



Performance During Q4 : FY17-18

*** ENABLING THE STAR TO SHINE ***

PERFORMANCE AT A GLANCE

Q4 FY18		
Parameter	Rs. Crore	Y-o-Y (%) Growth
Business	896,850	-3.96
Total Deposits	520,854	-3.55
Gross Advances	375,995	-4.52
CASA Deposits	172,787	3.71
Priority Sector Advances	121,691	7.67
MSME Advances	54,285	6.26
Retail Advances	47,817	19.25
Net Profit	-3969	

Ratios for Q4 FY18

Parameter	(In %)
Gross NPA	16.58 % (Rs 62328 cr) (16.93 % in Dec-17)
Net NPA	8.26% (Rs 28207 cr) (10.29 % in Dec-17)
Provision Coverage Ratio	65.85 % (56.96 % in Dec-17)
Total Stressed Assets Ratio (GNPA+STD Restructured/Gross Adv. X 100)	18.61% (19.73 % in Dec-17)

Business (Q-o-Q)-Sequential

(₹.in Crores)

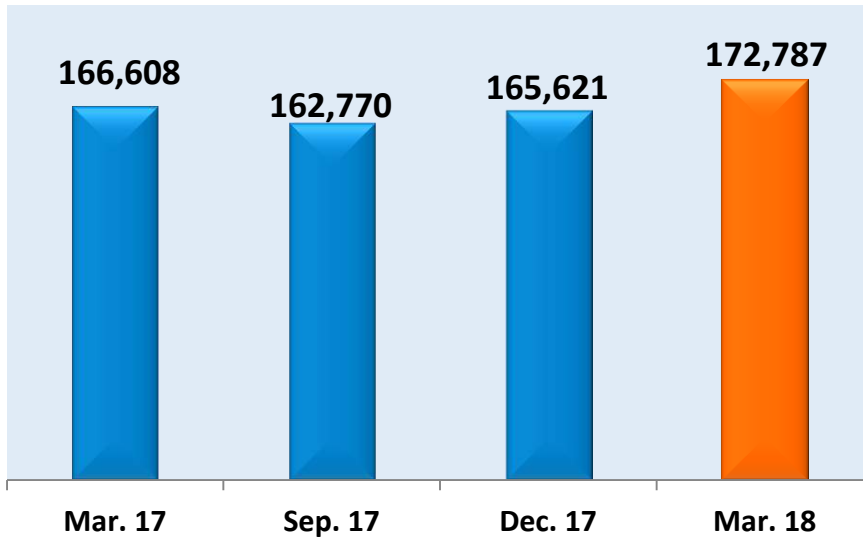
Business Mix (Deposits + Advances)	Mar 17	June 17	Sep17	Dec 17	Mar 18	Variation (%) over Mar 17 Dec 17	
Global Business	933,820	934,796	934,403	905,541	896,850	-3.96	-0.96
Domestic	709,183	706,833	700,902	694,636	714,712	0.78	2.89
Foreign	224,637	227,963	233,501	210,905	182,138	-18.92	-13.64
Global Deposits	540,032	543,734	543,716	526,003	520,854	-3.55	-0.98
Domestic	423,457	425,263	422,718	413,966	421,211	-0.53	1.75
Foreign	116,575	118,471	120,998	112,037	99,643	-14.52	-11.06
Global Advances (Gross)	393,788	391,062	390,687	379,538	375,995	-4.52	-0.93
Domestic	285,725	281,570	278,185	280,670	293,500	2.72	4.57
Foreign	108,063	109,492	112,502	98,868	82,495	-23.66	-16.56

- The de-growth in total business level has been as a result of conscious decision of the Bank for Consolidation, Cleansing of books and for Conservation of Capital.

CASA Profile

CASA - Domestic

(₹. in Crores)



