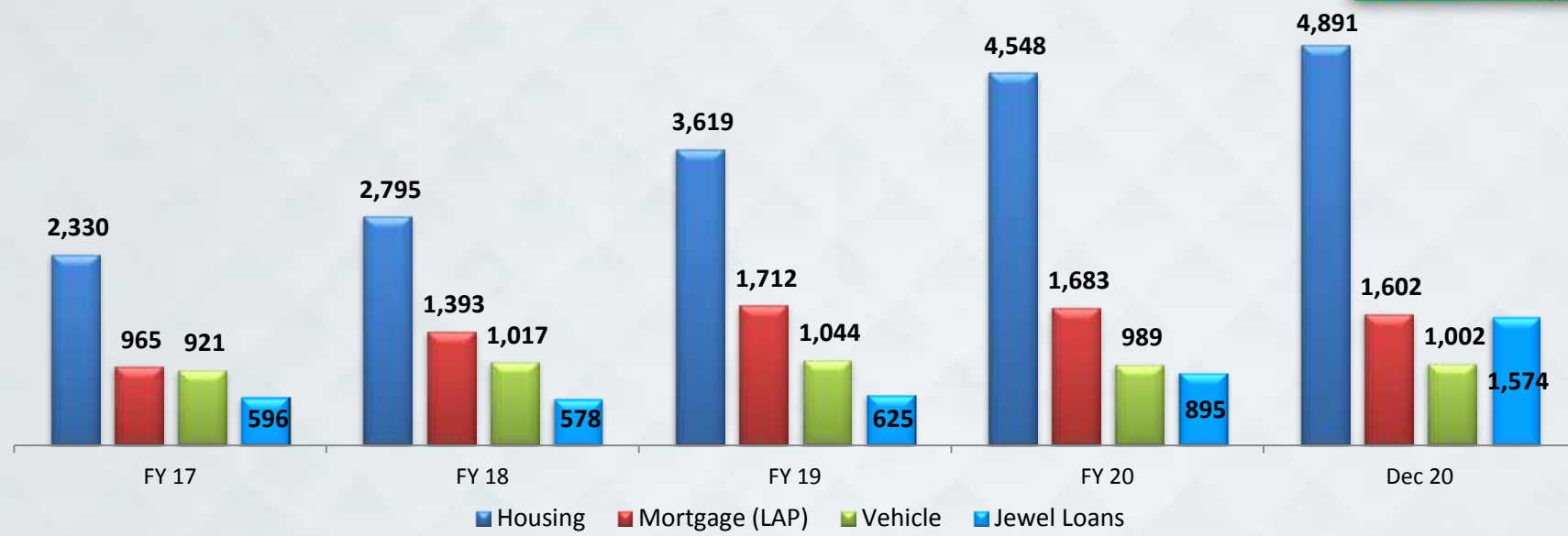
CBG – Commercial (<= Rs. 25 crore)

CIG – Corporate (> Rs. 25 crore)

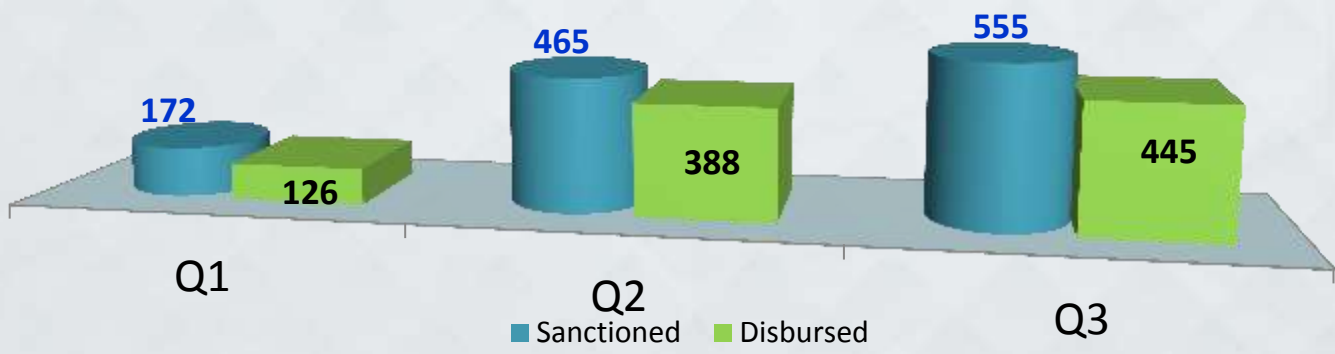
PBG\* – Personal

\* Portfolio inclusive of IBPC

# Retail Segment Growth



## Digital Retail Loan (excl. Jewel Loan)



# Retail Portfolio Distribution



Segment	Portfolio as at				
	Dec 20	Mar 20	Mar 19	Mar 18	Mar 17
Housing	4,891	4,548	3,619	2,795	2,330
Mortgage (LAP)	1,602	1,683	1,712	1,393	965
Vehicle	1,002	989	1,044	1,017	921
Jewel Loans	1,574	895	625	578	596
Personal Loans	541	561	424	296	316
Education Loans	185	206	235	261	266
Others*	1,816	2,311	3,620	1,280	946
<b>Total</b>	<b>11,611</b>	<b>11,193</b>	<b>11,278</b>	<b>7,620</b>	<b>6,340</b>
<b>Total Ex IBPC</b>	<b>11,611</b>	<b>10,693</b>	<b>9,228</b>	<b>7,420</b>	<b>6,340</b>

\*Includes IBPC of Rs.500 Cr, Rs.2,050 Cr and Rs.200 Cr for Mar 20, Mar 19 and Mar 18 respectively.

# Advances – Composition



Particulars	Amount		% to Total Advance		Y-o-Y Growth	
	Dec 20	Dec 19	Dec 20	Dec 19	Amt	%
Manufacturing	11,848	11,777	23	24	71	1
Trading	7,230	7,134	14	14	96	1
Jewel loan	12,069	8,580	23	17	3,489	41
Personal segment@	7,862	7,660	15	16	202	3
CRE	2,980	3,047	6	6	(67)	(2)
Agri (other than Jewel Loan)	906	969	2	2	(63)	(7)
Bills	772	980	1	2	(208)	(21)
NBFC	1,435	1,992	3	4	(557)	(28)
Capital market	-	1	-	-	(1)	-
Others*	7,011	7,473	13	15	(462)	(6)
<b>Total Advances</b>	<b>52,113</b>	<b>49,613</b>	<b>100</b>	<b>100</b>	<b>2,500</b>	<b>5</b>

@ Vehicle, Housing, Deposit loans & Insta Loans

\*Exposure to other service sectors.

# Manufacturing Sector - Industry Wise



Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Dec 20	Dec 19	Dec 20	Dec 19	Amount	%
Textile	3,901	3,814	7.5	7.7	87	2
Infrastructure	1,906	1,901	3.7	3.8	5	-
Basic Metal & Metal Products	756	791	1.5	1.6	(35)	(4)
Food Processing	507	335	1.0	0.7	172	51
Gems & Jewelry	626	665	1.2	1.3	(39)	(6)
All Engineering	451	441	0.9	0.9	10	2
Chemical & Chemical Products	455	443	0.9	0.9	12	3
Rubber and Plastic Products	581	557	1.1	1.1	24	4
Construction	356	374	0.7	0.8	(18)	(5)
Wood & Wood Products	361	438	0.7	0.9	(77)	(18)
Transport Sector	455	441	0.9	0.9	14	3
Paper & Paper Products	380	395	0.7	0.8	(15)	(4)
Cement & Cement products	262	253	0.5	0.5	9	4
Other Products	851	929	1.6	1.9	(78)	(8)
<b>TOTAL</b>	<b>11,848</b>	<b>11,777</b>	<b>22.7</b>	<b>23.7</b>	<b>71</b>	<b>1</b>

Other industries include : beverages & tobacco, mining & quarrying, petroleum, glass & glassware, leather & leather products, etc .

