



**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER / FINANCIAL
YEAR ENDED
31ST MARCH 2015**



PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

- ❖ **Total Business of the Bank increased to Rs. 4,50,539 crore from Rs. 4,23,390 crore in March 2014, recording Y-o-Y growth of 6.41 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,55,572 crore from Rs. 2,40,069 crore in March 2014, recording Y-o-Y growth of 6.46 %.**
- ❖ **Total Advances stood at Rs. 1,94,967 crore against Rs. 1,83,321 crore in March 2014, recording Y-o-Y growth of 6.35 %.**
- ❖ **CASA increased to Rs. 87,012 crore from Rs. 80,011 crore in March 2014, recording Y-o-Y growth of 8.75 % . Share of CASA in total deposits stood at 34.05 %.**
- ❖ **Core Deposits increased to Rs. 2,28,137 crore from Rs. 1,87,635 crore in March 2014, recording Y-o-Y growth of 21.59 %.**
- ❖ **High Cost Deposits came down from Rs. 52,434 crore in March 2014 to Rs. 27,435 crore in March 2015.**
- ❖ **Total Income increased to Rs. 28,303 crore from Rs. 26,350 crore in March 2014 recording Y-o-Y growth of 7.41 % .**
- ❖ **Provision Coverage Ratio has improved from 50.68 % to 55.16 % on Y-o-Y basis.**
- ❖ **CRAR under BASEL II is at 11.89 % with Tier I at 8.46 % whereas CRAR under BASEL III is 10.90 % with Tier I at 8.05 %.**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

(Rs. in crore)

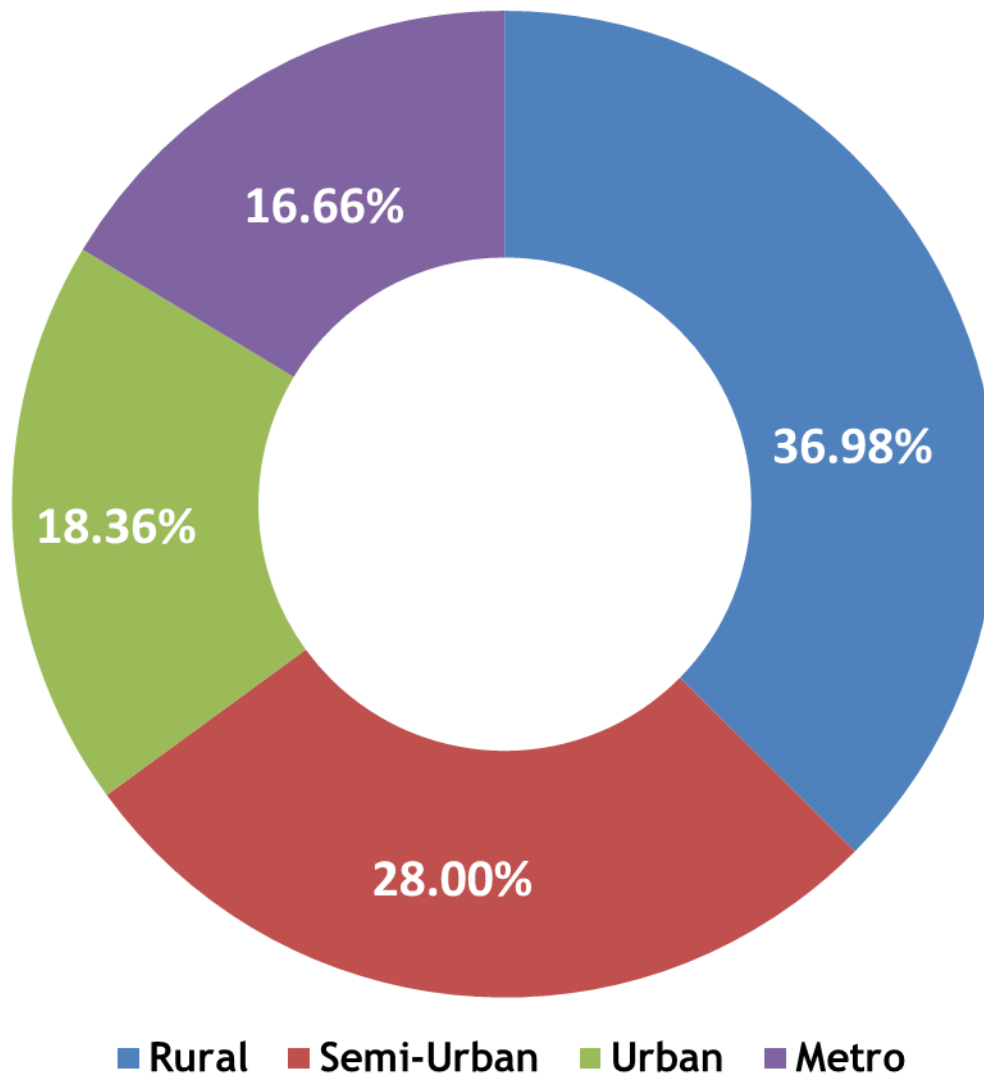
| PARAMETERS | Q4 & FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 | Y-o-Y Growth (FY 15-o-FY 14) (%) |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|--|
| Total Business | 4,23,390 | 4,26,829 | 4,33,808 | 4,41,510 | 4,50,539 | 6.41 |
| Total Deposits | 2,40,069 | 2,40,782 | 2,47,489 | 2,51,338 | 2,55,572 | 6.46 |
| Of which Core Deposits | 1,87,635 | 1,88,981 | 2,06,943 | 2,17,376 | 2,28,137 | 21.59 |
| Of which HighCost Deposits (% to total deposits) | 52,434 (21.84) | 50,801 (21.10) | 40,546 (16.38) | 33,962 (13.51) | 27,435 (10.73) | (47.68) |
| Total Loans and Advances | 1,83,321 | 1,86,047 | 1,86,319 | 1,90,172 | 1,94,967 | 6.35 |
| Investments | 86,384 | 87,521 | 87,859 | 90,926 | 95,655 | 10.73 |
| CD Ratio | 76.36 | 77.27 | 75.28 | 75.66 | 76.29 | --- |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

(Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 | Y-o-Y Growth (FY 15- o-FY 14) (%) |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| Gross Income | 6,962 | 26,350 | 6,928 | 7,020 | 7,033 | 7,322 | 28,303 | 7.41 |
| Gross Expenses | 6,135 | 23,112 | 5,954 | 6,175 | 6,171 | 6,444 | 24,744 | 7.06 |
| Operating Profit | 827 | 3,238 | 974 | 845 | 862 | 878 | 3,559 | 9.91 |
| Net Profit | 162 | (1,263) | 192 | 102 | 138 | 174 | 606 | ---- |
| Net Interest Income | 1715 | 6,494 | 1822 | 1,827 | 1,676 | 1,922 | 7,247 | 11.60 |
| Net Interest Margin | 2.76 | 2.73 | 2.87 | 2.85 | 2.56 | 2.88 | 2.79 | ---- |

BRANCH SEGMENTATION : AS ON 31ST MARCH, 2015



| | |
|----------------|------|
| Total Branches | 4689 |
| Rural | 1734 |
| Semi Urban | 1313 |
| Urban | 861 |
| Metropolitan | 781 |
| ATMs | 4835 |
| USBs | 3677 |

BUSINESS

Segment-wise Deposits (Rs. in crore)

| Deposits | Q4 & FY 2013-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|------------------------|--------------------|-------------|-------------|-------------|------------------|--|
| Current | 13,537 | 12,332 | 11,550 | 10,355 | 13,202 | (2.47) |
| Savings | 66,474 | 67,144 | 69,208 | 71,022 | 73,810 | 11.04 |
| Total CASA | 80,011 | 79,476 | 80,758 | 81,377 | 87,012 | 8.75 |
| Core Term | 1,07,624 | 1,10,505 | 1,26,185 | 1,35,999 | 1,41,125 | 31.13 |
| Total Core Deposits | 1,87,635 | 1,88,981 | 2,06,943 | 2,17,376 | 2,28,137 | 21.59 |
| High Cost | 52,434 | 50,801 | 40,546 | 33,962 | 27,435 | (47.68) |
| Total Deposits | 2,40,069 | 2,40,782 | 2,47,489 | 2,51,338 | 2,55,572 | 6.46 |
| CASA % | 33.33 | 33.01 | 32.63 | 32.38 | 34.05 | |

