



**FINANCIAL
HIGHLIGHTS FOR
THE 1ST QUARTER
ENDED
30TH JUNE 2017**



- ❖ **Total Business of the Bank increased to Rs. 4,66,360 crore as at June 30, 2017 compared to Rs. 4,56,012 crore as at June 30, 2016 registering y-o-y growth of 2.27 %.**
- ❖ **Total Deposits reached to Rs. 2,94,162 crore in June 30, 2017 from Rs. 2,70,293 crore as at June 30, 2016 showing y-o-y growth of 8.83 %.**
- ❖ **Gross Advances of the Bank stood at Rs. 1,72,198 crore in June 2017 as against Rs. 1,85,719 crore in June 2016. The reduction is primarily attributed to issuance of Inter Bank Participation Certificates (IBPC) of Rs. 10109 crore outstanding as on June 30, 2017.**
- ❖ **CASA percentage improved to 39.48 % in June 2017 as against 35.40 % in June 2016.**
- ❖ **Core Deposits increased to Rs. 2,81,398 crore from Rs. 2,56,348 crore in June 2016, recording y-o-y growth of 9.77 %.**
- ❖ **Total Income for the quarter ended June 30, 2017 increased to Rs. 6871 crore as compared to Rs. 6,662 crore for the quarter ended June 30, 2016, showing y-o-y growth of 3.14%.**
- ❖ **Non Interest Income of the Bank increased to Rs. 660 crore for the quarter ended June 30, 2017 compared to Rs. 494 crore for the quarter ended June 30, 2016, registering y-o-y growth of 33.60 %.**
- ❖ **Operating Profit of the Bank stood at Rs. 451 crore for the quarter ended June 30, 2017 as compared to Rs. 586 crore for the corresponding quarter ended June 30, 2016.**
- ❖ **Net Loss for the quarter ended June 30, 2017 reduced to Rs. 577 crore in comparison to Net Loss of Rs. 600 crore for the quarter ended June 30, 2016.**
- ❖ **Provision Coverage Ratio stood at 54.48% as on June 30, 2017.**
- ❖ **CRAR under BASEL II is at 9.91 % with Tier I at 6.17 % whereas CRAR under BASEL III is 9.61 % with Tier I at 7.47 %.**
- ❖ **NIM stood at 1.95 % in the quarter ended June 30, 2017.**

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

(Rs. in crore)

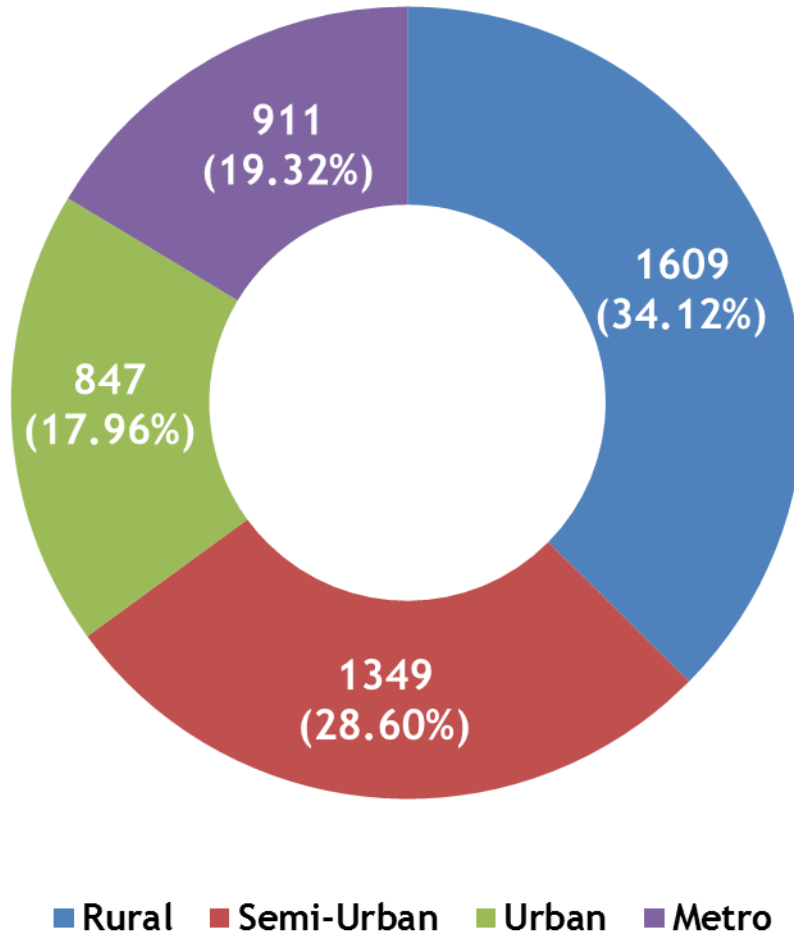
PARAMETERS	Q1 16-17	Q4 & FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Total Business	4,56,012	4,49,679	4,66,360	2.27
Total Deposits	2,70,293	2,96,671	2,94,162	8.83
Of which Core Deposits	2,56,348	2,83,315	2,81,398	9.77
Of which HighCost Deposits (% to total deposits)	13,945 (5.16)	13,356 (4.50)	12,764 (4.34)	(8.47)
Total Loans and Advances	1,85,719	1,53,008	1,72,198	(7.28)
Investments	90,688	93,792	95,670	5.49
CD Ratio	68.71	51.57	59.75	----

