

Performance Highlights for the year ended 31st March, 2017.

1. Performance highlights of the Bank – March 17 [Q4] over March 16[Q4]:

[Rs. in Crore]

Parameter	As at	As at	Growth
	31.03.16 [Q4] (3 Months)	31.03.17 [Q4] (3 Months)	
Business	3,45,493.08	3,60,916.41	4.46%
Deposits	2,05,170.84	2,20,559.62	7.50%
Credit	1,40,322.24	1,40,356.79	0.02%
Interest Income	4,734.46	4,838.03	2.19%
Non- Interest Income	484.17	892.45	84.33%
Total Income	5,218.63	5,730.48	9.81%
Operating Profit	724.92	1,054.54	45.47%
Net Profit	(510.97)	159.97	131.31%
Interest Expenses	3,743.89	3,903.87	4.27%
Interest Spread	990.57	934.16	-5.69%
Cost of Deposits	7.32%	6.69%	
Yield on Advances	9.59%	9.44%	
Yield on Investment	7.60%	7.05%	
Net Interest Margin [NIM]	1.89%	1.72%	

- **Deposits of the Bank** increased to **Rs. 2,20,559.62 crore** as on 31st March 2017(Q4) from Rs. 2,05,170.84 crore as on 31st March 2016 (Q4), exhibiting a growth of 7.50%.
- **Credits of the Bank** stood at **Rs. 1,40,356.79 crore** as at 31st March 2017(Q4) as against Rs. 1,40,322.24 crore as of 31st March 2016(Q4).
- **Total Business of the Bank** reached to the level of **Rs. 3,60,916.41 crore** as on 31st March 2017, as against Rs. 3,45,493.08 crore as on 31st March 2016(Q4), registering growth of 4.46%.
- **Net interest income of the Bank** stood at **Rs. 934.16 crore** as on 31st March 2017(Q4) as against Rs.990.57 crore as on 31st March 2016(Q4).
- **Non-interest income of the Bank** stood at **Rs. 892.43 crore** as on 31st March 2017(Q4) as against Rs.484.17 crore as on 31st March 2016(Q4), exhibiting growth of 84.32%.
- **Interest income and Total income** also registered a growth rate of **2.19%** and **9.81%** respectively.

- **Operating Profit of the Bank** increased to **Rs. 1,054.51 Crores** as on 31st March 2017 (Q4) from Rs. 724.92 Crores as on for 31st March 2016 (Q4) exhibiting a growth of 45.47%.
- **Net Profit of the Bank** for the quarter ended 31st March 2017 [Q4] stood at **Rs. 159.97 Crores** as against loss of Rs.510.97 crore as on for 31st March 2016 (Q4), there by registering growth of 131.31%.
- **NIM of the Bank** stood at **1.72%** as on 31st March 2017 (Q4) as against 1.89% as on 31st March 2016 (Q4).
- **Cost of deposits of the Bank** for the Q4 ended 31st March 2017 reduced to **6.69%** as against 7.32% for 31st March 2016 (Q4).

2. Performance highlights of the Bank –for the 12 months ended 31.03.2017:
[Rs. in Crores]

Parameter	31.03.16 (12 Months)	31.03.17 (12 Months)	Growth
Business	3,45,493.08	3,60,916.41	4.46%
Deposits	2,05,170.84	2,20,559.62	7.50%
Credit	1,40,322.24	1,40,356.79	0.02%
Interest Income	19,411.24	19,471.47	0.31%
Non-Interest Income	1,735.16	3,090.31	78.10%
Total Income	21,146.40	22,561.78	6.69%
Operating profit	3,095.02	4,439.53	43.44%
Net Profit	(506.48)	561.21	210.81%
Interest Expenses	15171.78	15,020.46	-1.00%
Cost to Income Ratio	48.20%	41.13%	
Saving Bank Deposits	30,862.88	39,743.59	28.77%
CASA	45,419.71	58374.36	28.52%
CASA Share	22.14%	26.47%	
Cost of Deposits	7.51%	6.74%	
Yield on Advances	10.23%	9.85%	
Yield on Investment	7.57%	7.39%	
Net Interest Margin [NIM]	2.06%	2.12%	
No. of Branches	2,440	2,501	
Provision coverage ratio	55.05%	55.17%	
Net worth	11,365.88	12,711.94	11.84%
Bulk to total Deposits	45.53%	38.34%	

- **Deposits of the Bank** increased to **Rs. 2,20,559.62 crore** as on 31st March 2017 from Rs. 2,05,170.84 crore as on 31st March 2016, exhibiting a growth of 7.50%.
- **Total Business of the Bank** reached to the level of **Rs. 3,60,916.41 crore** as on

31st March 2017 as against Rs. 3,45,493.08 crore as on 31st March 2016, showing a growth of 4.46%.

