

A monarch butterfly with orange and black wings is perched on a yellow flower. The background is a soft, green and yellow gradient.

**WELCOME  
TO  
ANALYST MEET  
29<sup>th</sup> July, 2016**

**Performance Highlights  
For the Quarter ended 30-Jun-2016**

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## HIGHLIGHTS OF WORKING RESULTS

### Business

- Global Business at ₹ 4,68,764 Crore
- Savings Deposits grew by 10% (Y-o-Y)

### Income

- Non - Interest Income increased by 11% (Y-o-Y)

### Advances

- R A M (Retail, Agriculture and MSME) grew by 15%
- Priority Sector Credit grew by 12% (Y-o-Y)

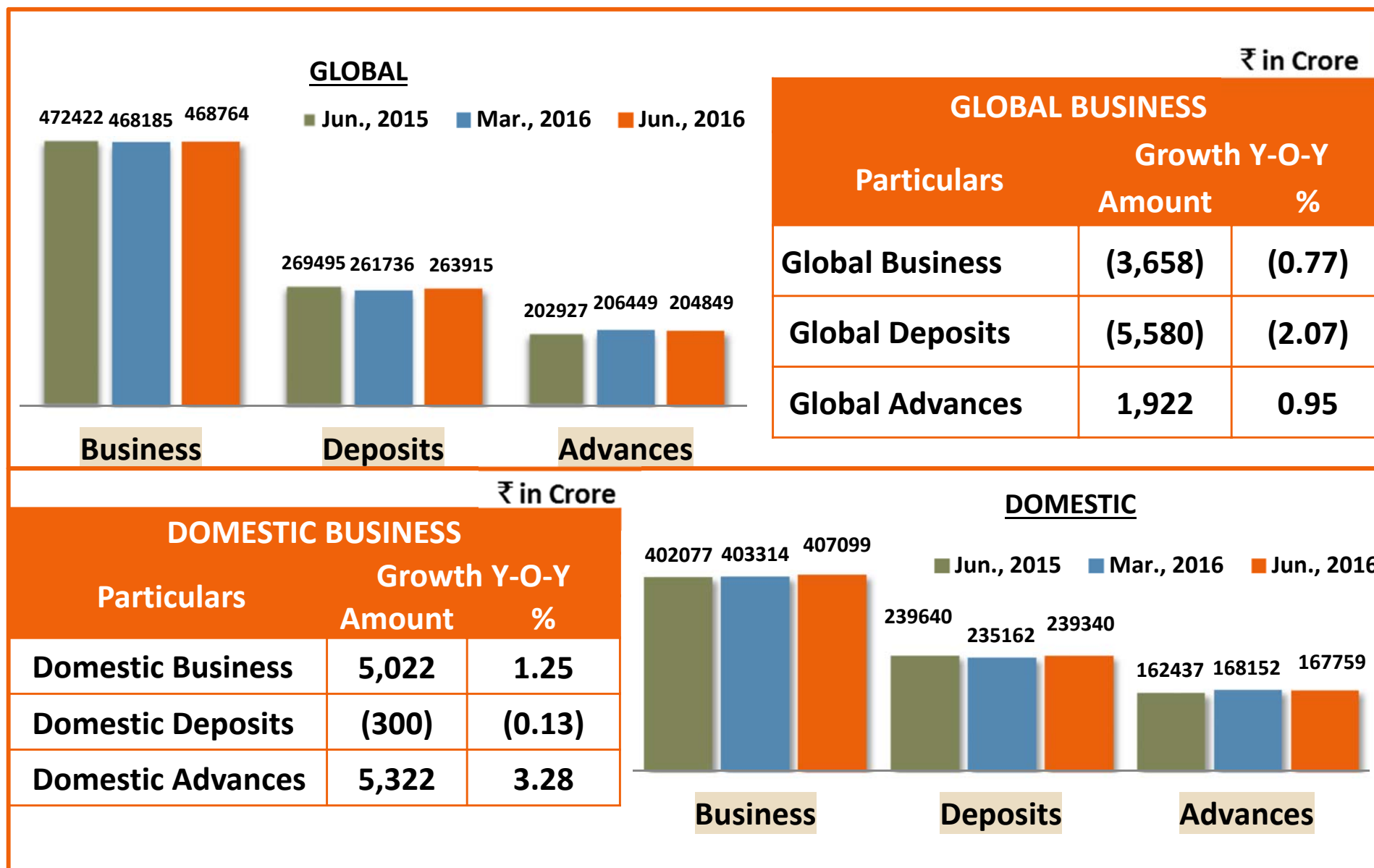
### Capital

- CRAR (Basel III) at 11.00%

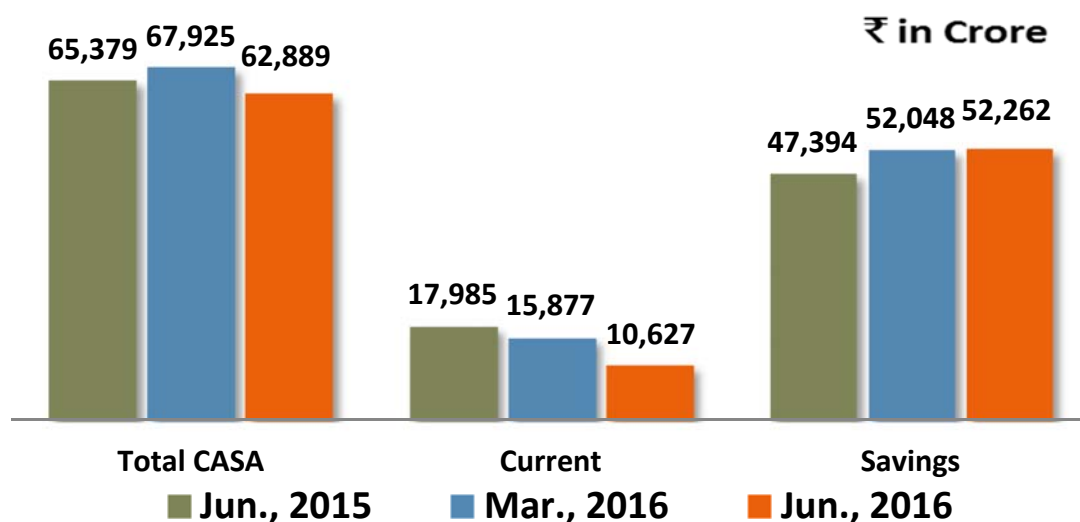
### Quarterly Margin

- Domestic NIM : 2.51%
- Global NIM : 2.22%

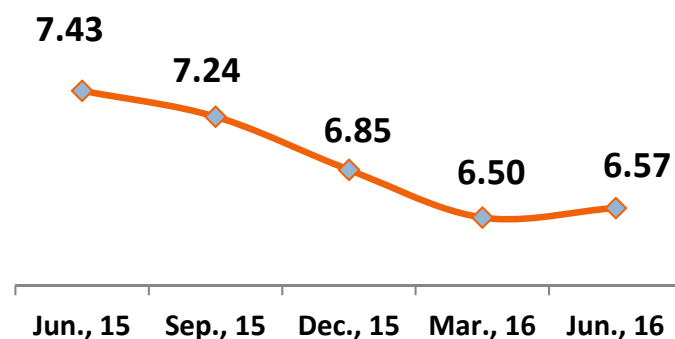
# Business Cross Section



# Domestic CASA



## Cost of Deposits % (Domestic) Quarterly



₹ in Crore

Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y Growth	%
Current Deposits	17,985	15,877	10,627	(7,358)	(41)
Savings Bank	47,394	52,048	52,262	4,868	10
CASA Deposits	65,379	67,925	62,889	(2490)	(4)
Domestic CASA Deposits %	27.28%	28.88%	26.28%		
% of Bulk Deposits	9.53%	8.96%	4.18%		

