



**Presentation on Financial Performance
for the
Quarter ended June 2015**



Performance Highlights

(Rs. Crore)

Top Line –Milestones:

- ❖ *Global Assets-* Rs. 6.18 Lac cr.
- ❖ *Global Deposit-* Rs. 5.18 Lac cr.
- ❖ *Saving Deposit-* Rs. 1.50 Lac cr.
- ❖ *Overseas Business-* Rs. 1.07 Lac cr.

Key performance indicators:

- ❖ *CRAR (BASEL III): 12.08%*
- ❖ *Net Interest Margin: 2.90%*
- ❖ *Cost of Deposit: 5.99%*
- ❖ *Cost to Income Ratio: 43.05%*

Bottom Line –Achievements (Q1 FY16)

- ❖ *Operating Profit-Rs. 3132 cr.*
- ❖ *Total Income- Rs. 13432 cr.*

YoY Growth (%):-

- ❖ *MSME Credit: 21.8%*
- ❖ *Retail Credit: 25.3%*
- ❖ *Housing Loan: 26.6%*



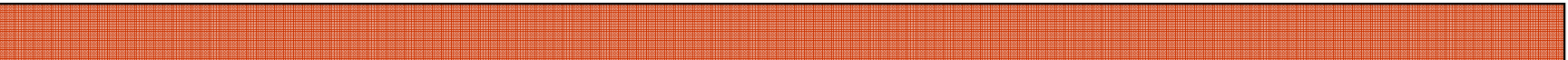
Overview of Performance

Particulars		Rs. Crore		YOY Growth %
Operating Profit	:	3132		0.2
Net profit	:	721		-48.7
Global Business	:	898613	↑	13.4
Global Assets	:	617760	↑	13.0
Global Deposits	:	517733	↑	16.4
Global Credit	:	380880	↑	9.6



Profitability:

Performance of The Bank





Profit

(Rs. Crore)

Sl.	Parameters	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Interest Income	11589	12035	11651	446	3.8
2	Interest Expenses	7209	7932	7859	723	10.0
3	NII (Spread) (1-2)	4380	4102	3792	-277	-6.3
4	Other Income	1236	1397	1805	161	13.0
5	Operating Expenses	2491	2368	2394	-123	-4.9
6	Contribution (4-5)	-1254	-970	-589	284	
7	Operating Profit (3+6)	3125	3132	3203	7	0.2
8	Provisions	1720	2411	2896	691	40.2
9	Net Profit	1405	721	307	-684	-48.7



Provisions

(Rs. Crore)

Sl.	Particulars	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	%
1	Provision towards NPAs (Net of floating provisions)	1336	1291	3281	-46	-3.4
2	Standard Advances incl. Standard Restructured	-88	70	324	157	-179.1
4	Depreciation on Investment	-381	375	286	756	-198.2
5	Income Tax	793	600	-938	-193	-24.3
6	Others	61	77	-57	16	26.7
7	Total Provision	1720	2411	2896	691	40.2



Break-up : Income

(Rs. Crore)

Sl.	Parameters	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Interest on Advances	8836	8908	8569	72	0.8
2	Interest on Investments	2599	2906	2781	307	11.8
3	Other Interest Income	154	221	301	66	43.0
4	Interest Income (1+2+3)	11589	12035	11651	446	3.8
5	Other Income	1236	1397	1805	161	13.0
	of which					
6	Fee Based Income	925	943	850	19	2.0
7	Recovery in Written off a/cs	91	217	335	126	139.1
8	Trading Profit	149	163	538	13	8.9
9	Dividend from Liquid MF	70	74	85	4	5.5
10	Residual (incl. Derivative inc)	2	1	-2	-1	-64.3
11	Total Income (4+5)	12825	13432	13456	607	4.7



Fee Based Income-Qtr

(Rs. Crore)

