

PERFORMANCE HIGHLIGHTS

MARCH 2015



HIGHLIGHTS - MARCH'2015

Major Highlights

- Net profit at ₹ 2703 crore, up by 10.8% y.o.y.
- Gross profit at ₹ 6950 crore, up by 2.3% y.o.y.
- Total provisions at ₹ 4248 crore compared to ₹ 4358 crore in FY14
- Non-interest income for FY15 at ₹ 4550 crore, up by 15.7% y-o-y.
- ROAA for FY15 at 0.55%, up from 0.54% last year.
- ROE for FY15 at 11.06%, up from 10.59% last year.
- NIM (Domestic) at 2.36% and NIM (Global) at 2.25%.
- Net profit for Q4 FY15 at ₹ 613 crore.
- Gross profit for Q4 FY15 at ₹ 1733 crore.
- Total Provisions for Q4FY15 at ₹ 1120 crore.
- Non-interest income for Q4FY15 at ₹1326 crore, up by 23.9% y-o-y.



HIGHLIGHTS - MARCH'2015

Major Highlights

- Total Business at ₹ 8.04 lakh crore, up by 11.4% y.o.y.
- Total Deposits at ₹ 4.74 lakh crore, up by 12.6% y-o-y.
- Advances (net) at ₹ 3.30 lakh crore, up by 9.6% y-o-y.
- Growth in retail business- Priority Credit (21%), Agriculture (21%), MSME (21%), MSE (26%), Retail Lending (26%), Direct Housing Loans (29%), Vehicle Loans (22%) and other personal loans (80%).
- Mandatory norms complied under Priority Credit, Agriculture, MSE (Accounts and Amount), Minority Communities, Weaker Section & women beneficiaries.
- Gross NPA Ratio at 3.89% from 2.49% as at March 2014.
- Net NPA ratio at 2.65% from 1.98% as at March 2014.
- Record Cash Recovery at ₹ 5993 crore vis-à-vis ₹ 5494 crore last year.
- Record increase in e-transactions to 50.21% from 43.84% last year.
- 930 branches and 2221 ATMs added, taking the total to 5682 branches and 8533 ATMs (the Highest ATM Network among Nationalized Banks).



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ₹ Crore

Parameters	MAR'14	JUNE'14	SEP'14	DEC'14	MAR'15	y.o.y Growth(%)
Deposits	420723	428976	461193	462450	473840	12.6
Advances (net)	301067	302964	310860	312269	330036	9.6
Business	721790	731940	772053	774718	803876	11.4
C-D Ratio	71.56	70.62	67.40	67.52	69.65	--

Market share in deposits at 4.82%. Market share in Advances up by 6 bps to 4.54% over Mar 14.



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in ₹ Crore

Parameters	MAR' 14	MAR' 15	y.o.y Growth %
Deposits	21870	29138	33.2
Advances	19224	22693	18.0
Total Business	41094	51831	26.1
Gross Profit	242	270	11.6

Overseas Business constitute 6.45% of the Global Business



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q4FY15

Amt. in ₹ Crore

Parameters	Q4FY14	Q1FY15	Q2FY15	Q3FY15	Q4FY15	y.o.y Gr(%)
Total Income	11610	11728	11915	12228	12429	7.1
Total Expenses	9728	9933	10290	10431	10697	10.0
Operating Profit	1882	1795	1626	1797	1733	-7.9
Net Profit	611	807	627	656	613	0.4
NIM (%) Domestic	2.40	2.42	2.36	2.36	2.36	--
NIM (%) Global	2.27	2.30	2.24	2.24	2.25	--



PERFORMANCE HIGHLIGHTS- PROFITABILITY-FY15

Amt. in ₹ Crore

Parameters	Mar'13	Mar'14	Mar'15	y.o.y Growth(%)
Total Income	37231	43480	48300	11.1
Total Expenses	31341	36684	41350	12.7
Operating Profit	5890	6796	6950	2.3
Net Profit	2872	2438	2703	10.8



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	Mar'13	Mar'14	Mar'15	Y-o-Y incr.
Branch Network	3728	4755	5682	930*
ATM Strength	3526	6312	8533	2221
Debit Card (In Lakh)	95.53	151.30	254.71	103.41

* 3 Branches merged during the year.