Loans and Advances Segment Wise (Rs. in crore)

| PARTICULARS | Q4 & FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|-------------------------------|------------------|-------------|-------------|-------------|------------------|--|
| Total Loans & Advances | 1,83,321 | 1,86,047 | 1,86,319 | 1,90,172 | 1,94,967 | 6.35 |
| Corporate Credit | 1,03,929 | 99,507 | 99,776 | 1,00,209 | 98,969 | (4.77) |
| (% to total Loans & Advances) | 56.69% | 53.48% | 53.55% | 52.69% | 50.76% | |
| Agriculture | 35,382 | 35,836 | 33,336 | 33,468 | 35,957 | 1.63 |
| (% to total Loans & Advances) | 19.30% | 19.26% | 17.89% | 17.60% | 18.44% | |
| - Direct Agriculture | 24,388 | 24,414 | 24,386 | 24,715 | 25,628 | 5.08 |
| - Indirect Agriculture | 10,994 | 11,422 | 8,950 | 8,753 | 10,329 | (-6.05) |
| MSE | 21,515 | 22,159 | 22,957 | 24,453 | 26,503 | 23.18 |
| (% to total Loans & Advances) | 11.74% | 11.91% | 12.32% | 12.86% | 13.59% | |
| Retail | 27,511 | 28,545 | 30,250 | 32,042 | 33,538 | 21.91 |
| (% to total Loans & Advances) | 15.01% | 15.34% | 16.24% | 16.85% | 17.20% | |
| - Housing | 10,832 | 11,365 | 12,364 | 12,989 | 14,004 | 29.28 |
| - Education | 2,980 | 3,020 | 3,225 | 3,263 | 3,442 | 15.50 |
| - Others | 13,699 | 14,160 | 14,661 | 15,790 | 16,092 | 17.47 |

PRIORITY SECTOR LENDING (Rs. in crore)

| Type of Advance | Q4 & FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 | Y-o-Y Growth (FY 15-o-FY 14) (%) |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------------------------------|
| Priority Sector Advances (% to ANBC) | 68,648 (38.32) | 70,556 (37.38) | 69,565 (36.86) | 71,815 (38.05) | 75997 (40.27) | 10.71 |
| Agriculture (% to ANBC) | 35,382 (19.75) | 35,836 (18.99) | 33,336 (17.66) | 33,468 (17.73) | 35957 (19.05) | 1.63 |
| - Direct Agriculture (% to ANBC) | 24,388 (13.61) | 24,414 (12.94) | 24,386 (12.92) | 24,715 (13.10) | 25,628 (13.58) | 5.08 |
| - Indirect Agriculture (% to ANBC) | 10,994 (6.14) | 11,422 (6.05) | 8,950 (4.74) | 8,753 (4.64) | 10,329 (5.47) | (-6.05) |
| MSE (% to ANBC) | 21,515 (12.01) | 22,159 (11.74) | 22,957 (12.16) | 24,453 (12.96) | 26,503 (14.04) | 23.18 |

Performance of Retail Advances (Rs. in crore)

| DESCRIPTION | Q4 & FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|----------------------------|------------------|-------------|-------------|-------------|------------------|--|
| HOUSING LOAN | 10,832 | 11,365 | 12,364 | 12,989 | 14,004 | 29.28 |
| EDUCATION LOAN | 2,980 | 3,020 | 3,225 | 3,263 | 3,442 | 15.50 |
| CENT PERSONAL GOLD LOAN | 778 | 812 | 872 | 886 | 888 | 14.14 |
| Cent Mortgage | 5,665 | 5,575 | 5,613 | 6,132 | 6,387 | 12.74 |
| Cent Trade | 3,732 | 3,691 | 4,000 | 4,087 | 4,361 | 16.85 |
| Others | 3,524 | 4,082 | 4,176 | 4,685 | 4,456 | 26.45 |
| Grand Total | 27,511 | 28,545 | 30,250 | 32,042 | 33,538 | 21.91 |

