

PERFORMANCE HIGHLIGHTS

JUNE 2015



HIGHLIGHTS - JUNE'2015

Major Highlights

- Total Business at ` 7.96 lakh crore, up by 8.74% y.o.y.
- Total Deposits at ` 4.72 lakh crore, up by 10% y.o.y.
- CASA grew by 11.53% y.o.y to ` 109684 crore and CASA ratio (domestic) improved to 24.62% y.o.y from 24.15% last year.
- Advances (net) at ` 3.24 lakh crore, up by 6.96% y.o.y.
- Sustained good growth in retail business (y.o.y)- MSME (25.32%), MSE (27.48%), Retail Lending (15.97%), Housing (direct) (27.47%), Vehicle (14.12%), Education (15.54%) and Other Personal loans (40.88%).
- Operating Expenses reduced by 2.12% y.o.y.
- Interest expenses, including interest paid on deposits, contained around March 2015 quarter level.
- Non-Interest Income at ` 1113 crore, up by 8.38% y.o.y.
- Net Interest Margin (NIM) (Domestic) at 2.35% and NIM (Global) at 2.21%.
- Cost-income ratio down to 44.80% from 48.06% last year.



HIGHLIGHTS - JUNE'2015

Major Highlights

- Stabilized Gross NPA at ` 13081 crore over March 2015 level of ` 13040 crore.
- Gross NPA Ratio stood at 3.98% from 3.89% at March 2015 and 2.67% as at June 2014.
- Net NPA ratio at 2.74% from 2.03% as at June 2014.
- Cash Recovery at ` 1056 crore.
- Provision Coverage ratio at 59.02%.
- Gross profit at ` 2004 crore up by 11.62% y.o.y.
- With increase in provision, net profit for Q1FY16 stood at ` 479 crore.
- 26 branches and 506 ATMs added during the Q1FY16, taking the global tally of branches to 5708 and ATMs to 9039.
- Enhanced E-transactions to 51.10% from 44.34% last year.



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	JUNE'14	SEP'14	DEC'14	MAR'15	JUN'15	y.o.y Growth (%)
Deposits	428976	461193	462450	473840	471877	10.00
Advances (net)	302964	310860	312269	330036	324063	6.96
Business	731940	772053	774718	803876	795940	8.74
C-D Ratio	70.62	67.40	67.52	69.65	68.68	--

Market share in deposits at 4.83% and Market share in Advances at 4.47%



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in ` Crore

Parameters	JUN'14	MAR'15	JUN'15	y.o.y Growth %
Deposits	22875	29138	29041	26.96
Advances	18319	22693	22205	21.21
Total Business	41194	51831	51246	24.40
Gross Profit	75	270	64	-14.67

Overseas Business constitutes 6.44% of the Global Business



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q1FY16

Amt. in ` Crore

Parameters	Q1FY15	Q2FY15	Q3FY15	Q4FY15	Q1FY16	y.o.y Gr(%)
Total Income	11728	11915	12228	12429	12253	4.47
Total Expenses	9933	10290	10431	10697	10249	3.18
Operating Profit	1795	1626	1797	1733	2004	11.62
Net Profit	807	627	656	613	479	-40.65
NIM (%) Domestic	2.42	2.36	2.36	2.36	2.35	--
NIM (%) Global	2.30	2.24	2.24	2.25	2.21	--



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	JUNE'14	MAR'15	JUNE'15	Y-o-Y incr.
Branch Network	5010	5682	5708	698
ATM Strength	6509	8533	9039	2530
Debit Card (In Lakh)	161.51	254.71	271.04	109.53

<i>E-Lounges</i>	147
------------------	------------

**5701 domestic
Branches**

**7 overseas branches
at Johannesburg,
New York, London,
Leicester, Shanghai,
Manama & Hong Kong**

Population group	No. of branches	% to total
Rural	1811	32
Semi-Urban	1768	31
Rural + Semi-Urban	3579	63
Urban	1114	20
Metro	1008	17
TOTAL Domestic	5701	100



BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	JUN'14	SEPT'14	DEC'14	MAR'15	JUN'15	y.o.y Growth (%)
Total Deposits	428976	461193	462450	473840	471877	10.00
Current	16749	17743	18696	19846	17534	4.69
Saving	81594	86287	86322	93686	92149	12.94
CASA	98343	104030	105019	113532	109684	11.53
CASA (%)Dom	24.15	23.71	24.05	25.47	24.62	--
Term Deposits	330633	357163	357431	360308	362193	9.55
PRDs + CDs	56458	69194	58873	50534	29829	-47.17
% PRDs +CDs to Total Deposits	13.16	15.00	12.73	10.66	6.32	--

Note: PRDs - Preferential Rate Deposits. CDs- Certificate of Deposits



LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15	y.o.y Growth (%)
Advances (Net)	302964	310860	312269	330036	324063	6.96
Total Priority	103694	108748	112693	118234	121978	17.63
Agriculture	53956	54890	56474	58868	60924	12.91
- Direct Agriculture	45202	46705	47928	51437	53039	17.34
- Indirect Agri	8754	8185	8545	7431	7885	-9.90
Other Priority	13718	14317	14735	15116	15555	13.39
MSME	49316	55011	56969	60604	61804	25.32
MSE	37186	41227	43408	46305	47403	27.48
Retail Credit	36197	38884	40172	42298	41976	15.97

**Mandated
Norms
under
Priority
Sector**

Achieved the mandated norms in respect of:

- **Agriculture (19.26% to ANBC against 18% norm)**
- **Weaker Section (12.87% to ANBC against 10% norm)**
- **M&SE (26.32% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (29.5% growth against 10% norm)**
- **Credit to specified minority communities (19.29% against 15% norm)**
- **Credit to women beneficiaries (13.77% to ANBC against 5% norm)**



PERFORMANCE OF RETAIL ADVANCES

Amt. in ` Crore

Type of Advances	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15	y.o.y Growth (%)
Housing loans Direct	13541	14391	15225	16480	17261	27.47
Vehicle loans	3335	3490	3628	3770	3806	14.12
Education loans	5046	5336	5492	5636	5830	15.54
Other Personal Loans	7469	9785	10170	10540	10522	40.88
Retail Total	36197	38884	40172	42298	41976	15.97



EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15	% Share Total Adv	y.o.y Growth %
Roads	7242	7517	7851	8195	8487	2.62	17.20
Ports	1093	831	827	835	372	0.11	-65.91
Airports	1788	1688	1657	1364	1457	0.45	-18.53
Power (Generation, Transmission & Distribution)	42165	43539	45620	45154	45635	14.08	8.23
Telecom	6628	5609	6678	6204	5690	1.76	-14.16
Other Infrastructure	2836	2902	3045	2961	2968	0.92	4.68
Total Infrastructure	61751	62086	65678	64713	64609	19.94	4.63



EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	JUN'14	SEP'14	DEC'14	MAR'15	Jun'15	% Share Total Adv	y.o.y Growth %
-Power Generation	21985	22707	23824	24459	23739	7.33	7.98
-Power Transmission	2166	2205	2126	1533	1566	0.48	-27.71
-Power Distribution	18014	18627	19670	19162	20330	6.27	12.86
Total Power	42165	43539	45620	45154	45635	14.08	8.23
Of which SEBs	25723	25941	27755	26864	27139	8.37	5.51
Exposure to Aviation	2009	1935	1879	1872	1849	0.57	-7.96



EXPOSURE TO OTHER SECTORS

Amt. in ` Crore

	JUN'14	SEP'14	DEC'14	MAR'15	Jun'15	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2365	2348	2458	2331	2247	-4.99
EXPOSURE TO NBFCs						
Total	25474	24589	23523	24241	21564	-15.35
Out of above :						
HFCs	8367	7475	7212	7350	6039	-27.82
Private	11621	12151	11287	10781	10715	-7.80
Public	5176	4671	4758	5971	4441	-14.20
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3086	3561	3607	3743	3578	15.94



