

PERFORMANCE HIGHLIGHTS DECEMBER 2014



HIGHLIGHTS - DEC'2014

- Net profit at `656 crore, up by 60.3%.
- Operating Profit up by 13% y-o-y to ` 1797 crore.
- Total Fee income up by 38.2% to ` 1176 crore from ` 851 crore last year.
- Total Business at ` 7.75 lakh crore, up by 11.2% y-o-y.
- Total Deposits at ` 4.62 lakh crore, up by 13.1% y-o-y.
- Advances (net) at ` 3.12 lakh crore, up by 8.5% y-o-y.
- Continued robust growth in retail segments - Priority Credit - (21%), Agriculture (24%), MSME (19.5%), MSE (25%), Retail Lending (22%), Direct Housing Loans (30%), Vehicle Loans (30%) and other personal loans (95%).



HIGHLIGHTS - DEC'2014

- Gross NPA Ratio at 3.35% and net NPA Ratio at 2.42%.
- Record Cash Recovery during 9M FY15 at ` 4427 crore compared to ` 3135 crore last year.
- Recovery from prudentially written off accounts in 9MFY15 at `1203 crore (16.29% of outstanding amount). Upgradation during 9M was at ` 1574 crore.
- Provision Coverage Ratio improved to 59.44% compared to 57.39% last year.
- Net Interest Margin (NIM) (Domestic) increased to 2.36% and NIM (Global) at 2.24%.
- 1091 branches and 3056 ATMs added y-o-y and 893 branches and 1287 ATMs during the 9MFY15, taking the total to 5648 branches and 7599 ATMs.
- Enhanced E-transactions to 45.35% from 43.75% last year.



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	DEC'13	MAR'14	JUNE'14	SEP'14	DEC'14	y.o.y Growth(%)
Deposits	408924	420723	428976	461193	462450	13.09%
Advances (net)	287700	301067	302964	310860	312269	8.54%
Business	696624	721790	731940	772053	774718	11.21%
C-D Ratio	70.36	71.56	70.62	67.40	67.52	--

Market share in deposits up by 3 bps to 4.96% over Mar 14.

Market share in Advances up by 7 bps to 4.55% over Mar 14.

For the fortnightly ending 26th Dec 14



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in ` Crore

Parameters	DEC'13	MAR' 14	JUNE'14	SEPT'14	DEC'14	y.o.y Growth
Deposits	21294	21870	22875	24962	25743	20.89%
Advances	18493	19224	18319	21348	20293	9.73%
Gross Income	847	1092	319	652	917	8.26%
Gross Expenditure	649	851	244	494	704	8.47%
Gross Profit	198	242	75	158	213	7.58%

Overseas Business constitute 5.94% of the Total Business



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q3FY15

Amt. in ` Crore

Parameters	Q3FY14	Q1FY15	Q2FY15	Q3FY15	y.o.y Gr(%)
Total Income	10935	11728	11915	12228	11.82
Total Expenses	9344	9933	10290	10431	11.62
Operating Profit	1591	1795	1626	1797	12.98
Net Profit	409	807	627	656	60.25
NIM (%) Domestic	2.35	2.42	2.36	2.36	--
NIM (%) Global	2.21	2.30	2.24	2.24	--



PERFORMANCE HIGHLIGHTS- PROFITABILITY-9M FY15

Amt. in ` Crore

Parameters	9MFY14	Mar'14	9MFY15	y.o.y Growth(%)
Total Income	31871	43480	35871	12.55
Total Expenses	26957	36684	30653	13.71
Operating Profit	4914	6796	5218	6.18
Net Profit	1827	2438	2090	14.35



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	Dec'13	Mar'14	Dec'14	Y-o-Y incr.
Branch Network	4557	4755	5648	1091
ATM Strength	4543	6312	7599	3056
Debit Card (In Lakh)	133.21	151.29	226.92	93.71

<i>E-Lounges</i>	132
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**5641 domestic
Branches**

