

PERFORMANCE HIGHLIGHTS SEPTEMBER 2013



HIGHLIGHTS - Q2 FY14

Major Highlights

- **Gross NPA Ratio at 2.64%, down from 2.91% as at June '13**
- **Net NPA Ratio at 2.30%, down from 2.48% as at June'13**
- **Record Cash Recovery at ` 1923 crore (Sep'12 – ` 1479 crore)**
- **Base Rate, lowest in the industry**
- **561 New Branches and 821 ATMs added y.o.y. Number of branches crosses 4200 and ATMs cross the 4000 mark**
- **Robust Y.o.Y growth in Credit Segments**
 - **Priority Credit 30%**
 - **Agriculture- 32%**
 - **MSME- 30%**
 - **MSE- 33%**
 - **Retail - 36%**
 - **Housing - 42%**
 - **Vehicle - 44%**
 - **Personal - 45%**



HIGHLIGHTS - Q2 FY14

Major Highlights

- **Non-Interest Income Q2- ` 773 crore, up by 27% y.o.y**
- **Total business reached ` 6.73 lakh crore, up by 22% y-o-y**
- **Global Deposits - ` 391613 crore, up by 16.3% y.o.y**
- **Advances (Net) - ` 281104 crore, up by 30.3% y.o.y**
- **CD ratio 71.78% (Sep'12 -64.07%)**
- **Capital Adequacy Ratio -10.62% (9% norm). Tier I Ratio - 8.52% (6.5% norm) under new Basel III.**
- **CASA Ratio at 25.6% (Sep'12- 25.6%)**
- **Operating Profit - ` 1425 crore, up by 11% y.o.y**
- **Net Profit at ` 626 Crore**
- **Net Interest Margin (NIM) – 2.22%, RoA – 0.58%**



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	SEP'12	DEC'12	MAR'13	JUNE'13	SEP'13	SEQ (%)	y.o.y Growth (%)
Deposits	336762	323963	355856	381972	391613	2.5	16.3
Of which High Cost + CD (% to Total Dep)	126753 (38%)	95172 (29%)	71725 (20%)	51253 (13.4%)	54205 (13.8%)	5.8	-57.2
Advances	215751	218242	242177	249891	281104	12.5	30.3
Investments	121255	118835	121133	136063	119481	-0.9	-1.0
C-D Ratio	64.07	67.37	68.05	65.42	71.78	+696 bps	+831 bps

Note : SEQ- Sequential Quarter – Q2FY14 over Q1FY14



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Parameters	SEPT'12		MAR' 13		SEPT' 13		y.o.y Growth
	USD Mn	` Crs	USD Mn	` Crs	USD Mn	` Crs	%
Deposits	2265	11973	2529	13747	3328	20834	74
Advances	2471	12980	2803	15037	3165	19814	52
Gross Income	60	315	114	675	79	495	57
Gross Expenditure	43	225	80	476	57	355	58
Gross Profit	17	90	34	199	22	140	55

Overseas Business constitute 6% of the Total Business



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q2 FY14

Amt. in ` Crore

Parameters	Q2 FY13	Mar'13	Q1 FY14	Q2 FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9204	37231	10508	10427	-0.77	13.29
Total Expenses	7922	31341	8610	9002	4.55	13.63
Operating Profit	1282	5890	1898	1425	-4.92	11.15
Net Profit	661	2872	792	626	-20.96	-5.29
NIM (%)	2.35	2.40	2.21	2.22	---	---



PERFORMANCE HIGHLIGHTS- PROFITABILITY-H1 FY14

Amt. in ` Crore

Parameters	H1 FY13	Mar'13	H1FY14	y.o.y Growth (%)
Total Income	18369	37231	20935	13.97
Total Expenses	15694	31341	17612	12.22
Operating Profit	2676	5890	3323	24.18
Net Profit	1436	2872	1418	-1.25
NIM (%)	2.35	2.40	2.22	---



