



Performance During Q2 : FY17-18

*** ENABLING THE STAR TO SHINE ***

PERFORMANCE AT A GLANCE

Q2 FY18		
Parameter	Rs. Crore	Y-o-Y (%) Growth
Business	934,403	4.52
Total Deposits	543,716	7.61
Gross Advances	390,687	0.51
CASA Deposits	162,770	20.76
Priority Sector Advances	114,577	4.51
MSME Advances	52,606	8.45
Retail Advances	45,493	16.92
Net Profit	179	40.94

Ratios for Q2 FY18

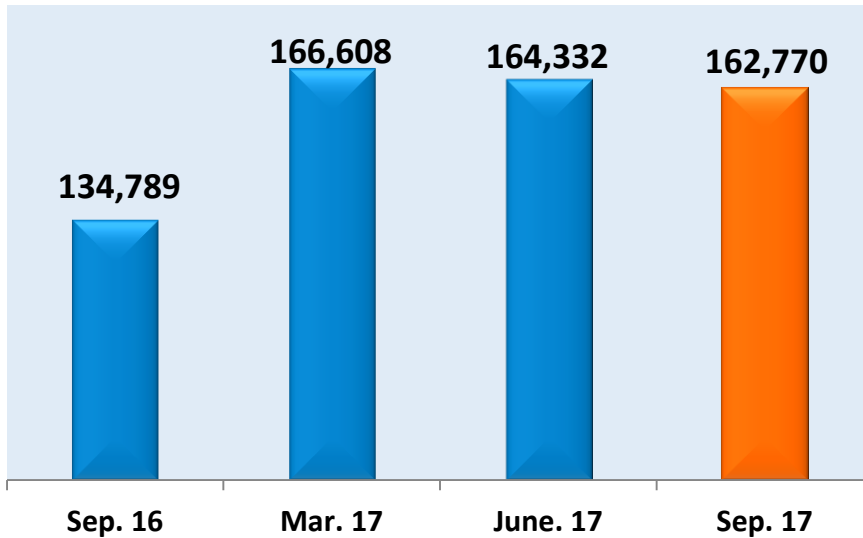
Parameter	(In %)
Gross NPA	12.62% (13.22% in Mar 17 and 13.45% in Sep 16)
Net NPA	6.47% (6.90% in Mar 17 and 7.56% in Sep 16)
Provision Coverage Ratio	65.23% (61.47% in Mar 17 and 55.23% in Sep 16)
Total Stressed Assets Ratio (GNPA+STD Restructured/Gross Adv. X 100)	15.65% (16.12% in Mar 17 and 16.53% in Sep 16)

Business (Q-o-Q)-Sequential

(₹.in Crores)

Business Mix (Deposits + Advances)	Sep16	Dec 16	Mar 17	June 17	Sep17	Variation (%) over Sep 16 Jun 17	
Global Business	893,978	929,656	933,820	934,796	934,403	4.52	-0.04
Domestic	656,192	701,766	709,183	706,833	700,902	6.81	-0.84
Foreign	237,786	227,890	224,637	227,963	233,501	-1.80	2.43
Global Deposits	505,280	542,628	540,032	543,734	543,716	7.61	0.00
Domestic	381,724	425,625	423,457	425,263	422,718	10.74	-0.60
Foreign	123,556	117,003	116,575	118,471	120,998	-2.07	2.13
Global Advances (Gross)	388,698	387,028	393,788	391,062	390,687	0.51	-0.10
Domestic	274,468	276,141	285,725	281,570	278,185	1.35	-1.20
Foreign	114,230	110,887	108,063	109,492	112,502	-1.51	2.75

CASA - Domestic



(₹. in Crores)

