



Performance During Q1 : FY17-18

*** ENABLING THE STAR TO SHINE ***

PERFORMANCE AT A GLANCE

FY18		
Parameter	Rs. Crore	Y-o-Y (%) Growth
Business	934,796	5.56
Total Deposits	543,734	9.18
Gross Advances	391,062	0.90
CASA Deposits	164,332	25.18
Priority Sector Advances	113,635	6.18
MSME Advances	50,277	5.14
Retail Advances	42,802	13.04
Net Profit	87.71	111.83

Cont.....PERFORMANCE AT A GLANCE

Ratios for Q1 FY18

Parameter	(In %)
Gross NPA	13.05% (13.22 % in Mar 17 and 13.38 % in June 16)
Net NPA	6.70% (6.90% in Mar 17 and 7.78 % in June 16)
Provision Coverage Ratio	63.48% (61.47 % in Mar 17 and 53.06 % in June 16)
Total Stressed Assets Ratio (GNPA+STD Restructured/Gross Adv. X 100)	16.03% (16.12 % in Mar 17 and 16.47 % in June 16)
Cost to Income Ratio	42.58% (40.12 % in Mar 17 and 56.47% in June 16)

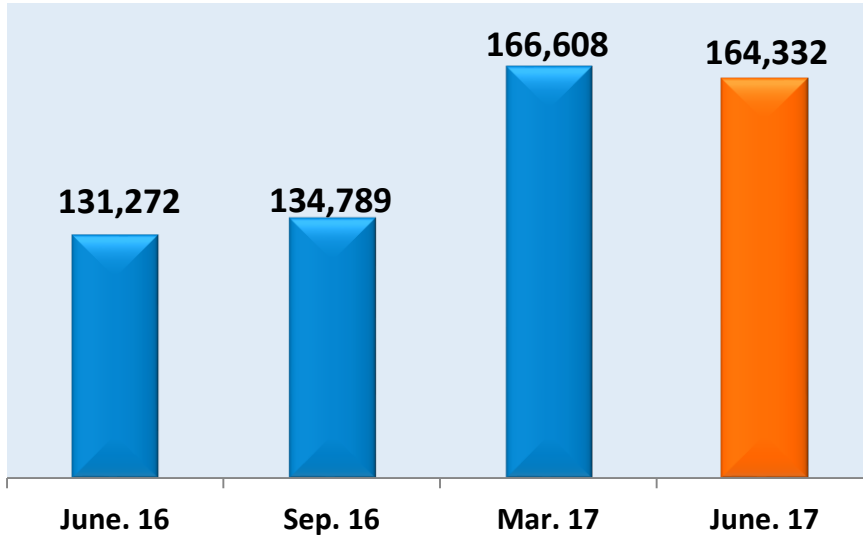
Business (Q-o-Q)-Sequential

(₹.in Crores)

Business Mix (Deposits + Advances)	June 16	Sep16	Dec 16	Mar 17	June 17	Variation (%) over	
						June 16	Mar 17
Global Business	885,573	893,978	929,656	933,820	934,796	5.56	0.10
Domestic	647,681	656,192	701,766	709,183	706,833	9.13	-0.33
Foreign	237,892	237,786	227,890	224,637	227,963	-4.17	1.48
Global Deposits	498,000	505,280	542,628	540,032	543,734	9.18	0.69
Domestic	373,290	381,724	425,625	423,457	425,263	13.92	0.43
Foreign	124,710	123,556	117,003	116,575	118,471	-5.00	1.63
Global Advances (Gross)	387,573	388,698	387,028	393,788	391,062	0.90	-0.69
Domestic	274,391	274,468	276,141	285,725	281,570	2.62	-1.45
Foreign	113,182	114,230	110,887	108,063	109,492	-3.26	1.32

CASA - Domestic

(₹. in Crores)



