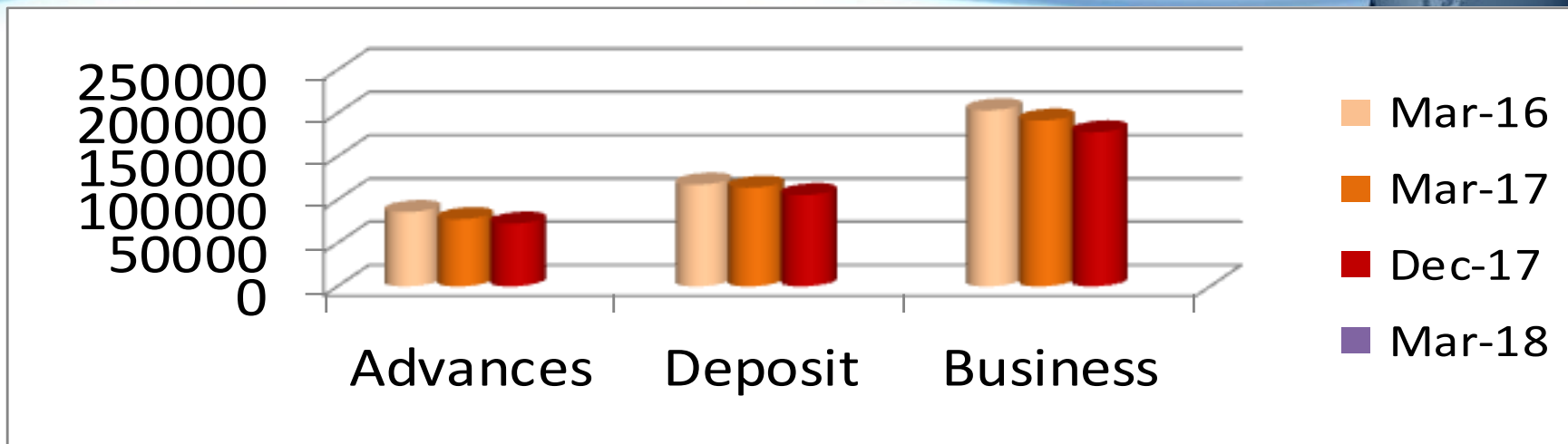




Audited Financial Results
For the
Quarter / Full Year ended
March 31st, 2018

BUSINESS PROFILE



[₹ cr]

Parameter	Mar 16	Mar 17	Dec 17	Mar 18	Y-o-Y % Growth
Gross Advances	85,811	77,538	72,443	74,239	[4.26]
Total Deposits	1,17,431	1,13,943	1,05,421	1,06,130	[6.86]
Total Business	2,03,242	1,91,481	1,77,864	1,80,369	[5.80]

KEY INDICATORS


 [₹ cr]

Particulars	Full Year		Increase [%]	Quarter			Increase [%] Q-o-Q
	Mar 17	Mar 18		Mar 17	Dec 17	Mar 18	
Operating Profit	1,390.21	1171.16	[15.76]	265.86	309.59	175.42	[43.34]
Net Profit	[863.63]	[1923.15]	122.68	[575.28]	[380.07]	[1225.43]	222.42
Total Income	11,433.06	10095.75	[11.70]	2,612.07	2,475.96	2390.66	[3.45]
Total Expenses	10,042.85	8924.59	[11.13]	2,346.21	2,166.37	2215.24	2.26
Provision & Contingencies	2,253.84	3094.31	37.29	841.14	689.66	1400.85	103.12

INCOME


 [₹ cr]

Particulars	Full Year		Increase [%]	Quarter			Increase [%] Q-o-Q
	Mar 17	Mar 18		Mar 17	Dec 17	Mar 18	
Total Income	11,433.06	10095.75	[11.70]	2,612.07	2,475.96	2390.66	[3.45]
Interest Income	10,181.67	8932.23	[12.27]	2,297.11	2,259.78	2067.37	[8.51]
Advances	6,968.79	5832.91	[16.30]	1,454.29	1,534.14	1315.72	[14.24]
Investments	2,906.09	2681.90	[7.71]	777.30	648.77	671.41	3.49
Other	306.79	417.42	36.06	65.52	76.87	80.24	4.38
Non Interest Income	1,251.39	1163.52	[7.02]	314.96	216.18	323.29	49.55

NON INTEREST INCOME


 [₹ cr]