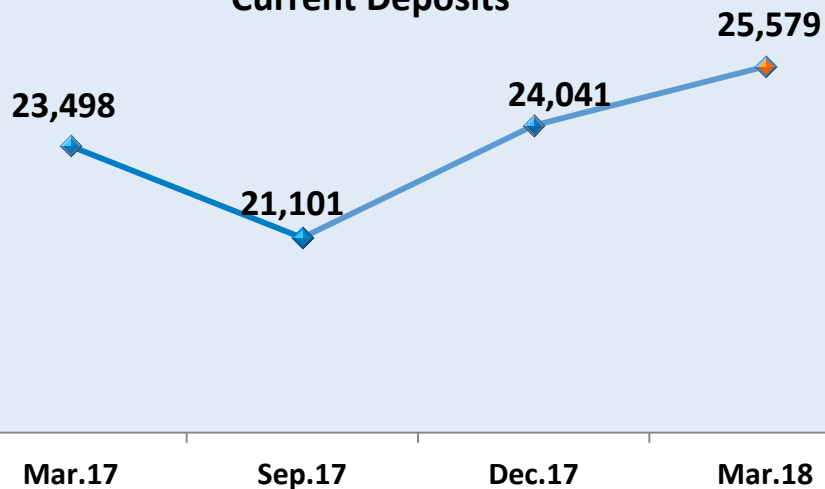
CASA Ratio:41.43 %

CASA
Y-o-Y Growth: 3.71 %

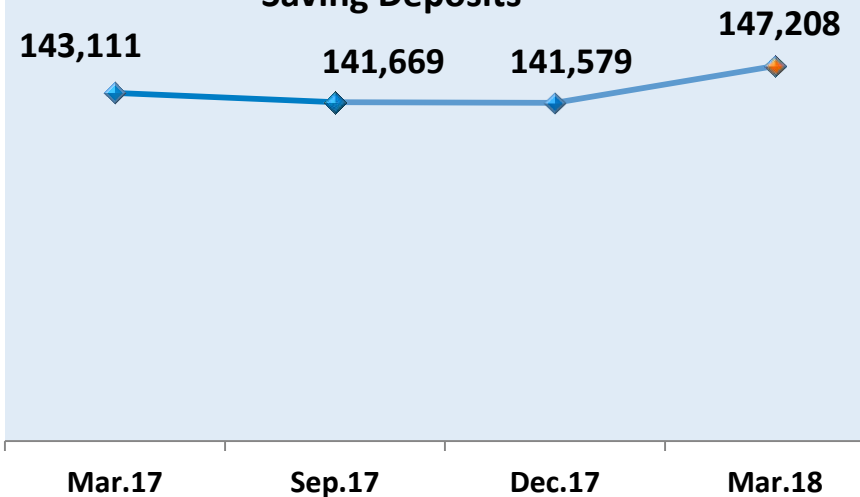
Current Deposit
Y-o-Y Growth:8.86 %

Savings Deposit
Y-o-Y Growth:2.86 %

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Mar 17	June 17	Sep 17	Dec17	Mar 18	Y-O-Y Growth %	% to Domestic Credit	
							Mar 17	Mar 18
Agriculture*	45,972	46,420	47,525	47,519	48,822	6.20	16.09	16.63
MSME (Priority & Non- Priority)	51,086	50,277	52,606	53,141	54,285	6.26	17.88	18.50
Retail	40,098	41,414	42,869	45,317	47,817	19.25	14.03	16.29
RAM	137,156	138,111	143,000	145,977	150,924	10.04	48.00	51.42
Corporate & Others	148,569	143,459	135,185	134,693	142,576	-4.03	52.00	48.58
Total	285,725	281,570	278,185	280,670	293,500	2.72	100.00	100.00

*Excluding RIDF

(₹ in Crores)

Particulars	Mar 17	June 17	Sep 17	Dec17	Mar 18	Y-O-Y Growth %	%age to Retail Credit	
							Mar 17	Mar 18
Home	22,248	23,213	23,878	24,897	26,616	19.63	55.48	55.66
Mortgage	5,617	5,903	6,291	6,840	6,963	23.96	14.01	14.56
Auto	3,495	3,648	3,875	4,203	4,476	28.07	8.72	9.36
Education	3,121	3,129	3,187	3,398	3,341	7.05	7.78	6.99
Personal	1,252	1,319	1,385	1,480	1,589	26.92	3.12	3.32
Others	4,365	4,202	4,253	4,499	4,832	10.70	10.89	10.11
Total	40,098	41,414	42,869	45,317	47,817	19.25	100.00	100.00

Priority Sector Advances

Industry	Mar 17	Jun 17	Sep 17	Dec 17	Mar 18	Y-O-Y Growth %	% to Average ANBC FY 2017-18 (Rs.284030)
Agriculture*	54,303	54,542	53,387	51,266	51,938	-4.36*	18.58
Out of which , S&MF	23,726	24,167	24,034	23,904	23,858	0.56*	8.45
MSME	42,768	42,466	44,088	44,942	51,678	20.83	
Out of which , Micro	18,964	18,908	20,905	21,834	24,051	26.82	7.54
Housing Loan	11,584	12,256	12,660	12,999	13,690	18.18	
Educational Loan	3,188	3,199	3,368	3,280	3,226	1.19	
Others	1,185	1,172	1,074	1,124	1,159	-2.19	
Total Priority Sector Advances \$	1,13,027	1,13,635	1,14,577	1,13,611	1,21,691	7.67*	40.80

- *Growth excluding RIDF/IBPC- Total Priority Sector 13.56%, Agriculture 6.20% and SF & MF 8.16%. Outstanding level of RIDF were reduced due to repayments and outstanding under IBPC has become zero.
- Including RIDF amounting of Rs. 7360 cr (out of which, NABARD-Rs. 4953 cr, SIDBI-Rs.1332 cr and NHB-Rs. 1075 cr) and IBPC Agriculture- Rs. NIL crore (out of which IBPC SF & MF-Rs. NIL crore).

Domestic Credit – Industry-wise

(₹. in Crores)

Particulars	Mar 17	June 17	Sep 17	Dec 17	Mar 18	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	45,975	45,842	46,040	45,135	47,232	2.73	16.09
Basic Metal & Metal products	14,414	14,134	14,259	16,168	15,820	9.75	5.39
Textiles	9,952	9,771	9,850	9,588	9,749	-2.04	3.32
Gems & Jewellery	5,845	5,705	5,973	5,611	5,610	-4.02	1.91
Chemicals & Chemical products	5,455	5,528	5,509	5,632	5,789	6.12	1.97
Vehicles, vehicle parts & Transport equipment	3,161	3,228	3,020	3,038	3,785	19.74	1.29
Rubber, Plastic & their products	2,323	2,155	2,256	2,118	2,348	1.08	0.80
Construction	1,123	1,111	1,155	1,327	2,237	99.20	0.76
Other Industries	27,834	28,376	24,674	26,908	30,787	10.61	10.49
Total	116,083	115,850	112,736	115,525	123,357	6.27	42.03

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Mar. 17	June 17	Sep. 17	Dec. 17	Mar 18	Y-O-Y (%)
Power	30,206	30,741	30,395	28,800	30,826	2.05
<i>a) SEBs*</i>	9,800	12,003	11,693	11,415	11,752	19.92
<i>b) Others</i>	20,406	18,738	18,702	17,385	19,074	-6.53
Roads and Ports	11,360	10,354	10,369	11,035	11,114	-2.17
Telecom #	866	656	653	653	649	-25.06
Other Infrastructure	4,729	4,699	5,817	5,841	5,692	20.36
Total	47,161	46,450	47,234	46,329	48,281	2.37

*O/S in Distribution Companies & SEB also includes outstanding in Bonds of Rs.1049 crore as on 31.03.2018.

O/S under Telecom excludes the outstanding under Telecom Services with outstanding of Rs. 2849 crores as on 31.03.2018.

Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2014	14,644	978	15,622
FY 2014-15	6,593	420	7,013
FY 2015-16	1,538	-	1,538
FY 2016-17 (Q1)	225	-	225
FY 2016-17 (Q2)	76	-	76
FY 2016-17 (Q3)	238	-	238
FY 2016-17 (Q4)	741	-	741
FY 2017-18 (Q1)	79	-	79
FY 2017-18 (Q2)	19	-	19
FY 2017-18 (Q3)	367	-	367
FY 2017-18 (Q4)	150	-	150
TOTAL RESTRUCTURED PORTFOLIO	24,670	1,398	26,068
<i>Of Which a) Standard</i>	<i>7,509</i>	<i>121</i>	<i>7,630</i>
<i>b) NPA</i>	<i>17,161</i>	<i>1,277</i>	<i>18,438</i>

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Mar 17	June 17	Sep 17	Dec 17	Mar 18
CDR Restructuring	1,244	893	870	480	363
Domestic	1,061	817	793	428	310
Foreign	183	76	77	52	53
Other Restructuring	10,204	10,786	10,949	10,153	7,267
Domestic	10,128	10,550	10,711	10,086	7,199
Foreign	76	236	238	67	68
Total	11,448 (2.91%)	11,679 (2.99%)	11,819 (3.03%)	10,633 (2.80%)	7,630 (2.03%)
Domestic	11,189	11,367	11,504	10,514	7,509
Foreign	259	312	315	119	121

Figures in () represents % to Gross Advances

Sector wise breakup of Standard Restructured Advances (Domestic)- 31.03.2018

Sector	Mar 17	Mar 18
INFRA	5,015	2,433
INFRA-POWER	4,013	1,895
INFRA-TELECOM	405	0
INFRA-ROADS & PORTS	425	520
INFRA-OTHERS	172	18
AVIATION	2,137	2,088
TEXTILES	242	33
STEEL	199	142
ENGG	116	49
SUGAR	434	233
PHARMA	142	84
AUTOMOBILES	30	23
CRE	26	26
EDUCATION	68	54
SERVICES	130	88
FOOD PROCESSING	14	3
HOTELS	110	102
PAPER	56	47
CEMENT	191	201
AGRICULTURE	64	28
CERAMICS	10	2
RUBBER & PLASTIC	22	17
CHEMICALS	6	14
OTHER METAL	141	22
MISC	2,036	1,820
TOTAL	11,189	7,509

Movement in Restructured Portfolio as on 31.03.2018 (Domestic)

Restructured Portfolio	FY 2016-17 (Full Year)			FY 2017-18 (Full Year)		
	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	12,520	15,337	27,857	11,189	15,254	26,443
Fresh Restructuring during the quarter	1066	138	1204	601	26	627
Accounts slipped during the quarter	-2082	2082	0	-3,948	3,948	0
Closed during FY**	1,037	819	1,856	361	1,878	2,239
Change in outstanding	-792	30	-762	-100	-61	-161
Upgraded during the quarter	1,514	-1,514	0	128	-128	0
Restructured as at Mar. 31	11,189	15,254	26,443	7,509	17,161	24,670

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

- Bank has approved flexible structuring in 21 projects under 5/25 Flexible Structuring Scheme. Flexible structuring has been implemented in 17 accounts with outstanding of **Rs.5,772** crores as on 31.03.2018.
- Total number of SDR cases identified are in 45 accounts. 39 accounts have been approved and 6 cases declined.
- Out of the approved cases, SDR could be partially implemented in 4 accounts (**Our Exposure Rs. 932 crores**)
- S4A – Approved in 22 accounts with BOI exposure of Rs.3,995 crores and implemented in 8 accounts with exposure of Rs.1,055 Crores.
- Flexible structuring, SDR, S4A schemes have been withdrawn by RBI w.e.f 12.02.2018.

Asset Quality – Sequential (Global)

(₹. in Crores)

Item	Mar 17	June 17	Sep 17	Dec 17	Mar 18
Gross NPA	52,045	51,019	49,307	64,249	62,328
Net NPA	25,305	24,407	23,566	36,117	28,207
Gross NPA %	13.22	13.05	12.62	16.93	16.58
Net NPA %	6.90	6.70	6.47	10.29	8.26
Provision Coverage Ratio %	61.47	63.48	65.23	56.96	65.85

Movement of NPA – Global (Y-o-Y)

(₹. in Crores)

Item	Mar 2017 FY 2016-17	Mar 2018 FY 2017-18
Opening Balance	49,879	52,045
Less :		
Recovery	4,598	4,039
Upgradation	6,297	2,213
Write Off	7,260	9,045
Total reduction	18,155	15,296
Add : Slippages	20,321	25,580
Closing Balance	52,045	62,328

Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	Mar 2017 Q4	June 2017 Q1	Sep 2017 Q2	Dec 2017 Q3	Mar 2018 Q4
Opening Balance	51,781	52,045	51,019	49,307	64,249
Less :					
Recovery	1,597	1,360	528	1,178	11,417
Upgradation	1,071	1,379	538	165	1,539
Write Off	3,983	2,324	2,787	2,044	1,938
Total reduction	6,651	5,063	3,853	3,387	14,894
Add : Slippages	6,915	4,037	2,141	18,329	12,973
Closing Balance	52,045	51,019	49,307	64,249	62,328

Break up of Gross NPA

(₹. in Crores)

Particulars	Mar - 17	June-17	Sep 17	Dec 17	Mar 18	%age to Domestic Credit	
						Mar 17	Mar 18
Large Corporate	21,041	19,161	17,608	20,615	26,112	7.36	8.90
Mid Corporate	9,699	7,953	7,606	8,114	9,848	3.39	3.36
SME	6,686	8,563	8,391	8,463	8,422	2.34	2.87
AGRICULTURE	3,816	4,539	4,873	5,094	5,476	1.34	1.87
RETAIL	1,483	1,308	1,193	1,188	1,228	0.52	0.42
TOTAL (DOMESTIC)	42,725	41,524	39,671	43,474	51,086	14.95	17.41
Total (Overseas)	9,320	9,495	9,636	20,775	11,242	8.62	13.63
Total (Global)	52,045	51,019	49,307	64,249	62,328	13.22	16.58