<i>E-Lounges</i>	132
------------------	------------

**5675 domestic
Branches**

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

Population group	No. of branches	% to total
Rural	1804	32%
Semi-Urban	1756	31%
Rural + Semi-Urban	3560	63%
Urban	1111	19%
Metro	1004	18%
TOTAL Domestic	5675	100%



BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in ₹ Crore

Parameters	MAR'14	JUN'14	SEPT'14	DEC'14	MAR'15	y.o.y Growth (%)
Total Deposits	420723	428976	461193	462450	473840	12.6
Current	17744	16749	17743	18696	19846	11.8
Saving	85536	81594	86287	86322	93686	9.5
CASA	103279	98343	104030	105019	113532	9.9
CASA (%)Dom	25.76	24.15	23.71	24.05	25.47	--
Term Deposits	317443	330633	357163	357431	360308	13.5
PRDs + CDs	64443	56458	69194	58873	50534	-21.6
% PRDs +CDs to Total Deposits	15.32	13.16	15.00	12.73	10.66	--

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



LOANS & ADVANCES SEGMENT

Amt. in ₹ Crore

Parameters	MAR'14	JUN'14	SEP'14	DEC'14	MAR'15	y.o.y Growth (%)
Advances (Net)	301067	302964	310860	312269	330036	9.6
Total Priority	97762	103694	108748	112693	118234	20.9
Agriculture	48797	53956	54890	56474	58868	20.6
- Direct Agriculture	44268	45202	46705	47928	51437	16.2
- Indirect Agri	4529	8754	8185	8545	7431	64.1
Other Priority	13345	13718	14317	14735	15116	13.3
MSME	50040	49316	55011	56969	60604	21.1
MSE	36703	37186	41227	43408	46305	26.2
Retail Credit	33529	36197	38884	40172	42298	26.2

Mandated Targets under Priority Sector

Achieved the mandated targets in respect of:

- Total Priority (40.89% against 40% norm)
- Agriculture (20.36% against 18% norm)
- Direct agriculture (17.79% against 13.5% norm)
- Credit to specified minority communities (19.26% against 15% norm)
- Weaker Section (13.37% against 10% norm)
- M&SE (26.16% y.o.y growth against 20% norm)
- Number of Micro Enterprises accounts (33.22% growth against 10% norm)
- Credit to women beneficiaries increased to 13.07% as against 5% norm.



Performance of Retail Advances

Amt. in ₹ Crore

Type of Advances	MAR'14	JUN'14	SEP'14	DEC'14	MAR'15	y.o.y Growth
Housing loans Direct	12822	13541	14391	15225	16480	28.5%
Vehicle loans	3099	3335	3490	3628	3770	21.6%
Education loans	4901	5046	5336	5492	5636	15.0%
Other Personal Loans	5845	7469	9785	10170	10540	80.3%
Retail Total	33529	36197	38884	40172	42298	26.1%



EXPOSURE - INFRASTRUCTURE

Amt. in ₹ Crore

Parameters	MAR'14	JUN'14	SEP'14	DEC'14	MAR'15	% Share Total Adv	y.o.y Growth
Roads	6980	7242	7517	7851	8195	2.48	17.4%
Ports	1092	1093	831	827	835	0.25	-23.5%
Airports	1827	1788	1688	1657	1364	0.41	-25.3%
Power (Generation, Transmission & Distribution)	38294	42165	43539	45620	45154	13.68	17.9%
Telecom	6572	6628	5609	6678	6204	1.88	-5.6%
Other Infrastructure	2983	2836	2902	3045	2961	0.90	-0.7%
Total Infrastructure	57748	61751	62086	65678	64713	19.61	12.1%



EXPOSURE - POWER SECTOR & AVIATION

Amt. in ₹ Crore

Parameters	MAR'14	JUN'14	SEP'14	DEC'14	MAR'15	% Share Total Adv	y.o.y Growth
-Power Generation	20003	21985	22707	23824	24459	7.41	22.3%
-Power Transmission	2215	2166	2205	2126	1533	0.46	-30.8%
-Power Distribution	16076	18014	18627	19670	19162	5.81	19.2%
Total Power	38294	42165	43539	45620	45154	13.68	17.9%
Of which SEBs	23002	25723	25941	27755	26864	8.14	16.8%
Exposure to Aviation	1761	2009	1935	1879	1872	0.57	6.3%



