

Jammu and Kashmir Bank Limited

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Board Secretariat

Ref:-JKB/BS/F3652/2023/535
Date: 22nd November, 2023

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code:532209

SUB:- PRESENTATION REGARDING NON-DEAL ROADSHOWS / ANALYST / INSTITUTIONAL INVESTOR MEET

Dear Sirs,

In continuation to our letter No.'s JKB/BS/F3652/2023/533 dated November 20, 2023 and JKB/BS/F3652/2023/534 dated November 21, 2023 regarding the Bank's participation in Non-deal Roadshows and meetings with prospective investors on 23rd, 24th and 28th November, 2023, please find enclosed the investor/analyst presentation and the same can also be accessed at

<https://www.jkbank.com/investor/analystInteraction/investorAnalystInteractionSessions.php>

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully

For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Aiming Beyond the HORIZON

Corporate Presentation





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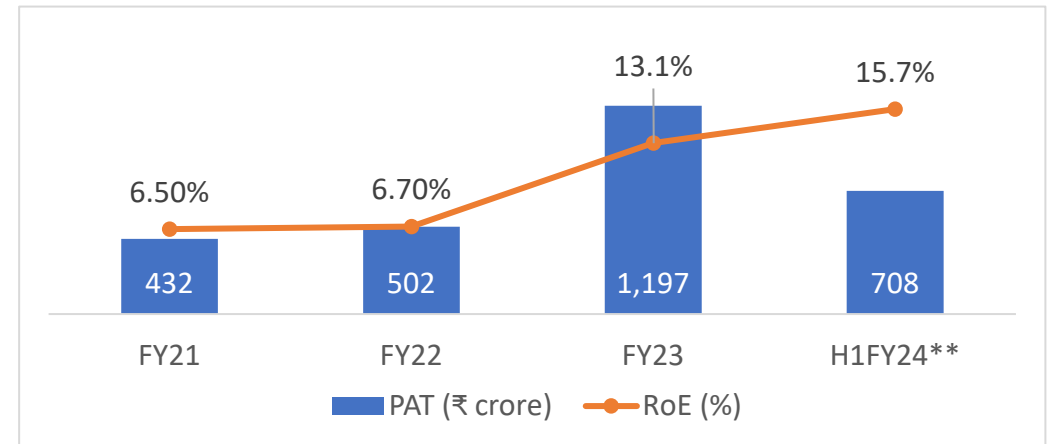
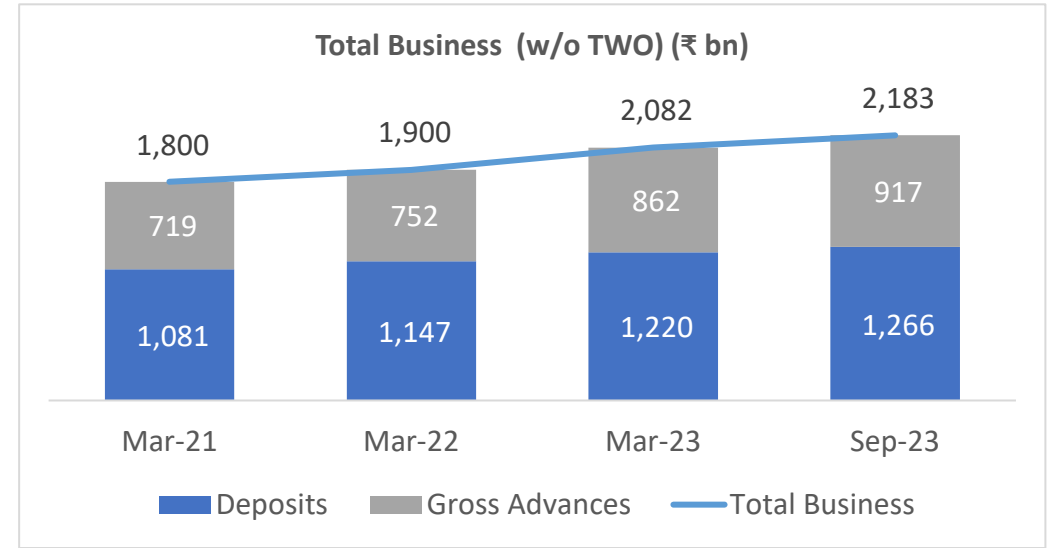


Jammu and Kashmir
Bank Limited has
strong market
presence in the J&K
and Ladakh regions

1 | Overview of the Bank

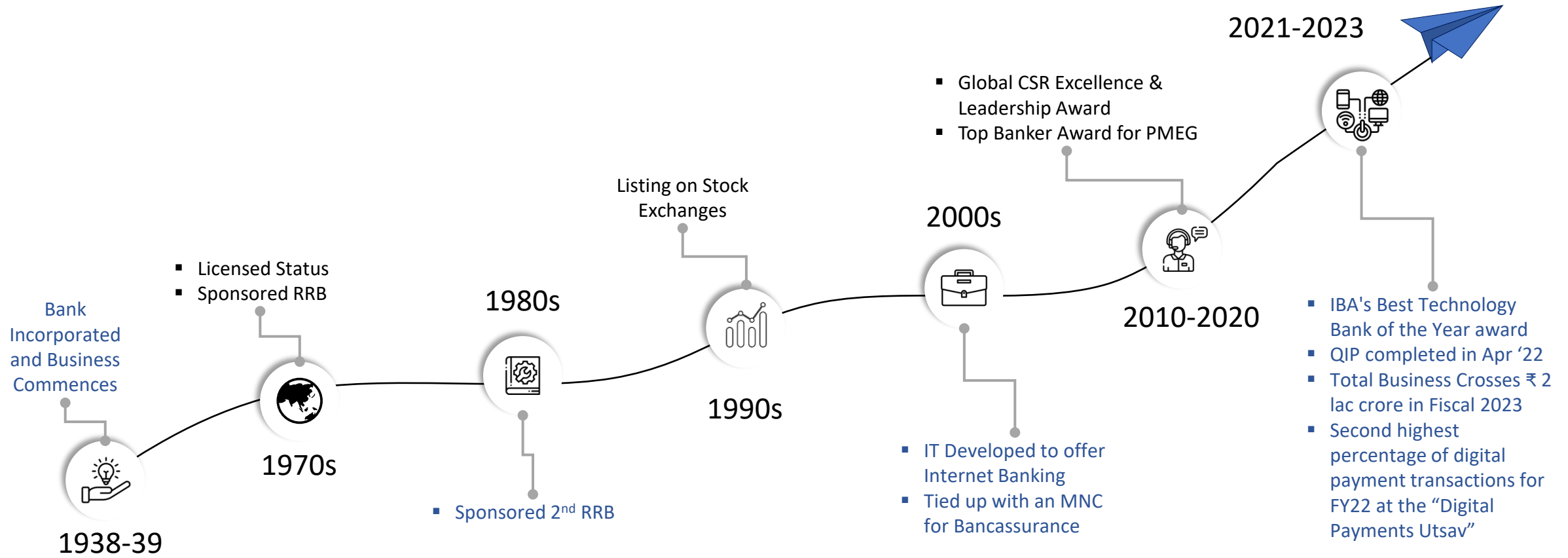
Jammu and Kashmir Bank Limited – Amongst oldest private sector bank in India

- Jammu and Kashmir Bank Limited, was incorporated on October 1, 1938 and today caters to a wide range of customers including retail, corporate, agricultural, and MSME.
- Widespread Branch Network: 996 Branches, of which 831 are operating in the UT of J&K, 37 in UT of Ladakh and 128 branches across 22 states & UTs outside the UTs of J&K and Ladakh.
- The GoJK is a majority holder, however the Bank enjoys full operational autonomy The Bank has a subsidiary called JKB Financial Services Limited and is also the Sponsor bank of J&K Grameen Bank Limited.
- The Bank leverages technology to identify opportunities and deliver products and services.
- Strong market presence and designated as Agency Bank by RBI for conducting government banking in UTs of J&K and Ladakh.



J&K Bank stands as a pillar of support for the local communities while also extending its exceptional services beyond these regions.

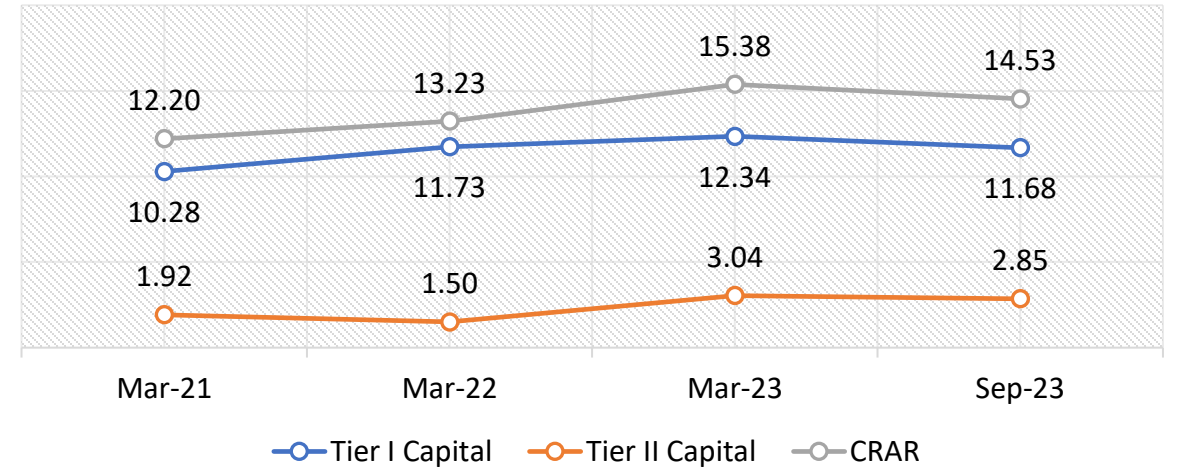
Journey of 8 Decades



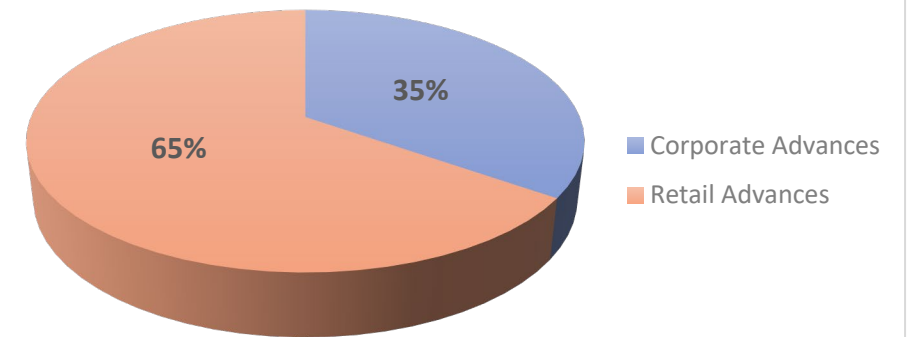
Jammu and Kashmir Bank Limited | Case for Growth Capital Augmentation

| Advances Mix (₹ crore) | H1FY23 | H1FY24 | YoY (%) |
|------------------------|--------|--------|---------|
| Housing Loans | 9,436 | 11,350 | 20.29 ↑ |
| Consumption Loans | 12,030 | 13,358 | 11.03 ↑ |
| Credit Cards | 322 | 402 | 24.87 ↑ |
| Services | 5,910 | 7,117 | 20.44 ↑ |
| Trade | 9,186 | 10,523 | 14.55 ↑ |
| SME | 8,778 | 10,412 | 18.62 ↑ |
| Corporate | 24,327 | 28,329 | 16.45 ↑ |

