



# Performance Highlights

## Q1 FY16

1. M/S . ISSAC & SURESH
2. M/S. M.M. NISSIM & CO.
3. M/S. D.SINGH & CO.
4. M/S. J.K. KAPUR & UBERAI
5. M/S. GROVER LALLA & MEHTA
6. M/S. B. RATTAN & ASSOCIATES

Q1 FY16		
Parameter	Rs. Crore	YoY Growth%
Total Business	903,874	2.43%
Total Deposits	508,260	1.47%
Total Advances	395,614	3.68%
CASA deposits	115,737	9.61%
Priority Sector Advances	98,092	6.84%
MSME Advances	47,816	12.51%
Retail Advances	33,582	20.69%

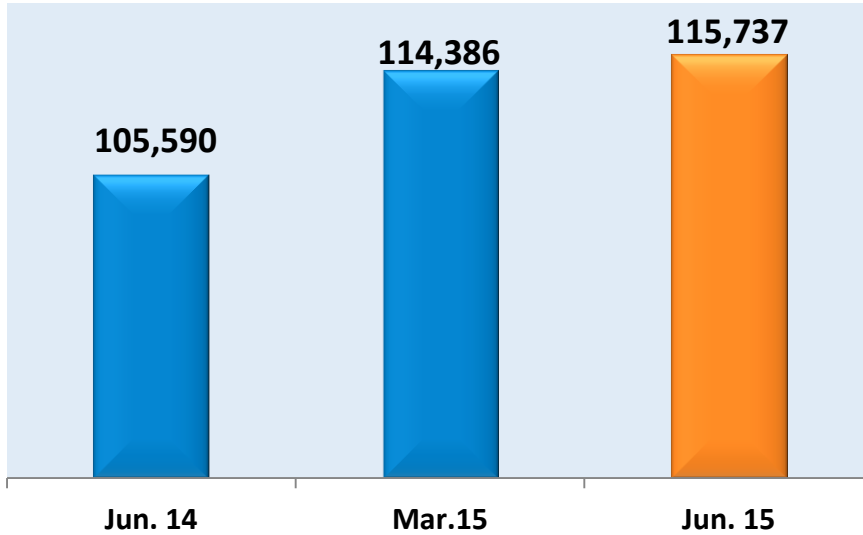
Ratios for Q1 FY16	
Parameter	(in %)
Gross NPA	6.80
Net NPA	4.11
Provision Coverage Ratio	52.15
Capital Adequacy Ratio (Basel-III)	10.75
<b>NIM</b>	
Global	2.12
Domestic	2.52

(₹.in Crores)

Business Mix (Deposits + Advances)	Jun14	Mar 15	Jun15	Y-O-Y Growth %
<b>Global Business</b>	<b>882,441</b>	<b>943,633</b>	<b>903,874</b>	<b>2.43</b>
Domestic	643,328	687,515	657,346	2.18
Foreign	239,113	256,118	246,528	3.10
<b>Global Deposits</b>	<b>500,875</b>	<b>531,907</b>	<b>508,260</b>	<b>1.47</b>
Domestic	381,454	398,000	376,360	-1.34
Foreign	119,421	133,907	131,900	10.45
<b>Global Advances</b>	<b>381,566</b>	<b>411,726</b>	<b>395,614</b>	<b>3.68</b>
Domestic	261,874	289,515	280,986	7.30
Foreign	119,692	122,211	114,628	-4.23

## CASA - Domestic

(₹. in Crores)



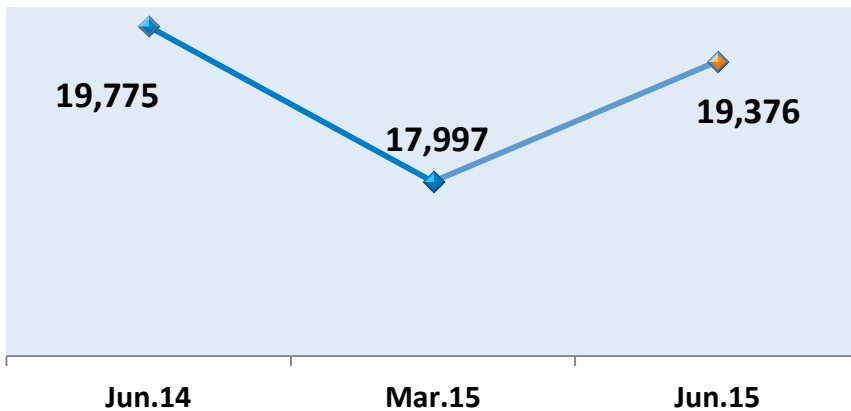
**CASA Ratio:**  
31.67%

**CASA**  
YoY Growth: 9.61%

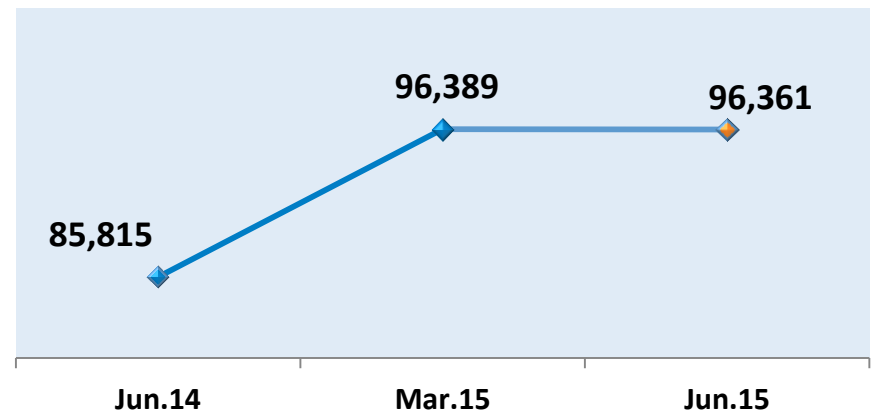
**Current Deposit**  
YoY Growth: -2.02%