Sl.	Particulars	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Processing Fees	274	285	124	12	4.3
2	LC/LG Income	196	172	198	-25	-12.6
3	Bills & Remittance	119	117	120	-2	-2.0
4	Incidental Charges	47	42	52	-5	-10.9
5	Inc from ATM operations	86	88	93	2	2.1
6	Income from Ins & MF	13	17	30	4	34.0
7	Misc. Income	92	128	135	36	39.5
8	Exchange Profit	97	94	98	-3	-3.3
	Total	925	943	850	19	2.0



Break-up : Expenditure

(Rs. Crore)

Sl.	Parameters	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Intt. Paid on Deposits	6603	7368	7161	765	11.6
2	Intt. Paid on Borrowings	295	95	81	-200	-67.8
3	Others	311	469	617	158	50.8
4	Total Interest Paid (1+2+3)	7209	7932	7859	723	10.0
5	Estab. Expenses	1767	1550	1507	-218	-12.3
	Of Which					
5a	Employee Benefits (AS-15)	663	419	850	-244	-36.8
6	Other Operating Expenses	723	818	887	95	13.1
7	Operating Expenses (5+6)	2491	2368	2394	-123	-4.9
8	Total Expenses (4+7)	9700	10300	10253	600	6.2



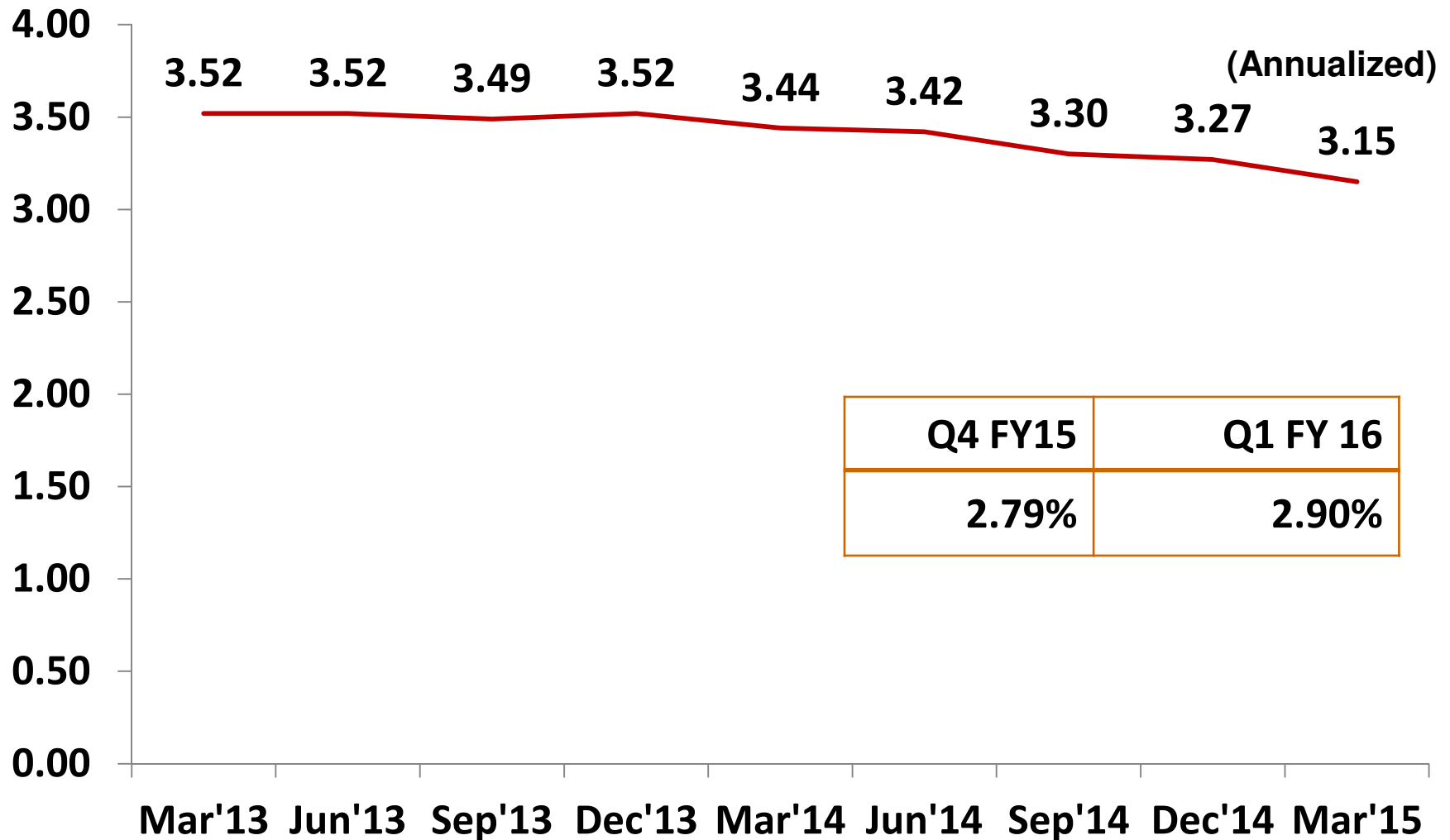
Cost & Yield Ratios

(Annualized)

Sl.	Particulars	Q 1 FY 15	Q 1 FY 16	Q 4 FY 15
1	Cost of Deposit [%]	6.11	5.99	6.04
2	Cost of Fund [%]	5.14	5.07	5.22
3	Yield on Advances [%]	10.28	9.56	9.51
