Presentation on Performance of the Bank Q3 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

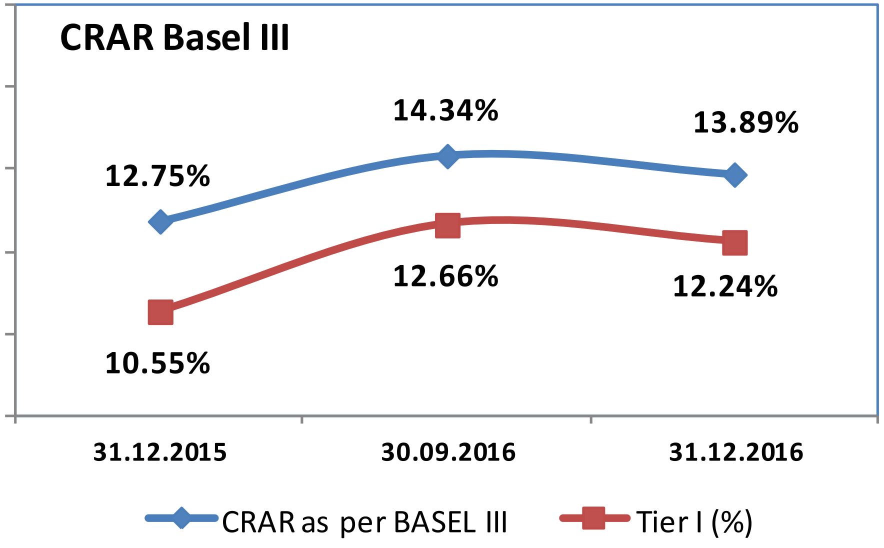
"AA + (Stable)" rated by
M/s ICRA Ltd

Highlights Q3 2016-17

RoA	0.71%
RoE	10.40%
CRAR	13.89%
Net Interest Margin	2.52%
CASA Growth	33.24%
Non Interest Income	36.60%
Net Interest Income	12.22%
Operating Profit	34.27%
Net Profit	782.93%

(Y-o-Y Growth)

Soundness



S.No	Details	Dec 15	Sep 16	Dec 16
Capital Fund (₹ in crore)				
1	Tier I	12474.66	15056.71	15028.78
	Of which			
	Common Equity	12474.66	14559.90	14531.97
	Additional Tier I	0.00	496.81	496.81
2	Tier II	2602.65	2003.60	2022.93
3	Total (Tier I+ II)	15077.31	17060.31	17051.71
4	Risk-Weighted Assets	118285.34	118937.32	122760.89
Capital Adequacy Ratio (%)				
5	Tier I	10.55	12.66	12.24
	Of which			
	Common Equity	10.55	12.24	11.84
	Additional Tier I	0.00	0.42	0.40
6	Tier II	2.20	1.68	1.65
7	Total (Tier I+ II)	12.75	14.34	13.89

AWARDS & ACCOLADES

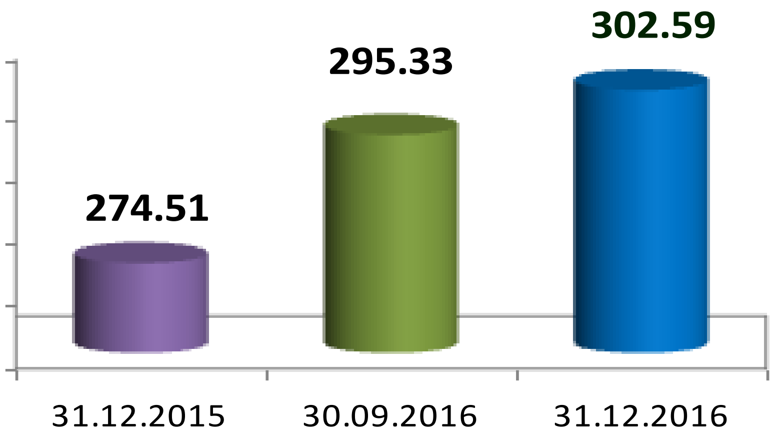
BANK WAS AWARDED SIX SKOCH TECHNOLOGY INNOVATION AWARDS FOR TECHNO PRODUCTS:

- **Scan and Pay'** in Mobile app.
- **Geo-tagging'** Mapping geographical co-ordinates of property and tagging it with the Bank's Core Banking Solution.
- **Digital challan'** – Feature available in app to minimize turnaround time by dispensing with physical challan.
- **Green Pin'** for Credit/Debit cards and Net/mobile banking customers.
- **Online credit card transaction view'** in app for customers
- **Online branch/ATM room cleanliness feedback'** with photo from user through app.

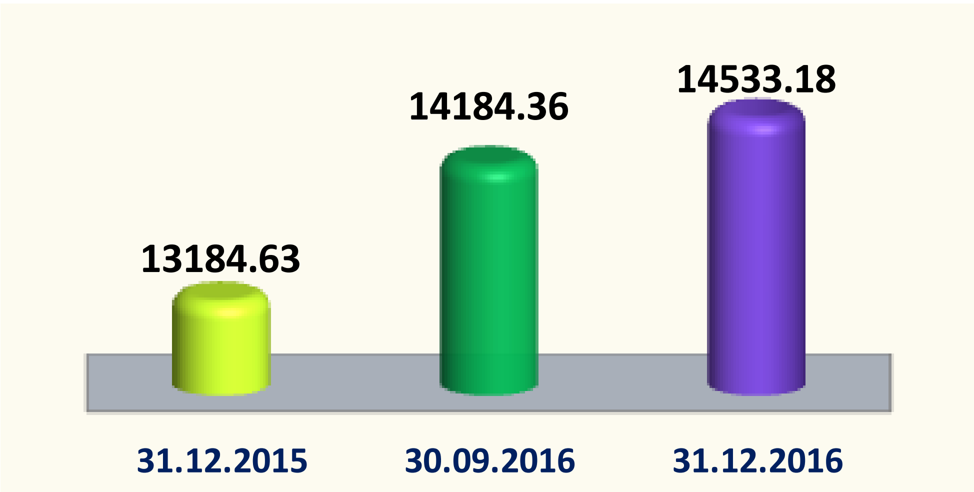
ACCI International award for Innovation in Retail Category using Base24 ATM switch

Equity

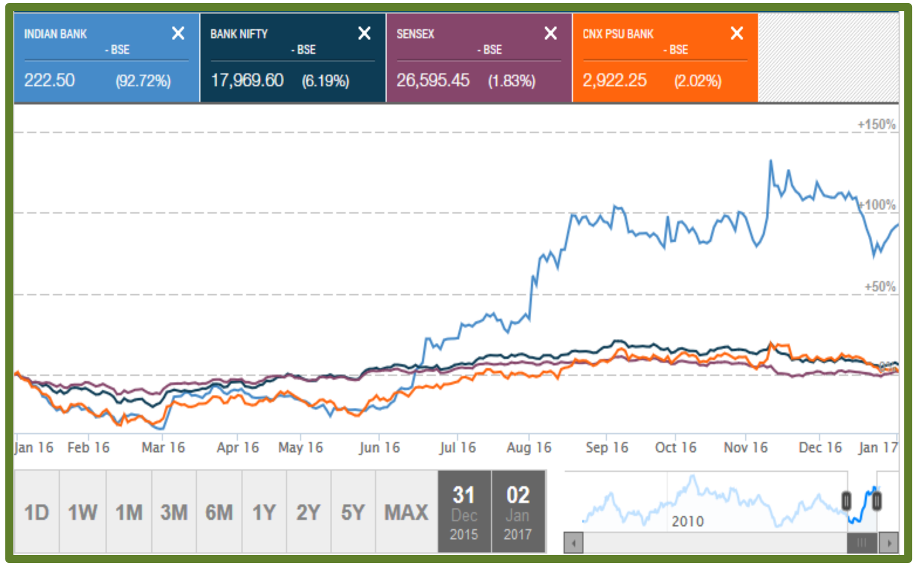
Book value per share (₹)



Networth (₹ in crore)



