



Presentation on Financial Performance for the Quarter ended June 2015

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Performance Highlights

(Rs. Crore)

Top Line –Milestones:

- ❖ *Global Assets-* *Rs. 6.18 Lac cr.*
- ❖ *Global Deposit-* *Rs. 5.18 Lac cr.*
- ❖ *Saving Deposit-* *Rs. 1.50 Lac cr.*
- ❖ *Overseas Business-* *Rs. 1.07 Lac cr.*

Key performance indicators:

- ❖ *CRAR (BASEL III): 12.08%*
- ❖ *Net Interest Margin: 2.90%*
- ❖ *Cost of Deposit: 5.99%*
- ❖ *Cost to Income Ratio: 43.05%*

Bottom Line –Achievements (Q1 FY16)

- ❖ *Operating Profit-Rs. 3132 cr.*
- ❖ *Total Income- Rs. 13432 cr.*

YoY Growth (%):-

- ❖ *MSME Credit: 21.8%*
- ❖ *Retail Credit: 25.3%*
- ❖ *Housing Loan: 26.6%*

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Overview of Performance				
Particulars		Rs. Crore		YOY Growth %
Operating Profit	:	3132		0.2
Net profit	:	721		-48.7
Global Business	:	898613	↑	13.4
Global Assets	:	617760	↑	13.0
Global Deposits	:	517733	↑	16.4
Global Credit	:	380880	↑	9.6

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Profitability:				
Performance of The Bank				

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 Profit (Rs. Crore)						
Sl.	Parameters	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Interest Income	11589	12035	11651	446	3.8
2	Interest Expenses	7209	7932	7859	723	10.0
3	NII (Spread) (1-2)	4380	4102	3792	-277	-6.3
4	Other Income	1236	1397	1805	161	13.0
5	Operating Expenses	2491	2368	2394	-123	-4.9
6	Contribution (4-5)	-1254	-970	-589	284	
7	Operating Profit (3+6)	3125	3132	3203	7	0.2
8	Provisions	1720	2411	2896	691	40.2
9	Net Profit	1405	721	307	-684	-48.7

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 Provisions (Rs. Crore)						
Sl.	Particulars	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	%
1	Provision towards NPAs (Net of floating provisions)	1336	1291	3281	-46	-3.4
2	Standard Advances incl. Standard Restructured	-88	70	324	157	-179.1
4	Depreciation on Investment	-381	375	286	756	-198.2
5	Income Tax	793	600	-938	-193	-24.3
6	Others	61	77	-57	16	26.7
7	Total Provision	1720	2411	2896	691	40.2

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Break-up : Income (Rs. Crore)						
Sl.	Parameters	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Interest on Advances	8836	8908	8569	72	0.8
2	Interest on Investments	2599	2906	2781	307	11.8
3	Other Interest Income	154	221	301	66	43.0
4	Interest Income (1+2+3)	11589	12035	11651	446	3.8
5	Other Income	1236	1397	1805	161	13.0
	of which					
6	Fee Based Income	925	943	850	19	2.0
7	Recovery in Written off a/cs	91	217	335	126	139.1
8	Trading Profit	149	163	538	13	8.9
9	Dividend from Liquid MF	70	74	85	4	5.5
10	Residual (incl. Derivative inc)	2	1	-2	-1	-64.3
11	Total Income (4+5)	12825	13432	13456	607	4.7

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Fee Based Income-Qtr (Rs. Crore)						
Sl.	Particulars	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Processing Fees	274	285	124	12	4.3
2	LC/LG Income	196	172	198	-25	-12.6
3	Bills & Remittance	119	117	120	-2	-2.0
4	Incidental Charges	47	42	52	-5	-10.9
5	Inc from ATM operations	86	88	93	2	2.1
6	Income from Ins & MF	13	17	30	4	34.0
7	Misc. Income	92	128	135	36	39.5
8	Exchange Profit	97	94	98	-3	-3.3
	Total	925	943	850	19	2.0