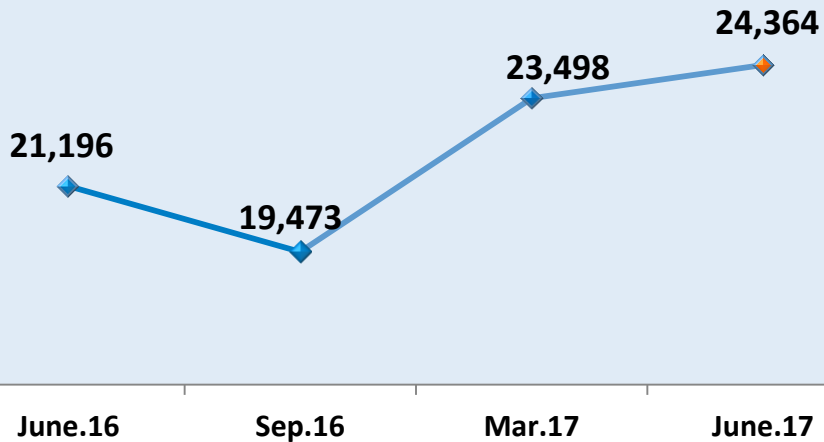
CASA Ratio:
39.12%

CASA
YoY Growth: 25.18%

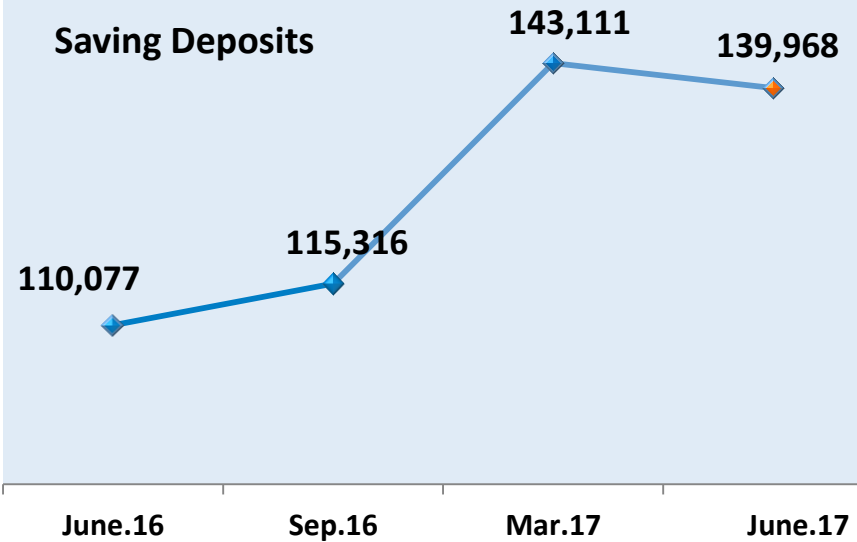
Current Deposit
YoY Growth: 14.95 %

Savings Deposit
YoY Growth: 27.15 %

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	June 16	Sep 16	Dec16	Mar 17	June 17	Y-O-Y Growth %	% to Domestic Credit	
							June 16	June. 17
Agriculture*	45,418	46,515	46,232	47,010	47,327	4.20	16.55	16.81
MSME (Priority & Non- Priority)	47,820	48,509	47,321	51,086	50,277	5.14	17.43	17.86
Retail	37,863	38,908	39,130	41,793	42,802	13.04	13.80	15.20
Corporate & Others	143,290	140,536	143,458	145,836	141,164	-1.48	52.22	50.13
Total	274,391	274,468	276,141	285,725	281,570	2.62	100.00	100.00

*Excluding RIDF

(₹ in Crores)

Particulars	June 16	Sep 16	Dec16	Mar 17	June 17	Y-O-Y Growth %	%age to Retail Credit	
							June. 16	June. 17
Home	20,135	20,646	21,051	22,248	23,213	15.29	53.18	54.24
Mortgage	5,132	5,369	5,410	5,881	6,154	19.91	13.56	14.38
Auto	2,873	2,942	3,265	3,504	3,655	27.22	7.59	8.54
Education	3,152	3,275	3,266	3,270	3,293	4.47	8.32	7.69
Personal	1,179	1,188	1,172	1,252	1,320	11.96	3.11	3.08
Others	5,392	5,488	4,966	5,638	5,167	-4.17	14.24	12.07
Total	37,863	38,908	39,130	41,793	42,802	13.04	100.00	100.00

Priority Sector Advances

(₹. in Crores)

Industry	June 16	Sep 16	Dec 16	Mar. 17	June 17	Variation (%)		% to ANBC
						over June 16	Mar 17	
Agriculture*	50,885	53,674	54,537	54,303	54,542	7.19	0.44	19.77
Out of which , S&MF	20,949	23,851	23,873	23,726	24,167	15.36	1.86	8.76
MSME	41,189	40,708	39,747	42,768	42,466	3.10	-0.71	
Out of which , Micro	19,062	19,664	18,624	18,964	18,908	-0.81	-0.30	6.85
Housing Loan	10,637	10,762	10,966	11,584	12,256	15.22	5.80	
Educational Loan	3,103	3,227	3,219	3,188	3,199	3.09	0.35	
Others	1,204	1,265	1,156	1,185	1,172	-2.66	-1.10	
Total Priority Sector Advances	107,018	109,636	109,625	113,027	113,635	6.18	0.54	41.20

- Including RIDF Rs.9304 cr. (out of which, NABARD-Rs. 7220 cr., SIDBI-Rs.1081 cr. and NHB-Rs.1003 cr.) and IBPC Agriculture-Rs.2,150 crore (out of which IBPC SF & MF-Rs.1364 crore)
- ANBC Rs. 275832 Crore as of 30.06.2017.

Domestic Credit – Industry-wise

Particulars	June 16	Sep 16	Dec.16	Mar. 17	June 17	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	45,982	44,379	46,579	45,975	45,842	-0.30	16.28
Basic Metal & Metal products	14,124	14,088	13,953	14,414	14,134	0.07	5.02
Textiles	9,671	9,641	9,726	9,952	9,771	1.03	3.47
Gems & Jewellery	6,156	6,301	5,846	5,845	5,705	-7.33	2.03
Chemicals & Chemical products	5,668	5,622	5,795	5,455	5,528	-2.47	1.96
Vehicles, vehicle parts & Transport equipment	3,065	3,133	3,260	3,161	3,228	5.32	1.15
Rubber, Plastic & their products	2,185	2,276	2,148	2,323	2,155	-1.37	0.77
Construction	1,467	1,538	1,647	1,123	1,111	-24.27	0.39
Other Industries	28,386	27,047	26,488	27,834	28,376	-0.04	10.08
Total	116,704	114,025	115,442	116,083	115,850	-0.73	41.14

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	June 16	Sept. 16	Dec. 16	Mar. 17	June 17	Y-O-Y (%)
Power	34,922	32,056	32,275	30,206	30,741	-11.97
<i>a) SEBs*</i>	16,898	14,351	14,030	9,800	12,003	-28.97
<i>b) Others</i>	18,024	17,705	18,245	20,406	18,738	3.96
Roads and Ports	10,785	11,298	11,300	11,360	10,354	-4.00
Telecom	934	884	886	866	656	-29.76
Other Infrastructure	4,225	4,219	4,355	4,729	4,699	11.22
Total	50,866	48,457	48,816	47,161	46,450	-8.68

