

PERFORMANCE HIGHLIGHTS MARCH 2014



HIGHLIGHTS - March'2014

- Net profit for Q4FY14 at ` 611 crore up by 49.4% over previous quarter (Q3FY14) net profit level of ` 409 crore.
- Gross NPA Ratio down to 2.49% from 2.57% as at March 2013 and from 2.79% at Dec'13.
- Net NPA ratio down to 1.98% from 2.18% as at March 2013 and from 2.39% at Dec'13 .
- Record Cash Recovery at ` 5494 crore compared to ` 4006 crore last year.
- Recovery from technically written off accounts at ` 1247 crore (16.8% of outstanding amount).
- Upgradation at ` 2853 crore compared to ` 852 crore last year.
- Provision Coverage ratio increased to 60.11% from 57.39% at Dec'13.
- Increase in CASA ratio (domestic) to 25.9% from 25.1% last year. Savings deposits increased to ` 85536 crore, with a y-o-y growth of 20.2%.



HIGHLIGHTS - March'2014

- Robust growth in retail business- MSME (35%), MSE (38%), Retail Lending (45%), Housing Loans (50%), Vehicle Loans (62%) and other personal loans (58%).
- Mandatory norms complied under Priority Credit, Agriculture, MSE (Accounts and Amount), Minority Communities and Weaker Section.
- Core fee income (excluding treasury trading profit) up by ` 792 crore to 3269 crore (32% y.o.y) from ` 2477 crore last year.
- Total Business up by ` 1.24 lakh crore (20.7% y.o.y) to ` 7.22 lakh crore.
- Total Deposits up by 18.2% y-o-y to ` 4.21 lakh crore.
- Advances (net) up by 24.3% y-o-y to ` 3.01 lakh crore.
- Record addition of 1027 branches, taking the total to 4755.
- Record addition of 2786 ATMs, taking number to 6312.
- 100% onsite ATMs for all 3728 branches opened upto March 2013.
- Record increase in E-transactions to 44% from 27% last year.



HIGHLIGHTS - March'2014

- Total income for the full year increased by 16.8% to ₹43480 crore.
- Income from loans/advances increased by 16.7% to ₹28457 crore.
- Net Int. Income for the FY14 at ₹8944 crore increased by 13.5% y.o.y and 39.6% Q.o.Q
- Operating Profit for the full year at ₹6796 crore, recorded an increase of 15.4% y.o.y and 38.3% Q.o.Q.
- Total provision increased to ₹4358 crore in FY14 compared to ₹3018 crore in FY13 with a growth of 44.4% y.o.y.
- Net profit for the full year ₹2438 crore.
- The Board has recommended a dividend of 110% for the full year, including an interim dividend of 65% declared in January 2014.
- Thrust on Asset Quality/NPA reduction, Recovery, CASA, Retail Business & Fee Income.



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	MAR'13	JUNE'13	SEP'13	Dec'13	MAR'14	SEQ (%)	y.o.y Growth (%)
Deposits	355856	381972	391613	408924	420723	2.9	18.2
Advances	242177	249891	281104	287700	301067	4.6	24.3
Business	598033	631863	672717	696624	721790	3.6	20.7
C-D Ratio	68.05	65.42	71.78	70.36	71.56	1.2	3.5

Note : SEQ- Sequential Quarter - Q4FY14 over Q3FY14



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Parameters	MAR' 13		MAR' 14		y.o.y Growth (%)
	USD Mn	` Crs	USD Mn	` Crs	
Deposits	2225	13749	3647	21870	59.07
Advances	2433	15037	3243	19224	27.84
Gross Income	113	637	187	1092	71.43
Gross Expenditure	80	450	146	851	89.11
Gross Profit	33	187	41	242	29.41

Overseas Business constitute 5.7% of the Total Business compared to 4.8% last year



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q4 FY14

Amt. in ` Crore

Parameters	Q4FY13	Q3FY14	Q4FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9472	10935	11610	6.2	22.6
Total Expenses	7774	9344	9728	4.1	25.1
Operating Profit	1698	1591	1882	18.3	10.8
Net Profit	725	409	611	49.4	--
NIM (%)	2.40	2.21	2.27	--	--



PERFORMANCE HIGHLIGHTS- PROFITABILITY- MAR'14

Parameters	Amt. in ` Crore				
	Mar'13 (12 months)	Dec'13 (9 months)	Mar'14 (12 months)	SEQ (%)	y.o.y Growth (%)
Total Income	37231	31871	43480	36.4	16.8
Total Expenses	31341	26957	36684	36.1	17.0
Operating Profit	5890	4914	6796	38.3	15.4
Net Profit	2872	1827	2438	33.4	--
NIM (%)	2.40	2.21	2.27	--	--
Business Per Employee	14.20	14.34	14.42	--	--