**Savings Deposit**  
YoY Growth: 12.29%

## Current Deposits



## Saving Deposits



# Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Jun 14	Mar. 15	Jun 15	Y-O-Y Growth %	% to Domestic Credit	
					Jun 14	Jun 15
Agriculture	38,498	43,259	43,261	12.37	14.70	15.40
MSME (Priority & Non- Priority)	42,499	49,137	47,816	12.51	16.23	17.02
Retail	27,824	34,153	33,582	20.69	10.62	11.95
Corporate & Others	153,053	162,966	156,327	2.14	58.45	55.64
<b>Total</b>	<b>261,874</b>	<b>289,515</b>	<b>280,986</b>	<b>7.30</b>	<b>100.00</b>	<b>100.00</b>

(₹ in Crores)

Particulars	Jun 14	Mar. 15	Jun 15	Y-O-Y Growth %	%age to Domestic Credit	
					Jun-14	Jun-15
Home Loan	13,902	16,664	16,992	22.23	5.31	6.05
Mortgage Loan	3,110	4,144	4,234	36.14	1.19	1.51
Auto Loan	2,398	2,733	2,742	14.35	0.92	0.98
Education Loan	2,712	2,918	2,960	9.14	1.04	1.05
Personal Loan	960	1,085	1,097	14.27	0.37	0.39
Others	4,742	6,609	5,557	17.19	1.81	1.98
<b>Total</b>	<b>27,824</b>	<b>34,153</b>	<b>33,582</b>	<b>20.69</b>	<b>10.62</b>	<b>11.95</b>

# Priority Sector Advances

(₹. in Crores)

Industry	Jun 14	Mar. 15	Jun 15	Y-O-Y Growth %	% to ANBC
Agriculture*	42,638	45,947	45,949	7.77	15.66
MSE	38,054	40,891	39,457	3.69	13.45
Housing Loan	7,505	8,231	8,370	11.53	
Educational Loan	2,711	2,872	2,913	7.45	
Others	905	1,443	1,403	55.03	
<b>Total Priority Sector Advances</b>	<b>91,813</b>	<b>99,383</b>	<b>98,092</b>	<b>6.84</b>	<b>33.44</b>

\* Including RIDF



# Key Sectors - Domestic Credit- Industry

(₹. in Crores)

Particulars	Jun 14	Mar. 15	Jun 15	Y-O-Y Growth %	% to Domestic Advances	
					Jun-14	Jun-15
Textiles	9,414	10,007	9,529	1.22	3.59	3.39
Chemicals & Chemical products	7,773	6,187	5,613	-27.79	2.97	2.00
Rubber, Plastic & their products	2,620	2,716	2,513	-4.08	1.00	0.89
Basic metal & metal products	12,351	13,366	13,350	8.09	4.72	4.75
Vehicles, vehicle parts & Transport equipment	2,156	2,575	2,654	23.10	0.82	0.94
Gems & Jewellery	5,886	6,348	5,954	1.16	2.25	2.12
Construction	1,742	1,547	1,536	-11.83	0.67	0.55
Infrastructure	43,539	49,016	48,291	10.91	16.63	17.19
Other Industries	29,682	32,302	26,395	-11.07	11.33	9.39
<b>Total</b>	<b>115,163</b>	<b>124,064</b>	<b>115,835</b>	<b>0.58</b>	<b>43.98</b>	<b>41.22</b>

(₹. in Crores)

Particulars	Jun 14	Mar 15	Jun 15
<b>Power</b>	<b>28,172</b>	<b>33,386</b>	<b>32,625</b>
- SEBs	11,878	15,071	15,475
- Others	16,294	18,315	17,150
<b>Roads and ports</b>	<b>10,409</b>	<b>10,751</b>	<b>10,639</b>
<b>Telecom</b>	<b>1,215</b>	<b>927</b>	<b>958</b>
<b>Other Infrastructure</b>	<b>3,743</b>	<b>3,952</b>	<b>4,069</b>
<b>Total</b>	<b>43,539</b>	<b>49,016</b>	<b>48,291</b>

# Restructured Assets (Domestic)

(₹. in Crores)

Period	Amount Restructured
Up to 31.03.2010	1,545
FY 10-11	435
FY 11-12	5,777
FY 12-13	7,557
FY 13-14	5,791
FY 2014-15	6,860
FY 2015-16 ( Q1 )	92
<b>TOTAL RESTRUCTURED PORTFOLIO (DOMESTIC)</b>	<b>28,057</b>
<i>Of Which a) Standard</i>	<i>17,915</i>
<i>b) NPA</i>	<i>10,142</i>

Total Domestic Standard Restructured Portfolio (As per RBI guidelines): Rs. 14,948 crore

(₹. in Crores)