Particulars	Full Year		Increase [%]	Quarter			Increase [%] Q-o-Q
	Mar 17	Mar 18		Mar 17	Dec 17	Mar 18	
Comm. Exchange, Brokerage	227.60	250.54	10.08	65.00	59.48	75.97	27.72
Exchange Earned on Forex	33.04	45.43	37.50	6.74	16.47	10.58	[35.76]
Profit on Sale of Investment	631.97	422.84	[33.09]	69.84	72.83	34.09	[53.19]
Recovery in written off a/cs	114.70	141.51	23.37	85.50	1.86	85.98	
Process Fee	93.55	80.90	[13.52]	31.52	20.56	24.10	17.22
Other Income	150.53	222.30	47.68	56.36	44.98	92.57	105.80
Total	1,251.39	1163.52	[7.02]	314.96	216.18	323.29	49.55

NET INTEREST INCOME



[₹ cr]

Particulars	Full Year		Quarter		
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18
Net Interest Income	2,408.36	2475.82	450.07	699.57	500.51
Net Interest Margin [%]	2.00	2.19	1.48	2.45	1.78

EXPENSES



Particulars	Full Year		Increase [%]	Quarter			Increase [%] Q-o-Q
	Mar 17	Mar 18		Mar 17	Dec 17	Mar 18	
Total Expenses	10,042.85	8924.59	[11.13]	2,346.21	2,166.37	2215.24	2.26
Interest Expenses	7,773.31	6456.41	[16.94]	1,847.04	1,560.21	1566.86	0.43
Deposits	7,213.04	5955.55	[17.43]	1,713.00	1,437.80	1413.49	[1.69]
Others	560.27	500.86	[10.60]	134.04	122.41	153.37	25.29
Operating Expenses	2,269.54	2468.18	8.75	499.17	606.16	648.38	6.97
a. Salaries	1,484.08	1587.50	6.97	336.90	409.14	402.37	[1.65]
b. Other Operating Expenses	785.46	880.68	12.12	162.27	197.02	246.01	24.87

PROVISIONS & CONTINGENCIES


 [₹ cr]

Particulars	Full Year		Increase [%]	Quarter			Increase [%] Q-o-Q
	Mar 17	Mar 18		Mar 17	Dec 17	Mar 18	
NPA	2,457.75	4281.80	74.22	878.17	1044.28	2150.61	105.94
Tax Expense	[411.73]	[1255.60]		[130.90]	[409.81]	[590.45]	
Investment Depreciation	334.22	203.79	[39.03]	227.88	78.90	77.05	[2.34]
Standard Assets	51.11	[158.64]		[66.84]	[94.42]	[155.04]	
FITL	[96.02]	[41.44]		[47.69]	[2.68]	[50.63]	
NPV of Restructured A/cs	[76.70]	54.80		[19.16]	71.83	[35.97]	
Others	[4.80]	9.61		[0.32]	1.55	5.28	240.65
Total Provisions	2253.84	3094.31	37.29	841.14	689.66	1400.85	103.12

RESOURCES / DEPLOYMENT


 [₹ cr]

Particulars	Mar 16	Mar 17	Dec 17	Mar 18	Increase [%]
Current Deposits	6,302.43	6,983.48	5,883.35	6013.53	2.21
Savings Deposits	28,066.75	36,238.60	34,665.47	36471.49	5.21
CASA Deposits	34,369.18	43,222.08	40,548.82	42485.02	4.77
Term Deposits	73,491.66	68,414.48	62,794.63	59762.34	[4.83]
Aggregate Deposits	1,07,860.84	1,11,636.56	1,03,343.45	102247.36	[1.06]
CASA [%] to Total Deposits	29.27	37.93	38.46	40.03	
Inter Bank Deposits	9,570.13	2306.21	2,076.99	3882.79	86.94
TOTAL DEPOSITS	1,17,430.97	1,13,942.77	1,05,420.44	106130.15	0.67
GROSS ADVANCES	85,810.67	77,537.84	72,443.28	74238.58	2.48
BUSINESS MIX	2,03,241.64	1,91,480.61	1,77,863.72	180368.73	1.41

ADVANCES


 [₹ cr]

