

PERFORMANCE HIGHLIGHTS

SEPTEMBER 2015



HIGHLIGHTS - SEPTEMBER 2015

Major Highlights

- Net profit for Q2FY16 at Rs.529 crore, up by 10.44% sequentially.
- Gross profit for Q2FY16 at Rs.1944 crore, up by 19.54% y.o.y
- Total provision for Q2FY16 was at Rs.1415 crore compared to Rs.999 crore last year.
- Total Business at Rs.8.08 lakh crore, up by 4.69% y.o.y.
- Total Deposits at Rs.4.85 lakh crore, up by 5.21% y.o.y.
- CASA deposits grew by 11.51% y.o.y to Rs.1.16 lakh crore and CASA ratio (domestic) improved to 25.49% y.o.y from 23.71% last year.
- Advances (net) at Rs.3.23 lakh crore, up by 3.93% y.o.y.
- Sustained good growth in retail business (y.o.y)- Total Priority (27.84%), Agriculture (15.76%), MSME (17.70%), MSE (19.78%), Retail Lending (14.32%), Housing (direct) (27.83%), Vehicle (11.78%), Education (19.25%) and Other Personal loans (10.22%).



HIGHLIGHTS - SEPTEMBER 2015

Major Highlights

- Total Expenditure increase was contained at 2.37% y.o.y. Interest expenses increase, including interest paid on deposits, moderated to 1.12% y.o.y.
- Non-Interest Income at Rs.1210 crore, up by 18.55% y.o.y.
- Net Interest Margin (NIM) (Domestic) improved to 2.38% against 2.36% last year and NIM (Global) maintained at 2.24% against same level last year.
- Return on Assets (RoA) increased to 0.39% from 0.36% as at June 2015 and 0.51% as at September 2014.
- Return on Equity (RoE) improved to 7.14% from 7.01% as at June 2015 and 11.78% as at September 2014.
- Cost-income ratio down to 47.27% from 50.03% last year.



HIGHLIGHTS - SEPTEMBER 2015

Major Highlights

- Gross NPA at Rs.14021crore vis-à-vis Rs.13081 crore at June 2015.
- Gross NPA Ratio stood at 4.27% compared to 3.98% at June 2015 and 2.92% last year.
- Net NPA ratio stood at 2.90% from 2.74% at June 2015 and 2.31% last year.
- Cash Recovery at Rs.2266 crore.
- Provision Coverage ratio improved to 59.81%.
- 5734 branches and 9132 ATMs as at September 2015.
- Enhanced E-transactions to 53.73% from 44.99% last year.



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in Rs. Crore

Parameters	SEP' 14	DEC' 14	MAR' 15	JUN' 15	SEP' 15	y.o.y Growth (%)
Deposits	461193	462450	473840	471877	485206	5.21
Advances (net)	310860	312269	330036	324063	323077	3.93
Business	772053	774718	803876	795940	808283	4.69
C-D Ratio	67.40	67.52	69.65	68.68	66.59	--

Market share in deposits at 4.90% and Market share in Advances at 4.38%



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	SEPT'14	MAR'15	SEPT'15	y.o.y Growth %
Deposits	24962	29138	31060	24.43
Advances	21348	22693	23324	9.26
Total Business	46310	51831	54384	17.43
Gross Profit	158	270	160	1.27

Overseas Business constitutes 6.73% of the Global Business



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q2FY16

Amt. in Rs. Crore

Parameters	Q2FY15	Q3FY15	Q4FY15	Q1FY16	Q2FY16	y.o.y Growth (%)
Total Income	11915	12228	12429	12253	12478	4.72
Total Expenses	10290	10431	10697	10249	10534	2.37
Operating Profit	1626	1797	1733	2004	1944	19.54
Net Profit	627	656	613	479	529	-15.68
NIM (%) Domestic	2.36	2.36	2.36	2.35	2.38	--
NIM (%) Global	2.24	2.24	2.25	2.21	2.24	--



