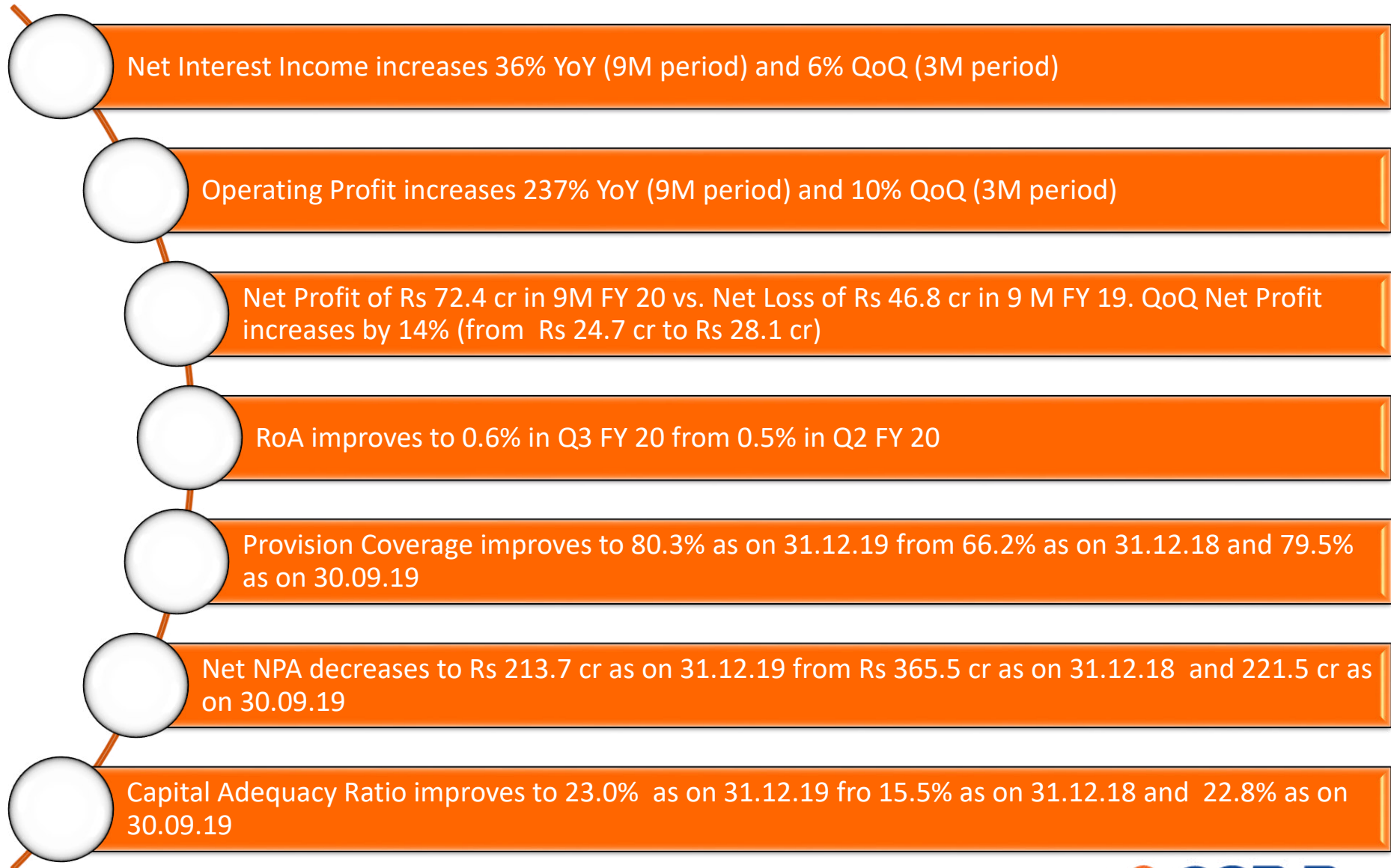




Investor Presentation

Q3 FY 20

Performance Highlights



Profit & Loss Account - 9M FY 20

	Rs Cr		
	9 M FY 20	9 M FY 19	YoY (%)
Net Interest Income	434.7	319.5	36%
Other Income	135.0	90.0	50%
Revenue	569.8	409.5	39%
Staff Cost	252.3	234.2	8%
Other Opex	143.9	123.8	16%
Total Opex	396.2	358.0	11%
Operating Profit	173.6	51.5	237%
Provision for NPA	65.1	95.1	-32%
Other Provisions	-2.9	27.9	-110%
Total Provisions	62.3	122.9	-49%
Profit Before Tax	111.3	-71.4	
Provision for Tax	*38.9	-24.7	
Profit/Loss (-) After Tax	72.4	-46.8	