*O/S in Distribution Companies & SEB also includes outstanding in Bonds Rs.608 crs as on 30.06.17

Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2014	15,754	978	16,732
FY 2014-15	7,463	467	7,930
FY 2015-16	1,672	-	1,672
FY 2016-17 (Q1)	218	-	218
FY 2016-17 (Q2)	217	-	217
FY 2016-17 (Q3)	704	-	704
FY 2016-17 (Q4)	72	-	72
FY 2017-18 (Q1)	78	-	78
TOTAL RESTRUCTURED PORTFOLIO	26,178	1,445	27,623
<i>Of Which a) Standard</i>	<i>11,367</i>	<i>312</i>	<i>11,679</i>
<i>b) NPA</i>	<i>14,811</i>	<i>1,133</i>	<i>15,944</i>

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	June 16	Sep 16	Dec 16	Mar 17	June 17
CDR Restructuring	1,579	1,595	1,574	1,244	893
Domestic	1,375	1,394	1,381	1,061	817
Foreign	204	201	193	183	76
Other Restructuring	10,371	10,417	11,235	10,204	10,786
Domestic	10,121	10,177	10,995	10,128	10,550
Foreign	250	240	240	76	236
Total	11,950 (3.08%)	12,012 (3.09%)	12,809 (3.31%)	11,448 (2.91%)	11,679 (2.99%)
Domestic	11,496	11,571	12,376	11,189	11,367
Foreign	454	441	433	259	312

Figures in () represents % to Gross Advances



Sector wise breakup of Standard Restructured Advances (Domestic)-30.06.2017

Sector	June 16	March 17	June 17
INFRA	4,456	5,015	5,052
INFRA-POWER	3,251	4,013	4,268
INFRA-TELECOM	424	405	196
INFRA-ROADS & PORTS	600	425	422
INFRA-OTHERS	181	172	166
AVIATION	2,263	2,137	2,126
TEXTILES	351	242	327
STEEL	273	199	227
ENGG	155	116	116
SUGAR	460	434	416
PHARMA	469	142	145
AUTOMOBILES	47	30	31
CRE	25	26	27
EDUCATION	123	68	70
SERVICES	164	65	62
FOOD PROCESSING	98	14	12
HOTELS	105	110	108
PAPER	65	56	53
CEMENT	199	191	222
AGRICULTURE	93	64	59
CERAMICS	43	10	6
RUBBER & PLASTIC	19	22	23
CHEMICALS	113	6	18
OTHER METAL	44	141	163
MISC	1,931	2,102	2,104
TOTAL	11,496	11,189	11,367

Movement in Restructured Portfolio as on 30.06.2017 (Domestic)

Restructured Portfolio	FY 2016-17 (Q1)			FY 2016-17 (Q4)			FY 2017-18 (Q1)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	12,520	15,337	27,857	12,376	15,163	27,539	11,189	15,254	26,443
Fresh Restructuring during the quarter	198	0	198	49	28	77	13	65	78
Accounts slipped during the quarter	-1,862	1,862	-	-670	670	0	-30	30	0
Closed during FY**	2	428	430	382	71	454	38	12	50
Change in outstanding	-342	118	-224	-1,699	979	-720	-142	-151	-293
Upgraded during the quarter	984	-984	-	1,514	-1,514	0	375	-375	0
Restructured as at June 30	11,496	15,905	27,401	11,189	15,254	26,443	11,367	14,811	26,178

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

- Bank has approved flexible structuring in 22 projects under 5/25 Flexible Structuring Scheme. Flexible structuring has been implemented in 18 accounts with outstanding of Rs.3629 Crores. In 3 accounts, the scheme is under implementation and in 1 account, the implementation has failed.
- Out of identified 34 accounts, SDR scheme has been approved in 28 accounts. Out of the approved cases, SDR has been implemented in 9 accounts (**Our Exposure Rs.2,617Crores**) and is under implementation in 11 accounts. In 7 accounts, the implementation has failed and one account is closed.
- S4A – Approved in 17 accounts with BOI exposure of Rs.2805 crores and implemented in 6 accounts with exposure of Rs.695 Crores. The scheme is under implementation in 9 accounts whereas the implementation failed in 2 accounts.

Asset Quality – Sequential (Global)

(₹. in Crores)

Item	June 16	Sep 16	Dec 16	Mar 17	June 17
Gross NPA	51,875	52,262	51,781	52,045	51,019
Net NPA	28,260	27,467	25,534	25,305	24,370
Gross NPA %	13.38	13.45	13.38	13.22	13.05
Net NPA %	7.78	7.56	7.09	6.90	6.70
Provision Coverage Ratio %	53.06	55.23	58.71	61.47	63.48

Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	June 2016 Q1	Sep 2016 Q2	Dec 2016 Q3	Mar 2017 Q4	June 2017 Q1
Opening Balance	49,879	51,875	52,262	51,781	52,045
Less :					
Recovery	970	1,133	898	1,597	1,360
Upgradation	2,209	1,507	1,510	1,071	1,379
Write Off	1,058	936	1,283	3,983	2,324
Total reduction	4,237	3,576	3,691	6,651	5,063
Add : Slippages	6,233	3,963	3,210	6,915	4,037
Closing Balance	51,875	52,262	51,781	52,045	51,019

