



Un-Audited/ Reviewed Financial Results For the Quarter / Nine Months ended Dec 31st, 2017

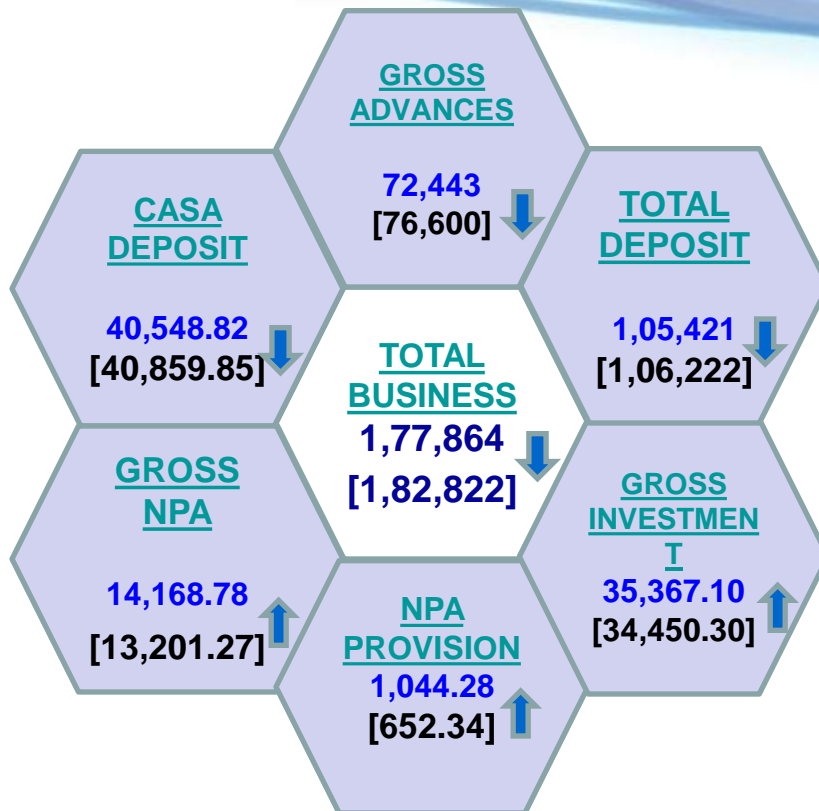
PERFORMANCE HIGHLIGHTS

[₹ cr]



TOTAL INCOME
 2,475.96*
 [2,608.83] ↓

TOTAL EXPENSES
 2,166.37*
 [2,211.48] ↑



OPERATING PROFIT
 309.59*
 [397.35] ↓

NET PROFIT / [-LOSS]
 [-380.07]*
 [-185.02] ↓

Yield on Advances
 8.22*
 [8.15]

Cost of Deposit
 5.48*
 [5.73]

Cost to Income
 66.19*
 [59.76]

NIM
 2.45*
 [2.12]

Yield on Invest.
 7.21*
 [7.31]

