

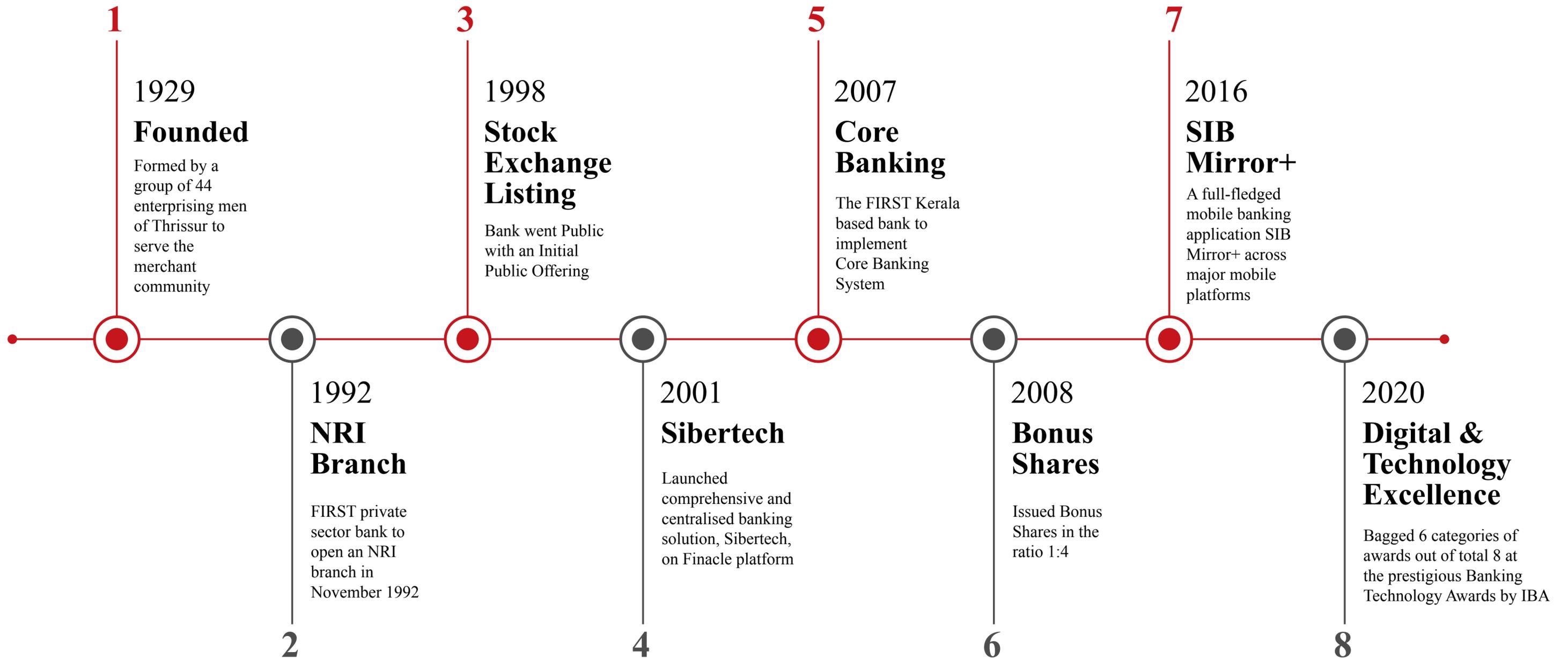
vision

2024

December 29, 2020

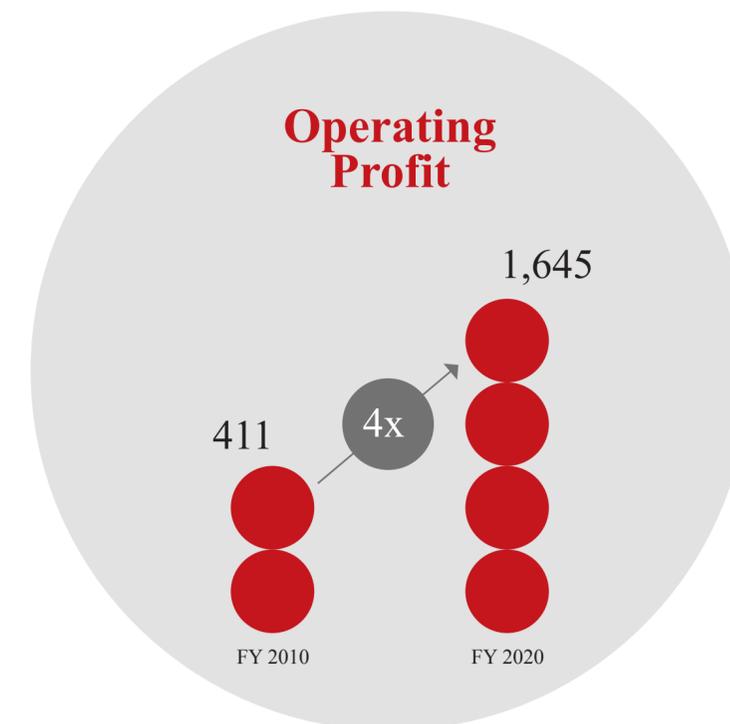
