



Un-Audited/ Reviewed Financial Results For the Quarter ended June 30,2016

BUSINESS PROFILE



Parameter	June 14	June 15	June 16	Y-o-Y % Growth
Gross Advances	75,351	78,034	81,114	3.95
Total Deposits	1,05,718	1,08,598	1,11,935	3.07
Total Business	1,81,069	1,86,632	1,93,049	3.44



KEY INDICATORS



	Full Year		Quarter			
Particulars	Mar 16	Mar 16	June 15	June 16	Variation over June 15 [%]	Variation over Mar 16 [%]
Operating Profit	925.30	233.70	226.30	270.44	19.51	15.72
Net Profit	[935.32]	[326.39]	15.16	[279.35]		
Total Income	11,362.53	2,853.35	2,914.87	2,907.35	[0.26]	1.89
Total Expenses	10,437.23	2,619.65	2,688.57	2636.91	[1.92]	0.66
Provision & Contingencies	1,860.62	560.08	211.14	549.79	160.39	[1.84]



INCOME

	Full Year		Quarter		Variation	Variation	
Particulars	Mar 16 Mar-16 June 15 June 16	June 16	over June 15 [%]	over Mar 16 [%]			
Total Income	11,362.53	2,853.35	2,914.87	2,907.35	[0.26]	1.89	
Interest Income	10,645.73	2,637.48	2,768.76	2,686.32	[2.98]	1.85	
Advances	7,755.06	1,909.58	2,031.21	1,921.54	[5.40]	0.63	
Investments	2,608.11	662.02	660.19	704.28	6.68	6.38	
Other	282.56	65.88	77.36	60.50	[21.79]	[8.17]	
Non Interest Income	716.80	215.87	146.11	221.03	51.28	2.39	



NON INTEREST INCOME



	Full Year		Quarter		Variation over	Variation over
Particulars	Mar 16	Mar-16	June 15	June 16	June 15 [%]	Mar 16 [%]
Comm. Exchange, Brokerage	214.06	58.15	46.85	51.66	10.27	[11.16]
Exchange Earned on Forex	73.81	5.17	27.42	10.43	[61.96]	101.74
Profit on Sale of Investment	106.60	61.13	[2.23]	109.10		78.47
Recovery in written off a/cs	65.62	16.10	21.41	9.02	[57.87]	[43.98]
Process Fee	103.29	34.12	20.26	13.75	[32.13]	[59.70]
Other Income	153.41	41.19	32.40	27.06	[16.48]	[34.30]
Total	716.80	215.87	146.11	221.03	51.28	2.40

NET INTEREST INCOME



Particulars	Full Year		Quarter	
Farticulars	Mar 16	Mar-16	June 15	June 16
Net Interest Income	2,476.75	625.17	628.19	620.88
Net Interest Margin [%]	2.16	2.12	2.21	2.02



EXPENSES

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	Full Year		Quarter		Variation over	Variation over	
Particulars	Mar 16	Mar-16	June 15	June 16	June 15 [%]	Mar 16 [%]	
Total Expenses	10,437.23	2,619.65	2,688.57	2,636.91	[1.92]	0.66	
Interest Expenses	8,168.99	2,012.31	2,140.57	2,065.44	[3.51]	2.64	
Deposits	7,716.71	1,878.04	2,044.39	1,917.39	[6.21]	2.10	
Others	452.28	134.27	96.18	148.05	53.93	10.26	
Operating Expenses	2,268.25	607.34	548.00	571.47	4.28	[5.91]	
a. Staff Expenses	1,448.13	363.27	355.56	379.21	6.65	4.39	
b. Other Operating Expenses	820.12	244.07	192.44	192.26	[0.09]	[21.23]	



PROVISIONS & CONTIGENCIES

	Full Year		Quarter		Variation	Variation
Particulars	Mar 16	Mar-16	June 15	June 16	over June 15 [%]	over Mar 16 [%]
NPA	2,724.07	1,094.24	340.82	598.49	75.60	[45.31]
Tax Expense	[615.57]	[340.86]	[113.61]	[117.06]		
Investment Depreciation	2.63	[20.52]	14.58	60.14	312.48	
Standard Assets	[15.02]	[21.19]	20.35	24.13	18.53	
FITL	[74.11]	[36.39]	[17.29]	2.97		
NPV of Restructured A/cs	[162.64]	[121.51]	[36.61]	[20.93]		
Others	1.26	6.31	2.89	2.05	[29.07]	[67.51]
Total Provisions	1,860.62	560.08	211.14	549.79	160.39	[1.84]