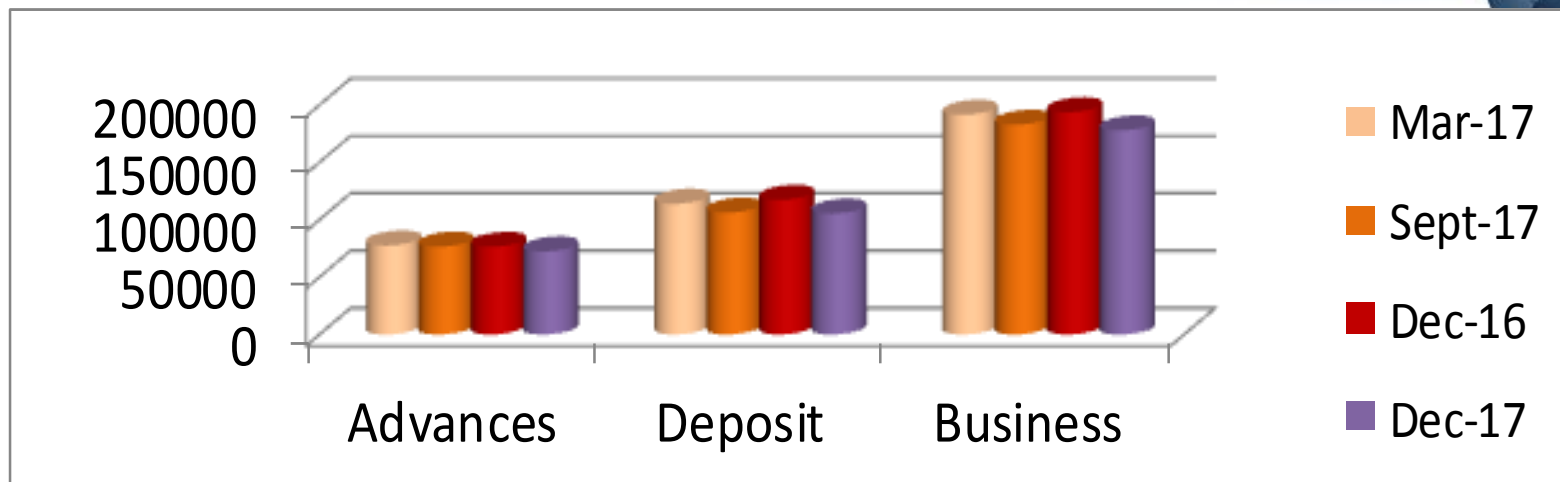
Yield on Fund
 7.49*
 [7.52]

PCR
 56.85*
 [54.31]

CRAR
 11.48*
 [11.29]

• Data of Qtr ended Dec.-2017: Figures in [Brackets] are Qtr Ended Sept- 2017

BUSINESS PROFILE



[₹ cr]

Parameter	Mar 17	June 17	Sept 17	Dec 16	Dec 17	Growth % Y-o-Y
Gross Advances	77,538	74,807	76,600	76,392	72,443	[5.17]
Total Deposits	1,13,943	1,06,765	1,06,222	1,17,278	1,05,421	[10.11]
Total Business	1,91,481	1,81,572	1,82,822	1,93,670	1,77,864	[8.16]

KEY INDICATORS

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 17	Sept 17	Dec 16	Dec 17		Dec 16	Dec 17	
Operating Profit	1,390.21	397.35	463.56	309.59	[33.21]	1,124.34	995.73	[11.44]
Net Profit	[863.63]	[185.02]	35.31	[380.07]		[288.36]	[697.73]	141.96
Total Income	11,433.06	2,608.83	2,999.51	2,475.96	[17.45]	8,820.99	7,705.07	[12.65]
Total Expenses	10,042.85	2,211.48	2,535.95	2,166.37	[14.57]	7,696.65	6,709.34	[12.83]
Provision & Contingencies	2,253.84	582.37	428.25	689.66	61.04	1,412.70	1,693.46	19.87

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INCOME

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 17	Sept 17	Dec 16	Dec 17		Dec 16	Dec 17	
Total Income	11,433.06	2608.83	2,999.51	2,475.96	[17.45]	8,820.99	7,705.07	[12.65]
Interest Income	10,181.67	2222.07	2,590.88	2,259.78	[12.78]	7,884.56	6,864.85	[12.93]
Advances	6,968.79	1484.61	1,738.27	1,534.14	[11.74]	5,514.50	4,517.19	[18.09]
Investments	2,906.09	653.34	737.67	648.77	[12.05]	2,128.79	2,010.49	[5.56]
Other	306.79	84.12	114.94	76.87	[33.12]	241.27	337.17	39.75
Non Interest Income	1,251.39	386.77	408.63	216.18	[47.10]	936.43	840.22	[10.27]

NON INTEREST INCOME

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 17	Sept 17	Dec 16	Dec 17		Dec 16	Dec 17	
Commission & Brokerage	227.60	54.06	57.20	59.48	3.99	162.60	174.58	7.37
Exchange Earned on Forex	33.04	7.40	8.82	16.47	86.73	26.30	34.85	32.51
Profit on Sale of Investment	631.97	210.47	272.84	72.83	[73.31]	562.13	388.74	[30.85]
Recovery in written off a/cs	114.70	51.11	12.05	1.86	[84.56]	29.20	55.53	90.17
Process Fee	93.55	18.37	23.75	20.56	[13.43]	62.03	56.80	[8.43]
Other Income	150.53	45.35	33.97	44.98	32.41	94.17	129.72	37.75
Total	1,251.39	386.77	408.63	216.18	[47.10]	936.43	840.22	[10.27]