Break up of Gross NPA

	June-16	Sep 16	Dec 16	Mar - 17	June-17	%age to Domestic Credit	
						Mar 17	June 17
Large Corporate	20,890	21,242	21,215	21,041	19,161	7.36	6.81
Mid Corporate	11,670	10,321	11,380	9,699	7,953	3.39	2.82
SME	7,579	8,408	7,096	6,686	8,563	2.34	3.04
AGRICULTURE	2,931	3,139	3,089	3,816	4,539	1.34	1.61
RETAIL	865	930	924	1,483	1,308	0.52	0.46
TOTAL (DOMESTIC)	43,935	44,040	43,704	42,725	41,524	14.95	14.75
Total (Overseas)	7,940	8,222	8,077	9,320	9,495	3.26	3.37
Total (Global)	51,875	52,262	51,781	52,045	51,019	18.22	18.12

Sector wise NPA

Domestic

(₹. in Crores)

Sector	June-16	Mar.17	June -17	% to Sectoral Advances		
				June-16	Mar 17	June-17
Agriculture	2,980	3,816	4,539	6.56	8.12	9.59
Industry	31,177	28,650	26,923	26.71	24.68	23.24
Services	8,920	8,775	8,754	10.94	10.85	9.88
Retail	858	1,484	1,308	2.27	3.55	3.06
Total	43,935	42,725	41,524	16.01	14.95	14.75

Overseas

(₹. in Crores)

Sector	June-16	Mar-17	June -17	% to Sectoral Advances		
				June-16	Mar 17	June-17
Trade	1,037	1,530	1,732	9.86	18.06	19.84
Manufacturing	2,303	2,350	2,382	29.32	39.80	41.56
Real Estate	236	292	291	13.78	17.04	16.99
Others	4,364	5,148	5,090	11.63	5.60	5.45
Total	7,940	9,320	9,495	7.01	4.69	8.67

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

SUIT FILED & DECREED ACCOUNTS

(₹. in Crores)

	Number of Accounts	Amount	Of which		Recovery FY 2016-17	Recovery (Q1) FY 2017-18
			No. of Accounts	Amount		
SUIT FILED	4,837	14,616	360	12,509	404	290
DECREED	2,556	2,883	98	2,178	138	71
SARFAESI*	27,298	25,298	*10,500	*24,444	1,454	758
NCLT	36	12,139	35	12,136	0	0
			* Above Rs.10 Lacs			

WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated		NCLT	
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
380	4,107	297	3,961	40	826	152	2,243	1	201

Investments (Domestic)

Particulars	June 16				June 17			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
1. SLR Investments	14,571	75,893	6	90,470	26,221	79,611	314	106,146
Of Which:								
Government Securities	14,571	75,893	6	90,470	26,221	79,611	314	106,146
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	4.13	4.84	4.28	4.73	2.76	5.26	7.82	4.65
2. Non SLR Investments	10,162	5,143	0	15,305	12,550	1,937	4	14,491
M Duration	3.60	4.73	0	4.04	4.12	2.72	0	4.01
Total	24,733	81,036	6	105,775	38,771	81,548	318	120,637

Net Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	June 16	Sep 16	Dec 16	Mar 17	June 17	June 16	Mar 17
Interest Income	9,426	9,459	9,825	10,582	9,496	0.74	-10.26
a. From Advances	6,737	6,928	6,758	6,764	6,349	-5.76	-6.14
b. From Investments	2,114	2,126	2,338	2,482	2,208	4.45	-11.04
c. From Money Market Operations & Others	575	405	729	1,336	939	63.30	-29.72
Interest Expended	6,651	6,739	6,962	7,113	6,963	4.69	-2.11
a. On Deposits	6,035	5,955	6,143	6,295	6,252	3.60	-0.68
b. On Borrowings	550	490	494	673	440	-20.00	-34.62
c. Subordinated Bonds & Others	66	294	325	145	271	310.61	86.90
Net Interest Income	2,775	2,720	2,863	3,469	2,533	-8.72	-26.98

Non-Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	June 16	Sep 16	Dec 16	Mar.17	June 17	June 16	Mar 17
Commission, Exchange & Brokerage	307	353	320	344	316	2.93	-8.14
Profit from Sale of Investments	379	1,072	1,001	846	648	70.98	-23.40
Profit from Exchange Transactions	395	389	271	122	359	-9.11	194.26
Recovery In W/o accounts	32	40	39	144	68	112.50	-52.78
Other Non Interest Income	125	157	138	298	220	76.00	-26.17
Total Non-Interest Income	1,238	2,010	1,769	1,754	1,611	30.13	-8.15

Profitability -Global (Quarter ended)

Particulars	Quarter ended					Variation (%) over	
	June 16	Sep 16	Dec 16	Mar.17	June 17	June 16	Mar 17
1. Total Income	10,665	11,469	11,594	12,336	11,107	4.14	-9.96
a. Interest Income	9,426	9,459	9,825	10,582	9,496	0.74	-10.26
b. Non Interest Income	1,239	2,010	1,769	1,754	1,611	30.02	-8.15
2. Total Expenditure	9,011	8,976	9,135	9,208	8,727	-3.15	-5.22
a. Interest expended	6,651	6,739	6,962	7,113	6,963	4.69	-2.11
b. Operating Expenses	2,360	2,237	2,173	2,095	1,764	-25.25	-15.80
3. Net Interest Income (NII)	2,775	2,720	2,863	3,469	2,533	-8.72	-26.98
4. Operating Profit	1,654	2,493	2,459	3,128	2,380	43.89	-23.91
5. Net Profit / Loss	-741	127	102	-1,046	87.71		