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	SEP' 14	MAR' 15	SEP' 15	Y-o-Y incr.
Branch Network	5514	5682	5734	220
ATM Strength	7095	8533	9132	2037
Debit Card (In Lakh)	185	255	288	103

<i>E-Lounges</i>	147
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5727 domestic Branches

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

Population group	No. of branches	% to total
Rural	1814	31.67
Semi-Urban	1783	31.13
Rural + Semi-Urban	3597	62.81
Urban	1122	19.59
Metro	1008	17.60
TOTAL Domestic	5727	100.00



BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15	y.o.y Growth (%)
Total Deposits	461193	462450	473840	471877	485206	5.21
Current	17743	18696	19846	17534	19257	8.53
Saving	86287	86322	93686	92149	96745	12.12
CASA	104030	105019	113532	109684	116002	11.51
CASA (%)Dom	23.71	24.05	25.47	24.62	25.49	+178bps
Term Deposits	357163	357431	360308	362193	369204	3.37
Retail Term Deposits	119690	128794	141662	152234	160036	33.71
PRDs + CDs	69194	58873	50534	29829	26996	-61.00
% PRDs +CDs to Total Deposits	15.00	12.73	10.66	6.32	5.56	--

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



LOANS & ADVANCES SEGMENT

Amt. in Rs. Crore

Parameters	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15	y.o.y Growth (%)
Advances (Net)	310860	312269	330036	324063	323077	3.93
Total Priority	108747	112693	118234	121978	139021	27.84
Agriculture	54890	56474	58868	60924	63541	15.76
Other Priority	14317	14735	15116	15555	16153	12.82
MSME	55011	56969	60604	61804	64749	17.70
MSE	41227	43408	46305	47403	49383	19.78
Retail Credit	38884	40172	42298	41976	44451	14.32

MUDRA YOJANA

Bank has disbursed Rs.4350 crore, covering 3.35 lakh accounts

**Mandated
Norms
under
Priority
Sector**

Achieved the mandated norms in respect of:

- **Total Priority (48.45% to ANBC against 40% norm)**
- **Agriculture (22.15% to ANBC against 18% norm)**
- **Weaker Section (14.66% to ANBC against 10% norm)**
- **M&SE (19.78% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (24.37% growth against 10% norm)**
- **Credit to specified minority communities (17.89% against 15% norm)**
- **Credit to women beneficiaries (14.14% to ANBC against 5% norm)**



PERFORMANCE OF RETAIL ADVANCES

Amt. in Rs. Crore

Type of Advances	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15	y.o.y Growth (%)
Housing loans Direct	14391	15225	16480	17261	18396	27.83
Vehicle loans	3490	3628	3770	3806	3901	11.78
Education loans	5336	5492	5636	5830	6363	19.25
Other Personal Loans	9785	10170	10540	10522	10785	10.22
Retail Total	38884	40172	42298	41976	44451	14.32



EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15	% Share Total Adv	y.o.y Growth %
Roads	7517	7851	8195	8487	8451	2.62	12.43
Ports	831	827	835	372	393	0.12	-52.74
Airports	1688	1657	1364	1457	1411	0.44	-16.41
Power (Generation, Transmission & Distribution)	43539	45620	45154	45635	44861	13.89	3.04
Telecom	5609	6678	6204	5690	5885	1.82	4.93
Other Infrastructure	2902	3045	2961	2968	2937	0.91	1.22
Total Infrastructure	62086	65678	64713	64609	63939	19.79	2.98



EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15	% Share Total Adv	y.o.y Growth %
-Power Generation	22707	23824	24459	23739	24055	7.45	5.94
-Power Transmission	2205	2126	1533	1566	1574	0.49	-28.63
-Power Distribution	18627	19670	19162	20330	19233	5.95	3.25
Total Power	43539	45620	45154	45635	44861	13.89	3.04
Of which SEBs	25941	27755	26864	27139	26347	8.16	1.56
Exposure to Aviation	1935	1879	1872	1849	1813	0.56	-6.30



EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2348	2458	2331	2247	2737	16.56
EXPOSURE TO NBFCs						
Total	24589	23523	24241	21564	18496	-24.78
Out of above :						
HFCs	7475	7212	7350	6039	5756	-22.99
Private	12151	11287	10781	10715	9892	-18.59
Public	4671	4758	5971	4441	2848	-39.02
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3561	3607	3743	3578	3594	0.93



FINANCIALS



PROFITABILITY- Q2 FY16

Amt. in Rs. Crore

Parameters	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	y.o.y Growth (%)
Total Income	11915	12228	12429	12253	12478	4.72
Total Expenses	10290	10431	10697	10249	10534	2.37
Operating Profit	1626	1797	1733	2004	1944	19.54
Provisions	999	1141	1120	1525	1415	41.64
Net Profit	627	656	613	479	529	-15.68
Net Int. Income	2368	2380	2486	2516	2647	11.78
Non Int. Income	1021	1176	1326	1113	1210	18.55



PROFITABILITY - H1 FY16

Amt. in Rs. Crore

Parameters	H1FY15	Mar' 15	H1FY16	y.o.y Growth (%)
Total Income	23643	48300	24731	4.60
Total Expenses	20223	41350	20783	2.77
Operating Profit	3421	6950	3948	15.40
Provisions	1987	4248	2940	47.96
Net Profit	1434	2703	1008	-29.73
Net Int. Income	4797	9664	5163	7.63
Non Int. Income	2048	4550	2323	13.45



BREAK-UP : INCOME - Q2 FY16

Amt. in Rs. Crore

Parameters	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	y.o.y Growth (%)
Interest on Advances	8005	8064	8093	8101	8126	1.51
Interest on Investments	2681	2792	2826	2850	2943	9.77
Other Interest Income	208	196	185	189	198	-4.59
Total Interest Income	10894	11052	11103	11140	11267	3.43
Non - Interest Income	1021	1176	1326	1113	1210	18.55
Total Income	11915	12228	12429	12253	12478	4.72



BREAK-UP : INCOME - H1 FY16

Amt. in Rs. Crore

Parameters	H1FY15	Mar' 15	H1FY16	y.o.y Growth (%)
Interest on Advances	15910	32066	16227	1.99
Interest on Investments	5306	10924	5793	9.18
Other Interest Income	379	760	387	2.23
Total Interest Income	21595	43750	22407	3.76
Non – Interest Income	2048	4550	2323	13.45
Total Income	23643	48300	24731	4.60



BREAK-UP: EXPENDITURE - Q2 FY16

Amt. in Rs. Crore

Parameters	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	y.o.y Growth (%)
Interest Expenses	8526	8671	8617	8623	8621	1.12
Interest on Deposits	7964	8213	8146	8180	8181	2.73
Staff Expenses	1036	1038	1163	1059	1108	6.91
Other Op Exp	728	722	917	567	805	10.60
Total Op Exp	1764	1760	2079	1626	1913	8.43
Total Expenses	10290	10431	10697	10249	10534	2.37



BREAK-UP : EXPENDITURE - H1 FY16

Amt. in Rs. Crore

Parameters	H1FY15	Mar'15	H1FY16	y.o.y Growth (%)
Interest Expenses	16798	34086	17244	2.66
Interest on Deposits	15667	32026	16361	4.43
Staff Expenses	2074	4274	2167	4.46
Other Op Exp	1351	2989	1372	1.57
Total Op Exp	3425	7264	3539	3.32
Total Expenses	20223	41350	20783	2.77