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

	Mar'13	Dec'13	Mar'14	Y-o-Y incr
Branch Network	3728	4557	4755	1027
ATM Strength	3526	4543	6312	2786
Debit Card (In Lakh)	95.52	133.21	151.29	55.77

4750 domestic Branches

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

Population group	No.of branch	% to total
Rural	1444	30.40%
Semi-Urban	1484	31.24%
Rural + Semi-Urban	2928	61.64
Urban	928	19.54%
Metro	894	18.82%



BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	MAR'13	JUN'13	SEP'13	DEC'13	MAR'14	SEQ (%)	y.o.y Growth (%)
Total Deposits	355856	381972	391613	408924	420723	2.89	18.23
Current	14893	14374	15208	14793	17744	19.95	19.14
Saving	71168	73938	80070	79671	85536	7.36	20.19
CASA	86061	88312	95278	94465	103279	9.33	20.01
CASA (%)Dom	25.1%	24.2%	25.6%	24.3%	25.9%	1.6	0.8
Term Deposits	269795	293659	296335	314460	317443	0.95	17.66
- PRDs + CDs	71725	51253	54205	63727	64443	1.12	-10.2
% PRDs +CDs to Total Deposits	20.16	13.42	13.84	15.58	15.32	-0.26	-4.84



BROAD BASED CREDIT GROWTH Y.o.Y

Credit Segments	Mar'13 Y.o.Y	DEC'13 Y.o.Y	Mar'14 Y.o.Y
Priority Sector	17%	33%	24%
Agriculture	28%	29%	20%
MSME	6%	46%	35%
MSE	10%	50%	38%
Retail	-7%	55%	45%
Housing	-17%	71%	50%
Vehicle	18%	58%	62%
Other Personal Loans	13%	50%	58%



LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	MAR'13	JUN'13	SEP'13	DEC'13	MAR'14	SEQ(%)	y.o.y Growth (%)
Advances (Net)	242177	249891	281104	287700	301067	4.65	24.32
Total Priority	78998	83085	88280	93018	97762	5.10	23.75
Agriculture	40786	43292	44042	45703	48797	6.77	19.64
- Direct Agriculture	37984	40195	39995	41787	44268	5.94	16.54
- Indirect Agri	2802	3097	4047	39165	4529	15.65	61.63
Other Priority	11804	12100	12603	12848	13345	3.87	13.05
MSME	37017	37173	43464	47678	50040	4.95	35.18
MSE	26612	27873	31773	34773	36703	5.55	37.92
Retail Credit	23084	25231	30274	32847	33529	2.08	45.25

Mandated Targets under Priority Sector

Achieved the mandated targets in respect of

- **Total priority credit (42.52% against 40% norm)**
- **Agriculture (21.22% against 18% norm)**
- **Direct agriculture (19.25% against 13.5% norm)**
- **Credit to specified minority communities (18.19% against 15% norm)**
- **Weaker Section (12.99% against 10% norm)**
- **M&SE (38% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (99.9% growth against 10% norm)**



Performance of Retail Advances

Amt. in ` Crore

Type of Advance	MAR'13	JUN'13	SEP'13	DEC'13	MAR'14	SEQ(%)	y.o.y Growth (%)
Housing loan	13134	14406	18392	20042	19684	-1.79	49.87
Vehicle loan	1913	2092	2344	2791	3099	11.04	62.00
Other Pers Loan	3694	4317	4867	5223	5845	11.91	58.23
Education loan	4343	4416	4671	4791	4901	2.30	12.85
Grand total	23084	25231	30274	32847	33529	2.08	45.25



EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	MAR'13	SEPT'13	DEC'13	MAR'14	% Share Total Adv	SEQ(%)	y.o.y Growth (%)
Roads	5726	5271	6529	6980	2.30	6.91	21.90
Ports	619	597	1112	1092	0.36	-1.80	76.41
Airports	1507	1355	1380	1827	0.60	32.39	21.23
Power (Generation, Transmission & Distribution)	32076	38707	38414	38294	12.62	-0.31	19.39
Telecom	6512	6960	7190	6572	2.17	-8.60	0.92
Other Infrastructure	2086	3431	2849	2983	0.98	4.70	43.00
Total Infrastructure	48525	56322	57474	57748	19.03	0.48	19.01



EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	MAR'13	SEPT'13	DEC'13	MAR'14	% Share Total Adv	SEQ(%)	y.o.y Growth (%)
-Power Generation	14234	18754	19334	20003	6.59	3.46	40.53
-Power Transmission	1280	2171	2286	2215	0.73	-3.11	73.05
-Power Distribution	16562	17782	16794	16076	5.30	-4.28	-2.93
Total Power	32076	38707	38414	38294	12.62	-0.31	19.39
Of which SEBs	21454	28317	23927	23002	7.58	-3.87	7.22
Exposure to Aviation	1907	1862	1833	1761	0.58	-3.90	-7.66



EXPOSURE TO OTHER SECTORS

Amt. in ` Crore

EXPOSURE TO CAPITAL MARKET						
Parameters	MAR'13	SEPT'13	DEC'13	MAR'14	SEQ(%)	y.o.y Growth (%)
Outstanding	2330	2296	2312	2210	-4.41	-5.15
EXPOSURE TO NBFCs						
HFCs	6925	10963	11433	8144	-28.77	17.61
Private	11102	14433	14740	12163	-17.48	9.56
Public	5398	5296	5119	5536	8.15	2.56
Total	23426	30692	31293	26163	-16.39	11.68
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	1618	2825	3176	3483	9.67	115.3



FINANCIALS



PROFITABILITY- Q4 FY14

Amt. in ` Crore

Parameters	Q4 FY13	Q1FY14	Q2 FY14	Q3 FY14	Q4 FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9472	10508	10427	10935	11610	6.17	22.57
Total Expenses	7774	8610	9003	9344	9728	4.11	25.13
Operating Profit	1698	1898	1425	1591	1882	18.29	10.86
Provisions	973	1106	799	1182	1271	7.53	30.63
Net Profit	725	792	626	409	611	49.35	--
Net Int. Income	2091	1991	2191	2227	2535	13.83	21.27
Non Int. Income	1007	1238	773	851	1070	25.73	6.31



PROFITABILITY - MAR'14

Amt. in ` Crore

Parameters	Mar'13	9M FY14	Mar'14	SEQ (%)	y.o.y Growth (%)
Total Income	37231	31871	43480	36.4	16.8
Total Expenses	31341	26957	36684	36.1	17.0
Operating Profit	5890	4914	6796	38.3	15.4
Provisions	3018	3087	4358	41.2	44.4
Net Profit	2872	1827	2438	33.4	--
Net Int. Income	7879	6409	8944	39.6	13.5
Non Int. Income	3153	2863	3933	37.4	24.7



BREAK-UP : INCOME - Q4 FY14

Amt. in ` Crore

Parameters	Q4FY13	Q1 FY14	Q2 FY14	Q3 FY14	Q4 FY14	SEQ (%)	y.o.y Growth (%)
Interest on Advances	6073	6450	6964	7360	7683	4.39	26.52
Interest on Investments	2307	2482	2597	2575	2598	0.89	12.62
Other Interest Income	85	338	93	149	259	73.83	202.56
Total Interest Income	8465	9270	9654	10084	10540	4.52	24.51
Non - Interest Income	1007	1238	773	851	1070	25.73	6.31
Total Income	9472	10508	10427	10935	11610	6.17	22.57



BREAK-UP : INCOME - MAR'14

Amt. in ` Crore

Parameters	Mar'13	9M FY14	Mar'14	SEQ (%)	y.o.y Growth (%)
Interest on Advances	24380	20774	28457	37.0	16.7
Interest on Investments	9112	7653	10251	33.9	12.5
Other Interest Income	586	580	839	44.7	43.3
Total Interest Income	34078	29008	39548	36.3	16.1
Non - Interest Income	3153	2863	3933	37.4	24.7
Total Income	37231	31871	43480	36.4	16.8



BREAK-UP : EXPENDITURE - Q4 FY14

Amt. in ` Crore

Parameters	Q4FY14	Q1 FY14	Q2 FY14	Q3 FY14	Q4 FY14	SEQ (%)	y.o.y Growth (%)
Interest Expenses	6374	7278	7463	7857	8005	1.88	25.57
Interest on Deposits	6135	6948	6923	7311	7476	2.26	21.87
Staff Expenses	888	887	933	873	979	12.14	10.22
Other Op Exp	511	444	607	614	744	21.17	45.58
Total Op Exp	1399	1331	1539	1488	1723	15.79	23.13
Total Expenses	7774	8610	9003	9344	9728	4.11	25.13



BREAK-UP : EXPENDITURE - MAR' 14

Amt. in ` Crore

Parameters	Mar'13	9M FY14	Mar'14	SEQ (%)	y.o.y Growth (%)
Interest Expenses	26199	22599	30603	35.42	16.81
Interest on Deposits	25250	21181	28658	35.30	13.50
Staff Expenses	3254	2693	3672	36.35	12.87
Other Op Exp	1888	1665	2409	44.68	27.55
Total Op Exp	5142	4358	6081	39.54	18.26
Total Expenses	31341	26957	36684	36.08	17.05



BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	Mar'13	9M FY14	Mar'14	y.o.y Growth (%)
Com & Exchange	798	656	940	17.79
-Govt. Business	72	48	91	26.39
-Bancassurance	43	26	47	9.30
Profit from Exch. Transactions	464	444	670	44.40
Rent - Lockers	59	65	67	13.56
Dividend Income	57	51	70	22.81
Recovery in W/Off A/cs	301	314	425	41.20
Service Charges & Oth. Msc Inc	798	744	1097	37.47
Total (Excluding Treasury Trading Profit)	2477	2274	3269	31.97

Total Non- Interest Income including Treasury Trading Profit stands at 3933 crore (25% y.o.y)



BREAK-UP : PROVISIONS- Q4FY14

Amt. in ` Crore

Provisions for	Q4 FY13	Q1 FY14	Q2 FY14	Q3 FY14	Q4 FY14
NPAs	346	443	347	543	802
Restructured Assets /Diminution in Fair value	156	193	(55)	25	-169
Standard Assets	91	90	183	93	112
Provisions on Investments	84	88	85	157	362
Tax	220	190	125	130	180
Others	76	102	114	233	-16
Total Provision &Contingency	972	1106	799	1182	1271



BREAK-UP : PROVISIONS - MAR'14

Amt. in ` Crore

Provisions for	Mar'13	9M FY14	Mar'14
NPAs	1861	1333	2135
Restructured Assets /Diminution in Fair value	361	163	-6
Standard Assets	256	366	478
Provisions on Investments	(371)	330	692
Tax	800	445	625
Others	111	449	434
Total Provision &Contingency	3018	3087	4358



EARNINGS PROFILE

In %

Parameters	Q4FY13	Q1FY14	Q2FY14	Q3FY14	Q4FY14
NIM	2.40	2.21	2.22	2.21	2.27
ROAA	0.77	0.75	0.58	0.37	0.54
EPS (`) (not Annualized)	16.37	17.88	14.13	9.24	13.65
Book Value (`)	490.56	509.48	524.94	518.61	520.04
ROE (Annualized)	14.03	14.21	12.51	10.81	10.59
Cost-Income Ratio (Cumulative)	46.61	41.22	46.34	47.0	47.80



TREND IN COST AND YIELD (%)

In %

	Mar'13	Jun'13	Sep'13	Dec'13	Mar'14
Cost of Deposits	7.72	7.54	7.50	7.48	7.42
Cost of Funds	6.96	6.91	6.86	6.82	6.80
Yield on Advances	11.13	10.74	10.63	10.55	10.54
Yield on Funds	9.05	8.80	8.81	8.75	8.79
Yield on Investments	8.12	8.00	7.99	7.99	8.03



Investment classification

Parameters	Amt. in ` Crore				
	MAR'13	% Share in Total Portfolio	DEC'13	Mar'14	% Share in Total Portfolio
SLR	102003	84%	112003	108095	85
Non SLR	18700	15%	18279	18758	15
Total (Domestic)	120703	99.6%	130282	126853	100
Held For Trading	741	1%	720	157	0.1
Available For Sale	47105	39%	38704	40575	32
Held To Maturity	72699	60%	90105	85242	67
M.DURATION	4.73 yrs	--	4.65 yrs	4.63 yrs	--
Total (Global)	121133	--	130359	126828	--



ASSET QUALITY



ASSET QUALITY

Amt. in ` Crore

	Mar'13	June'13	Sep'13	Dec'13	Mar'14
Gross NPA	6260	7329	7475	8074	7570
Gross NPA Ratio (%)	2.57	2.91	2.64	2.79	2.49
Net NPA	5278	6209	6459	6870	5965
Net NPA Ratio (%)	2.18	2.48	2.30	2.39	1.98
Cash Recovery (cumulative)	4006	888	1923	3135	5494

Cash Recovery of ` 5494 crore during the year



GROSS NPA MOVEMENT - Yearly (₹ in crore)

PARTICULARS	31.03.2013	31.12.2013	31.03.2014
Opening Gross NPA	4032	6260	6260
Additions	5819	6309	8444
Sub Total	9851	12569	14704
Less: Reduction (a+b+c+d))	3591	4495	7134
a) Write Off (Including Addn Prudential Write-off)	1535	1188	1591
b) Upgradation	852	2061	2853
c) Recovery from Book Liability	1204	1246	1980
d) Recovery from sale of Assets to ARCs	-		710
Gross NPA - Closing Balance	6260	8074	7570
Gross Advances	243936	289833	303441
Gross NPA %	2.57	2.79	2.49
Net NPA	5278	6870	5965
Net NPA %	2.18	2.39	1.98
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	4006	3135	5494
Recovery under Loss Assets (Loss asset as at 31.03.2013 - Rs.4176 Cr.)	309	245	754 (18 %)
Recovery in Technically written off a/cs (Tech. written off amount as at 31.03.2013 -Rs.7396 Cr.)	334	474	1247 (16.8%)



