

HO/Finance/Share/190/2022-23

Date: 25.01.2023

**National Stock Exchange of India Ltd.**

“Exchange Plaza”  
Plot no. C/1, G Block  
Bandra-Kurla C  
omplex, Bandra (E)  
Mumbai – 400 051

**NSE Scrip Symbol: UCOBANK**

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai – 400 001

**BSE Scrip Code: 532505**

Madam/ Dear Sir,

**Sub: Updated Presentation on Reviewed Financial Results for the quarter and nine months ended 31<sup>st</sup> December, 2022**

We refer to our previous submission of Presentation on Reviewed Financial Results for the quarter and nine months ended 31<sup>st</sup> December, 2022 vide our letter no. HO/Finance/Share/189/2022-23 dated 24.01.2023.

We enclose updated Presentation on reviewed financial results for the quarter and nine months ended 31<sup>st</sup> December, 2022 wherein only presentation slide no.15 on Global Deposits is changed.

Kindly take the same on your records.

Yours faithfully,

PURNA  
CHANDRARAO  
NIBHANAPUDI  
Digitally signed by  
PURNA CHANDRARAO  
NIBHANAPUDI  
Date: 2023.01.25  
19:06:58 +05'30'

**(N Purna Chandra Rao)**  
**Company Secretary**

Encl : as stated



# UCO BANK

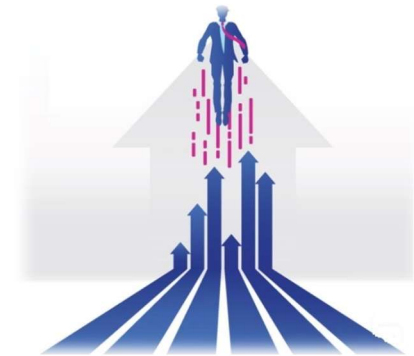
(A Govt. of India Undertaking)

**Qtly. Results December 22**



# UCO BANK

## *Sets New Milestones*



# Contents



*Highlights: December 2022*



*Business segment Performance*



*Asset Quality*



*Financials*

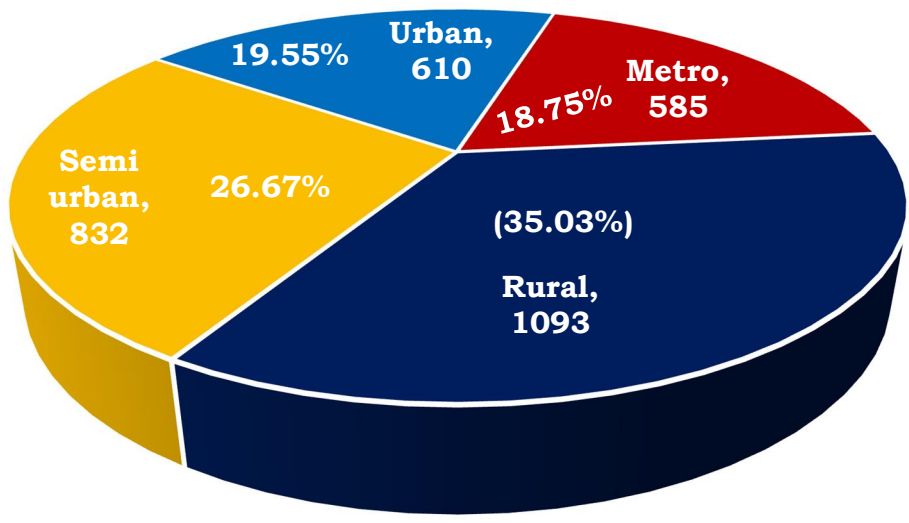
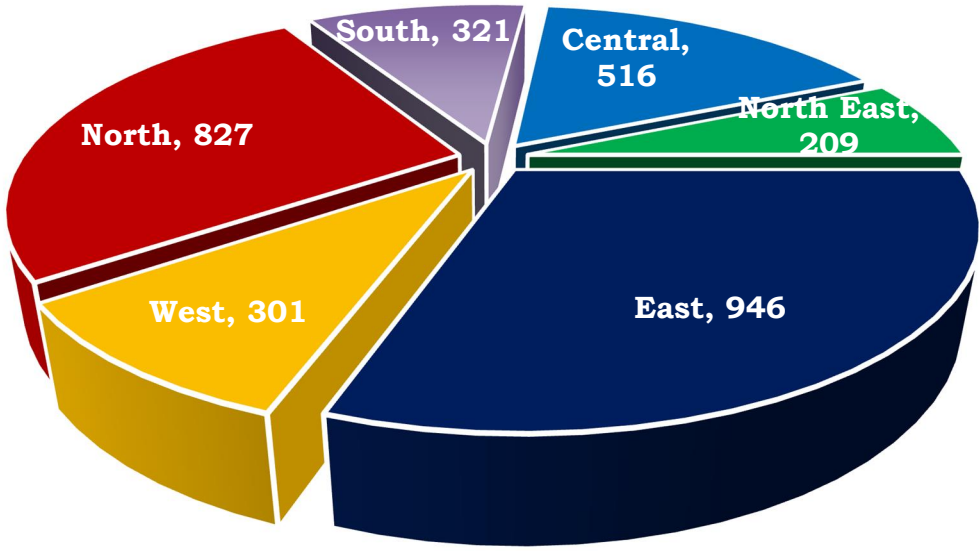
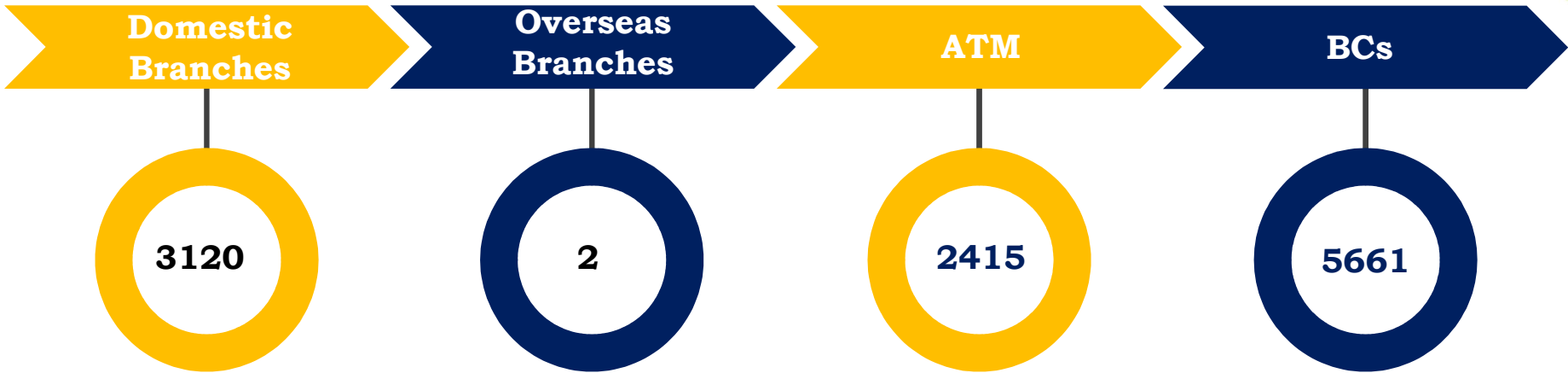


*Capital & Shareholding*



*Digital Journey*

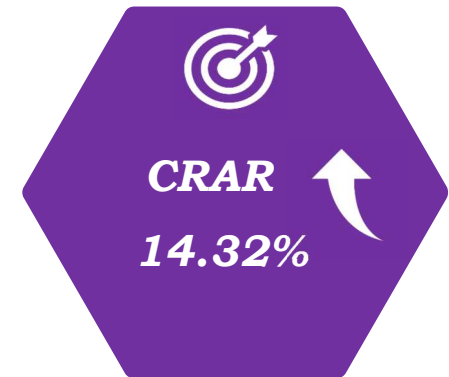
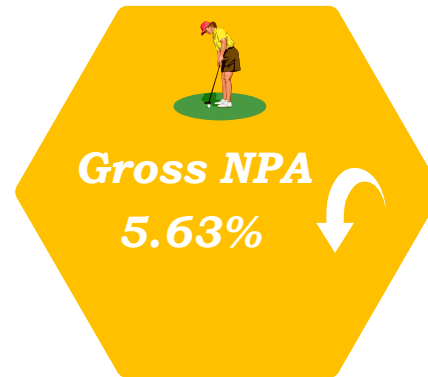
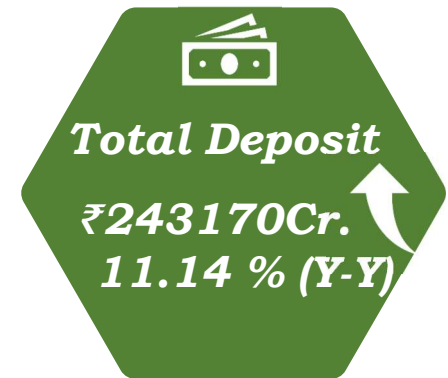
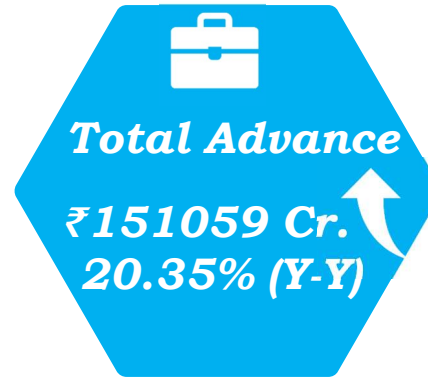
# Our Presence