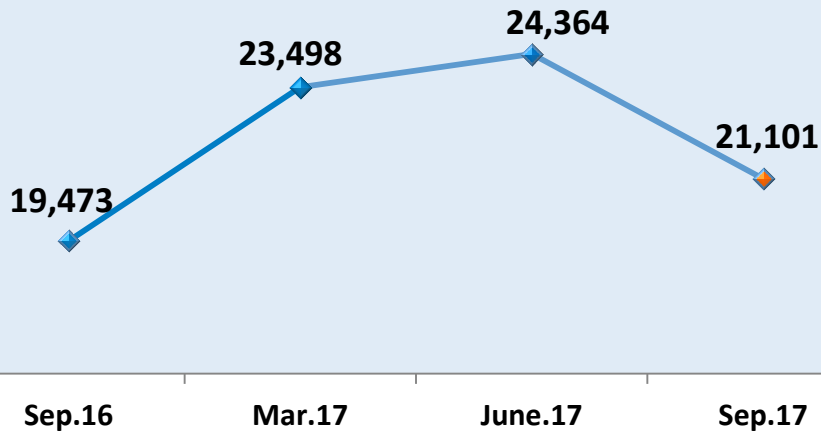
CASA Ratio: 39.01 %

CASA
YoY Growth: 20.76 %

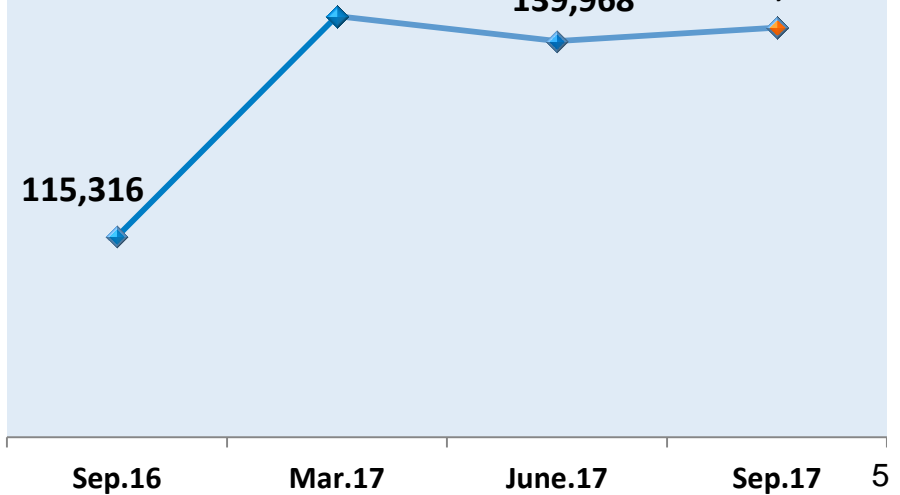
Current Deposit
YoY Growth: 8.36 %

Savings Deposit
YoY Growth: 22.85 %

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Sep 16	Dec16	Mar 17	June 17	Sep 17	Y-O-Y Growth %	% to Domestic Credit	
							Sep 16	Sep. 17
Agriculture*	46,515	46,232	47,010	47,327	47,535	2.19	16.95	17.09
MSME (Priority & Non- Priority)	48,509	47,321	51,086	50,277	52,606	8.45	17.67	18.91
Retail	38,908	39,130	41,793	42,802	45,493	16.92	14.18	16.35
RAM	133,932	132,683	139,889	140,406	145,634	8.74	48.80	52.35
Corporate & Others	140,536	143,458	145,836	141,164	132,551	-5.68	51.20	47.65
Total	274,468	276,141	285,725	281,570	278,185	1.35	100.00	100.00

*Excluding RIDF

(₹ in Crores)

Particulars	Sep 16	Dec16	Mar 17	June 17	Sep 17	Y-O-Y Growth %	%age to Retail Credit	
							Sep. 16	Sep. 17
Home	20,646	21,051	22,248	23,213	23,878	15.65	53.06	52.49
Mortgage	5,369	5,410	5,881	6,154	6,495	20.97	13.80	14.28
Auto	2,942	3,265	3,504	3,655	3,882	31.95	7.56	8.53
Education	3,275	3,266	3,270	3,293	3,386	3.39	8.42	7.44
Personal	1,188	1,172	1,252	1,320	1,385	16.58	3.05	3.04
Others	5,488	4,966	5,638	5,167	6,467	17.84	14.11	14.22
Total	38,908	39,130	41,793	42,802	45,493	16.92	100.00	100.00

Priority Sector Advances

(₹. in Crores)

Industry	Sep 16	Dec 16	Mar. 17	June 17	Sep 17	Y-O-Y Growth %	% to ANBC
Agriculture*	53,674	54,537	54,303	54,542	53,387	-0.54	18.70
Out of which , S&MF	23,851	23,873	23,726	24,167	24,034	0.77	8.42
MSME	40,708	39,747	42,768	42,466	44,088	8.30	
Out of which , Micro	19,664	18,624	18,964	18,908	20,905	6.31	7.32
Housing Loan	10,762	10,966	11,584	12,256	12,660	17.64	
Educational Loan	3,227	3,219	3,188	3,199	3,368	4.37	
Others	1,265	1,156	1,185	1,172	1,074	-15.10	
Total Priority Sector Advances	109,636	109,625	113,027	113,635	114,577	4.51	40.14

- Including RIDF Rs.8081 cr. (out of which, NABARD-Rs.5852 cr., SIDBI-Rs.1197 cr. and NHB-Rs.1032 cr.) and IBPC Agriculture-Rs1350 crore (out of which IBPC SF & MF-Rs.686 crore)
- ANBC Rs.285443 Crore as of 30.09.2017.
- Negative growth in Agriculture is due to reduction in investment of RIDF and IBPC.

Domestic Credit – Industry-wise

Particulars	Sep. 16	Dec.16	Mar. 17	June 17	Sep. 17	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	44,379	46,579	45,975	45,842	46,040	3.74	16.55
Basic Metal & Metal products	14,088	13,953	14,414	14,134	14,259	1.21	5.13
Textiles	9,641	9,726	9,952	9,771	9,850	2.17	3.54
Gems & Jewellery	6,301	5,846	5,845	5,705	5,973	-5.21	2.15
Chemicals & Chemical products	5,622	5,795	5,455	5,528	5,509	-2.01	1.98
Vehicles, vehicle parts & Transport equipment	3,133	3,260	3,161	3,228	3,020	-3.61	1.09
Rubber, Plastic & their products	2,276	2,148	2,323	2,155	2,256	-0.88	0.81
Construction	1,538	1,647	1,123	1,111	1,155	-24.90	0.42
Other Industries	27,047	26,488	27,834	28,376	24,674	-8.77	8.87
Total	114,025	115,442	116,083	115,850	112,736	-1.13	40.53

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Sep. 16	Dec. 16	Mar. 17	June 17	Sep. 17	Y-O-Y (%)
Power	32,056	32,275	30,206	30,741	29,809	-7.01
<i>a) SEBs*</i>	14,351	14,030	9,800	12,003	11,716	-18.36
<i>b) Others</i>	17,705	18,245	20,406	18,738	18,093	2.19
Roads and Ports	11,298	11,300	11,360	10,354	10,369	-8.22
Telecom	884	886	866	656	653	-26.13
Other Infrastructure	4,219	4,355	4,729	4,699	5,817	37.88
Total	48,457	48,816	47,161	46,450	46,648	-3.73