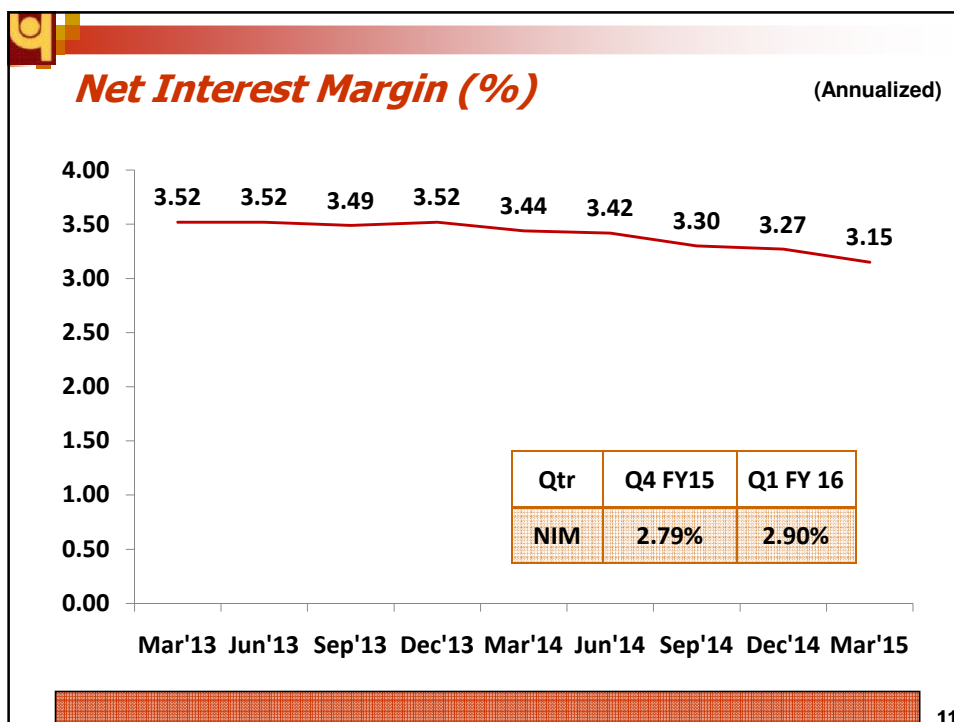
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Break-up : Expenditure (Rs. Crore)						
Sl.	Parameters	Q1' FY 15	Q1' FY 16	Q4' FY 15	Variation (Q1'16 over Q1'15)	
					Amt.	(%)
1	Intt. Paid on Deposits	6603	7368	7161	765	11.6
2	Intt. Paid on Borrowings	295	95	81	-200	-67.8
3	Others	311	469	617	158	50.8
4	Total Interest Paid (1+2+3)	7209	7932	7859	723	10.0
5	Estab. Expenses	1767	1550	1507	-218	-12.3
	Of Which					
5a	Employee Benefits (AS-15)	663	419	850	-244	-36.8
6	Other Operating Expenses	723	818	887	95	13.1
7	Operating Expenses (5+6)	2491	2368	2394	-123	-4.9
8	Total Expenses (4+7)	9700	10300	10253	600	6.2

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Cost & Yield Ratios (Annualized)				
Sl.	Particulars	Q 1 FY 15	Q 1 FY 16	Q 4 FY 15
1	Cost of Deposit [%]	6.11	5.99	6.04
2	Cost of Fund [%]	5.14	5.07	5.22
3	Yield on Advances [%]	10.28	9.56	9.51
4	Yield on Investment [%]	7.97	7.94	7.93
5	Yield on Fund [%]	8.26	7.69	7.73
6	Net Interest Margin [%]	3.42	2.90	2.79

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Profitability Ratios (Annualized)

Sl.	Particulars	Q 1 FY 15	Q 1 FY 16	Q 4 FY 15
1	Return on Assets [%]	1.00	0.46	0.20
2	Return on Net worth [%]	15.66	7.50	3.25
3	Opt. Profit to AWF [%]	2.23	2.00	2.13
4	Cost to Income Ratio [%]	44.35	43.05	42.78
5	Estb. Exp. To Total Exp. [%]	18.22	15.05	14.70
6	Opt. Exp. To AWF [%]	1.78	1.51	1.59
7	*Book Value per Share [Rs]	198.27	207.14	203.24
8	*Earnings per share [Rs]	31.05	15.54	6.77

* Face Value of Share after splitting is Rs. 2/-

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Business:

Performance of the Bank



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Business (Rs. Crore)

