



ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ Punjab & Sind Bank ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
A Government of India Undertaking

**Q4 & FY 2020-21**

PSB – where service is a way of life....

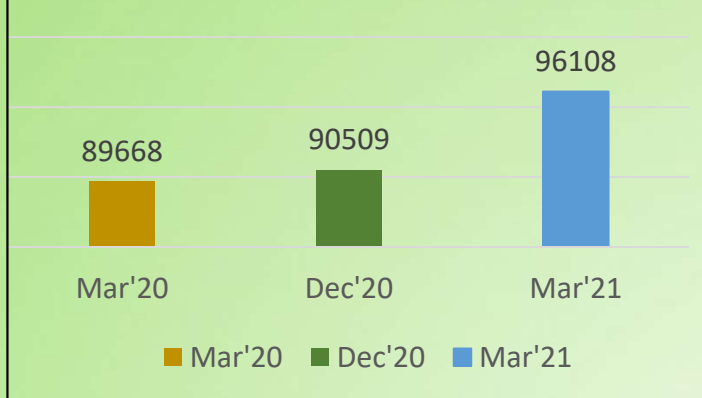


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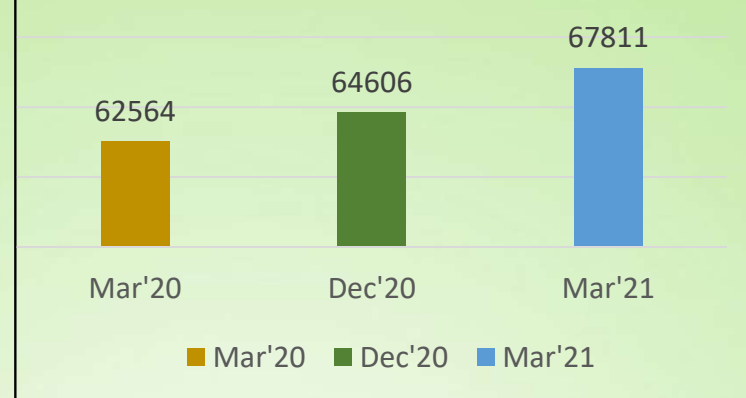


# Highlights

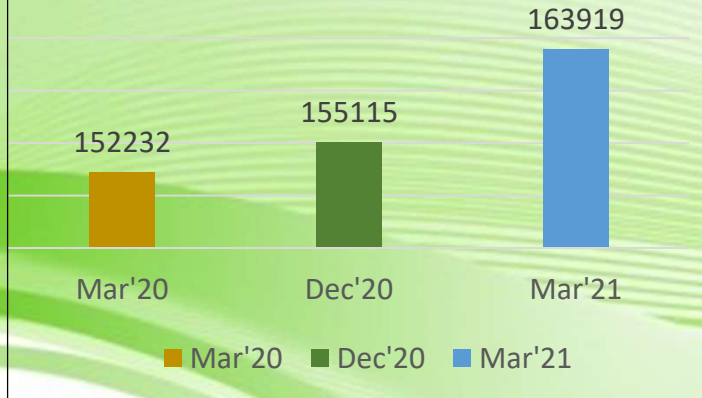
### Deposit (Rs. in Crore)



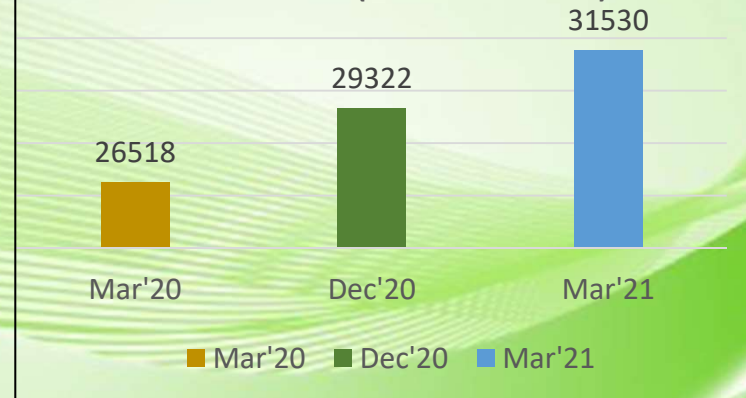
### Advances (Rs. in Crore)



### Business (Rs. in Crore)



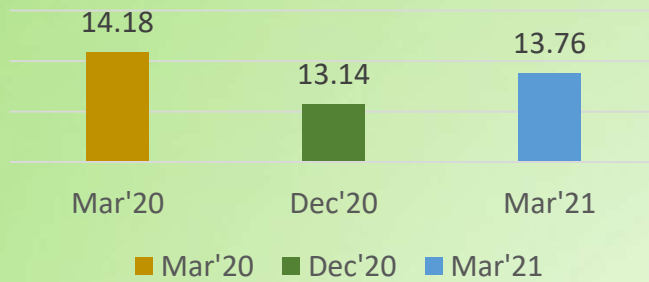
### CASA (Rs. in Crore)



