



Performance Highlights

Q2/HY: FY15-16

PERFORMANCE AT A GLANCE – SEP'15

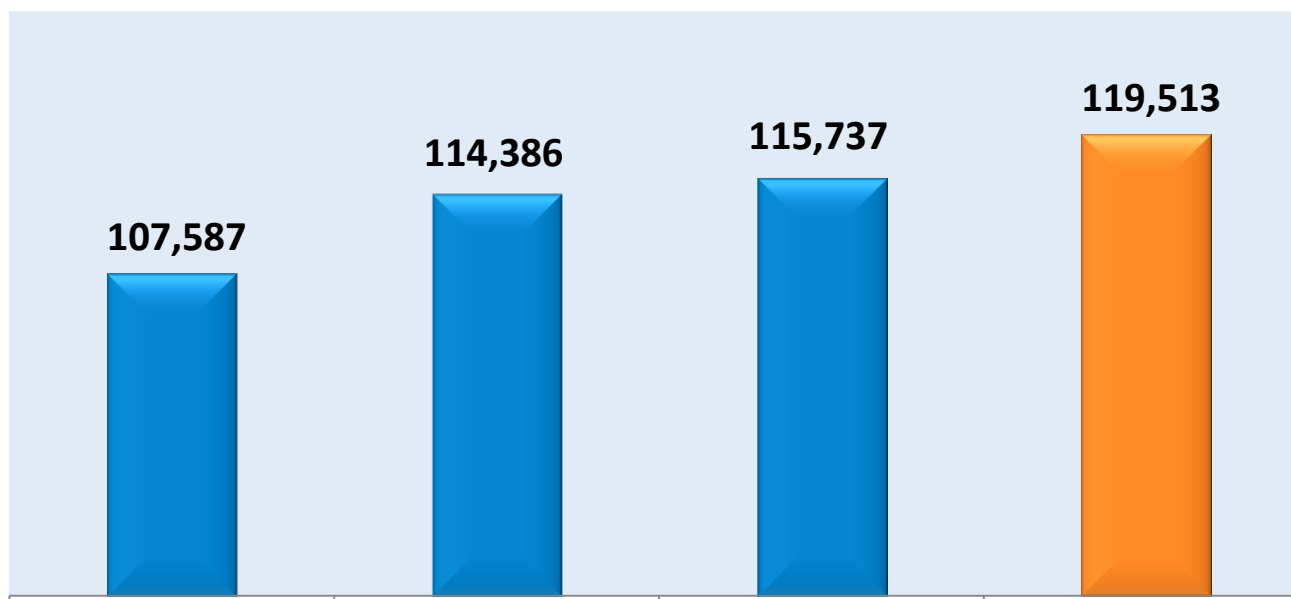
Parameter	Rs. Crore	YoY Growth%
Global Business	920,980	0.36%
Domestic Business	668,421	1.75%
Overseas Business	252,559	-3.16%
Operating Profit (Q2)	1,458	-31.74%
Net Profit/Loss (Q2)	-1126	-162.63%
Net Interest Income (Q2)	3,020	-0.36%
NIM (Q2)	2.29	
Gross NPA	29,894	
- % to Advances	7.55%	
Net NPA	16,466	
- % to Advances	4.31%	
CET1 (Basel-III)	7.64%	
CRAR (Basel-III)	11.21%	
Branches (No.)	4963	
ATMs (No.)	7716	
Staff (No.)	50,606	

(₹.in Crores)

Business Mix (Deposits + Advances)	Sep 14	Mar 15	Jun 15	Sep15	Y-O-Y Growth %
Global Business	917,720	943,633	903,874	920,980	0.36
Domestic	656,923	687,515	657,346	668,421	1.75
Foreign	260,797	256,118	246,528	252,559	-3.16
Global Deposits	518,432	531,907	508,260	525,195	1.30
Domestic	388,377	398,000	376,360	389,864	0.38
Foreign	130,055	133,907	131,900	135,331	4.06
Global Advances	399,288	411,726	395,614	395,785	-0.88
Domestic	268,546	289,515	280,986	278,557	3.73
Foreign	130,742	122,211	114,628	117,228	-10.34

