

# **PERFORMANCE HIGHLIGHTS SEPTEMBER 2014**



## HIGHLIGHTS - SEPT'2014

- ◆ Total Business up by 14.8% y-o-y to ` 7.72 lakh crore.
- ◆ Total Deposits up by 17.8% y-o-y to ` 4.61 lakh crore.
- ◆ Advances (net) up by 10.6% y-o-y to ` 3.11 lakh crore.
- ◆ Continued robust growth in retail business - MSME (27%), MSE (30%), Retail Lending (28%), Housing Loans (10%), Vehicle Loans (49%) and other personal loans (101%).
- ◆ Income from loans/advances for Q2 FY15 rose by 14.9% to ` 8005 crore.
- ◆ Total fee income for the quarter up by 32.1% to ` 1021 crore from ` 773 crore last year.
- ◆ Net Interest Income for Q2 FY15 at ` 2368 crore, increased by 8.1% y-o-y.
- ◆ Net Interest Margin NIM (global) increased to 2.24% from 2.22% y-o-y.
- ◆ Operating Profit for Q2 FY15 up by 14.1% to ` 1626 crore. Net profit for Q2FY15 was at ` 627 crore compared to ` 626 crore for Q2FY14.
- ◆ Gross NPA Ratio contained below 3% at 2.92% and Net NPA ratio at 2.31%, despite continuing stressed scenario at the industry level.
- ◆ Provision Coverage ratio increased to 58.68% from 57.77% last year.
- ◆ 504 branches and 586 ATMs added during the Q2FY15, taking the total to 5514 branches and 7095 ATMs.



# PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	SEP'13	Dec'13	MAR'14	JUNE'14	SEP'14	SEQ (%)	y.o.y Growth (%)
Deposits	391613	408924	420723	428976	461193	7.51	17.77
Advances (net)	281104	287700	301067	302964	310860	2.61	10.59
Business	672717	696624	721790	731940	772053	5.48	14.77
C-D Ratio	71.78	70.36	71.56	70.62	67.40	--	--

Market share in deposits up by 21 bps to 5.14% over Mar 14.

Market share in Advances up by 9 bps to 4.57% over Mar 14.

Note : SEQ- Sequential Quarter - Q2FY15 over Q1FY15



# PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Parameters	SEPT'13		MAR' 14		SEPT'14		y.o.y Growth
	USD Mn	` Crs	USD Mn	` Crs	USD Mn	` Crs	(%)
Deposits	337.89	20865	354.17	21870	404.24	24962	19.63
Advances	318.04	19639	311.32	19224	345.72	21348	8.70
Gross Income	8.02	495	17.68	1092	10.56	652	31.72
Gross Expenditure	5.75	355	13.78	851	7.99	494	30.15
Gross Profit	2.27	140	3.92	242	2.56	158	12.86

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



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q2FY15

Amt. in ` Crore

Parameters	Q2FY14	Q4FY14	Q1FY15	Q2FY15	SEQ (%)	y.o.y Growth (%)
Total Income	10427	11610	11728	11915	1.59	14.27
Total Expenses	9003	9728	9933	10290	3.07	14.30
Operating Profit	1425	1882	1795	1626	-9.46	14.08
Net Profit	626	611	807	627	-22.38	0.10
NIM (%) Domestic	2.33	2.40	2.42	2.36	--	--
NIM (%) Global	2.22	2.27	2.30	2.24	--	--



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-H1 FY15

Amt. in ` Crore

Parameters	H1FY14	Mar'14	H1FY15	y.o.y Growth (%)
Total Income	20935	43480	23643	12.93
Total Expenses	17612	36684	20223	14.82
Operating Profit	3323	6796	3421	2.93
Net Profit	1418	2438	1434	1.11



# PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

	Sept'13	Mar'14	Sept'14	Y-o-Y incr.
Branch Network	4216	4755	5514	1298
ATM Strength	4005	6312	7095	3090
Debit Card (In Lakh)	116.03	151.29	184.70	59.18

<i>E-Lounges</i>	132
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**5507 domestic  
Branches**

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

Population group	No. of branches	% to total
Rural	1762	32.00%
Semi-Urban	1691	30.71%
Rural + Semi-Urban	3453	62.71%
Urban	1070	19.43%
Metro	984	17.87%
<b>TOTAL Domestic</b>	<b>5507</b>	<b>100%</b>
<b>Of which Branches</b>		
Financial Inclusion	790	14.35%
SME	154	2.79%
MCD* (minority Community District)	1339	24.31