Item	Jun 14	Mar 15	Jun 15
<b>CDR Restructuring</b>	<b>5,816</b>	<b>4,992</b>	<b>3,832</b>
Domestic	5,677	4,693	3,689
Foreign	139	299	143
<b>Other Restructuring</b>	<b>15,180</b>	<b>16,826</b>	<b>15,559</b>
Domestic	13,923	15,487	14,226
Foreign	1,257	1,339	1,333
<b>Total</b>	<b>20,997</b>	<b>21,828</b>	<b>19,391</b>
Domestic	19,600	20,180	17,915
Foreign	1,397	1,638	1,476

# Sector wise breakup of Standard Restructured Advances (Domestic)

SN	SECTOR	JUNE 14	MAR 15	JUNE 15
1	INFRA	8,328	8,829	8,140
	INFRA-POWER	5,249	5,750	5,602
	INFRA-TELECOM	809	430	434
	INFRA-RAODS & PORTS	1,568	1,636	1,613
	INFRA-OTHERS	702	1,013	490
2	AVIATION	2,430	2,364	2,160
3	STEEL	875	922	892
4	TEXTILES	1,072	873	850
5	ENGG	934	1,175	835
6	SUGAR	729	593	427
7	MISC	491	783	396
8	PHARMA	181	555	377
9	EDUCATION	326	242	258
10	FOOD PROCESSING	323	260	253
11	SERVICES	173	270	246
12	CEMENT	114	218	216
13	SERVICES-TRADE	129	213	210
14	SERVICE-TRANSPORT RELATED	328	335	166
15	HOTELS	321	165	164
16	PAPER	136	163	159
17	OTHER METAL	111	174	140
18	AUTOMOBILES	379	163	136
19	AGRICULTURE	189	122	119
20	RUBBER & PLASTIC	165	108	97
21	CHEMICALS	162	117	73
22	CERAMICS	223	48	48
23	CRE	322	40	39
24	LEATHER	24	15	16
25	GEMS & JEWELLARY	56	9	10
26	CPMPUTER/IT RELATED	27	9	9
27	BELOW 1 CR	1,050	1,414	1,481
<b>28</b>	<b>TOTAL</b>	<b>19,600</b>	<b>20,180</b>	<b>17,915</b>

# Sale of Assets to ARCs

(₹. in Crores)

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

(₹. in Crores)

Item	June-14	Mar-15	June-15
Gross NPA	12,532	22,193	26,889
Net NPA	8,042	13,518	15,789
Gross NPA %	3.28	5.39	6.80
Net NPA %	2.14	3.36	4.11
<b>Provision Coverage Ratio %</b>	<b>58.10</b>	<b>52.40</b>	<b>52.15</b>

# Movement of NPA (Q-o-Q)

Item	Mar. 2015			Jun 2015		
	Indian	Foreign	Total	Indian	Foreign	Total
<b>Opening Balance</b>	<b>14,679</b>	<b>2,015</b>	<b>16,694</b>	<b>20,245</b>	<b>1,948</b>	<b>22,193</b>
<i>Less :</i>						
<b>Recovery</b>	77	178	255	426	42	468
<b>Upgradation</b>	478	0	478	1,193	0	1,193
<b>Write Off</b>	315	0	315	88	90	178
<b>Total reduction</b>	870	178	1,048	1,707	132	1,839
<b>Add : Slippages</b>	6,436	111	6,547	5,864	671	6,535
<b>Closing Balance</b>	<b>20,245</b>	<b>1,948</b>	<b>22,193</b>	<b>24,402</b>	<b>2,487</b>	<b>26,889</b>



# Sector wise NPA (Quarter ended)

## Domestic

(₹. in Crores)

Sector	Jun-14	Mar- 15	Jun- 15	% to Sectoral Advances	
				June 14	June 15
Agriculture	696	1,204	2,069	0.26	5.01
Industry	7,571	13,698	16,828	2.90	14.73
Services	2,687	4,993	4,946	1.02	5.49
Retail	206	350	559	0.08	1.72
<b>Total</b>	<b>11,160</b>	<b>20,245</b>	<b>24,402</b>	<b>6.89</b>	<b>8.68</b>

## Overseas

(₹. in Crores)

Sector	Jun-14	Mar-15	Jun- 15	% to sectoral Advances	
				June 14	June 15
Trade	319	480	412	3.82	1.67
Manufacturing	282	474	786	2.79	10.08
Real Estate	236	211	246	15.11	10.15
Others	535	783	1,043	0.54	1.31
<b>Total</b>	<b>1,372</b>	<b>1,948</b>	<b>2,487</b>	<b>1.59</b>	<b>2.17</b>

# Investments (Domestic)

(₹. in Crores)

Particulars	June 14				June 15			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
<b>1. SLR Investments</b>	<b>20,076</b>	<b>81,173</b>	<b>0.00</b>	<b>101,249</b>	<b>20,918</b>	<b>78,407</b>	<b>0</b>	<b>99,325</b>
Of Which:								
Government Securities	20,076	81,173	0.00	101,249	20,918	78,407	0	99,325
Other Approved Securities	0.00	0	0.00	0	0	0	0	0
M Duration	3.46	4.91	0.00	4.63	3.80	4.68	0	4.49
<b>2. Non SLR Investments</b>	<b>13,239</b>	<b>1,332</b>	<b>14</b>	<b>14,585</b>	<b>12,382</b>	<b>1,606</b>	<b>3</b>	<b>13,991</b>
M Duration	4.11	0.81	-	4.04	4.26	0.82	0.00	4.17
<b>Total</b>	<b>33,315</b>	<b>82,505</b>	<b>14</b>	<b>115,834</b>	<b>33,300</b>	<b>80,013</b>	<b>3</b>	<b>113,316</b>

