

Dividend

Your Bank has declared a dividend of ₹7.10 per share @ 710% for the year ended March 31, 2022.

Progress of Implementation of IND AS

Steering Committee headed by Managing Director (Stressed Assets, Risk & Compliance) has been monitoring implementation of Ind AS in the Bank. Your Bank is already geared up for implementation of Ind AS. However, implementation of Ind AS in Banks has been deferred by RBI until further notice.



III. Core Operations

1. Retail & Digital Banking Group

Retail and Digital Banking is the largest business vertical of the Bank, with 99.45% of total branches and 98.15% of the entire human resource of your Bank and comprising eight strategic business units. Your Bank is committed to customer delight at all its branches. The ever-evolving customer preferences, especially amongst the younger population is transforming the retail banking landscape.



Inauguration of President's Estate Branch, New Delhi

Your Bank's customer base is steadily increasing across the country, making Retail Banking the most prolific segment of your Bank, both in terms of deposit mobilisation and extending customised credit. Your Bank continues to be the most prominent Home Loan provider in the country and the largest dispenser of Education Loans, demonstrating its steadfast commitment to serving society.

resumption of activities with relaxations in lockdowns pan India has helped in gathering momentum.

The HL/HL related portfolios of your Bank has grown from about ₹1 lakh

crores in 2011 to ₹5.62 lakh crores as on 31.03.2022. The Home loan portfolio accounted for 23.87% of whole Bank advances. Your Bank has disbursed close to ₹1.46 lakh crore of Home loans and Home related loans during FY 2022.

Your Bank continues to be at the forefront of the digital banking domain with a steady stream of technology-driven innovations across various channels - digital, mobile ATM, internet, social media and branches. It has a multi-channel delivery model offering its customers a wide choice.

A. Personal Banking

1. Home Loan

Your Bank continues to be the Largest Home Loan provider in the country. Even though outbreak of the 2nd wave of pandemic affected real estate badly,

Journey over the Years (Home Loan Levels):

(Levels in lakh crore)