# **BUSINESS SEGMENTS**





# SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	SEP'13	DEC'13	MAR'14	JUN'14	SEPT'14	y.o.y Growth (%)
Total Deposits	391613	408924	420723	428976	461193	17.77
Current	15208	14793	17744	16749	17743	16.67
Saving	80070	79671	85536	81594	86287	7.76
CASA	95278	94465	103279	98343	104030	9.19
CASA (%)Dom	25.63%	24.27%	25.90%	24.15	23.71	--
Term Deposits	296335	314460	317443	330633	357163	20.53
- PRDs + CDs	54205	63727	64443	56458	69194	27.65
% PRDs +CDs to Total Deposits	13.84	15.58	15.32	13.16	15.0	--



## BROAD BASED CREDIT GROWTH Y.o.Y

Credit Segments	Mar' 14 Y.o.Y	Jun' 14 Y.o.Y	Sept' 14 Y.o.Y
Priority Sector	24%	25%	23%
Agriculture	20%	25%	25%
MSME	35%	33%	27%
MSE	38%	33%	30%
Retail	45%	43%	28%
Housing (Direct)	48%	38%	37%
Vehicle	62%	59%	49%
Other Personal Loans	58%	73%	101%



# LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	SEP' 13	DEC' 13	MAR' 14	JUN' 14	SEP' 14	y.o.y Growth (%)
Advances (Net)	281104	287700	301067	302964	310860	10.59
Total Priority	88280	93018	97762	103694	108748	23.2
Agriculture	44042	45703	48797	53956	54890	24.6
- Direct Agriculture	39995	41787	44268	45202	46705	16.8
- Indirect Agri	4047	3916	4529	8754	8185	102
Other Priority	12603	12848	13295	13718	14317	13.6
MSME	43464	47678	50040	49316	55011	26.6
MSE	31773	34773	36703	37186	41227	29.8
Retail Credit	30274	32847	33529	36197	38884	28.4

## Mandated Targets under Priority Sector

**Achieved the mandated targets in respect of:**

- **Agriculture (18.98% against 18% norm)**
- **Direct agriculture (16.15% against 13.5% norm)**
- **Credit to specified minority communities (18.19% against 15% norm)**
- **Weaker Section (11.45% against 10% norm)**
- **M&SE (29.75% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (44.7% growth against 10% norm) %**
- **% of Micro to MSE constitute 60.01%(against 60% norm).**
- **Credit to women beneficiaries increased to 12.84% as against 5% norm.**



# Performance of Retail Advances

Amt. in ` Crore

Type of Advances	SEP'13	DEC'13	MAR'14	JUN'14	SEP'14	SEQ(%)	y.o.y Growth (%)
Housing loans	18392	20042	19684	20347	20273	-0.4	10.2
Vehicle loans	2343	2791	3099	3335	3490	4.6	49.0
Education loans	4671	4791	4901	5046	5336	5.7	14.2
Other Personal Loans	4868	5223	5845	7469	9785	31.0	101.0
Grand total	30274	32847	33529	36197	38884	7.4	28.4



# EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	SEP'13	DEC'13	MAR'14	JUN'14	SEP'14	% Share Total Adv	y.o.y Growth (%)
Roads	5271	6529	6980	7242	7517	2.4	42.6
Ports	597	1112	1092	1093	831	0.27	39.2
Airports	1355	1380	1827	1788	1688	0.54	24.6
Power (Generation, Transmission & Distribution)	38707	38414	38294	42165	43539	14.01	12.5
Telecom	6960	7190	6572	6628	5609	1.80	-19.4
Other Infrastructure	3431	2849	2983	2836	2902	0.93	-15.4
<b>Total Infrastructure</b>	<b>56322</b>	<b>57474</b>	<b>57748</b>	<b>61751</b>	<b>62086</b>	<b>19.97</b>	<b>10.2</b>



# EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	SEP'13	DEC'13	MAR'14	JUN'14	SEP'14	% Share Total Adv	SEQ (%)	y.o.y Growth (%)
-Power Generation	18754	19334	20003	21985	22707	7.30	3.28	21.08
-Power Transmission	2171	2286	2215	2166	2205	0.71	1.80	1.57
-Power Distribution	17782	16794	16076	18014	18627	5.99	3.40	4.75
Total Power	38707	38414	38294	42165	43539	14.01	3.26	12.48
Of which SEBs	28317	23927	23002	25723	25941	8.34	0.85	-8.39

Exposure to Aviation	1862	1833	1761	2009	1935	0.62	-3.68	3.92
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# EXPOSURE TO OTHER SECTORS

Amt. in ` Crore

	SEP'13	DEC'13	MAR'14	JUN'14	SEP'14	SEQ(%)	y.o.y Growth (%)
<b>EXPOSURE TO CAPITAL MARKET</b>							
<b>Outstanding</b>	2310	2312	2210	2365	2348	-0.7	2.26
<b>EXPOSURE TO NBFCs</b>							
<b>Total</b>	30692	31293	26163	25474	24589	-3.5	-19.8
<b>Out of above :</b>							
<b>HFCs</b>	10963	11433	8144	8367	7475	-10.66	-31.8
<b>Private</b>	14433	14740	12163	11621	12151	4.56	-15.8
<b>Public</b>	5296	5119	5536	5176	4671	-9.76	-11.8
<b>EXPOSURE TO COMMERCIAL REAL ESTATE</b>							
<b>Outstanding</b>	2848	3176	3483	3086	3561	15.4	26





