A TALE OF TWO BANKS
HISTORY AND EVOLUTION:

"Andhra Bank" was founded by the eminent freedom fighter and a multifaceted genius, Dr. Bhogaraju Pattabhi Sitaramayya. The Bank was registered on 20th November 1923 and commenced business on 28th November 1923 with a paid up capital of Rs 1.00 lakh and an authorised capital of Rs 10.00 lakhs. The Bank crossed many milestones and the Bank's Total Business as on 31.03.2008 stood at Rs.83,993 Crores with a Clientele base over 1.71 Crores. The Bank is rendering services through 2128 Business Delivery Channels consisting of 1366 branches, 68 Extension Counters, 38 Satellite Offices and 656 ATMs spread over 21 States and 2 Union Territories as at the end of March, 2008. All Branches are 100% computerized, 1186 units viz., 1101 Branches, 68 Extension Counters, 15 Service Centres networked under Cluster Banking Solution and providing "Any Branch Banking(ABB)". Real Time Gross Settlement (RTGS) Facility and National Electronic Fund Transfer (NEFT) facility has been introduced in 680 Branches. To provide value-added services to Customers, the Bank has set up its own 656 ATMs as on 31.03.2008, of which Three Mobile ATMs and two with Biometric access. Besides, ATM sharing arrangements with several Banks including SBI group, IDBI Bank, UTI Bank, HDFC Bank, Indian Bank and others under National Financial Network Switch covering 24856 ATMs.

Andhra Bank is a pioneer in introducing Credit Cards in the country in 1981. The Bank opened its Representative Office in Dubai in May, 2006 and has received permission from Reserve Bank of India for opening Representative Offices at
Andhra Bank introduced Internet Banking Facility (AB INFI-net) to all customers of cluster linked branches. Rail Ticket Booking Facility is made available to all debit card holders through IRCTC Website through a separate gateway. Andhra Bank's Corporate Website is available in English, Hindi and Telugu Languages communicating our Bank's image and information. Andhra Bank has been given 'BEST BANK AWARD' a banking technology award by IDRBT, Hyderabad for extensive use of IT in Semi Urban and Rural Areas on 02.09.2006. IBA Jointly with TFCI has conferred the Joint Runner-up Award to the Bank in the Best Payments initiative in recognition of outstanding achievement of the Bank in promoting ATM Channel. Bank successfully conducted "Bancon 2006", a two day event at Hyderabad, deliberating on Inclusive Growth - A New Challenge. Bank in partnership with Kingfisher Airlines has launched a special facility "Quik Ticket" to book Kingfisher Airlines tickets through any of Andhra Bank ATMs by using Andhra Bank Debit/ATM Card or any VISA Card.

Kiddy Bank Scheme, with insurance benefits, was relaunched to inculcate savings habit among the children. Bank has mobilized nearly 90000 new accounts during 2007-08. Bank has also launched "Smart Card" under Financial Inclusion at Geesukonda Mandal of Warangal District (A.P.) and proposes to extend the same to other areas. As a part of Financial Inclusion, Bank adopted two districts i.e., Srikakulam in Andhra Pradesh and Ganjam in Orissa State and achieved 100% coverage. Bank also established the first "Financial Literacy-cum-Credit Counseling Centre" in Srikakulam District in Andhra Pradesh. Andhra Bank, along with A P State
Government, NABARD, Canara Bank, Indian Bank, IOB and SBH sponsored the Andhra Pradesh Banker's Institute of Entrepreneurship Development, which will offer training to unemployed youth for improving their skills in Andhra Pradesh.

Andhra Bank has finalized an MoU with Hewlett-Packard India Ltd., for implementing a comprehensive Core Banking Solution through Finacle. This initiative will enable the Bank to achieve significant cost advantages and better business outcome in the dynamic banking arena in the country. This will also benefit the customers, who will have access to banking and financial services anytime, anywhere through multiple delivery channels. Andhra Bank adopted Gundugolanu village, West Godavari District, Andhra Pradesh - birth place of Dr.Bhogaraju Pattabhi Sitaramayya for all-round development. A comprehensive budget with an outlay of Rs.5.50 Crore is finalized for improving health, sanitation, education and social service facilities in the village. Bank has been ranked No.1 in terms of number of Life Insurance Policies mobilized amongst all the Agency Banks dealing with "Life Insurance Corporation of India". Bank also has tie-up with United India Insurance Company Limited under Bancassurance(Non-Life).

