



Performance During Q3/9 Month : FY15-16

PERFORMANCE AT A GLANCE

Q3 FY16		
Parameter	Rs. Crore	YoY Growth %
Total Business	926,686	-1.48%
Total Deposits	528,772	-0.27%
Gross Advances	397,914	-3.04%
CASA deposits	123,907	11.47%
Priority Sector Advances	105,025	7.95%
MSME Advances	49,445	-4.89%
Retail Advances	35,453	13.30%

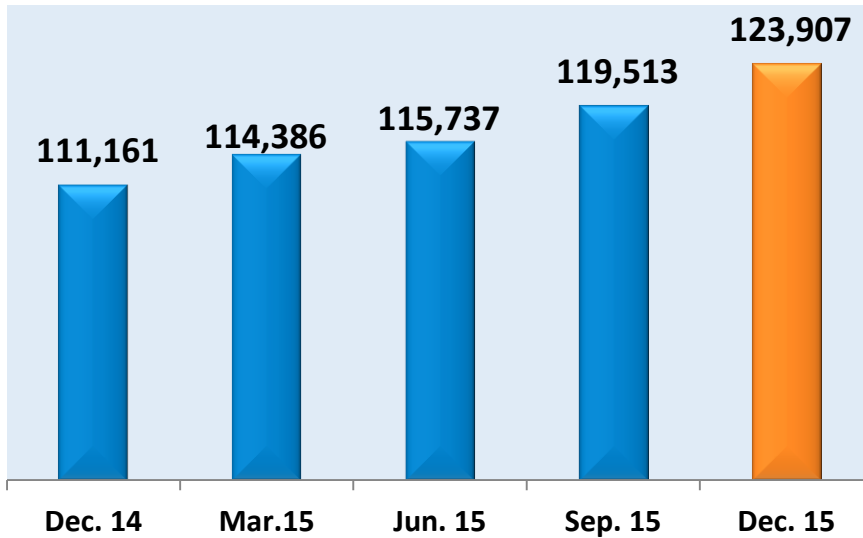
Ratios for Q3 FY16		(in %)
Parameter		(in %)
Gross NPA		9.18%
Net NPA		5.25%
Provision Coverage Ratio		54.50% (52.40 % in Mar-15)
CASA (%)		32.26% (29.48 % in Mar-15)
NIM (9 mths)	Global	2.13 (2.11 in Mar-15)
	Domestic	2.52 (2.49 in Mar-15)
Cost to income Ratio		55.85
Capital Adequacy (Basel-III)		11.28%
- CET1 (%)		7.00%
-Tier- I		7.88%

(₹.in Crores)

Business Mix (Deposits + Advances)	Dec 14	Mar 15	Jun 15	Sep15	Dec 15	Y-O-Y Growth %
Global Business	940,623	943,633	903,874	920,980	926,686	-1.48%
Domestic	672,225	687,515	657,346	668,421	669,816	-0.36%
Foreign	268,398	256,118	246,528	252,559	256,870	-4.30%
Global Deposits	530,213	531,907	508,260	525,195	528,772	-0.27%
Domestic	396,122	398,000	376,360	389,864	391,480	-1.17%
Foreign	134,091	133,907	131,900	135,331	137,292	2.39%
Global Advances	410,410	411,726	395,614	395,785	397,914	-3.04%
Domestic	276,103	289,515	280,986	278,557	278,336	0.81%
Foreign	134,307	122,211	114,628	117,228	119,578	-10.97%

CASA - Domestic

(₹. in Crores)