# FINANCIALS



## PROFITABILITY- Q2 FY15

Amt. in ` Crore

Parameters	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	Q2 FY15	SEQ (%)	y.o.y Growth (%)
Total Income	10427	10935	11610	11728	11915	1.59	14.27
Total Expenses	9003	9344	9728	9933	10290	3.59	14.30
Operating Profit	1425	1591	1882	1795	1626	-9.46	14.08
Provisions	799	1182	1271	988	999	1.10	24.99
Net Profit	626	409	611	807	627	-22.38	0.14
Net Int. Income	2191	2227	2535	2429	2368	-2.53	8.06
Non Int. Income	773	851	1070	1027	1021	-0.56	32.12



# PROFITABILITY - H1 FY15

Amt. in ` Crore

Parameters	H1FY14	Mar'14	H1FY15	y.o.y Growth (%)
Total Income	20935	43480	23643	12.93
Total Expenses	17612	36684	20223	14.82
Operating Profit	3323	6796	3421	2.93
Provisions	1905	4358	1987	4.28
Net Profit	1418	2438	1434	1.11
Net Int. Income	4182	8944	4797	14.70
Non Int. Income	2011	3933	2048	1.84



# BREAK-UP : INCOME - Q2 FY15

Amt. in ` Crore

Parameters	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	Q2 FY15	SEQ (%)	y.o.y Growth (%)
Interest on Advances	6964	7360	7683	7905	8005	1.26	14.94
Interest on Investments	2597	2575	2598	2625	2681	2.14	3.24
Other Interest Income	93	149	259	171	208	21.55	123.29
Total Interest Income	9654	10084	10540	10701	10894	1.80	12.84
Non - Interest Income	773	851	1070	1027	1021	-0.54	32.13
Total Income	10427	10935	11610	11728	11915	1.60	14.27



# BREAK-UP : INCOME - H1 FY15

Amt. in ` Crore

Parameters	H1 FY14	Mar'14	H1FY15	y.o.y Growth (%)
Interest on Advances	13414	28458	15910	18.60
Interest on Investments	5079	10251	5306	4.48
Other Interest Income	431	839	379	-12.09
Total Interest Income	18924	39548	21595	14.11
Non – Interest Income	2011	3933	2048	1.84
Total Income	20935	43480	23643	12.93



# BREAK-UP : EXPENDITURE - Q2 FY15

Amt. in ` Crore

Parameters	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	Q2 FY15	SEQ (%)	y.o.y Growth (%)
Interest Expenses	7463	7857	8005	8272	8526	3.07	14.24
Interest on Deposits	6923	7311	7476	7702	7964	3.40	15.05
Staff Expenses	933	873	979	1038	1036	-0.22	11.06
Other Op Exp	607	614	744	623	728	16.81	19.99
Total Op Exp	1539	1488	1723	1661	1764	6.17	14.58
Total Expenses	9003	9344	9728	9933	10290	3.59	14.30



# BREAK-UP : EXPENDITURE - H1 FY15

Amt. in ` Crore

Parameters	H1 FY14	Mar'14	H1FY15	y.o.y Growth (%)
Interest Expenses	14742	30603	16798	13.95
Interest on Deposits	13871	28658	15667	12.95
Staff Expenses	1820	3672	2074	13.97
Other Op Exp	1050	2409	1351	28.54
Total Op Exp	2870	6081	3425	19.32
Total Expenses	17612	36684	20223	14.82



# BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	Sep'13 Q2FY14	Mar' 14 Q4FY14	Jun'14 Q1FY15	Sep'14 Q2FY15	y.o.y Growth(%)
Com & Exchange	269	284	209	224	-16.45
-Bancassurance	4	21	11	17	282.18
Profit from Exch. Transactions	118	226	263	206	74.18
Rent - Lockers	4	2	66	4	-8.40
Dividend Income	21	19	7	22	0.14
Recovery in W/Off A/cs	85	111	108	90	5.66
Service Charges & Oth. Msc Income	208	353	283	331	60.43
<b>Total (Excluding Treasury Trading Profit)</b>	<b>705</b>	<b>995</b>	<b>936</b>	<b>877</b>	<b>24.53</b>
<b>Total (Including Treasury Trading Profit)</b>	<b>773</b>	<b>1070</b>	<b>1027</b>	<b>1021</b>	<b>32.13</b>

