

ANALYST MEET PRESENTATION

Performance Highlights For the
Quarter/Nine-Months ended
31-Dec-2016

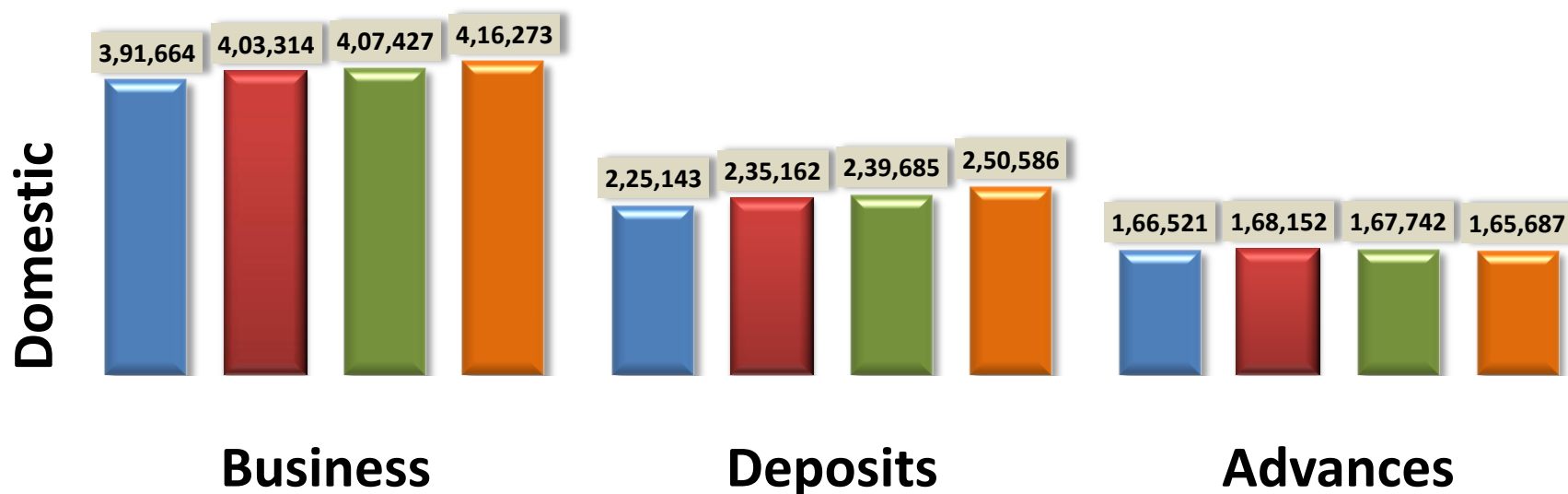
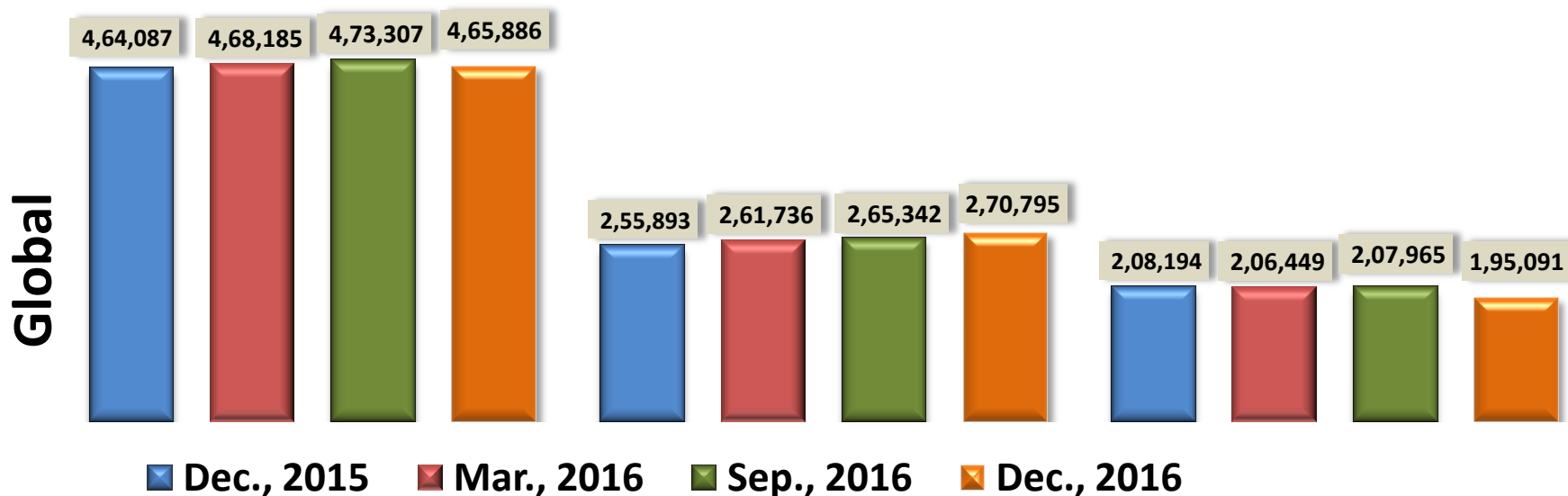


