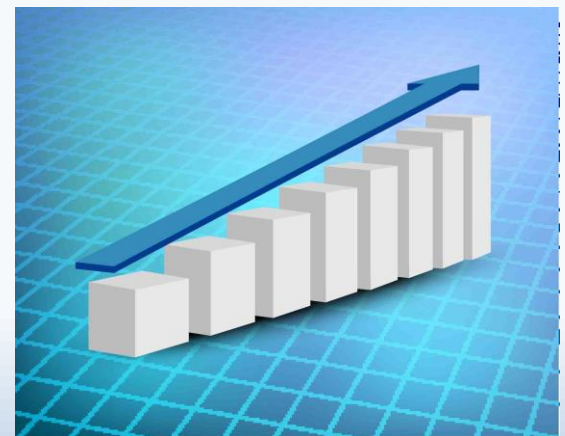


# Financial Results for Quarter ended 30<sup>th</sup> June 2018



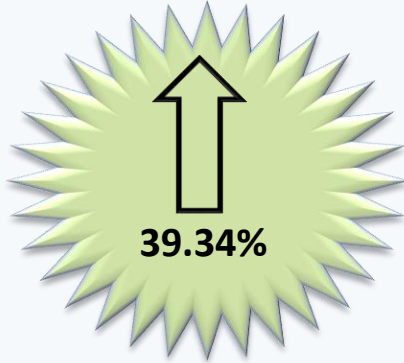
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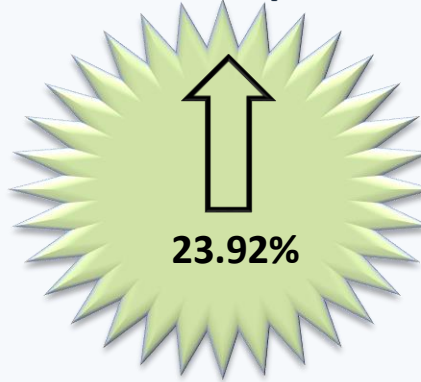
- ▶ Performance Highlights
- ▶ Assets, Liabilities & Business Overview
- ▶ Loans & Advances
- ▶ Asset Quality
- ▶ Investments
- ▶ Income & Expenditure, Profitability
- ▶ Financial Ratios
- ▶ Resources
- ▶ Suit Filed Accounts & Wilful Defaulters
- ▶ Capital & Capital Adequacy

# Performance Highlights (Y-o-Y)

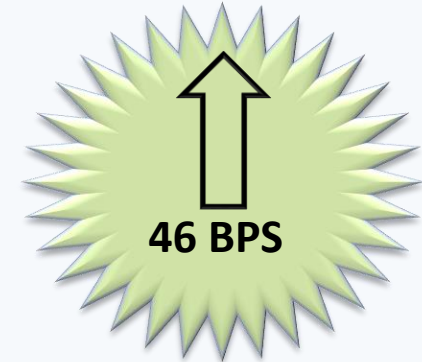
## Cash Recoveries+Upgradation



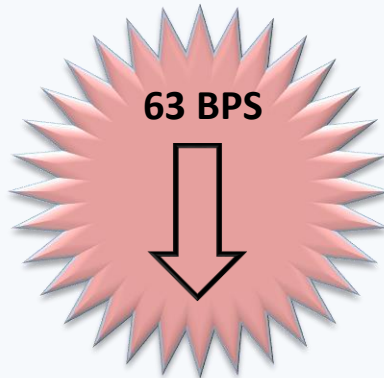
## Interest Spread



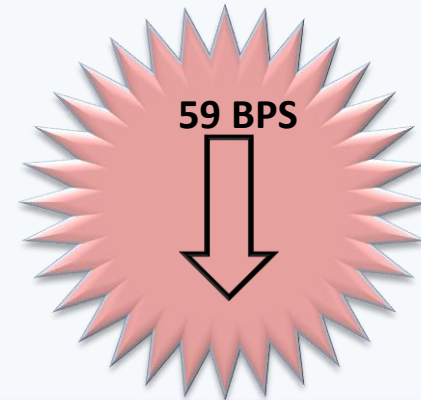
## NIM



## Cost of Funds



## Cost of Deposits



# Assets & Liabilities - An Overview



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₹ in Crore

LIABILITIES	As on			% Growth	
	30.06.2017	31.03.2018	30.06.2018	Y-o-Y	Q-o-Q
Capital	1168	2598	2598	122.41%	0.00%
Reserves and Surplus	5780	7346	6210	7.44%	(15.46%)
Deposits	136629	138981	135411	(0.89%)	(2.57%)
Borrowings	6343	4064	3632	(42.75%)	(10.64%)
Other Liabilities & Provisions	3819	3340	3194	(16.37%)	(4.37%)
<b>TOTAL</b>	<b>153740</b>	<b>156329</b>	<b>151045</b>	(1.75%)	(3.38%)
<b>ASSETS</b>					
Cash and Balances with Reserve Bank of India	14239	15809	13560	(4.77%)	(14.23%)
Balances with Banks and Money at Call and Short	169	75	69	(59.18%)	(8.01%)
Investments	40293	43623	51221	27.12%	17.42%
Advances (Net)	90249	85797	75395	(16.46%)	(12.12%)
Fixed Assets	1557	1517	1523	(2.15%)	0.41%
Other Assets	7232	9508	9277	28.28%	(2.43%)
<b>TOTAL</b>	<b>153740</b>	<b>156329</b>	<b>151045</b>	(1.75%)	(3.38%)