**Core fee income excluding Treasury Trading Profit up by 25% to ` 877 crore.  
Total Non interest income is at ` 1021 Crore for Q2FY15**





# BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	H1FY14	Mar'14	H1FY15	y.o.y Growth (%)
<b>Com &amp; Exchange</b>	<b>469</b>	<b>940</b>	<b>433</b>	<b>-7.62</b>
<b>-Bancassurance</b>	<b>15</b>	<b>47</b>	<b>47</b>	<b>202.27</b>
<b>Profit from Exch. Transactions</b>	<b>296</b>	<b>670</b>	<b>469</b>	<b>58.45</b>
<b>Rent – Lockers</b>	<b>62</b>	<b>67</b>	<b>70</b>	<b>12.58</b>
<b>Dividend Income</b>	<b>28</b>	<b>70</b>	<b>28</b>	<b>-2.06</b>
<b>Recovery in W/Off A/cs</b>	<b>165</b>	<b>425</b>	<b>209</b>	<b>26.31</b>
<b>Service Charges &amp; Oth. Msc Inc</b>	<b>479</b>	<b>1097</b>	<b>500</b>	<b>4.37</b>
<b>Total (Excluding Treasury Trading Profit)</b>	<b>1499</b>	<b>3269</b>	<b>1709</b>	<b>14.01</b>
<b>Total (Including Treasury Trading Profit)</b>	<b>2011</b>	<b>3933</b>	<b>2048</b>	<b>1.84</b>



# BREAK-UP : PROVISIONS- Q2FY15

Amt. in ` Crore

Provisions for	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	Q2 FY15
NPAs	347	543	802	1125	912
Standard Assets	183	93	112	-	-
Provisions on Investments	85	157	362	(416)	(22)
Tax	125	130	180	200	185
Restructured & Others	59	259	(185)	79	(76)
<b>Total Provision &amp;Contingency</b>	<b>799</b>	<b>1182</b>	<b>1271</b>	<b>988</b>	<b>999</b>



# BREAK-UP : PROVISIONS - H1FY15

Amt. in ` Crore

Provisions for	H1 FY14	Mar'14	H1FY15
<b>NPAs</b>	<b>790</b>	<b>2135</b>	<b>2037</b>
<b>Standard Assets</b>	<b>273</b>	<b>478</b>	<b>-</b>
<b>Provisions on Investments</b>	<b>173</b>	<b>692</b>	<b>(438)</b>
<b>Tax</b>	<b>315</b>	<b>625</b>	<b>385</b>
<b>Restructured &amp; Others</b>	<b>354</b>	<b>428</b>	<b>3</b>
<b>Total Provision &amp;Contingency</b>	<b>1905</b>	<b>4358</b>	<b>1987</b>



# EARNINGS PROFILE

In %

Parameters	Q2FY14	Q3FY14	Q4FY14	Q1FY15	Q2FY15
NIM - Domestic	2.33	2.35	2.40	2.42	2.36
NIM - Global	2.22	2.21	2.27	2.30	2.24
ROAA	0.58	0.37	0.54	0.66	0.51
EPS ( ` ) (not Annualized)	14.13	9.24	13.65	17.49	13.59
Book Value ( ` )	524.94	518.61	522.76	521.68	538.01
ROE (Annualized)	12.51	10.81	10.59	13.47	11.78
Cost-Income Ratio (Cumulative)	46.34	47.0	47.22	48.06	50.03



## TREND IN COST AND YIELD (%)

(In %)

	Sep'13	Dec'13	Mar'14	Jun'14	Sep'14
Cost of Deposits	7.50	7.48	7.42	7.44	7.40
Cost of Funds	6.86	6.82	6.80	6.80	6.82
Yield on Advances	10.63	10.55	10.54	10.69	10.69
Yield on Funds	8.81	8.75	8.79	8.80	8.77
Yield on Investments	7.99	7.99	8.03	8.05	8.04



# Investment Classification

Parameters	Amt. in ` Crore					
	Sep' 13	% Share in Total Portfolio	Mar' 14	% Share in Total Portfolio	Sep' 14	% Share in Total Portfolio
SLR	101301	85.0	108095	85	123612	84
Non SLR	17929	15.0	18758	15	22377	15
Total (Domestic)	119229	100	126853	100	145989	100
Held For Trading	237	0.2	157	0.1	490	0.3
Available For Sale	29720	24.4	41351	32	43716	29.7
Held To Maturity	89523	75.0	85320	67	102189	70
M.DURATION	4.66	--	4.63	--	4.25	--
Total (Global)	119481	--	126828	--	146395	--