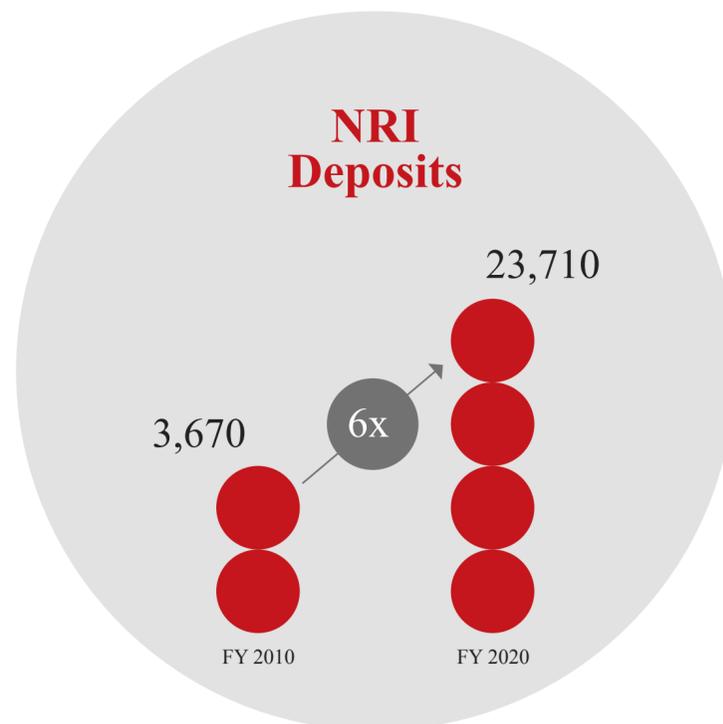
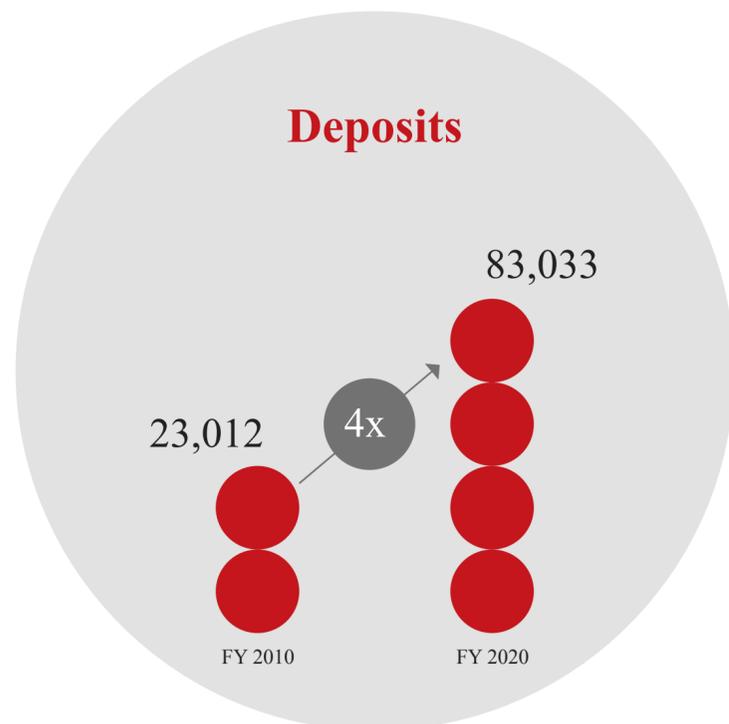
