



**FINANCIAL HIGHLIGHTS
FOR THE QUARTER / FY
ENDED**

31st MARCH 2014





- ❖ *A year of consolidation for the Bank.*
- ❖ *Growth moderated in tune with the Market situation.*
- ❖ *Shedding of Unremunerative Business:*
 - *High Cost Bulk Deposits*
 - *Low Yield / Highly Price Sensitive Advances*
- ❖ *Focus on Agriculture, SME & Retail Advances paid off*
- ❖ *Robust growth witnessed in all the above 3 preferred Sectors*
- ❖ *Moving towards reaching the regulatory target of 40% under Priority Sector Advances.*
- ❖ *NPAs contained at September/December 2013 levels.*
- ❖ *Minimization of Costs and Maximization of Revenue started yielding desired results.*

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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- ❖ **Total Business of the Bank increased to Rs. 4,23,390 crore from Rs. 4,02,272 crore in March 2013, recording growth of 5.25 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,40,069 crore from Rs. 2,26,038 crore in March 2013, recording growth of 6.21 %.**
- ❖ **Total Advances stood at Rs. 1,83,321 crore against Rs. 1,76,234 crore in March 2013, recording growth of 4.02 %.**
- ❖ **CASA increased to Rs. 80,011 crore from Rs. 73,581 crore in March 2013, recording growth of 8.74 % . Share of CASA in total deposits stood at 33.33% as against 32.55% in March 2013.**
- ❖ **Core Deposits increased to Rs. 1,87,164 crore from Rs. 1,70,953 crore in March 2013, recording growth of 9.48 %.**
- ❖ **Total Income increased to Rs. 26,350 crore from Rs. 23,528 crore in March 2013 recording growth of 11.99 % .**
- ❖ **Provision Coverage Ratio has improved from 47.75 % to 50.68 %.**
- ❖ **CRAR under BASELII is at 11.96 % with Tier I at 8.12 % whereas CRAR under BASEL III is 9.87 % with Tier I at 7.37 %.**
- ❖ **NIM improved from 2.65% in FY 2012-13 to 2.73% in FY 2013-14.**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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(Rs. in crore)

PARAMETERS	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14	Y-o-Y Growth (FY 14 -o-FY 13) (%)
Total Business	4,02,272	4,05,383	4,09,041	4,12,164	4,23,390	5.25
Total Deposits	2,26,038	2,30,760	2,30,413	2,33,084	2,40,069	6.21
Of which Core Deposits	1,70,953	1,78,528	1,79,606	1,79,350	1,87,164	9.48
Of which HighCost Deposits (% to total deposits)	55,085 (24.37%)	52,232 (22.63%)	50,807 (22.05%)	53,734 (23.05)	52,434 (21.84)	(4.81)
Total Loans and Advances	1,76,234	1,74,623	1,78,628	1,79,080	1,83,321	4.02
Investments	72,662	75,988	75,231	83,394	86,384	18.88
CD Ratio	77.97	75.67	77.53	76.83	76.36	----

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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(Rs. in crore)

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14	Y-o-Y Growth (Q4 14- o-Q4 13) (%)	Y-o-Y Growth (FY 14 -o- FY 13) (%)
Gross Income	6,403	23,528	6,443	6,237	6,708	6,962	26,350	8.73	11.99
Gross Expenses	5,619	20,355	5,443	5,695	5,839	6,135	23,112	9.18	13.54
Operating Profit	784	3,173	1000	542	869	827	3,238	5.48	2.05
Net Profit	169	1,015	22	(1509)	62	162	(1,263)	(4.14)	(224.43)
Net Interest Margin	2.68	2.65	2.68	2.45	2.99	2.76	2.73	----	----