# Domestic Advances

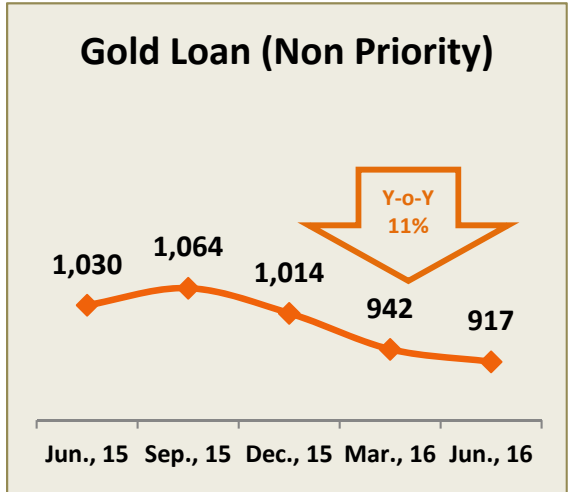
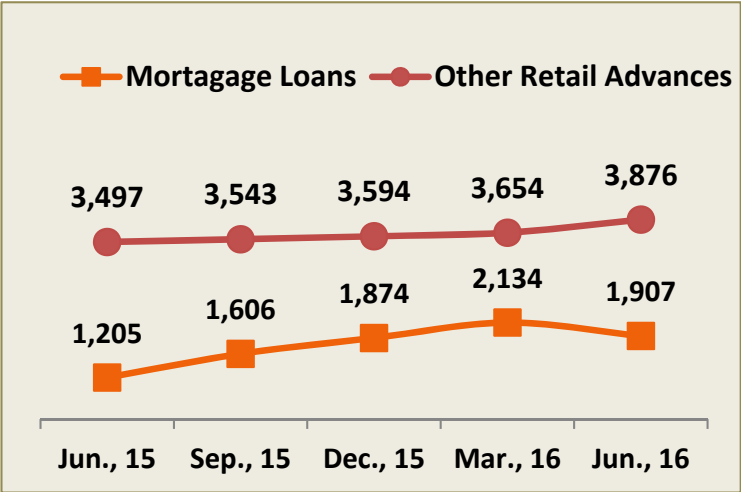
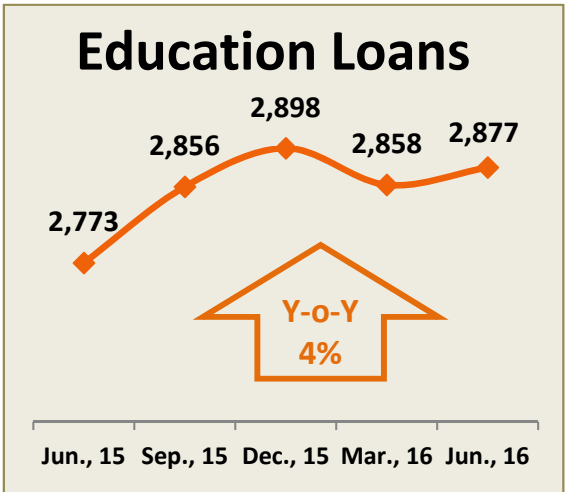
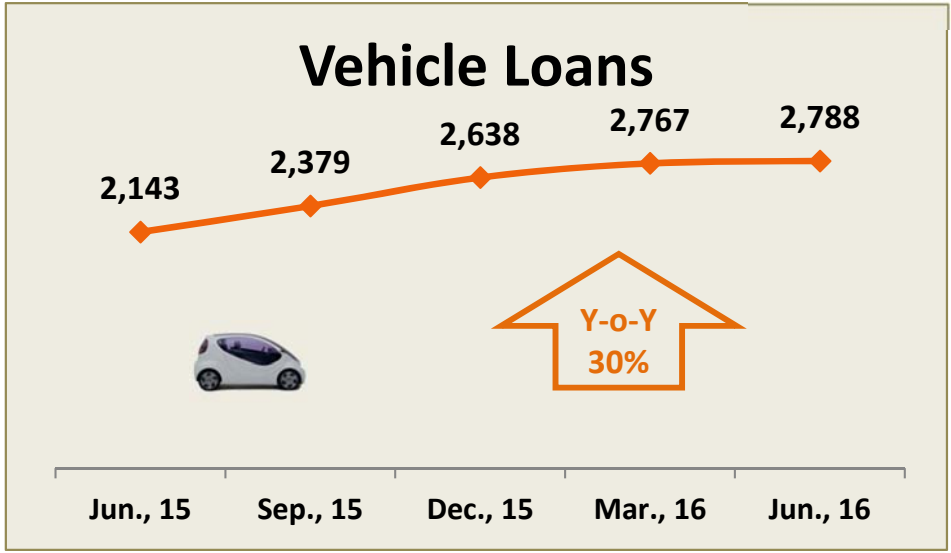
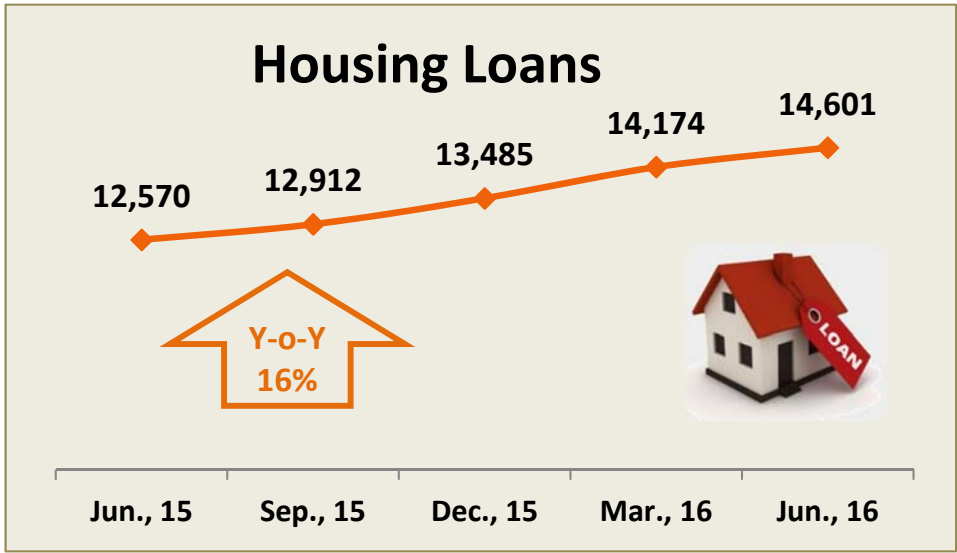
₹ in Crore