FINANCIALS



PROFITABILITY- Q1 FY16

Amt. in ` Crore

Parameters	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	y.o.y Growth (%)
Total Income	11728	11915	12228	12429	12253	4.47
Total Expenses	9933	10290	10431	10697	10249	3.18
Operating Profit	1795	1626	1797	1733	2004	11.62
Provisions	988	999	1141	1120	1525	54.35
Net Profit	807	627	656	613	479	-40.65
Net Int. Income	2429	2368	2380	2486	2516	3.59
Non Int. Income	1027	1021	1176	1326	1113	8.38



BREAK-UP : INCOME - Q1 FY16

Amt. in ` Crore

Parameters	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	y.o.y Growth (%)
Interest on Advances	7905	8005	8064	8093	8101	2.48
Interest on Investments	2625	2681	2792	2826	2850	8.57
Other Interest Income	171	208	196	185	189	10.36
Total Interest Income	10701	10894	11052	11103	11140	4.10
Non - Interest Income	1027	1021	1176	1326	1113	8.38
Total Income	11728	11915	12228	12429	12253	4.47



BREAK-UP : EXPENDITURE - Q1 FY16

Amt. in ` Crore

Parameters	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q.o.Q Growth (%)	y.o.y Growth (%)
Interest Expenses	8272	8526	8671	8617	8623	0.07	4.25
Interest on Deposits	7702	7964	8213	8146	8180	0.42	6.20
Staff Expenses	1038	1036	1038	1163	1059	-8.94	1.99
Other Op Exp	623	728	722	917	567	-38.17	-8.97
Total Op Exp	1661	1764	1759	2079	1626	-21.79	-2.12
Total Expenses	9933	10290	10431	10697	10249	-4.19	3.18



BREAK-UP: NON-INTEREST INCOME

Parameters	Amt. in ` Crore					
	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	y.o.y Growth(%)
Com & Exchange	209	224	226	269	214	2.39
-Of which Bancassurance	11	17	20	11	11	-
Profit from Exch. Transactions	263	206	251	61	102	-61.22
Rent - Lockers	66	4	2	3	74	12.12
Dividend Income	7	22	32	21	7	-
Recovery in W/Off A/cs	118	90	93	80	210	77.97
Service Charges & Oth. Msc Income	168	331	271	383	297	76.79
Total (Excluding Treasury Trading Profit)	832	877	875	817	915	9.98
Trading Profit (net)	91	144	301	509	198	117.58
Total (Including Treasury Trading Profit)	1027	1021	1176	1326	1113	8.38

8.38 % y-o-y increase in Non –Interest Income



BREAK-UP : PROVISIONS- Q1FY16

Amt. in ` Crore

Provisions for	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1FY16
NPAs	1125	912	952	782	1314
Standard Assets	-	-	81	73	(61)
Provisions on Investments	(416)	(22)	(236)	16	133
Tax	200	185	300	110	165
Restructured & Others	79	(76)	44	139	(26)
Total Provision &Contingency	988	999	1141	1120	1525



EARNINGS PROFILE

(In %)

Parameters	Q1FY15	Q2FY15	Q3FY15	Q4Y15	Q1FY16
NIM - Domestic	2.42	2.36	2.36	2.36	2.35
NIM - Global	2.30	2.24	2.24	2.25	2.21
ROAA	0.66	0.51	0.53	0.50	0.36
EPS (₹)(not Annualized)	17.49	13.59	14.22	13.29	9.63
ROE (Annualized)	13.47	11.78	11.27	11.06	7.01
Cost-Income Ratio (Cumulative)	48.06	50.03	49.84	49.67	44.80



COST AND YIELD TRENDS

(In %)