# ***Highlights December 2022***

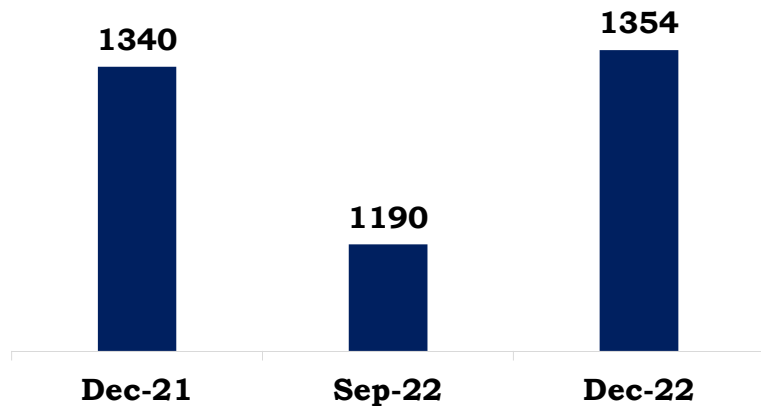
# Major Highlights



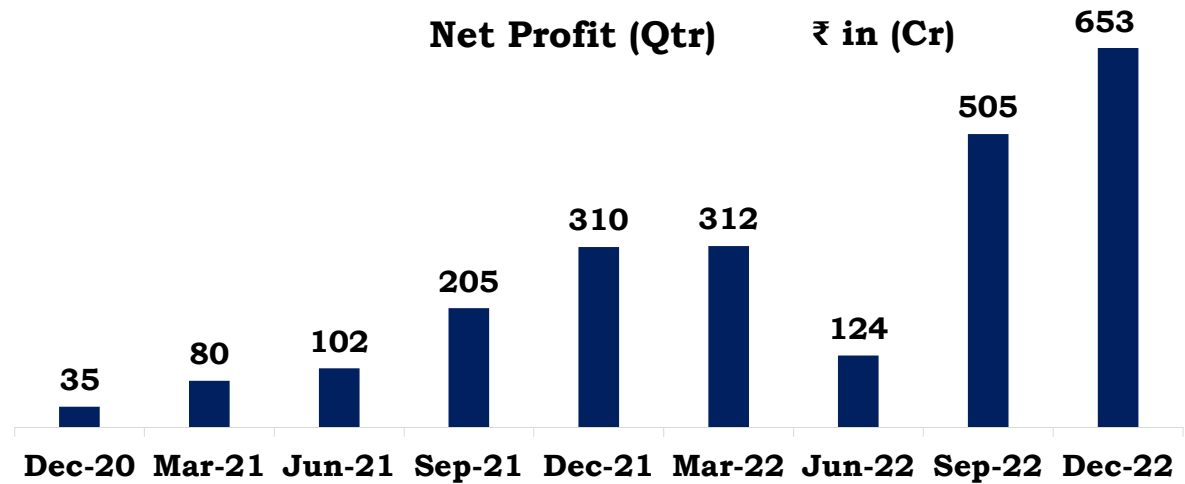
# Financials



**Operating Profit (Qtr) ₹ in (Cr)**

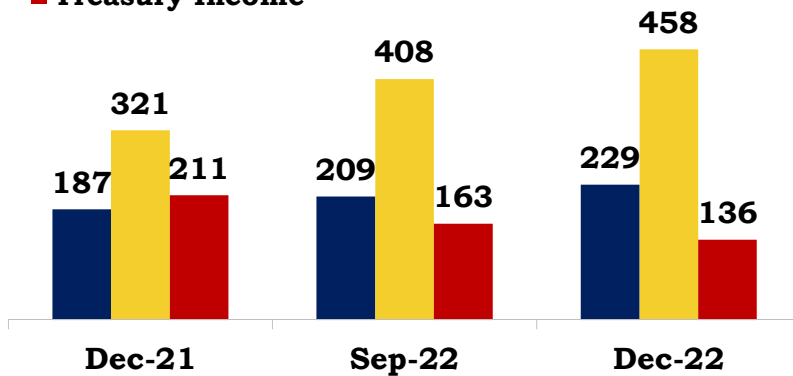


**Net Profit (Qtr) ₹ in (Cr)**

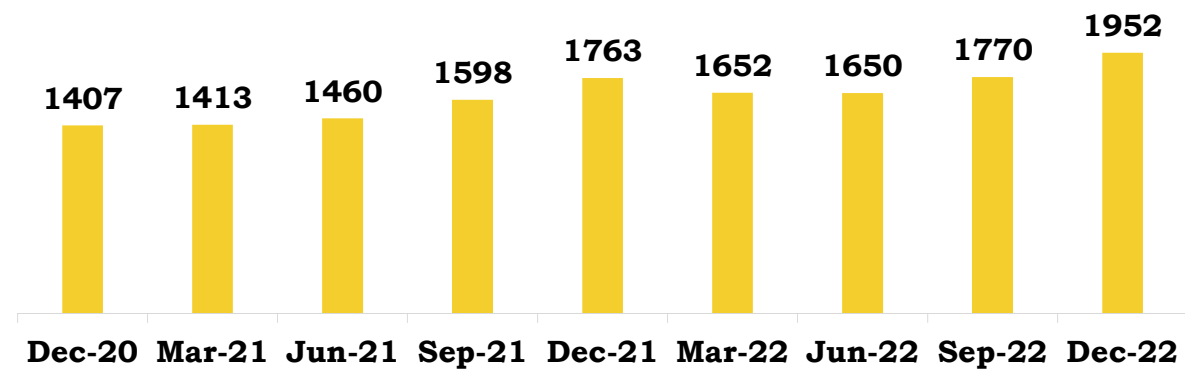


**Non Interest Income(Qtr.) ₹ in (Cr)**

■ Fee Income      ■ Recovery In Written Off  
■ Treasury Income

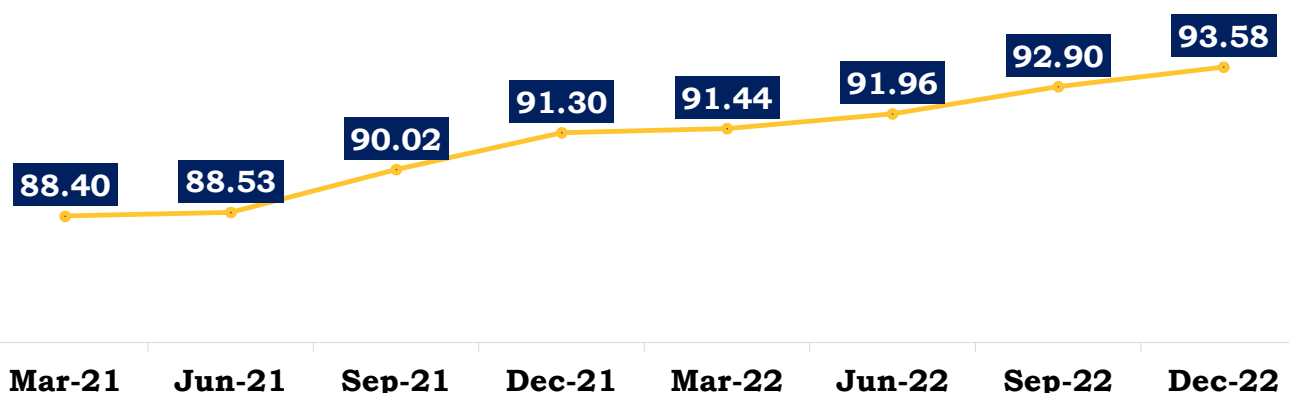


**Net Interest Income (Qtr) ₹ in (Cr)**



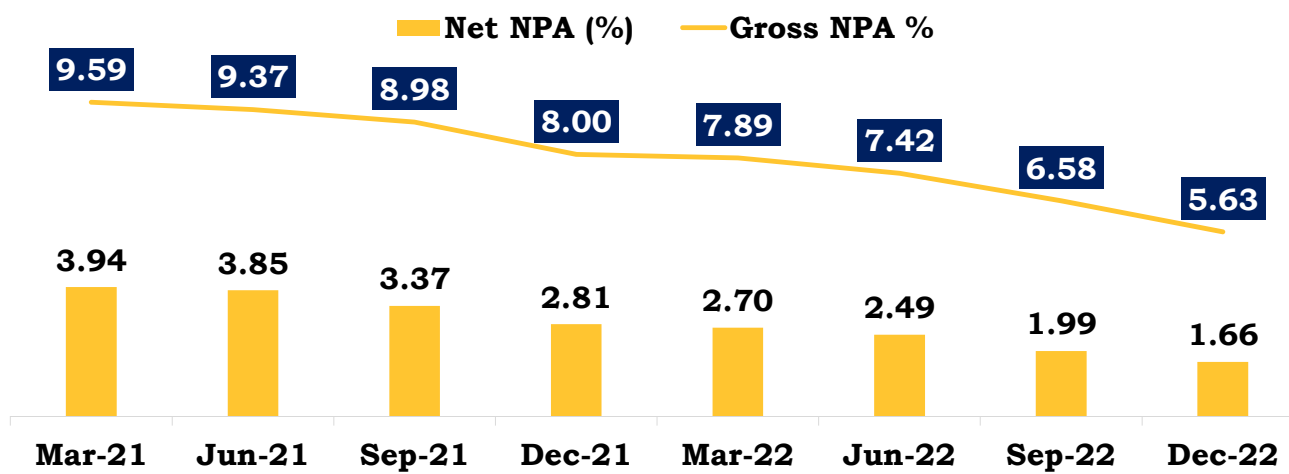
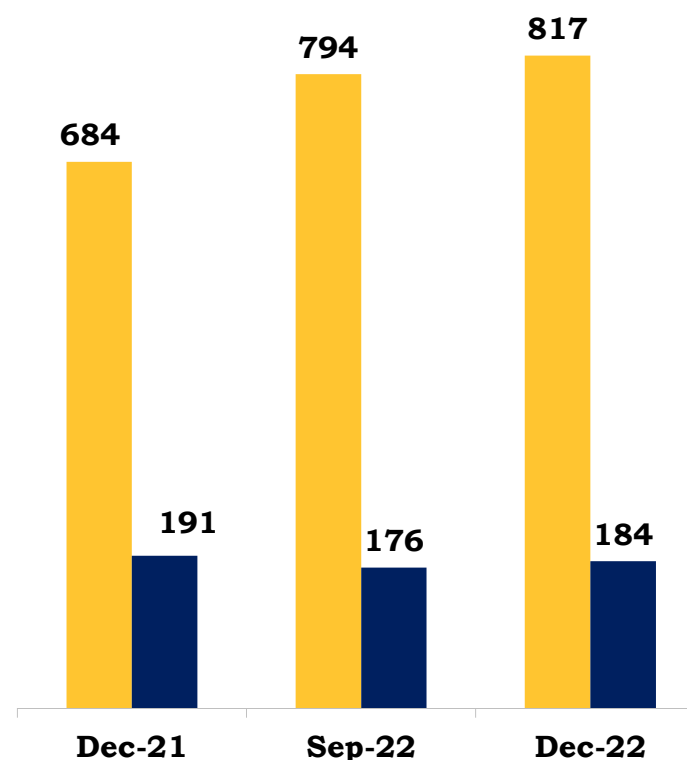


# Improving Asset Quality



**Recovery (Qtr.) ₹ in Cr**

- Cash Recovery + Recovery in Written off A/c
- Upgradation



# Business Growth



					₹ in (Cr)
<b>Business Mix (Deposits + Advances)</b>	<b>Dec-21</b>	<b>Sep-22</b>	<b>Dec-22</b>	<b>Q-Q (%)</b>	<b>Y-O-Y (%)</b>
<b>Global Business</b>	<b>344322</b>	<b>377305</b>	<b>394229</b>	<b>4.49</b>	<b>14.49</b>
Domestic	328286	351411	364985	3.86	11.18
Overseas	16036	25894	29244	12.93	82.36
<b>Global Deposits</b>	<b>218803</b>	<b>235149</b>	<b>243170</b>	<b>3.41</b>	<b>11.14</b>
Domestic	214013	228730	235048	2.76	9.83
Overseas	4789	6418	8122	26.54	69.59
<b>Global Advances (Gross )</b>	<b>125519</b>	<b>142156</b>	<b>151059</b>	<b>6.26</b>	<b>20.35</b>
Domestic	114272	122680	129937	5.92	13.71
Overseas	11247	19476	21122	8.45	87.80
<b>CD Ratio (%)</b>	<b>57.37</b>	<b>60.45</b>	<b>62.12</b>	-	-

# Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Dec-21	Sep-22	Dec-22	Q-O-Q (%)	Y-O-Y (%)
1	<b>Interest Income</b>	3919	4185	4627	10.57	18.06
2	<b>Interest Expenses</b>	2157	2415	2675	10.76	24.05
3	<b>NII (1-2)</b>	<b>1763</b>	<b>1770</b>	<b>1952</b>	<b>10.30</b>	<b>10.74</b>
4	<b>Non-Interest Income</b>	719	780	823	5.58	14.51
5	<b>Operating Expenses</b>	1141	1360	1421	4.53	24.53
6	<b>Operating Profit (3+4-5)</b>	<b>1340</b>	<b>1190</b>	<b>1354</b>	<b>13.80</b>	<b>1.02</b>
7	<b>Provisions</b>	1030	685	701	2.29	-31.94