# Net Interest Income (Quarter ended)

(₹. in Crores)

Particulars	June 14	March 15	June 15	Y-O-Y% Variation
<b>Interest Income</b>	<b>10,304</b>	<b>11,165</b>	<b>10,819</b>	<b>5.00</b>
a. From Advances	7,537	8,035	8,024	6.46
b. From Investments	2,281	2,375	2,305	1.05
c. Other Interest Income	486	755	490	0.82
<b>Interest Expended</b>	<b>7,618</b>	<b>8,318</b>	<b>7,906</b>	<b>3.78</b>
a. On Deposits	6,777	7,517	7,080	4.47
b. On Borrowings	643	508	585	-9.02
c. Subordinated Bonds & others	201	293	241	19.90
<b>Net Interest Income</b>	<b>2,686</b>	<b>2,847</b>	<b>2,913</b>	<b>8.45</b>

# Non Interest Income (Quarter ended)

(₹. in Crores)

Particulars	June 14	March 15	June 15	Y-O-Y% Variation
Commission, Exchange & Brokerage	427	408	365	-14.52
Profit from Sale of Investments	243	215	179	-26.34
Profit from Exchange Transactions	162	175	127	-21.60
Recovery In W/o accounts	46	121	49	6.52
Other Non Interest Income	146	204	120	-17.81
<b>Total Non Interest Income</b>	<b>1,024</b>	<b>1,122</b>	<b>840</b>	<b>-17.97</b>

# Profitability (Quarter ended)

(₹. in Crores)

Particulars	June 14	March 15	June 15	Y-O-Y% Variation
<b>1. Total Income</b>	<b>11,329</b>	<b>12,287</b>	<b>11,659</b>	<b>2.91</b>
a. Interest Income	10,304	11,165	10,819	5.00
b. Non Interest Income	1,024	1,122	840	-17.97
<b>2. Total Expenditure</b>	<b>9,269</b>	<b>10,860</b>	<b>9,955</b>	<b>7.40</b>
a. Interest expended	7,618	8,318	7,906	3.78
b. Operating Expenses	1,651	2,542	2,049	24.11
<b>3. Operating Profit</b>	<b>2,060</b>	<b>1,427</b>	<b>1,704</b>	<b>-17.28</b>

# Provisions (Quarter ended)

(₹. in Crores)

Particulars	June 14	March 15	June 15	Y-O-Y% Variation
<b>Operating Profit</b>	<b>2,060</b>	<b>1,427</b>	<b>1,704</b>	<b>-17.28</b>
<b>Provisions</b>				
Provisions for Taxation	363	-773	60	-83.47
Prov. For B&D	857	2,240	2,119	147.26
Prov. For Standard Assets	65	94	-205	-415.38
Prov. For Depreciation on Investment	-93	0	20	-121.51
NPV Provisions/ Other Provisions	63	-78	-419	-765.08
<b>Total Provisions</b>	<b>1,255</b>	<b>1,483</b>	<b>1,574</b>	<b>25.42</b>
<b>Net Profit</b>	<b>806</b>	<b>-56</b>	<b>130</b>	<b>-83.87</b>

# Key Financial Ratios (Quarter ended )

Particulars	June 14			March 15			June 15		
	Indian	Foreign	Global	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	7.20	0.83	5.71	7.21	0.84	5.66	6.99	0.84	5.46
Cost of Funds	6.50	1.52	5.21	6.88	1.47	5.39	6.52	1.58	5.19
Yield on Advances	10.92	2.81	8.47	10.77	2.58	8.14	10.79	2.73	8.32
Yield on Investments	7.85	3.44	7.64	8.18	3.06	7.97	8.16	4.13	7.99
Yield on Funds	8.53	2.81	7.04	8.89	2.89	7.24	8.67	2.84	7.10
Interest Spread	2.03	1.29	1.84	2.01	1.42	1.85	2.15	1.26	1.91
NIM	2.45	1.40	2.16	2.27	1.15	1.93	2.52	1.23	2.12
Cost to Income Ratio	50.77	15.19	44.48	70.99	25.08	64.05	61.91	17.05	54.59
Return on Assets (ROA)	0.24	1.36	0.53	-0.27	0.67	-0.03	-0.07	0.51	0.08
Return on Equity			12.85			-0.85			1.95
Book Value Per Share (Rs.)			396.31			398.02			399.97
Earning Per Share (Rs.)			12.54			-0.87			1.95

