



**FINANCIAL
HIGHLIGHTS FOR
THE 2ND QUARTER &
HALF YEAR ENDED
30TH SEPTEMBER 2018**



PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

- ❖ **Total Business of the Bank stood at Rs. 4,69,881 crore in September 30, 2018 from Rs. 4,80,616 crore in September 30, 2017 .**
- ❖ **Total Deposits stood at Rs. 2,95,692 crore in September 30, 2018 from Rs. 2,97,426 crore in September 30, 2017 .**
- ❖ **Gross Advances of the Bank stood at Rs. 1,74,189 crore in September 2018 as against Rs. 1,83,190 crore in September 2017.**
- ❖ **CASA percentage improved to 43.50 % in September 2018 as against 40.24 % in September 2017.**
- ❖ **Core Deposits increased to Rs. 2,94,891 crore from Rs. 2,85,703 crore in September 2017, recording y-o-y growth of 3.22 %.**
- ❖ **Total Income for the quarter ended September 30, 2018 stood at Rs. 6197 crore as against Rs. 6,896 crore for the quarter ended September 30, 2017. On a sequential basis, it has shown a positive growth over June 30, 2018 level of Rs.5905 crore.**
- ❖ **Operating Profit of the Bank stood at Rs 509 crore during the quarter ended September 30, 2018 as compared to Rs. 869 crore in September 30, 2017 . On a sequential basis, it has shown a positive growth over June 30, 2018 level of Rs. 384 crore.**
- ❖ **Net Loss for the quarter ended September 30, 2018 stood at Rs.924 crore as compared to Net Loss of Rs. 750 crore for the quarter ended September 30, 2017.**
- ❖ **Provision Coverage Ratio improved to 67.74 % as on September 30, 2018 as against 58.58 % as on September 30, 2017.**
- ❖ **CRAR under BASEL III is at 8.71 % as on September 30,2018 of which Tier I capital stood at 6.71% and Tier II at 2.00%**
- ❖ **NIM stood at 2.62 % in the quarter ended September 30, 2018.**

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

(Rs. in crore)

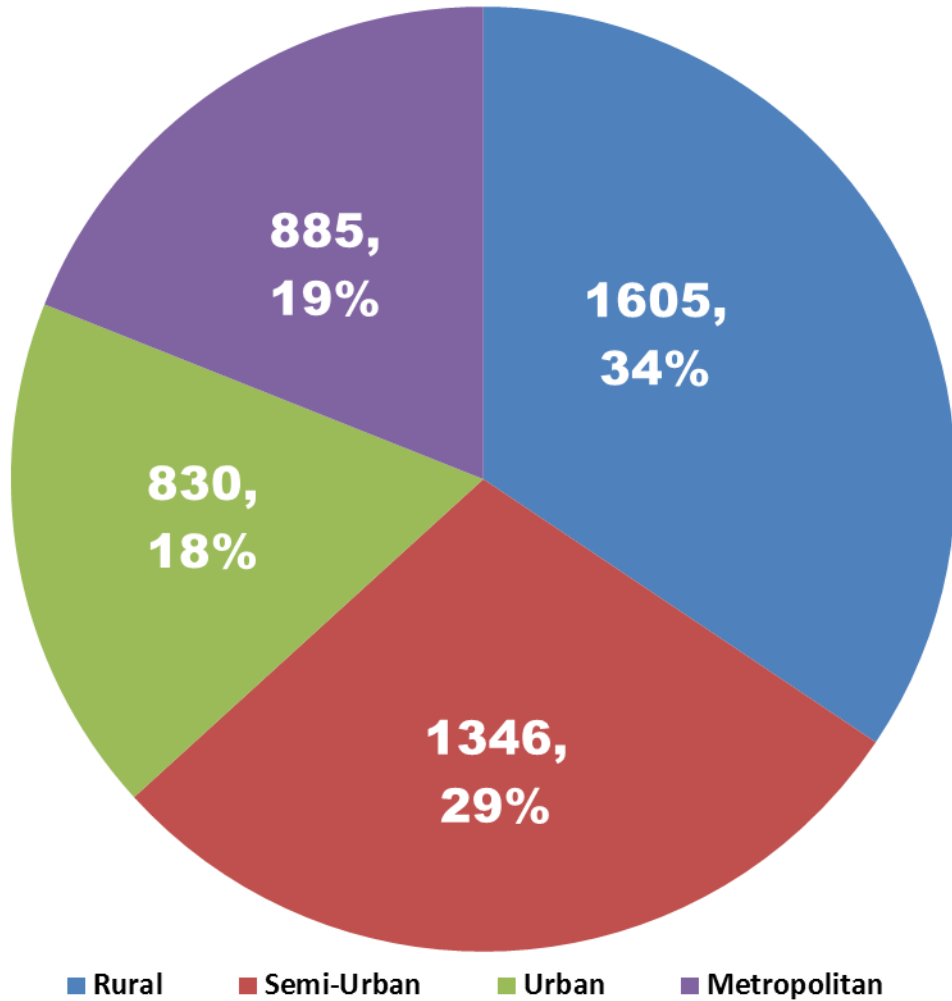
PARAMETERS	Q2 & HY1 17-18	FY 17-18	Q1 18-19	Q2 & HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Total Business	4,80,616	4,49,679	4,68,534	4,69,881	-2.23
Total Deposits	2,97,426	2,96,671	2,93,595	2,95,692	-0.58
Of which Core Deposits	2,85,703	2,83,315	2,92,819	2,94,891	3.22
Of which HighCost Deposits (% to total deposits)	11,723 (3.94)	13,356 (4.50)	776 (0.26)	801 (0.27)	-93.17
Total Loans and Advances	1,83,190	1,53,008	1,74,940	1,74,189	-4.91
Investments	96,035	93,792	1,11,879	1,07,826	12.28
CD Ratio	61.59	51.57	59.59	58.91	