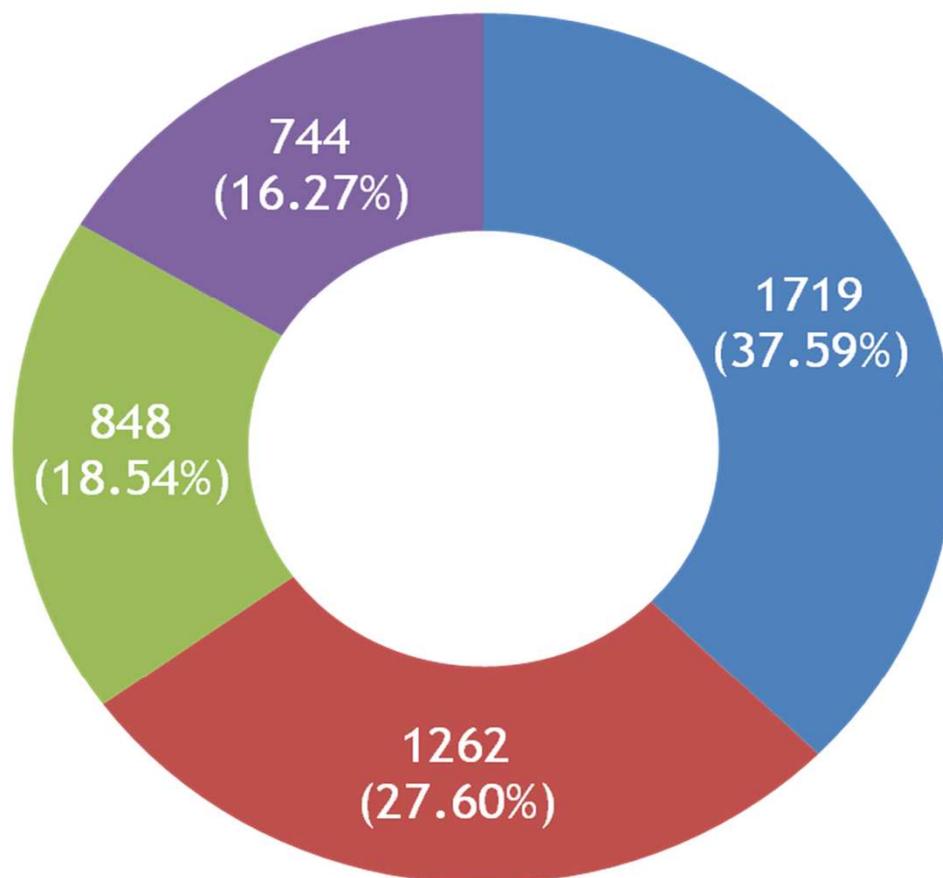
PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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BRANCH SEGMENTATION : AS ON 31st MARCH, 2014



■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4573
Rural	1719
Semi Urban	1262
Urban	848
Metropolitan	744
ATMs	3628
USBs	3677

BUSINESS

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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Segment-wise Deposits (Rs. in crore)

Deposits	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14	Y-o-Y Growth (FY 14 -o-FY 13) (%)
Current	14,491	12,910	11,878	11,081	13,537	(6.58)
Savings	59,090	61,264	62,719	64,925	66,474	12.50
Total CASA	73,581	74,174	74,597	76,006	80,011	8.74
Core Term	97,372	1,04,354	1,05,009	1,03,344	1,07,624	10.53
Total Core Deposits	1,70,953	1,78,528	1,79,606	1,79,350	1,87,164	9.48
High Cost	55,085	52,232	50,807	53,734	52,434	(4.81)
Total Deposits	2,26,038	2,30,760	2,30,413	2,33,084	2,40,069	6.21
CASA %	32.55	32.14	32.38	32.61	33.33	----