Market Capitalisation



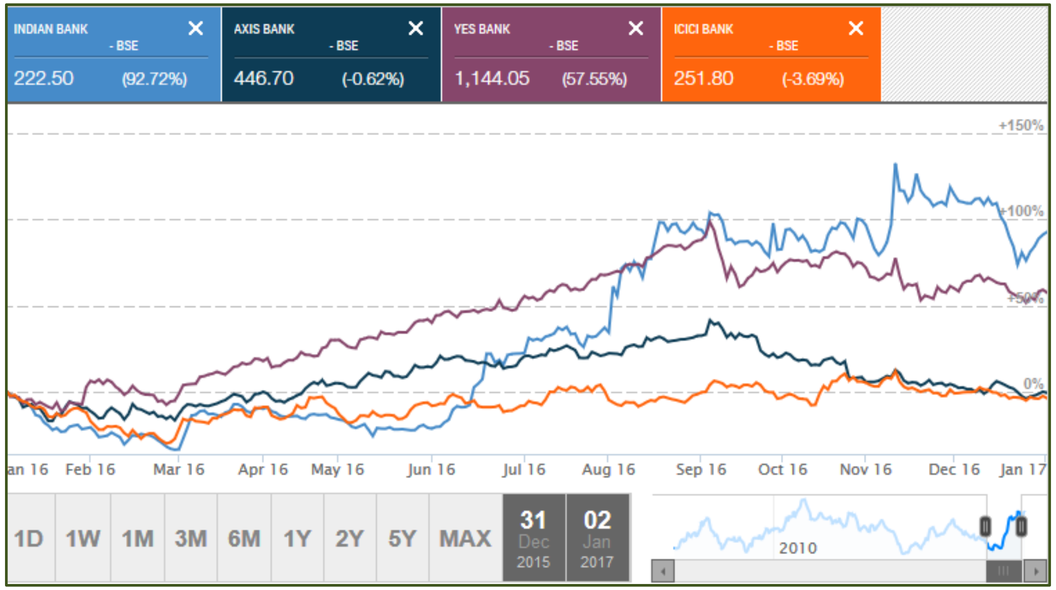
Market Capitalisation of the Bank improved from ₹5547 crore as on 31.12.2015 to ₹10607 crore as on 31.12.2016

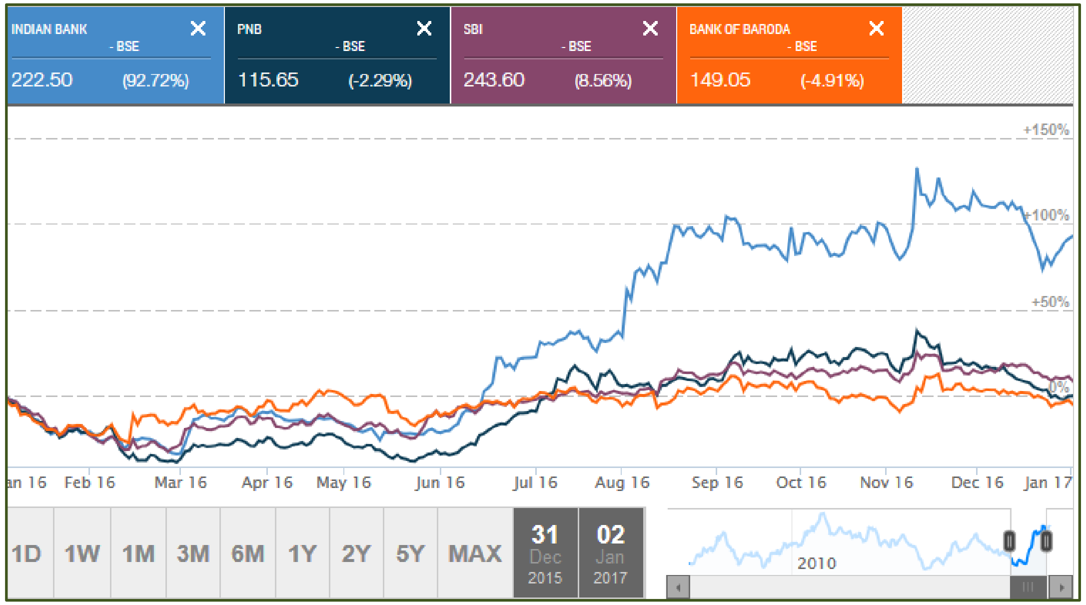
Price to Book Value increased from 0.42 as on 31.12.15 to 0.73 as on 31.12.2016.

Return on Equity improved from 6.47% NME December 2015 to 10.35% NME December 2016

EPS improved from ₹17.40 for NME December 2015 to ₹ 30.15 for NME December 2016

Movement of Share Price vis-à-vis select PSBs/ Private Banks

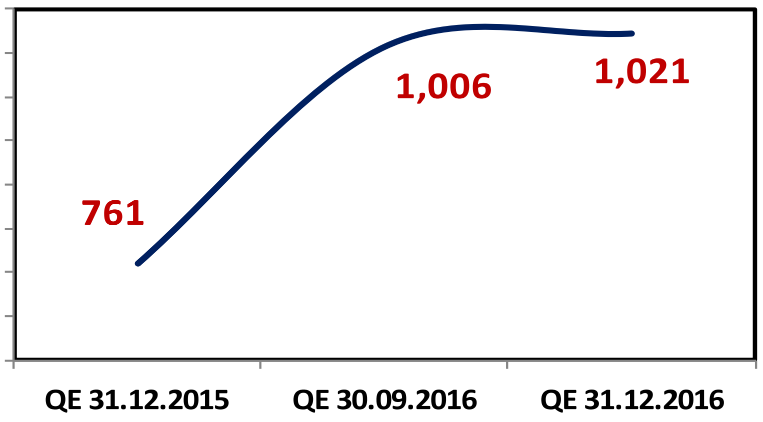




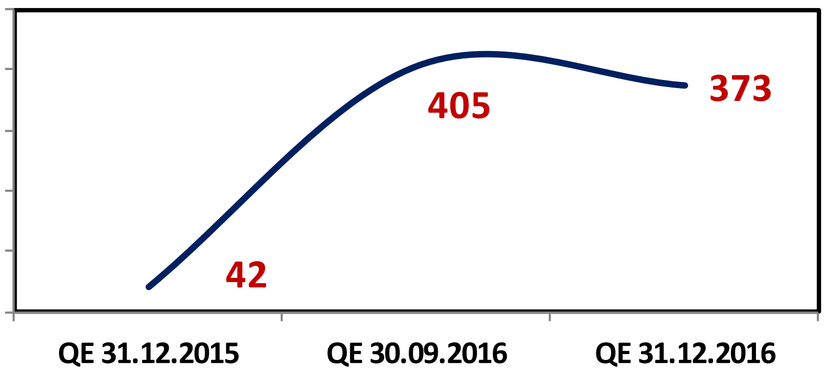
Profitability

(₹ in crore)