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

(Rs. in crore)

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Gross Income	6,896	13,767	26,659	5,905	6,197	12,102	(10.14)
Gross Expenses	6,027	12,447	23,926	5,521	5,688	11,209	(5.62)
Operating Profit	869	1,320	2,733	384	509	893	(41.43)
Net Profit	(750)	(1327)	(5,105)	(1,522)	(924)	(2,446)	23.20
Net Interest Income	1,709	3,040	6,517	1,678	1,675	3,355	(1.99)
Net Interest Margin	2.43	2.11	2.47	2.61	2.62	2.61	0.19

BRANCH SEGMENTATION : AS ON 30TH SEPTEMBER, 2018



Total Branches	4666
Rural	1605
Semi Urban	1346
Urban	830
Metropolitan	885
ATMs	4611
USBs	NIL

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q2 & HY1 17-18	Q4 & FY 17-18	Q1 18-19	Q2 & HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Current	13,199	14,687	13,615	13,279	0.61
Savings	1,06,486	1,10,509	1,11,814	1,15,361	8.33
Total CASA	1,19,686	1,25,196	1,25,429	1,28,640	7.48
Core Term	1,66,017	1,68,793	1,67,390	1,66,251	0.14
Total Core Deposits	2,85,703	2,93,989	2,92,819	2,94,891	3.22
High Cost	11,723	850	776	801	(93.17)
Total Deposits	2,97,426	2,94,839	2,93,595	2,95,692	(0.58)
CASA %	40.24	42.46	42.72	43.50	3.26

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q2 & HY1 2017-18	Q4 & FY 17-18	Q1 18-19	Q2 & HY1 2018-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Total Loans & Advances	1,83,190	1,77,484	1,74,940	1,74,189	(4.91)
Corporate Credit	62,484	64,560	54,187	55,320	(11.46)
(% to total Loans & Advances)	34.11%	36.38%	30.97%	31.76%	
Agriculture	38,826	30,776	37,502	36,827	(5.14)
(% to total Loans & Advances)	21.19%	17.34%	21.43%	21.14%	
MSME	37,197	34,025	35,045	33,741	-9.29%
(% to total Loans & Advances)	20.31%	19.17%	20.03%	19.37%	
Retail	44,683	48,123	48,206	48,301	8.09%
(% to total Loans & Advances)	24.39%	27.11%	27.56%	27.73%	
- Housing	19,587	21,392	21,714	22,107	12.86%
- Education	4,052	3,965	3,998	4001	-1.25%
- Others	21,044	22,766	22,314	22,193	5.46%