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

Population group	No. of branches	% to total
Rural	1795	31.82
Semi-Urban	1740	30.84
Rural + Semi-Urban	3535	62.66
Urban	1101	19.52
Metro	1005	17.82
TOTAL Domestic	5641	100.00
Of which Branches		
Financial Inclusion	802	14.22
SME	161	2.85
MCD* (minority Community District)	1364	24.18



BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	DEC'13	MAR'14	JUN'14	SEPT'14	DEC'14	y.o.y Growth (%)
Total Deposits	408924	420723	428976	461193	462450	13.09
Current	14793	17744	16749	17743	18696	26.39
Saving	79671	85536	81594	86287	86322	8.35
CASA	94465	103279	98343	104030	105019	11.17
CASA (%)Dom	24.27%	25.90%	24.15	23.71	24.05	--
Term Deposits	314460	317443	330633	357163	357431	13.67
- PRDs + CDs	63727	64443	56458	69194	58873	-7.62
% PRDs +CDs to Total Deposits	15.58	15.32	13.16	15.00	12.73	--



LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	DEC'13	MAR'14	JUN'14	SEP'14	DEC'14	y.o.y Growth (%)
Advances (Net)	287700	301067	302964	310860	312269	8.54
Total Priority	93018	97762	103694	108748	112693	21.15
Agriculture	45703	48797	53956	54890	56474	23.57
- Direct Agriculture	41787	44268	45202	46705	47928	14.70
- Indirect Agri	3915	4529	8754	8185	8545	118.3
Other Priority	12848	13345	13718	14317	14735	14.69
MSME	47678	50040	49316	55011	56969	19.49
MSE	34773	36703	37186	41227	43408	24.83
Retail Credit	32847	33529	36197	38884	40172	22.30



ACHIEVEMENT UNDER MANDATED TARGETS - PRIORITY SECTOR

Mandated Targets under Priority Sector

Achieved the mandated targets in respect of:

- Agriculture (19.53% against 18% norm)
- Direct agriculture (16.58% against 13.5% norm)
- Credit to specified minority communities (18.73% against 15% norm)
- Weaker Section (12.33% against 10% norm)
- M&SE (24.80% y.o.y growth against 20% norm)
- Number of Micro Enterprises accounts (32.74% growth against 10% norm) %
- Credit to women beneficiaries increased to 12.86% as against 5% norm.



Performance of Retail Advances

Amt. in ` Crore

Type of Advances	DEC'13	MAR'14	JUN'14	SEP'14	DEC'14	y.o.y Growth (%)
Housing loans Direct	11688	12822	13541	14391	15225	30.26
Vehicle loans	2791	3099	3335	3490	3628	29.99
Education loans	4791	4901	5046	5336	5492	14.63
Other Personal Loans	5223	5845	7469	9785	10170	94.72
Retail Total	32847	33529	36197	38884	40172	22.30



EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	DEC'13	MAR'14	JUN'14	SEP'14	DEC'14	% Share Total Adv	y.o.y Growth (%)
Roads	6529	6980	7242	7517	7851	2.51%	20.25
Ports	1112	1092	1093	831	827	0.26%	-25.63
Airports	1380	1827	1788	1688	1657	0.53%	20.07
Power (Generation, Transmission & Distribution)	38414	38294	42165	43539	45620	14.61%	18.76
Telecom	7190	6572	6628	5609	6678	2.14%	-7.12
Other Infrastructure	2849	2983	2836	2902	3045	0.98%	6.88
Total Infrastructure	57474	57748	61751	62086	65678	21.03%	14.27



EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	DEC'13	MAR'14	JUN'14	SEP'14	DEC'14	% Share Total Adv	y.o.y Growth (%)
-Power Generation	19334	20003	21985	22707	23824	7.63	23.22
-Power Transmission	2286	2215	2166	2205	2126	0.68	-7.00
-Power Distribution	16794	16076	18014	18627	19670	6.30	17.13
Total Power	38414	38294	42165	43539	45620	14.61	18.76
Of which SEBs	23927	23002	25723	25941	27755	8.89	16.00
Exposure to Aviation	1833	1761	2009	1935	1879	0.60	2.51