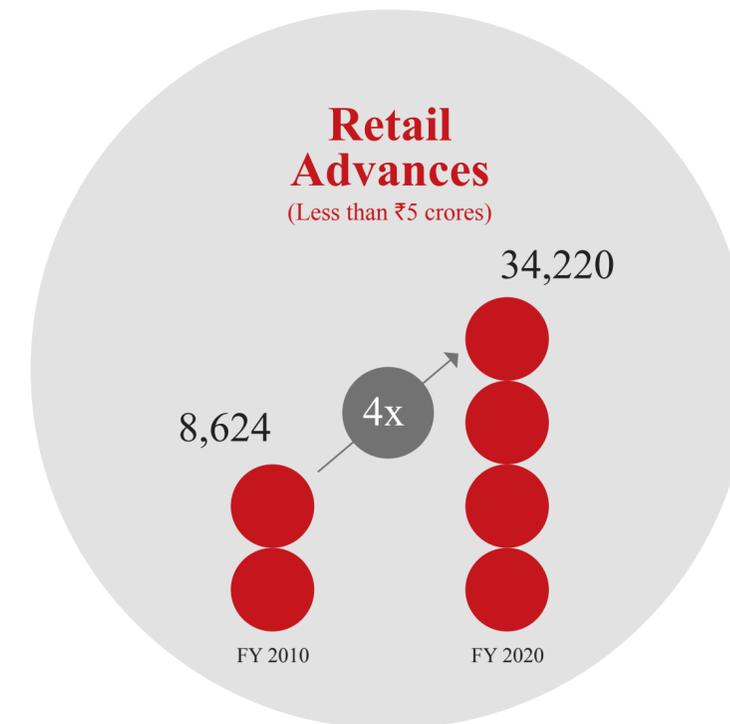
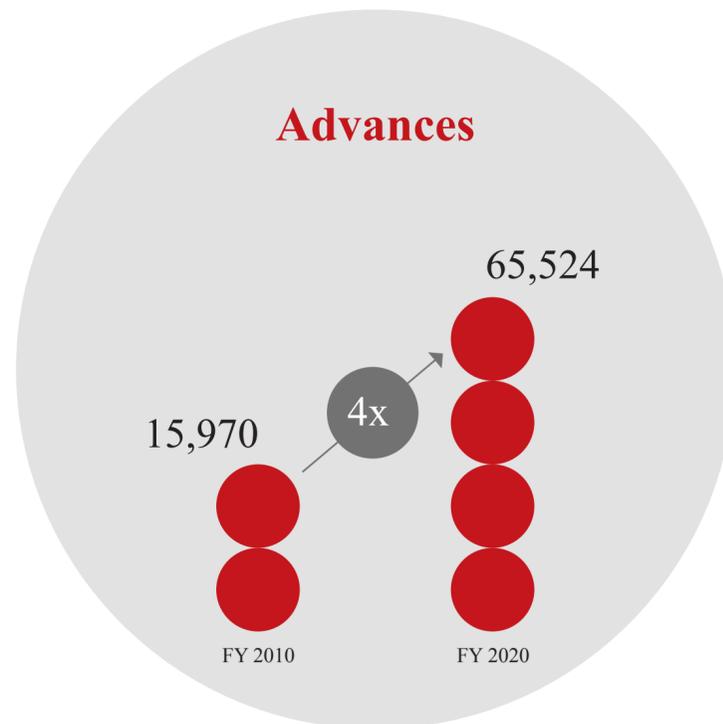
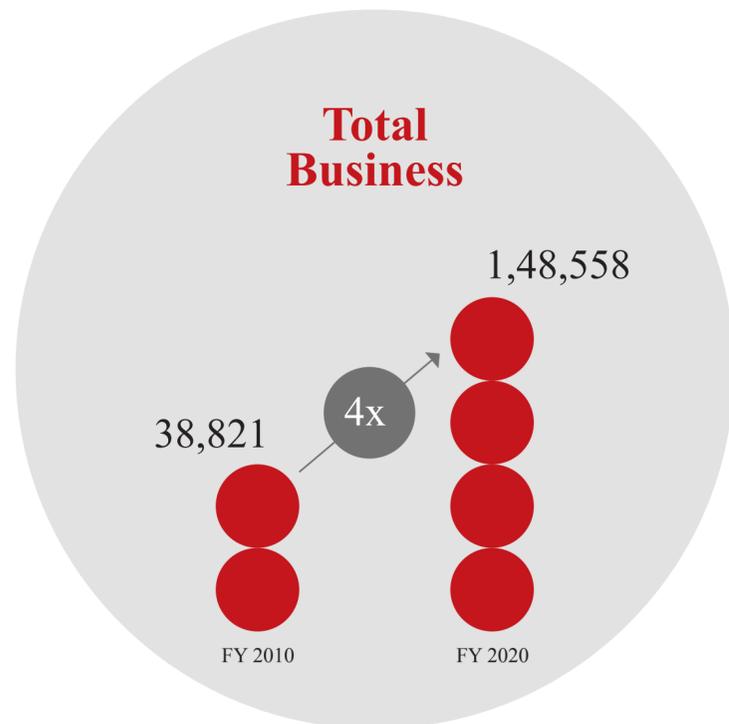