EXPOSURE TO OTHER SECTORS

Amt. in ₹ Crore

	MAR'14	JUN'14	SEP'14	DEC'14	MAR'15	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2210	2365	2348	2458	2331	5.5
EXPOSURE TO NBFCs						
Total	26163	25474	24589	23523	24241	-7.3
Out of above :						
HFCs	8144	8367	7475	7212	7350	-9.7
Private	12163	11621	12151	11287	10781	-11.4
Public	5536	5176	4671	4758	5971	7.9
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3483	3086	3561	3607	2824	-18.9



FINANCIALS



PROFITABILITY- Q4 FY15

Amt. in ₹ Crore

Parameters	Q4 FY14	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	y.o.y Growth (%)
Total Income	11610	11728	11915	12228	12429	7.1
Total Expenses	9728	9933	10290	10431	10697	10.0
Operating Profit	1882	1795	1626	1797	1733	-7.9
Provisions	1271	988	999	1141	1120	-11.9
Net Profit	611	807	627	656	613	0.4
Net Int. Income	2535	2429	2368	2380	2486	-1.9
Non Int. Income	1070	1027	1021	1176	1326	23.9



PROFITABILITY - FY15

Amt. in ₹ Crore

Parameters	Mar'13	Mar'14	Mar'15	y.o.y Growth (%)
Total Income	37231	43480	48300	11.1
Total Expenses	31341	36684	41350	12.7
Operating Profit	5890	6796	6950	2.3
Provisions	3018	4358	4248	-2.5
Net Profit	2872	2438	2703	10.8
Net Int. Income	7879	8944	9664	8.0
Non Int. Income	3153	3933	4550	15.7



BREAK-UP : INCOME - Q4 FY15

Amt. in ₹ Crore

Parameters	Q4 FY14	Q1FY15	Q2 FY15	Q3 FY15	Q4 FY15	y.o.y Growth (%)
Interest on Advances	7683	7905	8005	8064	8093	5.3
Interest on Investments	2598	2625	2681	2792	2826	8.8
Other Interest Income	259	171	208	196	185	-28.7
Total Interest Income	10540	10701	10894	11052	11103	5.4
Non - Interest Income	1070	1027	1021	1176	1326	23.9
Total Income	11610	11728	11915	12228	12429	7.1



BREAK-UP : INCOME - FY15

Amt. in ₹ Crore

Parameters	Mar'13	Mar'14	Mar'15	y.o.y Growth (%)
Interest on Advances	24380	28458	32066	12.7
Interest on Investments	9112	10251	10924	6.6
Other Interest Income	586	839	760	-9.4
Total Interest Income	34078	39548	43750	10.6
Non - Interest Income	3153	3933	4550	15.7
Total Income	37231	43480	48300	11.1



BREAK-UP : EXPENDITURE - Q4 FY15

Amt. in ₹ Crore

Parameters	Q4 FY14	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	y.o.y Growth (%)
Interest Expenses	8005	8272	8526	8671	8617	7.7
Interest on Deposits	7476	7702	7964	8213	8146	9.0
Staff Expenses	979	1038	1036	1038	1163	18.7
Other Op Exp	744	623	728	722	917	23.3
Total Op Exp	1723	1661	1764	1759	2079	20.7
Total Expenses	9728	9933	10290	10431	10697	10.0



BREAK-UP : EXPENDITURE - FY15

Amt. in ₹ Crore

Parameters	Mar'13	Mar'14	Mar'15	y.o.y Growth (%)
Interest Expenses	26199	30603	34086	11.4
Interest on Deposits	25250	28658	32026	11.7
Staff Expenses	3254	3672	4274	16.4
Other Op Exp	1888	2409	2989	24.1
Total Op Exp	5142	6081	7264	19.5
Total Expenses	31341	36684	41350	12.7



BREAK-UP: NON-INTEREST INCOME

Amt. in ₹ Crore

Parameters	Q4FY14	Q1FY15	Q2FY15	Q3FY15	Q4FY15	y.o.y Growth(%)
Com & Exchange	284	209	224	226	269	-5.3
-Of which Bancassurance	21	11	17	20	11	-47.6
Profit from Exch. Transactions	226	263	206	251	61	-73.0
Rent - Lockers	2	66	4	2	3	50.0
Dividend Income	19	7	22	32	21	10.5
Recovery in W/Off A/cs	111	118	90	93	80	-27.9
Service Charges & Oth. Msc Income	353	168	331	271	383	8.5
Total (Excluding Treasury Trading Profit)	995	832	877	875	817	-17.8
Trading Profit	75	91	144	301	509	579.0
Total (Including Treasury Trading Profit)	1070	1027	1021	1176	1326	23.9