GROSS NPA MOVEMENT- Quarterly

Amt. in ` Crore

Parameters	MAR'13	JUN'13	SEPT'13	DEC'13	MAR'14
Gross NPAs: Opening Balance	6090	6260	7329	7475	8074
Additions: Fresh Slippages	1086	2688	1520	2100	2135
Sub Total	7176	8948	8849	9575	10209
Less: Reduction (a+b+c+d)	916	1620	1374	1501	2639
a. Recovery for Movement (excluding recovery in Written-off a/cs, recovery in Current Year slippage & Unapplied interest)	459	339	505	406	1451
b. Upgradation	73	1020	386	655	792
c. ECGC Settled/Int Sus.	(-)12	-	(-)5	1	-7
d. Write off (Including Additional Prudential Write-off)	396	260	488	439	403
Gross NPA-Closing Balance	6260	7329	7475	8074	7570



NPA COMPOSITION

Amt. in ` Crore

Parameters	MAR'13	JUN'13	SEPT'13	DEC'13	MAR'14
Gross Advances	243936	251970	283024	289833	303431
Sub-Standard	4279	5178	4770	5211	3436
Doubtful	1932	2125	2705	2863	4134
Loss	50	26	NIL	NIL	NIL
Provision Coverage Ratio (%)	61.35	58.18	57.77	57.39	60.11



SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q4 FY13	Q1 FY14	Q2 FY14	Q3 FY14	Q4 FY14	% to total Slippages
Micro & Small Ent.	283	278	278	282	38	1.78
Agriculture	183	265	196	243	719	33.69
Other Priority Sector	104	184	116	125	74	3.47
Total Priority Sector	570	727	590	650	831	38.94
Medium Industries	66	48	58	91	73	3.42
Large Industries	185	796	700	544	920	43.11
Other Non-Priority	199	1010	152	817	221	10.36
Total Non-Priority	450	1855	910	1452	1214	56.89
Total (Domestic)	1019	2582	1500	2101	2046	95.88
Overseas	60	106	20	-	88	4.12
Total (Global)	1079	2688	1520	2101	2134	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	Mar'13	Jun'13	Sep'13	Dec'13	Mar'14
Micro & Small Enterprises	1532	1440	1625	1488	1727
Agriculture	885	1000	1018	1016	979
Other Priority Segments	371	460	368	341	250
Medium Enterprises	345	324	402	379	389
Large Industries	1521	2141	3146	3420	3279
Other Non-Priority Segments	1606	1964	916	1430	946
Total	6260	7329	7475	8074	7570



SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Mar'13	Jun'13	Sep'13	Dec'13	Mar'14
Gross Advances	243936	251970	283024	289833	303431
Gross NPA	6260	7329	7475	8074	7570
Gross NPA %	2.57	2.91	2.64	2.79	2.49
Priority Sector Advances	78998	83085	88280	93018	97762
PS as % to Gross Advances	32.4	33.0	31.2	32.1	32.2
Total PS NPA	2788	2900	3011	2845	2956
Total PS NPA%	3.53	3.5	3.4	3.10	3.02
Share of PS NPA to Gross NPA	44.5	39.6	40.3	35.23	39.05
Agriculture NPA	885	1000	1018	1016	979
Agriculture NPA%	2.17	2.31	2.31	2.22	2.01
MSE NPA	1532	1440	1625	1488	1727
MSE NPA %	5.80	5.20	5.11	4.28	4.71
Other Priority NPA	371	460	368	341	250
Other Priority NPA %	3.14	3.80	2.92	2.65	1.87



RESTRUCTURED ASSETS

Amt. in ` Crore

	Restructured PA		Restructured NPA		Total Restructured A/cs	
	No of A/Cs	Amount	No of A/Cs	Amount	No of A/Cs	Amount
A/c Restructured position upto 31.03.2013	13081	15901	7099	2212	20180	18113
A/c Restructured in Q1 2013-14	125	1365	9	318	134	1683
A/c Restructured in Q2 2013-14	3416	973	59	26	3475	999
A/c Restructured in Q3 2013-14	3032	3402	54	52	3086	3454
A/c Restructured in Q4 2013-14	3323	1307	47	125	3370	1432
Change in Balance and / or closure of acct during FY 13-14	-3117	-2700	-1038	224	-4155	-2476
Total Restructued accounts as on 31.03.2014	19860	20248	6230	2957	26090	23205