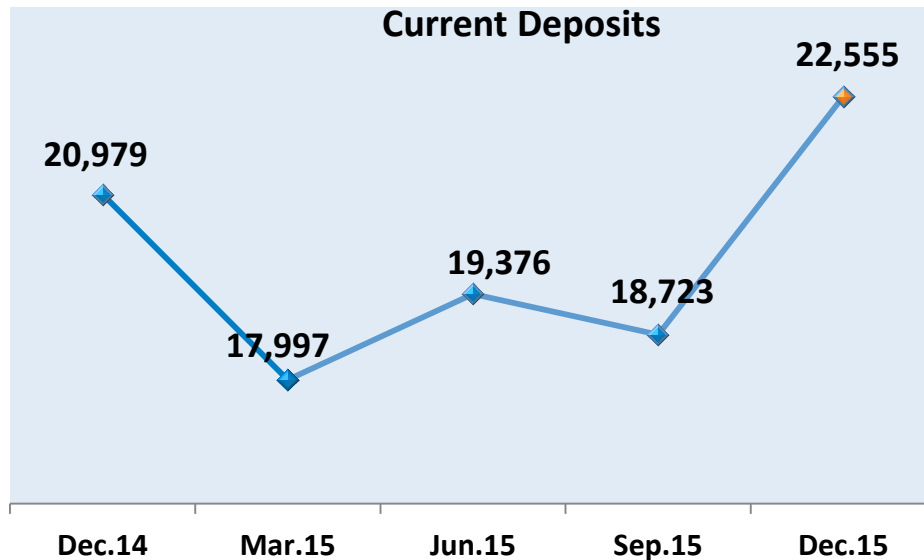
CASA Ratio:
32.26%

CASA
YoY Growth:11.47%

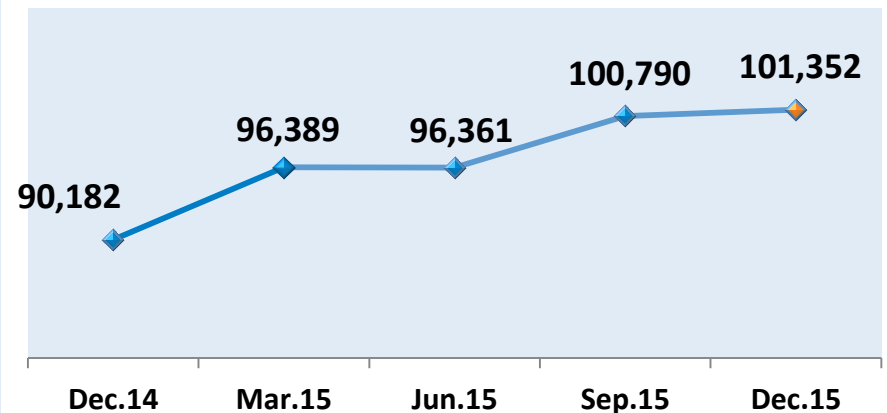
Current Deposit
YoY Growth:7.51 %

Savings Deposit
YoY Growth:12.39 %

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Dec 14	Mar. 15	Jun 15	Sep 15	Dec15	% to Domestic Credit	
						DEC 14	DEC 15
Agriculture*	39,063	40,495	43,261	44,846	45,230	14.15	16.25
MSME (Priority & Non-Priority)	51,989	49,137	47,816	47,923	49,445	18.83	17.76
Retail	31,290	34,153	33,582	34,938	35,453	11.33	12.74
Corporate & Others	153,761	165,730	156,327	150,850	148,208	55.69	53.25
Total	276,103	289,515	280,986	278,557	278,336		

*Old definition as per RBI till March,2015 . New definition from June,2015

(₹ in Crores)

Particulars	Dec 14	Mar. 15	Jun 15	Sep.15	Dec15	Y-O-Y Growth %	%age to Domestic Credit	
							Dec-14	Dec-15
Home Loan	15,821	16,664	16,992	17,973	18,448	16.60	5.73	6.63
Mortgage Loan	3,709	4,144	4,234	4,422	4,658	25.59	1.34	1.67
Auto Loan	2,657	2,733	2,742	2,741	2,843	7.00	0.96	1.02
Education Loan	2,883	2,918	2,960	3,076	3,122	8.29	1.04	1.12
Personal Loan	1,031	1,085	1,097	1,098	1,120	8.63	0.37	0.40
Others	5,189	6,609	5,557	5,628	5,262	1.41	1.88	1.89
Total	31,290	34,153	33,582	34,938	35,453	13.30	11.33	12.74

Advances to Infrastructure Sectors

(₹. in Crores)

Particulars	Dec 14	Mar 15	Dec 15	Y-O-Y (%)
Power	30836	33,386	33,643	9.10
a) SEBs	15,955	17,391	17,458	9.42
-DISTRIBUTION	7,877	8,670	8,192	4.00
-GENERATION	6,076	6,965	7,283	19.87
-TRANSMISSION	2,002	1,755	1,983	-0.95
b) Others	17,201	18,315	16,185	-5.91
Roads and ports	10,514	10,751	10,815	2.86
Telecom	1,050	927	956	-8.95
Other Infrastructure	3,869	3,952	4,355	12.56
Total	46,269	49,016	49,769	7.56

*O/S in Distribution Companies & SEB also includes outstanding in Bonds

Restructured Assets

(₹. in Crores)

Period	Global
FY 12-13	8521
FY 13-14	6041
FY 2014-15	8202
FY 2015-16 (Q1)	99
FY 2015-16 (Q2)	201
FY 2015-16 (Q3)	327
TOTAL RESTRUCTURED PORTFOLIO	31,576
<i>Of Which a) Standard</i>	<i>17,270</i>
<i>b) NPA</i>	<i>14,306</i>

Total Global Standard Restructured Portfolio (As per RBI guidelines): Rs.11,148 crore

Standard Restructured Advances

(₹. in Crores)

Item	Dec 14	Mar 15	Jun 15	Sep 15	Dec 15
CDR Restructuring	5,747	4,992	3,832	3,169	2,188
Domestic	5,473	4,693	3,689	3,023	2,054
Foreign	274	299	143	146	134
Other Restructuring	16,089	16,826	15,559	16,138	15,082
Domestic	14,777	15,487	14,226	15,655	14,642
Foreign	1,312	1,339	1,333	483	440
Total	21,836 (5.32%)	21,828 (5.30%)	19,391 (4.90%)	19,307 (4.88%)	17,270 (4.34%)
Domestic	20,250	20,180	17,915	18,678	16,696
Foreign	1,586	1,638	1,476	629	574