23.9% y-o-y increase in Non -Interest Income



BREAK-UP: NON-INTEREST INCOME- FY15

Amt. in ₹ Crore

Parameters	Mar'13	Mar'14	Mar'15	y.o.y Growth (%)
Com & Exchange	798	940	929	-1.2
-Of which Bancassurance	43	47	58	23.4
Profit from Exch. Transactions	464	670	782	16.6
Rent - Lockers	59	67	75	11.9
Dividend Income	57	70	81	15.7
Recovery in W/Off A/cs	301	425	381	-10.3
Service Charges & Oth. Msc Inc	798	1097	1096	--
Total (Excluding Treasury Trading Profit)	2477	3269	3402	4.1
Trading Profit	676	664	1148	72.9
Total (Including Treasury Trading Profit)	3153	3933	4550	15.7

15.7% y-o-y increase in Non -Interest Income.



BREAK-UP : PROVISIONS- Q4FY15

Amt. in ₹ Crore

Provisions for	Q4 FY14	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15
NPAs	802	1125	912	952	782
Standard Assets	1121	-	-	81	73
Provisions on Investments	362	(416)	(22)	(236)	16
Tax	180	200	185	300	110
Restructured & Others	(16)	79	(76)	44	139
Total Provision &Contingency	1271	988	999	1141	1120



BREAK-UP : PROVISIONS -FY15

Amt. in ₹ Crore

Provisions for	Mar'13	Mar'14	Mar'15
NPAs	1861	2135	3771
Standard Assets	256	478	154
Provisions on Investments	(371)	692	(658)
Tax	800	625	795
Restructured & Others	472	428	186
Total Provision &Contingency	3018	4358	4248



EARNINGS PROFILE

(In %)

Parameters	Q4FY14	Q1FY15	Q2FY15	Q3FY15	Q4Y15
NIM - Domestic	2.40	2.42	2.36	2.36	2.36
NIM - Global	2.27	2.30	2.24	2.24	2.25
ROAA	0.54	0.66	0.51	0.53	0.50
EPS (₹)(not Annualized)	13.65	17.49	13.59	14.22	13.29
ROE (Annualized)	10.59	13.47	11.78	11.27	11.06
Cost-Income Ratio (Cumulative)	47.22	48.06	50.03	49.84	49.67



COST AND YIELD TRENDS

(In %)

	Mar'14	Jun'14	Sep'14	Dec'14	Mar'15
Cost of Deposits	7.42	7.44	7.40	7.40	7.38
Cost of Funds	6.80	6.80	6.82	6.83	6.84
Yield on Advances	10.54	10.69	10.69	10.76	10.75
Yield on Funds	8.79	8.80	8.77	8.75	8.78
Yield on Investments	8.03	8.05	8.04	8.02	8.00



Investment Classification

Amt. in ₹ Crore

Parameters	Mar'13	% Share in Total Portfolio	Mar'14	% Share in Total Portfolio	Mar'15	% Share in Total Portfolio
SLR	102003	85%	108095	85%	122508	85%
Non SLR	18700	15%	18758	15%	22084	15%
Total (Domestic)	120703	100%	126853	100%	144592	100%
Held For Trading	741	1%	157	0.1%	947	0.7%
Available For Sale	47105	39%	41351	32%	41181	28.3%
Held To Maturity	72699	60%	85320	67%	103217	71.0%
M.DURATION	4.73 yrs	--	4.63yrs	--	4.37yrs	--
Total (Global)	121133	100%	126828	100%	145346	100%



ASSET QUALITY



ASSET QUALITY

Amt. in ₹ Crore

PARTICULARS	Mar'14	June'14	Sep'14	Dec'14	Mar'15
Gross NPA	7570	8160	9164	10574	13040
Gross NPA Ratio (%)	2.49	2.67	2.92	3.35	3.89
Net NPA	5965	6150	7170	7556	8740
Net NPA Ratio (%)	1.98	2.03	2.31	2.42	2.65
Cash Recovery (cumulative)	5494	2019	3213	4427	5993

