

# **PERFORMANCE HIGHLIGHTS DECEMBER 2013**



## HIGHLIGHTS - Dec'2013

### Major Highlights

- **Operating Profit for 9 months at `4914 Crore, up by 17.2% y-o-y.**
- **Net profit for 9 months at `1827 Crore**
- **Total provision made for the quarter was at ` 1182 crore compared to ` 799 crore for Q2FY14 and ` 1106 crore for Q1FY14. The provision for NPAs during the quarter was `543 crore and provisions made for depreciation on investments was ` 157 crore.**
- **Total income for Q3FY14 rose to `10935 crore, with a y-o-y growth of 16.4%.**
- **Gross NPA Ratio at 2.79% compared to 2.77% as at Dec'12, despite spike in stressed assets at the industry level.**
- **Upgradation was of `2061 crore in 9 months of this year compared to `779 crore same period last year.**
- **Record Cash Recovery at `3135 crore compared to `2477 crore as at Dec'12.**



## HIGHLIGHTS - Q3 FY14

### Major Highlights

- Recovery from technically written off accounts plus bad debts at `351 crore compared 185 crore last year.
- Net Interest Income increased to `6409 crore, with a y-o-y growth of 10.7%.
- Non-Interest Income at `2863 crore, up by 33.4% y-o-y.
- Ratio of E-transactions increased to 44% compared to 22% as at Dec'12.
- Total Deposits at `4.09 lakh crore, up by 26.2% y-o-y.
- Advances (net) at `2.88 lakh crore, up by 31.8% y-o-y.
- Continued robust y-o-y credit growth. Priority Credit- 33%, Agriculture-29%, MSME- 46%, MSE- 50%, Retail Lending- 55%, Housing Loans- 71%, Vehicle Loans- 58% and other personal loans-50%.
- 876 New Branches and 1262 ATMs added y-o-y and 829 branches and 1017 ATMs added during the year.
- The Bank has declared an interim dividend of 65%.



# PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	DEC'12	MAR'13	JUNE'13	SEP'13	Dec'13	SEQ (%)	y.o.y Growth (%)
Deposits	323963	355856	381972	391613	408924	4.4	26.2
Advances	218242	242177	249891	281104	287700	2.3	31.8
Investments	118835	121133	136063	119481	130359	9.1	9.7
Business	542206	598033	631863	672717	696624	3.6	28.5
C-D Ratio	67.37	68.05	65.42	71.78	70.36		

Note : SEQ- Sequential Quarter – Q3FY14 over Q2FY14



# PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Parameters	DEC'12		MAR' 13		DEC' 13		y.o.y Growth (%)
	USD Mn	` Crs	USD Mn	` Crs	USD Mn	` Crs	
Deposits	1864	11519	2225	13749	3445	21294	84.9
Advances	2388	14756	2433	15037	2992	18493	25.3
Gross Income	88	544	113	698	137	847	55.7
Gross Expenditure	65	402	80	494	105	649	61.4
Gross Profit	23	142	33	204	32	198	39.4

**Overseas Business constitute 6% of the Total Business**



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q3 FY14

Amt. in ` Crore

Parameters	Q3 FY13	Mar'13	Q2 FY14	Q3FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9390	37231	10427	10935	4.9	16.5
Total Expenses	7874	31341	9003	9344	3.8	18.7
Operating Profit	1516	5890	1425	1591	11.6	4.9
Net Profit	711	2872	626	409	--	--
NIM (%)	2.36	2.40	2.22	2.21	--	--



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-9M FY14

Amt. in ` Crore

Parameters	9M FY13	Mar'13	9M FY14	y.o.y Growth (%)
Total Income	27759	37231	31871	14.8
Total Expenses	23567	31341	26957	14.4
Operating Profit	4192	5890	4914	17.2
Net Profit	2147	2872	1827	--
NIM (%)	2.36	2.40	2.21	



# PERFORMANCE HIGHLIGHTS- PRODUCTIVITY RATIOS

<b>Parameters</b>	<b>DEC'12</b>	<b>MAR'13</b>	<b>DEC'13</b>
<b>Business Per Employee ( ` Crore)</b>	<b>12.70</b>	<b>14.20</b>	<b>14.34</b>
<b>Business Per Branch ( ` Crore)</b>	<b>147.30</b>	<b>160.40</b>	<b>152.87</b>
<b>Gross Profit Per Employee ( ` Lakh)</b>	<b>14.48</b>	<b>14.28</b>	<b>13.85</b>
<b>Net Profit per Employee ( ` Lakh)</b>	<b>6.83</b>	<b>6.96</b>	<b>5.15</b>





## PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

	Dec'12	Mar'13	Dec'13	Y-o-Y in cr
<b>Branch Network</b>	<b>3681</b>	<b>3728</b>	<b>4557</b>	<b>876</b>
<b>ATM Strength</b>	<b>3281</b>	<b>3526</b>	<b>4543</b>	<b>1262</b>
<b>Debit Card (In Lakh)</b>	<b>84.1</b>	<b>95.52</b>	<b>133.21</b>	<b>49.11</b>

**4552 domestic Branches**

**5 overseas branches at  
London, Leicester,  
Shanghai, Manama & Hong  
Kong**

<b>Rural</b>	<b>1363</b>	<b>29.94%</b>
<b>Semi-Urban</b>	<b>1429</b>	<b>31.39%</b>
<b>Urban</b>	<b>890</b>	<b>19.55%</b>
<b>Metro</b>	<b>870</b>	<b>19.11%</b>



