

Presentation on Performance of the Bank Q2 2016-17





Ratings

“BBB-” rated with Stable
outlook (same as Sovereign
Rating)
M/s Standard & Poor’s

“AAA” rating by
M/s CRISIL Ltd

“AAA” rating by
M/s CARE Rating

“AA + (Stable)” rated by
M/s ICRA Ltd

Highlights Q2 2016-17



RoA

0.79%

CASA Growth (Y-o-Y)

16.71%

Net Interest Income

18.32%

CRAR

14.34%

Net Interest Margin

2.64%

Operating Profit

36.80%

Net Profit

9.71%



Proud Moment



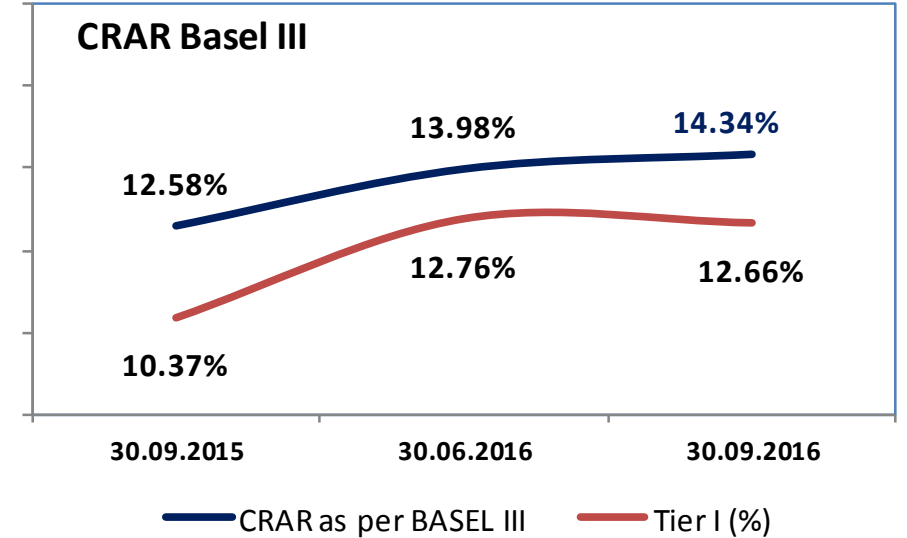
India's Best Bank Award by Financial Express for Strength & Soundness



Soundness



S.No	Details	Sep 15	Jun 16	Sep 16
Capital Fund (₹ in crore)				
1	Tier I	12477.75	15066.24	15056.71
	<i>Of which</i>			
	Common Equity	12477.75	14569.43	14559.90
	Additional Tier I	0.00	496.81	496.81
2	Tier II	2661.94	1439.29	2003.60
3	Total (Tier I+ II)	15139.69	16505.53	17060.31
4	Risk-Weighted Assets	120352.99	118062.22	118937.32
Capital Adequacy Ratio (%)				
5	Tier I	10.37	12.76	12.66
	<i>Of which</i>			
	Common Equity	10.37	12.34	12.24
	Additional Tier I	0.00	0.42	0.42
6	Tier II	2.21	1.22	1.68
7	Total (Tier I+ II)	12.58	13.98	14.34

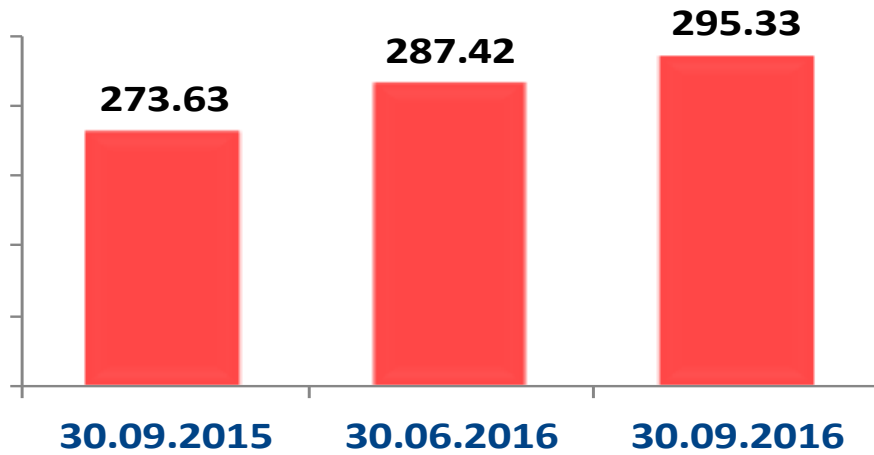


CRAR improved to 14.34 %

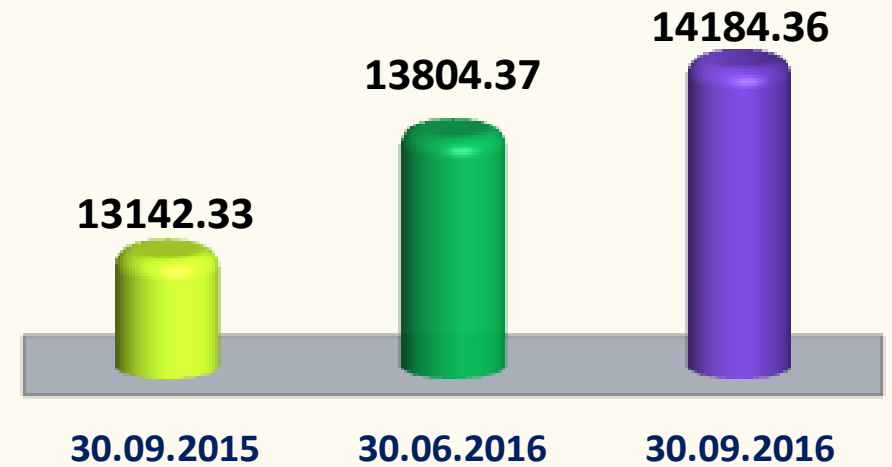
Equity



Book value per share (₹)



Networth (₹ in crore)



Business Profile Q2 2016-17



(₹ in crore)

Sl. No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	298003	304956	304425	6422	2.16	8.49
	Domestic	285325	294036	293081	7755	2.72	8.70
	Overseas	12677	10920	11344	-1333	-10.52	3.72
2	Global Deposits	172711	177423	178159	5448	3.15	8.92
	Domestic	166122	171863	172378	6256	3.77	9.14
	Overseas	6589	5559	5781	-809	-12.27	3.33
3	Gross Advances	125292	127533	126266	974	0.78	7.89
	Domestic	119204	122173	120703	1499	1.26	8.08
	Overseas	6088	5361	5563	-525	-8.62	4.13
4	CD Ratio (%) Global	72.54	71.88	70.87	-	-	-
	Domestic	71.76	71.09	70.02	-	-	-
	Overseas	92.39	96.43	96.23	-	-	-





Average Business Performance

(₹in crore)

Sl. No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	295486	300980	298174	2688	0.91	9.02
	Domestic	282741	289120	287160	4419	1.56	9.16
	Overseas	13308	12436	11589	-1719	-12.92	5.86
2	Global Deposits	172511	173391	172372	-139	-0.08	9.07
	Domestic	166100	168145	167739	1639	0.99	9.36
	Overseas	6692	5534	4920	-1772	-26.48	1.30
3	Gross Advances	122975	127589	125802	2827	2.30	8.95
	Domestic	116641	120975	119421	2780	2.38	8.88
	Overseas	6616	6902	6669	53	0.80	10.20
4	CD Ratio (%)						
	Global	71.29	73.58	72.98	-	-	-
	Domestic	70.22	71.95	71.19	-	-	-
	Overseas	98.86	124.72	135.55	-	-	-

