



Performance During

Q1 : FY16-17

PERFORMANCE AT A GLANCE

Q1 FY17		
Parameter	Rs. Crore	Y-o-Y (%)
Business	885,573	-2.02
Total Deposits	498,000	-2.02
Gross Advances	387,573	-2.03
CASA Deposits	131,272	13.42
Priority Sector Advances	105,838	7.90
MSME Advances	47,820	0.01
Retail Advances	37,863	12.75
Net Interest Income (Q1)	2,775	-4.75

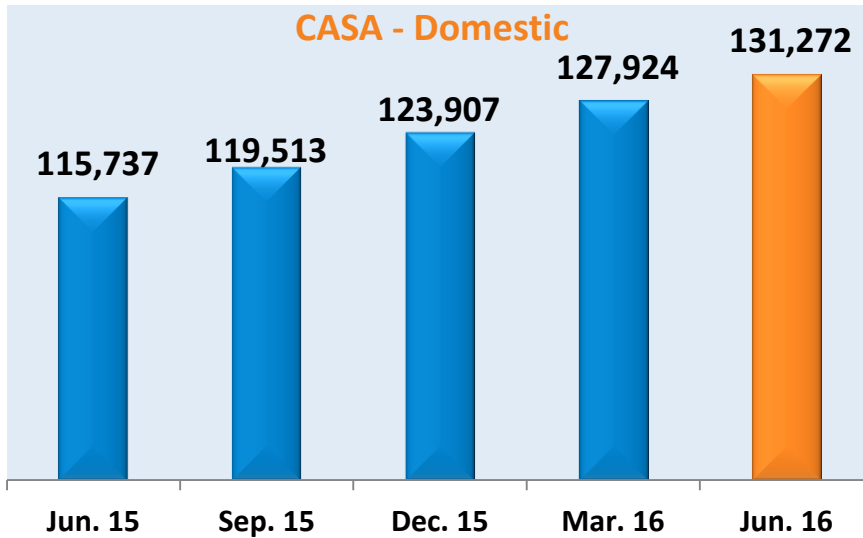
Ratios for Q1 FY17	
Parameter	(in %)
Gross NPA	13.38%
Net NPA	7.78%
Provision Coverage Ratio	53.06%
Total Stressed Assets (GNPA+STD Restructured)	63,825
CASA (%)	35.33%
NIM (Q1)	Global Domestic
	2.20 (2.06 in Q4) 2.54 (2.43 in Q4)
Cost to income Ratio	56.47% (61.76 % in Q4)
Capital Adequacy (Basel-III)	12.10%
	-CET1 (%)
	7.59%
	-Tier- I
	9.00%
	-Tier- II
	3.10%

(₹.in Crores)

Business Mix (Deposits + Advances)	Jun 15	Sep15	Dec 15	Mar 16	Jun 16	Y-O-Y Variation %
Global Business	903,874	920,980	926,686	894,667	885,573	-2.02
Domestic	657,346	668,421	669,816	645,888	647,681	-1.47
Foreign	246,528	252,559	256,870	248,779	237,892	-3.50
Global Deposits	508,260	525,195	528,772	513,005	498,000	-2.02
Domestic	376,360	389,864	391,480	377,309	373,290	-0.82
Foreign	131,900	135,331	137,292	135,696	124,710	-5.45
Global Advances	395,614	395,785	397,914	381,662	387,573	-2.03
Domestic	280,986	278,557	278,336	268,579	274,391	-2.35
Foreign	114,628	117,228	119,578	113,083	113,182	-1.26

CASA Profile

(₹. in Crores)

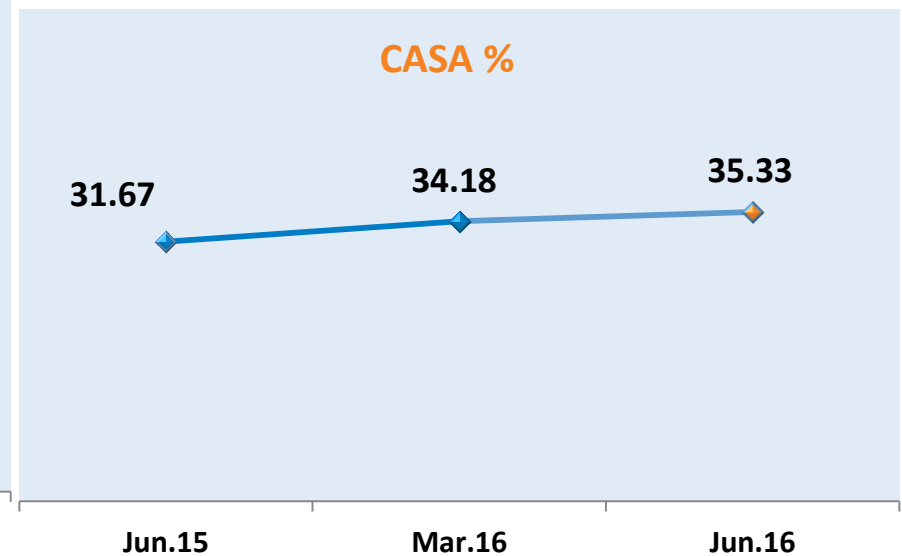
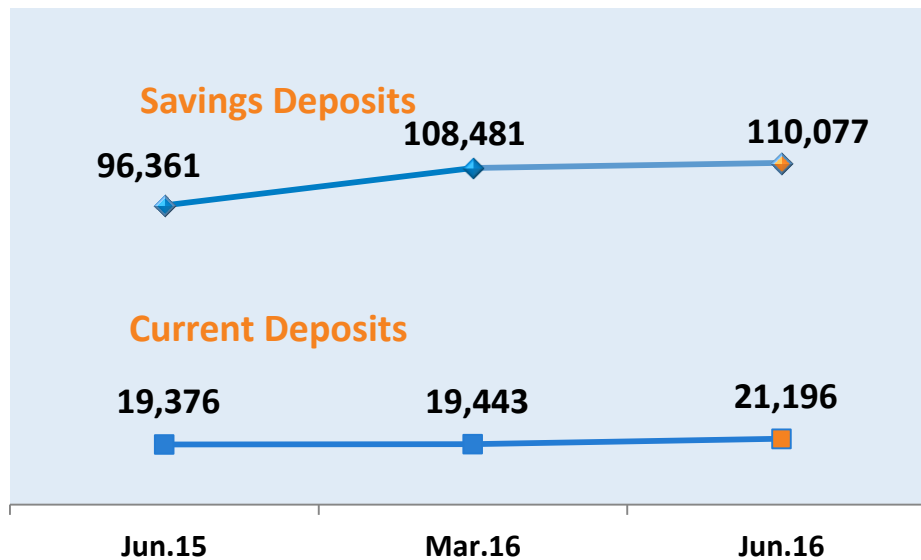