	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15
Cost of Deposits	7.44	7.40	7.40	7.38	7.05
Cost of Funds	6.80	6.82	6.83	6.84	6.41
Yield on Advances	10.69	10.69	10.76	10.75	10.22
Yield on Funds	8.80	8.77	8.75	8.78	8.28
Yield on Investments	8.05	8.04	8.02	8.00	7.97



INVESTMENT CLASSIFICATION

Amt. in ` Crore

Parameters	JUN'14	% Share in Total Portfolio	MAR'15	% Share in Total Portfolio	JUN'15	% Share in Total Portfolio
SLR	11401	86	122508	85%	128197	86%
Non SLR	18517	14	22084	15%	20765	14%
Total (Domestic)	129918	100	144592	100%	148962	100%
Held For Trading	520	0.40	947	0.7%	300	0.2%
Available For Sale	34008	26.3	41181	28.3%	48188	32.2%
Held To Maturity	94901	73.3	103217	71.0%	101089	67.6%
Modified Duration	4.64	--	4.37	--	4.41	--
Total (Global)	130305	100	145346	100%	149577	100%



ASSET QUALITY



ASSET QUALITY

Amt. in ` Crore

PARTICULARS	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15
Gross NPA	8160	9164	10574	13040	13081
Gross NPA Ratio (%)	2.67	2.92	3.35	3.89	3.98
Net NPA	6150	7170	7556	8740	8888
Net NPA Ratio (%)	2.03	2.31	2.42	2.65	2.74
Cash Recovery (cumulative)	2019	3213	4427	5993	1056

Cash Recovery of `1056 crore during the Q1 FY16



GROSS NPA MOVEMENT

PARTICULARS	Amt. in ` Crore				
	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15
Opening Gross NPA (` Crore)	7570	7570	7570	7570	13040
Additions	2595	5773	8065	10870	2519
Sub Total	10165	13343	15635	18440	15559
Less: Reduction (a+b+c+d))	2005	4179	5061	5400	2478
a) Write Off (Including Addn Prudential Write-off)	800	1854	1874	1473	1300
b) Upgradation	535	1197	1574	2031	802
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	670	1128	1613	1896	376
Gross NPA - Closing Balance	8160	9164	10574	13040	13081
Gross Advances	305723	313431	315856	334947	328938
Gross NPA %	2.67	2.92	3.35	3.89	3.98
Net NPA	6150	7170	7556	8740	8888
Net NPA %	2.03	2.31	2.42	2.65	2.74
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	2019	3213	4427	5993	1056



NPA COMPOSITION

Amt. in ` Crore

Parameters	JUN'14	SEPT'14	DEC'14	MAR'15	JUN'15
Gross Advances	305723	313431	315856	334947	328938
Sub-Standard	4167	5416	6055	7076	5827
Doubtful	3993	3748	4518	5964	7254
Loss	NIL	NIL	NIL	NIL	NIL
Provision Coverage Ratio(%)	60.10	58.68	59.44	57.29	59.02



SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	% to total Slippages
Micro & Small Ent.	631	970	627	496	906	35.98
Agriculture	390	373	316	266	443	17.60
Other Priority Sector	184	200	156	89	204	8.08
Total Priority Sector	1205	1543	1099	850	1553	61.66
Medium Industries	174	391	16	138	219	8.69
Large Industries	767	1071	962	1361	392	15.56
Other Non-Priority	398	171	212	122	291	11.56
Total Non-Priority	1338	1633	1190	1621	902	35.81
Total (Domestic)	2544	3176	2289	2471	2455	97.46
Overseas	51	2	3	334	64	2.54
Total (Global)	2595	3178	2292	2805	2519	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15
Micro & Small Enterprises	1959	2401	2715	3048	3497
Agriculture	1179	1189	1330	1410	1618
Other Priority Segments	358	402	435	380	486
Medium Enterprises	441	727	825	829	940
Large Industries	3067	3386	4087	5815	4801
Other Non-Priority Segments	1155	1059	1182	1558	1739
Total	8160	9164	10574	13040	13081