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 & HY1 2017-18	Q4 & FY 18-19	Q1 18-19	Q2 & HY1 2018-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Priority Sector Advances (% to ANBC)	88,012 (43.25)	73,284 (44.00)	87,412	28,297 (42.15)	-6.50%
Agriculture (% to ANBC)	38,826 (19.08)	30,776 (18.48)	37,502	36,827 (19.80)	-5.15%
MSME (PS) (% to ANBC)	35,144 (17.27)	33,223 (19.95)	35,045	33,741 (17.28)	-3.99%

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q2 & HY1 2017-18	Q4 & FY 17-18	Q1 18-19	Q2 & HY1 2018-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
HOUSING LOAN	19,587	21,392	21,714	22,107	12.86%
EDUCATION LOAN	4,052	3,965	3,998	4,001	-1.25%
CENT PERSONAL GOLD LOAN	784	793	776	755	-3.70%
Cent Mortgage	8,474	8,980	8,836	8,734	3.06%
Cent Trade	5,073	5,471	5,257	5,422	6.88%
Others	6,713	7,522	7,455	7,282	8.48%
Grand Total	44,683	48,123	48,026	48,301	8.09%

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 17-18	HY1 17-18	FY 2017-18	Q1 18-19	Q2 18-19	HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Gross Income	6,896	13,767	26,659	5,905	6,197	12,102	(10.14)
Gross Expenses	6,027	12,447	23,926	5,521	5,688	11,209	(5.62)
Operating Profit	869	1,320	2,733	384	509	893	(41.43)
Net Profit	(750)	(1327)	(5105)	(1522)	(924)	(2,446)	23.20

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

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

PARAMETERS	Q2 17-18	HY1 17-18	Q4 17-18	FY 17-18	Q2 18-19	HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Interest on Advances	3,725	7,284	3,399	14,478	3,317	6,645	(10.95)
Interest on Investments	1,782	3,500	1,872	7,138	2,032	4,016	14.03
Other Interest Income	659	1,593	123	362	336	718	(49.01)
Total Interest Income	6,166	12,377	5,632	24,036	5,685	11,379	(7.80)

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

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

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Non Interest Income	730	1,390	2623	213	512	723	(29.86)
Of which:							
Profit on sale of investments	208	426	577	(264)	59	(205)	(71.63)
Commission/ Exchange	277	521	1262	259	301	560	8.66
Recovery in written off a/cs	109	231	410	121	57	178	(47.71)
Profit on Exchange Transactions	33	58	141	38	34	72	3.03
Others	103	153	233	59	59	118	(42.72)
Total Income	6,896	13,767	26,659	5,905	6197	12102	(10.14)

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

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

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
Interest on deposits	4,134	8,388	16,222	3,843	3,853	7,696	(6.80)
Interest on Sub-ordinated debts	113	227	449	105	107	213	(5.31)
Interest on borrowings/ refinance	211	723	843	66	50	115	(76.19)
Total interest Expenses	4,458	9,338	17,519	4,014	4,010	8,024	(10.03)

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

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19	Y-o-Y Growth (Q2 FY 19 - o - Q2 FY 18) (%)
I. Establishment	997	2,002	3,984	966	1,016	1,982	1.91
II. Other Optg. Expenses	573	1,108	2,423	541	662	1,203	15.53
Total optg. Expenses	1,570	3,110	6,407	1,507	1,678	3,185	6.88
Gross Expenses	6,027	12,447	23,926	5,521	5,688	11,209	(5.62)

PROVISION (Rs. in crore)

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19
For NPAs (Including Restructured Assets)	1709 (-98)	2642 (-178)	10,543 (-951)	2,540 (-135)	1,629 (-220)	4,034 (-355)
On Standard Assets	19	51	7	(3)	(19)	(22)
Provisions on Investments	261	564	799	502	441	943
Tax	(342)	(584)	(2791)	(862)	(550)	(1412)
Others	(27)	(26)	266	(136)	(68)	(205)
Total Provision & Contingency	1620	2647	7,838	1,906	1433	3339
Provision Coverage Ratio	58.58	58.58	63.31	66.42	67.74	67.74

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19
Return on Assets	(0.93)	(0.82)	(1.61)	(1.85)	(1.11)	(1.48)
Yield on Advances	8.24	8.09	8.31	7.39	7.38	7.38
Yield on Investments	7.35	7.21	7.14	7.16	7.17	7.17
Cost of Deposits	5.62	5.71	5.53	5.25	5.25	5.25
Cost of Funds	5.73	5.88	5.79	5.37	5.31	5.33
Cost to Income Ratio	64.35	70.20	70.10	79.71	76.74	78.12