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14	Y-o-Y Growth (FY 14 -o-FY 13) (%)
Total Loans & Advances	1,76,234	1,74,623	1,78,628	1,79,080	1,83,321	4.02
Corporate Credit	1,12,924	1,08,432	1,13,575	1,10,463	1,03,929	(7.97)
(% to total Loans & Advances)	64.08%	62.09%	63.58%	61.68%	56.69%	----
Agriculture	24,658	25,452	22,746	23,761	30390	23.25
(% to total Loans & Advances)	13.99%	14.58%	12.73%	13.27%	16.58	----
- Direct Agriculture	19,849	20,180	19,309	19,320	23900	20.41
- Indirect Agriculture	4,809	5,272	3,437	4,441	6490	34.96
MSE	17,300	17,459	18,423	19,511	21491	24.22
(% to total Loans & Advances)	9.82%	10.00%	10.33%	10.90%	11.72	----
Retail	21,352	23,280	23,884	25,345	27,511	28.85
(% to total Loans & Advances)	12.11%	13.33%	13.37%	14.15%	15.01	----
- Housing	7,699	8,315	9,146	10,051	10,832	40.69
- Education	2,567	2,678	2,871	2,926	2,980	16.09
- Others	11,086	12,287	11,867	12,368	13,699	23.57

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14	Y-o-Y Growth (FY 14 -o- FY 13) (%)
Priority Sector Advances (% to ANBC)	51,259 (33.92)	52,684 (29.95)	51640 (29.36)	54534 (31.00)	63878 (36.32)	24.62
Agriculture (% to ANBC)	24,658 (16.31)	25,452 (14.47)	22746 (12.93)	23761 (13.51)	30390 (17.28)	23.25
- Direct Agriculture (% to ANBC)	19,849 (13.13)	20,180 (11.47)	19309 (10.98)	19320 (10.98)	23900 (13.59)	20.41
- Indirect Agriculture (% to ANBC)	4,809 (3.18)	5,272 (3.00)	3437 (1.95)	4441 (2.52)	6490 (3.69)	34.96
MSE (% to ANBC)	17,300 (11.44)	17,459 (9.93)	18423 (10.47)	19511 (11.09)	21491 (12.22)	24.22

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14	Y-o-Y Growth (FY 14 -o-FY 13) (%)
HOUSING LOAN	7699	8315	9146	10051	10832	41%
EDUCATION LOAN	2567	2678	2871	2926	2980	16%
CENT PERSONAL GOLD LOAN	761	922	793	839	778	2%
LOAN AGAINST PROPERTY	7743	8657	8263	8688	9773	26%
i. Cent Mortgage	4457	5294	4768	4977	5665	27%
ii. Cent Trade	3002	3068	3198	3392	3732	24%
iii. Cent Rental	179	186	179	197	250	39%
iv. Cent Swabhimaan	25	26	26	26	27	8%
v. Cent Swabhimaan Plus	80	83	92	96	99	24%
Others	2582	2708	2811	2841	3148	22%
Grand Total	21352	23280	23884	25345	27511	29%

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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PROFITABILITY (Rs. in crore)

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14	Y-o-Y Growth (Q4 14-o- Q4-13) (%)	Y-o-Y Growth (FY 14 -o- FY 13) (%)
Gross Income	6403	23,528	6,443	6,237	6,708	6,962	26,350	8.73	11.99
Gross Expenses	5619	20,355	5,443	5,695	5,839	6,135	23,112	9.18	13.54
Operating Profit	784	3,173	1,000	542	869	827	3,238	5.48	2.05
Net Profit	169	1,015	22	(1509)	62	162	(1,263)	(4.14)	(224.43)

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14	Y-o-Y Growth (Q4 14-o- Q4 13) (%)	Y-o-Y Growth (FY 14 -o- FY 13) (%)
Interest on Advances	4374	16922	4576	4441	4,860	4,743	18,620	8.44	10.03
Interest on Investments	1283	4779	1257	1415	1,485	1,607	5,764	25.25	20.61
Other Interest Income	110	160	12	3	9	19	43	(82.73)	(73.13)
Total Interest Income	5767	21861	5845	5859	6,354	6,369	24,427	10.44	11.74