4	Yield on Investment [%]	7.97	7.94	7.93
5	Yield on Fund [%]	8.26	7.69	7.73
6	Net Interest Margin [%]	3.42	2.90	2.79



Net Interest Margin (%)



Domestic NIM

Q4 FY 15 : 3.14%

Q1 FY 16: 3.29%



Profitability Ratios

(Annualized)

Sl.	Particulars	Q 1 FY 15	Q 1 FY 16	Q 4 FY 15
1	Return on Assets [%]	1.00	0.46	0.20
2	Return on Net worth [%]	15.66	7.50	3.25
3	Opt. Profit to AWF [%]	2.23	2.00	2.13
4	Cost to Income Ratio [%]	44.35	43.05	42.78
5	Estb. Exp. To Total Exp. [%]	18.22	15.05	14.70
6	Opt. Exp. To AWF [%]	1.78	1.51	1.59
7	*Book Value per Share [Rs]	198.27	207.14	203.24
8	*Earnings per share [Rs]	31.05	15.54	6.77

** Face Value of Share after splitting is Rs. 2/-*



Business:

Performance of the Bank



Business

(Rs. Crore)

Sl.	Parameters	Jun'14	Mar'15	Jun'15	Variation % Over	
					Jun'14	Mar'15
1	Total Business	792405	881913	898613	13.4	1.9
	<i>Out of Which</i>					
	Overseas Business	76363	100785	106925	40.0	6.1
	Overseas Business (USD Mio)	12711	16161	16830	32.4	4.1
	<i>Share of Overseas Business [%]</i>	9.64%	11.43%	11.90%		
2	Total Deposit	444920	501379	517733	16.4	3.3
3	Total Advances	347485	380534	380880	9.6	0.1
4	<i>CD Ratio [%]</i>	78.10%	75.90%	73.57%		



Deposit

(Rs. Crore)

