

# 'Open'

*For your dreams, our eyes are open. For your hopes, our minds are open. For your plans, we promise to open every possible window of opportunity. We have always used this philosophy to deliver tangible value and bring impactful change in the lives of millions of citizens.*

*Our credo has helped us respond with speed to economic and industry headwinds, evolving customer requirements, intensifying competition and technological disruption. As our playground is constantly shifting, our solutions and architectures are dynamic and in sync with the broad changes that we see around us.*

*Fiscal 2020-21 was an extraordinary year for India and the world. We adapted and persevered through the crisis to fortify our balance sheet and deliver a healthy overall performance. We asked our customers, investors and other stakeholders*

*about their aspirations and concerns, and took that insight to reconfigure our operating rhythm and rigour. Our innate flexibility helped us refine our strategies faster in an operating environment fraught with downside risks.*

*We further ramped up our technology and digital capabilities during the year to provide our customers a host of additional conveniences, while continuing to invest in nurturing our relationships. We bring the same warmth of openness to our work culture, which helps our teams stay motivated in a high-performance environment.*

*Over the last few years, we have built the foundation of a banking franchise that is essentially relationship led, stakeholder driven and underpinned by strong corporate governance.*