* Bank yet to take decision exercising the option to pay corporate taxes at reduced rate

Profit & Loss Account - Q3 FY 20

Rs Cr

	Q3 FY 20	Q3 FY 19	YoY (%)	Q2 FY 20	QoQ (%)
Net Interest Income	155.2	118.3	31%	147.1	6%
Other Income	50.6	51.3	-1%	54.2	-7%
Revenue	205.8	169.6	21%	201.3	2%
Staff Cost	84.2	83.1	1%	91.6	-8%
Other Opex	51.7	43.5	19%	46.2	12%
Total Opex	135.8	126.6	7%	137.8	-1%
Operating Profit	70.0	43.0	63%	63.5	10%
Provision for NPA	35.3	27.0	31%	19.9	77%
Other Provisions	-7.7	14.4	-153%	4.6	-267%
Total Provisions	27.6	41.4	-33%	24.6	12%
Profit Before Tax	42.4	1.6	2550%	38.9	9%
Provision for Tax	*14.3	0.9	1489%	*14.2	0%
Profit After Tax	28.1	0.7	3914%	24.7	14%

* Bank yet to take decision exercising the option to pay corporate taxes at reduced rate

Balance Sheet

Rs Cr

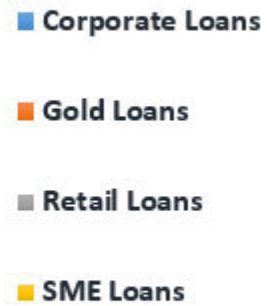
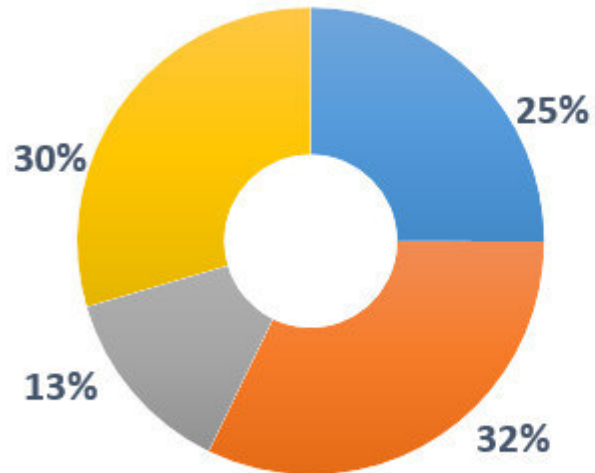
	31.12.2019	31.12.2018	YoY (%)	30.09.2019	QoQ (%)
Liabilities					
Capital	173.5	86.0	102%	172.3	1%
Reserves & Surplus	1846.8	1,217.2	52%	1,795.9	3%
Deposits	15241.1	14,863.0	3%	15,509.8	-2%
Of Which CASA	4353.2	4,103.6	6%	4,371.9	0%
Borrowings	100.0	1,195.1	-92%	0.0	
Other Liabilities & Provisions	420.6	375.8	12%	277.4	52%
Total	17782.0	17,737.1	0%	17,755.5	0%
Assets					
Cash & Balance with RBI	693.9	681.6	2%	706.2	-2%
Balance with Banks & Money at call & Short Notice	259.3	62.6	314%	109.9	136%
Investments	4663.8	5,774.1	-19%	4,314.1	8%
Advances	10808.1	9,959.4	9%	11,297.8	-4%
Fixed Assets	220.7	217.0	2%	215.6	2%
Other Assets	1136.2	1,042.4	9%	1,111.8	2%
Total	17782.0	17,737.1	0%	17,755.5	0%

