

FY2023: Creating Integrated Value

» INPUT

FINANCIAL CAPITAL

₹ 19,27,621 cr
Global Business
₹ 6,835 crore
Equity

MANUFACTURED CAPITAL

8,577 branches
10,835 ATMs

INTELLECTUAL CAPITAL

1461 Internal Training
Programmes

HUMAN CAPITAL

75,594 employees
28.82% women
> 66,000 training hours by
Union Learning Academies

NATURAL CAPITAL

205,135 kilolitres
water consumption
892,587 GJ
energy consumption

SOCIAL CAPITAL

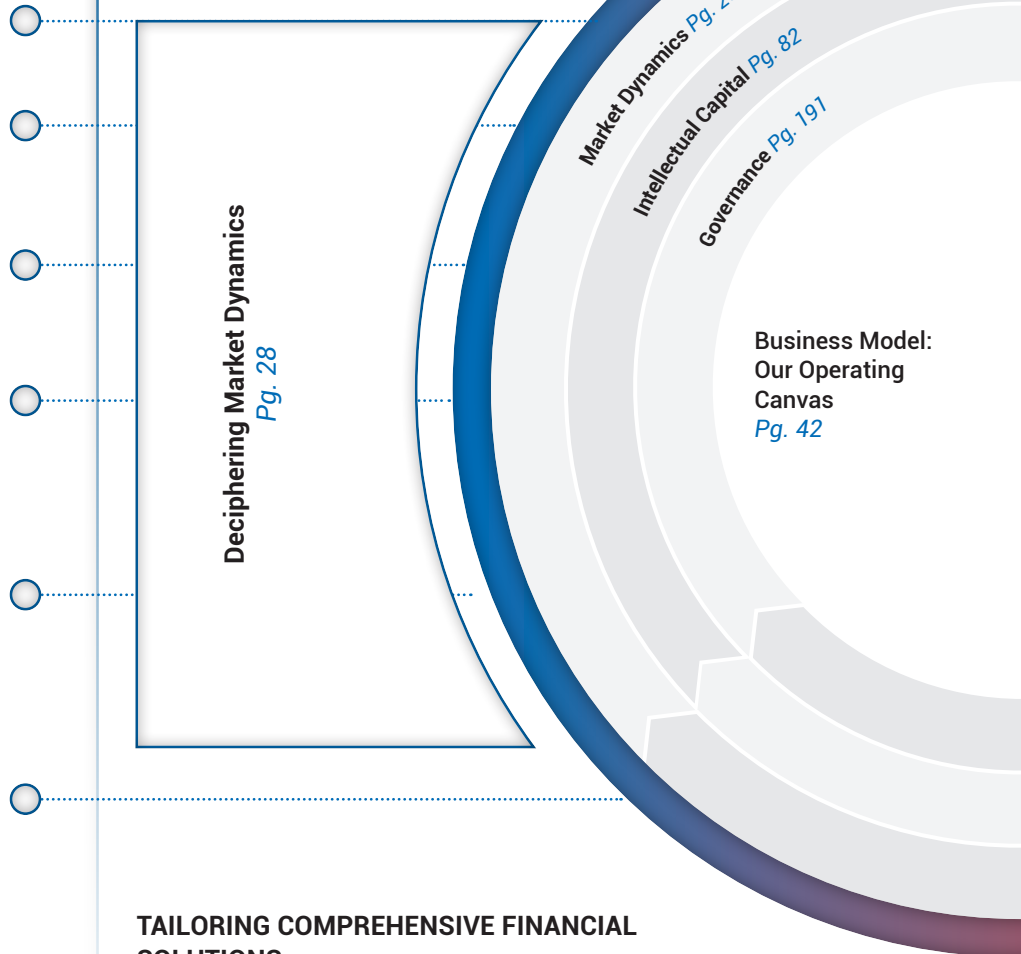
₹ 16.42 cr CSR spend
130 suppliers at Central Office
21.67 cr clients

Digital Clients:

- » UPI: 1.96 crore
- » Net Banking: 74 lakh
- » Mobile Banking: 2.13 crore

CARVING TOMORROW: CUSTOMERS, PERSONNEL AND INSTITUTION

As one of India's progressive banking future, we embed our customers at the crux of our pursuits. We inspire our personnel and unlock their potential, thereby cultivating a fertile ground for talent to thrive. All our efforts are channelled towards a common vision: to empower communities, bolstering their journey towards progress.