Sector wise NPA

Domestic

(₹. in Crores)

Sector	Mar.17	Dec 17	Mar 18	% to Sectoral Advances	
				Mar 17	Mar 18
Agriculture	3,816	5,094	5,476	8.12	11.65
Industry	28,650	27,821	34,310	24.68	31.91
Services	8,775	9,371	10,072	10.85	11.06
Retail	1,484	1,188	1,228	3.55	2.57
Total	42,725	43,474	51,086	14.95	17.41

Overseas

(₹. in Crores)

Sector	Mar 17	Dec 17	Mar 18	% to Sectoral Advances	
				Mar 17	Mar 18
Trade	1,530	1,655	1,925	18.06	21.31
Manufacturing	2,350	2,534	2,659	39.80	46.49
Real Estate	292	287	329	17.04	18.49
Others	5,148	16,299	6,329	5.60	9.59
Total	9,320	20,775	11,242	4.69	13.63

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

SUIT FILED & DECREED ACCOUNTS

	Number of Accounts	Amount	Of which Rs. 5 Crores & above		Recovery FY 2016-17	Recovery (Q1) FY 2017-18	Recovery (Q2) FY 2017-18	Recovery (Q3) FY 2017-18	Recovery (Q4) FY 2017-18	Recovery Full year FY 2017-18
			No. of Accounts	Amount						
SUIT FILED	5664	25115	494	20745	404	290	173	177	480	1120
DECREED	3308	5026	135	5143	138	71	12	69	59	211
SARFAESI*	34733	30403	12383	29426	1445	758	781	385	308	2232
NCLT	148	22706	-	-	-	-	-	-	-	-
			* Above Rs.10 Lacs							

WILFUL DEFAULTERS /NCLT

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated		NCLT	
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
422	7463	381	7283	70	3228	228	4692	148	22706

Investments (Domestic)

(₹. in Crores)

Particulars	Mar 17				Mar 18			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
1. SLR Investments	30,613	80,167	171	110,951	31,659	80,346	25	112,030
Of Which:								
Government Securities	30,613	80,167	171	110,951	31,659	80,346	25	112,030
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	4.21	5.06	4.92	4.83	4.44	0	0	4.44
2. Non SLR Investments	11,512	2,013	3	13,528	14,631	9,019	0	23,650
M Duration	3.71	2.91	0	3.64	4.00	0	0	4.00
Total	42,125	82,180	174	124,479	46,290	89,365	25	135,680

Net Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				Mar 18	Variation (%) over	
	Mar 17	June 17	Sep 17	Dec 17		Mar 17	Dec 17
Interest Income	10,582	9,496	9,894	9,335	9,347	-11.67	0.13
a. From Advances	6,764	6,349	6,696	6,331	5,920	-12.48	-6.49
b. From Investments	2,482	2,208	2,240	2,290	2,416	-2.66	5.50
c. From Money Market Operations & Others	1,336	939	958	714	1,011	-24.33	41.60
Interest Expended	7,113	6,963	6,986	6,834	6,783	-4.64	-0.75
a. On Deposits	6,295	6,252	6,227	5,918	5,928	-5.83	0.17
b. On Borrowings	673	440	498	663	603	-10.40	-9.05
c. Subordinated Bonds & Others	145	271	261	253	252	73.79	-0.40
Net Interest Income	3,469	2,533	2,908	2,501	2,564	-26.09	2.52

Non-Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Mar.17	June 17	Sep 17	Dec 17	Mar 18	Mar 17	Dec 17
Commission, Exchange & Brokerage	344	316	306	334	377	9.59	12.87
Profit from Sale of Investments	846	648	743	81	-34	-104.02	-141.98
Profit from Exchange Transactions	122	359	312	275	456	273.77	65.82
Recovery In W/o accounts	144	68	85	84	170	18.06	102.38
Other Non Interest Income	298	220	261	267	406	36.24	52.06
Total Non-Interest Income	1,754	1,611	1,707	1,041	1,375	-21.61	32.08

Profitability -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				Mar 18	Variation (%) over	
	Mar.17	June 17	Sep. 17	Dec 17		Mar 17	Dec 17
1. Total Income	12,336	11,107	11,601	10376	10,722	-13.08	3.33
a. Interest Income	10,582	9,496	9,894	9335	9,347	-11.67	0.13
b. Non Interest Income	1,754	1,611	1,707	1041	1,375	-21.61	32.08
2. Total Expenditure	9,208	8,727	9,368	9022	9,550	3.71	5.85
a. Interest expended	7,113	6,963	6,986	6834	6,783	-4.64	-0.75
b. Operating Expenses	2,095	1,764	2,382	2188	2,767	32.08	26.46
3. Net Interest Income (NII)	3,469	2,533	2,908	2501	2,564	-26.09	2.52
4. Operating Profit	3,128	2,380	2,233	1354	1,172	-62.53	-13.44
5. Net Profit / Loss	-1,046	88	179	-2341	-3969		

Provisions -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				Mar 18
	Mar.17	June 17	Sep. 17	Dec 17	
Operating Profit	3,127	2,380	2,233	1,354	1172
Provisions for					
B&D	4,484	2,156	1,867	4,373	6699
Standard Assets	23	70	55	-327	-470
NPV / Others	-36	-111	-50	-53	93
Depreciation on Investment	265	131	81	906	351
Total Provisions before Tax	4,736	2,246	1,953	4,899	6673
Taxation	-563	46	101	-1,204	-1532
Net Profit /Loss	-1,046	88	179	-2,341	-3969