Bank was ranked 532nd for the year ended 31.03.2007 amongst Top 1000 Banks in the world by "The Banker" - a London based publication based on Tier I Capital as defined by Basel's Bank for International Settlements (BIS). Bank entered MoU with Bank of Baroda and Legal & General Group of UK to form a joint venture life insurance company. The shareholders' agreement has already been signed and
necessary formalities are being completed for setting up of the company. Andhra Bank will open its Representative Office in New Jersey City in United States shortly. Bank feels United States would be an ideal location as Andhra Bank has been a household name among many NRIs there. A foothold in New Jersey is strategic for the 84 year old bank as it has a large number of non resident Indians from Andhra Pradesh. Thus Andhra Bank accords utmost concern to customer satisfaction by offering innovative and need based financial products and services using state-of -the art technology.

**Corporate Identity:**

'**Togetherness**' is the theme of this logo where the world of banking services meets the realm of ever changing customer needs and establishes a link that is like a chain, inseparable. The logo also denotes a bank that's prepared to do anything, to go to any lengths, for the customer. The blue pointer on the top represents the philosophy of a bank that's always looking for growth and newer, and challenging, more promising directions .The keyhole indicates safety and security. The colours red and blue represent fusion of dynamism and solidity. At a time when the performance of the bank, the prospects of the bank, and even the perceptions of the bank are vibrantly different, and poised as we are at the threshold of a new millennium, this modernized logo is a tribute to the Andhra Bankers who are the true creators of the image of the bank.
**Vision:** Andhra Bank is committed to create a customer centric organization with a deep sense of responsibility and to continuously leverage technology to attain world class standards of performance.

**Mission:** Beside the core activity of banking, Andhra Bank will venture in to a spectrum of financial services. Utmost concern will be accorded to customer satisfaction by offering innovative and need-based financial products and services using state-of-the art technology.

**DEPOSIT SCHEMES:**

1. Andhra Bank Savings Accounts
   - Andhra Bank Kiddy Bank
   - Andhra Bank Abhaya Plus
   - Andhra Bank Easy Savings
   - Andhra Bank Abhaya SB. A/c
   - Andhra Bank Abhaya Gold SB. A/c
   - Andhra Bank Jeevan Abhaya Scheme

2. Andhra Bank Current Account-Insurance linked Current A/c

3. Andhra Bank Term Deposits
   - Andhra Bank Excel II
   - Andhra Bank Money Time
• Andhra Bank Tax saver
• Andhra Bank Fixed Deposits
• Andhra Bank Kalpatharuvu Deposits
• Andhra Bank Recurring Deposits

4. Andhra Bank Other Schemes

❖ Andhra Bank Arogyadaan Scheme
❖ Andhra Bank Bancassurance Life
❖ Andhra Bank Bancassurance Non Life

RETAIL LOANS:

• Andhra Bank Doctor Plus
• Andhra Bank Nightingale
• Andhra Bank Housing Loans
• Andhra Bank Dr. Pattabhi Vidya Jyothi
• Andhra Bank Vanitha Vahan
• Andhra Bank Personal Loan
• Andhra Bank Vehicle Loans
• Andhra Bank Clean Loans
• Andhra Bank Mortgage Loans
• Andhra Bank Other Scheme – Advance against rental receivable.
AGRICULTURE LOANS:
- Andhra Bank Mahila Soubhagya
- Andhra Bank Kisan Rakshak
- Andhra Bank Kisan Vikas Card
- Andhra Bank Pattabhi Agricard
- Andhra Bank Kisan Chakra
- Andhra Bank Rural Godowns
- Andhra Bank Agri Clinics / Agro Service Centres
- Andhra Bank Kisan Sampathi
- Andhra Bank Kisan Bandhu – Tractor Financing
- Andhra Bank Self Help Groups – Bank Linkage Programme
- Andhra Bank Kisan Green Card
- Andhra Bank Surya Sakthi
- Andhra Bank Solar Cookers
- Andhra Bank Other Schemes – Finance Purchase of Land for Agri Purpose

  Financing to Dairy Agents

CORPORATE BANKING:
- Large Corporates
- Small & Medium Enterprises
NON RESIDENT INDIAN (N.R.I.) PRODUCTS & SERVICES:

The importance of participation of Non Residents in the development of economy was recognised by Government of India and constant efforts are being made to encourage them by offering number of incentives, concession etc., in respect of their investments in India. Bank deposit is one of the investment opportunities available to Non Residents.