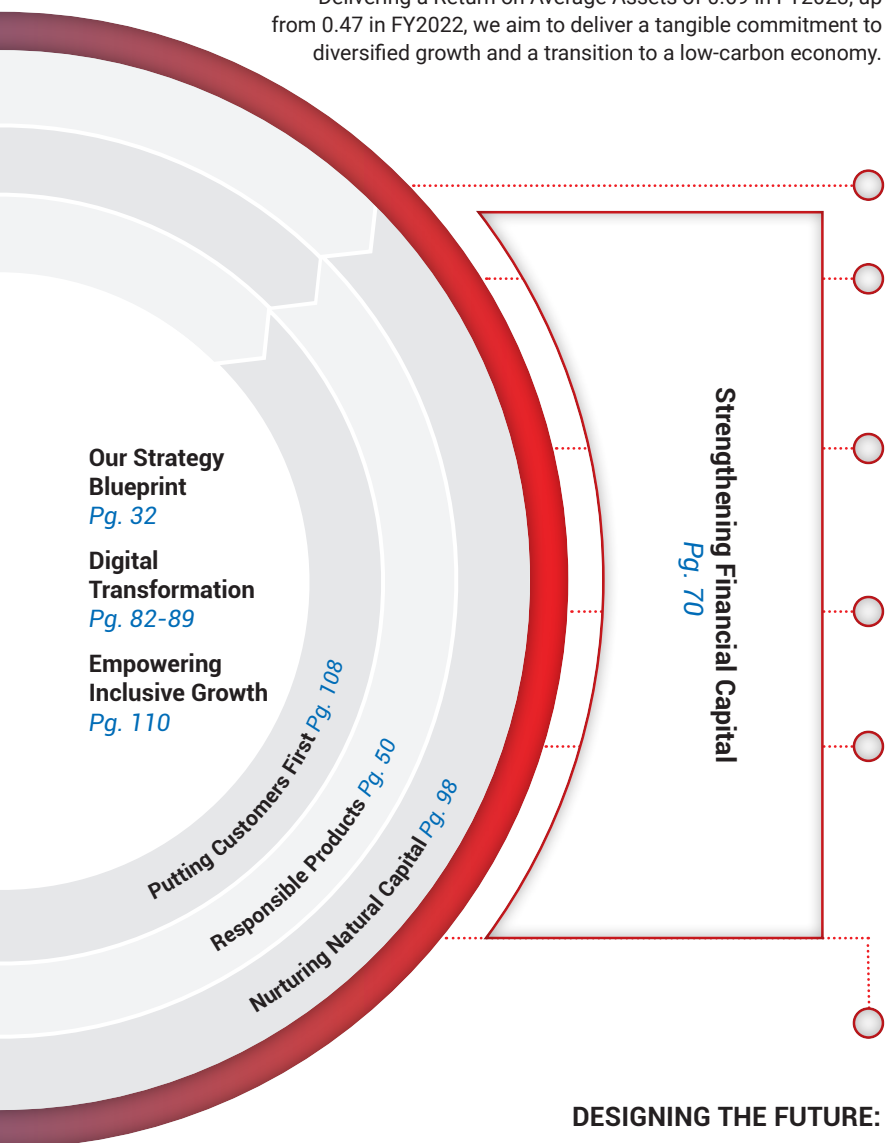
TAILORING COMPREHENSIVE FINANCIAL SOLUTIONS

Organised into four segments, we deliver a broad spectrum of banking products and services, catering to the multifaceted needs of our customers across savings, loans, insurance, investments, and international banking.



CHARTING THE PATH OF SUSTAINABLE GROWTH

Delivering a Return on Average Assets of 0.69 in FY2023, up from 0.47 in FY2022, we aim to deliver a tangible commitment to diversified growth and a transition to a low-carbon economy.



DESIGNING THE FUTURE: DIGITALLY EMPOWERED AND SUSTAINABLY DRIVEN

Our clients are the nucleus of our operations as we chart our approach, redefining work experiences for our people. We are following a lean capital model, weaving the principles of sustainability into the fabric of our strategy, all the while harnessing the power of digitisation.

» OUTPUT

FINANCIAL CAPITAL

13.26% ROE (Return on Equity)
0.69% ROAA (Return on Average Asset)
61.18% YoY Growth in PAT

MANUFACTURED CAPITAL

₹ 10,370 crores
sanctioned for renewable energy sector
₹ 11,17,716 crore Deposits

INTELLECTUAL CAPITAL

Mobile Banking: 29%
Internet Banking: 9%
YoY growth in digital adoption

HUMAN CAPITAL

13,98,470
total hours of training

NATURAL CAPITAL

11,278 tonnes of waste

GHG Emissions:

Scope 1: 274042 metric tonnes of CO₂
equivalent YOY Reduction of 3.33%

Scope 2: 241884 metric tonnes of CO₂
equivalent

12,339 GJ
non-conventional renewable energy

SOCIAL CAPITAL

₹ 22.87 crores donations
2,52,954 customer issues resolved
51 approved programmes