FINANCIAL RESULTS

For Quarter/ Year Ended 31st March, 2023

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5 Years Performance at a Glance

(₹ In Crore)

Particulars	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Total Business	2,34,117	2,44,955	2,81,659	3,37,534	**4,09,202**
Total Deposits	1,40,650	1,50,066	1,74,006	2,02,294	**2,34,083**
CASA %	50	50	54	58	**53**
Gross Advances	93,467	94,889	1,07,654	1,35,240	**1,75,120**
RAM %	50.98	57.29	63.15	59.65	**57.15**
Operating Profit	2,198	2,847	3,960	4,848	**6,099**
Net Profit	(4,784)	389	550	1,152	**2,602**
NIM %	2.53	2.60	2.84	3.15	**3.56**
Cost to Income %	58.39	51.97	47.39	44.26	**39.14**
GNPA %	16.40	12.81	7.23	3.94	**2.47**
NNPA %	5.52	4.77	2.48	0.97	**0.25**
Return on Asset %	(3.01)	0.23	0.30	0.55	**1.10**
Return on Equity %	(207.99)	6.32	7.17	11.45	**20.38**

	Total Business	Total Deposits	Gross Advances	CASA %	RAM %	Net NPA
FY `23 viz FY `22	Increased by 21.23%	Increased by 15.71%	Increased by 29.49%	53.38 (57.85)	57.15 (59.65)	0.25 (0.97)

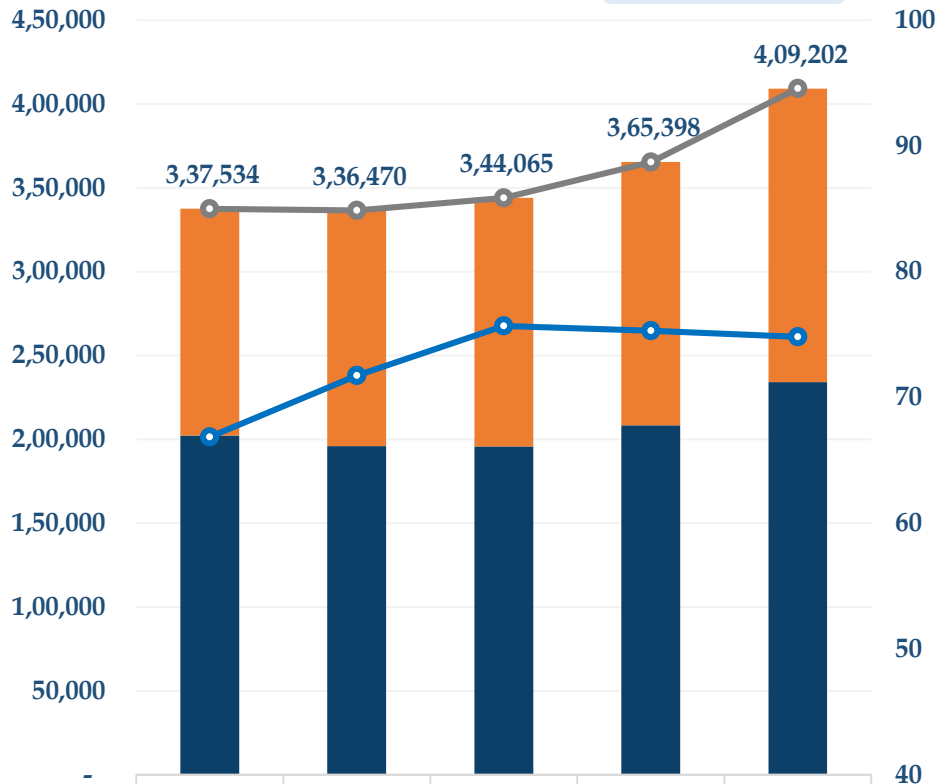
	Operating Profit	Net Profit	Net Interest Income	NIM %	Return on Asset %	Cost to Income %
Q4 `23 viz Q4` 22	Increased by 57.36%	Increased by 136.48%	Increased by 35.66%	3.78 (3.17)	1.32 (0.65)	38.34 (44.76)
FY `23 viz FY `22	Increased by 25.81 %	Increased by 125.96%	Increased by 28.07%	3.56 (3.15)	1.10 (0.55)	39.14 (44.26)

Total Business

(₹ In Crore)

Last 5 quarters

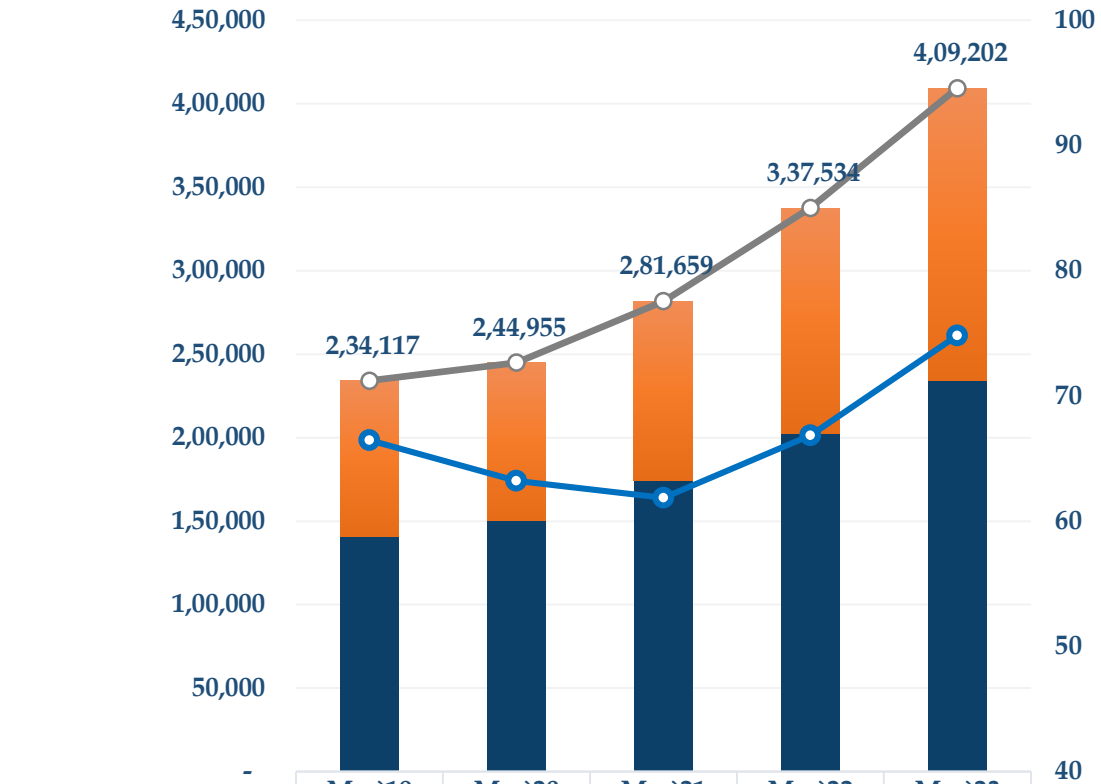
21.23 % (Y-o-Y)



	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
Gross Advances	1,35,240	1,40,561	1,48,216	1,56,962	1,75,120
Total Deposit	2,02,294	1,95,909	1,95,849	2,08,436	2,34,083
Total Business	3,37,534	3,36,470	3,44,065	3,65,398	4,09,202
C/D Ratio (%)	66.85	71.75	75.68	75.30	74.81

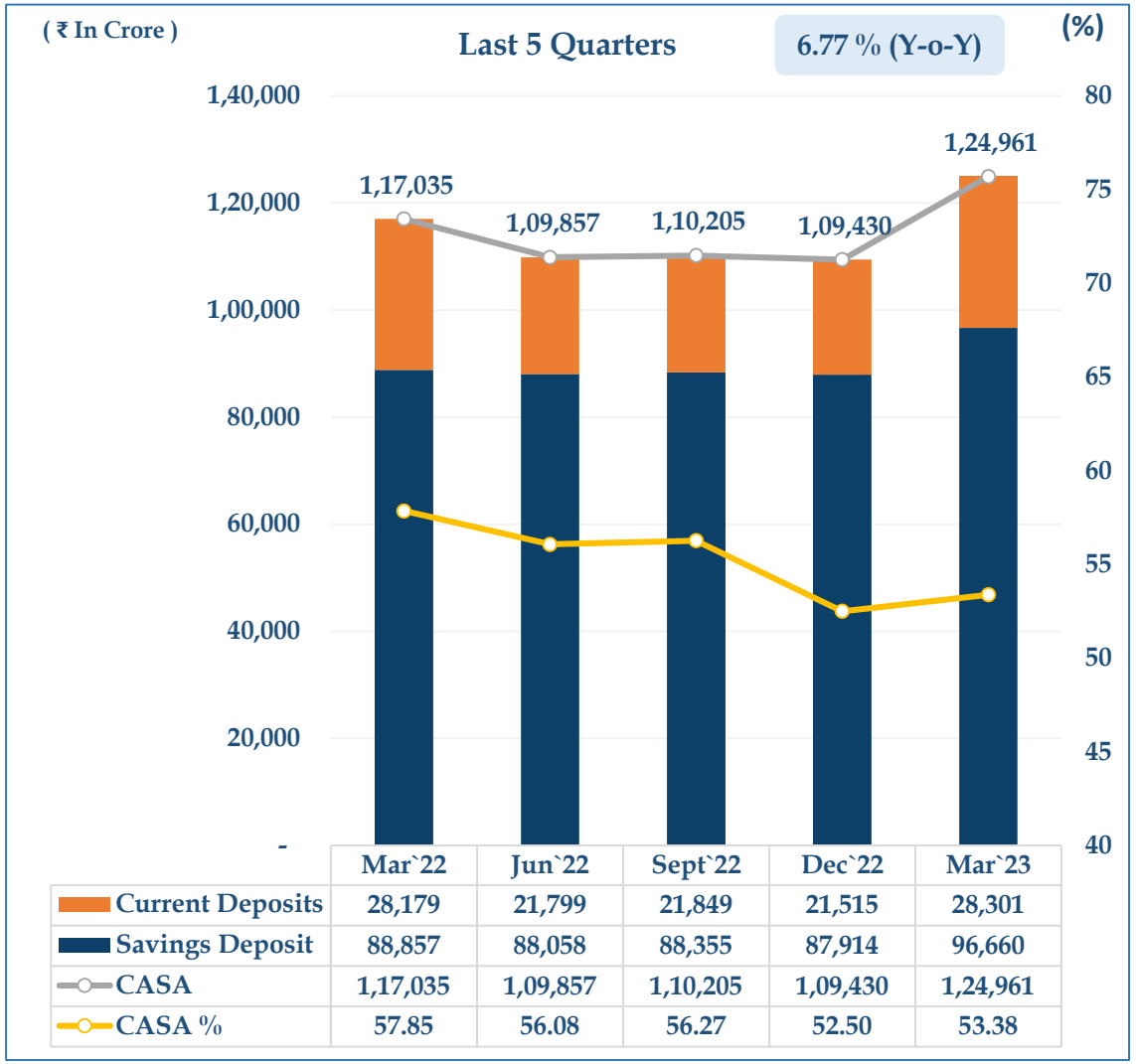
(₹ In Crore)

Yearly

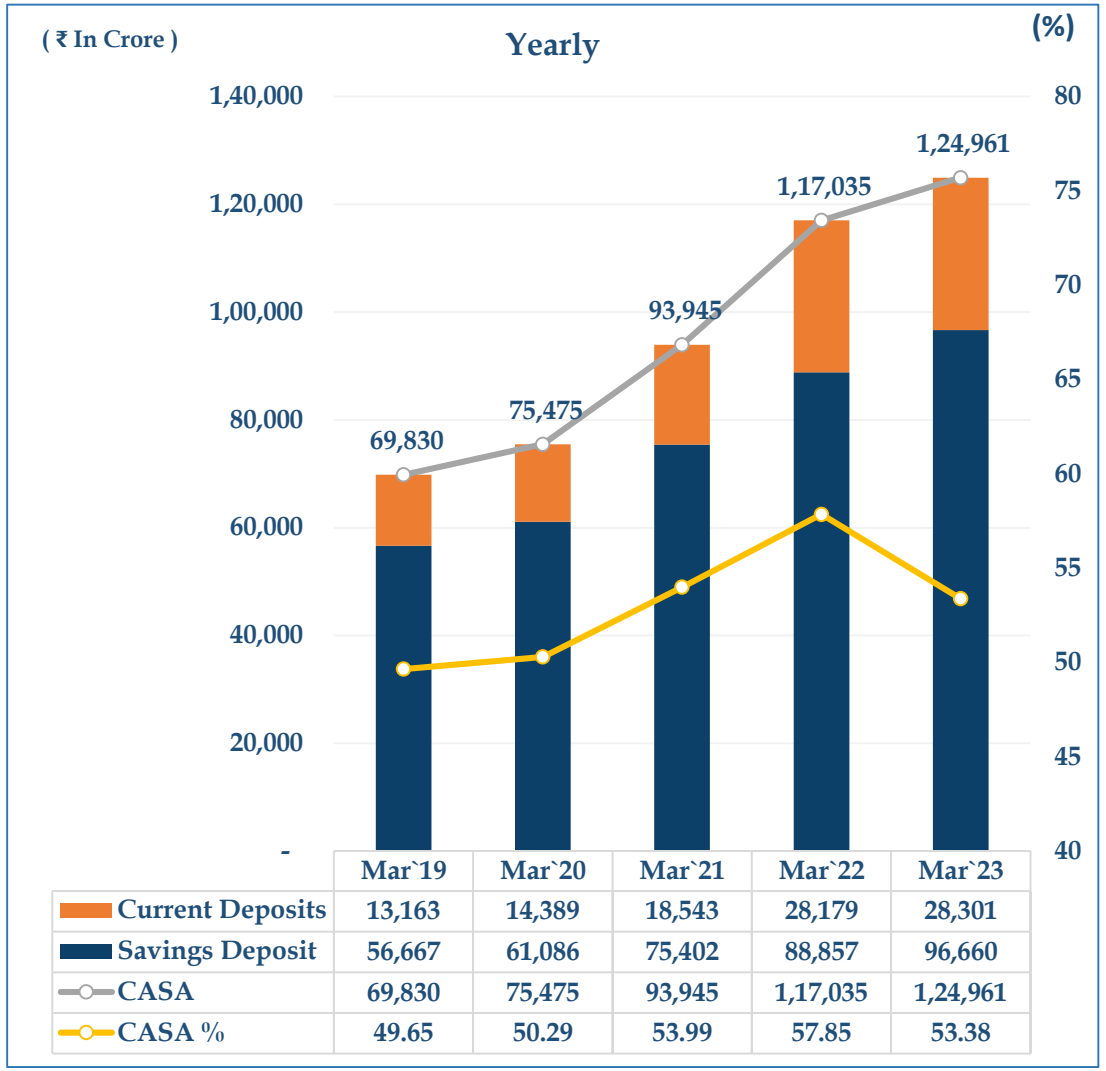


	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Gross Advances	93,467	94,889	1,07,654	1,35,240	1,75,120
Total Deposit	1,40,650	1,50,066	1,74,006	2,02,294	2,34,083
Total Business	2,34,117	2,44,955	2,81,659	3,37,534	4,09,202
C/D Ratio (%)	66.45	63.23	61.87	66.85	74.81

CASA Deposit

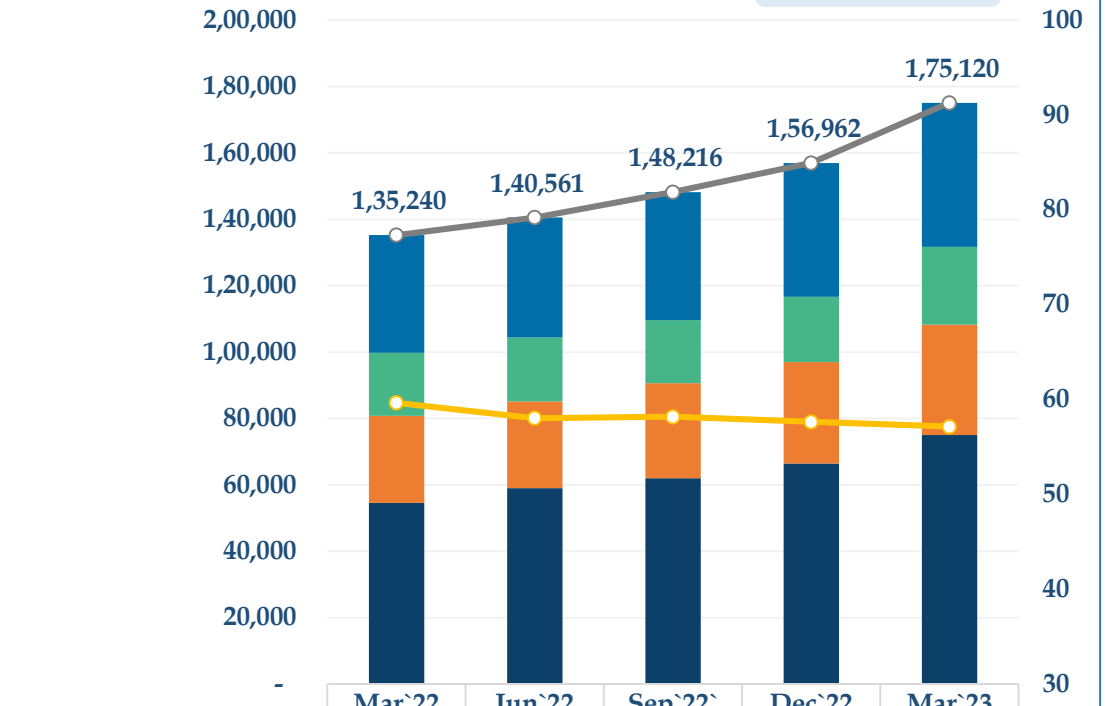


	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
Current Deposits	28,179	21,799	21,849	21,515	28,301
Savings Deposit	88,857	88,058	88,355	87,914	96,660
CASA	1,17,035	1,09,857	1,10,205	1,09,430	1,24,961
CASA %	57.85	56.08	56.27	52.50	53.38

