



***Presentation of the Financial Results
for the Quarter & Half-Year Ending
Sept'2017***

Business Parameters

[Amt. in ₹ Crore except otherwise mentioned]

PARAMETERS	Quarter Ended (Amount in ₹ Cr.)		
	30 June'2017	30 Sep'2017	Change (%) Sep'17/ June'17
Total Deposit	195382	188362	-3.59
Total Advance	126096	123813	-1.81
Total Income	4237	3758	-11.32
Net Interest Income	841	655	-22.06
Operating Profit	609	244	-59.97
Provisions	1272	866	-31.89
Net Profit / - Loss	-663	-623	-6.10
Gross NPA	25054	24435	-2.47
Gross NPA %	19.87	19.74	-0.13 bps
Net NPA	12011	11008	-8.35
Net NPA %	10.63	9.98	-0.65 bps
CASA (Domestic) (%)	33.22	35.18	1.96 bps
Cost to Income Ratio (%)	53.57	74.78	21.21 bps
ROA	-1.09	-1.04	0.05 bps
NIM (Global) (%)	1.38	1.10	-0.28 bps
NIM (Domestic) (%)	1.41	1.12	-0.29 bps
Provision Coverage Ratio(%)	60.05	63.52	3.47 bps
Book Value per share (Rs.)	62.74	48.30	-23.02



Deposits Components

[Amt. in ₹ Crore]

<i>Parameters</i>	<i>As on 30-June'17</i>	<i>As on 30-Sep'17</i>
<i>A) Deposit (Domestic) (i+ii+iii)</i>	181845	175128
<i>Current</i>	9937	9496
<i>% of Dom. Dep.</i>	5.46%	5.42%
<i>Savings</i>	50480	52108
<i>% of Dom. Dep.</i>	27.76%	29.76%
<i>i. CASA</i>	60417	61604
<i>Share of CASA (%)</i>	33.22%	35.18%
<i>ii. Normal Term Deposit (< Rs. 1 Cr)</i>	89127	89141
<i>iii. Bulk Deposit (>= Rs. 1 Cr)+ CD</i>	32301	24383
<i>B) Deposit (Overseas)</i>	13537	13234
<i>C) Total Deposit (Global)</i>	195382	188362

Retail Business

[Amt. in ₹ Crore]

Position as on 30-06-2017		Position as on 30-09-2017	
A/c	Amount	A/c	Amount
405914	21585	406801	21497

Gross Advances

As on 30.06.2017	As on 30.09.2017
126096.20	123813.06

Bank's Priority Sector Lending Position

	As on 30-06-2017	As on 30-09-2017
PRIORITY SECTOR	54984	54614
TOTAL AGRICULTURE	19901	19819
MSME	24861	24400

Domestic Investment Portfolio as on

[Amts. in ₹ Crore]

<i>Portfolio</i>	<i>30.06.2017</i>	<i>30.09.2017</i>
<i>Investment in SLR (G Sec)</i>		
• <i>HFT</i>	<i>0</i>	<i>0</i>
• <i>AFS</i>	<i>24579</i>	<i>23300</i>
• <i>HTM</i>	<i>32905</i>	<i>33733</i>
<i>Sub Total (Investment in SLR)</i>	<i>57484</i>	<i>57033</i>
<i>Investment in Non - SLR</i>		
• <i>HFT</i>	<i>0</i>	<i>0</i>
• <i>AFS</i>	<i>5731</i>	<i>5913</i>
• <i>HTM</i>	<i>6890</i>	<i>6890</i>
<i>Sub Total (Investment in Non - SLR)</i>	<i>12621</i>	<i>12803</i>
<i>Gross Total (SLR + Non-SLR)</i>	<i>70105</i>	<i>69836</i>
<i>% of NDTL</i>	<i>37.35</i>	<i>38.28</i>



Income, Expenditure & Profit (Global)

[Amt. in ₹ Crore]

	Quarter ended	
	Q1 FY'18	Q2 FY'18
I)Total Income (a+b) :	4237	3758
a)Interest Income	3767	3446
Interest on Advance	2186	1981
Income on Investment	1338	1274
Other Interest Income	243	191
b)Other Income	470	311
II)Total Expenses	3628	3514
Interest Paid	2925	2791
Operating Expenses	703	723
III)Operating Profit (I-II):	609	244
IV)Provisions	1272	866
V)Net Profit (III-IV) :	-663	-623
Net Interest Income	841	655



