



**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER ENDED
30TH JUNE 2016**



PERFORMANCE HIGHLIGHTS- Q1 2016-17

- ❖ **Total Business of the Bank increased to Rs. 4,56,012 crore from Rs. 4,51,739 crore in June 2015, recording Y-o-Y growth of 0.95 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,70,293 crore from Rs. 2,58,607 crore in June 2015, recording Y-o-Y growth of 4.52 %.**
- ❖ **Total Advances stood at Rs. 1,85,719 crore against Rs. 1,93,132 crore in June 2015, recording Y-o-Y decline of 3.84 %.**
- ❖ **CASA increased to Rs. 95,680 crore from Rs. 88,623 crore in June 2015, recording Y-o-Y growth of 7.96 % . Share of CASA in total deposits stood at 35.40 % as against 34.27 % in June 2015.**
- ❖ **Core Deposits increased to Rs. 2,56,348 crore from Rs. 2,37,572 crore in June 2015, recording Y-o-Y growth of 7.90 %.**
- ❖ **Total Income in Q1 FY 2016-17 was Rs. 6,662 crore.**
- ❖ **Provision Coverage Ratio stood at 52.14 % in June 2016.**
- ❖ **CRAR under BASEL II is at 10.43 % with Tier I at 6.93 % whereas CRAR under BASEL III is 9.91 % with Tier I at 7.82 %.**
- ❖ **NIM stood at 2.60 % in Q1 FY 2016-17.**

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

(Rs. in crore)

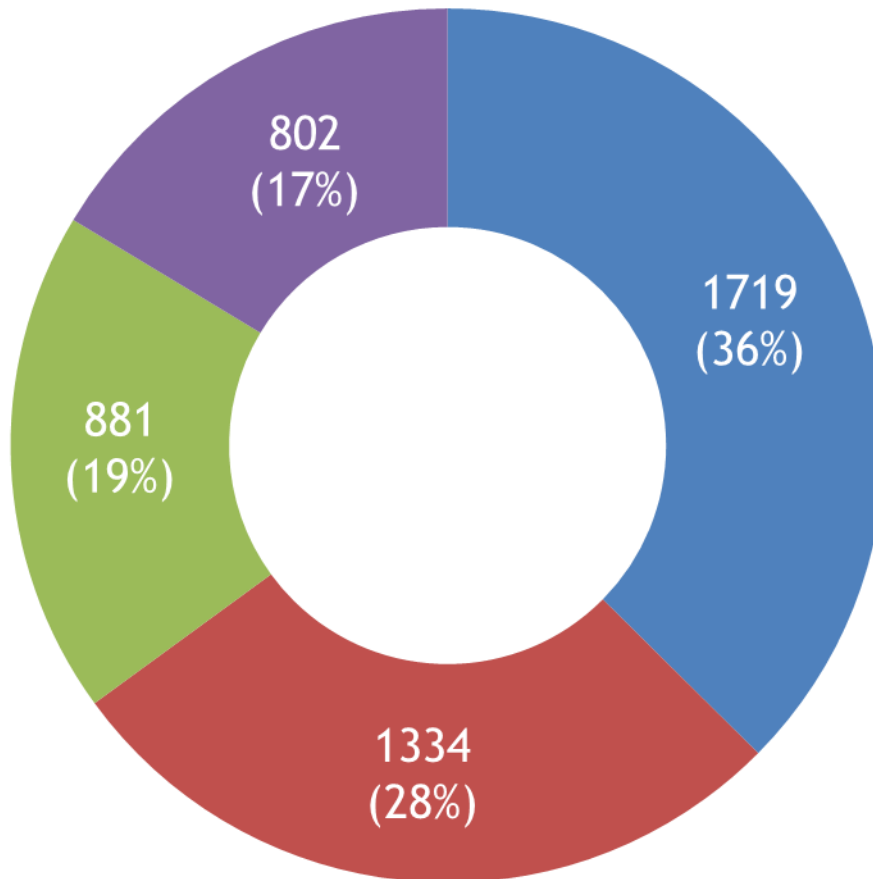
PARAMETERS	Q1 15-16	Q4 & FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Total Business	4,51,739	4,56,337	4,56,012	0.95
Total Deposits	2,58,607	2,66,184	2,70,293	4.52
Of which Core Deposits	2,37,572	2,51,376	2,56,348	7.90
Of which HighCost Deposits (% to total deposits)	21,035 (8.13)	14,808 (5.56)	13,945 (5.16)	(33.71)
Total Loans and Advances	1,93,132	1,90,152	1,85,719	(3.84)
Investments	91,505	89,895	90,688	(0.89)
CD Ratio	74.68	71.44	68.71	---