Business Position



2

₹ in Crores



Business Cross Section



3

₹ in Crores

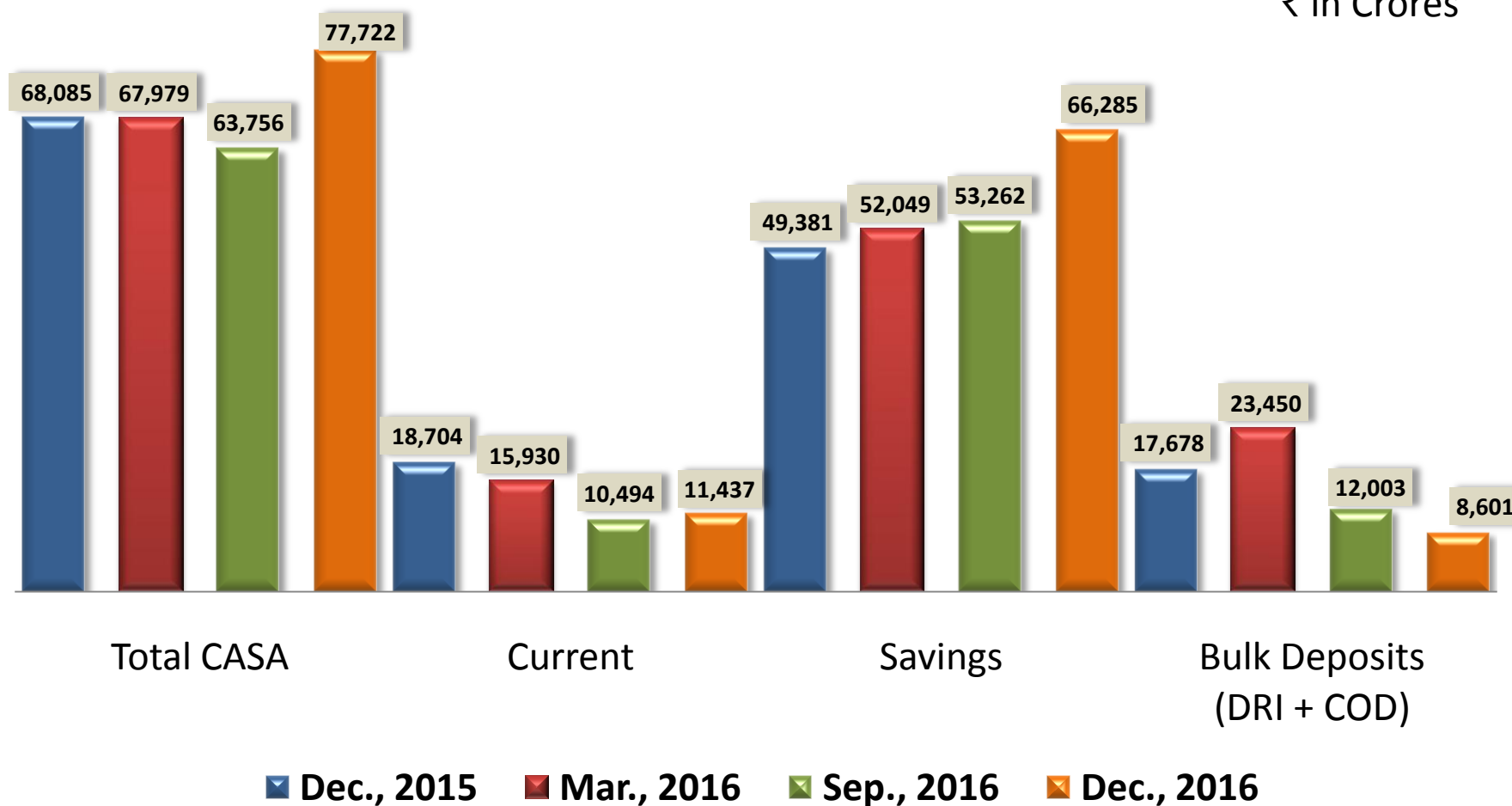
Particulars	As At			Y-o-Y Growth		March, 2016 (Full Year)
	Dec., 2015	Sep., 2016	Dec., 2016	Amt.	%	
Global Business	4,64,087	4,73,307	4,65,886	1,799	-	4,68,185
Global Deposits	2,55,893	2,65,342	2,70,795	14,902	6	2,61,736
Global Advances	2,08,194	2,07,965	1,95,091	(13,103)	(6)	2,06,449
Domestic Business	3,91,664	4,07,427	4,16,273	24,609	6	4,03,314
Domestic Deposits	2,25,143	2,39,685	2,50,586	25,443	11	2,35,162
Domestic Advances	1,66,521	1,67,742	1,65,687	(834)	(1)	1,68,152
CASA Deposits (Global)	68,085	63,756	77,722	9,637	14	67,979
Current Deposits	18,704	10,494	11,437	(7,227)	(39)	15,930
Savings Bank	49,381	53,262	66,285	16,905	34	52,049
Bulk Deposits (DRI+COD)	17,678	12,003	8,601	(9,077)	(51)	23,450
of which DRI Deposits	13,627	12,003	8,601	(5,026)	(37)	17,498

CASA & Bulk Deposits-Global



4

₹ in Crores



CASA Deposits - Domestic

₹ in Crores

Dec.,
2015
68,037
30.22%

March,
2016
67,925
28.88%

Sep.,
2016
63,692
26.57%

Dec.,
2016
77,672
31.00%

Average Business Details



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₹ in Crores

Particulars	As At			Y-o-Y Growth		March, 2016 (Full Year)
	Dec., 2015	Sep., 2016	Dec., 2016	Amt.	%	
Global Business	4,51,490	4,68,724	4,65,317	13,827	3	4,55,810
Global Deposits	2,53,633	2,62,643	2,63,055	9,422	4	2,55,105
Global Advances	1,97,857	2,06,081	2,02,262	4,405	2	2,00,705
Domestic Business	3,77,544	4,03,422	4,05,355	27,811	7	3,83,066
Domestic Deposits	2,22,084	2,36,830	2,39,405	17,321	8	2,24,261
Domestic Advances	1,55,460	1,66,592	1,65,950	10,490	7	1,58,805
CASA Deposits (Global)	58,890	59,420	63,406	4,516	8	60,204
Current Deposits	12,709	11,125	11,197	(1,512)	(12)	13,069
Savings Bank	46,181	48,295	52,209	6,028	13	47,135

High Cost Deposits (DRI + COD)



7

₹ in Crores

Particulars	Dec., 2015	March, 2016	Sep., 2016	Dec., 2016
Global Deposits	2,55,893	2,61,736	2,65,342	2,70,796
DRI Deposit	13,627	17,498	12,003	8,601
DRI Deposit to Global Deposits (%)	5.32%	6.69%	4.52%	3.18%
CODs	4,051	5,952	-	-
CODs to Global Deposits (%)	1.58%	2.27%	-	-
Total Bulk Deposits	17,678	23,450	12,003	8,601
Bulk Deposits to Global Deposits (%)	6.90%	8.96%	4.52%	3.18%

Domestic Advances



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₹ in Crores

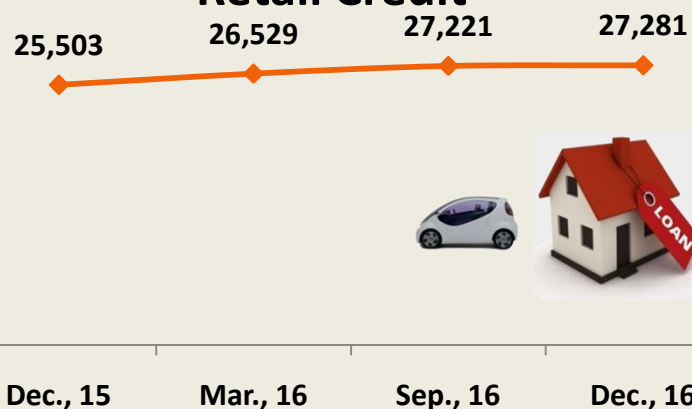
Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y Growth		Growth over Sep., 2016		March, 2016 Full Year
				Amt	%	Amt	%	
Domestic Advances (Gross)	1,66,521	167,742	1,65,687	(834)	(1)	(2,055)	(1)	1,68,152
R etail Credit	25,503 (15%)	27,221 (16%)	27,281 (16%)	1,778	7	60	-	26,529 (16%)
A griculture Credit	25,888 (16%)	28,186 (17%)	29,734 (18%)	3,846	15	1,548	5	29,899 (18%)
M SME Credit	26,587 (16%)	27,512 (16%)	26,456 (16%)	(131)	-	(1,056)	(4)	27,677 (16%)
Total R A M	77,978 (47%)	82,919 (49%)	83,471 (50%)	5,493	7	552	1	84,105 (50%)

