



**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER / FINANCIAL
YEAR ENDED
31ST MARCH 2016**



- ❖ **Total Business of the Bank increased to Rs. 4,56,337 crore from Rs. 4,50,539 crore in March 2015, recording Y-o-Y growth of 1.29 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,66,184 crore from Rs. 2,55,572 crore in March 2015, recording Y-o-Y growth of 4.15 %.**
- ❖ **Total Advances stood at Rs. 1,90,152 crore against Rs. 1,94,967 crore in March 2015, recording Y-o-Y decline of 2.47 %.**
- ❖ **CASA increased to Rs. 94,455 crore from Rs. 87,012 crore in March 2015, recording Y-o-Y growth of 8.55 % . Share of CASA in total deposits stood at 35.48 % as against 34.05 % in March 2015.**
- ❖ **Core Deposits increased to Rs. 2,51,376 crore from Rs. 2,28,137 crore in March 2015, recording Y-o-Y growth of 10.19 %.**
- ❖ **Total Income in FY 2015-16 was Rs. 27,826 crore.**
- ❖ **Provision Coverage Ratio stood at 51.52 % in March 2016.**
- ❖ **CRAR under BASEL II is at 11.07 % with Tier I at 7.44 % whereas CRAR under BASEL III is 10.41 % with Tier I at 8.20 %.**
- ❖ **NIM stood at 2.75 % in FY 2015-16.**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16



(Rs. in crore)

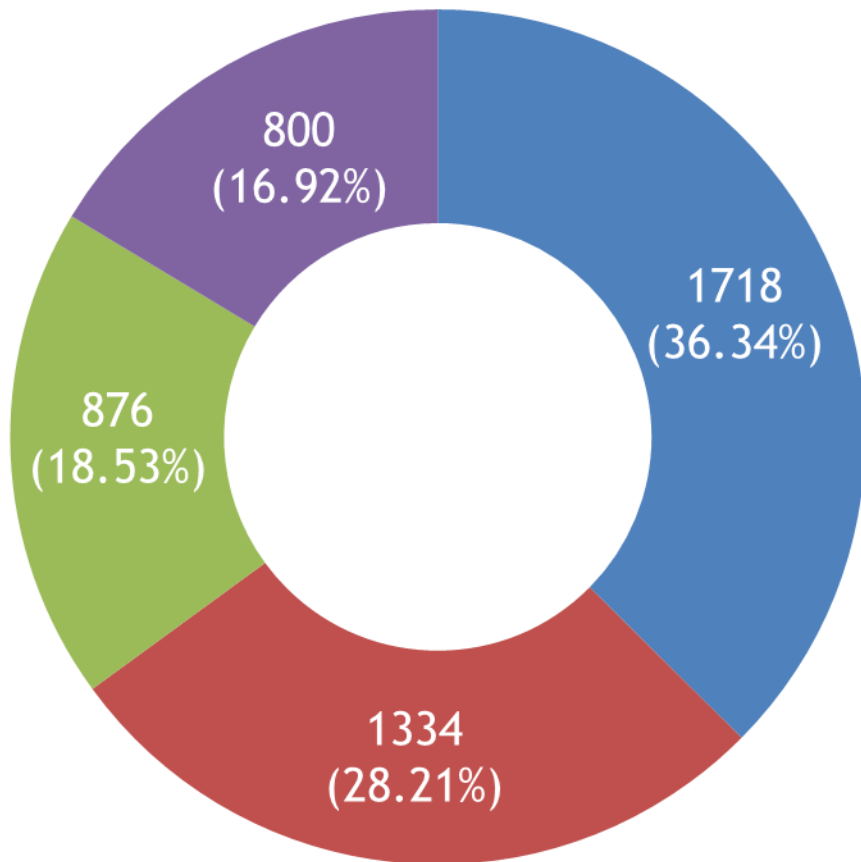
| PARAMETERS | Q4 & FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|--|--------------------|------------------|------------------|------------------|------------------|---|
| Total Business | 4,50,539 | 4,51,739 | 4,63,347 | 4,59,266 | 4,56,337 | 1.29 |
| Total Deposits | 2,55,572 | 2,58,607 | 2,68,753 | 2,62,937 | 2,66,184 | 4.15 |
| Of which Core Deposits | 2,28,137 | 2,37,572 | 2,52,674 | 2,48,020 | 2,51,376 | 10.19 |
| Of which HighCost Deposits (% to total deposits) | 27,435 (10.73) | 21,035 (8.13) | 16,079 (5.98) | 14,917 (5.67) | 14,808 (5.56) | (46.03) |
| Total Loans and Advances | 1,94,967 | 1,93,132 | 1,94,594 | 1,96,329 | 1,90,152 | (2.47) |
| Investments | 95,655 | 91,505 | 85,865 | 82,842 | 89,895 | (6.02) |
| CD Ratio | 76.29 | 74.68 | 72.41 | 74.67 | 71.44 | --- |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

