



PERFORMANCE HIGHLIGHTS MARCH 2013



HIGHLIGHTS - FY13

Major Highlights

- **Global Deposits - ` 355856 crore, SEQ growth 10%**
- **Advances (Net) - ` 242177 crore, SEQ growth 11%**
- **Capital Adequacy Ratio - 12.40%. Tier I Ratio - 9.77%.**
- **CASA Ratio at 25.12% , same level as last year**
- **Net Profit - ` 2872 crore**
- **Net Interest Margin (NIM) - 2.39%**

Note:SEQ- Sequential Quarter – Q4FY13 over Q3FY13



HIGHLIGHTS - FY13

Major Highlights

- **Return on Assets (RoA) - 0.77%**
- **Gross NPA Ratio - 2.57%, down from 2.77% at Dec'12**
- **Net NPA Ratio -2.18%, down from 2.35% at Dec'12**
- **Record Cash Recovery at ` 4006 crore for FY13 compared to ` 3296 crore for FY12.**
- **128 New Branches and 668 ATMs added during the year.**



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	MAR'12	JUN'12	SEP'12	DEC'12	MAR'13	SEQ (%)
Deposits	327054	334619	336762	323963	355856	9.8
Of which High Cost Deposits (% to Total Dep)	111478 (34.1)	119348 (35.7)	93156 (27.7)	75184 (23.2)	53322 (15.0)	-29.1
Advances	232490	225584	215751	218242	242177	11.0
Investments	102057	111717	121255	118835	121133	1.93
C-D Ratio	71.09	67.41	64.07	67.37	68.05	--



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Parameters	MAR'12		DEC'12		MAR' 13		SEQ (%)
	USD Mn	` Crs	USD Mn	` Crs	USD Mn	` Crs	
Deposits	2146	11650	2090	11347	2529	13730	21.0
Advances	2182	11846	2715	14739	2803	15219	3.3
Gross Income	117	631	88	478	117	632	33.4
Gross Expenditure	83	446	65	351	83	447	28.2
Gross Profit	34.19	184.58	23.26	126.53	34.37	185.56	47.8
Net Profit	21.93	118.4	13.01	70.77	24.92	134.54	91.5



PERFORMANCE HIGHLIGHTS- PROFITABILITY

Amt. in ` Crore

Parameters	Q4 FY12	Q4 FY13	% Growth	Q3 FY13	SEQ (%)	FY12	FY13
Total Income	9037	9472	4.8	9390	0.9	33778	37231
Total Expenses	7546	7774	3.0	7874	-1.3	27835	31341
Operating Profit	1491	1698	13.9	1516	12.0	5943	5890
Net Profit	829	725	-12.5	711	2.0	3283	2872
NIM (%)	2.50	2.39	--	2.36	--	2.50	2.39