Cash Recovery of ₹ 1566 crore during the Q4 FY15



GROSS NPA MOVEMENT

PARTICULARS	Amt. in ₹ Crore				
	Mar'14	June'14	Sep'14	Dec'14	Mar'15
Opening Gross NPA (` Crore)	6260	7570	7570	7570	7570
Additions	8443	2595	5773	8065	10870
Sub Total	14703	10165	13343	15635	18440
Less: Reduction (a+b+c+d))	7134	2005	4179	5061	5400
a) Write Off (Including Addn Prudential Write-off)	1591	800	1854	1874	1473
b) Upgradation	2853	535	1197	1574	2031
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	2689	670	1128	1613	1896
Gross NPA - Closing Balance	7570	8160	9164	10574	13040
Gross Advances	303431	305723	313431	315856	334947
Gross NPA %	2.49	2.67	2.92	3.35	3.89
Net NPA	5965	6150	7170	7556	8740
Net NPA %	1.98	2.03	2.31	2.42	2.65
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	5494	2019	3213	4427	5993



NPA COMPOSITION

Amt. in ₹ Crore

Parameters	MAR'14	JUN'14	SEPT'14	DEC'14	MAR'15
Gross Advances	303431	305723	313431	315856	334947
Sub-Standard	3436	4167	5416	6055	7076
Doubtful	4134	3993	3748	4518	5964
Loss	NIL	NIL	NIL	NIL	NIL
Provision Coverage Ratio(%)	60.11	60.10	58.68	59.44	57.29



SECTOR-WISE NPA SLIPPAGES

Amt. in ₹ Crore

SECTOR	Q4 FY14	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	% to total Slippages
Micro & Small Ent.	38	631	970	627	496	17.68
Agriculture	719	390	373	316	266	9.48
Other Priority Sector	74	184	200	156	89	3.17
Total Priority Sector	831	1205	1543	1099	850	30.30
Medium Industries	73	174	391	16	138	4.92
Large Industries	920	767	1071	962	1361	48.52
Other Non-Priority	221	398	171	212	122	4.35
Total Non-Priority	1214	1338	1633	1190	1621	57.79
Total (Domestic)	2046	2544	3176	2289	2471	88.09
Overseas	88	51	2	3	334	11.91
Total (Global)	2134	2595	3178	2292	2805	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in ₹ Crore

SECTOR	Mar'14	Jun'14	Sep'14	Dec'14	Mar'15
Micro & Small Enterprises	1727	1959	2401	2715	3048
Agriculture	979	1179	1189	1330	1410
Other Priority Segments	250	358	402	435	380
Medium Enterprises	389	441	727	825	829
Large Industries	3279	3067	3386	4087	5815
Other Non-Priority Segments	946	1155	1059	1182	1558
Total	7570	8160	9164	10574	13040



SECTORAL CONTRIBUTION OF NPA

Amt. in ₹ Crore

Particulars	Mar'14	Jun'14	Sep'14	Dec'14	Mar'15
Gross Advances	303431	305723	313431	315856	334947
Gross NPA	7570	8160	9164	10574	13040
Gross NPA %	2.49	2.67	2.92	3.35	3.89
Priority Sector Advances	97762	103694	108748	112693	118234
PS as % to Gross Advances	32.20	33.92	34.69	35.68	35.30
Total PS NPA	2956	3496	3992	4480	4838
Total PS NPA%	3.02	3.37	3.67	3.98	4.09
Share of PS NPA to Gross NPA	39.05	42.84	43.56	42.37	37.10
Agriculture NPA	979	1179	1189	1330	1410
Agriculture NPA%	2.01	2.18	2.17	2.36	2.40
MSE NPA	1727	1959	2401	2715	3048
MSE NPA %	4.71	5.44	6.07	6.54	6.89
Other Priority NPA	250	358	402	435	380
Other Priority NPA %	1.87	2.61	2.81	2.95	2.51



