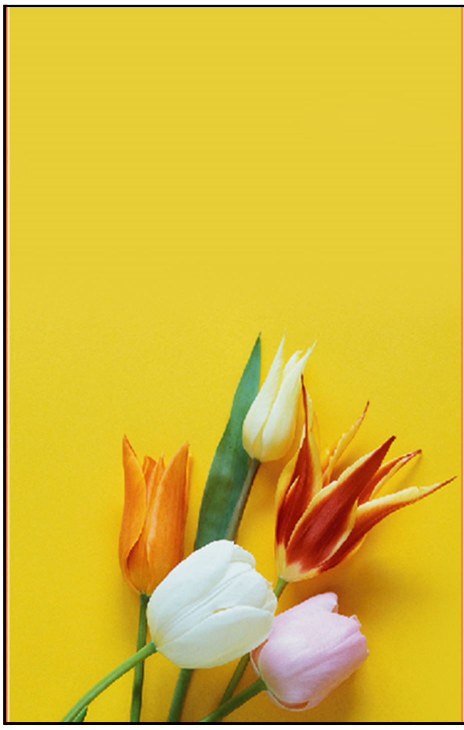

Financial Results Quarter / Nine Months Ended Dec 2015

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Performance Highlights (Y-o-Y) (QTR)

Gross Advances	Total Deposits	CASA	Total Business
12.06%	8.95%	10.17%	10.31%

Net Profit	Non-Interest Income	NIM	CRAR Basel III
55.59%	4.19%	2.60%	11.50%

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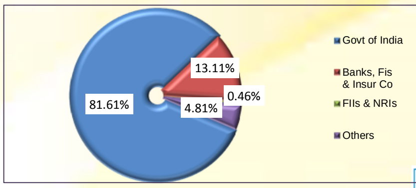
Share Holding Pattern

(₹ in Crore)

PARTICULARS	31.12.2014 NO. OF SHARE	31.12.2014 % HOLDING	31.12.2015 NO. OF SHARE	31.12.2015 % HOLDING
Govt of India	84.84	79.80%	95.35	81.61%
Bank Fis & Insur Co	15.02	14.12%	15.31	13.11%
FIIs & NRIs	0.68	0.64%	0.54	0.46%
Others	5.78	5.44%	5.62	4.81%
Total	106.32	100.00%	116.82	100.00%

As on Dec 2015	
Share Cap (Rs. In Cr)	1,168.33
No. of Shares (Cr)	116.83
Net Worth (Rs. In Cr)	7,583.41
BV per share (Rs.)	64.91
Return on Equity (%) (Annualized) [9 M]	4.01



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CAPITAL ADEQUACY

(₹ in Crore)

PARTICULARS	Dec14	Sep 15	Dec 15
Risk Weighted Assets	**88961**	**97821**	**98896**
Total Capital Funds	**10058**	**10975**	**11383**
Tier I Capital	**6852**	**8171**	**8569**
Tier II Capital	**3206**	**2804**	**2813**
Under Basel III (CRAR) (%)	**11.31**	**11.23**	**11.50**
Tier I Capital (%)	**7.71**	**8.36**	**8.66**
Tier II Capital (%)	**3.60**	**2.87**	**2.84**
Under Basel II (CRAR) (%)	**11.94**	**12.05**	**12.38**
Tier I Capital (%)	**7.77**	**8.42**	**8.73**
Tier II Capital (%)	**4.17**	**3.63**	**3.65**

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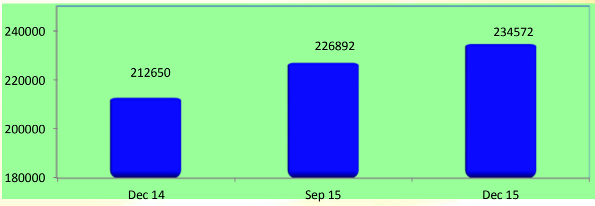
Topline - Business

(₹ in Crore)

Particulars	As on			% Growth	
	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Total Business	212650	226892	234572	10.31%	3.38%
Deposits	119650	126800	130353	8.95%	2.80%
of which CASA Deposit	*41541*	*44960*	*45764*	*10.17%*	*1.79%*
Gross Advances	93000	100092	104219	12.06%	4.12%
Gross Investment	33052	35327	35254	6.66%	-0.21%