Sl.	Parameters	Jun'14	Mar'15	Jun'15	Variation % Over	
					Jun'14	Mar'15
1	Total Business	792405	881913	898613	13.4	1.9
	<i>Out of Which</i>					
	Overseas Business	76363	100785	106925	40.0	6.1
	Overseas Business (USD Mio)	12711	16161	16830	32.4	4.1
	<i>Share of Overseas Business [%]</i>	9.64%	11.43%	11.90%		
2	Total Deposit	444920	501379	517733	16.4	3.3
3	Total Advances	347485	380534	380880	9.6	0.1
4	<i>CD Ratio [%]</i>	78.10%	75.90%	73.57%		



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Deposit (Rs. Crore)						
Sl.	Parameters	Jun'14	Mar'15	Jun'15	Variation % Over	
					Jun'14	Mar'15
1	Global Deposit	444920	501379	517733	16.4	3.3
2	Overseas Deposit	34333	48350	51684	50.5	6.9
	Overseas Deposit (USD Mio)	5705	7736	8121	42.3	5.0
3	Domestic Deposit	410588	453029	466048	13.5	2.9
4	Current Deposit	27057	33581	31938	18.0	-4.9
5	SB Deposit	136586	150200	149555	9.5	-0.4
6	CASA Deposit	163642	183780	181494	10.9	-1.2
	Share of CASA To Dom. Dep. (%)	39.86	40.57	38.94	-2.3	-4.0
7	Term Deposit	281278	317598	336239	19.5	5.9
8	Differential Rate Dep. Incl. CD	25805	12123	6223	-75.9	-48.7
	Share of DRI Dep. to Total %	5.80	2.42	1.20	-79.3	-50.3

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Advances- Sectoral (Rs. Crore)						
Sl.	Parameters	Jun'14	Mar'15	Jun'15	% Share in Gr. Non-food cr.	Variation Jun'15/Jun'14
						Amt. (%)
1	Global Gross Advances	357740	392422	392251		34511 9.6
2	Overseas Advances	42031	52435	55241		13210 31.4
	Overseas Advances (USD Mio)	7006	8425	8710		1704 24.3
3	Domestic Gross Advances	315709	339987	337010		21301 6.7
3a	Food Credit	7336	5846	6968		-368 -5.0
3b	Dom. Non-Food Gross Adv.	308373	334141	330042	100.00	21669 7.0
	- of Which (Sl. No. 4 to 9)					
4	Agriculture & Allied	48901	60006	57314	17.37	8413 17.2
5	Industry	140717	155205	153380	46.47	12663 9.0
5a	MSME Manufacturing	44554	52199	48504	14.70	3950 8.9
5b	Large Industry	96163	103006	104876	31.78	8713 9.1
6	Retail Loans	39035	48415	48916	14.82	9881 25.3
6a	Housing	17698	21544	22412	6.79	4714 26.6
6b	Car/Vehicle	3698	4089	4108	1.24	410 11.1
6c	Education	4259	4397	4403	1.33	144 3.4
6d	Other Retail Loans	13380	18384	17993	5.45	4613 34.5
7	Commercial Real Estate	7702	7486	7508	2.27	-194 -2.5
8	NBFC	12282	14191	14658	4.44	2376 19.3
9	Services & Others	59736	48839	48266	14.62	-11470 -19.2

MSME Advances is Rs. 88343 cr. grew by 21.75%

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Advances –Industry wise Breakup (Rs. Crore)								
Major Industry wise Deployment	Jun'14		Mar'15		Jun'15		Variation Jun'15/Jun'14	
	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	(%)
Food Processing	9202	3.4	14986	4.5	13442	4.1	4240	46.1
Textiles	10838	4.0	11646	3.5	11646	3.5	808	7.5
Chemical & Chemical Products	4176	1.5	5745	1.7	5917	1.8	1741	41.7
Cement & Cement Products	2461	0.9	2537	0.8	2479	0.8	18	0.7
Basic Metal & Metal Products	20770	7.7	25538	7.6	26692	8.1	5922	28.5
-Iron & Steel	19917	7.3	23701	7.1	24823	7.5	4906	24.6
Paper & paper products	1580	0.6	1604	0.5	1585	0.5	5	0.3
Petroleum	1194	0.4	1812	0.5	1174	0.4	-20	-1.7
All Engineering Products	5469	2.0	6104	1.8	5712	1.7	243	4.4
Vehicles & Vehicle parts	801	0.3	712	0.2	681	0.2	-120	-15.0
Construction	1976	0.7	2775	0.8	2683	0.8	707	35.8
Infrastructure	59903	22.1	63724	19.1	63836	19.4	3933	6.6
-Power	33874	12.5	37109	11.1	37175	11.3	3301	9.7
-Tele-Communication	6261	2.3	5938	1.8	4889	1.5	-1372	-21.9
- Roads & Ports	12979	4.8	13161	3.9	13982	4.2	1003	7.7
- Others	6789	2.5	7516	2.2	7789	2.4	1000	14.7
Residual	22347	8.2	18022	5.4	17533	5.3	-4814	-21.5
Industry	140717	51.9	155205	46.4	153380	46.5	12663	9.0