SECTORAL CONTRIBUTION OF NPA

Amt. in `Crore

Particulars	JUN'14	SEP'14	DEC'14	MAR'15	JUN'15
Gross Advances	305723	313431	315856	334947	328938
Gross NPA	8160	9164	10574	13040	13081
Gross NPA %	2.67	2.92	3.35	3.89	3.98
Priority Sector Advances	103694	108748	112693	118234	121978
PS as % to Gross Advances	33.92	34.69	35.68	35.30	37.08
Total PS NPA	3496	3992	4480	4838	5601
Total PS NPA%	3.37	3.67	3.98	4.09	4.59
Share of PS NPA to Gross NPA	42.84	43.56	42.37	37.10	42.82
Agriculture NPA	1179	1189	1330	1410	1618
Agriculture NPA%	2.18	2.17	2.36	2.40	2.66
MSE NPA	1959	2401	2715	3048	3497
MSE NPA %	5.44	6.07	6.54	6.89	7.69
Other Priority NPA	358	402	435	380	486
Other Priority NPA %	2.61	2.81	2.95	2.51	3.12



RESTRUCTURED ASSETS

Amt. in `Crore

Restructured during the year (Standalone year wise)

Particulars	F/Y 2013-14		F/Y 2014-15		F/Y 2015-16(Q1)	
	A/C	Amount	A/C	Amount	A/C	Amount
Total Restructured	10071	10752	37198	6821	8628	719
Of which Standard	9904	10231	36565	6130	8190	623
NPA	167	521	633	691	438	96

Outstanding during the year

Particulars	F/Y 2013-14		F/Y 2014-15		F/Y 2015-16(Q1)	
	A/C	Amount	A/C	Amount	A/C	Amount
Total Restructured	26090	23205	44724	28371	45777	28704
Of which Standard	19860	20248	37611	22491	36612	23037
NPA	6230	2957	7113	5880	9165	5667



RESTRUCTURED ASSETS

Amt. in `Crore

Particulars	F/Y 2013-14	F/Y 2014-15	F/Y 2015-16(Q1)
Advances	303431	334947	328938
Restructured Assets	23205	28371	28704
% of Std. Restructured Assets to total Adv	6.67	6.71	7.00
% of Total Restructured Assets to total Adv	7.65	8.47	8.73
CDR	10446	10490	10374
% of CDR to Total Restructured Adv	45.02	36.97	36.14
NON-CDR	12759	17881	18330
% of Non CDR to Total Restructured Adv	54.98	63.03	63.86

Sector wise Cumulative Restructured accounts



Amt. in `Crore

Sector	F/Y 2013-14		F/Y 2014-15		F/Y 2015-16 (Q1)	
	A/cs	Amt	A/cs	Amt	A/Cs	Amt
Agriculture	10120	403	13316	470	13411	495
MSME	5663	617	11518	1509	11870	1574
Housing Loans	8475	312	15995	525	16631	566
Large Advance	554	12865	605	25470	624	25681
Others	1278	9008	3290	397	3241	388
Total	26090	23205	44724	28371	45777	28704



Sector wise Restructured accounts for Q1 FY16

Amt. in `Crore

Sector	Q1 FY16	
	A/cs	Amt.
Agriculture	2066	62
MSME	2647	127
Housing Loans	3080	107
Large Advance	21	403
Others	814	20
Total	8628	719



RESTRUCTURED ASSETS

Amt. in `Crore

Particulars	FY 2013-14	FY 2014-15	FY 2015-16(Q1)
	As on 31.03.2014	As on 31.03.2015	As on 30.06.2015
CDR	10446	10490	10374
NON CDR	12759	17881	18330
Total	23205	28371	28704



SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in `Crore

Name of the Sector Details of restructured Accounts	As on 30 th June 2015		
	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
INFRASTRUCTURE (a+b+c+d+e+f+g+h)	138	14578	50.79
Of Which Power			
POWER (a+b+c+d)	70	10317	35.94
State DISCOMS (a)	27	6560	--
State Transmission (b)			
State Generation (c)			
Private (d)	43	3757	--
Of Which ROADS (e)	47	2066	7.20
Of Which PORTS (f)	5	276	0.96
Of Which AVIATION (g)	3	1031	3.59
Of Which TELECOMMUNICATION(h)	13	888	3.09
MINING	31	25	0.09
IRON AND STEEL	149	3149	10.97
TEXTILE	818	1917	6.68
ENGINEERING	392	931	3.24
PHARMACEUTICAL	49	393	1.37
CEMENT	19	351	1.22
HARDWARE	20	78	0.27
SHIPPING	8	13	0.04
EDIBLE OIL	17	45	0.16
AGRICULTURE	13411	495	1.73
EDUCATION	11360	248	0.87
HOUSING	5253	315	1.10
CHEMICAL	39	42	0.15
CONSTRUCTION	163	3068	10.69
OTHER INDUSTRIES	607	1551	5.40
OTHER SERVICES	13303	1504	5.24
TOTAL	45777	28704	100.00



CAPITAL ADEQUACY -BASEL III

Capital Adequacy Ratio

- CRAR of 10.75% at JUNE 2015 Vs. 9% norm
- CET ratio at 7.65% vs. 5.5% norm
- Tier I ratio at 8.28% vs. 7% norm
- Tier II ratio at 2.47%
- Paid-up Capital at ` 515 crore

Sufficient headroom available for raising further capital



CAPITAL ADEQUACY - BASEL III

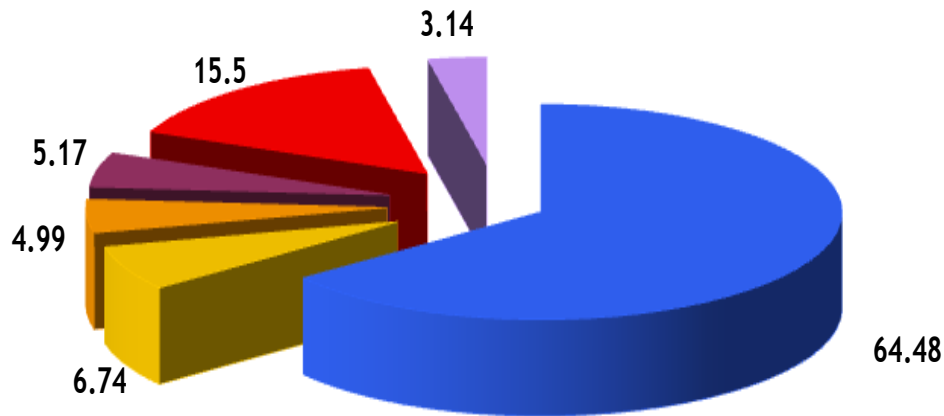
Amt. in ` Crore

Particulars	BASEL III				
	JUN'14	SEPT'14	DEC'14	Mar'15	JUN'15
Risk-weighted Assets	321819	322093	330813	342248	349640
Tier I Capital	23803	23859	23932	27459	28966
Tier I Ratio%	CET: 7.12% AT I: 0.27% Tier I:7.39%	CET: 7.13% AT I: 0.28% Tier I:7.41%	CET: 6.97% AT I: 0.26% Tier I:7.23%	CET: 7.37% AT I: 0.65% Tier I:8.02%	CET: 7.65% AT I: 0.64% Tier I:8.28%
Tier II Capital	9133	8959	8722	8678	8630
Tier II Ratio(%)	2.84	2.78	2.64	2.54	2.47
Total Capital	32936	32819	32654	36137	37597
CRAR%	10.23	10.19	9.87	10.56	10.75



SHAREHOLDING PATTERN

As on June 30, 2015



■ Govt of India ■ FIs ■ Resident Individuals ■ Mutual Funds ■ Indian Financial Inst ■ Others