- **Cost of deposits of the Bank** for the FY ended 31st March 2017 reduced to 6.74% as against 7.51% for the FY ended 31st March 2016.
- **Net Profit of the Bank** for the Financial Year ended 31st March 2017 stood at **Rs. 561.21 Crores** exhibiting a growth of **210.81%**.
- **Interest Income of the Bank** stood at **Rs. 19,471.47 Crores** as at 31st March 2017, as against Rs.19,411.24 Crores as on 31st March 2016.
- **Non Interest Income of the Bank** increased to **Rs. 3,090.29 crore** as at 31st March 2017 as against Rs. 1,735.16 crore of the previous Financial Year, thereby registered a growth rate of 78.10%
- **Operating Profit of the Bank** increased to **Rs. 4,439.53 Crores** as on 31st March 2017 from Rs. 3,095.02 Crores as on 31st March 2016, exhibiting a growth of 43.44%.
- **Total Income of the Bank** increased to **Rs. 22,561.78 Crores** as on 31st March 2017 from Rs. 21,146.20 Crores as on 31st March 2016, exhibiting a growth of 6.69%.
- **Net Interest Margin of the Bank** increased to **2.12%** as on 31st March 2017 from **2.06%** as on 31st March 2016.

IMPORTANT RATIOS

- Provision Coverage Ratio stood at **55.17%** as at 31st March 2017.
- Gross NPA ratio is at **11.70%** and Net NPA ratio stood at **8.33%** as on 31st March 2017.
- CRAR of the Bank as on 31.03.2017 under BASEL III at 11.32%.
- Return on Equity stood at **4.66%** as at 31st March 2017 as compared to -4.64% as at 31st March 2016.
- Net Interest Margin (NIM) stood at **2.12%** as at 31st March 2017.
- Cost of Deposit stood at **6.74%** as at 31st March 2017 as against 7.51% as at 31st March 2016.
- Cost of funds stood at **6.25%** as at 31st March 2017 as against 6.89% as at 31st March 2016.
- Cost to income ratio stood at **41.13%** as at 31st March 2017 as against 48.20% as at 31st March 2016.

PRIORITY SECTOR

- As at 31.03.2017, Priority Sector advances of the Bank(including RIDF) stood at Rs.67657 crores registering an absolute growth of Rs.1467 crore on Y-o-Y basis & Bank has sustained the performance by achieving the regulatory target in Priority Sector Lending by reaching a level of 43.12 % of ANBC as at 31.03.2017. Sustained growth in Retail Assets (Y.O.Y)- share of total agricultural advances as percentage of ANBC has reached a level of 18.20 %, as against the regulatory target

of 18%.

- Lending to Small and Marginal farmers (SF/MF) as at March 2017 reached a level of 9.07 % of ANBC, surpassing the stipulated regulatory target of 8.00 % (of ANBC).
- Lending to Micro enterprises has reached a level of 7.58 % of ANBC as against the stipulated target of 7.50 % (of ANBC) level to be achieved by March 2017.
- Bank achieved a level of 6.76% of ANBC towards lending to women beneficiaries as against the regulatory norm of 5% of ANBC.
- Advances to Weaker sections stood at Rs.18051 crore forming 11.70 % of ANBC as at March 2017 as against the target of 10 % of ANBC.

RETAIL CREDIT

- Focus on Retail lending continued during the FY 2016-17. The retail credit is marketed under the Brand name of "Corp Schemes".

Tailor made retail loans viz. housing, vehicle, education, personal loans, etc. are marketed under the brand name "Corp Schemes". The portfolio under Corp schemes stood at Rs.29639crore as on 31.03.2017 as against Rs.27330 crore as on 31.03.2016. Growth under Corp Schemes during FY 2016-17 is Rs.2309 crore at 8.44%.

(Rs. In crore)

Outstanding Balance as on		Absolute Growth
31.03.16	31.3.17	Growth over March 16
27330	29639	2309

MICRO. SMALL & MEDIUM ENTERPRISES

- The MSME advance as on March 2017 stood at Rs. 28798 crore with Y-o-Y absolute growth of Rs. 1097 crores.
- Total outstanding as at March 2017 under Micro Enterprises stood at Rs. 12051 crore registering a growth of Rs. 887 crores (8%) over March16 and reached a level of 7.58 % of ANBC, surpassing the stipulated RBI regulatory target of 7.5 % of ANBC.
- Our Bank is actively participating in the MUDRA Yojana since its inception and achieved target allotted to our bank consecutively for FY 2015-16 and FY 2016-17.
- For the FY 2016-17, Bank has disbursed Rs. 1557.90 crore under MUDRA Yojana to 90864 borrowers and achieved 104 % of disbursement target allotted to the Bank.
- 62270 accounts have been issued/linked with MUDRA cards for easy access to working capital limits by MUDRA loan borrowers.