NET INTEREST INCOME



[₹ cr]

Particulars	Full Year	Quarter			Nine Months	
	Mar 17	Sept 17	Dec 16	Dec 17	Dec 16	Dec 17
Net Interest Income	2,408.36	600.67	665.91	699.57	1,958.29	1,975.29
Net Interest Margin [%]	2.00	2.12	2.23	2.45	2.10	2.31

EXPENSES

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 17	Sept 17	Dec 16	Dec 17		Dec 16	Dec 17	
Total Expenses	10,042.85	2211.48	2,535.95	2166.37	[14.57]	7,696.65	6,709.34	[12.83]
Interest Expenses	7,773.31	1621.40	1,924.97	1560.21	[18.95]	5,926.27	4,889.56	[17.49]
Deposits	7,213.04	1505.16	1,795.15	1437.80	[19.91]	5,500.04	4,542.06	[17.42]
Others	560.27	116.24	129.82	122.41	[5.71]	426.23	347.50	[18.47]
Operating Expenses	2,269.54	590.08	610.98	606.16	[0.79]	1,770.38	1,819.78	2.79
a. Salaries	1,484.08	376.27	389.18	409.14	5.13	1,147.19	1,185.13	3.31
b. Other Operating Expenses	785.46	213.81	221.80	197.02	[11.17]	623.19	634.65	1.83

PROVISIONS & CONTINGENCIES



Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 17	Sept 17	Dec 16	Dec 17		Dec 16	Dec 17	
NPA	2,457.75	652.34	426.62	1,044.28	144.78	1,579.57	2,131.20	34.92
Tax Expense	[411.73]	[154.29]	[56.18]	[409.81]		[280.83]	[665.15]	
Investment Depreciation	334.22	34.96	26.27	78.90	200.34	106.33	126.74	19.19
Standard Assets	51.11	25.80	50.14	[94.42]		117.95	[3.60]	
FITL	[96.02]	30.52	[1.30]	[2.68]		[48.32]	9.18	
NPV of Restructured A/cs	[76.70]	[9.93]	[13.03]	71.83		[57.54]	90.77	
Others	[4.80]	2.97	[4.27]	1.55		[4.46]	4.33	
Total Provisions	2,253.84	582.37	428.25	689.66	61.04	1,412.70	1,693.46	19.87

RESOURCES / DEPLOYMENT

[₹ cr]

Particulars	Mar 17	Sept 17	Dec 16	Dec 17	Growth %
Current Deposits	6,983.48	6,400.82	7,712.06	5,883.35	[23.71]
Savings Deposits	36,238.60	34,459.03	37,988.10	34,665.47	[8.75]
CASA Deposits	43,222.08	40,859.85	45,700.16	40,548.82	[11.27]
Term Deposits	68,414.48	63,650.20	67,839.11	62,794.63	[7.44]
Aggregate Deposits	1,11,636.56	1,04,510.05	1,13,539.27	1,03,343.45	[8.98]
CASA [%] to Total Deposits	37.93	38.47	38.97	38.46	
Inter Bank Deposits	2,306.21	1,712.04	3,738.62	2,076.99	[44.45]
TOTAL DEPOSITS	1,13,942.77	1,06,222.09	1,17,277.89	1,05,420.44	[10.11]
GROSS ADVANCES	77,537.84	76,600.24	76,391.55	72,443.28	[5.17]
BUSINESS MIX	1,91,480.61	1,82,822.33	1,93,669.44	1,77,863.72	[8.16]

ADVANCES

 [₹ cr]
 

Particulars	Mar 17	Sept 17	Dec 16	Dec 17
Gross Advances [Growth %]	77,538 [-9.64]	76,600 [-2.42]	76,392 [-4.99]	72,443 [-5.17]
Priority Sector [Growth %]	29,018 [-2.90]	28,944 [-0.51]	28,161 [-1.84]	28,557 [1.41]
Agriculture [Growth %]	13,044 [3.38]	13,758 [9.96]	12,381 [2.47]	13,553 [9.47]
MSME [Growth %]	12,458 [-10.91]	11,495 [-12.55]	12,441 [-5.00]	11,279 [-9.34]
Retail [Growth %]	13,301 [10.35]	12,855 [10.90]	11,213 [4.98]	12,522 [11.67]
CD Ratio	68.05	72.11	65.14	68.72

