

and 41 State Level BCs for the collection of repayments in Standard overdue accounts. As on 31st March, 2021, 57,145 Customer Service Points (CSPs) have been mapped with 14,657 branches for collections.

3. Other Activities

Your Bank has celebrated the World Soil Day on 5th December, 2020 and Kisan Diwas on 23rd December, 2020 with farmers by felicitating them for their trust in your Bank. In addition to this, your Bank has onboarded 44 Farmer Producer Companies (FPCs) on this day with a purpose to extend its support to the initiative of collectivisation of farmers to make farming a sustainable business.

4. Financial Inclusion (FI)

Your Bank has aligned its business performance with national priorities and focused attention is being provided towards financial inclusion activities. The Bank is working towards attaining the objectives set by GOI viz. inculcating habits of thrift, ensuring availability of credit facilities and promotion for digitisation of financial eco system in rural/semi-urban areas.

As on 31st March, 2021, your Bank has 71,968 Customer Service Points (CSPs) providing access to various banking products and services in unbanked areas while reducing footfalls in the branches. It has recorded ~58.78 crore transactions amounting to ₹2,52,470 crore, translating to more than 16 lakh transactions per day on an average. Furthermore, the Channel has opened 13.76 crore BSBD Accounts with ₹37,430 crore deposit so far and has brought the unbanked/under-privileged section of the society under the ambit of formal banking system.

To fulfil the needs of Social Security measures, low cost Micro insurance products (PMJJBY, PMSBY) and pension schemes (APY) are provided to the unorganised sector in a big way, covering around 8 crore customers.

Imparting Financial Literacy

With the objective of imparting free financial literacy, credit counselling and propagating use of electronic payment systems, your Bank has set up 341 FLCs across the country. Despite COVID-19, during the period between 1st April, 2020 and 31st March, 2021, FLCs have



conducted 11,943 camps where 3.64 lakh people have participated. As a pilot project implemented by RBI, your Bank has also set up 15 Centres for Financial Literacy (CFLs) at Block level, five each in the State of Maharashtra, Chhattisgarh, and Telangana. Another 230 CFLs are being set up across the country to create financial awareness among the rural masses.

Rural Self Employment Training Institutes (RSETIs)

Your Bank has set up 152 RSETIs spread across 26 States and 3 Union Territories. RSETIs act as social change agents, empowering rural youth towards sustainable livelihood through skill development and training, helping them to establish their own micro enterprises, thereby creating rural employment and wealth creation. Despite the COVID-19 pandemic, the RSETIs have trained 66,260 candidates and achieved 107% of the Annual Training Target set by Ministry of Rural Development (MoRD).

During the pandemic, the Bank's Customer Service Points across the country served in difficult terrains/conditions to meet financial requirements of the people in need.

E. NBFC Alliances

Your Bank has created NBFC Alliances Department in October 2018 after the guidelines on Co-origination of Loans with NBFC-ND-SIs, were issued by the RBI. While under Co-origination, 8 NBFCs were

on-boarded, RBI has come up with fresh guidelines on co-lending of loans with NBFCs on 5th November, 2020 covering all NBFCs including HFCs providing a wider basket along with more convenience for operations, which supersedes its earlier Co-origination guidelines. Your Bank's policy on co-lending with NBFCs is available on the official website and co-lending is set to be a new focus area for your Bank to bolster its Priority Sector loans. Through the co-origination arrangement, your Bank has sanctioned 38,000 loans in the last one year in a complete digitisation mode for loans up to ₹1 lakh. Alongside co-lending, your Bank through the Business Associate policy with NBFCs, MFIs and BCs will be increasing its footprint in the under covered geographies in the country with focus on growth in its Priority Sector loan books

F. Government Business

Your Bank is at the forefront in conducting Government Business and is an accredited Banker to major Central Government Ministries and Departments. Your Bank is the market leader in Government Business with a market share of over 67% in Central Government Turnover and more than 80% share in Government Commission.

Your Bank, with its wider presence and digital prowess has been Preferred partner to the Government for "Digital India". Your Bank is continuously engaged in developing customised technology solutions, to keep pace with the Government's digital