# Topline - Business

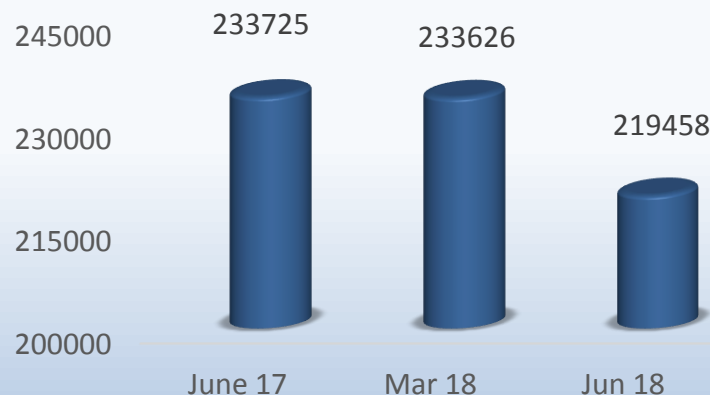


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₹ in Crore

Particulars	As on			% Growth	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Total Business	233725	233626	219458	(6.10%)	(6.06%)
Deposits	136629	138981	135411	(0.89%)	(2.57%)
of which CASA	60235	66345	62737	4.15%	(5.44%)
CASA Share (%) to Total Deposit	44.09%	47.74%	46.33%	224 BPS	-141 BPS
Gross Advances	97096	94645	84047	(13.44%)	(11.20%)
Gross Investment	40563	44163	51900	27.95%	17.52%

Business Mix [Rs in crore]



# Deposits & Advances

₹ in Crore

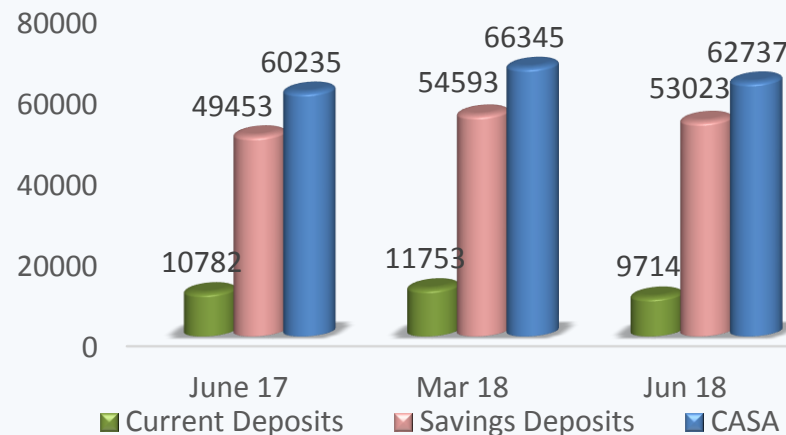


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## Deposit



## CASA Deposit



## Advances



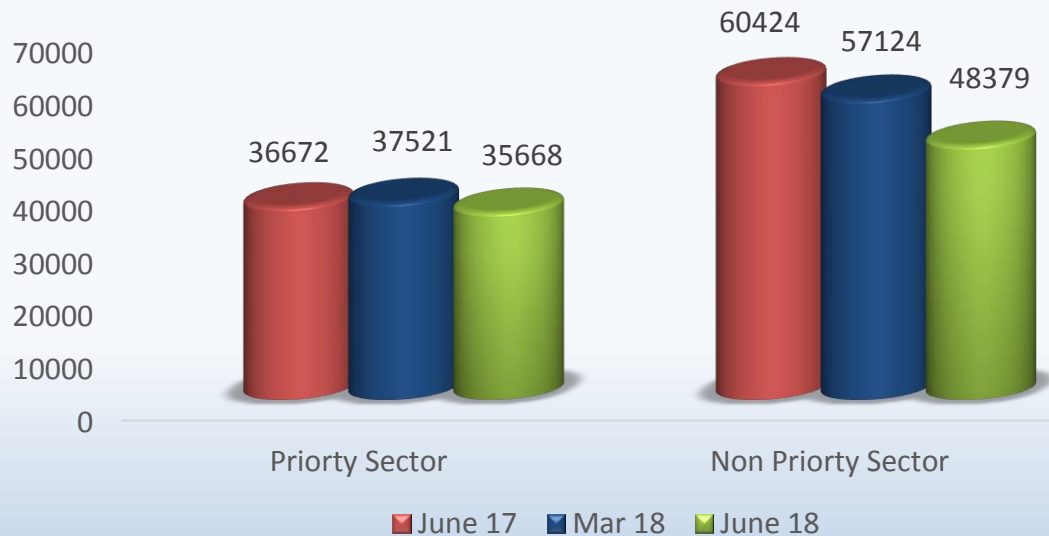
## CD RATIO %



₹ in Crore

Particulars	As on			% Growth	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Gross Advances	97096	94645	84047	(13.44%)	(11.20%)
of which					
Priority Sector	36672	37521	35668	(2.74%)	(4.94%)
Non-Priority Sector	60424	57124	48379	(19.93%)	(15.31%)