(₹. in Crores)

CASA - Domestic



Sep. 14

Mar. 15

Jun. 15

Sep. 15

CASA Ratio:

28.40%

29.48%

31.67%

31.22%

YoY
Growth%:

12%

8%

10%

11%

Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Sep 14	Mar. 15	Jun 15	Sep 15	Y-O-Y Growth %	% to Domestic Credit	
						Sep 14	Sep 15
Agriculture	38,015	43,259	43,261	44,846	17.97	14.16	16.10
MSME (Priority & Non- Priority)	45,093	49,137	47,816	47,923	6.28	16.79	17.20
Retail	29,654	34,153	33,582	34,938	17.82	11.04	12.54
Corporate & Others	155,784	162,966	156,327	150,850	-3.17	58.01	54.15
Total	268,546	289,515	280,986	278,557	3.73	100.00	100.00

(₹ in Crores)

Particulars	Sep 14	Mar. 15	Jun 15	Sep.15	Y-O-Y Growth %	%age to Domestic Credit	
						Sep-14	Sep-15
Home Loan	14,913	16,664	16,992	17,973	20.52	5.55	6.45
Mortgage Loan	3,424	4,144	4,234	4,422	29.15	1.28	1.59
Auto Loan	2,475	2,733	2,742	2,741	10.75	0.92	0.98
Education Loan	2,855	2,918	2,960	3,076	7.74	1.06	1.10
Personal Loan	997	1,085	1,097	1,098	10.13	0.37	0.39
Others	4,990	6,609	5,557	5,628	12.79	1.86	2.02
Total	29,654	34,153	33,582	34,938	17.82	11.04	12.54

Advances to Infrastructure Sectors

(₹. in Crores)

Particulars	Sep 14	Mar 15	Jun 15	Sep 15
Power	29,072	33,386	32,625	32,300
- SEBs	12,797	15,071	15,475	15,073
- Others	16,275	18,315	17,150	17,227
Roads and ports	10,158	10,751	10,639	10,852
Telecom	1,111	927	958	951
Other Infrastructure	3,795	3,952	4,069	4,213
Total	44,136	49,016	48,291	48,317

Restructured Assets (Domestic)

(₹. in Crores)

Period	Amount Restructured
FY 12-13	8,207
FY 13-14	5,872
FY 2014-15	7,655
FY 2015-16 (Q1)	97
FY 2015-16 (Q2)	199
TOTAL RESTRUCTURED PORTFOLIO (DOMESTIC)	30,209
<i>Of Which a) Standard</i>	18,678
<i>b) NPA</i>	11,531

Total Domestic Standard Restructured Portfolio (As per RBI guidelines): Rs.15,895 .46 crore

Summary position of Domestic Restructured Portfolio (as on 30.09.2015)

Movement in Domestic Restructured Portfolio	FY 2012-13			FY 2013-14			FY 2014-15			FY 2015-16 (HY)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	11,384	2,818	14,202	17,640	3,783	21,423	18,870	4,466	23,336	20,180	8,057	28,237
Fresh Restructuring during the FY	7,913	353	8,266	4,397	1,016	5,413	5,223	1,104	6,327	296	-	296
Accounts slipped during FY	-1,286	1,286	-	-1,754	1,754	-	-3,773	3,773	-	-3,274	3,274	-
Closed during FY**	1,670	822	2,492	1,372	1,664	3,036	1,727	1,451	3,178	344	68	412
Change in outstanding	1,299	160	1,459	-299	-165	-464	1,126	626	1,752	1,644	444	2,088
Upgraded during the year	12	-12	-	258	-258	-	461	-461	-	176	-176	-
Restructured as at March 31	17,640	3,783	21,423	18,870	4,466	23,336	20,180	8,057	28,237	18,678	11,531	30,209