EXPOSURE TO OTHER SECTORS

Amt. in ` Crore

	DEC'13	MAR'14	JUN'14	SEP'14	DEC'14	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2312	2210	2365	2348	2458	6.31
EXPOSURE TO NBFCs						
Total	31293	26163	25474	24589	23523	-24.83
Out of above :						
HFCs	11433	8144	8367	7475	7212	-36.92
Private	14740	12163	11621	12151	11287	-23.43
Public	5119	5536	5176	4671	4758	-7.05
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3176	3483	3086	3561	3607	13.57



FINANCIALS



PROFITABILITY- Q3 FY15

Amt. in ` Crore

Parameters	Q3 FY14	Q1 FY15	Q2 FY15	Q3 FY15	y.o.y Growth (%)
Total Income	10935	11728	11915	12228	11.82%
Total Expenses	9344	9933	10290	10431	11.62%
Operating Profit	1591	1795	1626	1797	12.98%
Provisions	1182	988	999	1141	-3.40%
Net Profit	409	807	627	656	60.25%
Net Int. Income	2227	2429	2368	2380	6.89%
Non Int. Income	851	1027	1021	1176	38.15%



PROFITABILITY - 9M FY15

Amt. in ` Crore

Parameters	9MFY14	Mar' 14	9MFY15	y.o.y Growth (%)
Total Income	31871	43480	35871	12.55
Total Expenses	26957	36684	30653	13.71
Operating Profit	4914	6796	5218	6.18
Provisions	3087	4358	3128	1.34
Net Profit	1827	2438	2090	14.35
Net Int. Income	6409	8944	7178	11.99
Non Int. Income	2863	3933	3224	12.64



BREAK-UP : INCOME - Q3 FY15

Amt. in ` Crore

Parameters	Q3 FY14	Q1FY15	Q2 FY15	Q3 FY15	y.o.y Growth (%)
Interest on Advances	7360	7905	8005	8064	9.56
Interest on Investments	2575	2625	2681	2792	8.43
Other Interest Income	149	171	208	196	31.66
Total Interest Income	10084	10701	10894	11052	9.60
Non - Interest Income	851	1027	1021	1176	38.15
Total Income	10935	11728	11915	12228	11.82



BREAK-UP : INCOME - 9M FY15

Amt. in ` Crore

Parameters	9M FY14	Mar'14	9M FY15	y.o.y Growth (%)
Interest on Advances	20774	28458	23973	15.40
Interest on Investments	7653	10251	8098	5.81
Other Interest Income	580	839	576	-0.84
Total Interest Income	29008	39548	32647	12.54
Non - Interest Income	2863	3933	3224	12.64
Total Income	31871	43480	35871	12.55



BREAK-UP : EXPENDITURE - Q3 FY15

Amt. in ` Crore

Parameters	Q3 FY14	Q1 FY15	Q2 FY15	Q3 FY15	y.o.y Growth (%)
Interest Expenses	7857	8272	8526	8671	10.36
Interest on Deposits	7311	7702	7964	8213	12.34
Staff Expenses	873	1038	1036	1038	18.82
Other Op Exp	614	623	728	722	17.49
Total Op Exp	1488	1661	1764	1759	18.27
Total Expenses	9344	9933	10290	10431	11.62



BREAK-UP : EXPENDITURE - 9M FY15

Amt. in ` Crore

Parameters	9M FY14	Mar' 14	9M FY15	y.o.y Growth (%)
Interest Expenses	22599	30603	25469	12.70
Interest on Deposits	21181	28658	23880	12.74
Staff Expenses	2693	3672	3112	15.54
Other Op Exp	1665	2409	2072	24.49
Total Op Exp	4358	6081	5184	18.96
Total Expenses	26957	36684	30653	13.71



BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	Dec'13 Q3FY14	Jun'14 Q1FY15	Sep'14 Q2FY15	Dec'14 Q3FY15	y.o.y Growth(%)
Com & Exchange	188	209	224	226	21
-Bancassurance	11	11	17	20	86
Profit from Exch. Transactions	148	263	206	251	70
Rent - Lockers	3	66	4	2	-18
Dividend Income	23	7	22	32	38
Recovery in W/Off A/cs	149	118	90	93	-38
Service Charges & Oth. Msc Income	264	168	331	271	3
Total (Excluding Treasury Trading Profit)	775	832	877	875	13
Trading Profit	76	91	144	301	292
Total (Including Treasury Trading Profit)	851	1027	1021	1176	38

**Total Non interest income up by 38% to ` 1176 Crore for Q3FY15
Core fee income excluding Treasury Trading Profit up by 13% to ` 875 crore.**



BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	9MFY14	Mar'14	9MFY15	y.o.y Growth (%)
Com & Exchange	656	940	659	0.46
-Bancassurance	26	47	47	80.77
Profit from Exch. Transactions	444	670	720	62.16
Rent – Lockers	65	67	72	10.77
Dividend Income	51	70	60	17.65
Recovery in W/Off A/cs	314	425	301	-4.14
Service Charges & Oth. Msc Inc	744	1097	771	3.63
Total (Excluding Treasury Trading Profit)	2274	3269	2585	13.68
Trading Profit	589	664	639	8.49
Total (Including Treasury Trading Profit)	2863	3933	3224	12.61



BREAK-UP : PROVISIONS- Q3FY15

Amt. in ` Crore

Provisions for	Q3 FY14	Q1 FY15	Q2 FY15	Q3 FY15
NPAs	543	1125	912	952
Standard Assets	93	-	-	81
Provisions on Investments	157	(416)	(22)	(236)
Tax	130	200	185	300
Restructured & Others	258	79	(76)	44
Total Provision &Contingency	1182	988	999	1141



BREAK-UP : PROVISIONS - 9MFY15

Amt. in ` Crore

Provisions for	9M FY14	Mar'14	9MFY15
NPAs	1333	2135	2989
Standard Assets	366	478	81
Provisions on Investments	330	692	(674)
Tax	445	625	685
Restructured & Others	612	428	47
Total Provision &Contingency	3087	4358	3128



EARNINGS PROFILE

(In %)

Parameters	Q3FY14	Q1FY15	Q2FY15	Q3FY15
NIM - Domestic	2.35	2.42	2.36	2.36
NIM - Global	2.21	2.30	2.24	2.24
ROAA	0.37	0.66	0.51	0.53
EPS (`) (not Annualized)	9.24	17.49	13.59	14.22
Book Value (`)	518.61	521.68	538.01	554.93
ROE (Annualized)	10.81	13.47	11.78	11.27
Cost-Income Ratio (Cumulative)	47.00	48.06	50.03	49.84



TREND IN COST AND YIELD (%)

(In %)

	Dec'13	Mar'14	Jun'14	Sep'14	Dec'14
Cost of Deposits	7.48	7.42	7.44	7.40	7.40
Cost of Funds	6.82	6.80	6.80	6.82	6.83
Yield on Advances	10.55	10.54	10.69	10.69	10.76
Yield on Funds	8.75	8.79	8.80	8.77	8.75
Yield on Investments	7.99	8.03	8.05	8.04	8.02



Investment Classification

Amt. in ` Crore

Parameters	Dec' 13	% Share in Total Portfolio	Mar' 14	% Share in Total Portfolio	Dec' 14	% Share in Total Portfolio
SLR	112003	86	108095	85.21	131895	86.35
Non SLR	18279	14	18758	14.79	20854	13.65
Total (Domestic)	130282	100	126853	100	152749	100
Held For Trading	720	1	157	0.13	625	0.41
Available For Sale	38704	30	41351	32.60	46398	30.24
Held To Maturity	90105	69	85320	67.27	106402	69.35
M.DURATION	4.65	--	4.63	--	4.37	--
Total (Global)	130359	100	126828	100	153426	100