% age expressed on Gross Domestic Advances

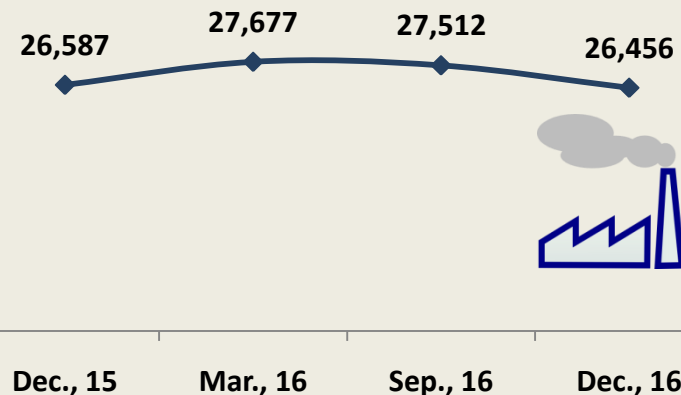
Domestic Advances

₹ in Crores

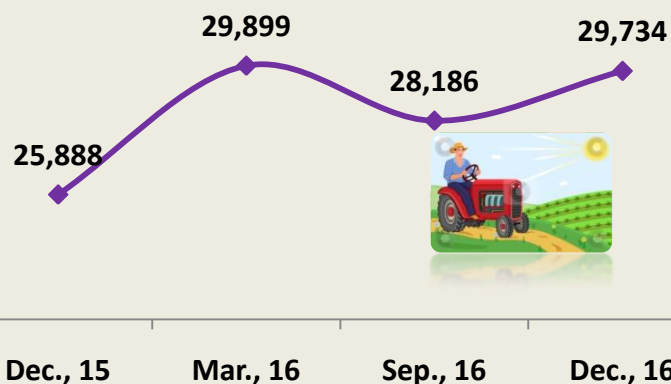
Retail Credit



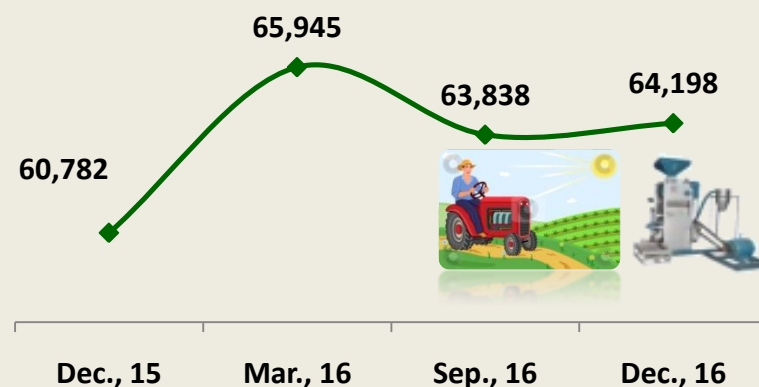
MSME Credit



Agriculture Credit



Total Priority Sector



Priority Sector Credit



10

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y.O.Y Growth		% age to ANBC Level	Mandatory Requirement	March, 2016 (FY)
				Amount	%			
Priority Sector Advances	60,782	63,838	64,198	3,416	6	39	40.00	65,945
Agriculture	25,888	28,186	29,734	3,846	15	18	18.00	29,899
- Direct Agriculture	24,253	26,759	28,309	4,056	17			27,723
- Indirect Agriculture	1,635	1,427	1,425	(210)	(13)			2,176
Other Priority Sector	34,894	35,652	34,464	(430)	(1)			36,046
Micro & Small Enterprises	23,283	23,731	22,725	(558)	(2)			24,180
Advances to Weaker Section	17,685	22,425	21,899	4,214	24	13	10.00	18,012
Advances to Minority	9,662	10,411	10,565	903	9	16	15.00*	10,205
Advances to Women	14,105	14,523	15,605	1,500	11	10	5.00	14,342
ANBC Level	1,62,086	1,54,803	1,63,215	1,129	1			1,62,086

* as % age to Priority Sector Advance

Retail Credit Components



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₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Growth Y.O.Y		Growth over Sep., 2016		Mar.,2016
				Amount	%	Amount	%	
Housing Loans	13,485	14,789	14,869	1,384	10	80	1	14,174
Education Loans	2,898	2,968	2,976	78	3	8	-	2,858
Vehicle Loans	2,638	2,837	2,928	290	11	91	3	2,767
Personal Loans	3,594	3,444	3,635	41	1	191	6	3,654
Gold Loans - Non Priority	1,014	852	789	(225)	(22)	(63)	(7)	942
Mortgage Loans	1,874	2,331	2,084	210	11	(247)	(11)	2,134
Total Retail Credit	25,503	27,221	27,281	1,778	7	60	-	26,529

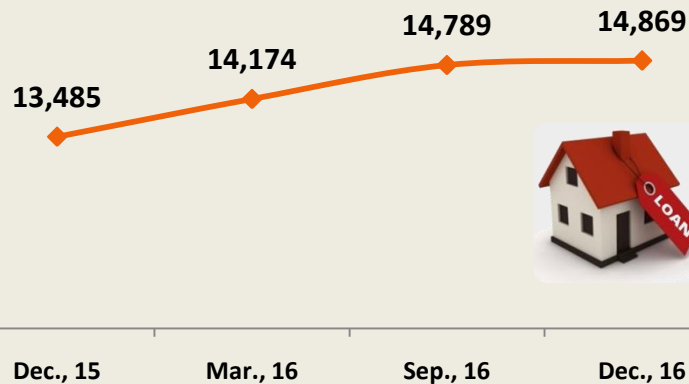
Retail Credit Components



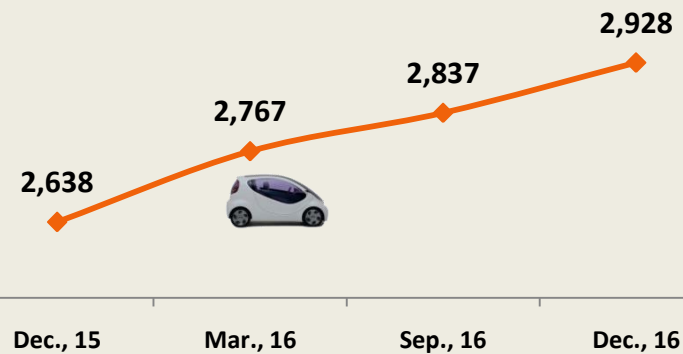
12

₹ in Crores

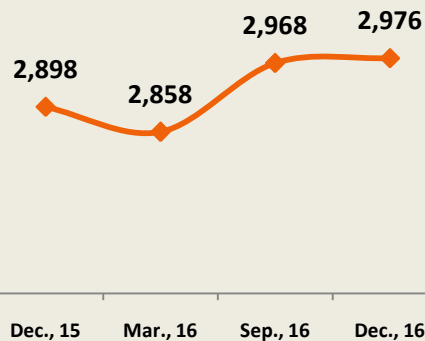
Housing Loans



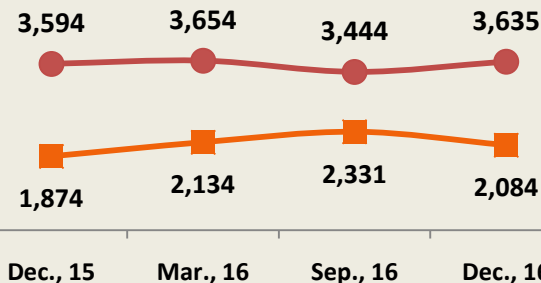
Vehicle Loans



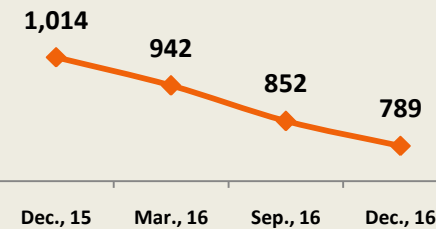
Education Loans



Mortgage Loans and Other Retail Advances



Gold Loan (Non Priority)