CASA Ratio:
35.33%

CASA
YoY Growth: 13.42%

Current Deposit
YoY Growth: 9.39 %

Savings Deposit
YoY Growth: 14.23 %



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Jun 15	Sep 15	Dec15	Mar. 16	Jun 16	Y-O-Y Growth %	% to Domestic Credit	
							Jun 15	Jun 16
Agriculture	43,261	44,846	45,222	45,080	45,418	4.99	15.40	16.55
MSME (Priority & Non- Priority)	47,816	47,923	49,445	49,190	47,820	0.01	17.02	17.43
Retail	33,582	34,938	35,453	37,777	37,863	12.75	11.95	13.80
Corporate & Others	156,327	150,850	148,216	136,532	143,290	-8.34	55.63	52.22
Total	280,986	278,557	278,336	268,579	274,391	-2.35	100.00	100.00

(₹ in Crores)

Particulars	Jun 15	Sep.15	Dec15	Mar. 16	Jun 16	Y-O-Y Growth %	%age to Domestic Credit	
							Jun-15	Jun-16
Home	16,992	17,973	18,448	19,658	20,135	18.50%	6.05	7.34
Mortgage	4,234	4,422	4,658	5,054	5,132	21.21%	1.51	1.87
Auto	2,742	2,741	2,843	2,892	2,873	4.78%	0.98	1.05
Education	2,960	3,076	3,122	3,143	3,152	6.49%	1.05	1.15
Personal	1,097	1,098	1,120	1,177	1,179	7.47%	0.39	0.43
Others	5,557	5,628	5,262	5,853	5,392	-2.97%	1.98	1.97
Total	33,582	34,938	35,453	37,777	37,863	12.75%	11.95	13.80

Priority Sector Advances

Industry	Jun 15	Sep 15	Dec 15	Mar. 16	Jun 16	Y-O-Y Growth %	% to ANBC
Agriculture*	45,949	48,700	49,787	50,508	50,792	10.54	18.18
Out of which , S&MF	18980	19622	20064	20737	20,949	10.37	7.50
MSME	39,457	40,438	41,232	39,466	40,110	1.65	14.36
Out of which , Micro. Ent.		17823	18478	19079	19,062		6.83
Housing Loan	8,370	9,181	9,676	10,314	10,633	27.04	
Educational Loan	2,913	3,021	3,087	3,093	3,102	6.49	
Others	1,403	1,633	1,243	1,275	1,201	-14.40	
Total Priority Sector Advances	98,092	102,973	105,025	104,656	105838	7.90	37.90

- Including RIDF Rs. 6882 crores (out of which, NABARD-Rs. 5374 cr, SIDBI-Rs.893 cr and NHB-Rs.615 cr)
- ANBC Rs.2,79,266 Crore as of 31.03.2016

Domestic Credit- Industry Wise

Particulars	Jun 15	Sep 15	Dec.15	Mar. 16	Jun 16	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	48,291	48,317	49,679	45,935	45,982	-4.78	16.76
Basic Metal & Metal products	13,350	12,441	13,627	13,649	14,124	5.80	5.15
Textiles	9,529	9,179	9,914	9,798	9,671	1.49	3.52
Gems & Jewellery	5,954	5,835	6,089	5,970	6,156	3.39	2.24
Chemicals & Chemical products	5,613	5,465	5,931	5,496	5,668	0.98	2.07
Vehicles, vehicle parts & Transport equipment	2,654	2,684	2,759	3,278	3,065	15.49	1.12
Rubber, Plastic & their products	2,513	2,313	2,342	2,377	2,185	-13.05	0.80
Construction	1,536	1,533	1,538	1,486	1,467	-4.49	0.53
Other Industries	26,395	24,775	27,417	28,356	28,386	7.54	10.35
Total	115,835	112,542	119,296	116,345	116,704	0.75	42.53

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Jun 15	Mar 16	Jun 16	Y-O-Y Variation (%)
Power	32,625	29,706	30,038	-7.93
<i>a) SEBs</i>	15,475	16,400	15,547	0.47
<i>b) Others</i>	17,150	13,306	14,491	-15.50
Roads and Ports	10,639	11,046	10,785	1.37
Telecom	958	936	934	-2.51
Other Infrastructure	4,069	4,247	4,225	3.83
Total	48,291	45,935	45,982	-4.78

*O/S in Distribution Companies & SEB also includes outstanding in Bonds

Implementation of UDAY Scheme

(Rs. in Crs.)

<ul style="list-style-type: none"> • Total Exposure to State Electricity Corporations : – Generation - – Transmission - – Distribution - 	<p><u>31.03.2016</u></p> <p>Rs. 6205 crs.</p> <p>Rs. 1414 crs.</p> <p>Rs. 8780 crs.</p> <hr style="border-top: 1px dashed black;"/> <p>Total =</p>	<p><u>30.06.2016</u></p> <p>Rs.5,916 crs.</p> <p>Rs.1,512 crs.</p> <p>Rs.4,587 crs.</p> <hr style="border-top: 1px dashed black;"/> <p>Rs. 12,015 crs.</p>
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Exposure on 7 DISCOMS Covered under UDAY Scheme : Rs. 5,882.08 crs. of which

Particulars	Amount	Provision
Converted into Non SLR SDL in FY'2015-16	3532.64	Nil
Converted into Non SLR SDL in FY'2016-17 (Q1)	Nil	Nil
TL proposed to be converted into Non SLR SDL in FY'2016-17	Nil	Nil
Discom Bonds/ loans not envisaged to be converted into Non SLR SDL	919.69	137.95 (@15%)
Diminution in fair value (NPV)	-	38.50
WC Facilities not covered under UDAY	103.00	-
Implementation pending (Punjab State Government)	1135.67	Nil

Food Credit – Credit availed by Govt of Punjab State

(₹. in Crores)

Item	Mar 16	Jun 16
Sanction Limit	2,202	1,549
Amount Outstanding	2,202	1,549
Provision on Std. Assets	165.15	116.20
Rate of Provision on Std. Assets	7.50%	7.50%

Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2012	4,189	380	4,569
FY 12-13	7,961	333	8,294
FY 13-14	5,721	180	14,195
FY 2014-15	7,937	424	8,361
FY 2015-16	1,558	-	1,558
FY 2016-17 (Q1)	35	-	35
TOTAL RESTRUCTURED PORTFOLIO	27,401	1,317	28,718
<i>Of Which a) Standard</i>	<i>11,496</i>	<i>454</i>	<i>11,950</i>
<i>b) NPA</i>	<i>15,905</i>	<i>863</i>	<i>16,768</i>

Total Global Standard Restructured Portfolio (As per RBI guidelines): Rs. 6,921 crore

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Jun 15	Sep 15	Dec 15	Mar 16	Jun 16
CDR Restructuring	3,832	3,169	2,188	1,686	1,579
Domestic	3,689	3,023	2,054	1,584	1,375
Foreign	143	146	134	102	204
Other Restructuring	15,559	16,138	15,082	11,186	10,371
Domestic	14,226	15,655	14,642	10,936	10,121
Foreign	1,333	483	440	250	250
Total	19,391 (4.90%)	19,307 (4.88%)	17,270 (4.34%)	12,872 (3.37%)	11,950 (4.36%)
Domestic	17,915	18,678	16,696	12,520	11,496
Foreign	1,476	629	574	352	454

Figures in () represents % to Gross Advances



Sector wise breakup of Standard Restructured Advances (Domestic)- 30.06.2016

SECTOR	JUN-15	JUN-16
INFRA	8,140	4,456
INFRA-POWER	5,602	3,251
INFRA-TELECOM	434	424
INFRA-ROADS & PORTS	1,613	600
INFRA-OTHERS	491	181
AVIATION	2,160	2,263
PHARMA	377	469
SUGAR	427	460
TEXTILES	850	351
STEEL	892	273
CEMENT	216	199
ENGG	835	155
SERVICES	246	142
EDUCATION	258	123
CHEMICALS	73	113
HOTELS	164	105
Misc	3277	2387
TOTAL	17,915	11,496

Movement in Restructured Portfolio as on 30.06.2016 (Domestic)

Restructured Portfolio	FY 2014-15			FY 2015-16			FY 2016-17 (Q1)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	18,870	4,466	23,336	20,180	8,057	28,237	12,520	15,337	27,857
Fresh Restructuring during the FY	5,223	1,104	6,327	634	920	1,554	35	0	35
Accounts slipped during FY	-3,773	3,773	-	-6,720	6,720	-	-1,862	1,862	-
Closed during FY**	-1,727	-1,451	-3,178	-687	-398	-1,085	2	428	430
Change in outstanding	1,126	626	1,752	-1,027	178	-849	-179	118	-61
Upgraded during the year	461	-461	-	140	-140	-	984	-984	-
Restructured as at March 31	20,180	8,057	28,237	12,520	15,337	27,857	11,496	15,905	27,401

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

- Approved Projects under 5/25 Flexible Structuring Scheme

Total Project - 10

Total Sanctioned Amount - Rs. 2,138.35 Crores.

- Number of SDR cases - 15
 - Of which
 - Approved - 09
 - Declined - NIL
 - Under Process- 06
- Total exposure: Rs. 58,371 crore out of which, BOI's exposure: Rs.3,001 crore.

SMA-0,1,2 ACCOUNTS – AS ON 30.06.2016

(₹. In Crores)

REPORTED TO RBI-CRILC (Central Repository of Information on Large Credits) EXPOSURE OF RS. 5 Crore and above

VERTICAL	No. of Borrowers	FB O/S	NF O/s	FB+NFB O/S	%age to Total Outstanding
SMA-0	40	1,754	292	2,045	9.39
SMA-1	182	5,283	1,462	6,744	30.98
TOTAL	222	7,036	1,753	8,789	40.37
SMA-2	179	11,720	1,259	12,979	59.62
TOTAL	401	18,756	3,012	21,769	

Sector wise NPA

Domestic

(₹. in Crores)

Sector	Jun- 15	Mar- 16	Jun- 16	% to Sectoral Advances	
				Jun 15	Jun 16
Agriculture	2,069	2,850	2,980	4.78	6.56
Industry	16,828	31,097	31,177	14.53	26.71
Services	4,946	8,471	8,920	5.49	10.94
Retail	559	706	858	1.66	2.27
Total	24,402	43,124	43,935	8.68	16.01

Overseas

(₹. in Crores)

Sector	Jun-15	Mar-16	Jun- 16	% to Sectoral Advances	
				Jun 15	Jun 16
Trade	412	919	1,037	3.19	9.86
Manufacturing	786	2,150	2,303	11.61	29.32
Real Estate	246	227	236	11.24	13.78
Others	1,044	3,459	4,364	2.06	11.63
Total	2,488	6,755	7,940	2.16	7.01

Break up of Gross NPA

	June-15	Mar - 16	June-16
Large Corporate	9,829	20,279	20,890
Mid Corporate	5,585	10,713	11,670
SME	6,296	8,576	7,579
AGRICULTURE	2,113	2,850	2,931
RETAIL	579	706	865
TOTAL (DOMESTIC)	24,402	43,124	43,935
Total (Overseas)	2,487	6,755	7,940
Total (Global)	26,889	49,879	51,875

Asset Quality – Sequential (Global)

(₹. in Crores)

Item	June-15	Sep-15	Dec-15	Mar-16	June-16
Gross NPA	26,889	29,893	36,519	49,879	51,875
Net NPA	15,789	16,466	19,979	27,996	28,260
Gross NPA %	6.80	7.55	9.18	13.07	13.38
Net NPA %	4.11	4.31	5.25	7.79	7.78
Provision Coverage Ratio %	52.15	55.08	54.50	51.14	53.06

Assets Classification – Sequential (Global)

Item	June-15	Sept.-15	Dec.-15	Mar-16	June-16
STANDARD	368,725	365,891	361,395	331,783	335,699
SUB-STANDARD	10,633	11,706	12,081	14,392	14,783
DOUBTFUL	15,075	16,616	22,975	33,443	34,180
D1	8,024	8,381	8,709	14,976	14,643
D2	6,475	7,755	13,338	16,543	16,437
D3	576	480	928	1,924	3,099
LOSS	1,181	1,572	1,463	2,044	2,912
NPA	26,889	29,893	36,519	49,879	51,875
GROSS ADVANCES	395,614	395,785	397,914	381,662	387,573

Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	Jun 2015	Sep 2015	Dec2015	Mar 2016	Jun 2016
Opening Balance	22,193	26,889	29,893	36,519	49,879
Less :					
Recovery	468	799	870	1,214	970
Upgradation	1,193	1,459	1,523	1,829	2,209
Write Off	178	989	789	402	1,058
Total reduction	1,839	3,247	3,181	3,445	4,237
Add : Slippages	6,535	6,250	9,808	16,805	6,233
Closing Balance	26,889	29,893	36,519	49,879	51,875

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

SUIT FILED & DECREED ACCOUNTS

	Number of Accounts	Amount	Of which Rs. 5 Crores & above
SUIT FILED	4350	11,250	289
DECREED	2157	2,350	80

WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
338	2,787	191	2,498	10	685	71	678

Limit wise NPA

(₹. in Crores)

Limit	June- 15		Mar-16		Jun- 16		% Share to Gross NPA (Domestic)
	No. of A/c	Amount	No. of A/c	Amount	No. of A/c	Amount	%
Upto 10 lakh	174291	1879	173,627	2,221	184906	1,693	3.85
Above 10 lakh to 50 lakh	5831	1151	7,570	1,531	8845	1,764	4.02
Above 50 lakh to 1 crores	639	458	851	636	948	690	1.57
Above 1 crore to 10 crore	753	2424	956	3,342	1041	3,483	7.93
Above 10 crore	323	18490	437	35,394	462	36,305	82.63
Domestic	181837	24402	183,441	43,124	196202	43,935	100.00
Overseas	-	2487	146	6,755	166	7,940	
Global	181837	26889	183,587	49,879	196368	51,875	

Investments - Domestic

Particulars	June, 2016			
	AFS	HTM	HFT	Total
1. SLR Investments	14,571	75,893	6	90,470
Of Which:				
Government Securities	14,571	75,893	6	90,470
Other Approved Securities	0	0	0	0
M Duration	4.13	4.84	4.28	4.73
2. Non SLR Investments	10,162	5,143	0	15,305
M Duration	3.60	4.73	0	4.04
Total	24,733	81,036	6	105,775

- Treasury Income stood at the level of Rs 1312.96 crores in Q1 of FY17. The increase in income provided support to both interest and Non Interest Income .
- Total size of Bank's Domestic Investment as on 30th June, 2016 stood at Rs.105,775 crore.
- As on 30th June, 2016, the share of SLR-Securities in Total Investment is 85.53 %.
- The bank had 83.89 % of SLR-Securities in HTM and 16.11 % in AFS as on 30th June, 2016.
- The percent of SLR to NDTL as on 30th June, 2016 was at 23.31 %.
- The bank shifted SLR Securities worth Rs. 13,854.96 crore from HTM to AFS portfolio during FY17.
- As on 30th June, 2016, the modified duration of AFS investment was 3.98 and that of HTM securities was 4.84 .

Contribution of Treasury

(₹. in Crores)

Particulars	Quarter ended			Y-O-Y Variation %
	Jun 15	Mar.16	Jun 16	
Interest Income on Investment	2305	2,071	2,114	-8.29
Profit from Sale of Investments	179	93	379	111.73
Profit from Exchange Transactions	127	124	395	211.02
Dividend Income	0.01	16	5.38	
Total Contribution (Income)	2,611	2,304	2,893	10.80
Yield on Investment	8.16	7.53	7.93	

Net Interest Income

(₹. in Crores)

Particulars	Quarter ended			Y-O-Y (%)
	Jun 15	Mar.16	Jun 16	
Interest Income	10,819	10,501	9,426	-12.88
a. From Advances	8,024	7,335	6,737	-16.04
b. From Investments	2,305	2,120	2,114	-8.29
c. From Other	490	1,046	575	17.35
Interest Expended	7,906	7,314	6,651	-15.87
a. On Deposits	7,080	6,411	6,035	-14.76
b. On Borrowings	585	599	550	-5.98
c. Subordinated Bonds & Others	241	304	66	-72.61
Net Interest Income	2,913	3,187	2,775	-4.74

Non-Interest Income

(₹. in Crores)

Particulars	Quarter ended			Y-O-Y Variation %
	Jun 15	Mar.16	Jun 16	
Commission, Exchange & Brokerage	365	370	307	-15.89
Profit from Sale of Investments	179	93	379	111.73
Profit from Exchange Transactions	127	142	395	211.02
Recovery In W/o accounts	49	87	32	-34.69
Other Non Interest Income	120	192	125	4.17
Total Non-Interest Income	840	884	1,238	47.38

(₹. in Crores)

Particulars	Quarter ended			Y-O-Y% Variation
	Jun 15	Mar.16	Jun 16	
1. Total Income	11,659	11,385	10,664	-8.53%
a. Interest Income	10,819	10,501	9,426	-12.88%
b. Non Interest Income	840	884	1,238	47.38%
2. Total Expenditure	9,955	9,921	9,010	-9.49%
a. Interest expended	7,906	7,314	6,650	-15.89%
b. Operating Expenses	2,049	2,607	2,360	15.18%
3. Operating Profit	1,704	1,464	1,654	-2.93%
4. Net Profit	130	-3,587	-741	

Particulars	Quarter ended			Variation (%)
	Jun. 15	Mar.16	Jun 16	
Operating Profit	1,704	1,464	1,654	-2.93
Provisions for				
B&D	2,119	5,442	2,453	15.76
Standard Assets	-205	67	326	-259.02
NPV / Others	-419	-173	3.50	-100.84
Depreciation on Investment	19	134	-12	-163.16
Total Provisions before Tax	1,514	5,470	2,770	82.96
Taxation	60	-419	-375	
Net Profit	130	-3,587	-741	

Key Financial Ratios (Quarter ended)

	June 15			March 16			June 16		
Particulars	Indian	Foreign	Global	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	6.99	0.84	5.46	6.49	0.71	4.98	6.23	0.76	4.89
Yield on Advances	10.79	2.73	8.32	10.39	2.98	8.20	9.73	3.33	7.97
Yield on Investments	8.16	4.13	7.99	7.53	3.71	7.36	7.93	4.22	7.75
NIM	2.56	1.14	2.12	2.43	1.24	2.06	2.54	1.42	2.20
Cost to Income Ratio	61.91	17.05	54.59	69.38	16.42	61.76	63.23	22.91	56.47