Sl.	Parameters	Jun'14	Mar'15	Jun'15	Variation % Over	
					Jun'14	Mar'15
1	Global Deposit	444920	501379	517733	16.4	3.3
2	Overseas Deposit	34333	48350	51684	50.5	6.9
	Overseas Deposit (USD Mio)	5705	7736	8121	42.3	5.0
3	Domestic Deposit	410588	453029	466048	13.5	2.9
4	Current Deposit	27057	33581	31938	18.0	-4.9
5	SB Deposit	136586	150200	149555	9.5	-0.4
6	CASA Deposit	163642	183780	181494	10.9	-1.2
	<i>Share of CASA To Dom. Dep. (%)</i>	<i>39.86</i>	<i>40.57</i>	<i>38.94</i>	<i>-2.3</i>	<i>-4.0</i>
7	Term Deposit	281278	317598	336239	19.5	5.9
8	Differential Rate Dep. Incl. CD	25805	12123	6223	-75.9	-48.7
	<i>Share of DRI Dep. to Total %</i>	<i>5.80</i>	<i>2.42</i>	<i>1.20</i>	<i>-79.3</i>	<i>-50.3</i>



Advances- Sectoral

(Rs. Crore)

Sl.	Parameters	Jun'14	Mar'15	Jun'15	% Share in Gr. Non-food cr.	Variation Jun'15/Jun'14	
						Amt.	(%)
1	Global Gross Advances	357740	392422	392251		34511	9.6
2	Overseas Advances	42031	52435	55241		13210	31.4
	Overseas Advances (USD Mio)	7006	8425	8710		1704	24.3
3	Domestic Gross Advances	315709	339987	337010		21301	6.7
3a	Food Credit	7336	5846	6968		-368	-5.0
3b	Dom. Non-Food Gross Adv.	308373	334141	330042	100.00	21669	7.0
	- of Which (Sl. No. 4 to 9)						
4	Agriculture & Allied	48901	60006	57314	17.37	8413	17.2
5	Industry	140717	155205	153380	46.47	12663	9.0
5a	<i>MSME Manufacturing</i>	44554	52199	48504	14.70	3950	8.9
5b	<i>Large Industry</i>	96163	103006	104876	31.78	8713	9.1
6	Retail Loans	39035	48415	48916	14.82	9881	25.3
6a	<i>Housing</i>	17698	21544	22412	6.79	4714	26.6
6b	<i>Car/Vehicle</i>	3698	4089	4108	1.24	410	11.1
6c	<i>Education</i>	4259	4397	4403	1.33	144	3.4
6d	<i>Other Retail Loans</i>	13380	18384	17993	5.45	4613	34.5
7	Commercial Real Estate	7702	7486	7508	2.27	-194	-2.5
8	NBFC	12282	14191	14658	4.44	2376	19.3
9	Services & Others	59736	48839	48266	14.62	-11470	-19.2

MSME Advances is Rs. 88343 cr. grew by 21.75%



Advances – Industry wise Breakup

(Rs. Crore)

Major Industry wise Deployment	Jun'14		Mar'15		Jun'15		Variation Jun'15/Jun'14	
	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	(%)
Food Processing	9202	3.4	14986	4.5	13442	4.1	4240	46.1
Textiles	10838	4.0	11646	3.5	11646	3.5	808	7.5
Chemical & Chemical Products	4176	1.5	5745	1.7	5917	1.8	1741	41.7
Cement & Cement Products	2461	0.9	2537	0.8	2479	0.8	18	0.7
Basic Metal & Metal Products	20770	7.7	25538	7.6	26692	8.1	5922	28.5
-Iron & Steel	19917	7.3	23701	7.1	24823	7.5	4906	24.6
Paper & paper products	1580	0.6	1604	0.5	1585	0.5	5	0.3
Petroleum	1194	0.4	1812	0.5	1174	0.4	-20	-1.7
All Engineering Products	5469	2.0	6104	1.8	5712	1.7	243	4.4
Vehicles & Vehicle parts	801	0.3	712	0.2	681	0.2	-120	-15.0
Construction	1976	0.7	2775	0.8	2683	0.8	707	35.8
Infrastructure	59903	22.1	63724	19.1	63836	19.4	3933	6.6
-Power	33874	12.5	37109	11.1	37175	11.3	3301	9.7
-Tele-Communication	6261	2.3	5938	1.8	4889	1.5	-1372	-21.9
- Roads & Ports	12979	4.8	13161	3.9	13982	4.2	1003	7.7
- Others	6789	2.5	7516	2.2	7789	2.4	1000	14.7
Residual	22347	8.2	18022	5.4	17533	5.3	-4814	-21.5
Industry	140717	51.9	155205	46.4	153380	46.5	12663	9.0