(Rs. in crore)

| PARAMETERS | Q4 14-15 | FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|---------------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|---|
| Gross Income | 7,322 | 28,303 | 7,099 | 7,104 | 6,911 | 6,712 | 27,826 | (8.34) |
| Gross Expenses | 6,444 | 24,744 | 6,205 | 6,256 | 6,250 | 6,472 | 25,183 | 0.43 |
| Operating Profit | 878 | 3,559 | 894 | 848 | 661 | 240 | 2,643 | (72.67) |
| Net Profit | 174 | 606 | 204 | 113 | (837) | (898) | (1418) | ---- |
| Net Interest Income | 1,922 | 7,247 | 1,845 | 1,913 | 1,744 | 1,563 | 7,066 | (18.68) |
| Net Interest Margin | 2.88 | 2.79 | 2.74 | 2.91 | 2.71 | 2.44 | 2.75 | ---- |

BRANCH SEGMENTATION : AS ON 31ST MARCH, 2016



■ Rural ■ Semi-Urban ■ Urban ■ Metro

| | |
|-----------------------|-------------|
| Total Branches | 4728 |
| Rural | 1718 |
| Semi Urban | 1334 |
| Urban | 876 |
| Metropolitan | 800 |
| ATMs | 5254 |
| USBs | 3677 |

BUSINESS

Segment-wise Deposits (Rs. in crore)

| Deposits | Q4 & FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|------------------------|--------------------|-------------|-------------|-------------|------------------|--|
| Current | 13,202 | 13,238 | 14,697 | 10,608 | 11,970 | (9.33) |
| Savings | 73,810 | 75,385 | 78,501 | 79,812 | 82,485 | 11.75 |
| Total CASA | 87,012 | 88,623 | 93,198 | 90,420 | 94,455 | 8.55 |
| Core Term | 1,41,125 | 1,48,949 | 1,59,476 | 1,57,600 | 1,56,921 | 11.19 |
| Total Core Deposits | 2,28,137 | 2,37,572 | 2,52,674 | 2,48,020 | 2,51,376 | 10.19 |
| High Cost | 27,435 | 21,035 | 16,079 | 14,917 | 14,808 | (46.03) |
| Total Deposits | 2,55,572 | 2,58,607 | 2,68,753 | 2,62,937 | 2,66,184 | 4.15 |
| CASA % | 34.05 | 34.27 | 34.68 | 34.39 | 35.48 | ----- |

Loans and Advances Segment Wise (Rs. in crore)

| PARTICULARS | Q4 & FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|-------------------------------|--------------------|-------------|-------------|-------------|------------------|---|
| Total Loans & Advances | 1,94,967 | 1,93,132 | 1,94,594 | 1,96,329 | 1,90,152 | (2.47) |
| Corporate Credit | 97,568 | 97,590 | 95,848 | 95,953 | 87,014 | (10.82) |
| (% to total Loans & Advances) | 50.04% | 50.53% | 49.26% | 48.87% | 45.76% | |
| Agriculture | 35,957 | 35,370 | 36,500 | 35,955 | 36,833 | 2.44 |
| (% to total Loans & Advances) | 18.44% | 18.31% | 18.76% | 18.31% | 19.37% | |
| MSE | 26,503 | 25,337 | 26,719 | 27,550 | 27,800 | 4.89 |
| (% to total Loans & Advances) | 13.59% | 13.12% | 13.73% | 14.03% | 14.62% | |
| Retail | 34,939 | 34,835 | 35,527 | 36,871 | 38,505 | 10.21 |
| (% to total Loans & Advances) | 17.92% | 18.04% | 18.26% | 18.78% | 20.25% | |
| - Housing | 14,004 | 14,372 | 14,951 | 15,461 | 16,319 | 16.53 |
| - Education | 3,442 | 3,516 | 3,674 | 3,751 | 3,742 | 8.72 |
| - Others | 16,092 | 15,582 | 15,548 | 16,304 | 18,444 | 14.62 |