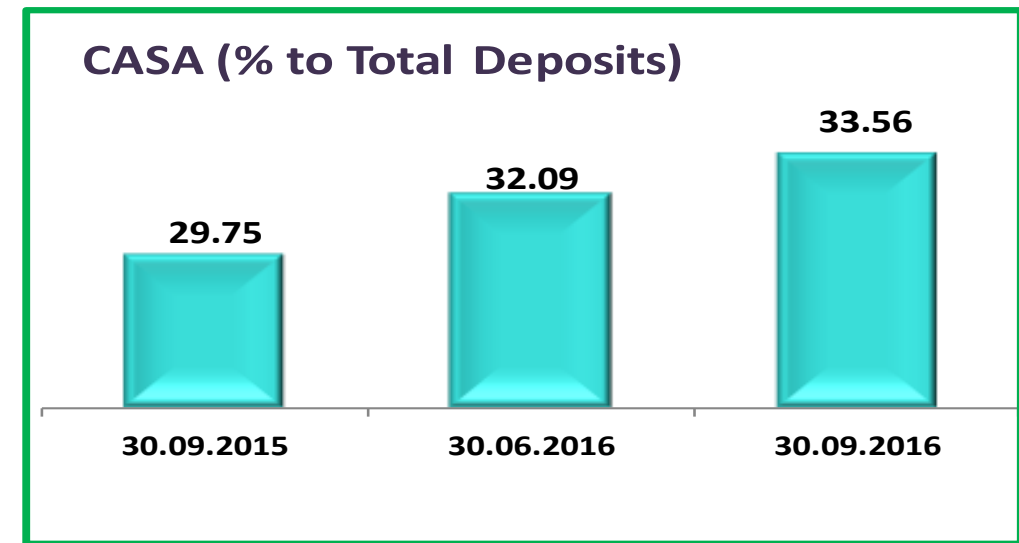
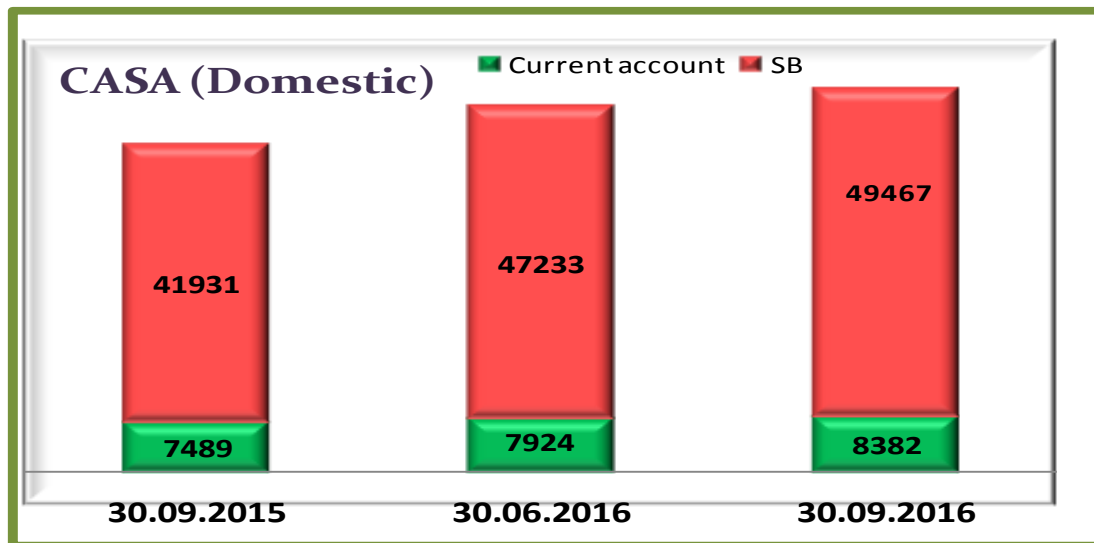
Including Inter Bank Deposits

CASA



(₹ in crore)

Sl. No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y	
					Amt	(%)
1	Domestic CASA	49421	55157	57849	8428	17.05
	Current Deposits	7489	7924	8382	893	11.92
	Savings Deposits	41931	47233	49467	7536	17.97
2	CASA (Domestic) Ratio (%)	29.75	32.09	33.56	-	-
	CA (Domestic) Ratio (%)	4.51	4.61	4.86	-	-
	SB (Domestic) Ratio (%)	25.24	27.48	28.70	-	-



Average CASA (Domestic)



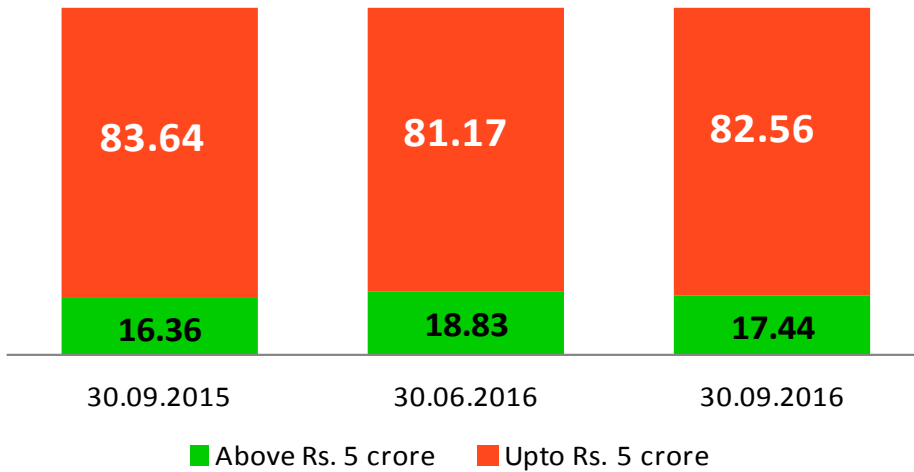
(₹ in crore)

Sl No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	47368	51702	53798	6429	13.57	10.62
	Current Deposits	5830	6283	6497	667	11.45	3.52
	Savings Deposits	41539	45419	47301	5762	13.87	11.86
2	CASA (Domestic) Ratio (%)	28.52	30.75	32.07	-	-	-
	CA (Domestic) Ratio (%)	3.51	3.74	3.87	-	-	-
	SB (Domestic) Ratio (%)	25.01	27.01	28.20	-	-	-

Term Deposits(Domestic)



Share of Term Deposits (%)



(₹ in crore)

Details	30.09.2015	30.06.2016	30.09.2016
Term Dep (incl. PDs and CDs)	115988	116372	114318
Of which:			
Above Rs. 5 crore	18972	21918	19936
Upto Rs. 5 crore	97017	94454	94382
High Cost Deposits	6210	7713	8158
Of Which: PD	2282	5543	4438
CD	3928	2169	3720

Break-up of Advances

(₹ in crore)

Details	Sep-15	Jun-16	Sep-16	Y-o-Y Growth (%)
Gross Advances (Domestic)	119204	122173	120703	1.26
Priority	44909	50015	50903	13.35
Of which: Agriculture	22119	23365	24677	11.56
MSME	15227	20340	19869	30.48
Of which: Micro & Small Enterprises	13258	17948	17113	29.08
Personal Segment Loan Products	18325	18134	19039	3.90
Of which Housing	9077	9770	10333	13.84
Vehicle	716	856	994	38.83
Mortgage	679	998	1172	72.61
Corporate & Commercial	63623	60334	57118	-10.22

13.84%

Housing

72.61%

Mortgage

38.83%

Vehicle

Advances – Major Industries

(₹ in crore)

Details	30.09.2015	% share to Gross Advances	30.06.2016	% share to Gross Advances	30.09.2016	% share to Gross Advances
Infrastructure	23282	19.53	21151	17.31	20628	17.09
Iron & Steel	3825	3.21	3832	3.14	3677	3.05
Textiles	3737	3.13	4003	3.28	4125	3.42
Food Processing	2928	2.46	3019	2.47	2926	2.42
All Engineering	2279	1.91	2584	2.12	2633	2.18
Other Industries*	5211	4.37	5676	4.65	7416	6.14
Petroleum, Coal Products & Nuclear Fuels	2921	2.45	1490	1.22	1582	1.31
Cement & Cement Products	1388	1.16	1384	1.13	1367	1.13
Construction	1663	1.40	1174	0.96	1305	1.08
*not classified anywhere else						

Power Sector Exposure (As on 30.09.2016)



(₹ in crore)

Sector	Generation		Sector	Distribution	
	FB	NFB		FB	NFB
Central Govt. undertakings	770	0	Central Govt. undertakings	0	0
State Government Undertakings	2718	320	State Government Undertakings	2756	294
Private Sector	4381	843	Private Sector	0	0
Total Exposure	7869	1164	Total Exposure	2756	294
Sector	Transmission		Sector	Total	
Central Govt. undertakings	0	0	Central Govt. undertakings	770	0
State Government	628	0	State Government	6102	614
Private Sector	118	6	Private Sector	4499	849
			NPA	673	
Total Exposure	746	6	Total Exposure	12044	1463

State-wise: Power Sector Exposure (As on 30.09.2016)

(₹ in crore)