RESTRUCTURED ASSETS

Amt. in ₹ Crore

Particulars	Total Restructured		Of Which Standard		NPAs	
	No. Of A/C s	Amount	No. Of A/C s	Amount	No. Of A/C s	Amount
Total cumulative outstanding liability as at 31.03.2014	26090	23205	19860	20248	6230	2957
A/C Restructured in FY 2014-15 Q1, June'14	1399	1358	1340	879	59	479
Total Restructured O/S 30/06/2014	25600	24000	18701	20901	6899	3099
A/C Restructured in FY 2014-15 Q2, Sep'14	8900	930	8694	819	206	111
Total Restructured O/S 30/09/2014	30810	24557	23648	20392	7162	4165
A/C Restructured in FY 2014-15 Q3, Dec'14	13145	1095	12958	1025	187	70
Total Restructured O/S 31.12.2014	39588	25400	32350	20675	7238	4725
A/C Restructured in FY 2014-15 Q4, Mar'15	13754	3438	13573	3407	181	31
Total Restructured O/S 31.03.2015	44724	28371	37612	22621	7112	5750

Restructured amount constitutes 8.62% to Gross Advances



RESTRUCTURED ASSETS UNDER CDR

Amt. in ₹ Crore

POSITION AS ON	A/C	Amount
MARCH-2014	96	10446
JUNE- 2014	94	9224
SEPTEMBER-2014	85	9261
DECEMBER-2014	77	9956
MARCH-2015	86	10490



SECTOR WISE RESTRUCTURED ACCOUNTS

Name of the Sector Details of restructured Accounts	As on 31 st Mar 2015		
	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
INFRASTRUCTURE (a+b+c+d+e+f+g+h)	136	13319	50.47
Of Which Power			
POWER (a+b+c+d)	69	10041	35.39
State DISCOMS (a)	27	6476	22.83
State Transmission (b)	--	--	--
State Generation (c)	--	--	--
Private (d)	42	3565	12.41
Of Which ROADS (e)	48	2077	7.32
Of Which PORTS (f)	5	281	0.99
Of Which AVIATION (g)	3	1035	3.65
Of Which TELECOMMUNICATION(h)	11	885	3.12
MINING	27	18	0.06
IRON AND STEEL	146	3307	11.66
TEXTILE	731	1955	6.89
ENGINEERING	381	947	3.34
PHARMACEUTICAL	41	356	1.26
CEMENT	18	351	1.24
HARDWARE	18	79	0.28
SHIPPING	8	13	0.04
EDIBLE OIL	14	43	0.15
AGRICULTURE	13316	470	1.66
EDUCATION	10808	230	0.80
HOUSING	5187	295	1.04
CHEMICAL	37	44	0.16
CONSTRUCTION	162	3051	10.75
OTHER INDUSTRIES	594	1531	5.40
OTHER SERVICES	13100	1362	4.80
TOTAL	44724	28371	100.00



AMOUNT RESTRUCTURED DURING Q4 FY15

Amt. in ₹ Crore

	No. of Accounts	Amount
Agriculture	3933	108
MSME	3949	326
Housing	4311	137
Large Advances	65	2835
Others	1496	32
Total	13754	3438



SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT MAR 2015

	No. of Accounts	Amt. in ₹ Crore Amount
Agriculture	13316	470
MSME	11518	1509
Housing	15995	525
Large Advances	605	25470
Others	3290	397
Total	44724	28371



CAPITAL ADEQUACY - NEW BASEL III NORMS

Capital
Adequacy
Ratio

- CRAR of 10.56% at MAR 2015 Vs. 9% norm
- CET ratio at 7.37% vs. 5.5% norm
- Tier I ratio at 8.02% vs. 7% norm
- Tier II ratio at 2.54%
- Paid-up Capital at ₹ 475.20 crore