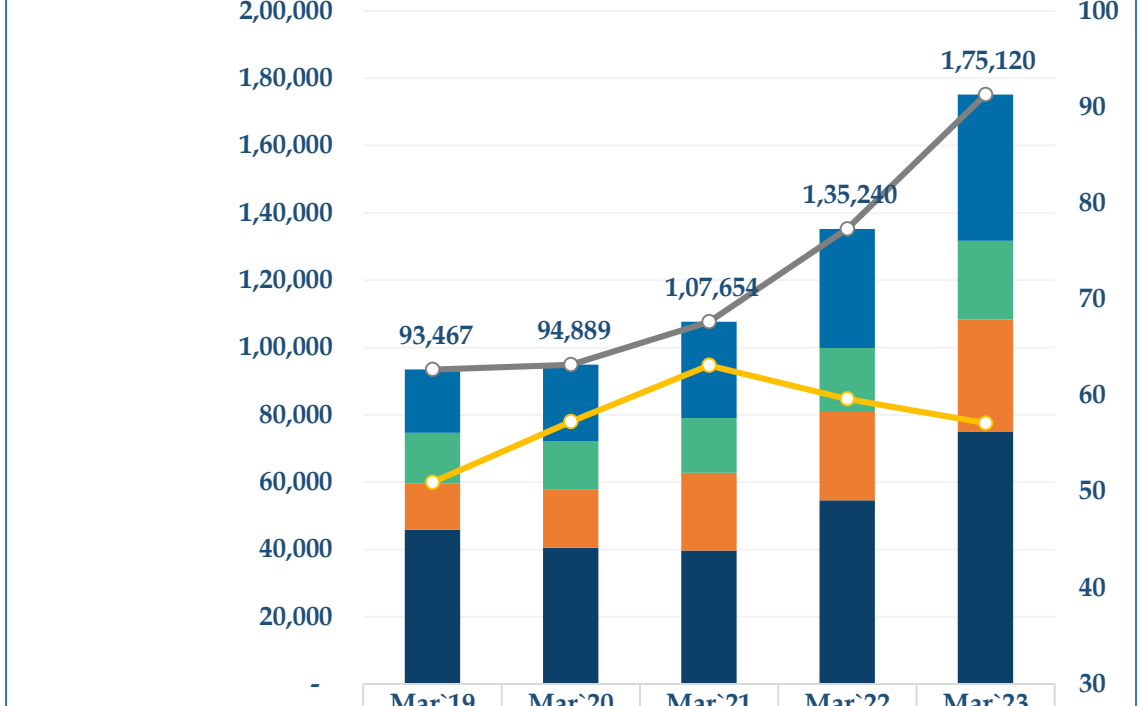


	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Current Deposits	13,163	14,389	18,543	28,179	28,301
Savings Deposit	56,667	61,086	75,402	88,857	96,660
CASA	69,830	75,475	93,945	1,17,035	1,24,961
CASA %	49.65	50.29	53.99	57.85	53.38

Gross Advances

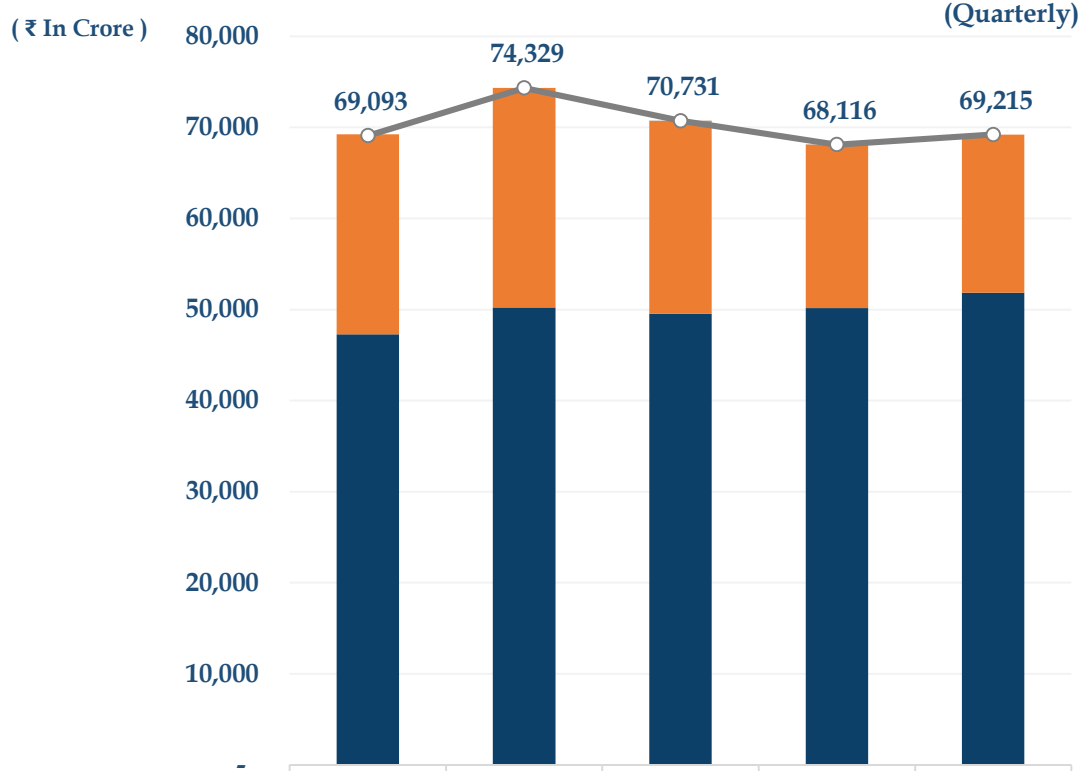


	Mar`22	Jun`22	Sep`22`	Dec`22	Mar`23
Retail Sector	35,422	36,117	38,590	40,312	43,433
Agriculture Sector	18,968	19,336	19,014	19,662	23,400
MSME Sector	26,279	26,121	28,647	30,517	33,244
Corporate & Others	54,570	58,986	61,965	66,471	75,044
Gross Advances	1,35,240	1,40,561	1,48,216	1,56,962	1,75,120
RAM (%)	59.65	58.03	58.19	57.65	57.15

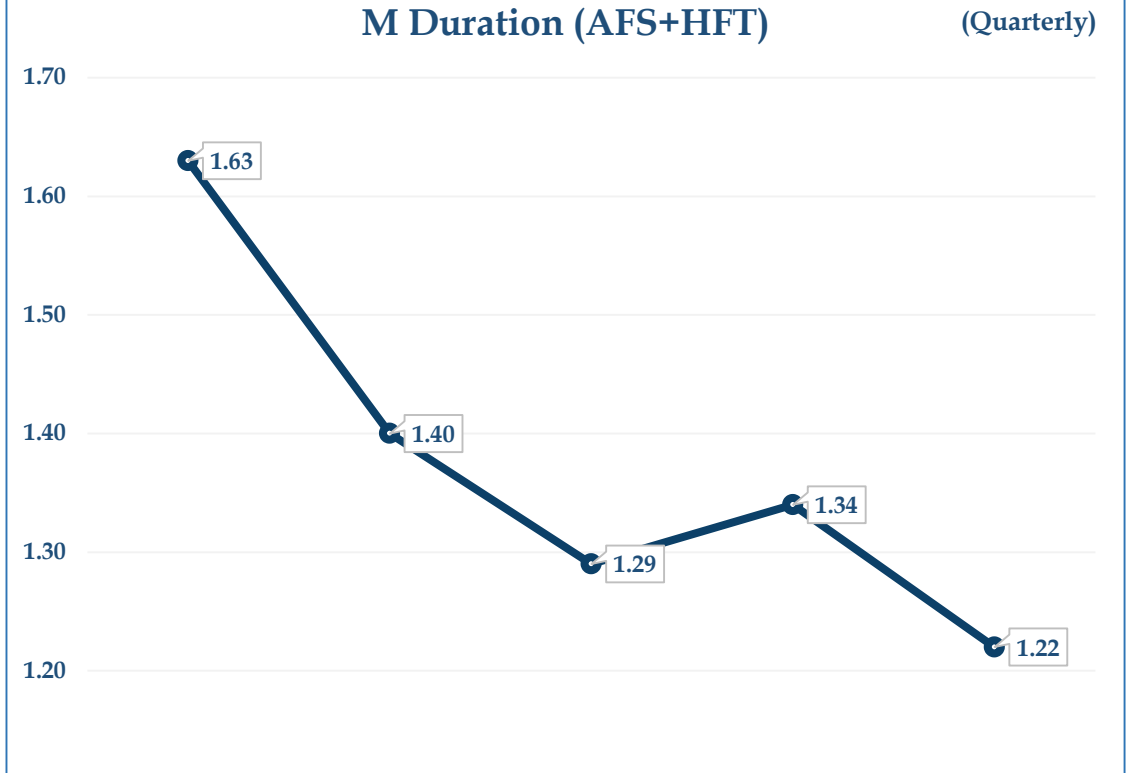


	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Retail Sector	18,805	22,810	28,651	35,422	43,433
Agriculture Sector	15,120	14,385	16,202	18,968	23,400
MSME Sector	13,727	17,164	23,133	26,279	33,244
Corporate & Others	45,815	40,530	39,668	54,570	75,044
Gross Advances	93,467	94,889	1,07,654	1,35,240	1,75,120
RAM (%)	50.98	57.29	63.15	59.65	57.15

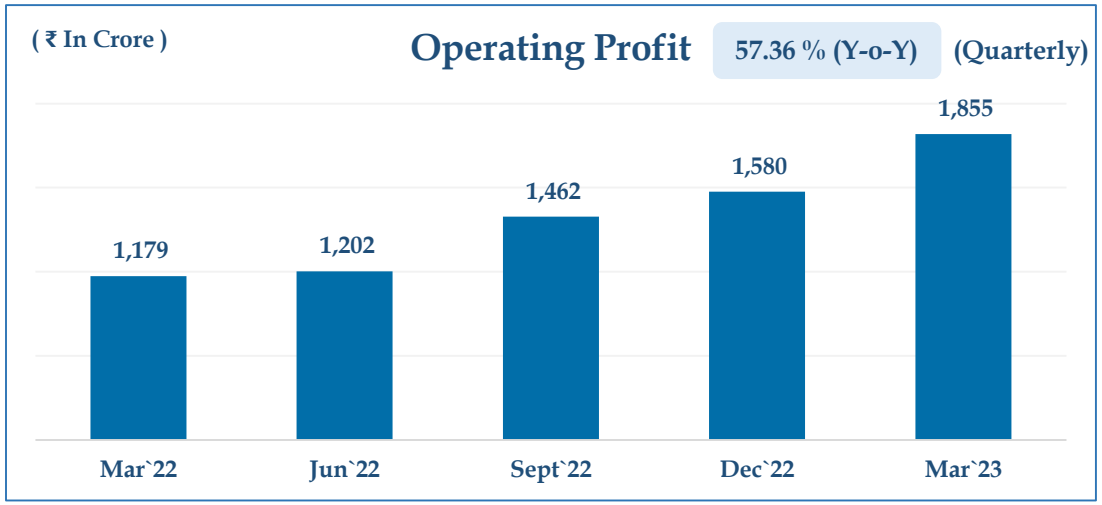
Investments

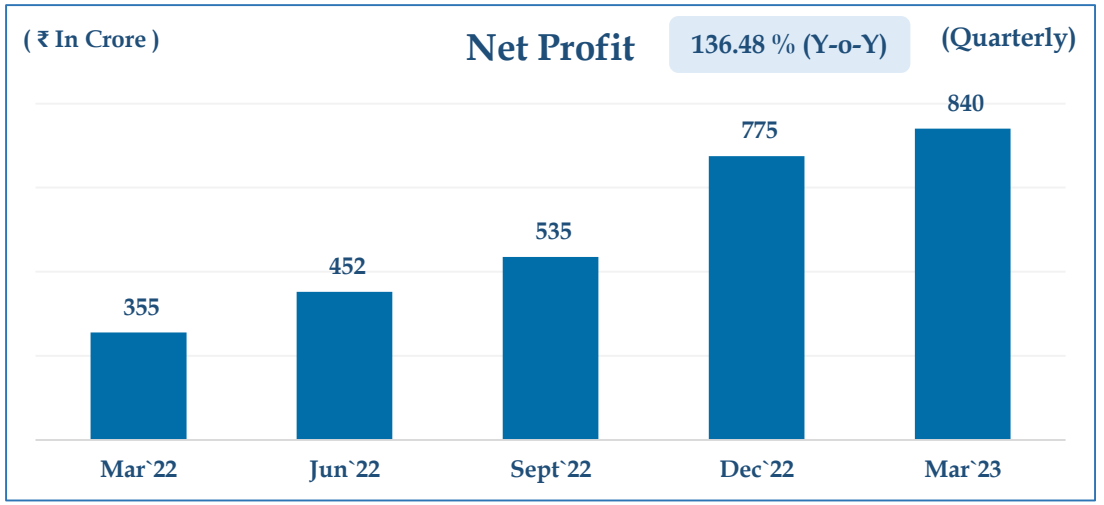


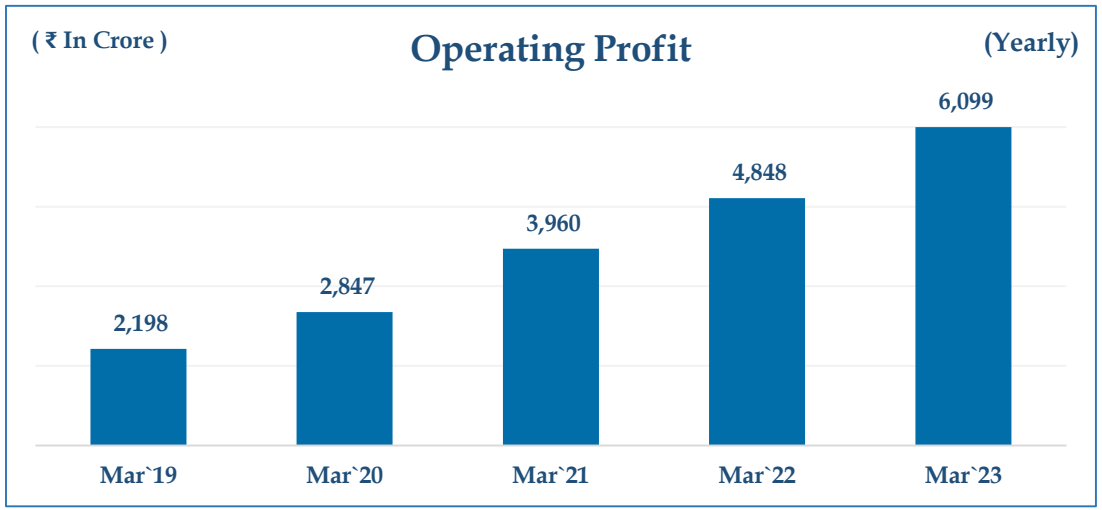
	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
HFT	(135)	(4)	24	0	0
AFS	21,941	24,107	21,172	17,967	17,371
HTM	47,286	50,227	49,534	50,149	51,844
Gross Investment	69,093	74,329	70,731	68,116	69,215