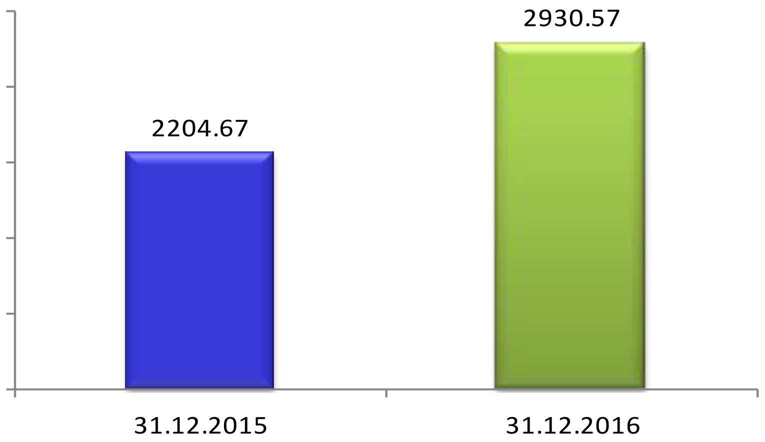
Quarterly Operating Profit



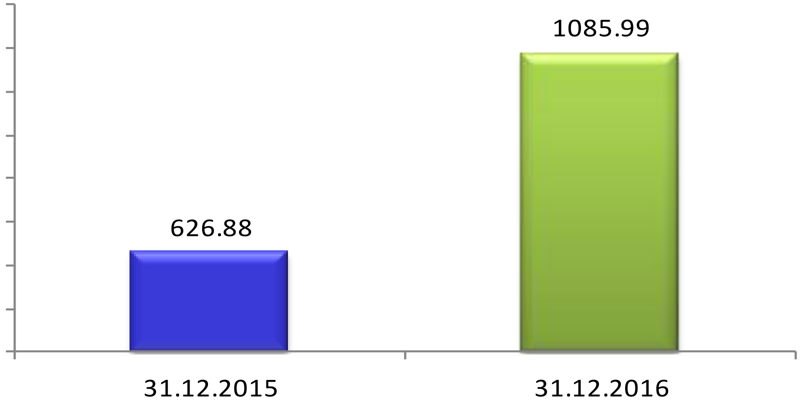
Quarterly Net Profit



Nine months Operating Profit



Nine months Net Profit

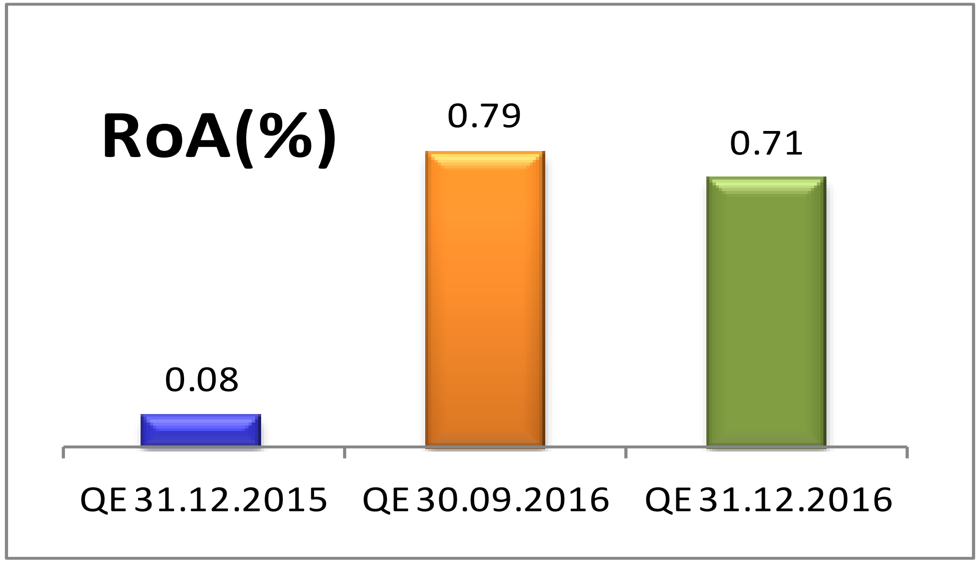


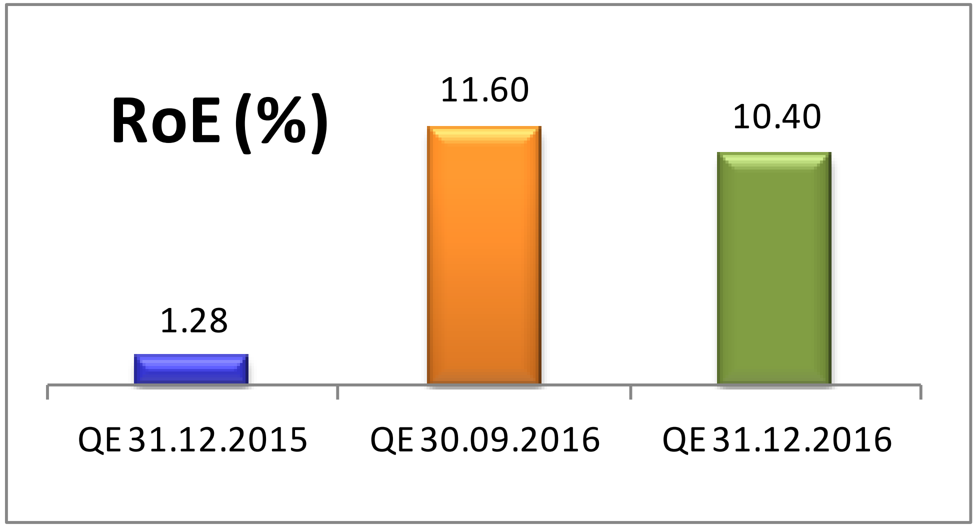
Operating Revenue (NII+ Other Income) improved (Y-o-Y) by 19.13 % to ₹1846 crore

Key Ratios

(% annualized)

Parameters (Global)	QE 31.12.2015	QE 30.09.2016	QE 31.12.2016
Cost of Deposits	6.70	6.13	5.93
Cost of Funds	5.79	5.28	5.18
Yield on Advances	9.45	9.31	9.13
Yield on Funds	8.02	7.76	7.57
Return on Assets (RoA)	0.08	0.79	0.71
Net Interest Margin			
Global	2.31	2.64	2.52
Domestic	2.35	2.70	2.57
Return on Investments (Domestic)	7.94	9.07	8.78
Return on Average Networth (RoE)	1.28	11.60	10.40
Business per Employee (₹ in lakhs)	1448.95	1457.40	1440.32
Business per Branch (₹ in crore)	118.73	117.22	118.27





Other Profitability Ratios

Sl No.	Particulars	QUARTER ENDED		
		31.12.2015	30.09.2016	31.12.2016
1	Operating profit to AWF (%)	1.52	1.95	1.95
2	Cost to Income ratio (%)	50.93	45.99	44.69
3	Salary expenses to Total expenses (%)	13.56	13.83	14.07
4	Salary Expenses to AWF (%)	1.00	0.96	0.95
5	Other Operating Expenses to AWF (%)	0.58	0.70	0.63
6	Book value (₹)	274.51	295.33	302.59
7	Earnings per share (₹)	3.52	33.74	31.10

AWF- Average Working Funds

Financial Snapshot

(₹ in crore)

Particulars	Actuals		
	QE 31.12.2015	QE 30.09.2016	QE 31.12.2016
Interest on Advances	2941.01	2929.03	2862.24
Interest on Investments	1022.78	1039.23	1055.12
Other Interest Income	35.59	26.14	40.20
Total Interest Income	3999.38	3994.40	3957.56
Other Income	439.01	584.62	599.70
Total Income	4438.39	4579.02	4557.26
Interest Expenditure	2888.58	2716.13	2710.98
Operating Expenditure	789.29	856.67	825.10
Salary Expenditure	498.59	494.18	497.45
Total Expenditure	3677.87	3572.81	3536.08
Net Interest Income	1111	1278	1247
Net Interest Margin (%)	2.31	2.64	2.52

Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			
	31.12.2015	30.09.2016	31.12.2016	Y-o-Y(%)
Commission, Exchange, Brokerage &Misc Income	140.82	165.86	188.58	33.92
Profit/loss on sale of Investments	66.18	263.22	289.91	338.06
ATM Acquirer fee received	28.39	33.26	36.58	28.85
Exchange profit	74.30	72.81	50.52	-32.01
Recovery of bad debts	41.28	37.66	22.00	-46.71
Others	88.04	11.81	12.11	-86.24
Total Non Interest Income	439.01	584.62	599.70	36.60

Profit

(₹ in crore)

Sl. No	Parameters	QUARTER ENDED		
		31.12.2015	30.09.2016	31.12.2016
1	Interest Income	3999.38	3994.40	3957.56
2	Interest Expenses	2888.58	2716.13	2710.98
3	NII (Spread 1-2)	1110.80	1278.26	1246.58
4	Other Income	439.01	584.62	599.70
5	Operating Expenses	789.29	856.67	825.10
6	Contribution (4-5)	-350.28	-272.05	-225.40
7	Operating Profit (3+6)	760.52	1006.21	1021.18
8	Provisions	718.23	601.06	647.69
9	Net Profit	42.30	405.15	373.48

Other Operating Expenses

(₹ in crore)

Particulars	QUARTER ENDED			
	31.12.2015	30.09.2016	31.12.2016	Y-o-Y(%)
Rent, Taxes & Lighting	51.07	92.56	66.61	30.43
Depreciation	27.06	40.29	39.19	44.83
Repairs & Maintenance	15.91	22.26	20.59	29.42
Insurance	35.02	45.46	49.17	40.41
Fees Others	19.69	19.28	17.00	-13.66
ATM Issuer Fee Paid	34.64	38.62	37.69	8.80
Others	107.31	104.03	97.39	-9.24
Other Operating Expenditure	290.70	362.50	327.64	12.71

Provisions

(₹ in crore)

Provisions and Contingencies	QE 31.12.2015	QE 30.09.2016	QE 31.12.2016
Total Provisions	718.23	601.06	647.69
Of which:			
Provisions for NPAs	777.18	615.48	545.89
Provision on Investments	-14.61	-36.12	1.15
Standard Advances	-49.64	-13.12	7.10
Income Tax	0.18	122.79	107.40
Others	5.12	-87.96	-13.85

Business Profile Q3 2016-17

(₹ in crore)

Sl. No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y Amt	Y-o-Y (%)	5 Year CAGR
1	Global Business	300630	304425	309510	8880	2.95	8.38
	Domestic	288769	293081	299080	10311	3.57	8.78
	Overseas	11862	11344	10430	-1432	-12.07	-0.41
2	Global Deposits	174596	178159	183652	9056	5.19	9.07
	Domestic	168353	172378	178280	9927	5.90	9.47
	Overseas	6243	5781	5373	-871	-13.95	-0.69
3	Gross Advances	126034	126266	125858	-176	-0.14	7.41
	Domestic	120416	120703	120800	384	0.32	7.81
	Overseas	5618	5563	5057	-561	-9.98	-0.11
4	CD Ratio (%) Global	72.19	70.87	68.53	-	-	-
	Domestic	71.53	70.02	67.76	-	-	-
	Overseas	89.98	96.23	94.14	-	-	-

Average Business Performance

(₹ in crore)