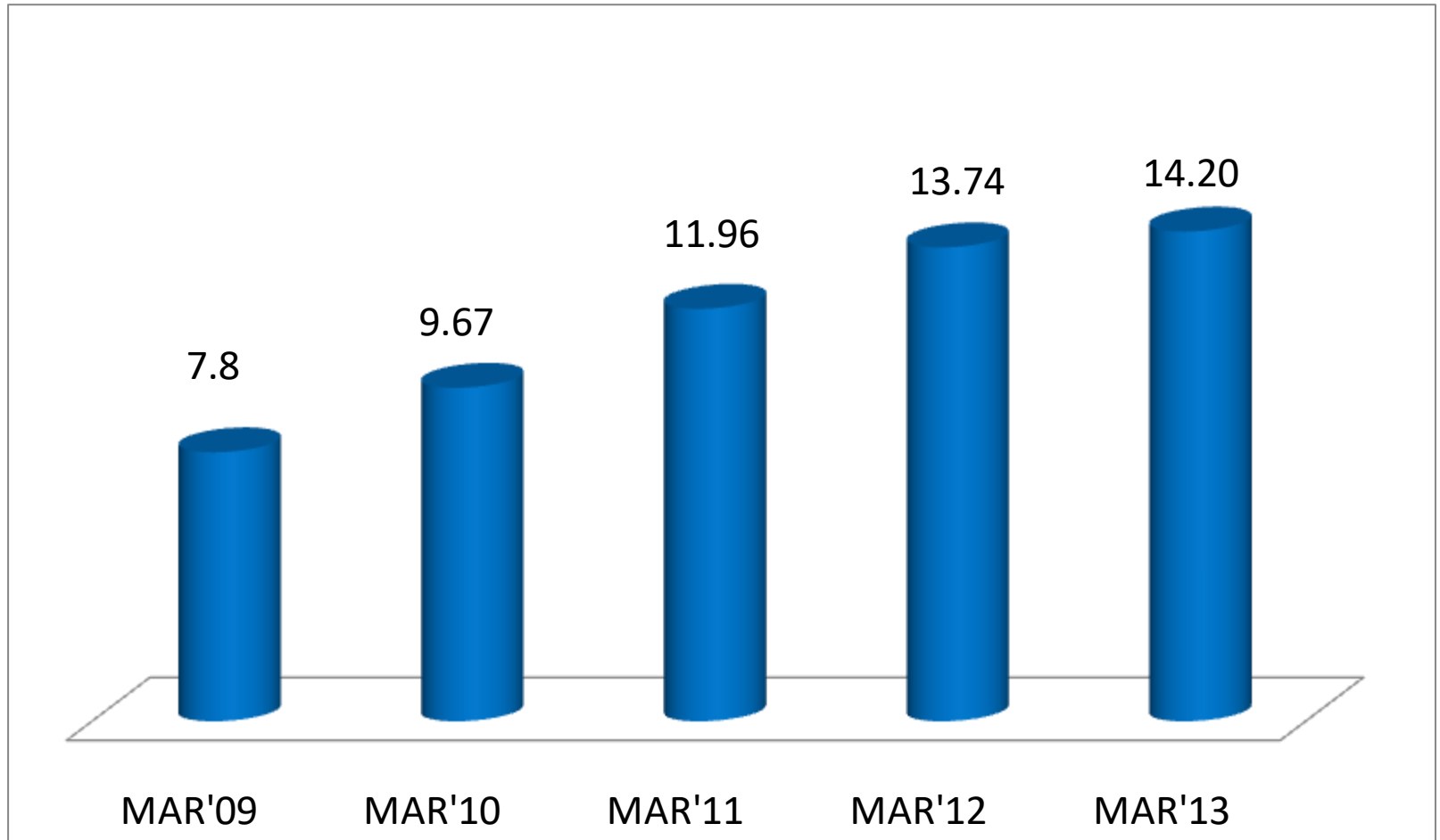


PERFORMANCE HIGHLIGHTS- PRODUCTIVITY RATIOS

	Mar'12	Dec'12	Mar'13
Business Per Employee (` Crore)	13.74	12.70	14.20
Business Per Branch (` Crore)	155.43	147.30	160.42
Gross Profit Per Employee (` Lakh)	14.86	14.48	14.28
Net Profit per Employee (` Lakh)	8.21	6.83	6.96



PERFORMANCE HIGHLIGHTS- BUSINESS PER EMPLOYEE





PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

	Mar'12	Dec'12	Mar'13	Y-o-Y Incr
Branch Network	3600	3681	3728	128
ATM Strength	2858	3281	3526	668
Debit Card (In Lakh)	71.92	84.10	95.53	23.61

**3723 Branches across
Population Groups in India**

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

Rural	1062	29%
Semi-Urban	1055	28%
Urban	795	21%
Metro	811	22%



BUSINESS SEGMENTS



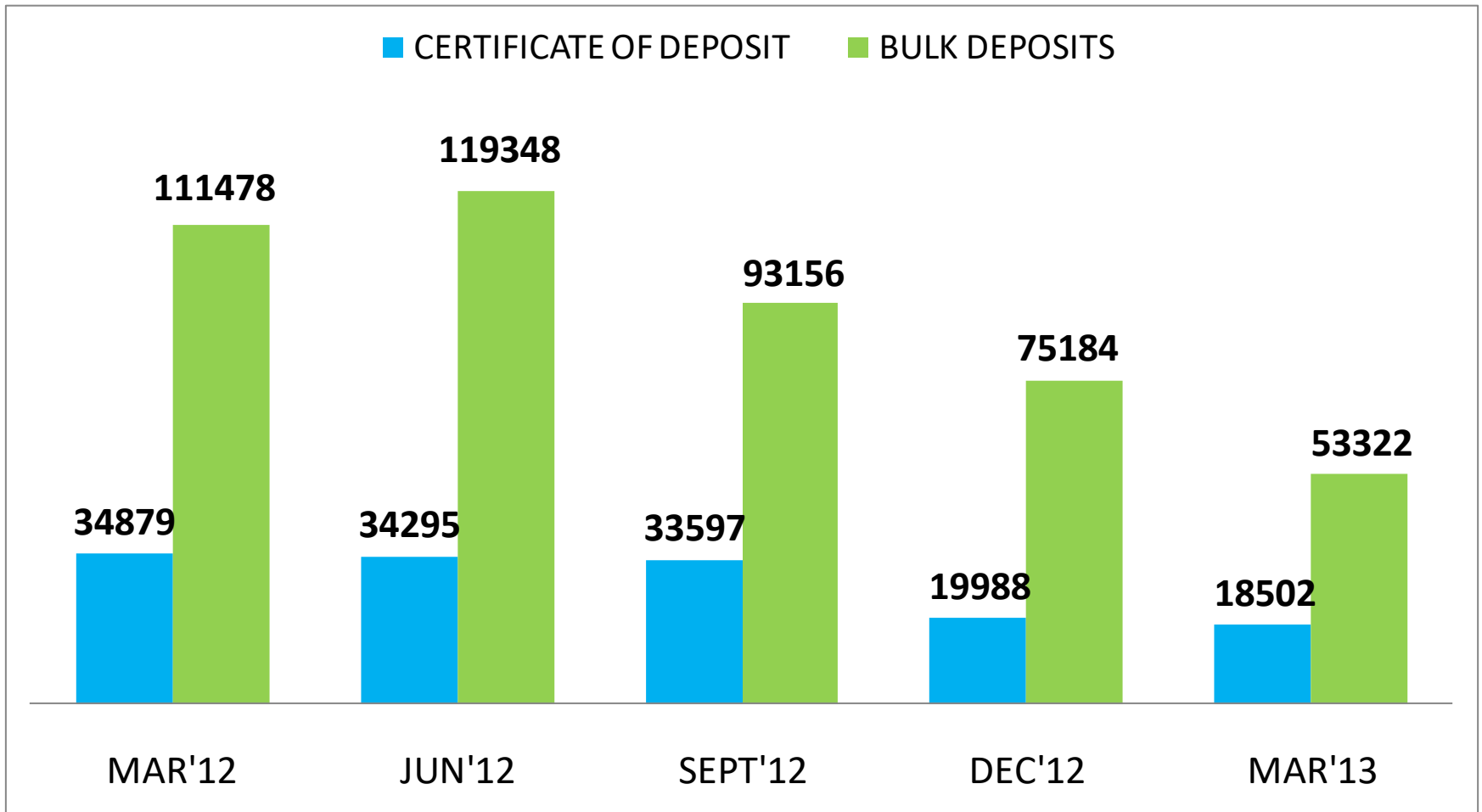
SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	MAR'12	JUN'12	SEP'12	DEC'12	MAR'13	SEQ (%)
Total Deposits	327054	334619	336762	323963	355856	9.8
Current	14819	11398	13062	12473	14893	19.4
Saving	64792	66504	70494	68689	71168	3.6
CASA	79611	77902	83556	81161	86061	6.0
CASA (%)Dom	25.16	24.1	25.65	25.91	25.12	--
Term Deposits	247443	256717	253206	242802	269795	11.1
- Bulk Deposits	111478	119348	93156	75184	53322	-29.1
-CDs	34879	34295	33597	19988	18502	-7.4
Bulk+CD (%)	45%	46%	38%	29%	20%	-9%