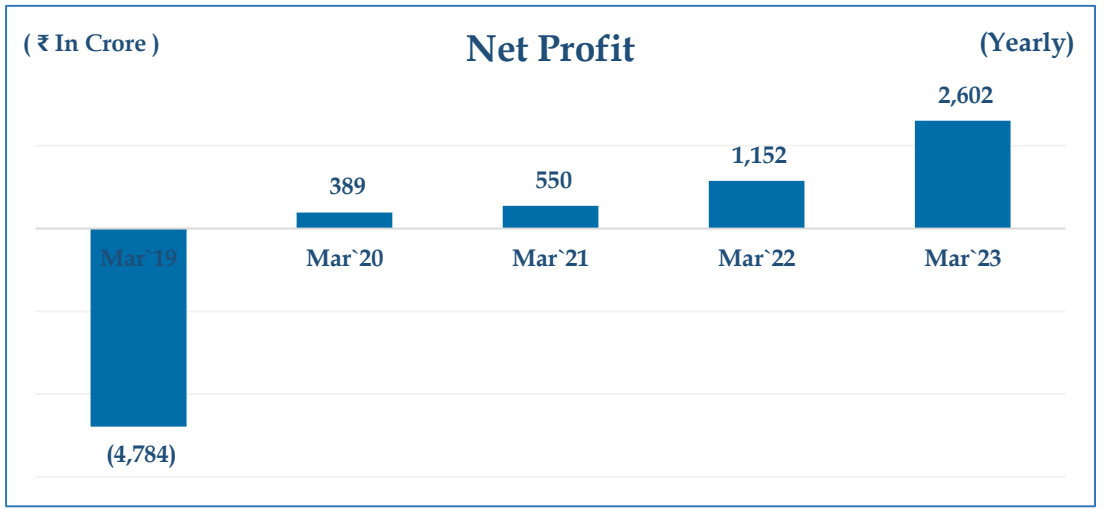


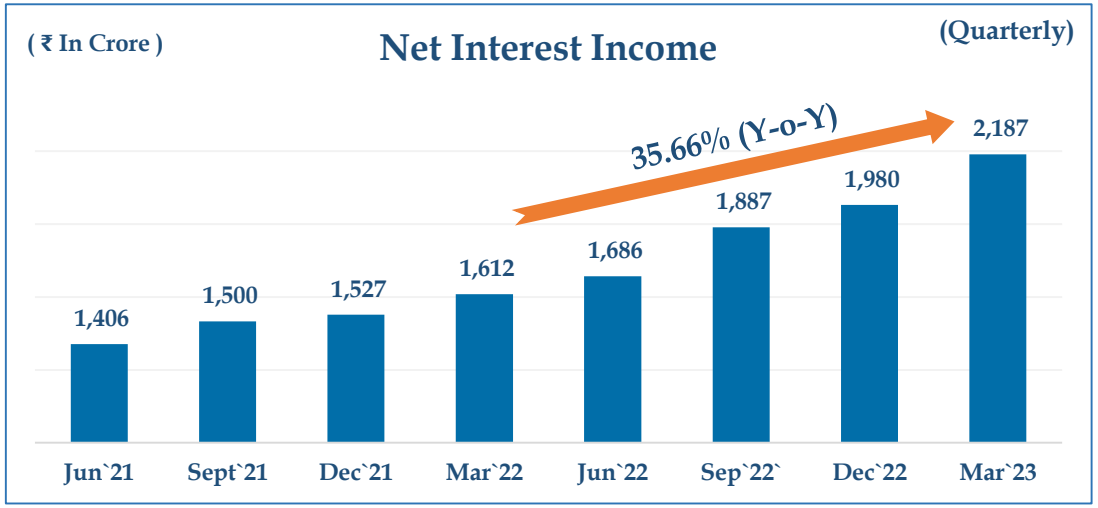
Profitability

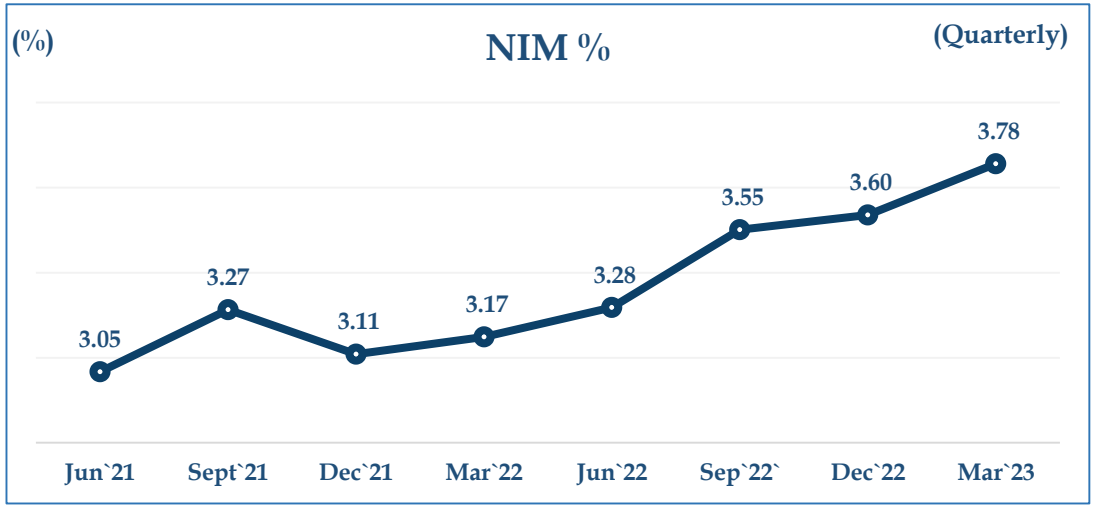


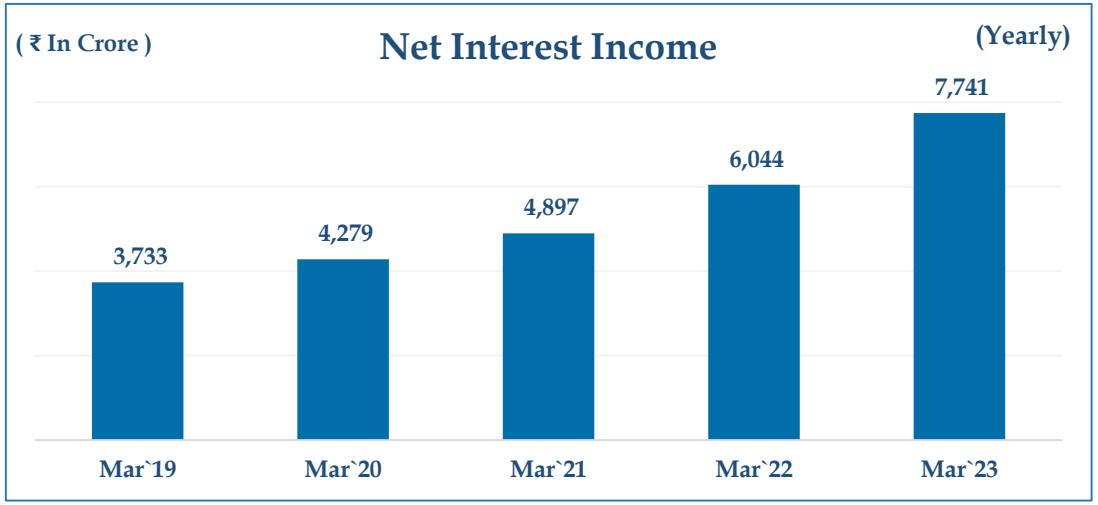


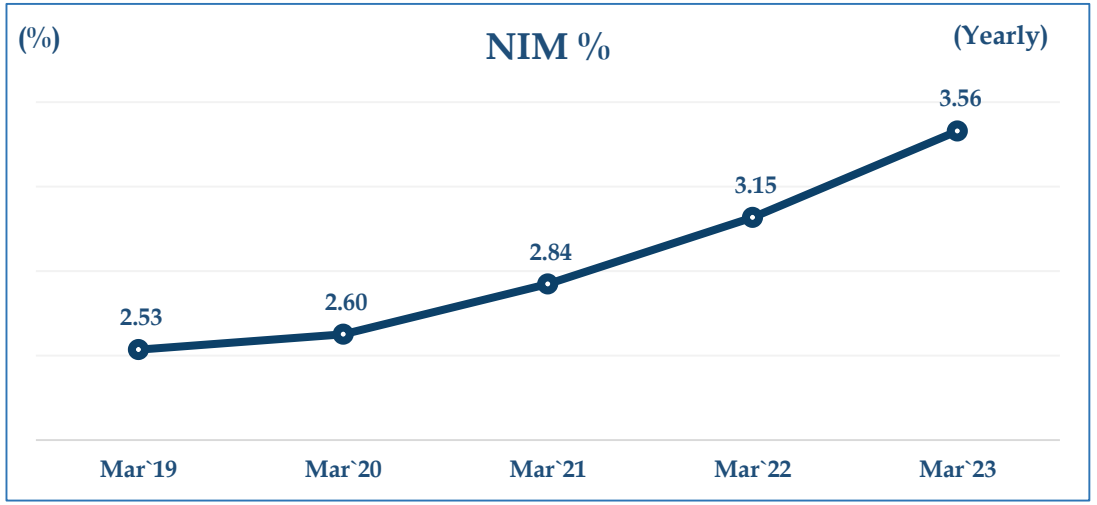





(₹ In Crore)
Net Interest Income
(Quarterly)
35.66% (Y-o-Y)
1,406
1,500
1,527
1,612
1,686
1,887
1,980
2,187
Jun`21
Sept`21
Dec`21
Mar`22
Jun`22
Sep`22`
Dec`22
Mar`23


(%)
NIM %
(Quarterly)
3.05
3.27
3.11
3.17
3.28
3.55
3.60
3.78
Jun`21
Sept`21
Dec`21
Mar`22
Jun`22
Sep`22`
Dec`22
Mar`23


(₹ In Crore)
Net Interest Income
(Yearly)
3,733
4,279
4,897
6,044
7,741
Mar`19
Mar`20
Mar`21
Mar`22
Mar`23

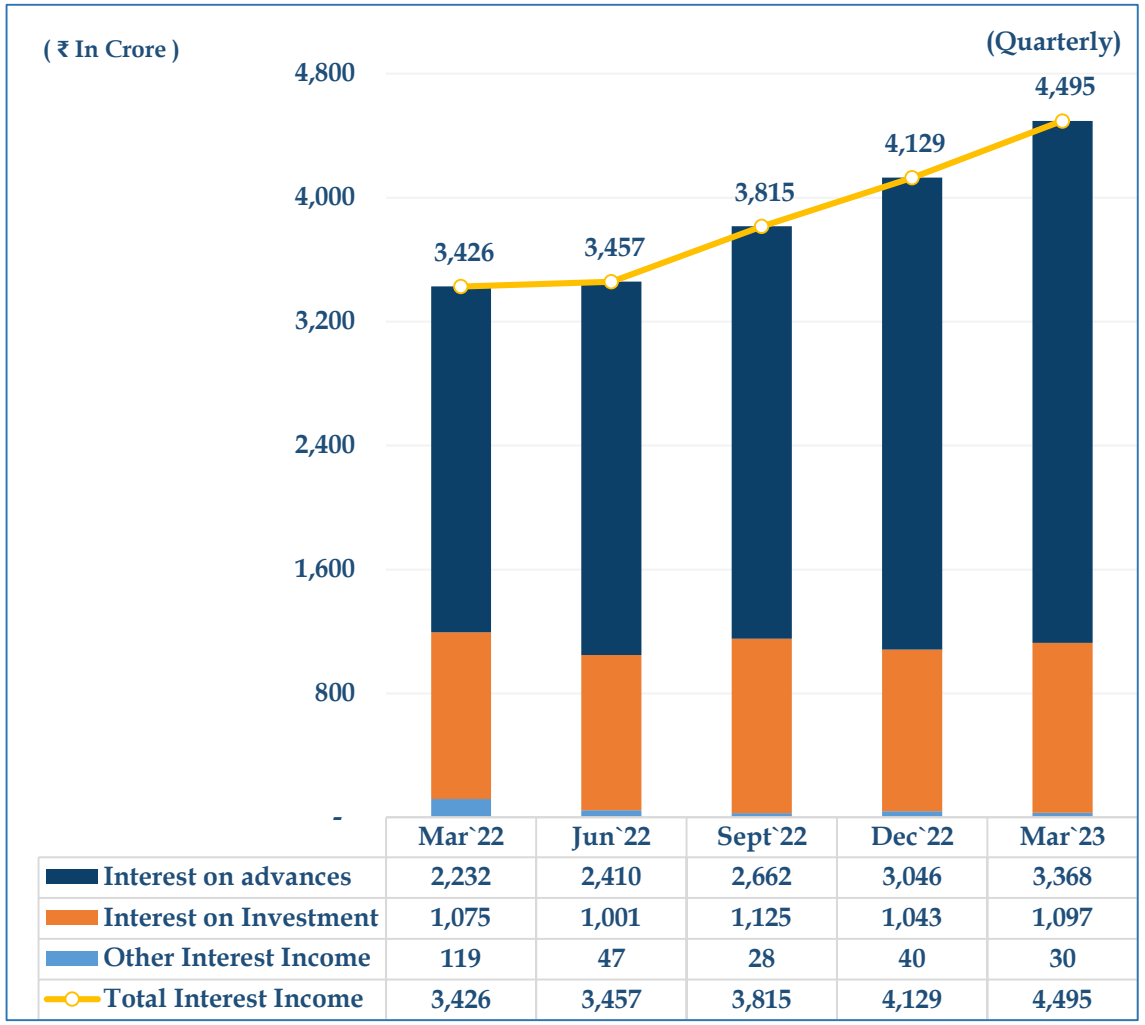

(%)
NIM %
(Yearly)
2.53
2.60
2.84
3.15
3.56
Mar`19
Mar`20
Mar`21
Mar`22
Mar`23

Statement of Income and Expenditure

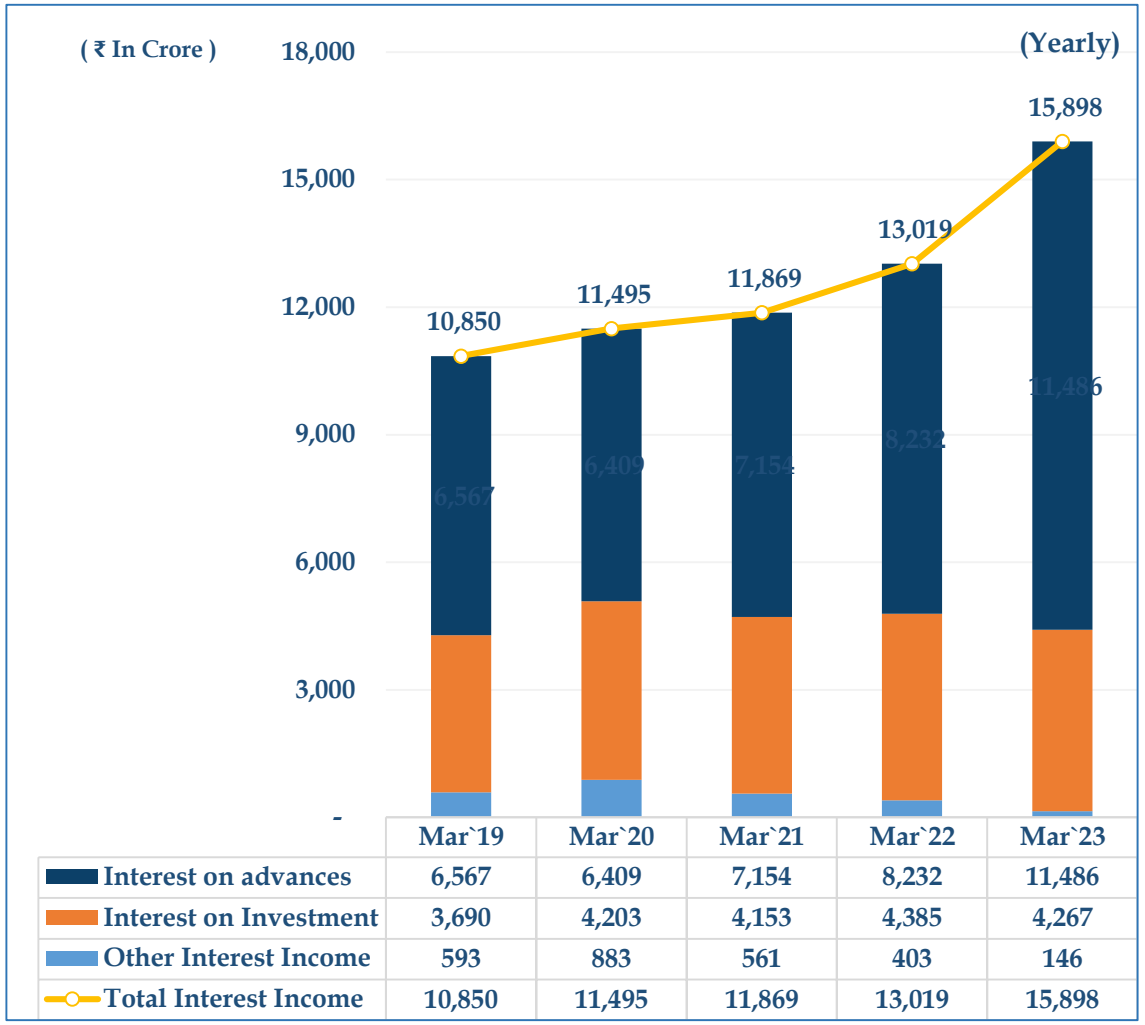
(₹ In Crore)

Particulars	Quarter Ended				Year Ended		
	Mar`22	Dec`22	Mar`23	Y-o-Y (%)	Mar`22	Mar`23	Y-o-Y (%)
Total Income	**3,949**	**4,770**	**5,317**	**35**	**15,672**	**18,179**	**16**
Interest Income	3,426	4,129	4,495	31	13,019	15,898	22
Non-Interest Income	522	641	822	57	2,652	2,280	(14)
Total Expenses	**2,770**	**3,189**	**3,462**	**25**	**10,824**	**12,080**	**12**
Interest Expenses	1,814	2,149	2,308	27	6,975	8,158	17
Operating Expenses	955	1,040	1,154	21	3,849	3,922	2
Operating Profit	**1,179**	**1,580**	**1,855**	**57**	**4,848**	**6,099**	**26**
Provision & Contingencies other than taxes	365	582	945	159	2,892	2,654	(8)
Profit Before Taxes	**814**	**998**	**911**	**12**	**1,956**	**3,445**	**76**
Provision for Taxes [Net of DTA]	458	223	71	- 85	804	843	5
Net Profit	**355**	**775**	**840**	**136**	**1,152**	**2,602**	**126**

Interest Earnings



	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
Interest on advances	2,232	2,410	2,662	3,046	3,368
Interest on Investment	1,075	1,001	1,125	1,043	1,097
Other Interest Income	119	47	28	40	30
Total Interest Income	3,426	3,457	3,815	4,129	4,495