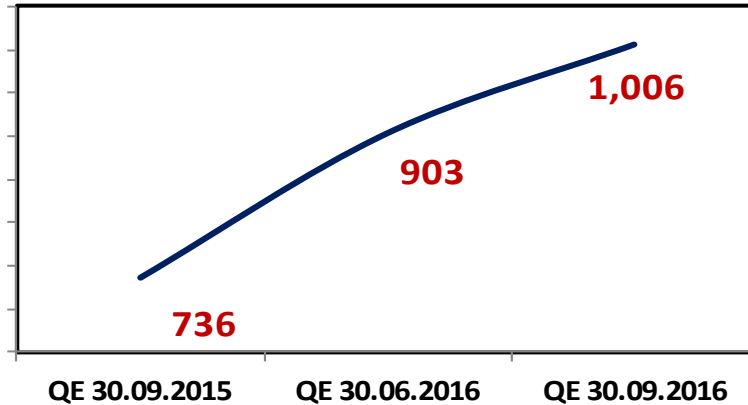
State	STATE DISCOMs			OTHER THAN DISCOMs					Total			Grand Total
	FRP BONDS	FB	NFB	CENTRAL/STATE			PRIVATE		FRP BONDS	FB	NFB	
				Invnt	FB	NFB	FB	NFB				
Andhra Pradesh	0	296	0	0	440	0	466	50	0	1202	50	1252
Chattisgarh	0	0	0	0	0	0	783	310	0	783	310	1094
Delhi	0	0	0	58	710	0	20	0	58	730	0	788
Gujarat	0	0	0	0	506	206	120	95	0	626	301	928
Haryana	179	176	0	0	0	0	13	0	179	188	0	368
Karnataka	0	13	0	0	704	0	0	0	0	717	0	717
Madhya Pradesh	0	0	0	0	0	0	70	0	0	70	0	70
Maharashtra	0	0	0	0	913	0	130	6	0	1043	6	1049
Orissa	0	0	0	0	0	0	431	10	0	431	10	440
Punjab	0	0	0	0	0	0	163	0	0	163	0	163
Rajasthan	253	10	0	0	0	0	351	0	253	361	0	613
Tamil Nadu	181	1138	94	0	2	0	1362	378	181	2503	472	3156
Telangana	220	170	0	0	0	0	0	0	220	170	0	390
Uttar Pradesh	0	0	0	0	0	0	280	0	0	280	0	280
Uttarkhand	0	0	0	0	0	0	249	0	0	249	0	249
West Bengal	0	0	0	0	904	314	18	0	0	922	314	1236
Other States	0	0	0	0	0	0	42	0	0	42	0	42
NPA							673		0	673	0	673
Total	833	1802	94	58	4179	520	5172	849	891	11153	1463	13507

FRP Bonds - Financial Restructuring Plan Bonds

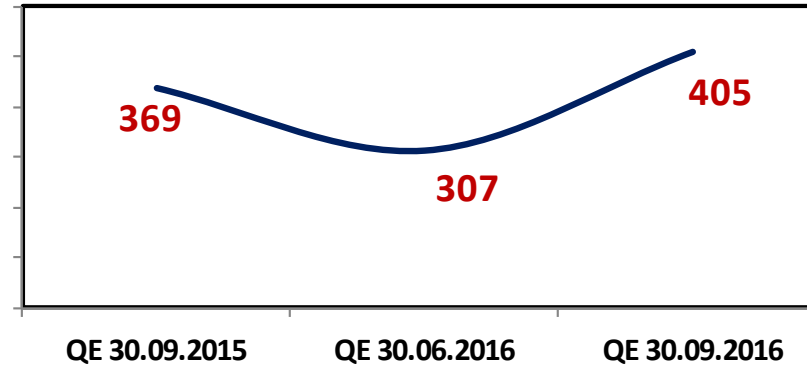
Profitability



Quarterly Operating Profit

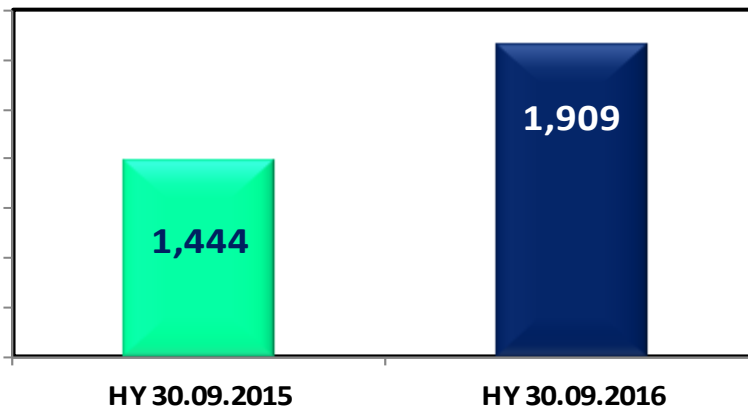


Quarterly Net Profit

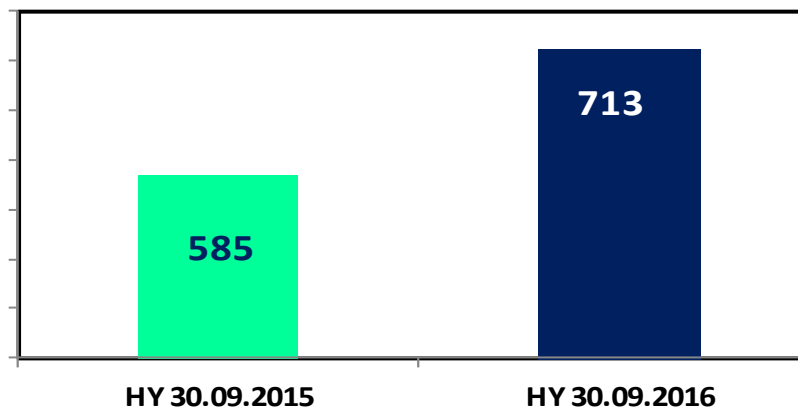


(₹ in crore)

Half Yearly Operating Profit



Half Yearly Net Profit



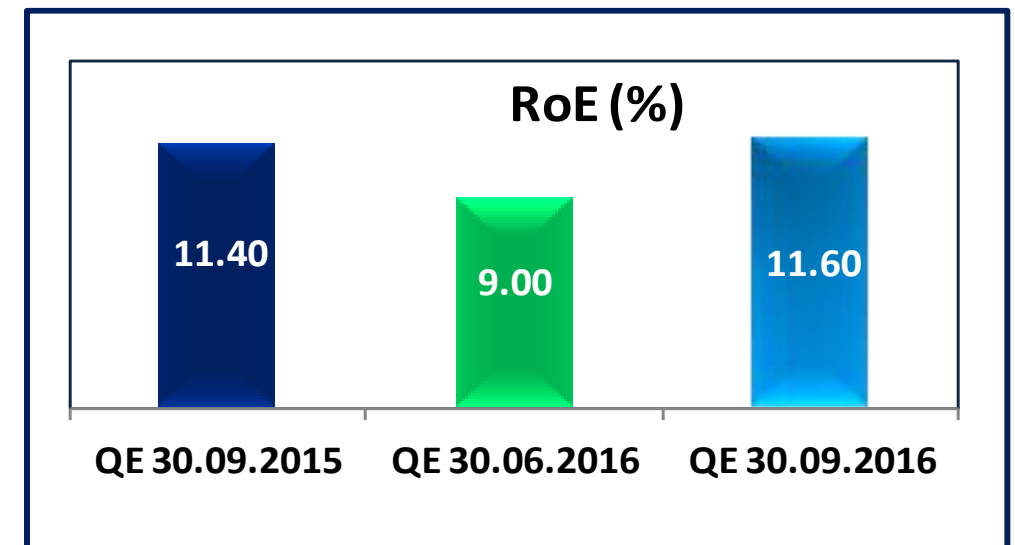
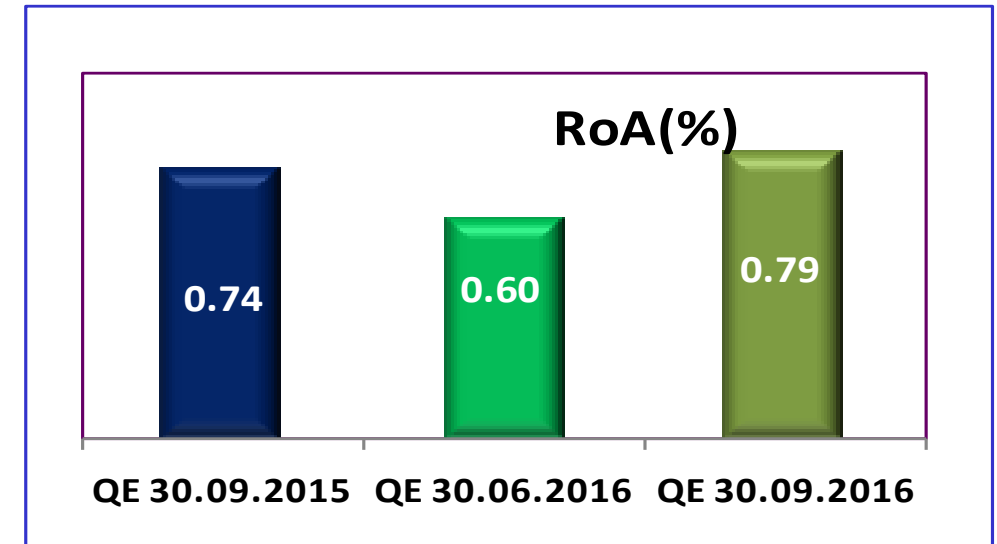
Operating Revenue
(NI+ Other
Income) improved
(Y-o-Y) by 22.73 %
to ₹1863 crore