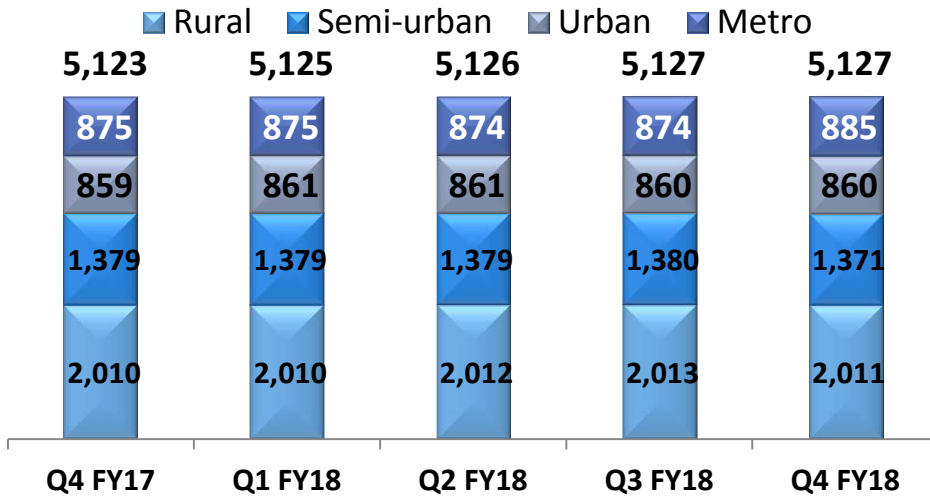
Key Financial Ratios - Global (Q-o-Q)

Particulars	Mar 17	June 17	Sep 17	Dec 17	Mar 18
	Global	Global	Global	Global	Global
Cost of Deposits	4.77	4.74	4.55	4.47	4.58
Yield on Advances	7.92	7.40	7.47	7.01	6.74
Yield on Investments	7.35	7.31	7.27	7.20	7.21
NIM	2.39 (2.20 FY 2017)	1.99	2.15	1.88	1.65 (1.92 FY2018)
Cost to Income Ratio	40.12 (47.67 FY2017)	42.58	51.61	61.77	70.24 (56.04 FY2018)
Provision Coverage Ratio	61.47	63.48	65.23	56.96	65.85
Credit Cost (Prov for B & D / Average Net Advances)	4.94 (3.22 FY2017)	2.36	2.05	4.89	7.74 (4.27 FY 2018)

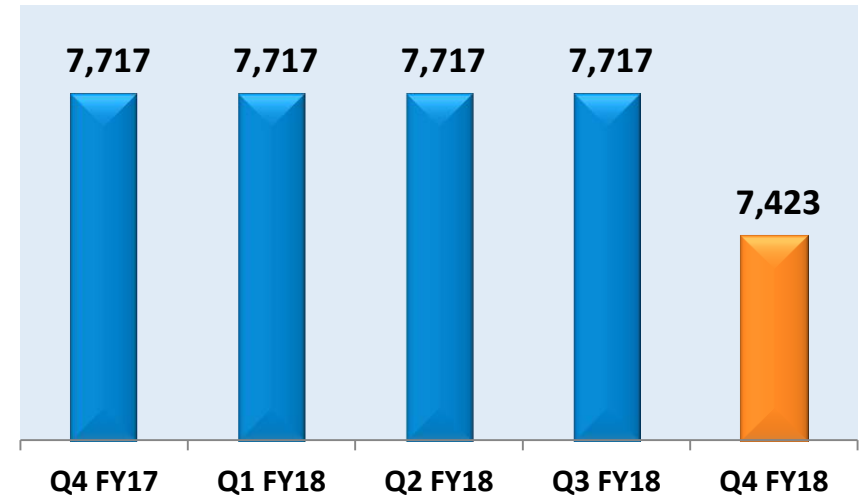
Capital Adequacy – Basel-III

Particulars	Mar 17	Dec 17	Benchmark of CRAR (%) for Mar 18	Mar 18
Capital Adequacy - Basel III				
CET1 Capital	24,858	24,047		24,993
AT1 Capital	6,008	6,008		5,905
Tier I Capital	30,866	30,055		30,898
Tier II Capital	11,216	10,987		10,199
Total Capital	42,082	41,041		41,097
Total Assets	626,309	614,045		609,575
Risk Weighted Assets	346,611	340,467		317,546
CRAR – CET1 (%)	7.17	7.06	7.375	7.87
CRAR – AT1 (%)	1.73	1.76	1.50	1.86
CRAR – Tier I (%)	8.90	8.82	8.875	9.73
CRAR - Tier II (%)	3.24	3.23	2.00	3.21
Capital Adequacy Basel III (%)	12.14	12.05	10.875	12.94