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14	Y-o-Y Growth (Q4 14-o- Q4 13) (%)	Y-o-Y Growth (FY 14 -o- FY 13) (%)
Non Interest Income	636	1667	598	378	354	593	1923	(6.76)	15.35
Of which:									
Profit on sale of investments	142	383	279	29	40	107	455	(24.65)	18.80
Commission/ Exchange	253	816	178	200	167	277	822	9.49	0.74
Recovery in written off a/cs	136	282	55	53	56	124	288	(8.82)	2.12
Profit on Exchange Transactions	64	61	46	47	51	55	199	(14.06)	226.23
Rent on Safe Deposit Lockers	16	49	12	14	10	22	58	37.50	18.37
Others	25	76	28	35	30	8	101	(68.00)	32.89
Total Income	6403	23528	6443	6237	6,708	6,962	26,350	8.73	11.99

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14	Y-o-Y Growth (Q4 14-o- Q4 13) (%)	Y-o-Y Growth (FY 14 -o- FY 13) (%)
Interest on deposits	3950	14940	4023	4044	4,115	4,192	16,374	6.13	9.60
Interest on Sub-ordinated debts	149	583	150	152	167	173	642	16.11	10.12
Interest on borrowings/refinance	134	600	135	229	264	289	917	115.67	52.83
Total interest Expenses	4233	16123	4308	4425	4,546	4,654	17,933	9.95	11.23

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14	Y-o-Y Growth (Q4 14-o- Q4 13) (%)	Y-o-Y Growth (FY 14 -o- FY 13) (%)
I.Establishment	964	2891	801	832	866	1038	3537	7.68	22.35
II. Other Optg. Expenses	422	1341	334	438	427	443	1642	4.98	22.45
Total optg. Expenses	1386	4232	1135	1270	1293	1481	5179	6.85	22.38
Gross Expenses	5619	20355	5443	5695	5839	6135	23,112	9.18	13.54

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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PROVISION (Rs. in crore)

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14
For NPAs (Including Restructured Assets)	423 (49)	1930 (572)	825 (189)	1841 (62)	670 (281)	653 (165)	3989 (697)
On Standard Assets	70	91	(12)	7	1	(3)	(7)
Provisions on Investments	(49)	(163)	170	192	4	(108)	258
Tax	171	305	(5)	1	150	122	268
Others	0	(5)	0	10	(18)	1	(7)
Total Provision & Contingency	615	2158	978	2051	807	665	4501

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013- 14
Yield on Advances	11.36	11.14	10.86	10.29	11.22	10.74	10.79
Yield on Investments	8.07	7.60	8.39	7.55	7.48	8.00	7.84
Cost of Deposits	7.39	7.42	7.28	7.22	7.25	7.19	7.24
Cost of Funds	7.52	7.53	7.35	7.34	7.39	7.38	7.37
Cost to Income Ratio	63.86	57.16	53.15	70.11	59.80	64.16	61.53
Non-Interest Income/ Total Income	9.93	7.09	9.28	6.06	5.28	8.52	7.30
Interest Income to AWF	9.48	9.46	9.15	8.95	9.53	9.11	9.18
Non Int. Income to AWF	1.05	0.72	0.94	0.58	0.53	0.85	0.72
Operating Profits to AWF	1.29	1.37	1.57	0.83	1.30	1.18	1.22

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14
Gross NPAs: Opening on 1 st April	8938	7273	8456	10529	11563	11599	8456
Add: Slippages	701	5125	2400	2570	1113	2034	7568
Less: Deductions							
1. Write Off	18	610	33	674	287	382	1376
2. Upgradation	652	1751	93	491	503	228	766
3. Recoveries	513	1581	201	371	287	245	1104
4. Reduction due to sale	----	----	----	----	----	1278	1278
Total Deductions	1183	3942	327	1536	1077	2133	4524
Gross NPAs	8456	8456	10529	11563	11599	11500	11500

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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

PARAMETERS	Q4 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 13-14	FY March 2013-14
Gross NPAs	8456	8456	10529	11563	11599	11500	11500
Gross Credit	176234	176234	174623	178628	179080	183321	183321
Gross NPA as % of Gross Advances	4.80	4.80	6.03	6.47	6.48	6.27	6.27
Net Advances	171936	171936	169696	172655	172785	177315	177315
Net NPA	4988	4988	6527	6512	6377	6649	6649
Net NPA as % of Net Advances	2.90	2.90	3.85	3.77	3.69	3.75	3.75