(% annualized)

Key Ratios



Parameters (Global)	QE 30.09.2015	QE 30.06.2016	QE 30.09.2016
Cost of Deposits	6.97	6.33	6.13
Cost of Funds	6.11	5.53	5.28
Yield on Advances	9.89	9.21	9.31
Yield on Funds	8.27	7.94	7.76
Return on Assets (RoA)	0.74	0.60	0.79
Net Interest Margin			
Global	2.26	2.47	2.64
Domestic	2.29	2.52	2.70
Return on Investments (Domestic)	8.23	8.70	9.07
Return on Average Networth (RoE)	11.40	9.00	11.60
Business per Employee (₹ in lakhs)	1478.36	1515.94	1457.40
Business per Branch (₹ in crore)	117.93	118.02	117.22



Other Profitability Ratios

SI No.	Particulars	QUARTER ENDED		
		30.09.2015	30.06.2016	30.09.2016
1	Operating profit to AWF (%)	1.47	1.76	1.95
2	Cost to Income ratio (%)	51.54	46.17	45.99
3	Salary expenses to Total expenses (%)	12.76	13.45	13.83
4	Salary Expenses to AWF (%)	0.98	0.95	0.96
5	Other Operating Expenses to AWF (%)	0.58	0.56	0.70
6	Book value (₹)	273.63	287.42	295.33
7	Earnings per share (₹)	30.76	25.60	33.74
AWF - Average Working Funds				

Financial Snapshot

(₹ in crore)

Particulars	Actuals		
	QE 30.09.2015	QE 30.06.2016	QE 30.09.2016
Interest on Advances	3039.29	2936.88	2929.03
Interest on Investments	1042.88	1113.92	1039.23
Other Interest Income	58.99	20.49	26.14
Total Interest Income	4141.16	4071.29	3994.40
Other Income	437.48	441.67	584.62
Total Income	4578.64	4512.96	4579.02
Interest Expenditure	3060.77	2834.97	2716.13
Operating Expenditure	782.36	774.80	856.67
Salary Expenditure	490.44	485.59	494.18
Total Expenditure	3843.13	3609.78	3572.81
Net Interest Income	1080	1236	1278
Net Interest Margin (%)	2.26	2.47	2.64

Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			
	30.09.2015	30.06.2016	30.09.2016	Y-o-Y(%)
Commission, Exchange & Brokerage	160.82	143.26	165.86	3.13
Profit/loss on sale of Investments	100.16	184.02	263.22	162.80
ATM Acquirer fee received	25.70	33.77	33.26	29.42
Exchange profit	82.67	33.39	72.81	-11.93
Recovery of bad debts	49.20	35.85	37.66	-23.46
Others	18.93	11.38	11.81	-37.61
Total Non Interest Income	437.48	441.67	584.62	33.62

Profit

(₹ in crore)

Sl. No	Parameters	QUARTER ENDED		
		30.09.2015	30.06.2016	30.09.2016
1	Interest Income	4141.16	4071.29	3994.40
2	Interest Expenses	3060.77	2834.97	2716.13
3	NII (Spread 1-2)	1080.39	1236.32	1278.26
4	Other Income	437.48	441.67	584.62
5	Operating Expenses	782.36	774.80	856.67
6	Contribution (4-5)	-344.88	-333.13	-272.05
7	Operating Profit (3+6)	735.51	903.19	1006.21
8	Provisions	366.21	595.83	601.06
9	Net Profit	369.30	307.36	405.15

Other Operating Expenses



(₹ in crore)

Particulars	QUARTER ENDED			
	30.09.2015	30.06.2016	30.09.2016	Y-o-Y(%)
Rent, Taxes & Lighting	67.22	56.29	92.56	37.70
Depreciation	48.13	37.31	40.29	-16.29
Repairs & Maintenance	18.82	19.80	22.26	18.28
Insurance	37.36	45.37	45.46	21.68
Fees Others	14.37	16.83	19.28	34.17
ATM Issuer Fee Paid	33.53	39.87	38.62	15.18
Others	72.49	73.74	104.03	43.51
Other Operating Expenditure	291.92	289.21	362.50	24.18



Asset Classification

(₹ in crore)

Year	Standard Advances	Standard Restructured Standard (o/s)	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
30.09.15	109462	10057	5773	15830	125292
% Share	87.37	8.03	4.61	12.63	100.00
30.06.16	112344	6294	8894	15189	127533
% Share	88.09	4.94	6.97	11.91	100.00
30.09.16	110668	6405	9192	15598	126266
% Share	87.65	5.07	7.28	12.35	100.00

Sector-wise Stressed Advances

(₹ in crore)

Sector	GNPA	Restructured Standard Advances	Stressed Advances	Stressed Adv (%) to Gross Advances (Respective Sector) 30.09.2016	Stressed Adv (%) to Gross Advances (Respective Sector) 30.06.2016
Agriculture	604	49	653	2.64	2.90
Home Loan	154	208	362	3.50	4.10
Education Loan	347	60	407	6.73	10.22
Micro & Small Enterprises (priority)	1230	295	1525	9.72	9.04
Others	6857	5794	12651	18.20	16.48
Total	9192	6405	15598	12.35	11.91
Priority	2253	545	2798	5.50	6.23
Non Priority	6939	5860	12799	16.98	15.43
Total	9192	6405	15598	12.35	11.91

Asset Quality



(₹ in crore)

Parameters	Sep-15	Jun-16	Sep-16
Gross NPAs opening	5815	8827	8894
Fresh NPAs during the quarter	547	825	950
Of which: Slippage from Restructured Assets	102	89	253
Of which: Additions from Existing NPA assets	54	93	201
Reduction during the quarter	589	758	652
Of which: Cash Recovery	223	152	149
Upgradation	7	154	103
Write off	360	410	400
Amount Assigned to ARC	0	43	
Gross NPA closing	5773	8894	9192
Gross advances	125292	127533	126266
Gross NPA as % to Gross advances	4.61%	6.97%	7.28%
Net NPAs	3188	5552	5657
Net advances	122429	124025	122563
Net NPAs as % to Net advances	2.60%	4.48%	4.62%
Stressed Assets% (Gross NPA & Standard Restructured)	12.63%	11.91%	12.35%

Gross NPA: 7.28%

Net NPA:4.62%

Sector-wise NPA

(₹ in crore)

Sector	30.09.2015	% to Gross Advances (respective sector)	30.06.2016	% to Gross Advances (Respective Sector)	30.09.2016	% to Gross Advances (respective sector)
Agriculture	508	2.30	630	2.68	604	2.50
Home Loan	80	1.54	163	1.77	154	1.66
Education Loan	233	7.78	295	8.27	347	10.74
Micro & Small Enterprises (Priority)	833	6.43	1233	7.21	1230	6.86
Others	4119	5.02	6573	8.87	6857	9.80
Total	5773	4.61	8894	6.97	9192	7.27

Priority	1981	4.41	2246	4.60	2253	3.98
Non Priority	3792	4.72	6648	8.45	6939	9.96
Total	5773	4.61	8894	6.97	9192	7.27

Industry-wise NPA

(₹ in crore)