ASSET QUALITY



ASSET QUALITY

Amt. in ` Crore

PARTICULARS	Dec'13	Mar'14	June'14	Sep'14	Dec'14
Gross NPA	8074	7570	8160	9164	10574
Gross NPA Ratio (%)	2.79	2.49	2.67	2.92	3.35
Net NPA	6870	5965	6150	7170	7556
Net NPA Ratio (%)	2.39	1.98	2.03	2.31	2.42
Cash Recovery (cumulative)	3135	5494	2019	3213	4427

Cash Recovery of ` 1214 crore during the Q3 FY15



GROSS NPA MOVEMENT (` in crore)

PARTICULARS	Dec'13	Mar'14	June'14	Sep'14	Dec'14
Opening Gross NPA (` Crore)	6260	6260	7570	7570	7570
Additions	6309	8443	2595	5773	8065
Sub Total	12569	14703	10165	13343	15635
Less: Reduction (a+b+c+d))	4495	7134	2005	4179	5061
a) Write Off (Including Addn Prudential Write-off)	1188	1591	800	1854	1874
b) Upgradation	2061	2853	535	1197	1574
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	1246	2689	670	1128	1613
Gross NPA - Closing Balance	8074	7570	8160	9164	10574
Gross Advances	289833	303431	305723	313431	315856
Gross NPA %	2.79	2.49	2.67	2.92	3.35
Net NPA	6870	5965	6150	7170	7556
Net NPA %	2.39	1.98	2.03	2.31	2.42
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	3135	5494	2019	3213	4427



NPA COMPOSITION

Amt. in ` Crore

Parameters	DEC'13	MAR'14	JUN'14	SEPT'14	DEC'14
Gross Advances	289833	303431	305723	313431	315856
Sub-Standard	5211	3436	4167	5416	6055
Doubtful	2863	4134	3993	3748	4518
Loss	NIL	NIL	NIL	NIL	NIL
Provision Coverage Ratio (%)	57.39	60.11	60.10	58.68	59.44



SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q3 FY14	Q1 FY15	Q2 FY15	Q3 FY15	% to total Slippages
Micro & Small Ent.	288	631	970	627	27.36
Agriculture	243	390	373	316	13.79%
Other Priority Sector	125	184	200	156	6.81%
Total Priority Sector	656	1205	1543	1099	47.95%
Medium Industries	91	174	391	16	0.70%
Large Industries	544	767	1071	962	41.97%
Other Non-Priority	809	398	171	212	9.25%
Total Non-Priority	1444	1338	1633	1190	51.92%
Total (Domestic)	2100	2544	3176	2289	99.87%
Overseas	0	51	2	3	0.13%
Total (Global)	2100	2595	3178	2292	100.00%



SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	Dec'13	Mar'14	Jun'14	Sep'14	Dec'14
Micro & Small Enterprises	1488	1727	1959	2401	2715
Agriculture	1016	979	1179	1189	1330
Other Priority Segments	341	250	358	402	435
Medium Enterprises	379	389	441	727	825
Large Industries	3420	3279	3067	3386	4087
Other Non-Priority Segments	1430	946	1155	1059	1182
Total	8074	7570	8160	9164	10574



SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Dec'13	Mar'14	Jun'14	Sep'14	Dec'14
Gross Advances	289833	303431	305723	313431	315856
Gross NPA	8074	7570	8160	9164	10574
Gross NPA %	2.79	2.49	2.67	2.92	3.35
Priority Sector Advances	93018	97762	103694	108748	112693
PS as % to Gross Advances	32.1	32.2	33.92	34.69	35.68
Total PS NPA	2845	2956	3496	3992	4480
Total PS NPA%	3.10	3.02	3.37	3.67	3.98
Share of PS NPA to Gross NPA	35.23	39.05	42.84	43.56	42.37
Agriculture NPA	1016	979	1179	1189	1330
Agriculture NPA%	2.22	2.01	2.18	2.17	2.36
MSE NPA	1488	1727	1959	2401	2715
MSE NPA %	4.28	4.71	5.44	6.07	6.54
Other Priority NPA	341	250	358	402	435
Other Priority NPA %	1.92	1.87	2.61	2.81	2.95