Particulars	Mar 16	Mar 17	Dec 17	Mar 18
Gross Advances [Growth %]	85,811 [6.43]	77,538 [-9.64]	72,443 [-5.17]	74,239 [-4.26]
Priority Sector [Growth %]	29,884 [18.38]	29,018 [-2.90]	28,557 [1.41]	28,889 [-0.44]
Agriculture [Growth %]	12,618 [37.50]	13,044 [3.38]	13,553 [9.47]	13,347 [2.32]
MSME [Growth %]	13,983 [-8.34]	12,458 [-10.91]	11,279 [-9.34]	10,898 [-12.52]
Retail [Growth %]	12,053 [10.48]	13,301 [10.35]	12,522 [11.67]	13,240 [-0.46]
CD Ratio	73.07	68.05	68.72	69.95

COMPOSITION OF ADVANCES


 [₹ cr]

Parameter	Outstanding as of			Growth over Mar 17		% to Total Advances
	Mar 17	Dec 17	Mar 18	Amt	%	
Agriculture	13,044	13,553	13,347	303	2.32	17.98
MSME	12,458	11,279	10,898	[1,560]	[12.52]	14.68
Large Industries	27,951	25,833	26,817	[1,134]	[4.06]	36.12
Retail	13,301	12,522	13,240	[61]	[0.46]	17.83
Food Credit	918	802	569	[349]	[38.02]	0.77
Others	9,866	8,454	9,368	[498]	[5.05]	12.62
Total	77,538	72,443	74,239	[3,299]	[4.25]	100.00

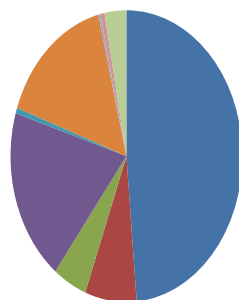
RETAIL PORTFOLIO



Particulars	Mar 17	Dec 17	Mar 18	Y-o-Y Growth %
Direct Retail	11,460.41	10,114.62	10,748	[6.21]
Total Retail	13,300.97	12,522.30	13,240	[0.46]
% of Gross Advances	17.15	17.29	17.83	

Segment	Amount	% To Direct Retail
Housing	6,848	63.71
Vehicle	976	9.08
Education	524	4.88
Mortgage	357	3.32
Personal	40	0.37
Dena Trade	1,221	11.36
Doctor +	23	0.21
Gold Loan	51	0.47
Others	708	6.60
Total	10,748	100.00

Retail Advances



- Housing
- Vehicle
- Education
- Mortgage
- Personal
- Dena Trade
- Doctor +
- Gold Loan
- Others

PRIORITY SECTOR LENDING

[₹ cr]

Sr No	Particulars	Mar 17	Dec 17	Mar 18	Y-o-Y Growth %	Regulatory Targets FY 17-18
1	ANBC	90,866	82,113	85,038	--	85,038
2	Agriculture (Including RIDF, PTC PSLCs & IBPC)	16,375	16,460	18,179	11.02	15,307
3	MSME-PS	15,316	11,845	11,638	[24.01]	--
4	Others	5,301	5,369	6,132	15.68	--
5	Total PSL (Including RIDF, PTC, PSLCs & IBPC)	36,992	33,674	35,949	[2.82]	34,015
6	Agri % to ANBC	18.02	20.05	21.38	--	18.00
7	PSL % to ANBC	40.71	41.01	42.27	--	40.00

TREASURY MANAGEMENT

[₹ cr]

Particulars		March 17	March 18	% Growth	% to Total Investment
Gross Investment		40,189.77	38,039.56	[5.35]	100
Of which					
(i) HFT		405.67	1.32		0.00
(ii) AFS		13,911.25	12,579.19	[9.58]	33.07
(iii) HTM		25,872.85	25,459.05	[1.60]	66.93
SLR Investment		34,753.47	29,717.82	[14.48]	78.13
Non-SLR Investment		5,436.30	8,321.74	53.08	21.87
of which - Rated		5,416.59	8,303.44		
- Unrated		19.71	18.30		
Average Yield on all Investments [FY]		7.57	7.26		
Trading Profits [FY]	HFT	55.12	[8.27]		
	AFS	438.84	311.24		
	HTM	<u>138.01</u>	<u>119.87</u>		
	Total	<u>631.97</u>	<u>422.84</u>		
VAR		73.64	57.53		
M. Duration (Yrs)	Total Portfolio	6.41	4.98		
	AFS + HFT	4.49	4.87		
	HTM	5.12	5.03		

INVESTMENTS

[₹ cr]

