



**Presentation of the Results
for the Quarter & Year ending
Mar'2018**

Business Parameters

[Amt. in ₹Crore except otherwise mentioned]

PARAMETERS	Quarter Ended			Change (%) Dec'17/ Mar'18
	31 Mar'2018	31 Dec'2017	31 Mar'2017	
Total Deposits	181849	186020	201285	-2.24
Total Advances	123990	122948	131655	0.85
Total Income	3425	3722	3907	-7.99
Net Interest Income	808	820	609	-1.48
Operating Profit	112	369	119	-69.53
Provisions	2247	1385	707	62.22
Net Profit	-2134	-1016	-588	-110.07
Gross NPA	30550	25382	22541	20.36
Gross NPA %	24.64	20.64	17.12	4.00 bp
Net NPA	14082	11923	10703	18.11
Net NPA %	13.10	10.90	8.94	2.20 bp
CASA (Domestic) (%)	37.25	35.16	33.92	2.09 bp
Cost to income (%)	87.15	66.22	86.81	20.93 bp
Return on Assets (%)	-3.69	-1.75	-1.07	-1.94 bp
NIM (Global) (%)	1.40	1.41	1.11	-0.01 bp
NIM (Domestic) (%)	1.45	1.46	1.11	-0.01 bp
Provision Coverage Ratio (%)	61.38	62.29	61.17	-0.91bp
Book Value Per Share (₹)	54.61	51.18	66.86	6.71

Business Parameters

[Amt. in ₹ Crore except otherwise mentioned]

PARAMETERS	Year Ended		
	31 Mar'2018	31 Mar'2017	Change (%) Mar'17/ Mar'18
Total Deposits	181849	201285	-9.66
Total Advances	123990	131655	-5.82
Total Income	15141	18440	-17.89
Net Interest Income	3125	3817	-18.14
Operating Profit	1334	2926	-54.40
Provisions	5771	4777	20.80
Net Profit	-4436	-1851	-139.67
Gross NPA	30550	22541	35.53
Gross NPA %	24.64	17.12	7.52 bp
Net NPA	14082	10703	31.57
Net NPA %	13.10	8.94	4.16 bp
CASA (Domestic) (%)	37.25	33.92	3.33 bp
Cost to income (%)	68.57	50.67	17.90 bp
Return on Assets (%)	-1.88	-0.75	-1.13 bp
NIM (Global) (%)	1.32	1.56	-0.24 bp
NIM (Domestic) (%)	1.36	1.60	-0.24 bp
Provision Coverage Ratio (%)	61.38	61.17	0.21bp
Book Value Per Share (₹)	54.61	63.98	-14.64

Deposit Components

[Amt. in ₹ Crore]

Parameters	As on 31-Mar'18	As on 31-Dec'17	As on 31-Mar'17
<i>A) Deposit (Domestic) (i+ii+iii)</i>	172018	172470	185102
<i>Current</i>	9330	8362	11323
<i>Savings</i>	54746	52273	51456
<i>i. CASA</i>	64076	60636	62779
<i>Share of CASA (%)</i>	37.25%	35.16%	33.92%
<i>ii. Normal Term Deposit (< Rs. 1 Cr)</i>	87851	89089	88297
<i>iii. Bulk Deposit (>= Rs. 1 Cr)+ CD</i>	20091	22745	34026
<i>B) Deposit (Overseas)</i>	9832	13550	16183
C) Total Deposit (Global)	181850	186020	201285

CASA Movements (Domestic)

[Amt. in ₹ Crore]

	<i>Parameters</i>	<i>Quarter Ended</i>		
		<i>31-Mar'18</i>	<i>31-Dec'17</i>	<i>31-Mar'17</i>
CASA	<i>₹ in Crore</i>	64076	60636	62779
	<i>% of Dom. Dep.</i>	37.25	35.16	33.92
<i>Current Account</i>	<i>₹ in Crore</i>	9330	8362	11323
	<i>% of Dom. Dep.</i>	5.42	4.85	6.12
<i>Saving Account</i>	<i>₹ in Crore</i>	54746	52273	51456
	<i>% of Dom. Dep.</i>	31.83	30.31	27.80