Industry	30.09.2015		30.06.2016		30.09.2016	
	Gross NPA	% to Sector Gross Advances (respective sector)	Gross NPA	% to sector Gross Advances (respective sector)	Gross NPA	% to Sector Gross Advances (respective sector)
1. Basic Metal and Metal Products	649	14.29	2969	63.59	3159	67.64
2. Infrastructure	1069	4.59	1317	6.34	1249	6.64
2.1 Power	460	3.50	638	6.28	673	6.76
3. Textiles	368	9.85	653	16.02	705	17.20
4. All Engineering	354	15.53	524	23.29	415	19.28
5. Constructions	393	23.65	90	7.12	88	6.38
6. Food Processing	180	6.16	89	3.68	118	4.60
7. Cement and Cement Products	116	8.33	132	10.01	132	10.11
8. Coal and Mining	96	55.80	297	59.95	295	59.74
9. Beverages and Tobacco	7	3.78	84	42.01	84	42.68
10. Chemical and Chemical Products	93	11.22	20	2.37	17	2.11
11. Paper and Paper Products	44	8.80	78	14.21	66	11.67
12. Gems and Jewellery	41	51.65	46	49.88	50	58.46
13. Other Industries & Other Advances	2364	2.82	2595	2.93	2812	3.16
TOTAL	5773	4.61	8894	6.97	9192	7.28



Restructured Assets

(₹ in crore)

Details	QE Sep 2015		QE Jun 2016		QE Sep 2016	
	No	Amount	No	Amount	No	Amount
Opening balance of standard account restructuring	1322	10112.46	9310	6366.23	9050	6294.46
Fresh restructuring during the period	150	161.37	207	5.56	36	349.97
Upgradation from NPA	23	0.90	116	57.64	29	2.05
Fresh disbursement less recoveries	399	172.51	-252	-42.25	-142	109.14
Account slipped during the period	623	102.37	281	88.65	469	164.06
Account satisfactorily performed during the period	170	287.53	50	4.07	112	186.08
Closing balance of Standard Restructuring	1101	10057.34	9050	6294.46	8392	6405.48

Restructured Assets – Sector wise

(₹ in crore)

Restructured Advances - Sectorwise- Outstanding						
Sector	As on 30thSep 2015	Of which: Standard	As on 30th June 2016	Of which: Standard	As on 30thSep 2016	Of which: Standard
Agriculture	105.55	52.23	108.44	51.28	101.62	48.69
Education	23.85	11.19	82.64	69.62	78.74	59.79
Home Loan	15.17	9.79	220.33	214.72	213.46	208.06
Non Priority	11834.16	9737.64	7922.96	5497.99	8123.24	5648.68
Other Priority	104.69	49.48	201.20	148.50	197.07	145.40
SME	279.64	197.02	427.18	312.35	408.61	294.87
Total	12363.06	10057.35	8962.75	6294.46	9122.74	6405.49

Restructured Assets – Major Industries

(₹ in crore)

Restructured Advances - Major Industries			
Industry	Total Outstanding as on 30.09.2016	% share to Total Restructured	Of Which: Standard
Infra-Power	3811.42	44.67	3523.02
Power discom	1588.08	18.61	1588.08
Road	642.93	7.54	642.93
Port	115.68	1.36	
Iron & Steel	989.09	11.59	351.78
Contractor	276.28	3.24	57.37
Textiles	302.69	3.55	1.58
Sugar	303.96	3.56	303.96
Chemicals	54.53	0.64	54.53
Edu. Institution	170.67	2.00	160.55
Cement	140.92	1.65	22.56
Engineering	130.38	1.53	72.68
Other Industries	1593.30	18.67	752.49



Provisions

(₹ in crore)

Provisions and Contingencies	QE 30.09.2015	QE 30.06.2016	QE 30.09.2016
Total Provisions	366.21	595.83	601.06
Of Which:			
Provisions for NPAs	347.08	326.48	615.48
Provision on Investments	-94.27	-26.13	-36.12
Standard Advances	12.09	32.93	-13.12
Income Tax	229.12	178.83	122.79
Others	-127.81	83.72	-87.96



Investments



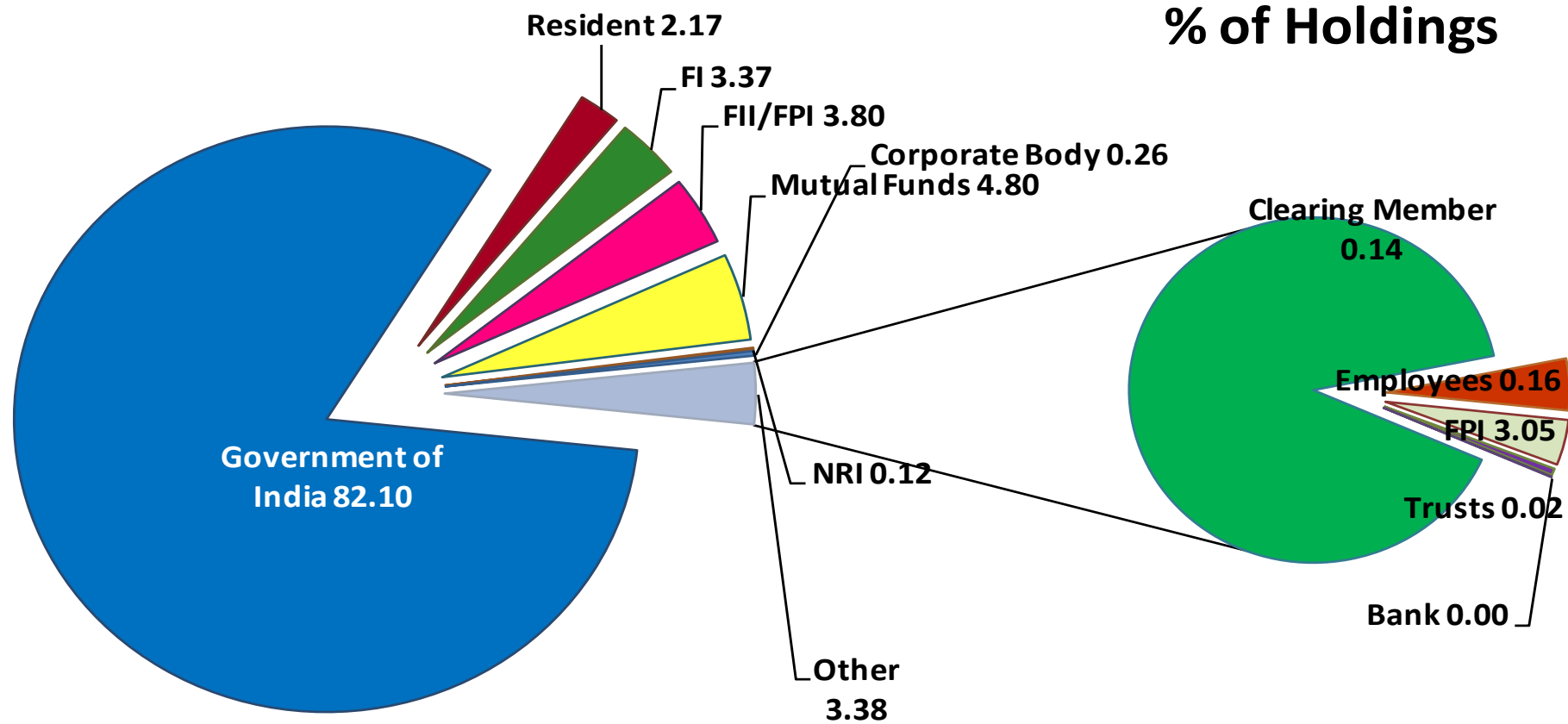
(₹ in crore)

Parameters	30.09.15	30.06.16	30.09.16
Gross Domestic Investment (Without netting LAF)	50944	52822	52527
SLR	40622	41567	42209
Non SLR	10322	11255	10318
Held For Trading (HFT)	1	86	245
Available For Sale (AFS)	25462	15898	14957
Held To Maturity (HTM)	25481	36838	37324
Modified Duration Trading Portfolio	4.58	3.87	4.30