# ASSET QUALITY



# ASSET QUALITY

Amt. in ` Crore

	Sep'13	Dec'13	Mar'14	June'14	Sep'14
<b>Gross NPA</b>	<b>7475</b>	<b>8074</b>	<b>7570</b>	<b>8160</b>	<b>9164</b>
<b>Gross NPA Ratio (%)</b>	<b>2.64</b>	<b>2.79</b>	<b>2.49</b>	<b>2.67</b>	<b>2.92</b>
<b>Net NPA</b>	<b>6459</b>	<b>6870</b>	<b>5965</b>	<b>6150</b>	<b>7170</b>
<b>Net NPA Ratio (%)</b>	<b>2.30</b>	<b>2.39</b>	<b>1.98</b>	<b>2.03</b>	<b>2.31</b>
<b>Cash Recovery (cumulative)</b>	<b>1923</b>	<b>3135</b>	<b>5494</b>	<b>2019</b>	<b>3213</b>

**Cash Recovery of ` 1194 crore during the Q2 FY15**





# GROSS NPA MOVEMENT - Quarterly ( ` in crore)

PARTICULARS	Sep'13	Mar'14	June'14	Sep'14
Opening Gross NPA ( ` Crore)	6260	6260	7570	7570
Additions	4209	8443	2595	5773
Sub Total	10469	14703	10165	13343
Less: Reduction (a+b+c+d))	2994	7134	2005	4179
a) Write Off (Including Addn Prudential Write-off)	749	1591	800	1854
b) Upgradation	1406	2853	535	1197
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	839	2689	670	1128
Gross NPA - Closing Balance	7475	7570	8160	9164
Gross Advances	283024	303431	305723	313431
Gross NPA %	2.64	2.49	2.67	2.92
Net NPA	6459	5965	6150	7170
Net NPA %	2.30	1.98	2.03	2.31
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	1923	5494	2019	3213



# NPA COMPOSITION

Amt. in ` Crore

Parameters	SEPT'13	DEC'13	MAR'14	JUN'14	SEPT'14
Gross Advances	283024	289833	303431	305723	313431
Sub-Standard	4770	5211	3436	4167	5416
Doubtful	2705	2863	4134	3993	3748
Loss	NIL	NIL	NIL	NIL	NIL
Provision Coverage Ratio (%)	57.77	57.39	60.11	60.10	58.68



# SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	Q2 FY15	% to total Slippages
Micro & Small Ent.	278	282	426	631	970	30.5
Agriculture	196	243	200	390	373	11.7
Other Priority Sector	116	125	107	184	200	6.3
<b>Total Priority Sector</b>	<b>590</b>	<b>650</b>	<b>733</b>	<b>1205</b>	<b>1543</b>	<b>48.6</b>
Medium Industries	58	91	53	174	391	12.3
Large Industries	700	544	969	767	1071	33.7
Other Non-Priority	152	817	291	398	171	5.4
<b>Total Non-Priority</b>	<b>910</b>	<b>1452</b>	<b>1313</b>	<b>1338</b>	<b>1633</b>	<b>51.4</b>
<b>Total (Domestic)</b>	<b>1500</b>	<b>2101</b>	<b>2046</b>	<b>2544</b>	<b>3176</b>	<b>99.9</b>
Overseas	20	-1	89	51	2	0.1
<b>Total (Global)</b>	<b>1520</b>	<b>2100</b>	<b>2135</b>	<b>2595</b>	<b>3178</b>	<b>100.0</b>



## SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	Sep'13	Dec'13	Mar'14	Jun'14	Sep'14
Micro & Small Enterprises	1625	1488	1727	1959	2401
Agriculture	1018	1016	979	1179	1189
Other Priority Segments	368	341	250	358	402
Medium Enterprises	402	379	389	441	727
Large Industries	3146	3420	3279	3067	3386
Other Non-Priority Segments	916	1430	946	1155	1059
<b>Total</b>	<b>7475</b>	<b>8074</b>	<b>7570</b>	<b>8160</b>	<b>9164</b>



# SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Sep'13	Dec'13	Mar'14	Jun'14	Sep'14
Gross Advances	283024	289833	303431	305723	313431
Gross NPA	7475	8074	7570	8160	9164
Gross NPA %	2.64	2.79	2.49	2.67	2.92
Priority Sector Advances	88280	93018	97762	103694	108748
PS as % to Gross Advances	31.2	32.1	32.2	33.92	34.69
Total PS NPA	3011	2845	2956	3496	3992
Total PS NPA%	3.4	3.10	3.02	3.37	3.67
Share of PS NPA to Gross NPA	40.3	35.23	39.05	42.84	43.56
Agriculture NPA	1018	1016	979	1179	1189
Agriculture NPA%	2.31	2.22	2.01	2.18	2.17
MSE NPA	1625	1488	1727	1959	2401
MSE NPA %	5.11	4.28	4.71	5.44	6.07
Other Priority NPA	368	341	250	358	402
Other Priority NPA %	2.92	2.65	1.87	2.61	2.81