# Infrastructure Credit Portfolio

Infrastructure	Amount O/s		% to Total Advance		Y-o-Y Growth	
	Dec 20	Dec 19	Dec 20	Dec 19	Amt	%
Power	674	609	1.3	1.2	65	11
Road	356	465	0.7	0.9	(109)	(23)
Infra Others	876	827	1.7	1.7	49	6
<b>TOTAL</b>	<b>1,906</b>	<b>1,901</b>	<b>3.7</b>	<b>3.8</b>	<b>5</b>	<b>-</b>

Power Sector Exposure		
Ownership	Dec 20	Dec 19
Government	316	334
Private	358	275
<b>TOTAL</b>	<b>674</b>	<b>609</b>

# GECL Portfolio

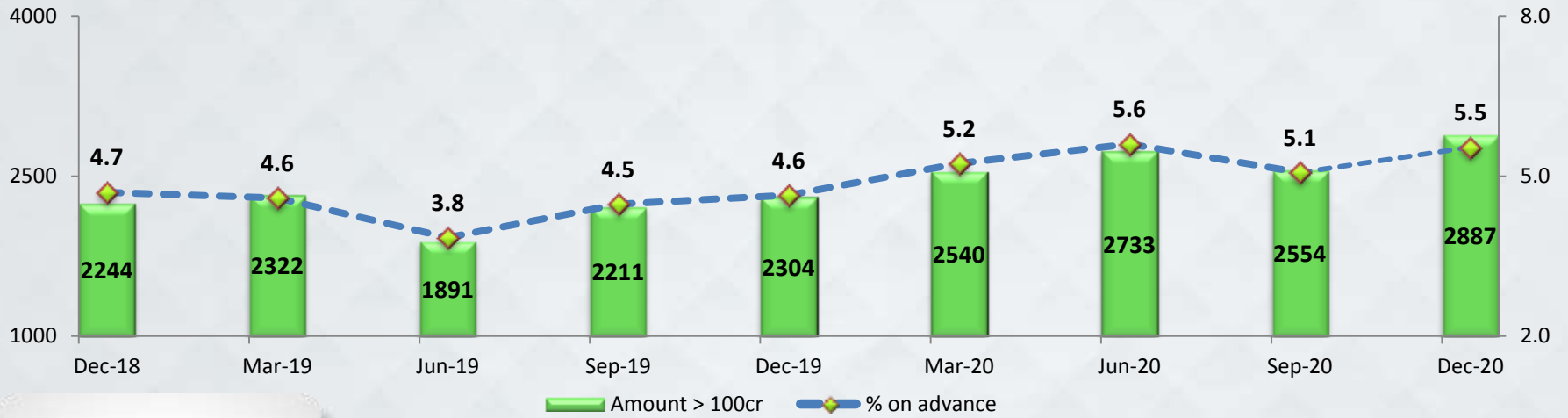
Vertical	Dec 20	Sep 20	Jun 20
Commercial	1,454	1,301	791
Agriculture	5	3	-
Corporate	541	212	23
<b>TOTAL</b>	<b>2,000</b>	<b>1,516</b>	<b>814</b>



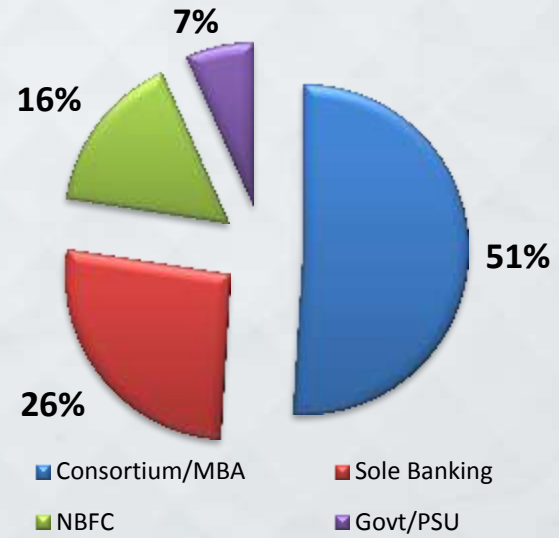
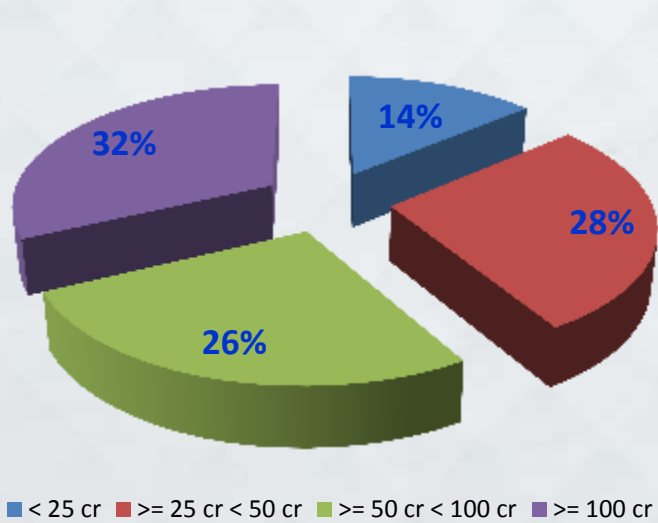
# Corporate Book



## Standard Corporate advances > 100 crore



- Corporate exposure are those with limits > Rs. 25 crore
- ~68% of corporate loans are less than Rs. 100 crore
- Average ticket size Rs. 40 crore
- As on 31.12.20 GECL o/s in corporate is Rs. 541 crore