Provisions -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				
	June 16	Sep 16	Dec 16	Mar.17	June 17
Operating Profit	1,654	2,493	2,459	3,127	2,380
Provisions for					
B&D	2,453	2,190	2,546	4,484	2,156
Standard Assets	326	5	-196	23	70
NPV / Others	3.50	66	-76	-36	-111
Depreciation on Investment	-12	35	29	265	131
Total Provisions before Tax	2,770	2,296	2,303	4,736	2,246
Taxation	-375	70	54	-563	46
Net Profit /Loss	-741	127	102	-1,046	88

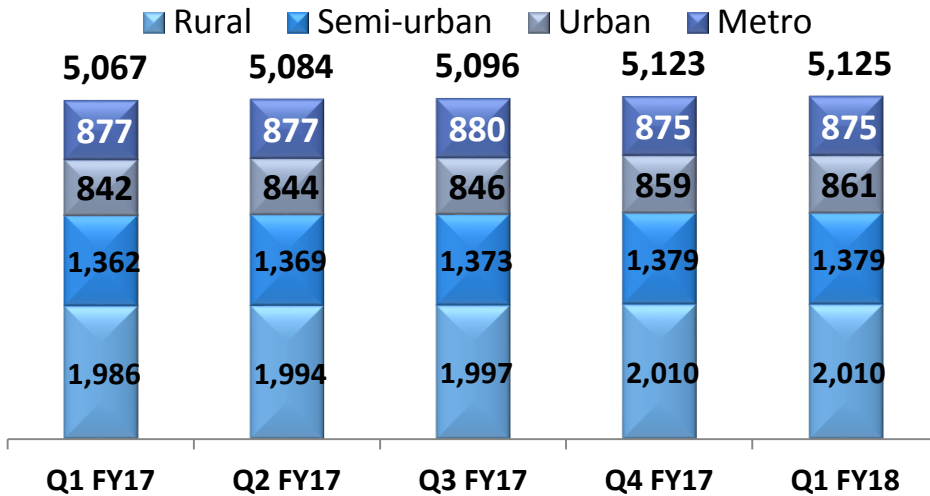
Key Financial Ratios - Global (Q-o-Q)

Particulars	June 16	Mar 17	June 17
	Global	Global	Global
Cost of Deposits	4.89	4.77	4.74
Yield on Advances	7.97	7.92	7.40
Yield on Investments	7.75	7.35	7.31
NIM	2.20	2.39	1.99
Cost to Income Ratio	56.47	40.12	42.58
Provision Coverage Ratio	53.06	61.47	63.48

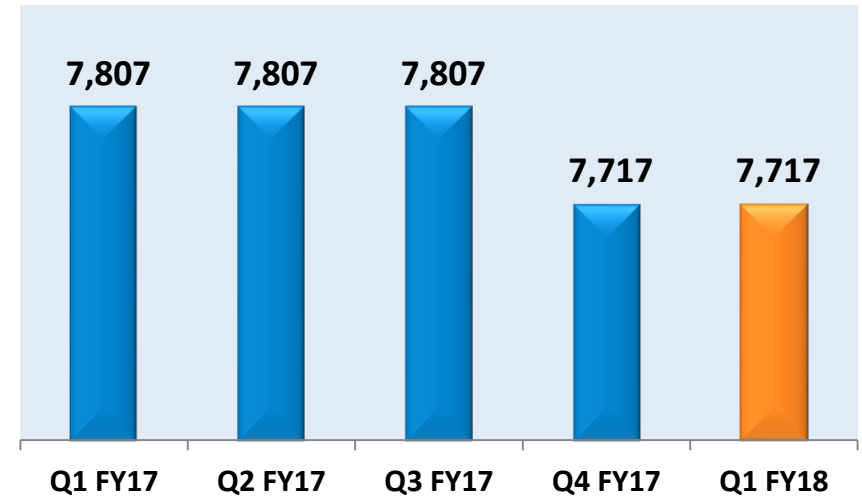
Capital Adequacy – Basel-III

Particulars	June 16	Mar 17	Benchmark of CRAR (%) for June 17	June 17
Capital Adequacy - Basel III				
CET1 Capital	25,857	24,858		24,420
AT1 Capital	4,823	6,008		5,825
Tier I Capital	30,680	30,866		30,245
Tier II Capital	10,558	11,216		11,275
Total Capital	41,238	42,082		41,520
Total Assets	593,048	626,309		625,686
Risk Weighted Assets	340,785	346,611		335,164
CRAR – CET1 (%)	7.59	7.17	6.75	7.28
CRAR – AT1 (%)	1.42	1.73	1.50	1.74
CRAR – Tier I (%)	9.00	8.90	8.25	9.02
CRAR - Tier II (%)	3.10	3.24	2.00	3.36
Capital Adequacy Basel III (%)	12.10	12.14	10.25	12.38