ASSET QUALITY & CAPITAL STRUCTURE

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19
Gross NPAs: Opening Balance	31,398	27,251	27,251	38,131	38,778	38131
Add: Slippages	913	5972	17,072	2,937	2611	5548
Less: Deductions						
1. Write Off	34	66	2,924	451	2734	3186
2. Upgradation	149	541	785	535	-115	419
3. Recoveries	487	975	2,403	1,304	1,359	2,663
4. Reduction due to sale	0	0	80	0	0	0
Total Deductions	670	1,582	6,192	2,290	3,978	6,268
Gross NPAs	31,641	31,641	38,131	38,778	37,411	37,411

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

PARAMETERS	Q2 17-18	HY1 17-18	FY 17-18	Q1 18-19	Q2 18-19	HY1 18-19
Gross NPAs	31,641	31,641	38,131	38,778	37,411	37,411
Gross Credit	1,83,190	1,83,190	1,77,484	1,74,940	174189	174189
Gross NPA as % of Gross Advances	17.27	17.27	21.48	22.17	21.48	21.48
Net Advances	1,66,959	1,66,959	1,56,542	1,52,064	1,52,397	1,52,397
Net NPA	15,936	15,936	17,378	16,086	15,794	15,794
Net NPA as % of Net Advances	9.54	9.54	11.10	10.58	10.36	10.36

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 17-18	Q4 & FY 17-18	Q1 18-19	Q2 & HY1 18-19
IRON & STEEL	4,964	4,986	4,107	4,311
ENGINEERING & MANUFACTURING	4,888	5,188	5,190	5,282
INFRASTRUCTURE	2,864	4,059	4,378	3,637
TEXTILES	2,536	2,660	2,742	1,457
CONSTRUCTION	1,298	1,717	1,721	1,943
POWER-GENERATION	1,161	3,404	3,240	3,166
GEMS & JEWELLERY	769	1,164	1,162	1,093
OIL INDUSTRY	513	2,128	2,203	2,475
AVIATION	0	0	0	0
OTHERS	12,648	12,825	14,035	14,047
TOTAL	31,641	38,131	38,778	37,411

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 17-18	Q4 & FY 17-18	Q1 18-19	Q2 & HY1 18-19
Agriculture (% to Sectoral Advances)	2,745 (7.61)	2,516 (7.36)	2,644 (7.92)	2,717 (7.62)
Industry (% to Sectoral Advances)	23,247 (29.01)	29,838 (37.78)	30,124 (40.48)	27,703 (37.61)
Services (% to Sectoral Advances)	3,411 (15.28)	3,642 (15.57)	3,630 (14.91)	4,462 (26.93)
Retail (% to Sectoral Advances)	2,238 (5.01)	2,135 (4.44)	2,380 (4.95)	2,529 (5.23)
Others (% to Sectoral Advances)	0	0	0	0
Total	31641	38,131	38,778	37,411