Deposit Schemes :

- FCNR(B)
- Non Resident External(Rupee) Account
- Ordinary Non Resident Rupee Account(ONR)
- RFC Account
- Loans to NRIs against Term Deposits
- Facilities for Transfer of Funds to and out of India
- Excellent Service Offer To Our People In Gulf
- Western Union Money Transfer Through Andhra Bank
- Facilities to Travelling NRIs
- Currency Exchange
- Baggage rules
- MT 103
- NOSTRO A/C
- Rupee Drawing Arrangement
PRIORITY SECTOR POLICY:

Lead Bank Responsibility: Andhra Bank is having Lead Bank responsibilities in six districts in the country. Four districts in Andhra Pradesh (Guntur, West Godavari, East Godavari, and Srikakulam) and Two districts in Orissa (Ganjam and Gajapathi). In all the Six districts District Credit Plans for the year 2008-09 were launched before 31st March 2008.

ANDHRA BANK STAFF TRAINING COLLEGE:

Andhra Bank Staff Training College is a powerhouse of knowledge lending support to the Bank for achievement of the corporate goals of Andhra Bank. At the college employees strive to improve the knowledge level, responsiveness and leadership qualities of the employees by providing quality inputs to them.

Training Philosophy

The need of the hour is technology initiatives and trained manpower. Therefore training in Andhra Bank is a pro-active and continuous process as an integral part of organisational development. It aims at imparting knowledge, improving skills and re-orienting attitude for individual growth and organisational effectiveness.

Objectives

- To provide quality training in line with corporate goals.
• To improve the competencies of the participants by focusing on job knowledge, systems and procedures
• To make the staff better team players & leaders and help them to contribute to the all round development of the organization
• To make the staff appreciate the need to improve the Bank's market share and ranking in business
• To ensure that the staff handle the branch operations more effectively and confidently
• To continually improve the knowledge level, responsiveness and communication skills of the employees.
• To constantly monitor internal processes and work environment.
• To maintain safe, clean and healthy environment in the college.

Policy Advisory Committee:

Chairman and Managing Director, Executive Director, General Manager (Personnel) and the Principal of the Staff College form the Policy advisory Committee, which designs the policy for training

Assessment of training needs:

Training needs are assessed through Academic council meetings and Zonal Committee meetings before drafting of calendar of programmes. Academic council consists of the Principal, Training faculty and Chief officers of various departments of
Head office. Zonal Consultative committee is headed by Zonal Managers, which assesses the training needs of the Zone.

**Training Methodology:**

- Class Room Lectures/Discussions
- Drafting of Guest faculty from reputed organisations
- Providing soft copy of important documents
- Conducting Exit Test
- Case studies, exercises
- Group work & Presentation
- In-basket exercise
- Arranging interaction with successful Managers, Star performers and Executives
- Simulation of branch Software
- Practical Problems and Solutions
- Hands on sessions

**Post Training Evaluation:**

In respect of certain identified programmes, the College does survey on effectiveness of training. Feedback from the Managers is obtained about the trained staff, after a month from the date of training, on their specific performance at the branch in the post-training scenario. The information is analysed through a rating system and training effectiveness index is calculated basing on certain parameters and the information is put up to the top management.
HISTORY AND EVOLUTION:

ING Vysya Bank was formed in October 2002 when the former Vysya Bank Ltd, a premier bank in the Indian Private Sector entered into collaboration with ING, a global financial powerhouse of Dutch origin. It was in the year 1930 that a team of professionals came together to form a bank with the aim to offer services to the group of people who cannot afford to enjoy the banking services. The bank has made a distinct identity as India's Premier Private Sector Bank in the current banking sector in India. The bank has also got a very strong global presence in almost 50 countries around the world. ING Vysya Bank Ltd., is an entity formed with the coming together of erstwhile, Vysya Bank Ltd, a premier bank in the Indian Private Sector and a global financial powerhouse, ING of Dutch origin, during Oct 2002.