Figures in () represents % to Gross Advances

Sector wise breakup of Standard Restructured Advances (Domestic)-31.12.2015

Sector	Dec-14	Mar-15	Dec-15	YoY%
INFRA	8,675.40	8,829.11	8,732.17	0.65%
INFRA-POWER	5,465.59	5,749.88	6,869.28	25.68%
INFRA-TELECOM	598.21	430.11	430.01	-28.12%
INFRA-ROADS & PORTS	1,601.97	1,635.89	1,037.71	-35.22%
INFRA-OTHERS	1,009.63	1,013.22	395.17	-60.86%
AVIATION	2,473.17	2,363.74	2,285.57	-7.59%
TEXTILES	1,022.76	872.63	758.27	-25.86%
ENGG	900.91	1,175.43	553.49	-38.56%
SUGAR	784.13	592.79	399.55	-49.05%
PHARMA	501.89	555.06	315.1	-37.22%
STEEL	956.89	922	314.32	-67.15%
CEMENT	155.54	217.78	211	35.66%
EDUCATION	321.17	242.06	164.3	-48.84%
SERVICES	156.9	269.86	147.16	-6.21%
HOTELS	173.07	165.08	145.28	-16.06%
OTHER METAL	101.31	174.35	140.44	38.62%
PAPER	158.41	163.13	133.93	-15.45%
FOOD PROCESSING	250.22	259.73	128.89	-48.49%
AGRICULTURE	149.03	122.34	102.53	-31.20%
RUBBER & PLASTIC	127.96	108.35	93.75	-26.73%
AUTOMOBILES	384.8	162.78	61.16	-84.11%
CHEMICALS	126.68	117.21	46.03	-63.66%
CERAMICS	128.02	47.52	44.96	-64.88%
SERVICE-TRANSPORT RELATED	317.24	334.57	33.05	-89.58%
CRE	329.7	40.4	27.48	-91.67%
OTHERS	2054.79	2444.52	1857.69	-9.59%
Total	20,249.99	20,180.44	16,696.12	-17.55%

Movement in Restructured Portfolio as on 31.12.2015

Restructured Portfolio	FY 2013-14			FY 2014-15			FY 2015-16 (9 months)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	17,640	3,783	21,423	18,870	4,466	23,336	20,180	8,057	28,237
Fresh Restructuring during the FY	4,397	1,016	5,413	5,223	1,104	6,327	459	159	618
Accounts slipped during FY	-1,754	1,754	-	-3,773	3,773	-	-5943	5943	-
Closed during FY**	1,372	1,664	3,036	1,727	1,451	3,178	390	74	464
Change in outstanding	-299	-165	-464	1,126	626	1,752	1977	-123	1854
Upgraded during the year	258	-258	-	461	-461	-	413	-413	-
Restructured as at March 31	18,870	4,466	23,336	20,180	8,057	28,237	16,696	13,549	30,245

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

Sale of Assets to ARCs

(₹. in Crores)

Item	FY 2013-14	FY 2014-15	Q1 FY 2015-16	Q2 FY 2015-16	Q3 FY 2015-16
Net Outstanding of Accounts sold	4,743	2,844	64	3	58
<i>Of which,</i>					
<i>Prudential written off (PWO) Accounts sold</i>	2,304	241	0	0	0
Existing Gross NPAs sold	1,375	1,575	64	3	58
SMA-2	1,064	1,028	0	0	0

(₹. in Crores)

Item	Dec-14	Mar-15	June-15	Sep-15	Dec-15
Gross NPA	16,694	22,193	26,889	29,894	36,519
Net NPA	10,061	13,518	15,789	16,466	19,979
Gross NPA %	4.07	5.39	6.80	7.55	9.18
Net NPA %	2.50	3.36	4.11	4.31	5.25
Provision Coverage Ratio %	56.62	52.40	52.15	55.08	54.50

Movement of NPA (Q-o-Q) -Global

Item	Dec 2014	Mar 2015	Jun 2015	Sep 2015	Dec2015
Opening Balance	14,127	16,694	22,193	26,889	29,894
Less :					
Recovery	481	255	468	799	870
Upgradation	206	478	1,193	1,459	1523
Write Off	102	315	178	989	789
Total reduction	789	1,048	1,839	3,247	3181
Add : Slippages	3,356	6,547	6,535	6,251	9806
Closing Balance	16,694	22,193	26,889	29,894	36519

Sector wise NPA- Domestic

Domestic

(₹. in Crores)

Sector	Dec-14	Mar- 15	Dec-15	% to Sectoral Advances	
				Dec 14	Dec 15
Agriculture	1,020	1,204	2484	2.61	5.49
Industry	9,847	13,698	23082	8.29	19.35
Services	3,447	4,993	7449	3.96	9.51
Retail	365	350	673	1.17	1.90
Total	14,679	20,245	33688	5.32	12.10

Investments (Domestic) as on 31-12-2015

Particulars	Dec 15			
	AFS	HTM	HFT	Total
1. SLR Investments	26,302	79,381	25	1,05,708
Of Which:				
Government Securities	26,302	79,381	25	1,05,708
Other Approved Securities	0	0	0	0
M Duration	4.35	4.58	8.02	4.52
2. Non SLR Investments	10,960	1,633	11	12,605
M Duration	4.01	4.05	0	4.01
Total	37,262	81,015	36	118,313

- Treasury has achieved Non Interest Income at the level of Rs 500.59 crores in Q3 of FY16.
- Total size of Bank's Domestic Investment as on 31st Dec, 2015 stood at Rs. 118,313 crore.
- As on 31st Dec, 2015, the share of SLR-Securities in Total Investment is 89.35%.
- The bank had 75.09% of SLR-Securities in HTM and 24.88% in AFS as on 31st Dec,2015.
- The percent of SLR to NDTL as on 31st Dec, 2015 was at 26.91%.
- The bank shifted SLR Securities worth Rs.18,223.41 Crore from HTM to AFS portfolio during Q1 in FY16.
- As on 31st Dec,2015, the modified duration of AFS Investment was 4.28% and that of HTM securities was 4.58 %.
- In Q3, FY16 amount of Rs.143.98 Crore is provided towards additional depreciation on Investments.