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

PROFITABILITY (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---|
| Gross Income | 6,962 | 26,350 | 6,928 | 7,020 | 7,033 | 7,322 | 28,303 | 7.41 |
| Gross Expenses | 6,135 | 23,112 | 5,954 | 6,175 | 6,171 | 6,444 | 24,744 | 7.06 |
| Operating Profit | 827 | 3,238 | 974 | 845 | 862 | 878 | 3559 | 9.91 |
| Net Profit | 162 | (1,263) | 192 | 102 | 138 | 174 | 606 | ---- |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

BREAK- UP : INTEREST INCOME (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 2013-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|-----------------------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|---|
| Interest on Advances | 4,743 | 18,620 | 4,872 | 4,932 | 4,837 | 4,876 | 19,517 | 4.82 |
| Interest on Investments | 1,607 | 5,764 | 1,621 | 1,676 | 1,672 | 1,738 | 6,707 | 16.36 |
| Other Interest Income | 19 | 43 | 4 | 10 | 15 | 156 | 185 | 330.23 |
| Total Interest Income | 6,369 | 24,427 | 6,497 | 6,618 | 6,524 | 6,770 | 26,409 | 8.11 |

BREAK UP : NON INTEREST INCOME (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| Non Interest Income | 593 | 1923 | 431 | 402 | 509 | 552 | 1894 | (1.51) |
| Of which: | | | | | | | | |
| Profit on sale of investments | 107 | 455 | 141 | 74 | 211 | 192 | 618 | 35.82 |
| Commission/ Exchange | 277 | 822 | 205 | 223 | 205 | 244 | 877 | 6.69 |
| Recovery in written off a/cs | 124 | 288 | 19 | 29 | 28 | 40 | 116 | -ve |
| Profit on Exchange Transactions | 55 | 199 | 52 | 52 | 50 | 48 | 202 | 1.51 |
| Others | 30 | 159 | 14 | 24 | 15 | 28 | 81 | (49.06) |
| Total Income | 6,962 | 26,350 | 6,928 | 7,020 | 7,033 | 7,322 | 28,303 | 7.41 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

BREAK-UP : INTEREST EXPENSES (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---|
| Interest on deposits | 4,192 | 16,374 | 4,213 | 4,392 | 4,487 | 4,428 | 17,520 | 7.00 |
| Interest on Sub-ordinated debts | 173 | 642 | 176 | 174 | 175 | 171 | 696 | 8.41 |
| Interest on borrowings/refinance | 289 | 917 | 286 | 225 | 186 | 249 | 946 | 3.16 |
| Total interest Expenses | 4,654 | 17,933 | 4,675 | 4,791 | 4,848 | 4,848 | 19,162 | 6.85 |

BREAK-UP : OPERATING EXPENSES (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 2013-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 | Y-o-Y Growth (FY 15 - o - FY 14) (%) |
|-----------------------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|--|
| I. Establishment | 1,038 | 3,537 | 910 | 911 | 922 | 1082 | 3825 | 8.14 |
| II. Other Optg. Expenses | 443 | 1,642 | 369 | 473 | 401 | 514 | 1757 | 7.00 |
| Total optg. Expenses | 1,481 | 5,179 | 1,279 | 1,384 | 1,323 | 1596 | 5582 | 7.78 |
| Gross Expenses | 6,135 | 23,112 | 5,954 | 6,175 | 6,171 | 6,444 | 24,744 | 7.06 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