# 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 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 Restructured accounts as on 31.03.2014	19860	20248	6230	2957	26090	23205
A/c Restructured in Q1 2014-15	1340	879	59	479	1399	1358
A/c Restructured in Q2 2014-15	8694	819	206	111	8900	930
Total Restructured accounts as on 30.09.2014	23648	20392	7162	4165	30810	24557



# RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

POSITION AS ON	A/C	Amount
JUNE- 2013	84	12314
SEPTEMBER-2013	91	12932
DECECEMBER-2013	94	12185
MARCH-2014	96	10446
JUNE- 2014	94	9224
SEPTEMBER-2014	85	9261



# SECTOR WISE RESTRUCTURED ACCOUNTS

Name of the Sector Details of restructured Accounts	As on 30-09-2014		(` in Crore)
	No. of accounts	Amount	% to cumulatative Outstanding Amt.
<b>INFRASTRUCTURE</b>	<b>113</b>	<b>12462</b>	<b>50.75%</b>
Of Which Power			
<b>POWER</b>	<b>61</b>	<b>8843</b>	<b>36.01%</b>
State DISCOMS		<b>6533</b>	<b>26.60%</b>
State Transmission	-	-	-
State Generation	-	-	-
Private		<b>2310</b>	<b>9.41%</b>
Of Which ROADS	<b>36</b>	<b>1560</b>	<b>6.35%</b>
Of Which PORTS	<b>2</b>	<b>133</b>	<b>0.54%</b>
Of Which AVIATION	<b>3</b>	<b>1039</b>	<b>4.23%</b>
Of Which TELECOM	<b>11</b>	<b>887</b>	<b>3.61%</b>
<b>MINING</b>	<b>35</b>	<b>25</b>	<b>0.10%</b>
<b>IRON AND STEEL</b>	<b>114</b>	<b>2742</b>	<b>11.17%</b>
<b>TEXTILE</b>	<b>505</b>	<b>1962</b>	<b>7.99%</b>
<b>ENGINEERING</b>	<b>277</b>	<b>810</b>	<b>3.30%</b>
<b>PHARMACEUTICAL</b>	<b>36</b>	<b>285</b>	<b>1.16%</b>
<b>CEMENT</b>	<b>34</b>	<b>345</b>	<b>1.40%</b>
<b>HARDWARE</b>	<b>17</b>	<b>73</b>	<b>0.30%</b>
<b>SHIPPING</b>	<b>12</b>	<b>34</b>	<b>0.14%</b>
<b>EDIBLE OIL</b>	<b>18</b>	<b>21</b>	<b>0.08%</b>
<b>AGRICULTURE</b>	<b>10799</b>	<b>430</b>	<b>1.75%</b>
<b>EDUCATION</b>	<b>6234</b>	<b>135</b>	<b>0.55%</b>
<b>HOUSING</b>	<b>4498</b>	<b>221</b>	<b>0.90%</b>
<b>CHEMICAL</b>	<b>30</b>	<b>42</b>	<b>0.17%</b>
<b>CONSTRUCTION AND REAL ESTATE</b>	<b>121</b>	<b>2781</b>	<b>11.32%</b>
<b>OTHER INDUSTRIES</b>	<b>494</b>	<b>1066</b>	<b>4.34%</b>
<b>OTHER SERVICES</b>	<b>7473</b>	<b>1123</b>	<b>4.57%</b>
<b>TOTAL</b>	<b>30810</b>	<b>24557</b>	<b>100.00%</b>





## AMOUNT RESTRUCTURED DURING Q2 FY15

		Amt. in ` Crore
	No. of Accounts	Amount
<b>Agriculture</b>	<b>2402</b>	<b>67</b>
<b>MSME</b>	<b>2261</b>	<b>89</b>
<b>Housing / Education loan</b>	<b>3377</b>	<b>93</b>
<b>Large Advances</b>	<b>15</b>	<b>656</b>
<b>Others</b>	<b>845</b>	<b>25</b>
<b>Total</b>	<b>8900</b>	<b>930</b>



# SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT SEP 2014

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>10799</b>	<b>430</b>
<b>MSME</b>	<b>7047</b>	<b>1223</b>
<b>Housing / Education loan</b>	<b>10732</b>	<b>356</b>
<b>Large Advances</b>	<b>519</b>	<b>22173</b>
<b>Others</b>	<b>1713</b>	<b>375</b>
<b>Total</b>	<b>30810</b>	<b>24557</b>



# CAPITAL ADEQUACY - NEW BASEL III NORMS

## Capital Adequacy Ratio

- CRAR of 10.19% at SEP 2014 Vs. 9% norm
- CET ratio at 7.13% vs. 5.5% norm
- Tier I ratio at 7.41% vs. 7% norm
- Tier II ratio at 2.78%
- Govt. holding at 69%
- Paid-up Capital at ` 461.26 crore