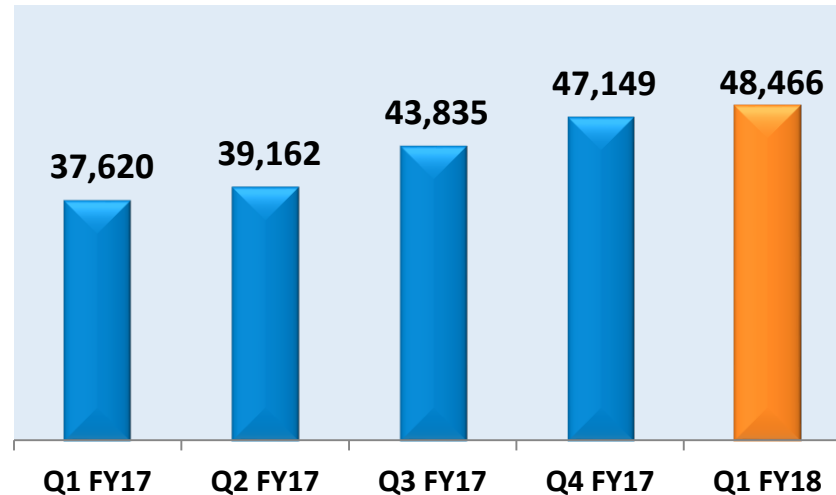
Branch Expansion



ATM Roll-Out

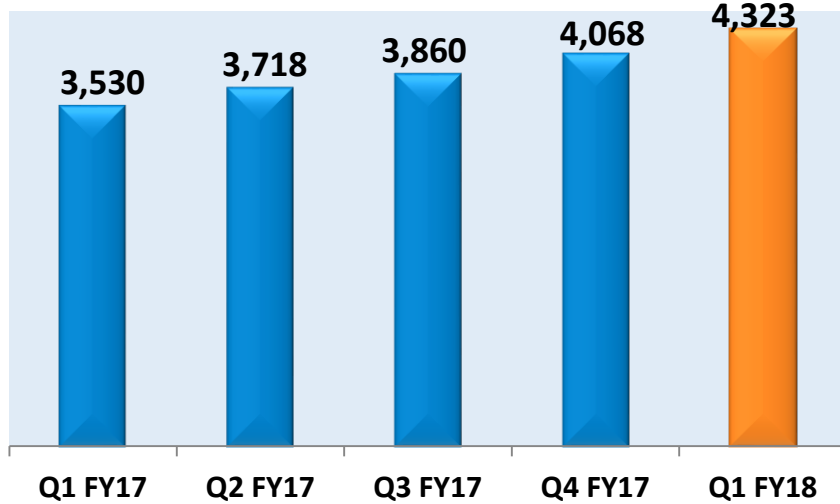


Debit Card ('000)

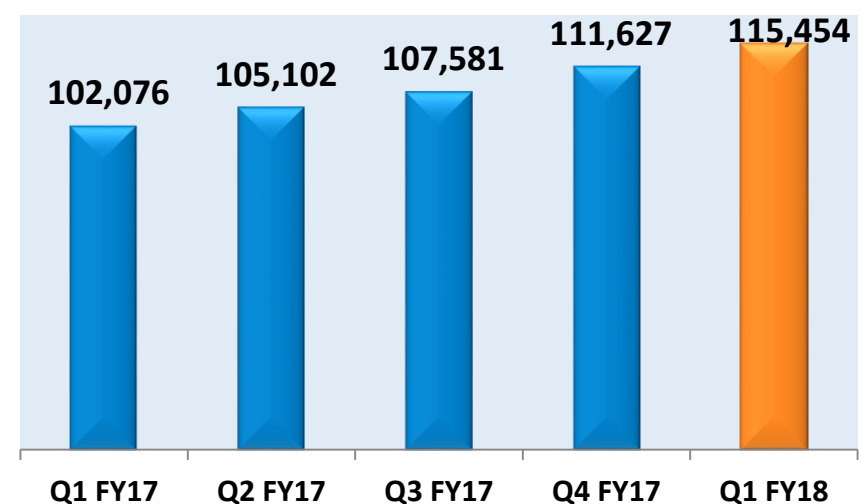


Delivery Channels (cont'd)

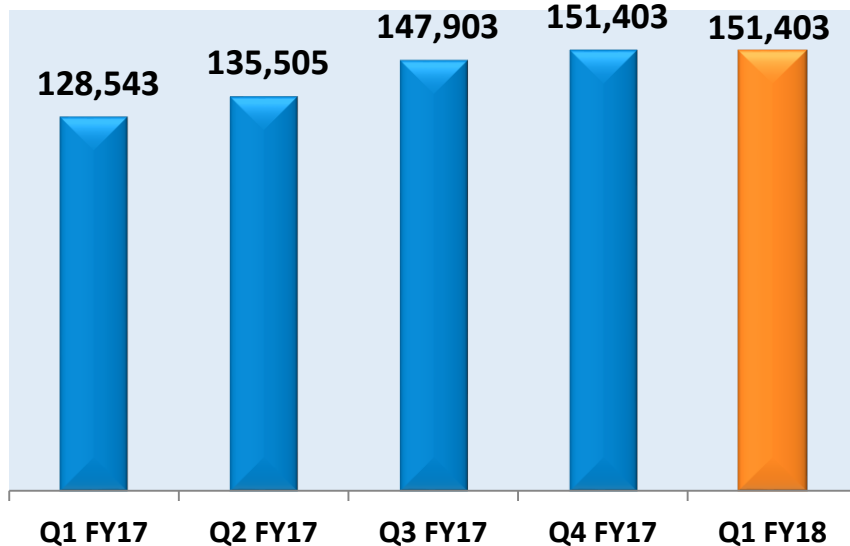
Internet Banking Users - Retail ('000)