	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Interest on advances	6,567	6,409	7,154	8,232	11,486
Interest on Investment	3,690	4,203	4,153	4,385	4,267
Other Interest Income	593	883	561	403	146
Total Interest Income	10,850	11,495	11,869	13,019	15,898

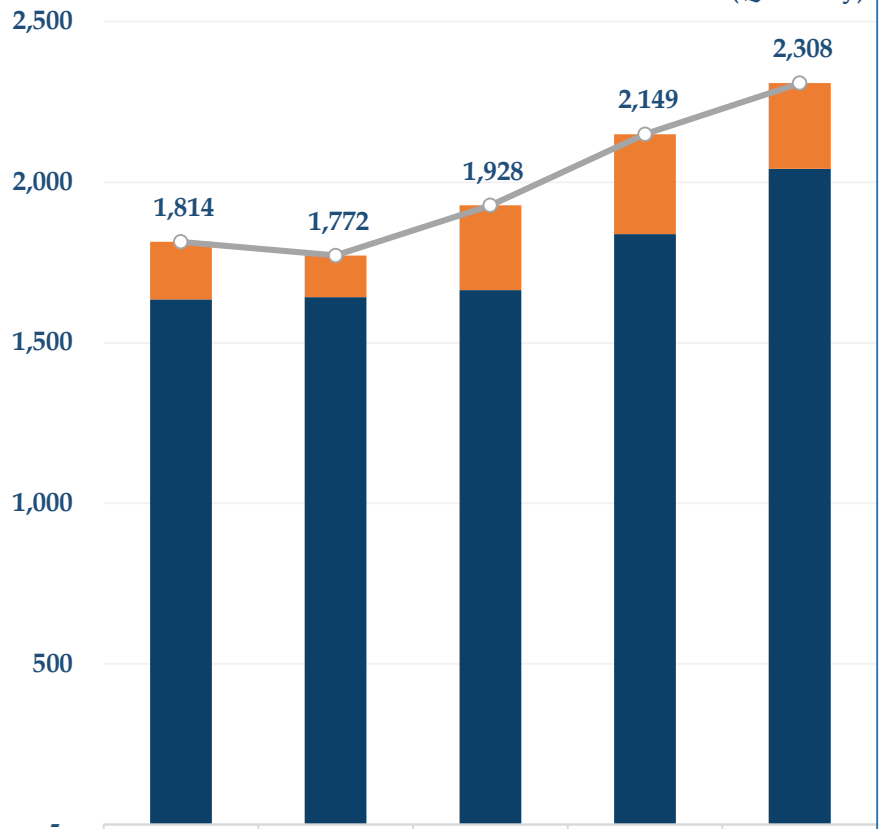
Non-Interest Income

(₹ In Crore)

Particulars	Quarter Ended			Y-o-Y %	Year Ended		Y-o-Y %
	Mar`22	Dec`22	Mar`23		Mar`22	Mar`23	
Comm. from Advances	164	129	176	8	528	545	3
Other Commissions	208	210	206	(1)	705	764	8
Fee Based Income	**372**	**339**	**383**	**3**	**1,233**	**1,309**	**6**
Net Profit on Investment	8	90	(78)	-	427	(103)	-
Net profit from FEX	20	11	10	(50)	129	78	(40)
Treasury Income	**28**	**101**	**(68)**	**-**	**556**	**(25)**	**-**
Recovery in written off accounts	110	190	488	345	642	943	47
Other Miscellaneous Income	12	11	20	58	221	53	(76)
Total Non-Interest Income	**522**	**641**	**822**	**57**	**2,652**	**2,280**	**(14)**

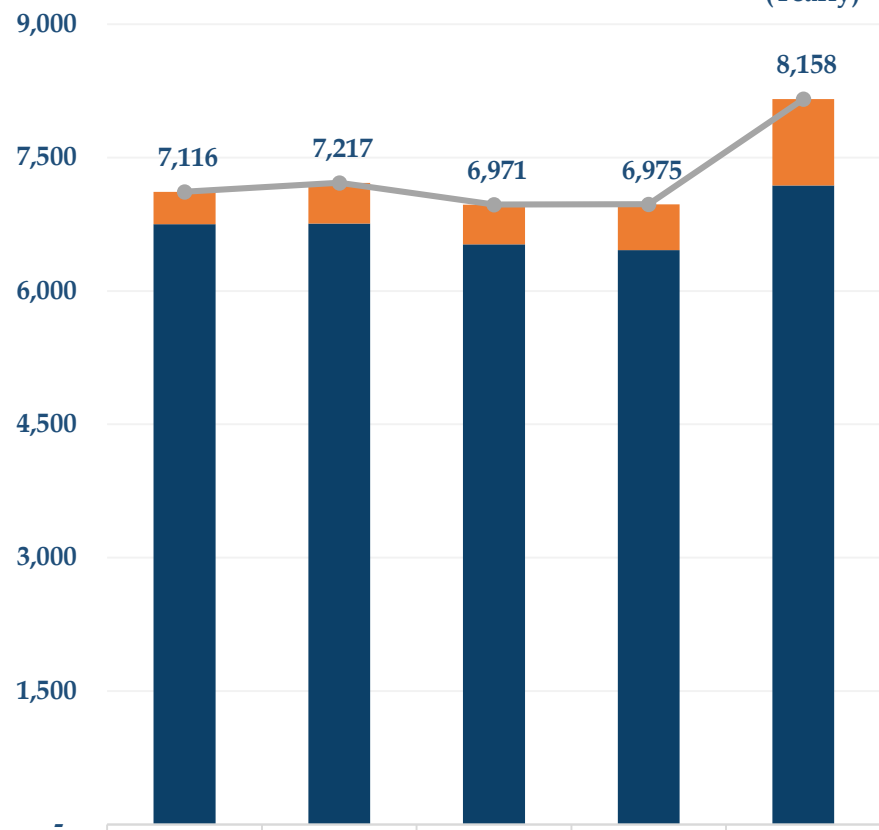
Interest Expenses

(₹ In Crore) (Quarterly)



	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
Other Interest Expenses	179	130	264	311	267
Interest on Deposits	1,635	1,642	1,664	1,838	2,042
Total Interest Expenses	1,814	1,772	1,928	2,149	2,308

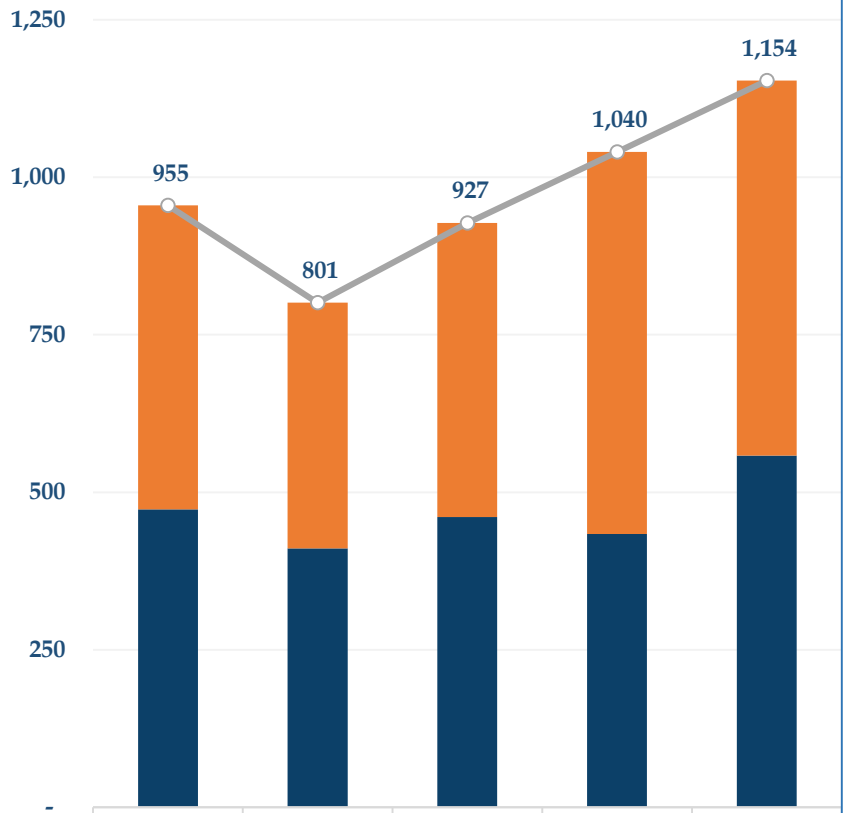
(₹ In Crore) (Yearly)



	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Other Interest Expenses	365	459	445	517	971
Interest on Deposits	6,751	6,757	6,526	6,458	7,186
Total Interest Expenses	7,116	7,217	6,971	6,975	8,158

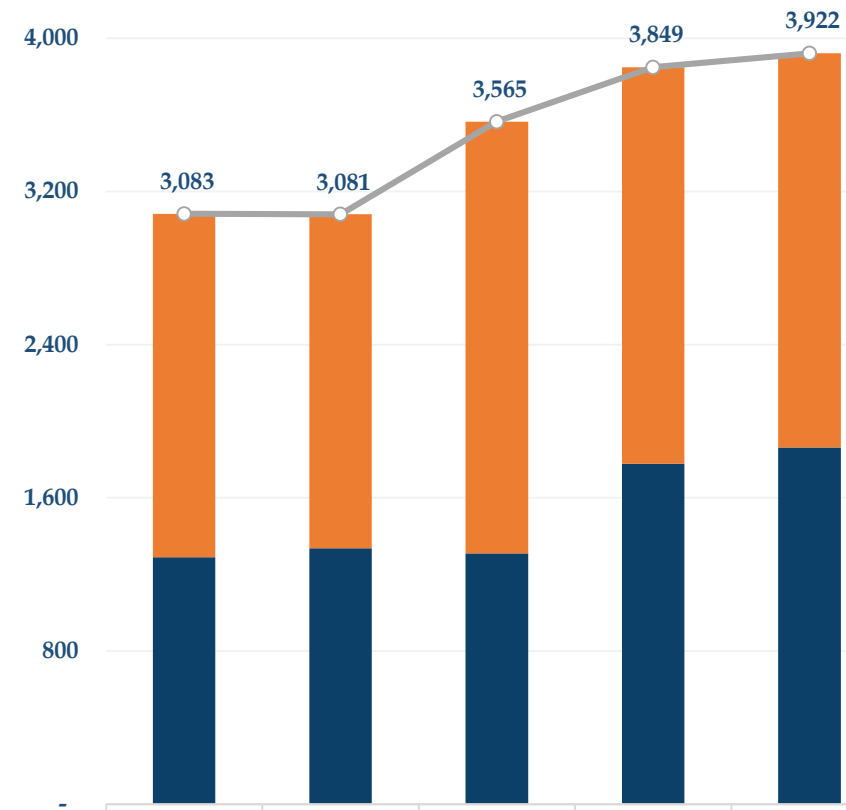
Operating Expenses

(₹ In Crore) (Quarterly)



	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
Staff Expenses	482	390	467	606	595
Other Operating Expenses	473	411	460	434	558
Total Operating Expenses	955	801	927	1,040	1,154

(₹ In Crore) (Yearly)



	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Staff Expenses	1,794	1,744	2,255	2,071	2,058
Other Operating Expenses	1,289	1,337	1,310	1,778	1,864
Total Operating Expenses	3,083	3,081	3,565	3,849	3,922

Other Operating Expenses

(₹ In Crore)

Particulars	Quarter Ended			Year Ended		
	Mar`22	Dec`22	Mar`23	Mar`22	Mar`23	Y-o-Y (%)
Rent, taxes, lighting	59	60	67	228	248	9
Printing & Stationery	7	3	12	22	26	17
Depreciation on fixed assets	97	67	74	268	262	(2)
Auditors Fees	4	2	2	17	16	(8)
Law Charges	24	13	16	39	59	50
Postage,Telephone etc.	11	13	14	43	54	25
Repairs & Maintenance	51	50	65	193	216	12
Insurance & Guarantee Fee	57	58	58	224	236	5
Other Expenditure	162	168	251	743	747	0
Total Other Operating Exp.	**473**	**434**	**558**	**1,778**	**1,864**	

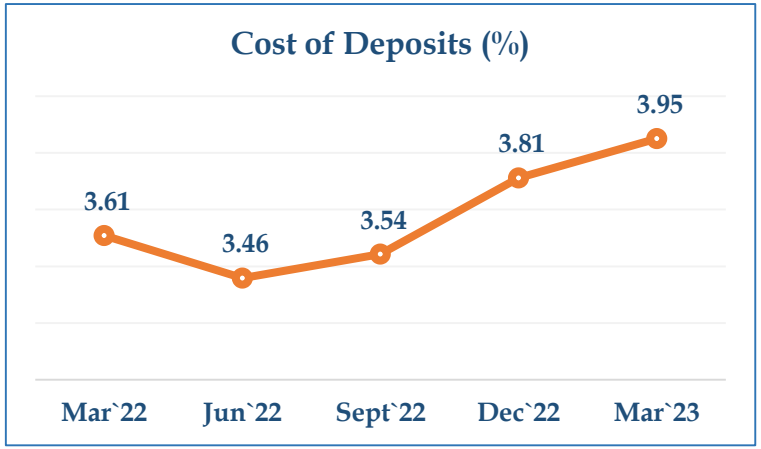
Provisions & Contingencies

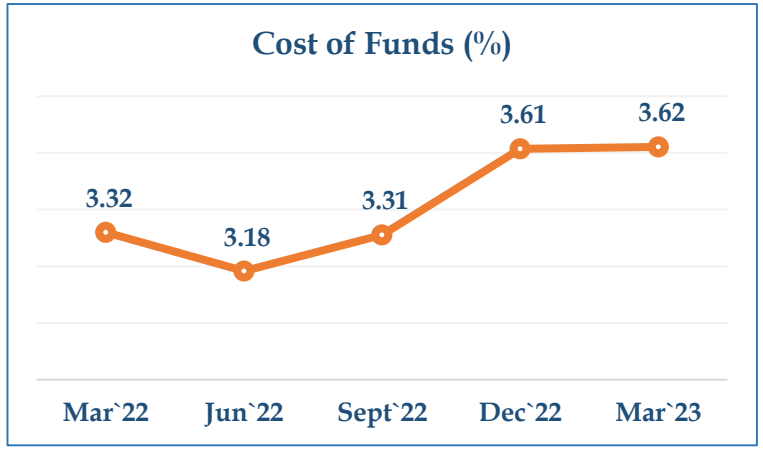
(₹ In Crore)

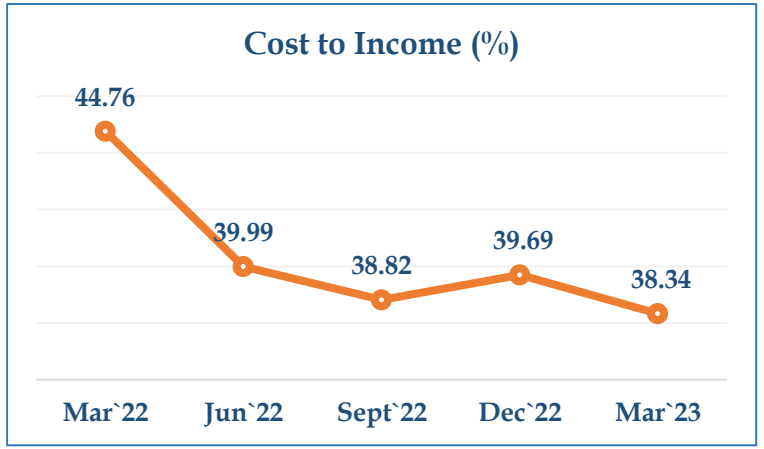
Particulars	Quarter Ended			Year Ended	
	Mar`22	Dec`22	Mar`23	Mar`22	Mar`23
Prov for Non Performing Assets	568	539	545	2,578	2,253
Prov for Standard/Restructured Assets	(118)	(71)	280	302	(114)
Prov for Non-performing Investment	8	93	167	103	477
Other provisions (net of write back)	(93)	22	(48)	(92)	38
Provision & Contingencies other than taxes	**365**	**582**	**945**	**2,892**	**2,654**
Income Tax [net of DTA & write back]	458	223	71	804	843
TOTAL PROVISIONS	**824**	**805**	**1,015**	**3,696**	**3,497**