COMPOSITION OF ADVANCES



[₹ cr]

Particulars	Outstanding as of				Growth over Dec 16		% to Total Advances
	Mar 17	Sept 17	Dec 16	Dec 17	Amt	%	
Agriculture	13,044	13,758	12,381	13,553	1172	9.47	18.71
MSME	12,458	11,495	12,441	11,279	[1,162]	[9.34]	15.57
Large Industries	27,951	27,035	27,863	25,833	[2,030]	[7.29]	35.66
Retail	13,301	12,855	11,213	12,522	1309	11.67	17.29
Food Credit	918	641	1,450	802	[648]	[44.69]	1.11
Others	9,866	10,816	11,044	8,454	[2,589]	[23.45]	11.66
Total	77,538	76,600	76,392	72,443	[3,949]	[5.17]	100

RETAIL PORTFOLIO

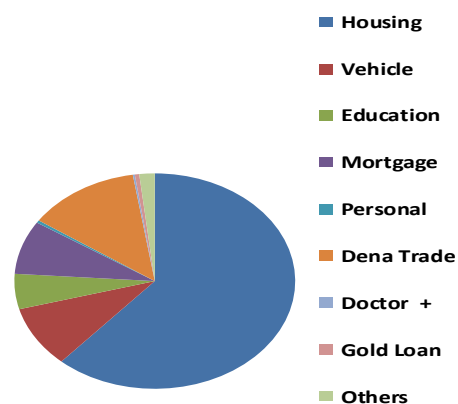


[₹ cr]	Mar 17	Sept 17	Dec 16	Dec 17	Y-o-Y Growth %
Direct Retail	11,460.41	10,042.31	10,193.35	10,114.62	[0.77]
Total Retail	13,300.97	12,855.48	11,213.49	12,522.30	11.67
% of Gross Advances	17.15	16.78	14.68	17.29	

[₹ cr]

Segment	Amount	% To Total Retail
Housing	6,228.47	61.58
Vehicle	931.81	9.21
Education	534.72	5.29
Mortgage	815.07	8.06
Personal	38.67	0.38
Dena Trade	1,312.56	12.98
Doctor +	23.03	0.23
Gold Loan	51.09	0.51
Others	179.20	1.76
Total	10,114.62	100

Retail Advances



PRIORITY SECTOR LENDING

[₹ cr]

Sr No	Particulars	Mar 17	Sept 17	Dec 16	Dec 17	Y-o-Y Growth %	Regulatory Targets FY 17-18
1	ANBC	90,866	83,918	85,267	82,113		85, 038
2	Agriculture (Including RIDF, PTC PSLCs & IBPC)	16,374	16360	15,566	16,460	5.74	15,307
3	MSME-PS	15,316	12014	12,687	11,845	[6.64]	
4	Others	5,301	5364	4,263	5,369	25.94	
5	Total PSL (Including RIDF, PTC, PSLCs & IBPC)	36,992	33738	32,516	33,674	3.56	34,015
6	Agri % to ANBC	18.02	19.49	18.26	20.05		
7	PSL % to ANBC	40.71	40.20	38.13	41.01		

INVESTMENTS

[₹ cr]

Particulars	Sept 17	Dec 16	Dec 17	% to Total
GROSS INVESTMENTS	34,450.30	41,863.97	35,367.10	100
SLR INVESTMENTS				
Treasury Bills	0.00	1,135.61	0.00	
CG securities	18,359.57	26,587.30	19,203.47	54.30
State Govt. Securities	10,452.34	8,858.57	10,748.81	30.39
Other Approved Securities				
Total	28,811.91	36,581.48	29,952.28	84.69
NON-SLR INVESTMENTS				
PSU Bonds	3,633.47	4,044.83	3,123.26	8.83
Corporate Debentures	508.17	309.81	1,015.39	2.87
CDs	0.00	0.00	0.00	0.00
CPs	246.82	0.00	0.00	0.00
Shares of PSUs /Corporates & Others	520.26	389.24	549.26	1.55
Regional Rural Banks	19.33	19.33	19.33	0.05
Units of MF	3.00	6.00	0.00	0.00
Venture CF	44.11	42.61	40.26	0.11
Security Receipts	647.97	470.67	657.20	1.86
CBLO & Others	15.26	0.00	10.12	0.03
Total	5,638.39	5,282.49	5,414.82	15.31