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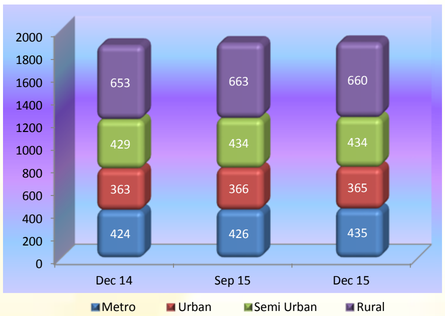
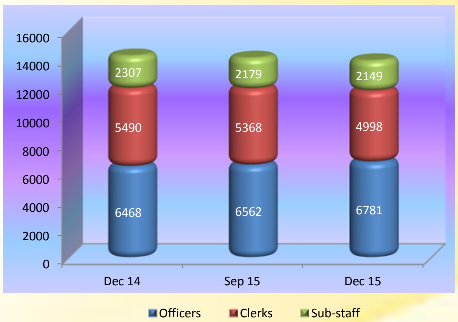
Resources

Branch Network



Staff Strength



Category	As on		
	Dec 14	Sep 15	Dec 15
Metro	424	426	435
Urban	363	366	365
Semi- Urban	429	434	434
Rural	653	663	660
Total Branches	**1869**	**1889**	**1894**

Category	As on		
	Dec 14	Sep 15	Dec 15
Officers	6468	6562	6781
Clerks	5490	5368	4998
Sub-staff	2307	2179	2149
Total	**14265**	**14109**	**13928**

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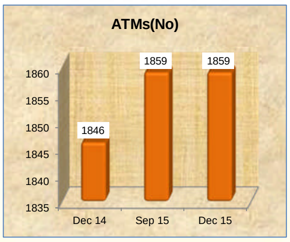
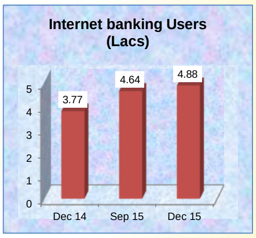
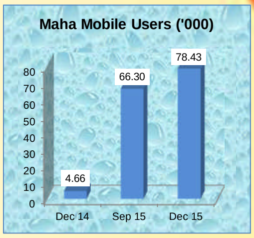
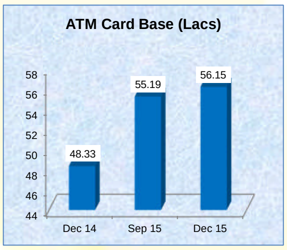
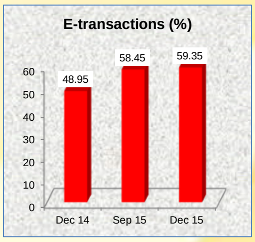
Customer Reach











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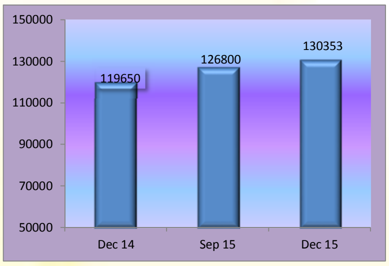
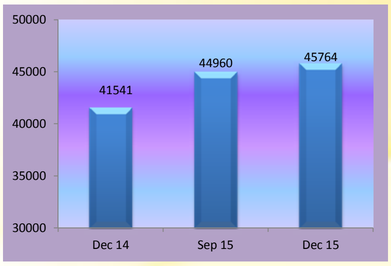
Deposits

(₹ in Crore)

Total Deposits — **CASA**





CASA as a % to Total Deposits : Dec14 – 34.72% Sep 15 – 35.46% Dec 15 – 35.11%

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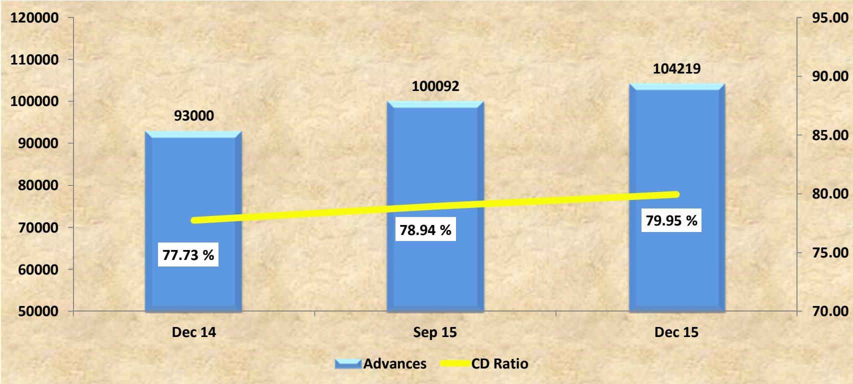
Gross Advances & CD Ratio