PERFORMANCE HIGHLIGHTS- PRODUCTIVITY RATIOS

Parameters	SEPT'12	MAR'13	SEPT'13
Business Per Employee (` Crore)	13.08	14.20	14.28
Business Per Branch (` Crore)	151.17	160.00	159.56
Gross Profit Per Employee (` Lakh)	12.89	14.28	14.49
Net Profit per Employee (` Lakh)	6.92	6.96	6.18



PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

	Sept'12	Mar'13	Sept'13	Y-o-Y incr
Branch Network	3655	3728	4216	561
ATM Strength	3184	3526	4005	821
Debit Card (In Lakh)	76.46	95.53	116.04	39.58

4211 domestic Branches

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

Rural	1252	30%
Semi-Urban	1313	31%
Urban	816	19%
Metro	830	20%



BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in ` Crore

Parameters	SEP'12	DEC'12	MAR'13	JUN'13	SEP'13	SEQ (%)	y.o.y Growth (%)
Total Deposits	336762	323963	355856	381972	391613	2.5	16.3
Current	13062	12473	14893	14374	15208	5.8	16.4
Saving	70494	68689	71168	73938	80070	8.3	13.6
CASA	83556	81161	86061	88312	95278	7.9	14.0
CASA (%)Dom	25.7%	25.9%	25.1%	24.2%	25.6%	--	--
Term Deposits	253206	242802	269795	293659	296335	0.9	17.0
- High Cost Deposits	93156	75184	53223	36254	33111	-8.7	-64.5
-CDs	33597	19988	18502	14999	21094	40.6	-37.2
High Cost +CD (%)	38%	29%	20%	13.4%	13.8%	--	--



ROBUST GROWTH IN ADVANCES SEGMENT

Credit Segments	Sep'12	Mar'13	Sep'13
Priority Sector	2%	17%	30%
Agriculture	13%	28%	32%
MSME	-17%	6%	30%
MSE	-9%	11%	33%
Retail	-12%	-7%	36%
Housing	-18%	-17%	42%
Vehicle	7%	17%	44%
Personal Loans	-8%	13%	45%



LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	SEP'12	DEC'12	MAR'13	JUN'13	SEP'13	SEQ(%))	y.o.y Growth (%)
Advances (Net)	215751	218242	242177	249891	281104	12.5	30.3
Total Priority	68157	69700	78998	83085	88280	6.3	29.5
Agriculture	33267	35365	40786	43292	44042	1.7	32.4
- Direct Agriculture	30737	32802	37984	40195	39995	-0.5	30.0
- Indirect Agriculture	2530	2563	2802	3097	4047	30.7	60.0
Other Priority	11090	11077	11804	12100	12603	4.2	13.6
MSME	33344	32603	37016	37173	43464	16.9	30.4
MSE	23981	23257	26612	27873	31773	14.0	33.5
Retail Credit	22204	21259	23084	25231	30274	20.0	36.3

Mandated Targets under Priority Sector

Achieved the mandated targets in respect of

- **Agriculture (19.16% against 18% norm)**
- **Direct agriculture (17.4% against 13.5% norm)**
- **Credit to specified minority communities (17.95% against 15% norm)**
- **Weaker Section (12.33% against 10% norm)**
- **M&SE (33% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (66% growth against 10% norm)**



Performance of Retail Advances

Amt. in ` Crore

Type of Advance	SEP'12	DEC'12	MAR'13	JUN'13	SEP'13	SEQ(%))	y.o.y Growth (%)
Housing loan	12957	11701	13134	14406	18392	27.7	42.0
Vehicle loan	1624	1769	1913	2091	2343	12.0	44.3
Other Pers Loan	3300	3482	3694	4317	4868	12.8	45.3
Education loan	4284	4307	4343	4416	4671	5.9	9.0
Grand total	22204	21259	23084	25231	30274	20.0	36.3



EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	SEPT'12	MAR'13	JUN'13	SEPT'13	% Share Total Adv	SEQ(%)	y.o.y Growth (%)
Roads	5667	5726	5923	5271	1.9	-11.0	-7.0
Ports	972	619	613	597	0.2	-2.6	-38.6
Airports	1490	1507	1474	1155	0.4	-21.6	-22.5
Power (Generation, Transmission & Distribution)	23768	30203	32513	37839	13.3	16.4	59.2
Telecom	6359	6512	6289	6307	2.2	0.3	-0.8
Other Infrastructure	1919	2085	1807	3431	1.2	89.9	78.8
Total Infrastructure	40174	46652	48620	54600	19.2	12.3	35.9



EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	SEPT'12	MAR'13	JUN'13	SEPT'13	% Share Total Adv	SEQ(%)	y.o.y Growth (%)
-Power Generation	6924	13235	14114	17886	6.30	26.7	158.3
-Power Transmission	1235	1280	2072	2171	0.8	4.8	75.79
-Power Distribution	15609	15688	16327	17782	6.3	8.9	13.9
Total Power	23768	30203	32513	37839	13.3	16.4	59.2
Of which SEBs	20297	21454	23763	28317	10.0	19.2	39.5
Exposure to Aviation	2261	1907	1961	1862	0.66	-5.0	-17.6



EXPOSURE TO SENSITIVE SECTORS

Amt. in ` Crore

EXPOSURE TO CAPITAL MARKET

Parameters	SEPT'12	Dec'12	MAR'13	JUN'13	SEPT'13	SEQ(%)	y.o.y Growth (%)
Outstanding	2673	2592	2330	2355	2310	-1.9	-13.6

EXPOSURE TO NBFCs

HFCs	7104	4727	6925	5701	10963	92.3	54.3
Private	7215	7725	11102	9191	14433	57.0	100.0
Public	4921	5118	5398	5484	5296	-3.4	7.6
Total	19241	17570	23426	20376	30692	50.6	60.0

EXPOSURE TO COMMERCIAL REAL ESTATE

Outstanding	1369	1675	1563	1842	2848	54.6	108.0
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FINANCIALS



PROFITABILITY- Q2 FY14

Amt. in ` Crore

Parameters	Q2 FY13	Mar'13	Q1FY14	Q2 FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9204	37231	10508	10427	-0.77	13.29
Total Expenses	7922	31341	8610	9002	4.55	13.63
Operating Profit	1282	5890	1898	1425	-24.92	11.15
Provisions	621	3018	1106	948	-14.29	52.66
Net Profit	661	2872	792	626	-20.96	-5.30
Net Int. Income	1957	7879	1991	2191	10.05	11.96
Non Int. Income	608	3153	1238	773	-37.56	27.14



PROFITABILITY - H1 FY14

Amt. in ` Crore

Parameters	H1 FY13	Mar'13	H1FY14	y.o.y Growth (%)
Total Income	18369	37231	20935	13.97
Total Expenses	15694	31341	17612	12.22
Operating Profit	2676	5890	3323	24.18
Provisions	1240	3018	2054	65.65
Net Profit	1436	2872	1418	-1.25
Net Int. Income	3801	7879	4182	10.02
Non Int. Income	1301	3153	2011	54.57



BREAK-UP : INCOME - Q2 FY14

Amt. in ` Crore

Parameters	Q2 FY13	Mar'13	Q1 FY14	Q2 FY14	SEQ (%)	y.o.y Growth (%)
Interest on Advances	6121	24380	6450	6964	7.97	13.77
Interest on Investments	2306	9112	2482	2597	4.63	12.62
Other Interest Income	169	586	338	93	-72.49	-44.97
Total Interest Income	8596	34078	9270	9654	4.14	12.31
Non – Interest Income	608	3153	1238	773	-37.56	27.14
Total Income	9204	37231	10508	10427	-0.77	13.29