Contribution of Treasury

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y Variation %	9 Months ended		Y-O-Y Variation %
	Dec. 14	Dec.15		Dec. 14	Dec. 15	
Interest income on Investment	2,305	2,316	0.48	6,674	6,872	2.97
Profit from Sale of Investments	320	358	11.88	742	656	-11.59
Profit from Exchange Transactions	252	139	-44.84	466	471	1.07
Dividend Income	5.84	8.84	51.37	28.92	28.79	-0.45
Total Contribution (Income)	2,883	2,822	-2.12	7,910	8,028	1.48

Net Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y (%)	9 Months ended		Y-O-Y (%)
	Dec. 14	Dec.15		Dec 14	Dec. 15	
Interest Income	10,901	9937	-8.84	32,298	31295	-3.11
a. From Advances	8,013	7181	-10.38	23,644	23036	-2.57
b. From Investments	2,355	2370	0.64	7,024	6832	-2.73
c. From Other	533	386	-27.58	1,630	1427	-12.45
Interest Expended	8,121	7332	-9.72	23,801	22758	-4.38
a. On Deposits	7,337	6744	-8.08	21,404	20516	-4.15
b. On Borrowings	519	422	-18.69	1,718	1506	-12.34
c. Subordinated Bonds & Others	265	166	-37.36	679	736	8.39
Net Interest Income	2,780	2605	-6.29	8,497	8537	0.47

Non-Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y Variation %	9 Months ended		Y-O-Y Variation %
	Dec. 14	Dec.15		Dec. 14	Dec. 15	
Commission, Exchange & Brokerage	378	339	-10.32	1,202	1033	-14.06
Profit from Sale of Investments	320	358	11.88	716	657	-8.24
Profit from Exchange Transactions	154	268	74.03	513	520	1.36
Recovery In W/o accounts	93	50	-46.24	242	156	-35.54
Other Non Interest Income	135	135	0.00	438	403	-7.99
Total Non-Interest Income	1,080	1150	6.48	3,111	2769	-10.99

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y% Variation	9 Months ended		Y-O-Y% Variation
	Dec 14	Dec 15		Dec 14	Dec 15	
1. Total Income	11981	11087	-7.46	35,409	34064	-3.80
a. Interest Income	10901	9937	-8.84	32,298	31295	-3.11
b. Non Interest Income	1080	1150	6.48	3,111	2769	-10.99
2. Total Expenditure	10116	9678	-4.33	29,348	29493	0.49
a. Interest expended	8122	7332	-9.73	23,801	22758	-4.38
b. Operating Expenses	1994	2346	17.65	5,547	6735	21.42
3. Operating Profit	1865	1409	-24.45	6,061	4571	-24.58
4. Net Profit	173	-1506		1,765	-2502	

Particulars	Quarter ended		Variation	9 Months ended		Variation
	Dec 14	Dec 15		Dec 14	Dec 15	
Operating Profit	1865	1409	-456	6061	4571	-1490
Provisions for						
B&D	1338	3506	2168	2988	8660	5672
Standard Assets	161	-91	-252	314	-196	-510
NPV / Others	78	59	-19	185	-325	-510
Depreciation on Investment	4	130	126	-50	216	266
Total Provisions before Tax	1581	3604	2023	3437	8355	4918
Taxation	111	-689	-800	859	-1282	-2141
Net Profit	173	-1506	-1619	1765	-2502	-4267

Key Financial Ratios (Quarter ended)

	Dec 14	March 15	Dec 15
Particulars	Global	Global	Global
Cost of Deposits	5.70	5.66	5.21
Yield on Advances	8.23	8.14	7.99
Yield on Investments	8.20	7.97	7.93
NIM	2.07	1.93	1.96
Cost to Income Ratio	51.67	64.05	55.85

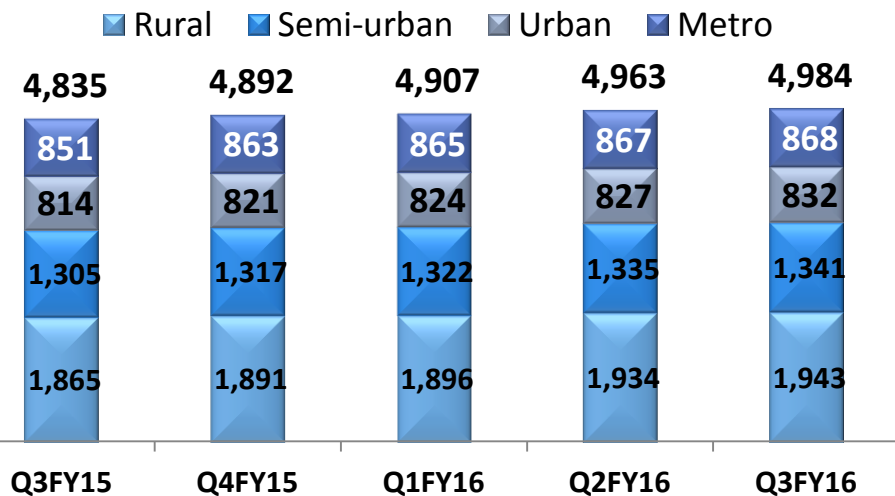
Capital Adequacy – Basel-III

(₹. in Crores)