BREAK-UP: NON-INTEREST INCOME Q2FY16

Amt. in Rs. Crore

Parameters	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	y.o.y Growth(%)
Com & Exchange	224	226	269	214	222	-0.89
-Of which Bancassurance	17	20	11	11	17	--
Profit from Exch. Transactions	206	251	61	102	165	-19.90
Rent - Lockers	4	2	3	74	4	--
Dividend Income	22	32	21	7	23	4.54
Recovery in W/Off A/cs	90	93	80	210	161	78.89
Service Charges & Oth. Msc Income	331	271	383	308	353	14.61
Total (Excluding Treasury Trading Profit)	877	875	817	915	915	4.33
Trading Profit (net)	144	301	509	198	295	104.86
Total (Including Treasury Trading Profit)	1021	1176	1326	1113	1210	18.55

18.55% y-o-y increase in Non –Interest Income



BREAK-UP: NON-INTEREST INCOME H1FY16

Amt. in Rs. Crore

Parameters	H1FY15	Mar'15	H1FY16	y.o.y Growth (%)
Com & Exchange	433	929	436	0.69
-Bancassurance	28	58	28	--
Profit from Exch. Transactions	469	782	267	-43.16
Rent – Lockers	70	75	78	11.80
Dividend Income	28	81	30	6.18
Recovery in W/Off A/cs	209	381	371	77.30
Service Charges & Oth. Msc Inc	500	1096	650	29.96
Total (Excluding Treasury Trading Profit)	1709	3402	1831	7.11
Total (Including Treasury Trading Profit)	2048	4550	2323	13.45



BREAK-UP : PROVISIONS- Q2FY16

Amt. in Rs. Crore

Provisions for	Q2 FY15	Q3 FY15	Q4 FY15	Q1FY16	Q2FY16
NPAs	912	952	782	1314	979
Standard Assets	-	81	73	(61)	(44)
Provisions on Investments	(22)	(236)	16	133	64
Tax	185	300	110	165	203
Restructured & Others	(76)	44	139	(26)	213
Total Provision &Contingency	999	1141	1120	1525	1415



BREAK-UP : PROVISIONS - H1FY16

Amt. in Rs. Crore

Provisions for	H1FY15	Mar' 15	H1FY16
NPAs	2037	3771	2293
Standard Assets	-	154	(104)
Provisions on Investments	(438)	(658)	197
Tax	385	795	368
Restructured & Others	3	186	186
Total Provision &Contingency	1987	4248	2940



EARNINGS PROFILE

(In %)

Parameters	Q2FY15	Q3FY15	Q4Y15	Q1FY16	Q2FY16
NIM - Domestic	2.36	2.36	2.36	2.35	2.38
NIM - Global	2.24	2.24	2.25	2.21	2.24
ROAA	0.51	0.53	0.50	0.36	0.39
EPS (Rs.)(not Annualized)	13.59	14.22	13.29	9.63	10.26
ROE (Annualized)	11.78	11.27	11.06	7.01	7.14
Cost-Income Ratio (Cumulative)	50.03	49.47	49.29	44.80	47.27



COST AND YIELD TRENDS

(In %)

	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15
Cost of Deposits	7.40	7.40	7.38	7.12	7.07
Cost of Funds	6.82	6.83	6.84	6.41	6.39
Yield on Advances	10.69	10.76	10.75	10.22	10.18
Yield on Funds	8.77	8.75	8.78	8.28	8.30
Yield on Investments	8.04	8.02	8.00	7.97	7.95



INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	SEP' 14	% Share in Total Portfolio	MAR' 15	% Share in Total Portfolio	SEP' 15	% Share in Total Portfolio
SLR	123612	84%	122508	85%	135978	89%
Non SLR	22377	15%	22084	15%	16705	11%
Total (Domestic)	145989	100%	144592	100%	152683	100%
Held For Trading	490	0.3%	947	0.7%	481	0.3%
Available For Sale	43716	29.7%	41181	28.3%	54269	35.4%
Held To Maturity	102189	70%	103217	71.0%	98480	64.3%
Modified Duration	4.29	--	4.37	--	4.33	
Total (Global)	142698	--	145346	100%	153230	100%