BREAK-UP : INCOME - H1 FY14

Amt. in ` Crore

Parameters	H1 FY13	Mar'13	H1 FY14	y.o.y Growth (%)
Interest on Advances	12350	24380	13414	8.62
Interest on Investments	4346	9112	5079	16.87
Other Interest Income	373	586	431	15.55
Total Interest Income	17068	34078	18924	10.87
Non – Interest Income	1301	3153	2011	54.57
Total Income	18369	37231	20935	13.97



BREAK-UP : EXPENDITURE - Q2 FY14

Amt. in ` Crore

Parameters	Q2 FY13	Mar'13	Q1 FY14	Q2 FY14	SEQ (%)	y.o.y Growth (%)
Interest Expenses	6639	26199	7278	7464	2.56	12.43
Interest on Deposits	6413	25250	6948	6923	-0.36	7.95
Staff Expenses	791	3254	887	933	5.18	17.95
Other Op Exp	492	1888	444	606	36.49	23.17
Total Op Exp	1283	5142	1331	1539	15.63	19.95
Total Expenses	7922	31341	8610	9002	4.55	13.63



BREAK-UP : EXPENDITURE - H1 FY14

Amt. in ` Crore

Parameters	H1 FY13	Mar'13	H1 FY14	y.o.y Growth (%)
Interest Expenses	13268	26199	14742	11.11
Interest on Deposits	12809	25250	13871	8.29
Staff Expenses	1534	3254	1820	18.64
Other Op Exp	891	1888	1050	17.85
Total Op Exp	2425	5142	2870	18.35
Total Expenses	15694	31341	17612	12.22



BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	H1FY13	Mar'13	H1FY14	y.o.y Growth (%)
Non Int. Income	1301	3153	2011	54.57
Of which				
Com & Exchange	367	798	469	27.79
-Govt. Business	34	72	34	-
-Bancassurance	19	43	15	-21.05
Profit from Exch. Transactions	221	464	296	33.94
Trading Profit	159	661	512	22.01
Rent – Lockers	53	59	62	16.98
Dividend Income	27	57	28	3.70
Recovery in W/Off A/cs	109	301	165	51.38
Service Charges & Oth. Msc Inc	356	813	479	34.55



BREAK-UP : PROVISIONS- Q2FY14

Amt. in ` Crore

Provisions for	Q2 FY13	Q4 FY13	Q1 FY14	Q2 FY14
NPAs	444	346	443	347
Restructured Assets /Diminution in Fair value	81	156	193	-55
Standard Assets	-	91	90	183
Provisions on Investments	-120	84	88	85
Tax	200	220	190	125
Others	16	76	102	114
Total Provision &Contingency	621	972	1106	799



BREAK-UP : PROVISIONS - H1FY14

Amt. in ` Crore

Provisions for	H1 FY13	Mar'13	H1 FY14
NPAs	921	1861	790
Restructured Assets /Diminution in Fair value	161	361	138
Standard Assets	65	256	273
Provisions on Investments	-326	-371	173
Tax	400	800	315
Others	18	111	216
Total Provision &Contingency	1240	3018	1905



EARNINGS PROFILE

In %

Parameters	Q2FY13	Q4FY13	Q1FY14	Q2FY14
NIM	2.35	2.39	2.21	2.22
ROAA	0.77	0.77	0.75	0.58
EPS (₹) (not Annualized)	14.92	16.37	17.88	14.13
Book Value (₹)	469.86	490.56	509.48	524.94
ROE (Annualized)	14.39	14.03	14.21	12.51
Cost-Income Ratio	47.5%	46.6	41.22	46.34



TREND IN COST AND YIELD (%)

In %

	Sep'12	Dec'12	Mar'13	Jun'13	Sep'13
Cost of Deposits	7.83	7.81	7.72	7.54	7.50
Cost of Funds	7.13	7.03	6.96	6.91	6.86
Yield on Advances	11.20	11.12	11.13	10.74	10.63
Yield on Funds	9.17	9.09	9.08	8.80	8.81
Yield on Investments	8.13	8.13	8.13	8.00	7.99