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

(Rs. in crore)

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Gross Income	7,099	6,712	27,826	6,662	(6.16)
Gross Expenses	6,206	6,472	25,183	6,076	(2.09)
Operating Profit	893	240	2,643	586	(34.38)
Net Profit	203	(898)	(1418)	(600)	----
Net Interest Income	1,844	1,563	7,066	1,659	(10.03)
Net Interest Margin	2.74	2.44	2.75	2.60	----

BRANCH SEGMENTATION : AS ON 30TH JUNE, 2016



■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4736
Rural	1719
Semi Urban	1334
Urban	881
Metropolitan	802
ATMs	5296
USBs	3677

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q1 15-16	Q4 & FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Current	13,238	11,970	11,116	(16.03)
Savings	75,385	82,485	84,564	12.18
Total CASA	88,623	94,455	95,680	7.96
Core Term	1,48,949	1,56,921	1,60,668	7.87
Total Core Deposits	2,37,572	2,51,376	2,56,348	7.90
High Cost	21,035	14,808	13,945	(33.71)
Total Deposits	2,58,607	2,66,184	2,70,293	4.52
CASA %	34.27	35.48	35.40	----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q1 15-16	Q4 & FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Total Loans & Advances	1,93,132	1,90,152	1,85,719	(3.84)
Corporate Credit	93,142	83,224	78,325	(15.91)
(% to total Loans & Advances)	48.23%	43.77%	42.17%	
Agriculture	35,370	36,833	36,264	2.53
(% to total Loans & Advances)	18.31%	19.37%	19.53%	
MSME	29,785	31,590	31,869	7.00
(% to total Loans & Advances)	15.42%	16.61%	17.16%	
Retail	34,835	38,505	39,261	12.71
(% to total Loans & Advances)	18.04%	20.25%	21.14%	
- Housing	14,372	16,319	16,671	16.00
- Education	3,516	3,742	3,800	8.08
- Others	15,582	18,444	18,790	20.59

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q1 15-16	Q4 & FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Priority Sector Advances (% to ANBC)	79,527 (39.86)	83,030 (41.61)	82,292 (41.17)	3.48
Agriculture (% to ANBC)	35,370 (17.73)	36,833 (18.46)	36,264 (18.14)	2.53
MSME (PS) (% to ANBC)	25,601 (12.83)	30,147 (15.10)	29,039 (14.09)	13.43

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q1 15-16	Q4 & FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
HOUSING LOAN	14,372	16,319	16,671	16.00
EDUCATION LOAN	3,516	3,742	3,800	8.08
CENT PERSONAL GOLD LOAN	899	756	720	(19.91)
Cent Mortgage	6,094	6,872	7,567	24.17
Cent Trade	4,211	4,771	4,597	9.17
Others	5,743	6,045	5,906	2.84
Grand Total	34,835	38,505	39,261	12.71

PROFITABILITY

PROFITABILITY (Rs. in crore)

PARAMETERS	Q1 15-16	Q4 15-16	FY 2015-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Gross Income	7,099	6,712	27,826	6,662	(6.16)
Gross Expenses	6,206	6,472	25,183	6,076	(2.09)
Operating Profit	893	240	2,643	586	(34.38)
Net Profit	203	(898)	(1418)	(600)	----

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

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

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Interest on Advances	4,917	4,450	18,978	4,291	(12.73)
Interest on Investments	1,672	1,587	6,474	1,746	4.43
Other Interest Income	96	114	436	131	36.46
Total Interest Income	6,685	6,151	25,888	6,168	(7.73)

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

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

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o -Q1 FY 16) (%)
Non Interest Income	414	561	1939	494	19.32
Of which:					
Profit on sale of investments	125	178	587	212	69.60
Commission/ Exchange	229	256	908	214	(6.55)
Recovery in written off a/cs	13	43	111	6	(53.85)
Profit on Exchange Transactions	33	46	165	41	24.24
Others	14	38	168	21	50.00
Total Income	7,099	6,712	27,826	6,662	(6.16)