# 91 years of trust



# Built a sustainable franchise over the years...

₹ in crores



# Wide network and young workforce...

## Legacy Customers Base

FY2010 - 33.6

2x

FY2020 - 65.0



## Branches #

FY2010 - 583

1.6x

FY2020 - 935

#Includes part-time branches

~55% of workforce  
are professionals



Average age of  
employees is ~32 years

## Total Employees

FY2010 - 5,132

1.7x

FY2020 - 8,570



## ATM

FY2010 - 353

4x

FY2020 - 1,424

# Medium term strategy through focusing on 6Cs

## PROFITABILITY through QUALITY CREDIT GROWTH

- Beefing up capital to strengthen balance sheet and exploit growth opportunities

### CAPITAL

- Focused drive on building strong low cost CASA book
- Leverage our Kerala franchise to build strong NRI deposit base

### CASA

- Leverage strong distribution network to increase total business
- Using technology to reduce cost and increase income

### COST TO INCOME

- Augment the talent of young resources
- Revamp organization structure to build capabilities
- Skill development across levels

### COMPETENCY BUILDING

- Fair to Customer, Fair to Bank
- Phygital approach at branches
- Diversify customer offerings

### CUSTOMER FOCUS

- Compliance to be core for our entire banking activities
- Adherence to highest integrity standards
- Compliance with conscience

