



**A Year of
Balance Sheet Consolidation
& Capital Optimisation**

**Performance During
Q4/Full Year : FY15-16**

PERFORMANCE AT A GLANCE

Q4 FY16		
Parameter	Rs. Crore	YoY Growth %
Total Business	894667	-5.19%
Total Deposits	513005	-3.55%
Gross Advances	381662	-7.30%
CASA deposits	127924	11.84%
Priority Sector Advances	104656	5.31%
MSME Advances	49190	0.11%
Retail Advances	37777	10.61%
Net Interest Income (Q4)	3,187	11.94%

Ratios for Q4 FY16	
Parameter	(in %)
Gross NPA	13.07%
Net NPA	7.79%
Provision Coverage Ratio	51.14% (52.40 % in Mar-15)
CASA (%)	34.18% (29.48 % in Mar-15)
NIM (Full Year)	2.11 (2.11 in Mar-15)
Global	2.50 (2.49 in Mar-15)
Domestic	
Cost to income Ratio	61.76
Capital Adequacy (Basel-III)	12.01%
- CET1 (%)	7.97%
-Tier- I	9.03%
-Tier- II	2.98%

Business -Sequential

(₹.in Crores)

Business Mix (Deposits + Advances)	Mar 15	Jun 15	Sep15	Dec 15	Mar 16	Y-O-Y Growth %
Global Business	943,633	903,874	920,980	926,686	894,667	-5.19
Domestic	687,515	657,346	668,421	669,816	645,888	-6.05
Foreign	256,118	246,528	252,559	256,870	248,779	-2.87
Global Deposits	531,907	508,260	525,195	528,772	513,005	-3.55
Domestic	398,000	376,360	389,864	391,480	377,309	-5.20
Foreign	133,907	131,900	135,331	137,292	135,696	1.34
Global Advances	411,726	395,614	395,785	397,914	381,662	-7.30
Domestic	289,515	280,986	278,557	278,336	268,579	-7.23
Foreign	122,211	114,628	117,228	119,578	113,083	-7.47

CASA Profile

CASA - Domestic

(₹. in Crores)



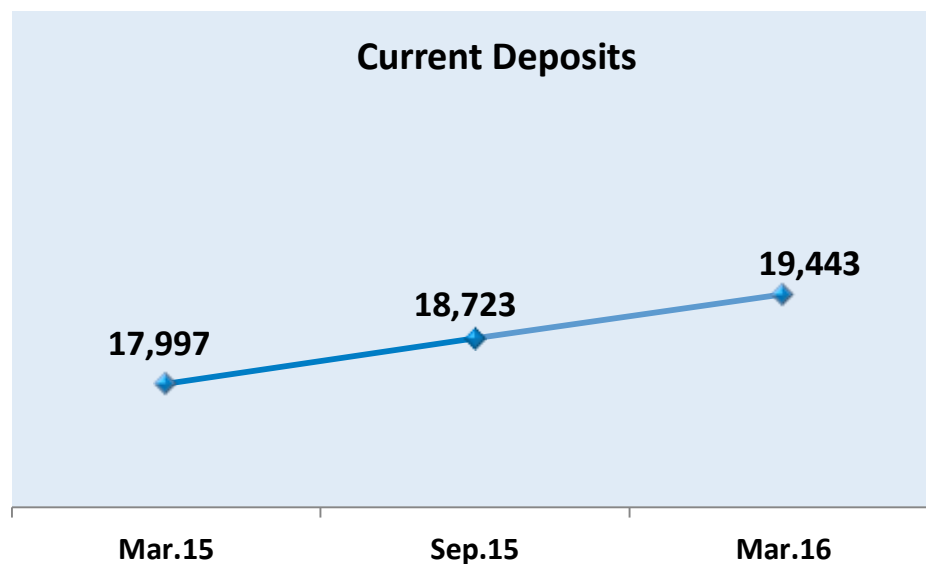
CASA Ratio:
34.18 %

CASA
YoY Growth: 11.84%

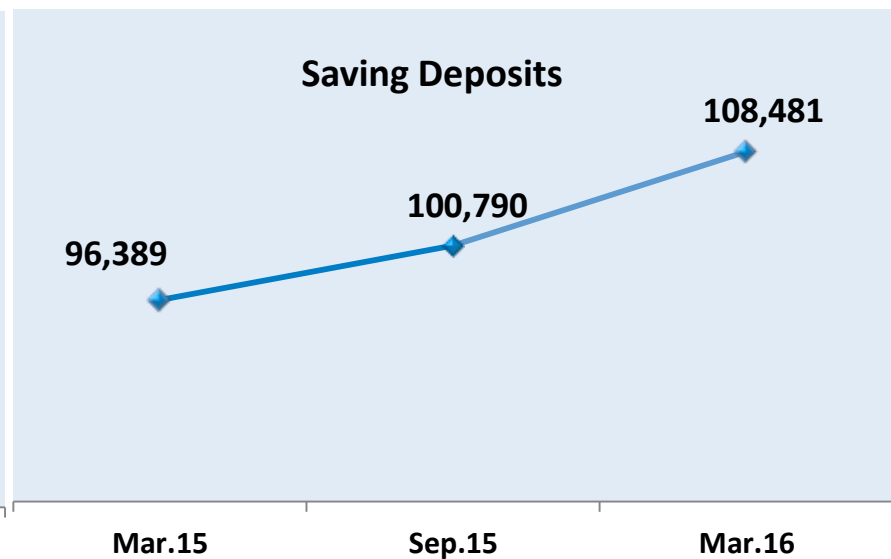
Current Deposit
YoY Growth: 8.04%

Savings Deposit
YoY Growth: 12.54 %

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Mar. 15	Jun 15	Sep 15	Dec15	Mar. 16	Y-O-Y Growth %	% to Domestic Credit	
							MAR 15	MAR 16
Agriculture	43,259	43,261	44,846	45,222	45,080	4.21	14.94	16.78
MSME (Priority & Non- Priority)	49,137	47,816	47,923	49,445	49,190	0.11	16.97	18.31
Retail	34,153	33,582	34,938	35,453	37,777	10.61	11.80	14.07
Corporate & Others	162,966	156,327	150,850	148,216	136,532	-16.22	56.29	50.83
Total	289,515	280,986	278,557	278,336	268,579	-7.23	100.00	100.00

(₹ in Crores)

