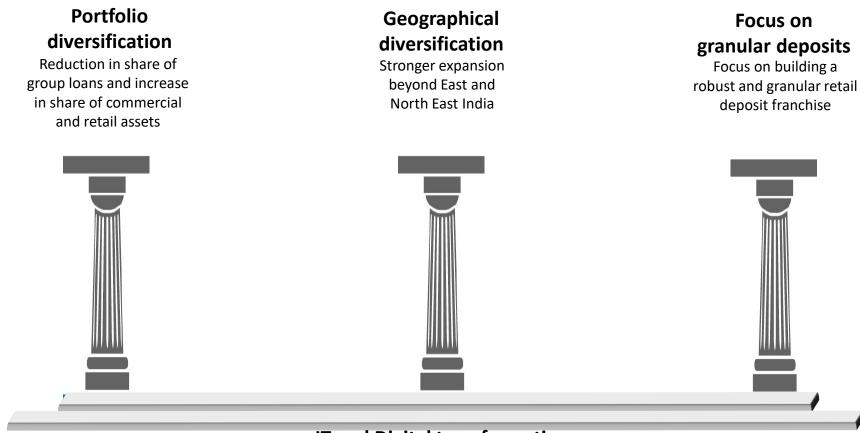
Overview and Strategy of the Bank

Analyst Day Presentation Dec 1, 2022 | Mumbai





Bank's strategic priorities



IT and Digital transformation

Focus on transforming the IT and digital infrastructure of the Bank using Enterprise Data Lake, advanced analytics and AI/ML



Key parameters at a glance

Overall Business

Key Numbers

Customers

27.7 mn

Banking Outlets

5,646

Presence

34 states and UTs

Employees

64,078

Operational Snapshot

Loans and Advances

Rs.958.3 bn 17.4% YoY

Deposits

Rs.993.7 bn 21.3% YoY

CASA Ratio

40.8%

Profitability

Net Interest Margin 7.0%

Cost of Funds **5.5%**

Cost to Income ratio
41.8%

Growth in Key Business Verticals

Microfinance + SBAL

12.3% YoY*

Housing

32.4% YoY

Retail Banking

111.8% YoY

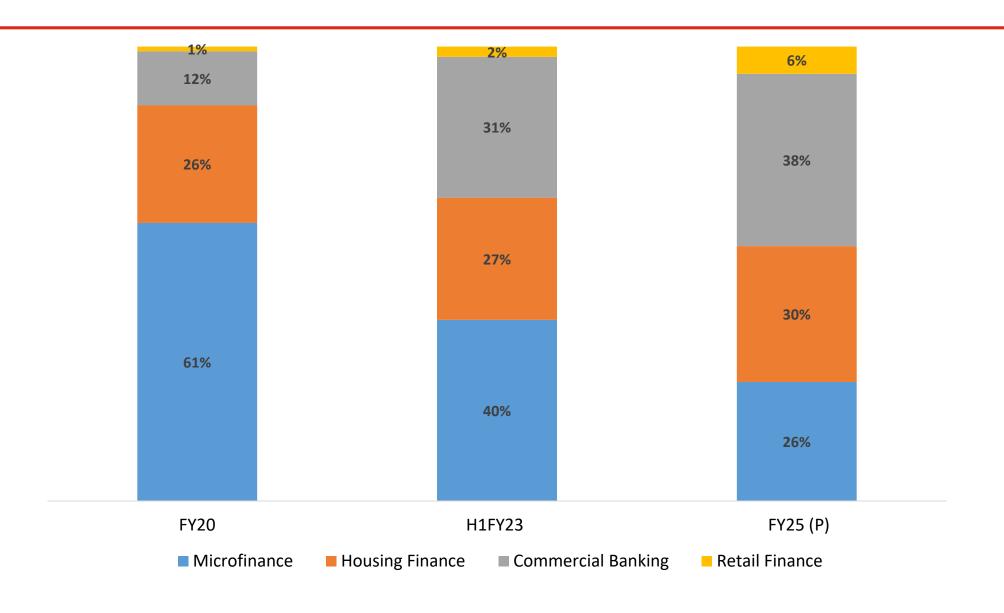
Commercial

96.2% YoY

Note: Figures pertain to end-September, 2022. *Excluding effects of write-offs



Focus on diversification of assets portfolio...