(₹ in Crore)



Investments

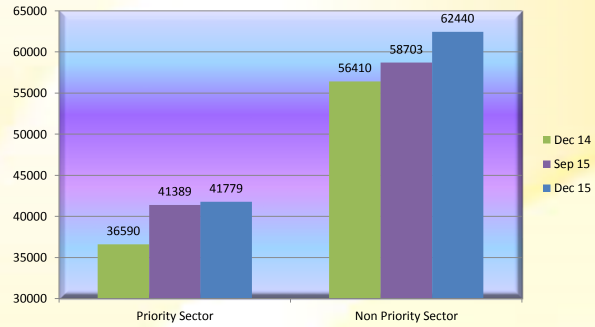
(₹ in Crore)

Particulars	As on		
	Dec 14	Sep 15	Dec 15
A. SLR Investments			
(i) HFT	462	0	25
(ii) AFS	1959	3847	3931
(iii) HTM	27700	26279	27139
Total SLR Investment	**30121**	**30126**	**31096**
B. Non SLR Investments			
(i) HFT	125	10	40
(ii) AFS	2702	5092	4015
(iii) HTM	103	100	103
Total Non SLR Investment	**2931**	**5202**	**4158**
C. Gross Investment	**33052**	**35327**	**35254**
Yield on Investment %	**7.89**	**7.91**	**7.80**
M - Duration (Total)	**4.61**	**4.20**	**4.32**

Advances

(₹ in Crore)

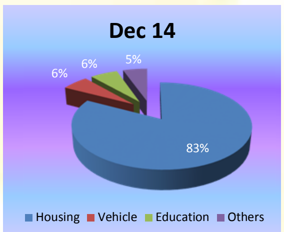
Particulars	As on			% Growth	
	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Gross Advances	93000	100093	104219	12.06%	4.12%
of which					
Priorty Sector	36590	41389	41779	14.18%	0.94%
Non-Priorty Sector	56410	58703	62440	10.69%	6.37%

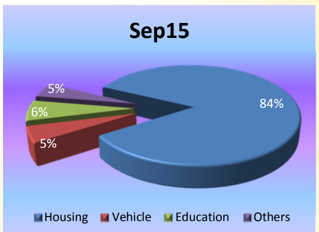


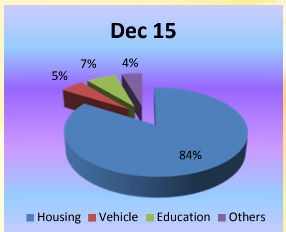
Retail Credit

(₹ in Crore)

Particulars	As on			% Growth	
	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Total Retail Credit	**11684**	**11971**	**12234**	**4.71%**	**2.20%**
of which					
Housing	9669	10035	10272	6.24%	2.37%
Vehicle	687	607	618	-10.04%	1.80%
Education	705	776	799	13.33%	2.94%







Assets Quality

(₹ in Crore)

Particulars	As on					
	Dec 14		Sep 15		Dec 15	
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv
Standard	86813	93.35%	92106	92.02%	95917	92.03%
Sub-Standard	3358	3.61%	4325	4.32%	4031	3.87%
Doubtful	2711	2.92%	3245	3.24%	3936	3.78%
Loss	117	0.13%	416	0.42%	335	0.32%
Gross NPA	**6187**	**6.65%**	**7986**	**7.98%**	**8302**	**7.97%**
Gross Advances	**93000**		**100092**		**104219**	

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Movement Of NPA

(₹ in Crore)

Particulars	9 Months Ended		Quarter Ended		
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15
Opening Gross NPA	2860	6402	4351	7575	7986
Less Cash Recoveries	307	463	152	232	244
Less Upgradation	368	192	363	314	458
Less Write Off	141	880	0	783	96
Total Reduction [A]	**816**	**1536**	**515**	**1329**	**798**
Add Slippages	4132	3331	2341	1687	1054
Add Variation	10	104	10	54	59
Total Addition [B]	**4142**	**3435**	**2351**	**1740**	**1113**
Net Addition [B - A]	3327	1900	1836	411	315
Gross NPA	6187	8302	6187	7986	8302
Gross NPA [%]	6.65%	7.97%	6.65%	7.98%	7.97%
Net NPA	4265	5596	4265	5442	5596
Net NPA [%]	4.71%	5.52%	4.71%	5.59%	5.52%