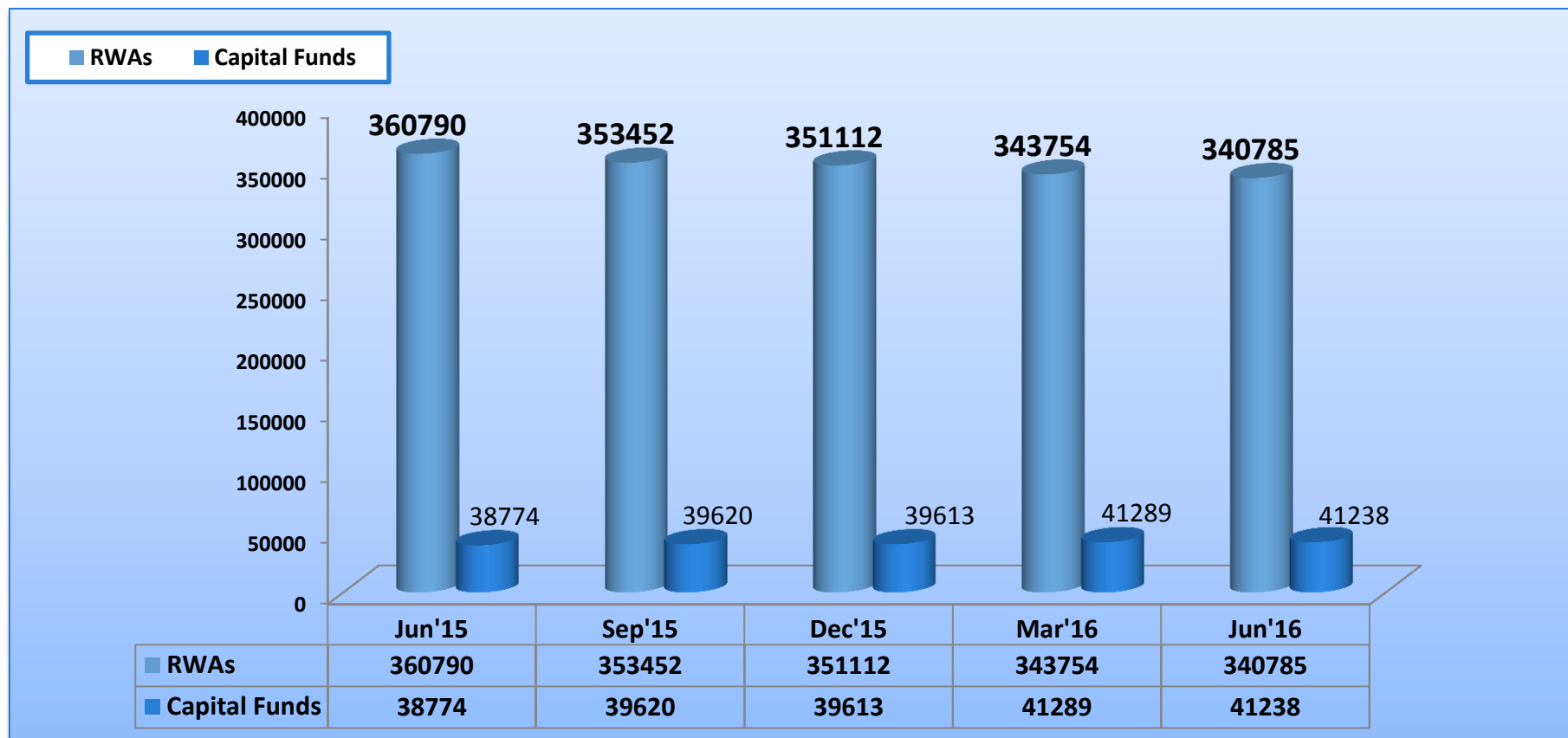
Capital Adequacy – Basel-III

(₹. in Crores)

Particulars	Jun 15	Mar 16	Jun 16
Capital Adequacy - Basel III			
CET1 Capital	26,087	27,385	25,857
AT1 Capital	3,618	3,662	4,823
Tier I Capital	29,705	31,047	30,680
Tier II Capital	9,069	10,242	10,558
Total Capital	38,774	41,289	41,238
Total Assets	600,208	609,914	593,048
Risk Weighted Assets	360,790	343,754	340,785
CRAR – CET1 (%)	7.23	7.97	7.59
CRAR – AT1 (%)	1.00	1.07	1.42
CRAR – Tier I (%)	8.23	9.03	9.00
CRAR - Tier II (%)	2.51	2.98	3.10
Capital Adequacy Basel III (%)	10.75	12.01	12.10

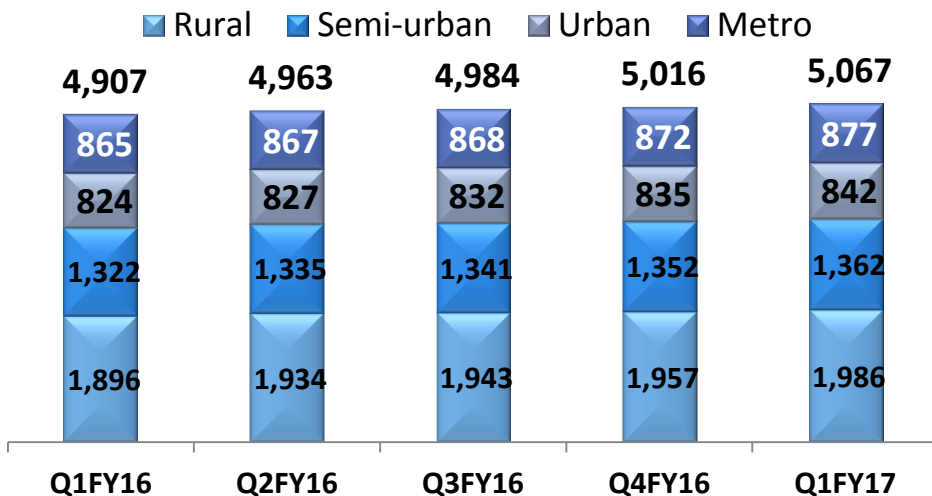
Movement in RWAs and Capital Funds

- Bank has undertaken various Capital Optimization measures and could conserve RWA of Rs.21,335 crores and Capital of Rs.2,377 crores during FY 2015-16 and for Q1 FY 2016-17, RWA of Rs.4,181 crores and Capital of Rs.501 crores were conserved.