Investment

(Rs. Crore)

Sl.	Particulars	Jun'14	Mar'15	Jun'15
A	Gross Investment by Treasury	134249	149266	154498
1	Held To Maturity (HTM)	95456	106969	102085
2	Available For Sale (AFS)	38050	39116	50174
3	Held For trading (HFT)	743	3181	2239
4	Duration (AFS)	4.49	4.97	4.61
5	Modified Duration (AFS)	4.24	4.73	4.38
6	Duration Total Portfolio	4.91	5.09	4.94
7	Modified Duration Total Portfolio	4.69	4.89	4.73
8	Net demand & time Liabilities	420116	455134	459485
9	SLR (%)	25.35	27.19	27.47
10	SLR HTM to Total SLR (%)	83.75	84.97	78.90
11	HTM To Gross Investment (%)	71.10	71.66	66.08
12	Total SLR	111399	123133	126496
13	Total Non SLR	22850	26133	28002
B	Investment by overseas branches	447	1215	1592
D	Total Gross Investment (A+B+C)	134696	149877	156090



Break up of Gross Credit as per Asset Class

(Rs. Crore)

	Standard Adv. (Excl. Std. Restructured)	Restructured Standard (O/S) Cumulative (As on 30.06.15)	*NPA	Gross Advances
Upto 2008-09	153758	203	2507	156468
FY 2009-10	184889	203	3214	188306
FY 2010-11	239417	203	4379	243999
FY 2011-12	280726	8447	8720	297893
FY 2012-13	285354	16423	13466	315243
FY 2013-14	316958	23808	18880	359646
FY 2014-15	327435	39293	25695	392422
June'2015	326885	39969	25397	392251

**This includes restructured NPA amounting to Rs. 3665 cr. as on June 15.*

01.04.2015 to 30.06.2015

Sl.	Standard Restructured A/cs (O/s)	No.	Amt. O/S	DFV
1	Under CDR	1	37	3
2	Under SME	7	101	4
3	Others (Non-CDR)	14	538	6
	Total	22	676	13



(Rs. Crore)

Sector wise O/S Restructured Accounts

01.04.2015 to 30.06.2015

Sl	Restructured A/Cs	No.	Amt. O/s	Diminution in Fair Value
1	Standard Adv.	22	676	13
2	NPA	1	14	1
	Total	23	690	14

Cumulative

Sl.	Standard Restructured A/cs (O/s)	No.	Amt. O/s
1	Under CDR	77	14346
2	Under SME	331	1196
3	Others (Non-CDR)	221	24427
	Total	629	39969

Sl.	Sector	O/S Amt	%age Share
A	Agriculture	202	0.5
B	Housing	0	0.0
C	Real Estate	369	0.9
D	Industry	36263	90.7
E	Others	3134	7.8
	Total	39969	100.0
Out of the Above Major Industries/Sectors			
1	Iron & Steel	5676	14.2
2	Infrastructure	18613	46.6
<i>Out of which</i>			
	<i>Power</i>	15624	39.1
	<i>Telecom</i>	387	1.0
3	Drilling	595	1.5
4	Textiles	1308	3.3
5	Aviation	65	0.2
6	Sugar	1402	3.5
7	Paper/Printing	197	0.5
8	Chemical/Fertiliser/Drugs	1899	4.8
9	Cement	564	1.4
10	Manufacturing	1082	2.7
11	Engineering	189	0.5
12	Auto parts	170	0.4
13	Hotel	683	1.7
14	Education	423	1.1
15	Finance	107	0.3