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

(Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Gross Income	6,662	7,122	27,537	6,871	3.14
Gross Expenses	6,076	6,056	24,448	6,420	5.66
Operating Profit	586	1,066	3,089	451	(23.04)
Net Profit	(600)	(592)	(2,439)	(577)	----
Net Interest Income	1,659	1,715	6,574	1,331	(19.77)
Net Interest Margin	2.60	2.43	2.51	1.95	----

BRANCH SEGMENTATION : AS ON 30TH JUNE, 2017



Total Branches	4716
Rural	1609
Semi Urban	1349
Urban	847
Metropolitan	911
ATMs	5267
USBs	3677

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q1 16-17	Q4 & FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Current	11,116	13,207	13,357	20.16
Savings	84,564	1,03,102	1,02,779	21.54
Total CASA	95,680	1,16,310	1,16,137	21.38
Core Term	1,60,668	1,69,384	1,65,261	2.86
Total Core Deposits	2,56,348	2,83,315	2,81,398	9.77
High Cost	13,945	13,356	12,764	(8.47)
Total Deposits	2,70,293	2,96,671	2,94,162	8.83
CASA %	35.40	39.20	39.48	----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q1 16-17	Q4 & FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Total Loans & Advances	1,85,719	1,53,008	1,72,198	(7.28)
Corporate Credit	78,785	52,762	66,526	(15.56)
(% to total Loans & Advances)	42.42%	34.48%	38.63%	
Agriculture	36,264	37,537	37,412	3.17
(% to total Loans & Advances)	19.53%	24.53%	21.73%	
MSME	31,409	30,701	32,007	1.90
(% to total Loans & Advances)	16.91%	20.06%	18.59%	
Retail	39,261	32,008	36,253	(7.66)
(% to total Loans & Advances)	21.14%	20.92%	21.05%	
- Housing	16,671	12,510	13,077	(21.56)
- Education	3,800	2,735	2,944	(22.53)
- Others	18,790	16,763	20,232	7.67

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q1 16-17	Q4 & FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Priority Sector Advances (% to ANBC)	82,292 (41.17)	78,259 (37.96)	79,022 (39.49)	(3.97)
Agriculture (% to ANBC)	36,264 (18.14)	37,537 (18.21)	37,412 (18.70)	3.17
MSME (PS) (% to ANBC)	30,131 (14.62)	29,531 (14.32)	30,057 (18.05)	(0.25)

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q1 16-17	Q4 & FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
HOUSING LOAN	16,671	12,510	13,077	(21.56)
EDUCATION LOAN	3,800	2,735	2,944	(22.53)
CENT PERSONAL GOLD LOAN	720	686	740	2.78
Cent Mortgage	7,567	6,517	8,308	9.79
Cent Trade	4,597	4,819	4,742	3.15
Others	5,906	4,741	6,442	9.08
Grand Total	39,261	32,008	36,253	(7.66)

PROFITABILITY

PROFITABILITY (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 2016-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Gross Income	6,662	7,122	27,537	6,871	3.14
Gross Expenses	6,076	6,056	24,448	6,420	5.66
Operating Profit	586	1,066	3,089	451	(23.04)
Net Profit	(600)	(592)	(2,439)	(577)	----

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
Interest on Advances	4,291	3,789	16,283	3,559	(17.06)
Interest on Investments	1,746	1,936	7,372	1,718	(1.60)
Other Interest Income	131	515	1,006	934	612.98
Total Interest Income	6,168	6,240	24,661	6,211	0.70

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o-Q1 FY 17) (%)
Non Interest Income	494	882	2,876	660	33.60
Of which:					
Profit on sale of investments	212	453	1,541	218	2.83
Commission/ Exchange	214	279	929	244	14.02
Recovery in written off a/cs	6	63	121	123	1950.00
Profit on Exchange Transactions	41	45	169	25	(39.02)
Others	21	42	116	50	138.09
Total Income	6,662	7,122	27,537	6,871	3.14