8	<b>Net Profit</b>	<b>310</b>	<b>505</b>	<b>653</b>	<b>29.42</b>	<b>110.37</b>
	<b>Net Interest Margin (Global) (%)</b>	3.03	2.84	2.99		
	<b>Net Interest Margin (Domestic) (%)</b>	3.14	2.97	3.18		
	<b>Cost to Income (%)</b>	45.99	53.33	51.22		

# Net Interest Income



Particulars	Quarter Ended			Variation (%) over	
	Dec-21	Sep-22	Dec-22	Q-O-Q (%)	Y-O-Y (%)
<b>Interest Income</b>	<b>3919</b>	<b>4185</b>	<b>4627</b>	<b>10.57</b>	<b>18.06</b>
<b>a. From Advances</b>	2254	2390	2773	16.06	23.04
<b>b. From Investments</b>	1526	1548	1577	1.93	3.38
<b>c. Others</b>	139	248	277	11.60	98.24
<b>Interest Expended</b>	<b>2157</b>	<b>2415</b>	<b>2675</b>	<b>10.76</b>	<b>24.05</b>
<b>a. On Deposits</b>	2067	2243	2421	7.94	17.10
<b>b. On Borrowings</b>	2	91	159	74.57	-
<b>c. Bonds &amp; Others</b>	88	82	96	17.33	9.38
<b>Net Interest Income</b>	<b>1763</b>	<b>1770</b>	<b>1952</b>	<b>10.30</b>	<b>10.74</b>
<b>Cost of Deposit (%)</b>	3.85	3.95	4.12		
<b>Cost of Fund (%)</b>	3.31	3.27	3.49		
<b>Yield on Advances (%)</b>	7.54	7.17	7.82		
<b>Yield on Investment (%)</b>	6.27	6.28	6.31		
<b>Yield on Funds (%)</b>	6.74	6.71	7.08		

# Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Dec-21	Sep-22	Dec-22	Q-O-Q (%)	Y-O-Y (%)
<b>a) Fee Based Income</b>	<b>187</b>	<b>209</b>	<b>229</b>	<b>9.71</b>	<b>22.78</b>
<b>i. Income from Commission &amp; Charges</b>	183	189	214	13.23	16.94
<b>ii. Third Party Product Income</b>	4	20	15	-25.00	275.00
<b>b) Recovery in Written Off</b>	<b>321</b>	<b>408</b>	<b>458</b>	<b>12.41</b>	<b>42.92</b>
<b>c) Treasury Income</b>	<b>211</b>	<b>163</b>	<b>135</b>	<b>-35.55</b>	<b>-16.56</b>
<b>i. Profit on sale of Investments</b>	134	50	44	-66.42	-10.00
<b>ii. Profit on Exchange Transaction</b>	67	52	53	1.99	-20.83
<b>iii. Profit/loss on Revaluation of Investment</b>	9	58	38	-34.81	312.96
<b>iv. Others</b>	1	3	-	-92.82	-76.36
<b>Total (a+b+c)</b>	<b>719</b>	<b>780</b>	<b>823</b>	<b>5.58</b>	<b>14.51</b>