Particulars	March 17	March 18	% to Total
GROSS INVESTMENTS	40,189.77	38,039.56	100
SLR INVESTMENTS			
Treasury Bills	0.00	0.00	0.00
CG securities	26,044.70	19,007.68	63.96
State Govt. Securities	8,708.77	10,710.14	
Other Approved Securities			15.81
Total	34,753.47	29,717.82	100
NON-SLR INVESTMENTS			
PSU Bonds	3,720.86	2,834.58	34.06
Corporate Debentures	329.81	1,288.74	15.49
CDs	200.47	74.78	0.90
CPs	0.00	97.55	1.17
Shares of PSUs /Corporates & Others	474.63	521.35	6.26
Regional Rural Banks	19.33	19.33	0.23
Units of MF	3.00	0.00	0.00
Venture CF	44.34	39.80	0.48
Security Receipts	611.06	638.87	7.68
CBLO & Others PTC Recap Bond	32.80	2,806.74	33.73
Total	5,436.30	8,321.74	100

ADVANCES - CLASSIFICATION



[₹ cr]

Asset Category	Mar 17		Dec 17		Mar 18	
	Amount	% age	Amount	% age	Amount	% age
Standard	64,919.11	83.73	58,274.50	80.44	57,877.14	77.96
Sub Standard	4,381.01	5.65	3,558.02	4.91	3,353.75	4.52
Doubtful	7,664.38	9.88	10,065.52	13.89	11,442.85	15.41
Loss	573.34	0.74	545.24	0.75	15,64.84	2.11
Total NPAs	12,618.73	16.27	14,168.78	19.56	16,361.44	22.04
Total	77,537.84	100	72,443.28	100	74,238.58	100

MOVEMENT OF NPA

[₹ cr]



Particulars	Full Year		Quarter	
	March 17	March 18	March 17	March 18
Gross NPA Opening Balance	8,560.49	12618.73	11,301.78	14168.78
Less: Cash recoveries	1,119.87	931.24	393.16	269.39
Less: Up gradations	755.87	673.40	208.44	122.09
Less: Write off	833.39	661.12	402.73	225.78
Total Reductions	2,709.13	2265.76	1,004.33	617.26
Add: Slippage & Debit Operations	6,767.37	6008.47	2,321.28	2809.92
GROSS NPA	12,618.73	16361.44	12,618.73	16361.44
GROSS NPA [%]	16.27	22.04	16.27	22.04
NET NPA	7,735.12	7838.78	7,735.12	7838.78
NET NPA [%]	10.66	11.95	10.66	11.95
Recovery in w/o A/cs	120.08	146.60	85.29	86.93

EXPOSURE TO MAJOR INDUSTRIES



Sector	Mar 17		Dec 17		Mar 18	
	Amount	% age	Amount	% age	Amount	% age
Infrastructure	11,465.70	14.79	10,707.24	14.78	10,732.66	14.46
Power	4,331.87	5.59	4,277.09	5.90	3,624.22	4.88
Telecom	1,855.63	2.39	1,965.14	2.71	1,788.42	2.41
Roads & Ports	3,002.29	3.87	2,666.30	3.68	2,859.47	3.85
Other Infra	2,275.91	2.94	1,798.71	2.48	2,460.55	3.31
Metal incl. Iron & Steel	4,642.97	5.99	5,420.66	7.48	5,360.39	7.22
Textiles	3,641.93	4.70	3,616.83	4.99	3,806.33	5.13
Chemical & Chemical Products	862.67	1.11	789.10	1.09	810.22	1.09
All Engineering	2,955.86	3.81	3,213.40	4.44	2,929.02	3.95
Gems & Jewellery	743.30	0.96	773.40	1.07	782.53	1.05
Food Processing	1,424.54	1.84	1,457.17	2.01	1,390.59	1.87
Construction	2,627.48	3.39	2,558.68	3.53	2,542.08	3.42

CAPITAL ADEQUACY

 [₹ cr]
 

Particulars	31.03.2017	31.12.2017	31.03.2018
Net Worth	4,842.92	4,112.61	5,106.88
Risk Weighted Assets	83,174.43	74,371.55	72,955.55
Total Capital Funds	9,472.22	8,535.25	8,088.12
CET1	6,021.68	5,285.84	6,425.56
Tier I Capital	7,523.18	6,667.02	6,425.56
Tier II Capital	1,949.04	1,868.23	1,662.56

Capital Adequacy Ratio			
Particulars	31.03.2017	31.12.2017	31.03.2018
Under Basel III	11.39	11.48	11.09
CET 1	7.24	7.11	8.81
Tier I	9.05	8.97	8.81
Tier II	2.34	2.51	2.28