Key Financial Indicators

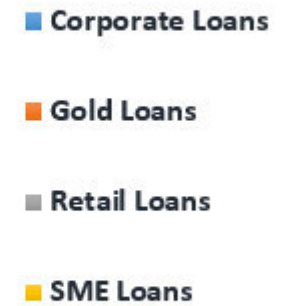
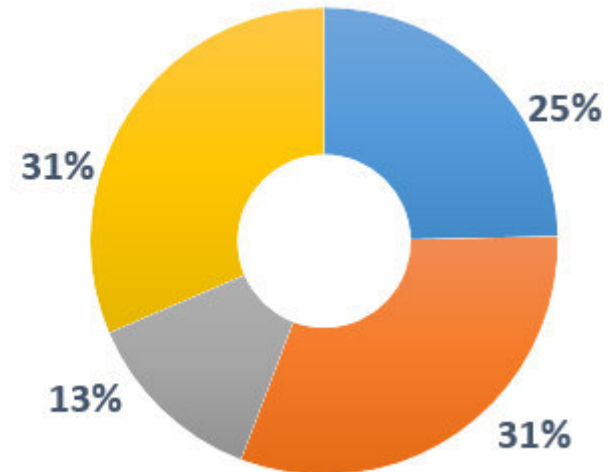
	Q3 FY 20	Q3 FY 19	Q2 FY 20
Cost of Deposits	5.9%	5.8%	5.9%
Yield on Advances	10.7%	9.9%	10.3%
CASA Mix	28.6%	27.6%	28.2%
Credit Deposit Ratio	70.9%	67.0%	72.8%
Net Interest Margin	3.4%	2.6%	3.1%
Net NPA	2.0%	3.7%	2.0%
Provisioning Coverage Ratio	80.3%	66.2%	79.5%
Return on Assets	0.6%	0.0%	0.5%
Capital Adequacy Ratio	23.0%	15.5%	22.8%

Loan Mix

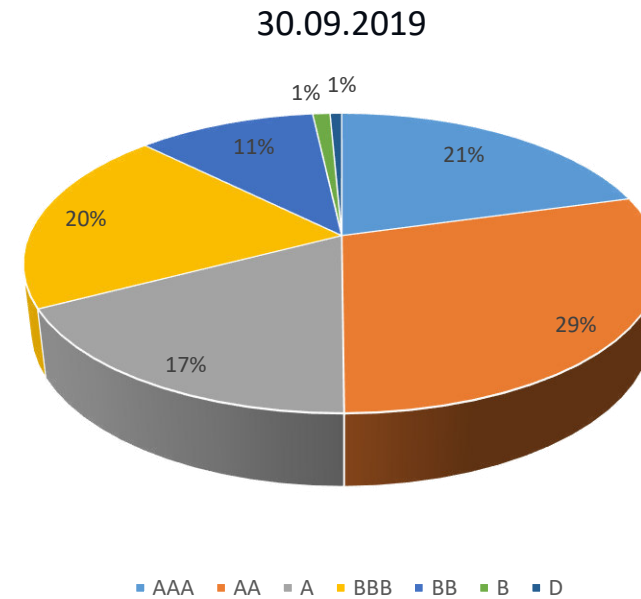
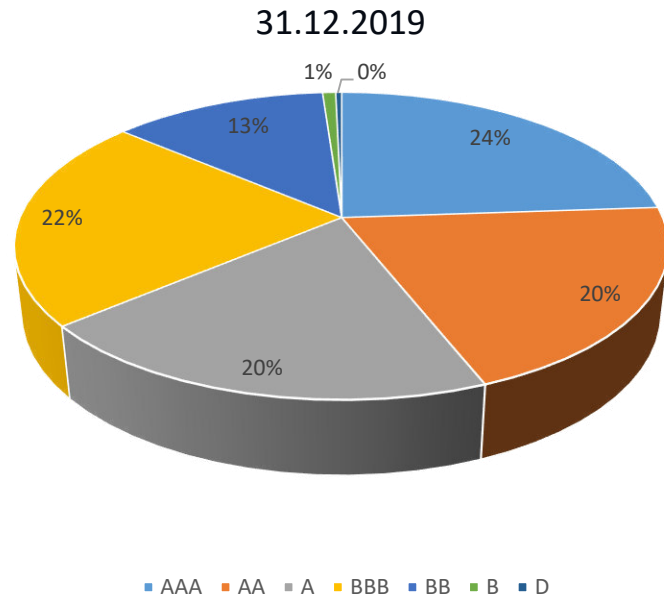
31.12.2019