Retail Business

[Amt. in ₹Crore]

Position as on 31-03-2018		Position as on 31-12-2017		Scheme	Position as on 31-03-2017	
A/c	Amount	A/c	Amount		A/c	Amount
104826	12698	103732	12592	UCO Home	102800	13049
30014	1357	29714	1382	UCO Car	29027	1197
48726	1277	49777	1302	UCO Education	51843	1342
35733	465	35894	440	UCO Cash	37778	424
188607	6170	189581	6115	Other Retail Schemes	182989	5084
407906	21967	408698	21831	Total Retail	404437	21096

Domestic Investment Portfolio as on 31-03-2018

[Amts. in ₹Crore]

Portfolio	Amount	% to NDTL
Investment in SLR (G Sec)		
• HFT	0	0
• AFS	20478	11.64
• HTM	31994	18.19
Sub Total (Investment in SLR)	52472	29.83
Investment in Non - SLR		
• HFT	0	0
• AFS	5738	3.26
• HTM	11778	6.70
Sub Total (Investment in Non -SLR)	17516	9.96
Gross Total (SLR + Non SLR)	69988	39.79

Priority Sector Lending Position

[Amt. in ₹Crore]

Sl.			Outstanding as on 31-12-2017	Outstanding as on 31-03-2017	As on 31-03-2018		Variation March'18/March'17	
					Outstanding	% of ANBC	(Absolute)	(%)
1	PRIORITY SECTOR	Lending excluding Pool	44718	47033	45461	34.45	-1572	-3.34
		Pool Assets	1526	1752	1396	1.06	-356	-20.32
		IBPC	0	499	0	0.00	-499	-100.00
		RIDF+SIDBI+NHB	7057	6893	7841	5.94	948	13.75
		TOTAL	53301	56177	54698	41.45	-1479	-2.63
2	TOTAL AGRICULT URE	Lending excluding Pool	14736	14387	15565	11.79	1178	8.19
		Pool Assets	11	41	6	0.004	-35	-79.54
		IBPC	0	360	0	0.00	-360	-100.00
		RIDF	4762	5304	5305	4.03	1	0.02
		TOTAL	19509	20092	20876	15.82	784	3.90
a	DIRECT AGRICULT URE	Lending excluding Pool	12260	11872	13019	9.86	1147	9.66
		Pool Assets	0	0	0	0.00	0	0
		IBPC	0	360	0	0.00	-360	-100.00
		TOTAL	12260	12232	13019	9.86	787	6.43
b	INDIRECT AGRICULT URE	Lending excluding Pool	2476	2515	2546	1.93	31	1.23
		Pool Assets	11	41	6	0.004	-35	-85.36
		IBPC	0	0	0	0	0	0
		RIDF	4762	5304	5305	4.03	1	0.02
		TOTAL	7249	7860	7857	5.96	-3	-0.04
3	MSME	Lending excluding Pool	21642	24752	21920.43	16.61	-2831.57	-11.44
		Pool Assets	656	459	561.58	0.43	102.58	22.35
		IBPC	0	139	0	0.00	-139	-100.00
		SIDBI	1315	805	1500.01	1.14	695.01	86.34
		TOTAL	23613	26155	23982.02	18.17	-2172.98	-8.31

Income, Expenditure & Profit (Global)

[Amt. in ₹ Crore]