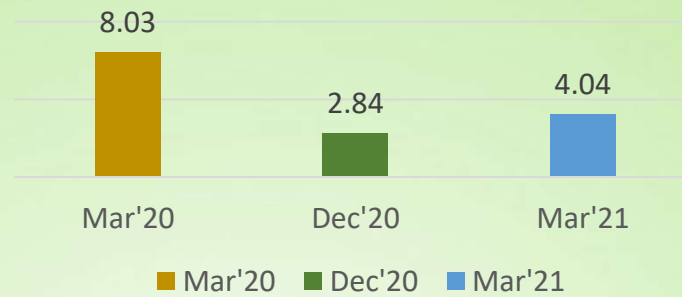


# Highlights

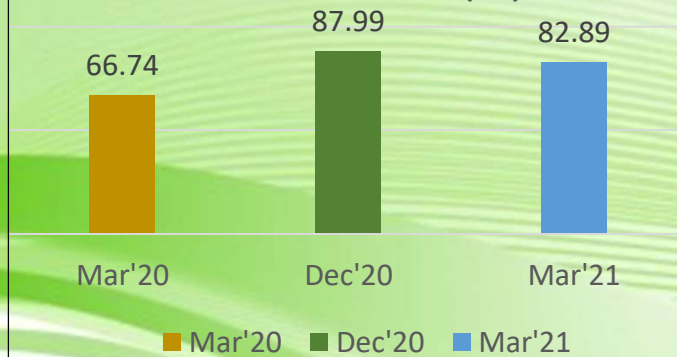
### Gross NPA as % of Gross Advances



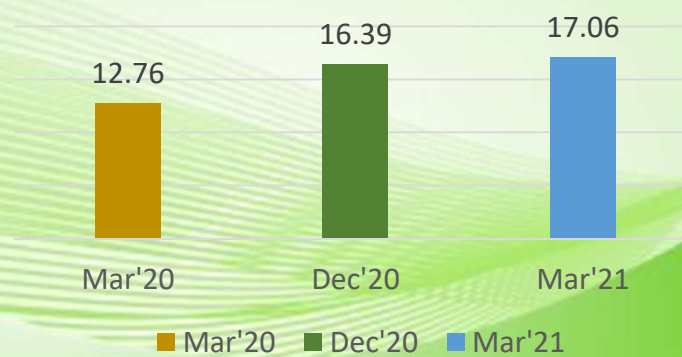
### Net NPA as % of Gross Advances



### PCR with Two (%)



### Capital Adequacy Ratio





## Results at a Glance

(Rs in Crore)

Parameters	As on 31.03.20	As on 30.06.20	As on 30.09.20	As on 31.12.20	As on 31.03.21	QoQ Growth (%) (Sequential)	YoY Growth (%)
<b>Total Business</b>	152232	146910	146251	155115	163919	5.68	7.68
<b>Total Deposits</b>	89668	85225	84559	90509	96108	6.19	7.18
<b>CASA</b>	26518	26977	27253	29322	31530	7.53	18.90
<b>Retail Term Deposits</b> (Below Rs 2 Crore)	37369	39132	41661	43223	44284	2.45	18.50
<b>Bulk Deposit</b>	23281	18116	15645	17964	17244	(4.01)	(25.93)
<b>Certificate of Deposit</b>	2500	1000	0	0	3050	-	22.00
<b>Total Advances</b>	62564	61685	61692	64606	67811	4.96	8.39
<b>Retail Credit</b>	16552	15472	16676	18042	18579	2.98	12.25
<b>Total PSL *</b>	27872	26279	28071	29647	28228	(4.79)	1.28

\* Figures includes RIDF



## CASA & Retail Term Deposit

(Rs in Crore)

Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	QOQ Growth (%) (Sequential)	YOY Growth (%)
<b>Current Deposits</b>	3213	2909	3273	3270	4123	26.09	28.32
<b>Savings Deposits</b>	23305	24068	23980	26052	27407	5.20	17.60
<b>CASA Deposits</b>	26518	26977	27253	29322	31530	7.53	18.90
<b>CASA (%) to Total Deposits</b>	29.57	31.65	32.23	32.40	32.81	1.27	10.93
<b>Retail Term Deposits (Below Rs. 2 Cr.)</b>	37369	39132	41661	43223	44284	2.45	18.50



## Composition of Advances

(Rs in Crore)

Particulars	Outstanding as of					Variation over Mar'20		% to Gross Advances (Mar'21)
	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Amt	%	
Agriculture (Excluding RIDF)	9208	8649	9238	9945	10638	1429	15.52	15.69
MSME	10728	9865	10908	11648	11497	769	7.17	16.95
Retail Advances	8584	8220	8872	8818	8956	371	4.33	13.21
Food Credit	288	623	674	896	583	295	102.66	0.86
Corporate Advances	34044	34328	31999	33299	36138	2094	6.15	53.29
<b>Total</b>	<b>62564</b>	<b>61685</b>	<b>61692</b>	<b>64606</b>	<b>67811</b>	<b>5247</b>	<b>8.39</b>	<b>100.00</b>
<b>RAM</b>	<b>28520</b>	<b>26734</b>	<b>29019</b>	<b>30412</b>	<b>31090</b>	<b>2569</b>	<b>9.01</b>	<b>45.85</b>



## Retail Portfolio

(Rs in Crore)

Break up of Retail Portfolio as on							
Segment	31.03.20	30.06.20	30.09.20	31.12.20	31.03.21	Growth (%) YoY	% To Retail Advances (Mar'21)
Housing	6026	6056	6081	6108	6141	1.91	33
Vehicle	1373	961	1326	1371	1419	3.35	8
Education	311	309	312	305	303	(2.57)	2
PSB Mortgage	1307	986	1202	1483	1584	21.19	9
PSB Vyapar Loan	1118	1025	1068	1257	1362	21.82	7
Multipurpose Business Loan	5216	4774	4927	5482	5602	7.40	30
Loan Against Property	464	354	369	415	386	(16.81)	2
Others	737	1007	1391	1620	1782	141.79	9
<b>Total</b>	<b>16552</b>	<b>15472</b>	<b>16676</b>	<b>18042</b>	<b>18579</b>	<b>12.25</b>	<b>100</b>





## Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Increase YoY %	Increase QoQ % Sequential	% to ANBC (Mar' 21)
1	<b>Agriculture*</b>	11168	10518	11206	12049	12868	15.22	6.80	20.04
	Out of which, S&MF	6246	5883	6284	6814	7127	14.10	4.59	11.10
2	<b>MSME*</b>	11406	10478	11506	12297	10122	(11.26)	(17.69)	
	Out of which, Micro	5648	5181	5713	6125	5025	(11.03)	(17.96)	7.82
3	<b>Housing Loan*</b>	4940	4949	4935	4894	4818	(2.47)	(1.55)	
4	<b>Education Loan</b>	204	193	280	269	247	21.08	(8.18)	
5	<b>Others</b>	154	141	144	139	173	12.34	24.46	
	<b>Total PSL*</b>	27872	26279	28071	29647	28228	1.28	(4.79)	43.95
	<b>PSL % to ANBC</b>	37.40	37.23	40.56	44.03	43.95			

\* Figures includes RIDF



## Exposure to Major Industries

(Rs in Crore)

Sector		Mar'20		Dec'20		Mar'21	
		Amount	% age	Amount	% age	Amount	% age
Infrastructure		12584.39	20.11	14158.79	21.92	14354.40	21.17
(Out of Which)	Power	3546.73	5.67	4128.20	6.39	4378.72	6.46
	Telecom	1189.57	1.90	1406.13	2.18	1315.42	1.94
	Roads, Ports, Railways & Highways	2734.11	4.37	3364.26	5.21	3383.98	4.99
	Other Infra	5113.98	8.17	5260.20	8.14	5276.28	7.78
Metal including Iron & Steel		1205.45	1.93	1117.04	1.73	886.41	1.31
Textiles		1429.72	2.29	1510.48	2.34	1642.31	2.42
Chemical & Chemical Products		95.87	0.15	116.89	0.18	132.23	0.19
All Engineering		394.31	0.63	489.79	0.76	510.26	0.75
Gems & Jewellery		37.98	0.06	35.40	0.05	37.63	0.06
Food Processing		1062.70	1.70	1189.91	1.84	1431.87	2.11
Construction		456.74	0.73	474.48	0.73	471.71	0.70



## Restructured Advances

(Rs in Crore)

Sector	Mar'20		Jun'20		Sep'20		Dec'20		Mar'21	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Agriculture	9.69	1.66	8.92	1.57	9.17	1.66	18.70	1.56	43.59	2.37
Power	62.20	10.67	83.49	14.68	76.62	13.86	86.98	7.24	81.77	4.44
Textiles	5.86	1.00	4.88	0.86	4.95	0.90	10.81	0.90	228.74	12.42
Cement & Products	0.08	0.01	0.09	0.02	0.08	0.01	1.28	0.11	0.44	0.02
Iron & Steel	1.01	0.17	1.75	0.31	1.79	0.32	2.52	0.21	1.98	0.11
Telecom	0.10	0.02	0.1	0.02	0.10	0.02	0.10	0.01	0.09	0.00
Hotel	12.66	2.17	19.07	3.35	19.45	3.52	39.09	3.25	46.13	2.51
Petro Chemical	0.00	0.00	0.03	0.01	0.03	0.01	0.03	0.00	0.00	0.00
Other Infrastructure	151.17	25.92	184.29	32.40	180.4	32.64	233.90	19.48	262.29	14.25
Others *	340.35	58.37	266.19	46.80	260.11	47.06	807.57	67.24	1176.05	63.88
<b>Total</b>	<b>583.12</b>	<b>100.00</b>	<b>568.81</b>	<b>100.00</b>	<b>552.70</b>	<b>100.00</b>	<b>1200.98</b>	<b>100.00</b>	<b>1841.08</b>	<b>100.00</b>

\* Other Restructuring comprising of MSME 485 crore, Housing 456 crore and vehicle loan 52.81 crore



## SMA Portfolio

(Rs in Crore)

Particulars	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21
<b>Gross Advances</b>	<b>62564.20</b>	<b>61685.33</b>	<b>61692.09</b>	<b>64606.29</b>	<b>67811.17</b>
<b>SMA 0</b>	1508.51	325.69	1437.66	723.39	1488.78
<b>SMA 1</b>	999.87	381.48	383.02	3519.52	2970.69
<b>SMA 2</b>	926.19	705.91	1327.11	4513.44	3064.26 *

\* Three Large accounts of SMA 2 portfolio as on March 21 amounting to Rs. 2839 crore.



# Investments

(Rs in Crore)

Particulars	Mar 20	Jun 20	Sep 20	Dec 20	Mar 21	% to Total (Mar 21)
<b>GROSS INVESTMENTS</b>	<b>24946.38</b>	<b>24548.59</b>	<b>24626.17</b>	<b>30849.11</b>	<b>32518.41</b>	<b>100.00</b>
<b>SLR INVESTMENTS</b>						
i) Treasury Bills	0.00	143.49	395.35	395.35	457.40	1.41
ii) CG securities	12094.32	11340.84	10988.69	10902.30	11763.24	36.17
iii) State Govt. Securities	6965.43	7069.19	7203.57	7099.75	7103.93	21.85
iv) Other Approved Securities	6.99	6.50	5.5	1.49	1.49	0.004
<b>Total of SLR Investments</b>	<b>19066.74</b>	<b>18560.02</b>	<b>18593.11</b>	<b>18398.89</b>	<b>19326.06</b>	<b>59.43</b>
<b>NON-SLR INVESTMENTS</b>						
i) PSU Bonds	4036.60	4211.60	3863.21	9336.75*	9477.50*	29.14
ii) Corporate Debentures	1470.77	1405.07	1503.85	1411.13	1380.51	4.25
iii) CDs	0.00	0.00	0.00	1008.11	1429.93	4.40
iv) CPs	0.00	0.00	293.45	319.39	533.09	1.64
v) Shares of PSUs /Corporates & Others	330.26	328.91	329.76	327.59	321.41	0.99
vi) Venture CF	4.38	5.37	5.17	9.63	12.61	0.04
viii) Securitized Receipt	37.62	37.62	37.62	37.62	37.30	0.11
<b>Total of Non-SLR Investments(Excluding RIDF)</b>	<b>5879.63</b>	<b>5988.57</b>	<b>6033.06</b>	<b>12450.22</b>	<b>13192.35</b>	<b>40.57</b>