## Priority & Non Priority Advances



# Advances : Priority Sector



₹ in Crore

PARTICULARS	June 17		Mar 18		June 18		Growth Y-o-Y		Growth Q-o-Q	
	Adv	% to ANBC	Adv	% to ANBC	Adv	% to ANBC	Amt	%	Amt	%
ANBC	106526		105371		100828		(5698)	(5.65%)	(4543)	(5%)
Priority Sector (including investment)	39931	37.48%	40709	38.63%	38663	38.35%	(1268)	(3.28%)	(2046)	(5%)
Priority Sector (excluding investment)	36672	34.43%	37521	35.61%	35668	35.38%	(1004)	(2.81%)	(1853)	(5%)
of which										
Agriculture	15226	14.29%	14861	14.10%	14310	14.19%	(916)	(6.40%)	(551)	(4%)
MSME (Priority)	14384	13.50%	15939	15.13%	14834	14.71%	450	3.03%	(1105)	(7%)
Others	7062	6.63%	6721	6.38%	6525	6.47%	(537)	(8.23%)	(196)	(3%)



## Advances : Retail Sector

₹ in Crore

Particulars	As on			% Growth	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Total Retail Credit	16115	16547	16767	4.05%	1.33%
of which					
Housing	13659	13573	13624	(0.25%)	0.38%
Education	906	995	1009	11.38%	1.35%
Vehicle	856	1068	1176	37.37%	10.09%
Others	695	911	958	37.92%	5.13%

# Advances : MSME Sector



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₹ in Crore

Particulars	As on			Growth	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
MSME Advances	19659	15939	14834	(24.54%)	(6.93%)
Manufacturing	5602	5229	4966	(11.35%)	(5.03%)
Services	14057	10710	9868	(29.80%)	(7.86%)
Total	19659	15939	14834	(24.54%)	(6.93%)
Micro	10517	9145	8424	(19.90%)	(7.88%)
Small	7897	5932	5539	(29.86%)	(6.63%)
Medium	1245	862	871	(30.04%)	1.04%
Total	19659	15939	14834	(24.54%)	(6.93%)

# Funded Exposure to Select Sectors



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₹ in Crore

Sector	June 17	Mar 18	June 18	% Growth	
	Amount	Amount	Amount	Y-o-Y	Q-o-Q
CRE	5292	3189	2828	(46.55%)	(11.31%)
NBFC	7263	12704	6412	(11.72%)	(49.53%)
Infra.	9792	9447	9944	1.54%	5.26%
of which Power	5443	3853	4314	(20.75%)	11.98%
Telecom	149	644	1093	635.75%	69.67%
Roads	2661	2848	3009	13.07%	5.64%
Ports	339	333	318	(6.16%)	(4.52%)
Others	1200	1769	1209	0.78%	(31.62%)
Total	<b>22348</b>	<b>25340</b>	<b>19184</b>	(14.16%)	(24.29%)

# Assets Quality



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₹ in Crore

Particulars	As on						% Change	
	June 17		Mar 18		June 18			
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv	Y-o-Y	Q-o-Q
Standard	79047	81.41%	76212	80.52%	66247	78.82%	(16.19%)	(13.08%)
Sub-Standard	4428	4.56%	4130	4.36%	4209	5.01%	(4.95%)	1.91%
Doubtful	13195	13.59%	13126	13.87%	12859	15.30%	(2.55%)	(2.03%)
Loss	426	0.44%	1178	1.24%	733	0.87%	71.89%	(37.76%)
Total NPA	18049	18.59%	18433	19.48%	17800	21.18%	-1.38%	(3.43%)
Total Advances	97096		94645		84047			
Provision Coverage Ratio (including TWO)	47.32%		58.71%		62.19%		1487 BPS	348 BPS
Provision Coverage Ratio (excluding TWO)	44.48%		47.81%		48.46%		398 BPS	65 BPS