Particulars	Jun, 2015	Mar, 2016	Jun, 2016	Y-o-Y Growth		Growth over Mar., 2016	
				Amt	%	Amt	%
Domestic Advances (Gross)	<b>1,62,437</b>	<b>1,68,152</b>	<b>1,67,759</b>	<b>5,522</b>	<b>3</b>	<b>(393)</b>	<b>-</b>
<b>R A M Category Advances</b>							
<b>R</b> etail Credit	<b>23,218</b> (14%)	<b>26,529</b> (16%)	<b>26,966</b> (16%)	<b>3,748</b>	<b>16</b>	<b>437</b>	<b>2</b>
<b>A</b> griculture Credit	<b>25,713</b> (16%)	<b>29,899</b> (18%)	<b>29,712</b> (18%)	<b>3,999</b>	<b>16</b>	<b>(187)</b>	<b>(1)</b>
<b>M</b> <sup>SME</sup> Credit	<b>24,073</b> (15%)	<b>27,333</b> (16%)	<b>27,389</b> (16%)	<b>3,316</b>	<b>14</b>	<b>56</b>	<b>-</b>
<b>Total R A M</b>	<b>73,004</b> (45%)	<b>83,761</b> (50%)	<b>84,067</b> (50%)	<b>11,063</b>	<b>15</b>	<b>306</b>	<b>-</b>

*% age expressed on Gross Domestic Advances*

# Retail Credit Components

₹ in Crore



# Industry and NBFC Exposure

₹ in Crore

Particulars (Global)	Jun, 2015	Mar, 2016	Jun, 2016	NPA LEVEL (June, 2016)	Y-o-Y growth		% Change Mar-16
					Amt	%	
Iron & Steel	8,263	7,143	7,291	4,605	(972)	(12)	2
Cement	794	805	805	2	11	1	0
Textiles	2,987	2,746	2,741	447	(246)	(8)	0
Aviation- Services	872	859	843	-	(29)	(3)	(2)
<b>Power</b>	<b>17,281</b>	<b>16,653</b>	<b>16,105</b>	<b>238</b>	<b>(1,176)</b>	<b>(7)</b>	<b>(3)</b>
<i>State Owned</i>	<i>11,996</i>	<i>10,615</i>	<i>10,195</i>	<i>-</i>	<i>(1,801)</i>	<i>(15)</i>	<i>(4)</i>
<i>Private Owned</i>	<i>5,285</i>	<i>6,037</i>	<i>5,910</i>	<i>238</i>	<i>625</i>	<i>12</i>	<i>(2)</i>
Roads & Ports	3,820	3,849	3,527	898	(293)	(8)	(8)
Aviation	317	308	305	17	(12)	(4)	(1)
Telecom	4,194	4,511	4,471	186	277	7	(1)
<b>Infrastructure</b>	<b>25,612</b> (13%)	<b>25,321</b> (12%)	<b>24,408</b> (12%)	<b>1,339</b>	<b>(1,204)</b>	<b>(5)</b>	<b>(4)</b>
<b>NBFC</b>	<b>22,780</b> (11%)	<b>23,113</b> (11%)	<b>21,341</b> (10%)	<b>-</b>	<b>(1,439)</b>	<b>(6)</b>	<b>(8)</b>
<b>TOTAL</b>	<b>48,392</b> <b>(24%)</b>	<b>48,434</b> <b>(23%)</b>	<b>45,749</b> <b>(22%)</b>	<b>1,339</b>	<b>(2,643)</b>	<b>(5)</b>	<b>(6)</b>

% age expressed on Gross Global Advances



# Restructured Advances

		30 <sup>th</sup> Jun., 2015	31 <sup>st</sup> Mar., 2016	30 <sup>th</sup> Jun., 2016
<b>CDR</b>	No.: of Accounts	36	33	34
	Amount ₹ in Crore	<b>2,588</b>	<b>2,732</b>	<b>2,676</b>
<b>NON-CDR</b>	No.: of Accounts	95,683	1,01,592	1,10,646
	Amount ₹ in Crore	<b>7,783</b>	<b>5,654</b>	<b>5,487</b>
<b>TOTAL</b>	No.: of Accounts	95,719	1,01,625	1,10,680
	Amount ₹ in Crore	<b>10,371</b>	<b>8,386</b>	<b>8,163</b>