Capital Adequacy Ratio



Advances Mix – September 30, 2023





Decadal High PCR
and turnaround on
all key metrics over
the past few
quarters

2 | Q2FY24 Performance Snapshot

Jammu and Kashmir Bank Limited | Q2 FY24 Performance

| Particulars | Q2 FY 2023 | Q1 FY 2024 | Q2 FY 2024 | Change YoY (%) | Change QoQ (%) | HY1 FY 2023 | HY1 FY 2024 | Change YoY (%) | FY 2023 |
|----------------------------|-----------------|-----------------|-----------------|-------------------|-------------------|-----------------|-----------------|-------------------|-----------------|
| Interest Earned | 2,298.85 | 2,657.08 | 2,764.15 | 20.20 | 4.00 | 4,402.17 | 5,421.23 | 23.10 | 9,355.11 |
| Interest Expended | 1,094.73 | 1,373.78 | 1,430.32 | 30.70 | 4.10 | 2,163.82 | 2,804.10 | 29.60 | 4,609.83 |
| Net Interest Income | 1,204.12 | 1,283.30 | 1,333.83 | 10.80 | 3.90 | 2,238.35 | 2,617.13 | 16.90 | 4,745.28 |
| Other Income | 145.74 | 228.27 | 190.31 | 30.60 | (16.60) | 348.68 | 418.58 | 20.00 | 756.81 |
| Operating Income | 1,349.86 | 1,511.57 | 1,524.14 | 12.90 | 0.80 | 2,587.03 | 3,035.71 | 17.30 | 5,502.09 |
| Operating Expenses | 866.53 | 983.52 | 989.67 | 14.20 | 0.60 | 1,722.25 | 1,973.19 | 14.60 | 3,643.60 |
| Operating Profit | 483.33 | 528.05 | 534.47 | 10.60 | 1.20 | 864.78 | 1,062.52 | 22.90 | 1,858.49 |
| Provisions & Contingencies | 76.90 | 76.73 | (9.94) | (112.90) | (113.00) | 222.29 | 66.79 | (70.00) | 74.13 |
| Profit Before Tax | 406.43 | 451.32 | 544.41 | 33.90 | 20.60 | 642.49 | 995.73 | 55.00 | 1,784.36 |
| Provision for Tax | 162.94 | 124.87 | 163.34 | 0.20 | 30.80 | 233.03 | 288.21 | 23.70 | 586.98 |
| Net Profit / (Loss) | 243.49 | 326.45 | 381.07 | 56.50 | 16.70 | 409.46 | 707.52 | 72.80 | 1,197.38 |

All figures, other than percentage, in ₹ crore

Jammu and Kashmir Bank Limited | Q2 FY24 Performance at a Glance (YoY)

Profitability

NIM
4.07%
(was 4.04%)



PAT
₹ 381.07 crore
Up 56%



RoA
1.08 %
(was 0.71%)



Growth

Deposits
₹ 1,266 bn
Up 9.4%



Advances
₹ 917 bn
Up 15.9%



Business
₹ 2,183 bn
Up 12.1%



Capital Adequacy

Tier I
11.68%
(was 11.34%)



Tier II
2.85%
(was 1.52%)



CRAR
14.53%
(was 12.86%)



Asset Quality

GNPA (%)
5.26%
(was 7.67%)



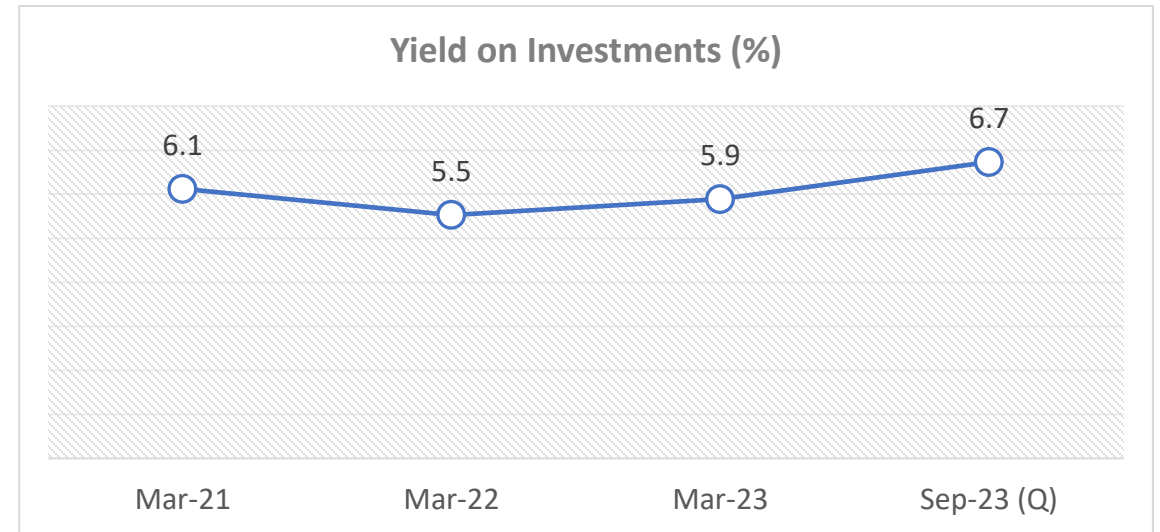
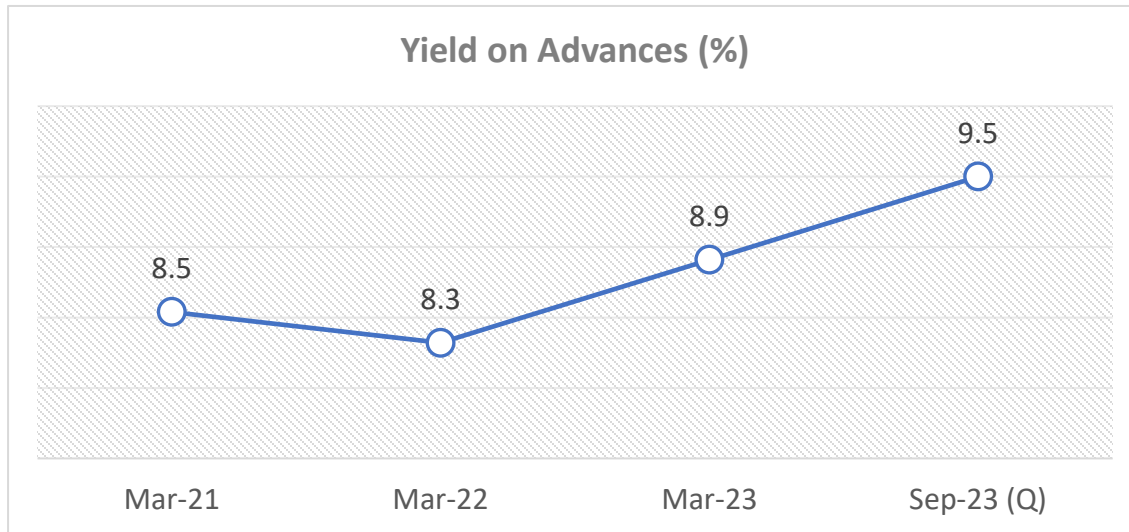
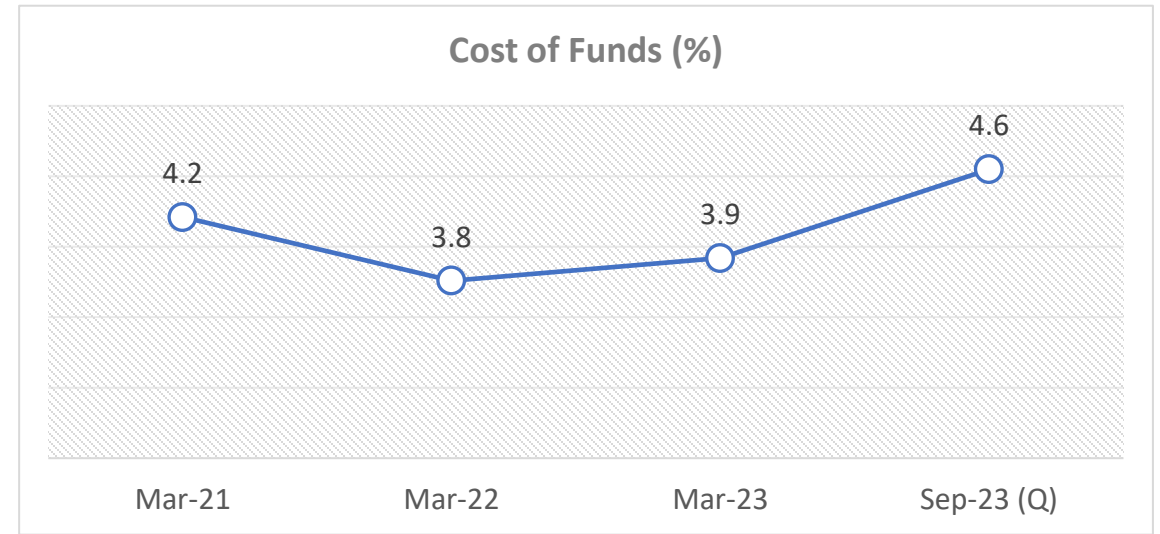
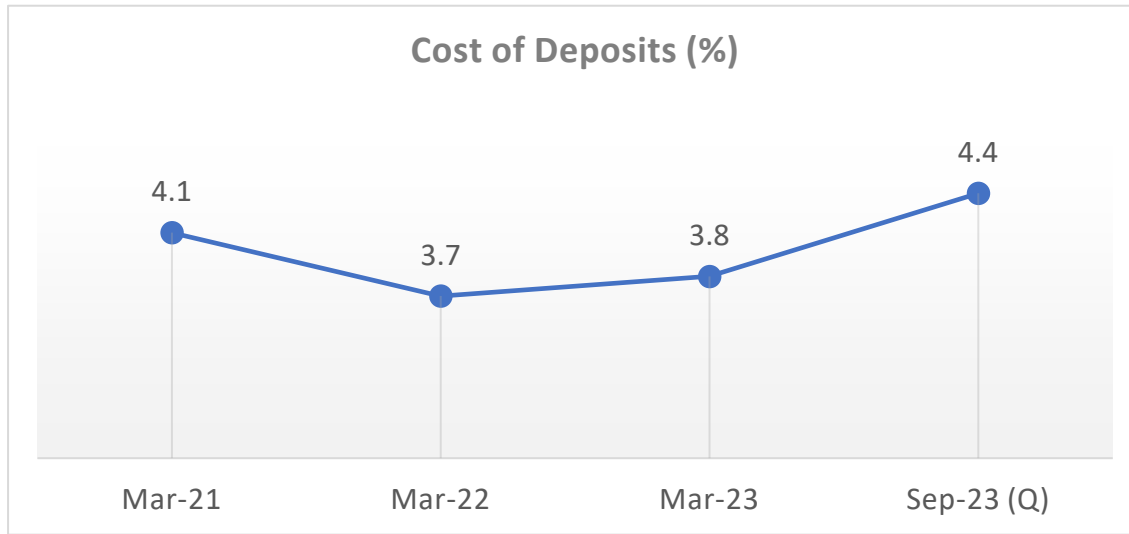
NNPA (%)
1.04%
(was 2.10%)