RESOURCES / DEPLOYMENT

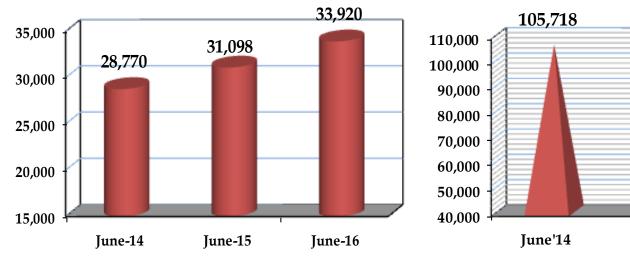
Particulars	Mar 16	June 15	June 16	Growth %
Current Deposits	6,302.43	6,033.90	5,905.75	[2.12]
Savings Deposits	28,066.75	25,064.49	28,014.23	11.77
CASA Deposits	34,369.18	31,098.39	33,919.98	9.07
Term Deposits	73,491.66	67,798.43	70,249.17	3.61
Aggregate Deposits	1,07,860.84	98,896.82	1,04,169.15	5.33
CASA [%] to Total Deposits	29.27	28.64	30.30	
Inter Bank Deposits	9,570.13	9,701.00	7,765.88	[19.95]
TOTAL DEPOSITS	1,17,430.97	1,08,597.82	1,11,935.03	3.07
GROSS ADVANCES	85,810.67	78,034.08	81,113.93	3.95
BUSINESS MIX	2,03,241.64	1,86,631.90	1,93,048.96	3.44

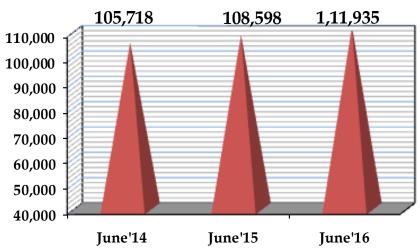


RESOURCES / DEPLOYMENT



[₹ cr]





■ CASA Deposits

■ Total Deposits



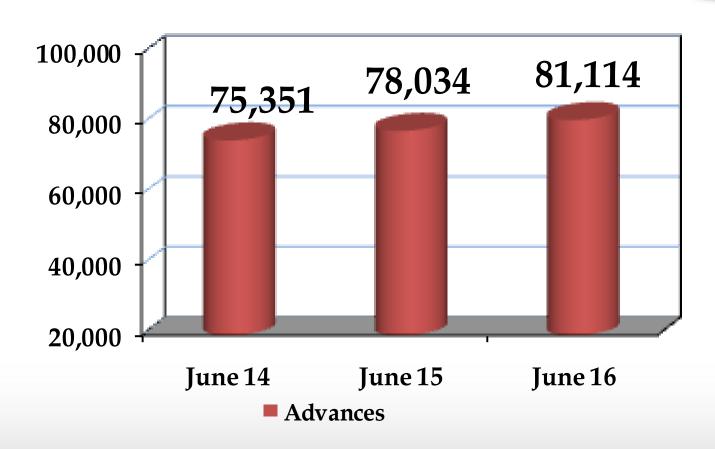
ADVANCES

Particulars	Mar 16	June 15	June 16
Gross Advances	85,811	78,034	81,114
[Growth %]	[6.43]	[3.56]	[3.95]
Priority Sector	29,884	26,999	29,592
[Growth %]	[18.38]	[18.40]	[9.60]
Agriculture	12,618	11,139	12,185
[Growth %]	[37.50]	[31.38]	[9.39]
MSME	13,983	13,660	13,945
[Growth %]	[-8.34]	[7.93]	[2.09]
Retail	12,053	10,062	11,350
[Growth %]	[10.48]	[5.05]	[12.80]
CD Ratio	73.07	71.86	72.47



<u>ADVANCES</u>







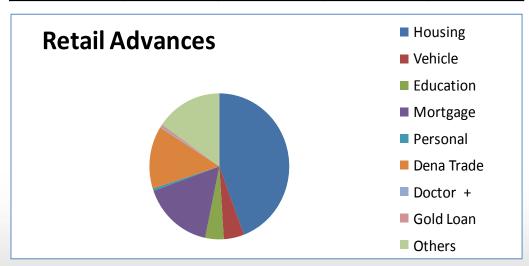
COMPOSITION OF ADVANCES

Particulars	Outstanding as of			Variation June	% to Total	
	Mar 16	June 15	June 16	Amt	%	Advances
Agriculture	12,618	11,139	12,185	1,046	9.39	15.02
MSME	13,983	13,660	13,945	285	2.09	17.19
Large Industries	30,548	28,675	29,095	420	1.46	35.87
Retail	12,053	10,062	11,350	1288	12.80	13.99
Food Credit	1,347	1,506	1,387	[119]	[7.90]	1.71
Others	15,262	12,992	13,152	160	1.23	16.21
Total	85,811	78,034	81,114	3,080	3.95	100



