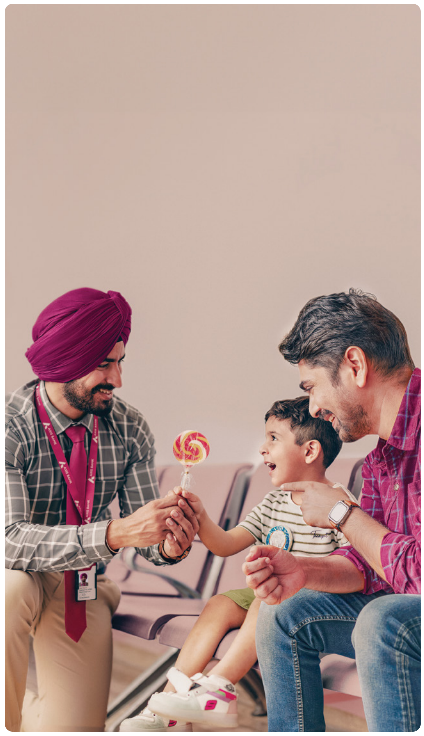
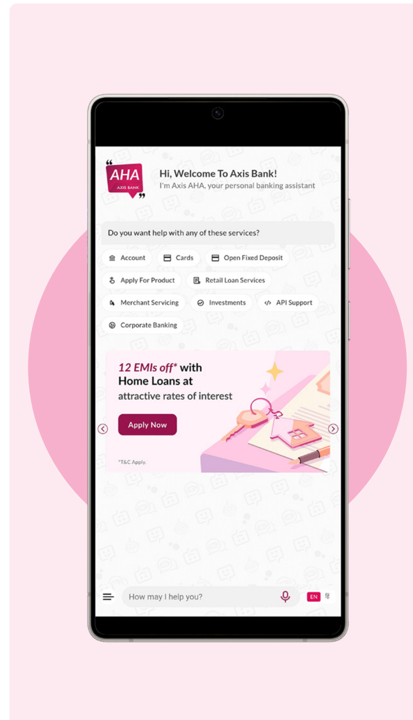
Relationships built on openness and trust

Anchored to our House of GPS — Growth, Profitability and Sustainability — our strategy remains centred on disciplined execution, customer obsession, digital leadership and balance sheet strength. In fiscal 2026, we further sharpened the alignment between strategic priorities, resource allocation, risk oversight, and execution to drive connected, resilient value creation and support long-term competitiveness.

Strategy continuity and sharpened focus

Since 2019, the House of GPS has anchored the Bank's strategy, providing a common framework for performance, transformation and long-term value creation. It has evolved with changing market conditions and growing opportunities while remaining rooted in our core philosophy of **Growth, Profitability** and **Sustainability.**





Distinctiveness added (2021)

- Sparsh – Institutionalising customer obsession
- Bharat Banking – Building India's most profitable and inclusive RuSu franchise
- Digital leadership as an overarching theme

Sustainability deepened (2023)

- Deposit Mobilisation, People Proposition, Strengthening Assurance Culture, and Execution Excellence as foundational enablers

Emerging technologies embedded (2024)

- Generative and Agentic AI and intelligent automation-led digital platforms are positioned as strategic multipliers

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Fiscal 2026 represents continuity with sharper connectivity and clearer alignment between:

Strategic priorities

Risk oversight

Capital deployment

Measurable outcomes

Strategic positioning

Where we compete. Why it matters. How we differentiate.

Strategic choice	Strategic intent	How we differentiate
Customer obsession (Sparsh)	Deepen relationships and increase primacy	▶ Institutionalised feedback loops ▶ Service excellence as a growth lever
Bharat Banking	Drive inclusion-led, granular franchise expansion	▶ Calibrated branch expansion + digital enablement tailored for rural India
Deposit mobilisation	Fund growth with stability and liquidity resilience	▶ Liability-first discipline ▶ Calibrated pricing ▶ Relationship-led mobilisation
Digital-first 'One Axis' ecosystem	Deliver seamlessly integrated modern banking	▶ Unified platform and ecosystem across segments and subsidiaries/associates ▶ ***open***/***neo*** propositions
Embedded sustainability	Future-proof franchise resilience	▶ Strong governance culture ▶ ESG integration and sustainable finance scaling

Resource allocation framework

Our resource allocation framework reflects disciplined deployment of both financial and non-financial capital in support of the GPS strategy. Each allocation is assessed for its ability to strengthen competitiveness, improve resilience, build future capabilities and contribute to long-term value creation.

Investments supporting future outcomes

Capital	Key investments (FY 2025-26)	Strategic linkage
Financial Capital	₹15,711 billion deposits + borrowings mobilised as on March 31, 2026 ▲ 16% y-o-y	Enhances scalability, productivity and digital leadership
Human Capital	E-learning and classroom based trainings conducted; 6.7 million+ learning hours, averaging 59.57 hours per employee	Nurturing talent for a future-ready workforce and strengthening Sparsh and risk culture
Intellectual Capital	₹4,000+ crores of OPEX invested in technology	Improves precision, turnaround time and risk-adjusted growth
Manufactured Capital	400 branches newly opened; fostering expansion within RuSu markets	Expands physical network footprint for catering underserved regions and unlocking economic potential
Natural Capital	₹5.3 billion expended in CSR programs; lending towards sectors with positive environmental and social outcomes ₹613 billion	Reinforces responsible growth and resilience

From strategy to enduring value

House of GPS

Sustained, Consistent Financial Outperformance

Deliver world-class customer experience led by project *'Sparsh'*

Build India's most profitable Bharat Banking franchise

Leadership in Digital with best-in-class capabilities

Growth

- Deposit Mobilisation to drive loan growth
- Driving profitable advances growth while maintaining RAROC
- Creating multiplicative forces to build competitive advantage

Profitability

- Structural improvement in quality of earnings with consistent delivery
- Focus on profitability at each business level
- Enhance cost efficiency leveraging digitisation and technology

Sustainability

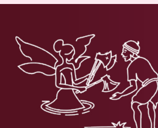
- Strengthen Governance and Culture across risk, audit and compliance through an integrated assurance approach
- Strong balance sheet with best-in-class asset quality metrics and self-sustaining capital structure to fund growth
- AI-based initiatives driving data analytics capabilities and leadership in technology to accelerate our distinctiveness journey
- Enhancing People Proposition and Executional Excellence

Our Core Values


Ownership


Teamwork


Transparency


Ethics


Customer Centricity