PCR (%)
89.99%
(was 85.58%)



Jammu and Kashmir Bank Limited | Q2 FY24 – Key Financial Ratios

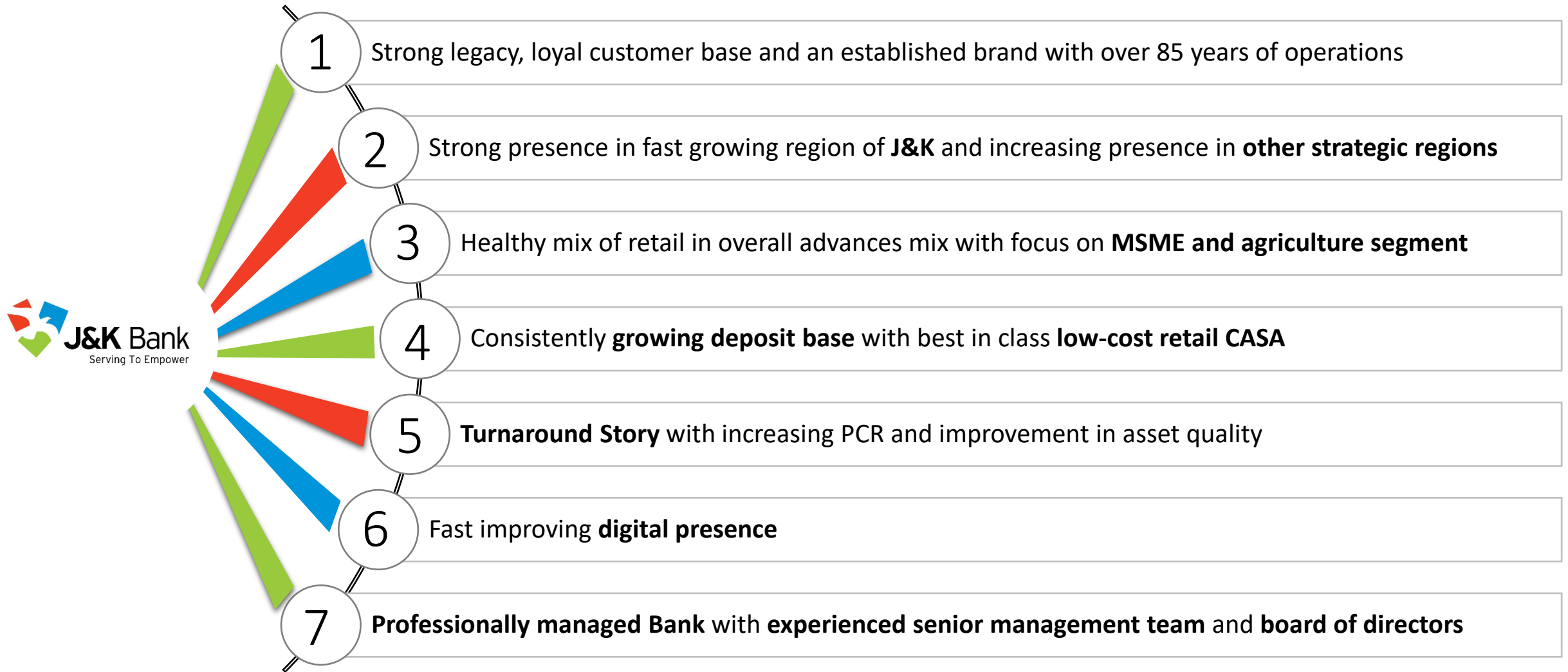




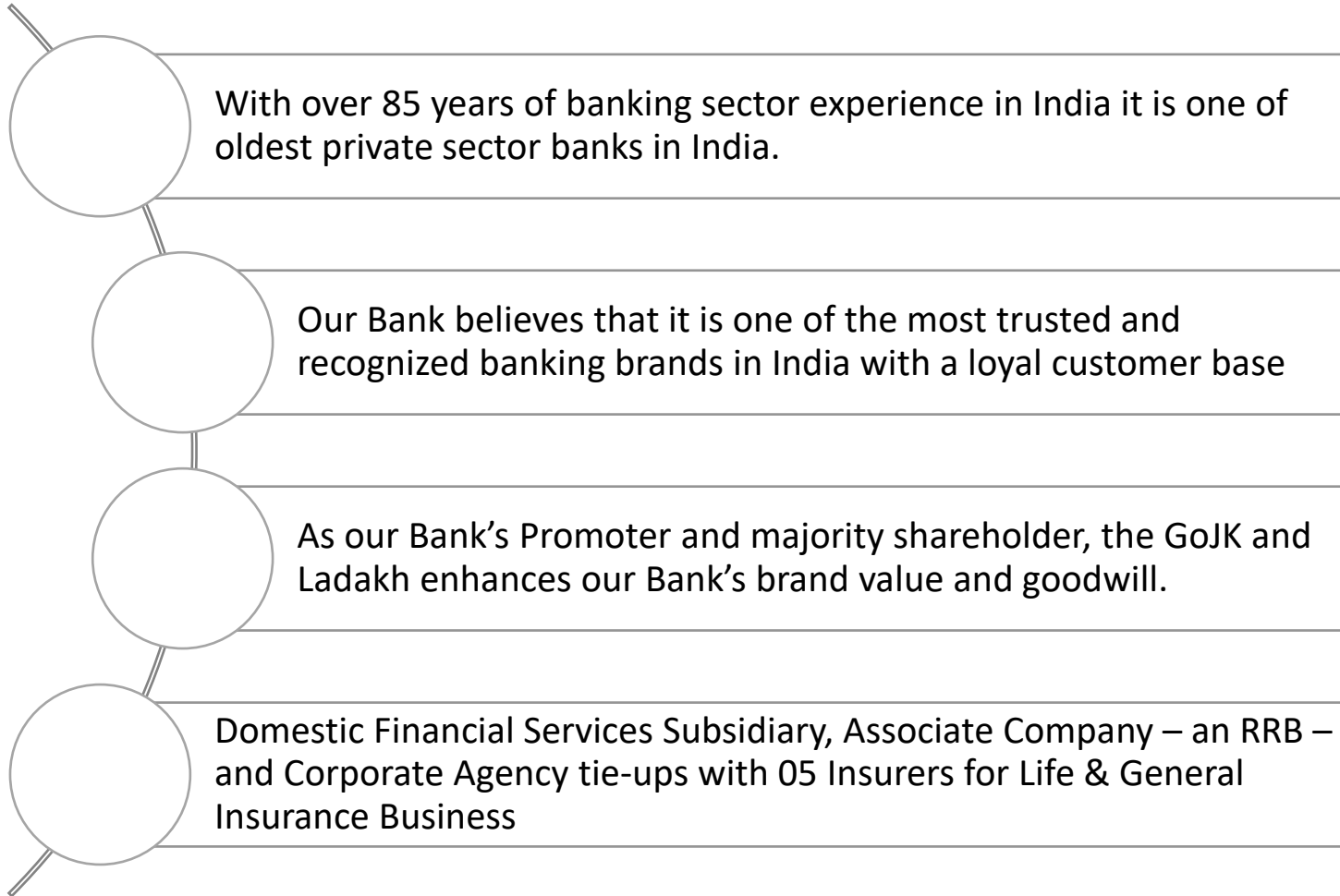
Strong legacy, loyal customer base and an established brand with over 85 years of operations