Investment classification

Parameters	Amt. in ` Crore				
	SEPT'12	% Share in Total Portfolio	MAR'13	SEPT'13	% Share in Total Portfolio
SLR	106594	88.1	102003	101301	85.0
Non SLR	14377	11.9	18700	17929	15.0
Total (Domestic)	120972	100	120703	119229	100
Held For Trading	1369	1.2	741	237	0.2
Available For Sale	43557	36.0	47105	29720	24.4
Held To Maturity	75798	62.8	72699	89523	75.0
M.DURATION	4.73 yrs	--	4.73 yrs	4.61 yrs	--
Total (Global)	121255	--	121133	119481	--



ASSET QUALITY



ASSET QUALITY

Amt. in ` Crore

	Sep'12	Dec'12	Mar'13	June'13	Sep'13
Gross NPA	5610	6090	6260	7329	7475
Gross NPA Ratio (%)	2.58	2.77	2.57	2.91	2.64
Net NPA	4569	5134	5278	6209	6459
Net NPA Ratio (%)	2.12	2.35	2.18	2.48	2.30
Cash Recovery (cumulative)	1479	2477	4006	888	1923

Cash Recovery of ` 1035 crore during the Quarter



GROSS NPA MOVEMENT- Quarterly

Amt. in ` Crore

Parameters	SEPT'12	Dec'12	MAR'13	JUN'13	SEPT'13
Gross NPAs:					
Opening Balance	4497	5610	6090	6260	7329
Additions: Fresh Slippages	1922	1314	1086	2688	1520
Sub Total	6418	6924	7176	8948	8849
Less: Reduction (a+b+c+d)	809	834	916	1620	1374
a. Recovery for Movement (excluding recovery in Written-off a/cs, recovery in Current Year slippage & Unapplied interest)	269	148	459	339	505
b. Upgradation	391	63	73	1020	386
c. ECGC Settled/Int Sus.	2.15	6	(-)12	-	(-)5
d. Write off (Including Additional Prudential Write-off)	147	617	396	260	488
Gross NPA-Closing Balance	5610	6090	6260	7329	7475



NPA COMPOSITION

Amt. in ` Crore

Parameters	Sep'12	Dec'12	MAR'13	JUN'13	SEPT'13
Gross Advances	217420	219820	243936	251970	283024
Sub-Standard	3553	4189	4279	5178	4770
Doubtful	2009	1850	1932	2125	2705
Loss	48	51	50	26	nil
Provision Coverage Ratio (%)	63.02	61.50	61.35	58.18	57.77



SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q2 FY13	Q3 FY13	Q4 FY13	FY 13	Q1 FY14	Q2 FY14	% of Slippage
Micro & Small Ent.	284	405	283	1210	278	278	18
Agriculture	227	(33)	183	598	265	196	13
Other Priority Sector	171	(52)	104	440	184	116	8
Total Priority Sector	682	320	570	2248	727	590	39
Medium Industries	49	117	66	318	48	58	4
Large Industries	706	248	185	1304	1425	700	46
Other Non-Priority	206	622	199	1609	382	152	10
Total Non-Priority	961	987	450	3231	1855	910	60
Total (Domestic)	1643	1307	1019	5479	2582	1500	99
Overseas	279	7	60	340	106	20	1
Total (Global)	1922	1314	1079	5819	2688	1520	100



SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	Sep'12	Dec'12	Mar'13	Jun'13	Sep'13
Micro & Small Enterprises	1276	1592	1532	1440	1625
Agriculture	883	976	885	1000	1018
Other Priority Segments	433	503	371	460	368
Medium Enterprises	203	340	345	324	402
Large Industries	1462	1611	1521	2141	3146
Other Non-Priority Segments	1353	1068	1606	1964	916
Total	5610	6090	6260	7329	7475



SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Sep'12	Dec'12	Mar'13	Jun'13	Sep'13
Gross Advances	217420	219820	243936	251970	283024
Gross NPA	5610	6090	6260	7329	7475
Gross NPA %	2.58%	2.77%	2.57	2.91	2.64
Priority Sector Advances	68157	69700	78998	83085	88280
PS as % to Gross Advances	31.3	31.7	32.4	33.0	31.2
Total PS NPA	2592	3071	2788	2900	3011
Total PS NPA%	3.80	4.41	3.53	3.5	3.4
Share of PS NPA to Gross NPA	46.2	50.4	44.5	39.6	40.3
Agriculture NPA	883	977	885	1000	1018
Agriculture NPA%	2.65	2.76	2.17	2.31	2.31
MSE NPA	1276	1592	1532	1440	1625
MSE NPA %	5.36	6.84	5.80	5.20	5.11
Other Priority NPA	433	503	371	460	368
Other Priority NPA %	3.90	4.54	3.14	3.80	2.92



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 FY 2009-10	1815	1312	1127	827	688	485
A/C Restructured in FY 2010-11	120	416	66	364	54	52
A/C Restructured in FY 2011-12	1746	3986	1462	3518	284	468
A/C Restructured in FY 2012-13	3845	11030	3627	10184	218	845
Total cumulative outstanding Liability as at 31.03.2013	20180	18113	13081	15901	7099	2212
A/C Restructured in Q1 FY2013-14	134	1683	125	1365	9	318
A/C Restructured in Q2 FY2013-14	3475	999	3416	973	59	26
Total cumulative outstanding Liability as at 30.09.2013	24252	20631	12760	18053	11492	2578



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 30.09.2013	24252	20631	697	18900
2	Out of Which increase in Q2 FY14	3475	999	21	851
3	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 30.09.2013)	--	7.26	--	--
4	-Of which Slippage into NPA -(% of Restructured Accounts)	--	2578 (12.49%)	--	--



RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

POSITION AS ON	A/C	Amount
SEPT-2012	67	7212
MARCH-2013	78	7237
SEPT-2013	91	12932



SECTOR - WISE RESTRUCTURED ACCOUNTS

Amt. in ` Crore

SECTOR	No. of Accounts	Amount
Power	45	7758
Roads	17	639
Ports	2	89
Mining	39	33
Aviation	5	1044
Telecommunication	21	319
Infrastructure others	466	701
Other services	1829	324
Iron & steel	203	2555
Other industries	4735	1679
Textile	596	2030



SECTOR – WISE RESTRUCTURED ACCOUNTS

Central

Amt. in ` Crore

SECTOR	No. of Accounts	Amount
Engineering	421	429
Comm. Real Estate	187	707
Pharmaceuticals	25	114
Cement	96	92
Hardware	193	63
Shipping	40	10
Edible Oil	40	0.06
Agriculture	8681	403
Education	2007	95
Housing	3083	206
Chemicals	36	47
Others	1485	1292
TOTAL	24252	20631



AMOUNT RESTRUCTURED DURING Q2 FY14

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	2135	84
MSME	491	71
Housing	312	39
Large Advances	39	664
Others	498	141
Total	3475	999



SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT SEPT 2013

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	6298	424
MSME	8934	609
Housing	4666	230
Large Advances	556	10911
Others	3798	8457
Total	24252	20631



CAPITAL ADEQUACY - NEW BASEL III NORMS



Capital Adequacy Ratio

- CRAR of 10.62% at SEPT 2013 Vs. 9% norm
- Tier I ratio at 8.52% Vs . 6.5% norm
- Tier II ratio at 2.10%
- Govt. holding at 67.7%
- Paid-up Capital at ` 443 crore

**Comfortable CRAR, Sufficient headroom for raising further capital
Govt. to infuse ` 500 crore capital by way of preferential allotment in H2
FY14**