Industry/Infra and NBFC Exposure



13

₹ in Crores

Particulars (Global)	Dec., 2015	Sep., 2016	Dec., 2016	NPA LEVEL (Dec, 2016)	Y-o-Y growth		Mar., 2016
					Amt	%	
Iron & Steel	9,605	9,354	9,230	4,524	(375)	(4)	9 086
Cement	1,073	817	821	2	(252)	(23)	815
Textiles	2,763	2,716	2,741	804	(22)	(1)	2 749
Aviation- Services	848	836	934	-	86	10	859
Total (a)	14,290	13,723	13,726	5,330	(564)	(4)	13,509
Power	18,095	17,290	15,795	465	(2,300)	(13)	16,653
<i>State Owned</i>	11,966	1,1250	9,574	-	(2,392)	(20)	10,223
<i>Private Owned</i>	6,129	6,040	6,221	465	92	2	6,430
Roads & Ports	3,819	3,487	3,978	482	159	4	3,849
Aviation	311	300	176	-	(135)	(43)	308
Telecom	3,910	3,729	3,087	246	(823)	(21)	4,511
Infrastructure (b)	26,135 (13%)	24,806 (12%)	23,036 (12%)	1,193	(3,099)	(12)	25,321 (12%)
NBFC (c)	24,231 (12%)	21,640 (10%)	19,384 (10%)	-	(4,847)	(20)	23,113 (11%)
TOTAL(a+b+c)	64,656	60,169	56,146	6,523	(8,510)	(13)	61,943

% age expressed on Gross Global Advances

Restructured Advances



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CDR	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
No.: of Accounts	32	33	27	24
Amount (₹ in Crores)	2,574	2,732	2,479	2,120
Non - CDR	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
No.: of Accounts	97,635	1,01,592	1,13,862	1,14,969
Amount (₹ in Crores)	8,108	5,654	5,424	5,198
TOTAL	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
No.: of Accounts	97,667	1,01,625	1,13,889	1,14,993
Amount (₹ in Crores)	10,682	8,386	7,903	7,318

Restructured Accounts



15

₹ in Crores

Particulars	As On			Y-o-Y	Change over Sep, 2016	March. F.Y-2016
	Dec.,2015	Sep.,2016	Dec.,2016	Increase/ (Decrease)		
Corporate	2,628	1457	1,160	(1,468)	(297)	1,728
Agriculture	844	1,429	1,563	719	134	992
MSME	171	65	38	(133)	(27)	101
Power	4,142	1,585	1,248	(2,894)	(337)	2,104
DISCOMS	4,056	1,585	1,248	(2,808)	(337)	2,104
Others	86	-	-	(86)	-	-
Retail	53	35	44	(9)	9	44
Total Restructured (STD)Advances	7,838	4,571	4,053	(3,785)	(518)	4,969
Total Restructured (NPA)Advances	2,844	3,332	3,265	4,21	(67)	3,417
Total Restructured Advances	10,682	7,903	7,318	(3,364)	(585)	8,386

Restructured Advances



16

₹ in Crores

Particulars	Quarterly			9 Months Ended		F.Y Ended
	Dec., 2015	Sep., 2016	Dec., 2016	Dec., 2015	Dec., 2016	Mar.,2016
Restructured Advances(Fresh)	123	186	167	496	689	717
Slippage to NPA from RA	599	381	276	1,127	693	1,236

Movement of Restructured STD Advances during the Quarter	Quarterly			9 Months Ended		F.Y Ended
	Dec., 2015	Sep., 2016	Dec., 2016	Dec., 2015	Dec., 2016	Mar.,2016
Opening Balance	8395	4,651	4,571	8889	4,969	9,097
Fresh Restructuring	123	186	167	496	689	717
Increase in Existing A/c/ Upgradation From NPA	161	322	11	905	323	372
Slipped to NPA	(599)	(381)	(276)	(1,127)	(693)	(1,236)
Upgraded/closed/Exited/PWO Recovery /Decrease in O/s	(242)	(207)	(420)	(1,325)	(1,235)	(3,981)
Closing Balance	7,838	4,571	4,053	7,838	4,053	4,969

Particulars	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
Stressed Asset Ratio	8.38	9.11	9.92	10.76
Restructured (STD) Ratio	3.77	2.41	2.20	2.07
Gross NPA Ratio	4.61	6.70	7.72	8.69