PRIORITY SECTOR LENDING (Rs. in crore)

| Type of Advance | Q4 & FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|--------------------------------------|-----------------|----------------|----------------|----------------|----------------|--|
| Priority Sector Advances (% to ANBC) | 75,997 (40.27) | 79,527 (39.86) | 80,676 (40.43) | 81,932 (41.06) | 83,030 (41.61) | 9.25 |
| Agriculture (% to ANBC) | 35,957 (19.05) | 35,370 (17.73) | 36,500 (18.29) | 35,955 (18.02) | 36,833 (18.46) | 2.44 |
| MSME (PS) (% to ANBC) | 26,600 (14.09) | 25,601 (12.83) | 28,584 (14.33) | 29,588 (14.82) | 30,147 (15.10) | 13.33 |

Performance of Retail Advances (Rs. in crore)

| DESCRIPTION | Q4 & FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|----------------------------|--------------------|-------------|-------------|-------------|------------------|---|
| HOUSING LOAN | 14,004 | 14,372 | 14,951 | 15,461 | 16,319 | 16.53 |
| EDUCATION LOAN | 3,442 | 3,516 | 3,674 | 3,751 | 3,742 | 8.72 |
| CENT PERSONAL GOLD LOAN | 888 | 899 | 891 | 834 | 756 | (14.86) |
| Cent Mortgage | 6,387 | 6,094 | 6,033 | 6,258 | 6,872 | 7.59 |
| Cent Trade | 4,361 | 4,211 | 4,472 | 4,575 | 4,771 | 9.40 |
| Others | 5,857 | 5,743 | 5,506 | 5,992 | 6,045 | 3.21 |
| Grand Total | 34,939 | 34,835 | 35,527 | 36,871 | 38,505 | 10.21 |

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

PROFITABILITY (Rs. in crore)

| PARAMETERS | Q4 14-15 | FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 2015-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|---------------------|-------------|---------------|-------------|-------------|-------------|-------------|---------------|---|
| Gross Income | 7,322 | 28,303 | 7,099 | 7,104 | 6,911 | 6,712 | 27,826 | (8.34) |
| Gross Expenses | 6,444 | 24,744 | 6,205 | 6,256 | 6,250 | 6,472 | 25,183 | 0.43 |
| Operating Profit | 878 | 3559 | 894 | 848 | 661 | 240 | 2,643 | (72.67) |
| Net Profit | 174 | 606 | 204 | 113 | (837) | (898) | (1418) | --- |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

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

| PARAMETERS | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|-------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| Interest on Advances | 4,876 | 19,517 | 4,918 | 4,909 | 4,701 | 4,450 | 18,978 | (8.74) |
| Interest on Investments | 1,738 | 6,707 | 1,672 | 1,615 | 1,600 | 1,587 | 6,474 | (8.69) |
| Other Interest Income | 156 | 185 | 96 | 107 | 119 | 114 | 436 | (26.92) |
| Total Interest Income | 6,770 | 26,409 | 6,686 | 6,631 | 6,420 | 6,151 | 25,888 | (9.14) |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

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

| PARAMETERS | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| Non Interest Income | 552 | 1894 | 414 | 473 | 491 | 561 | 1939 | 1.63 |
| Of which: | | | | | | | | |
| Profit on sale of investments | 192 | 618 | 125 | 124 | 160 | 178 | 587 | (7.29) |
| Commission/ Exchange | 244 | 877 | 229 | 217 | 206 | 256 | 908 | 4.92 |
| Recovery in written off a/cs | 40 | 116 | 14 | 23 | 31 | 43 | 111 | 7.50 |
| Profit on Exchange Transactions | 48 | 202 | 33 | 44 | 42 | 46 | 165 | (4.17) |
| Others | 28 | 81 | 13 | 65 | 52 | 38 | 168 | 35.71 |
| Total Income | 7,322 | 28,303 | 7,099 | 7,104 | 6,911 | 6,712 | 27,826 | (8.34) |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