Key Financial Ratios

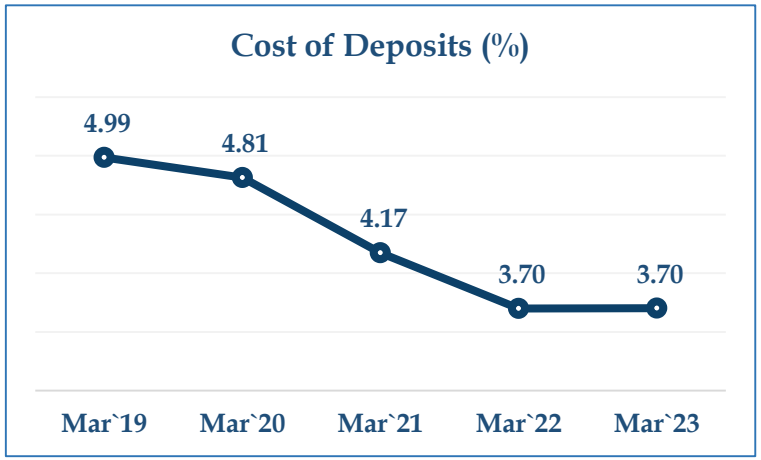
Quarterly

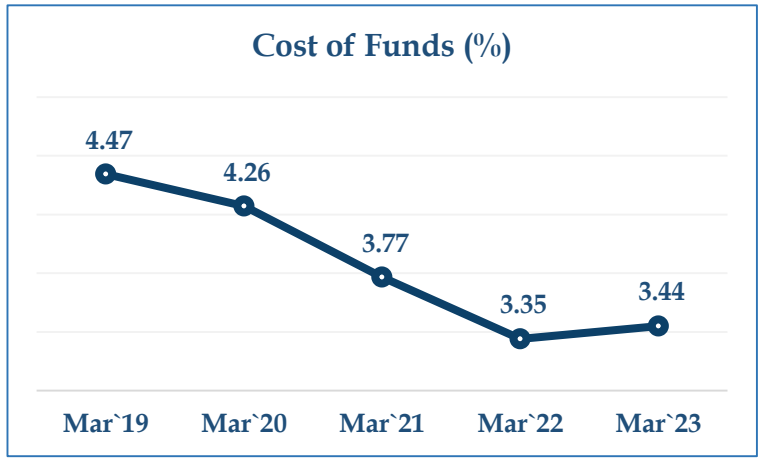


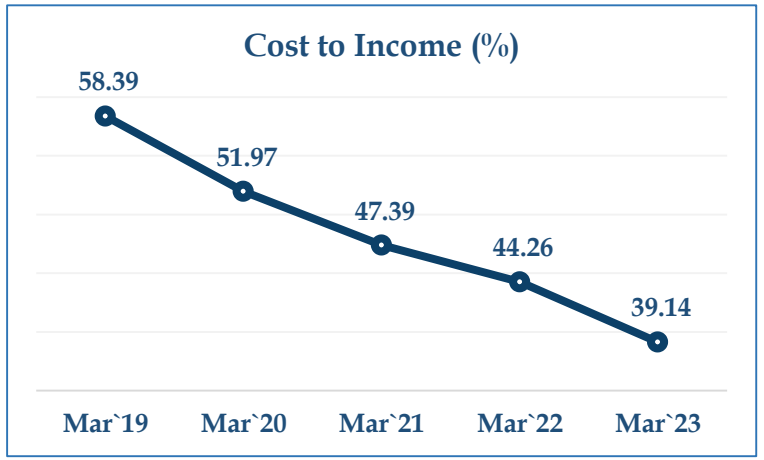




Yearly

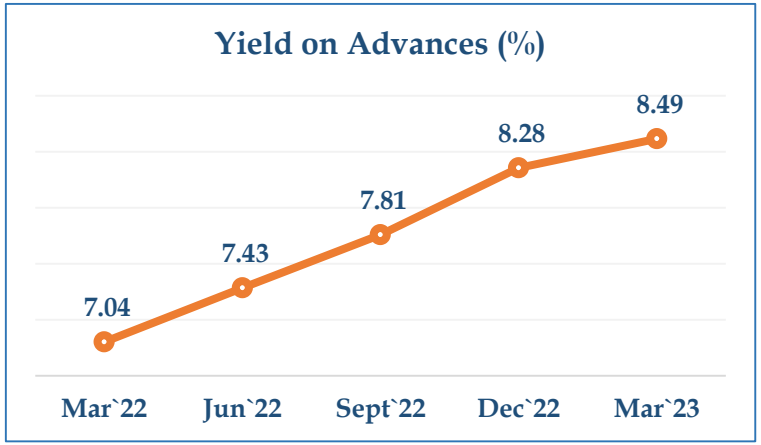


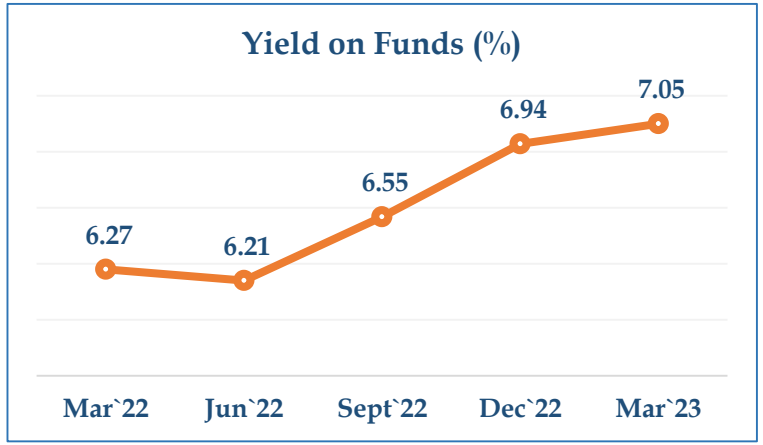


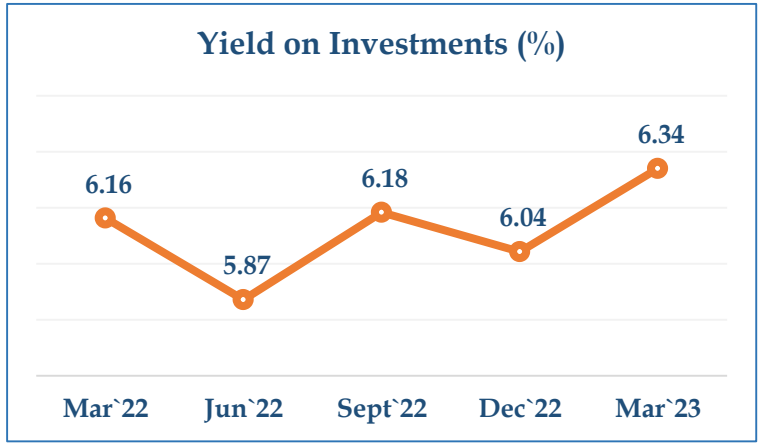


Key Financial Ratios

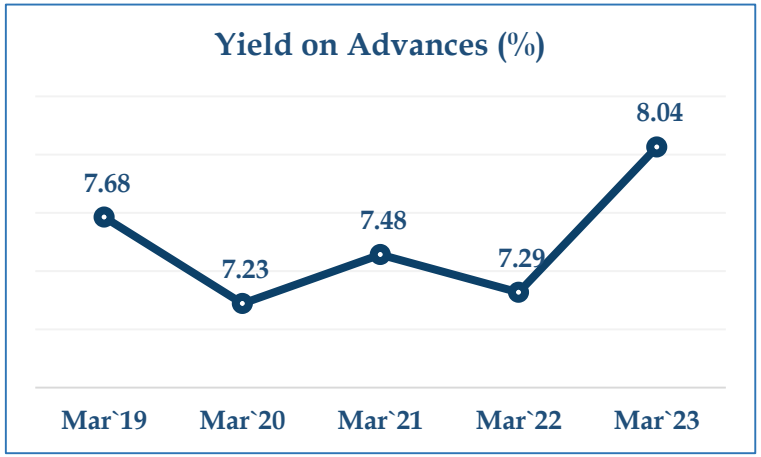
Quarterly

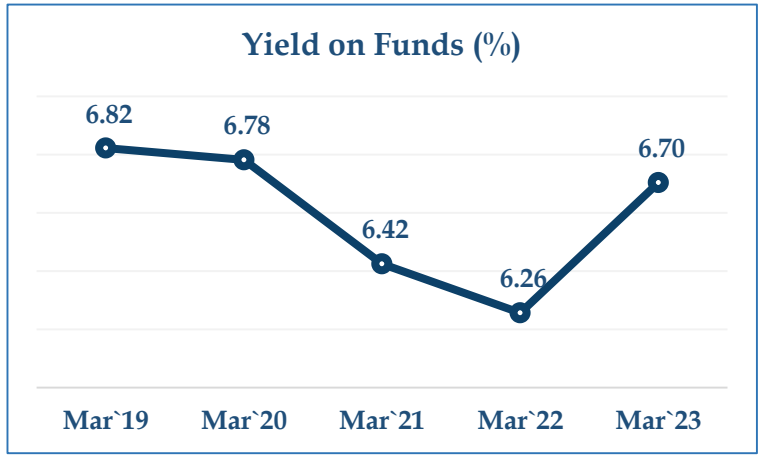


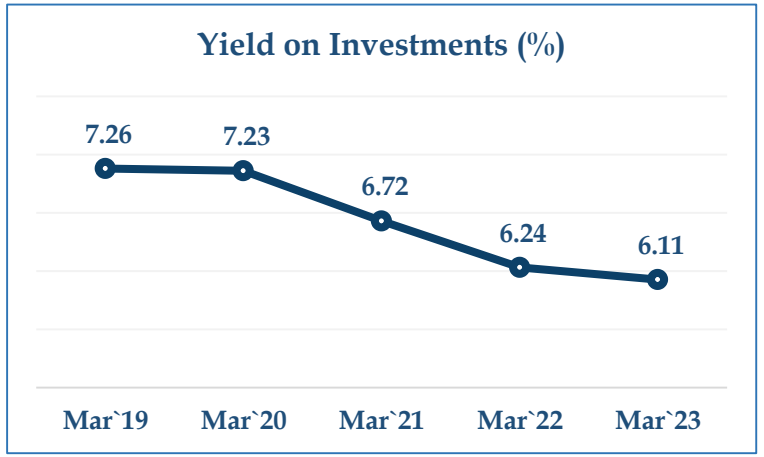




Yearly



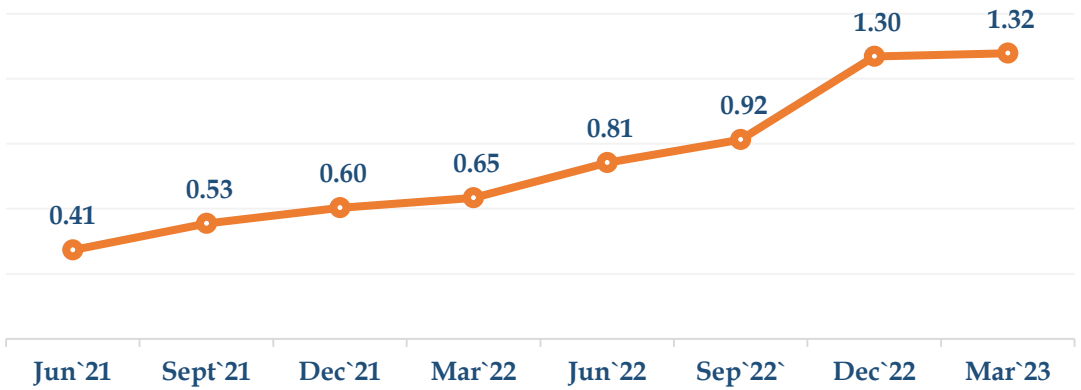




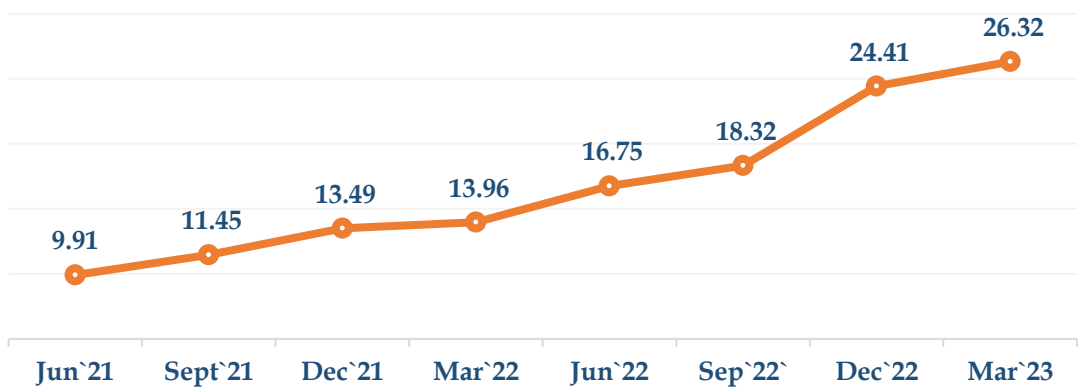
Key Financial Ratios

Quarterly

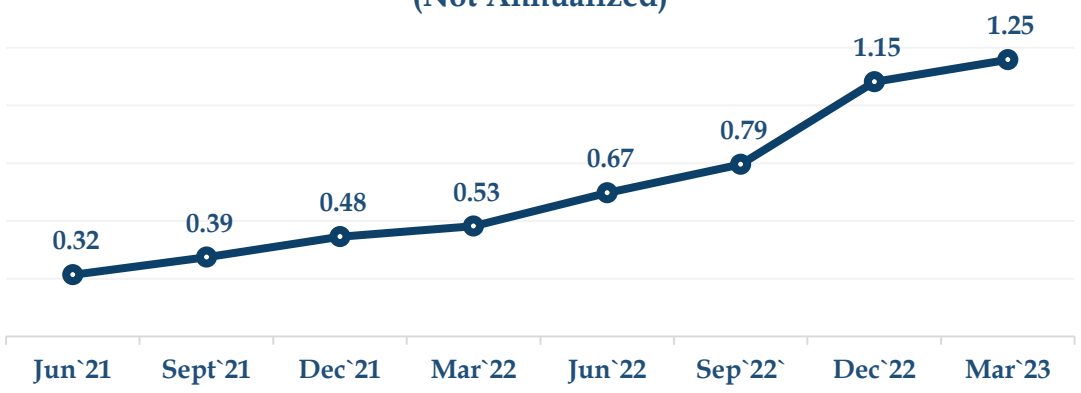
Return on Assets (%)



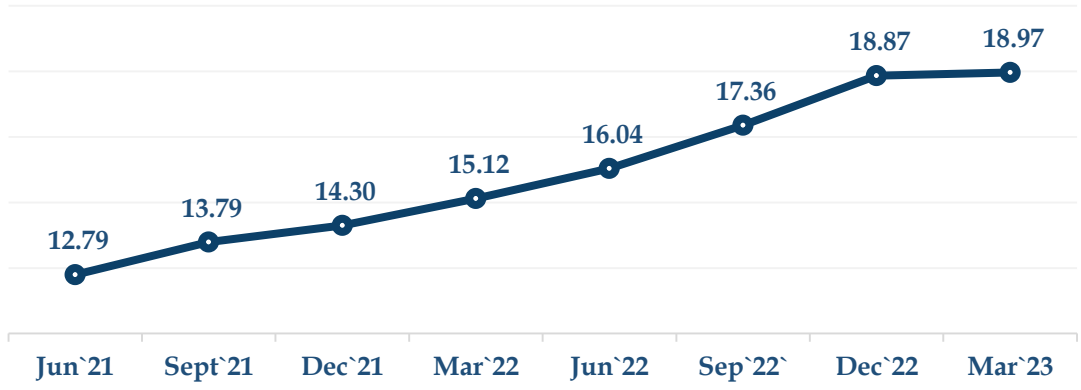
Return on Equity (%)



Earning Per Share (Rs.) (Not Annualized)



Book Value Per Share (Rs.)