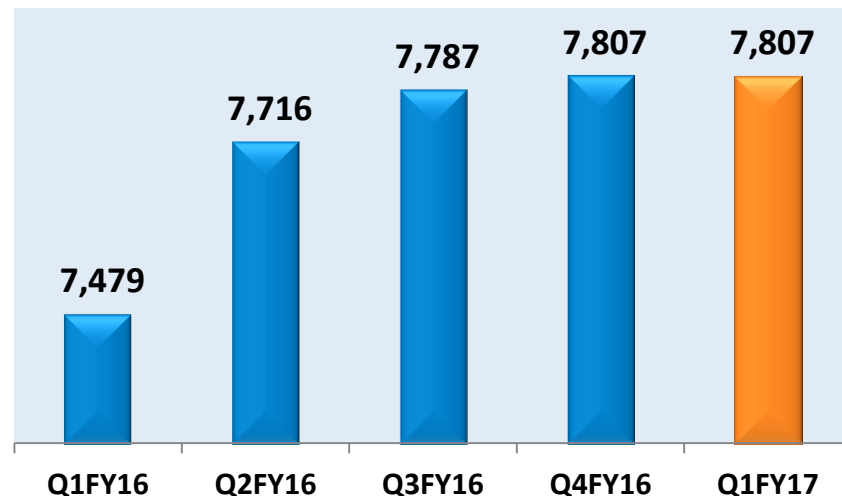


Multiple Delivery Channels

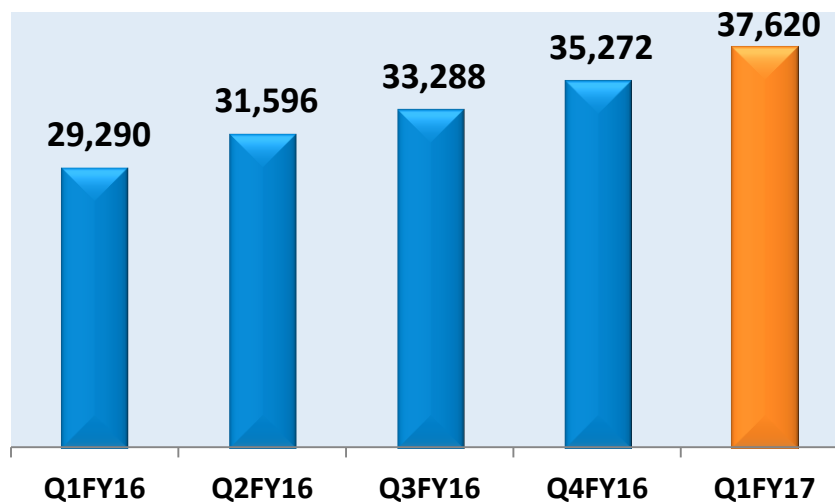
Branch Expansion



ATM Roll-Out

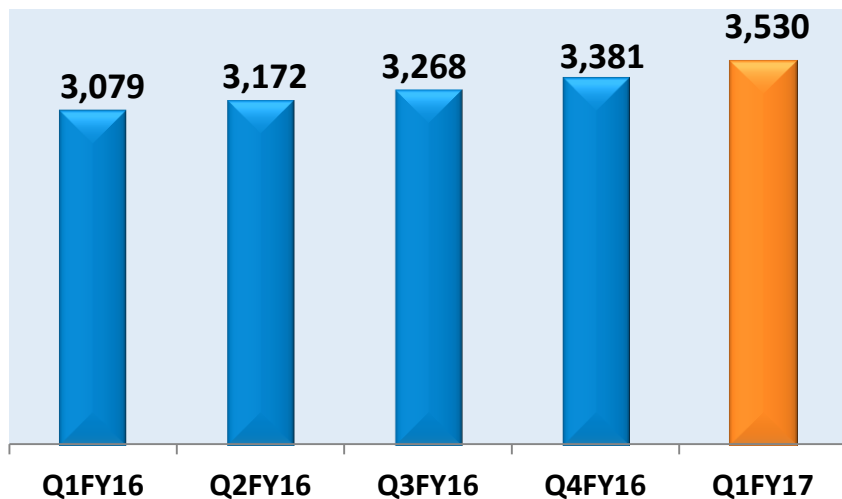


Debit Card ('000)

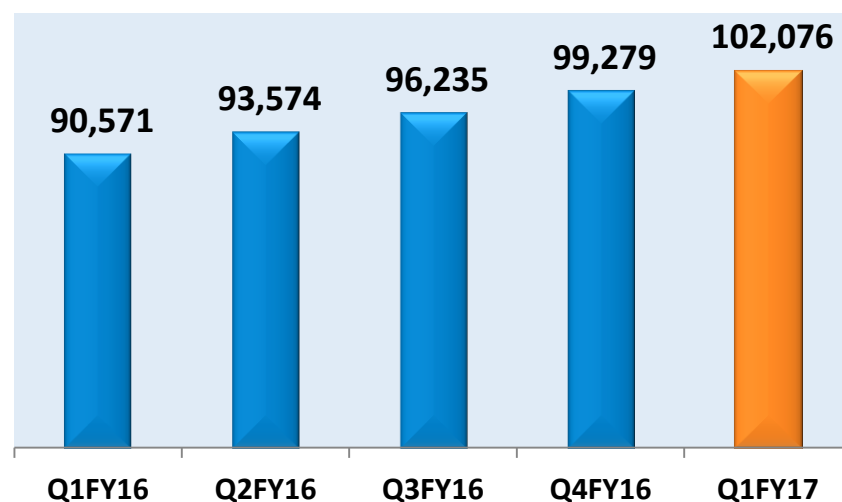


Multiple Delivery Channels (cont'd)

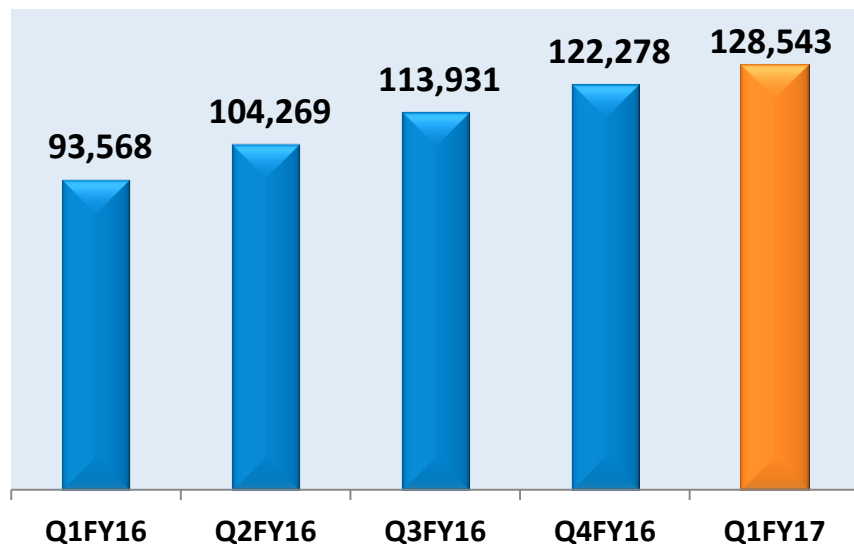
Internet Banking Users - Retail ('000)