# Movement of NPA



₹ in Crore

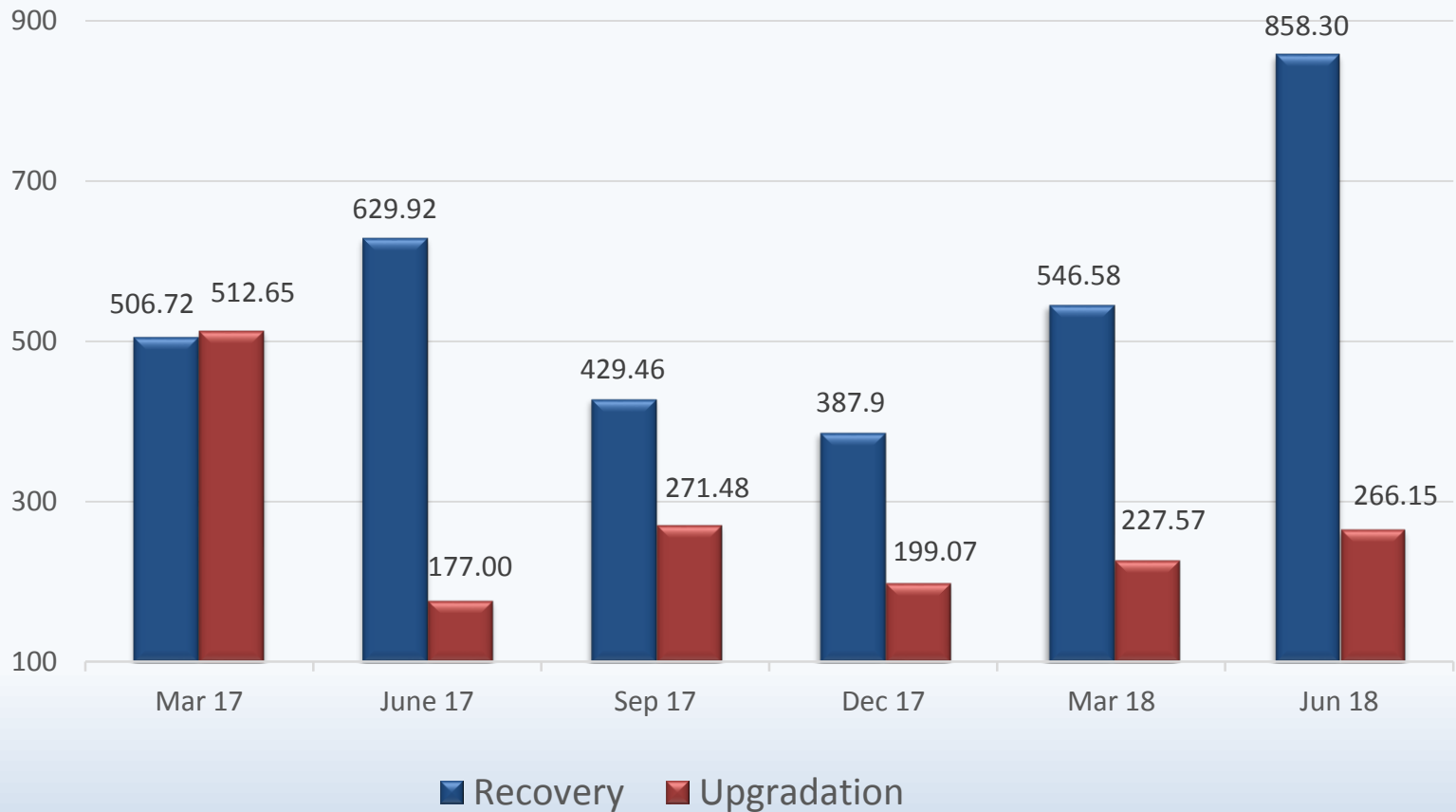
Particulars	Quarter Ended		
	June 17	Mar 18	June 18
<b>Opening Gross NPA</b>	<b>17189</b>	<b>18128</b>	<b>18433</b>
Less Cash Recoveries *	630	547	858
Less Upgradation	177	228	266
Less Write Off	315	618	1685
<b>Total Reduction [A]</b>	<b>1122</b>	<b>1392</b>	<b>2810</b>
Add Slippages	1626	1660	2071
Add Variation	356	37	106
<b>Total Addition [B]</b>	<b>1982</b>	<b>1697</b>	<b>2177</b>
Gross NPA	18049	18433	17800
Gross NPA [%]	18.59%	19.48%	21.18%
Net NPA	11259	9641	9195
Net NPA [%]	12.48%	11.24%	12.20%
Delinquency Ratio (%)	1.93%	2.24%	2.72%

# Recovery and upgradation



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₹ in Crore





# Movement of Provision

₹ in Crore

<b>Provision for NPAs</b>	<b>June 17</b>	<b>Mar 18</b>	<b>June 18</b>
Opening Balance	5795	5795	8662
Add:Provisions made during the period	1158	5331	1510
Less:Write back of excess provisions / TWO	316	2463	1684
Closing Provision	6637	8662	8489
<b>Provision for Standard Advances</b>	<b>June 17</b>	<b>Mar 18</b>	<b>June 18</b>
Opening Balance	656	656	550
Add:Provisions made during the period	-27	-106	(37)
Closing Provision	629	550	513