KEY RATIOS

Particulars		Full Year		Quarter		
		Mar 17	Mar 18	Mar 17	Dec 17	Mar 18
A	Cost of Deposits [%]	6.43	5.62	6.05	5.48	5.40
B	Cost of Funds [%]	6.54	5.84	6.16	5.67	5.73
C	Yield on Advances [%]	8.98	8.00	7.75	8.22	7.33
D	Yield on Investments [%]	7.57	7.26	7.41	7.21	7.05
E	Yield on Funds [%]	8.03	7.51	7.14	7.49	7.00
F	Net Interest Margin [%]	2.00	2.19	1.48	2.45	1.78
G	Provision Coverage Ratio [Incl Tech W/O]	50.56	60.20	50.56	56.85	60.20

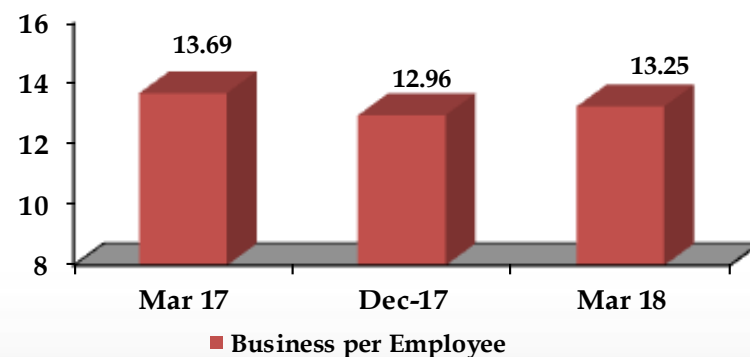
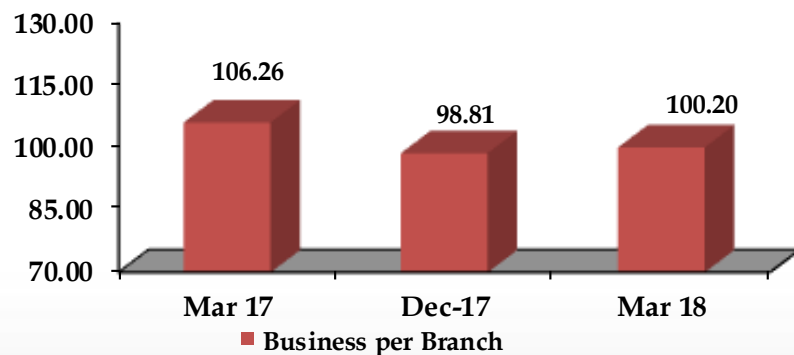
KEY RATIOS

Particulars		Full Year		Quarter		
		Mar 17	Mar 18	Mar 17	Dec 17	Mar 18
A.	Cost to Income Ratio	62.01	67.82	65.24	66.19	78.70
i)	Staff Cost to Income Ratio	40.55	43.62	44.04	44.68	48.84
ii)	Other Overhead to Income Ratio	21.46	24.20	21.20	21.51	29.86
B	Net Profit to Total Income	[7.55]	[19.05]	[22.02]	[15.35]	[51.26]
C	Return on Assets [Annualised]	[0.67]	[1.59]	[1.77]	[1.27]	[4.07]
D	Return on Equity [Annualised]	[13.50]	[26.17]	[35.52]	[14.19]	[66.96]
E	Earning Per Share	[11.89]	[18.06]	[7.31]	[3.43]	[11.51]
F	Book Value	65.42	27.44	65.42	43.93	27.44