RETAIL PORTFOLIO

[` cr]	Mar 16	June 15	June 16	Y-o-Y Growth
Direct Retail	10,290.82	8,790.83	10,226.42	16.34
Total Retail	12,052.90	10,062.36	11,350.44	12.80
% of Gross Advances	14.04	12.89	13.99	







Segment	Amount	% To Total Retail
Housing	5,923.16	57.92
Vehicle	605.76	5.92
Education	483.48	4.73
Mortgage	1,405.35	13.74
Personal	47.17	0.46
Dena Trade	1,415.02	13.84
Doctor +	21.69	0.21
Gold Loan	62.37	0.61
Others	262.43	2.57
Total	10,226.42	100



PRIORITY SECTOR LENDING

Sr No	Particulars	Mar 16	June 15	June 16	Y-o-Y	Targets FY 16-17
1	Agriculture (Including RIDF & IBPC)	15,912.42	14,222.56	15,372.13	8.08	16,375
2	MSME	13,957.00	13,013.92	14,050.87	7.97	15,575
3	Others	4,247.68	3,696.42	4,295.48	16.31	4,400
4	Total PSL (Including RIDF & IBPC)	34,117.10	30,932.89	33,718.48	9.00	36,350
5	PSL % to ANBC	40.23	36.48	40.92		40.00



INVESTMENTS

Particulars	June 15	June 16	% to Total
GROSS INVESTMENTS	32,715.07	34,711.98	100.00
SLR INVESTMENTS			
Treasury Bills	0.00	0.00	
CG securities	21,997.63	21,439.99	61.77
State Govt. Securities	7,445.17	8,141.63	23.45
Other Approved Securities	0.00	0.00	
Total	29,442.80	29,581.62	85.82
NON-SLR INVESTMENTS			
PSU Bonds	2,131.42	4,021.10	11.58
Corporate Debentures	363.79	325.81	0.94
CDs	197.35	0.00	
CPs	0.00	0.00	
Shares of PSUs/Corporates & Others	251.75	285.52	0.82
Regional Rural Banks	19.33	19.33	0.06
Units of MF	6.00	6.00	0.02
Venture CF	41.40	48.69	0.14
Security Receipts	261.23	423.90	1.22
CBLO & Others	0.00	0.00	0.00
Total	3,272.27	5,130.36	14.78

TREASURY MANAGEMENT

Particulars	June 15	June 16	0/0	% to Total
	June 10	june 10	Growth	Investment
Gross Investment	32,715.07	34,711.98	6.10	100.00
Of which				
(i) HFT	722.18	0.00	[100.00]	0.00
(ii) AFS	6,914.59	7,021.71	1.55	20.23
(iii) HTM	25,078.30	27,690.27	10.42	79.77
SLR Investment	29,442.80	29,581.62	0.47	85.22
Non-SLR Investment	3,272.27	5,130.36	56.78	14.78
of which - Rated	3,252.56	5,110.65	57.13	14.72
- Unrated	19.71	19.71	0.00	0.06
Average Yield on all Investments [FY]	7.76	7.70		
Trading Profits [FY] HFT	[7.47]	3.34		
AFS	5.24	98.16		
HTM	0.00	<u>7.60</u>		
Total	[2.23]	109.10		
VAR	37.00	25.50		
Duration (Yrs) AFS + HFT	5.07	5.33		
HTM	4.09	4.81		
Total	4.30	4.90		



ADVANCES - CLASSIFICATION

	Mar 1	16	June 15		June 16	
Asset Category	Amount	% age	Amount	% age	Amount	% age
Standard	77,250.18	90.02	73,193.39	93.80	71,477.61	88.12
Sub Standard	2,104.81	2.45	1,811.37	2.32	3,117.62	3.84
Doubtful	6,076.71	7.09	2,799.53	3.59	6,127.76	7.55
Loss	378.97	0.44	229.80	0.29	390.94	0.48
Total NPAs	8,560.49	9.98	4,840.70	6.20	9,636.32	11.88
Total	85,810.67	100	78,034.09	100	81,113.93	100