Assets & Liabilities – An Overview

(₹ In Crore)

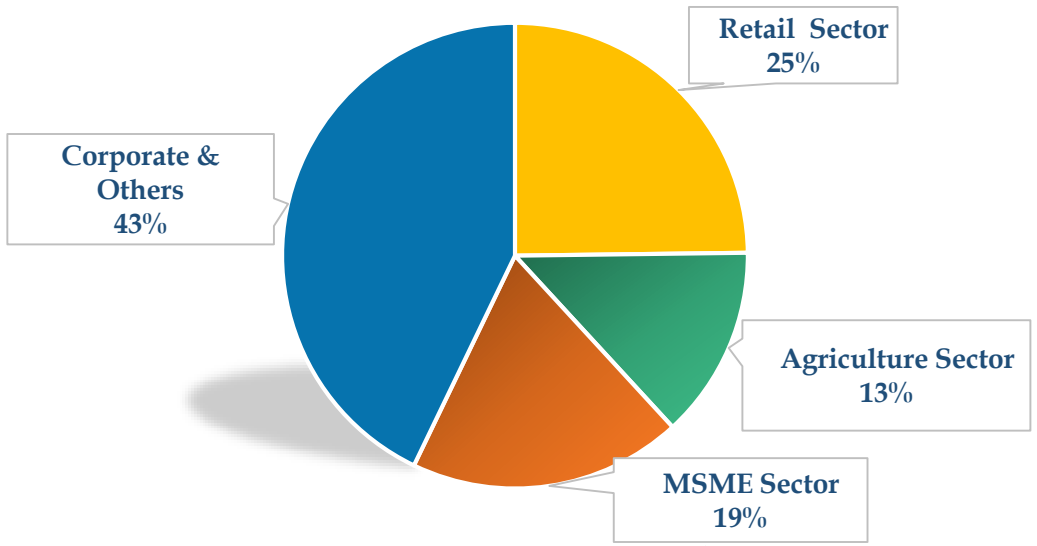
Assets	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Cash & Balance with RBI	7,920	10,354	12,882	19,722	18,508
Balances with Bank & Call Money	1,235	93	59	194	21
Total Investments (Net of Depreciation & Provision)	59,697	57,741	68,112	68,590	68,867
Total Advances (Net of Provision)	82,666	86,872	1,02,405	1,31,170	1,71,221
Total Fixed Assets (Net of Depreciation)	1,776	1,676	1,674	2,242	2,157
Other Assets	11,242	12,132	11,532	8,693	6,878
Total	**1,64,536**	**1,68,867**	**1,96,665**	**2,30,611**	**2,67,651**

Liabilities	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Capital	2,753	5,824	6,560	6,731	6,731
Reserves & Surplus	2,986	4,931	5,573	7,154	8,880
Deposits	1,40,650	1,50,066	1,74,006	2,02,294	2,34,083
Borrowings	10,149	3,670	4,239	7,747	10,766
Other Liabilities & Provisions	7,997	4,375	6,287	6,685	7,193
Total	**1,64,536**	**1,68,867**	**1,96,665**	**2,30,611**	**2,67,651**

Credit Portfolio – Balanced Loan Growth

(₹ In Crore)

Particulars	Mar`22	Dec`22	Mar`23	Growth (Y-o-Y) %
Gross Advances	**1,35,240**	**1,56,962**	**1,75,120**	**29.49**
of which				
Retail Sector	35,422	40,312	43,433	22.61
Agriculture Sector	18,968	19,662	23,400	23.36
MSME Sector	26,279	30,517	33,244	26.50
Total of RAM	80,669	90,491	1,00,076	24.06
RAM % to Gross Advances	**59.65**	**57.65**	**57.15**	
Corporate	54,570	66,471	75,044	37.52



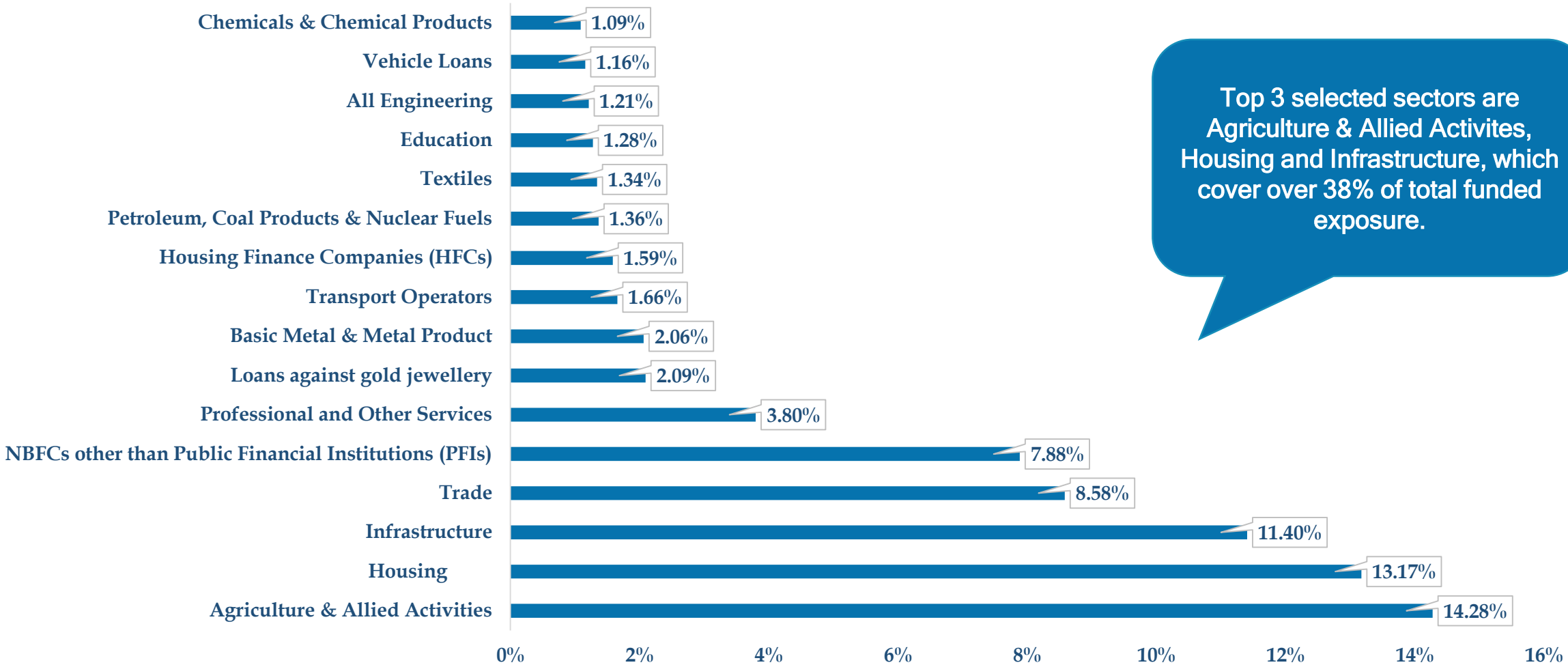
% Share of Gross Advances, as on 31th Mar 2023

RETAIL CREDIT				
Particulars	Mar`22	Dec`22	Mar`23	Growth (Y-o-Y) %
Total Retail Credit	**35,422**	**40,312**	**43,433**	**22.61**
of which				
Housing	21,103	23,871	25,181	19.32
Education	1,459	1,728	1,829	25.35
Vehicle	2,090	2,367	2,386	14.18
Others	10,770	12,346	14,037	30.33

AGRICULTURE CREDIT				
Particulars	Mar`22	Dec`22	Mar`23	Growth (Y-o-Y) %
Total Agriculture Credit	**18,968**	**19,662**	**23,400**	**23.37**
of which				
Farm Credit (Crop, Investment & Allied)	12,361	11,587	13,524	9.41
Agri Infrastructure	505	529	536	6.14
Agri Ancillary Activities	6,102	7,546	9,340	53.07

MSME CREDIT				
Particulars	Mar`22	Dec`22	Mar`23	Growth (Y-o-Y) %
Total MSME Credit	**26,279**	**30,517**	**33,244**	**26.50**
of which				
Micro	16,608	20,012	20,808	25.29
Small	7,836	7,910	9,312	18.83
Medium	1,835	2,595	3,124	70.23

Funded exposure to selected sectors & industries with total exposure (more than 1%) – Mar` 23



Top 3 selected sectors are Agriculture & Allied Activites, Housing and Infrastructure, which cover over 38% of total funded exposure.

External Rating-wise Advances – Above 25 Cr

(₹ In Crore)

Particulars	Mar`22			Dec`22			Mar`23		
	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount
Total Eligible Exposure for External Rating	**382**	**60,875**	**100**	**416**	**74,223**	**100**	**439**	**84,148**	**100**
AAA	25	6,934	11.39	25	6,154	8.29	26	7,744	9.20
AA	62	12,533	20.59	63	17,895	24.11	71	22,056	26.21
A	102	16,613	27.29	113	20,479	27.59	114	21,014	24.97
BBB	80	8,188	13.45	98	10,538	14.20	102	10,962	13.03
BB & Below	62	4,211	6.92	61	4,383	5.91	53	3,742	4.45
Total Rated	**331**	**48,478**	**79.64**	**360**	**59,449**	**80.10**	**366**	**65,517**	**77.86**
Govt.Guaranteed exposure (Unrated) *	18	10,676	17.54	20	13,233	17.83	20	15,557	18.49
Total Rated plus Govt Guarantee	**349**	**59,154**	**97.17**	**380**	**72,682**	**97.92**	**386**	**81,074**	**96.35**
Other Unrated	33	1,721	2.83	36	1,541	2.08	53	3,074	3.65

(Including exposure backed by Treasury Deposits of State Govt.)

Improved Asset Quality

(₹ In Crore)

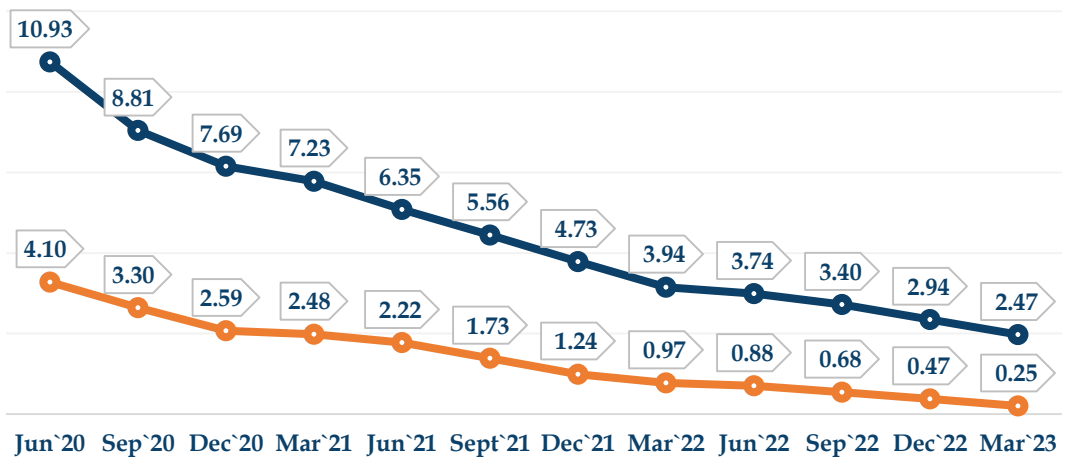
Particulars	Mar`22		Jun`22		Sep`22`		Dec`22		Mar`23	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	1,29,913	96.06	1,35,301	96.26	1,43,177	96.60	1,52,350	97.06	1,70,786	97.53
Sub-Standard	1,986	1.47	1,940	1.38	1,787	1.21	1,629	1.04	1,467	0.84
Doubtful	3,108	2.30	3,095	2.20	2,951	1.99	2,804	1.79	2,692	1.54
Loss	233	0.17	224	0.16	301	0.20	180	0.11	175	0.10
Total Advances	**1,35,240**	**100**	**1,40,561**	**100**	**1,48,216**	**100**	**1,56,962**	**100**	**1,75,120**	**100**

Special Mention Account *

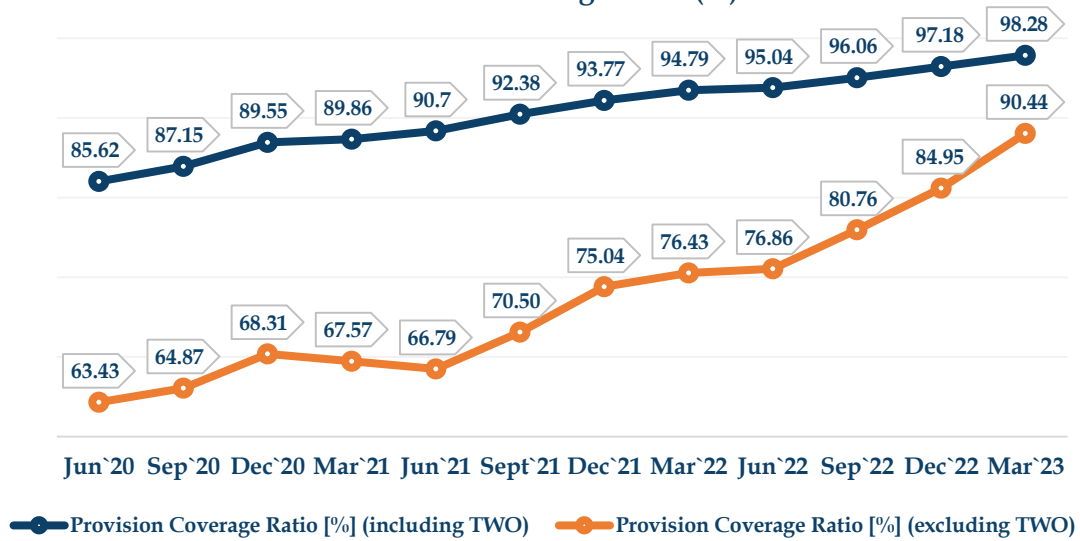
Particulars	Mar`22		Jun`22		Sep`22`		Dec`22		Mar`23	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	882	0.65	339	0.24	371	0.25	316	0.20	504	0.29
SMA2	208	0.15	230	0.16	323	0.22	329	0.21	289	0.17
Total	**1,090**	**0.81**	**569**	**0.40**	**694**	**0.47**	**646**	**0.41**	**793**	**0.45**

* Rs. 100.00 lakh and above

Gross & Net NPA (%)

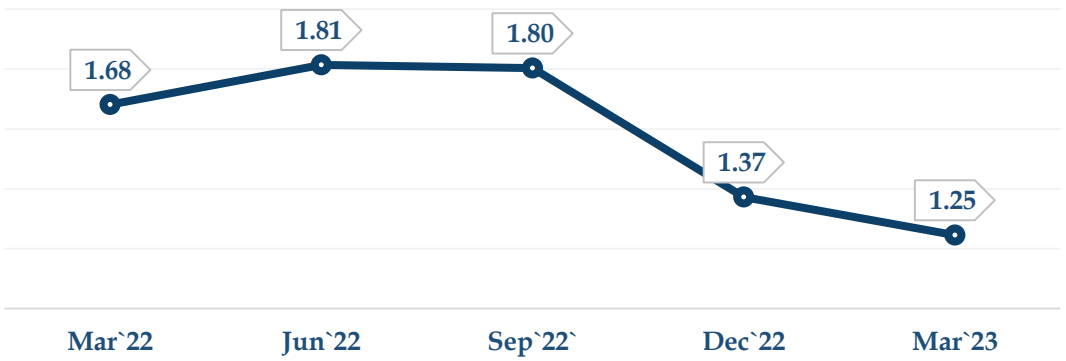


Provisions Coverage Ratio (%)



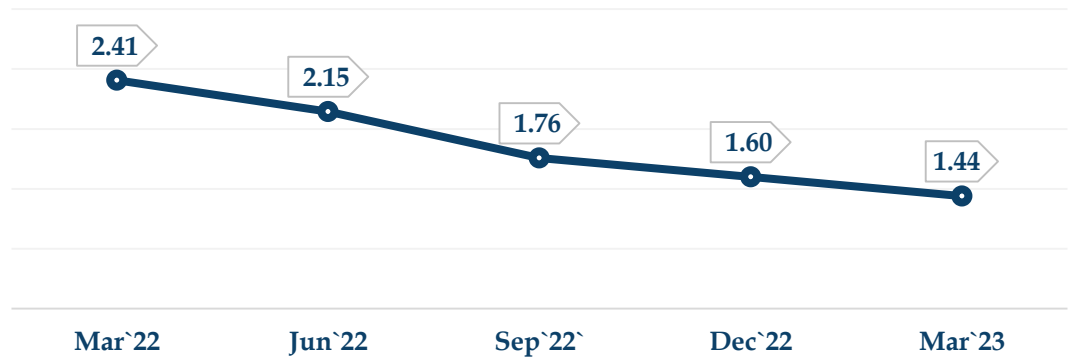
Credit Cost %

Quarterly



Slippage Ratio %

Quarterly



Movement of NPA

(₹ In Crore)

Particulars	Last 5 Quarters					Year Ended				
	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Opening Level of Gross NPAs	**6,105**	**5,327**	**5,260**	**5,039**	**4,612**	**18,433**	**15,324**	**12,152**	**7,780**	**5,327**
Total Reductions	1,574	798	880	1,006	833	7,413	7,213	6,575	4,635	2,623
of which : Recovery + Upgradation	674	388	418	419	433	2,286	1,515	1,644	1,517	1,132
Gross Addition	796	730	659	579	555	4,304	4,041	2,202	2,182	1,630
of which : Variable	57	33	65	7	6	131	49	65	133	20
: Fresh Slippages	739	697	594	572	549	4,173	3,991	2,138	2,049	1,610
Net Increase/Decrease	**(778)**	**(68)**	**(221)**	**(427)**	**(278)**	**(3,109)**	**(3,172)**	**(4,372)**	**(2,452)**	**(993)**
Closing Level of Gross NPAs	5,327	5,259	5,039	4,612	4,334	15,324	12,152	7,780	5,327	4,334

Sector-wise Credit Deployment & NPA

(₹ In Crore)

Particulars	Mar`22			Dec`22			Mar`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	35,422	352	0.99	40,312	292	0.72	43,433	294	0.68
Agriculture Sector	18,968	2,845	15.00	19,662	2,700	13.73	23,400	2,332	9.97
MSME Sector	26,279	1,396	5.31	30,517	1,198	3.93	33,244	1,274	3.83
Total of RAM	**80,669**	**4,593**	**5.69**	**90,491**	**4,190**	**4.63**	**1,00,076**	**3,900**	**3.90**
RAM to Gross Advances (%)	59.65			57.65			57.15		
Corporate	**54,570**	**735**	**1.35**	**66,471**	**422**	**0.64**	**75,044**	**434**	**0.58**
Corporate to Gross Advances (%)	40.35			42.35			42.85		
Total Advances	**1,35,240**	**5,327**	**3.94**	**1,56,962**	**4,612**	**2.94**	**1,75,120**	**4,334**	**2.47**

Retail Sector - NPA

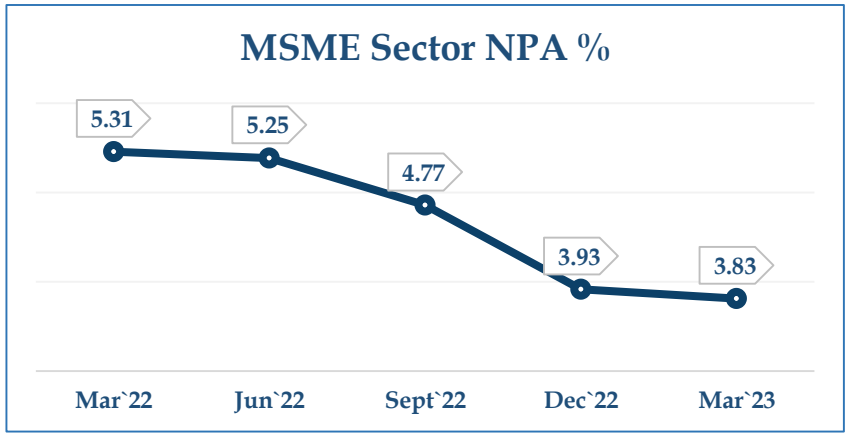
(₹ In Crore)