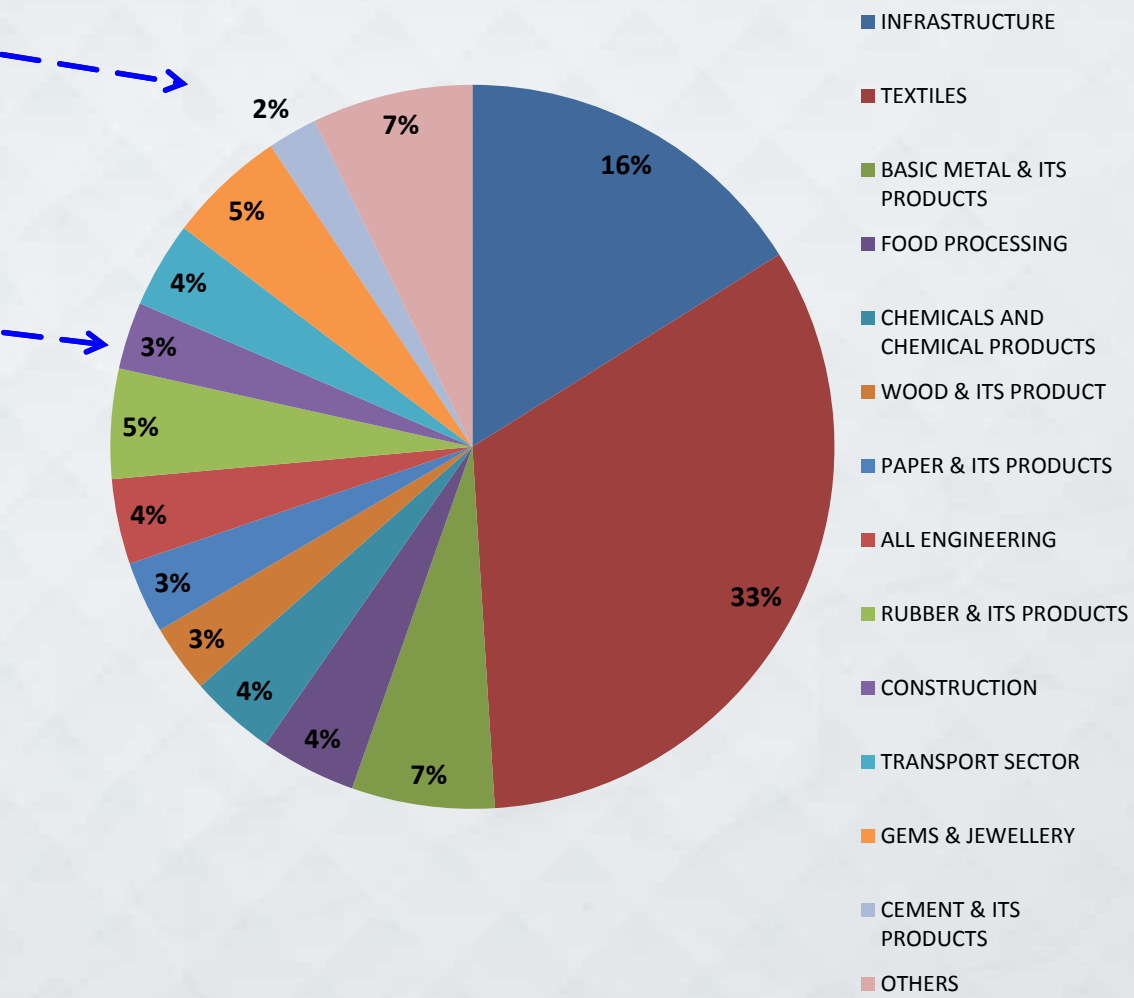
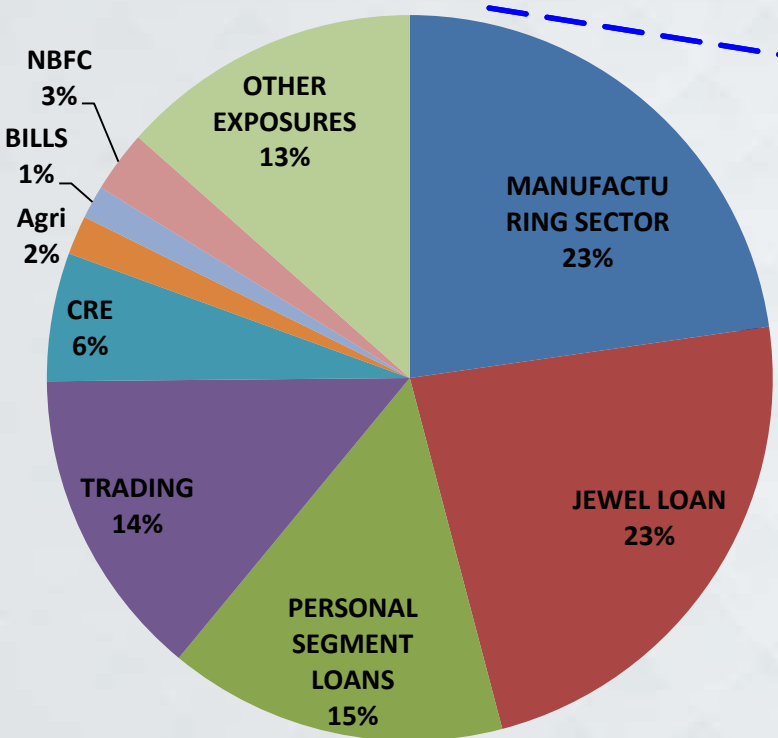


# Advances – Composition

Well spread sub-sectoral exposures & diversified industrial exposures

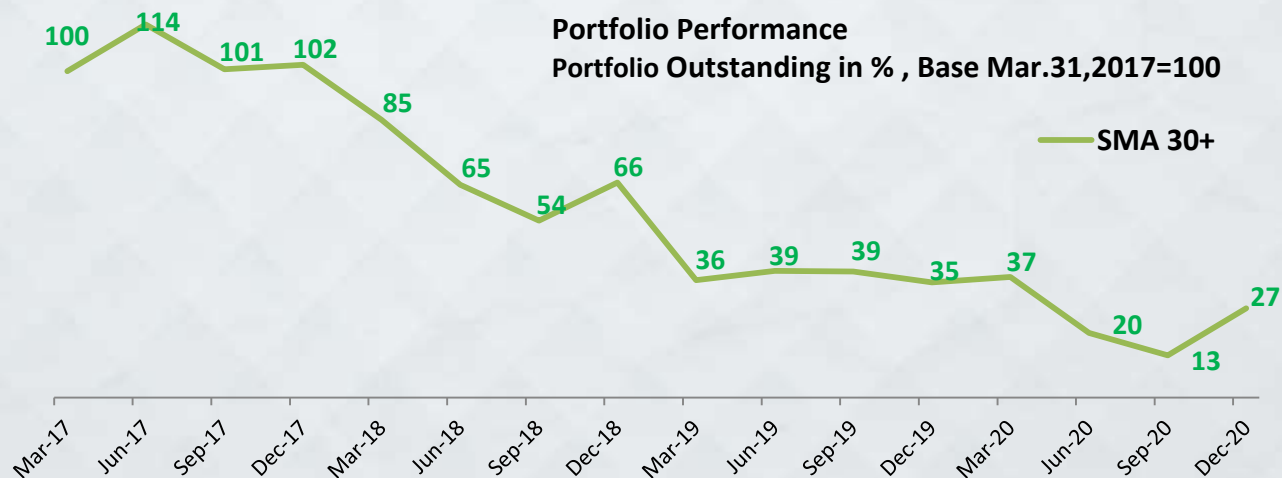
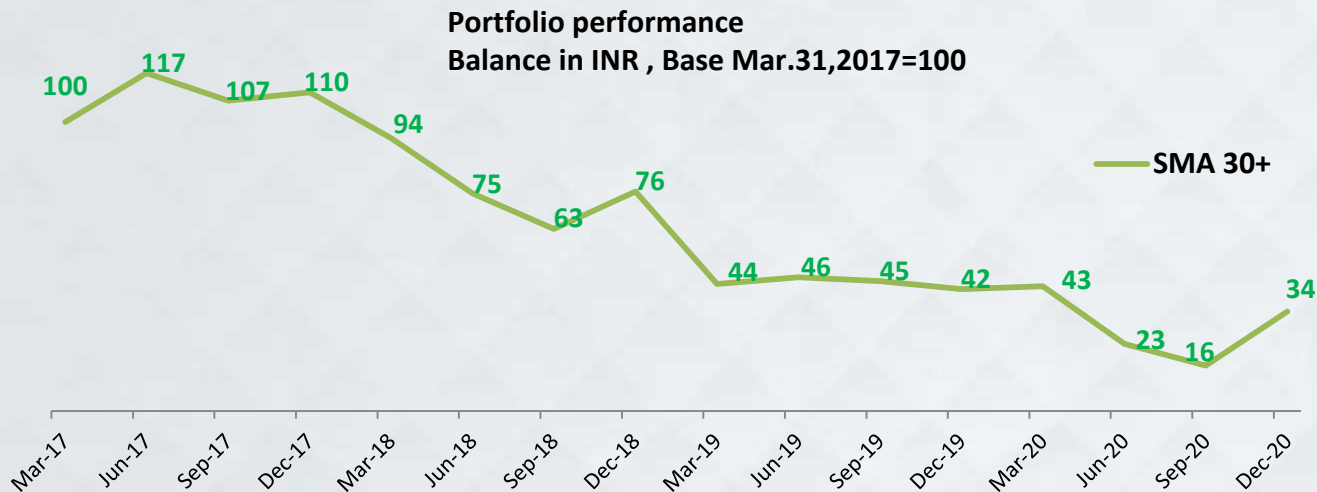
Rs.521 Bn