### COMPLIANCE

# Sharpening organization structure



## Sharpening Organisational Structure – Key Principles

### Retail & MSME

Clearly defined Product and Distribution Structure

Segregation of Underwriting and Business functions

Strengthen capabilities in digital, risk management and analytics

Focused approach for building assets and liabilities businesses

### Corporate

### Operations

Separate Operations Team for Assets and Liabilities

Enhanced customer experience through digital analytics

Dedicated focus on mitigating frauds and improve collection & recovery

# Strong and resilient loan book

## REVAMP BUSINESS STRUCTURE

- Vertical structure for Assets business
- Assets and Liabilities team to work closely for creating value from existing customers of the bank
- Scale up sourcing capability through DMA/DSA



## STRENGTHEN TEAM

- Product experts to head each business and support verticals
- Data analytics team to play a critical role in business and collections
- Competency building through DNA anchors to instill sense of ownership and sensitivity



## BUILD ROBUST INFRASTRUCTURE

- Leveraging technology to ramp up business
- Setting up lending platform (LOS/LMS)
- Strengthening underwriting models and collection system

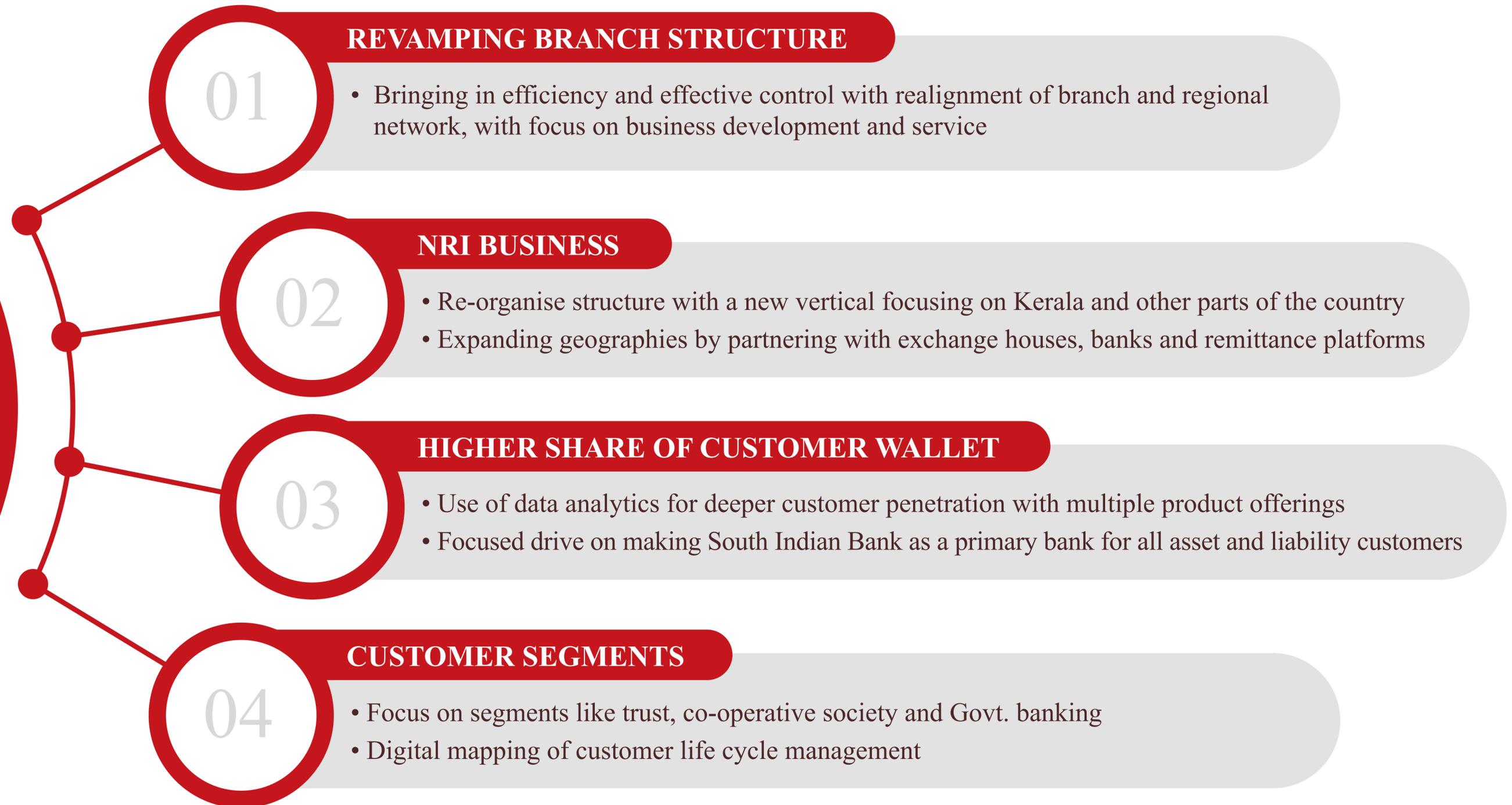


## LAUNCH NEW PRODUCTS

- Revamp existing retail product suites of HL, LAP, PL, Credit Card etc. with better delivery, pricing and quality
- Multiple retail products like LAS, SBL, IPO Funding, Dealer Funding, Tractor funding etc. to be launched in phases



# Build robust retail liability franchise



# Digital – A catalyst that touches all verticals

## MODEL BASED UNDERWRITING

- Build robust score based lending models
- Revamping underwriting platform to improve TAT
- Integration with multiple external data sources including non-traditional

## LEVERAGING DATA & TECHNOLOGY

- Strengthening data analytics infrastructure and loan management systems
- Enhancing systems for seamless operations
- Optimising cost through cloud adoption

## DIGITAL MARKETING

- Meaningful engagement with millennials, Gen Z customers
- Leveraging social media platforms for sales and customer experience
- Sentimental analysis for brand building

## DIGITAL PARTNERSHIP

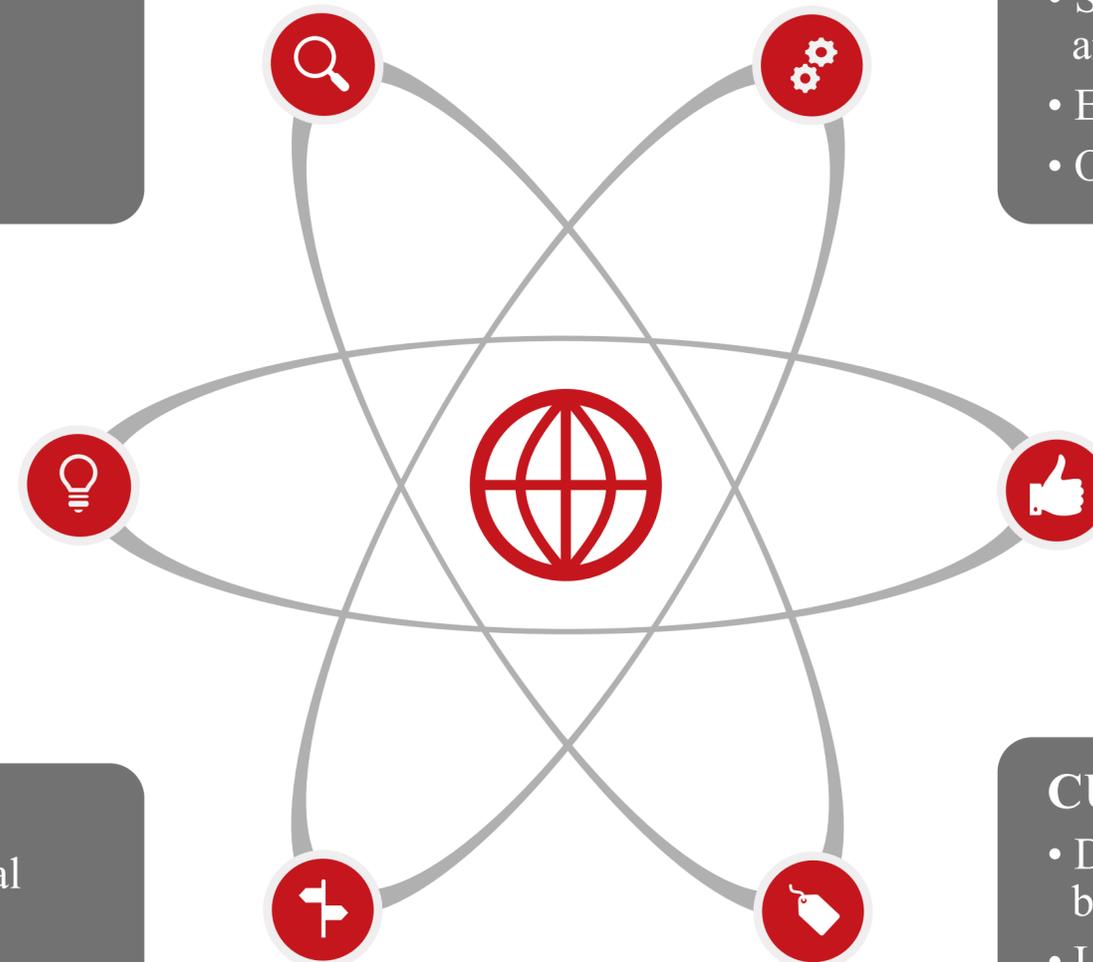
- Partnering with Neo-age lenders and aggregators
- Ramping up of merchant acquisitions using digital innovations.
- Leveraging API platform capabilities for partnerships for Open Bank fintech