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 31.03.2014	26090	23205	761	21432
2	Out of Which increase in Q4 FY14	3370	1432	30	1345
3	% of Restructured Advances/Portfolio to Gross Loans & Advances (as on 31.03.2014)	--	7.64%	--	7.06%
4	-Of which Slippage into NPA -(% of Restructured Accounts)	--	12.74%	--	11.54%



RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

POSITION AS ON	A/C	Amount
MARCH-2013	78	9104
JUNE- 2013	84	12314
SEPTEMBER-2013	91	12932
DECECEMBER-2013	94	12185
MARCH-2014	96	10446



SECTOR WISE RESTRUCTURED ACCOUNTS

Name of the Sector Details of restructured Accounts	As on 31st March 2014		(Rs. In crore)
	No. of accounts	Amount	% to cumulative Outstanding Amt.
INFRASTRUCTURE	127	11787	50.80%
Of Which Power			
POWER	62	8658	37.31%
State DISCOMS		6491	27.97%
State Transmission	-	-	-
State Generation	-	-	-
Private		2167	9.34%
Of Which ROADS	32	1273	5.49%
Of Which PORTS	2	125	0.54%
Of Which AVIATION	5	1044	4.50%
Of Which TELECOM	26	687	2.96%
MINING	32	25	0.11%
IRON AND STEEL	131	3239	13.96%
TEXTILE	437	2165	9.33%
ENGINEERING	300	753	3.24%
PHARMACEUTICAL	27	171	0.74%
CEMENT	22	59	0.25%
HARDWARE	21	76	0.33%
SHIPPING	13	37	0.16%
EDIBLE OIL	7	5	0.02%
AGRICULTURE	10121	403	1.74%
EDUCATION	3848	90	0.39%
HOUSING	4627	222	0.96%
CHEMICAL	29	44	0.19%
CONSTRUCTION AND REAL ESTATE	191	1226	5.28%
OTHER INDUSTRIES	519	1263	5.44%
OTHER SERVICES	5638	1640	7.07%
TOTAL	26090	23205	100.00%



AMOUNT RESTRUCTURED DURING Q4 FY14

		Amt. in ` Crore
	No. of Accounts	Amount
Agriculture	1732	24
MSME	557	78
Housing	791	21
Large Advances	48	752
Others	242	557
Total	3370	1432



SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT MARCH 2014

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	10121	403
MSME	5661	617
Housing	8475	312
Large Advances	552	12827
Others	1277	9046
Total	26086	23205



CAPITAL ADEQUACY - NEW BASEL III NORMS

Capital Adequacy Ratio

- CRAR of 10.63% at MAR 2014 Vs. 9% norm
- CET ratio at 7.41% vs. 5% norm
- Tier I ratio at 7.68% vs. 6.5% norm
- Tier II ratio at 2.95%
- Govt. holding at 69%
- Paid-up Capital at ` 461.26 crore

**Sufficient headroom available for raising further capital.
Plans to raise `1500 crore equity capital by way of QIP or preferential allotment**