RESTRUCTURED ASSETS

Amt. in ` Crore

PARTICULARS	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
A/c Restructured in Q3 2014-15	12958	1025	187	70	13145	1095
Total Restructured accounts as on 31.12.2014	32350	20675	7238	4725	39588	25400



RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

POSITION AS ON	A/C	Amount
DECEMBER-2013	94	12185
MARCH-2014	96	10446
JUNE- 2014	94	9224
SEPTEMBER-2014	85	9261
DECEMBER-2014	77	9956



SECTOR WISE RESTRUCTURED ACCOUNTS

Name of the Sector	As on 31 st Dec 2014		
	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
Details of restructured Accounts			
INFRASTRUCTURE (a+b+c+d+e+f+g+h)	119	12764	50.25
Of Which Power			
POWER (a+b+c+d)	62	8932	35.17
State DISCOMS (a)	27	6606	
State Transmission (b)	-	-	--
State Generation (c)	-	-	-
Private (d)	35	2326	
Of Which ROADS (e)	38	1624	6.39
Of Which PORTS (f)	5	285	1.12
Of Which AVIATION (g)	3	1037	4.08
Of Which TELECOMMUNICATION(h)	11	886	3.49
MINING	29	19	0.07
IRON AND STEEL	128	2945	11.59
TEXTILE	625	1944	7.65
ENGINEERING	338	826	3.25
PHARMACEUTICAL	36	284	1.12
CEMENT	18	350	1.38
HARDWARE	17	76	0.3
SHIPPING	8	12	0.05
EDIBLE OIL	7	16	0.07
AGRICULTURE	12193	446	1.76
EDUCATION	9147	194	0.76
HOUSING	4953	262	1.03
CHEMICAL	37	43	0.17
CONSTRUCTION	146	2975	11.71
OTHER INDUSTRIES	542	1077	4.24
OTHER SERVICES	11245	1166	4.59
TOTAL	39588	25400	100



AMOUNT RESTRUCTURED DURING Q3 FY15

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	3280	65
MSME	3895	113
Housing / Education loan	4509	134
Large Advances	31	772
Others	1430	11
Total	13145	1095



SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT DEC 2014

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	12194	446
MSME	9900	1280
Housing / Education loan	14100	456
Large Advances	548	22839
Others	2846	379
Total	39588	25400



CAPITAL ADEQUACY - NEW BASEL III NORMS

Capital Adequacy Ratio

- CRAR of 9.87% at DEC 2014 Vs. 9% norm
- CET ratio at 6.97% vs. 5.5% norm
- Tier I ratio at 7.23% vs. 7% norm
- Tier II ratio at 2.64%
- Govt. holding at 69%
- Paid-up Capital at ` 461.26 crore
- CRAR at 10.38% reckoning 9 months Profit.