Particulars	Mar. 15	Jun 15	Sep.15	Dec15	Mar. 16	Y-O-Y Growth %	%age to Domestic Credit	
							Mar-15	Mar-16
Home Loan	16,664	16,992	17,973	18,448	19,658	17.97	5.76	7.32
Mortgage Loan	4,144	4,234	4,422	4,658	5,054	21.96	1.43	1.88
Auto Loan	2,733	2,742	2,741	2,843	2,892	5.82	0.94	1.08
Education Loan	2,918	2,960	3,076	3,122	3,143	7.71	1.01	1.17
Personal Loan	1,085	1,097	1,098	1,120	1,177	8.48	0.37	0.44
Others	6,609	5,557	5,628	5,262	5,853	-11.44	2.28	2.18
Total	34,153	33,582	34,938	35,453	37,777	10.61	11.80	14.07

Priority Sector Advances (Revised definition)

Industry	Mar. 15	Jun 15	Sep 15	Dec 15	Mar. 16	Y-O-Y Growth %	% to ANBC
Agriculture*	45,947	45,949	48,700	49,787	50,508	9.93	17.27
Out of which , S&MF	17368	-	-	-	20737	19.40	7.09 (7 %)
MSME	40,891	39,457	40,438	41,232	39,466	-3.48	13.49
Out of which , Micro. Ent.	18328	-	-	-	19079	4.10	6.52 (7%)
Housing Loan	8,231	8,370	9,181	9,676	10,314	25.31	
Educational Loan	2,872	2,913	3,021	3,087	3,093	7.69	
Others	1,443	1,403	1,633	1,243	1,275	-11.64	
Total Priority Sector Advances	99,383	98,092	102,973	105,025	104,656	5.31	35.78 (35.20%)

* Including RIDF Rs.6936 crores (out of which, NABARD-Rs.5428 cr,SIDBI-Rs.894 cr and NHB-Rs.614 cr)

Domestic Credit- Industry Wise

Particulars	Mar. 15	Jun 15	Sep 15	Dec.15	Mar. 16	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	49,016	48,291	48,317	49,679	45,935	-6.29	17.1
Basic Metal & Metal products	13,366	13,350	12,441	13,627	13,649	2.12	5.08
Textiles	10,007	9,529	9,179	9,914	9,798	-2.09	3.65
Gems & Jewellery	6,348	5,954	5,835	6,089	5,970	-5.95	2.22
Chemicals & Chemical products	6,187	5,613	5,465	5,931	5,496	-11.17	2.05
Vehicles, vehicle parts & Transport equipment	2,575	2,654	2,684	2,759	3,278	27.3	1.22
Rubber, Plastic & their products	2,716	2,513	2,313	2,342	2,377	-12.48	0.89
Construction	1,547	1,536	1,533	1,538	1,486	-3.94	0.55
Other Industries	32,302	26,395	24,775	27,417	28,356	-12.22	10.56
Total	124,064	115,835	112,542	119,296	116,345	-6.22	43.32

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Mar 15	Dec 15	Mar 16	Y-O-Y (%)
Power	33,386	33,643	29,706	-11.02
a) SEBs	17,391	17,458	16,400	-5.70
-GENERATION	6,965	7,283	6,205	-10.91
-TRANSMISSION	1,755	1,983	1,415	-19.37
-DISTRIBUTION	8,670	8,192	8,780	1.27
b) Others	18,315	16,185	13,306	-27.35
Roads and Ports	10,751	10,815	11,046	2.74
Telecom	927	956	936	0.97
Other Infrastructure	3,952	4,355	4,247	7.46
Total	49,016	49,769	45,935	-6.29

*O/S in Distribution Companies & SEB also includes outstanding in Bonds

Implementation of UDAY Scheme

(Rs. in Crs.)

- Total Exposure to State Electricity Corporations :**

—	Generation	—	Rs. 6205 crs.
—	Transmission	—	Rs. 1414 crs.
—	Distribution	—	Rs. 8780 crs.

 • **Total = Rs.16399 crs.**

Exposure on 7 DISCOMS Covered under UDAY Scheme : Rs. 5882.08 crs. of which

Particulars	Amount	Provision
Converted into Non SLR SDL in FY'2015-16	3532.64	Nil
TL proposed to be converted into Non SLR SDL in FY'2016-17	383.17	Nil
Discom Bonds not envisaged to be converted into Non SLR SDL	727.60	109.14 (@15%)
Diminution in fair value (NPV)	-	24.11
WC Facilities not covered under UDAY	103.00	Nil
Implementation pending (Punjab State Government)	1135.67	Nil

- Sanctioned Limit – Rs 2500.52 Crore.
- Amount O/s – Rs 2206.11 Crore.
- Provision on standard Asset – Rs 165.46 Cr @ 7.5% in terms of RBI letter No DBR.No.BP.13018/21.04.048/2015-16 dt 12.04.2016.

Restructured Assets

Period	Domestic	Foreign	Global
FY 12-13	8,188	333	8,521
FY 13-14	5,861	180	6,041
FY 2014-15	7,777	425	8,202
FY 2015-16 (Q1)	99	-	99
FY 2015-16 (Q2)	201	-	201
FY 2015-16 (Q3)	327	-	327
FY 2015-16 (Q4)	246	-	246
TOTAL RESTRUCTURED PORTFOLIO	27857	1318	29,175
<i>Of Which a) Standard</i>	<i>12520</i>	<i>352</i>	<i>12,872</i>
<i> b) NPA</i>	<i>15337</i>	<i>966</i>	<i>16,303</i>

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
CDR Restructuring	4,992	3,832	3,169	2,188	1,686
Domestic	4,693	3,689	3,023	2,054	1,584
Foreign	299	143	146	134	102
Other Restructuring	16,826	15,559	16,138	15,082	11,186
Domestic	15,487	14,226	15,655	14,642	10,936
Foreign	1,339	1,333	483	440	250
Total	21,828 (5.30%)	19,391 (4.90%)	19,307 (4.88%)	17,270 (4.34%)	12,872 (3.37%)
Domestic	20,180	17,915	18,678	16,696	12,520
Foreign	1,638	1,476	629	574	352

Figures in () represents % to Gross Advances

Movement in Restructured Portfolio as on 31.03.2016 (Domestic)

Restructured Portfolio	FY 2013-14			FY 2014-15			FY 2015-16		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	17,640	3,783	21,423	18,870	4,466	23,336	20,180	8,057	28,237
Fresh Restructuring during the FY	4,397	1,016	5,413	5,223	1,104	6,327	634	920	1,554
Accounts slipped during FY	-1,754	1,754	-	-3,773	3,773	-	-6,720	6,720	-
Closed during FY**	-1,372	-1,664	-3,036	-1,727	-1,451	-3,178	-687	-398	-1,085
Change in outstanding	-299	-165	-464	1,126	626	1,752	-1,027	178	-849
Upgraded during the year	258	-258	-	461	-461	-	140	-140	-
Restructured as at March 31	18,870	4,466	23,336	20,180	8,057	28,237	12,520	15,337	27,857

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

- Bank has approved flexible structuring of 10 projects under 5/25 Flexible Structuring Scheme. Total Sanctioned Amount under Flexible structuring of Rs. 2,165.35 Crores.
- Total number of SDR cases is 18 accounts (out of which 9 accounts were approved, 2 were declined while 7 are under process).
 - Total exposre:Rs.40,544 crore out of which, BOI's exposure: Rs.2,378 crore .