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

(₹. in Crores)

Item	Sep 14	Mar 15	Jun 15	Sep 15
CDR Restructuring	4,369	4,992	3,832	3,169
Domestic	4,227	4,693	3,689	3,023
Foreign	142	299	143	146
Other Restructuring	7,369	16,826	15,559	16,138
Domestic	5,552	15,487	14,226	15,655
Foreign	1,817	1,339	1,333	483
Total	11,738	21,828	19,391	19,307
Domestic	9,779	20,180	17,915	18,678
Foreign	1,959	1,638	1,476	629

Sale of Assets to ARCs

(₹. in Crores)

Item	FY 2013-14	FY 2014-15	Q1 FY 2015-16	Q2 FY 2015-16
Net Outstanding of Accounts sold	4,743	2,844	64	3
<i>Of which,</i>				
<i>Prudential written off (PWO) Accounts sold</i>	2,304	241	0	-
Existing Gross NPAs sold	1,375	1,575	64	3
Fresh Slippages / SMA-2	1,064	1,028	0	0

(₹. in Crores)

Item	Sep-14	Mar-15	June-15	Sep-15
Gross NPA	14,127	22,193	26,889	29,894
Net NPA	9,101	13,518	15,789	16,466
Gross NPA %	3.54	5.39	6.80	7.55
Net NPA %	2.32	3.36	4.11	4.31
Provision Coverage Ratio %	56.32	52.40	52.15	55.08

Movement of NPA (Q-o-Q)

Item	Sep 2014	Mar 2015	Jun 2015	Sep 2015
	Global	Global	Global	Global
Opening Balance	12,532	16,694	22,193	26,889
Less :				
Recovery	643	255	468	799
Upgradation	578	478	1,193	1,459
Write Off	155	315	178	989
Total reduction	1,376	1,048	1,839	3,247
Add : Slippages	2,971	6,547	6,535	6,251
Closing Balance	14,127	22,193	26,889	29,894

Sector wise NPA

(₹. in Crores)

Domestic

Sector	Sep-14	Mar- 15	Jun- 15	Sep-15	% to Sectoral Advances	
					Sep 14	Sep 15
Agriculture	911	1,204	2,069	2,239	2.40	4.99
Industry	8,449	13,698	16,828	17,809	7.38	15.82
Services	2,911	4,993	4,946	6,817	3.20	7.88
Retail	326	350	559	587	1.10	1.68
Total	12,597	20,245	24,402	27,452	4.69	9.86

Investments (Domestic)

Particulars	Sep 14				Sep 15			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
1. SLR Investments	13,567	86,335	0	99,902	18,784	81,676	129	100,589
Of Which:								
Government Securities	13,567	86,179	0	99,746	18,784	81,676	129	100,589
Other Approved Securities	0	156	0	156	0	0	0	0
M Duration	3.84	4.89	0	4.75	4.35	4.76	5.52	4.68
2. Non SLR Investments	14,606	1,288	17	15,911	12,120	1,629	8	13,757
M Duration	3.97	0.58	0	3.89	4.20	0.60	0	4.10
Total	2,817	87,623	17	115,813	30,904	83,305	137	114,346

- Treasury Income stood at the level of Rs 705 crores in Q2 of FY16. The increase in income provided support to both interest and Non Interest Income .
- Total size of Bank's Domestic Investment as on 30th Sept, 2015 stood at Rs.1,14,346 crore.
- As on 30th Sept 2015, the share of SLR-Securities in Total Investment is 87.97%.
- The bank had 81.19% of SLR-Securities in HTM and 18.67 % in AFS as on 30th Sept 2015.
- The percent of SLR to NDTL as on 30th September 2015 was at 25.97%.
- The bank shifted SLR Securities worth 18,223.41 Crore from HTM to AFS portfolio during Q1 FY16.
- As on 30th Sept,2015, the modified duration of AFS Investment was 4.30% and that of HTM securities was 4.75%.
- In Q2, FY16 amount of Rs 58.34 Crore is provided towards additional depreciation on Investments.