\* PSU Bonds include Recapitalization Bonds of Rs.7072 Cr



## Operating Profit

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	QoQ% (Sequential)	YoY%	Mar'20	Mar'21	%
Interest Income	1904	1800	1800	1763	1611	(8.62)	(15.39)	7930	6974	(12.06)
Interest Expenses	1400	1263	1186	1147	1116	(2.70)	(20.29)	5872	4712	(19.75)
NII (Spread)	504	537	614	616	495	(19.64)	(1.79)	2058	2262	9.91
Non Interest Income	386	154	199	220	330	50.00	(14.51)	897	903	0.67
Operating Expenses	460	465	582	696	651	(6.47)	41.52	1858	2394	28.85
<b>Operating Profit</b>	<b>430</b>	<b>226</b>	<b>231</b>	<b>140</b>	<b>174</b>	<b>24.29</b>	<b>(59.53)</b>	<b>1097</b>	<b>771</b>	<b>(29.72)</b>

Bank has made an additional provisioning of Rs.369.27 crore during the year ended 31st March 2021 on account of migration to the mortality table IALM 2012-2014 with respect to employee terminal benefits.



# Net Profit

(Rs in Crore)

Particulars-	Quarter					Variation		Full Year		Variation
	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	QoQ% (Sequential)	YoY%	Mar'20	Mar'21	%
<b>Operating Profit</b>	430	226	231	140	174	24.29	(59.53)	1097	771	(29.72)
<b>Provision for NPA</b>	683	331	845	1482	20	(98.65)	(97.07)	2308	2678	16.03
<b>Tax Expense</b>	(151)	(40)	(231)	(409)	9	-ve to +ve	-ve to +ve	(531)	(671)	(26.37)
<b>Investment Depreciation / NPI</b>	59	0	29	66	6	(90.91)	(89.83)	218	101	(53.67)
<b>Standard Assets</b>	64	48	(10)	1344	(98)	+ve to -ve	(253.13)	40	1284	3110.00
<b>NPV Prov. On Restructured Adv.</b>	5	2	(1)	29	9	(68.97)	80.00	5	39	680.00
<b>Others</b>	6	2	0	4	67	1575.00	1016.67	48	73	52.08
<b>Total Provisions</b>	666	343	632	2516	13	(99.48)	(98.05)	2088	3504	67.82
<b>Net Profit</b>	(236)	(117)	(401)	(2376)	161 *	106.78	168.22	(991)	(2733)	(175.78)

\* Bank in profit zone after 8 Quarters.



## Interest Income

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	QoQ% (Sequential)	YoY%	Mar'20	Mar'21	%
<b>Interest Income (a+b+c)</b>	<b>1904</b>	<b>1800</b>	<b>1800</b>	<b>1763</b>	<b>1611</b>	<b>(8.62)</b>	<b>(15.39)</b>	<b>7930</b>	<b>6974</b>	<b>(12.06)</b>
<b>a) Advances</b>	1382	1268	1265	1252	1080	(13.74)	(21.85)	5774	4865	(15.74)
<b>b) Investments</b>	481	477	488	455	454	(0.22)	(5.61)	1991	1874	(5.88)
<b>c) Others</b>	41	55	47	56	77	37.50	87.80	165	235	42.42





## Total Expenditure

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	QoQ%	YoY%	Mar'20	Mar'21	%
<b>Total Expenses</b>	1860	1728	1768	1843	1767	(4.12)	(5.00)	7730	7106	(8.07)
<b>Interest Expenses</b>	1400	1263	1186	1147	1116	(2.70)	(20.29)	5872	4712	(19.75)
<b>- Deposits</b>	1328	1195	1118	1085	1055	(2.76)	(20.56)	5611	4453	(20.64)
<b>- Others</b>	72	68	68	62	61	(1.61)	(15.28)	261	259	(0.77)
<b>Operating Expenses</b>	460	465	582	696	651	(6.47)	41.52	1858	2394	28.85
<b>a. Salaries</b>	291	319	418	520	431	(17.12)	48.11	1211	1688 *	39.39
<b>b. Other Operating Expenses</b>	169	146	164	176	220	25.00	30.18	647	706	9.12

Bank has made an additional provisioning of Rs.369.27 crore during the year ended 31st March 2021 on account of migration to the mortality table IALM 2012-2014 2012-2014 with respect to employee terminal benefits.



## Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Quarter					Full Year	
		Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Mar'20	Mar'21
1	Gross NPA Opening Balance	8923.49	8874.57	8848.06	8673.16	8489.89	8605.87	8874.57
2	Cash recoveries	182.18	66.96	181.37	122.73	531.19	549.38	926.57
3	Out of Above Cash recovery(2) Income Booked	21.13	17.41	11.07	10.59	8.86	84.78	47.93
4	Up gradations	182.48	35.39	72.62	73.94	76.94	394.39	148.07
5	Write off/ Rebate	4.60	0.80	1.67	1.82	66.28	1780.87	70.57
6	Total Net Reductions(2+4+5-3)	348.13	85.74	244.59	187.90	665.55	2639.86	1097.28
7	Fresh Slippage	299.21	59.23	69.69	4.63	1509.66	2908.56	1556.71
8	GROSS NPA(1+7-6)	8874.57	8848.06	8673.16	8489.89	9334.00	8874.57	9334.00
9	GROSS NPA (%)	14.18	14.34	14.06	13.14	13.76	14.18	13.76
10	NET NPA	4684.15	4326.41	3306.52	1638.25	2461.95	4684.15	2461.95
11	NET NPA (%)	8.03	7.57	5.87	2.84	4.04	8.03	4.04
12	Recovery in T.W.O. A/Cs	148.06	8.93	25.77	31.81	69.01	275.53	135.52



## Priority Sector NPA

(Rs. In Crore)

Sector	Mar – 2020			Mar -2021		
	Outstanding	NPA	% NPA	Outstanding	NPA	% NPA
Total Advances	62564	8875	14.18	67811	9334	13.76
Total Priority Sector (With RIDF)	27872			30358 *		
Total Priority Sector	24894	3195	12.83	27040 *	3436	12.71
A. Total Agriculture Advances	9212	994	10.79	10638	911	8.56
B. MSME	10738	1874	17.45	11497 *	2091	18.19
(i) Micro Enterprises	5648	758	13.42	7155 *	1276	17.83
(ii) Small Enterprises	3409	633	18.57	2777	391	14.08
(iii) Medium Enterprises	1681	483	28.23	1565	424	27.09
C. Housing Loan	4586	289	6.30	4485	388	8.65
D. Education Loan	204	14	6.86	247	18	7.29
E. Social Infrastructure	67	12	17.91	66	16	24.24
F. Other Priority Sector	87	12	13.79	107	12	11.21

\* Including PSLC of Rs. 2130 Cr.



## Corporate NPAs

(Rs in Crore)

Industry	Mar' 20	Jun' 20	Sep'20	Dec'20	Mar'21
Iron and Steel	312.96	312.95	312.95	269.03	186.94
Engineering	82.84	84.48	86.79	86.18	100.72
Textile	431.89	462.03	459.87	404.02	456.67
Infra-energy	702.79	702.79	693.91	690.35	669.02
Infra-Transport	656.54	700.75	638.14	639.96	814.11
Infra-Others	397.85	396.62	396.88	396.68	404.62
Gems & Jewellery	0.00	0.00	0.00	0.00	0.00
Food Processing	65.08	50.55	50.55	42.45	99.92
Wood Product	23.07	23.07	23.07	23.07	23.07
Others (Chemical, Leather, etc.)	3750.44	2301.67	2942.17	3566.06	3871.44
<b>Total</b>	<b>6423.46</b>	<b>6438.41</b>	<b>5604.33</b>	<b>6117.80</b>	<b>6626.51</b>



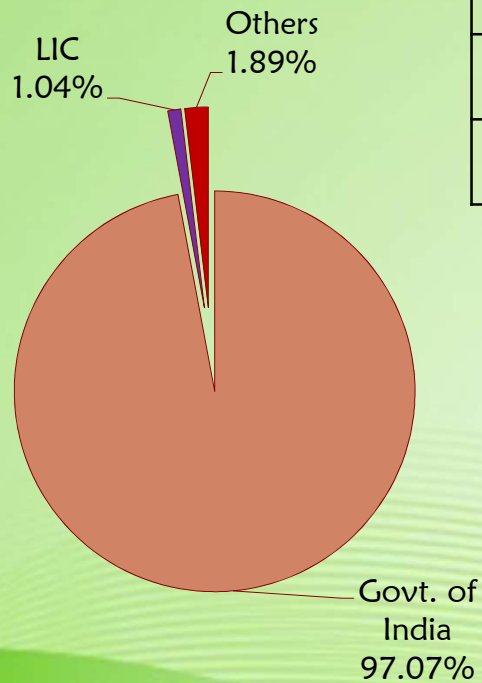
## Capital Adequacy

(Rs in Crore)

Particulars	Mar 20 (Basel III)			Mar 21 (Basel III)		
	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement
<b>CET I (Including CCB)</b>	3805.91	7.59	7.375	6242.52	12.05	7.375
<b>AT - 1</b>	1000.00	1.99	-	1000.00	1.93	-
<b>Tier I</b>	4805.91	9.58	8.875	7242.52	13.98	8.875
<b>Tier II</b>	1591.98	3.18	-	1597.72	3.08	-
<b>Capital Adequacy</b>	6397.89	12.76	10.875	8840.24	17.06	10.875
<b>Risk Weighted Assets</b>	50138.98	-	-	51790.72	-	-



## Share Holding Pattern



Particulars	31.03.20	30.06.20	30.09.20	31.12.20	31.03.21
• <b>Share Capital</b>	701.05 Cr	701.05 Cr	701.05 Cr	701.05 Cr	4052.67 Cr
• <b>No. of Shares</b>	70.10 Cr	70.10 Cr	70.10 Cr	70.10 Cr	*405.27 Cr

Particulars	31.03.20	30.06.20	30.09.20	31.12.20	31.03.21
• <b>Govt. of India</b>	83.06	83.06	83.06	83.06	97.07
• <b>LIC</b>	5.99	5.99	5.99	5.99	1.04
• <b>Others</b>	10.95	10.95	10.95	10.95	1.89

\* Includes 3351614868 equity shares allotted to GOI on preferential basis on 25.03.2021. The listing approval in this regard was obtained from stock exchanges on 16.04.2021.