Sufficient headroom available for raising further capital



CAPITAL ADEQUACY - BASEL III

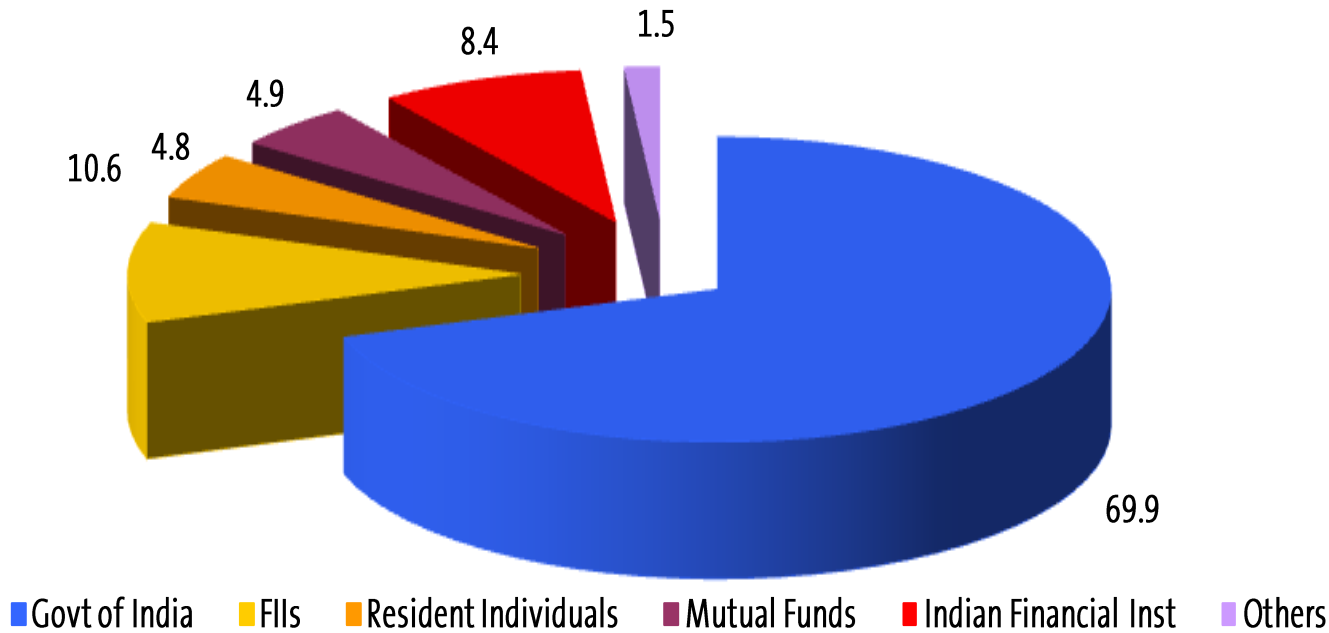
Amt. in ₹ Crore

Particulars	BASEL III				Mar'15
	Mar'14	JUN'14	SEPT'14	DEC'14	
Risk-weighted Assets	312226	321819	322093	330813	342248
Tier I Capital	23991	23803	23859	23932	27459
Tier I Ratio%	CET: 7.41% AT I: 0.27% Tier I:7.68%	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%
Tier II Capital	9205	9133	8959	8722	8678
Tier II Ratio%	2.95	2.84	2.78	2.64	2.54
Total Capital	33196	32936	32819	32654	36137
CRAR%	10.63	10.23	10.19	9.87	10.56



SHAREHOLDING PATTERN

As on MAR 31, 2015



Govt.	69.91
FII	10.58
Indian Financial Inst	8.36
Mutual Funds	4.86
Resident Individuals	4.84
Others	1.45



Pradhan Mantri Jan - Dhan Yojana (PMJDY)

Performance under Pradhan Mantri Jan Dhan Yojana (PMJDY)

- Opened 64.76 lakh a/cs under PMJDY and secured a CASA deposit of ₹858 crore.
- 46.93 lakh Personalized RuPay debit Cards have been issued to PMJDY account holders.
- All allotted 3962 Sub-Service Areas & 3371 Wards covered by opening of 806 Brick & Mortar branches and engaging 2459 BC agents. Bank has declared saturation at all the allotted 3962 SSAs & 3371 Wards on 10th December, 2014.
- 70320 lives under Micro Insurance and 49598 lives under Swavalambhan Pension Scheme covered during the current financial year.
- 105.04 lakh residents enrolled under Aadhaar and 88.27 lakh accounts seeded in Aadhaar number.
- As a part of grievances redressal mechanism for customers, the Bank established Toll free number 1800 425 11222.