# Restructured Advances

₹ in Crore

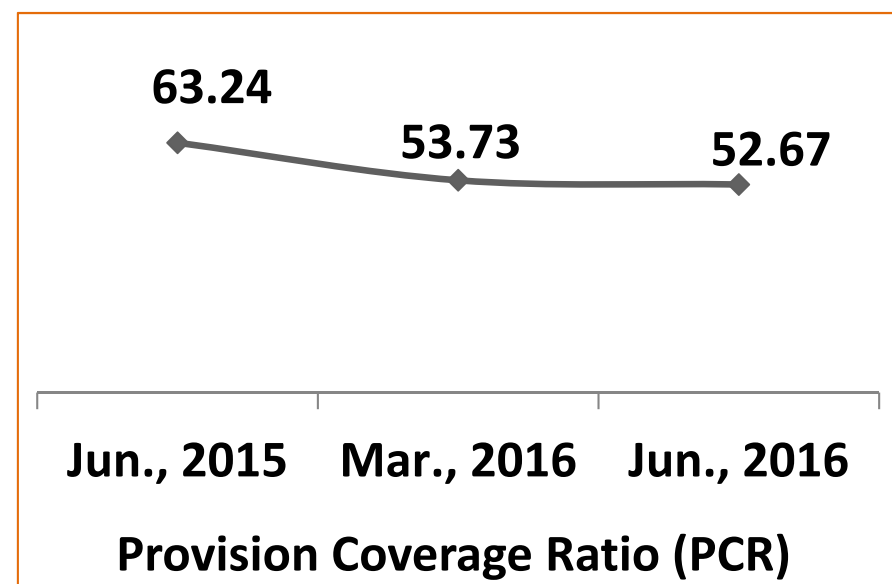
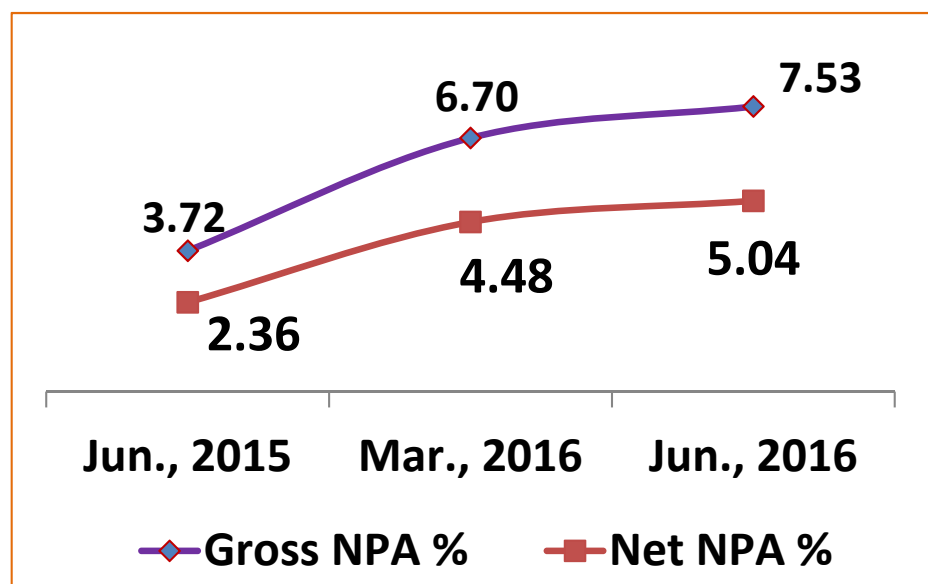
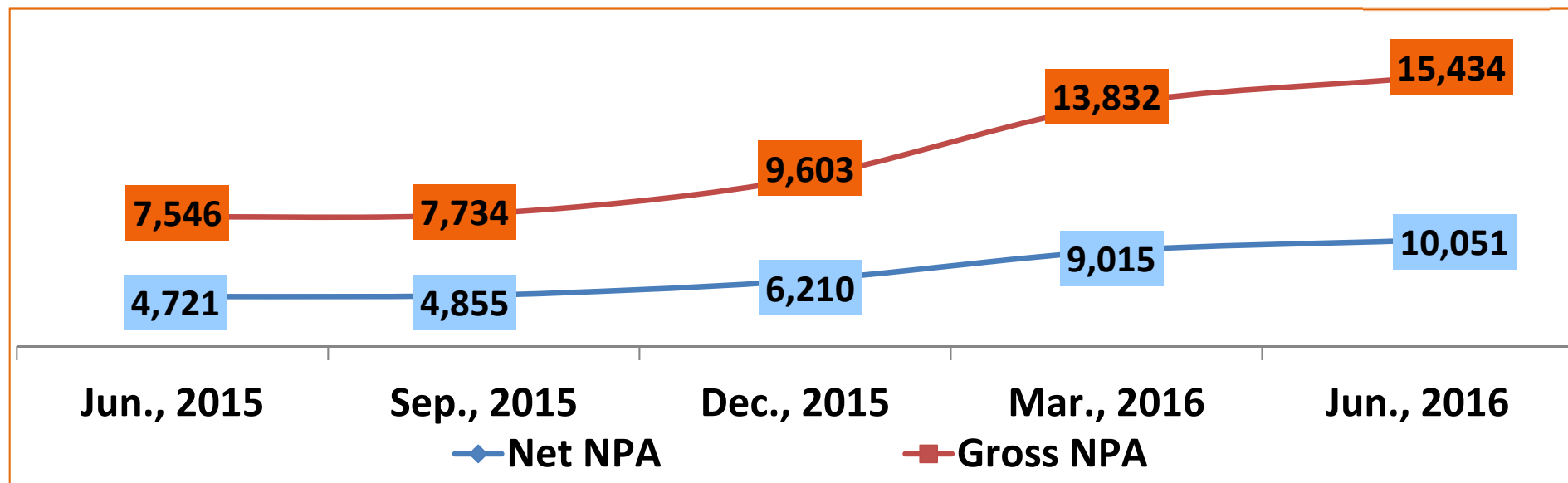
Advances Restructured during Quarter	Quarterly		
	June, 2015	Mar., 2016	June, 2016
<b>Restructured Advances</b>	<b>209</b>	<b>228</b>	<b>319</b>

Movement of Restructured Advances during the Quarter	Quarterly		
	Jun-15	Mar-16	Jun-16
<b>Opening Balance</b>	<b>10,767</b>	<b>10,682</b>	<b>8,386</b>
Fresh Restructuring	209	228	319
Increase in Existing Restructure	460	420	352
Restructured Standard Advances upgraded to full Standard advances	(892)	(1,050)	(84)
Decrease in O/S + Closures	(173)	(1,894)	(810)
<b>Closing Balance</b>	<b>10,371</b>	<b>8,386</b>	<b>8,163</b>

Particulars	Jun., 2015	Sep., 2015	Dec., 2015	Mar., 2016	Jun., 2016
<b>Stressed Asset Ratio</b>	<b>7.89</b>	<b>7.75</b>	<b>8.38</b>	<b>9.11</b>	<b>9.80</b>
<b>Restructured (STD) Ratio</b>	<b>4.17</b>	<b>4.03</b>	<b>3.77</b>	<b>2.41</b>	<b>2.27</b>
<b>Gross NPA Ratio</b>	<b>3.72</b>	<b>3.72</b>	<b>4.61</b>	<b>6.70</b>	<b>7.53</b>

# Non Performing Assets

₹ in Crore



# NPA Movement

₹ in Crore

Particulars	Yearly FY 2015-16	Quarterly		
		Jun., 2015	Mar., 2016	Jun., 2016
<b>A. Gross NPA at the Beginning</b>	<b>6,442</b>	<b>6,442</b>	<b>9,603</b>	<b>13,832</b>
<b>B. Deduction:</b>				
(i) Up gradation & Decrease due to Operations	<b>2,120</b>	<b>395</b>	<b>311</b>	<b>310</b>
(ii) Recoveries	<b>1,260</b>	<b>260</b>	<b>389</b>	<b>205</b>
(iii) Write off (incl. Prudential)	<b>1,430</b>	<b>311</b>	<b>997</b>	<b>231</b>
<b>TOTAL</b>	<b>4,810</b>	<b>966</b>	<b>1,697</b>	<b>746</b>
<b>C. Additions:</b>				
(i) Fresh NPA	<b>12,200</b>	<b>2,070</b>	<b>5,926</b>	<b>2,348</b>
<b>TOTAL</b>	<b>12,200</b>	<b>2,070</b>	<b>5,926</b>	<b>2,348</b>
<b>Gross NPA at the End (A-B+C)</b>	<b>13,832</b>	<b>7,546</b>	<b>13,832</b>	<b>15,434</b>