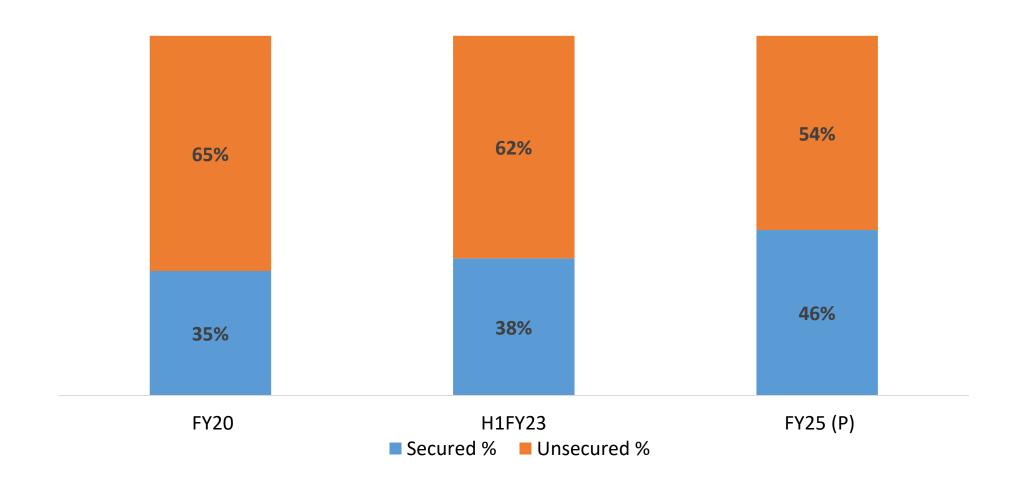


...with steady reduction in geographical concentration, and...



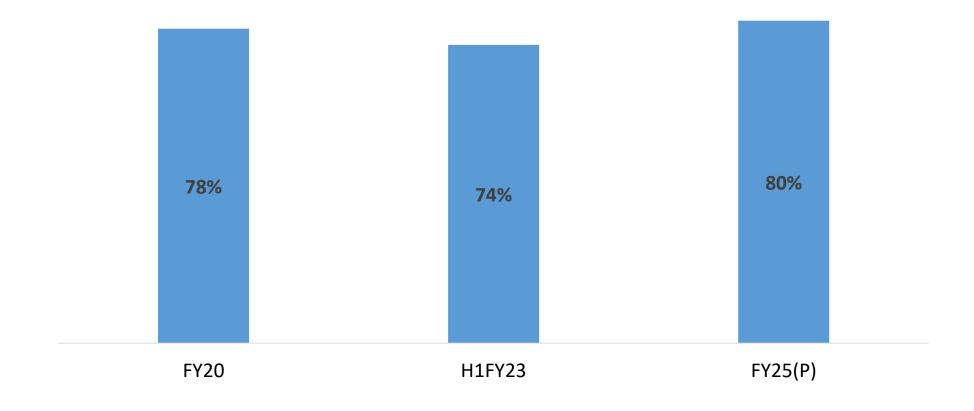


...towards a book with more secured assets





Liabilities – Share of retail deposits remain high





IT and digital transformation – A key enabler

- Complete change of end-state-architecture, implementing state of the art technology and best of the breed application products
- Investment in end to end digitization of information and automation of processes
- Adoption of advanced analytics to provide superior customer experience
- Provide hyper-personalized banking experience across the customer lifecycle
- Onboarding requisite talent to strengthen overall technology backbone, keeping an eye on the future

Thank you