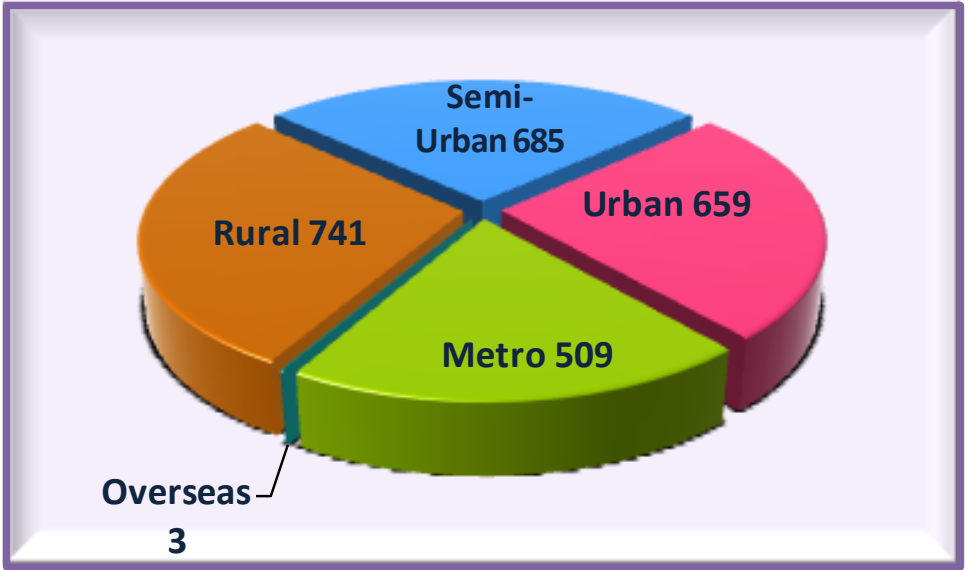
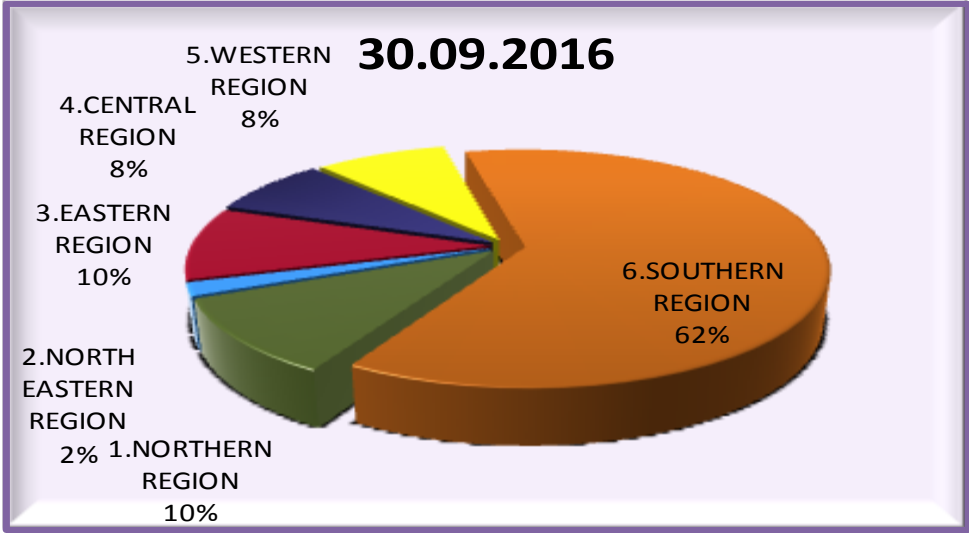
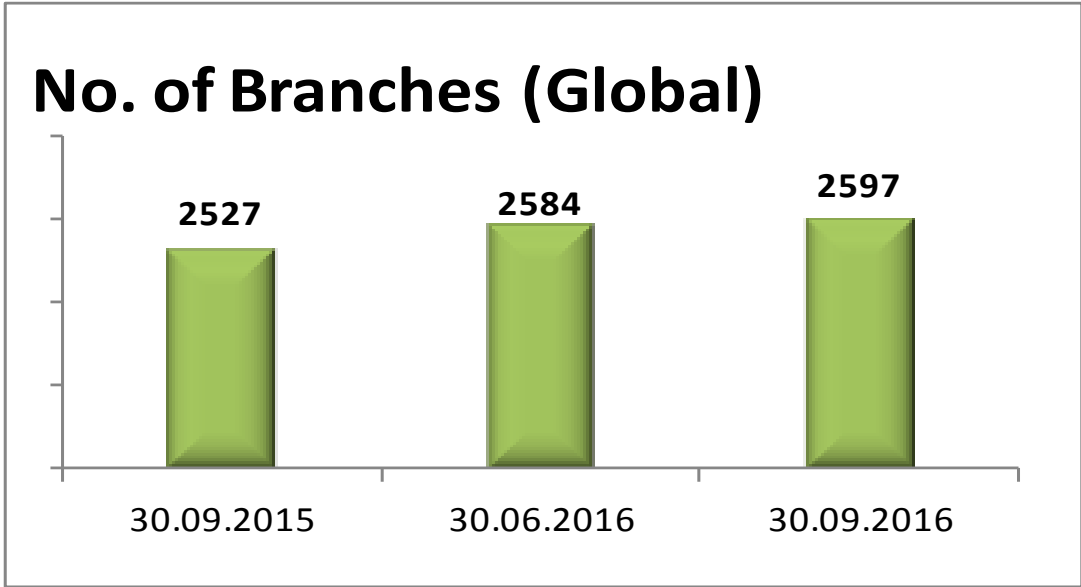
(₹ in crore)

Parameters	30.09.15	30.06.16	30.09.16
Central Government Securities	33525	33133	33568
State Government Securities	5629	8092	8294
Other Approved Securities	36	36	36
Debentures & Bonds	5300	8522	8236
Shares	548	556	551
Others	5906	2483	1842
Gross Domestic Investment (Without netting LAF)	50944	52822	52527

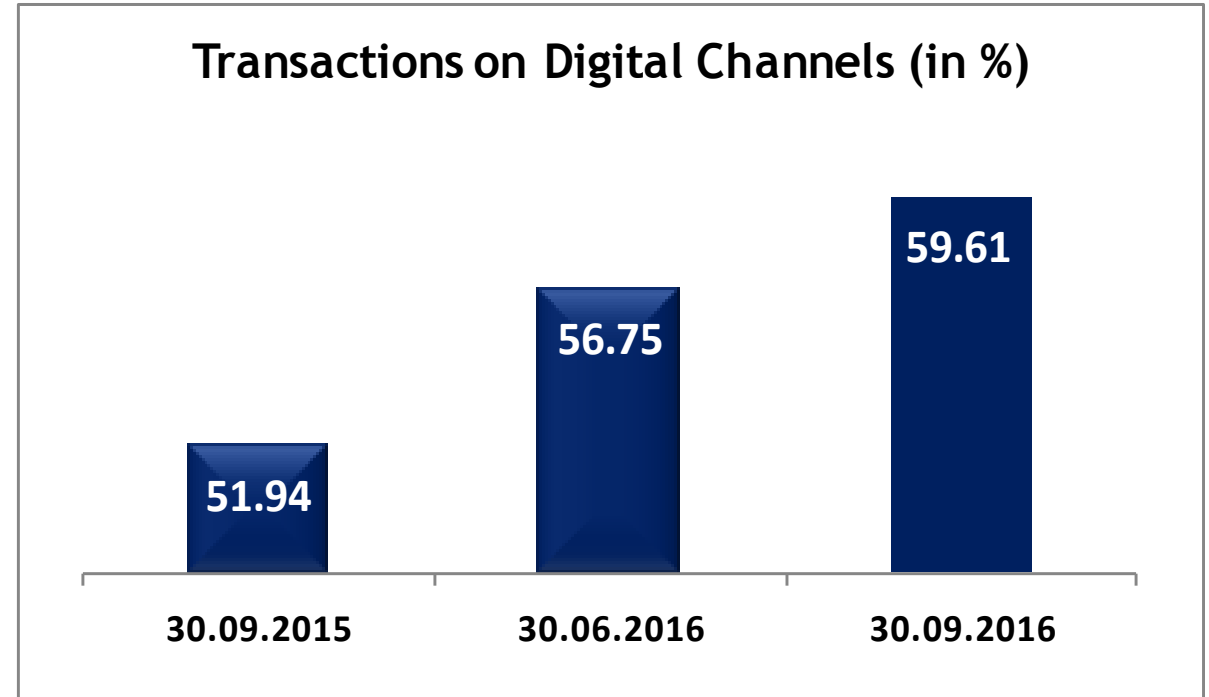
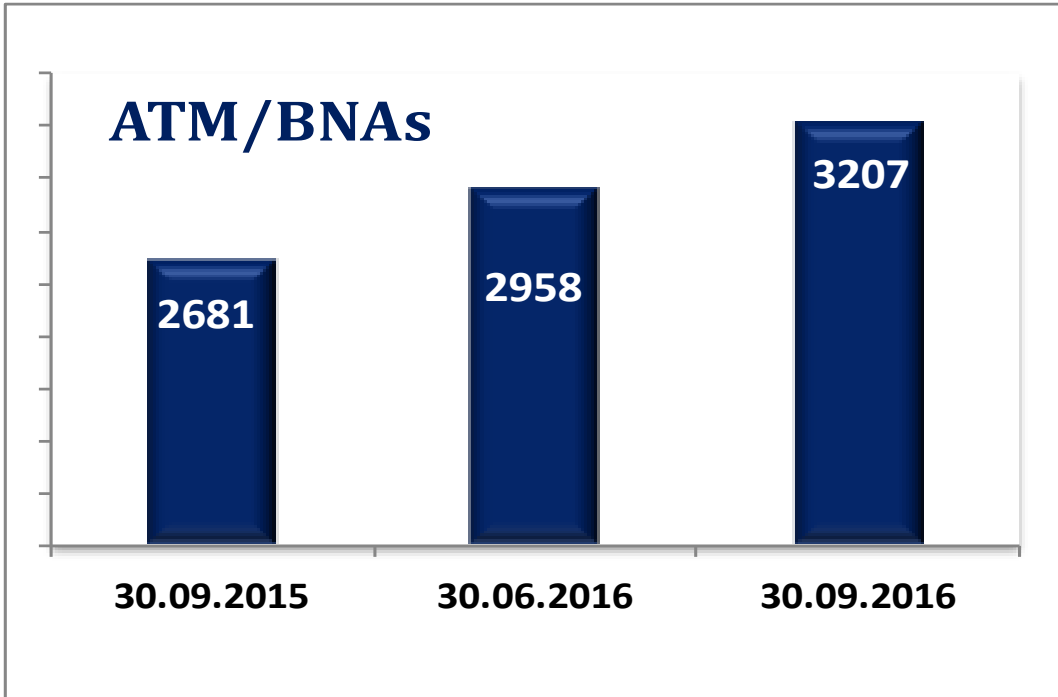
Shareholding Pattern