TREASURY MANAGEMENT

[₹ cr]

Particulars	Sept 17	Dec 16	Dec 17	% Growth	% to Total Investment
Gross Investment	34,450.30	41,863.97	35,367.10	[15.52]	100
Of which					
(i) HFT	0.00	520.17	25.18	[95.16]	0.07
(ii) AFS	10,212.31	13,859.49	11,541.62	[16.72]	32.63
(iii) HTM	24,237.99	27,484.31	23,800.30	[13.40]	67.30
SLR Investment	28,811.91	36,581.48	29,952.28	[18.12]	84.69
Non-SLR Investment	5,638.39	5,282.49	5,414.82	2.51	15.31
of which – Rated	5,620.09	5,262.78	5,396.52	2.54	99.66
– Unrated	18.30	19.71	18.30	[1.41]	0.34
Average Yield on all Investments [FY]	7.37	7.64	7.33		
Trading Profits [FY]					
HFT	0.45	62.81	-2.50		
AFS	212.91	417.87	275.24		
HTM	102.55	81.45	116.00		
Total	315.91	562.13	388.74		
VAR	63.38		70.73		
Duration (Yrs)					
AFS + HFT	4.79	6.65	5.10		
HTM	5.38	4.71	5.19		
Total	5.22	5.30	5.17		

ADVANCES - CLASSIFICATION

[₹ cr]



Asset Category	Mar 17		Sept 17		Dec 16		Dec 17	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Standard	64,919.11	83.73	63,398.97	82.77	65,089.77	85.21	58,274.50	80.44
Sub Standard	4,381.01	5.65	3,064.67	4.00	3,773.56	4.94	3,558.02	4.91
Doubtful	7,675.61	9.90	9,582.43	12.51	7,047.02	9.22	10,065.53	13.89
Loss	562.11	0.72	554.17	0.72	481.20	0.63	545.23	0.75
Total NPAs	12,618.73	16.27	13,201.27	17.23	11,301.78	14.79	14,168.78	19.56
Total	77,537.84	100	76,600.24	100	76,391.55	100	72,443.28	100

MOVEMENT OF NPA

[₹ cr]

Particulars	Full Year	Quarter			Nine Months	
	Mar 17	Sept 17	Dec 16	Dec 17	Dec 16	Dec 17
Gross NPA Opening Balance	8,560.49	12,994.16	10,824.50	13,201.27	8,560.49	12,618.73
Less: Cash recoveries	1,119.87	227.24	223.83	170.79	726.71	661.85
Less: Up gradations	755.87	268.82	67.93	98.83	547.43	551.31
Less: Write off	833.39	172.53	161.29	131.57	430.66	435.34
Total Reductions	2,709.13	668.59	453.05	401.19	1,704.80	1,648.50
Add: Slippage & Debit Operations	6,767.37	875.70	930.33	1,368.70	4,446.09	3,198.55
GROSS NPA	12,618.73	13,201.27	11,301.78	14,168.78	11,301.78	14,168.78
GROSS NPA [%]	16.27	17.23	14.79	19.56	14.79	19.56
NET NPA	7,735.12	7,510.97	6,835.22	7,564.20	6,835.22	7,564.20
NET NPA [%}	10.66	10.61	9.52	11.52	9.52	11.52
Recovery in w/o A/cs	114.70	51.11	12.05	1.86	29.20	55.53

EXPOSURE TO MAJOR INDUSTRIES

 [₹ cr]
 