Breakup of Industrial exposure (Rs.118 Bn)



# Portfolio Performance

SMA 30+	2.52%
SMA 30+ (Ex-Gold)	2.36%



# Security Coverage



Nature of security	31.12.20	
Exposure backed by -		
Letter of Credit	243	
Govt. Guarantee#	2,000	
Liquid Assets ^	12,712	
Vehicles	2,564	
Commodities	155	
	<b>Total (1)</b>	<b>17,674</b>
Exposure secured by Immovable Property (% Coverage)		
> 100%	24,483	
90% to <100%	7,436	
75% to <90%	1,091	
50% to <75%	3,110	
<50%	2,329	
	<b>Total (2)</b>	<b>38,449</b>
Exposure without Immovable property as security		
Corporate, Consortium, Government etc.	1,610	
Unsecured Exposure	696	
	<b>Total (3)</b>	<b>2,306</b>
<b>Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*</b>		<b>58,429</b>

\* Total risk assets including technical write off accounts

^ Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets

Coverage defined as (Value of Security)/Loan Principal O/s; & is based on available valuation.

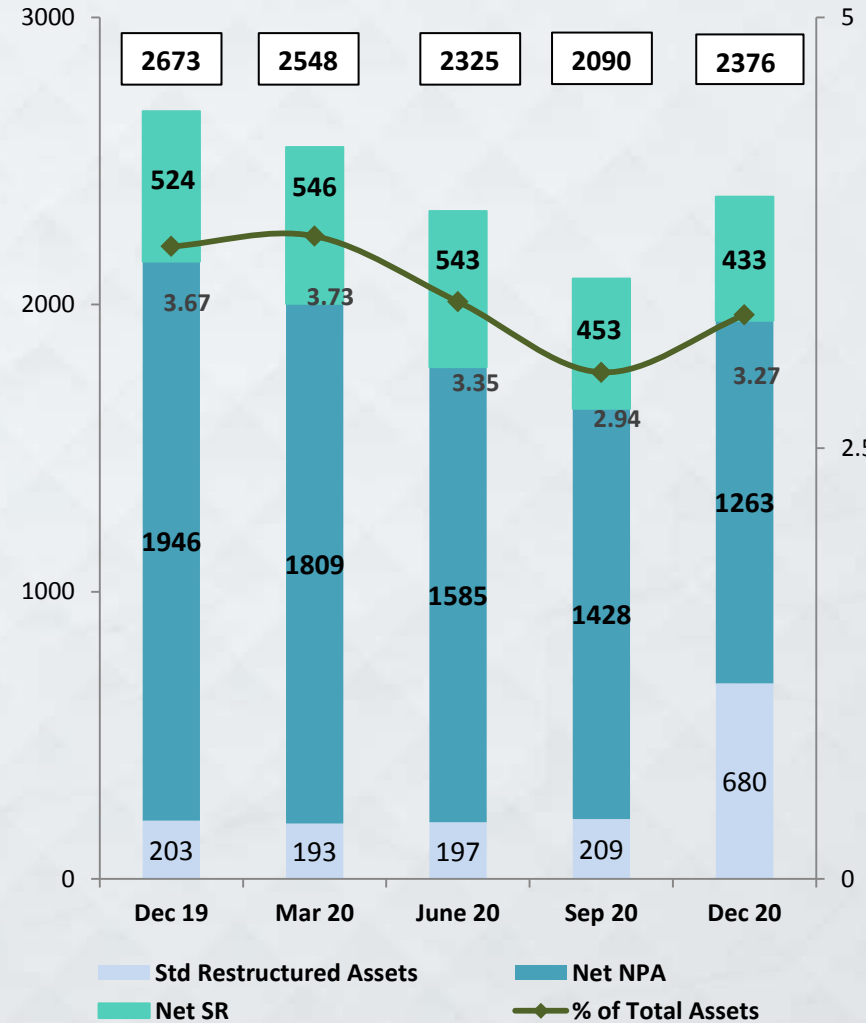
# ECLGS

# Sector-wise Standard Restructured Advances



S. N.	SECTOR	Amount	
		Dec 20	Dec 19
1	Housing Loan	157.08	1.18
2	Ceramic	69.18	-
3	Textile	66.96	59.32
4	Cement & Cement Products	52.53	26.57
5	Food & Food Processing	38.70	20.18
6	Auto Loan	35.97	-
7	Infrastructure	27.11	2.23
8	All Engineering	23.08	3.51
9	Wood & Wood Products	16.67	20.72
10	Education Loan	9.80	-
11	Others	183.41	69.56
<b>TOTAL</b>		<b>680.49</b>	<b>203.27</b>
<b>% to Total Advances</b>		<b>1.31</b>	<b>0.41</b>

## Stressed Book Analysis



\*The above restructuring includes MSME and COVID package as per extant RBI guidelines. There are no other restructuring exposures under erstwhile schemes viz., SDR, S4A, 5/25 etc.

# Movement of Std. Restructured Advances



Particulars	Apr 20 to Dec 20		Apr 19 to Dec 19	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	73	193.29	34	72.09
B. Addition during the period *	1,480	485.70	48	177.76
C. Additions in existing A/c's	-	41.57	-	7.07
D. Addition through upgradation from NPA	2	1.65	1	0.12
E. Accounts closed during the period	2	9.62	-	4.03
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-
G. Recoveries during the period	-	29.09	-	2.87
H. Slippages during the period	4	3.01	13	46.87
<b>Position at the end of the period</b> <b>A+B+C+D-(E+F+G+H)</b>	<b>1,549</b>	<b>680.49</b>	<b>70</b>	<b>203.27</b>

\* Includes fresh restructuring under RBI COVID relief package

# Restructured Credit – Additions (9M)

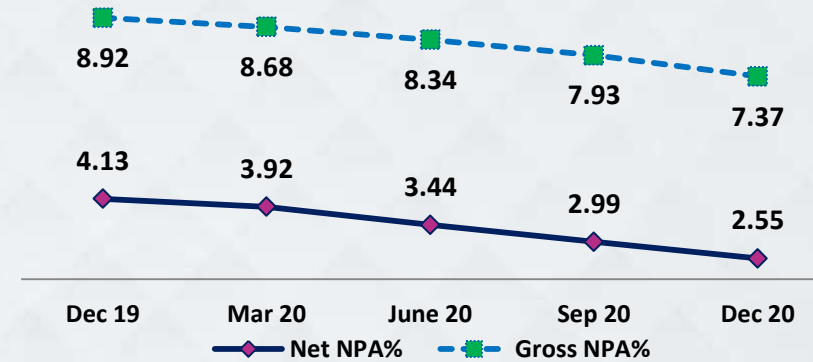
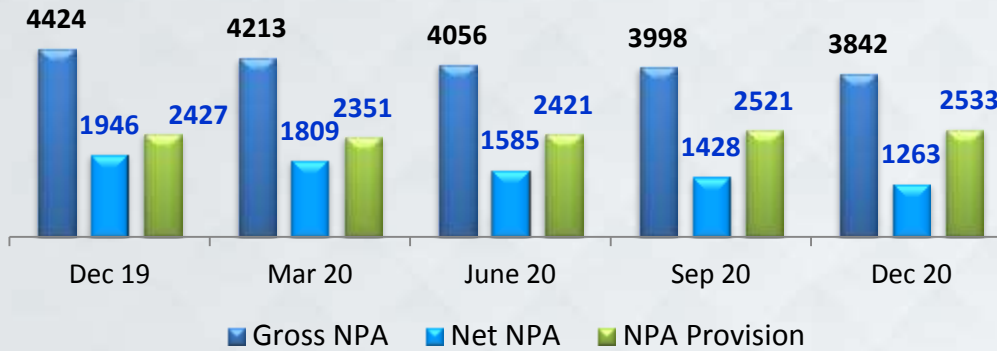
Vertical	Amount as on 31.12.20
Commercial	11
Retail	293
Corporate	69
<b>Sub-total (COVID Package)</b>	<b>373</b>
MSME Restructuring	113
<b>TOTAL</b>	<b>486</b>