# Capital Adequacy – Basel-III

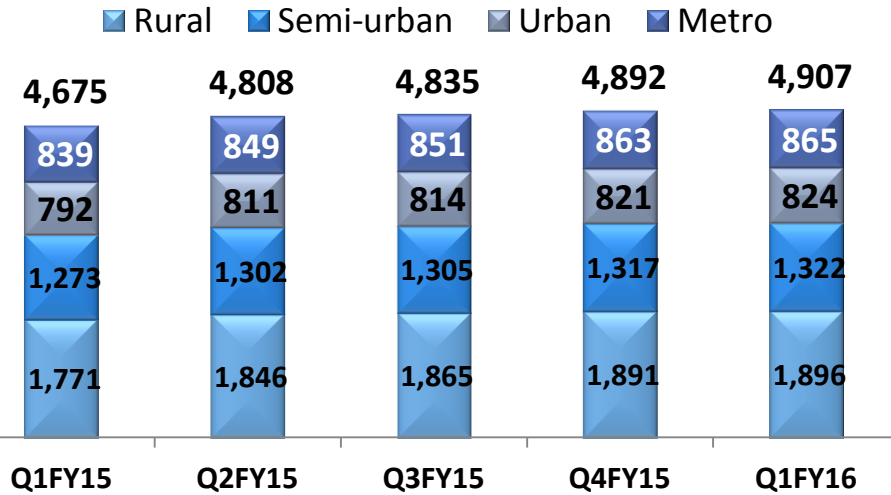
(₹. in Crores)

Particulars	Jun 14	Mar 15	Jun 15
<b>Capital Adequacy - Basel III</b>			
CET1 Capital	23,902	26,091	26,087
AT1 Capital	1,435	3,618	3,618
Tier I Capital	25,337	29,709	29,705
Tier II Capital	9,567	9,289	9,069
<b>Total Capital</b>	<b>34,904</b>	<b>38,998</b>	<b>38,774</b>
Total Assets	597,504	618,698	600,208
Risk Weighted Assets	349,682	363,523	360,790
CRAR – CET1 (%)	6.84	7.18	7.23
CRAR – AT1 (%)	0.41	1.00	1.00
CRAR – Tier I (%)	7.25	8.17	8.23
CRAR - Tier II (%)	2.73	2.56	2.51
<b>Capital Adequacy Basel III (%)</b>	<b>9.98</b>	<b>10.73</b>	<b>10.75</b>