ASSET QUALITY



ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15
Gross NPA	9164	10574	13040	13081	14021
Gross NPA Ratio (%)	2.92	3.35	3.89	3.98	4.27
Net NPA	7170	7556	8740	8888	9383
Net NPA Ratio (%)	2.31	2.42	2.65	2.74	2.90
Cash Recovery (cumulative)	3213	4427	5993	1056	2266

Cash Recovery of Rs.1210 crore during the Q2 FY16



GROSS NPA MOVEMENT

Amt. in Rs. Crore

PARTICULARS	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15
Opening Gross NPA (Rs. Crore)	7570	7570	7570	13040	13040
Additions	5773	8065	10870	2519	4720
Sub Total	13343	15635	18440	15559	17760
Less: Reduction (a+b+c+d))	4179	5061	5400	2478	3739
a) Write Off (Including Addn Prudential Write-off)	1854	1874	1473	1300	1969
b) Upgradation	1197	1574	2031	802	1068
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	1128	1613	1896	376	702
Gross NPA - Closing Balance	9164	10574	13040	13081	14021
Gross Advances	313431	315856	334947	328938	328387
Gross NPA %	2.92	3.35	3.89	3.98	4.27
Net NPA	7170	7556	8740	8888	9383
Net NPA %	2.31	2.42	2.65	2.74	2.90
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	3213	4427	5993	1056	2266



NPA COMPOSITION

Amt. in Rs. Crore

Parameters	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15
Gross Advances	313431	315856	334947	328938	328387
Sub-Standard	5416	6055	7076	5827	6551
Doubtful	3748	4518	5964	7254	7470
Loss	NIL	NIL	NIL	NIL	NIL
Provision Coverage Ratio(%)	58.68	59.44	57.29	59.02	59.81



SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	% to total Slippages
Micro & Small Ent.	970	627	496	906	738	33.51
Agriculture	373	316	266	443	304	13.81
Other Priority Sector	200	156	89	204	165	7.49
Total Priority Sector	1543	1099	850	1553	1207	54.81
Medium Industries	391	16	138	219	178	8.08
Large Industries	1071	962	1361	392	429	19.48
Other Non-Priority	171	212	122	291	364	16.53
Total Non-Priority	1633	1190	1621	902	971	44.09
Total (Domestic)	3176	2289	2471	2455	2178	98.90
Overseas	2	3	334	64	24	1.10
Total (Global)	3178	2292	2805	2519	2202	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15
Micro & Small Enterprises	2401	2715	3048	3497	3913
Agriculture	1189	1330	1410	1618	1689
Other Priority Segments	402	435	380	486	539
Medium Enterprises	727	825	829	940	1151
Large Industries	3386	4087	5815	4801	4788
Other Non-Priority Segments	1059	1182	1558	1739	1940
Total	9164	10574	13040	13081	14021



SECTORAL CONTRIBUTION OF NPA

Amt. in Rs.Crore

Particulars	SEP'14	DEC'14	MAR'15	JUN'15	SEP'15
Gross Advances	313431	315856	334947	328938	328387
Gross NPA	9164	10574	13040	13081	14021
Gross NPA %	2.92	3.35	3.89	3.98	4.27
Priority Sector Advances	108748	112693	118234	121978	139021
PS as % to Gross Advances	34.69	35.68	35.30	37.08	42.33
Total PS NPA	3992	4480	4838	5601	6141
Total PS NPA%	3.67	3.98	4.09	4.59	4.42
Share of PS NPA to Gross NPA	43.56	42.37	37.10	42.82	43.80
Agriculture NPA	1189	1330	1410	1618	1689
Agriculture NPA%	2.17	2.36	2.40	2.66	2.66
MSE NPA	2401	2715	3048	3497	3913
MSE NPA %	6.07	6.54	6.89	7.69	8.29
Other Priority NPA	402	435	380	486	539
Other Priority NPA %	2.81	2.95	2.51	3.12	1.91