The origin of the erstwhile Vysya Bank was pretty humble. It was in the year 1930 that a team of visionaries came together to found a bank that would extend a helping hand to those who weren't privileged enough to enjoy banking services. It's been a long journey since then and the Bank has grown in size and stature to encompass every area of present-day banking activity and has carved a distinct identity of being India's Premier Private Sector Bank. In 1980, the Bank completed fifty years of service to the nation and post 1985; the Bank made rapid strides to reach the coveted position of being the number one private sector bank. In 1990, the bank completed its Diamond Jubilee year. At the Diamond Jubilee Celebrations, the then Finance Minister Prof. Madhu Dandavate, had termed the performance of the bank 'Stupendous'. The 75th anniversary, the Platinum Jubilee of the bank was
celebrated during 2005. It has 407 branches, 39 Extension Counters, 28 Satellite Offices and 219 ATMs as on date. Additionally, bank also has Internet Banking, mi-bank and Customer Service Line for Phone Banking Service. Its Registered office and Corporate office is based at Bangalore.

The long journey of seventy-five years has had several milestones...

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1930</td>
<td>Set up in Bangalore</td>
</tr>
<tr>
<td>1948</td>
<td>Scheduled Bank</td>
</tr>
<tr>
<td>1985</td>
<td>Largest Private Sector Bank</td>
</tr>
<tr>
<td>1987</td>
<td>The Vysya Bank Leasing Ltd. Commenced</td>
</tr>
<tr>
<td>1988</td>
<td>Pioneered the concept of Co-branding of Credit Cards</td>
</tr>
<tr>
<td>1990</td>
<td>Promoted Vysya Bank Housing Finance Ltd.</td>
</tr>
<tr>
<td>1992</td>
<td>Deposits cross Rs. 1000 crores</td>
</tr>
<tr>
<td>1993</td>
<td>Number of Branches crossed 300</td>
</tr>
<tr>
<td>1996</td>
<td>Signs Strategic Alliance with BBL., Belgium. Two National Awards by Gem &amp; Jewellery Export Promotion Council for excellent performance in Export Promotion</td>
</tr>
<tr>
<td>Year</td>
<td>Event</td>
</tr>
<tr>
<td>------</td>
<td>-------</td>
</tr>
<tr>
<td>2000</td>
<td>State-of-the-art Data Centre at ITPL, Bangalore. RBI clears setting up of ING Vysya Life Insurance Company</td>
</tr>
<tr>
<td>2001</td>
<td>ING-Vysya commenced life insurance business.</td>
</tr>
<tr>
<td>2002</td>
<td>The Bank launched a range of products &amp; services like the Vys Vyapar Plus, the range of loan schemes for traders, ATM services, Smartserv, personal assistant service, Save &amp; Secure, an account that provides accident hospitalization and insurance cover, Sambandh, the International Debit Card and the mi-b@nk net banking service.</td>
</tr>
<tr>
<td>2002</td>
<td>Vysya Bank transformed in to ING Vysya Bank from October 7th, 2002</td>
</tr>
<tr>
<td>2002</td>
<td>RBI clears the new name of the Bank as ING Vysya Bank Ltd, vide their letter of 17.12.02</td>
</tr>
<tr>
<td>2003</td>
<td>Introduced customer friendly products like Orange Savings, Orange Current and Protected Home Loans</td>
</tr>
<tr>
<td>2004</td>
<td>Introduced Protected Home Loans – a housing loan product</td>
</tr>
<tr>
<td>2005</td>
<td>Introduced Solo - My Own Account for youth and Customer Service Line – Phone Banking Service</td>
</tr>
<tr>
<td>2006</td>
<td>Bank has networked all the branches to facilitate 'AAA' transactions i.e. Anywhere, Anytime &amp; Anyhow Banking</td>
</tr>
</tbody>
</table>
FINANCIAL PERFORMANCE:

Ing Vysya Bank has performed consistently over a period of seventy five years successfully. In terms of pure numbers, the performance over the decades can better be appreciated from the following table: Rs. in millions