SMA-0,1,2 ACCOUNTS – AS ON 31.03.2016

(₹. In Crores)

**REPORTED TO RBI-CRILC (Central Repository of Information on Large Credits)
EXPOSURE OF RS. 5 Crore and above**

VERTICAL	No. of Borrowers	FB O/S	NF O/s	FB+NFB O/S	Total Exposure with us
SMA-0	38	991	473	1464	2690
SMA-1	224	7188	1208	8396	12253
TOTAL	262	8179	1681	9860	14943
SMA-2	169	11089	1793	12882	18755
TOTAL	431	19268	3474	22742	33698

Sale of Assets to ARCs

Item	FY 2013-14	FY 2014-15	Q1 FY 2015-16	Q2 FY 2015-16	Q3 FY 2015-16	Q4 FY 2015-16	FY 2015-16 (full Year)
Net Outstanding of Accounts sold	4,743	2,844	64	3	58	8	133
<i>Of which,</i>							
<i>Prudential written off (PWO) Accounts sold</i>	2,304	241	0	0	0	0	0
Existing Gross NPAs sold	1,375	1,575	64	3	58	8	133*
SMA-2	1,064	1,028	0	0	0	0	0

* Non fund based of already sold accounts

Assets Classification – Sequential (Global)

(₹. in Crores)

Item	Mar-15	June-15	Sept.-15	Dec.-15	Mar-16
STANDARD	389,534	368,725	365,891	361,395	331,783
SUB-STANDARD	9,120	10,633	11,706	12,081	14,392
DOUBTFUL	12,158	15,075	16,616	22,975	33,443
D1	6,550	8,024	8,381	8,709	14,976
D2	4,828	6,475	7,755	13,338	16,543
D3	780	576	480	928	1,924
LOSS	915	1,181	1,571	1,463	2,044
NPA	22,193	26,889	29,893	36,519	49,879
GROSS ADVANCES	411,727	395,614	395,784	397,914	381,662

Asset Quality – Sequential (Global)

(₹. in Crores)

Item	Mar-15	June-15	Sep-15	Dec-15	Mar-16
Gross NPA	22,193	26,889	29,893	36,519	49,879
Net NPA	13,518	15,789	16,466	19,979	27,996
Gross NPA %	5.39	6.80	7.55	9.18	13.07
Net NPA %	3.36	4.11	4.31	5.25	7.79
Provision Coverage Ratio %	52.40	52.15	55.08	54.50	51.14

Movement of NPA –Global (Q-o-Q)

Item	Mar 2015	Jun 2015	Sep 2015	Dec2015	Mar 2016
Opening Balance	16,694	22,193	26,889	29893	36,519
Less :					
Recovery	255	468	799	870	1,214
Upgradation	478	1,193	1459	1523	1,829
Write Off	315	178	989	789	402
Total reduction	1,048	1,839	3247	3181	3,445
Add : Slippages	6,547	6,535	6250	9808	16,805
Closing Balance	22,193	26,889	29,893	36,519	49,879

Movement of NPA(Including AQR) –Global (Y-O-Y)

Item	Mar 2015	Mar 2016	Variation (Y-o-Y)
Opening Balance	11,869	22,193	87%
Add:- Slippages	16,651	38,606	132%
Out of which AQR	0	10,052	
Sub Total	28,520	60,799	113%
Less:- Recovery	2,688	3,555	32%
Upgradation	2,381	4,992	110%
Write Off and Rev. of URI	1,258	2,374	89%
Total reduction*	6,327	10,921	73%
Out of which NPA sold to ARC	2,844	-	-
Total reduction of NPA excldg. ARC sale	3,483	10,921	214%
Gross NPA (Closing Balance)	22,193	49,879	125%
Provision	8,676	21,883	152%
Out of which AQR	0	4,073	
Net NPA	13,517	27,996	107%
Gross NPA (%)	5.39	13.07	142%
Net NPA (%)	3.36	7.79	132%

Sector wise NPA

Domestic

(₹. in Crores)

Sector	Mar- 15	Dec-15	Mar- 16	% to Sectoral Advances	
				Mar 15	Mar 16
Agriculture	1,204	2,484	2,850	3.18	6.66
Industry	13,698	23,082	31,097	11.37	29.14
Services	4,993	7,449	8,471	5.09	10.56
Retail	350	673	706	1.22	1.92
Total	20,245	33,688	43,124	6.99	16.05

Overseas

(₹. in Crores)

Sector	Mar-15	Dec-15	Mar- 16	% to Sectoral Advances	
				Mar 15	Mar 16
Trade	480	739	919	1.85	7.73
Manufacturing	474	999	2,150	5.71	26.12
Real Estate	211	240	227	12.06	13.14
Others	783	853	3,459	0.91	3.79
Total	1,948	2,831	6,755	1.59	5.97

Limit wise NPA -Domestic

(₹. in Crores)

Limit	Mar- 15		Dec-15		Mar- 16		% Share to Gross Domestic NPA
	No. of A/c	Amount	No. of A/c	Amount	No. of A/c	Amount	%
Upto 10 lakh	157353	1,503	191114	1974	173627	2,221	5.15
Above 10 lakh to 50 lakh	4461	881	7331	1493	7570	1,531	3.55
Above 50 lakh to 1 crores	494	354	892	651	851	636	1.47
Above 1 crore to 10 crore	611	2,162	986	3445	956	3,342	7.75
Above 10 crore	893	15,345	403	26125	437	35,394	82.07
Domestic	163812	20,245	200726	33688	183441	43,124	100.00
Overseas	115	1,948	132	2831	146	6,755	
Global	163927	22,193	200858	36519	183587	49,879	