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Restructured during the year (Standalone year wise)						
Particulars	FY 2013-14		FY 2014-15		FY 2015-16(Q2)	
	A/C	Amount	A/C	Amount	A/C	Amount
Total Restructured	10071	10752	37198	6821	8870	600
Of which Standard	9904	10231	36565	6130	8558	501
NPA	167	521	633	691	312	99

Outstanding during the year						
Particulars	FY 2013-14		FY 2014-15		FY 2015-16(Q2)	
	A/C	Amount	A/C	Amount	A/C	Amount
Total Restructured	26090	23205	44724	28371	44933	29026
Of which Standard	19860	20248	37611	22491	35149	22891
NPA	6230	2957	7113	5880	9784	6135



RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	FY 2013-14	FY 2014-15	FY 2015-16(Q2)
Advances	303431	334947	328387
Restructured Assets	23205	28371	29026
% of Std. Restructured Assets to total Adv	6.67	6.71	6.97
% of Total Restructured Assets to total Adv	7.65	8.47	8.83
CDR	10446	10490	10442
% of CDR to Total Restructured Adv	45.02	36.97	35.97
NON-CDR	12759	17881	18584
% of Non CDR to Total Restructured Adv	54.98	63.03	64.03



SECTOR WISE CUMULATIVE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

Sector	FY 2013-14		FY 2014-15		FY 2015-16 (Q2)	
	A/cs	Amt	A/cs	Amt	A/Cs	Amt
Agriculture	10120	403	13316	470	12526	483
MSME	5663	617	11518	1509	11720	1718
Housing Loans	8475	312	15995	525	16990	577
Large Advance	554	12865	605	25470	620	25775
Others	1278	9008	3290	397	3077	473
Total	26090	23205	44724	28371	44933	29026



Sector wise Restructured accounts for Q2 FY16

Amt. in Rs. Crore

Sector	Q2 FY16	
	A/cs	Amt.
Agriculture	2102	47
MSME	2561	244
Housing Loans	3303	92
Large Advance	13	149
Others	891	68
Total	8870	600



RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	FY 2013-14	FY 2014-15	FY 2015-16(Q2)
	As on 31.03.2014	As on 31.03.2015	As on 30.09.2015
CDR	10446	10490	10442
NON CDR	12759	17881	18584
TOTAL	23205	28371	29026



SECTOR WISE RESTRUCTURED ACCOUNTS

Rs.in crore

Name of the Sector	As on 30 th Sept 2015		
	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
Details of restructured Accounts			
INFRASTRUCTURE (a+b+c+d+e+f+g+h)	140	14433	49.72
POWER (a+b+c+d)	70	10165	35.02
POWER-State DISCOMS (a)	27	6476	22.31
POWER- Private (d)	43	3689	12.71
IRON AND STEEL	150	3253	11.21
CONSTRUCTION	154	3149	10.85
INFRA- ROADS (e)	47	2093	7.21
TEXTILE	788	1928	6.64
OTHER INDUSTRIES	614	1653	5.69
OTHER SERVICES	13009	1507	5.19
INFRA- AVIATION (g)	3	1026	3.53
ENGINEERING	382	1005	3.46
INFRA-TELECOMMUNICATION(h)	15	873	3.01
AGRICULTURE	12526	483	1.66
PHARMACEUTICAL	47	395	1.36
CEMENT	18	361	1.24
HOUSING	5144	315	1.09
INFRA- PORTS (f)	5	276	0.95
EDUCATION	11846	261	0.90
HARDWARE	21	78	0.27
EDIBLE OIL	18	120	0.41
CHEMICAL	33	39	0.13
MINING	33	33	0.11
SHIPPING	10	13	0.04
POWER-State Transmission (b)	0	0	0
IPOWER-State Generation (c)	0	0	0
TOTAL	44933	29026	100.00



CAPITAL ADEQUACY -BASEL III

Capital Adequacy Ratio

- CRAR of 11.04% at September 2015 Vs. 9% norm
- CET ratio at 7.98% vs. 5.5% norm
- Tier I ratio at 8.63% vs. 7% norm
- Tier II ratio at 2.41%