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Investment (Rs. Crore)				
Sl.	Particulars	Jun'14	Mar'15	Jun'15
A	Gross Investment by Treasury	134249	149266	154498
1	Held To Maturity (HTM)	95456	106969	102085
2	Available For Sale (AFS)	38050	39116	50174
3	Held For trading (HFT)	743	3181	2239
4	Duration (AFS)	4.49	4.97	4.61
5	Modified Duration (AFS)	4.24	4.73	4.38
6	Duration Total Portfolio	4.91	5.09	4.94
7	Modified Duration Total Portfolio	4.69	4.89	4.73
8	Net demand & time Liabilities	420116	455134	459485
9	SLR (%)	25.35	27.19	27.47
10	SLR HTM to Total SLR (%)	83.75	84.97	78.90
11	HTM To Gross Investment (%)	71.10	71.66	66.08
12	Total SLR	111399	123133	126496
13	Total Non SLR	22850	26133	28002
B	Investment by overseas branches	447	1215	1592
D	Total Gross Investment (A+B+C)	134696	149877	156090

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Break up of Gross Credit as per Asset Class (Rs. Crore)				
	Standard Adv. (Excl. Std. Restructured)	Restructured Standard (O/S) Cumulative (As on 30.06.15)	*NPA	Gross Advances
Upto 2008-09	153758	203	2507	156468
FY 2009-10	184889	203	3214	188306
FY 2010-11	239417	203	4379	243999
FY 2011-12	280726	8447	8720	297893
FY 2012-13	285354	16423	13466	315243
FY 2013-14	316958	23808	18880	359646
FY 2014-15	327435	39293	25695	392422
June'2015	326885	39969	25397	392251
<i>*This includes restructured NPA amounting to Rs. 3665 cr. as on June 15.</i>				
01.04.2015 to 30.06.2015				
Sl.	Standard Restructured A/cs (O/s)	No.	Amt. O/S	DFV
1	Under CDR	1	37	3
2	Under SME	7	101	4
3	Others (Non-CDR)	14	538	6
	Total	22	676	13

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Sector wise O/S Restructured Accounts (Rs. Crore)				
01.04.2015 to 30.06.2015				
Sl	Restructured A/Cs	No.	Amt. O/s	Diminution in Fair Value
1	Standard Adv.	22	676	13
2	NPA	1	14	1
	Total	23	690	14
Cumulative				
Sl.	Standard Restructured A/cs (O/s)	No.	Amt. O/s	
1	Under CDR	77	14346	
2	Under SME	331	1196	
3	Others (Non-CDR)	221	24427	
	Total	629	39969	
Sl.	Sector	O/S Amt	%age Share	
A	Agriculture	202	0.5	
B	Housing	0	0.0	
C	Real Estate	369	0.9	
D	Industry	36263	90.7	
E	Others	3134	7.8	
	Total	39969	100.0	
Out of the Above Major Industries/Sectors				
1	Iron & Steel	5676	14.2	
2	Infrastructure	18613	46.6	
Out of which				
	Power	15624	39.1	
	Telecom	387	1.0	
3	Drilling	595	1.5	
4	Textiles	1308	3.3	
5	Aviation	65	0.2	
6	Sugar	1402	3.5	
7	Paper/Printing	197	0.5	
8	Chemical/Fertiliser/Drugs	1899	4.8	
9	Cement	564	1.4	
10	Manufacturing	1082	2.7	
11	Engineering	189	0.5	
12	Auto parts	170	0.4	
13	Hotel	683	1.7	
14	Education	423	1.1	
15	Finance	107	0.3	