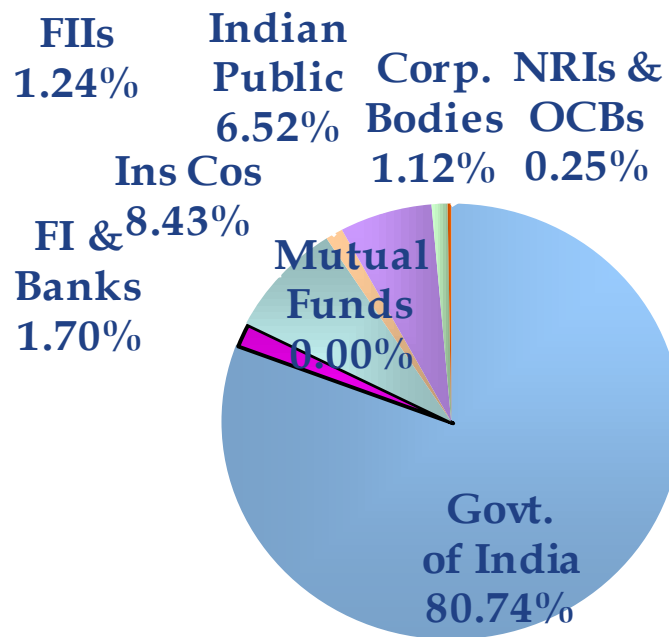
PRODUCTIVITY RATIOS



Particulars	Mar 17	Dec 17	Mar 18
Business per Branch [₹ cr]	106.26	98.81	100.20
Business per Employee [₹ cr]	13.69	12.96	13.25
Profit Per Branch [₹ lacs]	[47.93]	[21.11]	[106.84]
Profit Per Employee [₹ lacs]	[6.18]	[2.77]	[14.13]



SHARE HOLDING PATTERN



- Share Capital ₹ 2,259.04 cr
- No. of Shares 225.90 cr
- Net worth ₹ 5,106.88 cr
- B. V. per share ₹ 27.45
- Return on Equity [26.17]% (annualized)

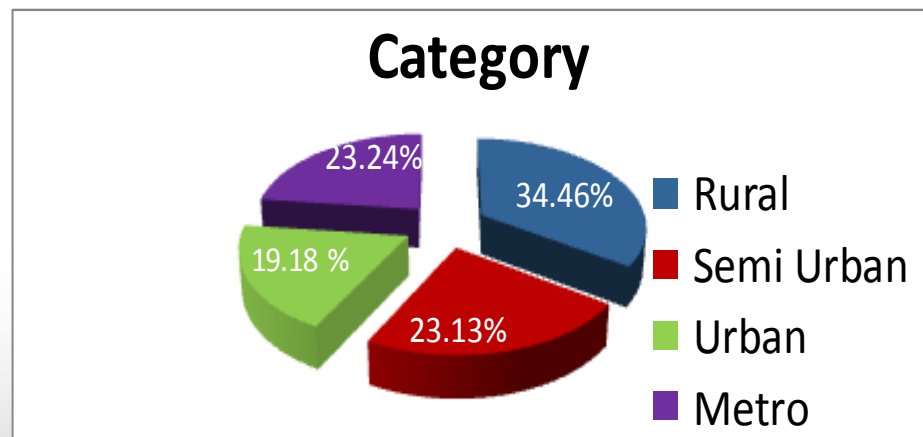
Govt. of India	80.74
FII	1.24
Insurance Companies	8.43
FIs/Banks	1.70
Mutual Funds	0.00
Bodies Corporate	1.12
NRI & OCBs	0.25
Public	6.52

BRANCH NETWORK



	March 17	March 18
Branches	1,874	1,872
Ext. Counters	5	5
ATMs	1,538	1,685
E- smart Lobbies	95	98

Category	March 18	% share
Rural	645	34.46
Semi Urban	435	23.24
Urban	359	19.18
Metro	433	23.13
Total	1,872	100



FINANCIAL INCLUSION



Progress Under PradhanMantriJan Dhanyojana(PMJJDY)

Parameters	As on 31.03.2018
Accounts opened till 31.03.2018	44.06 lakh
Deposits	1,02,394.70 lakh
RuPaycards issued	26.52 lakh
AadharSeeding	32.69 lakh
Village Covered	6,485 (Actual)
Sub Service Areas	2,105 (Actual)
Urban Wards	776 (Actual)

Progress Under PMSBY, PMJJBY AND APY SCHEMES

Scheme Name	As on 31.03.2018
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	19,10,099 (Actual)
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	5,20,906 (Actual)
Atal Pension Yojana (APY)	1,17,569 (Actual)

Progress Under MUDRA yojana(PMMY)

Category	As on 31.03.2018		
	No of Accounts (Actual)	Sanc. Amt. [₹ cr]	O/S Amt. [₹ cr]
Shishu (< Rs.50K)	1,02,478	222.34	206.72
Kishor (Above Rs.50K-Rs.5.00 Lacs)	17,636	381.40	360.10
Tarun(Above Rs.5.00 lacsto Rs.10.00 lacs)	3,326	268.28	260.41
	1,23,440	872.02	827.23



Thank You !