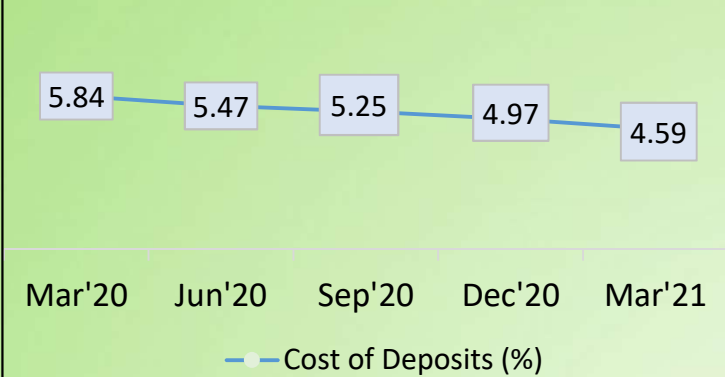
## Net Worth

Particulars	31.03.20	30.06.20	30.09.20	31.12.20	31.03.21
• Net Worth	2917.44 Cr	2762.76 Cr	2132.35 Cr	(765.98 Cr)	5126.26 Cr
• Book Value	Rs. 41.62	Rs. 39.41	Rs. 30.42	(Rs. 10.93)	Rs. 12.65

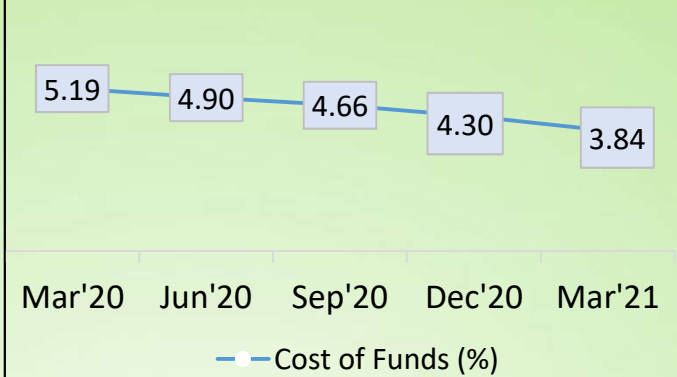


## Key Financial Ratios (QoQ)

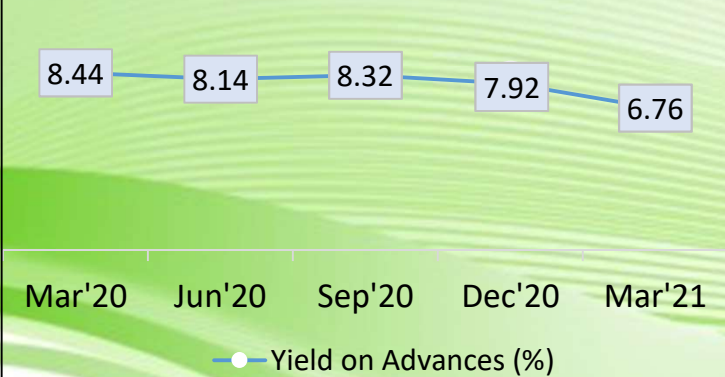
### Cost of Deposits (%)



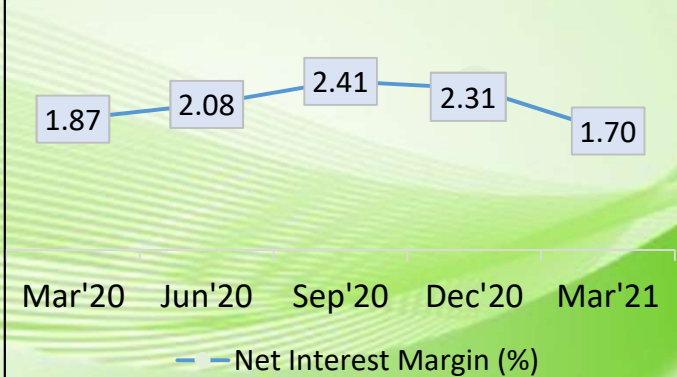
### Cost of Funds (%)



### Yield on Advances (%)



### Net Interest Margin (%)

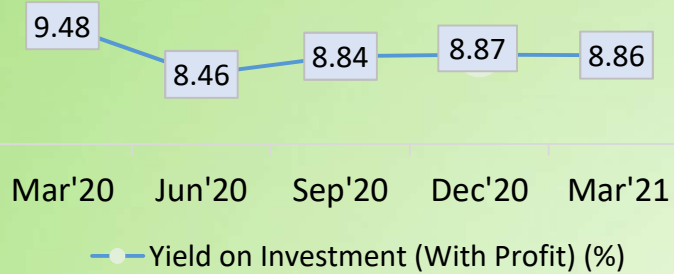




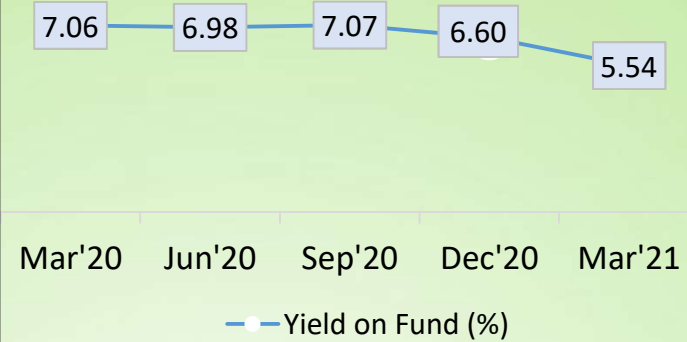


## Key Financial Ratios (QoQ)

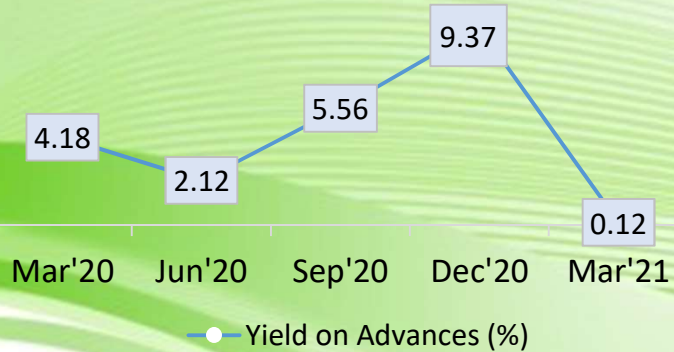
### Yield on Investment (With Profit) (%)