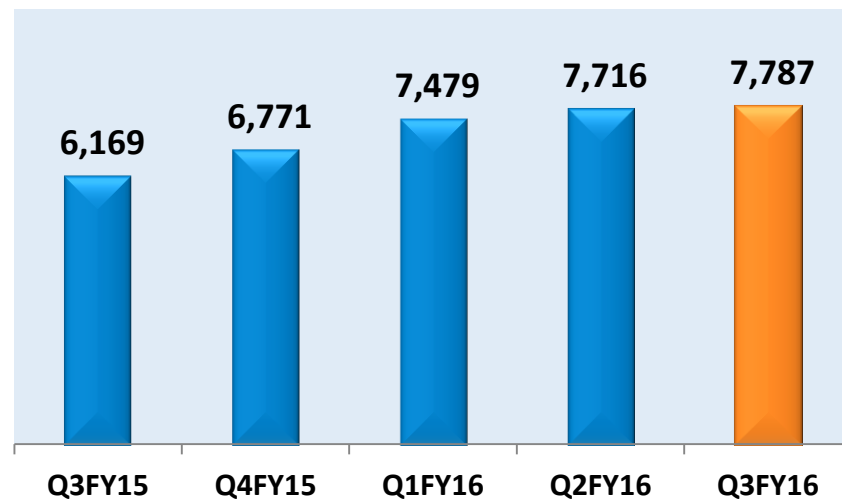
Particulars	Dec 14	Mar 15	Dec15
Capital Adequacy - Basel III			
CET1 Capital	24,103	26,091	24,580
AT1 Capital	3,914	3,618	3,085
Tier I Capital	28,017	29,709	27,665
Tier II Capital	10,501	9,289	11,948
Total Capital	38,518	38,998	39,613
Total Assets	614,961	618,698	614,743
Risk Weighted Assets	360,705	363,523	351,113
CRAR – CET1 (%)	6.68	7.18	7.00
CRAR – AT1 (%)	1.09	1.00	0.88
CRAR – Tier I (%)	7.77	8.17	7.88
CRAR - Tier II (%)	2.91	2.56	3.40
Capital Adequacy Basel III (%)	10.68	10.73	11.28

Multiple Delivery Channels

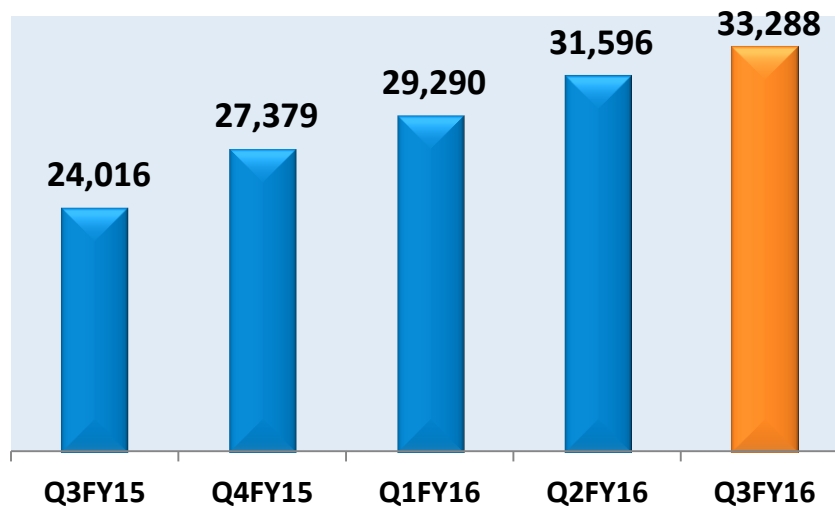
Branch Expansion



ATM Roll-Out

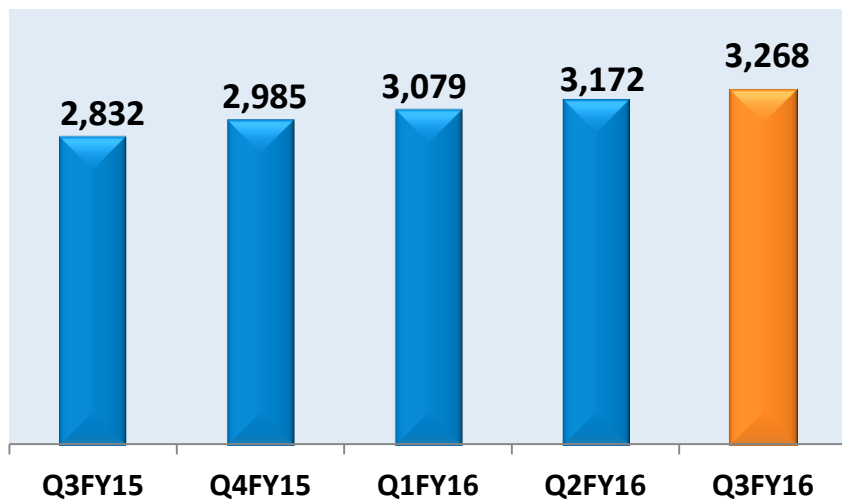


Debit Card ('000)

