



## **Performance Highlights**

### **Annual Results FY14**

**Poised For Higher Growth**

# Highlights for FY 2013-14

Particulars		%age growth (Y-O-Y)
Global Deposits	↑	24.91%
Global Advances	↑	28.42%
CASA Deposits	↑	12.44%
Operating Profit	↑	12.94%
Net Interest Income	↑	20.02%
Non-Interest Income	↑	13.97%

**Net NPA Ratio** ↓ **2.00 %**

**Standard Restructured Assets Ratio (Domestic)** ↓ **4.42%**

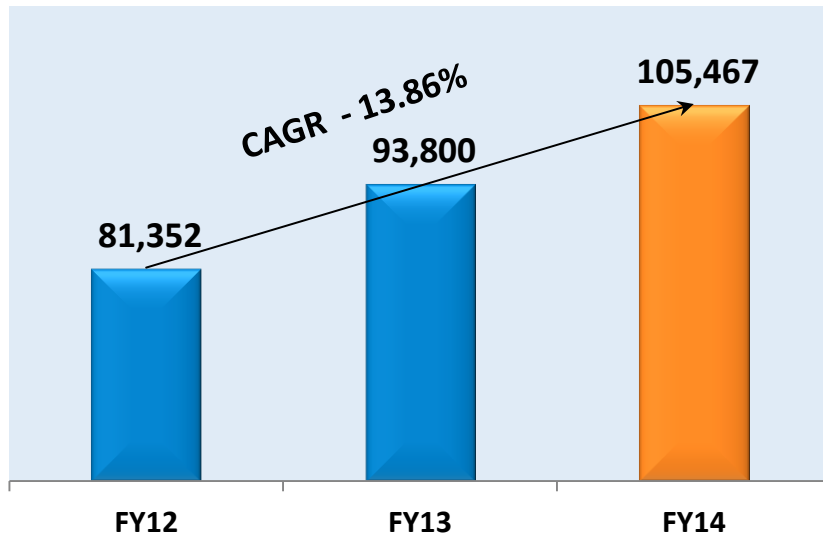
**Net Profit for FY14 at Rs.2,729 crore v/s Rs.2,749 crore for FY13**

(Rs. in Crores)

Business Mix (Deposits + Advances)	Mar 12	Mar 13	Mar 14	Growth % FY 14 over FY13
<b>Global Business</b>	<b>5,69,710</b>	<b>6,74,807</b>	<b>8,53,202</b>	<b>26.44%</b>
Domestic	4,26,425	4,98,102	6,27,850	26.05%
Foreign	1,43,285	1,76,705	2,25,352	27.53%
<b>Global Deposits</b>	<b>3,18,216</b>	<b>3,81,840</b>	<b>4,76,974</b>	<b>24.91%</b>
Domestic	2,48,475	2,94,067	3,63,590	23.64%
Foreign	69,741	87,773	1,13,384	29.18%
<b>Global Advances</b>	<b>2,51,494</b>	<b>2,92,968</b>	<b>3,76,228</b>	<b>28.42%</b>
Domestic	1,77,950	2,04,036	2,64,260	29.52%
Foreign	73,544	88,932	1,11,968	25.90%

(Rs. in Crores)

## CASA - Domestic

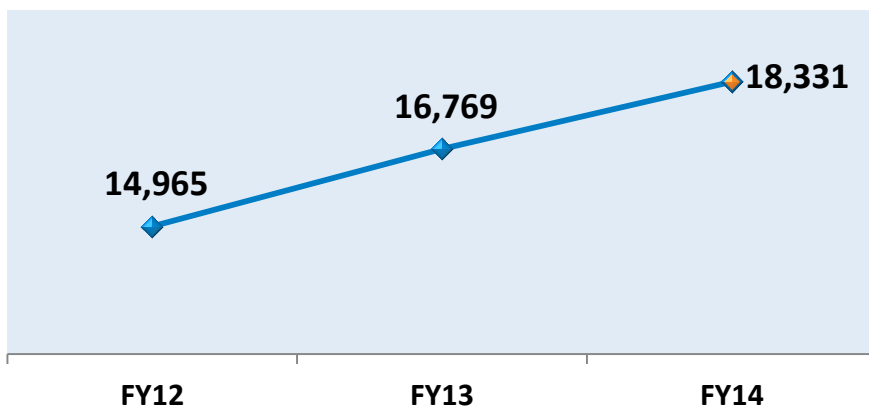


**CASA**  
Annual Growth:  
12.44%

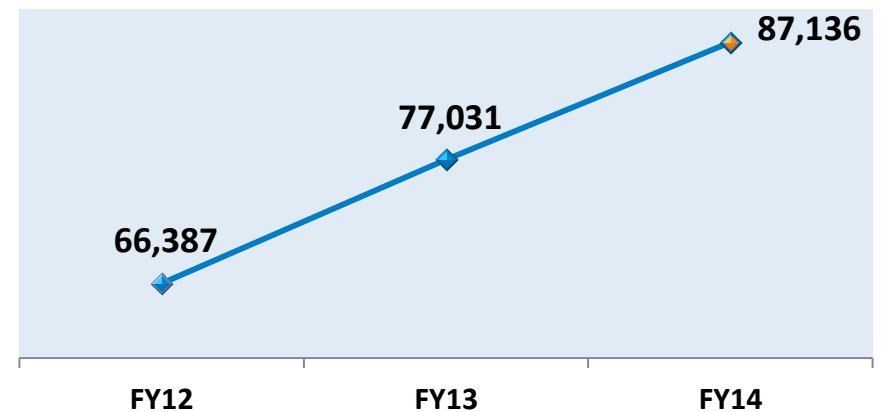
**Current Deposit**  
Annual Growth:  
9.31%