PROVISION (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 |
|--|--------------|---------------|--------------|--------------|--------------|-------------|---------------|
| For NPAs (Including Restructured Assets) | 653 (165) | 3989 (697) | 655 (142) | 703 (178) | 660 (161) | 592 (67) | 2610 (548) |
| On Standard Assets | (3) | (7) | 11 | 9 | 15 | 4 | 39 |
| Provisions on Investments | (108) | 258 | (38) | (7) | 8 | 16 | (21) |
| Tax | 122 | 268 | 137 | 36 | 25 | 86 | 284 |
| Others | 1 | (7) | 17 | 2 | 16 | 6 | 41 |
| Total Provision & Contingency | 665 | 4501 | 782 | 743 | 724 | 704 | 2953 |
| Provision Coverage Ratio | 50.68 | 50.68 | 51.52 | 55.02 | 54.51 | 55.16 | 55.16 |

PROFITABILITY INDICATORS (%)

| PARAMETERS (%) | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Yield on Advances | 10.74 | 10.79 | 10.95 | 11.01 | 10.54 | 10.50 | 10.75 |
| Yield on Investments | 8.00 | 7.84 | 8.01 | 7.84 | 8.47 | 8.33 | 8.22 |
| Cost of Deposits | 7.19 | 7.24 | 7.18 | 7.27 | 7.28 | 7.11 | 7.22 |
| Cost of Funds | 7.38 | 7.37 | 7.35 | 7.41 | 7.37 | 7.23 | 7.34 |
| Cost to Income Ratio | 64.16 | 61.53 | 56.78 | 62.05 | 60.57 | 64.52 | 61.07 |

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

NPA MOVEMENT (Rs. in crore)

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Gross NPAs: Opening Balance | 11599 | 8456 | 11500 | 11449 | 11440 | 11793 | 11500 |
| Add: Slippages | 2034 | 7568 | 1800 | 1704 | 1604 | 1471 | 6579 |
| Less: Deductions | | | | | | | |
| 1. Write Off | 382 | 1376 | 3 | 88 | 647 | 648 | 1386 |
| 2. Upgradation | 228 | 766 | 843 | 1119 | 321 | 53 | 2336 |
| 3. Recoveries | 245 | 1104 | 208 | 239 | 283 | 635 | 1365 |
| 4. Reduction due to sale | 1278 | 1278 | 797 | 267 | ---- | 55 | 1119 |
| Total Deductions | 2133 | 4524 | 1851 | 1713 | 1251 | 1391 | 6206 |
| Gross NPAs | 11500 | 11500 | 11449 | 11440 | 11793 | 11873 | 11873 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

NPA MOVEMENT (Rs. in crore).....contd.

| PARAMETERS | Q4 13-14 | FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 14-15 | FY 14-15 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Gross NPAs | 11500 | 11500 | 11,449 | 11,440 | 11793 | 11873 | 11873 |
| Gross Credit | 183321 | 183321 | 1,86,047 | 1,86,319 | 1,90,172 | 194967 | 194967 |
| Gross NPA as % of Gross Advances | 6.27 | 6.27 | 6.15 | 6.14 | 6.20 | 6.09 | 6.09 |
| Net Advances | 177315 | 177315 | 1,79,871 | 1,79,598 | 1,83,607 | 188478 | 188478 |
| Net NPA | 6649 | 6649 | 6,505 | 6,073 | 6,577 | 6807 | 6807 |
| Net NPA as % of Net Advances | 3.75 | 3.75 | 3.62 | 3.38 | 3.58 | 3.61 | 3.61 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

SECTOR- WISE NPA (Rs. in crore)

| SECTOR | Q4 & FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 |
|--------------------------------|------------------|--------------|--------------|--------------|------------------|
| TEXTILES | 795 | 810 | 1169 | 1255 | 1192 |
| IRON & STEEL | 758 | 649 | 570 | 699 | 714 |
| INFRASTRUCTURE | 987 | 1053 | 1159 | 639 | 634 |
| POWER- GENERATION | 562 | 407 | 429 | 429 | 486 |
| CONSTRUCTION | 328 | 312 | 312 | 312 | 401 |
| OIL INDUSTRY | 297 | 240 | 240 | 240 | 240 |
| ENGINEERING & MANUFACTURING | 583 | 434 | 457 | 540 | 232 |
| GEMS & JEWELLERY | 482 | 566 | 442 | 126 | 158 |
| AVIATION | 337 | 24 | 24 | 0 | 0 |
| OTHERS | 6371 | 6954 | 6638 | 7553 | 7816 |
| TOTAL | 11500 | 11449 | 11440 | 11793 | 11873 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2014-15