HIGH COST DEPOSITS





LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	MAR'12	JUN'12	SEP'12	DEC'12	MAR'13	SEQ(%)
Advances (Net)	232490	225584	215751	218242	242177	12.0
Total Priority	67383	65249	68157	69700	78998	13.3
(% to total advances)	29.0	28.9	31.6	31.9	32.6	--
Agriculture	31946	31367	33267	35365	40786	15.3
(% to total advances)	13.7	13.9	15.4	16.2	16.8	--
- Direct Agriculture	27848	28418	30737	32802	37984	15.8
- Indirect Agriculture	4098	2949	2530	2563	2802	9.3
MSE	23929	22697	23800	23257	26408	13.5
(% to total advances)	10.3	10.1	11.0	10.7	10.9	--
Other Priority	11508	11185	11090	11077	11804	6.6
(% to total advances)	4.9	5.0	5.1	5.1	4.9	--
MSME	34893	32048	33107	32603	37016	13.5
(% to total advances)	15.0	14.2	15.3	14.9	15.3	--
Retail Credit	24782	22848	22204	21259	23084	8.6
(% to total advances)	10.7	10.1	10.3	9.7	9.5	--

**Mandated
Targets
under
Priority
Sector**

Achieved the mandated targets in respect of

- Agriculture (18.22% against 18% norm)**
- Direct agriculture (16.97% against 13.5% norm)**
- Credit to specified minority communities (18.19% against 15% norm)**
- Weaker Section (11.73% against 10% norm)**
- Women Beneficiaries (13.96% against 5% norm)**



Performance of Retail Advances

Amt. in ` Crore

Type of Advance	MAR'12	JUN'12	SEP'12	DEC'12	MAR'13	SEQ(%)
Housing loan	15808	13747	12957	11701	13134	12.2
Vehicle loan	1624	1626	1663	1769	1913	8.1
Other Pers Loan	3357	3396	3300	3482	3694	6.1
Education loan	3993	4079	4284	4307	4343	0.8
Grand total	24782	22848	22204	21259	23084	8.6



EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	MAR'12	Dec'12	MAR'13	% Share Total Advances	SEQ(%)
Roads	5265	5593	5726	2.32	2.4
Ports	1374	635	619	0.26	-2.5
Airports	1516	1479	1507	0.62	1.9
Power (Generation, Transmission & Distribution)	22088	28237	30203	12.47	7.0
Telecommunications	6443	6162	6512	2.69	5.7
Other Infrastructure	1774	1837	2085	0.86	13.5
Total Infrastructure	38460	43943	46652	19.26	6.2



EXPOSURE - POWER SECTOR

Amt. in ` Crore

Parameters	MAR'12	Dec'12	MAR'13	% Share Total Advances	SEQ(%)
-Power Generation	6029	5291	5017	2.07	-5.2
-Power Transmission	1556	4397	9193	3.80	109.0
-Power Distribution	14503	18549	15993	6.60	-13.8
Total Power	22088	28237	30203	12.47	7.0
Of which SEBs	15087	18719	21454	8.86	14.6
Exposure to Aviation	2286	1479	1907	0.79	28.9



EXPOSURE TO SENSITIVE SECTORS

Amt. in ` Crore

EXPOSURE TO CAPITAL MARKET						
Parameters	Mar'12	Jun'12	Sep'12	Dec'12	MAR'13	SEQ(%)
Outstanding	3151	1338	2673	2592	2330	-10.1
EXPOSURE TO NBFCs						
HFCs	7796	5708	7104	4727	6925	46.5
Private	8428	7925	7215	7725	11102	43.7
Public	8442	6631	4921	5118	5398	5.5
Total	24666	20264	19241	17570	23426	33.3
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	1875	1632	1369	1675	1563	-6.69



FINANCIALS



PROFITABILITY

Amt. in ` Crore

Parameters	Q4 FY12	Q4 FY13	% Growth	Q3 FY13	SEQ (%)	FY12	FY13
Total Income	9037	9472	4.8	9390	0.9	33778	37231
Total Expenses	7546	7774	3.0	7874	-1.3	27835	31341
Operating Profit	1491	1698	13.9	1516	12.0	5943	5890
Net Profit	829	725	-12.5	711	2.0	3283	2872
NIM (%)	2.5	2.39	--	2.36	--	2.50	2.39
Net Int. Income	2040	2091	2.5	1988	5.2	7689	7879
Non.Int Income	769	1007	30.9	846	19.0	2928	3153



PROFIT

Amt. in ` Crore

Parameters	Q4 FY12	Q4 FY13	% Growth	Q3 FY13	SEQ (%)	FY12	FY13
Int Income	8267	8465	2.4	8544	-0.9	30851	34078
Int Expenses	6227	6374	2.4	6556	-2.8	23161	26199
Non.Int Income	769	1007	30.9	846	19.0	2928	3153
Operating Expenses	1319	1399	6.1	1317	6.3	4674	5142
Operating Profit	1491	1698	13.9	1516	12.0	5943	5890
Total Provisions	662	973	47.0	805	20.6	2660	3018
Net Profit	829	725	-12.5	711	2.0	3283	2872



BREAK-UP : INCOME

Amt. in ` Crore

Parameters	Q4 FY12	Q4 FY13	Growth (%)	Q3 FY13	SEQ (%)	FY12	FY13
Interest on Advances	6189	6073	-1.9	5958	1.9	23443	24380
Interest on Investments	1908	2307	20.9	2460	-6.2	7045	9112
Other Interest Income	170	85	-50.0	127	-33.1	362	586
Total Interest Income	8267	8465	2.4	8544	-0.9	30851	34078



BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	Q4 FY12	Q4 FY13	Growth (%)	Q3 FY13	SEQ (%)	FY12	FY13
Non Int. Income	769	1007	30.9	846	19.0	2928	3153
Of which							
Com & Exchange	215	232	7.9	228	-1.7	797	798
-Govt. Business	15	16	6.7	23	-30.4	76	72
-Bancassurance	11	15	36.4	8	87.5	36	43
Profit from Exch. Transactions	131	135	3.1	108	25.0	435	464
Trading Profit	95	252	165.3	251	0.4	324	676
Rent – Lockers	3	3	-	3	-	51	59
Dividend Income	14	19	35.7	11	72.7	112	57
Recovery in W/Off A/cs	128	133	3.9	59	125.4	398	301
Service Charges & Oth. Misc Inc	183	233	27.3	186	25.3	811	798
Total Income	9037	9472	4.8	9390	0.9	33778	37231