Assets code wise movement in NPA

Particulars	Mar 15	June 15	Sept 15	Dec 15	Mar 16	Variation (Y-o-Y) %
SUB –Standard	9,119	10,633	11,706	12,081	14,392	57.82
Doubtful-I	6,550	8,024	8,381	8,709	14,976	128.64
Doubtful-II	4,828	6,475	7,755	13,338	16,368	239.02
Doubtful-III	781	576	480	928	1,924	146.35
Loss	915	1,181	1,571	1,463	2,044	123.39
Total	22,193	26,889	29,893	36,519	49,704	123.96

Assets code wise movement in Provision (Global)

Particulars	Mar 15	June 15	Sept 15	Dec 15	Mar 16	Variation (Y-o-Y) %
SUB –Standard	1,785	1,936	2,325	1,990	2,590	4.52
Doubtful	4,828	6,648	8,257	10,795	17,290	30.18
Doubtful-I	1,987	2,727	3,184	3,692	5,905	10.31
Doubtful-II	2,482	3,474	4,310	6,353	9,554	16.67
Doubtful-III	359	447	763	750	1,831	3.20
Loss	821	1,104	1,307	1,920	2,803	4.89
Total	7,434	9,688	11,889	14,705	21,883	38.19
PWO	6,206	6,108	6,764	7,386	7,420	12.95
Grand Total	13,640	15,796	18,653	22,091	29,303	51.14

Average provisions - Domestic

(₹. in Crores)

	31.03.2015			31.03.2016		
	O/S	PROV.	% of PROV	O/S	PROV.	% of PROV
STANDARD	389,533	2,374	0.60	331,783	2,286	0.69
SUB-STD	9,120	1,642	18.00	14,392	2,590	18.00
DOUBTFUL-I	6,550	2,471	37.73	14,976	5,905	39.43
DOUBTFUL-II	4,828	2,922	60.52	16,543	9,554	57.75
DOUBTFUL-III	781	750	96.03	1,924	1,831	95.17
LOSS	915	890	97.27	2,044	2,003	97.99
TOTAL	411,727	11,049	2.68	381,662	24,169	6.33

Wilful Defaulters and Suit filed Accounts

WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
338	3736	131	2151	8	682	67	927

Suit Filed & Decreed Accounts

	Number of Accounts	Amount	Of which Rs. 5 Crores and above
SUIT FILED	10180	9580	6740 (255 Accounts)
DECREED	4921	2689	1665 (79 Accounts)

Investments - Domestic

	March,2016			
Particulars	AFS	HTM	HFT	Total
1. SLR Investments	21,634	78,023	130	99,787
Of Which:				
Government Securities	21,634	78,023	130	99,787
Other Approved Securities	0	0	0	0
M Duration	4.43	4.55	6.87	4.52
2. Non SLR Investments	10,212	5,180	0	15,392
M Duration	3.79	4.93	0	4.23
Total	31,846	83,203	130	115,179

- Treasury Income stood at the level of Rs 854.94 crores in Q4 of FY16. The increase in income provided support to both interest and Non Interest Income .
- Total size of Bank's Domestic Investment as on 31st Mar., 2016 stood at Rs. 1,15,179 crore.
- As on 31st March, 2016, the share of SLR-Securities in Total Investment is 86.64%.
- The bank had 78.19 % of SLR-Securities in HTM 21.68 % in AFS and 0.13% in HFT as on 31st March, 2016.
- The percent of SLR to NDTL as on 31st March, 2016 was at 25.78 %.
- The bank shifted SLR Securities worth Rs. 18,223.41 Crore from HTM to AFS portfolio during FY16.
- In Q4, FY16 amount of Rs.144.47 Crore is provided towards additional depreciation on Investments.

Net Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y (%)	Year ended		Y-O-Y (%)
	Mar. 15	Mar.16		Mar. 15	Mar.16	
Interest Income	11,165	10,501	-5.95	43,430	41,796	-3.76
a. From Advances	8,035	7,335	-8.71	31,678	30,371	-4.13
b. From Investments	2,375	2,120	-10.74	9,400	8,952	-5.06
c. From Other	755	1,046	38.54	2,352	2,473	5.14
Interest Expended	8,319	7,314	-12.08	32,086	30,072	-6.28
a. On Deposits	7,517	6,411	-15	28,921	26,927	-6.89
b. On Borrowings	508	599	17.91	2,226	2,105	-5.44
c. Subordinated Bonds & Others	293	304	4	939	1,040	10.76
Net Interest Income	2847	3,187	11.94	11,344	11,724	3.35

Non-Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y Variation %	Year ended		Y-O-Y Variation %
	Mar. 15	Mar.16		Mar. 15	Mar.16	
Commission, Exchange & Brokerage	408	370	-9.31	1,610	1,404	-12.80
Profit from Sale of Investments	215	93	-56.74	931	750	-19.44
Profit from Exchange Transactions	174	142	-18.39	686	662	-3.50
Recovery In W/o accounts	121	87	-28.10	363	243	-33.06
Other Non Interest Income	204	192	-5.88	642	594	-7.48
Total Non-Interest Income	1122	884	-21.21	4,233	3,653	-13.70

Profitability

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y% Variation	Year ended		Y-O-Y% Variation
	Mar. 15	Mar.16		Mar. 15	Mar.16	
1. Total Income	12,287	11,385	-7.34	47,663	45,449	-4.65
a. Interest Income	11,165	10,501	-5.95	43,430	41,796	-3.76
b. Non Interest Income	1,122	884	-21.21	4,233	3,653	-13.70
2. Total Expenditure	10,860	9,921	-8.65	40,175	39,413	-1.90
a. Interest expended	8,319	7,314	-12.08	32,086	30,072	-6.28
b. Operating Expenses	2,541	2,607	2.60	8,089	9,341	15.48
3. Operating Profit	1,427	1,464	2.59	7,488	6,036	-19.39
4. Net Profit	-56	-3,587		1,709	-6089	-456.29
5. Deferred Provisions		370			1482	