# Collection Efficiency (Q3)

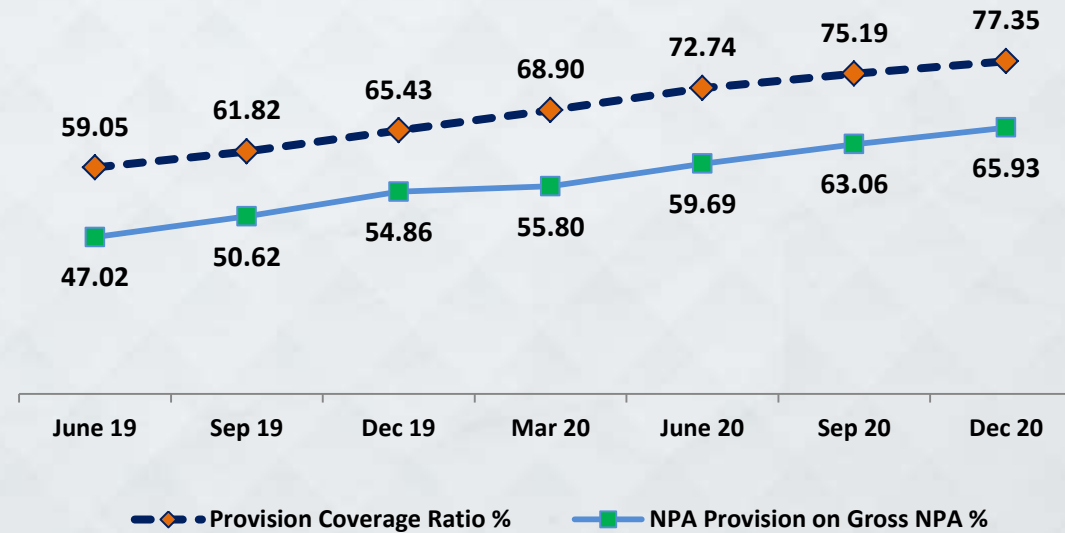
Nature	Oct 20	Nov 20	Dec 20
	Monthly		
Term loan	87.5	87.3	90.1
Working capital	94.7	91.1	94.0
<b>Position as on 31.01.2021</b>			
Term loan	97.5	95.9	94.5
Working capital	98.0	97.5	96.4



# NPAs & Provisions (excl. proforma slippages\*)



Provision for	Q3 Dec 20
NPA	13
Standard Assets	(4)
Restructured Advances	61
Others (incl. NPI)	63
Investment Depreciation	(12)
COVID-19 Relief Package	80
<b>Total Provisions (excl. Tax)</b>	<b>201</b>



\*If there is no interim order on asset classification by Honourable SC

# NPAs & Provisions (incl. proforma slippages\*)

Proforma Slippages vertical wise	As on 31.12.2020
Commercial	475
Retail (Personal Banking)	163
Agriculture	53
Corporate	194
<b>Total</b>	<b>885</b>

Particulars	Without proforma slippage		With proforma slippage*
	Dec 20	Sep 20	Dec 20
GNPA	3,842	3,998	4,728
NNPA	1,263	1,428	2,015
PCR (%)	77.35	75.19	68.83

**GNPA and NNPA, inclusive of proforma slippages will be 9.07% and 4.08% respectively**

*\*If there is no interim order on asset classification by Honourable SC*

# Movement of NPA



Particulars	Apr 20 - Dec 20	Apr 19 - Dec 19
<b>Gross NPAs</b>		
Opening Balance	4,213	4,450
Additions during the period	54	1,267
Reductions during the period	424	1,293
<b>Closing Balance</b>	<b>3,842</b>	<b>4,424</b>
<b>Net NPAs</b>		
Opening Balance	1,809	2,420
Additions during the period	(406)	92
Reductions/write off during the period	140	566
<b>Closing Balance</b>	<b>1,263</b>	<b>1,946</b>
<b>Provisions</b>		
Opening Balance	2,351	1,961
Provision made during the period	459	1,174
Write off/Write back of excess provision	277	708
<b>Closing Balance</b>	<b>2,533</b>	<b>2,427</b>

VERTICAL	Advances O/s. Dec 20	NPA Additions Q3	NPA Deletions Q3	Total NPA Dec 20	Accretion rate (%) Q3 (annualized)
COMMERCIAL	16,755	1	75	1,000	(1.8)
RETAIL (Per. Bankg.)	11,611	1	20	200	(0.7)
AGRICULTURE	11,085	1	6	218	(0.2)
CORPORATE	12,662	2	60	2,425	(1.8)
<b>TOTAL</b>	<b>52,113</b>	<b>5</b>	<b>161</b>	<b>3,842</b>	<b>(1.2)</b>

# Provisions and Contingencies

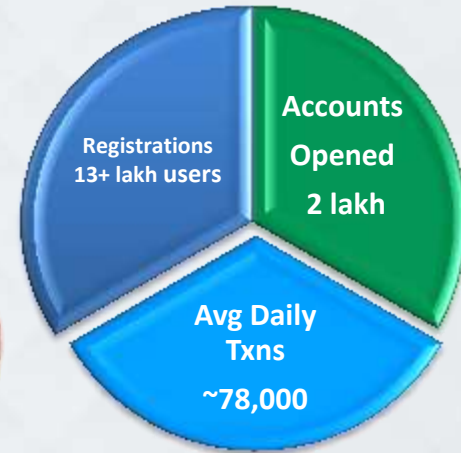
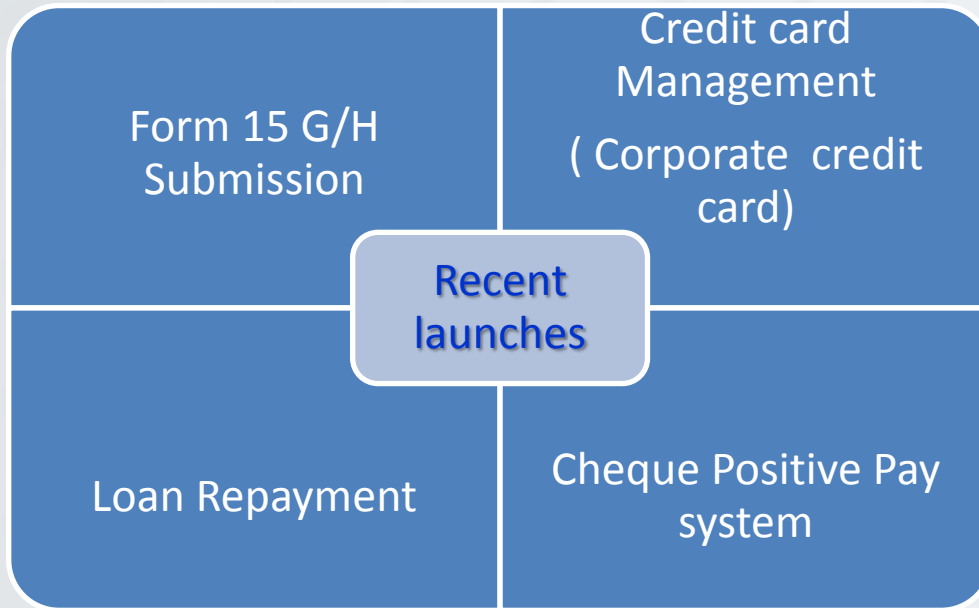