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - Q1 FY 17) (%)
Interest on deposits	4,314	4,317	17,330	4,254	(1.39)
Interest on Sub-ordinated debts	158	140	604	114	(27.85)
Interest on borrowings/ refinance	37	67	154	512	1283.78
Total interest Expenses	4,509	4,524	18,087	4,880	8.23

BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18	Y-o-Y Growth (Q1 FY 18 - o - Q1 FY 17) (%)
I. Establishment	1,091	903	4,214	1,005	(7.88)
II. Other Optg. Expenses	476	629	2,147	536	12.61
Total optg. Expenses	1,567	1,532	6,361	1,540	(1.72)
Gross Expenses	6,076	6,056	24,448	6,420	5.66

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

PROVISION (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18
For NPAs (Including Restructured Assets)	1,640 (115)	2,028 (-93)	6,537 (321)	933 (-80)
On Standard Assets	(92)	(57)	(164)	32
Provisions on Investments	(24)	(23)	300	303
Tax	(358)	(269)	(1,090)	(242)
Others	20	(22)	(55)	1
Total Provision & Contingency	1,186	1,658	5,528	1027
Provision Coverage Ratio	52.14	58.43	58.43	54.48

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18
Return on Assets	(0.82)	(0.75)	(0.80)	(0.71)
Yield on Advances	9.37	8.57	9.01	7.95
Yield on Investments	7.48	7.23	7.38	7.07
Cost of Deposits	6.49	5.84	6.20	5.80
Cost of Funds	6.58	5.89	6.27	6.48
Cost to Income Ratio	72.79	58.97	67.31	77.36

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18
Gross NPAs: Opening Balance	22,721	25,843	22,721	27,251
Add: Slippages	3,264	2,266	10,487	5,059
Less: Deductions				
1. Write Off	3	407	2,396	32
2. Upgradation	394	75	1,183	392
3. Recoveries	481	376	2,378	488
4. Reduction due to sale	0	0	0	0
Total Deductions	878	858	5,957	912
Gross NPAs	25,107	27,251	27,251	31,398

NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q1 16-17	Q4 16-17	FY 16-17	Q1 17-18
Gross NPAs	25,107	27,251	27,251	31,398
Gross Credit	1,85,719	1,53,008	1,53,008	1,72,198
Gross NPA as % of Gross Advances	13.52	17.81	17.81	18.23
Net Advances	1,74,227	1,39,399	1,39,399	1,57,646
Net NPA	14,232	14,218	14,218	17,407
Net NPA as % of Net Advances	8.17	10.20	10.20	11.04

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q1 16-17	Q4 & FY 16-17	Q1 17-18
IRON & STEEL	4,798	5,051	4,983
ENGINEERING & MANUFACTURING	1,427	2,110	4,838
INFRASTRUCTURE	2,368	2,494	2,567
TEXTILES	1,758	2,527	2,530
POWER-GENERATION	2,639	1,267	1,332
CONSTRUCTION	742	1,283	1,279
GEMS & JEWELLERY	502	700	767
OIL INDUSTRY	280	420	661
AVIATION	0	0	0
OTHERS	10,593	11,399	12,441
TOTAL	25,107	27,251	31,398

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q1 16-17	Q4 & FY 16-17	Q1 17-18
Agriculture (% to Sectoral Advances)	2,018 (6.02)	2,578 (7.69)	2,719 (8.14)
Industry (% to Sectoral Advances)	17,145 (21.03)	19,667 (25.65)	23,617 (29.93)
Services (% to Sectoral Advances)	2,147 (12.26)	3,186 (14.02)	2,649 (15.49)
Retail (% to Sectoral Advances)	2,001 (5.10)	1,820 (9.75)	2,413 (5.64)
Others (% to Sectoral Advances)	1,796 (12.89)	0	0
Total	25,107	27,251	31,398