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

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

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
Interest on deposits	4,376	4,349	17,653	4,314	(1.42)
Interest on Sub-ordinated debts	171	159	652	158	(7.60)
Interest on borrowings/ refinance	294	80	517	37	(87.41)
Total interest Expenses	4,841	4,588	18,822	4,509	(6.86)

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

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17	Y-o-Y Growth (Q1 FY 17 - o - Q1 FY 16) (%)
I. Establishment	955	1,312	4,465	1,091	14.24
II. Other Optg. Expenses	410	572	1896	476	16.10
Total optg. Expenses	1,365	1,884	6,361	1,567	14.80
Gross Expenses	6,206	6,472	25,183	6,076	(2.09)

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

PROVISION (Rs. in crore)

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17
For NPAs (Including Restructured Assets)	576 (-87)	1433 (-404)	3828 (-1236)	1640 (115)
On Standard Assets	(14)	336	316	(92)
Provisions on Investments	7	520	849	(24)
Tax	109	(1449)	(1252)	(358)
Others	12	298	320	20
Total Provision & Contingency	690	1138	4061	1186
Provision Coverage Ratio	54.95	51.52	51.52	52.14

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17
Return on Assets	0.28	(1.22)	(0.48)	(0.82)
Yield on Advances	10.51	9.29	10.09	9.37
Yield on Investments	8.06	8.25	8.14	8.39
Cost of Deposits	7.02	6.63	6.86	6.49
Cost of Funds	7.13	6.73	6.95	6.58
Cost to Income Ratio	60.44	88.69	70.65	72.79

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q1 15-16	Q4 15-16	FY 15-16	Q1 16-17
Gross NPAs: Opening Balance	11873	17564	11873	22721
Add: Slippages	1869	6688	15145	3264
Less: Deductions				
1. Write Off	297	974	1279	3
2. Upgradation	198	200	608	394
3. Recoveries	300	261	1287	481
4. Reduction due to sale	16	96	1123	0
Total Deductions	811	1531	4297	878
Gross NPAs	12931	22721	22721	25107

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

PARAMETERS	Q1 15-16	Q4 15-16	FY 2015-16	Q1 16-17
Gross NPAs	12931	22721	22721	25107
Gross Credit	193132	190152	190152	185719
Gross NPA as % of Gross Advances	6.70	11.95	11.95	13.52
Net Advances	186243	180009	180009	174227
Net NPA	7448	13242	13242	14232
Net NPA as % of Net Advances	4.00	7.36	7.36	8.17

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q1 15-16	Q4 & FY 15-16	Q1 16-17
IRON & STEEL	854	4502	4798
POWER-GENERATION	748	3140	2639
INFRASTRUCTURE	985	1419	2368
TEXTILES	1227	1761	1758
ENGINEERING & MANUFACTURING	315	1398	1427
CONSTRUCTION	851	531	742
GEMS & JEWELLERY	163	563	502
OIL INDUSTRY	302	280	280
AVIATION	0	0	0
OTHERS	7486	9127	10593
TOTAL	12931	22721	25107

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q1 15-16	Q4 & FY 15-16	Q1 16-17
Agriculture (% to Sectoral Advances)	1478 (4.79)	1891 (5.58)	2018 (6.02)
Industry (% to Sectoral Advances)	6784 (6.63)	15699 (16.02)	17145 (21.03)
Services (% to Sectoral Advances)	1477 (9.96)	1911 (10.71)	2147 (12.26)
Retail (% to Sectoral Advances)	1514 (4.35)	1615 (4.19)	2001 (5.10)
Others (% to Sectoral Advances)	1678 (16.39)	1605 (14.32)	1796 (12.89%)
Total	12931	22721	25107

PERFORMANCE HIGHLIGHTS- Q1 FY 2016-17



RESTRUCTURED ASSETS (Amount Rs. in crore)