Provision for	Quarter		9 months	
	Dec 20	Dec 19	Dec 20	Dec 19
NPA	13	350	342	1,002
Standard Assets	(4)	(2)	4	7
Restructured Advances*	61	1	61	6
Others (incl. NPI)	63	13	74	31
Investment Depreciation	(12)	3	90	14
COVID -19 Relief Package ^	80	-	253	-
<b>Total Provisions (excl. Tax)</b>	<b>201</b>	<b>365</b>	<b>824</b>	<b>1,060</b>
Tax Expense	21	5	101	50
<b>Total Provisions</b>	<b>222</b>	<b>370</b>	<b>925</b>	<b>1,110</b>

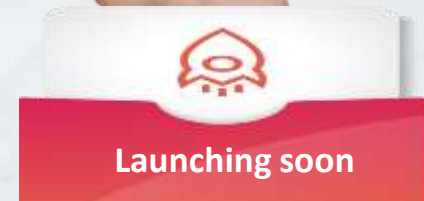
\* Of which provided for COVID restructuring Rs. 58 crore

^ Total provision held for COVID Relief Package (other than restructuring) as on 31.12.2020 is Rs. 300 crore

# Digital Banking - DLite



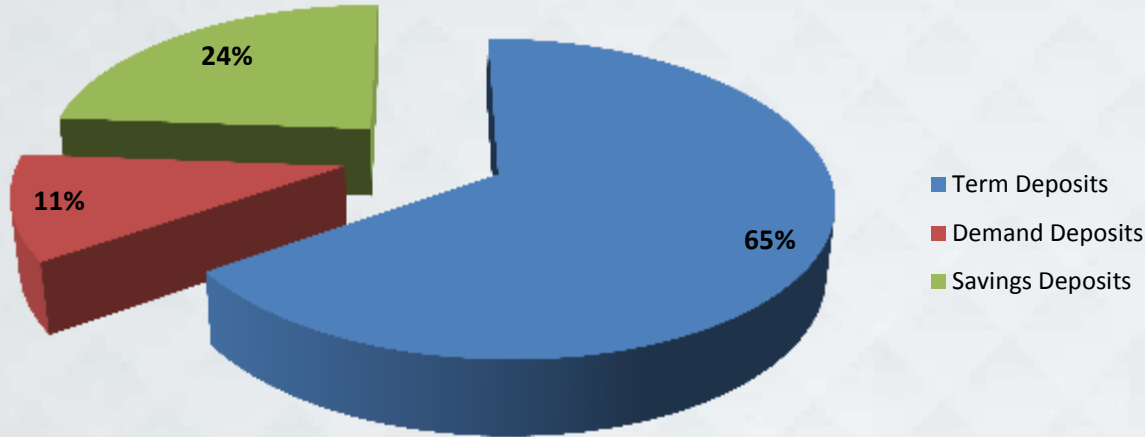
2.2 MILLION  
DLITE APP  
DOWNLOADS



Certified by M/s. TUV SUD  
for conformance with  
ISO27001:2013 standards  
from 2021-24



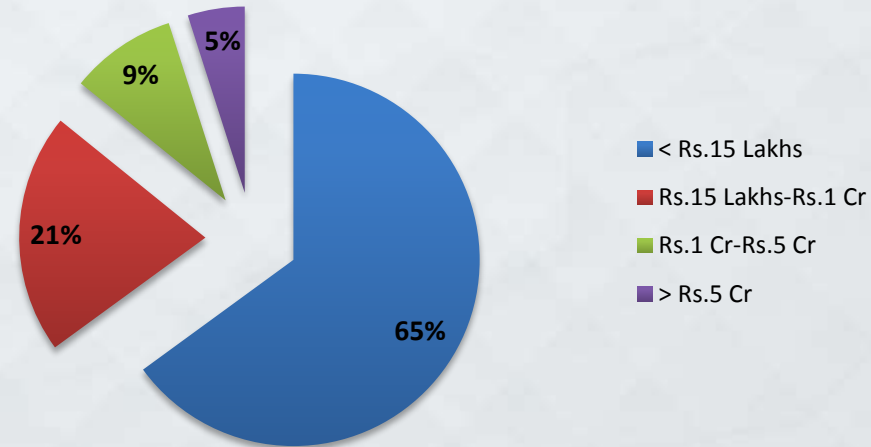
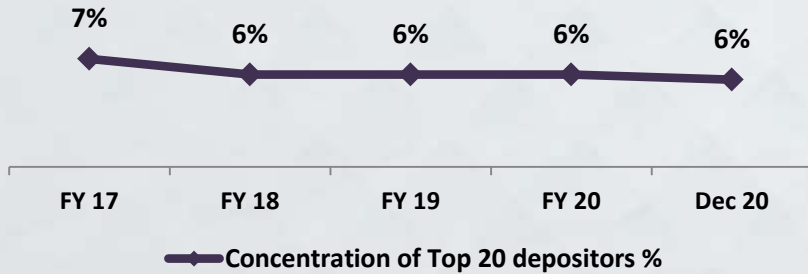
# Retail Liability Franchise : Granular & Sticky



- ✓ Term deposits are primarily retail deposits
- ✓ 95% of term deposits are < Rs.5 Cr

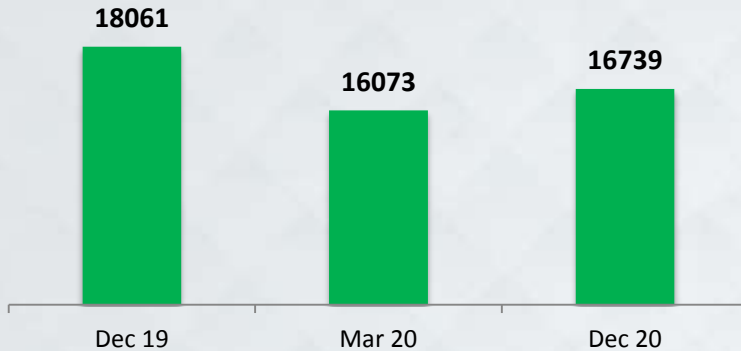
**Low concentration of Deposits**

**Low dependence on wholesale deposits**

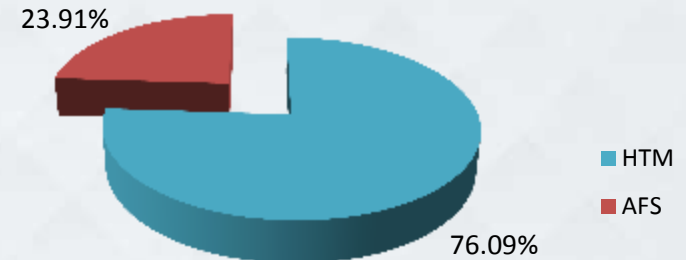


# Investment Portfolio

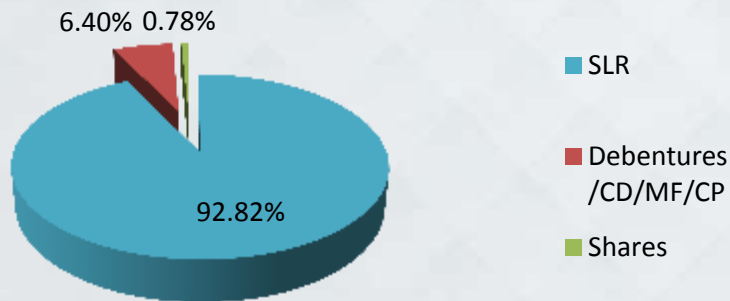
## Investments (Rs. crore)