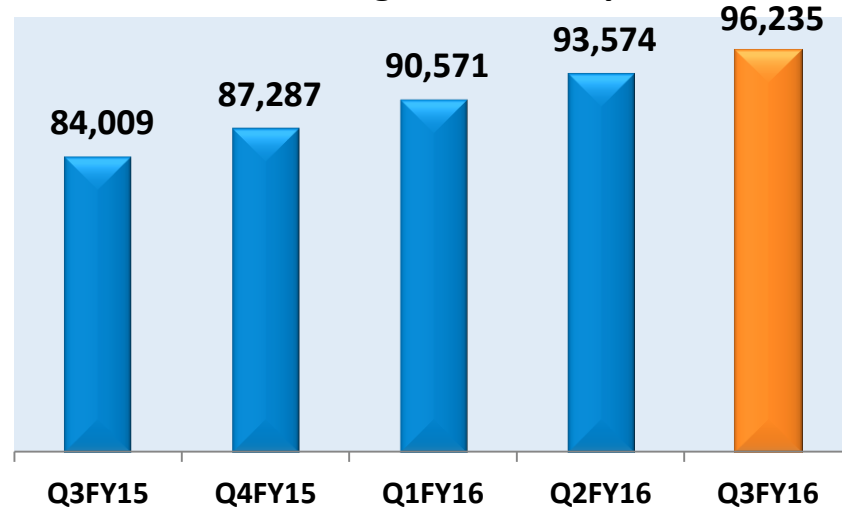


Multiple Delivery Channels (cont'd)

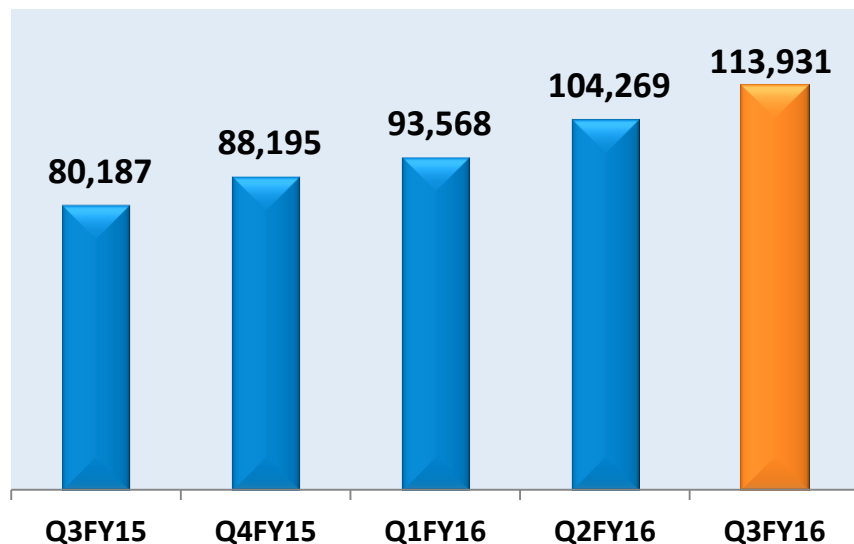
Internet Banking Users - Retail ('000)