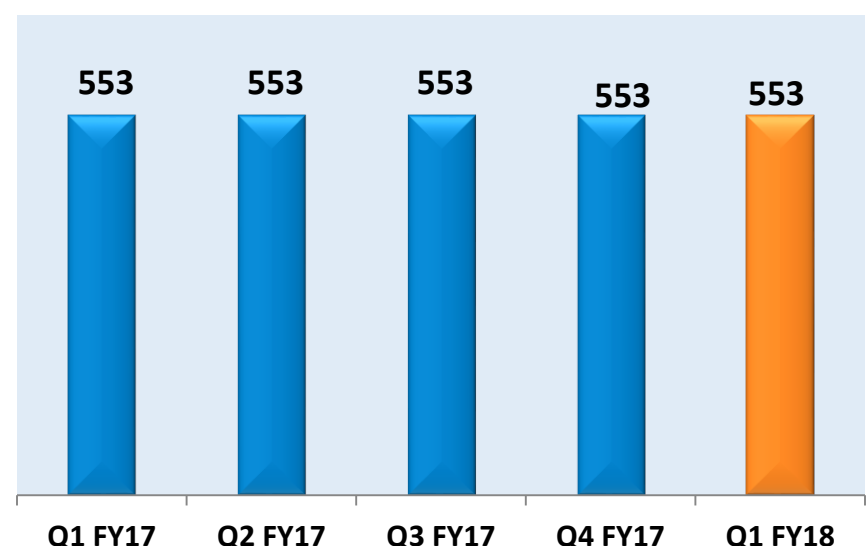
Internet Banking Users - Corporate



Mobile Banking Users



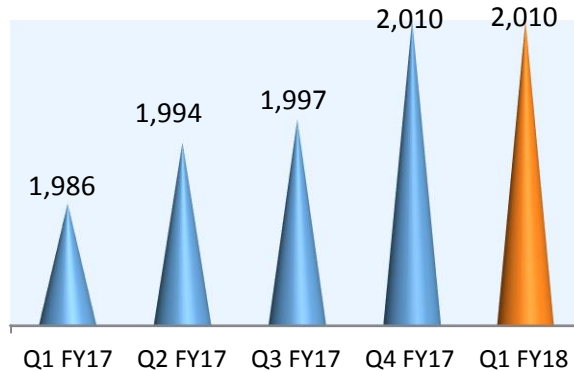
e-Galleries



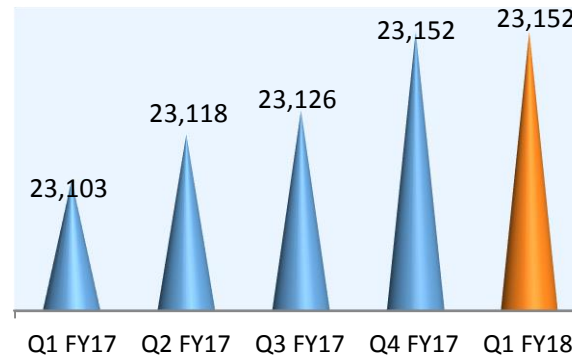
Performance Under Financial Inclusion

Particulars	As on 30.06.2016		As on 31.12.2016		As on 31.03.2017		As on 30.06.2017	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	126.31	1788.79	159.84	3,802.37	167.47	3,436.46	175.32	3,468.36
Zero Balance Accts (Lacs)	25.95	-	33.98	-	36.42	-	35.91	-
PMSBY (Lacs)	34.43	-	35.04	-	35.27	-	35.28	-
PMJBY (Lacs)	12.70	-	13.01	-	13.11	-	13.12	-
APY (Lacs)	1.28	-	1.60	-	1.82	-	1.86	-
PMMY Shishu (Actual)	315,894	730.00	347,242	855	380,797	1,869	395,447	1,925
PMMY Kishor	86,973	1587.90	131,340	2,531	181,689	2,829	207,534	3,307
PMMY Tarun	14,254	962.94	25,359	1,781	38,703	2,949	45,793	3,437
PMMY Total	417,121	3281.30	503,941	5,166	601,189	7,647	648,774	8,669

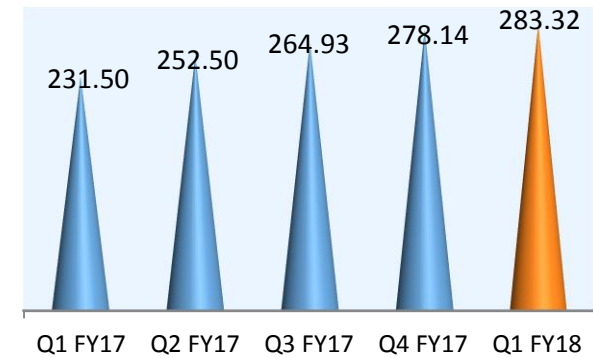
Rural Branches



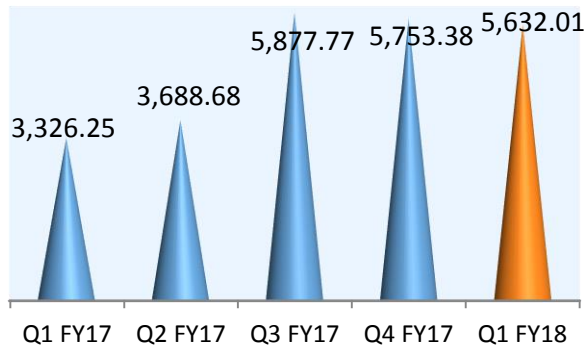
Unbanked Villages Covered



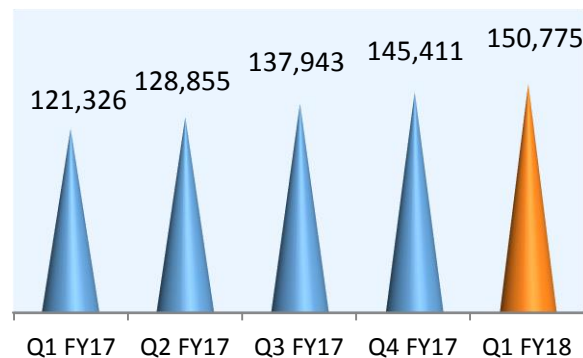
Total BSBD (NO Fril) Account (No in Lacs)