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

| PARAMETERS | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---|
| Interest on deposits | 4,428 | 17,520 | 4,375 | 4,473 | 4,456 | 4,349 | 17,653 | (1.78) |
| Interest on Sub-ordinated debts | 171 | 696 | 171 | 161 | 161 | 159 | 652 | (7.02) |
| Interest on borrowings/ refinance | 249 | 946 | 294 | 84 | 59 | 80 | 517 | (67.87) |
| Total interest Expenses | 4,848 | 19,162 | 4,840 | 4,718 | 4,676 | 4,588 | 18,822 | (5.36) |

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

| PARAMETERS | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 | Y-o-Y Growth (Q4 FY 16 - o - Q4 FY 15) (%) |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| I. Establishment | 1082 | 3825 | 955 | 1,064 | 1,134 | 1312 | 4465 | 21.26 |
| II. Other Optg. Expenses | 514 | 1757 | 410 | 474 | 440 | 572 | 1896 | 11.09 |
| Total optg. Expenses | 1596 | 5582 | 1,365 | 1,538 | 1,574 | 1884 | 6361 | 17.98 |
| Gross Expenses | 6,444 | 24,744 | 6,205 | 6,256 | 6,250 | 6,472 | 25183 | 0.43 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

PROVISION (Rs. in crore)

| PARAMETERS | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 |
|---|--------------|---------------|--------------|---------------|---------------|----------------|-----------------|
| For NPAs (Including Restructured Assets) | 592 (67) | 2610 (548) | 576 (-87) | 463 (-698) | 1356 (-47) | 1433 (-404) | 3828 (-1236) |
| On Standard Assets | 4 | 39 | (14) | (4) | (2) | 336 | 316 |
| Provisions on Investments | 16 | (21) | 7 | 190 | 132 | 520 | 849 |
| Tax | 86 | 284 | 109 | 89 | (1) | (1449) | (1252) |
| Others | 6 | 41 | 12 | (3) | 13 | 298 | 320 |
| Total Provision & Contingency | 704 | 2953 | 690 | 735 | 1,498 | 1138 | 4061 |
| Provision Coverage Ratio | 55.16 | 55.16 | 54.95 | 57.61 | 52.95 | 51.52 | 51.52 |

PROFITABILITY INDICATORS (%)

| PARAMETERS (%) | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Return on Assets | 0.24 | 0.21 | 0.28 | 0.15 | (1.15) | (1.22) | (0.48) |
| Yield on Advances | 10.50 | 10.75 | 10.51 | 10.60 | 9.97 | 9.29 | 10.09 |
| Yield on Investments | 8.33 | 8.22 | 8.06 | 8.06 | 8.21 | 8.25 | 8.14 |
| Cost of Deposits | 7.11 | 7.22 | 7.02 | 6.96 | 6.84 | 6.63 | 6.86 |
| Cost of Funds | 7.23 | 7.34 | 7.13 | 7.03 | 6.91 | 6.73 | 6.95 |
| Cost to Income Ratio | 64.52 | 61.07 | 60.44 | 64.49 | 70.40 | 88.69 | 70.65 |

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

NPA MOVEMENT (Rs. in crore)

| PARAMETERS | Q4 14-15 | FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 15-16 |
|-----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Gross NPAs: Opening Balance | 11793 | 11500 | 11873 | 12931 | 13358 | 17564 | 11873 |
| Add: Slippages | 1471 | 6579 | 1869 | 1615 | 4973 | 6688 | 15145 |
| Less: Deductions | | | | | | | |
| 1. Write Off | 648 | 1386 | 297 | 2 | 6 | 974 | 1279 |
| 2. Upgradation | 53 | 2336 | 198 | 141 | 69 | 200 | 608 |
| 3. Recoveries | 635 | 1365 | 300 | 427 | 299 | 261 | 1287 |
| 4. Reduction due to sale | 55 | 1119 | 16 | 618 | 393 | 96 | 1123 |
| Total Deductions | 1391 | 6206 | 811 | 1188 | 767 | 1531 | 4297 |
| Gross NPAs | 11873 | 11873 | 12931 | 13358 | 17564 | 22721 | 22721 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