# Sector-wise Credit Deployment & NPA



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₹ in Crore

Sectors	As on								
	June 17			Mar 18			June 18		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture*	15401	2095	13.60%	15067	2490	16.53%	14666	2820	19.23%
Retail	16115	612	3.80%	16547	640	3.87%	16767	817	4.87%
SME	18422	4425	24.02%	15078	3090	20.49%	13963	2924	20.94%
Sub Total [A]	<b>49937</b>	<b>7132</b>	<b>14.28%</b>	<b>46692</b>	<b>6220</b>	<b>13.32%</b>	<b>45397</b>	<b>6562</b>	<b>14.45%</b>
% of [A] to Tot. Adv.	51.43			49.33			54.01		
Medium	1245	445	35.76%	862	374	43.36%	871	408	46.84%
Large Corporate	40385	10161	25.16%	44985	11124	24.73%	35681	10263	28.76%
Others	5529	311	5.62%	2106	715	33.97%	2099	568	27.04%
Sub Total [B]	<b>47159</b>	<b>10918</b>	<b>23.15%</b>	<b>47953</b>	<b>12213</b>	<b>25.47%</b>	<b>38651</b>	<b>11239</b>	<b>29.08%</b>
% of [B] to Tot. Adv.	48.57			50.67			45.99		
Total	<b>97096</b>	<b>18049</b>	<b>18.59%</b>	<b>94645</b>	<b>18433</b>	<b>19.48%</b>	<b>84047</b>	<b>17800</b>	<b>21.18%</b>

\*Agriculture includes Priority and Non-priority figures

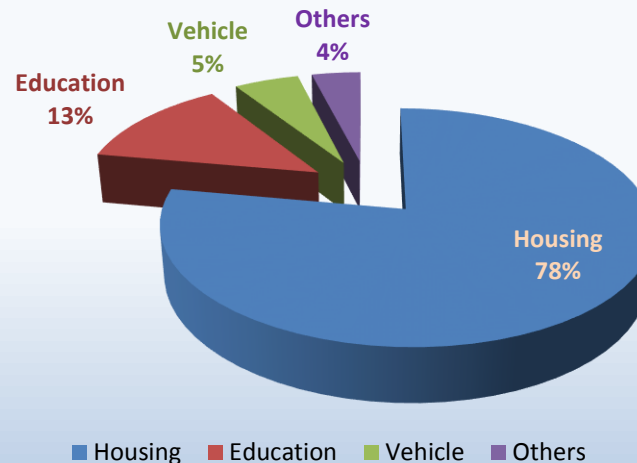
# Retail Sector-NPA



₹ in Crore

Sector	As on			As on			As on		
	June 17			Mar 18			June 18		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	16115	612	3.80%	16547	640	3.87%	16767	817	4.87%
of which									
Housing	13659	458	3.35%	13573	487	3.59%	13624	636	4.67%
Education	906	83	9.19%	995	89	8.91%	1009	106	10.55%
Vehicle	856	38	4.38%	1068	34	3.15%	1176	43	3.62%
Others	695	33	4.79%	911	31	3.38%	958	32	3.36%

Share in Retail Sector NPA - June 18



# Details of NCLT Cases



₹ in Crore

NCLT Cases as on 30.06.2018	RBI List 1	RBI List 2	Total	Other NCLT Cases	Grand Total
No. of Accounts	10	10	20	51	71
No of Cases where Resolution Plan has approved	4*	0	4	4**	8
Number of accounts referred under IBC as on 30.06.2018	9	10	19	51	70
Outstanding as on 30th June 2018	3227	1945	5172	3473	8645
Provision made till 30th June 2018	2374	1368	3742	2375	6117
Provision coverage as on 30th June, 2018 in these accounts.	73.56%	70.35%	72.35%	68.40%	70.76%

- ❖ In 4 accounts final resolution plan approved by NCLT of which we have received recovery in one account.
- ❖ In other 4 account final resolution plan is approved by NCLT.

# Types of Restructuring under RBI Scheme



₹ in Crore

Details of Restructured Accounts as on 30.06.2018	Standard		NPA		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CDR	0	0	12	908	12	908
SDR	0	0	19	3317	19	3317
Outside SDR	0	0	2	219	2	219
S4A	4	362	1	10	5	373
Others	5	519	104	1065	109	1584
Sub-Total	9	881	138	5519	147	6400
5/25	8	1635	3	484	11	2119

Accounts reported are mutually exclusive

# Investments (Gross)



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₹ in Crore

PARTICULARS	As on			% Change	
	June 17	Mar 18	June 18	Y-O-Y	Q-o-Q
<b>A. SLR Investments</b>					
(i) HFT	0	0	209	-	209.00%
(ii) AFS	7834	7386	8990	14.76%	21.72%
(iii) HTM	25763	27084	26754	3.85%	(1.22%)
<b>Total SLR Investment</b>	<b>33596</b>	<b>34470</b>	<b>35953</b>	7.01%	4.30%
<b>B. Non SLR Investments</b>					
(i) HFT	0	1	0	206.67%	(8.00%)
(ii) AFS	5406	5938	12195	125.59%	105.37%
(iii) HTM	1561	3754	3751	140.33%	(0.08%)
<b>Total Non SLR Investment</b>	<b>6967</b>	<b>9693</b>	<b>15946</b>	128.90%	64.52%
<b>C. Gross Investment</b>	<b>40563</b>	<b>44163</b>	<b>51899</b>	27.95%	17.52%
<b>M Duration (Total)</b>	<b>5.27</b>	<b>5.38</b>	<b>4.49</b>		
<b>SLR as % of NDTL</b>	<b>24.04</b>	<b>24.55</b>	<b>25.33</b>		