**Sufficient headroom available for raising further capital**



# CAPITAL ADEQUACY - BASEL III

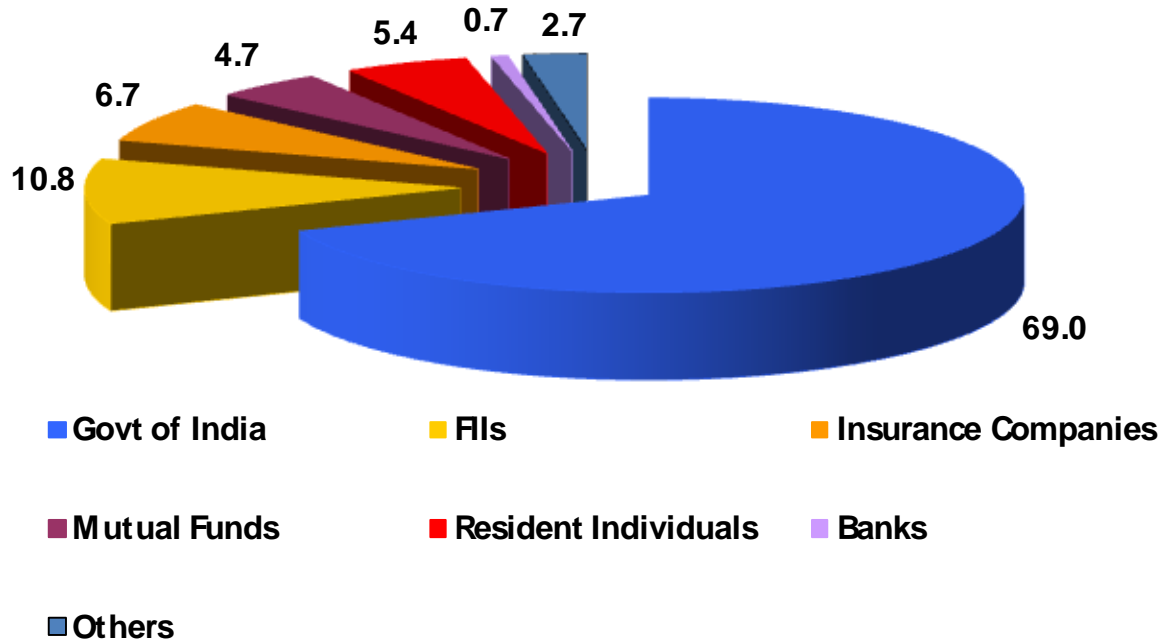
Amt. in ` Crore

Particulars	BASEL III				SEPT' 14
	SEPT' 13	DEC-13	Mar'14	JUN' 14	
<b>Risk-weighted Assets</b>	273066	302155	312226	321819	322093
<b>Tier I Capital</b>	23273	22609	23991	23803	23859
<b>Tier I Ratio%</b>	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%	CET: 7.12% AT I: 0.27% Tier I:7.39%	CET: 7.13% AT I: 0.28% Tier I:7.41%
<b>Tier II Capital</b>	5724	7097	9205	9133	8959
<b>Tier II Ratio%</b>	2.10	2.35	2.95	2.84	2.78
<b>Total Capital</b>	28997	29706	33196	32936	32819
<b>CRAR%</b>	10.62	9.83	10.63	10.23	10.19



# SHAREHOLDING PATTERN

As on SEPT 30, 2014



Govt.	69.00
FIIs	10.82
Insurance Companies	6.67
Mutual Funds	4.73
Residents Individuals	5.37
Banks	0.72
Others	2.69



# Pradhan Mantri Jan Dhan Yojana (PMJDY)

## PMJDY

- Under PMJDY, the Bank has opened 36.50 lakh accounts so far, with an outstanding balance of 725 crore.
- The Bank issued 27.18 lakh RuPay cards.
- The Scheme envisages an Over draft facility of 5000/- in respect of accounts that have satisfactory operation for 6 months.
- The Bank is allotted 3962 Sub Service Areas (SSAs) and 3371 wards and 98% has been completed till date.
- The Bank has appointed 2455 Bank Mitras across the country.
- An exclusive Toll free number 1800-425-11222 is set up in Kerala where the Bank is the SLBC Convener for grievance redressal.