## Portfolio wise Investment



## Investment Portfolio

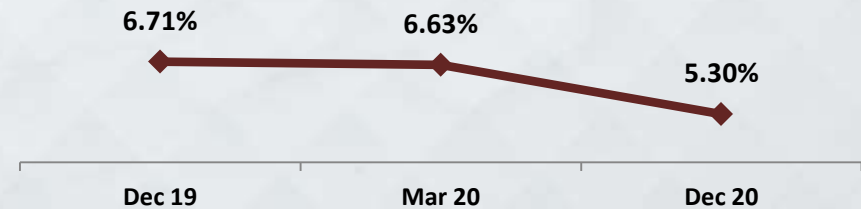


Debentures/CD/MF/CP includes SRs of Rs. 660.78 crore (3.95%)

## Duration

AFS*	HFT	HTM*	Total
1.13	-	3.98	3.35

## Yield on Investment

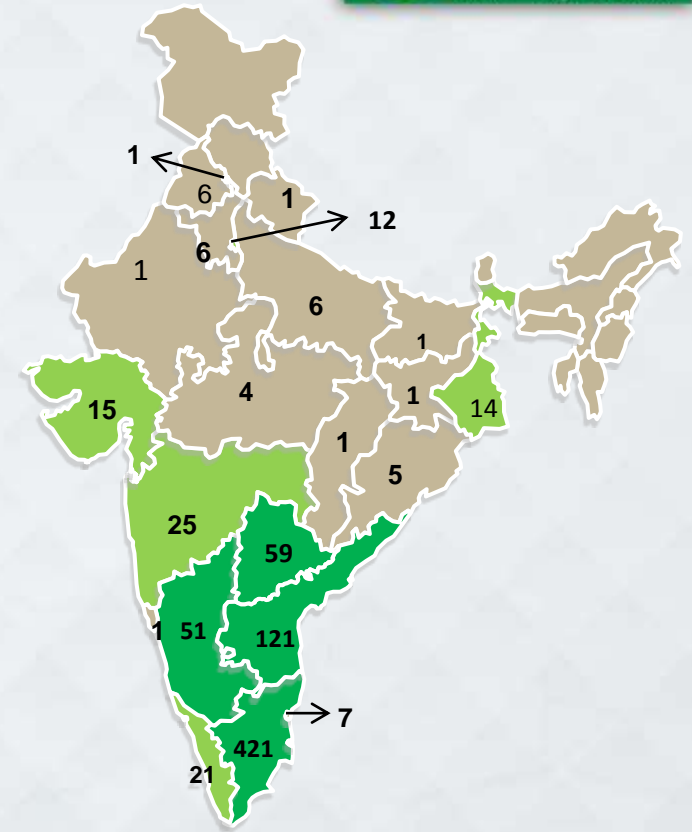


\* AFS Duration Sep 20 was 1.55 , Jun 20 was 1.01 ; HTM Duration Sep 20 was 4.03, Jun 20 was 4.24 .

# KVB – a unique franchise!

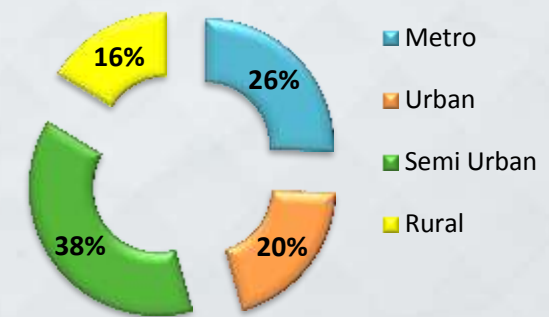
Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	201
Urban	155
Semi Urban	297
Rural	127
<b>Total</b>	<b>780</b>



*Customer service excellence the differentiator*

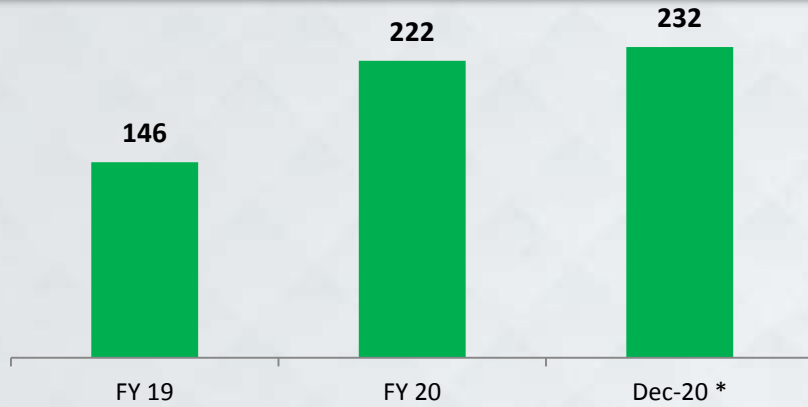
Category	31.12.20	31.03.20	31.03.19
Branches	780	779	778
<b>ATM's + Cash Recyclers</b>	<b>2,233</b>	<b>2,224</b>	<b>2,179</b>





# Leveraging Technology - Delivery Channels

## Mobile transactions volume

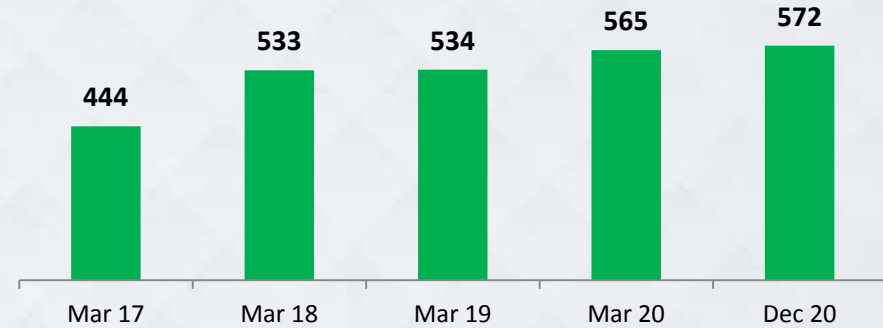


■ Mobile Banking (Nos in lakh)