# Sector wise NPAs (Domestic)

₹ in Crore

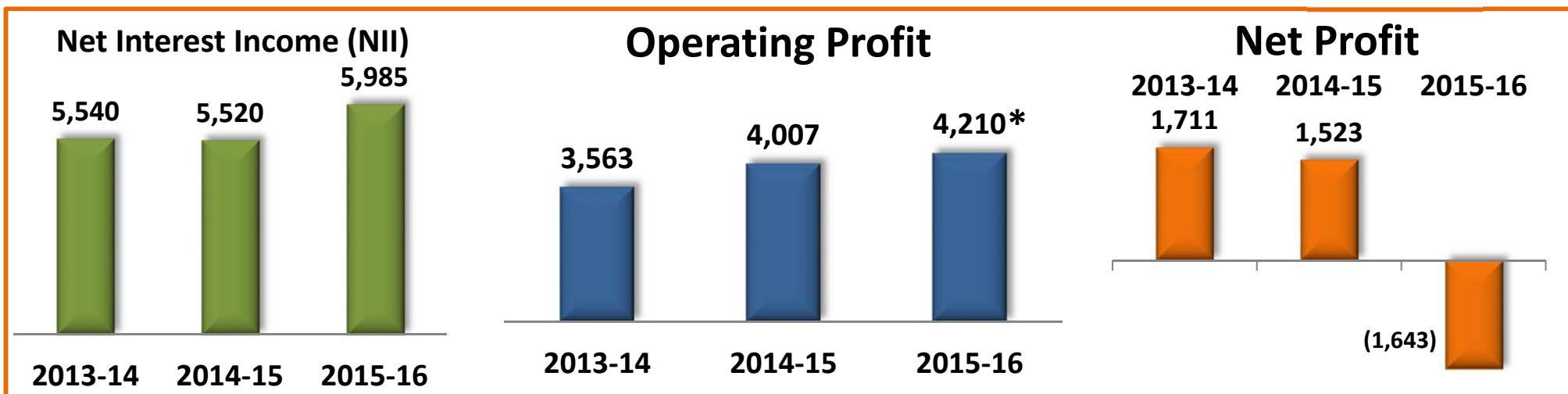
Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y
				Amount
Agriculture	1,385	1,536	1,863	478
Industries	2,622	7,453	8,143	5,521
Services	1,305	1,439	1,828	523
Retail	1,366	1,546	1,641	275
<b>Total</b>	<b>6,678</b>	<b>11,974</b>	<b>13,475</b>	<b>6,797</b>
Priority	3,098	3,382	4,231	1,133
Non Priority	3,580	8,592	9,244	5,664
<b>Total</b>	<b>6,678</b>	<b>11,974</b>	<b>13,475</b>	<b>6,797</b>

# Core Financials

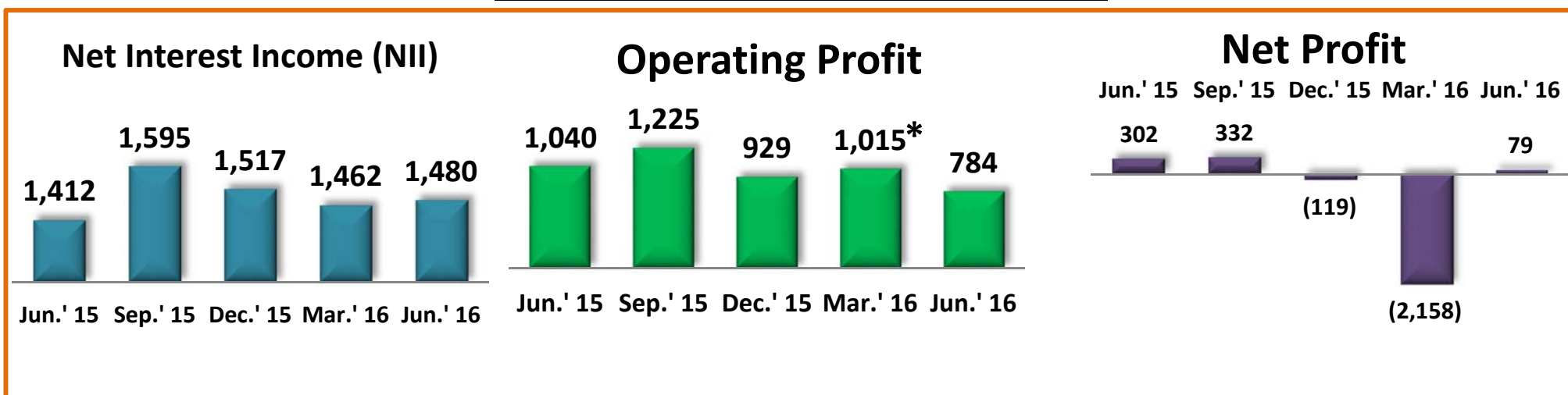


## Yearly Performance

₹ in Crore



## Quarterly Performance



\* Includes provision created in respect of Fraud Accounts identified during the March-2016 quarter

# FINANCIAL HIGHLIGHTS - Quarterly

₹ in Crore

Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y (%)	Change (%) Mar., 2016	Mar., 2016 Full Year
Interest Income	5,823	5,682	5,864	1	3	23,198
Interest Expended	4,411	4,220	4,385	(1)	4	17,213
Net Interest Income (NII)	<b>1,412</b>	<b>1,462</b>	<b>1,479</b>	<b>5</b>	<b>1</b>	<b>5,985</b>
Other Income	522	821	555	6	(32)	2,509
Operating Expenses	894	1,268	1,250	40	(1)	4,284
<b>Operating Profit</b>	<b>1,040</b>	<b>1,015</b>	<b>784</b>	<b>(25)</b>	<b>(23)</b>	<b>4,210</b>
Provisions	738	2,290	705	(4)	(69)	4970
Exceptional Items*	-	883*	0	-	(100)	883
<b>Net Profit</b>	<b>302</b>	<b>(2,158)</b>	<b>79</b>	<b>(74)</b>	<b>-</b>	<b>(1643)</b>

\*Exceptional Items include provision created in respect of Fraud Accounts identified during the quarter



# INTEREST ANALYSIS - Quarterly

₹ in Crore

Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y Change (%)	Change over Mar., 2016 (%)
Interest Income on Advances	4,357	4,249	4,330	(1)	2
Interest Income on Investments	1,346	1,349	1,359	1	1
Interest on Call Money Lending / Repo/ Others	120	84	175	46	108
<b>TOTAL INTEREST INCOME</b>	<b>5,823</b>	<b>5,682</b>	<b>5,865</b>	<b>1</b>	<b>3</b>
Interest Paid on Deposits	4,144	3,831	4,058	(2)	6
Interest on Bonds	99	131	157	59	20
Other Interest Expenditure	168	258	170	1	(34)
<b>TOTAL INTEREST EXPENDITURE</b>	<b>4,411</b>	<b>4,220</b>	<b>4,385</b>	<b>(1)</b>	<b>4</b>
<b>Net Interest Income (NII)</b>	<b>1,412</b>	<b>1,462</b>	<b>1,479</b>	<b>5</b>	<b>1</b>

# OTHER INCOME – Quarterly

₹ in Crore

Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y Change (%)	Change over Mar., 2016 (%)
Commission & Brokerage	160	221	165	3	(25)
Net Profit from FX Transactions	37	38	50	35	32
Recovery in Written Off A/cs	73	123	59	(19)	(52)
Miscellaneous Income	91	109	65	(29)	(40)
<b>Total (Excl. Trading Profit)</b>	<b>361</b>	<b>491</b>	<b>339</b>	<b>(6)</b>	<b>(31)</b>
Net Profit on Sale of Investments	161	330	216	34	(35)
<b>GRAND TOTAL</b>	<b>522</b>	<b>821</b>	<b>555</b>	<b>6</b>	<b>(32)</b>