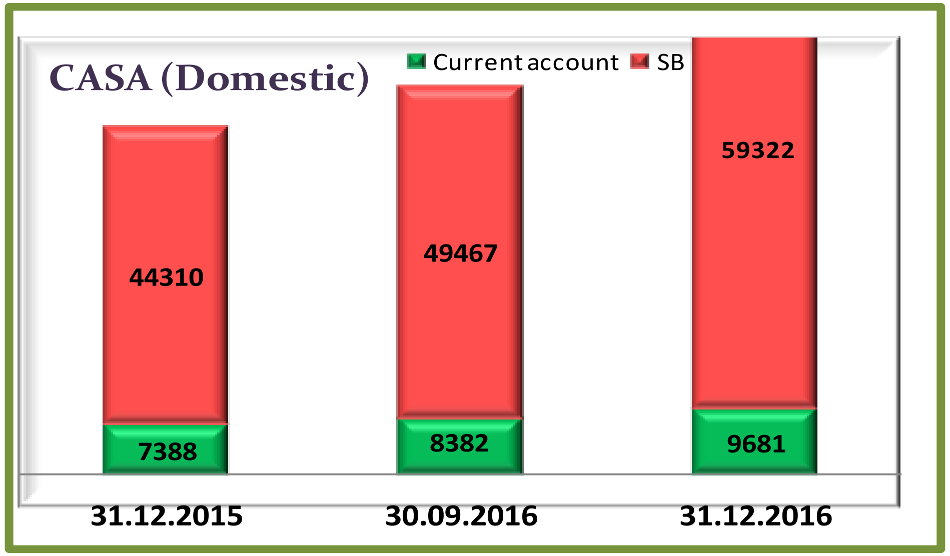
Sl. No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	294927	298174	303022	8095	2.74	8.60
	Domestic	282438	287160	292261	9823	3.48	8.96
	Overseas	13056	11589	11341	-1715	-13.14	1.09
2	Global Deposits	170449	172372	177335	6887	4.04	9.03
	Domestic	164608	167739	172476	7868	4.78	9.49
	Overseas	6124	4920	5150	-974	-15.91	-1.96
3	Gross Advances	124478	125802	125687	1209	0.97	8.00
	Domestic	117830	119421	119786	1956	1.66	8.22
	Overseas	6932	6669	6191	-741	-10.69	4.14
4	CD Ratio (%) Global	73.03	72.98	70.88		-	-
	Domestic	71.58	71.19	69.45	-	-	-
	Overseas	113.19	135.55	120.21	-	-	-

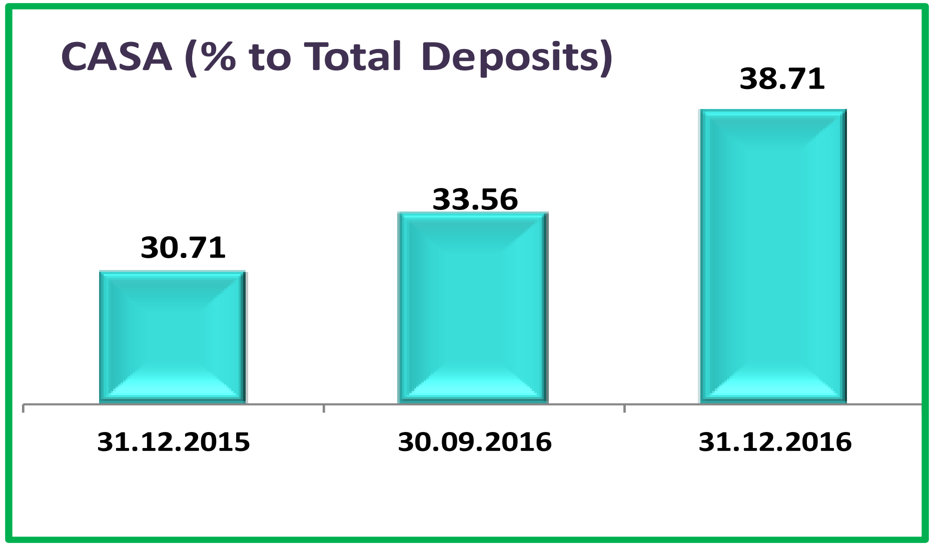
Including Inter Bank Deposits

CASA

(₹ in crore)

Sl. No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	51698	57849	69003	17306	33.47	14.19
	Current Deposits	7388	8382	9681	2293	31.04	9.65
	Savings Deposits	44310	49467	59322	15013	33.88	15.05
2	CASA (Domestic) Ratio (%)	30.71	33.56	38.71	-	-	
	CA (Domestic) Ratio (%)	4.39	4.86	5.43	-	-	
	SB (Domestic) Ratio (%)	26.32	28.70	33.27	-	-	



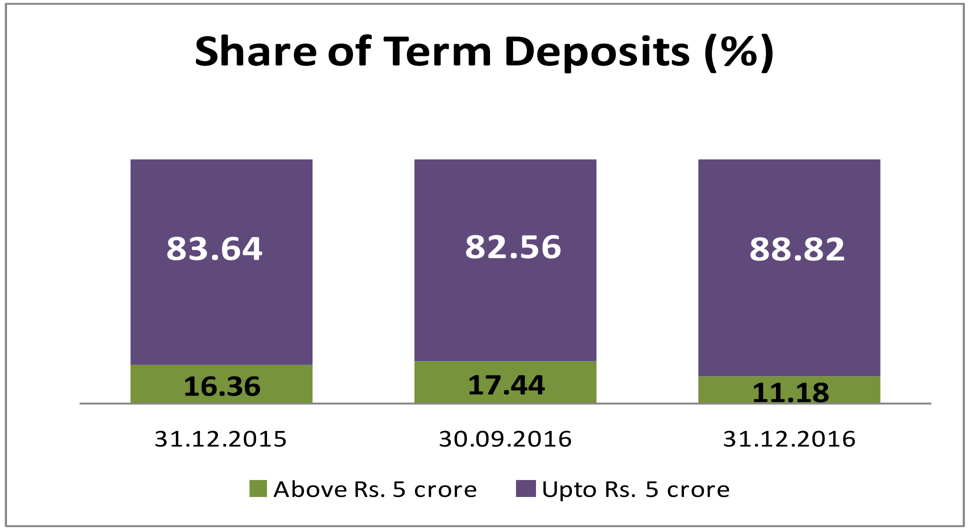


Average CASA (Domestic)

(₹ in crore)

Sl No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	47954	53798	61183	13229	27.59	13.30
	Current Deposits	5740	6497	7288	1548	26.97	6.84
	Savings Deposits	42214	47301	53895	11681	27.67	14.38
2	CASA (Domestic) Ratio (%)	29.13	32.07	35.47	-	-	-
	CA (Domestic) Ratio (%)	3.49	3.87	4.23	-	-	-
	SB (Domestic) Ratio (%)	25.65	28.20	31.25	-	-	-

Term Deposits(Domestic)



Bank has shed High Cost Deposits to the tune of ₹5315 crore during the quarter and improved its share of Retail Deposit

(₹ in crore)

Details	31.12.2015	30.09.2016	31.12.2016
Term Dep (incl. PDs and CDs)	116091	114318	108061
Of which:			
Above Rs. 5 crore	18997	19936	12082
Upto Rs. 5 crore	97094	94382	95978
High Cost Deposits	6192	8158	2843
Of Which: PD	2264	4438	2843
CD	3928	3720	0

Break-up of Advances

(₹ in crore)

Details	Dec-15	Sep-16	Dec-16	Y-o-Y Growth (%)
Gross Advances (Domestic)	120416	120703	120800	0.32
Of which: Retail Advances	58206	63585	62957	8.16
Corporate Advances	62210	57118	57843	-7.02
Break up of Key Sectors				
Agriculture	22478	24677	24308	8.14
MSME	16855	19869	19373	14.94
Mortgage Loans (Including Home Loan)	10321	11505	11912	15.42

8.14%
Agriculture

14.94%
MSME

15.42%
Mortgage Loans
(Inlcuding Home Loan)

Advances – Major Industries

(₹ in crore)

Details	31.12.2015	% share to Gross Advances	30.09.2016	% share to Gross Advances	31.12.2016	% share to Gross Advances
Infrastructure	22928	19.04	20628	17.09	21665	17.93
Iron & Steel	3751	3.12	3677	3.05	4029	3.34
Textiles	4041	3.36	4125	3.42	4281	3.54
Food Processing	2532	2.10	2926	2.42	2831	2.34
All Engineering	2315	1.92	2633	2.18	2560	2.12
Other Industries*	6273	5.21	7416	6.14	9876	8.18
Petroleum, Coal Products & Nuclear Fuels	2025	1.68	1582	1.31	1846	1.53
Cement & Cement Products	1276	1.06	1367	1.13	1351	1.12
Construction	1487	1.23	1305	1.08	1170	0.97

Power Sector Exposure (As on 31.12.2016)

(₹ in crore)

Sector	Generation		Sector	Distribution	
	FB	NFB		FB	NFB
Central Govt. undertakings	590	0	Central Govt. undertakings	0	0
State Government Undertakings	2741	320	State Government Undertakings	2273	294
Private Sector	4180	948	Private Sector	0	0
Total Exposure	7511	1268	Total Exposure	2273	294
Sector	**Transmission**		**Sector**	**Total**	
Central Govt. undertakings	0	0	Central Govt. undertakings	590	0
State Government Undertakings	587	0	State Government Undertakings	5601	614
Private Sector	116	0	Private Sector	4296	948
			NPA	830	
Total Exposure	703	0	Total Exposure	11317	1562