Sufficient headroom available for raising further capital



CAPITAL ADEQUACY - BASEL III

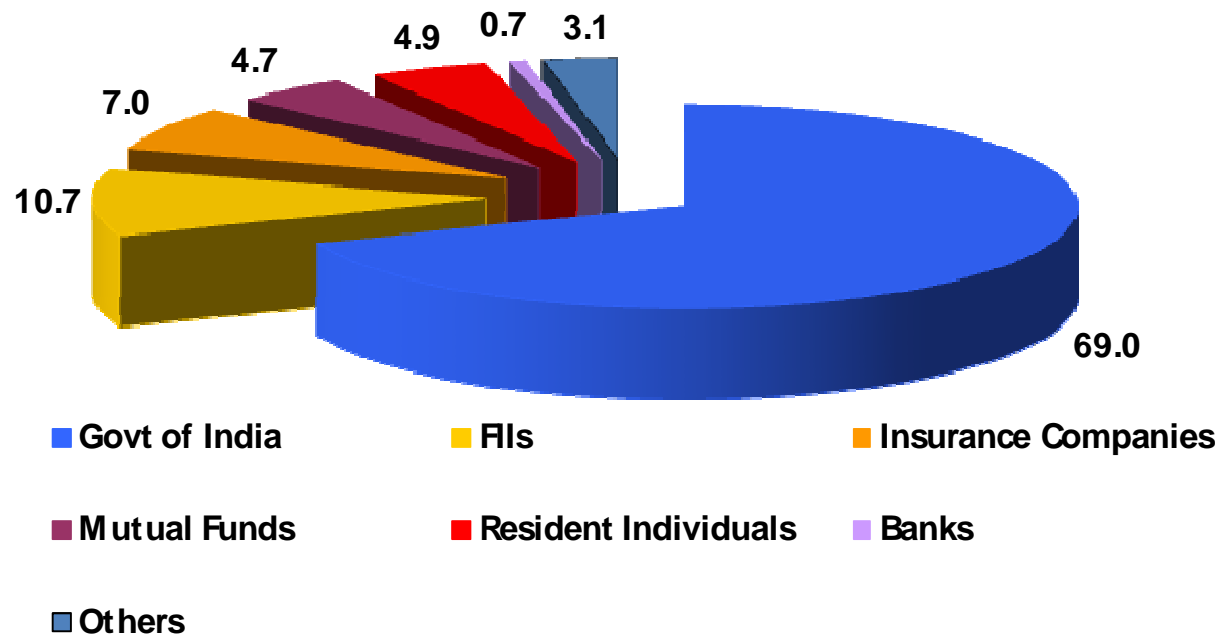
Amt. in ` Crore

Particulars	BASEL III				DEC'14
	DEC'13	Mar'14	JUN'14	SEPT'14	
Risk-weighted Assets	302155	312226	321819	322093	330813
Tier I Capital	22609	23991	23803	23859	23932
Tier I Ratio%	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%	CET: 6.97% AT I: 0.26% Tier I:7.23%
Tier II Capital	7097	9205	9133	8959	8722
Tier II Ratio%	2.35	2.95	2.84	2.78	2.64
Total Capital	29706	33196	32936	32819	32654
CRAR%	9.83	10.63	10.23	10.19	9.87



SHAREHOLDING PATTERN

As on DEC 31, 2014



Govt.	69.00
FIIs	10.68
Insurance Companies	7.04
Mutual Funds	4.67
Residents Individuals	4.88
Banks	0.66
Others	3.07



Pradhan Mantri Jan Dhan Yojana (PMJDY)

PMJDY

- Opened 51.96 lakh a/cs under PMJDY and secured a CASA deposit of Rs.728.79 crore.
- 46.65 lakh Personalized RuPay debit Cards have been issued so far to the PMJDY account holders.
- All allotted 3962 SSAs & 3371 Wards covered by opening of 802 Brick & Mortar branches and engaging 2459 BC agents.
- Bank has declared saturation at all the allotted 3962 SSAs & 3371 Wards on 10th December 2014.
- 52877 lives under Micro Insurance and 35768 have been covered under Swavalambhan pension scheme covered during the current financial year.
- 63.18 lakh residents enrolled under Aadhaar and 67.08 lakh accounts seeded in Aadhaar number.
- As a part of grievances redressal mechanism, the Bank established Toll free number 1800 425 11222.
- Special camps for opening of accounts are being organized at all clusters on every Saturday and mega camps on last Saturday of the month. So far, 53284 camps have been conducted.



Financial Inclusion (FI)

Holistic Approach to Financial Inclusion

- The Bank has opened 802 branches, including 468 in >2000 population and 334 in <2000 population. 479 Ultra Small Branches are also functioning apart from 802 brick and mortar branches. In total, the Bank has provided banking facilities in 10049 villages.
- Basic Savings Bank Deposits (BSBD) accounts increased to 1.29 crore, with an outstanding deposit balance of 1982 crore.
- During the current financial year, the Bank credit linked 27701 Self-Help Groups (SHGs) involving an amount of Rs.464 crore.
- 63 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.
- 476 Farmers Clubs opened by the Bank during the current financial year.
- 63 villages have been adopted by the Bank for comprehensive development.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