# Operating Expenditure - Quarterly

₹ in Crore

Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y Change (%)	Change over Mar., 2016 (%)
Staff Expenses	554	820	833	50	2
Rent, Taxes & Lighting	68	78	79	16	1
Depreciation on Fixed Assets	42	60	51	21	(15)
Repairs & Maintenance	27	39	30	11	(23)
Insurance & Guarantee Fee	46	48	50	9	4
Other Expenditure <sup>#</sup>	157	223	207	32	(7)
<b>SUB TOTAL</b>	<b>894</b>	<b>1,268</b>	<b>1,250</b>	<b>40</b>	<b>(1)</b>
Exceptional Items*	-	883	-	-	-
<b>TOTAL</b>	<b>894</b>	<b>2,151</b>	<b>1,250</b>	<b>40</b>	<b>(42)</b>

\* Includes provision created in respect of Fraud Accounts identified during the March-2016 quarter

# Includes Pigmy Agents Commission, Travel, Card Expenses and Contingencies

# Provisions & Contingencies – Quarterly

₹ in Crore

Particulars	Jun., 2015	Mar., 2016	Jun., 2016	Y-o-Y Change (%)	Change over Mar., 2016 (%)
Provision for NPA	519	1,826	773	49	(58)
Bad Debts Written Off	9	38	13	44	(66)
Provision for Income Tax	148	98	31	(79)	(68)
Deferred Tax Asset (DTA) / Liability –DTL	109	(219)	0	(100)	(100)
Standard Assets	25	348	(142)	(668)	(141)
Restructured Assets	(130)	(46)	(79)	(39)	72
Depreciation on Investments	26	162	59	127	(64)
Staff Welfare Fund	5	5	5	-	-
Leave Encashment	15	29	9	(40)	(69)
Others	12	49	36	200	(27)
<b>TOTAL</b>	<b>738</b>	<b>2,290</b>	<b>705</b>	<b>(4)</b>	<b>(69)</b>

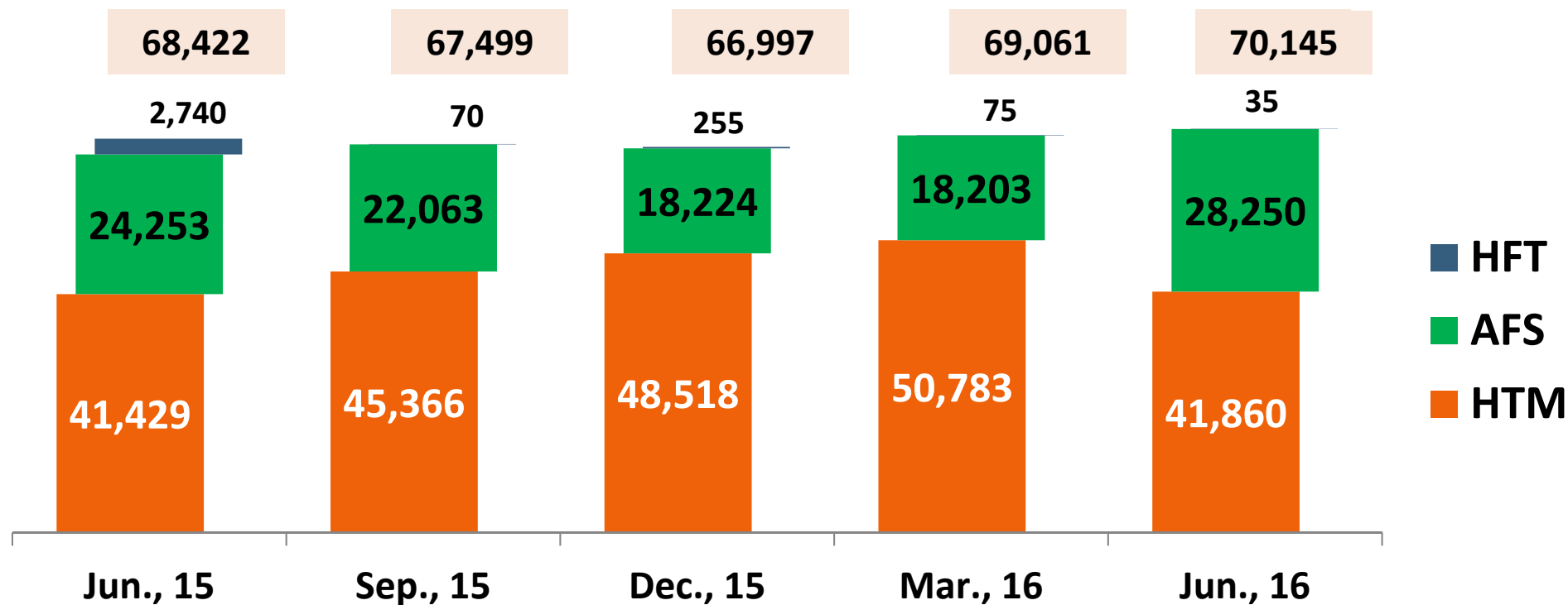
# KEY PARAMETERS – Quarterly (Global)

Values in %

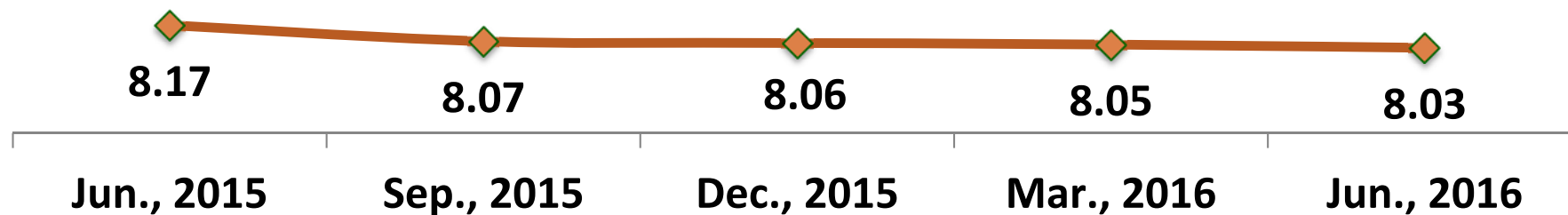
Parameters	Jun., 2015	Sept., 2015	Dec., 2015	Mar., 2016	Jun., 2016
Cost of Deposits	6.66	6.45	6.10	5.94	6.07
Yield on Advances	8.95	9.02	8.44	8.20	8.52
Cost of Funds	6.11	6.03	5.67	5.65	5.68
Yield on Funds	8.07	8.18	7.75	7.60	7.60
Return on Assets	0.42	0.45	(0.16)	(2.89)	0.10
Yield on Investments	8.17	8.07	8.06	8.05	8.03
<b>NET INTEREST MARGIN (NIM)</b>					
Global	2.21	2.46	2.32	2.14	2.22
Domestic	2.56	2.88	2.74	2.50	2.51