Net Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y Growth %	Half year ended		Y-O-Y Growth %
	Sept. 14	Sep15		Sep 14	Sept. 15	
Interest Income	11,093	10,540	-4.99	21,397	21,358	-0.18
a. From Advances	8,094	7,830	-3.26	15,630	15,855	1.44
b. From Investments	2,388	2,158	-9.63	4,670	4,463	-4.43
c. Other Interest Income	611	552	-9.66	1,097	1,040	-5.20
Interest Expended	8,062	7,520	-6.72	15,680	15,426	-1.62
a. On Deposits	7,289	6,693	-8.18	14,066	13,772	-2.09
b. On Borrowings	557	499	-10.41	1,199	1,084	-9.59
c. Subordinated Bonds & Others	216	328	51.85	414	570	37.68
Net Interest Income	3,031	3,020	-0.36	5,717	5,932	3.76

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y% Variation	Half year ended		Y-O-Y% Variation
	Sep 14	Sep 15		Sep 14	Sep 15	
1. Total Income	12,099	11,318	-6.46	23,428	22,977	-1.93
a. Interest Income	11,093	10,540	-4.99	21,397	21,358	-0.18
b. Non Interest Income	1,006	778	-22.66	2,031	1,619	-20.29
2. Total Expenditure	9,963	9,860	-1.03	19,232	19,815	3.03
a. Interest expended	8,062	7,520	-6.72	15,680	15,426	-1.62
b. Operating Expenses	1,901	2,340	23.09	3,552	4,389	23.56
3. Operating Profit	2,136	1,458	-31.74	4,196	3,162	-24.64
4. Net Profit	786	-1,126	-243.26	1,592	-997	-162.63

(₹. in Crores)

Particulars	Quarter ended		Hal year ended	
	Sep 14	Sep 15	Sep 14	Sep 15
Operating Profit	2,136	1,458	4,916	3,162
Provisions				
Prov. For B&D	792	3,036	1649	5154
Prov. For Standard Assets	88	101	153	-105
Prov. For Depreciation on Investment	40	67	-53	87
NPV Provisions/ Other Provisions	44	34	107	-384
Total Provisions (excl. Taxes)	964	3,238	1,856	4,752
Profit Before Tax (PBT)	1,172	-1,780	3,060	-1,590
Provisions for Taxation	386	-654	748	-593
Net Profit	786	-1,126	1,592	-997

Key Financial Ratios (Quarter ended)

Particulars	Sep 14			March 15			Sep 15		
	Indian	Foreign	Global	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	7.33	0.80	5.75	7.21	0.84	5.66	6.81	0.81	5.33
Yield on Advances	11.49	2.70	8.60	10.77	2.58	8.14	10.90	3.04	8.60
Yield on Investments	8.31	3.80	8.10	8.18	3.06	7.97	8.15	4.45	7.99
Interest Spread	2.31	1.25	2.01	2.01	1.42	1.85	2.30	1.21	2.00
NIM	2.73	1.32	2.31	2.27	1.15	1.93	2.77	1.24	2.29
Cost to Income Ratio	52.74	16.90	47.10	70.99	25.08	64.05	62.02	21.33	55.92
Return on Assets (ROA)	0.42	0.66	0.49	-0.27	0.67	-0.03	-1.15	0.50	-0.71
Return on Equity			12.21			-0.85			-16.51
Book Value Per Share (Rs.)			406.44			398.02			352.64
Earning Per Share (Rs.)			12.24			-0.87			-16.90