	Quarter Ended		Change		Year Ended		Change	
	Mar-18	Mar-17	Amt.	%	Mar-18	Mar-17	Amt.	%
I) Total Income (a+b) :	3425	3907	-482	-12.35	15141	18440	-3299	-17.89
a) Interest Income	3358	3614	-256	-7.09	14020	16326	-2306	-14.12
Interest on Advances	1824	2151	-327	-15.20	7982	9871	-1889	-19.14
Income on Investments	1323	1256	67	5.33	5178	5734	-556	-9.69
Other Interest Income	211	207	4	1.83	860	721	139	19.33
b) Other Income	67	293	-226	-77.18	1121	2114	-993	-46.97
II) Total Expenses	3312	3788	-476	-12.56	13807	15514	-1707	-11.00
Interest Paid	2550	3005	-455	-15.14	10895	12509	-1614	-12.90
Operating Expenses	762	783	-21	-2.64	2911	3005	-94	-3.11
III) Operating Profit (I-II):	112	119	-7	-5.53	1334	2926	-1592	-54.40
IV) Provisions	2247	707	1540	217.79	5771	4777	994	20.80
V) Net Profit (III-IV) :	-2134	-588	-1546	-262.99	-4436	-1851	-2585	-139.67
Net Interest Income	808	609	199	32.66	3125	3817	-692	-18.14



Ratio Analysis

	Quarter Ended		Year Ended	
	Mar-18	Mar-17	Mar-18	Mar-17
Cost of Deposit (%)	5.37	5.83	5.18	5.67
Yield on Advances (%)	8.69	9.60	8.19	8.54
Yield on Investment (%)	7.17	7.78	7.50	6.77
Net Interest Margin (Global) (%)	1.32	1.56	1.40	1.11
Net Interest Margin (Domestic) (%)	1.36	1.60	1.45	1.11
Cost to Income Ratio (%)	68.57	50.67	87.15	86.81
GNPA (%)	24.64	17.12	24.64	17.12
NNPA (%)	13.10	8.94	13.10	8.94
NPA Provision Coverage (%)	61.38	61.17	61.38	61.17
CRAR (Basel-III) (%)	10.94	10.93	10.94	10.93

Profitability Indicators

	Quarter Ended		Year Ended	
	Mar-18	Mar-17	Mar-18	Mar-17
Return on Assets (%)	-1.88	-0.75	-3.69	-1.07
Return on Equity (%)	-39.92	-19.76	-79.94	-24.08
Book Value per Share (Rs.)	54.61	63.98	54.61	63.98
Earnings per Share (Rs.)	-25.23	-13.29	-11.40	-3.77
Net Worth	12192	10037	12192	10037
Operating Profit to AWF (%)	0.56	1.19	0.19	0.22
Net-interest income to AWF (%)	1.24	1.56	0.95	1.11
Non-interest income to AWF (%)	0.47	0.86	0.12	0.53

Capital Adequacy (Basel-III)

[Amt. in ₹Crore]

PARAMETERS	31-03-2018	31-12-2017	31-03-2017
<i>Credit Risk</i>	79153.03	82315.71	91936.32
<i>Market Risk</i>	13419.85	14876.01	14115.93
<i>Operational Risk</i>	12337.93	12337.93	13279.75
<i>Total Risk Weighted Assets</i>	104910.81	109529.65	119332.00
<i>Tier I Capital</i>	9387.43	7682.13	9868.74
<i>Tier II Capital</i>	2340.72	2680.38	3176.36
<i>Total Capital</i>	11728.15	10362.51	13045.10
<i>CET 1 (%)</i>	8.23	6.33	7.64
<i>Tier I (%)</i>	8.94	7.01	8.27
<i>Tier II (%)</i>	2.00	2.00	2.66
<i>Capital Adequacy Ratio (%)</i>	10.94	9.01	10.93

Restructured Standard Assets

<i>Mar-18 Quarter</i>	<i>Amt.(Cr.)</i>
<i>Total Restructured Assets as on 01st Jan 2018</i>	<i>1901.72</i>
<i>Add: Standard Accounts restructured during the Quarter</i>	<i>0.00</i>
<i>Less: Total Standard Restructured accounts closed during the Quarter</i>	<i>164.23</i>
<i>Add/(Less): Increase/(Decrease)in Outstanding balance</i>	<i>11.23</i>
<i>Less: Standard Restructured Slipped to NPA</i>	<i>999.65</i>
<i>Total Standard Restructured as on 31st Mar'2018</i>	<i>749.07</i>
<i>% age of Restructured Advances to Total Loans and Advances as on 31-03- 2018</i>	<i>0.69</i>