DELIVERY CHANNELS

1. Debit Cards crossed the one Crore Mark. As on 31.03.2017, our total Debit card population stood at 115.41 lakh. During Q4 of FY 2016-17, the Bank has issued 5.12 lakh debit cards.
2. As on 31.03.2017, Net Banking registrations were 14.41 lakhs and SMS Banking registrations were 35.90 lakhs.
3. As of 31.03.2017, Bank has installed 3169 ATMs. The Bank has installed 19 new ATMs during Q4
4. As on 31.03.2017, Bank has installed 336 Cash Deposit Kiosks, 173 Cheque Deposit Kiosks and 478 Passbook Kiosks.

Awards & Accolades

1. Corporation Bank bagged three Runner up awards under Social Banking Excellence Awards instituted by The Associated Chambers of Commerce & Industry of India (ASSOCHAM). The bank bagged the awards for Agriculture Banking, Priority Sector Lending and Best Social Bank under Large Bank category for 2016.



Shri Jai Kumar Garg, Managing Director and CEO, Corporation Bank receiving the award from the benign hands of Shri Arjun Ram Meghwal, Hon'ble Minister of State for Finance, Government of India at the 12th Annual Banking summit held at Mumbai on 3rd March, 2017

2. Corporation Bank has been awarded once again "National MSME Excellence Award 2017" organized by the Federation of Industry, Trade & Services [FITS].



Shri D V Subramanya Varma, General Manager, Corporation Bank receiving the award from Shri Haribhai P Choudhary, Honourable Union Minister of State, Ministry of Micro Small & Medium Enterprises, Government of India at New Delhi on 10th February, 2017.

3. Corporation Bank has bagged 2 awards for the year 2016 instituted by Chamber of Indian Micro Small & Medium Enterprises [CIMSME] under the following categories:

- A] Eco-Technology Savvy Bank Award – Winner [Mid-Sized Category]
- B] Best MSME Bank Award – Runner-Up (Mid-Sized Category)



Jai Kumar Garg, Managing Director and CEO, Corporation Bank receiving "MSME Banking Excellence Awards- 2016" from Shri Arjun Ram Meghwal, Hon'ble Minister of State for Finance & Corporate affairs, Govt. of India at the Award Ceremony held at New Delhi on 20th April 2017.

Financial Indicators

[Rs. in crore]

	Quarterly Results				Financial year Results			
	March 16 [Q4]	March 17 [Q4]	Growth Q4/Q4		March 16 [12M]	March 17 [12M]	Growth 12M/12M	
			Abs.	%			Abs.	%
Operating Profit	724.92	1,054.54	329.62	45.47%	3,095.02	4,439.53	1344.51	43.44%
Net Profit	(510.97)	159.97	670.94	131.30%	(506.48)	561.21	1067.69	210.81 %
Total Income	5,218.63	5730.48	511.94	9.81%	21,146.40	22,561.78	1415.38	6.69%
Interest Income	4,734.46	4,838.03	103.57	2.19%	19,411.24	19,471.47	60.23	0.31%
Net Interest Income	990.57	934.16	-56.41	-5.69%	4,239.26	4,451.01	211.75	4.99%
Non-Interest Income from Core Areas	361.14	362.78	1.64	0.45%	1,255.70	1,344.98	89.28	7.11%

As at :	31.03.2016	31.03.2017	Growth Abs March 17/March 16	Growth %
				March 17/March 16
Total Business	3,45,493.08	3,60,916.41	15,423.00	4.46%
Deposits	2,05,170.84	2,20,559.62	15,388.78	7.50%
Average Deposits	1,91,611.09	2,09,247.68	17,636.59	9.20%
Net Advances	1,40,322.24	1,40,356.79	34.55	0.02%
Average Advances	1,41,544.00	1,34,782.00	-6762	-4.78%
Investments	63,280.63	64,072.98	792.35	1.25%
Average Investments	55,581.16	69,916.43	14,335.27	25.79%
CRAR- Under Basel II	10.88%	11.90%		
Tier I	7.33%	8.46%		
Tier II	3.55%	3.44%		
CRAR - Under Basel III	10.56%	11.32%		
Tier I	7.93%	8.90%		
Tier II	2.63%	2.42%		
Net Worth	11,366.00	12,712.00		
Gross NPAs (as % to gross advances)	9.98%	11.70%		
Absolute	14544.25	17045.22		
Net NPAs (as % to net advances)	6.53%	8.33%		
Absolute	9160.14	11692.18		