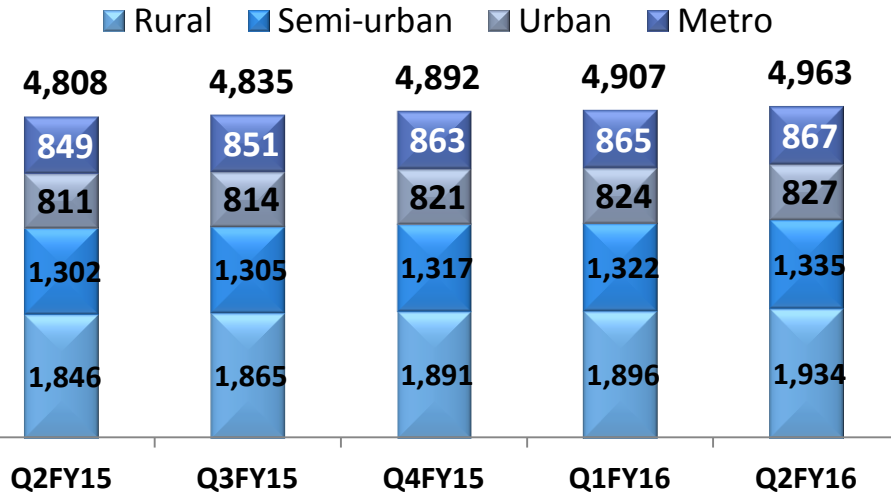
Capital Adequacy – Basel-III

(₹. in Crores)

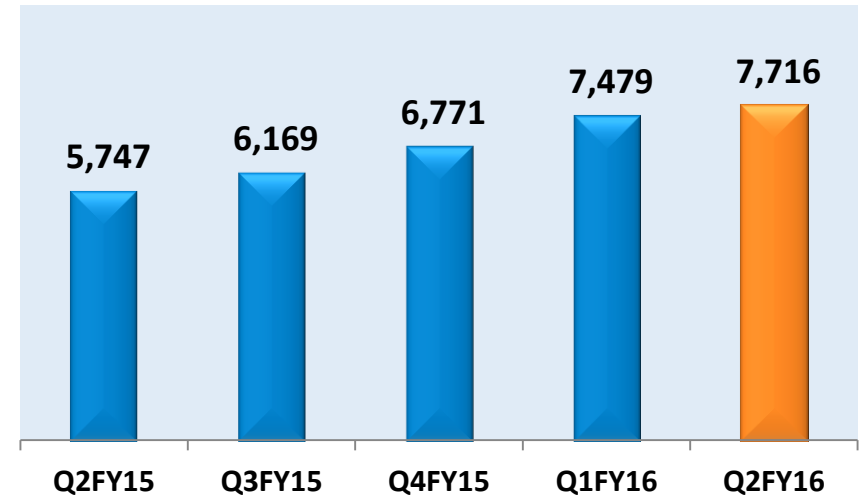
Particulars	Sep 14	Mar 15	Jun 15	Sep 15
Capital Adequacy - Basel III				
CET1 Capital	24,023	26,091	26,087	27,002
AT1 Capital	3,948	3,618	3,618	3,566
Tier I Capital	27,971	29,709	29,705	30,568
Tier II Capital	10,507	9,289	9,069	9,052
Total Capital	38,478	38,998	38,774	39,620
Total Assets	606,240	618,698	600,208	607,195
Risk Weighted Assets	350,743	363,523	360,790	353,452
CRAR – CET1 (%)	6.85	7.18	7.23	7.64
CRAR – AT1 (%)	1.13	1.00	1.00	1.01
CRAR – Tier I (%)	7.97	8.17	8.23	8.65
CRAR - Tier II (%)	3.00	2.56	2.51	2.56
Capital Adequacy Basel III (%)	10.97	10.73	10.75	11.21