# Investments (Net)



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₹ in Crore

Particulars	As on			% Growth	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Government Securities	35113	38109	39524	12.56%	3.71%
Shares	360	357	332	(7.78%)	(7.00%)
Debentures & Bonds	1715	1910	1890	10.20%	(1.05%)
Subsidiaries & JVs	73	73	73	0.00%	0.00%
Others	3032	3174	9402	210.09%	196.22%
Net Investments	40293	43623	51221	27.12%	17.42%

Particulars	June 17	Mar 18	June 18
Security Receipts	230	253	247
DISCOM Bonds	477	461	461
Credit Conversion Invest	725	1272	1272
NPI	701	738	746
Of which			
NPI-Investment	131	143	143
NPI-credit Conversion	570	595	603
MTM on security Receipts	226	250	243
Prov. For DISCOM BONDS	119	190	217

# Profitability



₹ in Crore

Particulars	Quarter Ended			%Variation	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Total Income	3210	3094	2987	(6.94%)	(3.47%)
Total Expenses	2676	2548	2517	(5.96%)	(1.21%)
Operating Profit	<b>533</b>	<b>547</b>	<b>470</b>	<b>(11.84%)</b>	<b>(13.98%)</b>
Provisions & Contingencies other than taxes	1152	2041	1633	41.79%	(19.98%)
Profit before tax	<b>(618)</b>	<b>(1494)</b>	<b>(1163)</b>	88.08%	(22.18%)
Tax Expense	(206)	(1,380)	(44)	(78.85%)	(96.84%)
Net Profit	<b>(412)</b>	<b>(114)</b>	<b>(1119)</b>	171.47%	885.82%

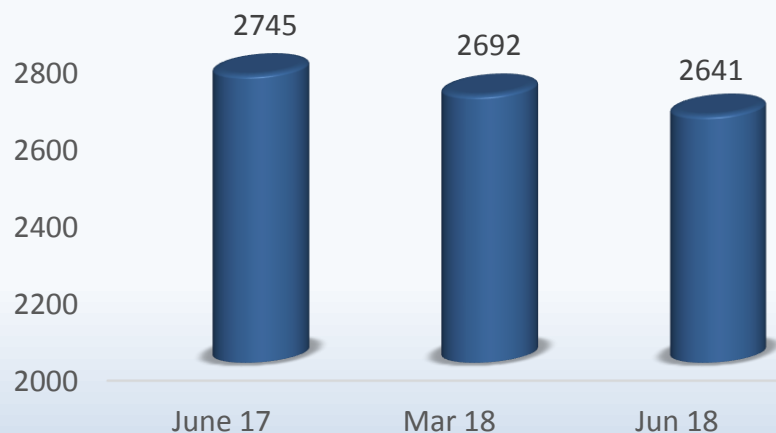
# Interest Earnings



₹ in Crore

Particulars	Quarter Ended			% Change	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Interest on Advances	1824	1616	1620	(11.22%)	0.23%
Interest on Investment	720	788	817	13.49%	3.74%
Other Interest Income	201	289	204	1.58%	(29.45%)
<b>Total Interest Income</b>	<b>2745</b>	<b>2692</b>	<b>2641</b>	<b>(3.80%)</b>	<b>(1.93%)</b>

Interest Income (Qtr Ended)



# Interest Expenditure



₹ in Crore

Particulars	Quarter Ended			% Change	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Interest on Deposits	1891	1684	1695	(10.36%)	0.67%
Other Interest Exp.	161	128	87	(45.95%)	(31.64%)
Total Interest Exp	2052	1811	1782	(13.16%)	(1.61%)

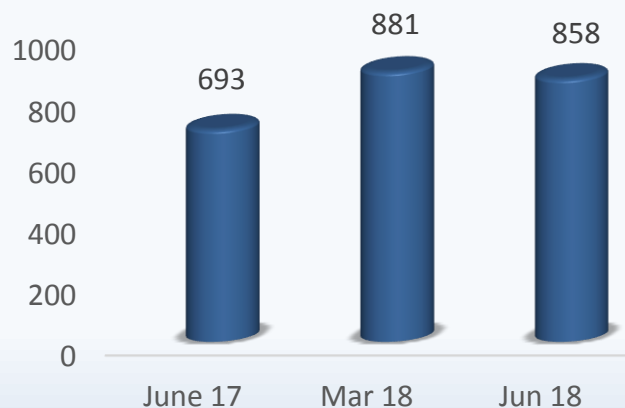
Interest Expenses (Qtr Ended)



₹ in Crore

Particulars	Quarter Ended			% Change	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Net Interest Income	693	881	858	23.92%	(2.58%)
NIM (%) (on Avg Interest earning Assets)	1.87	2.41	2.33		

**Net Interest Income [Rs.]**



**Net Interest Margin [%]**



# Non-Interest Income



₹ in Crore

Particulars	Quarter Ended			% Variation	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Fee Based Income	172	238	190	10.50%	(20.17%)
Of which					
Fee Income from Gov t. Business	4	5	5	25.00%	0.00%
Fee Income from Advances	101	131	83	(17.82%)	(36.64%)
Other Fee Income	67	103	102	52.24%	(0.97%)
Treasury Income	216	87	110	(49.20%)	25.80%
Of which					
Net Profit from sale of Investment	188	62	84	(55.15%)	37.09%
Exchange profit	28	26	25	(9.34%)	(1.17%)
Recovery in written off accounts	26	70	21	(19.12%)	(69.88%)
Miscellaneous Income	51	7	26	(49.63%)	267.29%
Total Non-Interest Income	<b>465</b>	<b>402</b>	<b>347</b>	<b>(25.47%)</b>	<b>(13.81%)</b>