Branch Network



Performance under 24*7 Banking

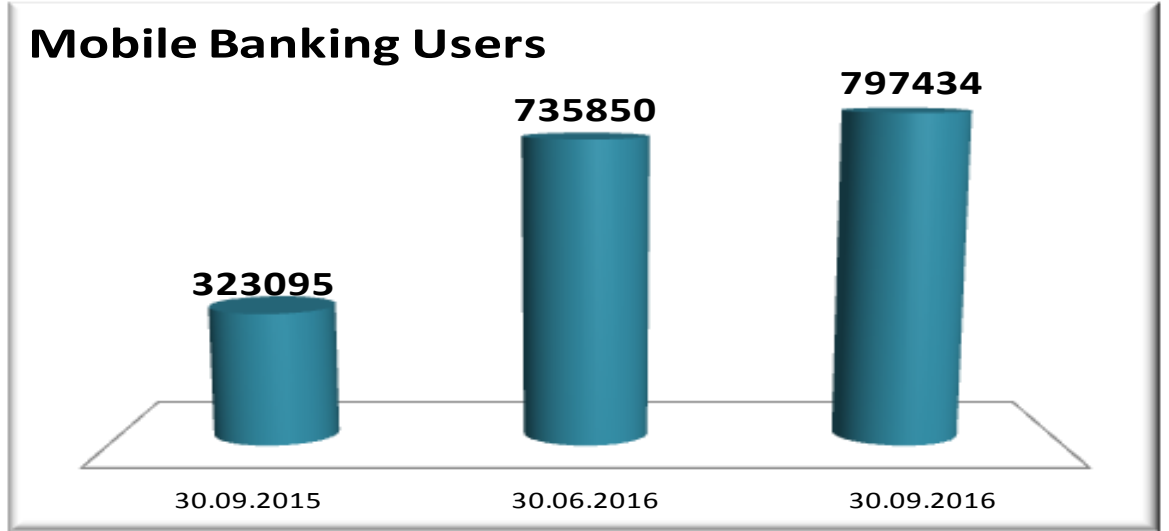
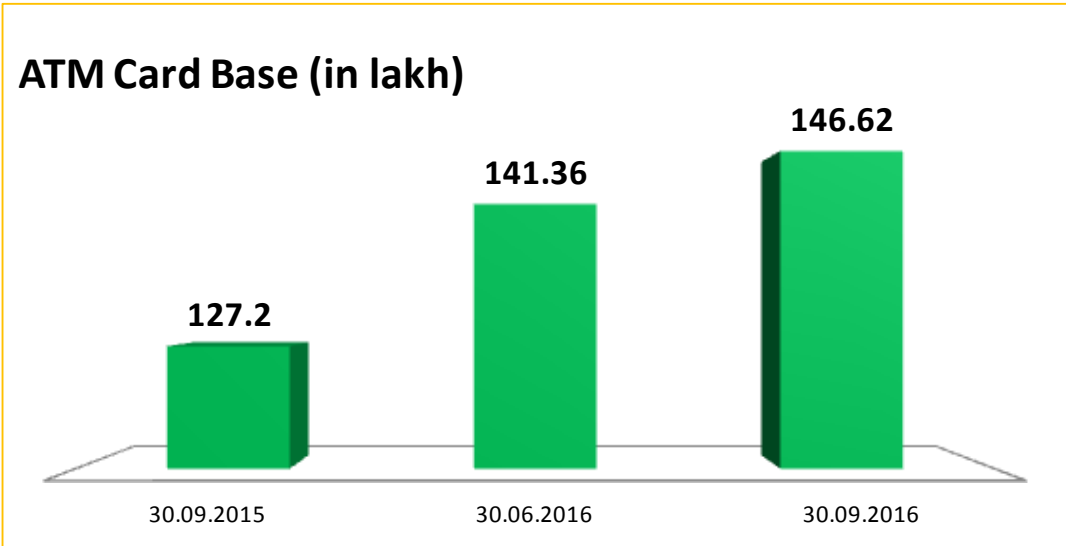
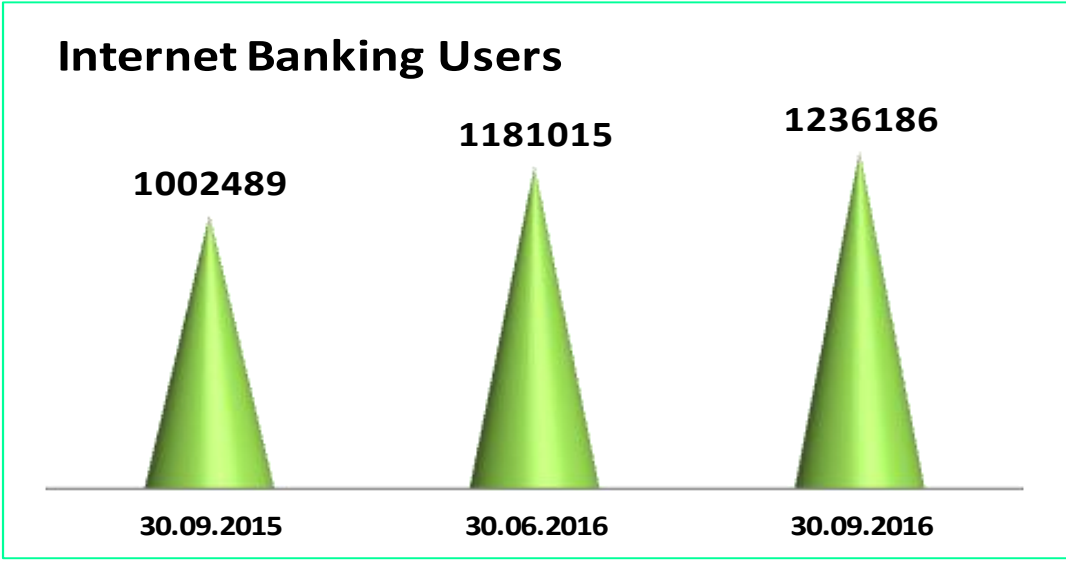


ATM Card Base of 1.47 crore

BNA MIGRATION: 63.63%



Digital Banking



Digital Banking Initiatives

E-TDA IN INDPAY

Introducing NFC DEBIT CARDS

Value added services through IndPay



Save a Walk to Branch

SECURE OTP THROUGH IB CUSTOMER APP



Value added services through ATMs

Order your Cheque book through our ATMs.