30.09.2019



External Rating



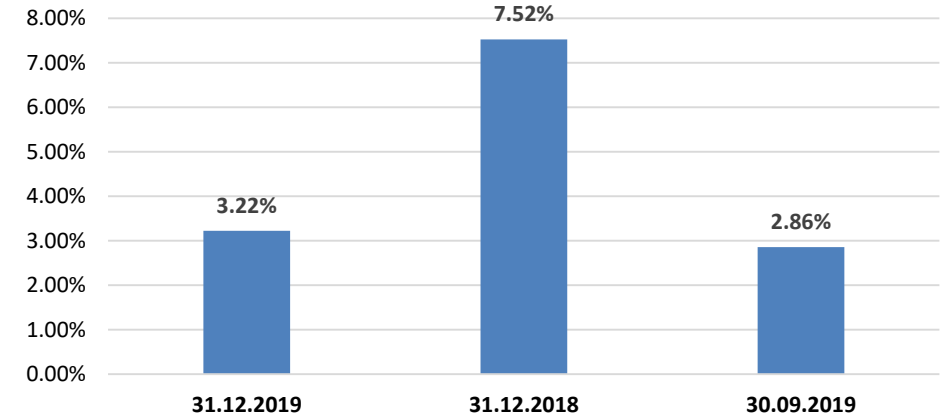
~75% of Exposures above Rs 5 crore are externally rated

Asset Quality

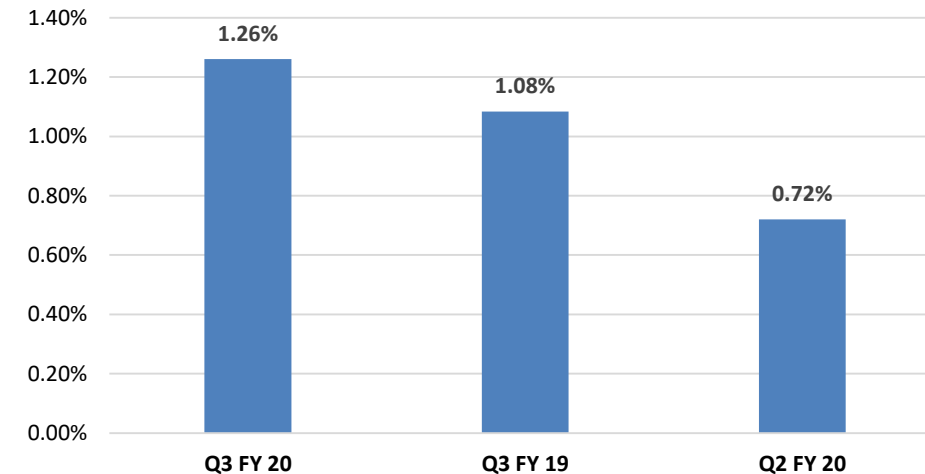
Gross NPA: Movement (Rs cr)

	31.12.2019 (3 months)	31.12.2018 (3 months)	30.09.2019 (3 months)	30.06.2019 (3 months)
Opening Balance of Gross NPA	326.2	795.6	513.4	530.6
Additions	52.7	31.5	60.7	32.0
Sub-total (A)	378.9	827.1	574.1	562.6
Less:-				
(i) Upgradations	9.0	14.5	10.5	6.8
(ii) Recoveries (excluding recoveries made from upgraded accounts)	16.2	29.7	25.6	39.2
(iii) Technical/ Prudential Write-offs	0.0	0.0	205.6	0.0
(iv) Write-offs other than those under (iii) above	1.1	2.9	6.2	3.2
Sub-total (B)	26.3	47.1	247.9	49.2
Closing balance of Gross NPA (A – B)	352.6	780.0	326.2	513.4