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14
INFRASTRUCTURE	789	737	876	906	987
TEXTILES	404	425	515	580	795
IRON & STEEL	595	622	786	839	758
ENGINEERING & MANUFACTURING	35	349	442	555	583
GEMS & JEWELLERY	24	12	1097	1144	482
AVIATION	375	314	379	338	337
CONSTRUCTION	294	361	456	494	328
POWER-GENERATION	455	455	451	469	311
OIL INDUSTRY	73	71	89	122	297
OTHERS	5412	7183	6472	6152	6622
TOTAL	8456	10529	11563	11599	11500

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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ASSET CLASSIFICATION (Rs. in crore)

PARAMETERS	Q4 & FY 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	Q4 & FY 2013-14
Gross Advances	176234	174623	178628	179080	183321
Standard	167778	164094	167065	167481	171821
Sub- Standard	3415	4929	4164	4308	5066
Doubtful	4959	5532	7320	7205	6136
Loss	82	68	79	86	298
Provisions for NPA including Restructured Assets & Credit Balance	3468	4002	5045	5222	4851
Provision Coverage Ratio (%)	47.75	42.46	49.98	52.28	50.68

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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RESTRUCTURED ASSETS (Amount Rs. in crore)

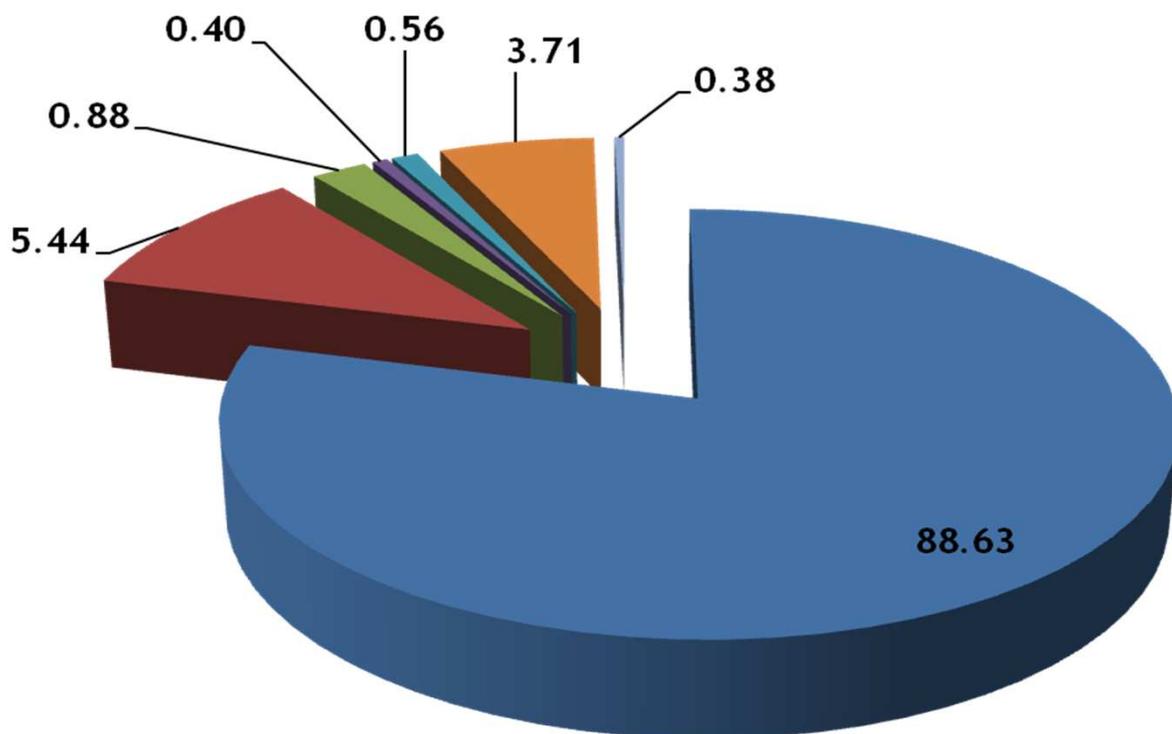
SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 31.03.2014	25557	854	297	28186	25854	29040
2	- Of which NPA	11208	465	64	2614	11272	3079
3	Net Standard Restructured as on 31.03.2014	14349	389	233	25572	14582	25961
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.03.2014)	-	-	-	6.98%	-	6.98%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.03.2014)	-	0.21	-	6.96%	-	7.18%
6	Incremental increase in Total Restructured Assets in Q4-FY 2013-14	2782	04	32	795	2814	799