MOVEMENT OF NPA

Particulars	Full Year		Quarter	
rarticulais	Mar 16	Mar 16	June 15	June 16
Gross NPA Opening Balance	4,393.04	7,916.47	4,393.04	8,560.49
Less: Cash recoveries	728.00	360.11	129.34	225.89
Less: Up gradations	443.34	179.06	132.31	268.13
Less: Write off	759.66	452.70	99.29	200.53
Total Reductions	1,931.00	991.87	360.94	694.55
Add: Slippage & Debit Operations	6,098.45	1,635.89	808.60	1,770.38
GROSS NPA	8,560.49	8,560.49	4,840.70	9,636.32
GROSS NPA [%]	9.98	9.98	6.20	11.88
NET NPA	5,230.47	5,230.47	3,231.48	5,911.14
NET NPA [%}	6.35	6.35	4.24	7.65
Recovery in w/o A/cs	65.62	16.10	21.41	9.02



EXPOSURE TO MAJOR INDUSTRIES



	March	16	June 15		June 16	
Sector	Amount	% age	Amount	% age	Amount	% age
Infrastructure	13,098.20	15.26	15,899.96	20.38	12,954.16	15.97
Power	7,420.44	8.65	10,424.86	13.36	7,537.01	9.29
Telecom	1,431.10	1.67	1,306.61	1.67	1,618.97	2.00
Roads & Ports	2,734.36	3.19	2,724.86	3.49	2,753.42	3.39
Other Infra	1,512.27	1.76	1,443.63	1.85	1,044.76	1.29
Metal incl Iron & Steel	4,754.02	5.54	4,495.93	5.76	4,731.87	5.83
Textiles	4,296.40	5.01	4,205.39	5.39	3,566.29	4.40
Chemical & Chemical Products	1,148.78	1.34	1,244.92	1.60	1,230.51	1.52
All Engineering	3,025.16	3.53	2,934.42	3.76	2,854.05	3.52
Gems & Jewellery	745.89	0.87	791.60	1.01	805.15	0.99
Food Processing	1,792.39	2.09	1,415.64	1.81	1,658.53	2.04
Construction	3,064.60	3.57	1,863.10	2.39	2,765.56	3.41



RESTRUCTURED ADVANCES

	Mar	March 16 June 15			June 16	
Sector	Amount	% age	Amount	% age	Amount	% age
Agriculture	287.00	3.60	106.59	1.04	237.29	3.07
Power	1,983.92	24.86	4,104.61	39.99	1,814.99	23.46
Textiles	386.48	4.84	416.29	4.06	373.67	4.83
Cement & Products	216.78	2.72	283.43	2.76	215.62	2.79
Iron & Steel	1,449.13	18.16	1,392.98	13.57	1,454.57	18.80
Telecom	218.85	2.74	432.90	4.22	209.88	2.71
Civil Aviation	157.49	1.97	160.78	1.57	150.06	1.94
Hotel	64.32	0.81	61.42	0.60	64.87	0.84
Petro Chemical	0.00	0.00	71.44	0.70	0	0
Other Infrastructure	697.49	8.74	691.35	6.74	713.49	9.22
Others	2,519.44	31.57	2,543.13	24.77	2,502.90	32.35
Total	7,980.90	100.00	10,264.92	100.00	7,737.28	100



CAPITAL ADEQUACY

Particulars	31.03.2016	30.06.2015	30.06.2016
Net Worth	4,937.70	5,899.52	4,542.63
Risk Weighted Assets	87,616.35	84,470.17	84,796.60
Total Capital Funds	9,635.31	9,135.15	9,148.68
Tier I Capital	7,527.98	6,429.01	7,099.68
Tier II Capital	2,107.33	2,706.14	2,049.00

Capital Adequacy Ratio						
Particulars	31.03.2016	30.06.2015	30.06.2016			
Under Basel II	11.27	11.62	11.31			
Tier I	7.56	7.78	7.48			
Tier II	3.71	3.84	3.83			
Under Basel III	11.00	10.81	10.79			
Tier I	8.59	7.61	8.37			
Tier II	2.41	3.20	2.42			



KEY RATIOS

Ratios		Full Year	Quarter		
		Mar 16	Mar 16	June 15	June 16
A	Cost of Deposits [%]	7.20	6.90	7.51	6.79
В	Cost of Funds [%]	7.25	6.96	7.61	6.87
С	Yield on Advances [%]	10.05	9.57	10.59	9.40
D	Yield on Investments [%]	7.75	7.73	7.76	7.70
E	Yield on Funds [%]	8.84	8.51	9.48	8.35
F	Net Interest Margin [%]	2.16	2.12	2.21	2.02
G	Provision Coverage Ratio [Incl Tech W/O]	52.79	52.79	53.24	52.13