# **BUSINESS SEGMENTS**



# SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	DEC'12	MAR'13	JUN'13	SEP'13	DEC'13	SEQ (%)	y.o.y Growth (%)
<b>Total Deposits</b>	<b>323963</b>	<b>355856</b>	<b>381972</b>	<b>391613</b>	<b>408924</b>	<b>4.4</b>	<b>26.2</b>
<b>Current</b>	<b>12473</b>	<b>14893</b>	<b>14374</b>	<b>15208</b>	<b>14793</b>	<b>-2.7</b>	<b>18.6</b>
<b>Saving</b>	<b>68689</b>	<b>71168</b>	<b>73938</b>	<b>80070</b>	<b>79671</b>	<b>-0.5</b>	<b>16.0</b>
<b>CASA</b>	<b>81161</b>	<b>86061</b>	<b>88312</b>	<b>95278</b>	<b>94465</b>	<b>-0.9</b>	<b>16.4</b>
<b>CASA (%)Dom</b>	<b>25.9%</b>	<b>25.1%</b>	<b>24.2%</b>	<b>25.6%</b>	<b>24.3%</b>	<b>--</b>	<b>--</b>
<b>Term Deposits</b>	<b>242802</b>	<b>269795</b>	<b>293659</b>	<b>296335</b>	<b>314460</b>	<b>6.1</b>	<b>29.5</b>
<b>- High Cost Deposits</b>	<b>75184</b>	<b>53223</b>	<b>36254</b>	<b>33111</b>	<b>32814</b>	<b>-0.9</b>	<b>-56.4</b>



## ROBUST GROWTH IN ADVANCES SEGMENTS

<b>Credit Segments</b>	<b>DEC'12</b>	<b>Mar'13</b>	<b>DEC'13</b>
<b>Priority Sector</b>	<b>9%</b>	<b>17%</b>	<b>33%</b>
<b>Agriculture</b>	<b>27%</b>	<b>28%</b>	<b>29%</b>
<b>MSME</b>	<b>-16%</b>	<b>6%</b>	<b>46%</b>
<b>MSE</b>	<b>-7%</b>	<b>11%</b>	<b>50%</b>
<b>Retail</b>	<b>-15%</b>	<b>-7%</b>	<b>55%</b>
<b>Housing</b>	<b>-26%</b>	<b>-17%</b>	<b>71%</b>
<b>Vehicle</b>	<b>14%</b>	<b>17%</b>	<b>58%</b>
<b>Other Personal Loans</b>	<b>-4.16</b>	<b>13%</b>	<b>50%</b>



# LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	DEC'12	MAR'13	JUN'13	SEP'13	DEC'13	SEQ(% )	y.o.y Growth (%)
<b>Advances (Net)</b>	<b>218242</b>	<b>242177</b>	<b>249891</b>	<b>281104</b>	<b>287700</b>	<b>2.3</b>	<b>31.8</b>
<b>Total Priority</b>	<b>69700</b>	<b>78998</b>	<b>83085</b>	<b>88280</b>	<b>93018</b>	<b>5.4</b>	<b>33.5</b>
<b>Agriculture</b>	<b>35365</b>	<b>40786</b>	<b>43292</b>	<b>44042</b>	<b>45703</b>	<b>3.8</b>	<b>29.2</b>
<b>- Direct Agriculture</b>	<b>32802</b>	<b>37984</b>	<b>40195</b>	<b>39995</b>	<b>41787</b>	<b>4.5</b>	<b>27.4</b>
<b>- Indirect Agriculture</b>	<b>2563</b>	<b>2802</b>	<b>3097</b>	<b>4047</b>	<b>3916</b>	<b>-3.2</b>	<b>52.8</b>
<b>Other Priority</b>	<b>11078</b>	<b>11804</b>	<b>12100</b>	<b>12603</b>	<b>12848</b>	<b>1.9</b>	<b>16.0</b>
<b>MSME</b>	<b>32603</b>	<b>37017</b>	<b>37173</b>	<b>43464</b>	<b>47678</b>	<b>9.7</b>	<b>46.2</b>
<b>MSE</b>	<b>23257</b>	<b>26612</b>	<b>27873</b>	<b>31773</b>	<b>34773</b>	<b>9.4</b>	<b>49.5</b>
<b>Retail Credit</b>	<b>21259</b>	<b>23084</b>	<b>25231</b>	<b>30274</b>	<b>32847</b>	<b>8.5</b>	<b>54.5</b>

## Mandated Targets under Priority Sector

**Achieved the mandated targets in respect of**

- **Total priority credit (40.46% against 40% norm)**
- **Agriculture (19.88% against 18% norm)**
- **Direct agriculture ( 18.18% against 13.5% norm)**
- **Credit to specified minority communities (17.54% against 15% norm)**
- **Weaker Section (12.39% against 10% norm)**
- **M&SE (50% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (92.7% growth against 10% norm)**



# Performance of Retail Advances

Amt. in ` Crore

Type of Advance	DEC'12	MAR'13	JUN'13	SEP'13	DEC'13	SEQ(%) )	y.o.y Growth (%)
Housing loan	11701	13134	14406	18392	20042	9.0	71.3
Vehicle loan	1769	1913	2092	2344	2791	19.1	57.8
Other Pers Loan	3482	3694	4317	4867	5223	7.3	50.0
Education loan	4307	4343	4416	4671	4791	2.6	11.2
<b>Grand total</b>	<b>21259</b>	<b>23084</b>	<b>25231</b>	<b>30274</b>	<b>32847</b>	<b>8.5</b>	<b>54.5</b>



# EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	DEC'12	MAR'13	SEPT'13	DEC'13	% Share Total Adv	SEQ(%)	y.o.y Growth (%)
Roads	5594	5726	5271	6529	2.3	23.9	16.7
Ports	635	619	597	1112	0.4	86.3	75.1
Airports	1479	1507	1355	1380	0.5	1.8	-6.7
Power (Generation, Transmission & Distribution)	30450	32076	38707	38414	13.4	-0.8	26.2
Telecom	6162	6512	6960	7190	2.5	3.3	16.7
Other Infrastructure	2106	2086	3431	2849	1.0	-17.0	35.3
<b>Total Infrastructure</b>	<b>46426</b>	<b>48525</b>	<b>56322</b>	<b>57474</b>	<b>20.0</b>	<b>2.0</b>	<b>23.8</b>





# EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	DEC'12	MAR'13	SEPT'13	DEC'13	% Share Total Adv	SEQ(%)	y.o.y Growth (%)
-Power Generation	12134	14234	18754	19334	6.7	3.1	59.3
-Power Transmission	1113	1280	2171	2286	0.8	5.3	105.4
-Power Distribution	17203	16562	17782	16794	5.8	-5.6	-2.4
<b>Total Power</b>	<b>30450</b>	<b>32076</b>	<b>38707</b>	<b>38414</b>	<b>13.4</b>	<b>-0.8</b>	<b>26.2</b>
<b>Of which SEBs</b>	<b>18719</b>	<b>21454</b>	<b>28317</b>	<b>23927</b>	<b>8.3</b>	<b>-15.5</b>	<b>27.8</b>
<b>Exposure to Aviation</b>	<b>1479</b>	<b>1907</b>	<b>1862</b>	<b>1833</b>	<b>0.6</b>	<b>-1.6</b>	<b>23.9</b>



# EXPOSURE TO SENSITIVE SECTORS

Amt. in ` Crore

## EXPOSURE TO CAPITAL MARKET

Parameters	DEC'12	MAR'13	SEPT'13	DEC'13	SEQ(%)	y.o.y Growth (%)
Outstanding	2592	2330	2296	2312	0.69	-10.80

## EXPOSURE TO NBFCs

HFCs	4727	6925	10963	11433	4.28	141.8
Private	7725	11102	14433	14740	2.12	90.8
Public	5118	5398	5296	5119	-3.34	-
Total	17570	23426	30692	31293	1.96	78.1

## EXPOSURE TO COMMERCIAL REAL ESTATE

Outstanding	1675	1618	2825	3176	12.42	89.61
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# FINANCIALS



# PROFITABILITY- Q3 FY14

Amt. in ` Crore

Parameters	Q3 FY13	Mar'13	Q1FY14	Q2 FY14	Q3 FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9390	37231	10508	10427	10935	4.9	16.5
Total Expenses	7874	31341	8610	9003	9344	3.8	18.7
Operating Profit	1516	5890	1898	1425	1591	11.6	4.9
Provisions	806	3018	1106	799	1182	47.9	46.7
Net Profit	711	2872	792	626	409	--	--
Net Int. Income	1988	7879	1991	2191	2227	1.6	12.0
Non Int. Income	846	3153	1238	773	851	10.2	0.7



# PROFITABILITY - 9 M FY14

Amt. in ` Crore

Parameters	9M FY13	Mar'13	9M FY14	y.o.y Growth (%)
Total Income	27759	37231	31871	14.8
Total Expenses	23567	31341	26957	14.4
Operating Profit	4192	5890	4914	17.2
Provisions	2046	3018	3087	50.9
Net Profit	2147	2872	1827	--
Net Int. Income	5788	7879	6409	10.7
Non Int. Income	2146	3153	2863	33.4



# BREAK-UP : INCOME - Q3 FY14

Amt. in ` Crore

Parameters	Q3 FY13	Mar'13	Q1 FY14	Q2 FY14	Q3 FY14	SEQ (%)	y.o.y Growth (%)
Interest on Advances	5958	24380	6450	6964	7360	5.7	23.5
Interest on Investments	2460	9112	2482	2597	2575	-0.8	4.7
Other Interest Income	127	586	338	93	149	60.2	17.1
Total Interest Income	8544	34078	9270	9654	10084	4.4	18.0
Non – Interest Income	846	3153	1238	773	851	10.1	0.7
Total Income	9390	37231	10508	10427	10935	4.9	16.4



# BREAK-UP : INCOME - 9M FY14

Amt. in ` Crore

Parameters	9M FY13	Mar'13	9M FY14	y.o.y Growth (%)
Interest on Advances	18307	24380	20774	13.5
Interest on Investments	6806	9112	7653	12.4
Other Interest Income	500	586	580	16.1
Total Interest Income	25613	34078	29008	13.3
Non - Interest Income	2146	3153	2863	33.4
Total Income	27759	37231	31871	14.8



# BREAK-UP : EXPENDITURE - Q3 FY14

Amt. in ` Crore

Parameters	Q3 FY13	Mar'13	Q1 FY14	Q2 FY14	Q3 FY14	SEQ (%)	y.o.y Growth (%)
Interest Expenses	6556	26199	7278	7463	7857	5.3	19.8
Interest on Deposits	6307	25250	6948	6923	7311	5.6	15.9
Staff Expenses	831	3254	887	933	873	-6.4	5.1
Other Op Exp	486	1888	444	606	614	1.3	26.3
Total Op Exp	1317	5142	1331	1539	1488	-3.4	12.9
Total Expenses	7874	31341	8610	9003	9344	3.8	18.7





# BREAK-UP : EXPENDITURE - 9M FY14

Amt. in ` Crore

Parameters	9M FY13	Mar'13	9M FY14	y.o.y Growth (%)
Interest Expenses	19825	26199	22599	14.0
Interest on Deposits	19115	25250	21181	10.8
Staff Expenses	2365	3254	2693	13.9
Other Op Exp	1377	1888	1665	20.9
Total Op Exp	3743	5142	4358	16.4
Total Expenses	23567	31341	26957	14.4



# BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	9M FY13	Mar'13	9M FY14	y.o.y Growth (%)
<b>Non Int. Income</b>	<b>2146</b>	<b>3153</b>	<b>2863</b>	<b>33.4</b>
<b>Of which</b>				
<b>Com &amp; Exchange</b>	<b>595</b>	<b>798</b>	<b>656</b>	<b>10.3</b>
<b>-Govt. Business</b>	<b>56</b>	<b>72</b>	<b>48</b>	<b>-14.3</b>
<b>-Bancassurance</b>	<b>28</b>	<b>43</b>	<b>26</b>	<b>-7.1</b>
<b>Profit from Exch. Transactions</b>	<b>329</b>	<b>464</b>	<b>444</b>	<b>35.0</b>
<b>Trading Profit</b>	<b>423</b>	<b>661</b>	<b>589</b>	<b>39.2</b>
<b>Rent – Lockers</b>	<b>56</b>	<b>59</b>	<b>65</b>	<b>16.1</b>
<b>Dividend Income</b>	<b>38</b>	<b>57</b>	<b>51</b>	<b>34.2</b>
<b>Recovery in W/Off A/cs</b>	<b>167</b>	<b>301</b>	<b>314</b>	<b>88.0</b>
<b>Service Charges &amp; Oth. Msc Inc</b>	<b>538</b>	<b>813</b>	<b>744</b>	<b>38.3</b>



# BREAK-UP : PROVISIONS- Q3FY14

Amt. in ` Crore

Provisions for	Q3 FY13	Q4 FY13	Q1 FY14	Q2 FY14	Q3 FY14
<b>NPAs</b>	<b>594</b>	<b>346</b>	<b>443</b>	<b>347</b>	<b>543</b>
<b>Restructured Assets /Diminution in Fair value</b>	<b>45</b>	<b>156</b>	<b>193</b>	<b>(55)</b>	<b>25</b>
<b>Standard Assets</b>	<b>100</b>	<b>91</b>	<b>90</b>	<b>183</b>	<b>93</b>
<b>Provisions on Investments</b>	<b>(129)</b>	<b>84</b>	<b>88</b>	<b>85</b>	<b>157</b>
<b>Tax</b>	<b>180</b>	<b>220</b>	<b>190</b>	<b>125</b>	<b>130</b>
<b>Others</b>	<b>17</b>	<b>76</b>	<b>102</b>	<b>114</b>	<b>233</b>
<b>Total Provision &amp;Contingency</b>	<b>806</b>	<b>972</b>	<b>1106</b>	<b>799</b>	<b>1182</b>



# BREAK-UP : PROVISIONS - 9M FY14

Amt. in ` Crore

Provisions for	9M FY13	Mar'13	9M FY14
<b>NPAs</b>	<b>1515</b>	<b>1861</b>	<b>1333</b>
<b>Restructured Assets /Diminution in Fair value</b>	<b>206</b>	<b>361</b>	<b>163</b>
<b>Standard Assets</b>	<b>165</b>	<b>256</b>	<b>366</b>
<b>Provisions on Investments</b>	<b>(455)</b>	<b>(371)</b>	<b>330</b>
<b>Tax</b>	<b>580</b>	<b>800</b>	<b>445</b>
<b>Others</b>	<b>35</b>	<b>111</b>	<b>449</b>
<b>Total Provision &amp;Contingency</b>	<b>2046</b>	<b>3018</b>	<b>3087</b>



# EARNINGS PROFILE

In %

Parameters	Q3FY13	Q4FY13	Q1FY14	Q2FY14	Q3FY14
<b>NIM</b>	<b>2.36</b>	<b>2.40</b>	<b>2.21</b>	<b>2.22</b>	<b>2.21</b>
<b>ROAA</b>	<b>0.82</b>	<b>0.77</b>	<b>0.75</b>	<b>0.58</b>	<b>0.37</b>
<b>EPS (₹) (not Annualized)</b>	<b>16.04</b>	<b>16.37</b>	<b>17.88</b>	<b>14.13</b>	<b>9.24</b>
<b>Book Value (₹)</b>	<b>486.55</b>	<b>490.56</b>	<b>509.48</b>	<b>524.94</b>	<b>518.61</b>
<b>ROE (Annualized)</b>	<b>14.04</b>	<b>14.03</b>	<b>14.21</b>	<b>12.51</b>	<b>10.81</b>
<b>Cost-Income Ratio (Cumulative)</b>	<b>47.17</b>	<b>46.61</b>	<b>41.22</b>	<b>46.34</b>	<b>47.0</b>



## TREND IN COST AND YIELD (%)

In %

	<b>Dec'12</b>	<b>Mar'13</b>	<b>Jun'13</b>	<b>Sep'13</b>	<b>Dec'13</b>
<b>Cost of Deposits</b>	<b>7.81</b>	<b>7.72</b>	<b>7.54</b>	<b>7.50</b>	<b>7.48</b>
<b>Cost of Funds</b>	<b>7.03</b>	<b>6.96</b>	<b>6.91</b>	<b>6.86</b>	<b>6.82</b>
<b>Yield on Advances</b>	<b>11.12</b>	<b>11.13</b>	<b>10.74</b>	<b>10.63</b>	<b>10.55</b>
<b>Yield on Funds</b>	<b>9.09</b>	<b>9.05</b>	<b>8.80</b>	<b>8.81</b>	<b>8.75</b>
<b>Yield on Investments</b>	<b>8.13</b>	<b>8.12</b>	<b>8.00</b>	<b>7.99</b>	<b>7.99</b>



# Investment classification

Parameters	Amt. in ` Crore				
	DEC'12	% Share in Total Portfolio	MAR'13	DEC'13	% Share in Total Portfolio
SLR	102738	87	102003	112003	86
Non SLR	15661	13	18700	18279	14
Total (Domestic)	118399	100	120703	130282	100
Held For Trading	1250	1.	741	720	1
Available For Sale	42041	36	47105	38704	30
Held To Maturity	74967	63	72699	90105	69
M.DURATION	4.81 yrs	--	4.73 yrs	4.65 yrs	--
Total (Global)	118835	--	121133	130359	--