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18



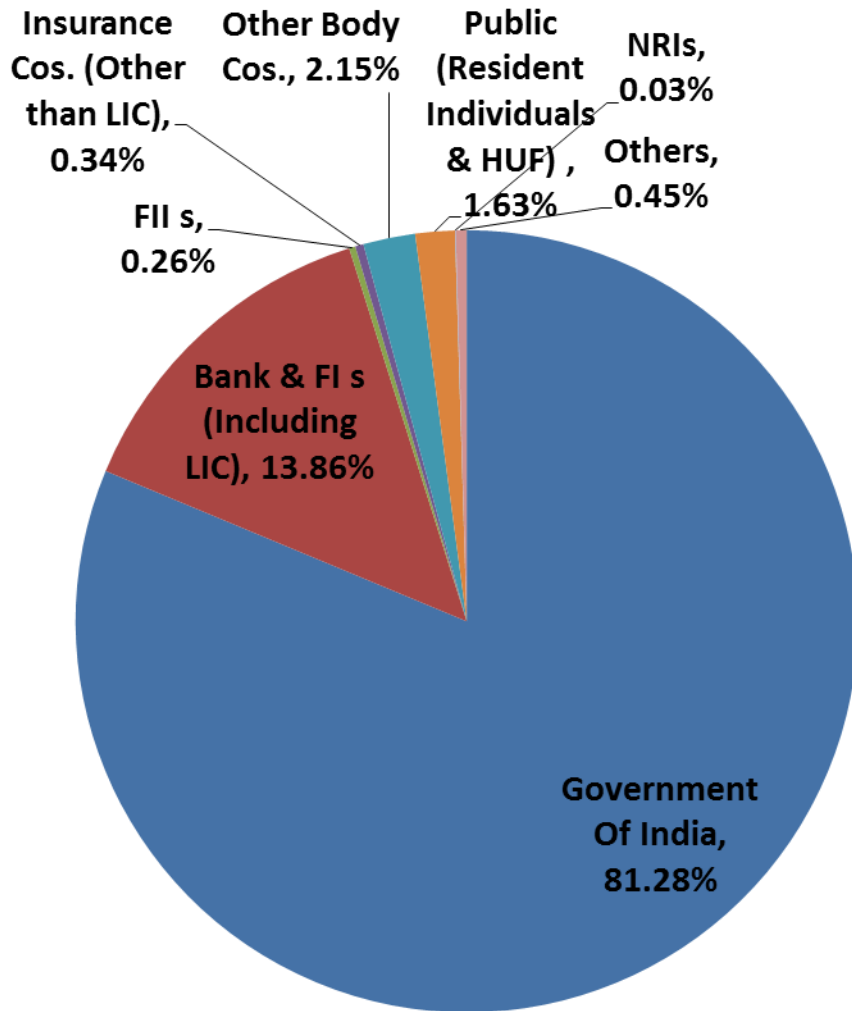
RESTRUCTURED ASSETS (Amount Rs. in crore)

SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 30.06.2017	23949	774.39	204	11905.64	24153	12680.03
2	- Of which NPA	7325	254.31	110	5793.34	7435	6047.65
3	Net Standard Restructured as on 30.06.2017	16624	520.08	94	6112.30	16718	6632.38
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.06.2017)						0.18 %
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.06.2017)						3.67 %
6	Fresh addition in Total Restructured Assets in Q1 FY 2017-18	231	12.51	1	3.23	232	15.74

RESTRUCTURED ASSETS (Rs. IN CRORES)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
JUNE 2016	31174	17724	55	7355	31119	10369
SEPTEMBER 2016	32080	18556	55	7640	32025	10916
DECEMBER 2016	34026	18651	55	7638	33971	11013
MARCH 2017	24801	13472	47	6339	24754	7133
JUNE 2017	24153	12680	45	5540	24108	7140

Shareholding Pattern – 30th June 2017



Government of India	81.28
Bank & FIs (Including Life Insurance Corporation of India)	13.86
FII s	0.26
Insurance Cos. (Other than LIC)	0.34
Other Body Cos.	2.15
Public (Resident Individuals & HUF)	1.63
NRIs	0.03
Others	0.45

CAPITAL ADEQUACY (%)

	Q1 FY 16-17	FY 16-17	Q1 FY 17-18
BASEL II			
CRAR	10.43	11.28	9.91
Tier I	6.93	7.16	6.17
Tier II	3.50	4.12	3.74
BASEL III			
CRAR	9.91	10.95	9.61
CET 1	7.65	8.62	7.47
AT 1	0.17	--	--
Tier I	7.82	8.62	7.47
Tier II	2.09	2.33	2.14

Overall status implementation of PMJDY as on 30-06-2017

S.No.	Items	Progress
		Total :96,65,185
1.	Total No. of Accounts opened	Rural : 44,08,322 Urban: 52,56,863
2.	Out of (1) Aadhaar seeded account	67,02,728
3.	Out of (1) No. of RuPay Debit Card issued	72,13,775
4.	O/S Balance in these accounts (Rs.)	Rs. 1653.53 crores
5.	SSA Allotted to our Bank	7,923
6.	SSA Coverage	Covered through Branch- 1,536 Covered through BC- 6,387 Total SSA Covered - 7,923

Thank you!
James