Provisions

Particulars	Quarter ended		Variation (%)	Year ended		Variation (%)
	Mar. 15	Mar.16		Mar. 15	Mar.16	
Operating Profit	1,427	1464	2.59	7,488	6,036	-19.39
Provisions for						
B&D	2,240	5442	142.95	5,227	14102	169.80
Standard Assets	94	67	-28.72	409	-128	-131.00
NPV / Others	-78	-173	121.79	107	-498	-565.42
Depreciation on Investment	0	134	-	-50	351	-802.00
Total Provisions before Tax	2,256	5,470	142.46	5,693	13,827	143.88
Taxation	-773	-419	-45.80	86	-1702	
Net Profit	-56	-3587	-	1,709	-6089	

Key Financial Ratios (Quarter ended)

	March 15	March 16
Particulars	Global	Global
Cost of Deposits	5.66	4.98
Yield on Advances	8.14	8.20
Yield on Investments	7.97	7.36
NIM	1.93	2.06
Cost to Income Ratio	64.05	61.76

Key Financial Ratios (Year ended)

	March 15	March 16
Particulars	Global	Global
Cost of Deposits	5.70	5.25
Yield on Advances	8.36	8.28
Yield on Investments	8.08	7.81
NIM	2.11	2.11
Cost to Income Ratio	51.93	55.72

Capital Adequacy – Basel-III

(₹. in Crores)

Particulars	Mar 15	Dec15	Mar 16
Capital Adequacy - Basel III			
CET1 Capital	26,091	24,580	27,385
AT1 Capital	3,618	3,085	3,662
Tier I Capital	29,709	27,665	31,047
Tier II Capital	9,289	11,948	10,242
Total Capital	38,998	39,613	41,289
Total Assets	618,698	614,743	609,914
Risk Weighted Assets	363,523	351,113	343,754
CRAR – CET1 (%) (6.125%)	7.18	7.00	7.97
CRAR – AT1 (%) (1.5%)	1.00	0.88	1.07
CRAR – Tier I (%) (7.625%)	8.17	7.88	9.03
CRAR - Tier II (%) (2.00%)	2.56	3.40	2.98
Capital Adequacy Basel III (%) (9.625%)	10.73	11.28	12.01

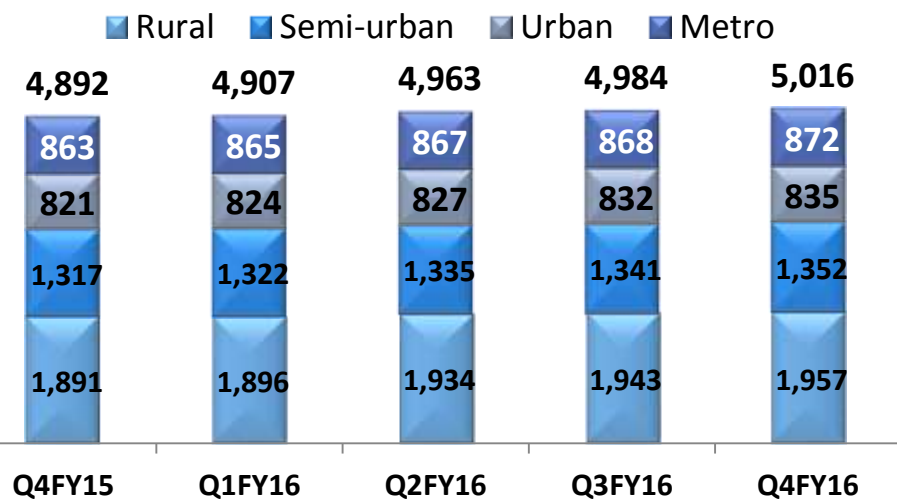
Rating Wise Distribution of Assets

(₹.in Crores)

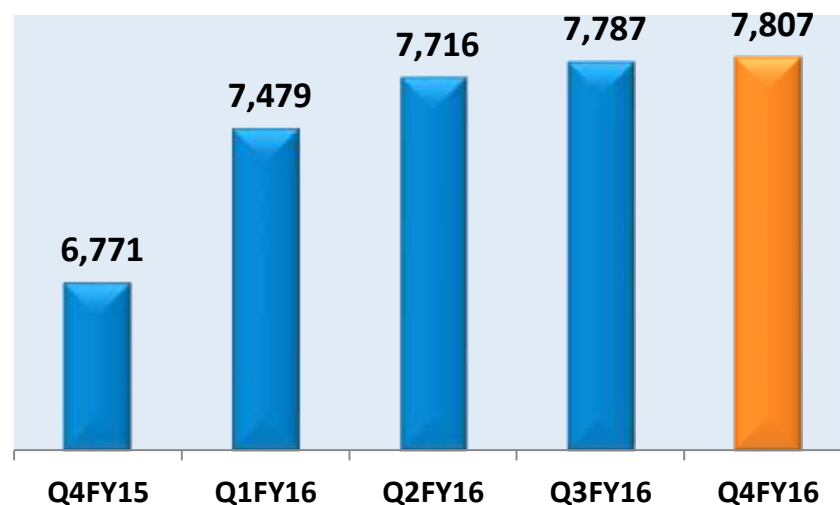
Rating Wise Distribution of Assets	Mar 15		% of total Advances	Mar 16		% of total Advances
	No. of A/c	Amount		No. of A/c	Amount	
AAA	109	12,006	4%	38	5,679	2%
AA	121	15,941	5%	116	12,224	4%
A	465	17,754	6%	327	19,009	7%
BBB	1,386	25,635	9%	783	20,350	7%
Sub Total	2,081	71,335	24%	1,264	57,263	20%
Unrated	5,725	44,867	15%	6,191	32,977	12%
BB & Below	2,283	24,758	8%	1,244	16,822	6%
Sub Total	10,089	140,960	48%	8,699	107,062	38%
Other Advances	42,05,719	155,231	52%	44,28,739	175,172	62%
Total Advances	42,15,808	296,191	100%	44,37,438	282,233	100%