## CUSTOMER EXPERIENCE

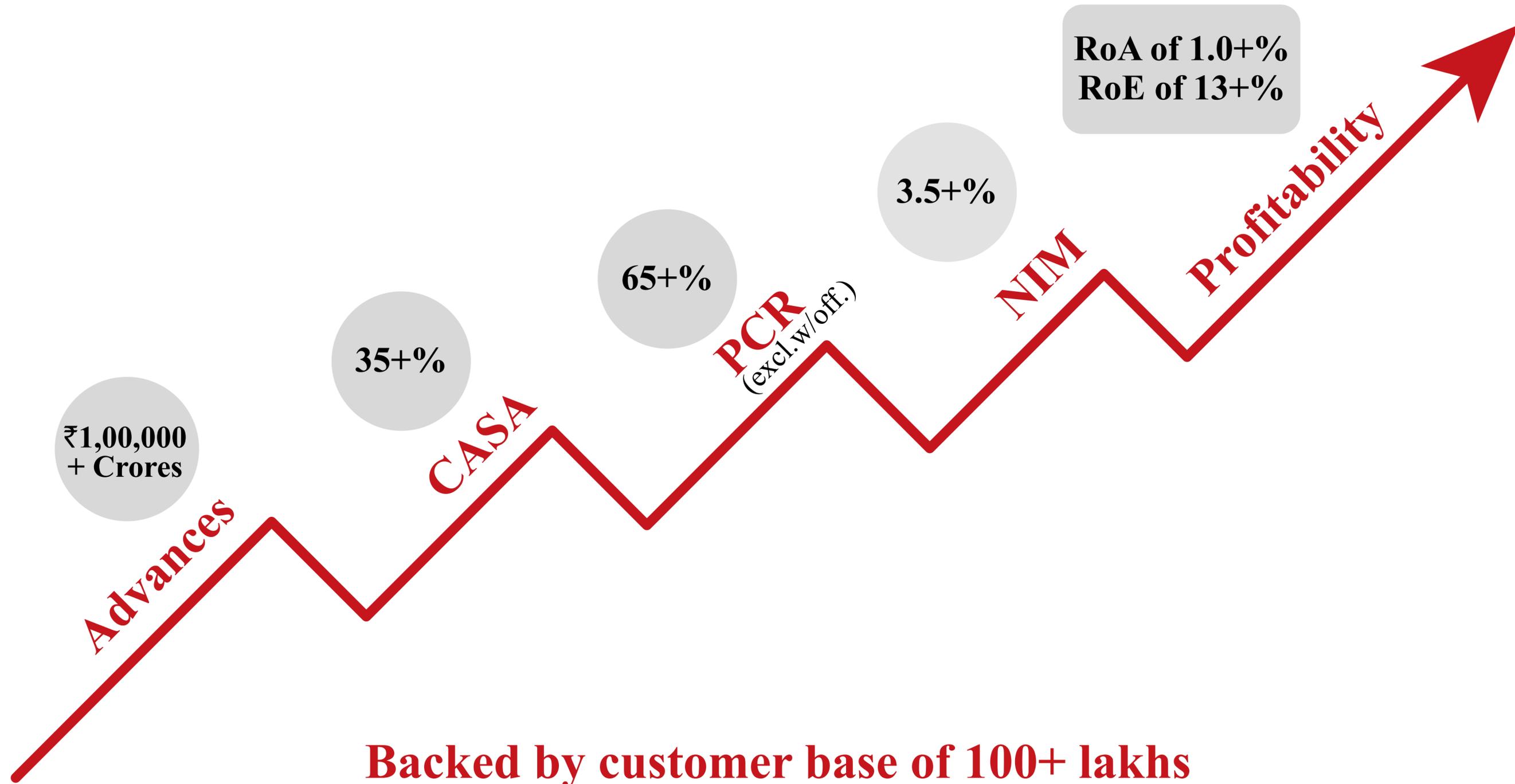
- Enrich self-service features on all digital channels
- Digital onboarding of customers on assets and liabilities
- Streamline customer experience with intelligent automation/RPA