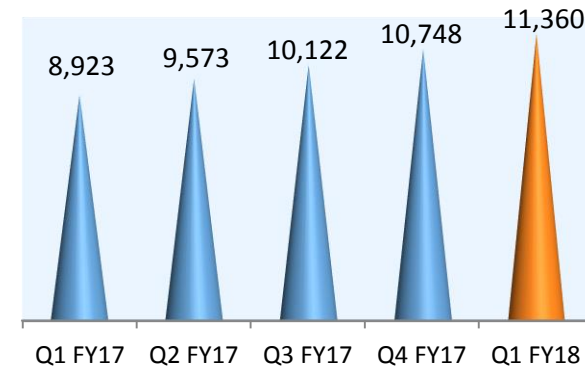
Total Deposit mobilised in BSBD (NO-Fril) Account (Amt. in Crores)



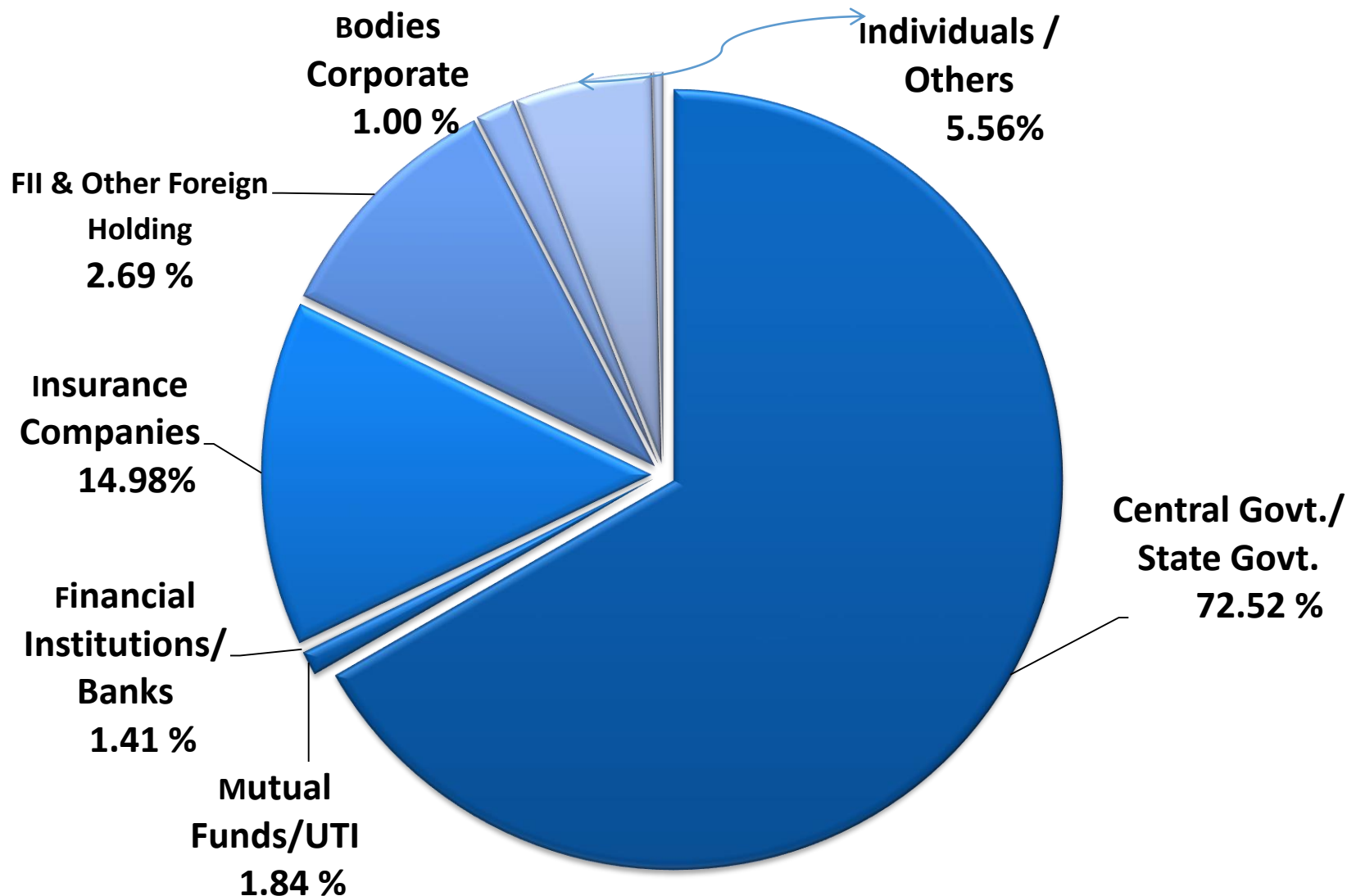
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 30.06.2017



THANK YOU!