KEY RATIOS

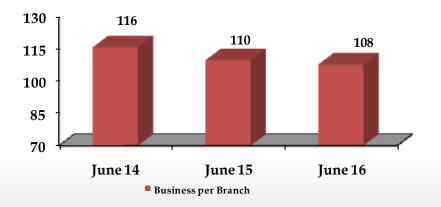


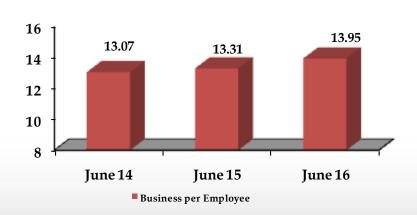
	Ratios			Quarter	
		Mar 16	Mar 16	June 15	June 16
Α.	Cost to Income Ratio	71.03	72.21	70.77	67.88
i)	Staff Cost to Income Ratio	45.35	43.19	45.92	45.04
ii)	Other Overhead to Income Ratio	25.68	29.02	24.85	22.84
В	Net Profit to Total Income	[8.23]	[11.44]	0.52	[9.61]
С	Return on Assets [Annualised]	[0.75]	[1.02]	0.05	[0.86]
D	Return on Equity [Annualised]	[13.54]	[18.43]	0.23	[17.09]
E	Earning Per Share ₹	[15.50]	[5.05]	0.27	[4.19]
F	Book Value ₹	87.98	87.98	118.76	81.89



PRODUCTIVITY RATIOS

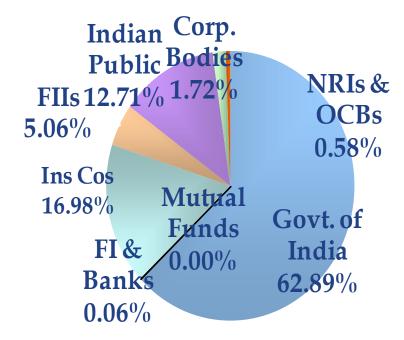
Particulars	March 16	June 15	June 16
Business per Branch [₹cr]	114.57	110.83	108.45
Business per Employee [₹cr]	14.62	13.31	13.95
Profit Per Branch [₹lacs]	[18.39]	3.60	[15.69]
Profit Per Employee [₹lacs]	[2.35]	0.43	[2.02]







SHARE HOLDING PATTERN



• Share Capital	₹ 666.93 cr
•No. of Shares	66.69 cr
•Net worth	₹ 4,542.63 cr
•B. V. per share	₹ 81.89
•Return on Equity (annualised)	[17.09] %

-	
Govt. of India	62.89
FII	5.06
Insurance Companies	16.98
FIs/Banks	0.06
Mutual Funds	0.00
Bodies Corporate	1.72
NRIs & OCBs	0.58
Public	12.71

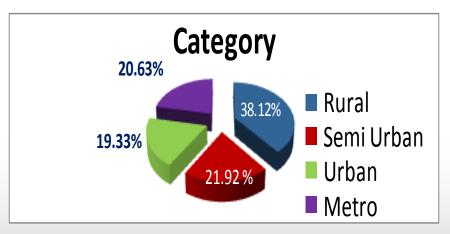


BRANCH NETWORK

	March 16	June 15	June 16
Branches	1,846	1,756	1,852
Ext. Counters	5	5	5
ATMs	1,471	1,482	1,471
E- smart Lobbies	74	39	81

Bank h	as opene	d 6 bra	nches
during	Quarter	ended	June
2016.			

Category	June 16	% share
Rural	706	38.12
Semi Urban	406	21.92
Urban	358	19.33
Metro	382	20.63
Total	1,852	100





FINANCIAL INCLUSION



- ➤ Bank has opened 37.13 lacs accounts under Pradhan Mantri Jan Dhan Yojana [PMJDY] against the target of 18.50 lacs and also issued 27.98 lacs RuPay Cards.
- ➤ Bank has covered all the allotted 6539 villages under FI. Out of above 5858 villages through BC model and 681villages through Brick & Mortar Branches.
- ➤ Bank has enrolled 8.86 crores residents for Aadhar Number as of June 2016 and having top position among Non State Registrars (NSR) to UIDAI. Bank has earned net non interest commission income of ₹ 3.97 cr. during Quarter ended June 2016.
- ➤ Bank has operationalized e-KYC facility through all Branches and the same is successfully implemented through Micro ATMs also. As on June-2016, 4.75 lakhs AEPS transactions have been done through Micro-ATMs. AEPS On-Us (Intrabank) is implemented in all micro ATMs through Bank Mitr





Thank You!