# Provisions



					₹ in (Cr)	
Particulars	Quarter Ended			Variation (%) over		
	Dec-21	Sep-22	Dec-22	Q-O-Q (%)	Y-O-Y (%)	
<b>Operating Profit</b>	<b>1340</b>	<b>1190</b>	<b>1354</b>	<b>13.80</b>	<b>1.02</b>	
<b>Provisions for :</b>						
<b>NPA</b>	565	400	220	-44.99	-61.05	
<b>Standard Assets</b>	21	20	33	61.44	55.54	
<b>Others</b>	(37)	(15)	80	-633.33	-316.22	
<b>Income Tax (DTA)</b>	481	279	368	31.90	-23.49	
<b>Total Provision</b>	<b>1030</b>	<b>685</b>	<b>701</b>	<b>2.29</b>	<b>-31.94</b>	
<b>Net Profit /Loss</b>	<b>310</b>	<b>505</b>	<b>653</b>	<b>29.42</b>	<b>110.37</b>	
<b>Technical Write off</b>	<b>853</b>	<b>290</b>	<b>694</b>	<b>139.75</b>	<b>-18.62</b>	
<b>Return on Assets (%)</b>	0.48	0.68	0.85			
<b>Return on Equity (%)</b>	6.25	9.76	12.27			



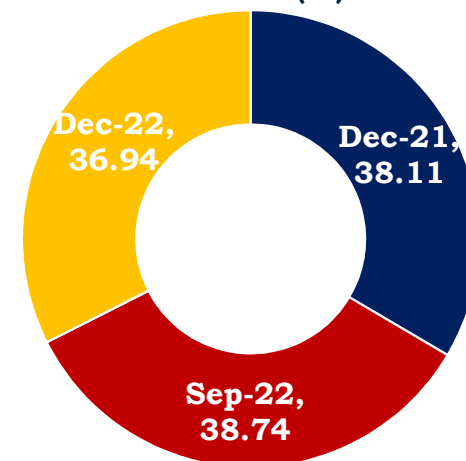
# ***Business Segment Performance***

# Global Deposits

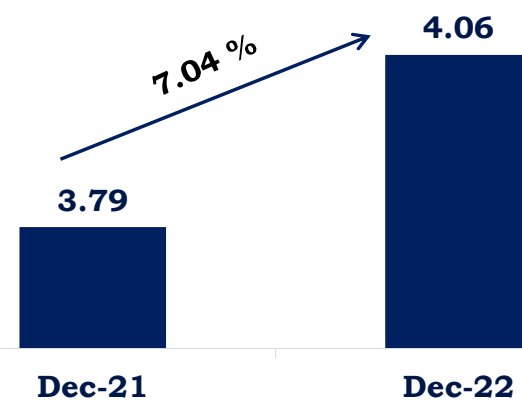


Particulars	Dec-21	Sep-22	Dec-22	₹ in (Cr)	
				Growth	
				Q-Q	Y-Y
<b>Saving Deposits</b>	<b>74063</b>	<b>78933</b>	<b>79876</b>	<b>1.20</b>	<b>7.85</b>
<b>Current Deposits</b>	8606	11586	9308	-19.66	8.15
<b>CASA</b>	<b>82670</b>	<b>90519</b>	<b>89185</b>	<b>-1.47</b>	<b>7.88</b>
<b>Term Deposits</b>	131344	138212	145864	5.54	11.05
<b>Overseas Deposits</b>	4789	6418	8122	26.54	69.59
<b>Global Deposits</b>	<b>218803</b>	<b>235149</b>	<b>243170</b>	<b>3.41</b>	<b>11.14</b>
<b>CASA Domestic (%)</b>	<b>38.63</b>	<b>39.57</b>	<b>37.94</b>	-	-
<b>CASA Global (%)</b>	<b>38.11</b>	<b>38.74</b>	<b>36.94</b>	-	-

CASA Global (%)



Savings A/c (In Cr.)



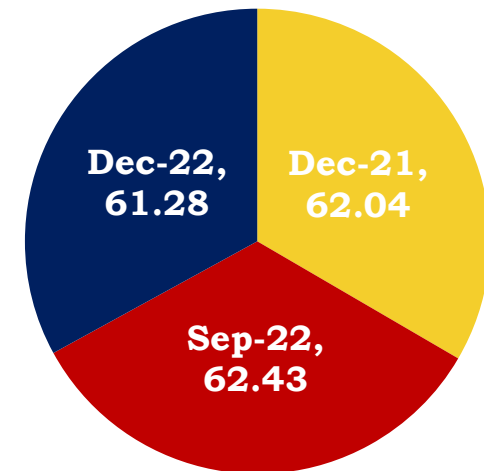


# RAM (Domestic Advance)



₹ in (Cr)	₹ in (Cr)			Growth (Y-Y) %
	Dec-21	Sep-22	Dec-22	
<b>Domestic Advance</b>	<b>114272</b>	<b>122680</b>	<b>129937</b>	<b>13.71</b>
Of Which				
Retail Advance*	28229	31055	32375	14.69%
Agriculture Advance*	18422	20105	20627	11.97
MSME Advance*	24238	25430	26625	9.85
<b>Total RAM</b>	<b>70889</b>	<b>76590</b>	<b>79627</b>	<b>12.33%</b>
<b>RAM % to Gross Advance</b>	62.04%	62.43%	61.28%	-

**RAM% (Domestic Advance)**



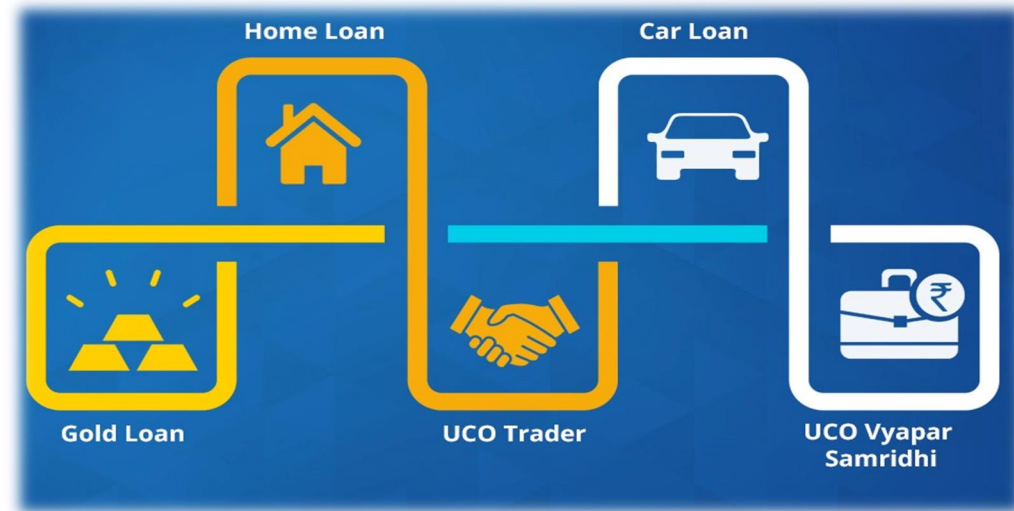
\* Fig. are Excluding TWO & Investment

# Retail Growth



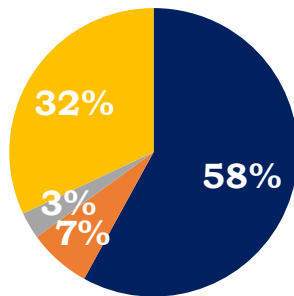
**Retail Advance As on Dec 2022**

Particulars	Dec-21	Dec-22	Growth (Y-Y) %
Home Loan	15877	18908	19.09
Car Loan	1815	2166	19.30
Personal Loan	877	1079	23.06
Others	8921	9300	4.49
<b>Total</b>	<b>27491</b>	<b>31453</b>	<b>14.41</b>