CAPITAL ADEQUACY - BASEL III

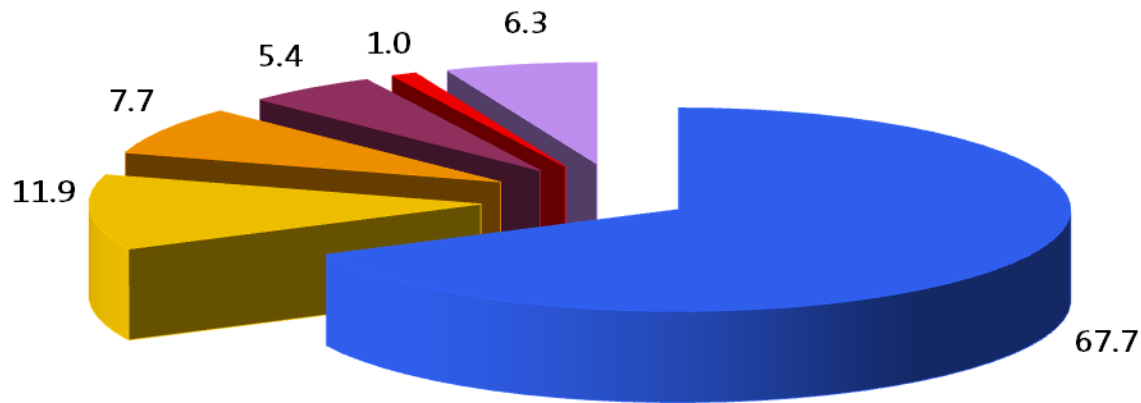
Amt. in ` Crore

Particulars	BASEL II	BASEL III	
	Mar'13	Jun'13	SEPT'13
Risk-weighted Assets	243348	260699	273066
Tier I Capital	23779	23260	23273
Tier I Ratio%	9.77%	CET: 8.51% AT I: 0.41% Tier I: 8.92%	CET: 8.14 % AT I: 0.38% Tier I: 8.52 %
Tier II Capital	6385	5762	5724
Tier II Ratio%	2.63%	2.21	2.10
Total Capital	30164	29022	28997
CRAR%	12.40%	11.13%	10.62%



SHAREHOLDING PATTERN

As on SEP 30, 2013



■ Govt of India

■ FII's

■ Insurance Companies

■ Resident Individuals

■ Banks

■ Others

Govt.	67.7%
FII's	11.9%
Insurance Companies	7.7%
Residents Individuals	5.4%
Banks	1.0%
Others	6.3%



FINANCIAL INCLUSION

Holistic Approach to Financial Inclusion

- ✓ **136 branches opened in unbanked villages in FY14, taking the tally of branches in unbanked villages to 411.**
- ✓ **In more than 2000 population villages category, the Bank covered all the allotted 1624 villages in 24 states, under two models, viz., Brick and Mortar Branch Model- 297 villages and Business Correspondent Model- 1327 villages.**
- ✓ **In less than 2000 population villages category, the Bank covered 1369 villages out of the 8425 villages allotted, under two models, viz., Brick and Mortar Branch Model- 114 villages and Business Correspondent Model- 1255 villages.**
- ✓ **Of the 542 USBs opened in more than 2000 population category, 18 have been upgraded to branches.**



FINANCIAL INCLUSION

**Holistic
Approach
to
Financial
Inclusion**

- ✓ **Basic Savings Bank (BSB) accounts increased to 74.08 lakh, with outstanding deposit balance of 1293 crore. In built OD facility provided to 2.16 lakh BSB a/c holders to the extent of 78 crore.**
- ✓ **52 Financial Literacy Centres (FLCs) operational as at Sep' 2013.**
- ✓ **Exposure under SHG is 1365 crore under 83576 SHG a/cs.**
- ✓ **Exposure under GCC is 724 crore under 3.39 lakh accounts.**
- ✓ **In the 121 DBT Districts, our branches received details of 102972 beneficiaries from District Administration and opened 102387 accounts (99.43%). Aadhaar seeding have done in 72048 accounts (99.56%) out of the 72360 beneficiaries.**
- ✓ **Lead District Waynad reached 82% Aadhaar seeding under DBTL and is No. 1 District among 20 Districts in Phase 1.**