Multiple Delivery Channels

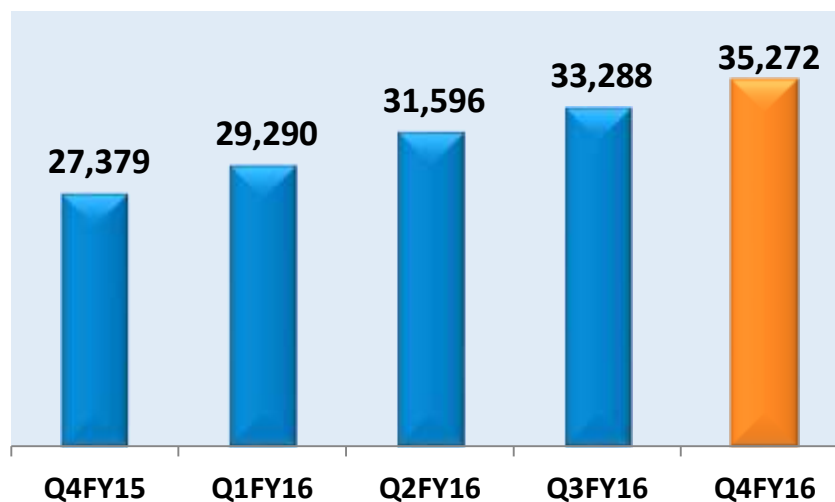
Branch Expansion



ATM Roll-Out

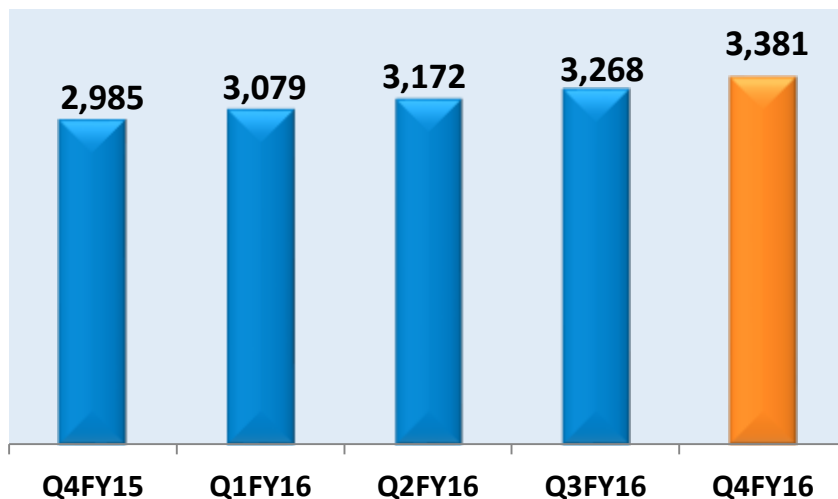


Debit Card ('000)

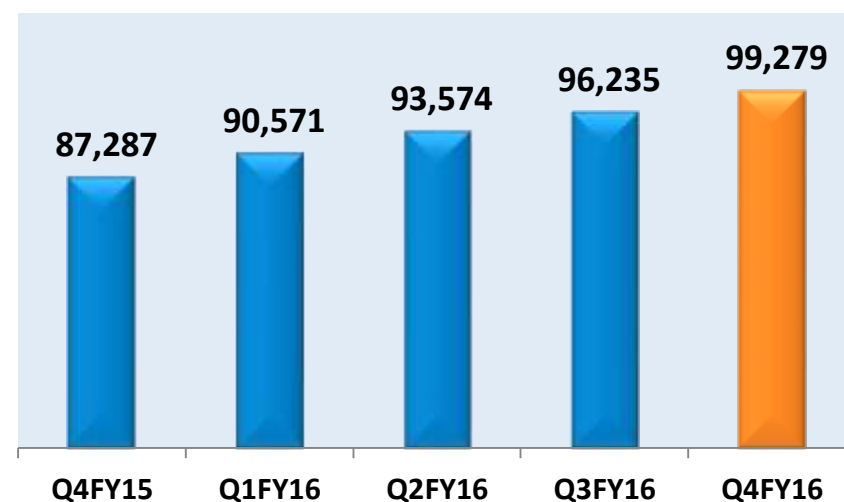


Multiple Delivery Channels (cont'd)

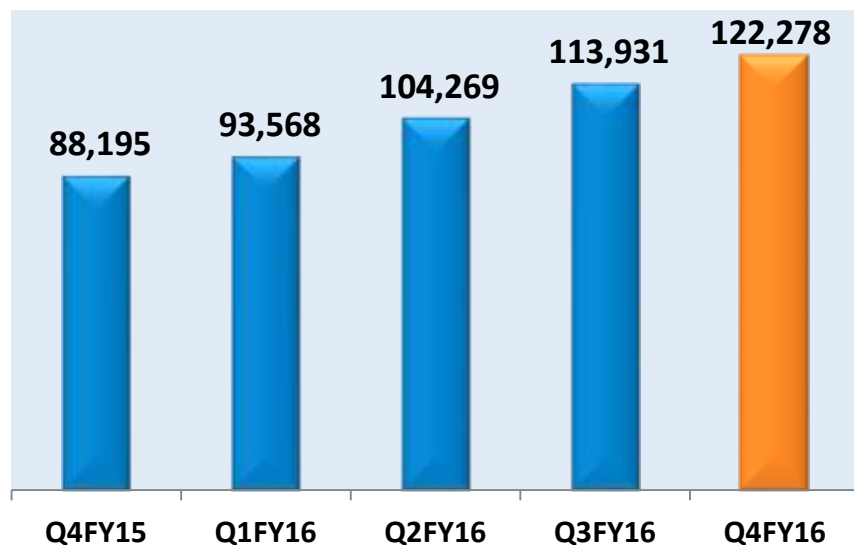
Internet Banking Users - Retail ('000)