*O/S in Distribution Companies & SEB also includes outstanding in Bonds Rs.699 crore as on 30.09.2017

Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2014	15,555	978	16,533
FY 2014-15	7,367	482	7,849
FY 2015-16	1,533	-	1,533
FY 2016-17 (Q1)	225	-	225
FY 2016-17 (Q2)	64	-	64
FY 2016-17 (Q3)	226	-	226
FY 2016-17 (Q4)	730	-	730
FY 2017-18 (Q1)	77	-	77
FY 2017-18 (Q2)	8	-	8
TOTAL RESTRUCTURED PORTFOLIO	25,785	1,460	27,245
<i>Of Which a) Standard</i>	<i>11,504</i>	<i>315</i>	<i>11,819</i>
<i>b) NPA</i>	<i>14,281</i>	<i>1,145</i>	<i>15,426</i>

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Sep. 16	Dec. 16	Mar. 17	June 17	Sep. 17
CDR Restructuring	1,595	1,574	1,244	893	870
Domestic	1,394	1,381	1,061	817	793
Foreign	201	193	183	76	77
Other Restructuring	10,417	11,235	10,204	10,786	10,949
Domestic	10,177	10,995	10,128	10,550	10,711
Foreign	240	240	76	236	238
Total	12,012 (3.09%)	12,809 (3.31%)	11,448 (2.91%)	11,679 (2.99%)	11,819 (3.03%)
Domestic	11,571	12,376	11,189	11,367	11,504
Foreign	441	433	259	312	315

Figures in () represents % to Gross Advances



Sector wise breakup of Standard Restructured Advances (Domestic)-30.09.2017

Sector	Sep 16	March 17	Sep 17
INFRA	4617	5,015	5153
INFRA-POWER	3402	4,013	4347
INFRA-TELECOM	426	405	191
INFRA-ROADS & PORTS	614	425	417
INFRA-OTHERS	175	172	172
AVIATION	2195	2,137	2121
TEXTILES	320	242	405
STEEL	268	199	214
ENGG	160	116	112
SUGAR	448	434	378
PHARMA	461	142	128
AUTOMOBILES	45	30	28
CRE	25	26	26
EDUCATION	120	68	88
SERVICES	59	65	122
FOOD PROCESSING	71	14	5
HOTELS	101	110	108
PAPER	64	56	51
CEMENT	250	191	219
AGRICULTURE	87	64	53
CERAMICS	44	10	6
RUBBER & PLASTIC	26	22	21
CHEMICALS	102	6	15
OTHER METAL	135	141	142
MISC	1973	2,102	2109
TOTAL	11571	11,189	11504

Movement in Restructured Portfolio as on 30.09.2017 (Domestic)

Restructured Portfolio	FY 2016-17 (Q2)			FY 2016-17 (Q4)			FY 2017-18 (Q2)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	11496	15905	27401	12,376	15,163	27,539	11,367	14,305	25,672
Fresh Restructuring during the quarter	36	97	133	49	28	77	6	2	8
Accounts slipped during the quarter	-258	258	-	-670	670	0	-97	97	0
Closed during FY**	40	12	52	382	71	454	11	518	529
Change in outstanding	-81	-344	-425	-1,699	979	-720	147	487	634
Upgraded during the quarter	418	-418	-	1,514	-1,514	0	92	-92	0
Restructured as at Sep. 30	11571	15486	27057	11,189	15,254	26,443	11,504	14,281	25,785

** 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 19 projects under 5/25 Flexible Structuring Scheme. Flexible structuring has been implemented in 16 accounts with outstanding of **Rs.3954.52 Crores**.
- Total number of SDR cases identified are 37 accounts. 31 accounts have been approved and 6 cases declined.
- Out of the approved cases, SDR has been implemented in 11 accounts (**Our Exposure Rs.3316.84 Crores**) and is under implementation in 7 accounts. 1 account has already been closed and the scheme has not been implemented in 12 accounts.
- S4A – Approved in 19 accounts with BOI exposure of Rs.3320.15 crores and implemented in 6 accounts with exposure of Rs.680.25 Crores.

Asset Quality – Sequential (Global)

Item	Sep 16	Dec 16	Mar 17	June 17	Sep 17
Gross NPA	52,262	51,781	52,045	51,019	49,307
Net NPA	27,467	25,534	25,305	24,407	23,566
Gross NPA %	13.45	13.38	13.22	13.05	12.62
Net NPA %	7.56	7.09	6.90	6.70	6.47
Provision Coverage Ratio %	55.23	58.71	61.47	63.48	65.23

Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	Sep 2016 Q2	Dec 2016 Q3	Mar 2017 Q4	June 2017 Q1	Sep 2017 Q2
Opening Balance	51,875	52,262	51,781	52,045	51,019
Less :					
Recovery	1,133	898	1,597	1,360	528
Upgradation	1,507	1,510	1,071	1,379	538
Write Off	936	1,283	3,983	2,324	2,787
Total reduction	3,576	3,691	6,651	5,063	3,853
Add : Slippages	3,963	3,210	6,915	4,037	2,141
Closing Balance	52,262	51,781	52,045	51,019	49,307