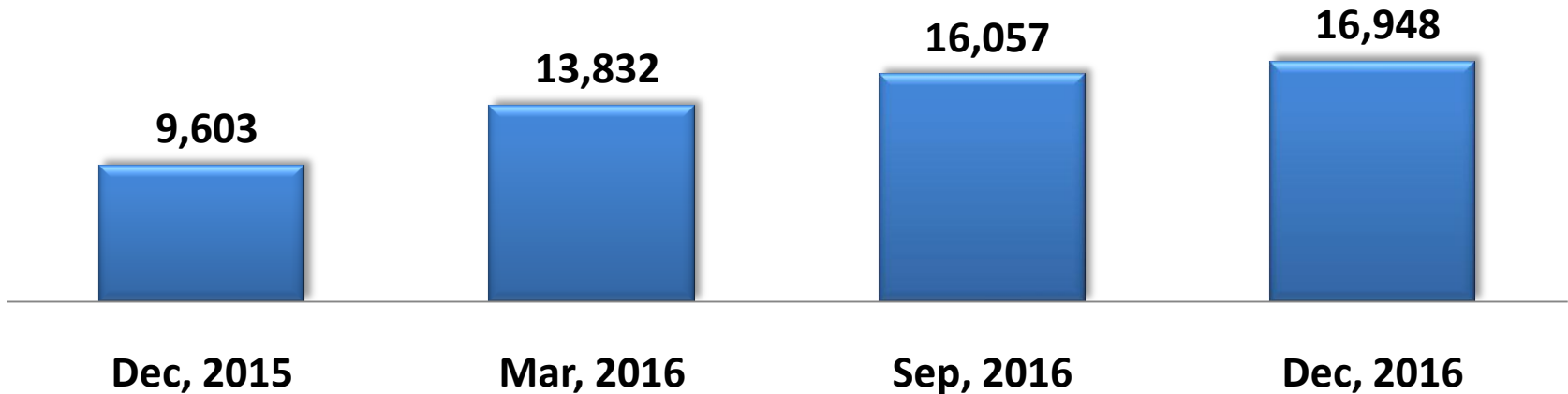
NPA Details



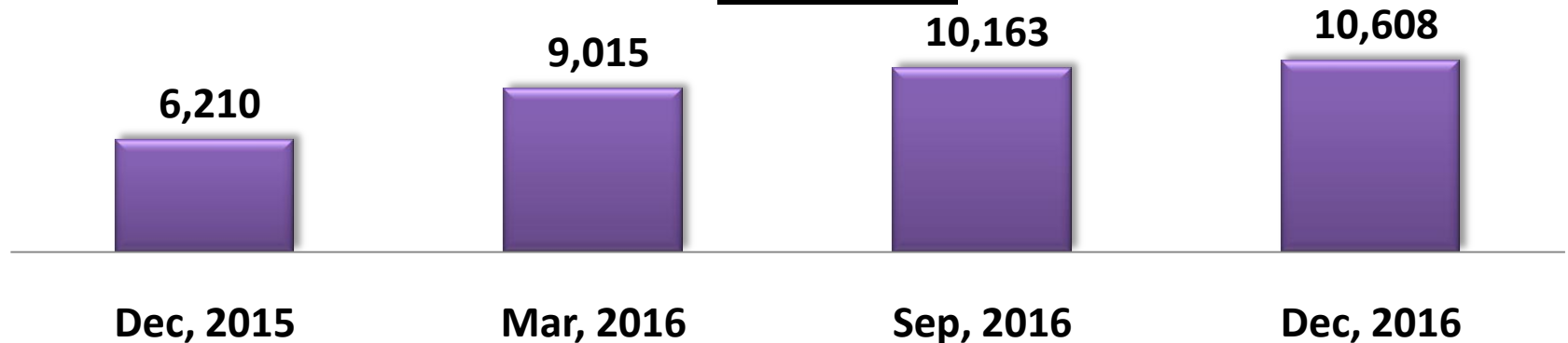
17

Gross NPA

₹ in Crores



Net NPA

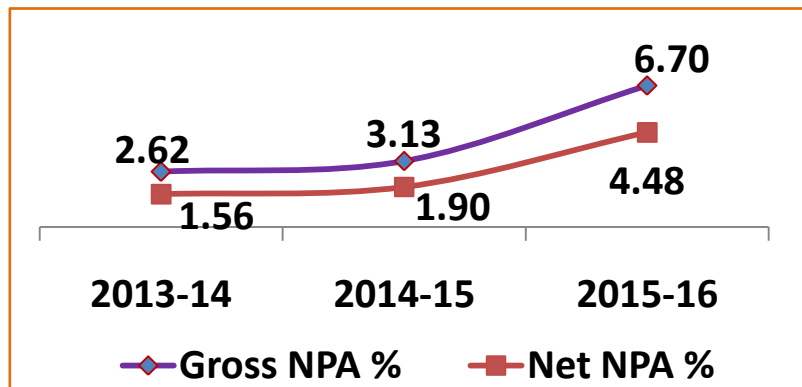


NPA and Provision Coverage Ratio

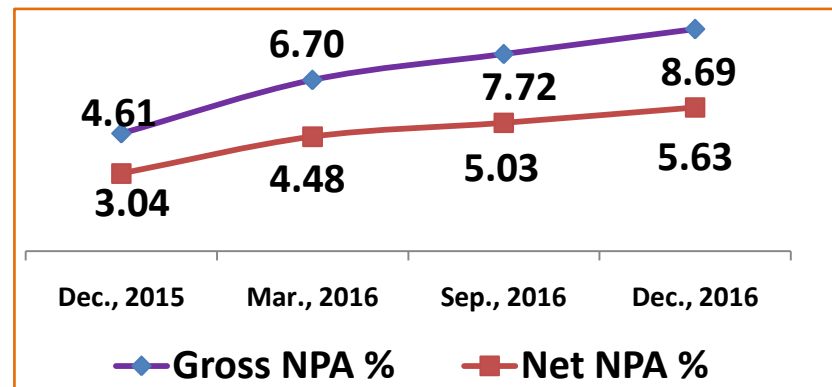


18

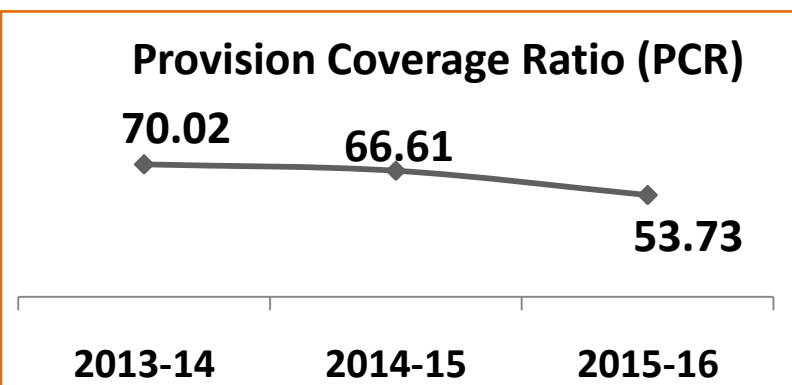
Yearly Movement



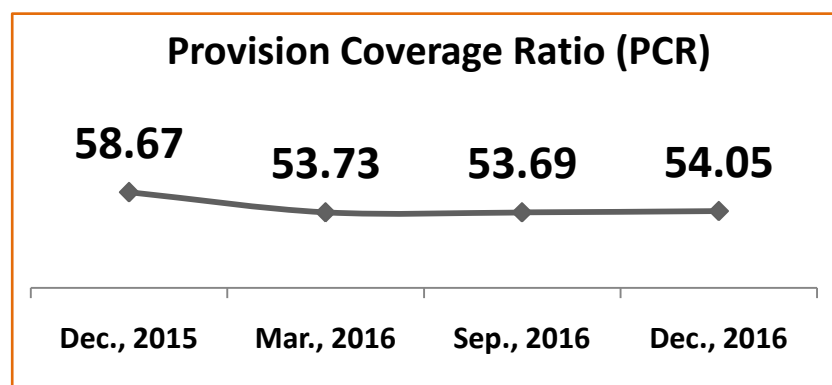
Quarterly Movement



Provision Coverage Ratio (PCR)



Provision Coverage Ratio (PCR)



NPA Movement (Quarterly)



19

₹ in Crores

Particulars	Quarterly		
	Dec., 2015	Sep., 2016	Dec., 2016
A. Gross NPA at the Beginning	7,734	15,434	16,057
B. Deduction:			
(i) Upgradation & Decrease due to Operations	199	632	380
(ii) Recoveries	387	555	239
(iii) Write off (incl. Prudential)	355	256	345
TOTAL	941	1,443	964
C. Additions:			
(i) Fresh NPA	2,788	1,942	1,714
(ii) Increase due to operations	22	124	141
(iii) Increase due to Diff in FX Exch.	0	0	0
TOTAL	2,810	2,066	1,855
Gross NPA at the End (A-B+C)	9,603	16,057	16,948

NPA Movement (Nine- Months)



20

₹ in Crores

Particulars	Nine-Months		FY Ended March, 16
	Dec., 2015	Dec., 2016	
A. Gross NPA at the Beginning	6,442	13,832	6,442
B. Deduction:			
(i) Upgradation & Decrease due to Operations	1,123	1,321	2,120
(ii) Recoveries	950	999	1,260
(iii) Write off (incl. Prudential)	1,041	833	1,430
TOTAL	3,114	3,153	4,810
C. Additions:			
(i) Fresh NPA	6,140	5,586	12,028
(ii) Increase due to operations	91	683	128
(iii) Increase due to Diff in FX Exch.	44	0	44
TOTAL	6,275	6,269	12,200
Gross NPA at the End (A-B+C)	9,603	16,948	13,832

NPA Sector Wise-Domestic (As on Date)



21

₹ in Crores

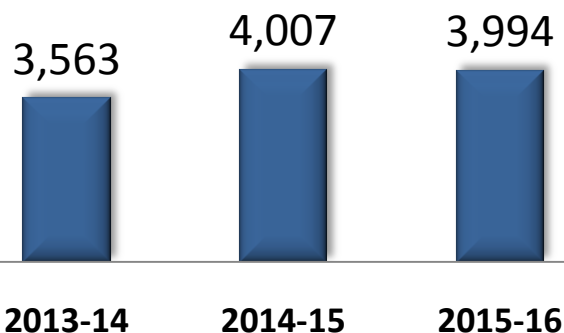
Particulars	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
I. AGRICULTURE	1,475	1,536	2,062	2,107
II. INDUSTRIES	4,068	7,453	8,126	8,751
III. SERVICES	1,542	1,439	2,136	2,210
IV. RETAIL	1,425	1,546	1,817	1,939
TOTAL	8,510	11,974	14,141	15,007
PRIORITY SECTOR	3,426	3,382	4,662	4,787
NON PRIORITY SECTOR	5,084	8,592	9,479	10,220
TOTAL NPA'S	8,510	11,974	14,141	15,007