Non-Performing Assets

(Rs. Crore)

Sl.	Parameters	Qtr Jun'14	FY Mar'15	Qtr Jun'15
1	NPA as at the beginning of Yr.	18880	18880	25695
2	Cash Recovery	749	2925	1143
3	Up-gradation	264	1000	1214
4	Write Off	1221	5920	1323
5	Total Reduction (2+3+4)	2235	9845	3680
6	Fresh Addition	2958	16660	3382
	<i>-Fresh slippages</i>	2655	15692	2802
	<i>-Debits in existing NPA A/cs</i>	303	968	581
7	Gross NPAs end period	19603	25695	25397
8	Eligible Deductions incl. Provisions	9139	10298	10004
9	Net NPAs	10464	15396	15394
10	Recovery in written-off debt A/Cs	91	1017	217

Particulars	Jun'14	Mar'15	Jun'15
Gross NPA%	5.48%	6.55%	6.47%
Net NPA%	3.02%	4.06%	4.05%
NPA Coverage Ratio	60.00%	58.21%	59.32%



Capital Adequacy (Basel III)

(Rs. Crore)

Sl.	Particulars	Jun'14	Mar'15	Jun'15
	Capital Fund			
1	Tier I	33295	36991	36945
	<i>Of Which</i>			
	Common Equity	32084	34745	34708
	Additional Tier I	1211	2246	2237
2	Tier II	10197	11555	11685
3	Total (Tier I+II)	43492	48546	48630
4	Risk-weighted Assets	377406	397581	402439
5	Capital Adequacy Ratio	11.52%	12.21%	12.08%
6	Tier I	8.82%	9.30%	9.18%
	<i>Of Which</i>			
	Common Equity	8.50%	8.74%	8.62%
	Additional Tier I	0.32%	0.56%	0.56%
7	Tier II	2.70%	2.91%	2.90%