Multiple Delivery Channels

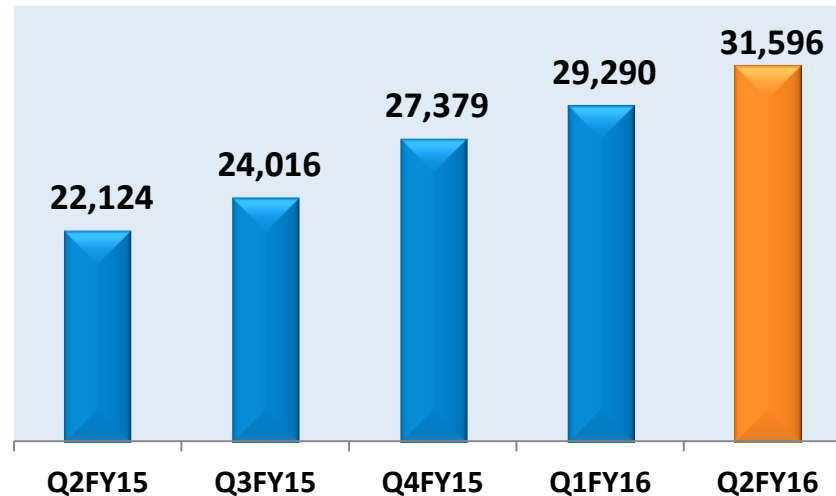
Branch Expansion



ATM Roll-Out

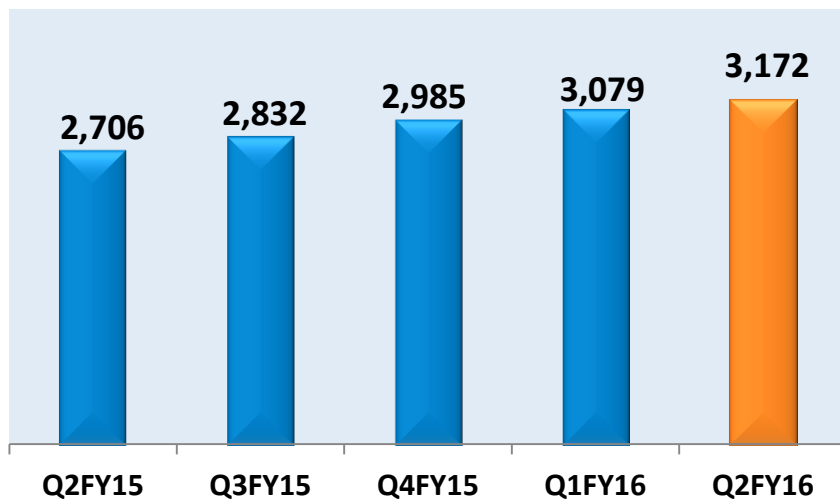


Debit Card ('000)

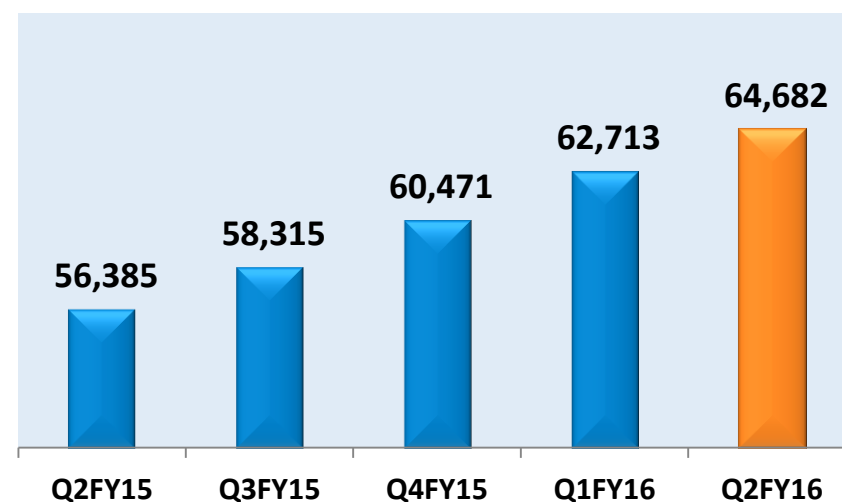


Multiple Delivery Channels (cont'd)