- In association with eFresh, the Bank has set up Agriculture Knowledge Dissemination Centre, a first of its kind initiative at HO, Bengaluru.
- A mass farmer contact initiative, viz., Kisan Sampark Abhyan launched in all rural & Semi- urban branches.
- Observing 'Make in India Campaign' to promote manufacturing sector through credit and other supporting measures.
- Canara Yuva Awas Rin, a new housing loan Scheme for youth launched.
- Canara m-Wallet with 2-factor authentication enabled for customer convenience and safety for flight, bus ticket booking, DTH Recharge, a wide range of bill payments, etc.
- Payments through internet banking for merchants PAYTM and EMVANTAGE enabled.
- Bill payment facility enabled for corporate customers in internet banking.
- USSD Services enabled on National Unified USSD Platform (NUUP) with the following services - Balance Enquiry, Mini Statement, Change M-Pin, IMPS Funds Transfer - Person to Person and Person to Account.



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES

- An exclusive windows app for customers using Windows 8 handsets developed and uploaded in Windows store.
- Foreign Inward Remittance through IMPS enabled.
- DBTL (Modified Direct Benefit Transfer of LPG Subsidy) - both Option I (Account Validation) and Option II (capturing/ submitting account details to OMCs) developed and released.
- Aadhaar Mapping for NREGA Payments - Software Package for processing files sent by the Ministry of Rural Development and validating and sending Aadhaar seeding entries to the CBS developed and released.
- The e-KYC Service using UIDAI verification enabled through Business Correspondent Terminal.
- SMS Alert for SWIFT transactions enabled.
- Enabled Payment Gateway services for online collection of fees through all bank channels to - National Institute of Ocean Technology, Chennai, K J Somaiya College of Engineering, Mumbai, Rashtriya Indian Medical College, Dehradun and NIT, Narela, Delhi.
- Enabled Payment Gateway through the Bank's Debit Card to Gandhigram Rural University, Dindigul.



EXPANDED CLIENTELE BASE

(In Lakhs)

	DEC'13	Mar'14	Dec'14	Y-o-Y Increase	% Y-o-Y Growth
Clientele Base	539	555	632	93	17.23
No. of Deposit A/cs	476	489	561	85	17.87
No. of Borrowal A/cs	63	66	71	8	12.37

**6.32
Crore
Strong
Clientele
Base**

92.84 lakhs Clientele added Y-o-Y



MAJOR AWARDS/ACCOLADES IN Q3FY15



- "MSME Banking Excellence Awards-2014" organized by Chamber of Indian Micro, Small and Medium Enterprises (CIMSME) at New Delhi. The Bank has been adjudged as the "Best Bank Award-Winner" among other awards.
- Awarded 'Niryat Bandhu' instituted by Federation of Indian Export Organisation (FIEO) for excellent support services rendered for the promotion of export.
- "SKOCH Renaissance Award 2014" under India's Best Projects 2014 Category for Rural Self Employment Training Institute, Institute for Artisans, Institute for information Technology, Community Development and Women Empowerment.
- Secured 1st Position in mobilizing new Demat Accounts for the second consecutive year and also adjudged Best Performer in Account Growth Rate by NSDL Star Performer Awards 2014.
- Awarded First Prize under "Indira Gandhi Rajbhasha Shield" in Region C for effective implementation of Official Language for the year 2013-14.
- Conferred with Reserve Bank Rajbhasha Shield for effective implementation of Official Language in Region 'B' & 'C'.
- 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.



GOALS - MAR'15

**PLAN
S
FY15**

- Aims to reach an aggregate business figure of 8 lakh crore.
- The Bank has received approval from the banking regulators of Tanzania for establishing a Subsidiary at Dar-es-Salaam. The Bank has plans to open branches/offices in various other overseas centres in the coming years, including, Dubai International Financial Centre (DIFC), Frankfurt (Germany), and Sao Paulo (Brazil).
- 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.



THANK YOU