Break up of Gross NPA

	Sep 16	Dec 16	Mar - 17	June-17	Sep 17	%age to Domestic Credit	
						June 17	Sep. 17
Large Corporate	21,242	21,215	21,041	19,161	17,608	6.81	6.33
Mid Corporate	10,321	11,380	9,699	7,953	7,606	2.82	2.73
SME	8,408	7,096	6,686	8,563	8,391	3.04	3.02
AGRICULTURE	3,139	3,089	3,816	4,539	4,873	1.61	1.75
RETAIL	930	924	1,483	1,308	1,193	0.46	0.43
TOTAL (DOMESTIC)	44,040	43,704	42,725	41,524	39,671	14.75	14.26
Total (Overseas)	8,222	8,077	9,320	9,495	9,636	8.67	8.57
Total (Global)	52,262	51,781	52,045	51,019	49,307	13.05	12.62

Sector wise NPA

Domestic

(₹. in Crores)

Sector	Sep.-16	Mar.17	Sep. -17	% to Sectoral Advances		
				Sep.-16	Mar 17	Sep.-17
Agriculture	3139	3,816	4873	6.75	8.12	10.25
Industry	30598	28,650	25190	26.83	24.68	22.34
Services	9373	8,775	8415	12.49	10.85	11.62
Retail	930	1,484	1193	2.39	3.55	2.62
Total	44040	42,725	39671	16.05	14.95	14.26

Overseas

(₹. in Crores)

Sector	Sep. 16	Mar-17	Sep. 17	% to Sectoral Advances		
				Sep. 16	Mar 17	Sep. 17
Trade	1456	1,530	1,836	14.06	18.06	16.53
Manufacturing	2371	2,350	2,372	33.43	39.80	38.53
Real Estate	363	292	295	20.99	17.04	16.68
Others	4032	5,148	5,133	4.21	5.60	5.49
Total	8222	9,320	9,636	7.16	4.69	8.57

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

SUIT FILED & DECREED ACCOUNTS

(₹. in Crores)

	Number of Accounts	Amount	Of which Rs. 5 Crores & above		Recovery FY 2016-17	Recovery (Q1) FY 2017-18	Recovery (Q2) FY 2017-18
			No. of Accounts	Amount			
SUIT FILED	4414	16270	328	5419	404	290	173
DECREED	2767	4379	97	13215	138	71	12
SARFAESI*	29372	26579	*11858	25806	1454	758	781
NCLT	51	14632	50	14629	0	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
396	4738	316	4591	41	1169	183	2479	1	201

Investments (Domestic)

Particulars	Sep. 16				Sep. 17			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
1. SLR Investments	23,709	78,466	175	102,350	33,671	75,785	687	110,143
Of Which:								
Government Securities	23,709	78,466	175	102,350	33,671	75,785	687	110,143
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	4.42	4.91	3.21	4.79	3.65	5.04	5.47	4.62
2. Non SLR Investments	10,359	4,282	0	14,641	13,054	1,941	0	14,995
M Duration	4.16	4.61	0	4.31	4.01	3.40	0	3.99
Total	34,068	82,748	175	116,991	46,725	77,726	687	125,138

Net Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Sep 16	Dec 16	Mar 17	June 17	Sep 17	Sep. 16	June 17
Interest Income	9,459	9,825	10,582	9,496	9894	4.60	4.19
a. From Advances	6,928	6,758	6,764	6,349	6696	-3.35	5.47
b. From Investments	2,126	2,338	2,482	2,208	2240	5.36	1.45
c. From Money Market Operations & Others	405	729	1,336	939	958	136.54	2.02
Interest Expended	6,739	6,962	7,113	6,963	6986	3.67	0.33
a. On Deposits	5,955	6,143	6,295	6,252	6227	4.57	-0.40
b. On Borrowings	490	494	673	440	498	1.63	13.18
c. Subordinated Bonds & Others	294	325	145	271	261	-11.22	-3.69
Net Interest Income	2,720	2,863	3,469	2,533	2908	6.91	14.80

Non-Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Sep 16	Dec 16	Mar.17	June 17	Sep 17	Sep. 16	June 17
Commission, Exchange & Brokerage	353	320	344	316	306	-13.31	-3.16
Profit from Sale of Investments	1,072	1,001	846	648	743	-30.69	14.66
Profit from Exchange Transactions	389	271	122	359	312	-19.79	-13.09
Recovery In W/o accounts	40	39	144	68	85	112.50	25.00
Other Non Interest Income	157	138	298	220	261	66.24	18.64
Total Non-Interest Income	2,010	1,769	1,754	1,611	1707	-15.07	5.96

Profitability -Global (Quarter ended)

Particulars	Quarter ended					Variation (%) over	
	Sep 16	Dec 16	Mar.17	June 17	Sep. 17	Sep. 16	June 17
1. Total Income	11,469	11,594	12,336	11,107	11,601	1.15	4.45
a. Interest Income	9,459	9,825	10,582	9,496	9,894	4.60	4.19
b. Non Interest Income	2,010	1,769	1,754	1,611	1,707	-15.07	5.96
2. Total Expenditure	8,976	9,135	9,208	8,727	9,368	4.37	7.35
a. Interest expended	6,739	6,962	7,113	6,963	6,986	3.67	0.33
b. Operating Expenses	2,237	2,173	2,095	1,764	2,382	6.48	35.03
3. Net Interest Income (NII)	2,720	2,863	3,469	2,533	2,908	6.91	14.80
4. Operating Profit	2,493	2,459	3,128	2,380	2,233	-10.43	-6.18
5. Net Profit / Loss	127	102	-1,046	87.71	179	40.94	104.08