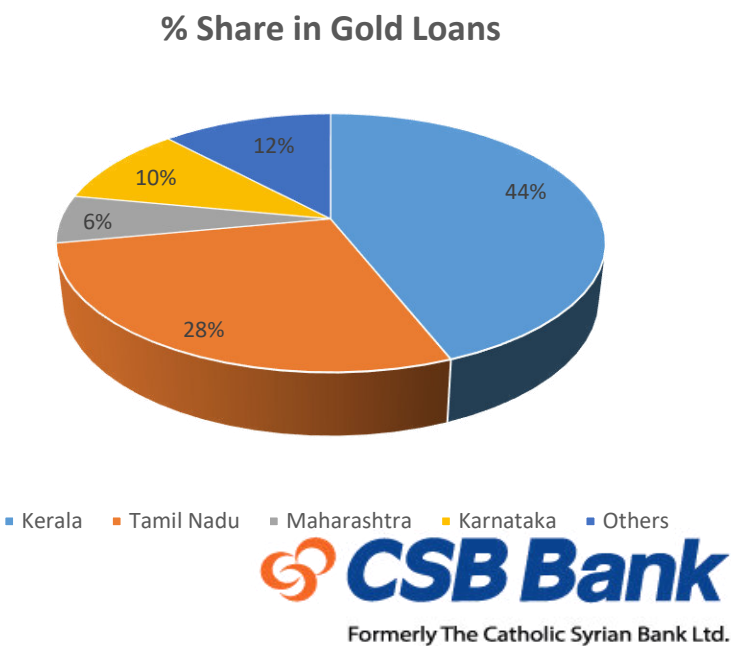
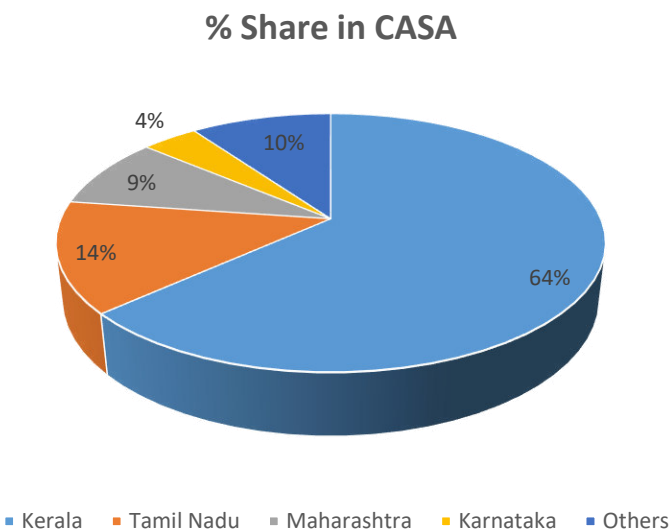
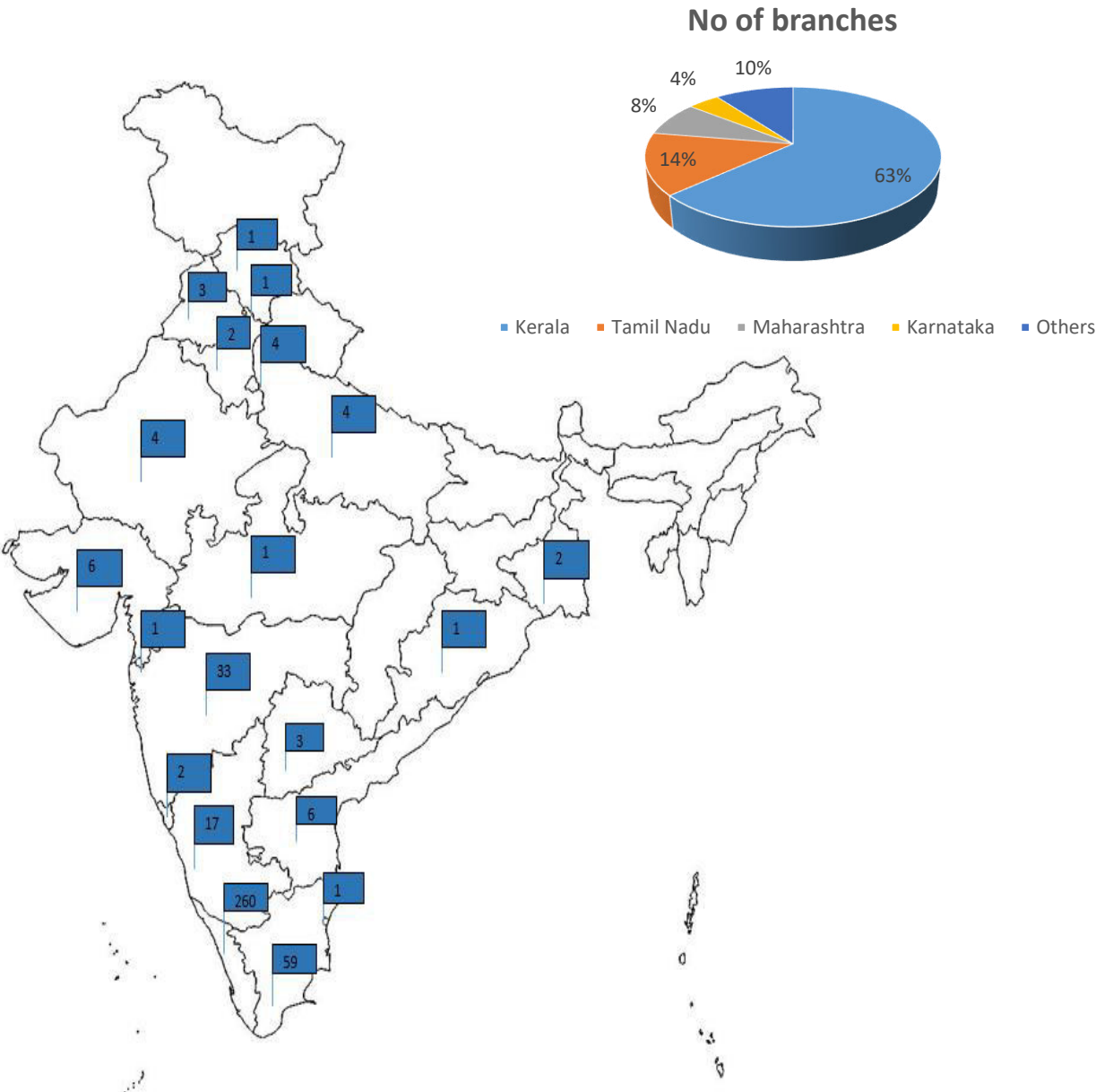
Gross NPA%