## CULTURE

- Digital to be one of DNA for each staff backed by trainings, campaigns & workshops
- Using kiosks, recyclers, and other mobile devices at branches and salesforce
- Digital empowering front-end staff with necessary tools and training to solve customer queries



# Vision 2024



# Professional and Independent Board of Directors



**MR. SALIM GANGADHARAN**

**Chairman**

Previously, Principal Chief General Manager and Regional Director, RBI-Trivandrum



**MR. V J KURIAN**

**Independent Director**

Currently, MD of CIAL, Director of Air Kerala International Services Ltd., Kerala Waterways & Infrastructures Ltd., etc. Previously, Additional Chief Secretary, Govt. of Kerala

**MR. MURALI RAMAKRISHNAN**

**Managing Director and CEO**

Previously, Head SME, Head Credit & Risk and Regional Head International Banking Group of ICICI Bank



**MR. M. GEORGE KORAH**

**Independent Director**

Currently, Partner of M/s Korah & Korah, Chartered Accountants, specializing in Financial and IT Consultancy



**MR. FRANCIS ALAPATT**

**Independent Director**

Entrepreneur of The Alapatt Group (60 year old business house in Kerala)



**MR. PRADEEP M GODBOLE**

**Non-Executive Director**

Previously, Senior Management positions at Big Four consulting firm, IT organizations and banks

**MS. RANJANA S. SALGAOCAR**

**Independent Director**

Currently, President, Salgaocar Medical Research Centre & VM Salgaocar Hospital; Director, VIMSON Group of Companies



**MR. PAUL ANTONY**

**Non-Executive Director**

Previously, Chief Secretary, Govt. of Kerala and Chairman of Cochin Port Trust and KSEB Ltd., etc.



**MR. PARAYIL GEORGE JOHN THARAKAN**

**Independent Director**

30+ years of experience in the field of agriculture and allied products



**MR. R A SANKARA NARAYANAN**

**Additional Director (Independent Director)**

Previously, Managing Director and CEO of Canara Bank and Vijaya Bank

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**THANK YOU**

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