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

| PARAMETERS | Q4 14-15 | FY 2014-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 15-16 | FY 2014-15 |
|--|-------------|---------------|-------------|-------------|-------------|-------------|---------------|
| Gross NPAs | 11873 | 11873 | 12931 | 13358 | 17564 | 22721 | 22721 |
| Gross Credit | 194967 | 194967 | 193132 | 194594 | 196329 | 190152 | 190152 |
| Gross NPA as % of Gross Advances | 6.09 | 6.09 | 6.70 | 6.86 | 8.95 | 11.95 | 11.95 |
| Net Advances | 188478 | 188478 | 186243 | 187607 | 187960 | 180009 | 180009 |
| Net NPA | 6807 | 6807 | 7448 | 7193 | 9958 | 13242 | 13242 |
| Net NPA as % of Net Advances | 3.61 | 3.61 | 4.00 | 3.83 | 5.30 | 7.36 | 7.36 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

SECTOR- WISE NPA (Rs. in crore)

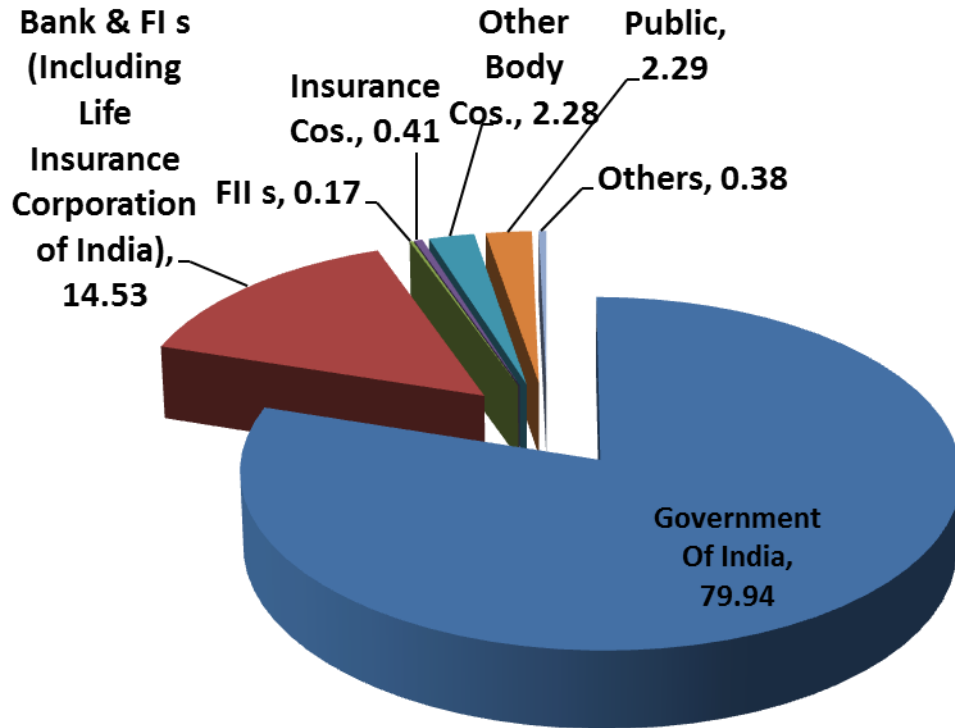
| SECTOR | Q4 & FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 |
|--------------------------------|------------------|--------------|--------------|--------------|------------------|
| IRON & STEEL | 714 | 854 | 1079 | 2190 | 4502 |
| POWER- GENERATION | 486 | 748 | 1127 | 1433 | 3140 |
| TEXTILES | 1192 | 1227 | 1382 | 1444 | 1761 |
| INFRASTRUCTURE | 634 | 985 | 799 | 1414 | 1419 |
| ENGINEERING & MANUFACTURING | 232 | 315 | 352 | 1393 | 1398 |
| GEMS & JEWELLERY | 158 | 163 | 333 | 349 | 563 |
| CONSTRUCTION | 401 | 851 | 565 | 633 | 531 |
| OIL INDUSTRY | 240 | 302 | 280 | 280 | 280 |
| AVIATION | 0 | 0 | 0 | 0 | 0 |
| OTHERS | 7816 | 7486 | 7441 | 8428 | 9127 |
| TOTAL | 11873 | 12931 | 13358 | 17564 | 22721 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16