Profitability Ratios

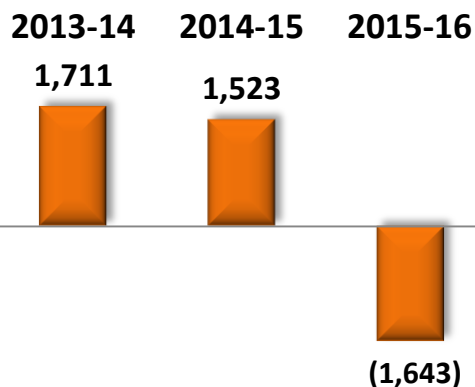
Yearly Performance

₹ in Crores

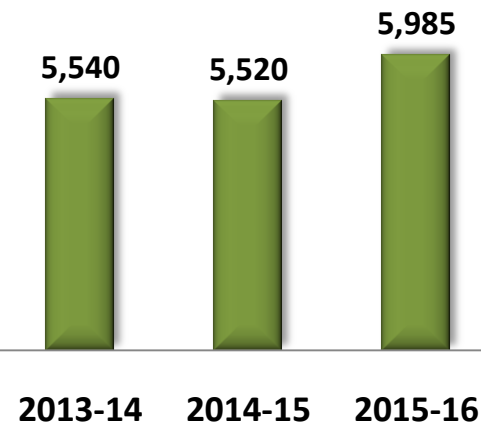
Operating Profit



Net Profit

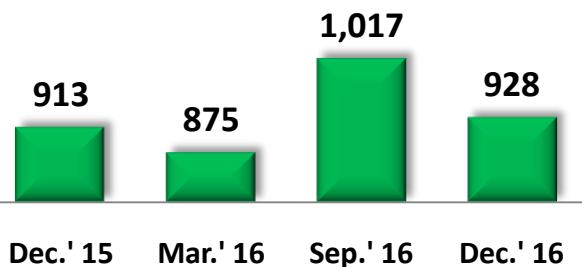


Net Interest Income (NII)

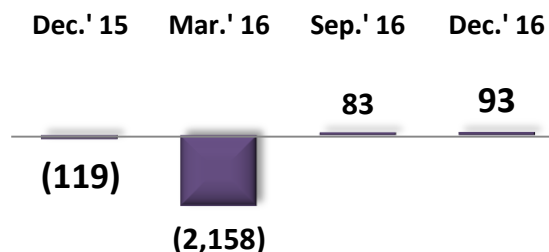


Quarterly Performance

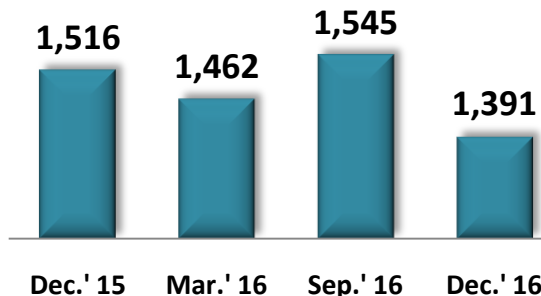
Operating Profit



Net Profit



Net Interest Income (NII)



FINANCIAL HIGHLIGHTS - Quarterly



23

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y Variation(%)	Change over Sep, 2016 (%)	March, 2016 (FY)
Interest Income	5,637	5,784	5,568	(1)	(4)	23,198
Interest Expended	4,121	4,239	4,177	1	(1)	17,213
Net Interest Income (NII)	1,516	1,545	1,391	(8)	(10)	5,985
Other Income	551	792	986	79	24	2,509
Operating Expenses	1,154	1,320	1,449	26	10	4,500
Operating Profit	913	1,017	928	2	(9)	3,994
Provisions	1,032	934	835	(19)	(11)	4,754
Exceptional Items	0	0	0	-	-	883
Net Profit	(119)	83	93	178	12	(1,643)

INTEREST ANALYSIS - Quarterly



24

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y Variation (%)	Change over Sep, 2016 (%)	March, 2016 (FY)
Interest Income on Advances	4,268	4,335	4,027	(6)	(7)	17,319
Interest Income on Investments	1,297	1,302	1,335	3	3	5,285
Interest on Call Money Lending / Repo	72	147	206	186	40	594
TOTAL INTEREST INCOME	5,637	5,784	5,568	(1)	(4)	23,198
Interest Paid on Deposits	3,828	3,900	3,848	1	(1)	15,996
Interest on Bonds	121	171	190	57	11	452
Other Interest Expenditure	172	168	139	(19)	(17)	765
TOTAL INTEREST EXPENDITURE	4,121	4,239	4,177	1	(1)	17,213
Net Interest Income (NII)	1,516	1,545	1,391	(8)	(10)	5,985

OTHER INCOME – Quarterly



25

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y Variation (%)	Change over Sep, 2016 (%)	March, 2016 (FY)
Commission & Brokerage	176	168	156	(11)	(7)	741
Net Profit from FX Transactions	40	70	44	10	(37)	136
Recovery in Written Off A/c's	84	78	88	5	13	387
Miscellaneous Income	62	84	81	31	(4)	347
Total (Excl. Trading Profit)	362	400	369	2	(8)	1,611
Net Profit on Sale of Investments	189	392	617	226	57	898
GRAND TOTAL	551	792	986	79	24	2,509

Operating Expenditure - Quarterly



26

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y Variation (%)	Change over Sep, 2016 (%)	March, 2016 (FY)
Staff Expenses	759	878	1,001	32	14	2,932
Rent, Taxes & Lighting	76	83	80	5	(4)	298
Printing & Stationary	5	7	3	(40)	(57)	26
Advertisement & Publicity	10	5	12	20	140	31
Depreciation on Fixed Assets	50	52	57	14	10	199
Postage, Telephone etc.	20	21	17	(15)	(19)	71
<i>i) Lease Line Rent</i>	13	13	10	(23)	(23)	42
<i>ii) Others (telephone, postage)</i>	7	8	7	-	(13)	29
Repairs & Maintenance	27	26	27	-	4	118
<i>i) Computer maint. & software</i>	23	23	23	-	-	104
<i>ii) Other repairs</i>	4	3	4	-	33	14
Insurance & Guarantee Fee	48	50	53	10	6	187
Other Expenditure	159	198	199	25	1	1,521*
TOTAL	1,154	1,320	1,449	26	10	5,383

* Includes Exceptional Items in respect of provision created in respect of Fraud Accounts identified during the March -16 quarter

Provisions & Contingencies – Quarterly



27

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y Variation (%)	Change over Sep, 2016 (%)	March, 2016 (FY)
Provision for NPA	915	792	787	(14)	(1)	3,638
Bad Debts Written Off	15	22	28	87	27	83
Provision for Income Tax	47	156	134	185	(14)	537
Deferred Tax Asset(DTA)/Liability-DTL	127	(86)	(84)	(166)	2	85
Standard Assets	(28)	59	(78)	(179)	(232)	410
Restructured Assets	(138)	(26)	(51)	63	(96)	-341
Depreciation on Investments	59	17	78	32	359	225
Staff Welfare Fund	5	5	5	0	0	20
Others	30	(5)	16	(47)	420	97
TOTAL	1,032	934	835	(19)	(11)	4,754