3 | Key Strengths

Key Strengths of the Bank

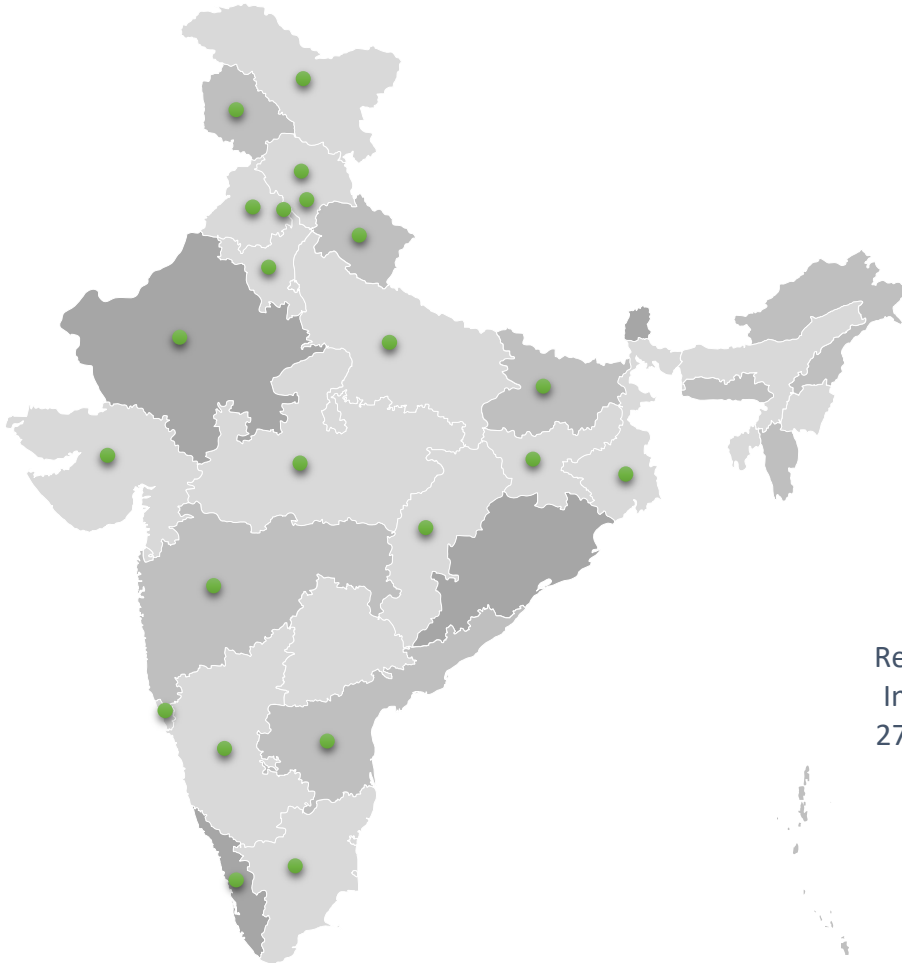


Strong legacy, loyal customer base with an established 85 Year Old Brand

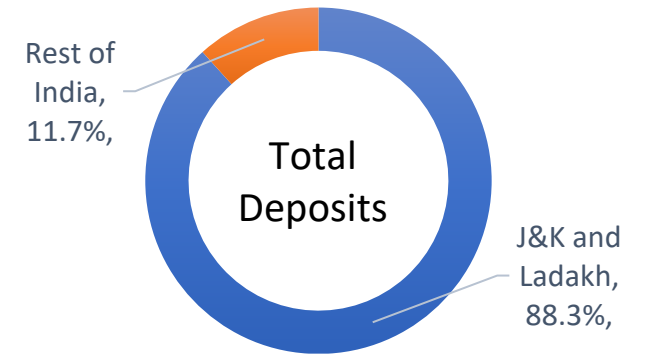
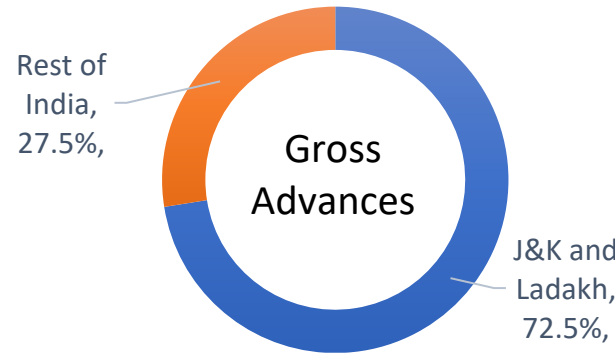
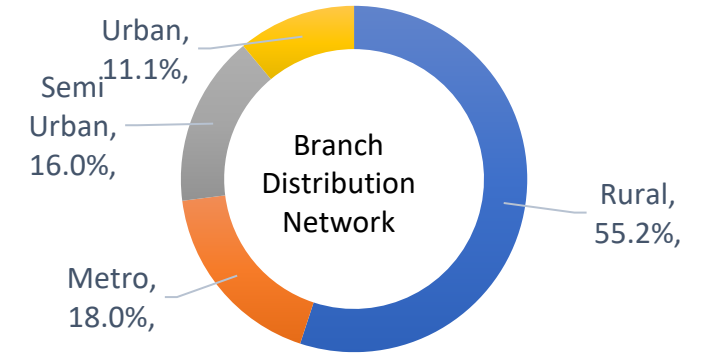


| | |
|--------|--------------------------------------|
| 996 | Branches with 831 Branches in J&K |
| 1,411 | ATMs |
| 123.16 | Lakh customer base |
| 85 | Ultra Small Branches |
| 61.6% | Market Share of J&K Banking Business |

Strong presence in J&K Region and increasing presence across India

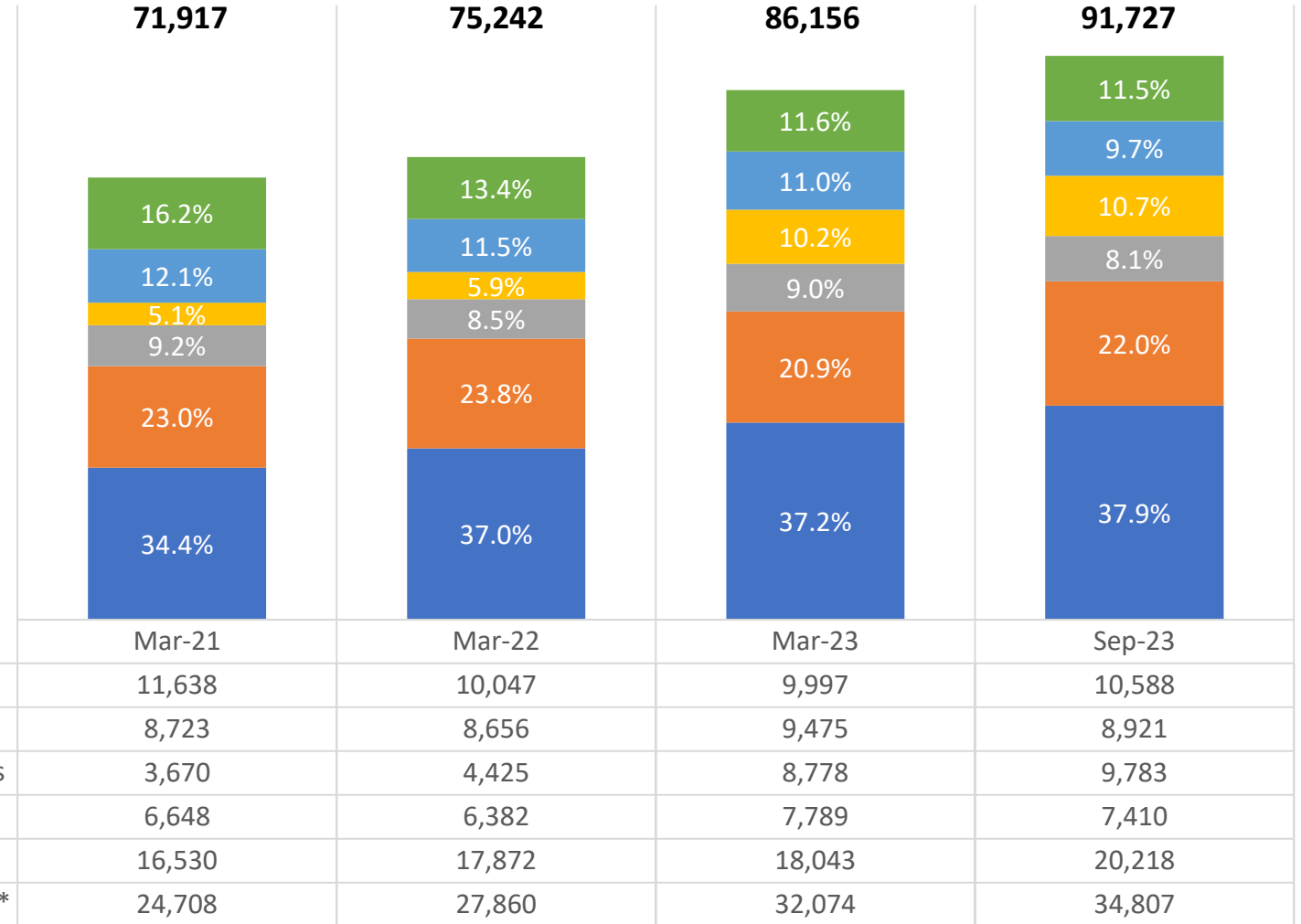
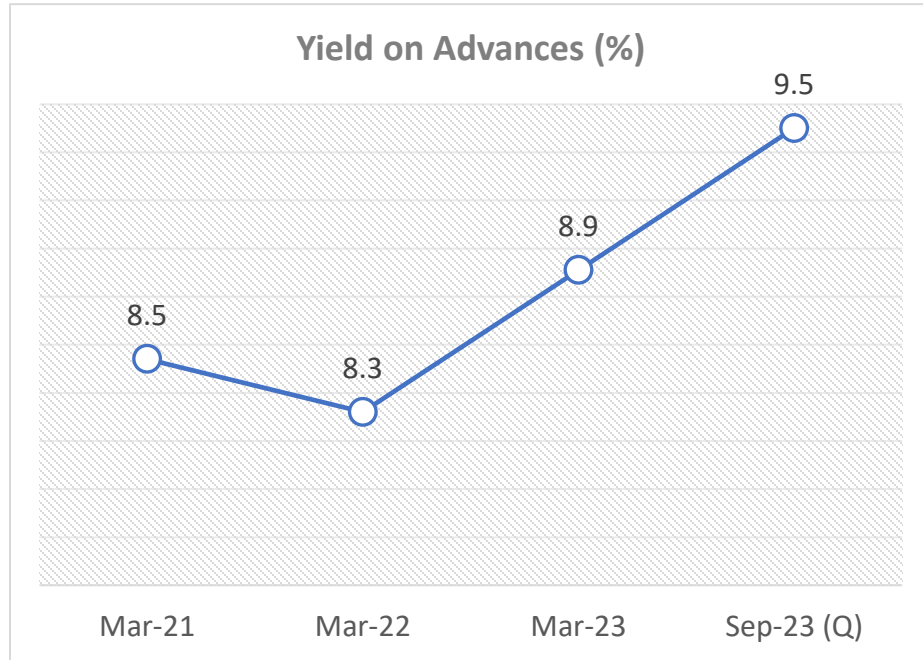


| | |
|------------|----------------------|
| 831 | Branches in J&K |
| 85 | Ultra Small Branches |
| 22 | States / UTs |