## Financial Inclusion (FI)

### Holistic Approach to Financial Inclusion

- During the year, the Bank opened 254 branches in financial inclusion/unbanked villages taking the total tally of FI branches to 790.
- The Bank has also 479 Ultra Small Branches and engaged 2459 Business Correspondent Agents for financial inclusion activities.
- Basic Savings Bank Deposits (BSBD) accounts increased to 1.13 crore, with an outstanding deposit balance of 1783 crore.
- Exposure under Self-Help Groups (SHGs) increased to 2101 crore under 1 lakh SHG accounts.
- Exposure under General Credit Cards increased to 1473 crore under 7.45 lakh accounts.
- 63 Financial Literacy Centres have been set up to provide financial education to the poor and the common man.
- 21 Micro Finance Branches in urban areas are operational to cater to the needs of the urban poor.
- 317 Farmers Clubs opened by the Bank during the current financial year.
- Aadhaar enrolment taken up in 9 states and enrolled 34.35 lakh residents till September 2014.
- Aadhaar seeding in CBS improved to 57.38 lakh as on September 2014.



# IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

- Five MSME Consultancy Services Centres established for providing consultancy services to MSME clientele.
- Introduced a new credit scoring model for evaluating the eligibility of MSME entrepreneurs to avail finance from banks, first of its kind in the industry.
- Launched a new dedicated website for MSME sector [www.canaramsme.com](http://www.canaramsme.com)
- For online display and marketing of products and services of MSME entrepreneurs, Bank has launched online marketing portal [www.canbankemart.com](http://www.canbankemart.com)
- Branch Transformation initiatives implemented in 550 Shikhar Branches as part of the Bank's BPR activities and optimization of processes implemented in 10 more Retail Assets Hubs.
- Introduced Secured Credit Card with the option of EMV Global Variant. These Cards are targeted/ issued to customers against security of KDR/ FD.





# IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

- **Canara m-Wallet Mobile App released.**
- **Canara easyCash Product released for cash transfer to migrant population.**
- **Canara P-Serve (Touch Screen Kiosk Application) released.**
- **Mobile Banking through National Unified USSD Platform (NUUP) made available.**
- **Online SB Account Opening Portal for NRIs released.**
- **Treasury Collection Module for Government of Kerala released.**
- **Commercial Taxes Collection application for Gujarat implemented.**
- **Export Data Processing and Monitoring System (EDPMS) Software for Treasury made live.**
- **Sarva Shiksha Abhiyan Software (Fund Transfer from Central Government to School) for Andhra Pradesh completed.**



# EXPANDED CLIENTELE BASE

(In Lakhs)

	Sep'13	Mar'14	Sep'14	Y-o-Y Increase	% Y-o-Y Growth
<b>Clientele Base</b>	<b>516</b>	<b>555</b>	<b>602</b>	<b>86</b>	<b>17</b>
<b>No. of Deposit A/cs</b>	<b>456</b>	<b>489</b>	<b>533</b>	<b>77</b>	<b>17</b>
<b>No. of Borrowal A/cs</b>	<b>60</b>	<b>66</b>	<b>69</b>	<b>9</b>	<b>15</b>

**6.02  
Crore  
Strong  
Clientele  
Base**

**86 lakhs Clientele added Y-o-Y**



## MAJOR AWARDS/ACCOLADES IN Q2FY15

The Bank conferred with the following awards during the quarter in recognition of the varied initiatives.

➤ Golden Peacock Award for Corporate Governance by the Institutes of Directors, India.

➤ Assocham Social Banking Excellence Award 2014 under Public Sector Banks category for excellent performance under Corporate Social Responsibility initiatives.

➤ CEO with HR Orientation at the Asia Pacific HRM Congress 2014 instituted by World HRD Congress.

➤ 40 Most Talented HR Leaders at the Asia Pacific HRM Congress 2014 instituted by World HRD Congress.

➤ I Prize under Indira Gandhi Rajbhasha Puraskar Yojana for effective implementation of Official Language in Region 'C'.





# GOLDEN PEACOCK AWARD FOR CORPORATE GOVERNANCE



The Award received by Shri V. S. Krishna Kumar, Executive Director, from Honourable Theresa May, M P , Secretary of State for the Home Department of U.K



## GOALS - MAR'15

**PLAN  
S  
FY15**

- Aims to reach an aggregate business figure of over `8 lakh crore.
- Plans to take the number of branches to 6000+ and number of ATMs to 10000 by March 2015.
- Bank is opening 3 more branches in UK and one branch each in Frankfurt (Germany), DFC -Dubai (UAE), Jeddah (Saudi Arabia), wholly owned Subsidiaries in Brazil and Tanzania and Representative Offices in Tokyo (Japan), Abuja (Nigeria), Jakarta (Indonesia) and Istanbul (Turkey).
- Thrust on Retail Business- CASA, retail deposits, retail credit, recovery, fee income and asset quality.
- Ongoing thrust on technology and business process reengineering.
- Thrust on improving operational financial ratios, such as, NIM, RoA, RoE and Cost-to-Income.
- Plans to have Gross NPA around 2% and Net NPA around 1.5%.



**THANK YOU**