Particulars	Mar`22			Dec`22			Mar`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA %	Sector NPA %
Total Retail Credit	**35,422**	**352**	**0.99**	**40,312**	**292**	**0.72**	**43,433**	**294**	**0.68**
of which									
Housing	21,103	216	1.02	23,871	166	0.70	25,181	175	0.69
Education	1,459	23	1.60	1,728	26	1.50	1,829	17	0.96
Vehicle	2,090	26	1.24	2,367	16	0.68	2,386	18	0.77
Others	10,770	87	0.80	12,346	84	0.68	14,037	84	0.60

MSME Sector - NPA

(₹ In Crore)

Particulars	Mar`22			Dec`22			Mar`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	**26,279**	**1,396**	**5.31**	**30,517**	**1,198**	**3.93**	**33,244**	**1,274**	**3.83**
of which									
Micro	16,608	939	5.66	20,012	1,000	5.00	20,808	1,071	5.15
Small	7,836	375	4.78	7,910	147	1.86	9,312	167	1.80
Medium	1,835	82	4.46	2,595	51	1.97	3,124	35	1.13



Restructuring of Advances

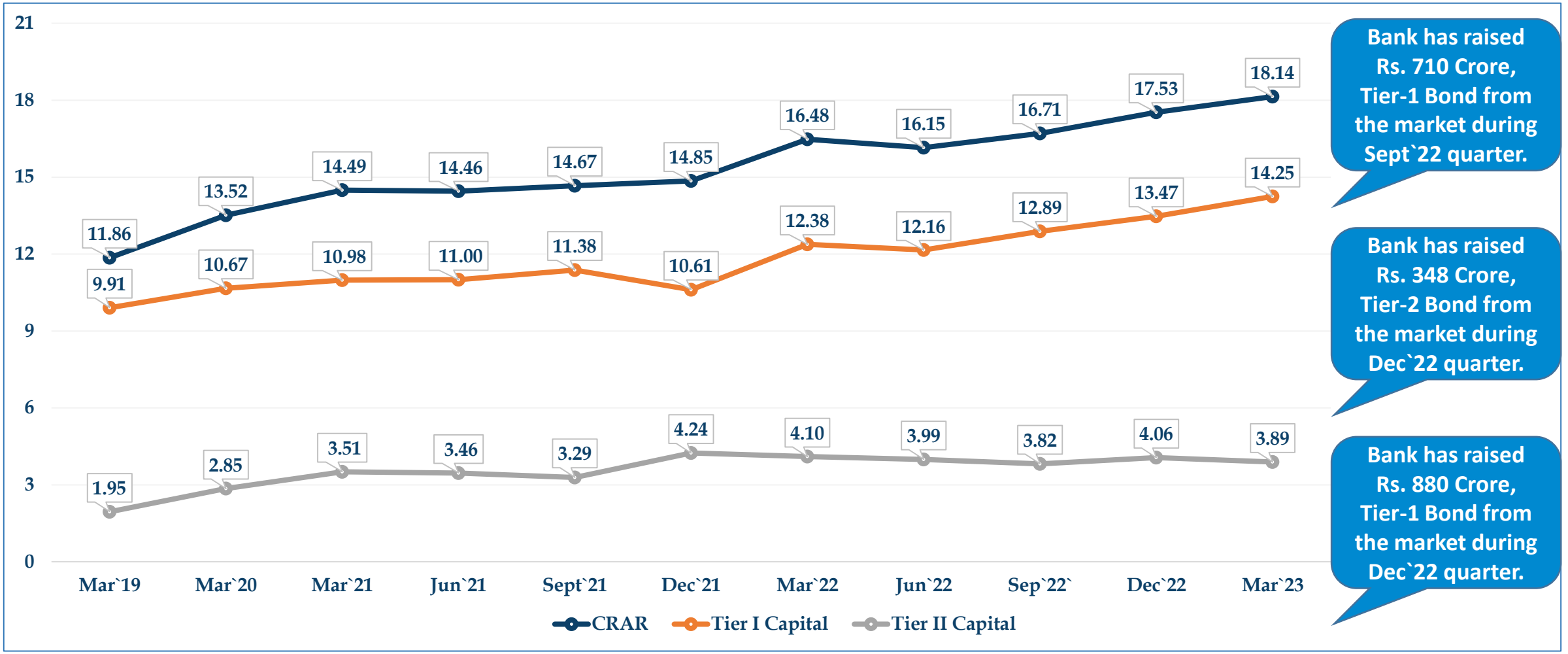
(₹ In Crore)

Sector-wise COVID Restructuring under RP 1.0 as on 31.03.2023										
RP Invoked	RP Implemented Balance (as on 31.03.22)				RP Implemented Balance (as on 31.12.22)			RP Implemented Balance (as on 31.03.23)		
Sector	Std Advance as on 31.03.23	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	43,139	603	1.40	0.35	503	1.17	0.29	475	1.10	0.28
Agriculture	21,067	57	0.27	0.03	55	0.26	0.03	54	0.25	0.03
MSME	31,970	58	0.18	0.03	25	0.08	0.01	27	0.08	0.02
Corporate	74,609	734	0.98	0.43	502	0.67	0.29	395	0.53	0.23
Total	**1,70,785**	**1,453**		**0.85**	**1086**		**0.64**	**950**		**0.56**

Sector-wise COVID Restructuring under RP 2.0 as on 31.03.2023				
RP Invoked and Implemented				
Sector	Restructured upto 31.03.2023	% to respective sector STD advance	Std Advance as on 31.03.2023	% to Total STD advances 31.03.2023
Retail	1,499	3.47	43,139	0.88
Agriculture	168	0.80	21,067	0.10
MSME	873	2.73	31,970	0.51
Corporate	-	-	74,609	-
Total	**2,540**		**1,70,785**	**1.49**

Restructuring of Standard Advances	Mar`22	Jun`22	Sept`22	Dec`22	Mar`23
Retail- As on Date	2,162	2,181	2,119	2,071	1,863
Agriculture- As on date	345	319	348	310	303
MSME- As on date	2,257	1,818	1,582	1,285	1,114
Corporate- As on Date	784	625	796	1,024	908
Total	**5,547**	**4,942**	**4,845**	**4,691**	**4,188**

Capital Adequacy (%)

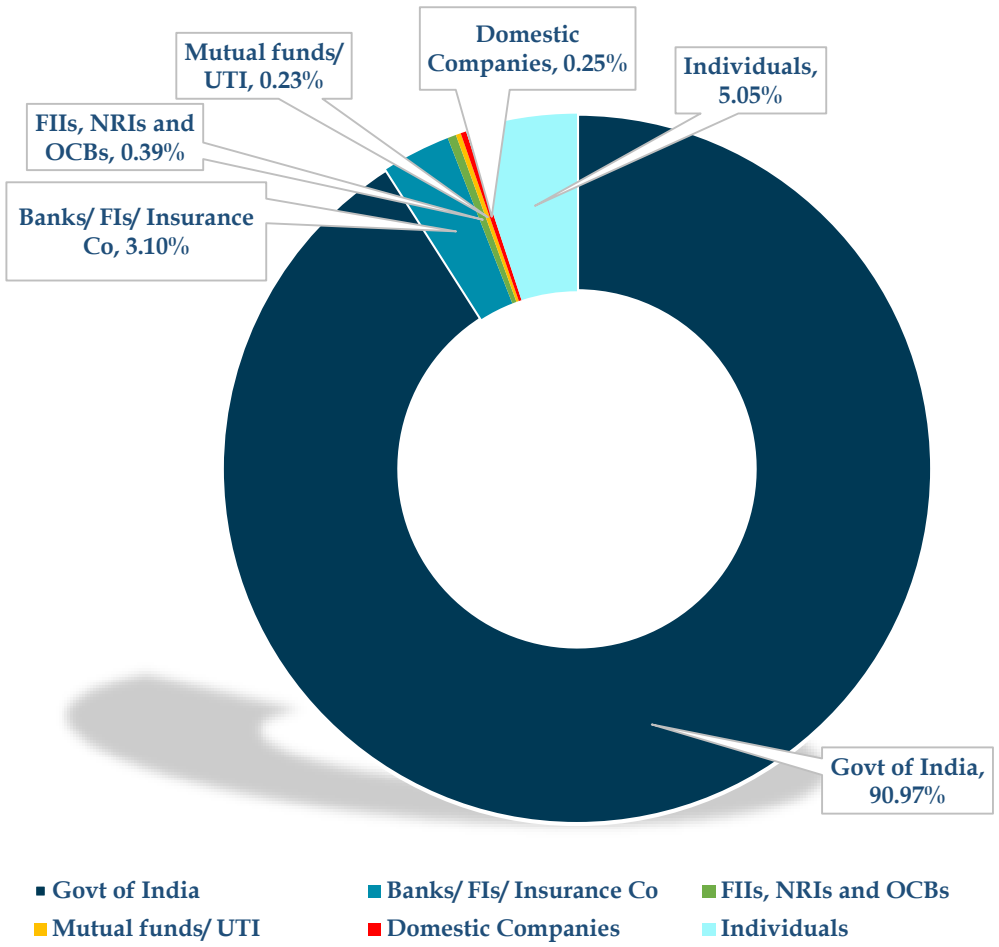


Bank has raised Rs. 710 Crore, Tier-1 Bond from the market during Sept`22 quarter.

Bank has raised Rs. 348 Crore, Tier-2 Bond from the market during Dec`22 quarter.

Bank has raised Rs. 880 Crore, Tier-1 Bond from the market during Dec`22 quarter.

Equity Holding(%) & Ratios



As on 31st Mar. 2023

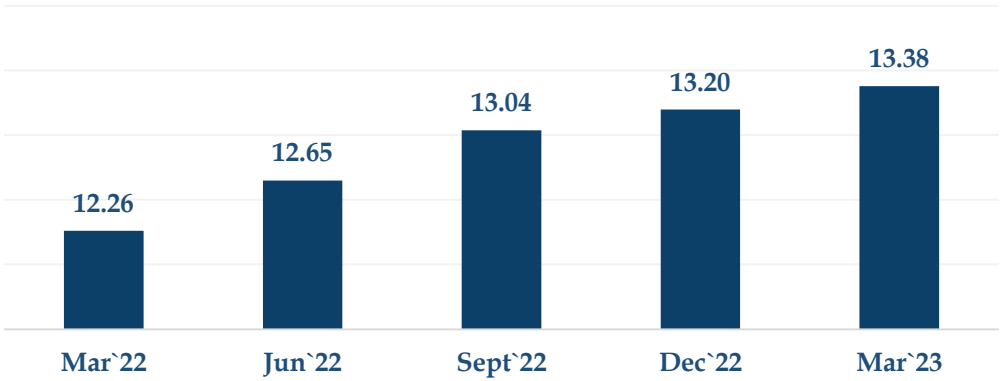
Yearly

Particulars	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
No. of Shares (in crore)	572.41	582.41	656.02	673.05	673.05
Net Worth (in crore)	5,860	6,986	8,019	10,176	12,765
Return on Equity (%)	(207.99)	6.32	7.17	11.45	20.38
Return on Assets (%)	(3.01)	0.23	0.30	0.55	1.10
Earning Per Share (Rs.)	(14.26)	0.67	0.88	1.72	3.87
Book Value Per Share (Rs.) (excl. Revaluation Reserve)	10.24	11.99	12.22	15.12	18.97

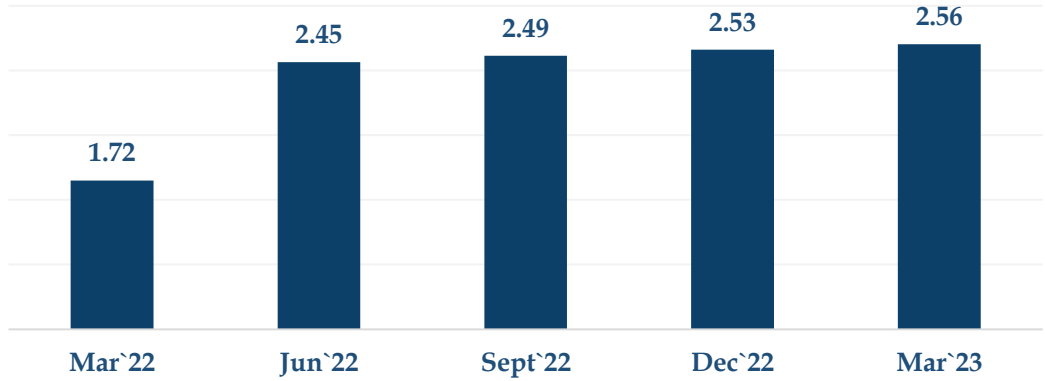
Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA/CARE	AA (Stable)
	INFOMERICS / ACUITE	AA+ (Stable)
Short Term Rating	CRISIL	A1+

Digital Footprints

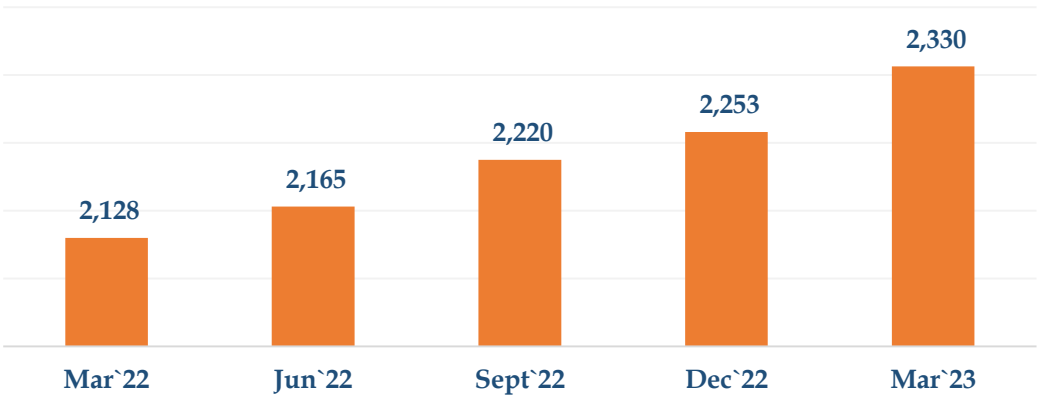
ATM Card Base (Mio.)



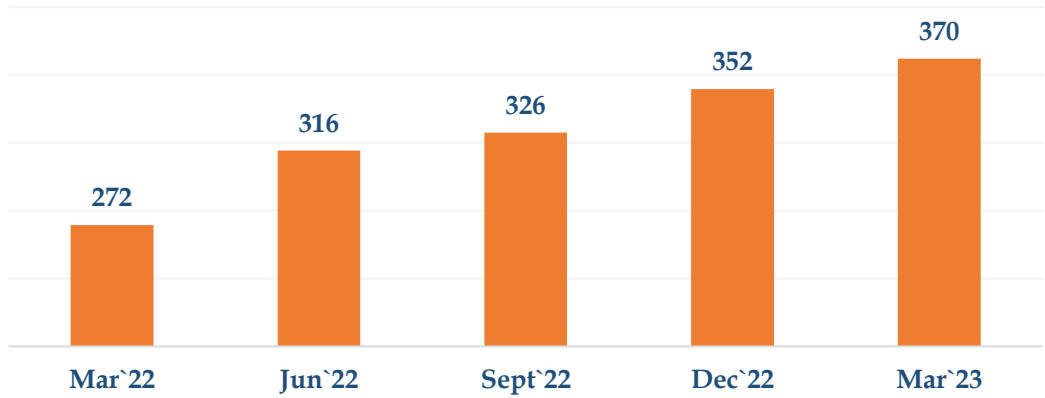
UPI/BHIM Users (Mio)



ATMs (Actuals)

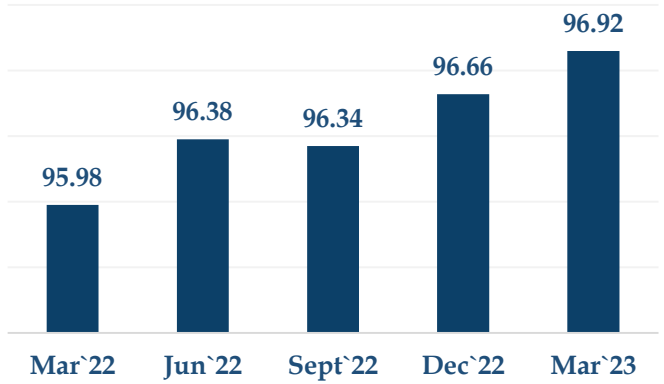


UPI/BHIM Transactions (Mio)