SEGMENT WISE NPA (Rs. in crore)

| SECTOR | Q4 & FY 13-14 | Q1 14-15 | Q2 14-15 | Q3 14-15 | Q4 & FY 14-15 |
|--|------------------|-----------------|-----------------|-----------------|------------------|
| Agriculture (% to Sectoral Advances) | 1403 (4.64) | 1375 (4.81) | 1338 (4.59) | 1446 (4.94) | 1339 (4.16) |
| Industry (% to Sectoral Advances) | 5106 (4.91) | 5106 (5.13) | 5443 (5.46) | 5085 (5.07) | 5167 (4.66) |
| Services (% to Sectoral Advances) | 1163 (9.71) | 1296 (10.27) | 1396 (10.68) | 1434 (10.12) | 1346 (8.75) |
| Retail (% to Sectoral Advances) | 978 (3.39) | 1109 (3.71) | 1130 (3.57) | 1496 (4.47) | 1315 (3.76) |
| Others (% to Sectoral Advances) | 2850 (29.94) | 2563 (26.94) | 2133 (21.58) | 2332 (22.67) | 2706 (21.39) |
| Total | 11500 | 11449 | 11440 | 11793 | 11873 |



RESTRUCTURED ASSETS (Amount Rs. in crore)

| SL | DETAILS OF RESTRUCTURED ACCOUNTS | Below Rs 1 Crore | | 1 Cr. & Above | | Total | |
|----|---|------------------|-------------------|---------------|-------------------|------------|-------------------|
| | | No of A/Cs | AMOUNT (Rs in Cr) | No of A/Cs | AMOUNT (Rs in Cr) | No of A/Cs | AMOUNT (Rs in Cr) |
| 1 | Total Restructured Assets position as on 31.03.2015 | 29908 | 991 | 318 | 31484 | 30226 | 32475 |
| 2 | - Of which NPA | 12273 | 513 | 84 | 2345 | 12357 | 2858 |
| 3 | Net Standard Restructured as on 31.03.2015 | 17635 | 478 | 234 | 29139 | 17869 | 29617 |
| 4 | % of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.03.2015) | | | | | | 7.22 |
| 5 | % of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.03.2015) | | | | | | 7.93 |
| 6 | Incremental increase in Total Restructured Assets in Q4-FY 2014-15 | 4712 | 92 | 58 | 1561 | 4770 | 1653 |

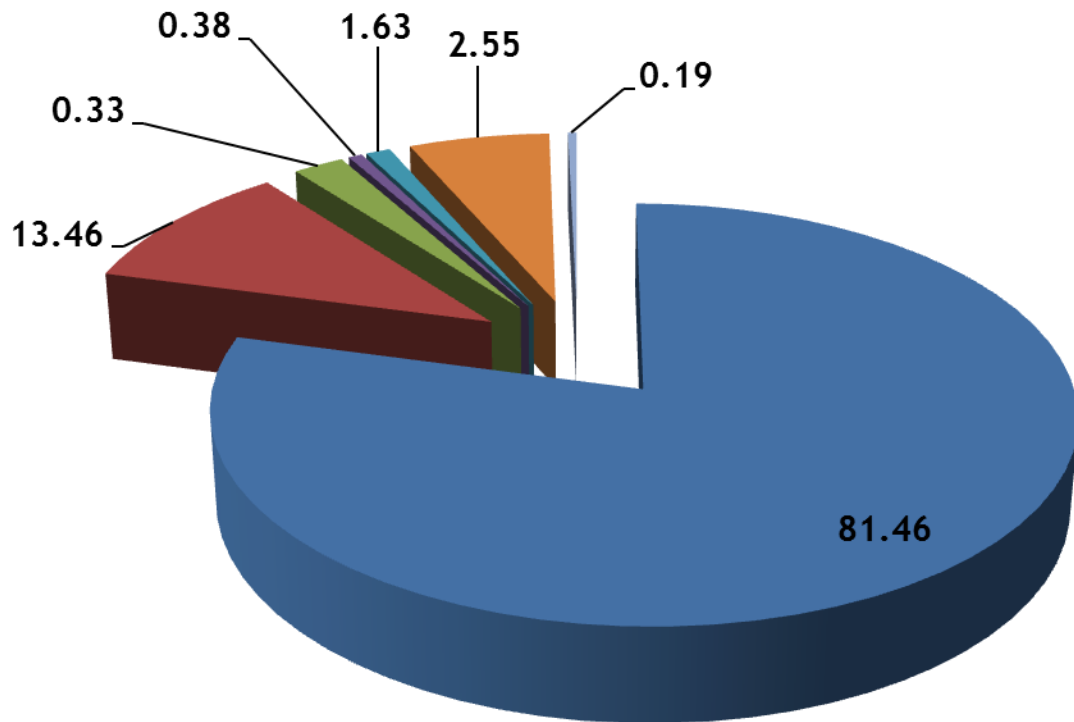
Restructured Assets (Rs. in crore)