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Non-Performing Assets (Rs. Crore)				
Sl.	Parameters	Qtr Jun'14	FY Mar'15	Qtr Jun'15
1	NPA as at the beginning of Yr.	18880	18880	25695
2	Cash Recovery	749	2925	1143
3	Up-gradation	264	1000	1214
4	Write Off	1221	5920	1323
5	Total Reduction (2+3+4)	2235	9845	3680
6	Fresh Addition	2958	16660	3382
	-Fresh slippages	2655	15692	2802
	-Debits in existing NPA A/cs	303	968	581
7	Gross NPAs end period	19603	25695	25397
8	Eligible Deductions incl. Provisions	9139	10298	10004
9	Net NPAs	10464	15396	15394
10	Recovery in written-off debt A/Cs	91	1017	217

Particulars	Jun'14	Mar'15	Jun'15
Gross NPA%	5.48%	6.55%	6.47%
Net NPA%	3.02%	4.06%	4.05%
NPA Coverage Ratio	60.00%	58.21%	59.32%

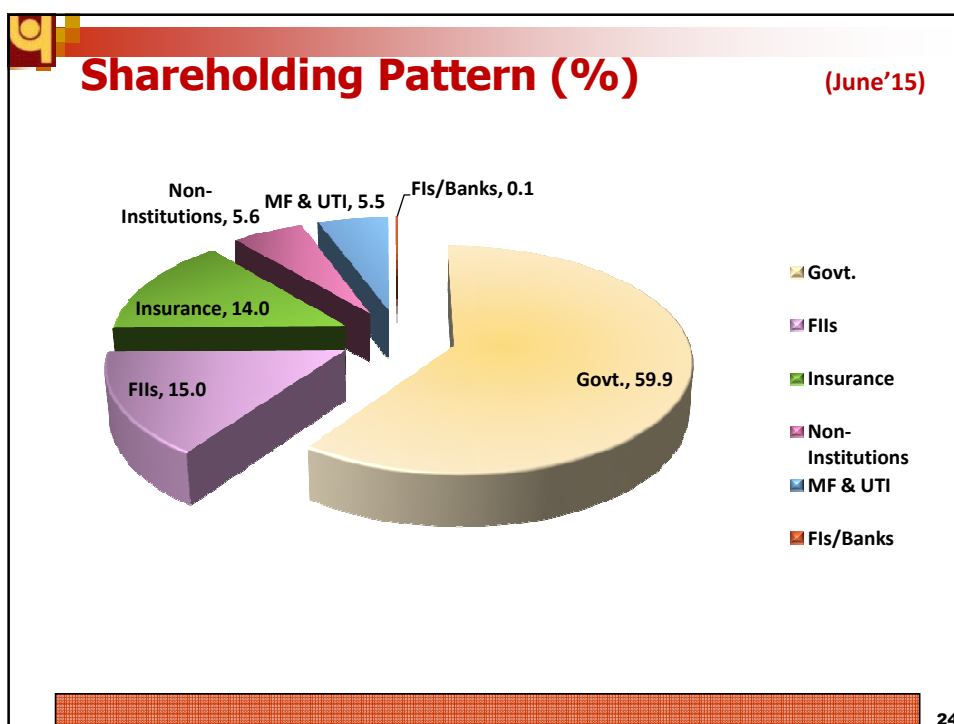
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Capital Adequacy (Basel III) (Rs. Crore)				
Sl.	Particulars	Jun'14	Mar'15	Jun'15
	Capital Fund			
1	Tier I	33295	36991	36945
	Of Which			
	Common Equity	32084	34745	34708
	Additional Tier I	1211	2246	2237
2	Tier II	10197	11555	11685
3	Total (Tier I+II)	43492	48546	48630
4	Risk-weighted Assets	377406	397581	402439
5	Capital Adequacy Ratio	11.52%	12.21%	12.08%
6	Tier I	8.82%	9.30%	9.18%
	Of Which			
	Common Equity	8.50%	8.74%	8.62%
	Additional Tier I	0.32%	0.56%	0.56%
7	Tier II	2.70%	2.91%	2.90%