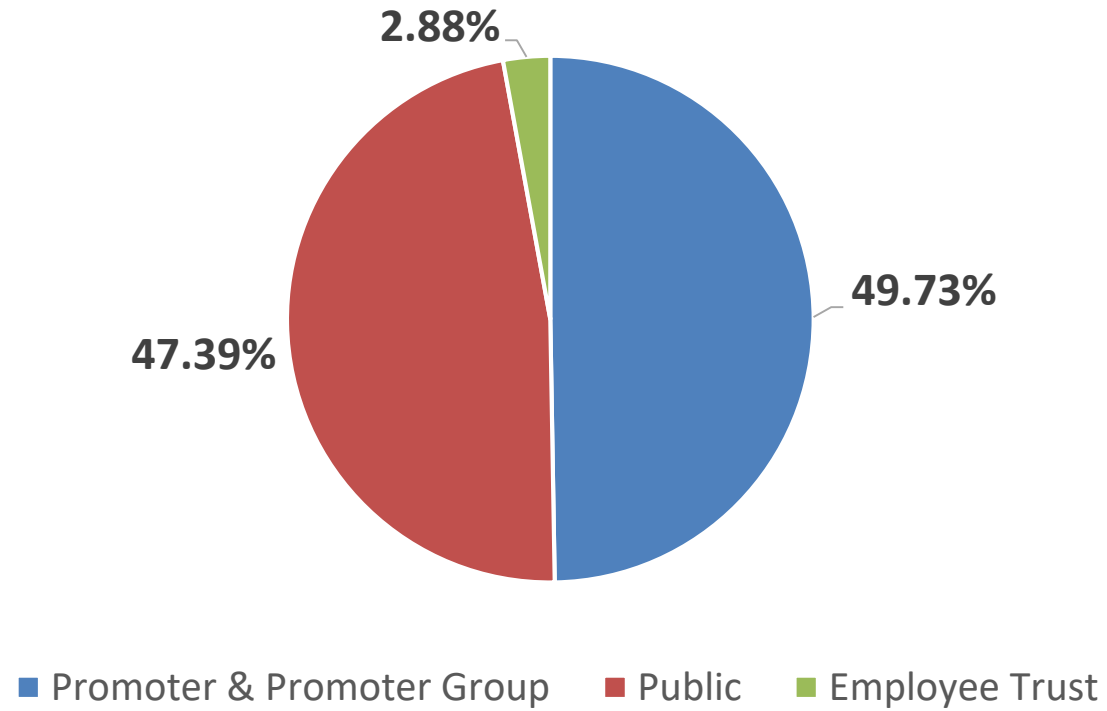
Credit Cost (Annualised)



Footprint



Shareholding Pattern



Thank You...

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