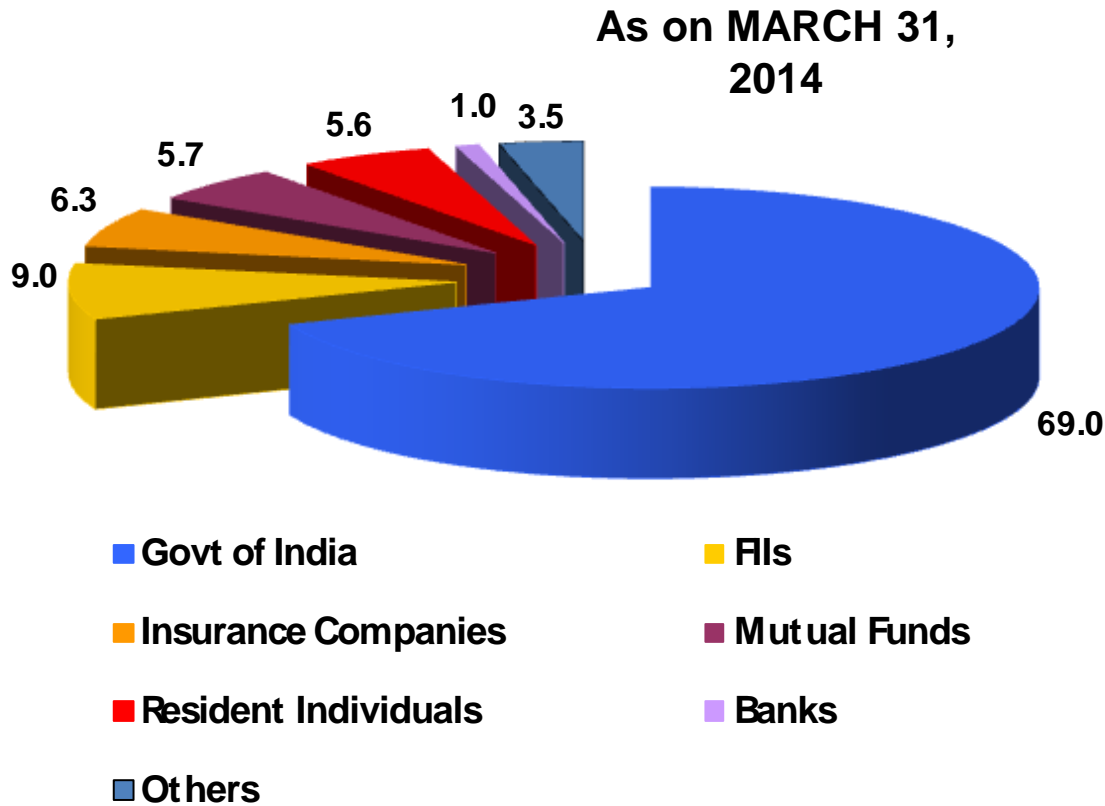
CAPITAL ADEQUACY - BASEL III

Amt. in ` Crore

Particulars	BASEL II	BASEL III			
	Mar'13	JUN'13	SEPT'13	DEC-13	Mar'14
Risk-weighted Assets	243348	260699	273066	302533	312226
Tier I Capital	23776	23260	23273	22609	23991
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%	CET: 7.41% AT I: 0.27% Tier I:7.68%
Tier II Capital	6388	5762	5724	7097	9205
Tier II Ratio%	2.63%	2.21	2.10	2.35	2.95%
Total Capital	30164	29022	28997	29706	33196
CRAR%	12.40%	11.13%	10.62%	9.83%	10.63%



SHAREHOLDING PATTERN



Govt.	69
FIIs	8.97
Insurance Companies	6.26
Mutual Funds	5.69
Residents Individuals	5.59
Banks	0.98
Others	3.51



FINANCIAL INCLUSION

Holistic Approach to Financial Inclusion

- During the year, the Bank opened 257 branches in financial inclusion/ unbanked villages taking the total tally of FI branches to 532. Apart from branches, the Bank also has 514 Ultra Small Branches and engaged 2402 Business Correspondent Agents for financial inclusion activities.
- Under more than 2000 population category, the Bank covered all the allotted 1624 villages in 23 States.
- Basic Savings Bank Deposits (BSBD) accounts increased to 85.46 lakh, with outstanding deposit balance of `1647 crore.
- In built OD facility provided to 3.22 lakh beneficiaries, amounting to `114 crore. Provided life insurance coverage to 61247 group/BSBD account holders.
- Exposure under Self-Help Groups (SHGs) increased to `1902 crore under 92117 SHG accounts.
- Exposure under General Credit Cards increased to `832 crore under 3.89 lakh accounts.



FINANCIAL INCLUSION

Holistic Approach to Financial Inclusion

- 60 Financial Literacy Centres have been set up to provide financial education to the poor and the common man.
- 20 Micro Finance Branches in urban areas are operational to cater to the needs of the urban poor. These branches have garnered a business of ` 344 crore.
- 1500 Farmers Clubs opened by the Bank.
- Participating in the Direct Benefit Transfer system in 48 districts in first phase and opened 69232 accounts of DBT beneficiaries & Aadhaar seeded and mapped in 58931 accounts.
- Participated in DBT implementation in 78 districts (Phase II) and opened 60370 accounts DBT beneficiaries and Aadhaar seeded and mapped in 44419 accounts.
- Under DBTLPG 40.38 lakh transactions done with a total credit received ` 250 crore.
- Aadhaar seeding increased from 5.60 lakh as on 31.03.2013 to 39.92 lakh as on 31.03.2014.