Sector	Mar 17		Sept 17		Dec 16		Dec 17	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Infrastructure	11,465.70	14.79	11,602.38	15.15	12,003.90	15.71	10707.24	14.78
Power	4,331.87	5.59	4,629.22	6.04	5,431.33	7.11	4277.09	5.90
Telecom	1,855.63	2.39	2,044.38	2.67	1,725.92	2.26	1965.14	2.71
Roads & Ports	3,002.29	3.87	2,817.29	3.68	2,911.21	3.81	2666.30	3.68
Other Infra	2,275.91	2.94	2,111.49	2.76	1,935.44	2.53	1798.71	2.48
Metal incl. Iron & Steel	4,642.97	5.99	4,609.24	6.02	4827.84	6.32	5420.66	7.48
Textiles	3,641.93	4.70	3,650.78	4.77	3,532.53	4.62	3616.83	4.99
Chemical & Chemical Products	862.67	1.11	877.21	1.15	1002.57	1.31	789.10	1.09
All Engineering	2,955.86	3.81	3,229.77	4.22	2997.03	3.92	3213.40	4.44
Gems & Jewellery	743.30	0.96	746.18	0.97	777.05	1.02	773.40	1.07
Food Processing	1,424.54	1.84	1,415.32	1.85	1,481.66	1.94	1457.17	2.01
Construction	2,627.48	3.39	2,921.77	3.81	2,749.24	3.60	2558.68	3.53

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RESTRUCTURED ADVANCES



[₹ cr]

Sector	Mar 17		Sept 17		Dec 16		Dec 17	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Agriculture	311.46	4.43	384.51	6.01	286.71	3.90	429.27	6.95
Power	1,559.47	22.16	1,650.29	25.79	1,711.53	23.26	1445.99	23.42
Telecom	342.50	4.87	253.84	3.97	401.86	5.46	253.78	4.11
Road & Port	576.65	8.19	622.99	9.74	579.99	7.88	724.76	11.74
Textile	322.32	4.58	281.06	4.39	336.64	4.58	281.19	4.55
Cement	180.37	2.56	179.17	2.80	179.75	2.44	174.63	2.83
Iron & Steel	1,381.81	19.63	1,118.45	17.48	1,477.55	20.08	1009.18	16.35
Civil Aviation	157.29	2.24	130.63	2.04	158.40	2.15	126.56	2.05
Hotel	64.48	0.92	28.09	0.44	64.59	0.88	28.09	0.46
Other Infrastructure	647.21	9.20	390.78	6.11	732.03	9.95	412.09	6.68
Others	1,493.93	21.23	1,358.69	21.23	1428.55	19.42	1288.07	20.86
Total	7,037.49	100.00	6,398.50	100.00	7,357.60	100.00	6173.61	100.00

CAPITAL ADEQUACY

[₹ cr]



Particulars	31.03.2017	30.09.2017	31.12.2016	31.12.2017
Net Worth	4,842.92	4,238.55	4,767.81	4,112.61
Risk Weighted Assets	83,174.43	78,085.45	85,930.60	74,371.55
Total Capital Funds	9,472.22	8,815.71	9,605.24	8,535.25
CET1	6,021.68	5,352.79	6,160.76	5,285.52
Tier I Capital	7,523.18	6,854.29	7,369.67	6,667.02
Tier II Capital	1,949.04	1,961.42	2,235.57	1,868.23

Capital Adequacy Ratio				
Particulars	31.03.2017	30.09.2017	31.12.2016	31.12.2017
Under Basel III	11.39	11.29	11.18	11.48
CET 1	7.24	6.85	7.17	7.11
Tier I	9.05	8.78	8.58	8.97
Tier II	2.34	2.51	2.60	2.51

KEY RATIOS



Ratios		Full Year	Quarter			Nine Months	
		Mar 17	Sept 17	Dec 16	Dec 17	Dec 16	Dec 17
A	Cost of Deposits [%]	6.43	5.73	6.32	5.48	6.56	5.70
B	Cost of Funds [%]	6.54	5.91	6.44	5.67	6.66	5.87
C	Yield on Advances [%]	8.98	8.15	9.20	8.22	9.38	8.22
D	Yield on Investments [%]	7.57	7.31	7.52	7.21	7.64	7.33
E	Yield on Funds [%]	8.03	7.52	8.21	7.49	8.04	7.61
F	Net Interest Margin [%]	2.00	2.12	2.23	2.45	2.10	2.31
G	Provision Coverage Ratio [Incl Tech W/O]	50.56	54.31	51.61	56.85	51.61	56.85