Industry wise break-up of Restructured Standard assets

<i>As on 31-03-2018</i>	<i>As on 31-12-2017</i>	<i>Industry</i>	<i>As on 31-03-2017</i>
310.47	465.65	Power and Distribution	1814.82
238.38	732.40	Infrastructure	1248.29
24.18	515.71	Iron and Steel	1053.09
176.04	187.96	Others	448.47
749.07	1901.72	Total	4564.67

Movement of NPA Quarter to Quarter

[Amt. in ₹Crore]

Parameters	QE Mar'18	QE Dec'17	QE Mar'17
<i>Gross NPA (Opening Balance at the beginning of Qtr)</i>	25382.40	24434.95	22181.26
<i>Fresh Slippage (during the Qtr)</i>	6250.44	3591.64	3042.61
<i>Recovery + Up gradation</i>	925.63	1053.95	1507.36
<i>Write off</i>	157.29	1590.24	1175.56
Gross NPA (Amt.)	30549.92	25382.40	22540.95
Gross NPA (%)	24.64	20.64	17.12
Net NPA (Amt.)	14082.07	11923.45	10703.39
Net NPA (%)	13.10	10.90	8.94

Sector wise NPAs (Domestic) *[Amt. in ₹Crore]*

	<i>Parameters</i>	<i>Quarter Ended</i>		
		<i>Mar'18</i>	<i>Dec'17</i>	<i>Mar'17</i>
<i>1</i>	<i>Agriculture & Allied Activities</i>	<i>3017.48</i>	<i>2528.39</i>	<i>2232.21</i>
<i>2</i>	<i>Micro & Small Industries</i>	<i>913.22</i>	<i>907.38</i>	<i>1626.42</i>
<i>3</i>	<i>Medium Industries</i>	<i>1131.88</i>	<i>1131.90</i>	<i>1145.84</i>
<i>4</i>	<i>Large Industries</i>	<i>18597.92</i>	<i>14438.32</i>	<i>13963.38</i>
<i>5</i>	<i>Services</i>	<i>2667.01</i>	<i>2929.88</i>	<i>1193.50</i>
<i>6</i>	<i>Retail</i>	<i>1630.84</i>	<i>1687.88</i>	<i>1450.99</i>
<i>7</i>	<i>All Others</i>	<i>482.56</i>	<i>684.43</i>	<i>86.47</i>
	<i>Total</i>	<i>28440.91</i>	<i>24308.18</i>	<i>21698.81</i>

Performance towards Financial Inclusion

<i>Initiatives</i>	<i>During Q4 FY17</i>	<i>Cum. as on 31.03.2018</i>
<i>Villages covered with > 2000 population (a)</i>	0	1816
<i>through Branches</i>	0	378
<i>through BCs</i>	0	1438
<i>Villages covered with < 2000 population (b)</i>	0	14345
<i>through Branches</i>	0	35
<i>through BCs</i>	0	14310
<i>Total no. of villages covered (a) + (b)</i>	0	16161
<i>Total no. of No frill accounts opened (In lakh)</i>	2.02	113.59
<i>No. of Smart card issued (In lakh)</i>		21.86
<i>No. of transactions in the a/cs opened under ICT based BC model during the year (in lakh)</i>	123	479.92
<i>No. of KCCs extended (In lakh)</i>	0.14	6.56
<i>No. of GCCs extended (In lakh)</i>	0.06	0.60
<i>No. of all other Deposit accts (In lakh)</i>		
<i>No. of all other Advance accts (In lakh)</i>		
<i>No. of SHGs credit linked</i>	2162	98842
<i>No. of JLGs credit linked</i>	664	7941



Thank You