Provisions -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				Sep. 17
	Sep 16	Dec 16	Mar.17	June 17	
Operating Profit	2,493	2,459	3,127	2,380	2233
Provisions for					
B&D	2,190	2,546	4,484	2,156	1867
Standard Assets	5	-196	23	70	55
NPV / Others	66	-76	-36	-111	-50
Depreciation on Investment	35	29	265	131	81
Total Provisions before Tax	2,296	2,303	4,736	2,246	1953
Taxation	70	54	-563	46	101
Net Profit /Loss	127	102	-1,046	88	179

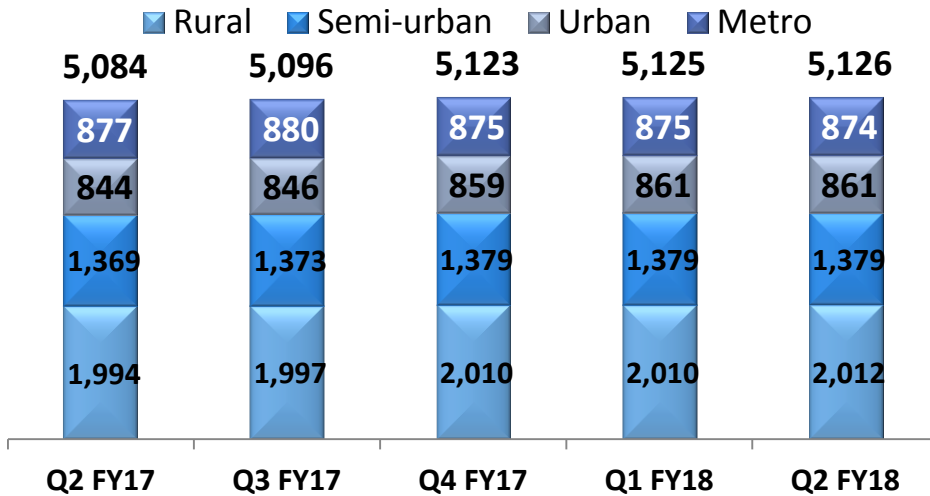
Key Financial Ratios - Global (Q-o-Q)

Particulars	Sep. 16	Mar. 17	June 17	Sep. 17
	Global	Global	Global	Global
Cost of Deposits	4.88	4.77	4.74	4.55
Yield on Advances	8.11	7.92	7.40	7.47
Yield on Investments	7.70	7.35	7.31	7.27
NIM	2.15	2.39	1.99	2.15
Cost to Income Ratio	47.30	40.12	42.58	51.61
Provision Coverage Ratio	55.23	61.47	63.48	65.23
Credit Cost (Prov for B & D / Average Net Advances)	2.41	4.94	2.36	2.05

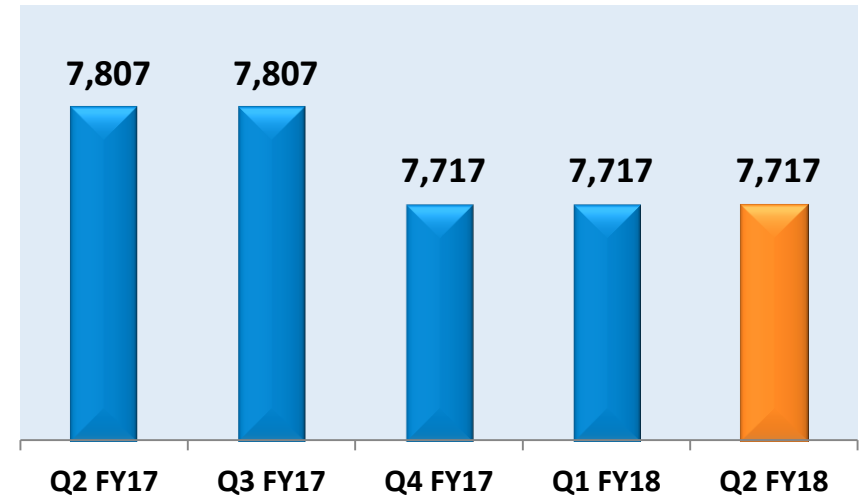
Capital Adequacy – Basel-III

Particulars	Sep. 16	Mar 17	Benchmark of CRAR (%) for June 17	Sep. 17
Capital Adequacy - Basel III				
CET1 Capital	26,808	24,858		24,307
AT1 Capital	4,848	6,008		5,575
Tier I Capital	31,656	30,866		29,882
Tier II Capital	10,592	11,216		11,338
Total Capital	42,248	42,082		41,220
Total Assets	603,277	626,309		628,185
Risk Weighted Assets	337,852	346,611		336,926
CRAR – CET1 (%)	7.93	7.17	6.75	7.21
CRAR – AT1 (%)	1.44	1.73	1.50	1.65
CRAR – Tier I (%)	9.37	8.90	8.25	8.86
CRAR - Tier II (%)	3.13	3.24	2.00	3.37
Capital Adequacy Basel III (%)	12.50	12.14	10.25	12.23