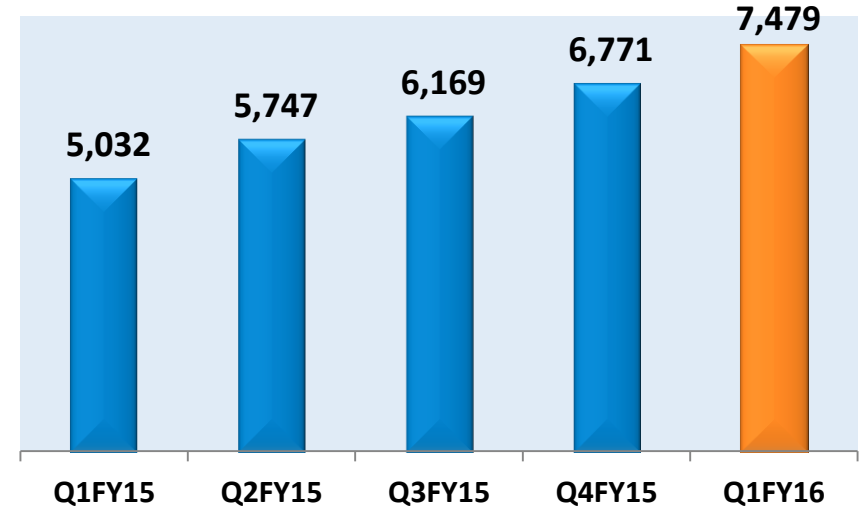


# Multiple Delivery Channels

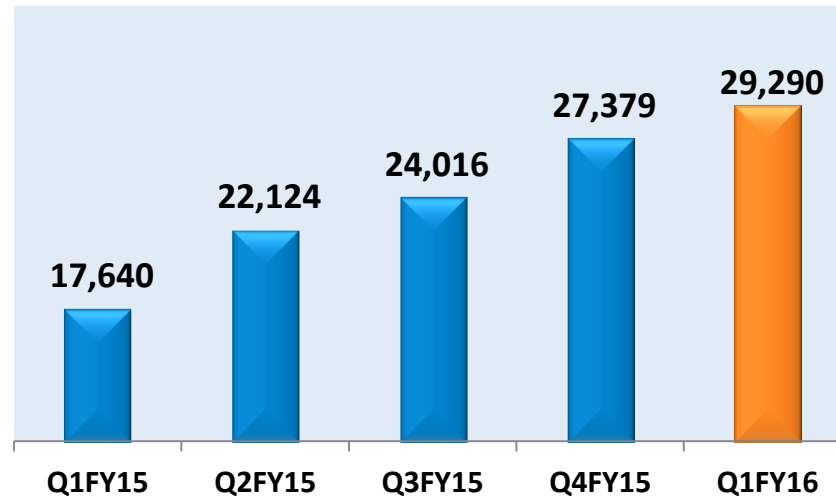
### Branch Expansion



### ATM Roll-Out

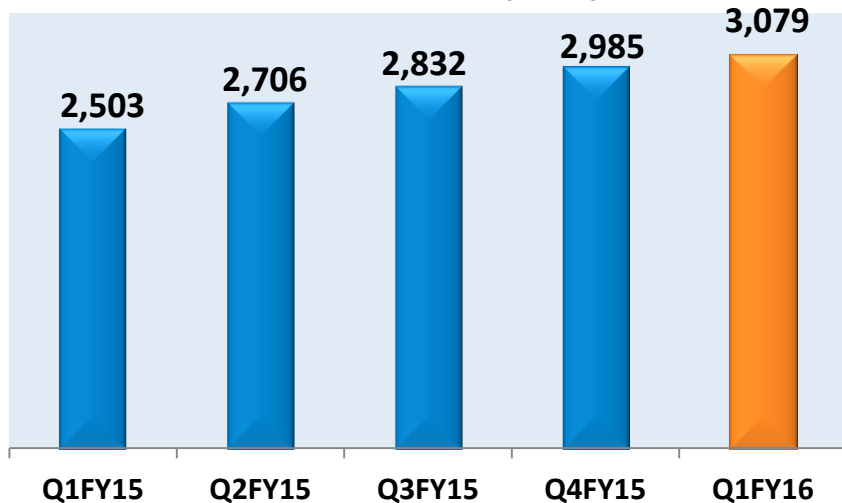


### Debit Card ('000)

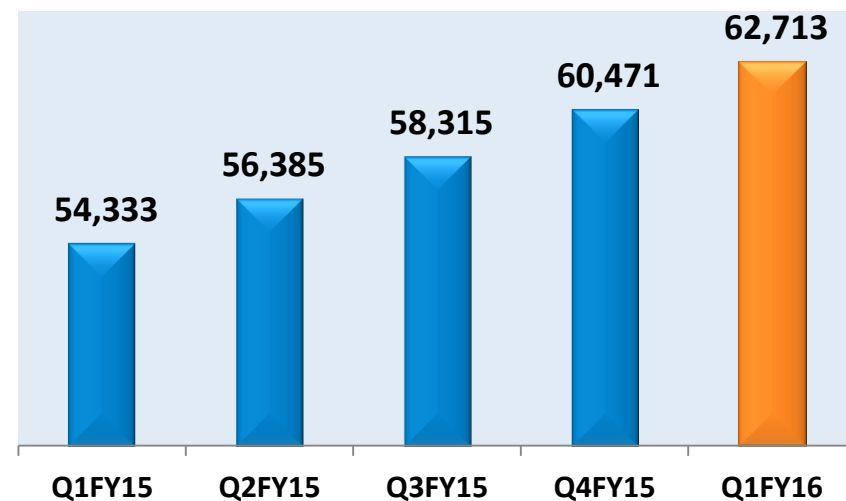


# Multiple Delivery Channels (cont'd)

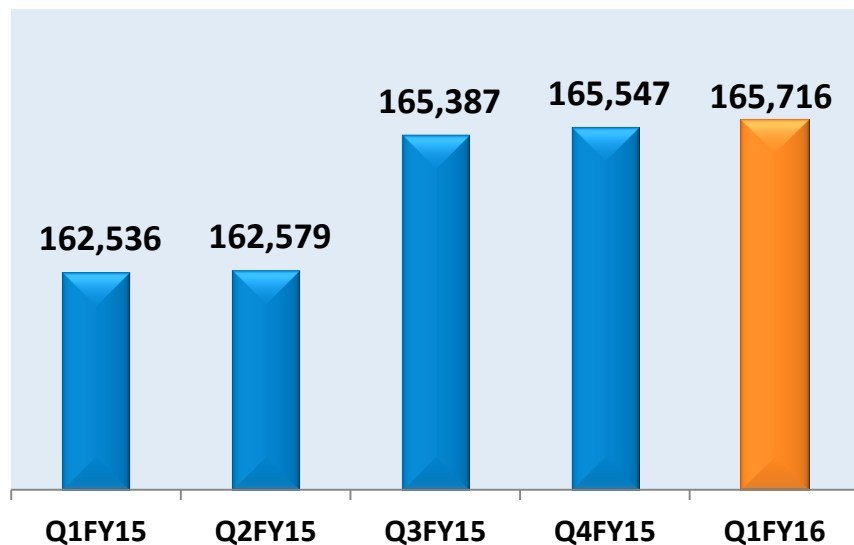
### Internet Retail ('000)