BREAK-UP : EXPENDITURE

Amt. in ` Crore

Parameters	Q4 FY12	Q4 FY13	Growth (%)	Q3 FY13	SEQ (%)	FY12	FY13
Interest on deposits	5911	6135	3.8	6307	-2.7	21962	25250
Total interest Expenses	6227	6374	2.4	6556	-2.8	23161	26199
-Establishment	826	888	7.6	831	6.9	2973	3254
-Other Operating Expenses	493	511	3.7	486	5.1	1701	1888
Operating Expenses	1319	1399	6.1	1317	5.7	4674	5142
Total Expenses	7546	7774	3.0	7874	-1.3	27835	31341



PROVISIONS

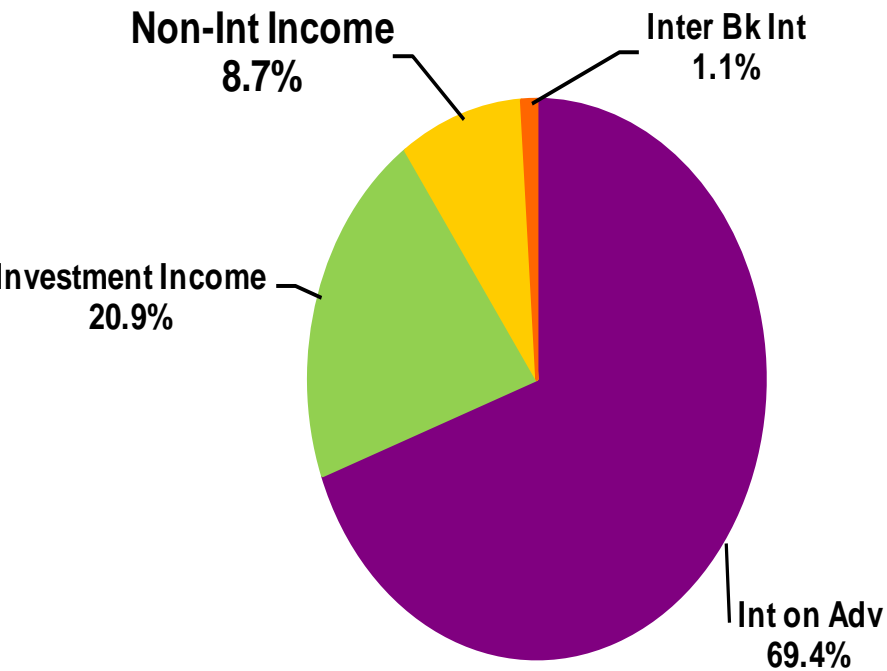
Amt. in ` Crore

Provisions for	Q4 FY12	Q4 FY13	Growth (%)	Q3 FY13	SEQ (%)	FY12	FY13
NPAs	390	346	11.3	594	-41.8	1294	1861
Restructured Assets	70	156	122.9	45	246.7	237	361
Standard Assets	111	91	-18.0	100	-9.0	171	256
Provisions on Investments	-115	84	--	-129	--	154	-371
Tax	200	220	10.0	180	22.2	800	800
Others	6	76	--	17	--	4	111
Total Provision &Contingency	662	972	46.8	806	20.6	2660	3018

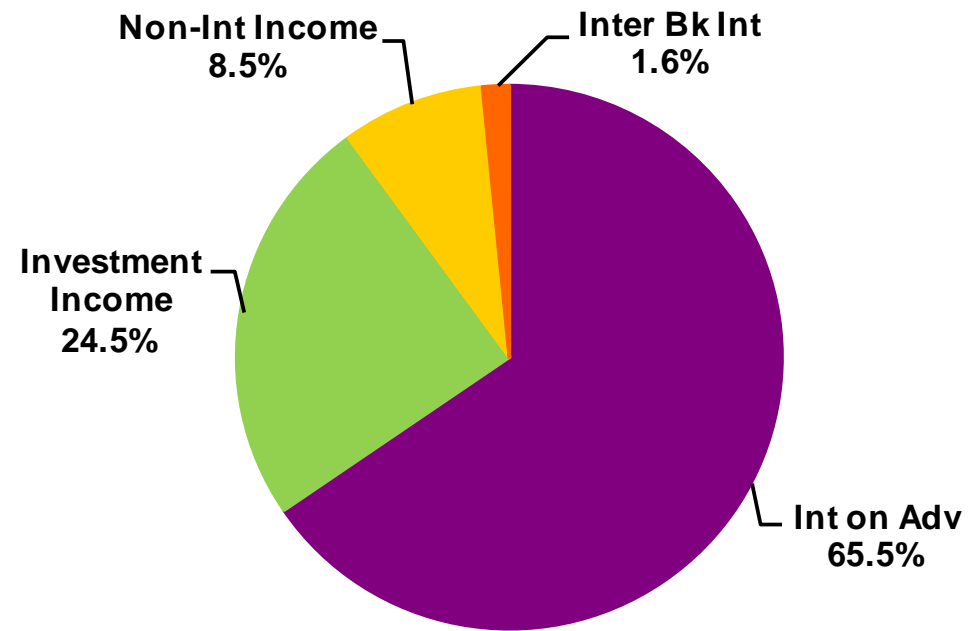


MAJOR COMPONENTS OF INCOME

March 2012



March 2013





EARNINGS PROFILE

In %

Parameters	Q4FY12	Q4FY13	Q3 FY13	FY12	FY13
NIM	2.50	2.39	2.36	2.50	2.39
ROAA	0.96	0.77	0.83	0.95	0.77
EPS (₹)	18.72	16.37	16.04	74.10	64.83
Book Value (₹)	431.26	441.92	486.55	431.26	441.92
ROE	18.75	14.73	14.04	18.75	14.73
Cost-Income Ratio	46.57	45.19	46.49	44.02	46.61