# Gross Investments

₹ in Crore



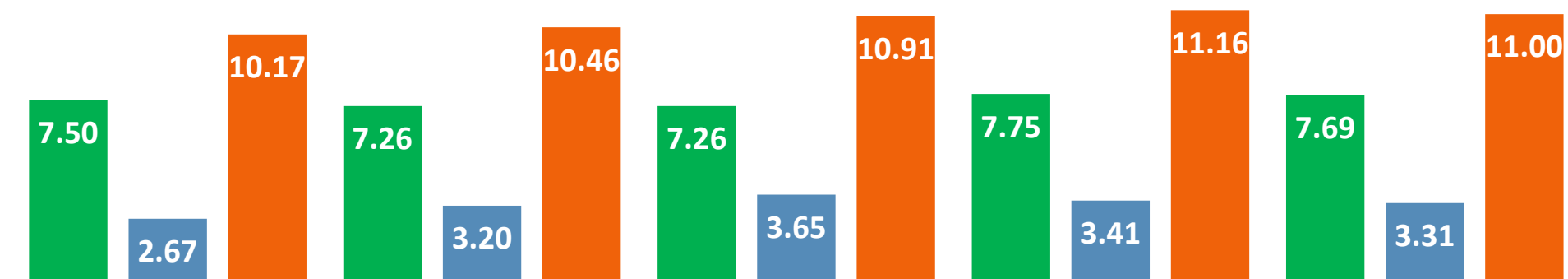
## Yield on Investments (Quarterly)



# Capital Adequacy Ratio - Basel III

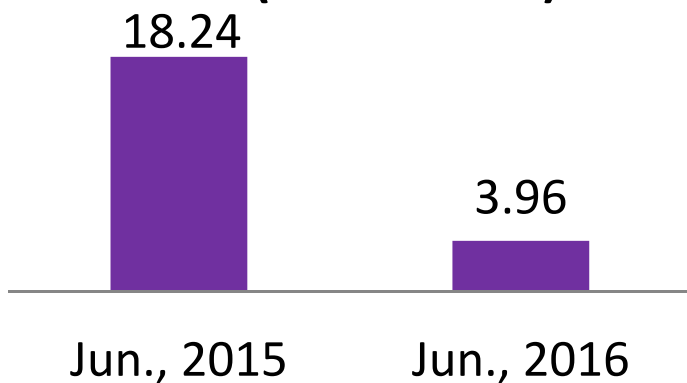
(Values in %)

■ Tier I      ■ Tier II      ■ CRAR

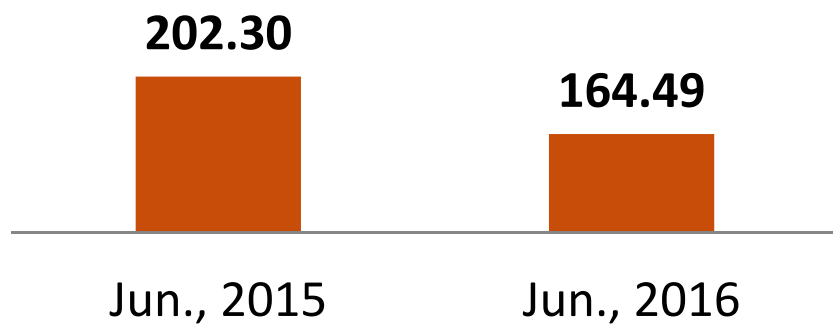


Particulars	Jun., 2015	Sep., 2015	Dec., 2015	Mar., 2016	Jun., 2016
	2015	2015	2015	2016	2016
Regulatory Total Capital ₹ in Crore	17,064	18,120	18,888	19,314	<b>19,189</b>
Risk Weighted Assets ₹ in Crore	1,67,836	1,73,234	1,73,133	1,73,071	<b>1,74,472</b>
<b>CRAR</b>	10.17%	10.46%	10.91%	11.16%	<b>11.00%</b>

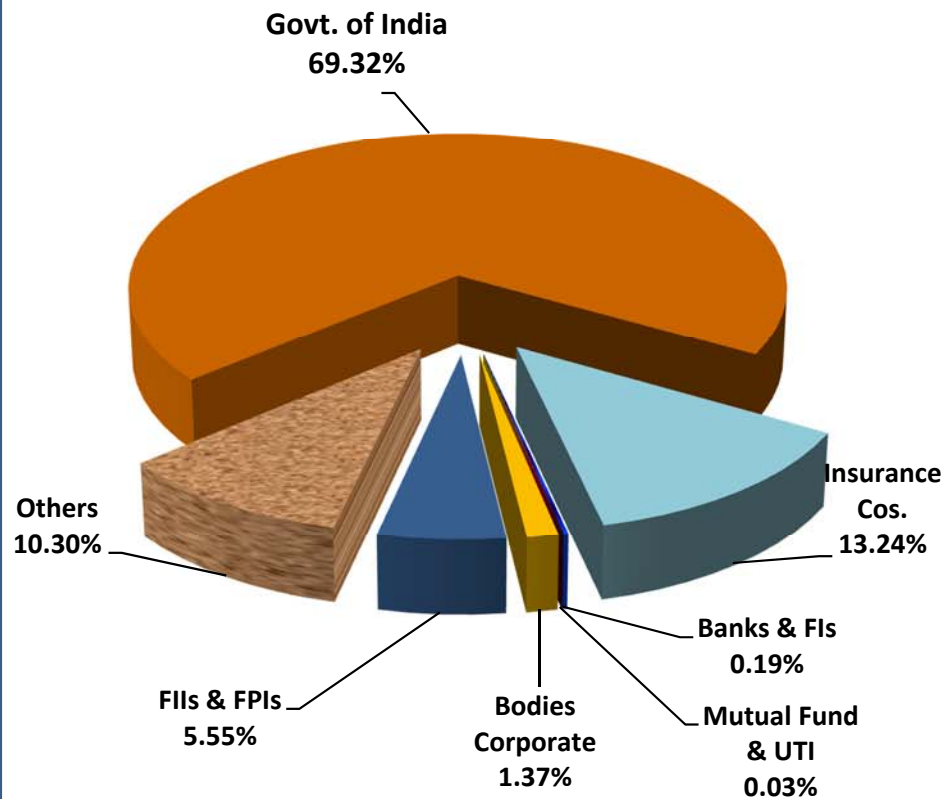
### Earnings Per Share ₹ (Annualized)