State- wise: Power Sector Exposure (As on 31.12.2016)

(₹ in crore)

State	STATE DISCOMs			OTHER THAN DISCOMs					Total			Grand Total
				CENTRAL/STATE			PRIVATE					
	FRP BONDS	FB	NFB	Invt	FB	NFB	FB	NFB	FRP BONDS	FB	NFB	
Andhra Pradesh	0.00	0.00	0.00	0.00	423.92	0.00	368.73	50.00	0.00	792.65	50.00	842.65
Chattisgarh	0.00	0.00	0.00	0.00	0.00	0.00	786.76	310.28	0.00	786.76	310.28	1097.04
Delhi	0.00	0.00	0.00	58.16	531.47	0.00	19.72	0.00	58.16	551.19	0.00	609.35
Gujarat	0.00	0.00	0.00	0.00	469.16	206.00	120.26	165.24	0.00	589.42	371.24	960.66
Haryana	179.15	75.81	0.00	0.00	0.00	0.00	10.66	0.00	179.15	86.47	0.00	265.62
Karnataka	0.00	190.06	0.00	0.00	440.25	0.00	29.58	0.00	0.00	659.89	0.00	659.89
Madhya Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	34.71	0.00	0.00	34.71	0.00	34.71
Maharashtra	0.00	0.00	0.00	0.00	909.00	0.00	160.09	0.00	0.00	1069.09	0.00	1069.09
Orissa	0.00	0.00	0.00	0.00	0.00	0.00	428.14	9.60	0.00	428.14	9.60	437.74
Punjab	0.00	0.00	0.00	0.00	0.00	0.00	161.73	0.00	0.00	161.73	0.00	161.73
Rajasthan	252.79	9.76	0.00	0.00	123.28	0.00	220.86	0.00	252.79	353.90	0.00	606.69
Tamil Nadu	180.58	1107.57	94.00	0.00	0.00	0.00	1380.22	397.19	180.58	2487.79	491.19	3159.56
Telangana	175.00	159.90	0.00	0.00	0.00	0.00	0.00	0.00	175.00	159.90	0.00	334.90
Uttar Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	280.40	0.00	0.00	280.40	0.00	280.40
Uttarkhand	0.00	0.00	0.00	0.00	0.00	0.00	241.42	0.00	0.00	241.42	0.00	241.42
West Bengal	0.00	0.00	0.00	0.00	904.44	314.40	16.26	0.00	0.00	920.70	314.40	1235.10
Other States	0.00	0.00	0.00	0.00	0.00	0.00	36.68	15.30	0.00	36.68	15.30	51.98
NPA							830.47			830.47		830.47
Total	787.52	1543.10	94.00	58.16	3801.52	520.40	5126.69	947.61	845.68	10471.31	1562.01	12879.00

FRP Bonds - Financial Restructuring Plan Bonds

Asset Classification

(₹ in crore)

	Standard Advances	Restructured Standard Advances	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
31.12.15	110099	8864	7071	15935	126034
% Share	87.36	7.03	5.61	12.64	100.00
30.09.16	110668	6405	9192	15598	126266
% Share	87.65	5.07	7.28	12.35	100.00
31.12.16	110237	5945	9675	15620	125858
% Share	87.59	4.72	7.69	12.41	100.00

Sector-wise Stressed Advances

(₹ in crore)

Sector	Stressed Adv (%) to Gross Advances (Respective Sector)	GNPA	Restructured Standard Advances	Stressed Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
	30.09.2016	31.12.2016			
Agriculture	2.64	610	43	653	2.69
Home Loan	3.50	161	199	360	3.40
Education Loan	6.73	316	56	372	11.54
Micro & Small Enterprises (priority)	9.72	1209	244	1453	9.45
Others	18.20	7379	5403	12782	19.00
Total	12.35	9675	5945	15620	12.93
Priority	5.50	2208	674	2882	5.76
Non Priority	16.98	7467	5272	12739	18.00

Asset Quality

(₹ in crore)

Parameters	Dec-15	Sep-16	Dec-16
Gross NPAs opening	5773	8894	9192
Fresh NPAs during the quarter	1739	950	931
Of which: Slippage from Restructured Assets	798	253	279
Of which: Additions from Existing NPA assets	2	201	161
Reduction during the quarter	440	652	448
Of which: Cash Recovery & Upgradation	192	252	156
Write off	248	400	292
Amount Assigned to ARC	0	0	0
Gross NPA closing	7071	9192	9675
Gross advances	126034	126266	125858
Gross NPA as % to Gross advances	5.61%	7.28%	7.69%
Net NPAs	3881	5657	5798
Net advances	122617	122563	121865
Net NPAs as % to Net advances	3.17%	4.62%	4.76%
Stressed Assets% (Gross NPA & Standard Restructured)	12.64%	12.35%	12.41%

Gross NPA: 7.69%

Net NPA: 4.76%

Sector-wise NPA

(₹ in crore)

Sector	31.12.2015	% to Gross Advances (respective sector)	30.09.2016	% to Gross Advances (Respective Sector)	31.12.2016	% to Gross Advances (Respective Sector)
Agriculture	594	2.79	604	2.50	610	2.53
Home Loan	150	1.59	154	1.66	161	1.75
Education Loan	222	6.84	347	10.74	316	8.75
Micro & Small Enterprises (Priority)	862	6.32	1230	6.86	1209	6.68
Others	5242	6.68	6857	9.80	7379	10.42
Total	7071	5.61	9192	7.27	9675	7.69

Priority	2103	4.70	2253	3.98	2208	4.36
Non Priority	4968	6.11	6939	9.96	7467	9.94
Total	7071	5.61	9192	7.27	9675	7.69

Industry-wise NPA

(₹ in crore)

Industry	31.12.2015		30.09.2016		31.12.2016	
	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	1282	27.37	3159	67.64	3615	73.47
2. Infrastructure	1350	5.89	1249	6.64	1541	7.22
2.1 Power	463	3.57	673	6.76	830	8.87
3. Textiles	570	14.11	705	17.20	648	15.13
4. All Engineering	366	15.81	415	19.28	416	17.32
5. Constructions	423	28.46	88	6.38	88	6.49
6. Food Processing	107	4.24	118	4.60	232	8.20
7. Cement and Cement Products	119	9.32	132	10.11	155	12.15
8. Coal and Mining	96	18.72	295	59.74	320	70.89
9.Chemical and Chemical Products	92	10.51	17	2.11	17	2.03
10.Paper and Paper Products	43	7.86	66	11.67	69	12.28
11.Gems and Jewellery	110	129.77	50	58.46	50	55.90
12.Other Industries & Other Advances	2511	2.92	2896	3.25	1694	2.22
TOTAL	7071	5.61	9192	7.28	9675	7.69

Restructured Assets

(₹ in crore)

S.No	Details	QE Dec 2015		QE Sep 2016		QE Dec 2016	
		No	Amount	No	Amount	No	Amount
1	Opening balance of standard account restructuring	1101	10057.34	9050	6294.46	8392	6405.48
2	Fresh restructuring during the period	410	102.66	36	349.97	1	264.70
3	Upgradation from NPA	9	0.98	29	2.05	5	0.13
4	Fresh disbursement less recoveries	57	151.52	-142	109.14	-224	-383.67
5	Total (1+2+3+4)	1577	10312.50	8973	6755.62	8174	6286.64
6	Account slipped during the period	136	673.40	469	164.06	115	317.17
7	Account satisfactorily performed during the period	56	774.99	112	186.08	21	24.18
8	Total (6+7)	192	1448.39	581	350.14	136	341.35
9	Closing balance of Standard Restructuring (5-8)	1385	8864.11	8392	6405.48	8038	5945.29

Restructured Assets – Sector wise

(₹ in crore)

Restructured Advances - Sectorwise - Outstanding						
Sector	As on 31st Dec 2015	Of which: Standard	As on 30th Sep 2016	Of which: Standard	As on 31st Dec 2016	Of which: Standard
Agriculture	104.01	49.61	101.62	48.69	94.83	43.47
Education	21.14	10.22	78.74	59.79	74.96	55.76
Home Loan	14.34	10.12	213.46	208.06	204.79	199.28
Non Priority	11125.85	8549.51	8123.24	5648.68	7950.09	5271.60
Other Priority	105.12	41.28	197.07	145.40	178.96	130.98
SME	286.77	203.37	408.61	294.87	352.30	244.19
Total	11657.23	8864.11	9122.74	6405.49	8855.93	5945.28

Restructured Assets – Major Industries

(₹ in crore)