**Savings Deposit**  
Annual Growth:  
13.12%

## Current Deposits



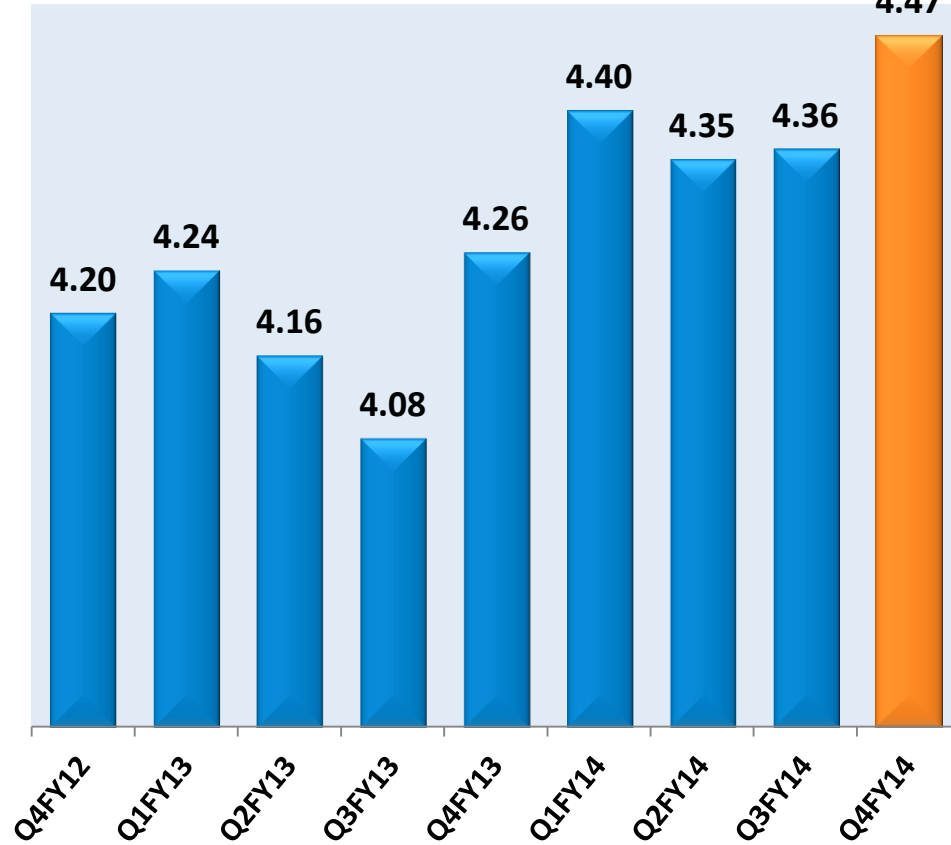
## Saving Deposits



**CASA Ratio as on 31<sup>st</sup> March 2014 at 29.97%**

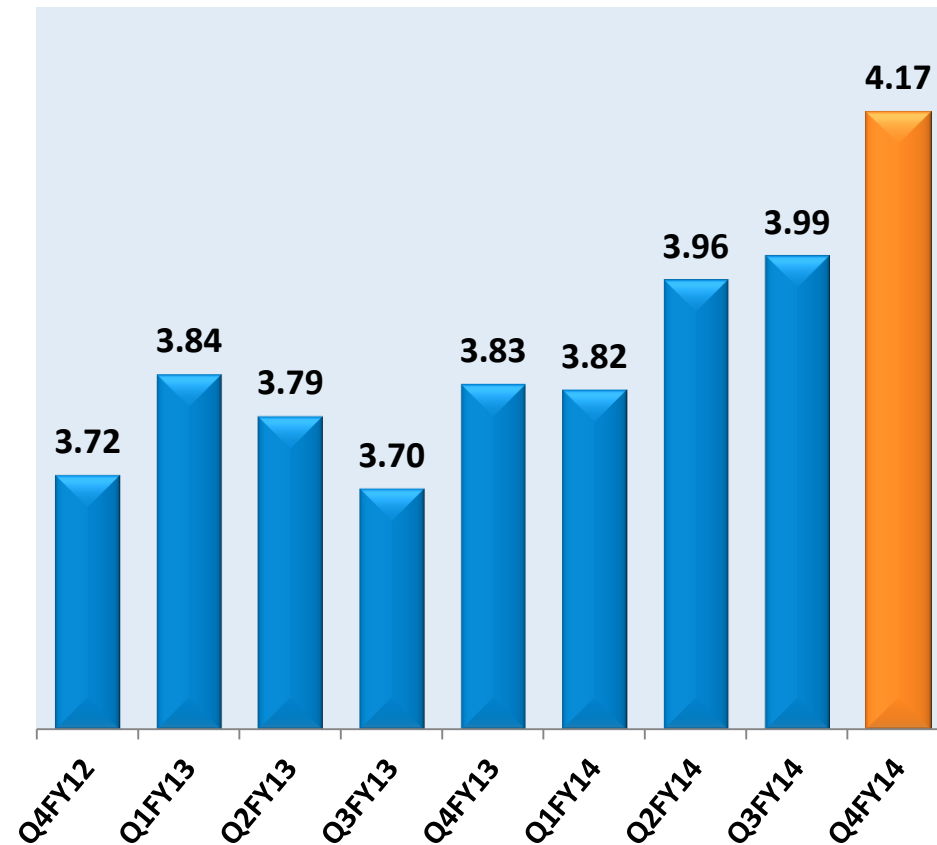
## Deposits

4.47



## Advances

4.17



Consistently gaining market share

(Rs. in Crores)