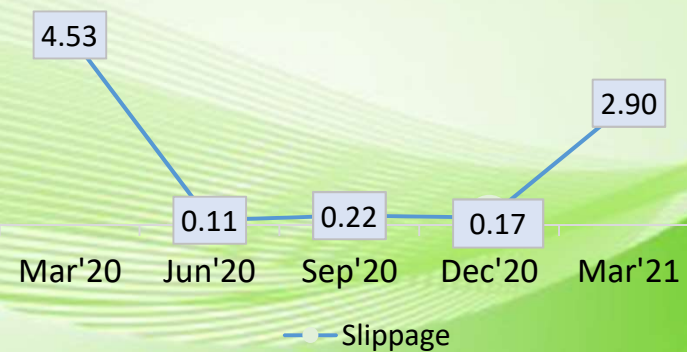
### Yield on Fund (%)



### Credit Cost (%)

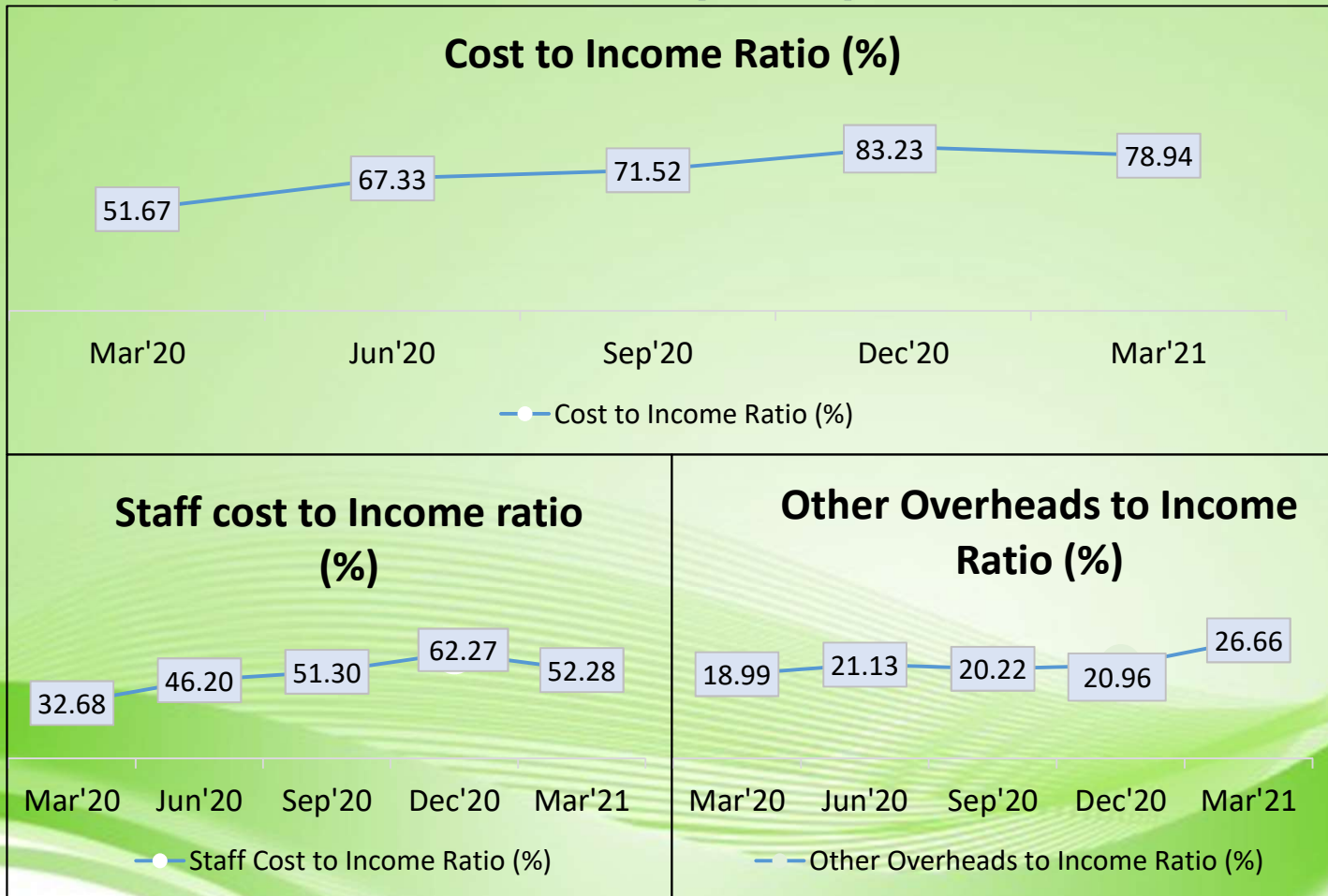


### Slippage Ratio (%)





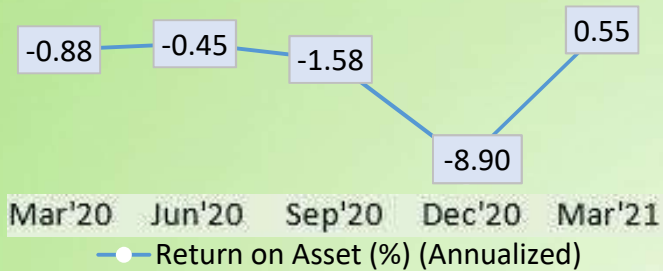
## Key Financial Ratios (QoQ)