Restructured Advances - Major Industries			
Industry	Total Outstanding as on 31.12.2016	% share to Total Restructured	Of Which: Standard
Infra-Power	3771.18	42.58	3325.36
Power discom	1268.88	14.33	1268.88
Road	600.95	6.79	600.95
Port	115.68	1.31	0.00
Iron & Steel	938.08	10.59	348.23
Contractor	464.41	5.24	64.95
Textiles	198.54	2.24	0.00
Sugar	279.71	3.16	279.71
Chemicals	54.05	0.61	54.05
Edu. Institution	168.17	1.90	91.94
Cement	140.47	1.59	22.10
Engineering	132.11	1.49	74.41
Other Industries	1439.04	16.25	654.10

Investments

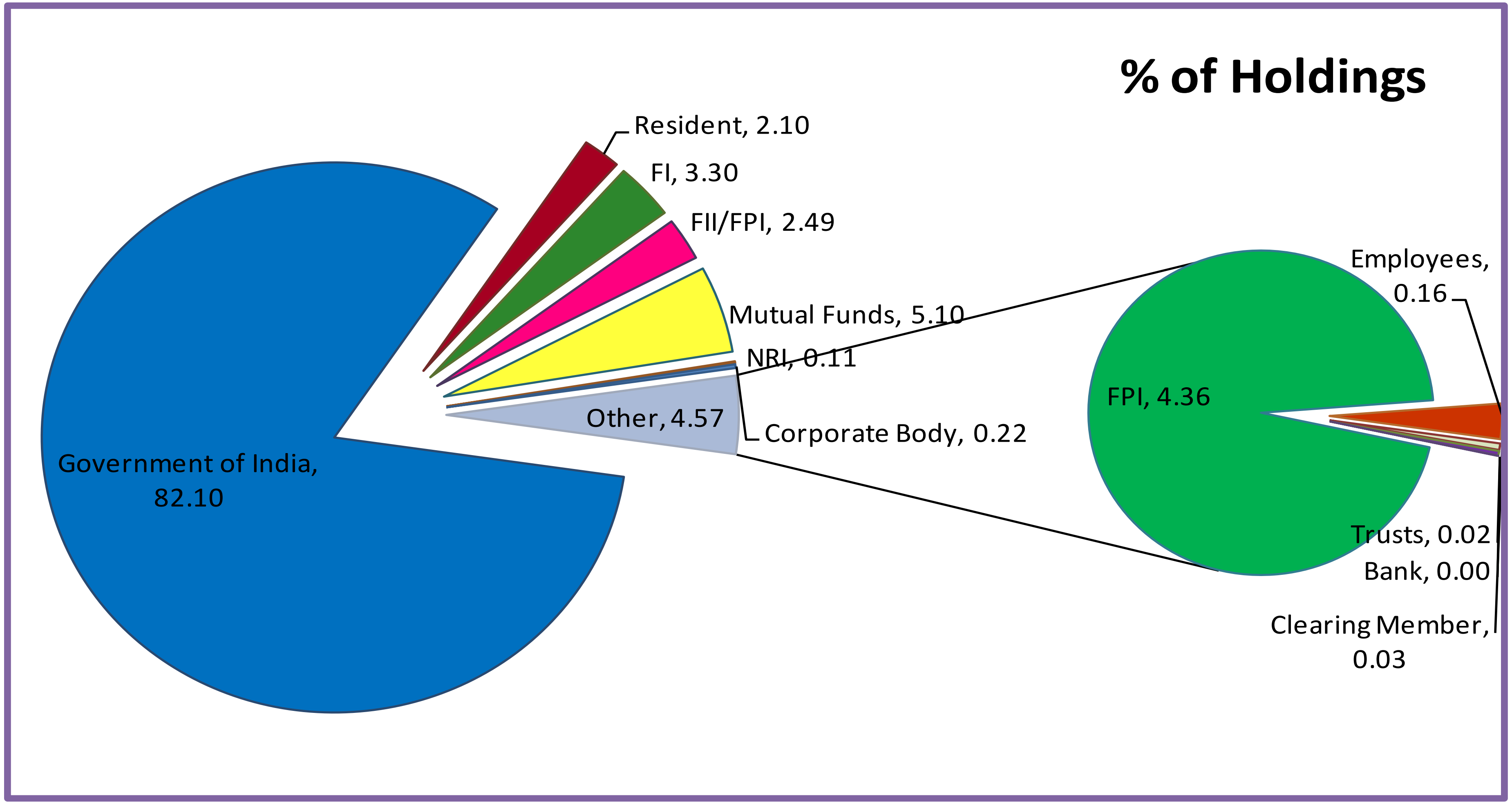
(₹ in crore)

Parameters	31.12.15	30.09.16	31.12.16
Gross Domestic Investment (Without netting LAF)	53807	52527	66800
SLR	41809	42209	55792
Non SLR	11998	10318	11008
Held For Trading (HFT)	21	245	297
Available For Sale (AFS)	25149	14957	27689
Held To Maturity (HTM)	28637	37324	38814
Modified Duration Trading Portfolio	4.23	4.30	4.07

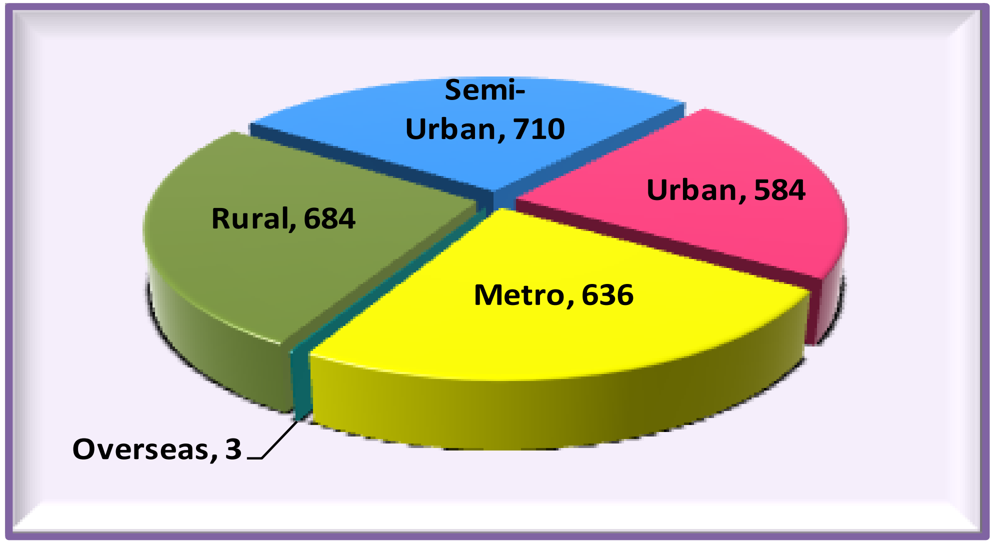
(₹ in crore)

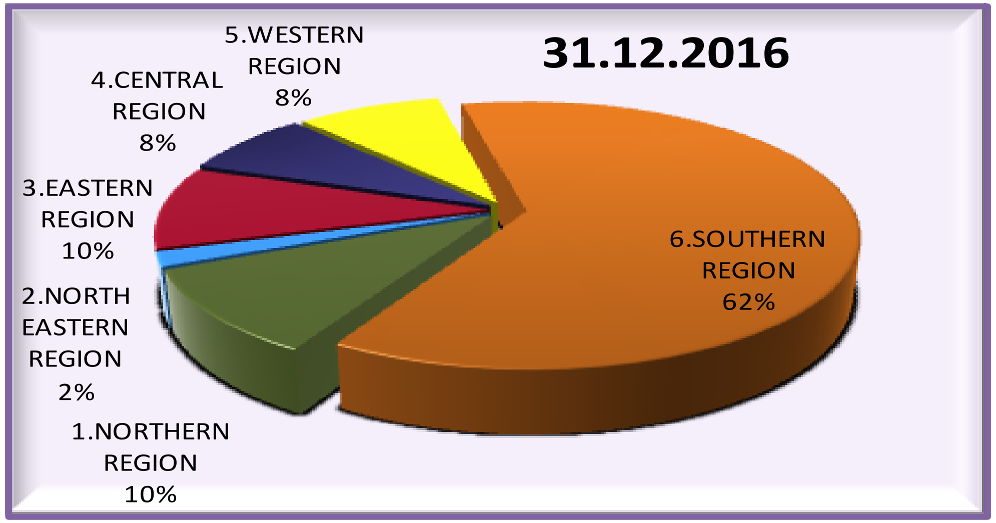
Parameters	31.12.15	30.09.16	31.12.16
Central Government Securities	34333	33568	42971
State Government Securities	6573	8294	9838
Other Approved Securities	36	36	36
Debentures & Bonds	5759	8236	8771
Shares	548	551	551
Others	6558	1842	4632
Gross Domestic Investment (Without netting LAF)	53807	52527	66800