Particulars	Mar 12	Mar 13	Mar 14	Growth % FY 14 over FY13
<b>FCNR (B)</b>	<b>5,296</b>	<b>5,310</b>	<b>17,827</b>	<b>235.73%</b>
<b>NRE</b>	<b>6,257</b>	<b>9,526</b>	<b>11,943</b>	<b>25.37%</b>
NRE SB	1,899	1,821	2,066	13.45%
NRE TD	4,358	7,705	9,876	28.18%
<b>NRO</b>	<b>2,119</b>	<b>1,852</b>	<b>1,951</b>	<b>5.35%</b>

**USD 1.7 Bn FCNR deposit mobilized under RBI's swap window**

# Key Sectors – Domestic Credit

(Rs. in Crores)

Industry	Mar 12	Mar 13	Mar 14	Growth % FY 14 over FY13
Agriculture	21,178	27,041	36,071	33.39%
MSME (Priority & Non- Priority)	30,232	37,230	45,081	21.09%
Retail	19,116	22,350	29,600	32.44%
Corporate	1,07,424	1,17,415	153,508	30.74%
<b>Total</b>	<b>1,77,950</b>	<b>2,04,036</b>	<b>264,260</b>	<b>29.52%</b>
Export Credit	8,323	9,531	11,367	19.26%

**Well-diversified credit portfolio**

(Rs. in Crores)

Industry	Mar 12	Mar 13	Mar 14	Growth % FY 14 over FY13	% to ANBC
Agriculture	21,178	27,041	36,071	33.39%	<b>17.79%</b>
MSE	25,090	28,913	35,504	22.80%	
Housing Loan	5,596	6,790	7,517	10.71%	
Educational Loan	2,193	2,329	2,597	11.51%	
Others	-	346	332	-4.05%	
<b>Total Priority Sector Advances</b>	<b>54,057</b>	<b>65,518</b>	<b>82,021</b>	<b>25.19%</b>	<b>40.45%</b>

**Priority sector requirements achieved**



(Rs. in Crores)

Particulars	Mar 12	Mar 13	Mar 14	Growth % FY 14 over FY13	% Domestic Credit
Home Loan	8,345	10,267	13,081	27.41%	4.95%
Mortgage Loan	1,632	2,008	2,971	47.96%	1.12%
Auto Loan	1,815	2,037	2,351	15.41%	0.89%
Education Loan	2,193	2,411	2,652	10.00%	1.00%
Personal Loan	692	779	927	19.00%	0.35%
Others	4,439	4,848	7,618	57.14%	2.89%
<b>Total</b>	<b>19,116</b>	<b>22,350</b>	<b>29,600</b>	<b>32.44%</b>	<b>11.20%</b>

**Home loan growth at 27% outperform Industry growth of 20%**

# Key Sectors - Domestic Credit- Industry

(Rs. in Crores)

Particulars	Mar 12	Mar 13	Mar 14	Growth % FY 14 over FY13	% to Domestic Advances	% NPA to sector wise advances
Textiles	8,062	8,882	9,716	9.39%	3.68%	12.32%
Chemicals & Chemical products	4,631	5,110	6,772	32.52%	2.56%	7.53%
Rubber, Plastic & their products	2,285	2,549	2,726	6.94%	1.03%	6.16%
Basic metal & metal products	12,089	13,699	12,953	-5.45%	4.90%	10.89%
Vehicles, vehicle parts & Transport equipment	2,117	2,052	2,021	-1.51%	0.76%	7.26%
Gems & Jewellery	3,597	4,605	5,665	23.02%	2.14%	7.49%
Construction	1,360	1,770	1,822	2.94%	0.69%	3.00%
Infrastructure	28,213	33,495	42,358	26.46%	16.03%	2.61%
Other Industries	19,591	23,288	29,001	24.53%	10.97%	7.16%
<b>Total</b>	<b>81,945</b>	<b>95,450</b>	<b>1,13,034</b>	<b>18.42%</b>	<b>42.77%</b>	<b>6.28%</b>

(Rs. in Crores)

Particulars	Mar 12	Mar 13	Mar 14
<b>Power (GTD)</b>	<b>18,602</b> <b>(10.45%)</b>	<b>22,270</b> <b>(10.91%)</b>	<b>26,847</b> <b>(10.15%)</b>
- SEBs	7,101	8,907	11,355
- Others	11,501	13,363	15,541
<b>Roads and ports</b>	<b>6,090</b>	<b>7,174</b>	<b>9,686</b>
<b>Telecom</b>	<b>1,441</b>	<b>1,427</b>	<b>1,196</b>
<b>Other Infrastructure</b>	<b>2,080</b>	<b>2,624</b>	<b>4,629</b>
<b>Total</b>	<b>28,213</b>	<b>33,495</b>	<b>42,358</b>

Figures in bracket ( ) denote % to domestic advances

Out of the total SEBS amount Rs. 5,021crores is backed by State Government Guarantee  
Others Infrastructure include Rs. 1,846 crores to PSU

**80% of total disbursements in FY14 was due to previous years' commitment**

# Restructured Assets (Domestic)

(Rs. in Crores)

Quarter ended	Amount Restructured
<b>FY12</b>	<b>7,447</b>
<b>FY13</b>	<b>8,447</b>
June, 2013	755
September, 2013	855
December, 2013	1,146
March, 2014	2,394
<b>FY14</b>	<b>5,150</b>