SEGMENT WISE NPA (Rs. in crore)

| SECTOR | Q4 & FY 14-15 | Q1 15-16 | Q2 15-16 | Q3 15-16 | Q4 & FY 15-16 |
|--|------------------|-----------------|----------------|------------------|------------------|
| Agriculture (% to Sectoral Advances) | 1339 (4.16) | 1478 (4.79) | 1471 (4.54) | 1578 (4.84) | 1891 (5.58) |
| Industry (% to Sectoral Advances) | 5167 (4.66) | 6784 (6.63) | 7912 (7.73) | 11454 (12.06) | 15699 (16.02) |
| Services (% to Sectoral Advances) | 1346 (8.75) | 1477 (9.96) | 1536 (9.31) | 1636 (10.00) | 1911 (10.71) |
| Retail (% to Sectoral Advances) | 1315 (3.76) | 1514 (4.35) | 1503 (4.24) | 1659 (4.50) | 1615 (4.19) |
| Others (% to Sectoral Advances) | 2706 (21.39) | 1678 (16.39) | 936 (10.98) | 1237 (7.69) | 1605 (14.32) |
| Total | 11873 | 12931 | 13358 | 17564 | 22721 |

Shareholding Pattern – 31st March 2016



| | |
|--|--------------|
| Government Of India | 79.94 |
| Bank & FI s (Including Life Insurance Corporation of India) | 14.53 |
| FII s | 0.17 |
| Insurance Cos. | 0.41 |
| Other Body Cos. | 2.28 |
| Public | 2.29 |
| Others | 0.38 |

PERFORMANCE HIGHLIGHTS- Q4 & FY 2015-16



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 31.03.2016 | 29935 | 963.48 | 219 | 16127.75 | 30154 | 17091.23 |
| 2 | - Of which NPA | 11133 | 479.38 | 78 | 5642.24 | 11211 | 6121.62 |
| 3 | Net Standard Restructured as on 31.03.2016 | 18802 | 484.10 | 141 | 10485.51 | 18943 | 10969.61 |
| 4 | % of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.03.2016) | | | | | | 1.10% |
| 5 | % of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.03.2016) | | | | | | 4.67% |
| 6 | Incremental increase in Total Restructured Assets in Q4-FY 2015-16 | 328 | 6.55 | 2 | 78.03 | 330 | 84.58 |

RESTRUCTURED ASSETS (Rs. IN CRORES)

| 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 2015 | 30226 | 32475 | 70 | 8526 | 30156 | 23949 |
| JUNE 2015 | 27083 | 31254 | 68 | 8143 | 27015 | 23111 |
| SEPTEMBER 2015 | 29391 | 28373 | 55 | 6226 | 29336 | 22147 |
| DECEMBER 2015 | 29698 | 27844 | 55 | 6324 | 29643 | 21520 |
| MARCH 2016 | 30154 | 17091 | 54 | 6298 | 30100 | 10793 |

CAPITAL ADEQUACY (%)

| | FY 14-15 | FY 15-16 |
|------------------|--------------|--------------|
| BASEL II | | |
| CRAR | 11.89 | 11.07 |
| Tier I | 8.46 | 7.44 |
| Tier II | 3.43 | 3.63 |
| BASEL III | | |
| CRAR | 10.90 | 10.41 |
| CET 1 | 7.86 | 8.03 |
| AT 1 | 0.19 | 0.17 |
| Tier I | 8.05 | 8.20 |
| Tier II | 2.85 | 2.21 |

Overall status implementation of PMJDY as on 31-03-2016

| S.No. | Items | Progress |
|-------|---|--|
| | | Total:74,17,604 |
| 1. | Total No. of Accounts opened | Rural :58,97,056 Urban:15,20,548 |
| 2. | Out of (1) Aadhaar seeded account | 36,35,804 |
| 3. | Out of (1) No. of RuPay Debit Card issued | 56,79,361 |
| 4. | O/S Balance in these accounts (Rs.) | Rs. 870.60 Crores |
| 5. | SSA Allotted to our Bank | 7923 |
| 6. | SSA Coverage | Covered through Branch- 1536 Covered through BC-6387 Total SSA Covered -7923 |

Thank you!
James