FINANCIAL HIGHLIGHTS – NINE MONTHS



28

₹ in Crores

Particulars	Dec., 2015	Dec., 2016	Y-o-Y Change	Variation (%)	March, 2016 (FY)
Interest Income	17,515	17,216	(299)	(2)	23,198
Interest Expended	12,993	12,801	(192)	(1)	17,213
Net Interest Income (NII)	4,522	4,415	(107)	(2)	5,985
Other Income	1,667	2,332	665	40	2,509
Operating Expenses	3,181	4,028	847	27	4,500
Operating Profit	3,008	2,719	(289)	(10)	3,994
Provisions	2,493	2,464	(29)	(1)	4,754
Exceptional Items	-	-	-	-	883*
Net Profit	515	255	(260)	(50)	(1,643)

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

Interest Analysis & Other Income –Nine Months



29

₹ in Crores

Particulars	Dec., 2015	Dec., 2016	Y-o-Y Change	Variation (%)	March, 2016 (FY)
Interest Income on Advances	13,070	12,692	(378)	(3)	17,319
Interest Income on Investments	3935	3,996	61	2	5,285
Other Interest Income	510	528	18	4	594
TOTAL INTEREST INCOME	17,515	17,216	(299)	(2)	23,198
Interest Paid on Deposits	12,165	11,806	(359)	(3)	15,996
Interest on Bonds	318	518	200	63	452
Other Interest Expenditure	510	477	(33)	(6)	765
TOTAL INTEREST EXPENDITURE	12,993	12,801	(192)	(1)	17,213
Net Interest Income (NII)	4,522	4,415	(107)	(2)	5,985
Commission & Brokerage	519	489	(30)	(6)	741
Net Profit from FX Transactions	98	163	65	66	136
Recovery in Written Off A/cs	264	225	(39)	(15)	387
Miscellaneous Income	218	230	12	6	347
Total (Excl. Trading Profit)	1,099	1,107	8	1	1,611
Net Profit on Sale of Investments	568	1225	657	116	898
Other Income	1,667	2,332	665	40	2,509

Operating Expenditure –Nine Months



30

₹ in Crores

Particulars	Dec., 2015	Dec., 2016	Y-o-Y Change	Variation (%)	March, 2016 (FY)
Staff Expenses	2,082	2,721	639	31	2,932
Rent, Taxes & Lighting	220	242	22	10	298
Printing & Stationary	17	18	1	6	26
Advertisement & Publicity	18	18	-	-	31
Depreciation on Fixed Assets	118	161	43	36	199
Postage, Telephone etc.	52	59	7	13	71
<i>i) Lease Line Rent</i>	30	36	6	20	42
<i>ii) Others</i>	22	23	1	5	29
Repairs & Maintenance	78	84	6	8	118
<i>i) Computer/Software</i>	68	74	6	9	104
<i>ii) Others</i>	10	10	-	-	14
Insurance & Guarantee Fee	139	154	15	11	187
Other Expenditure	457	571	114	25	1,521*
TOTAL	3,181	4,028	847	27	5,383

* Includes Exceptional Items respect of provision created Fraud Accounts identified during the March quarter

Provisions & Contingencies –Nine Months



31

₹ in Crores

Particulars	Dec., 2015	Dec., 2016	Y-o-Y Change	Variation (%)	March, 2016 (FY)
Provision for NPA	1,812	2,353	541	30	3,638
Bad Debts Written Off	45	63	18	40	83
Provision for Income Tax	439	321	(118)	(27)	537
Deferred Tax Asset(DTA)/Liability-DTL	304	(170)	(474)	(156)	85
Standard Assets	62	(162)	(224)	(361)	410
Restructured Assets	(295)	(156)	139	(47)	(341)
Depreciation on Investments	63	153	90	143	225
Staff Welfare Fund	15	15	-	-	20
Others	48	47	(1)	(2)	97
TOTAL	2,493	2,464	(29)	(1)	4,754

London Branch Performance



32

₹ in Crores

Particulars	Dec., 2015	Sep., 2016	Dec., 2016	Growth %		March, 2016 (FY)
				Y-o-Y	Change over Sep, 2016	
Business	72,523	65,880	49,613	(32)	(25)	64,871
Advances	41,673	40,223	29,404	(29)	(27)	38,297
Deposits	30,750	25,657	20,209	(34)	(21)	26,574
Gross NPA	1,093	1,915	1,941	78	1	1,858
Net NPA	716	1,060	1,043	46	2	1,140
Gross NPA (%)	2.62	4.76%	6.60%			4.85%
Net NPA (%)	1.73	2.69%	3.66%			3.03%

London Branch Performance-Quarterly



33

₹ in Crores

Particulars	Quarterly			Growth %		March, 2016 (FY)
	Dec., 2015	Sep., 2016	Dec., 2016	Y-o-Y	Change over Sep, 2016	
Net Interest Income	31	11	9	(71)	(18)	98
Operating Profit	20	25	18	(10)	(28)	105
Net Profit	(21)	(44)	(22)	(5)	50	(324)
Yield on Advances (%)	2.10	2.14	2.53			2.10
Cost of Deposits (%)	1.11	1.27	1.70			1.07
Yield on Funds (%)	2.19	2.13	2.54			2.10
Cost of Funds (%)	1.98	2.03	2.43			1.88
Return on Assets (%)	(0.20)	(0.45)	(0.28)			(0.76)
NIM (%)	0.21	0.11	0.12			0.23

London Branch Performance - Nine Months



34

₹ in Crores

Particulars	Dec., 2015	Dec., 2016	Y-o-Y Change	Variation (%)	March, 2016 (FY)
Net Interest Income	83	42	(41)	(49)	98
Operating Profit	86	66	(20)	(23)	105
Net Profit	(36)	(113)	(77)	(214)	(324)
Yield on Advances (%)	2.02	2.35			2.10
Cost of Deposits (%)	0.97	1.43			1.07
Yield on Funds (%)	1.95	2.35			2.10
Cost of Funds (%)	1.70	2.20			1.88
Return on Assets (%)	(0.11)	(0.40)			(0.76)
NIM (%)	0.26	0.16			0.23

Investment Category - Global



35

₹ in Crores

Category	Composition As At			
	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
HTM	48,518	50,783	45,702	55,747
% to Investment	72.42%	73.53%	66.64%	72.54%
AFS	18,224	18,203	22,814	21,062
% to Investment	27.20%	26.36%	33.26%	27.41%
HFT	255	75	67	43
% to Investment	0.38%	0.11%	0.10%	0.06%
Gross Investment	66,997	69,061	68,583	76,852
Depreciation & Provision for NPI	277	439	515	590
Net Investment	66,720	68,622	68,068	76,262
Net Profit on Sale of Investments (Quarterly)	189	330	392	617

KEY PARAMETERS – Quarterly (Domestic)



36

Values in %

Parameters	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
Cost of Deposits	6.85	6.50	6.59	6.15
Yield on Advances	10.20	9.62	9.95	9.33
Cost of Funds	6.31	6.20	6.23	5.86
Yield on Funds	8.72	8.45	8.60	7.89
Return on Assets	(0.16)	(2.57)	0.20	0.17
Yield on Investments	8.12	8.11	7.97	7.87
Net Interest Margin (NIM)	2.74	2.50	2.70	2.42

KEY PARAMETERS – Quarterly (Global)