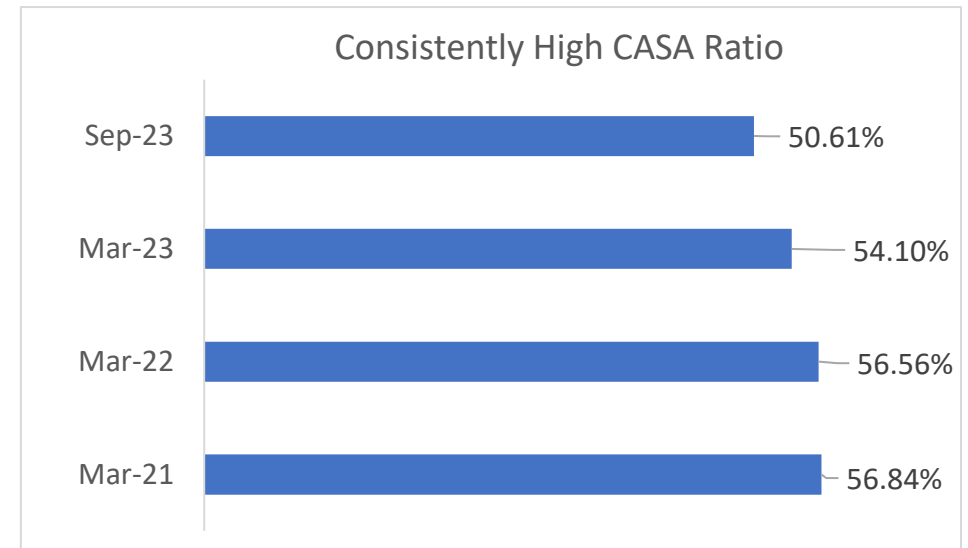
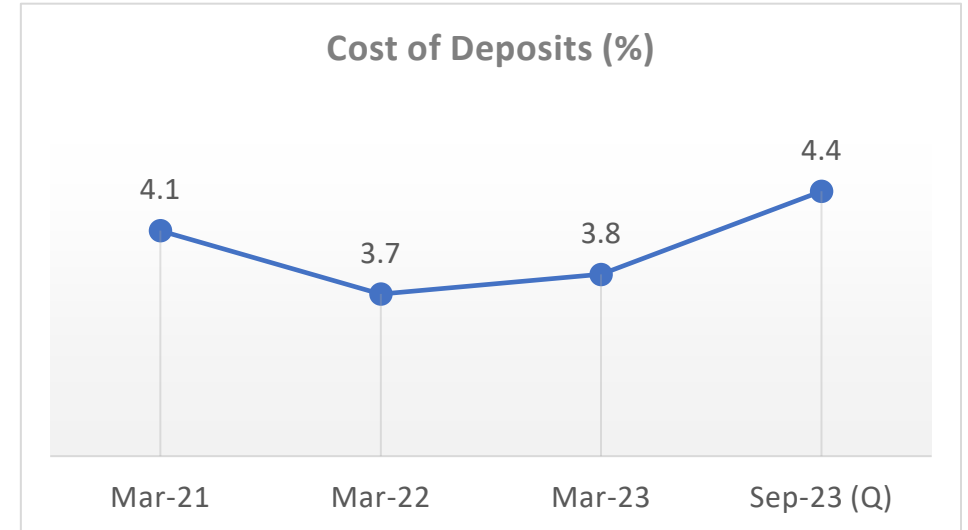
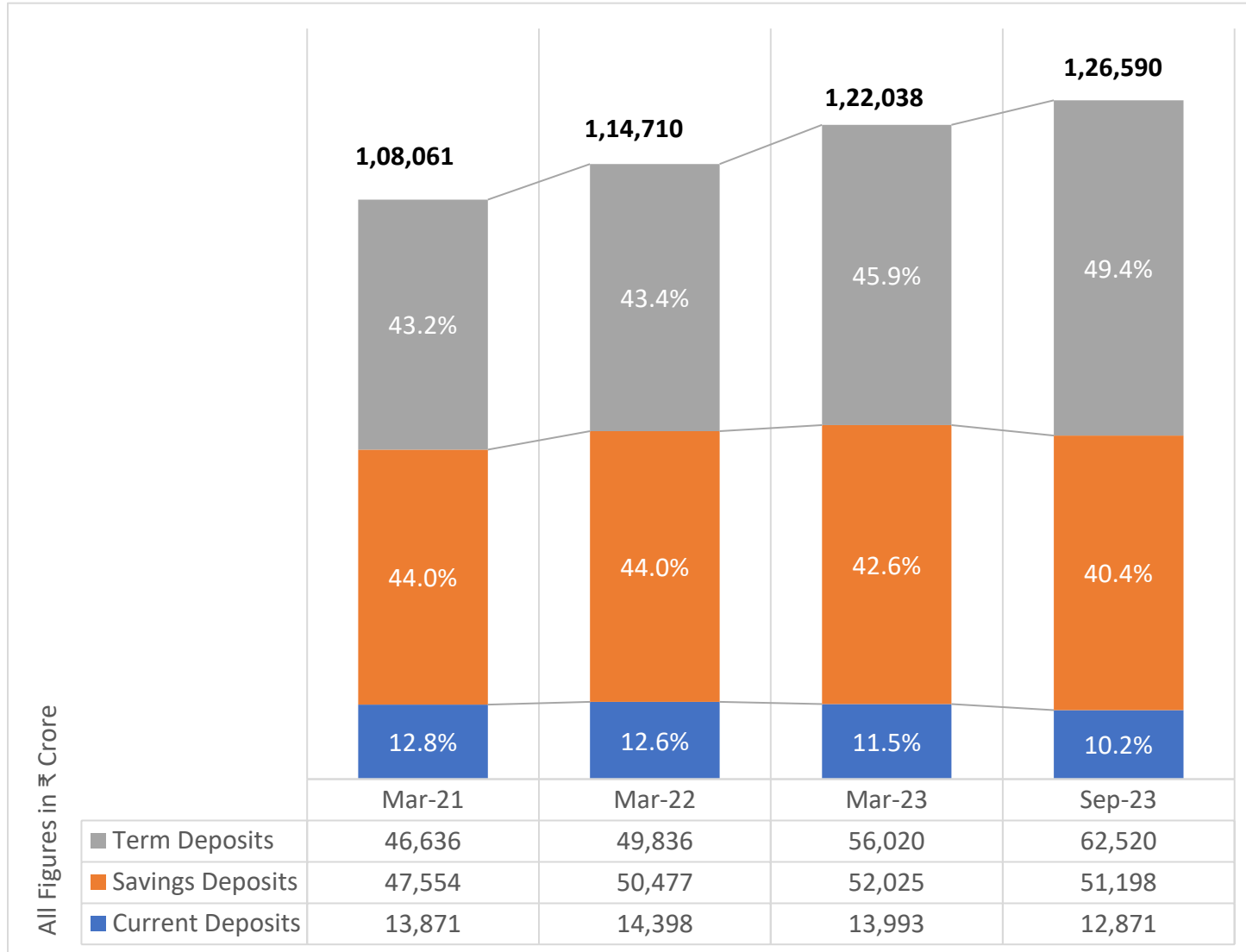
The J&K and Ladakh growth story continues with major infrastructure under implementation and some strategic ones nearing completion that will drive growth for J&K Bank in the near future

Advances with focus on MSME, agricultural and retail segments

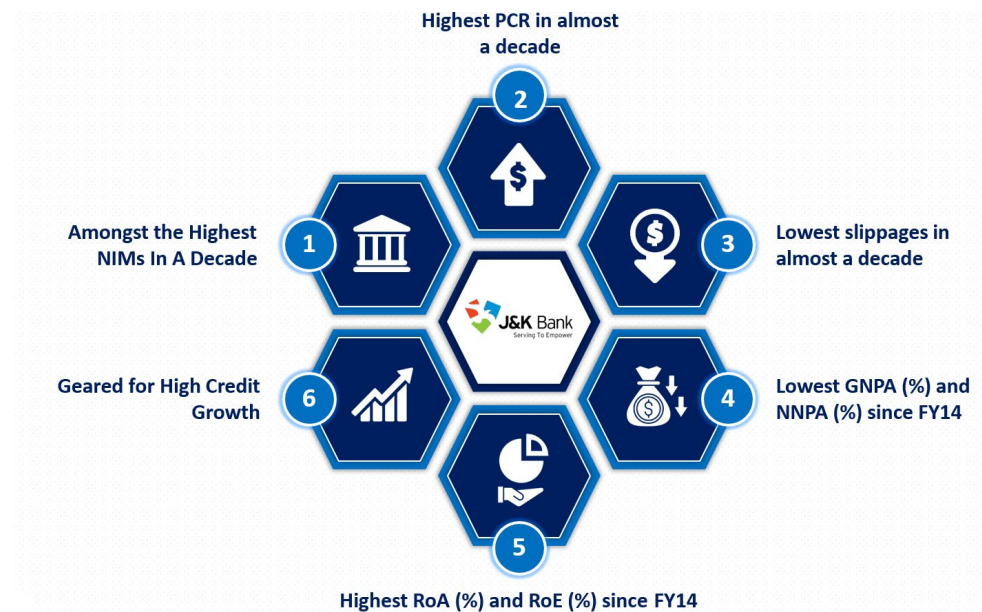
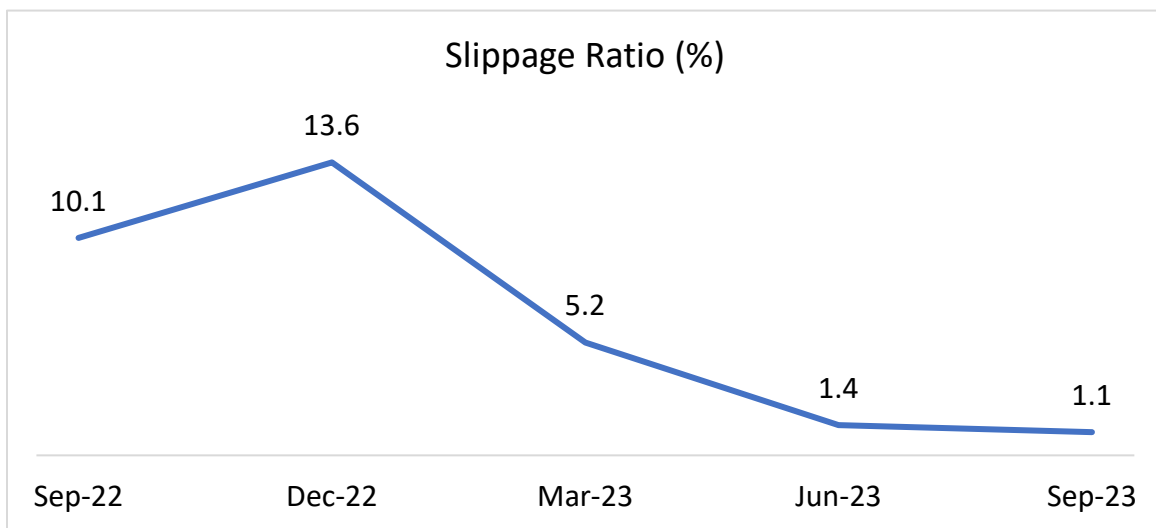
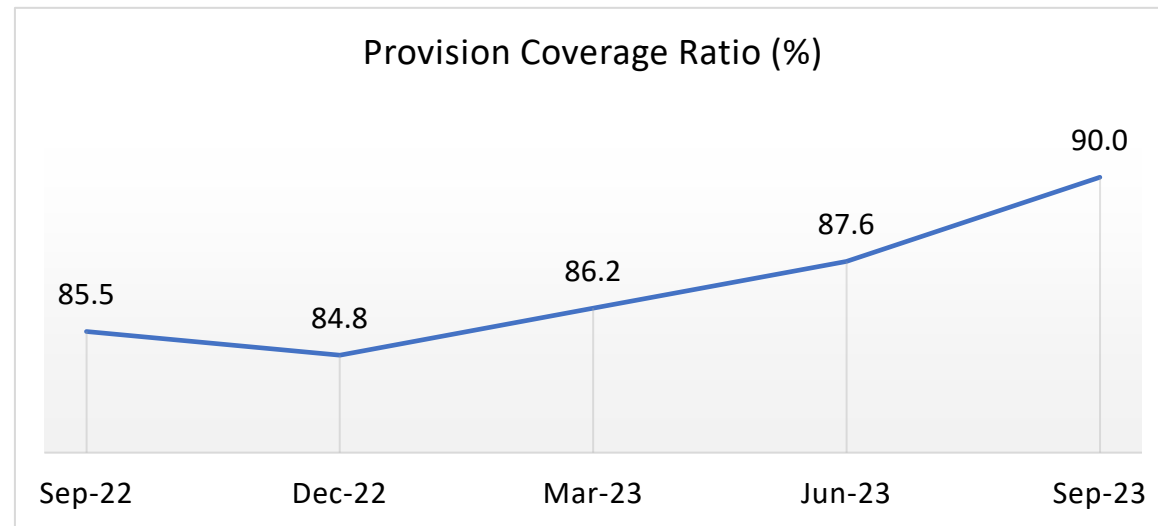
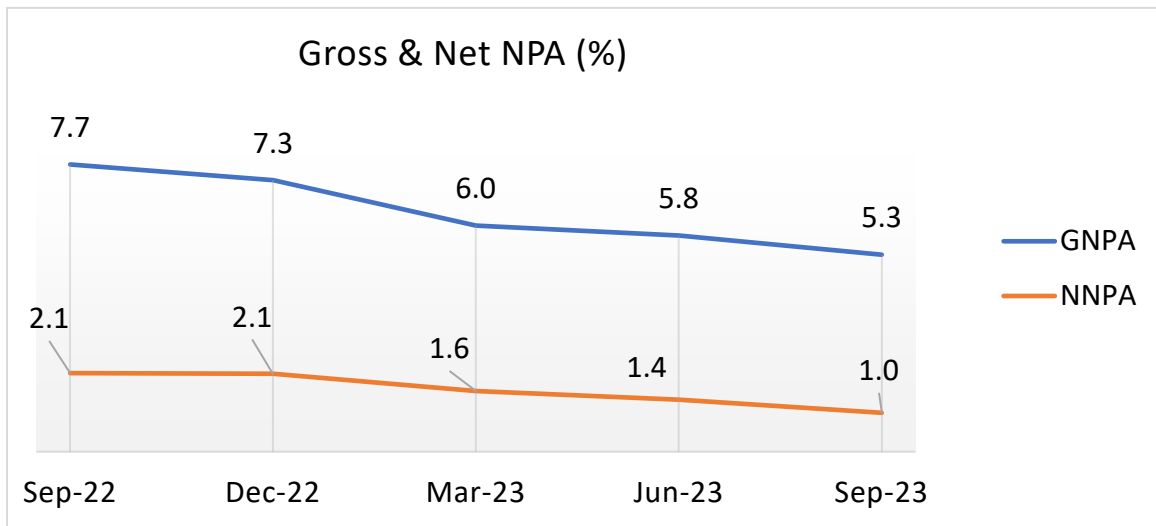