### Book Value Per Share ₹



### EQUITY HOLDING PATTERN As on 30-06-2016

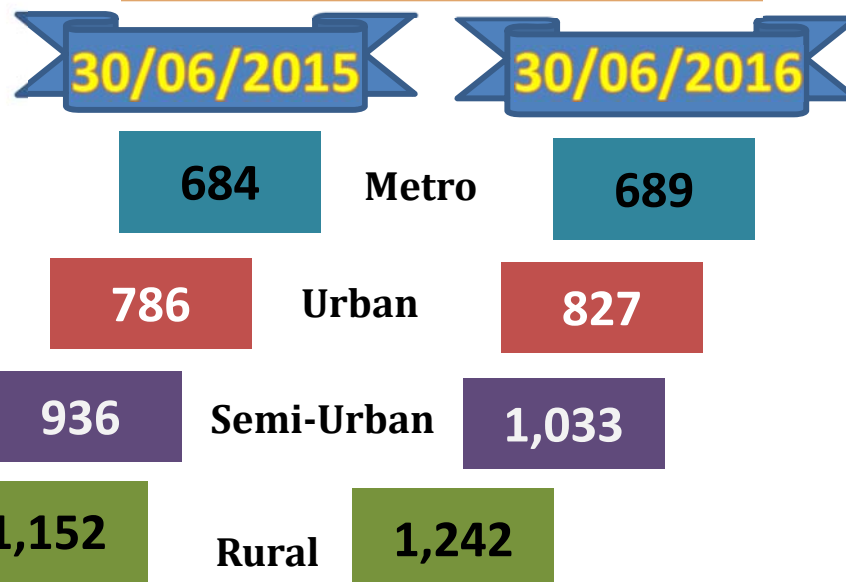
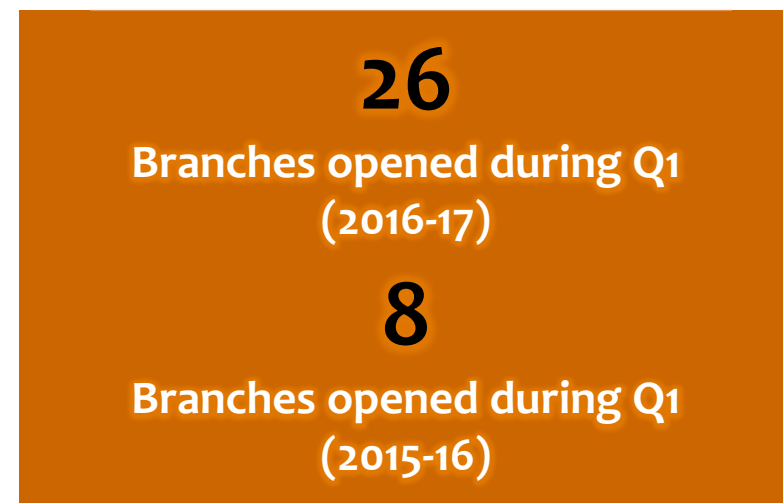
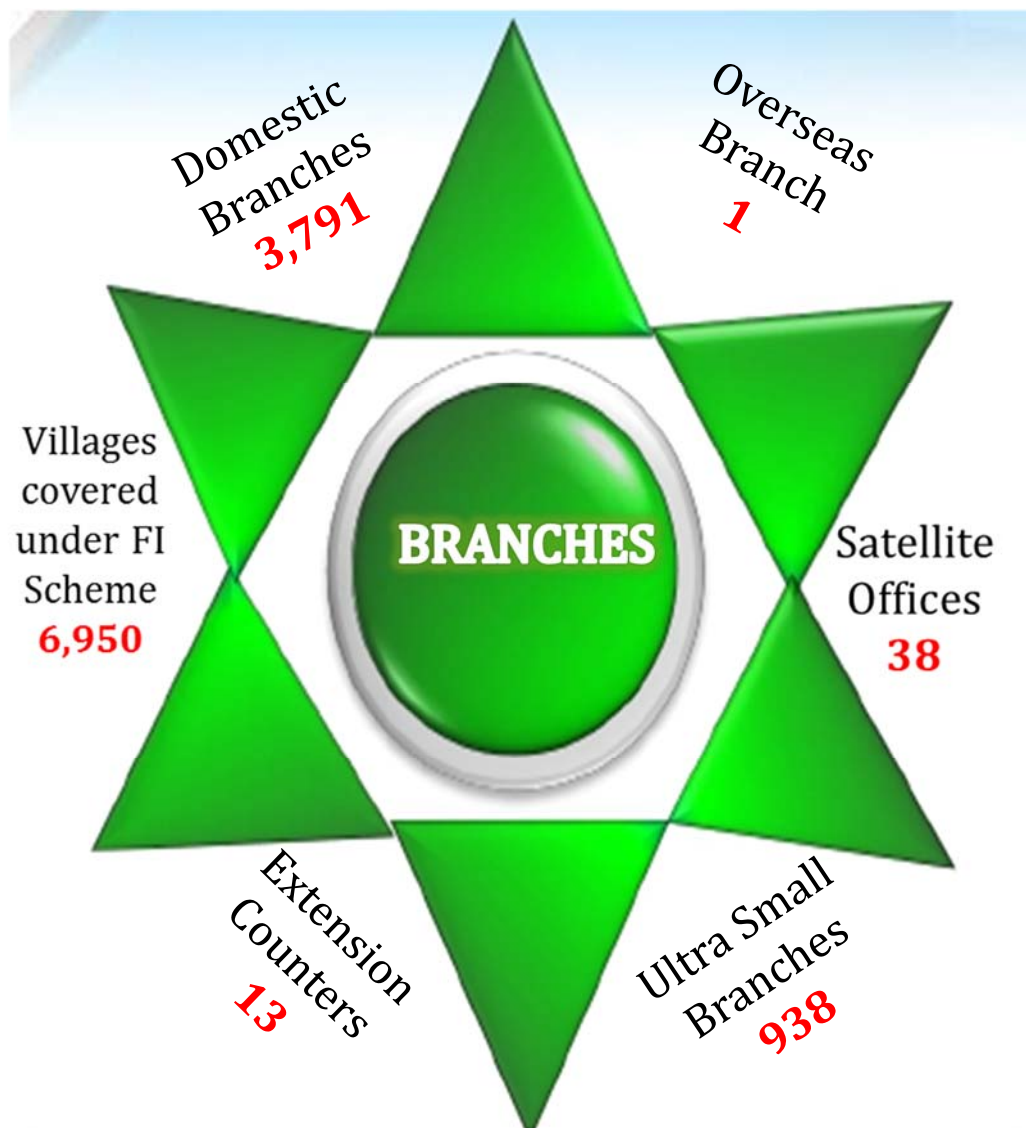




# EQUITY VALUE

Particulars	Jun, 2015	Sep., 2015	Dec., 2015	Mar., 2016	Jun., 2016
Earnings Per Share ₹	18.24	19.16	10.37	(24.82)	3.96
Book Value Per Share ₹	202.30	207.18	205.13	175.41	164.49
<b>Return on Equity (%)</b>	<b>9.85</b>	<b>10.22</b>	<b>5.56</b>	<b>(14.44)</b>	<b>2.88</b>
No. of Shares ( in Crore)	66.21	66.21	66.21	70.34	79.85
Share Capital ₹ in Crore	<b>662.06</b>	<b>662.06</b>	<b>662.06</b>	<b>703.37</b>	<b>789.49</b>
<b>Market Capitalization</b> ₹ in Crore	<b>6,505.13</b>	<b>5,459.01</b>	<b>5,809.92</b>	<b>4,758.50</b>	<b>5,813.07</b>

# BRANCH NETWORK



*Thank You*