<table>
<thead>
<tr>
<th>Year</th>
<th>Networth</th>
<th>Deposits</th>
<th>Advances</th>
<th>Profits</th>
<th>Dividends</th>
</tr>
</thead>
<tbody>
<tr>
<td>1940</td>
<td>0.001</td>
<td>0.400</td>
<td>0.400</td>
<td>0.001</td>
<td>4</td>
</tr>
<tr>
<td>1950</td>
<td>1.40</td>
<td>5.30</td>
<td>3.80</td>
<td>0.09</td>
<td>16</td>
</tr>
<tr>
<td>1960</td>
<td>1.60</td>
<td>20.10</td>
<td>13.50</td>
<td>0.13</td>
<td>19</td>
</tr>
<tr>
<td>1970</td>
<td>3.00</td>
<td>91.50</td>
<td>62.80</td>
<td>0.74</td>
<td>39</td>
</tr>
<tr>
<td>1980</td>
<td>11.50</td>
<td>1414.30</td>
<td>813.70</td>
<td>1.13</td>
<td>228</td>
</tr>
<tr>
<td>1990</td>
<td>162.10</td>
<td>8509.40</td>
<td>4584.80</td>
<td>50.35</td>
<td>319</td>
</tr>
<tr>
<td>2000</td>
<td>5900.00</td>
<td>74240.00</td>
<td>39380.00</td>
<td>443.10</td>
<td>481</td>
</tr>
<tr>
<td>2001</td>
<td>6527.00</td>
<td>81411.10</td>
<td>43163.10</td>
<td>371.90</td>
<td>484</td>
</tr>
<tr>
<td>2002</td>
<td>6863.24</td>
<td>80680.00</td>
<td>44180.00</td>
<td>687.50</td>
<td>483</td>
</tr>
<tr>
<td>2003</td>
<td>7067.90</td>
<td>91870.00</td>
<td>56120.00</td>
<td>863.50</td>
<td>456</td>
</tr>
<tr>
<td>2004</td>
<td>7473.20</td>
<td>104780.00</td>
<td>69367.30</td>
<td>590.01</td>
<td>523</td>
</tr>
<tr>
<td>2005</td>
<td>7094.00</td>
<td>125693.10</td>
<td>90805.90</td>
<td>(381.80)</td>
<td>536</td>
</tr>
<tr>
<td>2006</td>
<td>10196.70</td>
<td>133352.50</td>
<td>102315.20</td>
<td>90.6</td>
<td>562</td>
</tr>
<tr>
<td>2007</td>
<td>11101.90</td>
<td>154185.70</td>
<td>119761.70</td>
<td>889.0</td>
<td>626</td>
</tr>
<tr>
<td>2008</td>
<td>14260.00</td>
<td>204980.00</td>
<td>146500.00</td>
<td>1569.00</td>
<td>677*</td>
</tr>
</tbody>
</table>
The origin of ING Group:

ING group originated in 1990 from the merger between Nationale-Nederlanden NV, the largest Dutch Insurance Company, and NMB Post Bank Groep NV. Combining roots and ambitions, the newly formed company called "Internationale Nederlanden Group". Market circles soon abbreviated the name to I-N-G. The company followed suit by changing the statutory name to "ING Group N.V.". ING has gained recognition for its integrated approach of banking, insurance and asset management. Furthermore, the company differentiates itself from other financial service providers by successfully establishing life insurance companies in countries with emerging economies, such as Korea, Taiwan, Hungary, Poland, Mexico and Chile. Another specialisation is ING Direct, an Internet and direct marketing concept with which ING is rapidly winning retail market share in mature markets. Finally, ING distinguishes itself internationally as a provider of 'employee benefits', such as pension plans for companies and their employees.

MISSION:

"ING's mission is to be a leading, global, client-focused, innovative and low-cost provider of financial services through the distribution channels of the client's preference in markets where ING can create value."

The new identity: The immediate benefit to ING Vysya Bank Ltd is the pride of having become a member of global financial services giant, with total assets of 1313
billion euros, net profit of 9.24 billion euros for the year ended December 2007. Further, the presence of the group in over 50 countries, employing over 120,000, serving over 75 million customers across the globe, only multiplies the credibility, not only across the country but also across the globe. The pride of this global identity, the back up of a financial power house and the status of being the first Indian International bank, would also greatly enhance productivity, profitability resulting in improved performance for the bank to translate into higher returns, to all the stake holders.