* includes around Rs. 200 bn advanced to employees of the Government of J&K and Ladakh

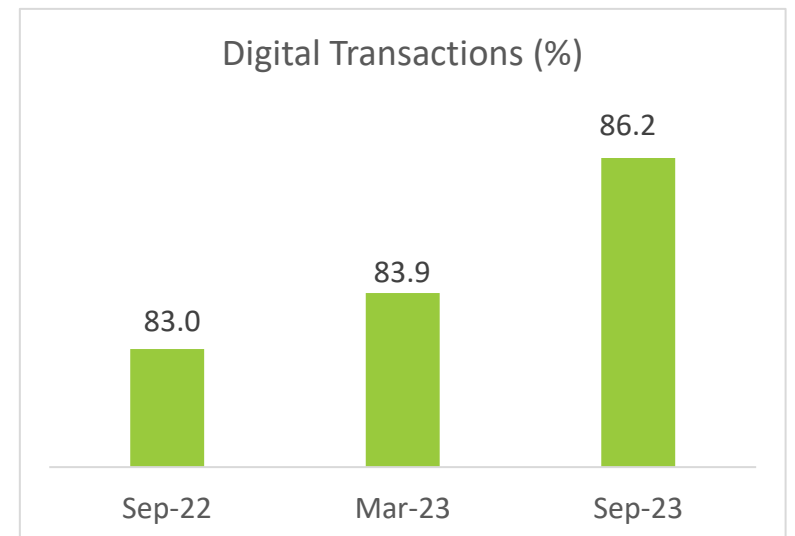
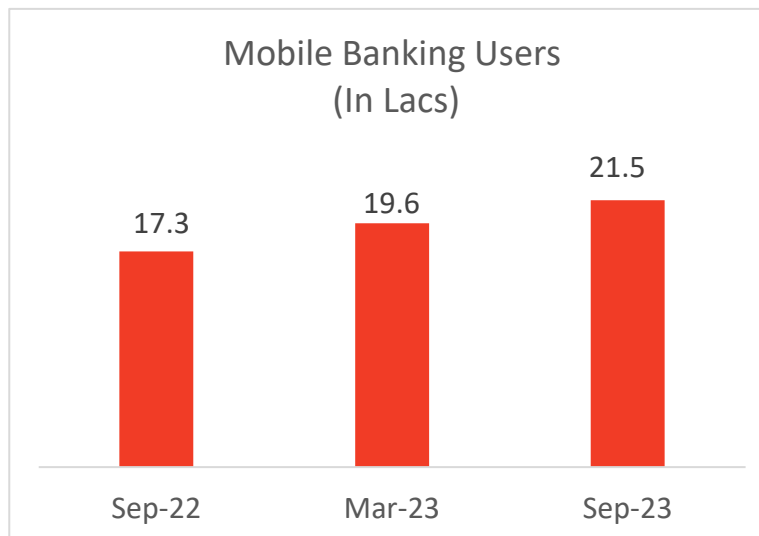
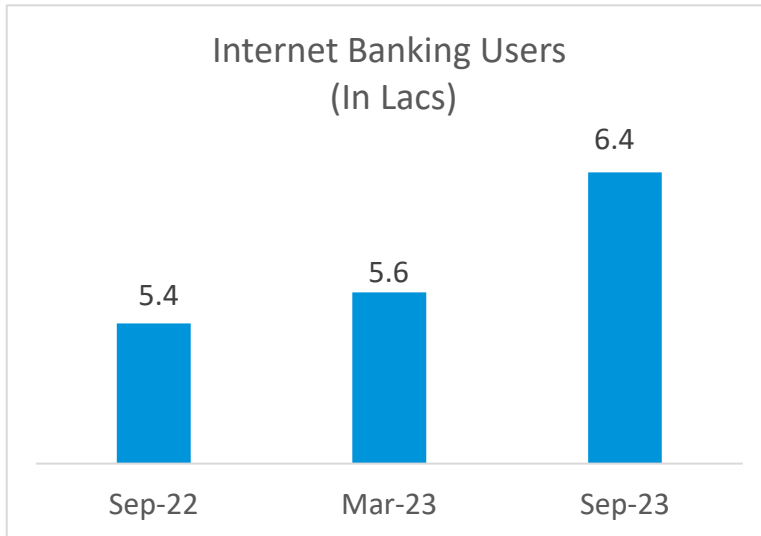
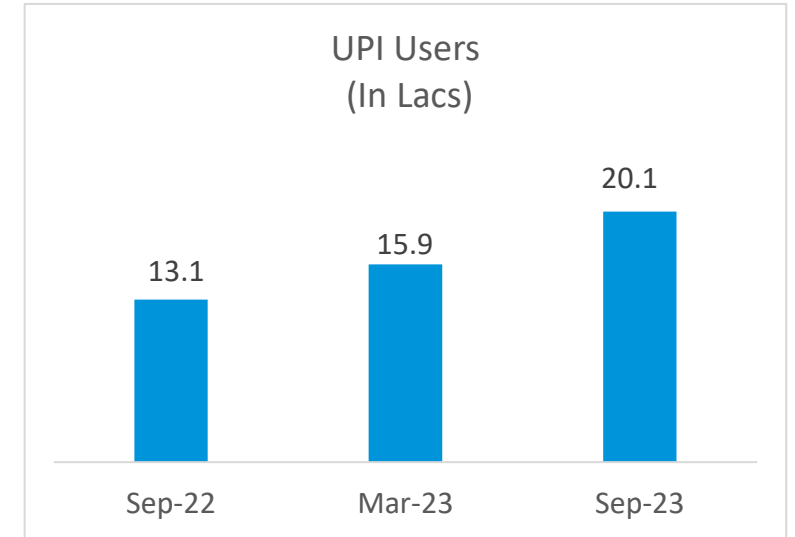
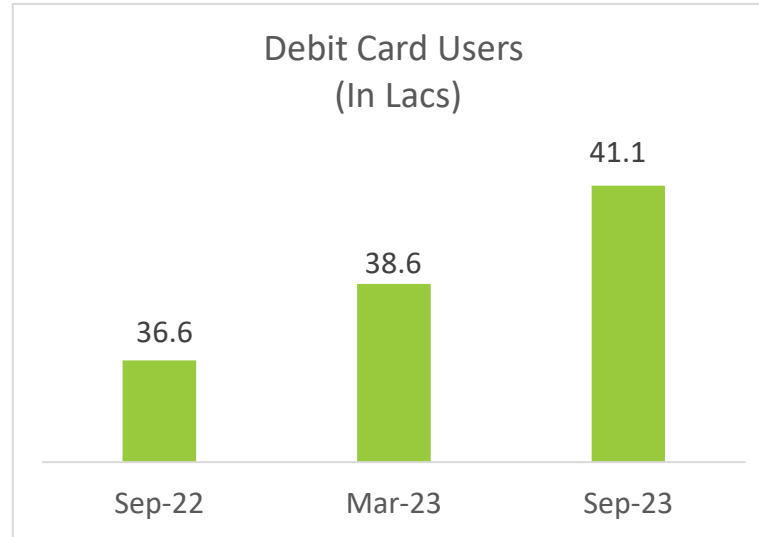
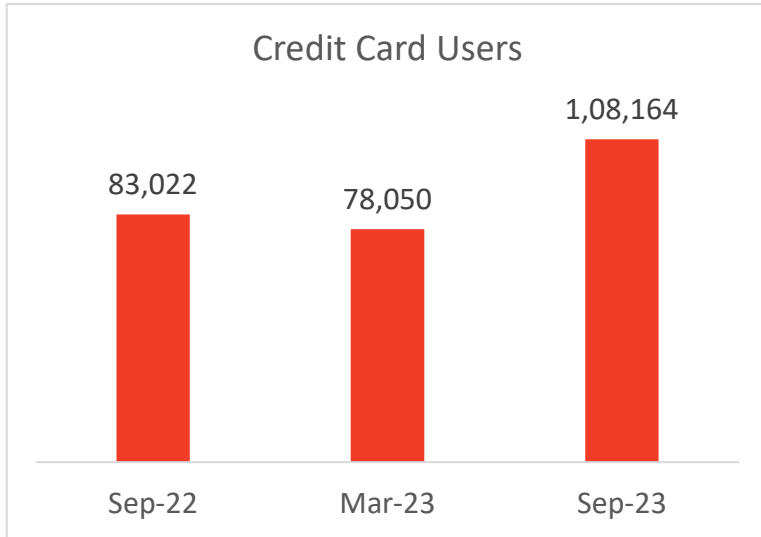
Consistently growing deposit base with best-in-class low-cost retail CASA



Turnaround Story with Decadal High PCR and improvement in asset quality



Fast improving digital presence



Professionally managed Bank with experienced SMPs and Board Of Directors



MR. BALDEV PRAKASH (MD & CEO)

- Over three decades with the country's largest bank
- Multiple degrees and diplomas offered by the CAIIB, Diploma in Treasury, Investment and Risk Management, Diploma in International Banking and Finance



DR. PAWAN KOTWAL, IAS

- Presently posted as Advisor to Lieutenant Governor, UT of Ladakh (1994 IAS)
- Wealth of Administrative acumen and proficiency having previously served as Principal Secretary various ministries including P&M Dept. in UT of Ladakh.