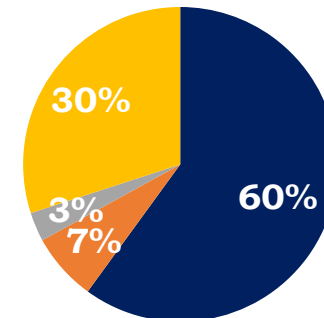
**Dec-21**

■ Home Loan ■ Car Loan ■ Personal Loan ■ Others



**Dec-22**

■ Home Loan ■ Car Loan ■ Personal Loan ■ Others



# Priority Sector Advance



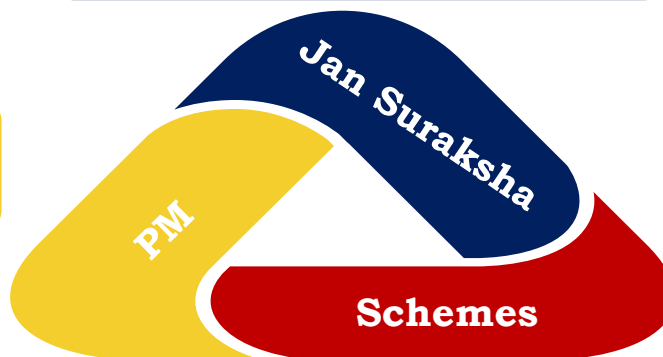
Industry	Dec-21	Sep-22	Dec-22	₹ in (Cr)	
				% Growth	
				Y-O-Y	% to ANBC
<b>Agriculture</b>	<b>24995</b>	<b>24094</b>	<b>24583</b>	<b>-1.65</b>	<b>19.67</b>
Out of which, S&MF	12724	13247	13638	7.19	10.91
<b>MSME</b>	<b>22016</b>	<b>25627</b>	<b>26775</b>	<b>21.62</b>	<b>21.42</b>
Out of which, Micro	12225	15165	16654	36.23	13.33
<b>Housing Loan</b>	<b>8921</b>	<b>11106</b>	<b>10481</b>	<b>17.49</b>	<b>8.39</b>
<b>Education Loan</b>	<b>831</b>	<b>815</b>	<b>848</b>	<b>2.05</b>	<b>0.68</b>
<b>Others</b>	<b>1277</b>	<b>2144</b>	<b>2388</b>	<b>87.00</b>	<b>1.91</b>
<b>Total Priority Sector Advances</b>	<b>58040</b>	<b>63786</b>	<b>65075</b>	<b>12.12</b>	<b>52.07</b>

# Financial Inclusion Growth



**PMJJBY (17.97 Lac)  
33.41%(Y-Y)**

**PMSBY (38.09 Lac)  
34.69%(Y-Y)**



**APY (7.16 Lac)  
39.30%(Y-Y)**

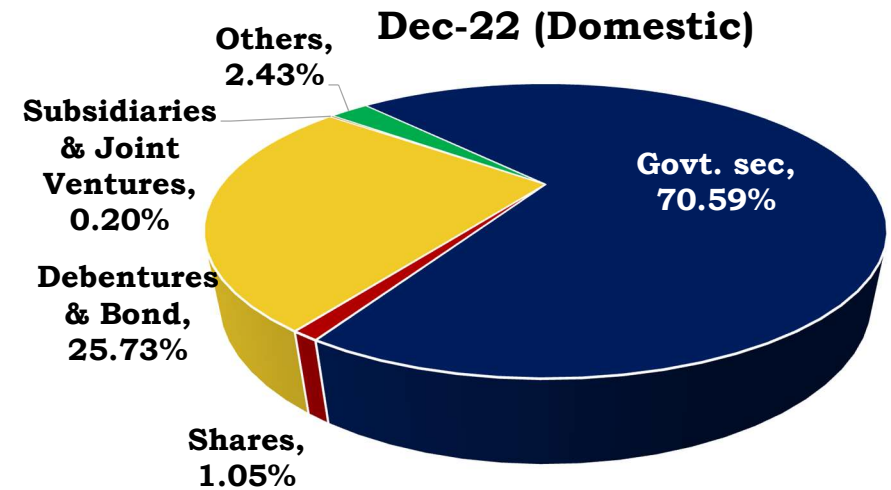
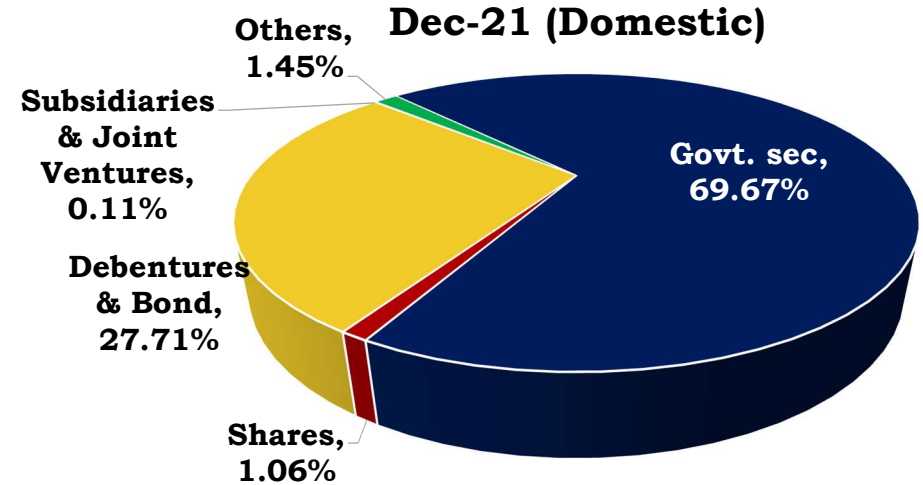
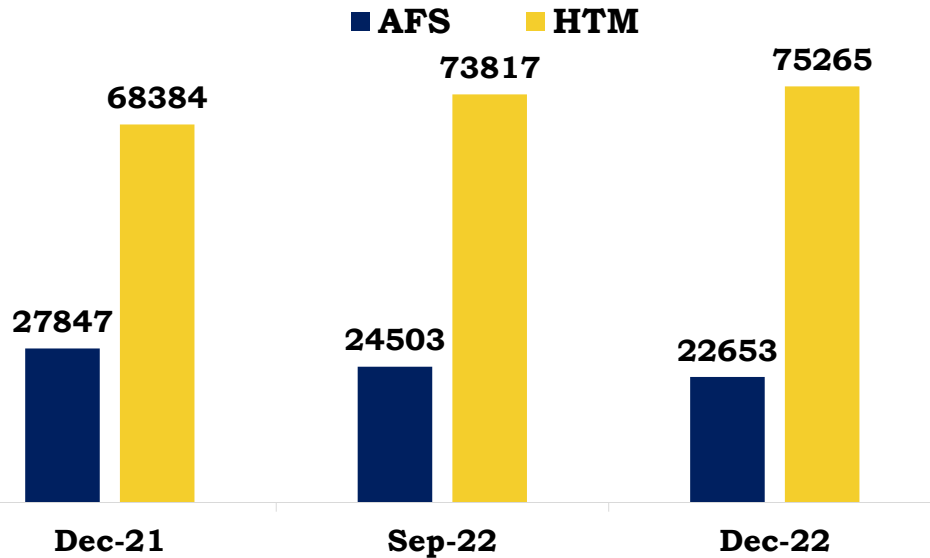
₹ in (Cr)

Particulars	Dec-21		Sep-22		Dec-22	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
<b>PMJDY (Lacs)</b>	111.56	3903.75	118.83	4898.23	121.39	5070.49
<b>Zero Balance Accts (Lacs)</b>	13.81	-	13.21	-	13.15	-
<b>PMMY Shishu</b>	184612	312.35	1,77,362	294.00	167467	288.32
<b>PMMY Kishor</b>	174781	2408.86	2,02,076	2,912.15	205402	3079.57
<b>PMMY Tarun</b>	24420	1487.14	34,380	2,038.43	36242	2190.13
<b>PMMY Total</b>	<b>383813</b>	<b>4208.35</b>	<b>4,13,818</b>	<b>5,244.58</b>	<b>409111</b>	<b>5558.01</b>

# Investment Portfolio



## Domestic Investment



₹ in (Cr)	Dec-21	Sep-22	Dec-22
<b>Domestic Investments</b>	96240	98320	97918
<b>Overseas Investments</b>	2035	2414	2708
<b>Total Investments</b>	<b>98275</b>	<b>100734</b>	<b>100626</b>