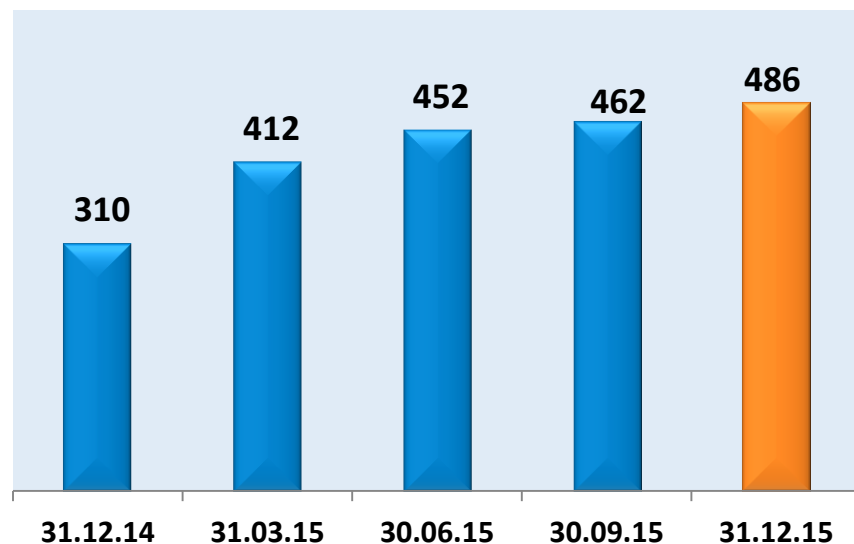
Internet Banking Users - Corporate



Mobile Banking Users



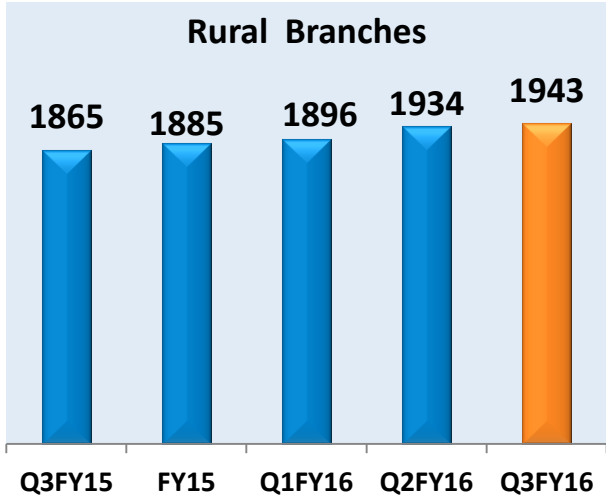
e-Galleries



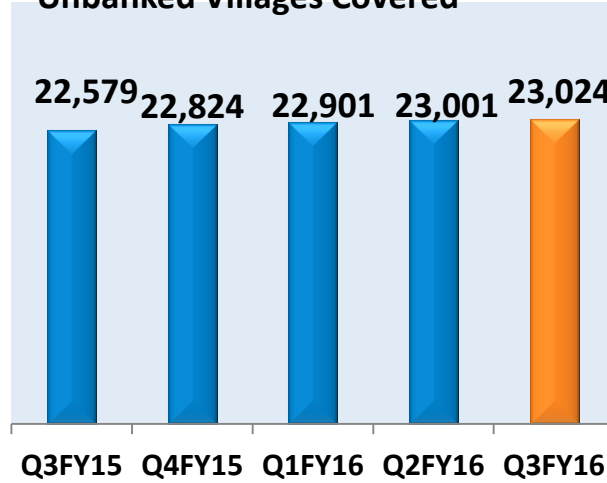
Performance Under Financial Inclusion

Particulars	As on 30.09.2015		As on 31.12.2015	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	92.27	808	100.18	985
Zero Balance Accts (Lacs)	42.60	-	36.20	-
OD Sanctioned (No.)	21787	6.58	22271	6.75
PMSBY (Lacs)	33.20	-	33.82	-
PMJBY (Lacs)	12.18	-	12.38	-
APY (Lacs)	0.52	-	0.79	-
PMMY Shishu (Actual)	245,837	224.51	289,906	535.30
PMMY Kishor	23,635	438.55	44,022	813.32
PMMY Tarun	4,312	287.02	7,659	510.98
PMMY Total	273,784	950.08	341,587	1,859.62

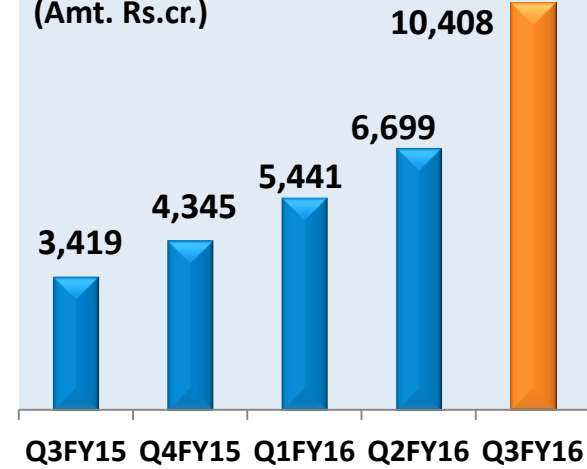
Rural Branches



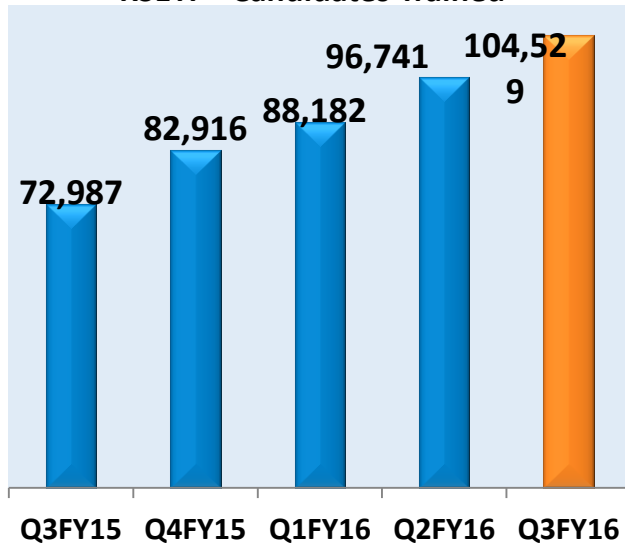
Unbanked Villages Covered



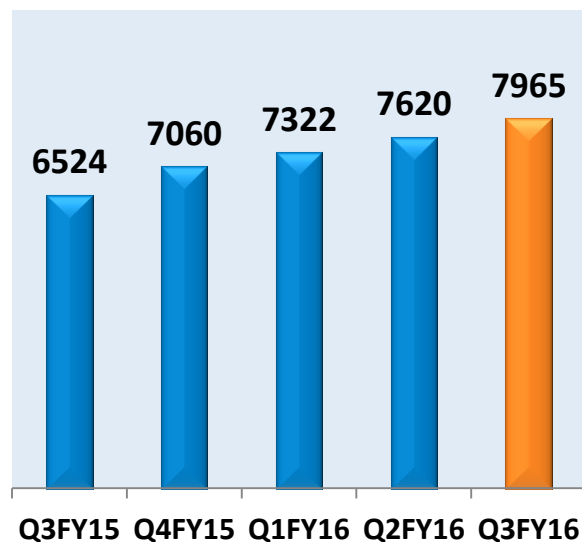
BC Channel Transactions (Amt. Rs.cr.)