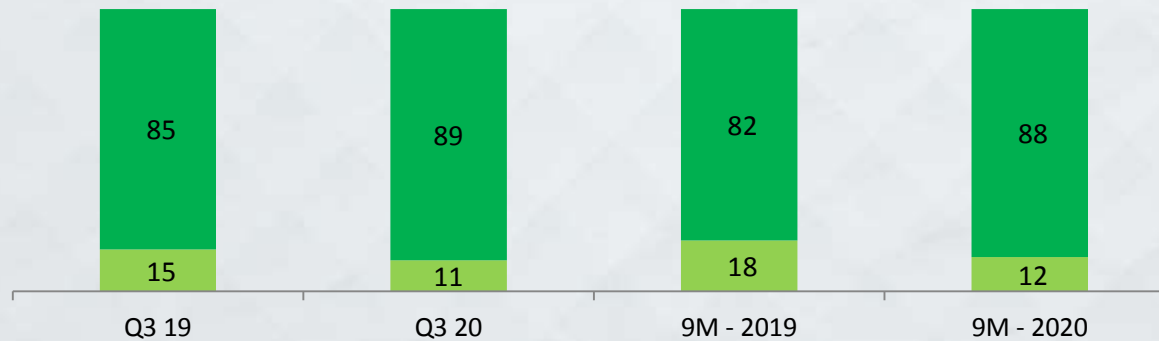
\*Annualized

## Cash Deposit Machines

### Cash Deposit Machines (Nos.)



## Digital vs Branch Transaction (%)



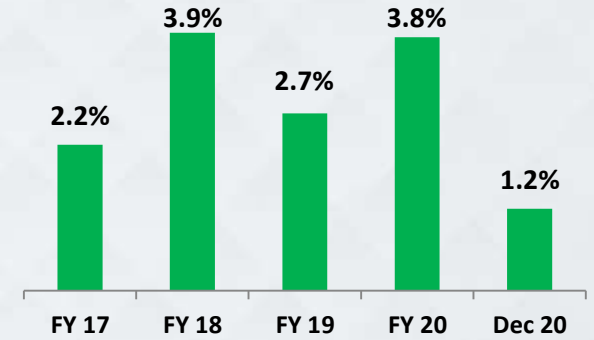
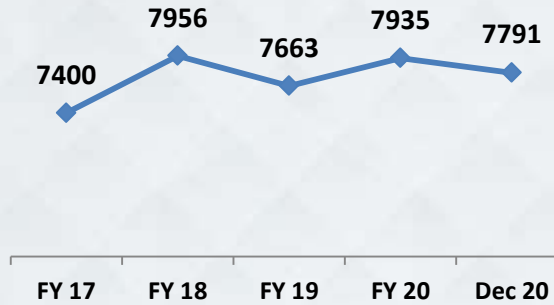
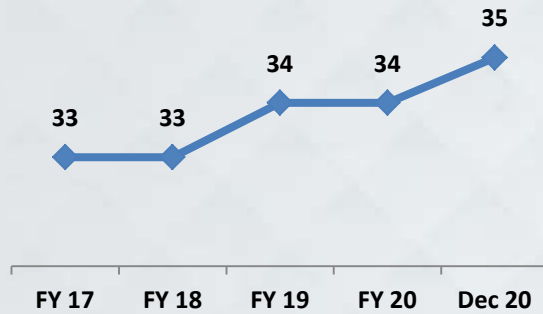
■ Branch Channel (customer induced transactions only) ■ Digital Mode (All channels)

# Human Resources

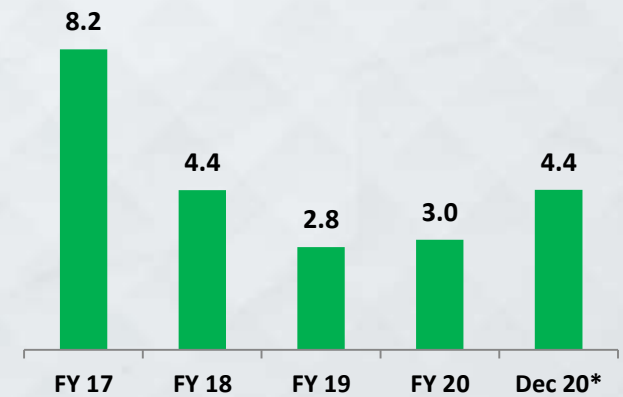
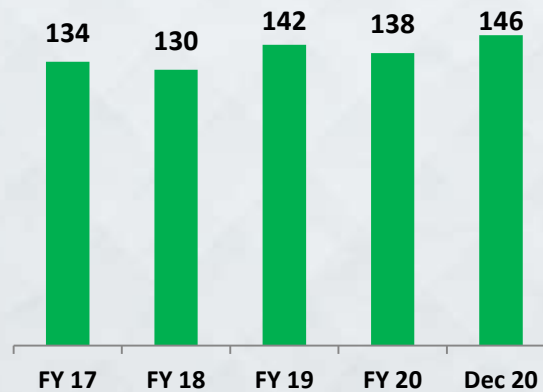
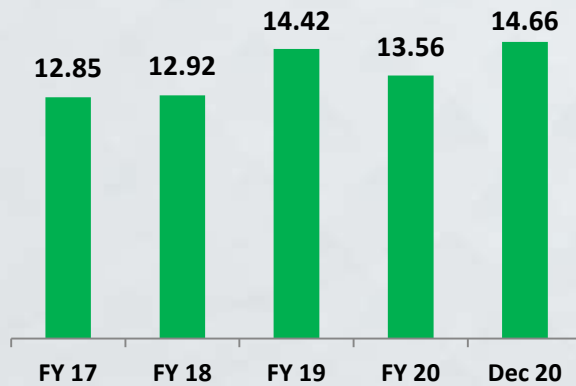
Young workforce.....

... number of employees...

... lower attrition ...



... leading to improved productivity



■ Business per employee (Rs. Crore)

■ Business per branch (Rs. Crore)

■ Profit per employee (Rs. Lakhs)

\*Annualized

# Awards and Accolades

## CII Digital Transformation DX Summit & Awards

Award for best practice in Digital Transformation 2020 – Innovative Best Practice in Service Excellence

## UI Path Automation Excellence Award, 2020

Award for GEFU Process through RPA bot

## Kamikaze Payments & Cards Awards

Best Digital Banking Solution of the year

# A Decade of Progress



Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Paid up Capital	94	107	107	107	122	122	122	145	160	160
Reserves	2,020	2,601	2,978	3,219	4,124	4,451	4,723	6,066	6,205	6,440
Owned funds	2,114	2,708	3,085	3,326	4,246	4,573	4,845	6,211	6,365	6,600
CRAR - Basel II (%)	14.41	14.33	14.41	12.77	14.63	12.26				
Basel III (%)				12.60	14.62	12.17	12.54	14.43	16.00	17.17
Deposits	24,722	32,112	38,653	43,758	44,690	50,079	53,700	56,890	59,868	59,075
Advances	18,052	24,205	29,706	34,226	36,691	39,476	41,435	45,973	50,616	48,516
Total Business	42,774	56,317	68,359	77,984	81,381	89,555	95,135	102,863	1,10,484	1,07,591
Total Income	2,482	3,621	4,695	5,680	5,977	6,150	6,405	6,600	6,779	7,145
Operating Profit	600	726	849	838	943	1,303	1,571	1,777	1,711	1,761
Net Profit	416	502	550	430	464	568	606	346	211	235
Dividend (%)	120	140	140	130	130	140	130	30	30	-
Branches (No.)	369	451	551	572	629	667	711	790	778	779
EPS (Rs.)	44.90	46.81	51.35	40.08	39.86	46.59	9.95*	4.78	2.64	2.94
Return on Assets (%)	1.71	1.56	1.35	0.86	0.88	1.03	1.00	0.53	0.31	0.32
Book Value(Rs.)	193.04	252.68	287.85	308.91	348.42	375.25	79.51*	85.49	79.56	82.57
No of Employees	4,574	5,673	6,730	7,339	7,197	7,211	7,400	7,956	7,663	7,935

\* During the Financial Year 2016-17, one Equity Share face value of Rs.10/- each was subdivided into five Equity Shares of face value Rs.2/- each