KEY RATIOS



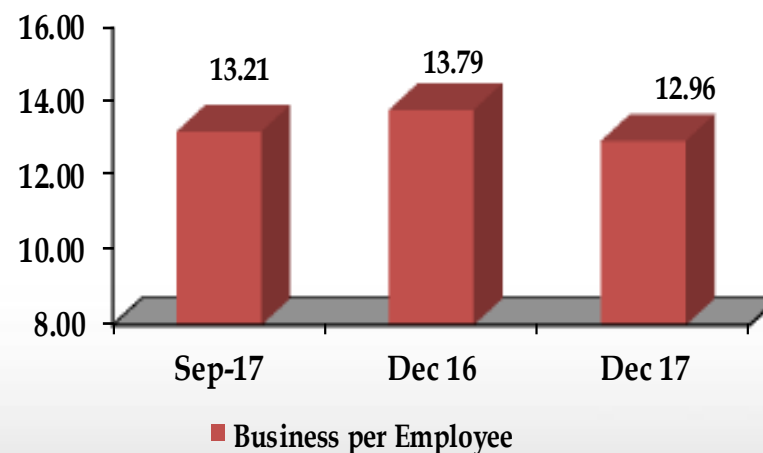
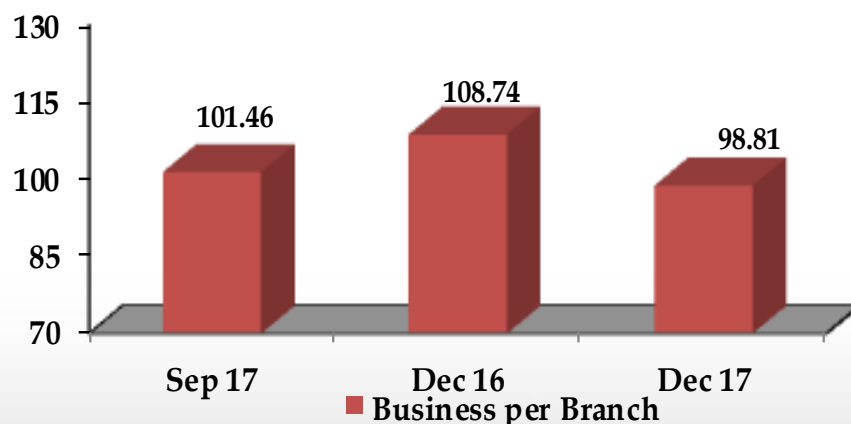
Ratios		Full Year	Quarter			Nine Month	
		Mar 17	Sept 17	Dec 16	Dec 17	Dec 16	Dec 17
A.	Cost to Income Ratio	62.01	59.76	56.86	66.19	61.16	64.63
i)	Staff Cost to Income Ratio	40.55	38.11	36.22	44.68	39.63	42.09
ii)	Other Overhead to Income Ratio	21.46	21.65	20.64	21.51	21.53	22.54
B	Net Profit to Total Income	[7.55]	[7.09]	1.18	[15.35]	[3.27]	[9.06]
C	Return on Assets [Annualised]	[0.67]	[0.62]	0.11	[1.27]	[0.30]	[0.77]
D	Return on Equity [Annualised]	[13.50]	[11.63]	2.22	[23.76]	[6.11]	[14.19]
E	Earning Per Share ₹	[11.89]	[1.86]	0.45	[3.43]	[4.06]	[7.44]
F	Book Value ₹	65.42	53.05	72.25	43.93	72.25	43.93