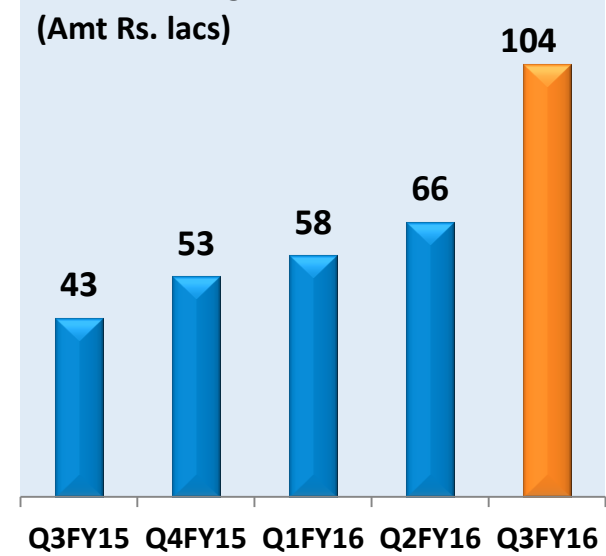
RSETI – Candidates Trained



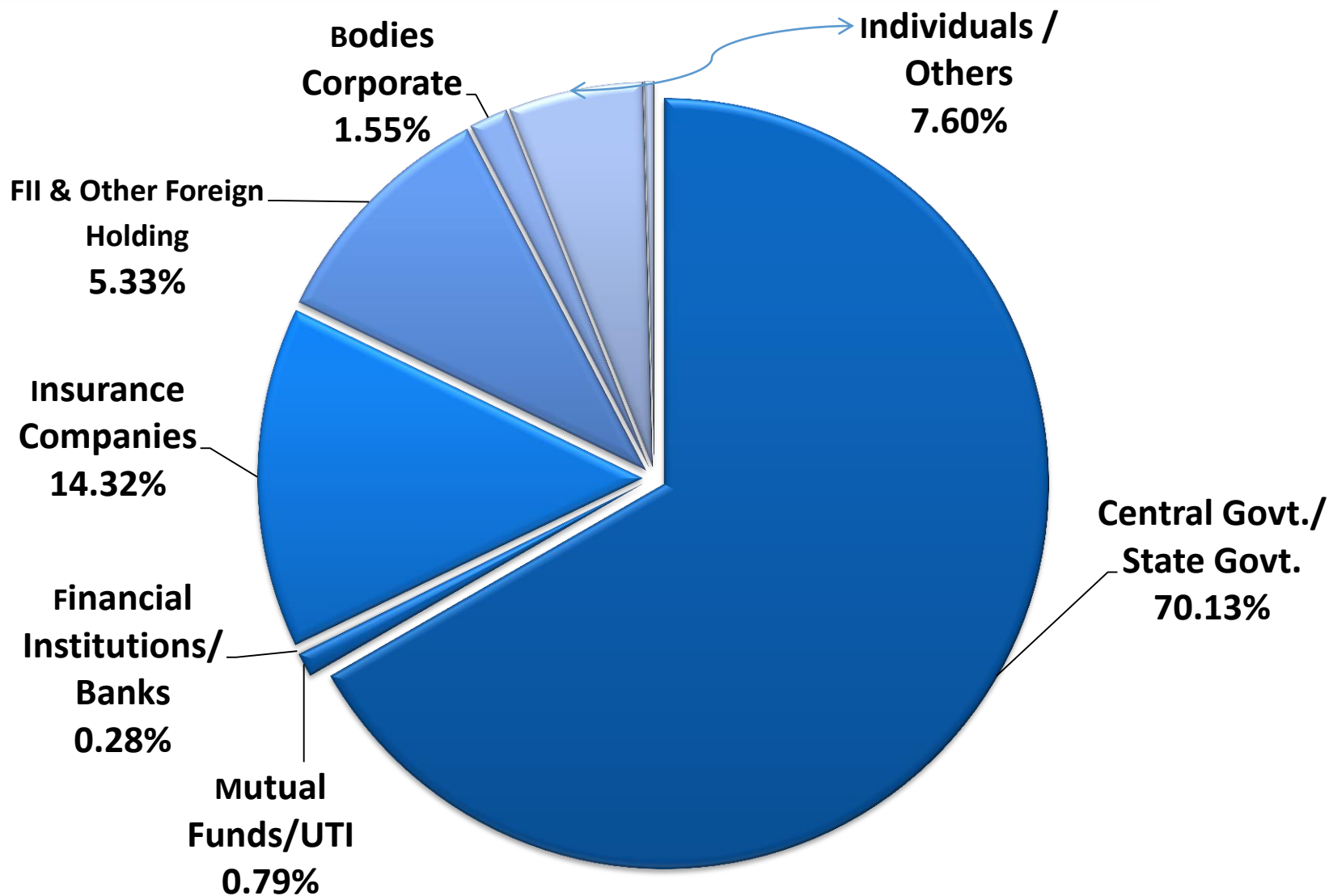
FLCs – Outdoor activities undertaken



A/cs through BC Channel (Amt Rs. lacs)



Shareholding Pattern- 31.12.2015





Bank received “**Best MSME Banking Excellence Award**” for “**Best Performance in Micro Units Development and Refinance Agency (MUDRA) loan**” under Large Bank category from Hon’ble Union Minister, Shri Piyush Goyal.



Bank has been rated by Economic Times as the “**Second Most Trusted Brand**” in India among the PSU banks in 2015.



Bank received “**Best Bank**” award for “**use of Technology for Financial Inclusion among Large Banks**” for FY 2014-15 from IDRBT at the hands of Governor, RBI.



Bank received “**Best MSME Bank**” and “**Best Bank for Operational Performance**” awards.



Financial Inclusion & Payment System Award by Elets Media at New Delhi at the hands of Minister of Rural Development.



Bank received “**PMJDY Excellence Award**” from Honorable Union Minister



Bank received IBA Award for “**Best Financial Inclusion Technology Initiative**” from IDRBT.



Bank won **IT excellence award** by ETNOW and VMWare for effectively implementing Virtualization in the Bank.

THANK YOU!