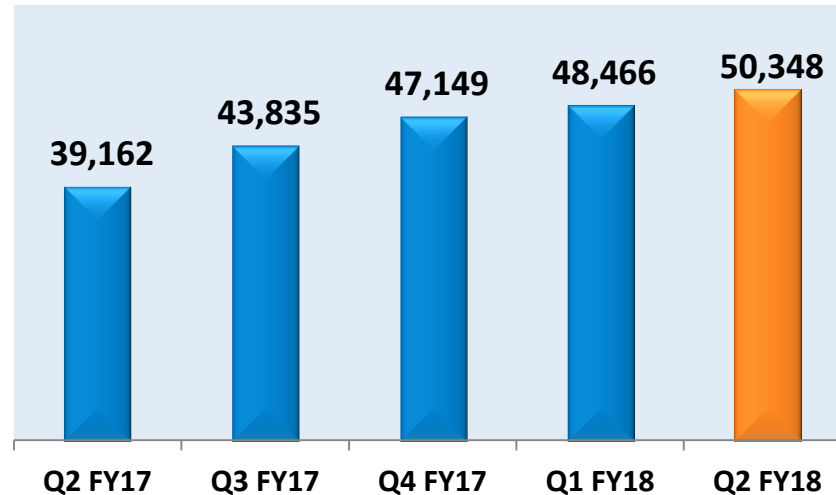
Branch Expansion



ATM Roll-Out

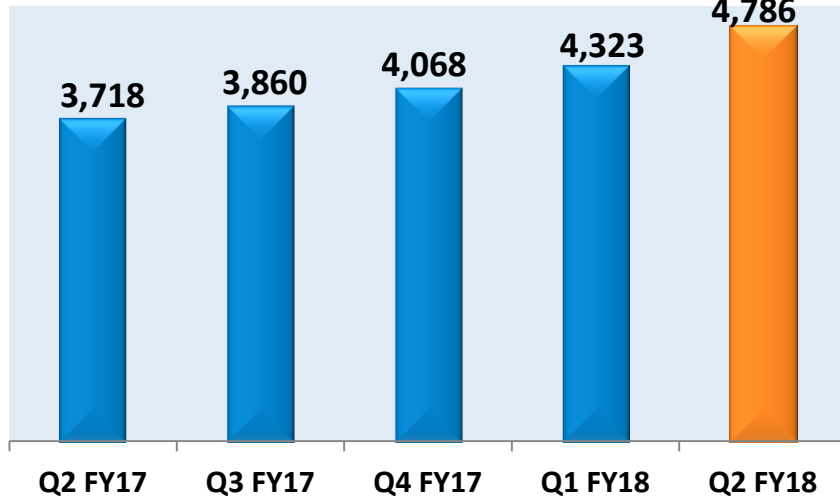


Debit Card ('000)

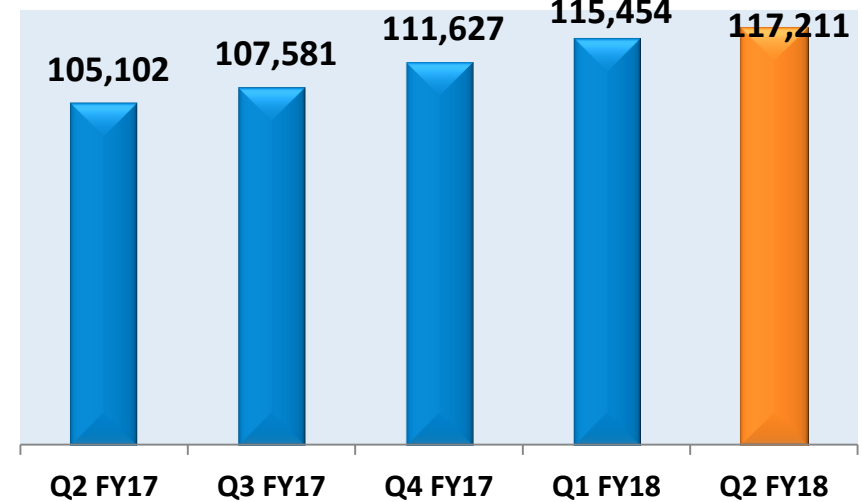


Delivery Channels (cont'd)

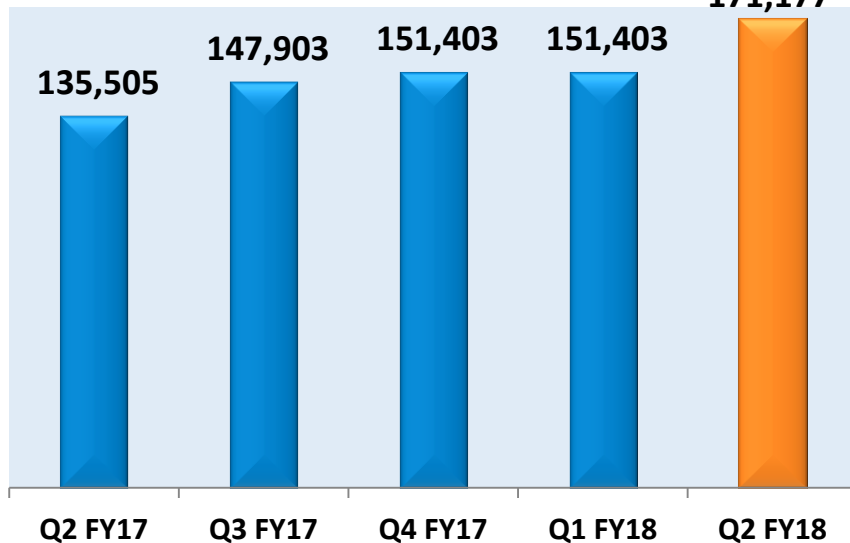
Internet Banking Users - Retail ('000)