# Operating Expenditure



₹ in Crore

Expenditure Item	Quarter Ended			% Variation	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Staff Expenses	392	399	473	20.77%	18.43%
of which					
AS 15	133	122	187	41.21%	53.29%
Other Operating Expenses	233	337	262	12.52%	(22.37%)
Total Op. Expenditure	<b>624</b>	<b>737</b>	<b>735</b>	<b>17.69%</b>	<b>(0.25%)</b>

# Other Operating Expenditure



₹ in Crore

Expenditure Item (Excl Staff Exp)	Quarter Ended			%Variation	
	June 17	Mar 18	June 18	Y-o-Y	Q-o-Q
Rent, taxes, lighting	50.01	52.82	52.22	4.42%	(1.14%)
Printing & Stationery	5.39	4.03	4.37	(18.92%)	8.44%
Advt. & Publicity	3.55	3.68	2.36	(33.52%)	(35.87%)
Depreciation on fixed assets	22.84	53.76	24.54	7.44%	(54.35%)
Directors Fees & Expenses	0.18	0.13	0.12	(33.33%)	(7.69%)
Auditors Fees	5.35	5.65	5.33	(0.37%)	(5.66%)
Law Charges	4.06	5.51	4.83	18.97%	(12.34%)
Postage, Telegram, Telephone etc.	9.60	13.47	9.65	0.52%	(28.36%)
Repairs & Maintenance	15.43	40.59	32.32	109.46%	(20.37%)
Insurance & Guarantee Fee	34.75	32.94	34.17	(1.67%)	3.73%
Other Expenditure	81.42	124.53	91.78	12.72%	(26.30%)
<b>Total Non-int. Exp.</b>	<b>232.58</b>	<b>337.11</b>	<b>261.69</b>	<b>12.52%</b>	<b>(22.37%)</b>

# Provisions & Contingencies



₹ in Crore

Particulars	Quarter Ended		
	June 17	Mar 18	June 18
Non Performing Assets	1,157.54	1,994.60	1,510.10
Standard/Restructured Assets	(31.81)	(68.33)	(58.23)
Depreciation on Investments	(9.43)	(40.27)	134.97
Non-performing Investment	12.32	109.91	35.45
Other provisions (net of write back)	22.97	44.67	10.59
Provision & Contingencies other than taxes	<b>1,151.59</b>	<b>2,040.58</b>	<b>1,632.88</b>
Income Tax (net of DTA & write back)	(205.92)	(1,380.34)	(43.56)
Total Provisions	<b>945.67</b>	<b>660.24</b>	<b>1,589.32</b>

# Key Financial Ratios



Particulars	Quarter Ended		
	June 17	Mar 18	June 18
Cost of Deposits (%)	5.58	5.01	4.99
Yield on Advances (%)	7.70	7.15	7.43
Yield on Investments (%)	7.33	7.22	7.10
Cost of Funds (%)	5.14	4.58	4.51
Yield on Funds (%)	6.88	6.81	6.69
NIM (%)	1.87	2.41	2.33
Return on Equity (%)	(34.05)	(14.49)	(90.94)
Return on Assets (%)	(1.03)	(0.29)	(2.83)
Earning Per Share (Rs.) (Not annualised)	(3.53)	(0.79)	(4.31)
Book value Per Share (Rs.)	41.27	23.73	18.94

# Capital Optimised Credit



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एक परिवार एक बैंक

₹ in Crore

Particulars	June 17	Mar 18	June 18
Gross Advances	97096	94645	84047
RWA for credit risk (fund based)	62848	56411	51158
% RWA for credit risk to Gross Advances	64.73	59.60	60.87

RWA for Credit Risk (Fund Based) to Gross Advances %



# Capital Adequacy ( Basel III )



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₹ in Crore

Particulars	As on		
	June 17	Mar 18	June 18
Risk Weighted Assets	88904	81737	75331
% of RWA to Gross Advances	91.56%	86.36%	89.63%
Tier I Capital	7869	7363	6075
CET I Capital	6222	7335	6047
Additional Tier I Capital	1648	28	28
Tier II Capital	1977	1631	1564
Total Capital Funds	9846	8994	7639
Tier I Ratio	8.85%	9.00%	8.06%
CET I Ratio	7.00%	8.97%	8.03%
Additional Tier I Ratio	1.85%	0.03%	0.04%
Tier II Ratio	2.23%	2.00%	2.08%
CRAR	11.08%	11.00%	10.14%

Category of Branch	As on		
	June 17	Mar 18	June 18
Metro	502	474	474
Urban	343	329	329
Semi- Urban	434	428	428
Rural	618	615	615
Total Branches	<b>1897</b>	<b>1846</b>	<b>1846</b>