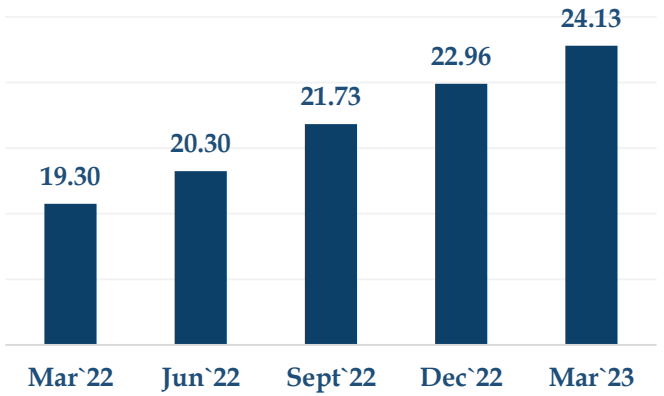


Digital Footprints

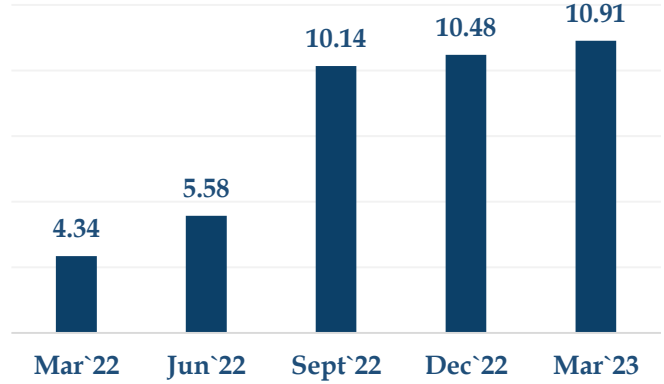
Digital transaction (%)



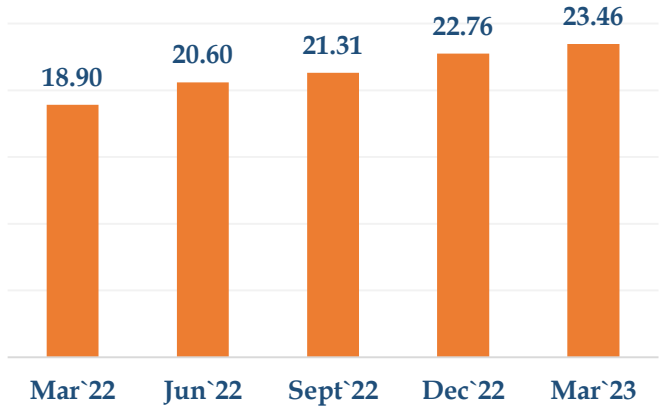
Internet Banking Users (Lakhs)



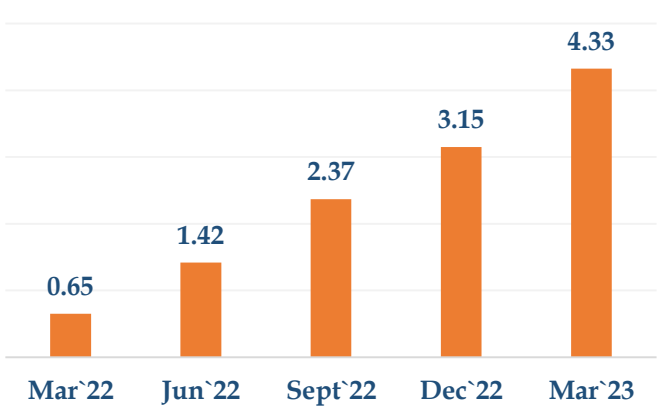
QR Merchant Onboarding (Lakhs)



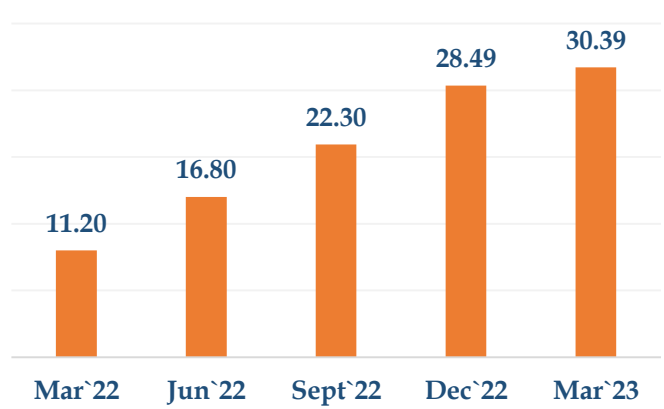
Mobile Banking Users (Lakhs)



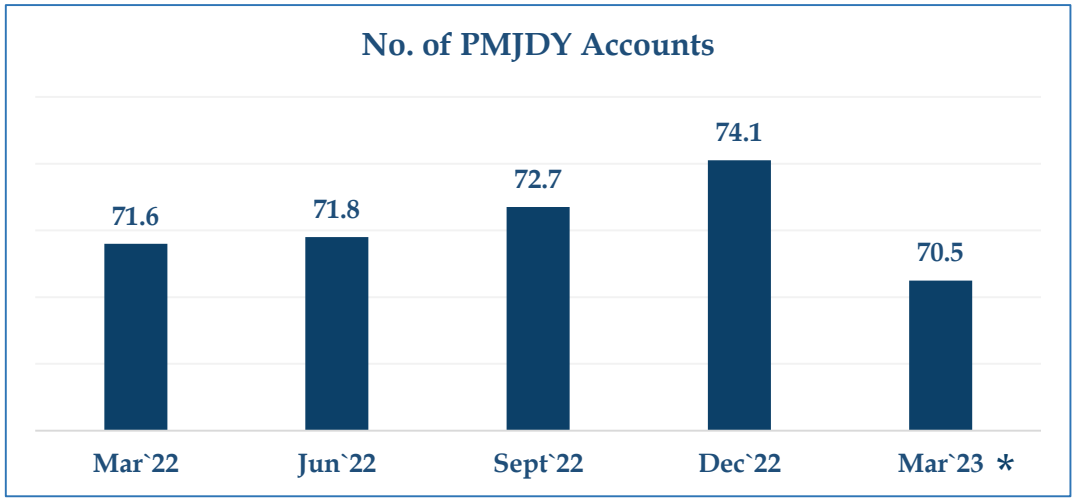
Whats App Onboarding (Lakhs)

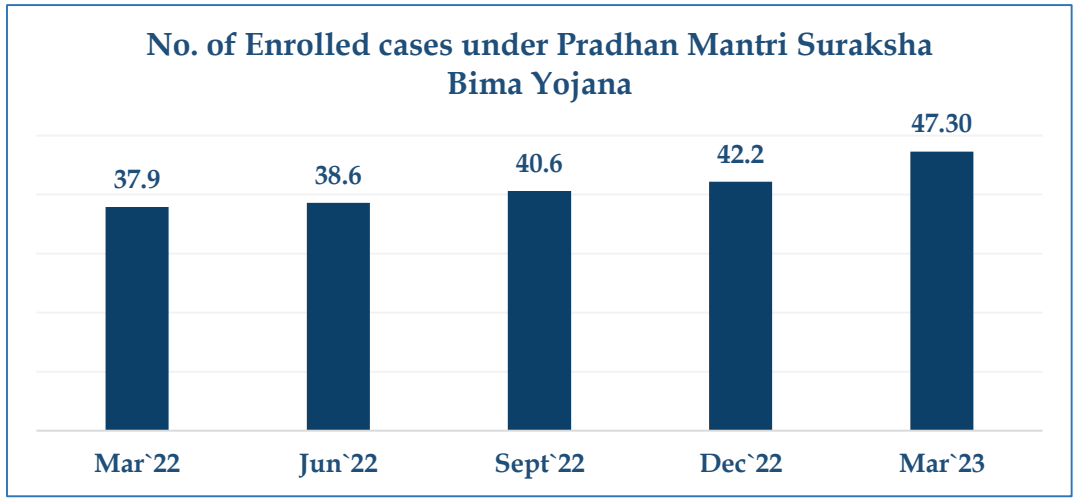


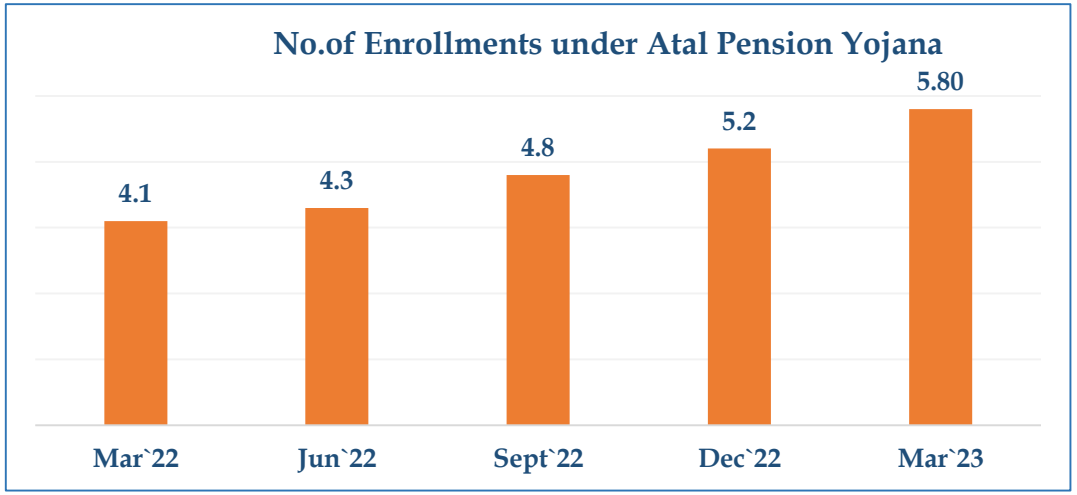
QR Merchant Transaction (Lakhs)

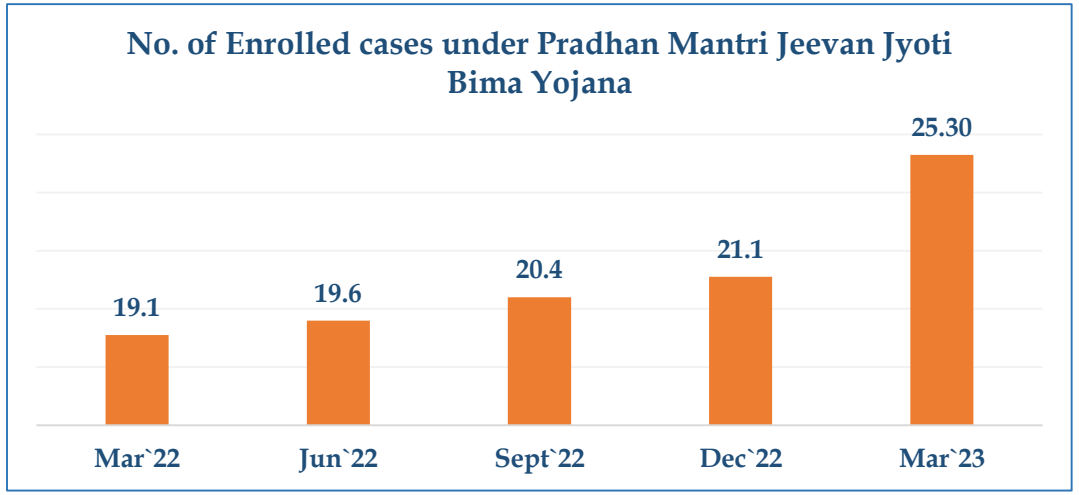


Financial Inclusion (in Lakhs)

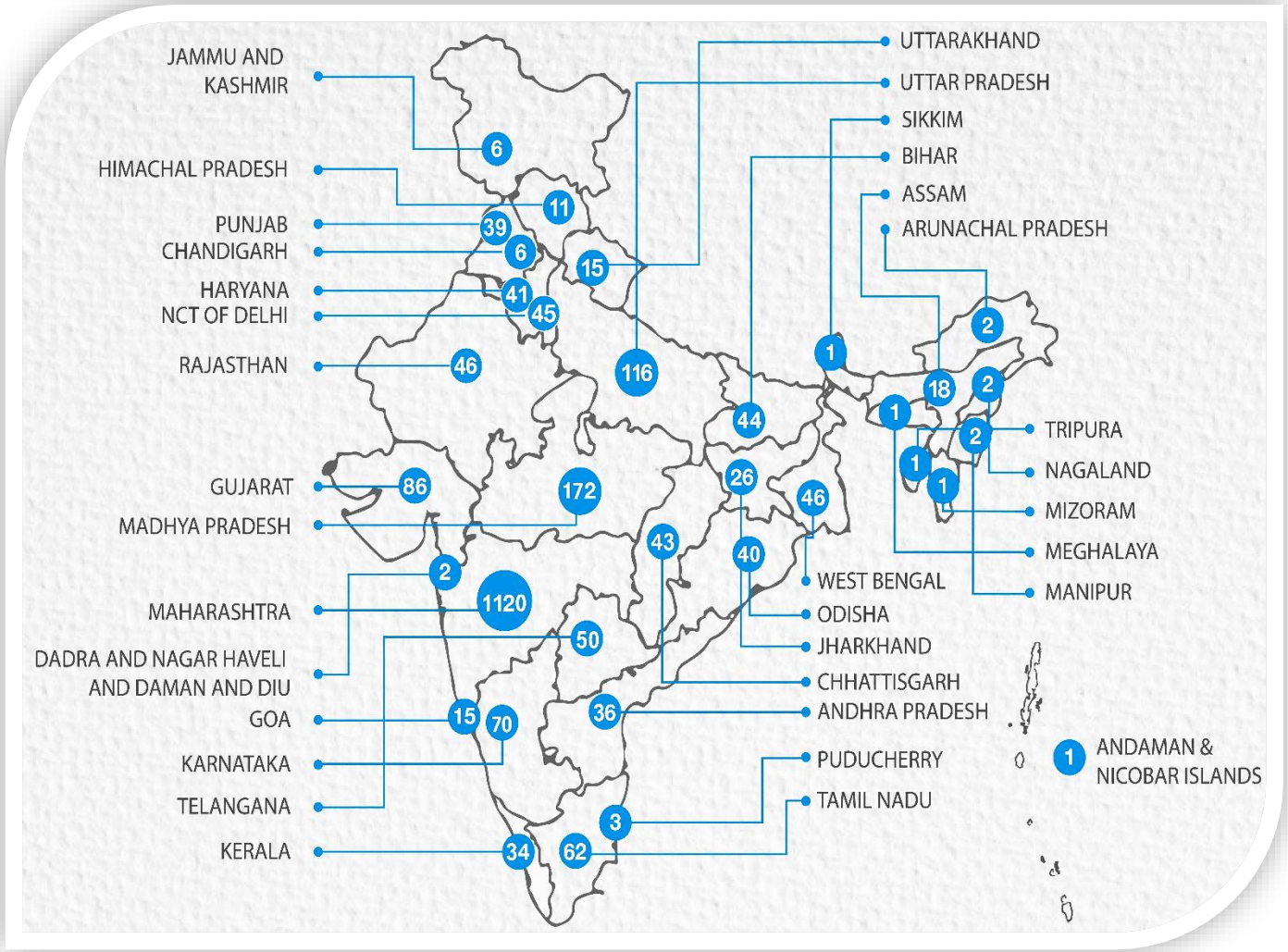








** Reduction is due to some closure or conversion into S/B Ac.*



Bank has been continuously expanding its presence PAN India.

Category	No. of Branches				
	Mar`19	Mar`20	Mar`21	Mar`22	Mar`23
Metro	466	458	471	488	518
Urban	325	331	372	412	477
Semi Urban	426	428	461	511	602
Rural	615	616	660	611	606
Total Branches	**1,832**	**1,833**	**1,964**	**2,022**	**2,203**

MAHA GREEN PEHAL

(AN ESG INITIATIVE)

GREEN FINANCE

> Bank has introduced a product Mahabank Green Financing under its retail loan segment through which finance is provided for Housing and Vehicle Loans.

GREEN ENERGY

> Installation of Solar Panels at Head Office & Bank owned premises

TREE PALANTATION

> 8,566 Trees planted at 50 locations across country and nurturing the same

> Discontinuation of plastic folders and one time use plastics

E-WASTE MANAGEMENT

> Bank has started Recycling of E-Waste in ECO Friendly manner.

> For the same Bank has on boarded an agency having expertise in processing and recycling of E-waste

HOME LOAN

MAHABANK
GOLD LOAN
LOWEST RATE OF INTEREST
SANCTION IN 15 MINUTES

Credit Card
PLATINUM
RuPay

Car Loan

MSME LOANS

Know your balance
Get mini statement
Know your cheque status
Request cheque book
Know your CIF
WhatsApp Banking
7066036640

ASK
BoMy
Chat Bot

Mobile Banking

Best Mid Sized Indian Bank Award 2022 by Business Today at the hands of Hon'ble Union Minister Shri. Nitin Gadkari.

National MSME Awards 2022 at the hands of Hon'ble Prime Minister, Shri Narendra Modi.

Award for Outstanding performance in SHG credit linkage for FY 2021-22

'EASE' 2nd Runner up Award from DFS & IBA under AP for Smart Lending for Aspiring India

Agri Infra Fund Award' under 'Target Achievers Category' at the hands of Shri Narendra Singh Tomar, Hon'ble Union Cabinet Minister of Agriculture

Winner in the **Best Technology Talent'** and **'Runner-Up'** in the **'Best Financial Inclusion'** categories at **IBA Technology Conference, Expo & Awards 2022**

Winner under 'Promoting Social Schemes' category By CIMSME **Runner-Up in 'CSR Initiative Bank' & 'MSME Friendly Bank' categories**

In the 75 Years' Milestone Felicitation for Amrit Mahotsav, Bank was awarded a Special Trophy as Lead Performer at **"Dun & Bradstreet PSU & Government Summit 2022" held on 29 Sept. 2022**

'Kirti Puraskar' (The Highest Honor of Official Language) for the year 2021-22 by the Ministry of Home Affairs, GOI, for excellent implementation of Official Languaage.

G20 भारत 2023 INDIA
वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE

Azadi Ka Amrit Mahotsav

THANK YOU