

	<p>आन्ध्रा बैंक ANDHRA BANK (भारत सरकार का उपक्रम) (A Govt. of India Undertaking) प्रधान कार्यालय Head Office हैदराबाद Hyderabad</p>	<p>AB Connect NRI</p>
<p>December, 2015</p>		<p>A news bulletin from Andhra Bank</p>



The revised interest rates on FCNR [B]/RFC Deposits with effect from 1st Jan' 2016 is as under:
 (These rates are subject to change from time to time as per Reserve Bank of India Guidelines)

CURRENCY	1 Year & above to < 2 Years	2 Years & above to < 3 Years	3 Years & above to < 4 Years	4 Years & above to < 5 Years	5 years
USD	1.88	2.16	3.43	3.62	3.75
GBP	1.73	2.10	3.31	3.47	3.59
EUR	0.95	0.99	2.86	2.19	2.33
AUD	3.25	3.22	4.27	4.50	4.62

INTEREST RATES ON NRE TERM DEPOSITS (with effect from 01.10.2015):

Revised Slabs/Period	Revised Rate of Interest (%) p.a.	
	Less than Rs. 1 Crore	Rs.1 Crore to Rs. 10 Crores
a) 1 year to 2 Years	7.75	7.25
b) Above 2 Years - up to 3 years	7.75	7.25
c) Above 3 Years - up to 10 years	7.75	7.25

Total Business of the Bank crossed 3.00 lakh crore as on 31.12.2015

Major Highlights – Financial Results for Q2 of the FY 2015 - 16 (Sept 2015)

Business Performance – Growth in Key Parameters (Sept' 2014 - Sept' 2015) :

- ✓ Total Business grew by 14.2% from Rs. 260012 Cr to Rs. 296894 Cr.
- ✓ Total Deposits grew by 14.4% - from Rs. 145084 Cr to Rs. 165986 Cr.
- ✓ CASA Deposits grew by 27.2% - from Rs. 35414 Cr to Rs. 45042 Cr
- ✓ Advances grew by 13.9% - from Rs. 114928 Cr. to Rs. 130908 Cr.

Profits and Profitability – Q2 of the FY 2015 – 16 :

- ✓ Operating Profit grew by 28.0% to Rs. 1757 Cr. Compared to Rs. 1372 Cr. last year
- ✓ Net Profit grew by 80.9% to Rs. 454 Cr. Compared to Rs. 251 Cr. last year

Net work Expansion:

- ✓ The Bank has 2634 number of branches (Rural: 767, Semi Urban: 719, Urban: 722 and Metro: 426) and number of ATMs/Bulk Note Acceptors (BNAs) /Cash Recyclers (CRs) are 3122.
- ✓ The total number of Delivery Channels of the Bank is at 5794.

Awards and Accolade:

- ✓ Andhra Bank was awarded the “BEST BANK (PUBLIC SECTOR)” award by VIJAYAVANI-BSFI (Banking, Financial Services & Insurance) Excellence Awards for best of the best practices of the BSFI industry based on the growth, strategy, security, customer service, and the future technology challenges and innovations.
- ✓ The Bank was selected for the IDRBT Banking Technology Excellence Award for the year 2014-15 for ‘Use of Technology in Financial Inclusion’ among Medium sized Banks.

Facilities provided to Internet Banking Retail Customers:

- ✓ Online resetting of Internet Banking transaction password and enabling/disabling thereof:
 - a. The facility is enabled for both Retail Net Banking customers.
 - b. There is no cooling period after resetting the password making customer to complete the transaction instantly.
 - c. Allowed for Retail customer with active ATM/Debit card only, for others existing procedure will continue (Retail Customer).
 - d. Maximum number of attempts allowed for resetting of PW is THREE per day.
 - e. Above facility is available on 24X7 basis at customer discretion.
 - f. Login Password validity period has been enhanced from existing 180 days to 360 days.

✓ **Enhancement of Daily (Default) Transaction limit:**

- a.** Internet Banking daily default limit has been changed from **existing Rs. 1.00 Lakh** to **Rs. 2.00 Lakhs**.
- b.** This limit is **only for Retail customers** and all other limit remains the same.

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