NEW PRODUCTS

New Products /Scheme s

- Loans against Property, Home Loan Plus, Housing Loan to High Networth Individuals, Special Housing Loan Scheme to NRIs and Housing loans to agriculturalists launched.
- CANARA MSE PRAGATI, CANARA MSE UNNATI, CANARA MSE SATKAR and FLAVOUR were launched for financing Micro and Small Enterprises with attractive lending terms.
- Vidya Turant - An online instant loan sanction facility to students and Vidya Sahay Scheme-bridge loan Scheme launched.
- Canara SB Gen-Y, Canara Jeevandhara, Canara Savings Defence Product, Canara Power Plus, Canara Privilege, Canara Payroll Package Scheme, Canara Dhanvarsha RD-Flex launched under deposit products.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

New Products /Schemes

- Canara Bank RuPay Debit Card, Canara Club Card -Debit, Canara Secured Credit Card, Canara Elite Debit Card and EMV Chip Cards under debit and credit cards launched.
- Canara e-infobook-an electronic passbook in English, Hindi and 4 Regional Languages -Kannada, Telugu, Tamil and Malayalam launched on mobile platforms-Android, Windows8 & iOS.
Missed call to 092892 92892 to know account balance for domestic customers and 9192892 92892 for NRI customers and missed call to 092891 92891 to know last 3 transactions.
- Launched e-KYC service to reduce risk of identity fraud, documentary forgery and paperless KYC verification.
- Net Banking online User Creation and Login Password by Retail Customers.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

New Products /Schemes

- Online Savings Bank and PPF account opening launched.
- e-Hundi Collection through IMPS facility of NPCI and Institutional Fee Payment through ATM.
- Acceptance of donations through ATM, Net Banking and Mobile Banking for Religious & Philanthropic Trusts/Institutions.
- Enlarged Online payment facility through Aggregators for 17 Institutions.
- Implemented New Generation RTGS and continuous release of NEFT messages as per the directives of RBI.



EXPANDED CLIENTELE BASE

(In Lakhs)

	Mar'13	DEC'13	Mar'14	Y-o-Y Increase	% Y-o-Y Growth
Clientele Base	470	539	555	85	18.09
No. of Deposit A/cs	417	476	489	72	17.26
No. of Borrowal A/cs	53	63	66	13	24.53

**5.5
Crore
Strong
Clientele
Base**

85 lakhs Clientele added Y-o-Y



MAJOR EVENTS

Celebrating 108th Founder's Day on 19th 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)





MAJOR AWARDS/ACCOLADES IN FY14



- Golden Peacock Award for Excellence in Corporate Governance 2013.
- Golden Peacock Award for excellence in CSR 2013.
- ‘SKOCH AWARD’ under Corporate Social Responsibility.
- C&MD was conferred Mahatma Gandhi Pravasi Gold Samman Award during the Global Achievers’ Conclave organized by NRI Welfare Society of India at House of Lords, London.
- ‘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 by the Ministry of Rural Development, Govt. of India.



MAJOR AWARDS/ACCOLADES IN FY14



- Life Time Achievement Awards, Global HR Excellence Awards (Award for Best Strategy in Line with Business) and 8th Employer Branding Awards 2014 (Award for Excellence in Training) instituted by World HRD Congress during February 2014.
- Global CSR Excellence and Leadership Awards 2014 from CSR World Congress.
- Best Home Loan Provider Award from Outlook Money for 2013.
- “Finger Print based Biometric Authorization for CBS” declared as winner for secure IT 2014 award.
- ‘Corporate Collateral Awards’ under various categories by Public Relations Council of India.



GOALS - MAR'15

PLAN S

- Aims to reach an aggregate business figure of ` 8.5 lakh crore, with a deposit growth of 16-17% and advances growth of 19-20% as at March 2015.
- Plans to take the number of branches from 4755 to 6000 and number of ATMs from 6312 to 10,000 by Mar'2015.
- Opening a branch at Johannesburg (South Africa) in May'14 and plans to open New York (USA) branch by June'14 and 8 other international centres by March 2015, such as, DIFC (Dubai), Qatar Financial Centre (Qatar), Frankfurt (Germany), Sao Paulo (Brazil), Dar-es-Salaam (Tanzania), Tokyo (Japan), Abuja (Nigeria) and Jeddah (Saudi Arabia).
- The Bank has identified 11 another centres, such as, Kingsbury, East Ham & Birmingham (U.K), Mexico City (Mexico), Istanbul (Turkey), Jakarta (Indonesia) Kigili (Rwanda), Singapore, Auckland (New Zealand), Sydney (Australia), Ontario (Canada) for opening in the medium term.



GOALS - MAR'15

PLAN S

- Thrust on CASA, NPA and Recovery, Fee Income, Credit-Priority, SME and Retail to continue.
- Technology and business process reengineering initiatives.
- 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.
- M/s KPMG Advisory Services Ltd appointed for comprehensive assessment and to draw roadmap for the Bank's subsidiaries/ Associates.
- Aiming at Gross NPA ratio approx. 2% and Net NPA ratio approx. 1 -1.25%.
- To improve NIM to 2.50%



THANK YOU