| POSITION AS ON | Total Restructured Assets | | CDR | | Non-CDR | |
|----------------|---------------------------|-------|-------------|------|-------------|-------|
| | No. of A/Cs | Amt. | No. of A/Cs | Amt. | No. of A/Cs | Amt. |
| MARCH 2014 | 25854 | 29040 | 62 | 6496 | 25792 | 22544 |
| JUNE 2014 | 24044 | 29497 | 69 | 7156 | 23975 | 22341 |
| SEPTEMBER 2014 | 24152 | 29832 | 67 | 8110 | 24085 | 21722 |
| DECEMBER 2014 | 25304 | 31044 | 65 | 7634 | 25239 | 23410 |
| MARCH 2015 | 30226 | 32475 | 70 | 8526 | 30156 | 23949 |

CAPITAL ADEQUACY (%)

| | FY 13-14 | FY 14-15 |
|------------------|--------------|--------------|
| BASEL II | | |
| CRAR | 11.96 | 11.89 |
| Tier I | 8.12 | 8.46 |
| Tier II | 3.84 | 3.43 |
| BASEL III | | |
| CRAR | 9.87 | 10.90 |
| CET 1 | 6.47 | 7.86 |
| AT 1 | 0.90 | 0.19 |
| Tier I | 7.37 | 8.05 |
| Tier II | 2.50 | 2.85 |

Shareholding Pattern – 31st March, 2015



- Government Of India
- Bank & FI s
- FII s
- Insurance Cos.
- Other Body Corporate
- Public
- Others

| | |
|-----------------------------|--------------|
| Government Of India | 81.46 |
| Bank & FI s | 13.46 |
| FII s | 0.33 |
| Insurance Cos. | 0.38 |
| Other Body Corporate | 1.63 |
| Public | 2.55 |
| Others | 0.19 |

Overall status implementation of PMJDY as on 31-03-2015

| Sr. No. | Items | Progress |
|---------|---|---------------------------------------|
| 1. | Total No. of Accounts opened | Rural : 44,57,029 Urban: 12,60,866 |
| 2. | Out of (1) Aadhaar seeded account | 23,82,193 |
| 3. | Out of (1) No. of RuPay Debit Card issued | 50,53,525 |
| 4. | O/S Balance in these accounts | 317.82 Crores |
| 5. | SSA Allotted to our Bank | 7923 |
| 6. | SSA Coverage | 7918 |

WAY FORWARD FOR FY 2015-16

- ❖ We expect to grow:
 - Total Business by 12.41%.
 - Total Deposits by 14.87%.
 - Total Advances by 9.21%.
- ❖ Intend to increase share of CASA in Total Deposits to the level of 34.49%.
- ❖ Bank has robust plan to contain Gross NPA at 5.25% and Net NPA at 2.20%.

Thank you!
James