CAPITAL ADEQUACY (%)

	FY 13-14	FY 12-13
BASEL II		
CRAR	11.96	11.49
Tier I	8.12	8.09
Tier II	3.84	3.40
BASEL III		
CRAR	9.87	Not Applicable
Tier I	7.37	Not Applicable
Tier II	2.50	Not Applicable

Shareholding Pattern – 31st March 2014



- Government Of India
- FI s
- FII s
- Insurance Cos.
- Other Body Cos.
- Public
- Others

Government Of India	88.63
FI s	5.44
FII s	0.88
Insurance Cos.	0.40
Other Body Cos.	0.56
Public	3.71
Others	0.38

PERFORMANCE HIGHLIGHTS- Q4 & FY 2013-14



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Overall status implementation of FIP

Sr. No.	Particulars	March 2013	March 2014
1	No. of villages covered (>2000 Population)	4213	4330
2	No. of villages covered (<2000 Population)	4471	6743
3	Total Villages covered	8684	11073
4	No. of BCs appointed	4860	5588
5	No. of accounts opened(in lacs)	37.30	51.00
6	No. of Transactions(Rs. in lacs)	22.42	31.65
7	Amount of Transaction (Rs. in lacs)	15439	33886
8	Deposit through BCA (Rs. in lacs)	2467	7499
9	Advances through BCA (Rs. In lacs)	17.55	63.23



AWARDS Received during FY 2013-14

- ❖ Government of India has awarded the second ranked “**National Award for Excellence in MSME Lending**” for the year 2012-13 to Central Bank of India. The award was given at the benign hands of Hon'ble Prime Minister Shri Manmohan Singh.
- ❖ Bank was conferred ‘**HR AWARD**’ for ‘**Training Excellence**’ (Gold Award) towards achieving excellence in Training and Learning systems and practices, by Greentech Foundation.
- ❖ Bank has received second award in the category: Public - Service Sector (Large) for ‘**Excellence in Cost Management**’ by Institute of Cost Accountants of India.
- ❖ Bank was conferred ‘**BEST FINANCIAL ADVISOR AWARD UNDER PSU CATEGORY**’ by CNBC TV & UTI Mutual Fund.
- ❖ Bank was conferred ‘**Greentech Safety Award - 2013**’.
- ❖ During BANCON 2013, Bank won Special Mention Award under the category ‘**Most Innovative Broad-based Product Offering**’.
- ❖ Bank has received Banking Excellence Awards in two categories viz. 1) **ECO- Technology Award - Runner Up** and 2) **Jury Award for New Initiatives** in a glittering function organized by Chamber of Indian Micro Small & Medium Enterprises in the august presence of Dr. Montek Singh Ahluwalia, Hon'ble Dy. Chairman, Planning Commission, Mr. J.D. Seelam, Hon'ble Minister of State for Finance and Mr. Arun Maira, Member Planning Commission.



WAY FORWARD FOR FY 2014-15

- ❖ We expect to grow:
 - Total Business by 12.50%.
 - Total Deposits by 15.00%.
 - Total Advances by 10.00%.
- ❖ Intend to increase share of CASA in Total Deposits to the level of 35%.
- ❖ Bank has robust plan to contain Gross NPA below 5.50% and Net NPA below 3.00%.
- ❖ NIM is expected to improve to the level of 3.00%.

Thank you!
for your
kindness!