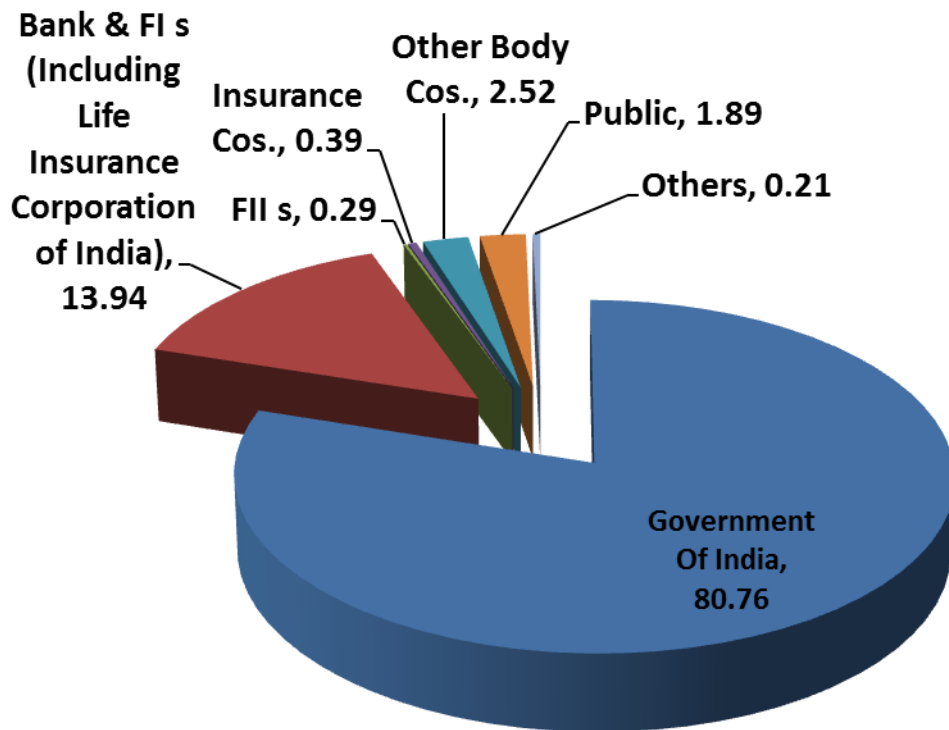
SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 30.06.2016	30953	978.93	221	16745.18	31174	17724.11
2	- Of which NPA	12426	522.50	96	6527.25	12522	7049.75
3	Net Standard Restructured as on 30.06.2016	18527	456.43	125	10217.93	18652	10674.36
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.06.2016)						0.65%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.06.2016)						5.10%
6	Incremental increase in Total Restructured Assets in Q1-FY 2016-17	79	1.16	4	87.69	83	88.85

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 2015	27083	31254	68	8143	27015	23111
SEPTEMBER 2015	29391	28373	55	6226	29336	22147
DECEMBER 2015	29698	27844	55	6324	29643	21520
MARCH 2016	30154	17091	54	6298	30100	10793
JUNE 2016	31174	17724	55	7355*	31119	10369

* Amount increased due to inclusion of 2 A/Cs gone out of purview listed in RBI AQR (failed restructuring) & 1 A/c due to up gradation.

Shareholding Pattern – 30TH JUNE 2016



Government Of India	80.76
Bank & FI s (Including Life Insurance Corporation of India)	13.94
FII s	0.29
Insurance Cos.	0.39
Other Body Cos.	2.52
Public	1.89
Others	0.21

CAPITAL ADEQUACY (%)

	Q1 FY 15-16	FY 15-16	Q1 16-17
BASEL II			
CRAR	11.67	11.07	10.43
Tier I	8.34	7.44	6.93
Tier II	3.33	3.63	3.50
BASEL III			
CRAR	10.84	10.41	9.91
CET 1	7.84	8.03	7.65
AT 1	0.19	0.17	0.17
Tier I	8.03	8.20	7.82
Tier II	2.81	2.21	2.09

Overall status implementation of PMJDY as on 30-06-2016

S.No.	Items	Progress
		Total :76,09,790
1.	Total No. of Accounts opened	Rural :60,44,889 Urban:15,64,901
2.	Out of (1) Aadhaar seeded account	39,75,973
3.	Out of (1) No. of RuPay Debit Card issued	57,70,831
4.	O/S Balance in these accounts (Rs.)	Rs. 958.74 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