ING

The ING logo dates from 1991 when Dutch insurer, Nationale-Nederlanden, and bank, NMB Postbank Groep merged into Internationale Nederlanden Groep. 'I-N-G' is an abbreviation of Internationale Nederlanden Groep, and the lion in the logo is derived from the various logos of predecessor companies. Today, ING has become a truly global brand. We have rebranded over fifty labels to ING and worldwide brand awareness continues to grow. In 2004, ING first entered the Interbrand top-100 global brands list. Since then, has it climbed to 81st position indicating a growing brand awareness. Across the world, more and more people see that ING is delivering on its promise: a commitment to providing the financial services solutions our customers value.
ING is a major global financial services company that ranks 13th in the Fortune 500 list, operating in over 50 countries with over 120000 employees worldwide. It is the only MNC bank in India with a strong established retail presence through ING VYSYA BANK, and is fully poised to be a part of the growth potential of the Indian Banking Industry. ING Vysya Bank in India has an established track record of over 75 years and enjoys the good will and loyalty of over 1.5 million customers in India.

SERVICES OFFERED:

Two Types of Deposits Offered by ING Vysya Bank:

♦ Access Plus Access Plus is quite cost effective and a very suitable product for trading community offered by ING Vysya Bank. It ensures a single current account which is accessible from eight cities across India.

♦ Current Account

ING Vysya Loans

♦ For Doctors (Vys Doctor)

♦ Home Loans

♦ For Business Enterprises(VysVyapar)

♦ For Rent (Vys Rent)
NON RESIDENT INDIAN (N.R.I.) BANKING SERVICES:

There are two product range offered by ING Vysya Bank to the Non-residential Indians:

Loan Products

- Loans against Deposits

Accounts & Deposits

Investments to be made both on a repatriable and non-repatriable basis, ING Vysya Bank’s NRE and NRO Savings Accounts respectively are the perfect choice.

Deposit Products

- Non-Resident Ordinary Account (NRO)
- Non Resident External Rupee Account (NRE)
- Resident Foreign Currency Account (RFC)
- Foreign Currency Non-Resident (Banks) Account (FCNR(B))
- NRE Fixed Deposit
- NRO Fixed Deposit
- NRE Akshaya Deposit
- NRO Akshaya Deposit
- NRE Cumulative Deposit
- NRO Cumulative Deposit
Rupee Fixed Deposits: Deposits in Indian Rupees, which can be fully repatriated at any time. Twin advantages of affordability and higher earnings...

Foreign Currency Deposits: Earn Indian Interest Rates on your Foreign Currency deposits with our Foreign Currency Non-Resident Deposits.

Accounts for Returning Indians: RFC Savings account, Fixed Deposit and Akshaya Deposit allow you to hold your deposit in any one of four currencies (USD, Pounds Sterling, Euro)

FINANCIAL MARKETS:

ING Vysya Bank is a leading player in the Indian Financial Markets providing one of the widest ranges of products for large corporate, small and medium enterprises as well as individual needs. Supported by state-of-the-art systems and the capabilities of the ING Group, ING Vysya Bank offer competitive pricing and efficient execution across markets and a comprehensive suite of products. Financial Markets unit is an active market maker on most rupee interest rate and currency products. Within the bank, Finance department play a key role in the Asset Liability Management and ALM strategy. To ING Vysya Bank's corporate and institutional clients, they offer a comprehensive range of products for transactions and risk management needs. The Financial Markets business is driven by a highly qualified and knowledge driven team that brings together a deep understanding of local and global markets as well as complex financial products.
WHOLESALE BANKING:

Wholesale Banking is a reflection of ING Vysya Bank's ability to provide its corporate clients in India a full range of commercial, transactional and electronic banking products. The bank offers a wide array of client-focused corporate banking services, including working capital finance, trade and transactional services, foreign exchange and cash management, to name a few. A well-integrated approach to relationship management and innovative product development helps the bank achieve the above. The offerings take into account a client's risk profile and specific needs. The bank has made significant inroads into the formal banking consortia of a number of Indian companies including multinationals, domestic business houses and prime public sector companies, based on their superior product delivery, industry benchmark service levels and strong customer orientation.

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1. www.andhrabank.in
2. www.ingvysyabank.org
3. Andhra Bank Manual
4. ING Vysya Bank Manual