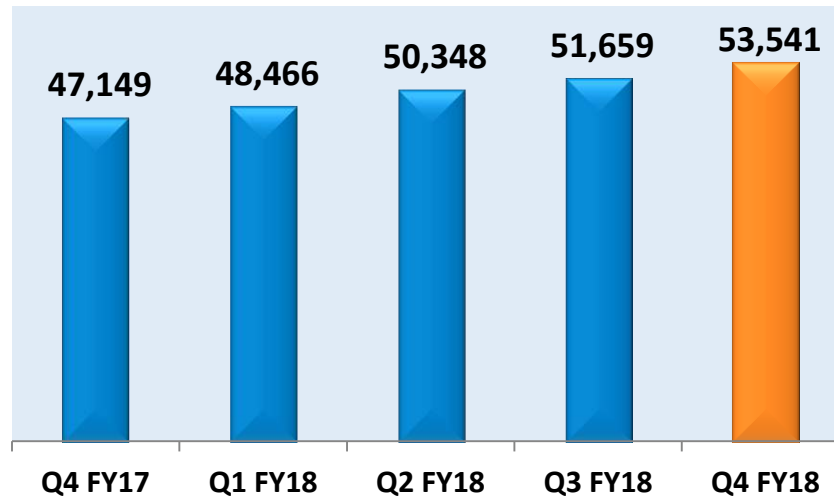
Branch Expansion



ATM Roll-Out

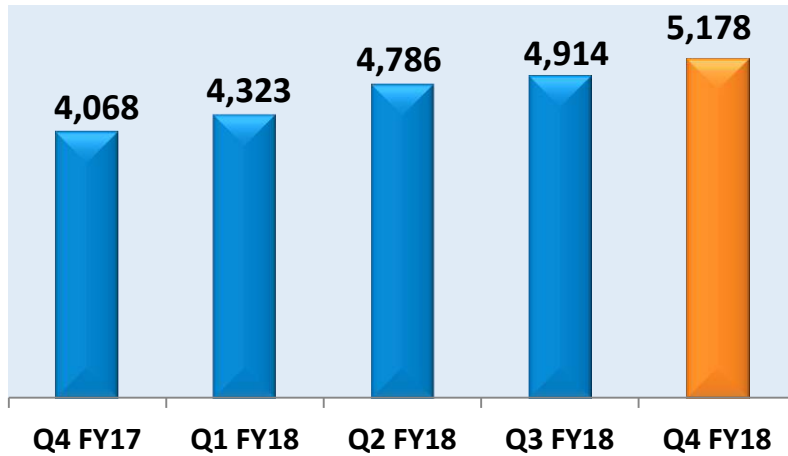


Debit Card ('000)

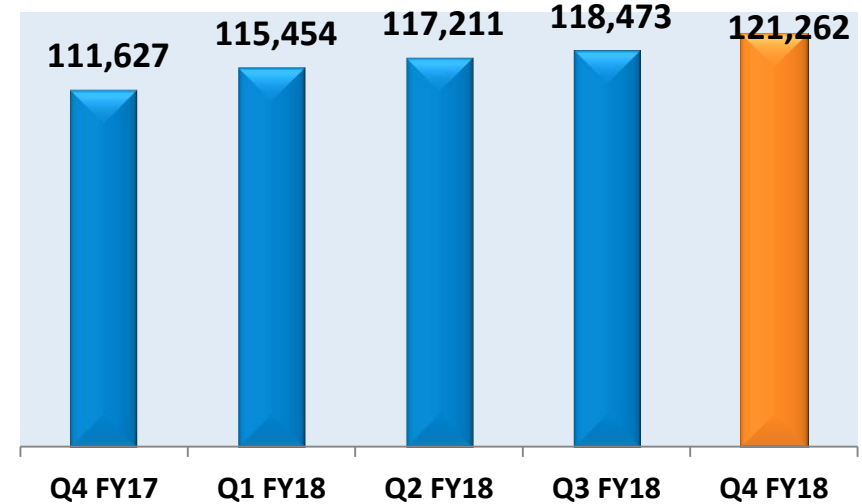


Delivery Channels (cont'd)

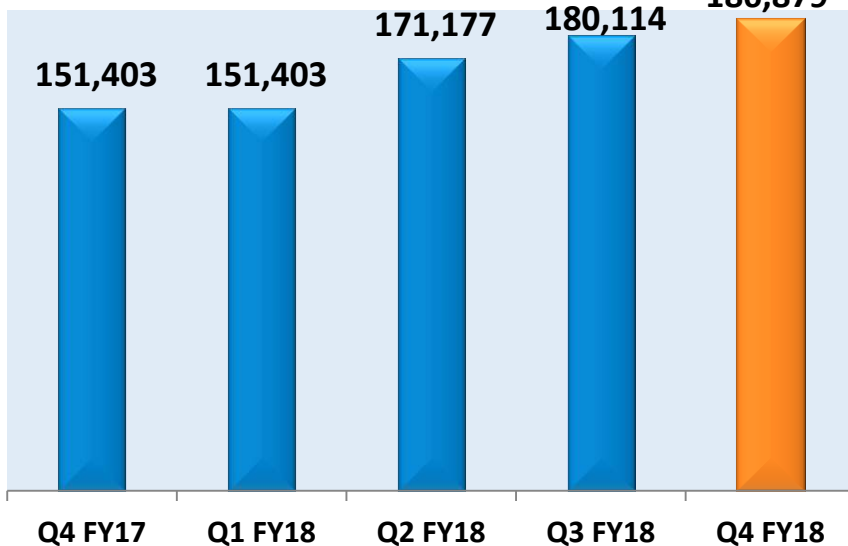
Internet Banking Users - Retail ('000)