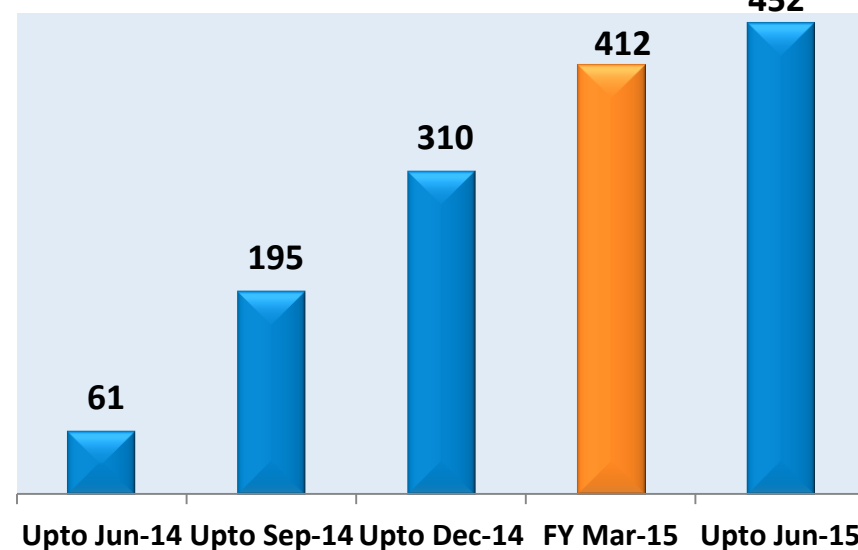
### Internet Corporate

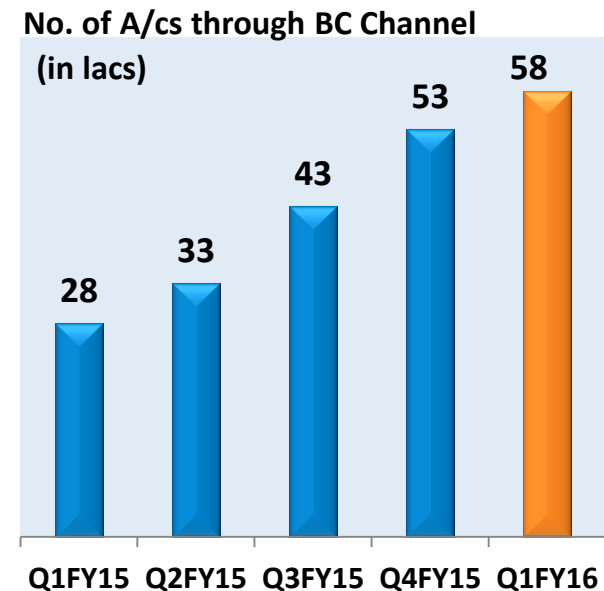
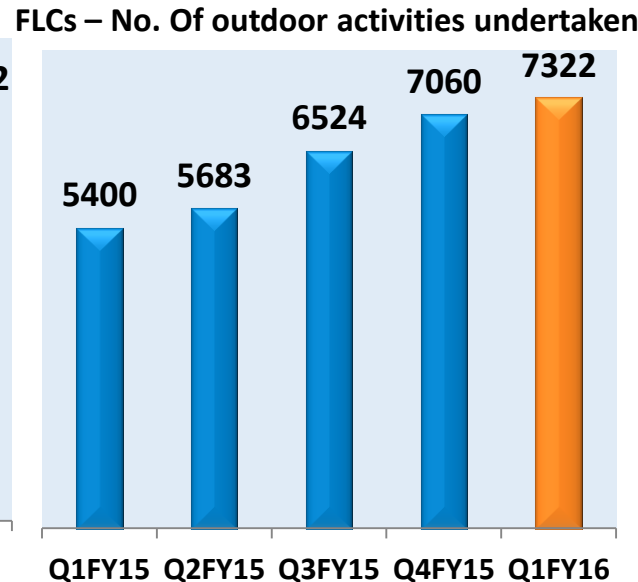
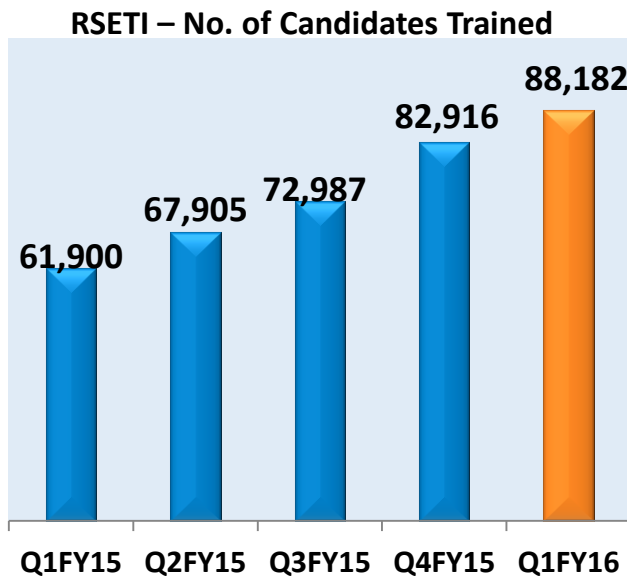
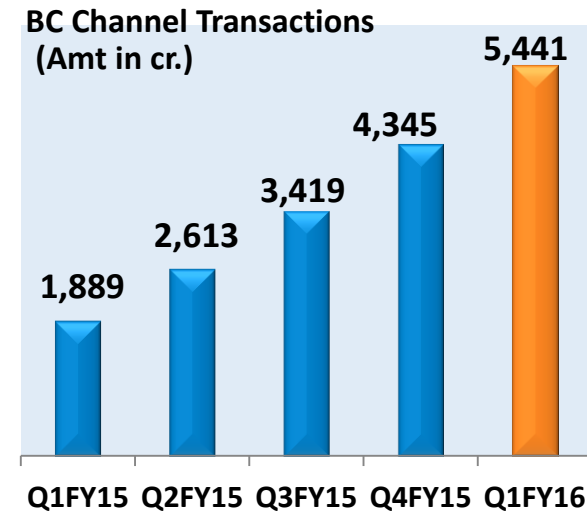
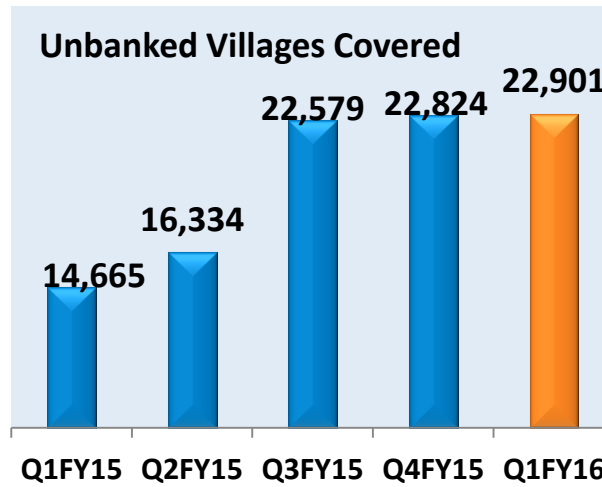
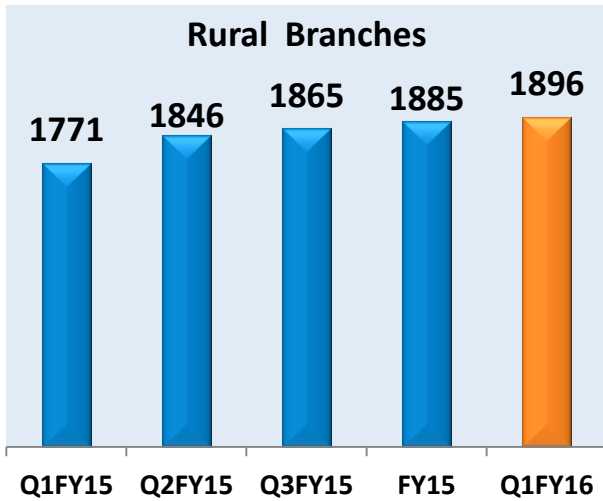