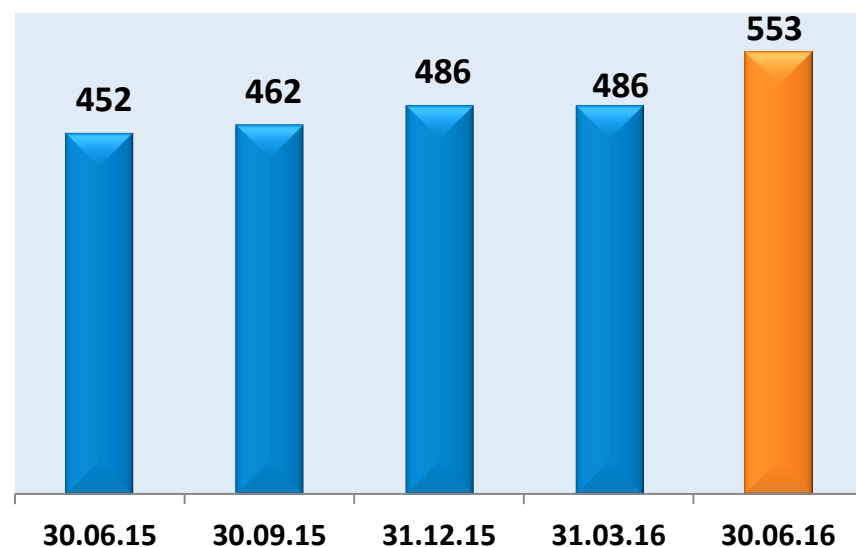
Internet Banking Users - Corporate



Mobile Banking Users



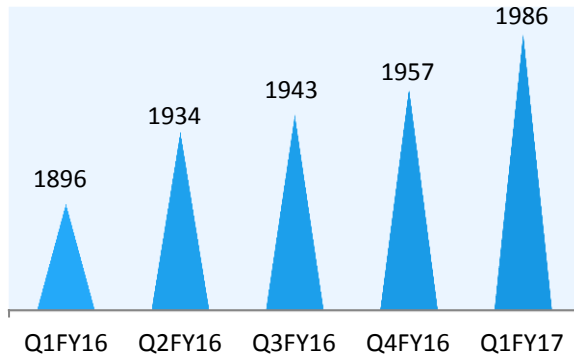
e-Galleries



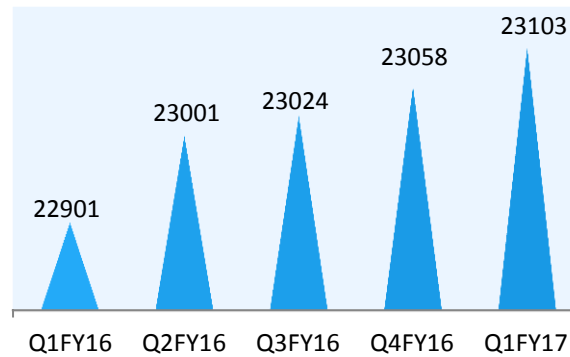
Performance Under Financial Inclusion

Particulars	As on 31.03.2016		As on 30.06.2016	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	113.50	1,442.93	126.31	1788.79
Zero Balance Accts (Lacs)	24.92	-	25.95	-
PMSBY (Lacs)	34.27	-	34.43	-
PMJJBYP (Lacs)	12.56	-	12.70	-
APY (Lacs)	0.95	-	1.28	-
PMMY Shishu (Actual)	296,079	658.47	315,894	730.00
PMMY Kishor	68,569	1,285.87	86,973	1587.90
PMMY Tarun	11,838	807.94	14,254	962.94
PMMY Total	376,486	2,752.28	417,121	3281.30

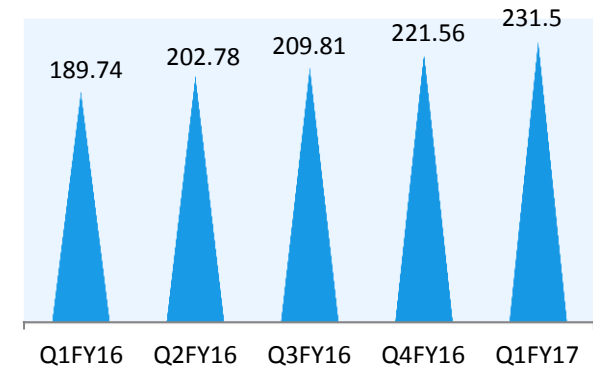
Rural Branches



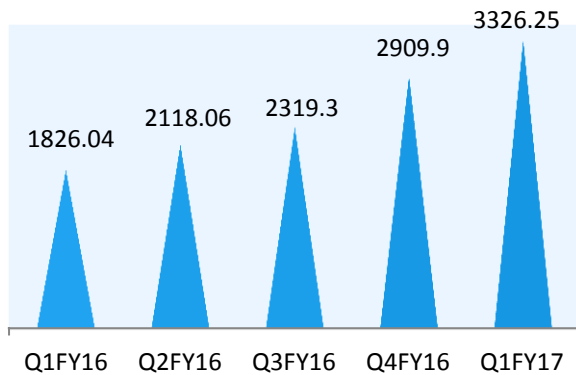
Unbanked Villages Covered



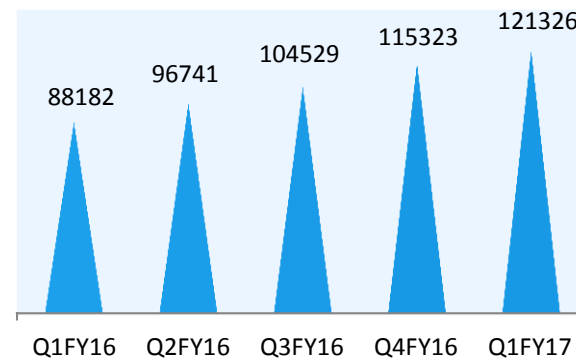
Total BSBD (NO-Frll) Account (No in Lacs)