PRODUCTIVITY RATIOS

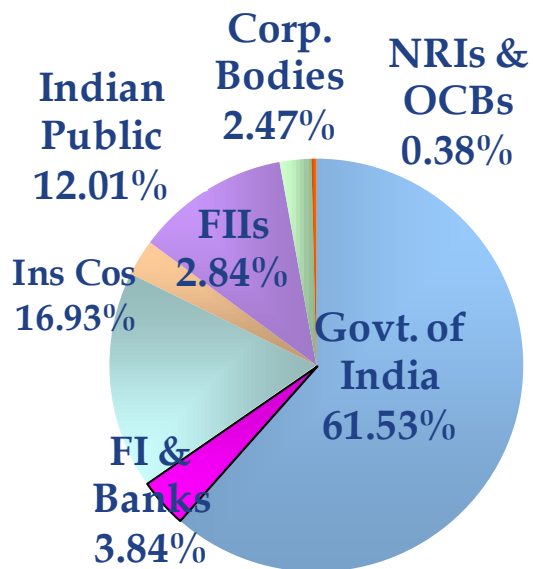


Particulars	Mar 17	Jun 17	Sep 17	Dec 16	Dec 17
Business per Branch [₹ cr]	102.18	100.76	101.46	108.74	98.81
Business per Employee [₹cr]	13.69	13.03	13.21	13.79	12.96
Profit Per Branch [₹ lacs] #	[46.08]	[7.36]	[17.63]	[16.19]	[38.76]
Profit Per Employee [₹ lacs]#	[6.18]	[0.95]	[2.30]	[2.05]	[5.08]

not annualized



SHARE HOLDING PATTERN



- Share Capital ₹ 1,130.85 cr
- No. of Shares 113.09 cr
- Net worth ₹ 4,112.61 cr
- B. V. per share ₹ 43.93
- Return on Equity [14.19] % (annualised)

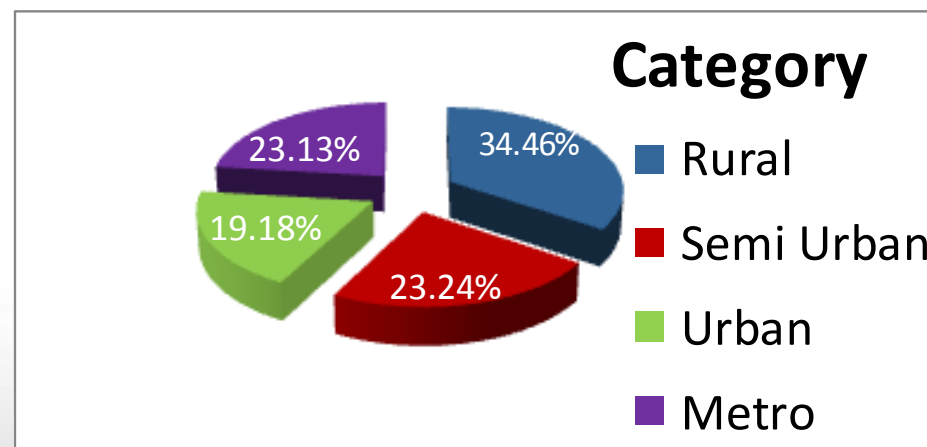
Govt. of India	61.53
FII	2.84
Insurance Companies	16.93
FIs/Banks	3.84
Mutual Funds	0.00
Bodies Corporate	2.47
NRI & OCBs	0.38
Public	12.01

BRANCH NETWORK



	March 17	Sept 17	Dec 16	Dec 17
Branches	1,874	1,874	1,853	1,872
Ext. Counters	5	5	5	5
ATMs	1,538	1,661	1,538	1,678
E- smart Lobbies	95	98	88	98

Category	Dec 17	% share
Rural	645	34.46
Semi Urban	435	23.24
Urban	359	19.18
Metro	433	23.13
Total	1,872	100



FINANCIAL INCLUSION



Progress Under PradhanMantriJan Dhanyojana(PMJJDY)

Parameters	As on 31.12.2017
Accounts opened till 30.12.2017	43.55 Lakhs
Deposits	89,304.00 Lakhs
RuPaycards issued	25.30 Lakhs
Aadhar Seeding	84.77%
Village Covered	6485
Sub Service Areas	2105
Urban Wards	776

Progress Under PMSBY, PMJJBY AND APY SCHEMES

Scheme Name	As on 31.12.2017
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	5,37,141
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	19,12,463
Atal Pension Yojana (APY)	74,093

Progress Under MUDRA yojana(PMMY)

Category	As on 31.12.2017		
	No of Accounts	Sanc. Amt.	O/S Amt.
Shishu (< Rs.50K)	46,754	34.69	26.58
Kishor (Above Rs.50K-Rs.5.00 Lacs)	10,903	235.62	188.16
Tarun(Above Rs.5.00 lacs to Rs.10.00 lacs)	2,048	163.13	127.88
	59,705	433.44	342.62



Thank You !