# ***Asset quality***

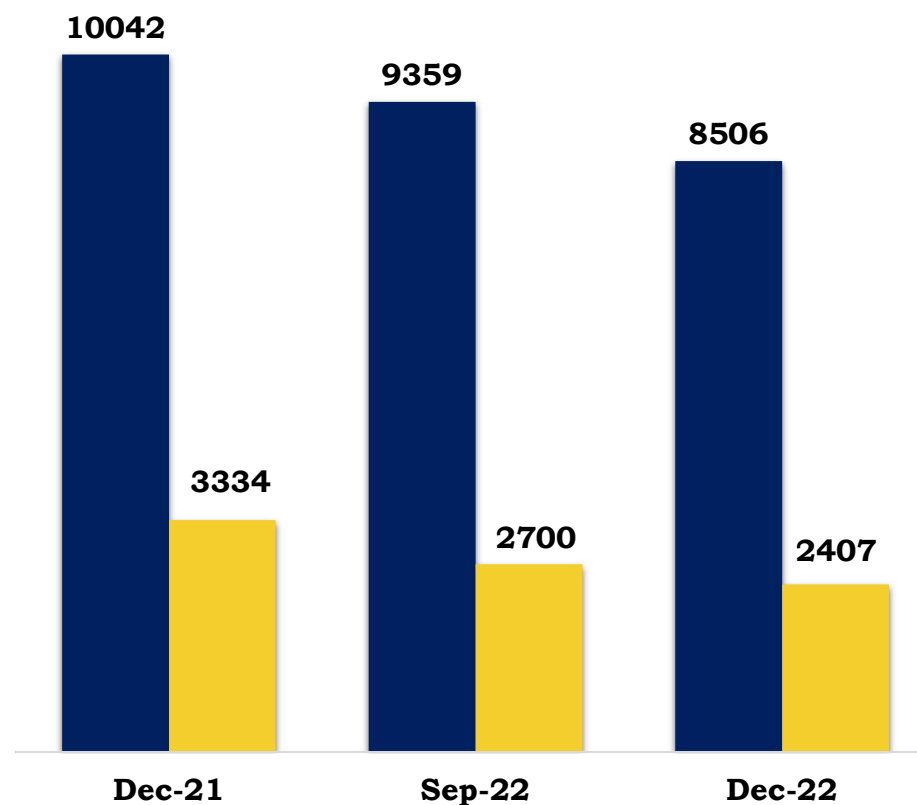
# Asset Quality



₹ in (Cr)

Item	Dec-21	Sep-22	Dec-22
<b>Gross NPA</b>	10042	9359	8506
<b>Net NPA</b>	3334	2700	2407
<b>Gross NPA (%)</b>	8.00	6.58	5.63
<b>Net NPA (%)</b>	2.81	1.99	1.66
<b>Provision Coverage Ratio (%)</b>	91.30	92.90	93.58

■ Gross NPA ■ Net NPA



# Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended			
	Mar 22	Dec-21	Jun-22	Sep-22	Dec-22
<b>Opening Balance</b>	<b>11352</b>	<b>10910</b>	<b>10237</b>	<b>9740</b>	<b>9359</b>
<b>Slippages</b>	6122	579	556	578	491
<b>Less</b>					
<b>Cash Recovery</b>	1299	363	275	386	359
<b>Upgradation</b>	2087	191	184	176	184
<b>Write off</b>	3851	893	594	397	801
<b>Total reduction</b>	<b>7237</b>	<b>1447</b>	<b>1053</b>	<b>959</b>	<b>1344</b>
<b>Closing Balance</b>	<b>10237</b>	<b>10042</b>	<b>9740</b>	<b>9359</b>	<b>8506</b>
<b>Cash Recovery +Recovery in Written off</b>	<b>2845</b>	<b>684</b>	<b>507</b>	<b>794</b>	<b>817</b>



# NCLT



Dec-2022 (₹ Cr.)	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	₹ in (Cr)
				Total
<b>Exposure to number of accounts referred under IBC (As per RBI List)</b>	2	8	128	<b>138</b>
<b>Loan Outstanding</b>	890	2176	12900	<b>15965</b>
<b>Total Provisions Held</b>	890	2176	12852	<b>15917</b>

Inc. Tech. Write off

# Fresh Slippage



₹ in (Cr)

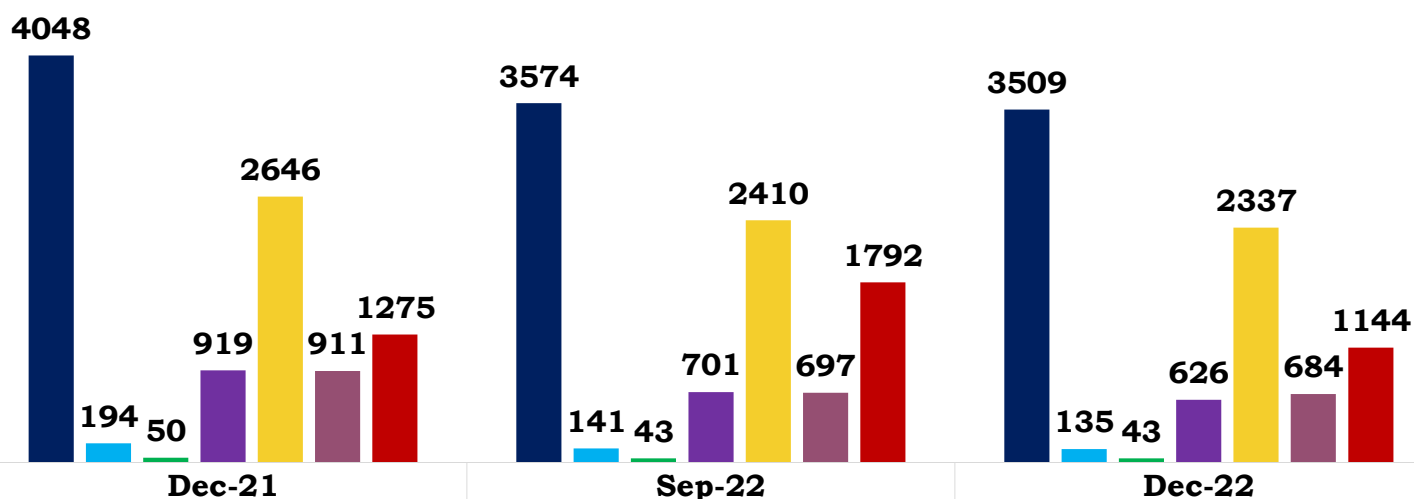
Fresh Slippage	Dec-21		Sep-22		Dec-22	
	No of Account	Amount (In Cr)	No of Account	Amount (In Cr)	No of Account	Amount (In Cr)
<b>Corporate</b>	6	57.70	2	17.86	3	21.87
<b>SME</b>	9587	209.33	8388	149.68	6955	102.04
<b>AGRI</b>	3867	53.35	18868	151.69	2729	69.91
<b>Retail</b>	2639	109.74	1425	80.51	1493	85.37
<b>Others</b>	98	45.24	230	30.66	80	27.49
<b>Total</b>	<b>16197</b>	<b>475.36</b>	<b>28913</b>	<b>430.40</b>	<b>11260</b>	<b>306.68</b>
<b>Slippage Ratio</b>	<b>2.09</b>		<b>1.90</b>		<b>1.48</b>	