Category of Staff	As on		
	June 17	Mar 18	June 18
Officers	6567	6518	6599
Clerks	4851	4639	4511
Sub-staff	1816	1775	1790
<b>Total</b>	<b>13234</b>	<b>12932</b>	<b>12900</b>

# Digital Footprints



No. of Registered Users (in lakhs)	As on		
	June 17	Mar 18	June 18
	No.	No.	No.
Maha Mobile	3.26	4.48	4.92
UPI	0.64	0.78	0.84
Internet Banking	7.05	7.40	10.09
ATM (cards issued)	66.76	69.44	67.17
BHIM	4.40	9.39	10.87

Transactions	June 17 (Qtr)		Mar 18 (Qtr)		June 18 (Qtr)	
	No. (in Lakhs)	Amount (Rs Cr.)	No. (in Lakhs)	Amount (Rs Cr.)	No. (in Lakhs)	Amount (Rs Cr.)
Maha Mobile	4.25	503	5.01	496	4.97	638
UPI	4.22	187	47.54	650	55.03	966
Internet Banking	82.18	19915	72.42	20236	62.53	18323
ATM on us	35.51	1617	78.70	2887	47.95	2184
ATM off us	61.87	2369	53.48	2389	77.78	2891
BHIM	3.66	103.56	9.38	309	11.59	402
Total Digital Transactions (Lakh)	313.45		342.69		345.28	
% of Digital Transactions to Total Transactions	42.54		43.14		41.59	

# Share Holding Pattern

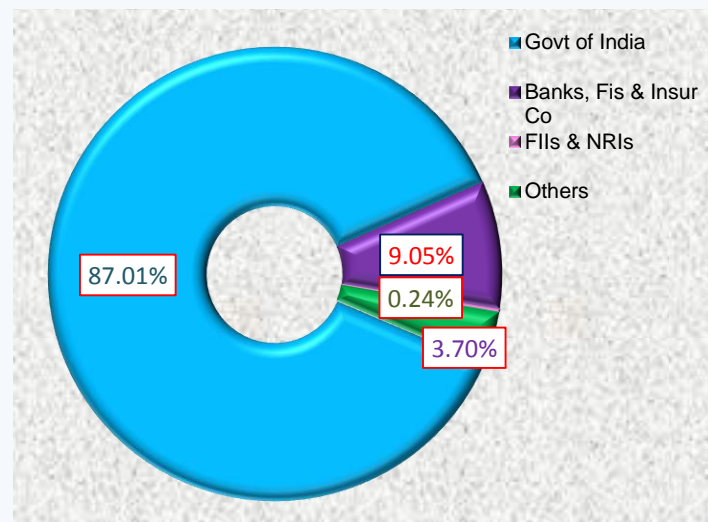


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एक परिवार एक बैंक

₹ in Crore

Particulars	30.06.2017		30.06.2018	
	No. of Shares	% Holding	No. of Shares	% Holding
Govt of India	95.35	81.61%	226.09	87.01%
Banks, Fis & Insur Co	15.31	13.11%	23.82	9.17%
FIIs & NRIs	0.53	0.45%	0.61	0.23%
Others	5.64	4.82%	9.33	3.59%

As on 30.06.2018	
Share Cap (Rs. In Cr)	2,598.45
No. of Shares (Cr)	259.85
Net Worth (Rs. In Cr)	4,922.04
BV per share (Rs.)	18.94
Return on Equity (%) (Annualised)	(90.94)



# Financial Inclusion-Deposits



Particulars	As on		
	Jun-17	Mar-18	Jun-18
No. of PMJDY Accounts (in Lakhs )	45.40	51.57	51.98
Deposit Amount in PMJDY Accounts (Rs. in Cr)	934	1149	1180
Average Balance in PMJDY Accounts	2057	2228	2270
No. of Rupay Debit Cards issued	9.07	10.50	10.80
No. of Transactions routed through BCs (in lakhs)	27.79	28.93	29.69
Amount of transactions routed through BCs (Rs. in Cr)	1674	1484	1762
No. of Zero Balance accounts (in lacs)	17.03	16.02	15.48
No. of Accounts under Pradhan Mantri Suraksha Bima Yojana (in Lakhs)	13.84	14.23	14.38
No. of Accounts under Pradhan Mantri Jeev an Jyoti Bima Yojana (in Lakhs)	6.88	7.37	7.43
No. of Accounts under Atal Pension Yojana (in Lakhs)	0.72	1.12	1.19

# Performance under Government Schemes



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**एक परिवार एक बैंक**

Particulars	2017-18						2018-19		
	June 17 (Qtr)			Mar 18 (Qtr)			June 18 (Qtr)		
	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 30.06.17 (Rs in Cr)	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 31.03.2018 (Rs in Cr)	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 30.06.2018 (Rs in Cr)
Mudra loan under PMMY	8331	179.58	1983.67	19929	675.95	2419.92	13665	397.87	2550.78
Stand up India	85	9.76	36.53	345	14.19	72.19	33	1.92	77.95

# Disclaimer



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Thank you!