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Std Restructured Advances

(₹ in Crore)

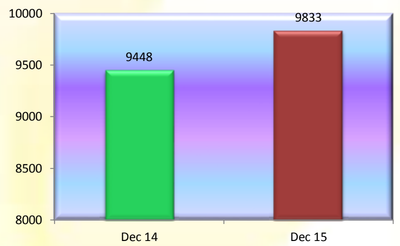
Particulars	As on		
	Dec 14	Sep 15	Dec 15
Standard Restructured Advances	6541	7145	5715
% of Std Restructured Adv to Gross Adv	7.03%	7.14%	5.48%
Restructured during the quarter	1120	396	38

Interest Earnings

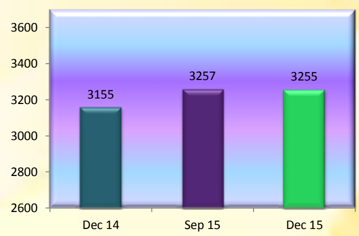
(₹ in Crore)

Particulars	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Interest on Advances	7324	7539	2451	2475	2516	2.64%	1.65%
Interest on Investment	1880	2047	620	707	676	9.15%	-4.33%
Others	244	248	84	75	63	-25.21%	-16.19%
Total Interest Income	**9448**	**9833**	**3155**	**3257**	**3255**	**3.18%**	**-0.06%**

Interest Income (9M)



Interest Income (Qtr)

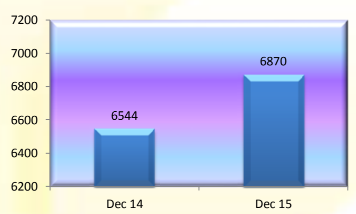


Interest Expenditure

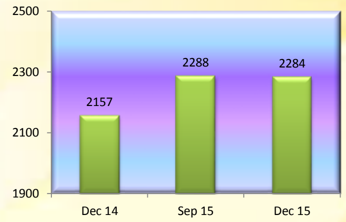
(₹ in Crore)

Particulars	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Interest on Deposits	6051	6284	1992	2100	2118	6.31%	0.86%
Others	493	585	165	188	166	0.58%	-11.79%
Total Interest Exp	**6544**	**6870**	**2157**	**2288**	**2284**	**5.87%**	**-0.18%**

Interest Exp (9M)



Interest Exp (Qtr)

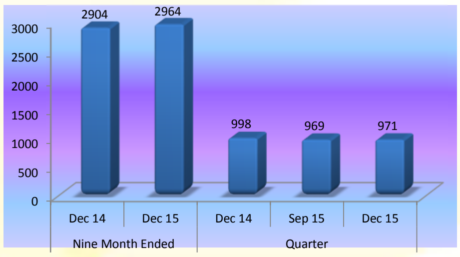


NII & NIM

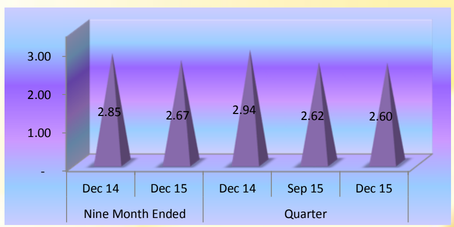
(₹ in Crore)

Particulars	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Net Interest Income	2904	2964	998	969	971	-2.64%	0.24%
Net Interest Margin (%)	2.85	2.67	2.94	2.62	2.60		

NII



NIM (%)



Non-Interest Income

(₹ in Crore)

Particulars	9 Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Fee Based Income	413.44	458.38	150.00	157.72	154.62	3.08%	-1.97%
Treasury Income	131.52	136.24	51.90	66.39	38.68	-25.47%	-41.74%
Of which							
Net Profit from sale of Investment	77.56	81.04	35.99	44.12	23.11	-35.79%	-47.62%
Exchange profit	53.96	55.20	15.91	22.27	15.57	-2.14%	-30.09%
Recovery in written off accounts	51.04	45.47	6.06	14.57	22.03	263.53%	51.20%
Miscellaneous Income	28.40	32.04	3.96	7.77	5.48	38.38%	-29.47%
Total Non-Interest Income	**624.40**	**672.13**	**211.92**	**246.45**	**220.81**	**4.19%**	**-10.40%**