Govt.	64.48
FIs	6.74
Indian Financial Inst	15.48
Mutual Funds	5.17
Resident Individuals	4.99
Others	3.14



PRADHAN MANTRI JAN - DHAN YOJANA (PMJDY)

- Opened 68.26 lakh accounts under PMJDY, with a CASA deposit balance of ₹ 993 crore.
- Issued 68.26 lakh Rupay Debit Cards, out of which linked 54.25 lakh personalized Rupay Debit Cards to PMJDY accounts.
- Covered all allotted SSAs/Wards by opening of 807 Brick & mortar branches and engaging 2459 BC agents.
- Bank has enrolled 1.41 crore residents under Aadhaar and 96.73 lakh accounts seeded with Aadhaar number.

Social Security Schemes

- 51.86 lakhs enrolments have been done under both Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY-15.75 lakhs) & Pradhan Mantri Suraksha Bima Yojana (PMSBY - 36.11 lakhs). Under Atal Pension Yojana (APY) the Bank has mobilized 56115 so far.



FINANCIAL INCLUSION (FI)

- Banking facilities provided in all allotted 10049 villages.
- Total Financial Inclusion branches increased to 807 and 2459 BC agents engaged for financial inclusion activities. 479 Ultra Small Branches (USBs) are also functioning to provide banking access.
- Financial Inclusion branches have mobilized a business of `9347 crore comprising total deposits of `4221 crore (`2157 crore CASA deposits) and advances of ` 5126 crore.
- 19 Micro Finance branches have mobilized a total business of ` 436 crore.
- 1.43 crore Basic Savings Bank Deposit (BSBD) accounts have a CASA balance of `2482 crore.
- Bank has formed 119 farmers club during the current FY.
- 7440 Self Help Groups (SHGs) were formed and 7335 SHGs credit linked to the extent of ` 147 crore. Exposure under SHGs increased to ` 2488 crore under 116057 SHGs.
- Business Correspondent agents have done 9.55 lakh transactions amounting to ` 162 crore during the current FY.
- 65 Financial Literacy Centres (FLCs) opened at District/ Block levels. 2.53 lakh persons have been educated and 20195 persons have been counseled upto June 2015 this year.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN Q1FY16

- **Web Package for Social Security Schemes of Government of India released.**
- **Facilities to accept subscription of Social Security Schemes of Govt. of India through ATM, SMS and Internet Banking.**
- **Facility for sending CASA/Term Deposit balance certificate through e-mail for customers.**
- **Facility for sending SMS to customers for maintaining minimum balance in the account.**
- **Tool for Proactive Risk Management enabled for ATMs.**



EXPANDED CLIENTELE BASE

(In Lakhs)

	JUN'14	MAR'15	JUN'15	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele Base	565	657	675	110	19.47
No. of Deposit A/cs	498	585	600	102	20.48
No. of Borrowal A/cs	67	72	75	7.54	11.25

6.75 crore Strong Clientele Base

1.10 Crore Clientele accounts added y-o-y.



MAJOR AWARDS/ACCOLADES IN Q1FY16



- **Golden Peacock Business Excellence Award (GPBEA), 2015, by the Institute of Directors, New Delhi.**
- **Special Award for the Best Financial Institution - Gold, 2015, by the Federation of Karnataka Chamber of Commerce & Industry (FKCCI), Bengaluru.**
- **Order of Merit for SME Enablement during 2014-15 by SKOCH Group.**
- **Reserve Bank Rajbhasha Shield for effective implementation of Official Language in Region 'C' for the year 2013-14.**



GOALS - MARCH 2016

Goals

Thrust on Retail Business & Asset Quality-

- **CASA**
- **Retail deposits**
- **Retail credit**
- **Fee income**
- **Containing NPA**
- **Improving operational financial ratios- NIM, RoA, RoE and Cost-to-Income.**



THANK YOU