NEW PRODUCTS/PROCESSES

New Products /Schemes

- ✓ **5 new Retail Schemes launched - Loans against Property, Home Loan Plus, Housing Loan to High Networth Individuals, Special Housing Loan Scheme to NRIs and Housing loan to agriculturalists.**
- ✓ **2 MSE Schemes launched- Canara MSE Pragati and Canara MSE Unnati for financing Micro and Small Enterprises with attractive lending terms.**
- ✓ **MoU with M/s ICRA Ltd, CARE Ltd and ONICRA Ltd entered for SME rating of SME entrepreneurs.**
- ✓ **Facility of Online submission of Applications for opening of SB Account introduced.**
- ✓ **Balance Enquiry through Missed Call introduced.**
- ✓ **Hot listing of Debit cards through SMS.**



EXPANDED CLIENTELE BASE

(In Lakhs)

	SEPT'12	Mar'13	SEPT'13	Y-o-Y Increase
Clientele Base	443.18	470.44	516.47	73.29
No. of Deposit A/Cs	394.64	417.22	456.54	61.9
No. of Borrowal A/Cs	48.54	53.22	59.93	11.39

**5.16
Crore
Strong
Clientele
Base**

73.29 lakhs Clientele added Y-o-Y



MAJOR EVENTS

Inauguration of Thirumayam Branch, Education Loan and Rural Utsav by the Hon'ble Union Finance Minister, Shri P Chidambaram





AWARDS



- **Golden Peacock Award for Excellence in Corporate Governance 2013.**
- **C&MD was conferred Mahatma Gandhi Pravasi Gold Samman Award during the Global Achievers' Conclave organized by NRI Welfare Society of India at House of Lords, London.**
- **FIPS Excellence Award 2013 under DBT Category for the project- "Direct Benefit Transfer LPG (DBTL) 100% implementation in Waynad District".**
- **'SKOCH AWARD' under Corporate Social Responsibility.**



AWARDS



- **Unity International Foundation conferred "Outstanding Banker of the Decade" Award**
- **GreenTech Life Time Award for "Excellence in Banking".**
- **Asia Pacific HRM Congress 2013 instituted by Institute of Public Enterprises conferred "CEO of the Year" and "CEO with HR Orientation".**
- **'Hindi Rajbhasha Samrakshak Ratna' award in Dasham Hindi Mahakumbh Evam Saahitya Conference organized by Parivartan Jan Kalyaan Samiti, New Delhi.**



GOALS FOR FUTURE

PLAN S

- Aims to reach an aggregate business figure of more than 7 lakh crore, with deposit growth of 17%+ and advances growth of 21%+.
- To take the number of branches to 4500 and number of ATMs to 4500 this year and 5500 branches and 10000 ATMs by Mar'2015.
- Open 3 branches at Johannesburg (South Africa, License already received), DIFC (Dubai) and Frankfurt (Germany) this year and remaining 11 branches at Sao Paulo (Brazil), Dar-es-Salaam (Tanzania), Tokyo (Japan), Abuja (Nigeria), Jeddah (Saudi Arabia), Qatar Financial Centre (Qatar), New York (USA), Sydney (Australia), Ontario (Canada), Wellington (New Zealand) and Singapore by Mar'2015.



GOALS FOR FUTURE

PLAN S

- **Thrust on Retail Business- CASA, recovery, fee income, retail credit.**
- **Technology and business process reengineering.**
- **Thrust on improving operational financial ratios, such as, NIM, RoA, RoE and Cost-to-Income**
- **The Bank has launched Project ‘Shikhar’ aimed at rejuvenating the Bank by focusing on several themes like energizing branches and customer service, increasing sales from branches, growing a robust asset base and revamping the operating model. Global Management Consulting firm viz., M/s Boston Consulting Group (India) Private Limited (BCG) is assisting the Bank in this transformation journey.**



THANK YOU