**Prudent monitoring resulted in lower accretion**

# Standard Restructured Advances as on 31st March 2014 (As per RBI Guidelines)

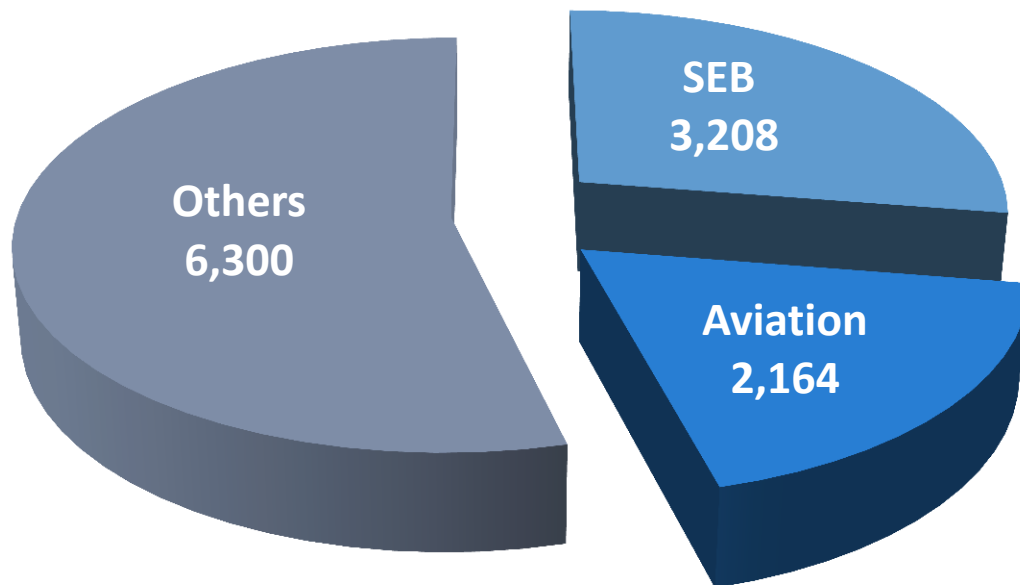
(Rs. in Crores)

Standard Restructured Advances	Mar 14	% to Advances
<b>CDR Restructuring</b>	<b>4,811</b>	<b>1.28%</b>
Domestic	4,672	1.77%
Foreign	139	0.12%
<b>Other Restructuring</b>	<b>8,746</b>	<b>2.32%</b>
Domestic	7,000	2.65%
Foreign	1,746	1.56%
<b>Total</b>	<b>13,557</b>	<b>3.60%</b>
<b>Domestic</b>	<b>11,672</b>	<b>4.42%</b>
<b>Foreign</b>	<b>1,885</b>	<b>1.68%</b>

# Sector wise breakup of Standard Restructured Advances (Domestic)

Sector	Amount as on 31 <sup>st</sup> March 2014
Infra	2,313
Aviation	2,164
Textiles	609
Steel	846
Hotels	725
Engineering	767
Computer/IT Related	489
Sugar	395
Education	275
Pharmaceuticals	83
Other Metals	126
Construction	-
Paper & Paper Production	95
Chemicals	162
Agriculture	120
Trade	90
Commercial Real Estate	314
Services	12
Automobiles	-
Ceramic	189
Rubber	61
Food Processing	2,42
Plastic	88
Gems & Jewellery	54
Misc & Others	1,453
<b>Total</b>	<b>11,672</b>

**Total standard restructuring: Rs 11,672 Cr**  
**(4.42 % of Domestic Advances)**



(Rs. in Crores)

	Mar-13	June-13	Sep-13	Dec-13	Mar-14
Gross NPA	8,765	9,414	9,880	10,023	11,868
Net NPA	5,947	6,409	6,156	6,147	7,417
Gross NPA %	2.99	3.04	2.93	2.81	3.15
Net NPA %	2.06	2.10	1.85	1.75	2.00
Provision Coverage Ratio %	60.92	60.97	63.29	63.77	58.68



# Movement of NPA

(Rs. in Crores)

	FY Mar 2012			FY Mar 2013			FY Mar 2014		
	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total
Opening Balance	4,357	455	4,812	5,170	724	5,894	7,152	1,613	8,765
Less :									
Recovery	1,182	23	1,205	1,197	48	1,245	3,043	23	3,066
<i>Of which,</i>									
<i>Recovery from loan book</i>	1,182	23	1,205	1,197	48	1,245	1,972	23	1,995
<i>From sale of assets to ARC</i>	-	-	-	-	-	-	1,071	-	1,071
Upgradation	487	0	4,87	721	38	759	776	162	938
Write Off	2,333	82	2,415	2,413	2	2,415	1,142	624	1,766
Total reduction	4,002	105	4,107	4,332	88	4,420	4,962	809	5,770
Less URI	212	0.03	212	77	11	88	-49	-14	-63
Add : Slippages	5,027	374	5,401	6,391	988	7,379	8,035	776	8,811
Closing Balance	5,170	724	5,894	7,152	1,613	8,765	10,274	1,594	11,869

# Sector wise NPA (Domestic)

(Rs. in Crores)

Sector	June 13	Sept 13	Dec 13	Mar 14
Agriculture	737	744	533	663
Industry	4,972	5,235	5,864	7,094
Services	2,230	2,497	2,173	2,318
Retail	304	298	220	199

(Rs. in Crores)