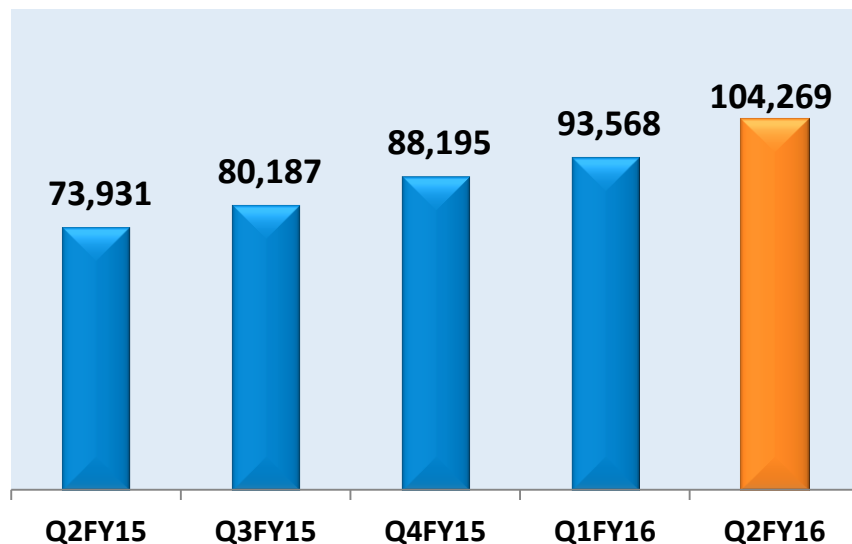
Internet Banking Users - Retail ('000)