MR. SANTOSH DATTATRAYA VAIDYA, IAS

- Presently posted as Principal Secretary Finance, UT of J&K 1998 AGMUT
- B-tech from IIT-Kharagpur PG(Econ) (IGNOU) and Masters in Public Policy from Johns Hopkins University, United States.



DR. MANDEEP K BHANDARI, IAS

- MBBS with Gold Medal, administrative and professional expertise of >20 years
- Principal Secretary to Hon'ble Lieutenant Governor of UT of J&K and is also holding charge of CEO Amarnathji Shrine Board



MR. R. K. CHHIBBER

- Over three decades, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



DR. RAJEEV LOCHAN BISHNOI

- Credit specialist and advises corporates and banks on balance sheet stress, risk processes and improving the overall financial health of the enterprise.
- Partner in Chartered Accountancy firm M/S Jain & Malhotra, New Delhi.



MR. NABA KISHORE SAHOO

- Nearly 4 decades of experience and risen through the ranks
- Very rich and diverse experience in banking industry with expertise in Credit, Risk Management & HR.



MR. UMESH CHANDRA PANDEY

- Nearly 4 decades of experience as a Chartered Accountant
- Strong Competencies in Corporate Law, Taxation, Project Report, M & A Transactions, Statutory Compliance Audit – Direct Tax/ Indirect Tax & Labor Laws



MR. ANIL KUMAR GOEL

- Qualified Arbitrator & Mediator, Information Systems Auditor (DISA), Forensic Auditor & Fraud Detector (FAFD)
- 34 years expertise in Corporate & Tax Laws, Consultancy, Statutory Audits



MR. ANAND KUMAR

- (IT) specialist who has experience of more than three decades in IT development and management and is a BE(IT) from IIT and a PGDM from IIM-L.
- Worked at multiple MNCs and large groups: Citigroup, HSBC, Barclays, Fiserv, etc.



MR. SUDHIR GUPTA

- Over three decades of expertise in different capacities across the operational topography of the Bank with expertise include Credit, Finance, Corporate & Retail Banking, Customer Service, Trade Finance, Foreign exchange, BCP etc.



MS. SHAHLA AYOUB

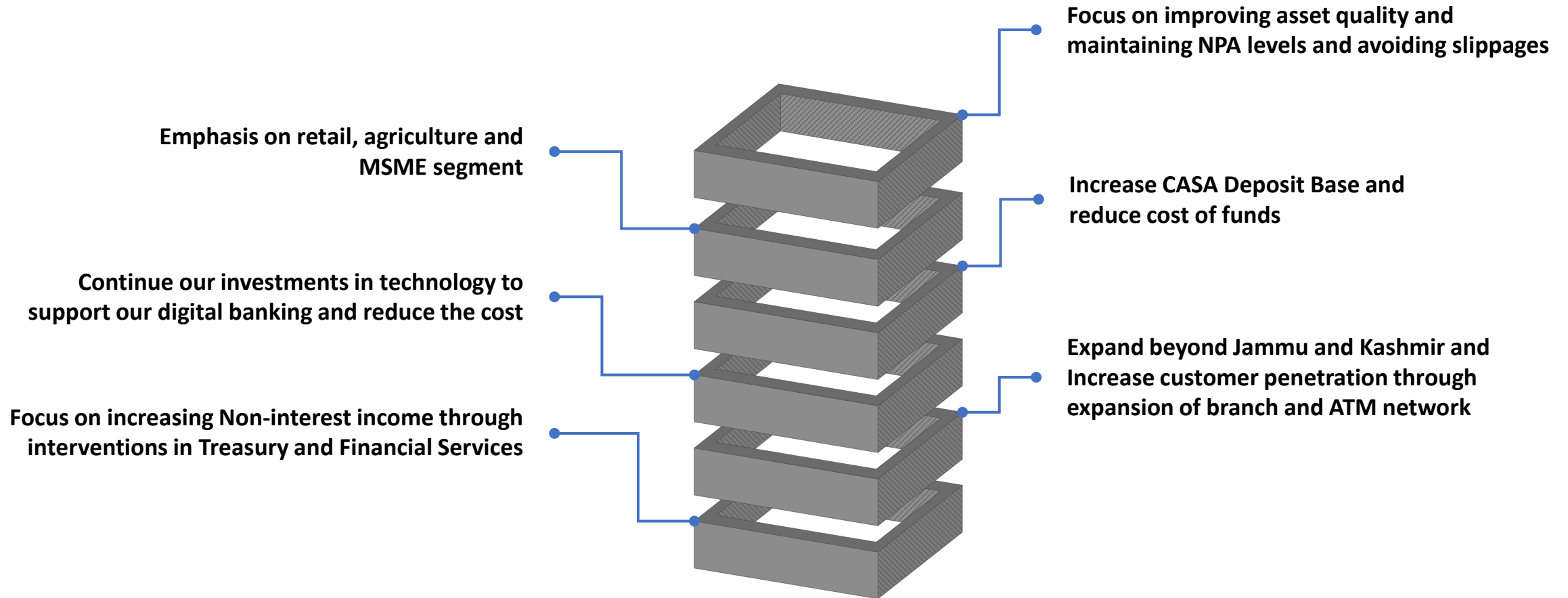
- Works as an Assistance Professor in the DHE, J&K and brings to Board an affluence of Economic expertise and perspicacity and has strong interests in Conflict Economics, Financial Inclusion and Developmental Economics.

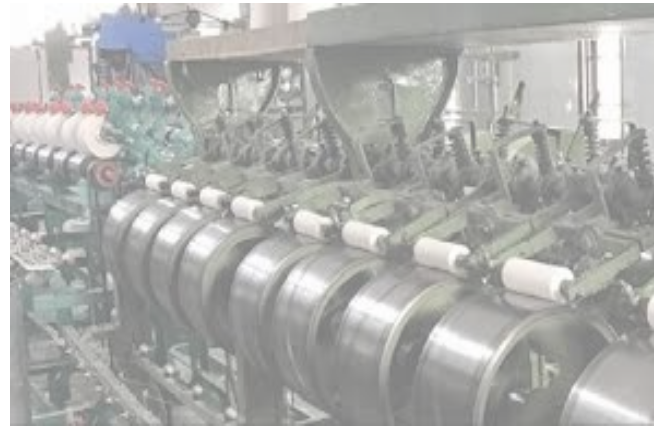


Strong Focus
on Growth
with Six Key
Building Blocks

4 | Key Strategies

Key Strategies





J&K Bank has demonstrated improvements on several of its Key Performance Indicators

5 | Financial Performance

Condensed Profit and Loss Account

| Particulars | FY 2021 | FY 2022 | FY 2023 | HY1 FY 2023 | HY1 FY 2024 |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Interest Earned | 8,111.09 | 8,013.48 | 9,355.11 | 4,402.17 | 5,421.23 |
| Interest Expended | 4,340.31 | 4,102.25 | 4,609.83 | 2,163.82 | 2,804.10 |
| Net Interest Income | 3,770.78 | 3,911.23 | 4,745.28 | 2,238.35 | 2,617.13 |
| Other Income | 718.99 | 780.93 | 756.81 | 348.68 | 418.58 |
| Operating Income | 4,489.77 | 4,692.16 | 5,502.09 | 2,587.03 | 3,035.71 |
| Operating Expenses | 2,878.54 | 3,592.78 | 3,643.60 | 1,722.25 | 1,973.19 |
| Operating Profit | 1,611.23 | 1,099.38 | 1,858.49 | 864.78 | 1,062.52 |
| Provisions & Contingencies | 1,077.16 | 356.68 | 74.13 | 222.29 | 66.79 |
| Profit Before Tax | 534.07 | 742.70 | 1,784.36 | 642.49 | 995.73 |
| Provision for Tax | 101.95 | 241.14 | 586.98 | 233.03 | 288.21 |
| Net Profit / (Loss) | 432.12 | 501.56 | 1,197.38 | 409.46 | 707.52 |

All figures, other than percentage, in ₹ crore

Condensed Balance Sheet

| Particulars | FY 2021 | FY 2022 | FY2023 | As at 30-Sept-22 | As at 30-Sept-23 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| Capital & Liabilities | | | | | |
| Capital | 71.36 | 93.30 | 103.16 | 96.16 | 103.16 |
| Reserves and Surplus | 6,754.25 | 8,013.86 | 9,840.08 | 8,420.47 | 10,547.59 |
| Deposits | 1,08,061.15 | 1,14,710.38 | 1,22,037.74 | 1,15,714.57 | 1,26,589.73 |
| Borrowings | 2,015.20 | 2,370.82 | 2,892.31 | 2,929.07 | 3,782.77 |
| Other Liabilities and Provisions | 3,389.99 | 5,414.05 | 11,088.98 | 4,186.04 | 4,596.13 |
| Total | 1,20,291.95 | 1,30,602.41 | 1,45,962.26 | 1,31,346.31 | 1,45,619.39 |
| Assets | | | | | |
| Cash and Balance with Reserve Bank of India | 3,685.33 | 1,395.20 | 7,794.06 | 5,784.77 | 7,129.54 |
| Balance with Banks & Money at Call & Short Notice | 5,812.26 | 7,389.84 | 1,084.60 | 71.98 | 315.81 |
| Investments | 30,814.24 | 33,834.99 | 34,829.15 | 35,381.77 | 32,642.62 |
| Advances | 66,841.73 | 70,400.68 | 82,285.45 | 74,549.73 | 87,817.84 |
| Fixed Assets | 2,012.41 | 1,953.68 | 2,271.54 | 1,922.04 | 2,274.13 |
| Other Assets | 11,125.98 | 15,628.02 | 17,697.45 | 13,636.02 | 15,439.46 |
| Total | 1,20,291.95 | 1,30,602.41 | 1,45,962.26 | 1,31,346.31 | 1,45,619.39 |

All figures, other than percentage, in ₹ crore

Key Ratios and Performance Indicators

| Particulars | FY 2021 | FY 2022 | FY 2023 | HY1 FY 2023 | HY1 FY 2024 |
|------------------------------|---------|---------|----------|-------------|-------------|
| Profitability | | | | | |
| Net Interest Margin (%) | 3.51 | 3.50 | 3.89 | 3.75 | 4.03 |
| Profit after Tax (₹ crore) | 432.12 | 501.56 | 1,197.38 | 409.46 | 707.52 |
| Return on Assets (%) | 0.38 | 0.42 | 0.89 | 0.62 | 1.01 |
| Capital Adequacy | | | | | |
| Tier I Capital (%) | 10.28 | 11.73 | 12.34 | 11.34 | 11.68 |
| Tier II Capital (%) | 1.92 | 1.50 | 3.04 | 1.52 | 2.85 |
| CRAR (%) | 12.20 | 13.23 | 15.38 | 12.86 | 14.53 |
| Asset Quality | | | | | |
| Gross NPA (%) | 9.67 | 8.67 | 6.04 | 7.67 | 5.26 |
| Net NPA (%) | 2.95 | 2.49 | 1.62 | 2.10 | 1.04 |
| Provision Coverage Ratio (%) | 81.97 | 84.26 | 86.20 | 85.58 | 89.99 |
| Return Ratios | | | | | |
| Yield on Advances (%) | 8.54 | 8.32 | 8.91 | 8.58 | 9.42 |
| Cost of Funds (%) | 4.21 | 3.76 | 3.92 | 3.76 | 4.50 |
| Cost of Deposits (%) | 4.10 | 3.65 | 3.79 | 3.64 | 4.35 |