TREND IN COST AND YIELD (%)

In %

	Mar'12	Jun'12	Sep'12	Dec'12	Mar'13
Cost of Deposits	7.35	7.89	7.83	7.81	7.72
Cost of Funds	6.71	7.12	7.13	7.03	6.98
Yield on Advances	10.93	11.12	11.20	11.12	11.13
Yield on Funds	8.94	9.10	9.17	9.09	9.08
Yield on Investments	7.96	8.10	8.13	8.13	8.13



Investment classification

Parameters	Amt. in ` Crore				
	MAR'12	% Share in Total Portfolio	Dec'12	MAR'13	% Share in Total Portfolio
SLR	89058	87.72	102738	102003	84.62
Non SLR	12473	12.28	15520	18541	15.38
Total (Domestic)	101531	100	118258	120545	100
Held For Trading	1148	1.13	1250	741	0.61
Available For Sale	29771	29.32	42041	47105	39.08
Held To Maturity	70612	69.55	74967	72699	60.31
M.DURATION	4.62 yrs	--	4.81 yrs	4.73 yrs	--
Total (Global)	102057	--	118399	121133	--



ASSET QUALITY



ASSET QUALITY

Amt. in ` Crore

	Mar'12	June'12	Sep'12	Dec'12	Mar'13
Gross NPA	4032	4497	5610	6090	6260
Gross NPA Ratio (%)	1.73	1.98	2.58	2.77	2.57
Net NPA	3386	3756	4569	5134	5278
Net NPA Ratio (%)	1.46	1.66	2.12	2.35	2.18
Cash Recovery	3296	594	1479	2477	4006

Cash Recovery of over `4000 crore during the year



GROSS NPA MOVEMENT- Quarterly

Amt. in ` Crore

Parameters	Mar'12	Jun'12	Sep'12	Dec'12	MAR'13
Gross NPAs:					
Opening Balance	3999	4032	4497	5610	6090
Additions: Fresh Slippages	1120	1497	1922	1314	1086
Sub Total	5118	5529	6418	6924	7176
Less: Reduction (a+b+c+d)	1086	1033	809	834	916
a. Recovery for Movement (excluding recovery in Written-off a/cs, recovery in Current Year slippage & Unapplied interest)	378	316	269	148	459
b. Upgradation	229	325	391	63	73
c. ECGC Settled/Int Sus.	-1.08	16	2.15	6	(-)12
d. Write off (Including Additional Prudential Write-off)	481	376	147	617	396
Gross NPA-Closing Balance	4032	4497	5610	6090	6260



NPA COMPOSITION

Amt. in ` Crore

Parameters	Mar'12	Jun'12	Sep'12	Dec'12	MAR'13
Gross Advances	233607	226876	217420	219820	243936
Sub-Standard	2445	3038	3553	4189	4279
Doubtful	1539	1407	2009	1850	1932
Loss	48	52	48	51	50
Provisions for NPA	390	477	444	594	933
Provision Coverage Ratio (%)	67.6	66.53	63.02	61.50	61.35



SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	FY12	Q1 FY13	Q2 FY13	Q3 FY13	Q4 FY13	FY 13	% of Slippage
Micro & Small Ent.	1010	432	284	405	89	1210	20.79
Agriculture	675	359	227	(33)	45	598	10.27
Other Priority Sector	284	272	171	(52)	49	440	7.56
Total Priority Sector	1969	1063	682	320	183	2248	38.62
Medium Industries	150	93	49	117	59	318	5.46
Large Industries	1239	158	706	248	192	1304	22.40
Other Non-Priority	1193	175	206	622	606	1609	27.65
Total Non-Priority	2582	426	961	987	857	3231	55.53
Total (Domestic)	4551	1489	1643	1307	1040	5479	94.15
Overseas	40	8	279	7	46	340	5.85
Total (Global)	4591	1497	1922	1314	1036	5819	100



SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

	Mar'12	Jun'12	Sep'12	Dec'12	Mar'13
Micro & Small Enterprises	959	1105	1276	1592	1532
Agriculture	665	935	883	976	885
Other Priority Segments	297	432	433	503	371
Medium Enterprises	214	248	203	340	345
Large Industries	1233	1090	1462	1611	1521
Non-Priority Segments	664	687	1353	1068	1606
Total	4032	4497	5610	6090	6260



SECTOR - WISE NPA OUTSTANDING

Amt. in ` Crore

Sector	Mar'12	Jun'12	Sep'12	Dec'12	Mar'13
Power – Generation	4.08	2.53	3.09	--	3.71
Power – Distribution	--	--	--	--	--
Power - Transmission	--	--	--	--	--
Aviation	--	--	--	--	--
Telecommunications	0.74	0.84	0.02	57.71	51.16
Other Infrastructure	--	--	5.42	20.57	45.80
Textiles	318.13	249.46	280.16	377.13	166.02
Iron & Steel	191.65	197.99	488.82	472.90	580.13



OUTSTANDING NPA -PRIORITY SECTOR

Amt. in ` Crore

	Mar'12	Jun'12	Sep'12	Dec'12	Mar'13
Agriculture	665	935	883	977	885
Micro & Small Enterprises	959	1105	1276	1592	1431
Other Priority Segments	297	432	433	503	348
Total Priority Sector	1912	2472	2593	3071	2788



NPA OUTSTANDING - RETAIL CREDIT

Amt. in ` Crore

	Mar'12	Jun'12	Sep'12	Dec'12	Mar'13
Housing loan	142.64	183.52	175.68	163.88	131.18
Vehicle loan	30.67	42.30	44.89	49.27	41.01
Other Pers Loan	181.30	252.40	248.44	241.71	183.47
Education loan	121.36	178.60	191.53	222.63	176.92
Grand total	475.97	656.82	660.54	677.49	532.58



SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Mar'12	Jun'12	Sep'12	Dec'12	Mar'13
Gross Advances	233607	226876	217420	219820	243936
Gross NPA	4032	4497	5610	6090	6260
Gross NPA %	1.73%	1.98%	2.58%	2.77%	2.57
Retail Advances	24782	22848	22204	21259	23084
Retail as % to Gross Advances	10.6	10.1	10.2	9.7	9.5
Retail NPA	476	657	661	677	533
Retail NPA %	1.92	2.88	2.98	3.18	2.31
Share of Retail NPA to Gross NPA	11.8	14.6	11.8	11.1	8.5
Priority Sector Advances	67383	65249	68157	69700	78998
PS as % to Gross Advances	28.8	28.8	31.3	31.7	32.4
Total PS NPA	1921	2472	2592	3071	2788
Total PS NPA%	2.85	3.79	3.80	4.41	3.53
Share of PS NPA to Gross NPA	47.6	55.0	46.2	50.4	44.5
Agriculture	31946	31367	33267	35365	40786
Agriculture as % to Gross advances	13.7	13.8	15.3	16.1	16.7
Agriculture NPA	665	935	883	977	885
Agriculture NPA%	2.08	2.98	2.65	2.76	2.17
Share of AGRI NPA to Gross NPA	16.5	20.8	15.7	16.0	14.1



RESTRUCTURED ASSETS

Amt. in ` Crore

Standard Restructured	Total Restructured		Of Which Standard		NPAs	
	A/C	Amt	A/C	Amt	A/C	Amt
A/C Restructured in FY09	13621	1302	7940	1036	5681	266
A/C Restructured in FY10	1815	1312	1127	827	688	485
A/C Restructured in FY11	120	416	66	364	54	52
A/C Restructured in FY12	1746	3986	1462	3518	284	468
A/C Restructured in Q1 FY13	218	6011	161	6008	57	3
A/C Restructured in Q2 FY13	633	331	625	305	8	26
A/C Restructured in Q3 FY13	464	857	460	856	4	1
A/C Restructured in Q4 FY13	1952	2877	1854	2165	98	712
Total Restructured O/S 31/03/2013	20180	18113	13081	15901	7099	2212
Restructured-Standard Assets	13081	15901				
Restructured- NPAs	7099	2213				
Total	20180	18113				



RESTRUCTURED ASSETS

Amt. in ` Crore

SR. NO	DETAILS OF RESTRUCTURED ACCOUNTS	No. of A/Cs	Amount	1 Cr. & Above	
				No. of Accounts	Amount
1	Total Restructured Assets as on 31.03.2013	20180	18113	640	16148
2.	Out of Which increase in Q4 FY13	1952	2877	117	2734
2	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 31.03.2013)	-	7.41%	-	6.60%
3	-Of which Slippage into NPA -(% of Restructured Accounts)	7099	2212 (12.21%)	166	1717 (10.63%)
4	Restructured Loans that slipped into NPA during Q4 FY13	48	712	25	695



RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

POSITION AS ON	A/C	Amount
MARCH-2012	54	4794
DECEMBER-2012	73	5842
MARCH-2013	78	7237



SECTOR - WISE RESTRUCTURED ACCOUNTS

Amt. in ` Crore

SECTOR	No. of Accounts	Amount
Power	39	7306
Roads	14	651
Ports	1	67
Mining	10	17
Aviation	3	1044
Telecommunication	4	588
Infrastructure others	17	335
Other services	261	2
Iron & steel	51	1190
Other industries	11010	3927
Textile	413	1709



SECTOR – WISE RESTRUCTURED ACCOUNTS

Amt. in ` Crore

SECTOR	No. of Accounts	Amount
Engineering	101	344
Comm. Real Estate	8	3
Pharmaceuticals	13	203
Cement	6	31
Hardware	8	204
Shipping	6	45
Edible Oil	3	5
Agriculture	8155	386
Chemicals	21	33
Others	36	23
TOTAL	20180	18113



AMOUNT RESTRUCTURED DURING Q4 FY13

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	881	39
MSME	361	139
Housing	138	10
Large Advances	97	1822
Others	475	867
Total	1952	2877



SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT MARCH 2013

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	8155	387
MSME	5293	532
Housing	4376	221
Large Advances	499	9153
Others	1857	7820
Total	20180	18113