Sufficient headroom available for raising further capital



CAPITAL ADEQUACY - BASEL III

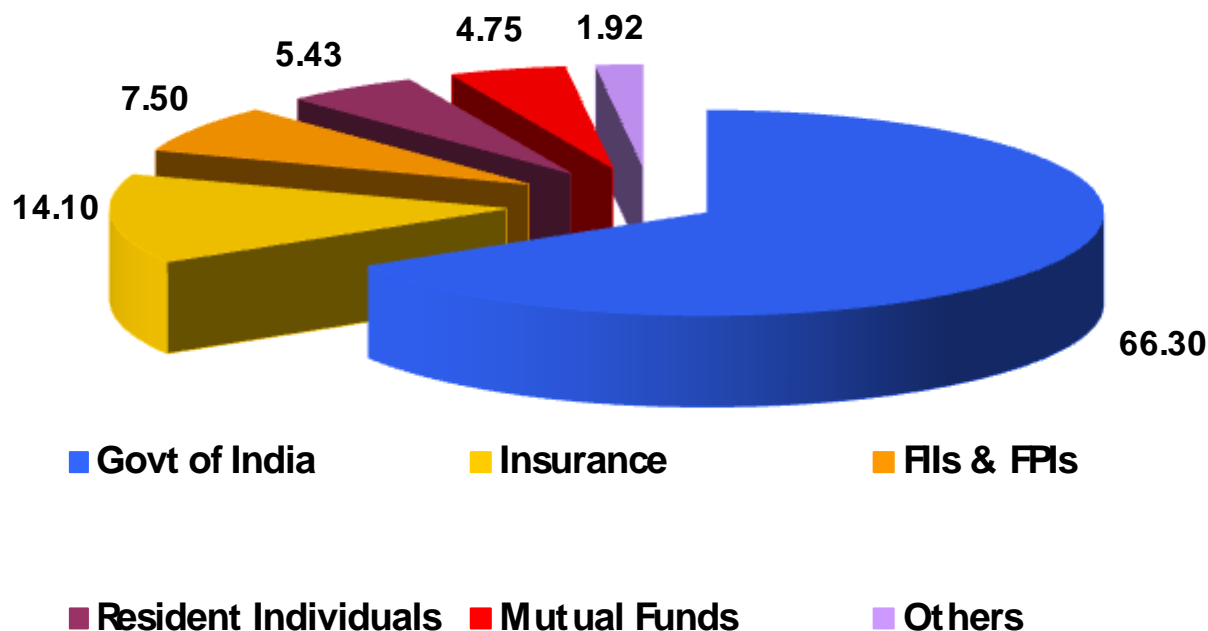
Amt. in Rs. Crore

Particulars	BASEL III				
	SEP' 14	DEC' 14	Mar' 15	JUN' 15	SEP' 15
Risk-weighted Assets	322093	330813	342248	349640	346722
Tier I Capital	23859	23932	27459	28966	29906
Tier I Ratio%	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%	CET: 7.98% AT I: 0.65% Tier I:8.63%
Tier II Capital	8959	8722	8678	8630	8362
Tier II Ratio(%)	2.78	2.64	2.54	2.47	2.41
Total Capital	32819	32654	36137	37597	38268
CRAR%	10.19	9.87	10.56	10.75	11.04



SHAREHOLDING PATTERN

As on September 30, 2015



Govt . of India	66.30
Insurance	14.10
FIIs & FPIs	7.50
Residents Individuals	5.43
Mutual Funds	4.75
Others	1.92



PRADHAN MANTRI JAN - DHAN YOJANA (PMJDY)

- Bank has opened 70.59 lakh PMJDY accounts till September 2015 and mobilized CASA deposits of Rs.1101 crore. Rupay Debit cards have been issued to all the accounts.
- Aadhaar seeding in PMJDY accounts has been completed in 36.25 lakh accounts(51.36%)
- Zero balance accounts have been brought down to 19.84 lakhs (27.88%). Govt of India has appreciated the efforts of the Bank and the success story has been posted in the PMJDY website of Govt. of India.
- Over Draft facility has been sanctioned in 94267 PMJDY accounts with total disbursements of Rs.17.11 crore.
- Rupay Card operations have been enabled at all the Bank Mitra locations.