Operating Expenditure

(₹ in Crore)

Expenditure Item	9 Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Staff Expenses	1211	1163	384	366	411	6.93%	12.21%
Other Operating Expenses	639	707	206	235	239	16.16%	1.79%
Total Op Expenditure	**1850**	**1870**	**590**	**601**	**650**	**10.15%**	**8.14%**

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Provisions & Contingencies

(₹ in Crore)

Particulars	9 Months Ended		Quarter Ended		
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15
Non Performing Assets	919.61	1318.95	459.49	431.76	244.91
Standard/Restructured Assets	206.20	-185.37	113.46	9.37	58.51
Depreciation on Investments	-28.11	50.48	1.01	-70.35	38.39
Non-performing Investment	11.99	19.56	3.85	6.89	3.66
Other provisions (net of write back)	0.11	44.28	2.32	41.31	-0.46
Provision & Contingencies other than taxes	**1109.80**	**1247.90**	**580.13**	**418.98**	**345.01**
Tax Expense	230.92	297.41	-18.11	123.16	107.83
Total Provisions	**1340.72**	**1545.31**	**562.02**	**542.14**	**452.84**

Profitability

(₹ in Crore)

Particulars	9 Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 14	Dec 15	Dec 14	Sep 15	Dec 15	Y-o-Y	Q-o-Q
Total Income	10073	10506	3367	3503	3476	3.24%	-0.78%
Total Expenses	8394	8740	2748	2889	2934	6.79%	1.55%
Operating Profit	**1679**	**1766**	**619**	**614**	**542**	**-12.49%**	**-11.77%**
Provisions & Contingencies other than taxes	1110	1248	580	419	345	-40.53%	-17.65%
Profit before tax	**569**	**518**	**39**	**195**	**197**	**403.17%**	**0.87%**
Tax Expense	231	297	-18	123	108	-695.42%	12.45%
Net Profit	**338**	**221**	**57**	**72**	**89**	**55.59%**	**23.64%**

Key Financial Ratios

PARTICULARS	Nine Months Ended DEC'14	Nine Months Ended DEC '15	Quarter Ended DEC'14	Quarter Ended SEP'15	Quarter Ended DEC'15
Cost of Deposits (%)	7.05	6.80	7.00	6.81	6.73
Yield on Advances (%)	11.06	10.33	11.02	10.45	10.18
Yield on Investments (%)	7.89	7.87	7.91	7.92	7.80
Cost of Funds (%)	6.42	6.17	6.35	6.18	6.11
Yield on Funds (%)	9.27	8.84	9.29	8.80	8.71
NIM (%)	2.85	2.67	2.94	2.62	2.60
Return on Equity (%)	6.81	4.01	3.28	4.05	4.71
Return on Assets (%)	0.33	0.20	0.17	0.19	0.24
Earning Per Share (₹) (Not annualised)	3.45	2.02	0.54	0.68	0.77
Book value Per Share (₹)	65.41	64.91	65.41	66.52	64.91

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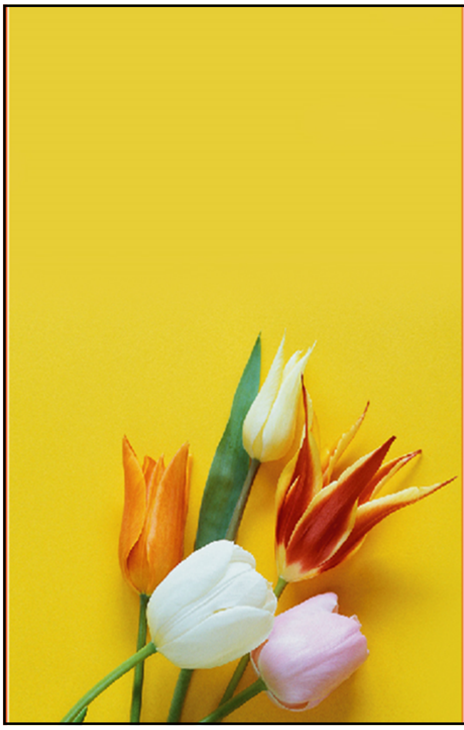

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