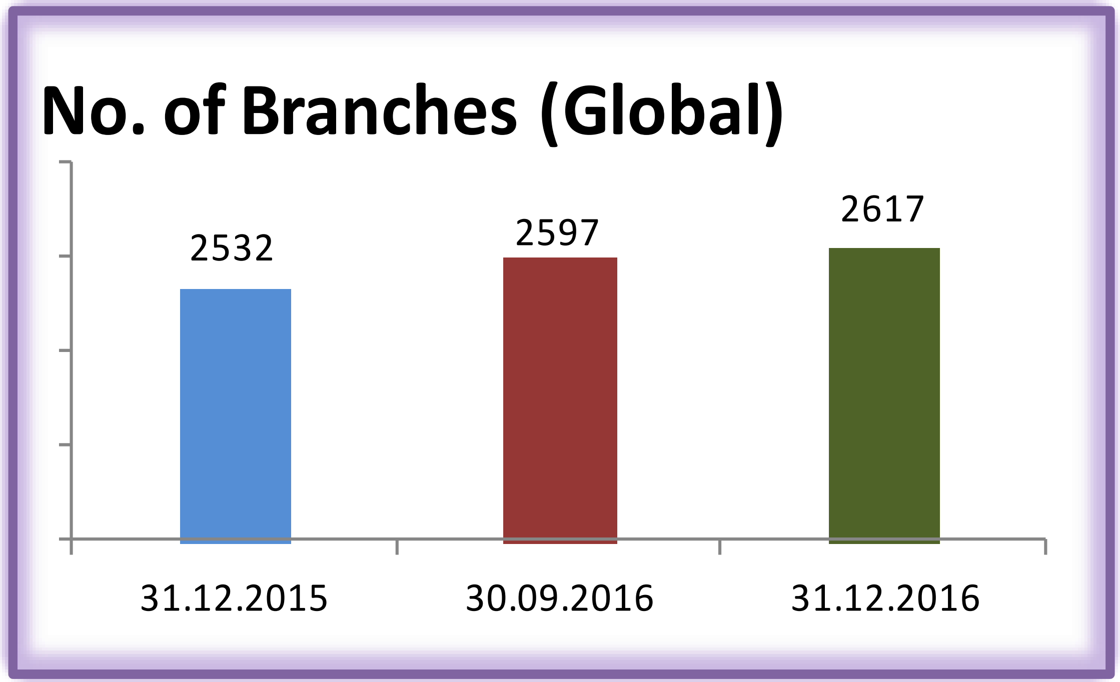
Shareholding Pattern



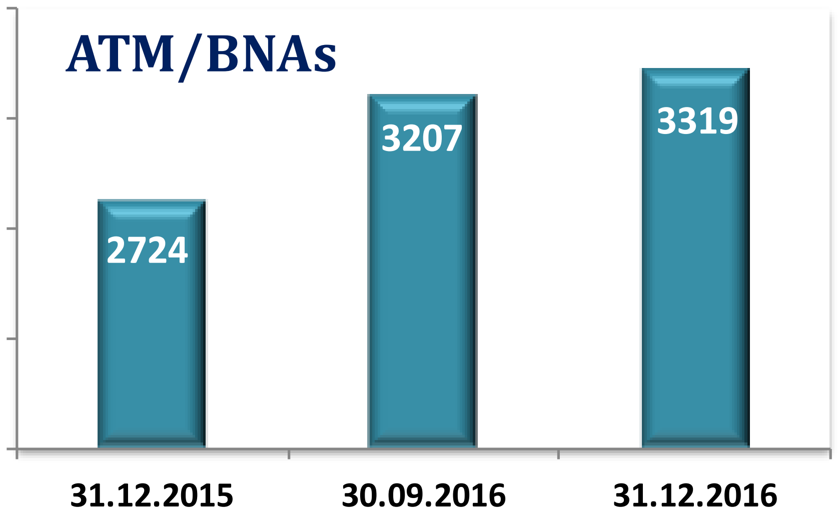
Branch Network

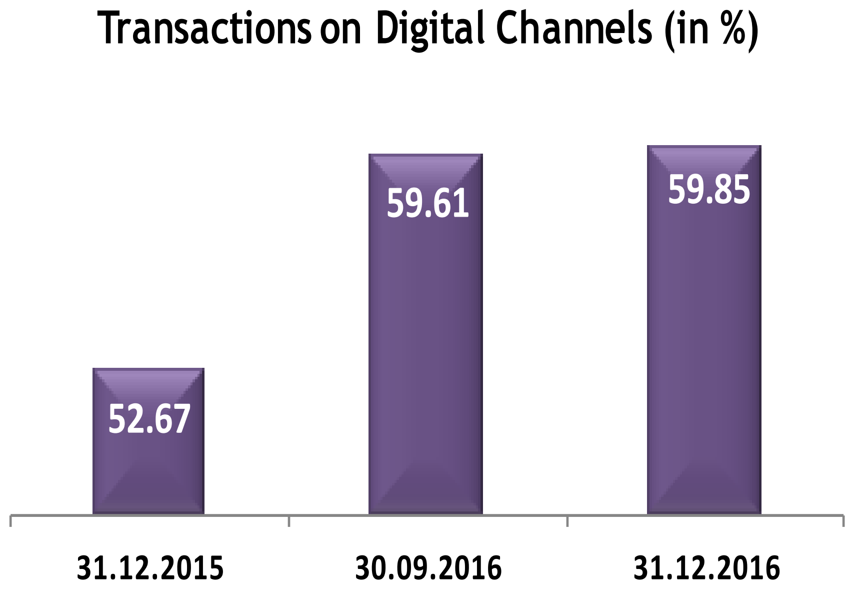






Performance under 24*7 Banking

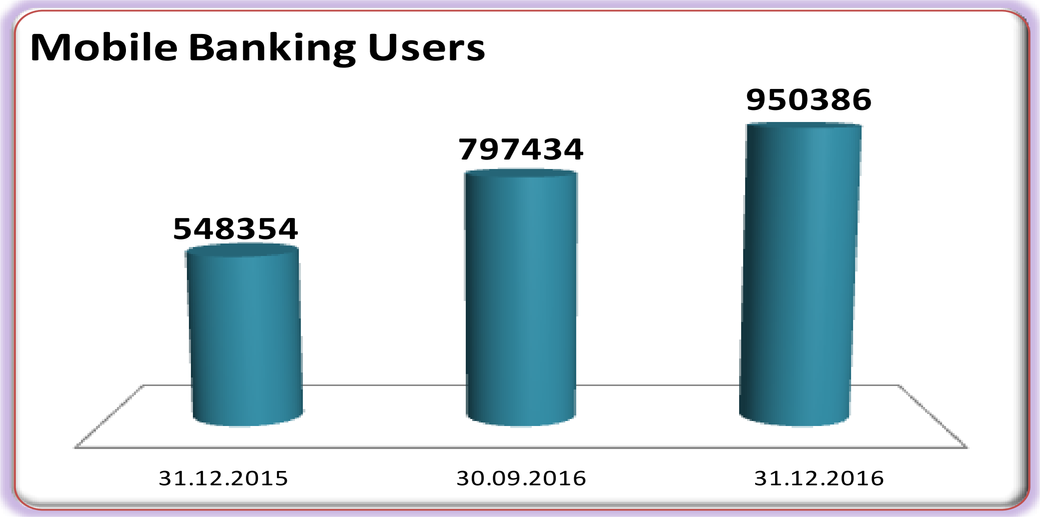


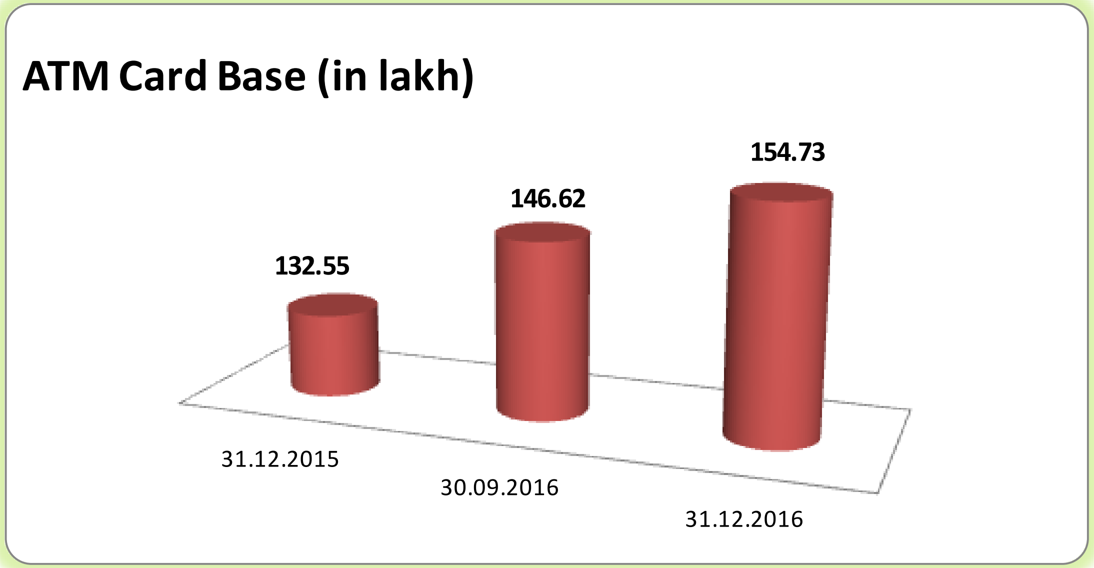


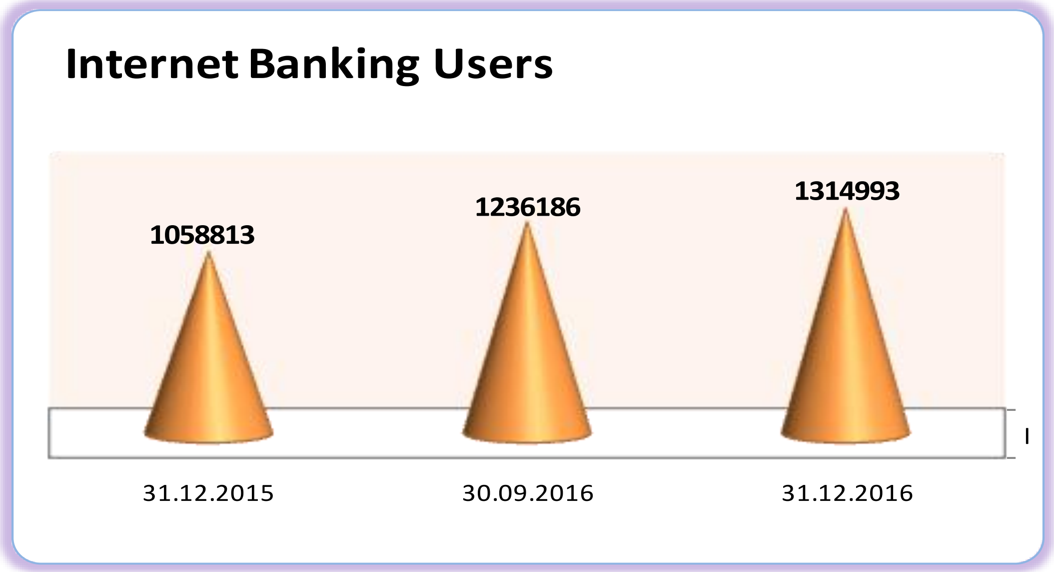
ATM Card Base of 1.55 crore

BNA MIGRATION: 45.88%

Digital Banking



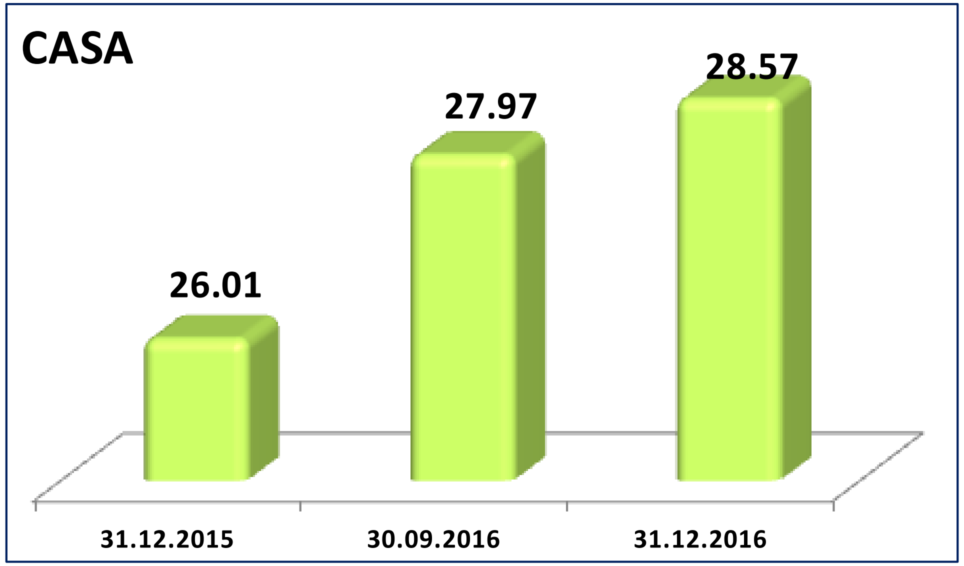


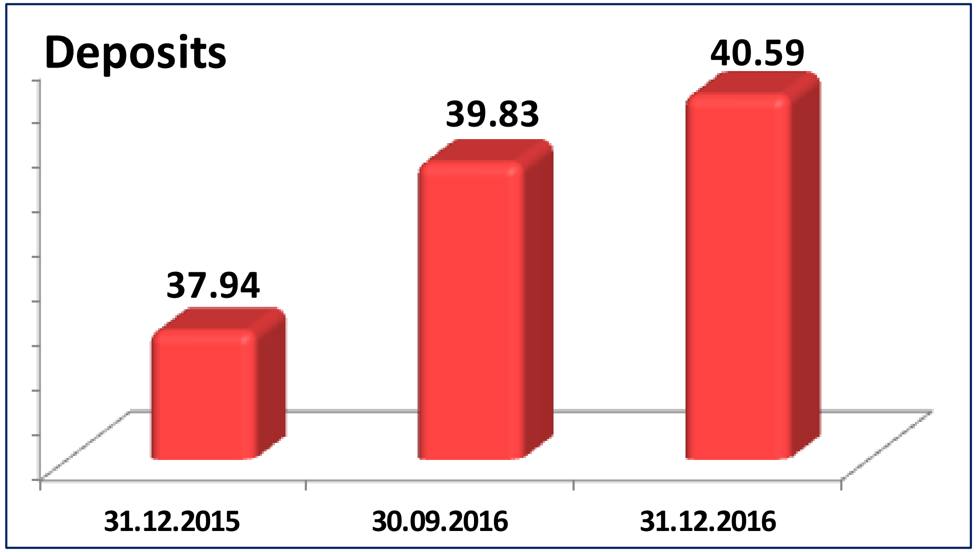


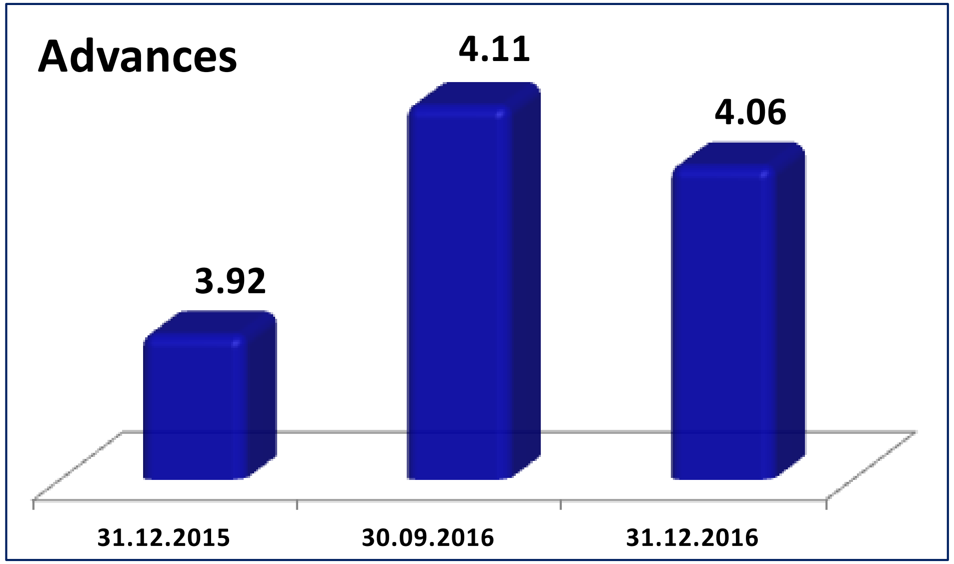
Digital Banking Initiatives

Clientele Strength

No. of customers in Million







Efforts taken during Demonetisation

Demonetisation of high denomination Bank notes: Supporting a National Cause

- Smooth exchange and deposit of Specified Bank notes (SBNs) was ensured by effective Queue management, separate/additional counters for exchange/deposit, special arrangements for differently abled, pregnant women and senior citizen customers etc
- The entire workforce of the Bank worked tirelessly, relentlessly and with great enthusiasm for extended hours and also during holidays to meet the demanding situation
- Effective popularization of digital channels resulted in increase in registration for alternate channels by 33% and transactions by about 80%
- Field Business Correspondents (FBCs),Bank staff and Retired staff ensured that cash was disbursed at the doorsteps of the customers

Performance under PMJDY/PMSBY/APY/PMMY

As on 31.12.2016	Accounts/ Amount
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	32.03 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in crore)	588.24
Overdraft Sanction under PMJDY Accounts (Amount ₹ in crore)	15.09
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) (during the current financial year)	16.57 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (during the current financial year)	6.60 lakh
Applications enrolled under Atal Pension Yojana	1.15 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	888.65
Mobilisation under Gold Bond Scheme (Amount ₹ in crore)	197.46