CAPITAL ADEQUACY - BASEL II

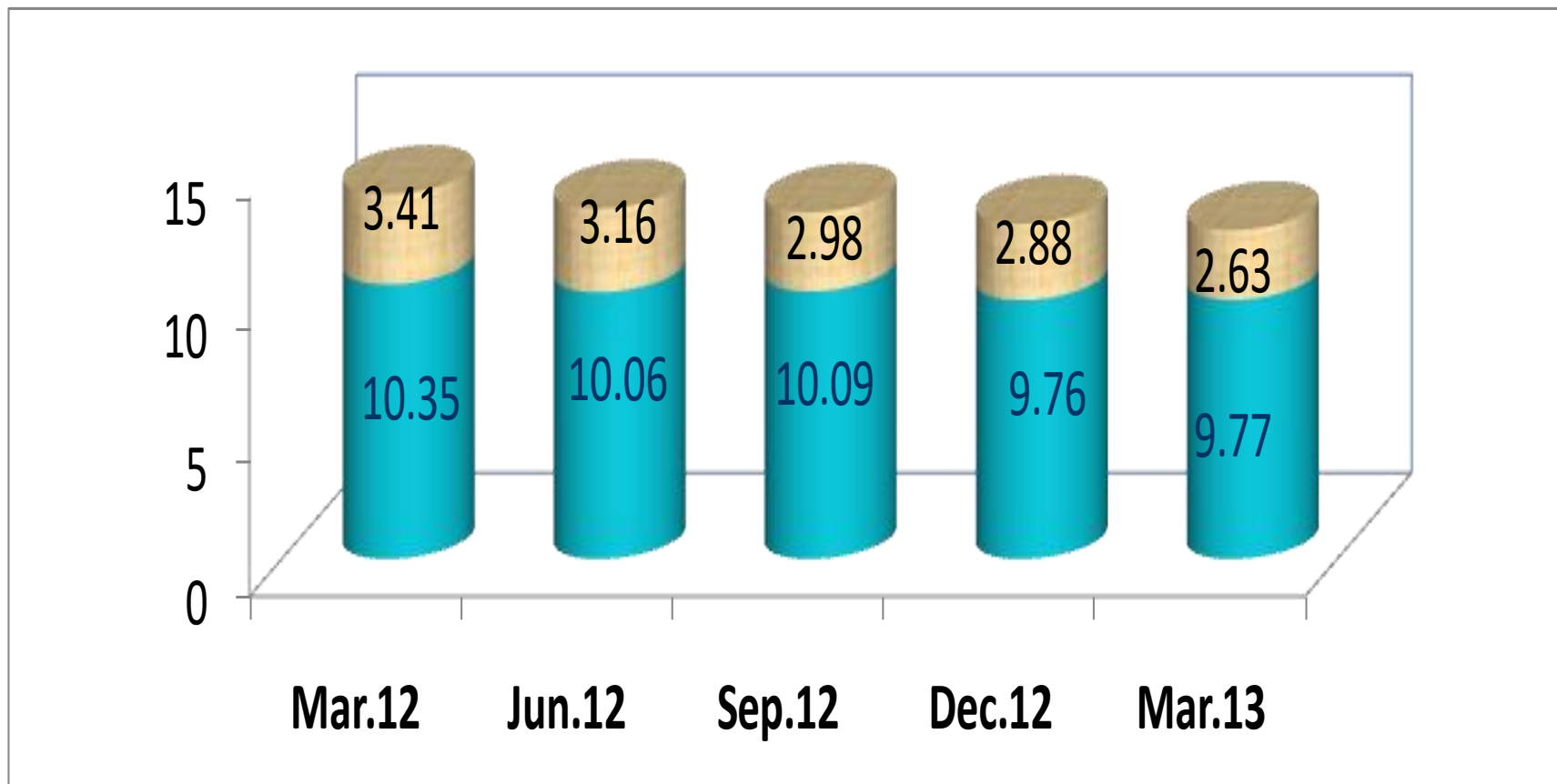
Capital Adequacy Ratio

- **CRAR of 12.40% at March 2013**
- **Tier I ratio at 9.77%**
- **Tier II ratio at 2.63%**
- **Govt. holding at 67.7%**
- **Paid-up Capital at ` 443 crore**

Capital Adequacy, with sufficient headroom for raising further capital



CAPITAL ADEQUACY - BASEL II



Total CRAR %

13.76%

13.22%

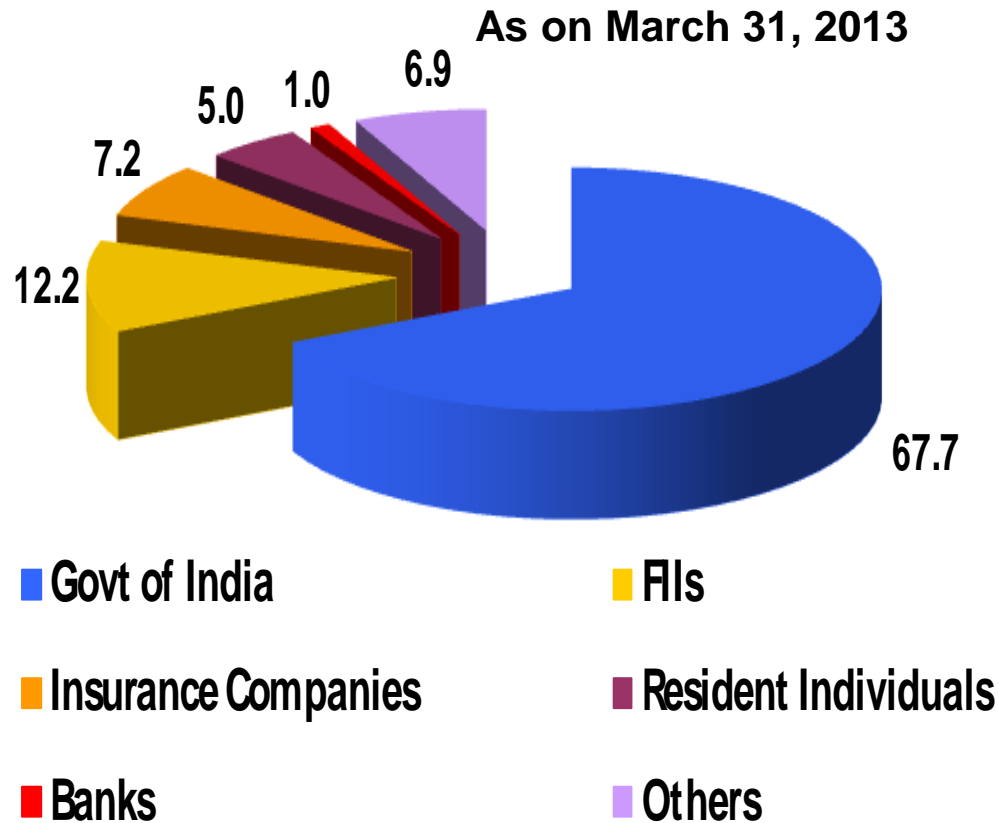
13.07%

12.64%

12.40%



SHAREHOLDING PATTERN



Govt.	67.7
FIIs	12.2
Insurance Companies	7.2
Residents Individuals	5.0
Banks	1.0
Others	6.9



FINANCIAL INCLUSION

**Holistic
Approach
to
Financial
Inclusion**

- **Covered all the allotted 1624 villages (spread across 24 States) with population above 2000 for providing banking facilities.**
- **Bank is allotted 5867 villages (465 villages with 1600-2000 population, 1324 villages with 1000-1599 population and 4078 villages with less than 1000 population) & 150 Wards in urban centres, for providing Banking services during the next three years.**
- **Already covered 1255 villages in the less than 2000 Population category.**
- **Under Direct Benefit Transfer (DBT), 2.71 lakhs new accounts in 43 districts opened and 3.62 lakhs accounts have been seeded with Aadhaar number.**



FINANCIAL INCLUSION

Holistic
Approach
to
Financial
Inclusion

- 17.31 lakhs Basic Savings Bank accounts (BSBA) opened during the year, taking the number of BSBA to 60.55 lakhs, with ` 1143 crore balance.
- Issued 2.85 lakhs General Credit Cards (GCC) accounts, with balance of ` 600 crore.
- Credit to Self-Help Groups (SHGs) stood at Rs.1331 crore, with 82000 accounts.
- In built OD facility permitted to 13621 beneficiaries amounting to ` 466 lakhs and disbursed ` 372 lakhs
- Opened 542 Ultra Small Branches to cater to the financially excluded population.
- 19 Micro Finance Branches are functioning for catering to urban poor.