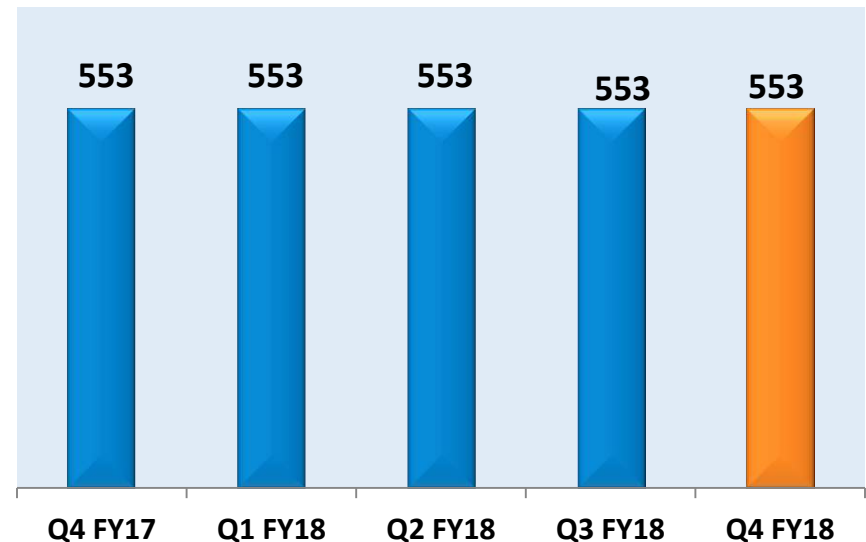
Internet Banking Users - Corporate



Mobile Banking Users



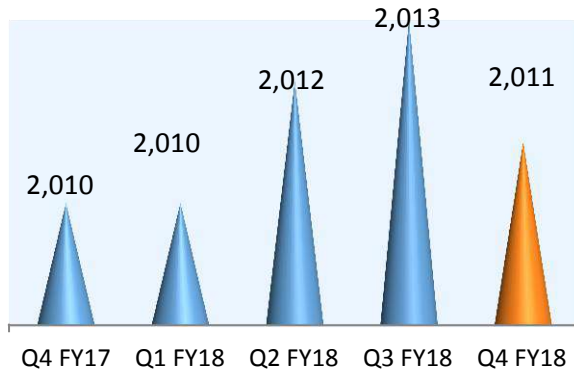
e-Galleries



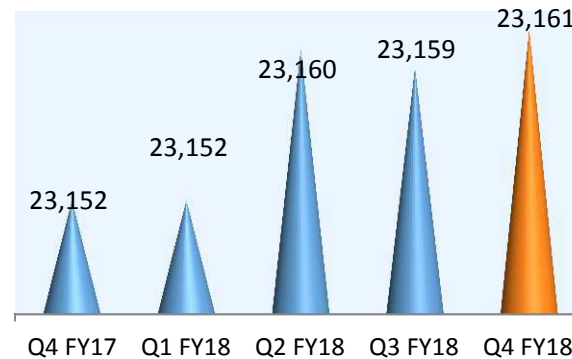
Performance Under Financial Inclusion

	As on 31.03.2017		As on 30.09.2017		As on 31.12.2017		As on 31.03.2018	
Particulars	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	167.47	3,436.46	183.49	3,685.45	188.70	3,999.18	192.95	4,492.82
Zero Balance Accts (Lacs)	36.42	-	36.68	-	36.22	-	35.05	-
PMSBY (Lacs)	35.27	-	36.22	-	35.94	-	36.12	-
PMJBY (Lacs)	13.11	-	13.96	-	13.50	-	13.60	-
APY (Lacs)	1.82	-	2.85	-	3.78	-	4.23	-
PMMY Shishu (Actual)	380,797	1,869	409,650	1,983	423,331	2,039	583,572	2,414.73
PMMY Kishor	181,689	2,829	239,920	4,019	273,310	4,715	311,020	5,479.91
PMMY Tarun	38,703	2,949	55,024	4,137	61,798	4,658	68,305	5,150.41
PMMY Total	601,189	7,647	704,594	10,139	758,439	11,413	962,897	13,045.05

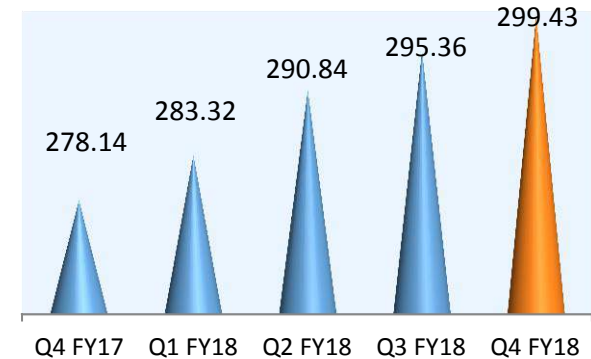
Rural Branches



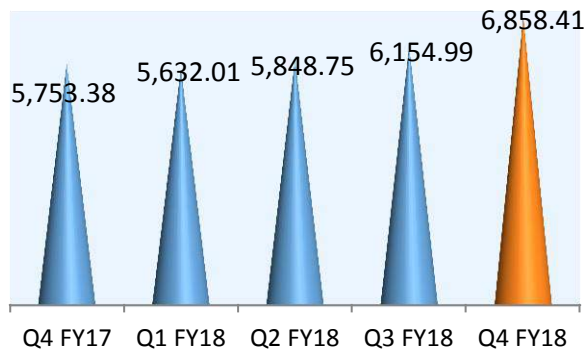
Unbanked Villages Covered



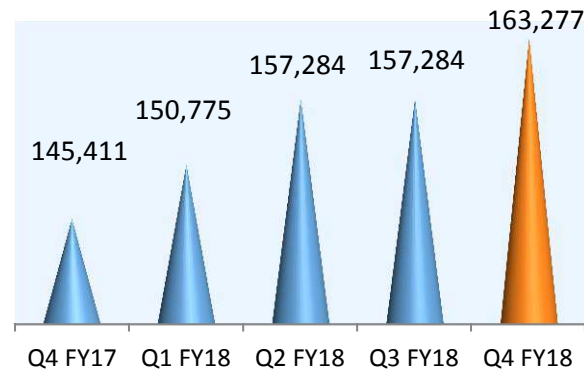
Total BSBD (NO Frill) Account (No in Lacs)



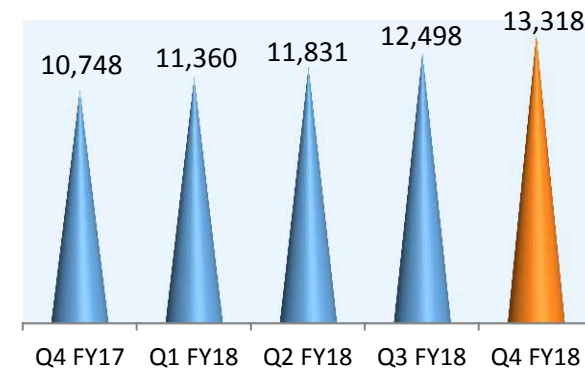
Total Deposit mobilised in BSBD (NO-Frill) Account (Amt. in Crores)