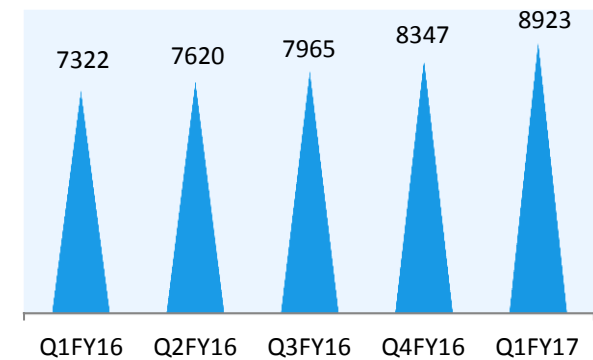
Total Deposit mobilised in BSBD (NO-Frll) Account (Amt in Crores)



RSETIs - No of Candidates Trained



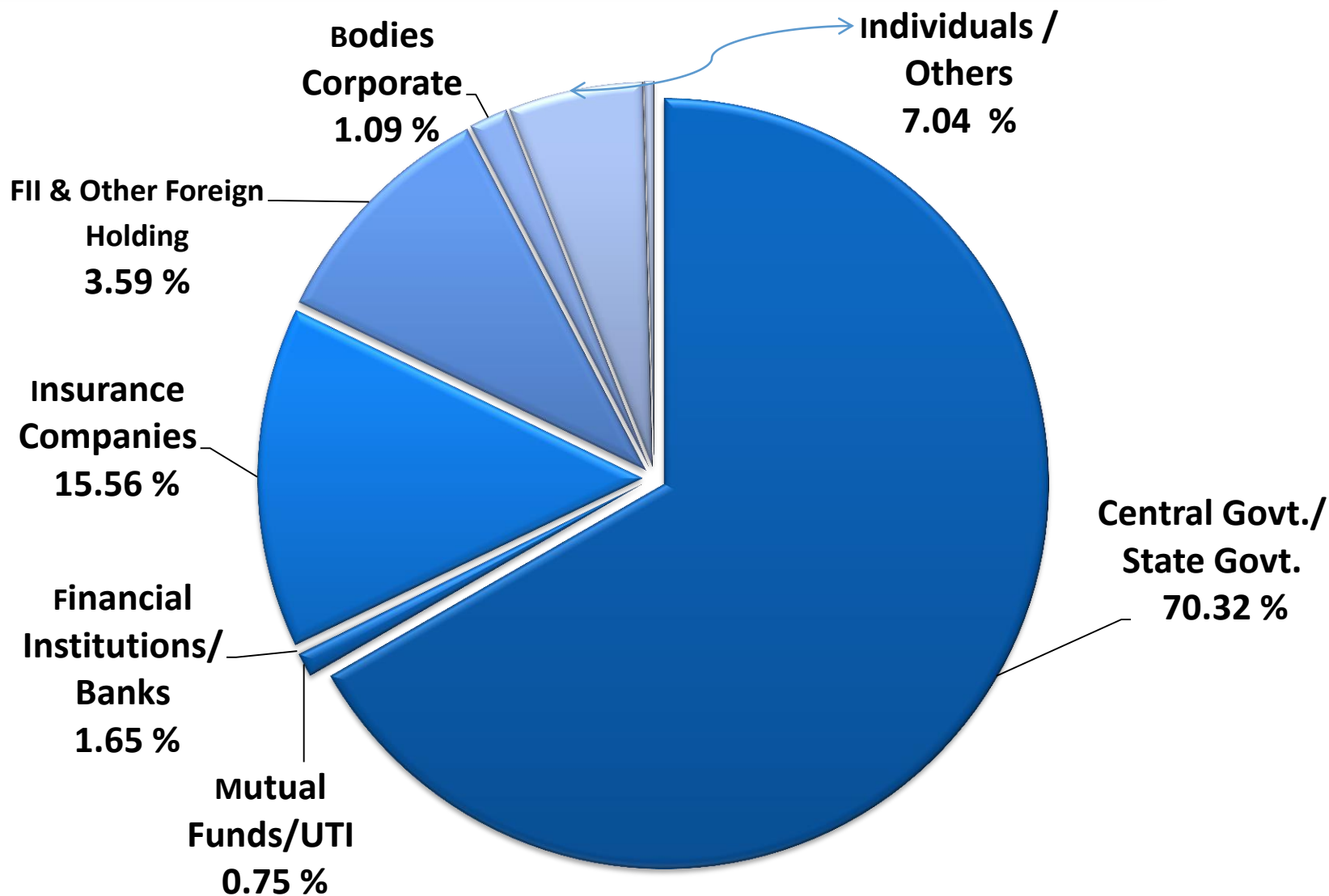
FLCs-No. of Outdoor activities undertaken



Raising Capital from FY2015-2016 and FY2016-17

Date of Allotment	Particulars (Investors)	Price per Share (In Rupees)	Amount (Rs. In Crore)
30.09.2015	Government of India	193.30	2455
05.01.2016	Life Insurance Corporation	132.06	264
30.03.2016	General Insurance Corporation of India	86.22	40
04.05.2016	Government of India (Application money received on 30.03.2016)	113.32	1150
04.05.2016	Life Insurance Corporation (Application money received on 31.03.2016)	96.03	153.65
31.12.2015	8.52% Tier 2 Bonds-2025	10,00,000	3000
22.06.2016/ 23.06.2016	11.50% Additional Tier I Bonds	10,00,000	1500
07.07.2016	8.57% Tier II Bonds 2026	10,00,000	1500

Shareholding Pattern- 30.06.2016





Bank received **“Best Bank”** Award in the category of **‘Managing IT Ecosystem’** and also in the category of **‘Electronic Payments’** among Large Banks at IDRBT Banking Technology Excellence Awards.



Bank received **“Best MSME Banking Excellence Award”** for **“Best Performance in Micro Units Development and Refinance Agency (MUDRA) loan”** under Large Bank category from Hon’ble Union Minister, Shri Piyush Goyal.



Bank has been rated by Economic Times as the **“Second Most Trusted Brand”** in India among the PSU banks in 2015.



Bank received **“Best Bank”** award for **“use of Technology for Financial Inclusion among Large Banks”** for FY 2014-15 from IDRBT at the hands of Governor, RBI.



Bank received **“Best MSME Bank”** and **“Best Bank for Operational Performance”** awards.



Financial Inclusion & Payment System Award by Elets Media at New Delhi at the hands of Minister of Rural Development.



Bank received **“PMJDY Excellence Award”** from Honorable Union Minister



Bank received **National Payments Excellence Awards 2015** awards for

- Top Issuer of Rupay Card in Special Category
- Special Award in Large Banks Category for NFS product.

THANK YOU!