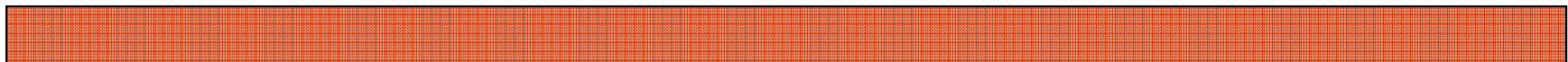
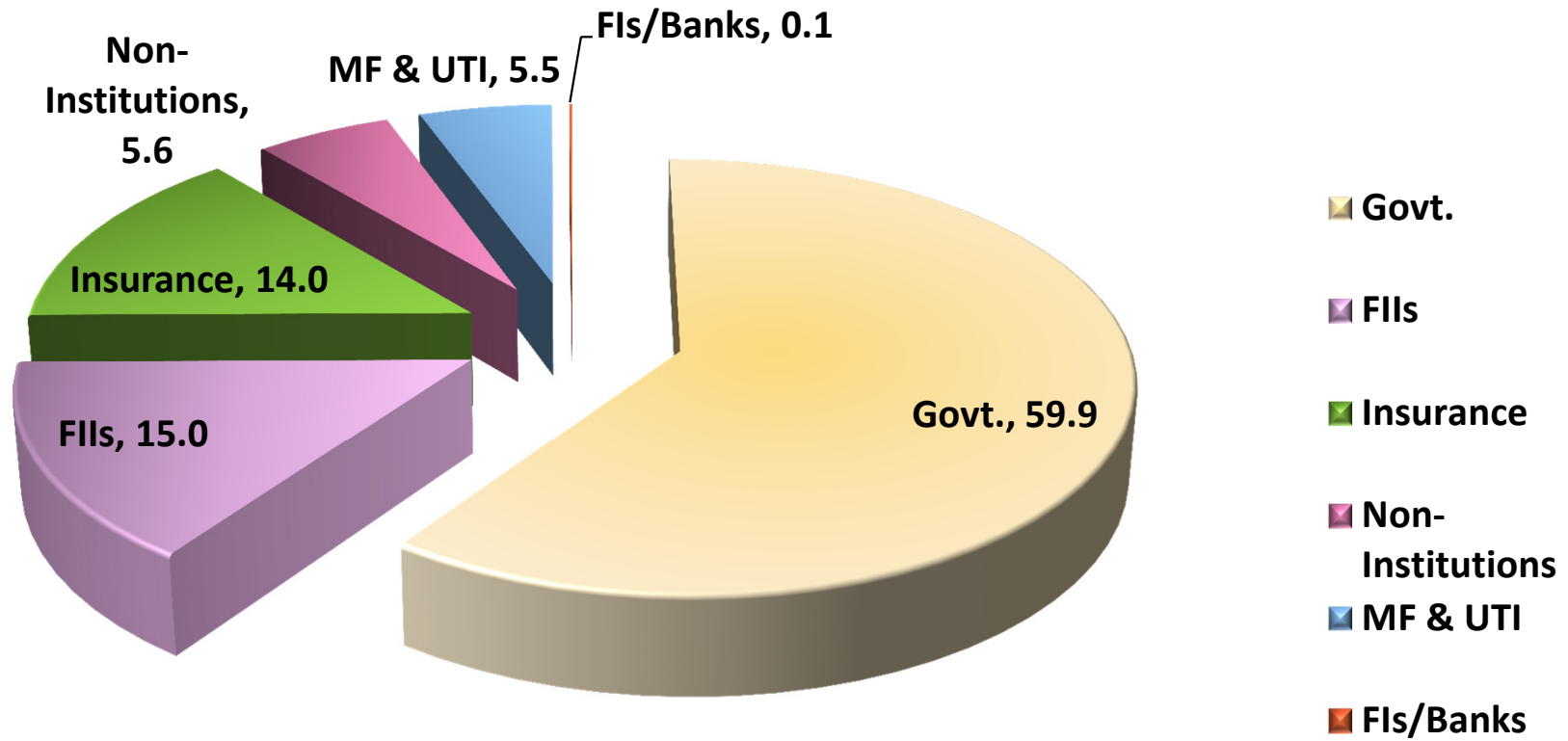
Market Share & Productivity

Sl.	Parameters	Jun'14	Mar'15	Jun'15
1	Deposit Market Share (%)	4.92	4.89	4.95
2	Credit Market Share (%)	4.95	4.80	4.79
3	Business Per Branch (Rs. Cr.)	122.26	127.42	128.22
4	Business Per Employee (Rs. Cr.)	12.90	13.19	13.26



Shareholding Pattern (%)

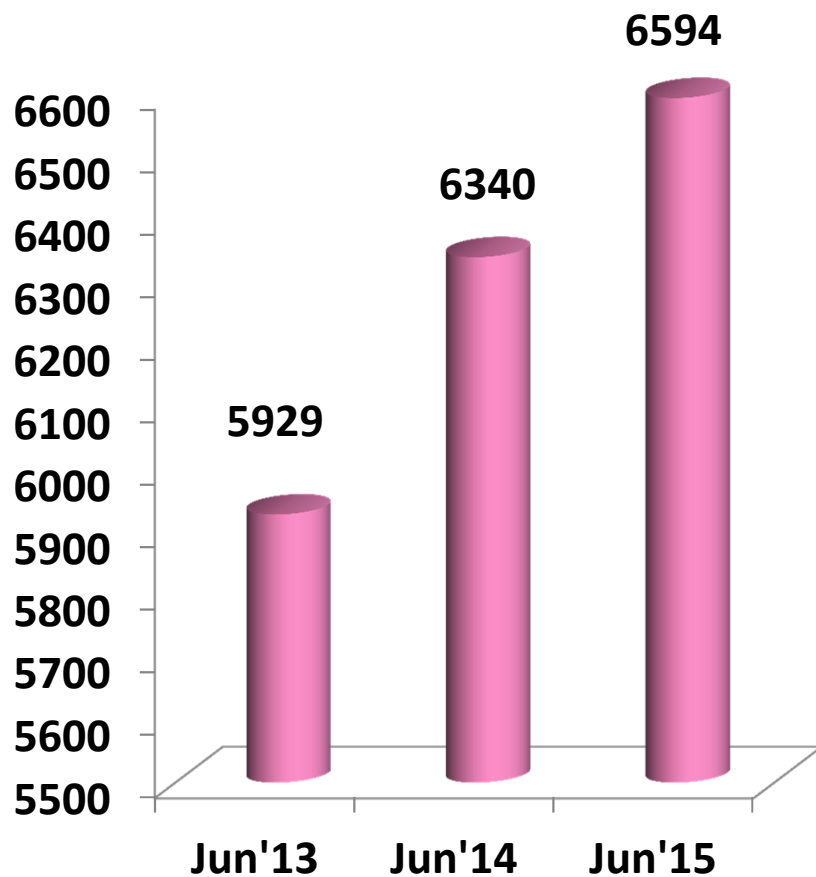
(June'15)