# Segment NPA



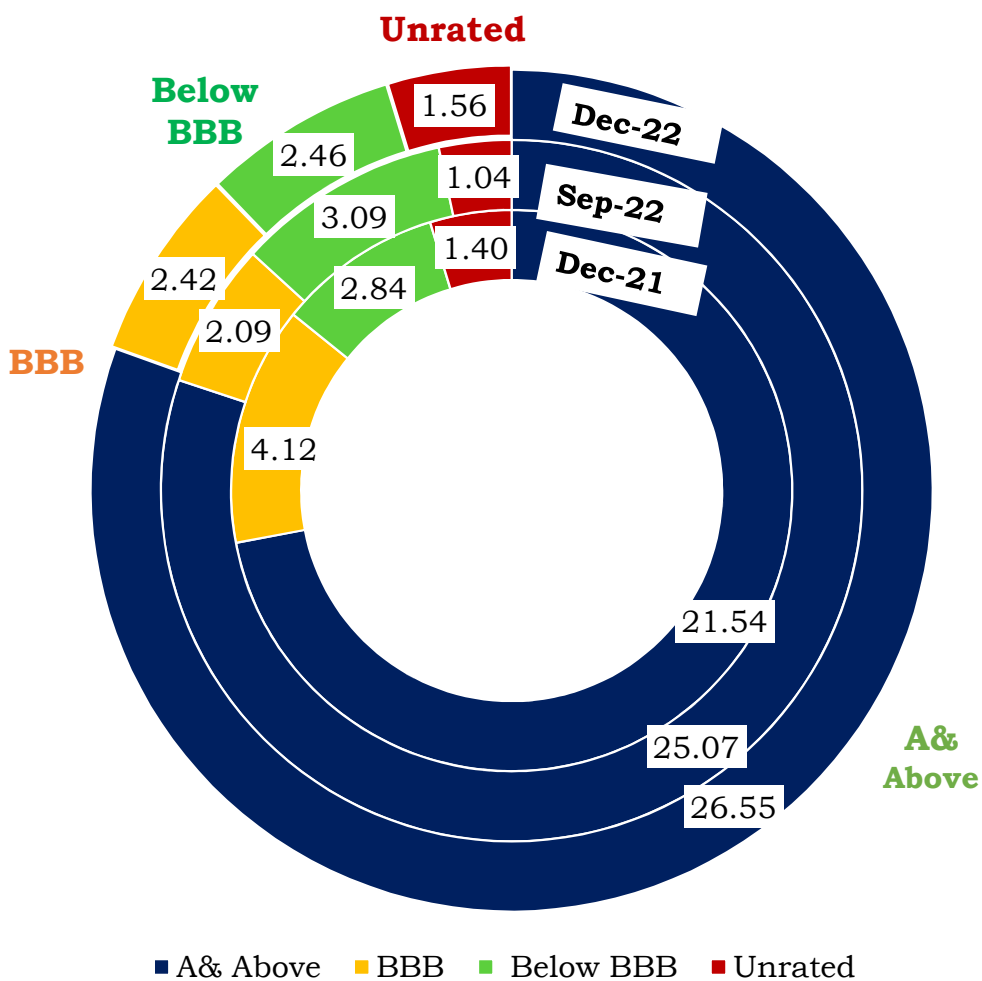
- Agriculture & Allied Activities
- Micro & Small Industries
- Medium Industries
- Large Industries
- Services
- Retail
- All others

₹ in (Cr)



	Dec-21	Sep-22	Dec-22
<b>Agriculture &amp; Allied Activities</b>	<b>4048</b>	<b>3574</b>	<b>3509</b>
<b>Micro &amp; Small Industries</b>	<b>194</b>	<b>141</b>	<b>135</b>
<b>Medium Industries</b>	<b>50</b>	<b>43</b>	<b>43</b>
<b>Large Industries</b>	<b>919</b>	<b>701</b>	<b>626</b>
<b>Services</b>	<b>2646</b>	<b>2410</b>	<b>2337</b>
<b>Retail</b>	<b>911</b>	<b>697</b>	<b>684</b>
<b>All others</b>	<b>1275</b>	<b>1792</b>	<b>1144</b>

# Rating Mix (Domestic)



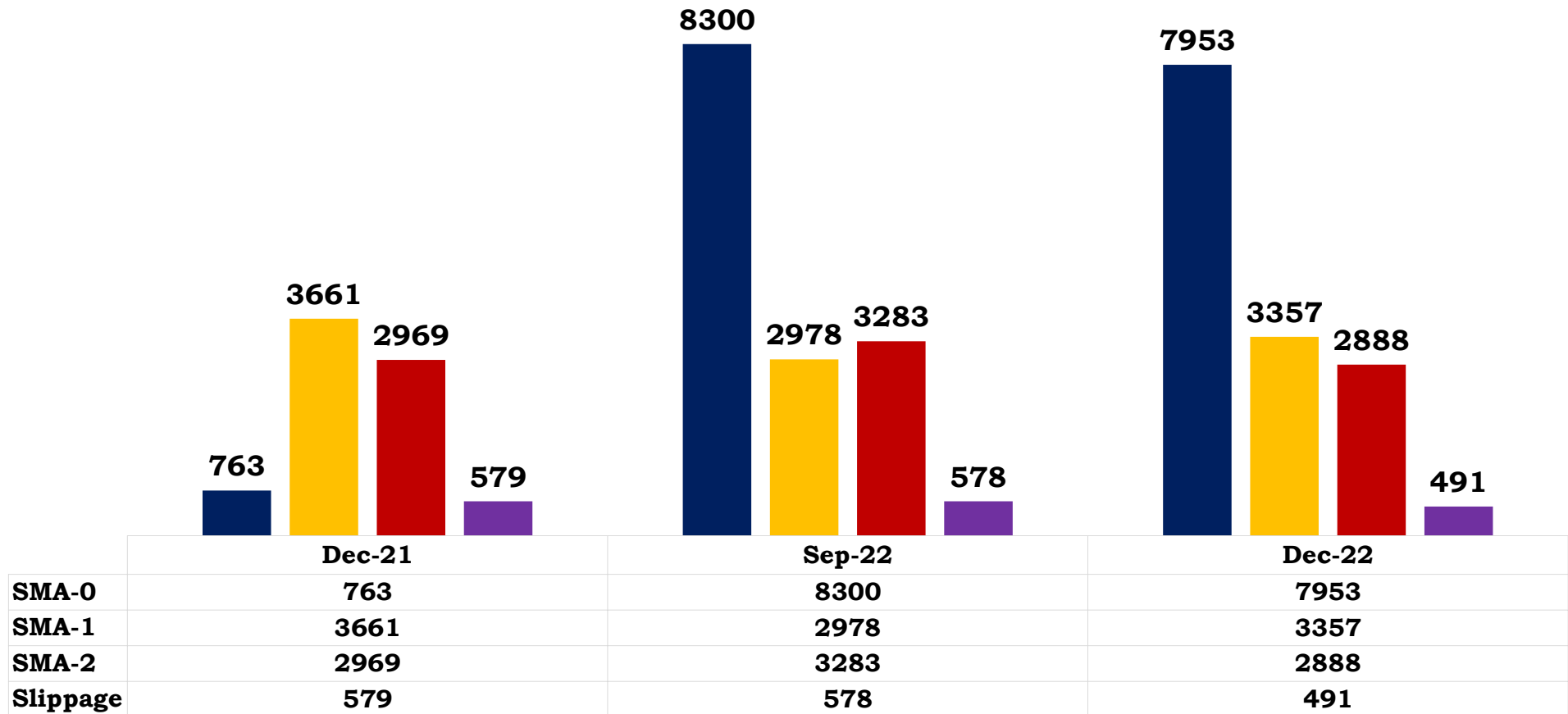
	₹ in (Cr)		
₹ in (Cr)	Dec-21	Sep-22	Dec-22
<b>A&amp; Above</b>	24619	30751	34497
<b>BBB</b>	4712	2564	3138
<b>Below BBB</b>	3251	3794	3202
<b>Total Rated</b>	32582	37109	40837
<b>Unrated</b>	1605	1279	2028

# SMA Data



■ SMA-0 ■ SMA-1 ■ SMA-2 ■ Slippage

₹ in (Cr)



# COVID Resolution Framework as on 31.12.2022



₹ in (Cr)

<b>Resolution Framework 1.0</b>	
<b>Category</b>	<b>Outstanding (31.12.2022)</b>
<b>MSME (Upto Rs 25 Cr.)</b>	168.37
<b>Personal Loans</b>	61.19
<b>Agriculture Allied</b>	0
<b>Corporate Loans</b>	516.23
<b>Total</b>	<b>745.79</b>

<b>Resolution Framework 2.0</b>	
<b>Category</b>	<b>Outstanding (31.12.2022)</b>
<b>MSME</b>	1105.37
<b>Personal &amp; Small Business</b>	1071.98
<b>Agriculture Allied</b>	193.35
<b>Total</b>	<b>2370.70</b>



# ***Financials***

# Balance Sheet



	₹ in (Cr)		
<b>CAPITAL &amp; LIABILITIES</b>	<b>31.12.2021</b>	<b>30.09.2022</b>	<b>31.12.2022</b>
Capital	11956	11956	11956
Reserves & Surplus	11314	12408	13199
Deposits	218802	235149	243170
Borrowings	14166	19575	22084
Other Liabilities & Provisions	6792	6257	6104
<b>Total</b>	<b>263030</b>	<b>285345</b>	<b>296513</b>
<b>ASSETS</b>			
Cash and Balances with RBI	9927	13818	11952
Balances with Banks and Money at Call and Short Notice	14995	15884	19238
Investments	96514	97897	97957
Advances	118728	135428	144896
Fixed Assets	3332	3383	3423
Other Assets	19534	18935	19047
<b>Total</b>	<b>263030</b>	<b>285345</b>	<b>296513</b>