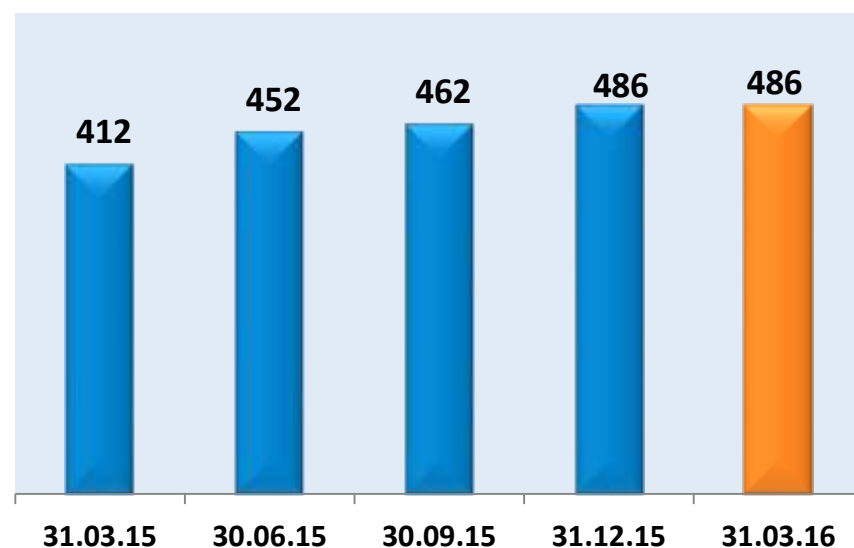
Internet Banking Users - Corporate



Mobile Banking Users



e-Galleries

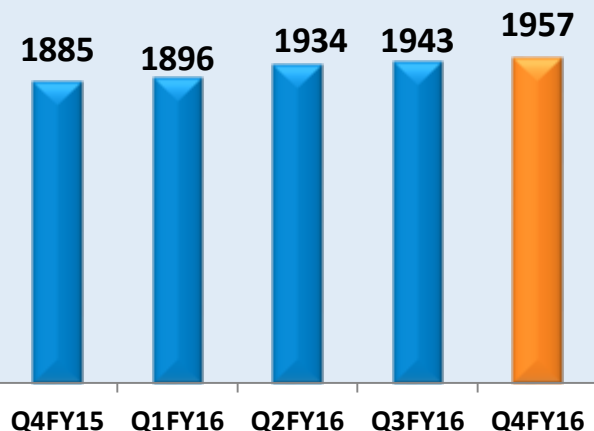


Performance Under Financial Inclusion

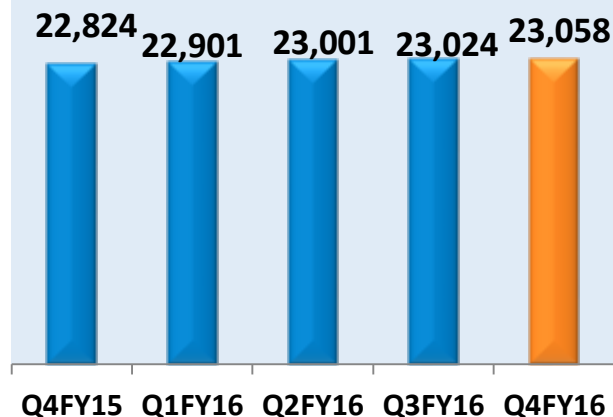
	As on 31.12.2015		As on 31.03.2016	
Particulars	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	100.18	985	113.50	1,442.93
Zero Balance Accts (Lacs)	36.20	-	24.92	-
OD Sanctioned (No.)	22,271	1.75	106,374	6.67
PMSBY (Lacs)	33.82	-	34.27	-
PMJJBY (Lacs)	12.38	-	12.56	-
APY (Lacs)	0.79	-	0.95	-
PMMY Shishu (Actual)	289,906	535.30	296,079	658.47
PMMY Kishor	44,022	813.32	68,569	1,285.87
PMMY Tarun	7,659	510.98	11,838	807.94
PMMY Total	341,587	1,859.62	376,486	2,752.28

Financial Inclusion

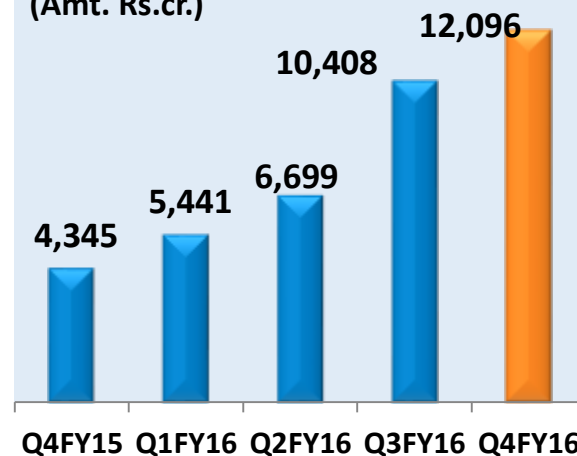
Rural Branches



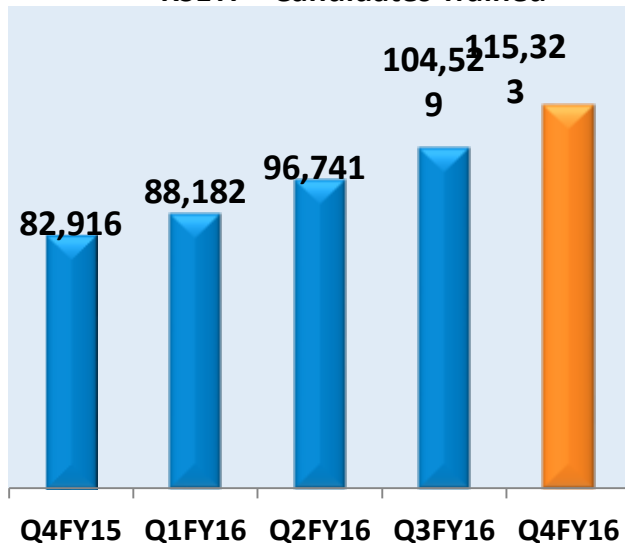
Unbanked Villages Covered



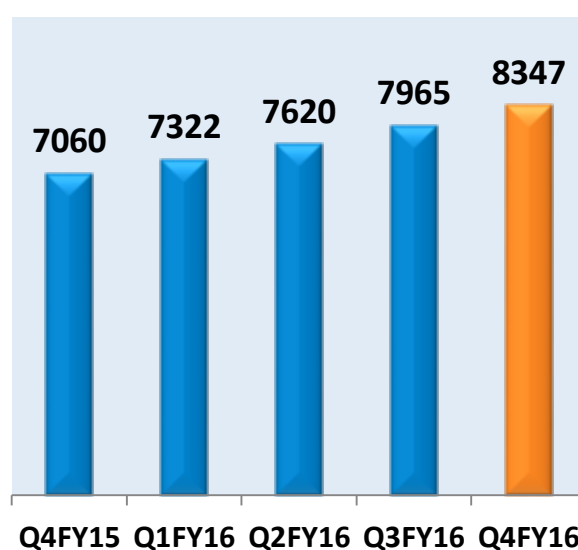
**BC Channel Transactions
(Amt. Rs.cr.)**