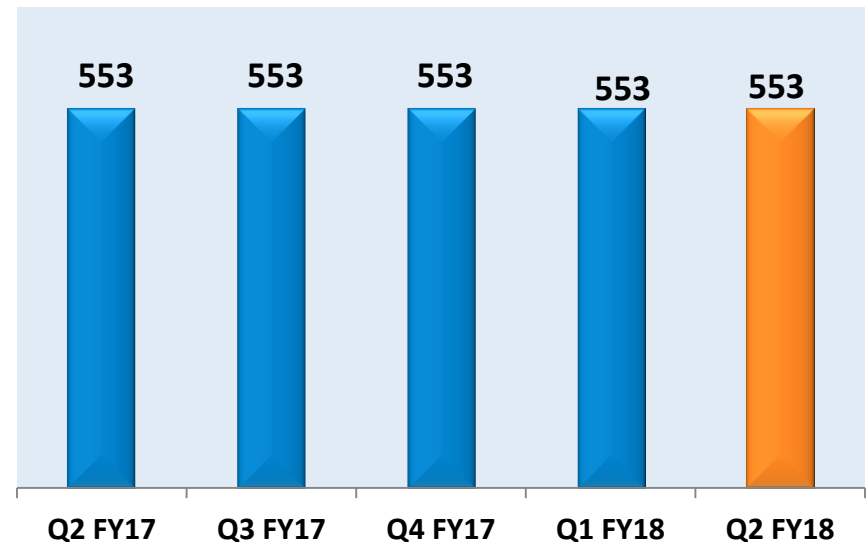
Internet Banking Users - Corporate



Mobile Banking Users



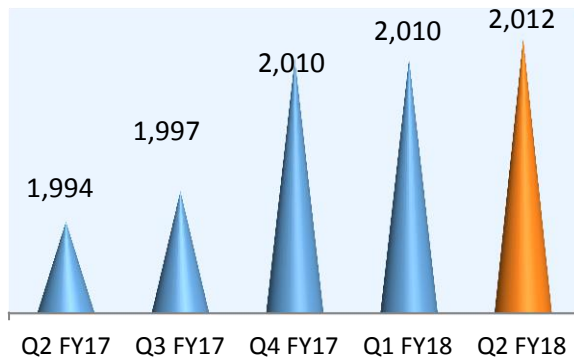
e-Galleries



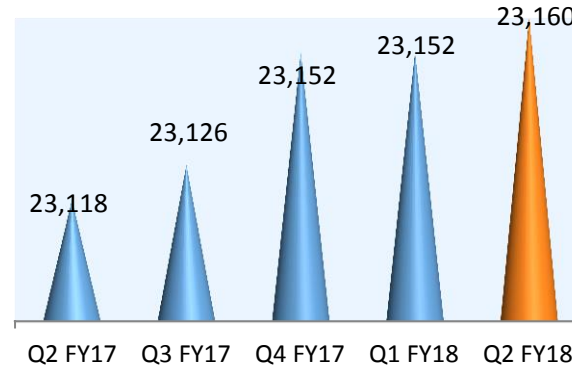
Performance Under Financial Inclusion

	As on 30.09.2016		As on 31.03.2017		As on 30.06.2017		As on 30.09.2017	
Particulars	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)	146.54	2,197.21	167.47	3,436.46	175.32	3,468.36	183.49	3685.45
Zero Balance Accts (Lacs)	28.90	-	36.42	-	35.91	-	36.68	-
PMSBY (Lacs)	34.86	-	35.27	-	35.28	-	36.22	-
PMJBY (Lacs)	12.84	-	13.11	-	13.12	-	13.96	-
APY (Lacs)	1.47	-	1.82	-	1.86	-	2.85	-
PMMY Shishu (Actual)	336,659	745	380,797	1,869	395,447	1,925	409650	1983
PMMY Kishor	113,069	1,996	181,689	2,829	207,534	3,307	239920	4019
PMMY Tarun	20,931	1,368	38,703	2,949	45,793	3,437	55024	4137
PMMY Total	470,659	4,109	601,189	7,647	648,774	8,669	704594	10139

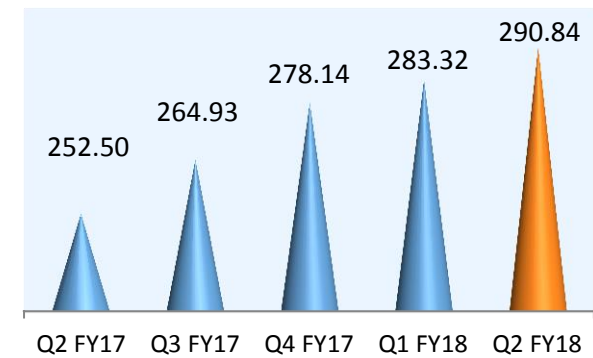
Rural Branches



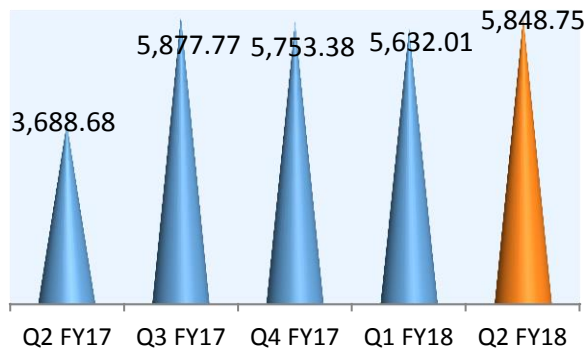
Unbanked Villages Covered



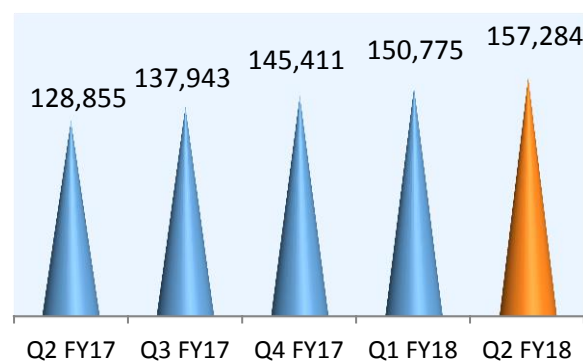
Total BSBD (NO Frll) Account (No in Lacs)