Financial Inclusion (FI)

Holistic
Approach
to
Financial
Inclusion

A Holistic Approach to Financial Inclusion (FI)

- In FY15, 270 Financial Inclusion branches were opened in unbanked villages. Opened 108 Financial Inclusion branches on 19th July, 2014 which was inaugurated by the Hon'ble Finance Minister of India.
- 479 Ultra Small Branches (USBs) are functioning as at March 2015. Banking facilities are provided in all the allotted 10,049 villages.
- Financial Inclusion branches have garnered business of ₹8670 crore, with a CASA share of ₹ 2149 crore (54%).
- 19 Micro Finance branches are functioning for urban financial inclusion.
- Opened 1.39 crore BSBD accounts.
- Formed 606 Farmers Clubs during the year.
- 41319 Self Help Groups (SHGs) formed and 42066 SHGs credit linked to the extent of ₹ 902.65 crore during the year. Exposure under SHGs increased to ₹ 2499 crore under 112830 SHGs.
- Business Correspondent Agents have done 25.89 lakh transactions, amounting to ₹ 639.64 crore during the year.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

New Products & Important Customer-friendly Technology Initiatives

- ❑ Tab banking, a simplified and paperless account opening facility through tab released.
- ❑ Canara m-Wallet enhanced with pilot implementation of payments, flight and bus tickets booking.
- ❑ Foreign Inward Remittances through IMPS channel of mobile banking enabled.
- ❑ RD closure facility enabled in internet banking.
- ❑ Package of Quick Account Opening rolled out.
- ❑ Automatic Account Opening through e-KYC released for pilot implementation.
- ❑ Portals for insurance claims under PMJDY released.
- ❑ CTS is made live in all the branches/ offices.
- ❑ Proactive risk manager software made live for all POS transactions.
- ❑ 5 new Card variants introduced to cater to the requirements of different segments of our customers. 1st Bank to introduce Rupay Platinum Debit Card variant.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

New Products & Important Customer-friendly Technology Initiatives

- 'Canara Rewardz' Scheme introduced in lieu of the existing Bonus point Scheme of Credit Cards for the convenience to the cardholders.
- Introduced International Travel Prepaid Card in foreign currency with multi currency wallet for the convenience of foreign travelers.
- Introduced Business Debit Card, a premium variant under debit card.
- Introduced Canara World, a premium Credit Card variant for HNI Customers.
- Tied up with 3 new Aggregators, viz., M/s EmVantage, Citrus Pay Solutions and PayTM for Payment Gateway Services.
- Enabled one stop site for bill payment – InstaPay in the Bank's Website by tie-up with Aggregator M/s Billdesk.



EXPANDED CLIENTELE BASE

(In Lakhs)

	Mar'13	Mar'14	Mar'15	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele Base	470	555	657	102	18.38%
No. of Deposit A/cs	417	489	585	96	19.63%
No. of Borrowal A/cs	53	66	72	6	9.09%

6.57
Crore
Strong
Clientele
Base

Over 1 Crore Clientele added during the year.



MAJOR AWARDS/ACCOLADES IN Q3FY15

- Golden Peacock Business Excellence Award, 2015.
- PMJDY & Excellence Award 2015 instituted by M/s Federation of Industry Trade & Services (FITS) for best performance under PMJDY implementation.
- Received 4 Awards at 'IBA Banking Technology Conference, Expo & Awards 2015' amongst Public Sector Banks.
 - First Runners-up- 'Best use of Digital and Channel Technology'.
 - First Runners-up- 'Best Financial Initiative'
 - Second Runners-up- 'Technology Bank of the Year'.
 - Second Runners-up- 'Best Payments Initiative'
 - Outlook Money awards 2014 under "The Best Home Loan" provider category.
- Outstanding Performance under Retail Banking in the 6th PSU Awards – 2014 by Dalal Street Investment Journal.
- MSME Banking Excellence Awards-2014, organized by Chamber of Indian Micro, Small and Medium Enterprises (CIMSME).





MAJOR AWARDS/ACCOLADES IN Q4FY15

- Best Bank Award for implementation of Rural Self Employment Training Institutes by the Ministry of Rural Development, Govt. of India.
- Conferred with “Asia HRD Award” under the category “Contribution to Organization” of the Asia HRD Congress Awards – 2014.
- Awarded ‘Niryat Bandhu’ instituted by Federation of Indian Export Organization (FIEO) for excellent support services rendered for the promotion of exports.
- Ranked 1st among Public Sector Banks in an article on India's Best Companies for CSR published in the "Corporate Dossier" of Economic Times.
- Awarded ‘Best Inspiring Place to Work (Public Sector)’ by Banking Frontiers partnering with M/s. Deloitte in an effort to recognize the HR efforts of the BFSI sector.
- 1st Prize under Indira Gandhi Rajbhasha Puraskar Yojana for effective implementation of Official Language in Region ‘C’ for two consecutive years in 2012-13 and 2013-14.





GOALS - MAR'16

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