Social Security Schemes

- 51.86 lakhs enrolments have been done so far under both Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY-18.89 lakhs) & Pradhan Mantri Suraksha Bima Yojana (PMSBY - 43.98 lakhs). Under Atal Pension Yojana (APY) the Bank has mobilized 67590 applications.



FINANCIAL INCLUSION (FI)

- Bank has provided banking facilities in all the allotted 10049 villages.
- Covered all 3962 allotted Sub Service Areas (SSAs) by opening of 808 Brick & Mortar branches and engaging 2459 BC agents.
- Besides FI branches, the Bank has opened 479 Ultra Small Branches.
- Financial Inclusion branches have mobilized a business of Rs.10444 crore (deposits Rs.4748 crore and advances Rs.5696 crore).
- 18 Micro Finance branches mobilized a total business of Rs.476 crore.
- The number of BSBD accounts increased to 1.50 crore, with outstanding CASA deposit of Rs.2726 crore.
- Bank has formed 370 farmers club during the current FY.
- Exposure under Self-Help Groups (SHGs) increased to Rs.2555 crore under 119319 SHGs.
- Business Correspondent agents have done about 20 lakh transactions amounting to Rs.350 crore during the current FY.
- The Bank has adopted 1757 schools all over the country under School Champ Programme, imparting financial education to the students.



CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN Q2FY16

- Enquiry portal for Social Security Schemes released.
- Subscription for Social Security Scheme - 'Surakshabandhan' enabled.
- Jeevan Praman (digital life certificate for pensioners) functionality has been implemented, making it easy for pensioners.
- Enabled Proactive Risk Manager Tools for ATMs/POS transactions.
- Auto SMS/E-mail facility enabled for the customers who opened the accounts on daily basis, informing how to enroll for Net Banking.
- ACSIS (Dr. Ambedkar Central Scheme of Interest Subsidy for Education Loan for studies Abroad) Portal released in live environment.



EXPANDED CLIENTELE BASE

(In Lakhs)

	SEP'14	MAR'15	SEP'15	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele Base	602	657	696	94	15.61
No. of Deposit A/cs	533	585	619	86	16.14
No. of Borrowal A/cs	69	72	77	8	11.59

6.96 crore Strong Clientele Base

94lakh Clientele accounts added y-o-y.



MAJOR AWARDS/ACCOLADES IN Q1FY16



- **Global Visa Service Quality Performance Award, 2014, for consistent and superior operating performance.**
- **Dun & Bradstreet Banking Awards 2015 for Best Bank under Priority Sector Lending and Best Retail Growth performer amongst the PSBs.**
- **National Awards for Excellence in CSR & Sustainability, 2015, constituted by World CSR Congress under Best Overall Excellence in CSR category.**
- **Best Bank Award for implementation of RSETIs for the year 2013-14 by the Ministry of Rural Development, Govt. of India on 'RSETI Diwas'.**
- **Best Banker Award instituted by Elets Technomedia under "Financial Inclusion" for special focus on Micro Finance & Financial Literacy.**
- **Pandit Madan Mohan Malaviya Gold Award for the project Canara Sahara, a CSR activity in education and rehabilitation of physically challenged.**
- **2nd Prize in Region 'C' under Rajbhasha Kirti Pursakar, 2014-15.**
- **Awarded 36th rank in Brandz India's 50 Most Valuable Indian Brands 2015 compiled by the research agency Millward Brown and commissioned by WPP Plc, a worldwide communications service group.**



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