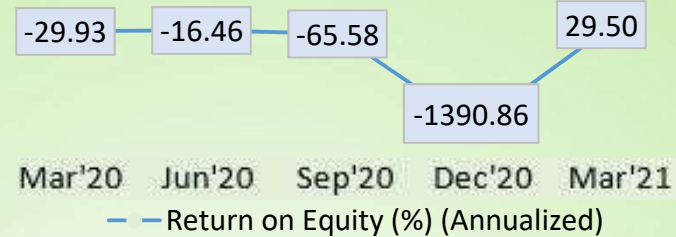


## Key Financial Ratios (QoQ)

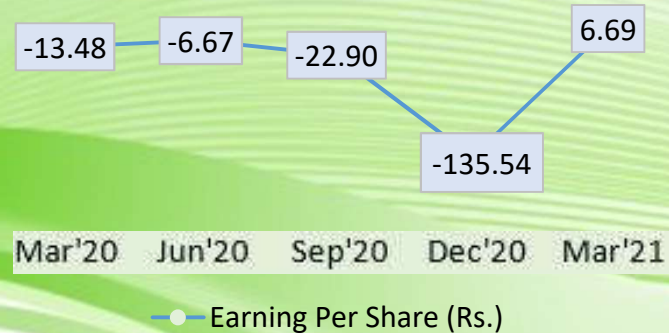
**Return on Asset (%)  
(Annualized)**



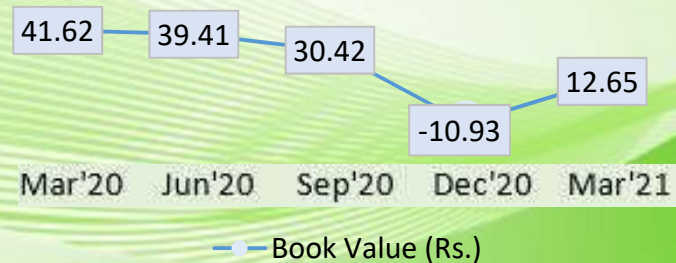
**Return on Equity (%)  
(Annualized)**



**Earning Per Share (Rs.)**



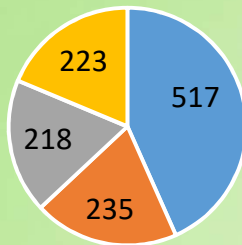
**Book Value (Rs.)**



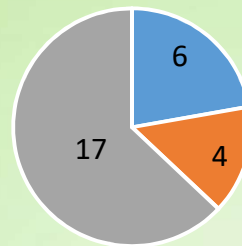


## Region-wise Branches

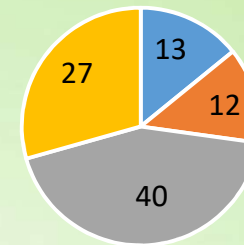
Northern



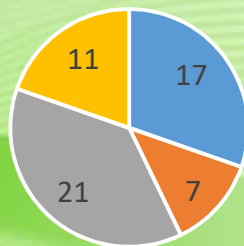
North-Eastern



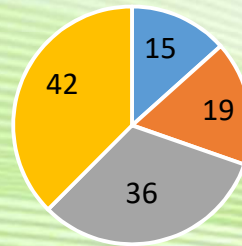
Eastern



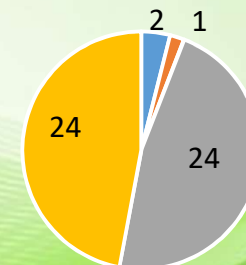
Central



Western



Southern



Rural

Semi-Urban

Urban

Metro



# Financial Inclusion



## Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

	as on 31.03.20	as on 31.03.21
<b>Number of Accounts opened</b>	1324372	1396110
<b>Number of Active Accounts</b>	1131925	1162246
<b>Deposits in accounts (Rs. In Cr.)</b>	644	575
<b>Average Balance per Account</b>	Rs 4860/-	Rs. 4118/-



## Pradhan Mantri Social Security Schemes

Scheme	No. of Enrolments as on 31.03.2020	No. of Enrolments as on 31.03.21
<b>Atal Pension Yojana</b>	190272	243830
<b>Pradhan Mantri Jeevan Jyoti Bima Yojna</b>	279693	359572
<b>Pradhan Mantri Suraksha Bima Yojna</b>	1208391	1410851
<b>Total Enrolments</b>	1678356	2014253



## COVID – 19 Response



Uninterrupted Service to Customers



Employee Protection (Sanitization, Work from Home)



Rs.2 Crore Contribution to PM Care Funds



Financial Support to Customers through GECL – 1158 Crore



## Awards & Accolades



- Bank has achieved the target of the campaign **SHINE & SUCCEED CAMPAIGN, MAKERS OF EXCELLENCE 4.0 CAMPAIGN** and **LEADERSHIP CAPITAL 3.0 CAMPAIGN** organized by Pension Fund Regulatory Development Authority (PFRDA).



- Bank has been awarded with “IBA’s 16th Annual Banking Technology Awards: 2019-20” for Financial Inclusion Digital Initiatives



- Bank has been selected for 2nd position for “KRITI AWARD (2nd Position)” under the category of “K” area of Nationalized Banks and Financial Institutions for the implementation of the Official Language Policy during the year 2019-20 by the Government of India, Ministry of Home Affairs, Department of Official Language, New Delhi



Thank You !