Capacity Building – Expanding Network

Total Domestic Branches



Population Group wise Branches (Jun'15)

Metro	Urban	Semi-Urban	Rural
1033	1361	1587	2613
15.67	20.64	24.07	39.63

ATM Network

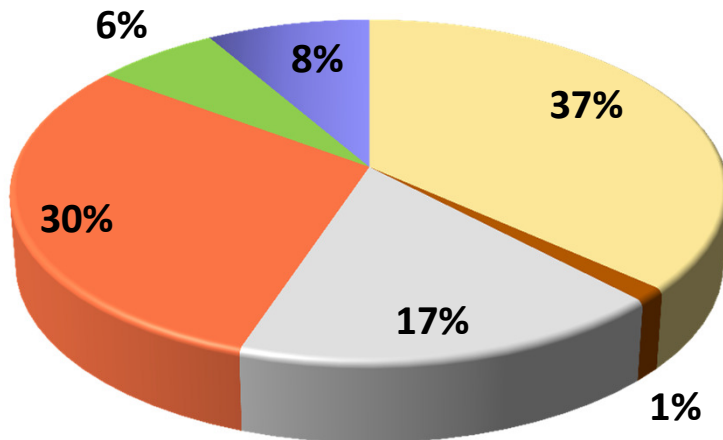
Jun'13	Jun'14	Jun'15
6460	7717	8437

Number of BC as on 30.06.15 is 8258

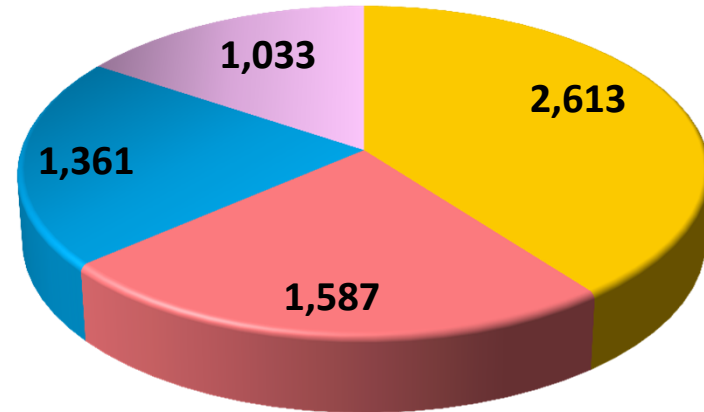


Branch Network –June'15

Geographic Distribution of Domestic Branches



Population group wise Distribution of Domestic Branches



■ NORTHERN

■ NORTH-EASTERN

■ EASTERN

■ CENTRAL

■ WESTERN

■ SOUTHERN

■ RURAL

■ SEMI-URBAN

■ URBAN

■ METRO



Thank You