	Mar 13				Mar 14			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
<b>1. SLR Investments</b>	<b>13,450</b>	<b>66,067</b>	<b>137</b>	<b>79,654</b>	<b>15,470</b>	<b>76,452</b>	<b>20</b>	<b>91,943</b>
Of Which:								
Government Securities	13,450	65,931	137	79,518	15,470	76,296	20	91,787
Other Approved Securities	-	136	-	136	-	156	-	156
M Duration	3.06	4.72	5.46	4.44	3.51	4.93	6.22	4.69
<b>2. Non SLR Investments</b>	<b>10,798</b>	<b>1,095</b>	<b>3</b>	<b>11,895</b>	<b>11,744</b>	<b>1,198</b>	<b>-</b>	<b>12,942</b>
M Duration	2.25	0.27	0.5	2.19	3.16	4.62	-	3.20
<b>Total</b>	<b>24,247</b>	<b>67,162</b>	<b>139</b>	<b>91,549</b>	<b>27,214</b>	<b>77,650</b>	<b>20</b>	<b>1,04,885</b>

# Net Interest Income

(Rs. in Crores)

Particulars	Quarterly		Growth % QoQ	Yearly		Growth % YoY
	Mar 13	Mar 14		Mar 13	Mar 14	
<b>Interest Income</b>	<b>8,172</b>	<b>10,360</b>	<b>26.77%</b>	<b>31,909</b>	<b>37,910</b>	<b>18.81%</b>
a. From Advances	5,926	7,281	22.87%	23,139	27,119	17.20%
b. From Investments	1,720	2,185	27.03%	7,261	8,405	15.76%
c. Other Interest Income	526	894	69.96%	1,509	2,386	58.12%
<b>Interest Expended</b>	<b>5,696</b>	<b>7,313</b>	<b>28.39%</b>	<b>22,885</b>	<b>27,079</b>	<b>18.33%</b>
a. On Deposits	5,124	6,320	23.34%	20,238	23,775	17.48%
b. On Borrowings	283	577	103.89%	1,489	1,838	23.44%
c. Subordinated Bonds	164	218	32.93%	666	771	15.77%
d. Others	125	198	58.40%	492	695	41.26%
<b>Net Interest Income</b>	<b>2,476</b>	<b>3,047</b>	<b>23.06%</b>	<b>9,024</b>	<b>10,831</b>	<b>20.02%</b>

**Healthy increase in Net Interest Income**

# Non Interest Income

(Rs. in Crores)

Particulars	Quarterly		Growth % QoQ	Yearly		Growth % YoY
	Mar 13	Mar 14		Mar 13	Mar 14	
Commission, Exchange & Brokerage	380	408	7.37%	1,263	1,426	12.91%
Profit from Sale of Investments	157	83	-47.13%	447	796	78.08%
Profit from Exchange Transactions	185	83	-55.14%	644	711	10.40%
Recovery In W/o accounts	195	168	-13.85%	844	760	-9.95%
Other Non Interest Income	176	172	-2.27%	568	599	5.46%
<b>Total Non Interest Income</b>	<b>1,094</b>	<b>914</b>	<b>-16.45%</b>	<b>3,766</b>	<b>4,292</b>	<b>13.97%</b>

(Rs. in Crores)

Income	Quarter		Growth % YoY	Yearly		Growth % YoY
	Mar 13	Mar 14		Mar 13	Mar 14	
<b>1. Total Income</b>	<b>9,266</b>	<b>11,274</b>	<b>21.67%</b>	<b>35,675</b>	<b>42,202</b>	<b>18.30%</b>
a. Interest Income	8,172	10,360	26.77%	31,909	37,910	18.81%
b. Non Interest Income	1,094	914	-16.45%	3,766	4,292	13.97%
<b>2. Total Expenditure</b>	<b>7,190</b>	<b>9,278</b>	<b>29.04%</b>	<b>28,216</b>	<b>33,779</b>	<b>19.72%</b>
a. Interest expended	5,695	7,313	28.39%	<b>22,885</b>	27,079	18.33%
b. Operating Expenses	1,495	1,965	31.53%	5,332	6,700	25.66%
<b>3. Operating Profit</b>	<b>2,075</b>	<b>1,996</b>	<b>-3.81%</b>	<b>7,458</b>	<b>8,423</b>	<b>12.94%</b>

**Healthy growth in Operating Profit in FY 2013-14**

# Provisions

(Rs. in Crores)

Income	Quarter		Growth % YoY	Yearly		Growth % YoY
	Mar 13	Mar 14		Mar 13	Mar 14	
<b>Operating Profit</b>	<b>2,075</b>	<b>1996</b>	<b>-3.81%</b>	<b>7,458</b>	<b>8,423</b>	<b>12.94%</b>
<b>Provisions</b>						
Provisions for Taxation	(192)	(109)	-43.23%	259	816	215.06%
Prov. For B&D	1,089	1135	4.22%	3,727	3,970	6.52%
Prov. For Standard Assets	82	63	-23.17%	291	423	45.36%
Prov. For Depreciation on Investment	258	163	-36.82%	77	73	-5.19%
NPV Provisions/ Other Provisions	81	187	130.86%	356	412	15.73%
<b>Total Provisions</b>	<b>1,318</b>	<b>1439</b>	<b>9.18%</b>	<b>4,710</b>	<b>5,694</b>	<b>20.89%</b>
<b>Net Profit</b>	<b>757</b>	<b>558</b>	<b>-26.29%</b>	<b>2,749</b>	<b>2,729</b>	<b>-0.73%</b>