Ratio Analysis

	Quarter Ended	
	Q1 FY'18	Q2 FY'18
Cost of Deposit (%)	5.50	5.47
Yield on Advance (%)	9.08	8.44
Yield on Investment (%)	7.57	7.41
Net Interest Margin Global (%)	1.38	1.10
Net Interest Margin Domestic (%)	1.41	1.12
Cost to Income Ratio (%)	53.57	74.78
GNPA (%)	19.87	19.74
NNPA (%)	10.63	9.98
NPA Provision Coverage (%)	60.05	63.52
CRAR (Basel-III) (%)	9.69	9.32



Profitability Indicators

	Quarter Ended	
	Q1FY'18	Q2 FY'18
Return on Assets (%)	-1.09	-1.04
Return on Equity (%)	-27.29	-26.45
Book Value per Share (₹)	62.74	48.30
Earnings per Share (₹)	-4.25	-3.58
Net Worth	9396.51	8796.66
Operating Profit to AWF (%)	1.00	0.41
Net-Interest Income to AWF (%)	1.38	1.10
Non-Interest Income to AWF (%)	0.77	0.52



Capital Adequacy (Basel III)

[Amt. in ₹ Crore]

PARAMETERS		30-06-2017	30-09-2017
	Credit Risk	91050.12	84300.22
	Market Risk	14115.36	13780.50
	Operational Risk	12337.93	12337.93
	Total Risk Weighted Assets	117503.41	110418.65
	Tier I Capital	9038.75	8082.83
	Tier II Capital	3183.80	2937.23
	Total Capital	12222.55	11020.06
	CET 1 (%)	7.05	6.64
	Tier I (%)	7.69	7.32
	Tier II (%)	2.00	2.00
	Capital Adequacy Ratio (%)	9.69	9.32



Restructured Standard Assets

Details	Amt. in ₹ crore	
	Q1FY'18	Q2FY'18
Total Restructured Assets at the beginning of the quarter	4564.65	3739.72
Add: Standard Accounts restructured during the quarter	0.00	0.00
Less: Total Standard Restructured accounts closed during the quarter	278.58	22.35
Add/(Less): Increase/(Decrease) in Outstanding Balance	(125.81)	30.26
Less: Standard Restructured Slipped to NPA during the quarter	657.53	236.99
Add: NPA accounts upgraded	236.99	0.00
Total Standard Restructured at the end of the quarter	3739.72	3510.64
% age of Restructured Advances to Total Loans and Advances at the end of the quarter	2.96	2.84

Industry wise break-up of Restructured Standard Assets

Industry	As on 30-06-2017	As on 30-09-2017
Power and Distribution	2012.69	1823.10
Infrastructure	715.55	715.50
Iron and Steel	585.51	581.77
Others	425.97	390.27
Total	3739.72	3510.64

Impaired Assets movement Q-to-Q

[Amt. in ₹ Crore]

Parameters	Jun-17	Sep-17
Opening Balance @ beginning of Qtr	22540.95	25054.21
Fresh Slippage during the Qtr	3772.97	1432.48
Recovery + Upgradation	1194.05	1130.22
Write off	65.66	921.52
Gross NPA (Amt.)	25054.21	24434.95
Gross NPA (%)	19.87	19.74
Net NPA (Amt.)	12010.95	11008.23
Net NPA (%)	10.63	9.98



Sector wise NPAs (Domestic)

Sector	As on the QE	
	Jun-17	Sep'17
Agriculture & Allied Activities	2532.74	2538.94
Micro & Small Industries	1675.67	1633.58
Medium Industries	1410.24	1354.13
Large Industries	15300.33	14555.25
Services	1232.72	1450.50
Retail	1744.01	1734.92
All Others	92.90	62.10
Total	23988.61	23329.42

Industry wise NPAs (Domestic)

Industry (top 5 & others)	As on the QE	
	Jun'17	Sep'17
Iron & Steel	5131.57	4700.47
Power Generation	2209.26	2441.70
Textiles	1425.77	965.22
Roads	1610.93	1595.79
Real Estate	230.17	249.83
All Others	13380.91	13376.41
Total	23988.61	23329.42



Thank You