# Key Financial Indicators



Particulars (Qtr.)	Dec-21	Sep-22	Dec-22
Book Value per Share (₹)	9.37	10.67	11.59
Earning Per Share (₹)	0.26	0.42	0.55
Net Worth ( ₹ in Cr.)	10621	12064	13110
Business Per Branch ( ₹ In Cr.)	112.05	121.40	126.27
Business Per Employee ( ₹ in Cr.)	15.67	17.12	18.00
Operating Profit Per Employee ( ₹ in Lakh)	6.10	5.40	6.18
Net Profit Per Employee ( ₹ in Lakh)	1.41	2.29	2.98

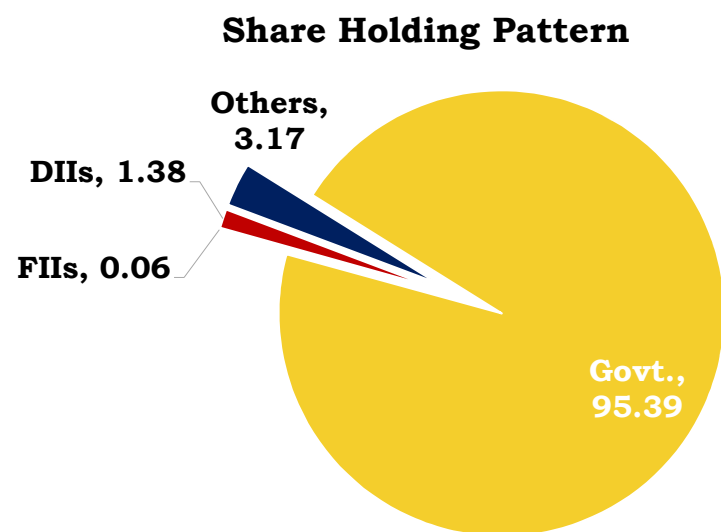


# ***Capital & Shareholding***

# Capital & Shareholding Pattern



Particulars	Dec-21	Sep-22	₹ in (Cr)
			Dec-22
<b>CET1 Capital</b>	11977	11862	12473
<b>Tier I Capital</b>	11977	11862	12473
<b>Tier II Capital</b>	2884	2925	2961
<b>Total Capital</b>	<b>14861</b>	<b>14787</b>	<b>15434</b>
<b>Risk Weighted Assets</b>	102081	105436	107804
<b>CET1 (%)</b>	11.73	11.25	11.57
<b>Tier I (%)</b>	11.73	11.25	11.57
<b>Tier II (%)</b>	2.83	2.77	2.75
<b>Capital Adequacy Basel III (%) (CRAR)</b>	<b>14.56</b>	<b>14.02</b>	<b>14.32</b>



As on 31.12.2022	
<b>Share Capital (₹ in Cr.)</b>	11956
<b>Net Worth (₹ in Cr.)</b>	13110
<b>Market Cap (₹ in Cr.)</b>	37661
<b>No of Equity Shares (in Cr.)</b>	1196



# ***Digital Journey***

# Digital Progress



## New Initiative

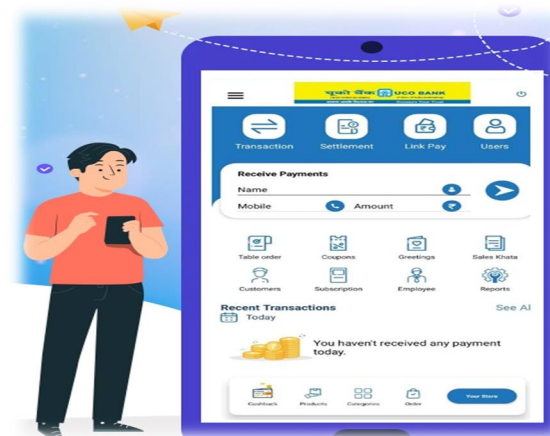
- ✓ UPI 123 on IVR (0804516377)
- ✓ Introduction of Uco Bank Merchant.
- ✓ Installation of 16 Cash Recycler & 22 ATM.
- ✓ Instant activation of Debit card.

## New Features in M-Banking

- ✓ Introduction of Lifestyle E-marketplace
- ✓ Personalised Cheque Acknowledgement.
- ✓ Mbanking for NRE/NRO
- ✓ No Due Certificate
- ✓ Loan Interest Certificate

## Road ahead for E Banking and M-Banking

- ✓ Procurement of 300 ATM
- ✓ UPI Central Mapper

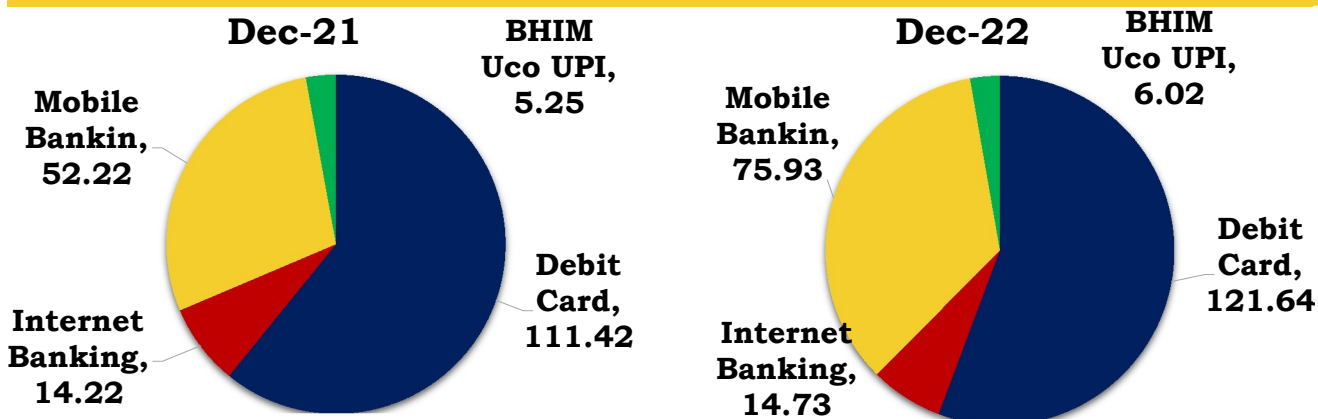


**UCO Merchant App**



**UCO QR Code Sound Box**

# Digital Performance



Digital Channels	Dec-21	Sep-22	Dec-22	Growth (%)	
				Y-O-Y	Q-O-Q
<b>Debit Cards (Lakhs)</b>	111.42	118.79	121.64	8.40	2.34
<b>Internet Banking (Lakhs)</b>	<b>14.22</b>	<b>14.57</b>	<b>14.73</b>	3.46	1.09
Retail (Lakhs)	12.55	12.80	12.92	2.86	0.93
Corporate (Lakhs)	1.67	1.78	1.81	7.73	1.66
<b>Mobile Banking (Lakhs)</b>	52.22	69.65	75.93	31.23	8.27
<b>Bhim UCO UPI (Lakhs)</b>	5.25	5.84	6.02	12.79	2.99
<b>POS Terminals</b>	8880	10145	10402	14.63	2.47
<b>Avg. Daily ATM Hits</b>	90	97	100	10.00	3.00

# Associate



## Paschim Banga Gramin Bank



**As on 31.12.2022 (Audited)**

<b>Particulars</b>	<b>Amount (₹ in Cr)</b>
<b>Total Business</b>	<b>9917.90</b>
<b>Deposit</b>	6353.82
<b>Advances</b>	3564.08
<b>Income Dec Qtr.</b>	152.01
<b>Expenditure &amp; Provision Dec Qtr.</b>	148.92
<b>Net Profit Dec Qtr.</b>	<b>3.09</b>
<b>No of Branches</b>	230
<b>Employee Strength</b>	1022

# ESG Initiative



- ❖ Bank has been using eco-friendly refrigerant gas in air conditioners, green generators and LED lights in most of its offices to avoid carbon emissions and radiation.
- ❖ Bank is financing to disadvantaged, vulnerable and marginalized stakeholders through various bank credit scheme viz. KCC, NRLM, PMJDY OD facility, Fishery loan, Mudra-Shishu etc.
- ❖ Bank is committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.
- ❖ Bank has 35 financial literacy centres across the country which conducted more than 2500 financial literacy camps thereby spreading financial awareness among masses
- ❖ Bank has been participating in the programmes which promotes environmental issues under “Clean and Green” Campaign.
- ❖ Bank has appointed Internal Ombudsman in order to strengthen the banks internal grievances redressal mechanism to reinforce the customer’s confidence.
- ❖ Loan outstanding as on 31.12.2022 under :
  - Women SHG – Rs. 1837 crore
  - PM SVANidhi – Rs. 24.73 crore
  - Mudra(Shishu) – Rs. 288.32 crore







**Thank You!**