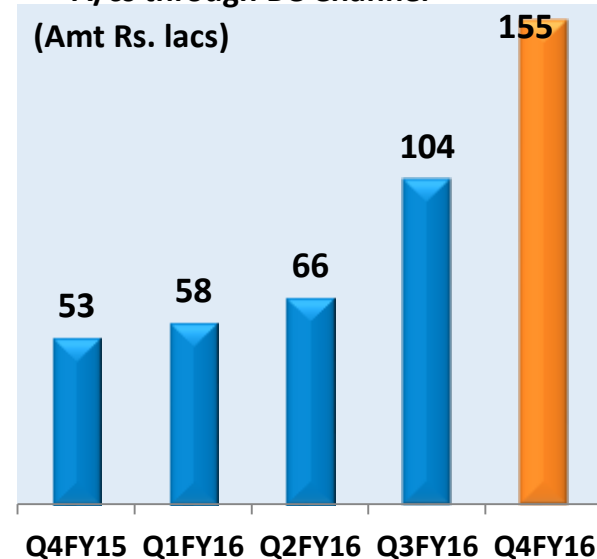
RSETI – Candidates Trained



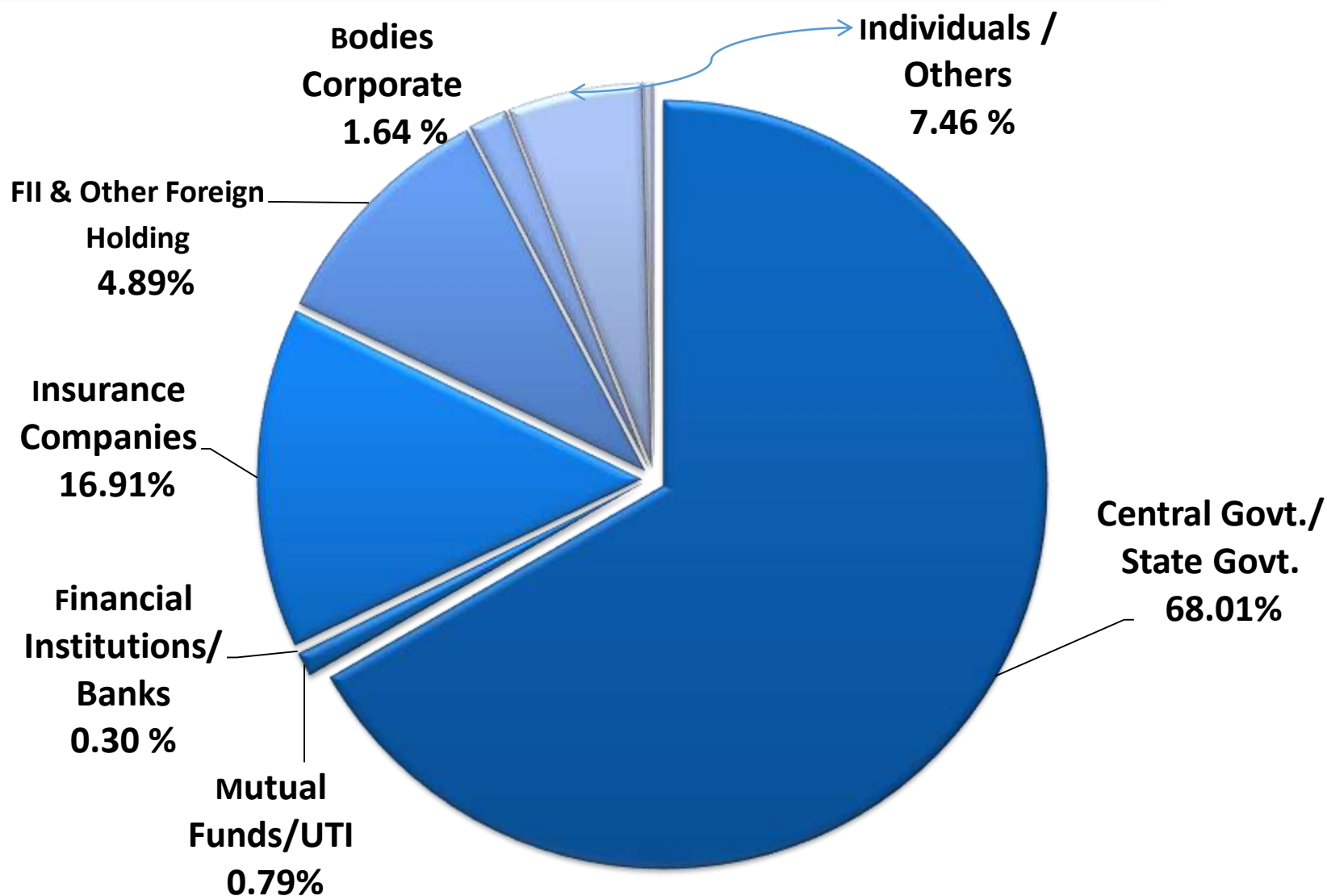
FLCs – Outdoor activities undertaken



**A/cs through BC Channel
(Amt Rs. lacs)**



Shareholding Pattern- 31.03.2016



Raising Capital during the FY2015-2016

(₹. in Crores)

Date of Allotment	Particulars (Investors)	Price per Share (In Rupees)	Amount (Rs. In Crore)
30.09.2015	Government of India	193.30	2455
05.01.2016	Life Insurance Corporation	132.06	264
30.03.2016	General Insurance Corporation of India	86.22	40
04.05.2016	Government of India (Application money received on 30.03.2016)	113.32	1150
04.05.2016	Life Insurance Corporation (Application money received on 31.03.2016)	96.03	153.65
31.12.2015	8.52% Tier 2 Bonds-2025	10,00,000	3000

Awards & Recognition



Bank received **“Best MSME Banking Excellence Award”** for **“Best Performance in Micro Units Development and Refinance Agency (MUDRA) loan”** under Large Bank category from Hon’ble Union Minister, Shri Piyush Goyal.



Bank has been rated by Economic Times as the **“Second Most Trusted Brand”** in India among the PSU banks in 2015.



Bank received **“Best Bank”** award for **“use of Technology for Financial Inclusion among Large Banks”** for FY 2014-15 from IDRBT at the hands of Governor, RBI.



Bank received **“Best MSME Bank”** and **“Best Bank for Operational Performance”** awards.



Financial Inclusion & Payment System Award by Elets Media at New Delhi at the hands of Minister of Rural Development.



Bank received **“PMJDY Excellence Award”** from Honorable Union Minister



Bank received IBA Award for **“Best Financial Inclusion Technology Initiative”** from IDRBT.



Bank received **National Payments Excellence Awards 2015** awards for

- Top Issuer of Rupay Card in Special Category
- Special Award in Large Banks Category for NFS product.

THANK YOU!