FINANCIAL INCLUSION

**Holistic
Approach
to
Financial
Inclusion**

- **26 Financial Literacy Centres in 26 Lead Districts provided financial education to 38153 persons. Bank also conducted Financial Literacy programmes for children studying in government schools, using tablet PC.**
- **1500 Farmers' Clubs are set up all over the country.**
- **Life insurance coverage provided to 31,117 group members under Micro Insurance policy during the year.**
- **Issued Smart Cards to 3.48 lakhs customers.**
- **29 Bio metric ATMs are functional across the country.**
- **Canara Gramin Vikas Vahini Vehicles in 35 districts are functioning to spread financial literacy.**



EXPANDED CLIENTELE BASE

(In Lakhs)

	Mar'12	Dec'12	Mar'13	Y-o-Y Increase
Clientele Base	420	456	470	50
No. of Deposit A/Cs	375	405	417	42
No. of Borrowal A/Cs	45	51	53	8

**4.7
Crore
Strong
Clientele
Base**

50 lakhs Clientele added Y-o-Y



NEW INFOTECH INITIATIVES



- **Internet based Online Loan application and Status Tracking System released for Retail loan Schemes, SMEs and Agriculture.**
- **Canara Public Grievances Redressal system enabled for the General Public to register online Grievances.**
- **Umbrella portal for Sarva Shiksha Abhiyan (SSA), National Scheme of Incentive to Girls for Secondary Education (NSIGSE), Central Plan Scheme Monitoring System (CPSMS) and Maulana Azad National Fellowship (MANF) developed for the Ministry of HRD.**



NEW INFOTECH INITIATIVES



- **Aadhaar Payment Bridge System (APBS) through NPCI for disbursement of Govt. Direct Cash Subsidies enabled.**
- **Fund transfer facility through Interbank Mobile Payment Service (IMPS) has been introduced.**
- **“DEMAT View” has been enabled in Internet banking. Customers can now view details of their holdings through Internet banking.**
- **Option to subscribe for Account Statements at customized intervals has been provided to customers through Internet Banking.**
- **Facility of Registration for Mobile Banking through Internet Banking has been implemented.**



NEW INFOTECH INITIATIVES



- **Rupay Kisan Debit Card in co-ordination with NPCI**
- **Visa Money Transfer Fast Funds – Inward Remittance facility for Debit Card Holders**
- **Rupay Debit Cards and Rupay Kisan Debit Cards to RRB Customers**
- **Immediate Payment Service through Mobile Banking, Net Banking and ATM**
- **Merchant Payments (Mobile top up) through IMPS on IVRS has been implemented.**



AWARDS



- **Best Bank Award among large banks by IDRBT for "Use of Technology for Financial Inclusion" handed over by Governor, RBI, Dr. D Subbarao.**
- **Skoch Award for Financial Inclusion, handed over by Chairman, PMEAC, Dr. C Rangarajan.**
- **1st Rank for Self Help Groups Linkage for the year 2011-12 in the State of Bihar**
- **Award for 'Best Online Bank' among Public Sector Banks- IBA Banking Technology Awards 2011**
- **Award for 'Best Customer Relationship Initiative' among Public Sector Banks - IBA Banking Technology Awards 2011.**



AWARDS



- **The Greatest Corporate Leaders of India – Leadership in Banking Award, instituted by World HRD Congress, Feb’ 2013.**
- **Canara Bank bestowed with the prestigious Platinum Greentech HR Award 2013 under HR Oriented CEO by M/s Greentech Foundation, New Delhi.**
- **2 Platinum awards, for Best HR Strategy and Training Excellence by M/s Greentech Foundation, New Delhi.**
- **National Vigilance Excellence Award – 2012 for the second consecutive year from Vigilance Study Circle, Hyderabad under the auspices of the Central Vigilance Commission.**



NEW VERTICALS

Exclusive Focus to Drive Businesses

- **Retail Assets Wing to drive Retail Loans**
- **Retail Resources Wing to mobilize CASA and Retail Term Deposits**
- **Customer Service & Economic Intelligence Wing to focus on quick redressal of customer grievances and study market conditions**
- **Government Business and Cash Management Wing to drive volume under Govt. business and optimize cash holding at branches**
- **Marketing & BPR Wing to drive cross-selling and business process reengineering**



GOALS FOR FY14

PLAN S

- **The Bank aims to reach an aggregate business figure of more than `7 lakh crore, with approximate deposit growth of 15% and advances growth of 24%.**
- **Plans to take the number of branches from 3728 to 5000 and number of ATMs from 3526 to 10,000 by Mar'2015.**
- **Plans to open branches at 9 overseas centres- Johannesburg (South Africa, License already received), Sao Paulo (Brazil), Dar-es-Salaam (Tanzania), Tokyo (Japan), Abuja (Nigeria), Jeddah (Saudi Arabia), Qatar Financial Centre (Qatar), Frankfurt (Germany) and New York (USA) by Mar'2015.**



GOALS FOR FY14

PLAN
S

- **Thrust on Retail Business- CASA, retail deposits/advances, recovery and fee income and asset quality.**
- **Technology and business process reengineering.**
- **Thrust on improving operational financial ratios, such as, NIM, ROA, ROE and Cost – to – Income Ratios**
- **Would endeavour to bring down Gross NPA ratio below 2% and Net NPA ratio to approximate 1%**



THANK YOU