Capital Adequacy Ratios

| Particulars | FY 2021 | FY 2022 | FY 2023 | HY1 FY 2023 | HY1 FY 2024 |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Risk Weighted Assets | | | | | |
| Credit Risk | 60,428 | 62,795 | 67,368 | 64,444 | 71,206 |
| Market Risk | 1,163 | 1,777 | 1,850 | 1,516 | 1,285 |
| Operational Risk | 7,302 | 7,886 | 8,155 | 8,155 | 8,896 |
| Total Risk Weighted Average | 68,893 | 72,458 | 77,373 | 74,115 | 81,387 |
| | | | | | |
| Tier I Capital | 7,079 | 8,499 | 9,550 | 8,405 | 9,508 |
| Tier II Capital | 1,323 | 1,085 | 2,352 | 1,127 | 2,321 |
| Total Capital Funds | 8,402 | 9,584 | 11,902 | 9,532 | 11,828 |
| | | | | | |
| Tier I Capital | 10.28% | 11.73% | 12.34% | 11.34% | 11.68% |
| CET – I | 8.82% | 10.35% | 11.05% | 9.99% | 10.45% |
| Tier II Capital | 1.92% | 1.50% | 3.04% | 1.52% | 2.85% |
| CRAR | 12.20% | 13.23% | 15.38% | 12.86% | 14.53% |

All figures, other than percentage, in ₹ crore

Asset Quality | Movement of NPAs

| Particulars | FY 2021 | FY 2022 | FY 2023 | Q2 FY 2023 | Q2 FY 2024 |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|
| <i>At a Gross NPA Level</i> | | | | | |
| Opening Balance | 7,672 | 6,955 | 6,521 | 6,982 | 5,104 |
| Additions during the period | 1,107 | 3,131 | 7,447 | 1,761 | 225 |
| Upgradations during the period | 289 | 2,258 | 6,449 | 2,109 | 235 |
| Write off (including TWO) | 1,216 | 763 | 806 | 336 | 3 |
| Compromise Settlements | 35 | 29 | 232 | 10 | 9 |
| Other Recoveries | 284 | 515 | 1,277 | 223 | 255 |
| Gross NPA | 6,955 | 6,521 | 5,204 | 6,065 | 4,827 |
| Less Provisioning | 4,986 | 4,771 | 3,870 | 4,498 | 3,910 |
| Net NPA | 1,969 | 1,750 | 1,334 | 1,567 | 917 |

All figures in ₹ crore

Asset Quality | External Rating of Corporate Advances (As of Sep 30, 2023)

| Rating | No. of Borrowers | Outstanding Amount | Percentage (%) |
|-------------------------------------|------------------|--------------------|----------------|
| AAA | 23 | 11,559 | 52.95 |
| AA-, AA & AA+ | 12 | 2,070 | 9.48 |
| A-, A & A+ | 19 | 2,046 | 9.37 |
| BBB-, BBB & BBB+ | 22 | 1,481 | 6.78 |
| BB+ & Below | 132 | 2,134 | 9.78 |
| Unrated Borrowers (Due to be rated) | 59 | 2,540 | 11.64 |
| Total Eligible for Rating | 267 | 21,830 | 100.00 |

All figures, other than percentage, in ₹ crore

Asset Quality | Restructuring of Advances (as of September 30, 2023)

| Sector | Standard | | NPA | | Total | |
|------------------|---------------|--------------|-----------------|---------------|-----------------|-----------------|
| | BOS | Provisions | BOS | Provisions | BOS | Provisions |
| Services | 358.36 | 20.79 | 175.36 | 155.55 | 533.71 | 176.35 |
| Infrastructure | 25.08 | 2.13 | 3.60 | 0.00 | 28.68 | 2.13 |
| Manufacturing | 171.06 | 15.60 | 416.98 | 290.65 | 588.04 | 306.24 |
| Trade | 85.65 | 6.82 | 260.50 | 241.28 | 346.14 | 248.09 |
| Real Estate | 109.38 | 7.90 | 156.47 | 156.47 | 265.85 | 164.37 |
| Agriculture | 85.01 | 7.59 | 156.18 | 111.88 | 241.19 | 119.46 |
| Personal Finance | 78.33 | 7.17 | 18.02 | 8.70 | 96.35 | 15.87 |
| Others | 0.00 | 0.00 | 2.44 | 2.44 | 2.44 | 2.44 |
| Total | 912.86 | 67.99 | 1,189.54 | 966.96 | 2,102.40 | 1,034.95 |

All figures in ₹ crore

Asset Quality | Restructuring of Advances (as of September 30, 2023)

| Category | September 22 | | September 23 | |
|--|---------------|---------------------|---------------|---------------------|
| | Amount | % of Gross Advances | Amount | % of Gross Advances |
| Standard | 73,048 | 92.33 | 86,900 | 94.74 |
| Sub-Standard | 745 | 0.94 | 498 | 0.54 |
| Doubtful | 4,196 | 5.30 | 3,405 | 3.71 |
| Loss | 1,124 | 1.43 | 924 | 1.01 |
| Gross Advances | 79,113 | 100 | 91,727 | 100 |
| <i>Special Mention Accounts</i> | | | | |
| SMA 0 | 19,595 | 24.77 | 13,704 | 14.94 |
| SMA 1 | 5,979 | 7.56 | 3,106 | 3.39 |
| SMA 2 | 2,685 | 3.39 | 2,847 | 3.10 |
| Total SMA | 28,259 | 35.72 | 19,657 | 21.43 |

All figures in ₹ crore except in percentage



6 | Annexures

Awards and Accolades



Award for Promoting Digital Payments



Special Cyber Security Award 2022 on Access and Identity Management for its Privilege and Customer Authentication Framework in July 2022.



National Award for Outstanding Performance in Self Help Group (SHG) Bank Linkage for FY 2020-21 in March 2022.



CSO 100 Award – 2022 in July 2022



Amongst the Top 5 Performing Banks in PFMS for FY 2019-20



Ranked No. 1 for implementing PMEGP in Northern India in February 2022



Best Digital Financial Inclusion Initiatives' Award 2020-21 in February 2022.

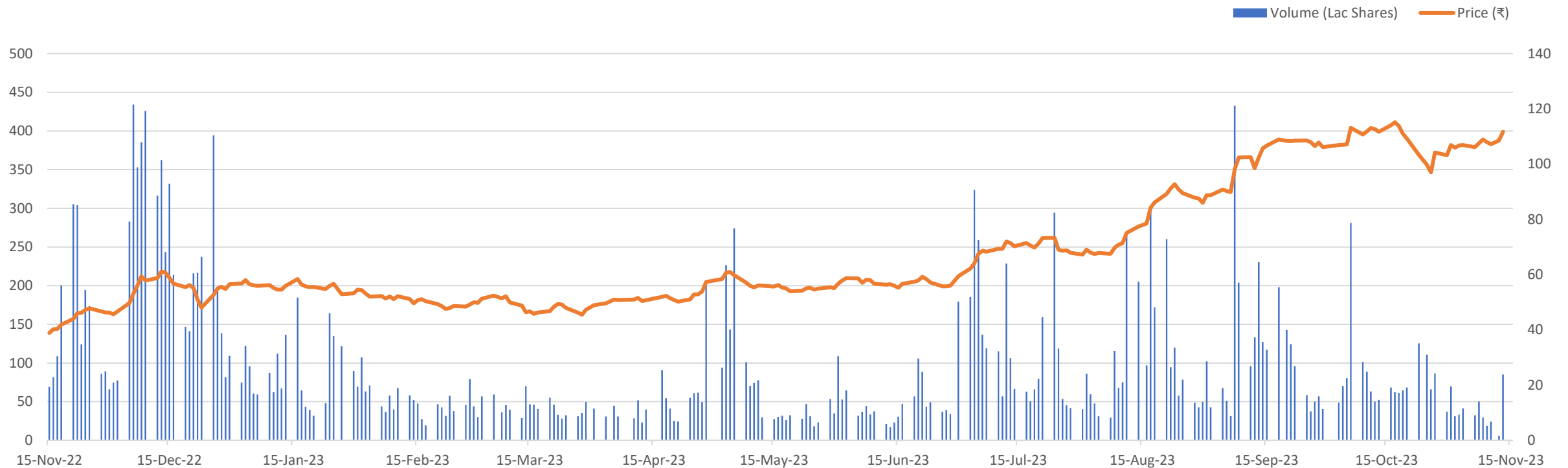


Second 'Utkarsh Puraskar' of DigiDhan Award 2020-21 for highest percentage of digital payment transactions on in December, 2021

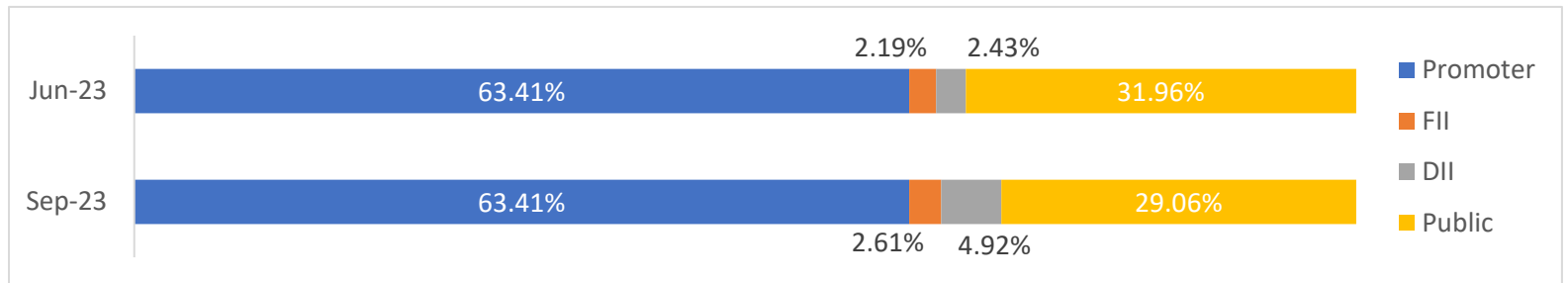


Best Employer Brand Award 2021 in December 2021

Share Price and Shareholding Information



| | |
|---------------------------------|--------|
| 52 Week High | 117.70 |
| 52 Week Low | 38.20 |
| M-Cap (₹ crore as on 15-Nov-23) | 11,784 |



Aiming Beyond the HORIZON

Thank You.