Register Aadhar Number through any ATM.



Enjoy Direct Credit of Benefits

DIGITAL CHALLAN

No Need to Visit Branch.

IB Customer App – Feed Back, Pension Slip, Loan Request, Branch/ATM Cleanliness



- Instant Feedback on Customer Service.
- View Pension slip on the go.
- Applying loans are now even faster - On the Click, We reach you.
- We remain clean on click of a Pic.

Statement of account through e-mail



- Get statement of account to your email.
- Go Green – Save Paper, Save Earth
- Avoid visits to branch
- To avail this facility, Register online @ www.indianbank.in

M-Passbook (IndPay)



- Digital Passbook in IndPay
- View last 50 transactions
- Landscape view to give a feel of the actual passbook

DIGITAL
LIFE CERTIFICATE



NO UNNECESSARY
LOGISTICAL HURDLES

AADHAAR BASED BIOMETRIC
AUTHENTICATION

SUBMIT YOUR LIFE CERTIFICATE
AT ANY INDIAN BANK BRANCH

SECURE TRANSACTIONS WITH
DIGITAL SIGNATURE



WE PLAY IT SAFE WHERE YOUR
WEALTH IS INVOLVED

GO DIGITAL
TO SECURE YOUR WEALTH

USE DIGITAL SIGNATURE
FOR ONLINE TRANSACTIONS

ONLINE ATAL PENSION
YOJANA

ENSURE
UNALTERED LIFESTYLE

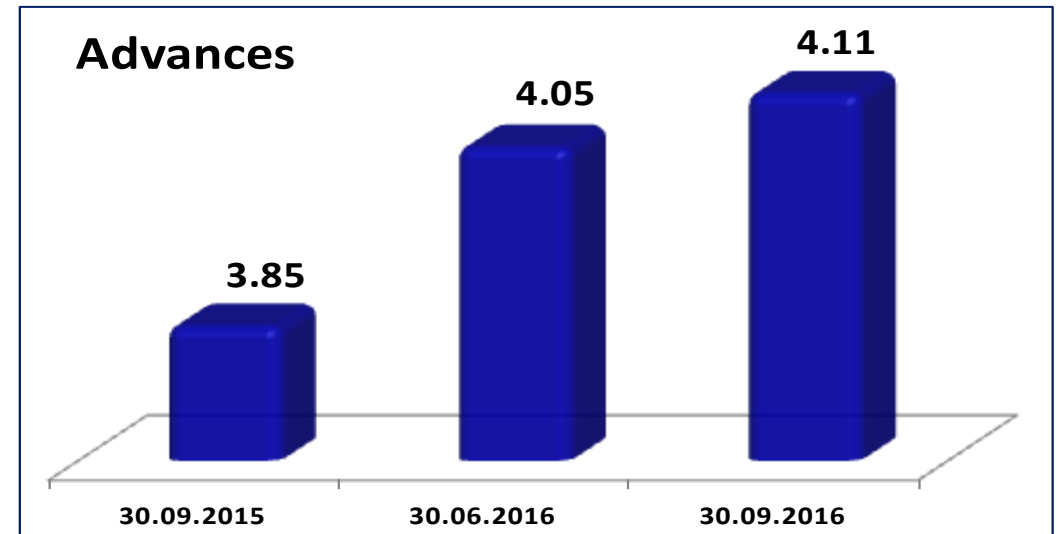
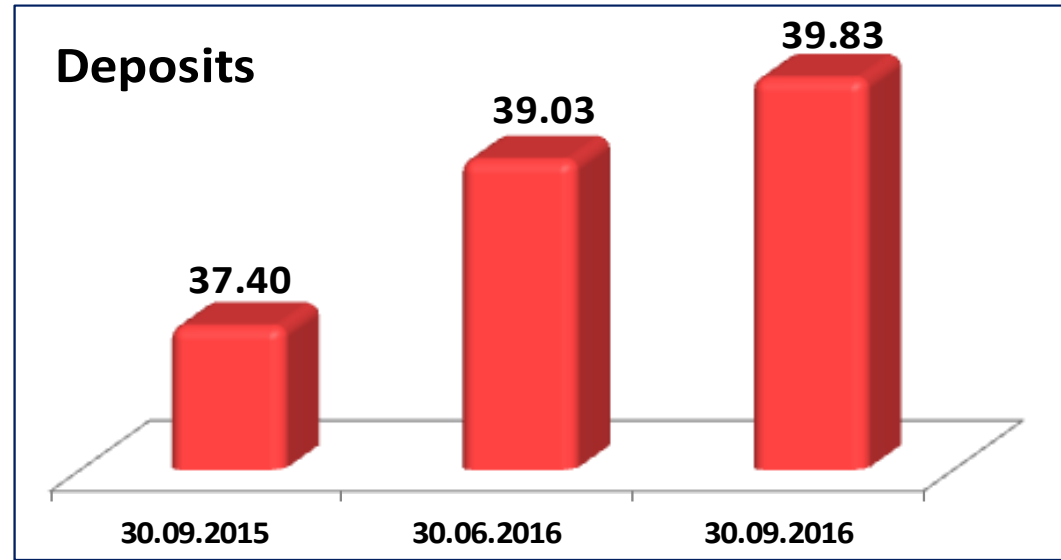
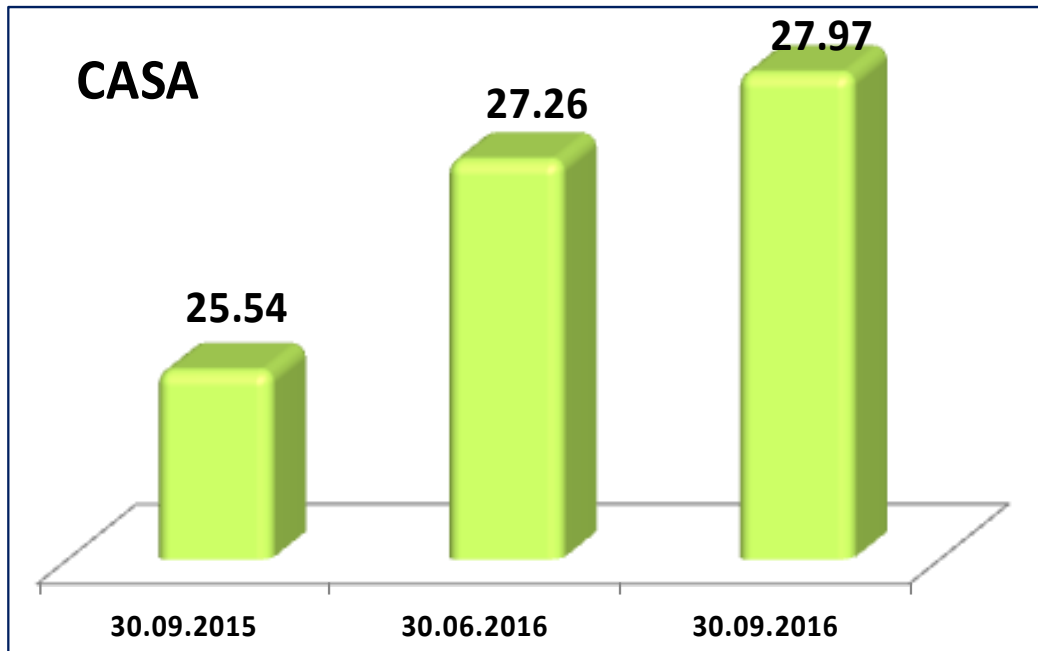
LET'S GO ONLINE



SUBSCRIBE TO ATAL PENSION
YOJANA FOR A SAFE RETIRED LIFE
NO LONGER BE A PART OF
WAITING QUEUES
AVAIL INDIAN BANK INTERNET
BANKING

Clientele Strength

No. of customers in Million



Performance under PMJDY/PMSBY/APY/PMMY

As on 30.09.2016	Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	30.38 lakh
Balance outstanding under PMJDY Accounts (Amount Rs in crore)	326.67
Overdraft Sanction under PMJDY Accounts (Amount Rs in crore)	15.01
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) (during the current financial year)	16.27 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (during the current financial year)	6.48 lakh
Applications enrolled under Atal Pension Yojana	1.10 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	656.68
Mobilisation under Gold Bond Scheme (Amount ₹ in crore)	185.59