# Key Financial Ratios FY14

	Mar 13			Mar 14		
	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	7.25	1.28	5.94	7.13	0.97	5.62
Cost of Funds	6.61	2.10	5.50	6.43	1.66	5.14
Yield on Advances	11.52	3.03	8.87	11.24	2.59	8.45
Yield on Investments	7.93	5.27	7.81	8.34	3.98	8.12
Yield on Funds	9.11	3.26	7.67	8.86	2.70	7.19
Interest Spread	2.50	1.15	2.17	2.43	1.04	2.05
NIM	2.80	1.21	2.38	2.85	1.12	2.34
Cost to Income Ratio	44.14	23.87	41.69	47.04	25.52	44.30
Return on Assets (ROA)	0.76	0.29	0.65	0.53	0.47	0.51
Return on Equity			13.62			11.73
Book Value Per Share (Rs.)			362.37			387.53
Earning Per Share (Rs.)			47.79			44.74

**Domestic NIM improves to 2.85%**



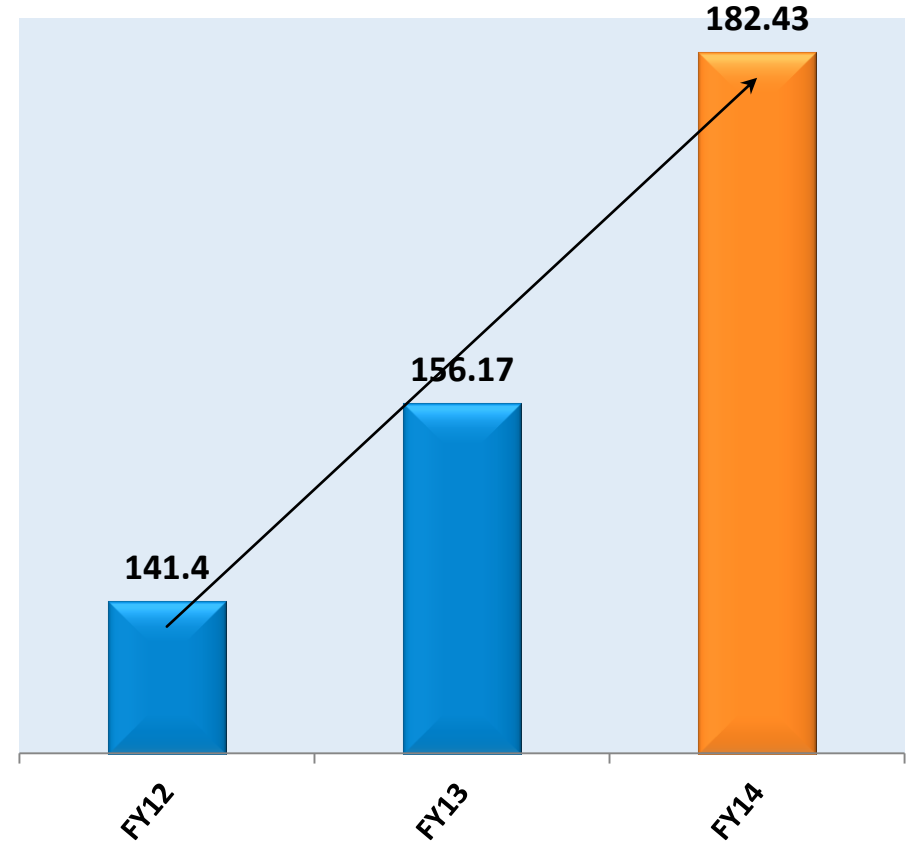
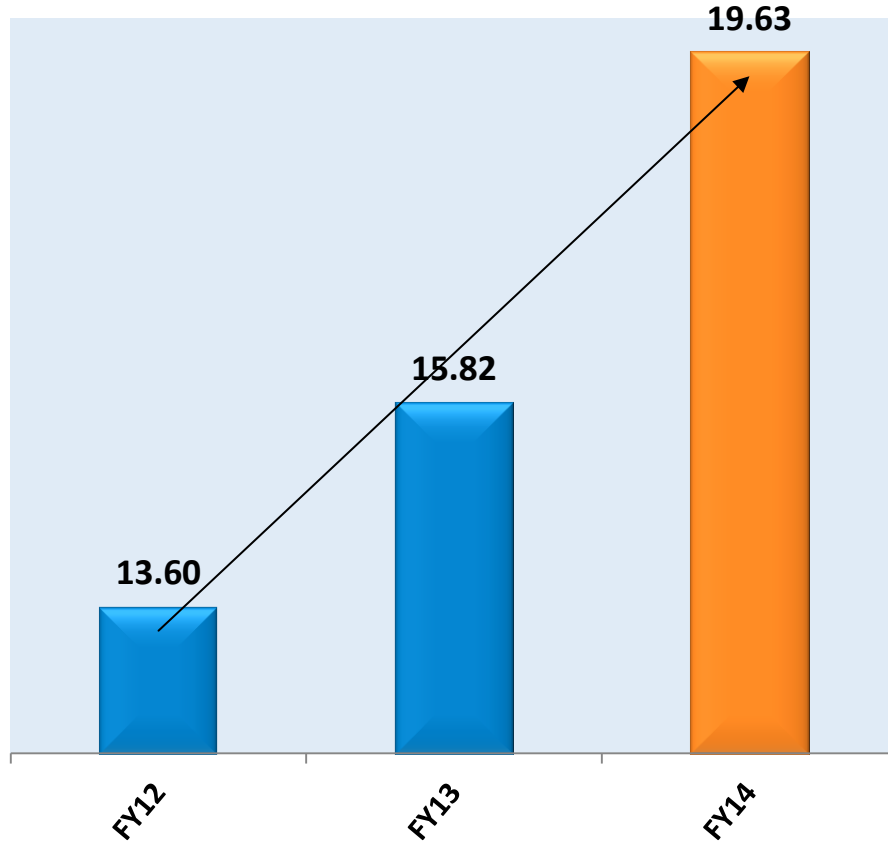
(Rs. in Crores)