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2018-19

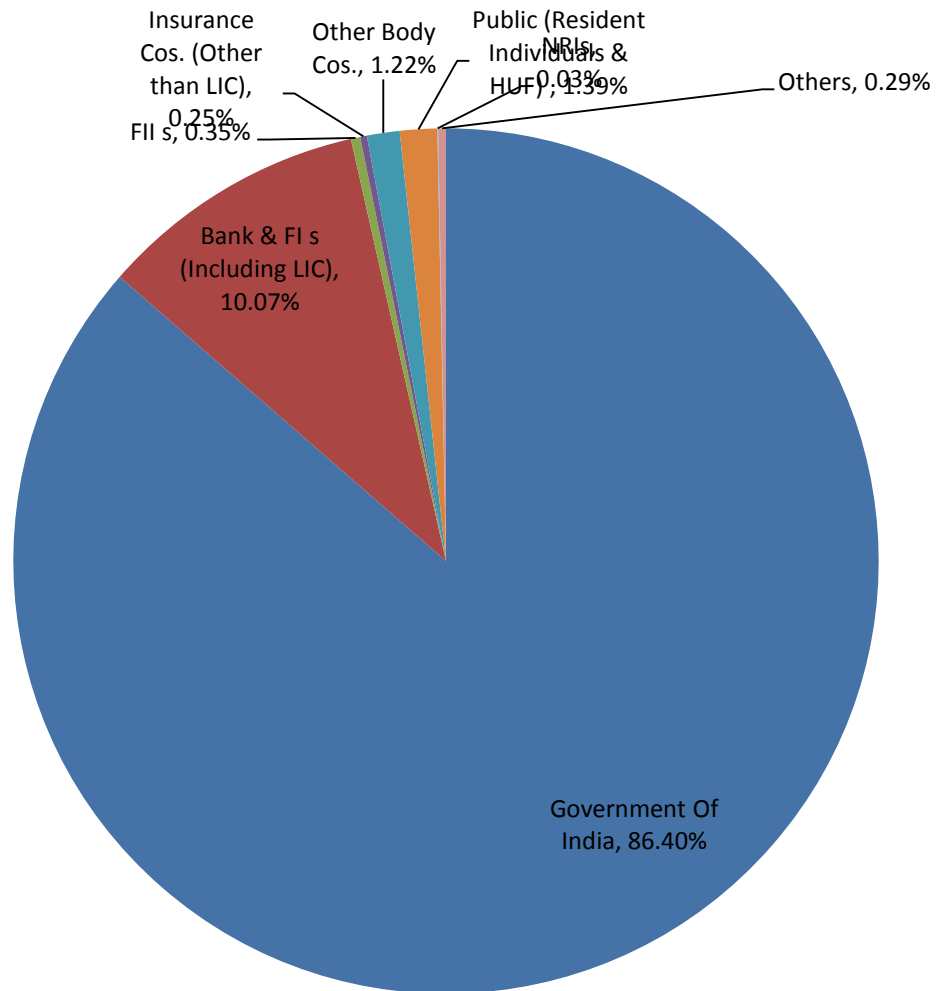
RESTRUCTURED ASSETS (Amount Rs. in crore)

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 30.09.2018	4742	130.60	118	6421.25	4860	6551.85
2	- Of which NPA	2844	65.70	99	5487.04	2943	5552.74
4	Net Standard Restructured as on 30.09.2018	1898	64.90	19	934.21	1917	999.11
5	% of Net Standard Other Restructured Advances Portfolio to Total Loans & Advances (as on 30.09.2018)		0.03%		0.54%		0.57%
6	Fresh addition in Total Restructured Assets in Q2 FY 2018-19	0	0	0	0	0	24 0

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.
SEPTEMBER 2017	12956	11512	42	5126	12914	6386
DECEMBER 2017	6856	9896	40	4784	6816	5112
MARCH 2018	5557	8236	33	3671	5524	4565
JUNE 2018	5253	7731	29	3396	5224	4335
SEPTEMBER 2018	1917	999.11	2943	5552.74	4860	6551.85

Shareholding Pattern – 30th September 2018



Government of India	86.40
Bank & FIs (Including Life Insurance Corporation of India)	10.07
FII s	0.35
Insurance Cos. (Other than LIC)	0.25
Other Body Cos.	1.22
Public (Resident Individuals & HUF)	1.39
NRI s	0.03
Others	0.29

CAPITAL ADEQUACY (%)

	Q2 & HY1 17-18	FY 17-18	Q2 & HY1 18-19
BASEL II			
CRAR	9.48	9.46	9.35
Tier I	5.69	5.50	5.09
Tier II	3.79	3.96	4.26
BASEL III			
CRAR	9.22	9.04	8.71
CET 1	7.04	7.01	6.71
AT 1	--	--	
Tier I	7.04	7.01	6.71
Tier II	2.18	2.03	2.00

Overall status implementation of PMJDY as on 30-09-2018

Sr. No.	Items	Progress
		Total : 1,22,59,602
1.	Total No. of Accounts opened	Rural : 1,00,02,041 Urban: 22,57,561
2.	Out of (1) Aadhaar seeded account	97,10,734
3.	Out of (1) No. of RuPay Debit Card issued	1,14,08,659
4.	O/S Balance in these accounts (Rs.)	Rs. 2506.00 crores
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch----- 1536 Covered through BC----- 6387 Total SSA Covered ----- 7923

Thank you!
James