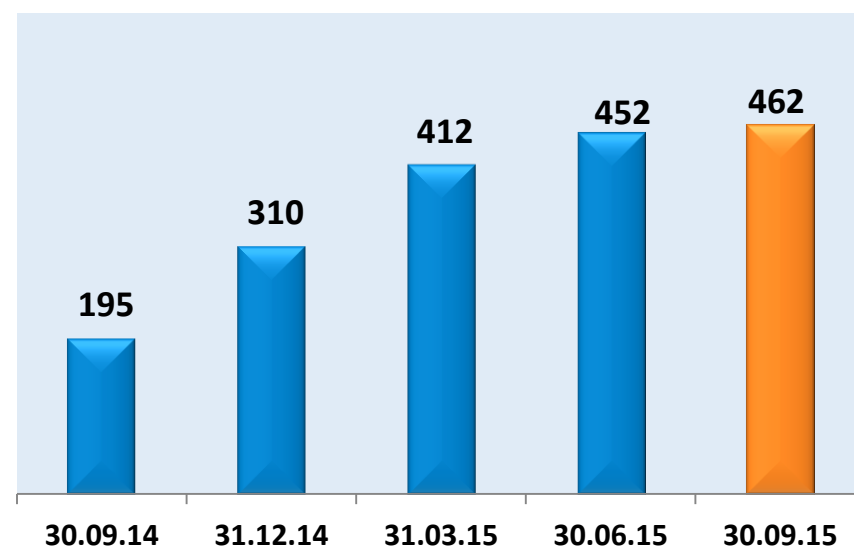
Internet Banking Users - Corporate



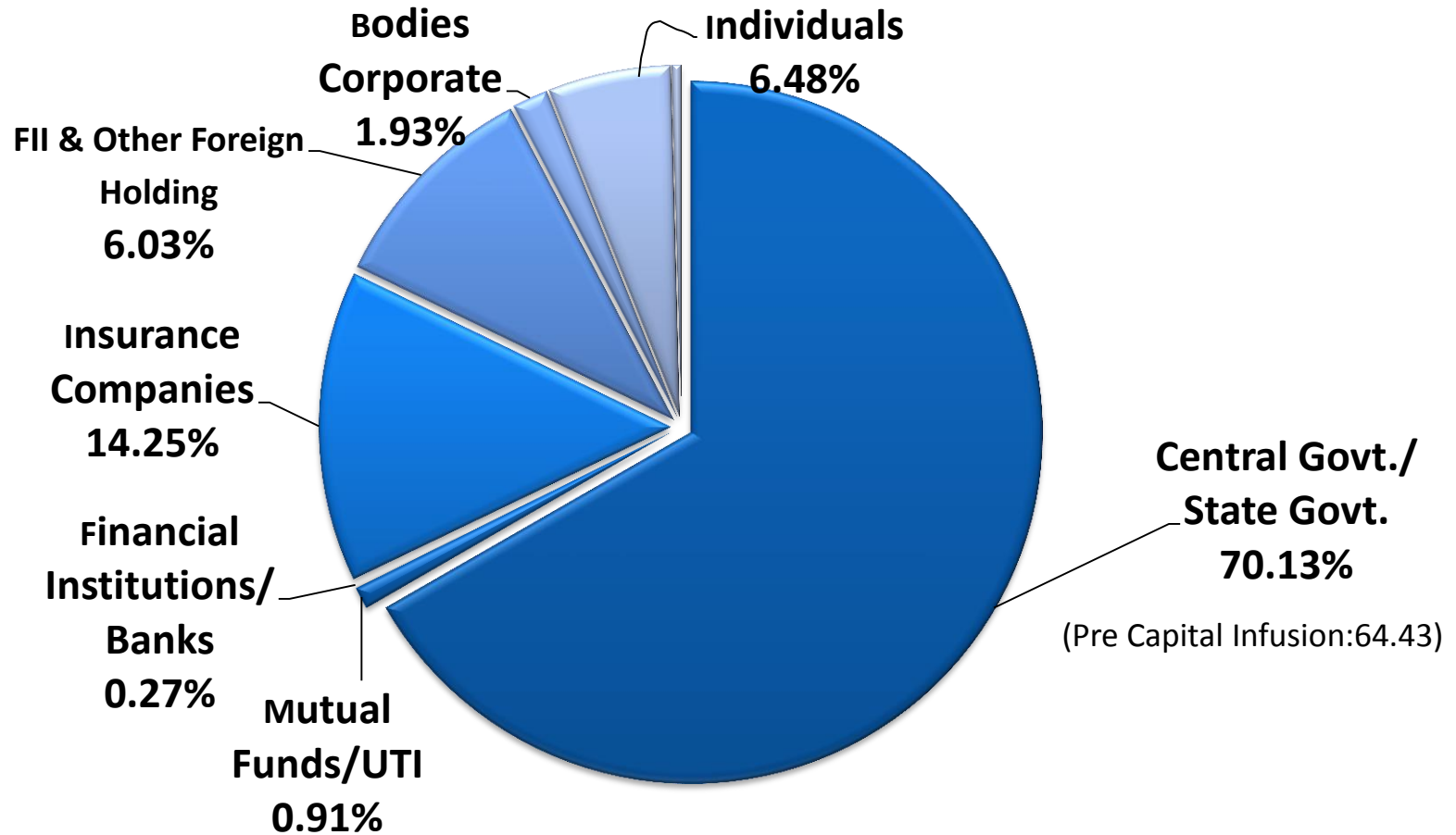
Mobile Banking Users



e-Galleries



30th September, 2015





Bank received “**Best Bank**” award for “**use of Technology for Financial Inclusion among Large Banks**” for FY 2014-15 from IDRBT at the hands of Governor, RBI.



Bank received “**Best MSME Bank**” and “**Best Bank for Operational Performance**” awards.



Financial Inclusion & Payment System Award by Elets Media at New Delhi at the hands of Minister of Rural Development.



Bank received “**PMJDY Excellence Award**” from Honorable Union Minister



Bank received IBA Award for “**Best Financial Inclusion Technology Initiative**” from IDRBT.



Bank won **IT excellence award** by ETNOW and VMWare for effectively implementing Virtualization in the Bank.

THANK YOU!

**Wishing you a Happy Diwali
& a Prosperous New Year!!!**