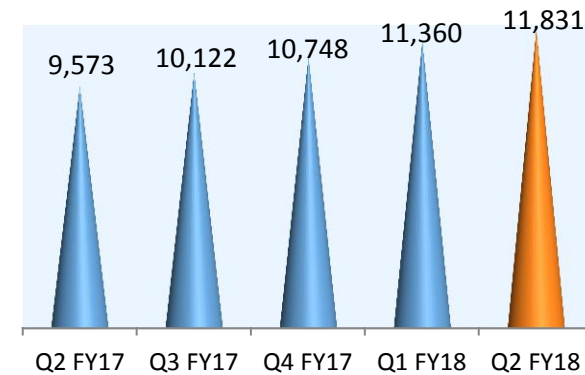
Total Deposit mobilised in BSBD (NO-Frll) Account (Amt. in Crores)



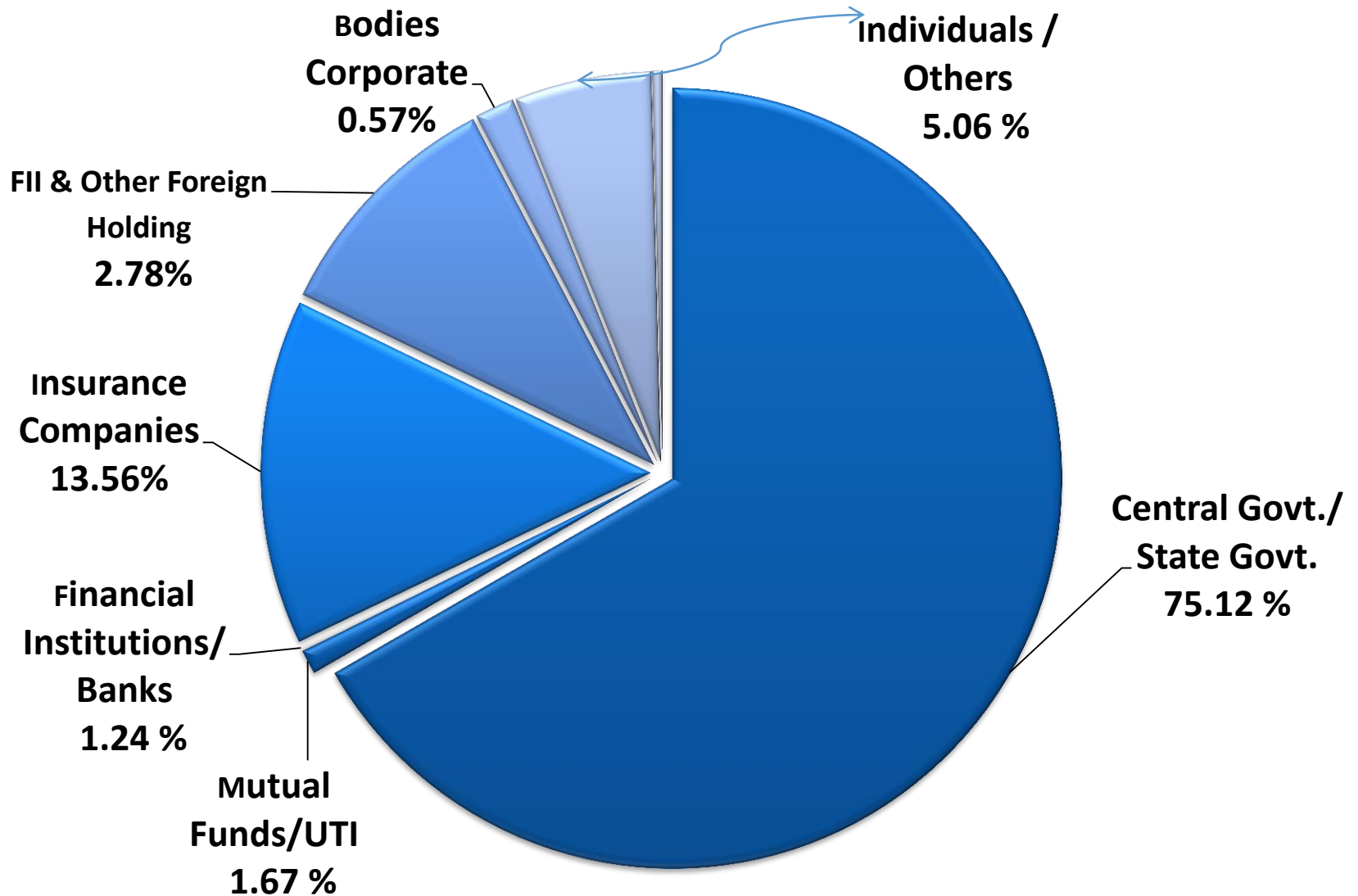
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 30.09.2017



THANK YOU!