# ASSET QUALITY





# ASSET QUALITY

Amt. in ` Crore

	Dec'12	Mar'13	June'13	Sep'13	Dec'13
<b>Gross NPA</b>	<b>6090</b>	<b>6260</b>	<b>7329</b>	<b>7475</b>	<b>8074</b>
<b>Gross NPA Ratio (%)</b>	<b>2.77</b>	<b>2.57</b>	<b>2.91</b>	<b>2.64</b>	<b>2.79</b>
<b>Net NPA</b>	<b>5134</b>	<b>5278</b>	<b>6209</b>	<b>6459</b>	<b>6870</b>
<b>Net NPA Ratio (%)</b>	<b>2.35</b>	<b>2.18</b>	<b>2.48</b>	<b>2.30</b>	<b>2.39</b>
<b>Cash Recovery (cumulative)</b>	<b>2477</b>	<b>4006</b>	<b>888</b>	<b>1923</b>	<b>3135</b>

**Cash Recovery of ` 1212 crore during the Quarter**



# GROSS NPA MOVEMENT- Quarterly

Amt. in ` Crore

Parameters	Dec'12	MAR'13	JUN'13	SEPT'13	DEC'13
<b>Gross NPAs:</b>					
<b>Opening Balance</b>	5610	6090	6260	7329	7475
<b>Additions: Fresh Slippages</b>	1314	1086	2688	1520	2100
<b>Sub Total</b>	6924	7176	8948	8849	9575
<b>Less: Reduction (a+b+c+d)</b>	834	916	1620	1374	1501
<b>a. Recovery for Movement (excluding recovery in Written-off a/cs, recovery in Current Year slippage &amp; Unapplied interest)</b>	148	459	339	505	406
<b>b. Upgradation</b>	63	73	1020	386	655
<b>c. ECGC Settled/Int Sus.</b>	6	(-)12	-	(-)5	1
<b>d. Write off (Including Additional Prudential Write-off)</b>	617	396	260	488	439
<b>Gross NPA-Closing Balance</b>	6090	6260	7329	7475	8074



# NPA COMPOSITION

Amt. in ` Crore

Parameters	Dec'12	MAR'13	JUN'13	SEPT'13	DEC'13
<b>Gross Advances</b>	<b>219820</b>	<b>243936</b>	<b>251970</b>	<b>283024</b>	<b>289833</b>
<b>Sub-Standard</b>	<b>4189</b>	<b>4279</b>	<b>5178</b>	<b>4770</b>	<b>5211</b>
<b>Doubtful</b>	<b>1850</b>	<b>1932</b>	<b>2125</b>	<b>2705</b>	<b>2863</b>
<b>Loss</b>	<b>51</b>	<b>50</b>	<b>26</b>	<b>nil</b>	<b>Nil</b>
<b>Provision Coverage Ratio (%)</b>	<b>61.50</b>	<b>61.35</b>	<b>58.18</b>	<b>57.77</b>	<b>57.39</b>



# SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q3 FY13	Q4 FY13	FY 13	Q1 FY14	Q2 FY14	Q3 FY14	% of Slippage
Micro & Small Ent.	405	283	1210	278	278	288	14
Agriculture	(33)	183	598	265	196	243	12
Other Priority Sector	(52)	104	440	184	116	125	6
<b>Total Priority Sector</b>	<b>320</b>	<b>570</b>	<b>2248</b>	<b>727</b>	<b>590</b>	<b>656</b>	<b>31</b>
Medium Industries	117	66	318	48	58	91	4
Large Industries	248	185	1304	1425	700	544	26
Other Non-Priority	622	199	1609	382	152	809	39
<b>Total Non-Priority</b>	<b>987</b>	<b>450</b>	<b>3231</b>	<b>1855</b>	<b>910</b>	<b>1444</b>	<b>69</b>
Total (Domestic)	<b>1307</b>	<b>1019</b>	<b>5479</b>	<b>2582</b>	<b>1500</b>	<b>2100</b>	
Overseas	7	60	340	106	20	-	
<b>Total (Global)</b>	<b>1314</b>	<b>1079</b>	<b>5819</b>	<b>2688</b>	<b>1520</b>	<b>2100</b>	



## SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	Dec'12	Mar'13	Jun'13	Sep'13	Dec'13
<b>Micro &amp; Small Enterprises</b>	<b>1592</b>	<b>1532</b>	<b>1440</b>	<b>1625</b>	<b>1488</b>
<b>Agriculture</b>	<b>976</b>	<b>885</b>	<b>1000</b>	<b>1018</b>	<b>1016</b>
<b>Other Priority Segments</b>	<b>503</b>	<b>371</b>	<b>460</b>	<b>368</b>	<b>341</b>
<b>Medium Enterprises</b>	<b>340</b>	<b>345</b>	<b>324</b>	<b>402</b>	<b>379</b>
<b>Large Industries</b>	<b>1611</b>	<b>1521</b>	<b>2141</b>	<b>3146</b>	<b>3420</b>
<b>Other Non-Priority Segments</b>	<b>1068</b>	<b>1606</b>	<b>1964</b>	<b>916</b>	<b>1430</b>
<b>Total</b>	<b>6090</b>	<b>6260</b>	<b>7329</b>	<b>7475</b>	<b>8074</b>



# SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Dec'12	Mar'13	Jun'13	Sep'13	Dec'13
<b>Gross Advances</b>	<b>219820</b>	<b>243936</b>	<b>251970</b>	<b>283024</b>	<b>289833</b>
<b>Gross NPA</b>	<b>6090</b>	<b>6260</b>	<b>7329</b>	<b>7475</b>	<b>8074</b>
<b>Gross NPA %</b>	<b>2.77</b>	<b>2.57</b>	<b>2.91</b>	<b>2.64</b>	<b>2.79</b>
<b>Priority Sector Advances</b>	<b>69700</b>	<b>78998</b>	<b>83085</b>	<b>88280</b>	<b>93018</b>
<b>PS as % to Gross Advances</b>	<b>31.7</b>	<b>32.4</b>	<b>33.0</b>	<b>31.2</b>	<b>32.1</b>
<b>Total PS NPA</b>	<b>3071</b>	<b>2788</b>	<b>2900</b>	<b>3011</b>	<b>2845</b>
<b>Total PS NPA%</b>	<b>4.41</b>	<b>3.53</b>	<b>3.5</b>	<b>3.4</b>	<b>3.1</b>
<b>Share of PS NPA to Gross NPA</b>	<b>50.4</b>	<b>44.5</b>	<b>39.6</b>	<b>40.3</b>	<b>35.23</b>
<b>Agriculture NPA</b>	<b>977</b>	<b>885</b>	<b>1000</b>	<b>1018</b>	<b>1016</b>
<b>Agriculture NPA%</b>	<b>2.76</b>	<b>2.17</b>	<b>2.31</b>	<b>2.31</b>	<b>2.22</b>
<b>MSE NPA</b>	<b>1592</b>	<b>1532</b>	<b>1440</b>	<b>1625</b>	<b>1488</b>
<b>MSE NPA %</b>	<b>6.84</b>	<b>5.80</b>	<b>5.20</b>	<b>5.11</b>	<b>4.28</b>
<b>Other Priority NPA</b>	<b>503</b>	<b>371</b>	<b>460</b>	<b>368</b>	<b>341</b>
<b>Other Priority NPA %</b>	<b>4.54</b>	<b>3.14</b>	<b>3.80</b>	<b>2.92</b>	<b>1.92</b>



# RESTRUCTURED ASSETS

Amt. in ` Crore

Standard Restructured	Total Restructured		Of Which Standard		NPAs	
	A/C	Amt	A/C	Amt	A/C	Amt
A/C Restructured in FY 2009-10	1815	1312	1127	827	688	485
A/C Restructured in FY 2010-11	120	416	66	364	54	52
A/C Restructured in FY 2011-12	1746	3986	1462	3518	284	468
A/C Restructured in FY 2012-13	3845	11030	3627	10184	218	845
<b>Total cumulative outstanding Liability as at 31.03.2013</b>	<b>20180</b>	<b>18113</b>	<b>13081</b>	<b>15901</b>	<b>7099</b>	<b>2212</b>
A/C Restructured in Q1 FY2013-14	134	1683	125	1365	9	318
A/C Restructured in Q2 FY2013-14	3475	999	3416	973	59	26
A/C Restructured in Q3 FY2013-14	3086	3454	3032	3402	54	52
<b>Total cumulative outstanding Liability as at 31.12.2013</b>	<b>29727</b>	<b>21728</b>	<b>17956</b>	<b>18450</b>	<b>11771</b>	<b>3278</b>



# RESTRUCTURED ASSETS

Amt. in ` Crore

SR. NO	DETAILS OF RESTRUCTURED ACCOUNTS	No. of A/Cs	Amount	1 Cr. & Above	
				No. of Accounts	Amount
1	Total Restructured Assets as on 31.12.2013	29727	21728	746	20075
2	Out of Which increase in Q3 FY14	3086	3454	57	3369
3	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 31.12.2013)	--	7.46 (%)	--	--
4	-Of which Slippage into NPA -(% of Restructured Accounts)	--	15.09 (%)	--	--





# RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

<b>POSITION AS ON</b>	<b>A/C</b>	<b>Amount</b>
<b>DEC-2012</b>	<b>73</b>	<b>7570</b>
<b>MARCH-2013</b>	<b>78</b>	<b>9104</b>
<b>SEPT-2013</b>	<b>91</b>	<b>12932</b>
<b>DEC-2013</b>	<b>94</b>	<b>12185</b>



# SECTOR - WISE O/S RESTRUCTURED ACCOUNTS

Amt. in ` Crore

<b>SECTOR</b>	<b>No. of Accounts</b>	<b>Amount</b>
<b>Power</b>	<b>60</b>	<b>8193</b>
<b>Roads</b>	<b>24</b>	<b>741</b>
<b>Ports</b>	<b>2</b>	<b>123</b>
<b>Mining</b>	<b>39</b>	<b>32</b>
<b>Aviation</b>	<b>5</b>	<b>1047</b>
<b>Telecommunication</b>	<b>22</b>	<b>315</b>
<b>Other services</b>	<b>9203</b>	<b>1849</b>
<b>Iron &amp; steel</b>	<b>150</b>	<b>2491</b>
<b>Other industries</b>	<b>655</b>	<b>1204</b>
<b>Textile</b>	<b>605</b>	<b>2109</b>



# SECTOR – WISE RESTRUCTURED ACCOUNTS

Central

Amt. in ` Crore

SECTOR	No. of Accounts	Amount
Engineering	383	674
Real Estate	21	2
Pharmaceuticals	38	212
Cement	26	62
Hardware	23	125
Shipping	15	40
Edible Oil	8	5
Agriculture	9853	438
Education	3499	83
Housing	4870	243
Chemicals	39	45
Construction & Others	187	1698
<b>TOTAL</b>	<b>29727</b>	<b>21728</b>



## AMOUNT RESTRUCTURED DURING Q3 FY14

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>723</b>	<b>23</b>
<b>MSME</b>	<b>713</b>	<b>15</b>
<b>Housing</b>	<b>1214</b>	<b>43</b>
<b>Large Advances</b>	<b>43</b>	<b>921</b>
<b>Others</b>	<b>393</b>	<b>2452</b>
<b>Total</b>	<b>3086</b>	<b>3454</b>



# SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT DECEMBER 2013

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>9883</b>	<b>426</b>
<b>MSME</b>	<b>9531</b>	<b>604</b>
<b>Housing</b>	<b>8369</b>	<b>326</b>
<b>Large Advances</b>	<b>594</b>	<b>11424</b>
<b>Others</b>	<b>1350</b>	<b>8948</b>
<b>Total</b>	<b>29727</b>	<b>21728</b>



# CAPITAL ADEQUACY - NEW BASEL III NORMS

## Capital Adequacy Ratio

- CRAR of 9.83% at DEC 2013 Vs. 9% norm
  - CET ratio at 7.13% Vs. 5% norm
  - Tier I ratio at 7.48% Vs . 6.5% norm
  - Tier II ratio at 2.35%
  - Govt. holding at 69%
  - Paid-up Capital at `461.26 crore
- Reckoning 9 M profits, CRAR works out to 10.42%

**Sufficient headroom available for raising further capital.  
` 500 crore capital infused by Govt. of India by way of preferential allotment  
on 31.12.2013**



# CAPITAL ADEQUACY - BASEL III

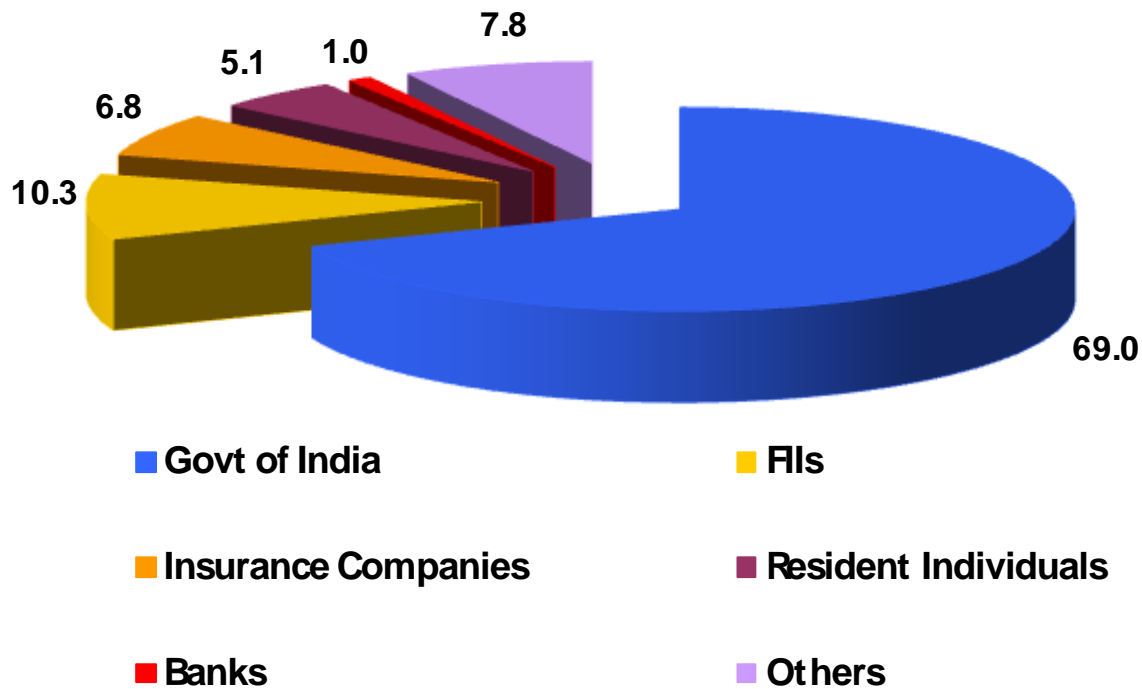
Amt. in ` Crore

Particulars	BASEL II	BASEL III		
	Mar'13	JUN'13	SEPT'13	DEC-13
Risk-weighted Assets	243348	260699	273066	302533
Tier I Capital	23776	23260	23273	22609
Tier I Ratio%	9.77%	CET: 8.51% AT I: 0.41% Tier I: 8.92%	CET: 8.13 % AT I: 0.39% Tier I:8.52 %	CET: 7.13 % AT I: 0.35% Tier I:7.48%
Tier II Capital	6388	5762	5724	7097
Tier II Ratio%	2.63%	2.21	2.10	2.35
Total Capital	30164	29022	28997	29706
CRAR%	12.40%	11.13%	10.62%	9.83%



# SHAREHOLDING PATTERN

As on DEC 31, 2013



<b>Govt.</b>	<b>69</b>
<b>FIIs</b>	<b>10.33</b>
<b>Insurance Companies</b>	<b>6.84</b>
<b>Residents Individuals</b>	<b>5.06</b>
<b>Banks</b>	<b>0.97</b>
<b>Others</b>	<b>7.8</b>





# FINANCIAL INCLUSION

## Holistic Approach to Financial Inclusion

- Under more than 2000 population category, the Bank has covered all the allotted 1624 villages in 24 states. Under less than 2000 population category, the Bank has covered 1544 villages out of the allotted 3794 villages.
- Out of the total 466 branches opened in unbanked villages, 191 of them are opened in this financial year, garnering a total business of `200 crore.
- Of the 542 USBs opened in more than 2000 population category, 25 have been upgraded to branches.
- Basic Savings Bank (BSB) accounts increased to 81.43 lakh, with outstanding deposit balance of `1431 crore. In built OD facility provided to 2.49 lakh BSB a/c holders to the extent of around `97 crore.
- Exposure under Self-Help Groups (SHGs) is `1406 crore under 81,322 SHG a/cs.