Particulars	Basel - II		
	Mar 12	Mar 13	Mar 14
<b>Capital Adequacy - Basel II/III</b>			
Tier I Capital	20,230	23,018	26,248
Tier II Capital	7,916	7,916	11,103
<b>Total Capital</b>	<b>28,147</b>	<b>30,934</b>	<b>37,351</b>
Total Assets	384,536	452,602	573,190
Risk Weighted Assets	235,466	280,637	347,014
CRAR - Tier I (%)	8.59	8.20	7.56
CRAR - Tier II (%)	3.36	2.82	3.20
<b>CRAR (%) - Basel II</b>	<b>11.95</b>	<b>11.02</b>	<b>10.76</b>
<b>Capital Adequacy Basel III (%)</b>	<b>NA</b>	<b>NA</b>	<b>9.97</b>

### Business Per employee

### Business Per branch

(Rs. in Crores)

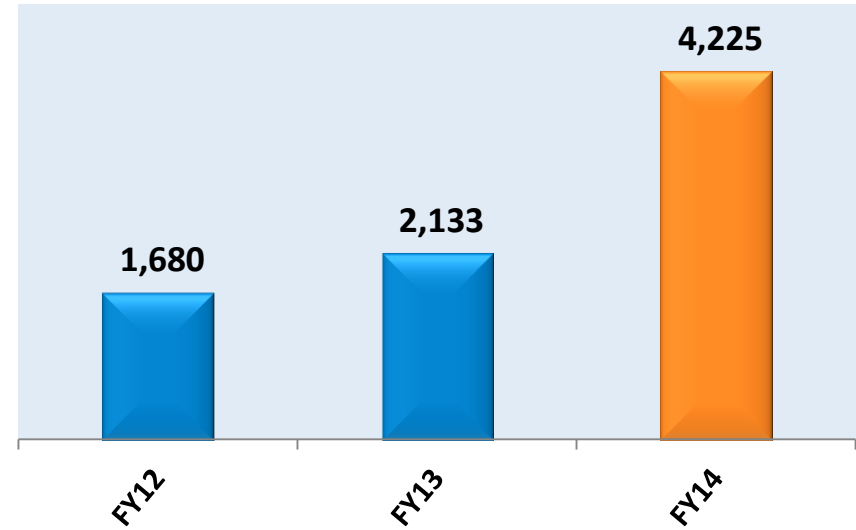
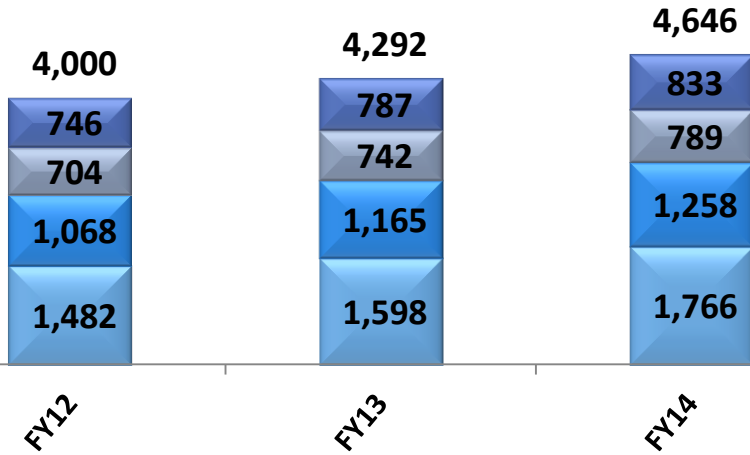