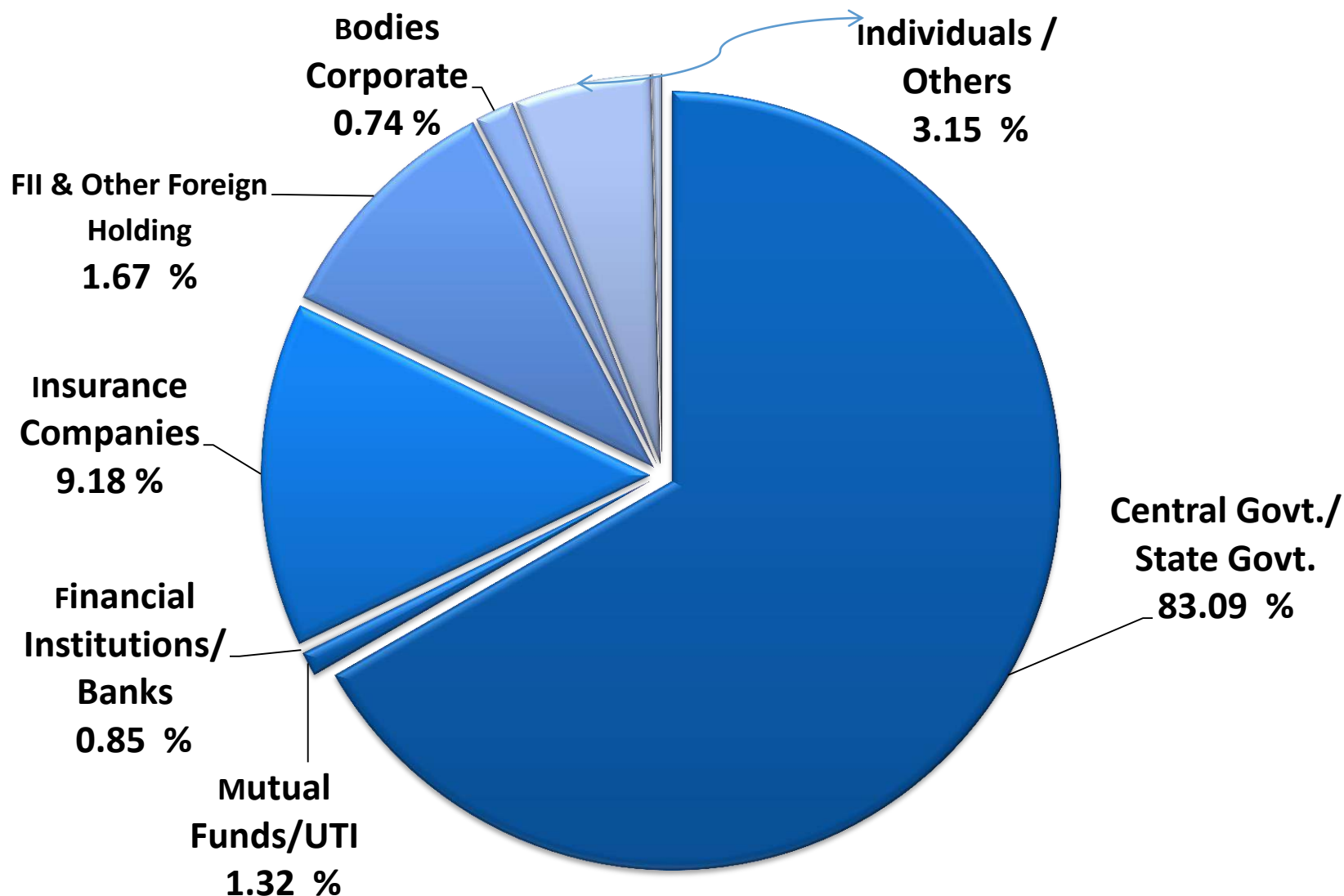
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 31.03.2018












- Concept of Area Managers and Star Prime implemented for being more customer focused and for business development, recovery, digitization at ground level and re-activation of branches.
- Monthly Campaign called “**Ghar Ghar Dastak**” being organized every month for speeding up CASA, NPA Recovery and Credit disbursement.
- Special CASA campaigns “**Amantran**” organized with special focus on Government, Business Associates, HNIs & NRIs
- Strategy for re-balancing of portfolio in favour of **RAM advances** (Retail, Agriculture and MSME) and reducing exposure to Corporate sector.
- A non-discriminatory OTS Scheme called “**Mission Samaadhan**” formulated for quick resolution of NPAs.

- “**Mission Rocket**” launched to activate all the Scale-IV & V headed branches.
- “**Swarna Dhara**” – Gold Loans have been intensified.
- Refurbishing select branches as “**Star Digi**” branches with high end digitalized services for tech savvy customers.
- IT initiative “**Star Mahashakti**” being implemented for taking the Bank’s technological capability to next level.
- Focus on **Digitisation and Alternate Delivery Channels** such as internet Banking, Debit and Credit Cards, POS machines.
- One of the premier Banks in implementing concept of **Digital Village**. Till now 325 villages converted into digital villages.
- Activation of 561 Growth Centers through Business Correspondents (BCs) called “**Star Points**” for expanding our outreach.

Way forward

- Focus on Growth of RAM advances to continue.
- Churning of Advances portfolio, replacing High Risk weighted assets with Low Risk Weighted Assets.
- Disbursements under Gold Loans will be amplified.
- Advances Less than Rs.5 Crore to be increased.
- Govt. targets under MUDRA, Standup loans will be met.
- All Regulatory Advances Targets will be achieved

-  Bank of India ranked as the **2nd Most Trusted Bank** in the PSU Bank category by Economic Times.
-  Bank of India has been conferred **“Market Achievers’ Award”** in Currency Derivatives Segment amongst Public Sector Banks by NSE.
-  Bank of India awarded as **“Best Performer in Currency Derivative Segment”** amongst all Banks’ Category by BSE.
-  IDRBT Banking Technology Excellence Award, **Best Bank for Managing IT Ecosystem**, large Bank category
-  IDRBT Banking Technology Excellence Award, **Best Bank for Electronic Payments**, large bank category.
-  Bank of India awarded for **Best Corporate Social Practices**: Promoting Employment for Physically Challenged and also for Support and improvement in Quality of Education from ET NOW- WORLD CSR DAY Award.
-  Bank of India awarded as **“The Most Efficient Bank in Kenya”** by Think Business Banking Award 2018.
-  Bank of India-Uganda Subsidiary awarded for **“Best Company Keeping Image High Award 2018”** from Indian Business Forum, Uganda.
-  Bank’s In-House Journal ‘Taarangan’ conferred with Prestigious **“ABCI Magazine of the Year Award 2017”** at Mumbai

THANK YOU!