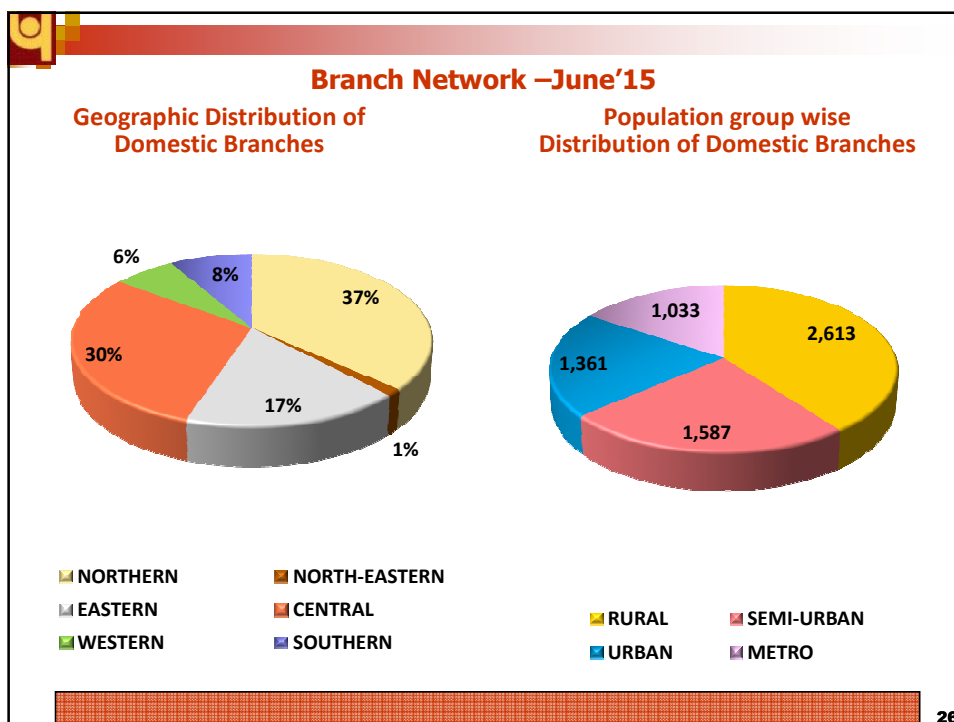
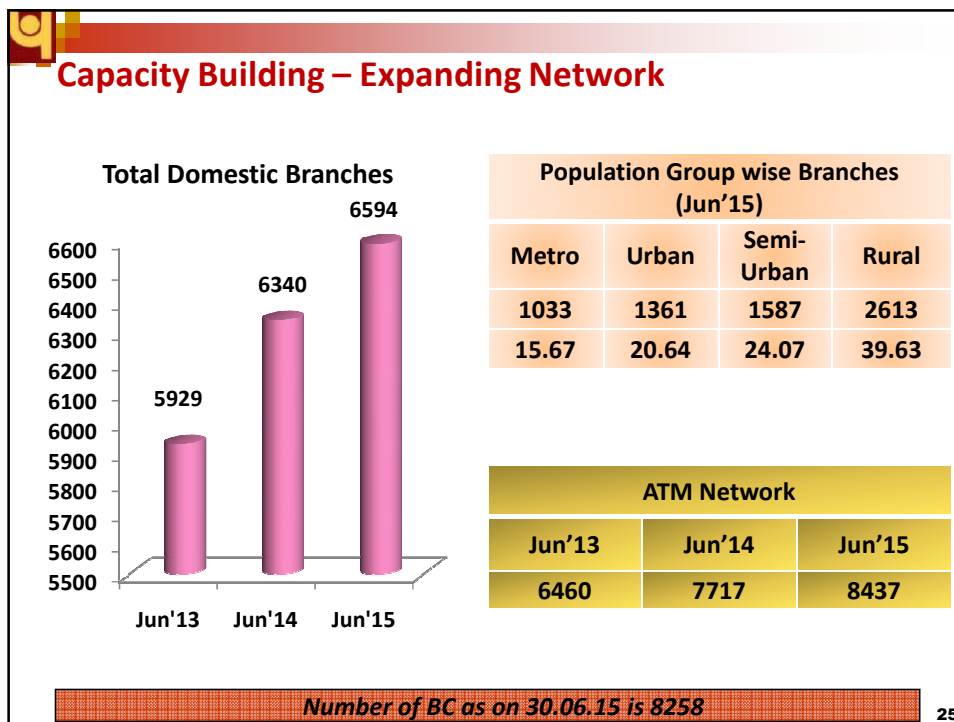
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Market Share & Productivity				
Sl.	Parameters	Jun'14	Mar'15	Jun'15
1	Deposit Market Share (%)	4.92	4.89	4.95
2	Credit Market Share (%)	4.95	4.80	4.79
3	Business Per Branch (Rs. Cr.)	122.26	127.42	128.22
4	Business Per Employee (Rs. Cr.)	12.90	13.19	13.26

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Thank You



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