Consistent increase in efficiency

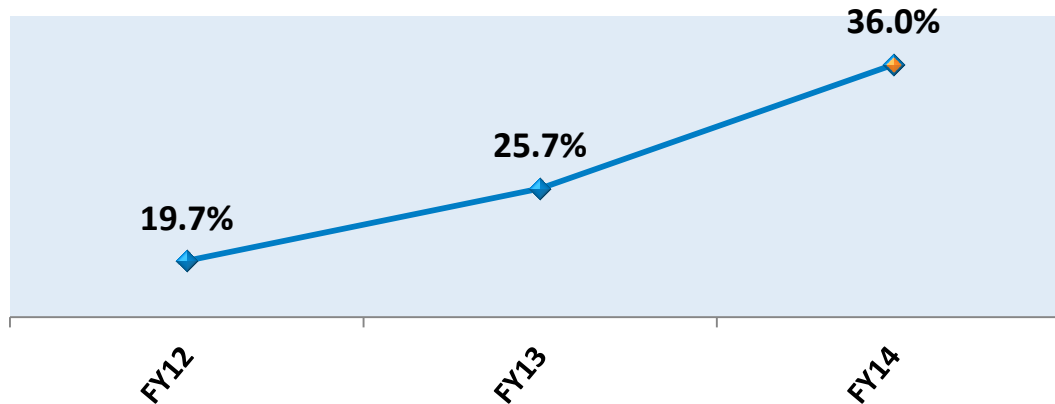
### Branch Expansion

### ATM Roll-Out

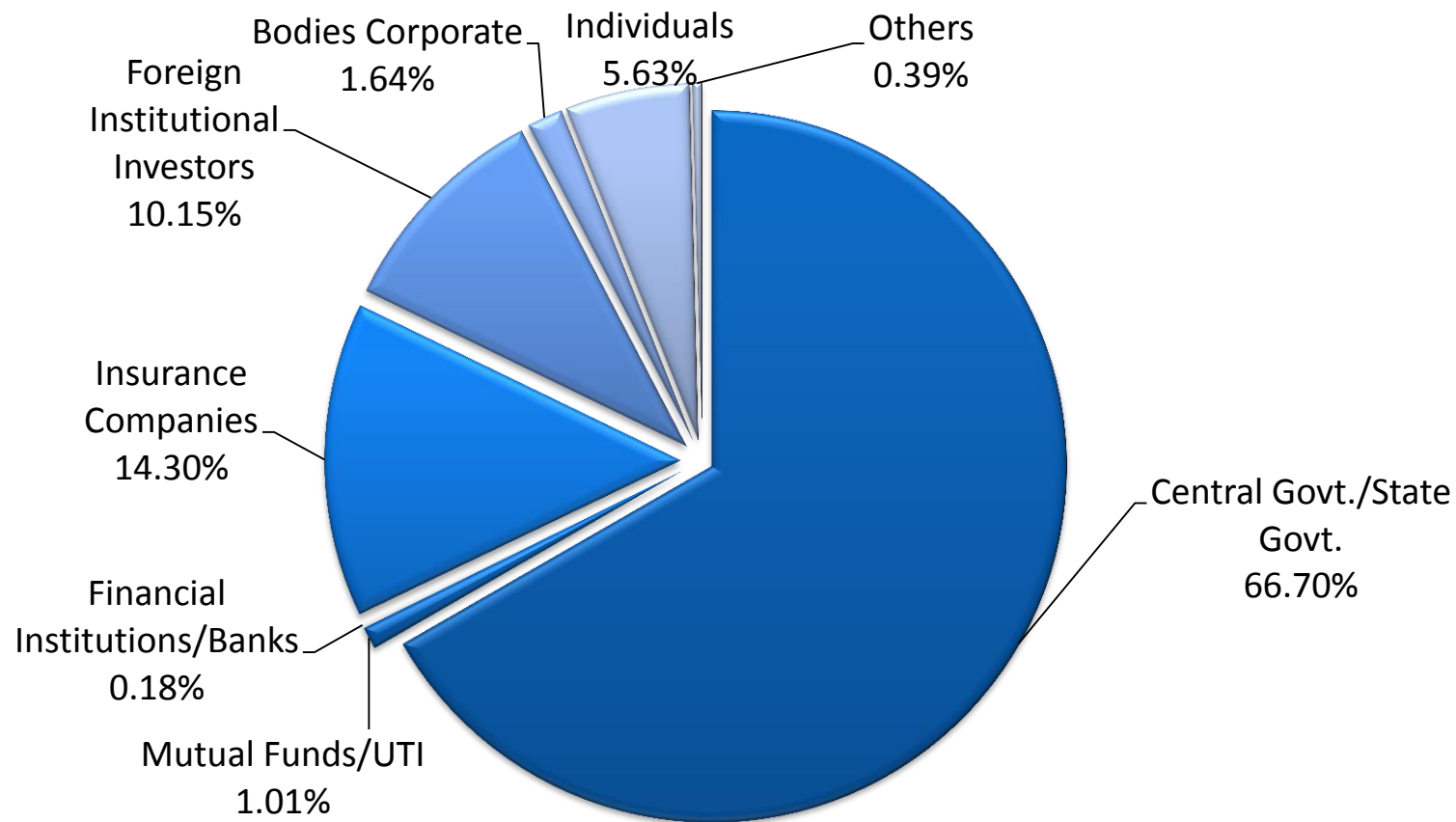
■ Rural 
 ■ Semi-urban 
 ■ Urban 
 ■ Metro



### Alternate Delivery Channel as a % total transaction



31<sup>st</sup> March 2014





Bank received **MSME Excellence Award 2013** at the hands of Deputy Chairman, Planning Commission, Govt. of India.



Bank received **IBA Instituted award** at BANCON 2013 for **Most Innovative Mass Retail Lender for underserved segments**.



Bank has been awarded the 'Outlook Money Award 2012' for "**Best Education Loan provider**".



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



Bank has been **ranked Second by Ministry of MSME**, New Delhi based on its performance in lending to Micro Enterprises.



Bank has received "**Best Banker**" award at the India SME excellence Awards-2013, for exemplary contribution in Banking Sector.

## PRODUCTS

Innovative Products  
For Co-operative  
Banks and Insurance  
Companies

1<sup>st</sup> Dual wallet card  
(co-branded with  
NSDC)

Specialised products  
for Women and  
Professionals

IMT  
Instant Money  
Transfer

## SERVICES

Merchant Banking  
Services

Focus on Transaction  
Banking

Aadhaar based bio-  
metric authentication  
for ATMs

Recovery through  
Contact Centre

**G  
R  
O  
W  
T  
H  
  
D  
R  
I  
V  
E  
R  
S**

**SCALING UP RETAIL & SME LOANS**

**BUOYANCY IN FEE INCOME**

**PRE-EMPTIVE & PREVENTIVE NPA MANAGEMENT**

**IMPROVED ENGAGEMENT WITH CUSTOMERS**

**TACTICAL CHANNEL IMPROVEMENTS**



**THANK YOU!**

A solid blue horizontal bar spans the width of the slide, containing the text "THANK YOU!" in white, bold, all-caps, serif font.