### Mobile Banking Users

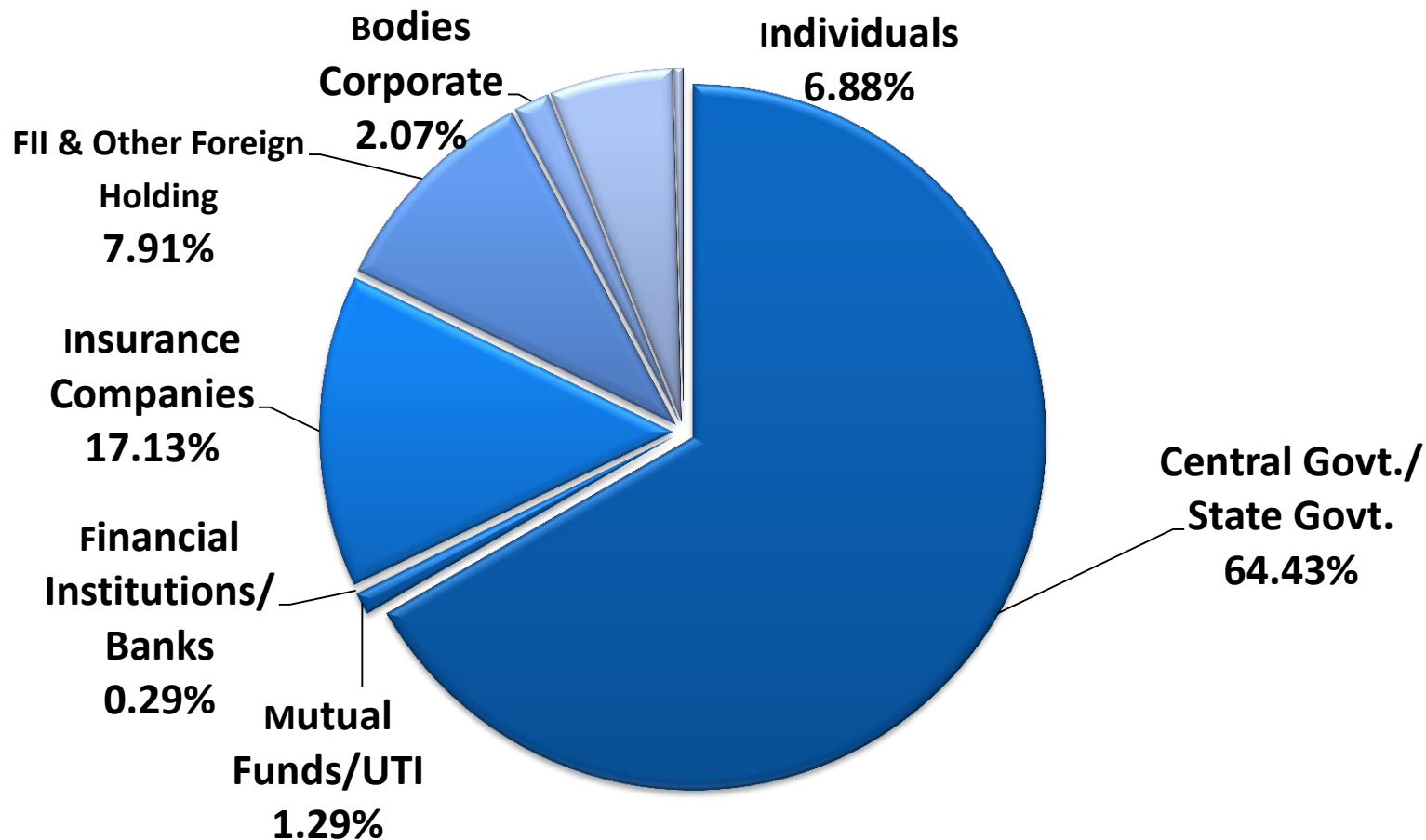


### e-Galleries





30<sup>th</sup> June, 2015





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!