# FINANCIAL INCLUSION

## Holistic Approach to Financial Inclusion

- Exposure under General Credit Cards is ₹804 crore under 3.76 lakh accounts.
- 60 Financial Literacy Centres, 460 Farmers Clubs and 20 Micro Finance Branches operational as at December 2013.
- A new Scheme “Canara Gramodaya” launched for holistic development of select 60 villages and 3 slums adopted by the Bank for this year. The Scheme aims at bringing socio, cultural and economic change through credit and non-credit support.
- In the 121 DBT Districts, the Bank’s branches received details of 122322 beneficiaries from District Administration and opened 122322 accounts (100%). Aadhaar seeding has been done in 95162 accounts (99.98%), out of the 95181 beneficiaries’ details received .
- Lead District Waynad reached 89% Aadhaar seeding under DBTL and is No. 1 District among 20 Districts in Phase 1.



## NEW PRODUCTS/PROCESSES

### New Products /Scheme s

- **Canara Club Cards and EMV Cards.**
- **Facility of hot listing of Debit Card through Net Banking.**
- **Cash Withdrawal in ATMs by two Joint Holders of account operated jointly.**
- **Mobile Banking registration through Net Banking and Mobile Banking activation through ATM.**
- **Increased the Fund transfer limit per day per Net Banking Corporate Customer from Rs.50 lakh to Rs.1 Crore.**
- **Central Processing Centres (CPC) enabled for Net Banking Retail User creation and Mobile Banking registration.**
- **Request for cheque book through ATM, Net Banking & Mobile Banking.**



## NEW PRODUCTS/PROCESSES

### New Products /Schemes

- **Fund Transfer through IMPS using MPIN and beneficiary mobile number (or) Using IFSC Code and beneficiary Account Number under Net Banking.**
- **CANSECURE made optional to Retail Banking Customers.**
- **Facility of registration and verification of Aadhaar number has been provided to customers through 5 channels, viz., SMS, Mobile Banking, Internet Banking, Call Centre and Website.**
- **Customer Service Centres (CSC) for financial inclusion services through Kiosk facility implemented in Akshaya Centres in Kerala.**
- **Call Centre services extended to 24x7.**
- **Cheque Truncation System implemented in 12 Centres of Western Grid.**
- **Next generation RTGS implemented.**
- **Biometric authentication for login to CBS system by staff implemented in more than 1000 branches.**



## EXPANDED CLIENTELE BASE

(In Lakhs)

	DEC'12	Mar'13	DEC'13	Y-o-Y Increase
<b>Clientele Base</b>	<b>455.19</b>	<b>470.44</b>	<b>538.72</b>	<b>83.53</b>
<b>No. of Deposit A/Cs</b>	<b>404.61</b>	<b>417.22</b>	<b>475.93</b>	<b>71.32</b>
<b>No. of Borrowal A/Cs</b>	<b>50.58</b>	<b>53.22</b>	<b>62.79</b>	<b>12.20</b>

**5.39  
Crore  
Strong  
Clientele  
Base**

**83.53 lakhs Clientele added Y-o-Y**



## MAJOR EVENTS

**Celebrating 108<sup>th</sup> Founder's Day on 19<sup>th</sup> Nov 2013 by dedicating 108 branches and 108 ATMs to the nation, inaugurated by Hon'ble Chief Minister of Karnataka, Shri Siddaramaiah in the presence of Shri K.H. Muniyappa, Hon'ble Union Minister of State (MSME-Independent Charge)**





## AWARDS/ACCOLADES

- **Golden Peacock Award for excellence in Corporate Social Responsibility for the year 2013.**
- **Skoch Renaissance Award with a Medal and Citation for being India's Best-2013.**
- **Green Tech Award for excellence in CSR for the year 2013.**
- **‘Jury Award for New Initiatives under MSME’ instituted by Chamber of Indian MSME under Banking Excellence Awards 2013.**
- **Best Bank Award for implementation of Rural Self Employment Training Institutes for the second consecutive year by the Ministry of Rural Development, Govt. of India. Award under Category I & Category II for two of its exclusive RSETIs at Hassan (Karnataka) and Tiruppur (TN) as best performing RSETIs. 5 of the 27 RUDSETIs co-sponsored by the Bank awarded as best performing RUDSETIs.**
- **‘Top Performer in New Demat Accounts Opened’ in banking sector by National Securities Depository Ltd., (NSDL) for the year 2013.**





## GOALS FOR FUTURE

### PLAN S

- Aims to reach an aggregate business figure of more than ` 7 lakh crore, with deposit growth of 17%+ and advances growth of 21%+.
- To take the number of branches to 5500 plus and number of ATMs to 10000 by March 2015.
- Open 4 branches at Johannesburg (South Africa, License already received), Dar-es-Salaam (Tanzania), Frankfurt (Germany), DIFC (Dubai) in coming six months and remaining 10 branches at New York (USA), Sao Paulo (Brazil), Tokyo (Japan), Abuja (Nigeria), Jeddah (Saudi Arabia), Qatar Financial Centre (Qatar), Sydney (Australia), Ontario (Canada), Wellington (New Zealand) and Singapore by March 2015.





## GOALS FOR FUTURE

### PLAN S

- **Thrust on Retail Business- CASA, recovery, fee income, retail credit.**
- **Technology and business process reengineering.**
- **Thrust on improving operational financial ratios, such as, NIM, RoA, RoE and Cost-to-Income**
- **Project ‘Shikhar’ aimed at rejuvenating the Bank by focusing on several themes like energizing branches and customer service, increasing sales from branches, growing a robust asset base and revamping the operating model is in progress. Global Management Consulting firm viz., M/s Boston Consulting Group (India) Private Limited (BCG) is assisting the Bank in this transformation journey.**



**THANK YOU**