37

Values in %

Parameters	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
Cost of Deposits	6.10	5.94	6.06	5.82
Yield on Advances	8.44	8.20	8.43	8.28
Cost of Funds	5.67	5.65	5.65	5.51
Yield on Funds	7.75	7.60	7.71	7.34
Return on Assets	(0.16)	(2.89)	0.11	0.12
Yield on Investments	8.06	8.05	7.91	7.80
Net Interest Margin (NIM)	2.32	2.14	2.33	2.16

KEY PARAMETERS –NINE MONTHS (Domestic)



38

Values in %

Parameters	Dec., 2015 (9M)	Mar., 2016 (12M)	Sept., 2016 (6M)	Dec., 2016 (9M)
Cost of Deposits	7.17	6.98	6.58	6.43
Yield on Advances	10.66	10.35	9.86	9.68
Cost of Funds	6.81	6.56	6.21	6.09
Yield on Funds	9.24	8.91	8.48	8.28
Return on Assets	0.30	(0.53)	0.19	0.18
Yield on Investments	8.15	8.09	8.02	7.97
Net Interest Margin (NIM)	2.74	2.66	2.61	2.54

KEY PARAMETERS –NINE MONTHS (Global)



39

Values in %

Parameters	Dec., 2015 (9M)	Mar., 2016 (FY)	Sept., 2016 (6M)	Dec., 2016 (9M)
Cost of Deposits	6.39	6.27	6.06	5.98
Yield on Advances	8.81	8.63	8.41	8.37
Cost of Funds	6.01	5.88	5.67	5.61
Yield on Funds	8.10	7.92	7.66	7.55
Return on Assets	0.24	(0.56)	0.11	0.11
Yield on Investments	8.07	8.04	7.97	7.91
Net Interest Margin (NIM)	2.34	2.28	2.26	2.22

Key Ratios

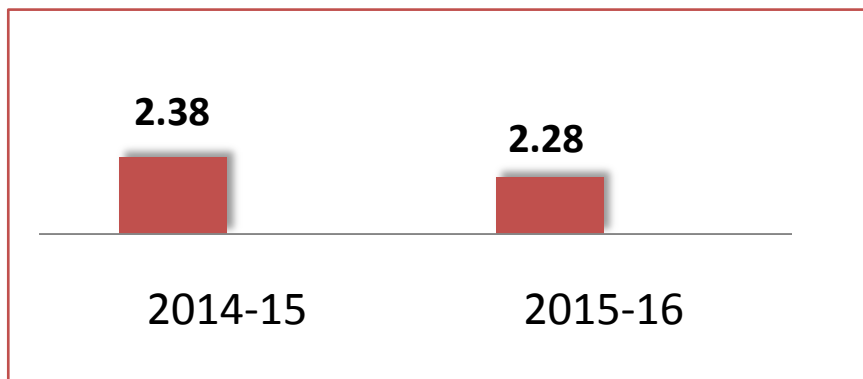


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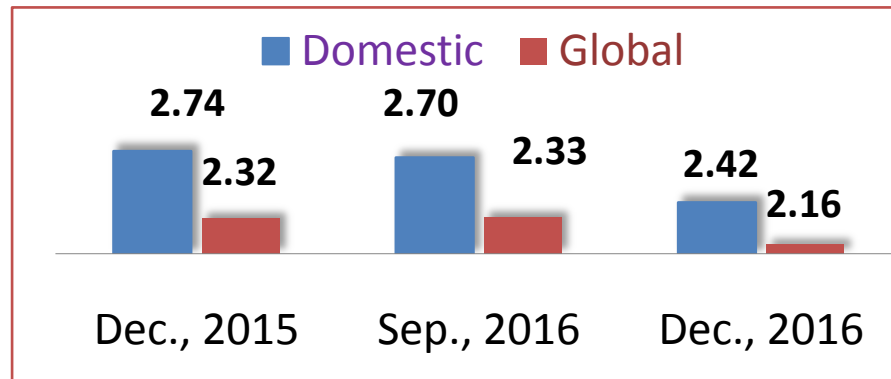
Net Interest Margin (NIM) (in %)

Values in %

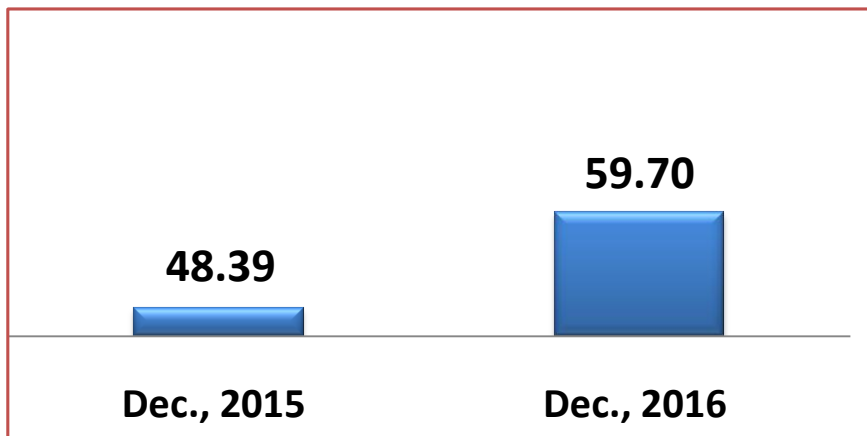
Yearly Movement of N I M (Global)



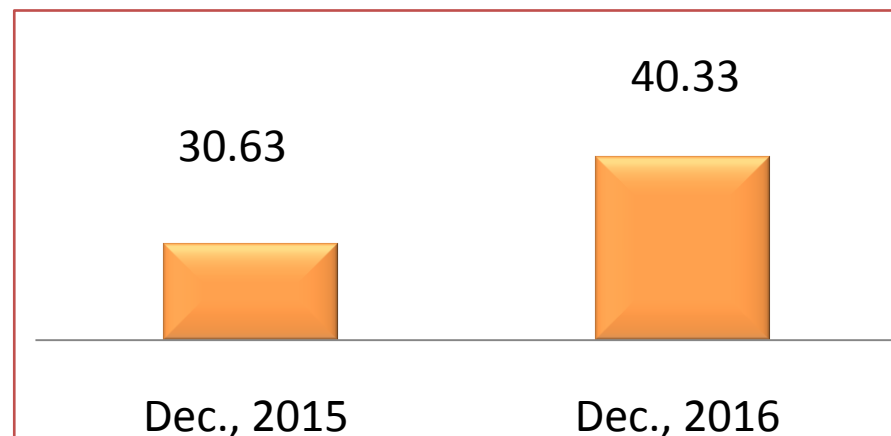
Quarterly Movement of N I M



Nine Months Movement of Cost to Income Ratio



Nine Months Movement of Employee Cost



Capital Adequacy Ratios - Basel III



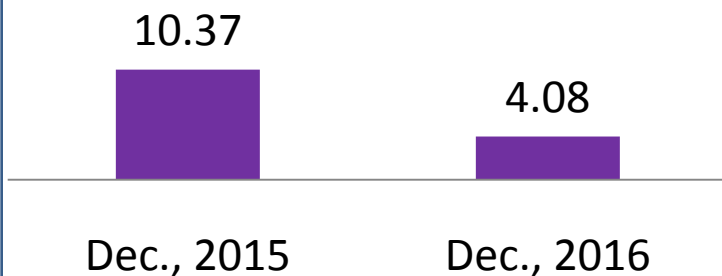
41

Particulars	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
Net worth (₹ in Crores)	12,610	11,409*	12,347	12,440
Regulatory Total Capital (₹ in Crores)	18,888	19,314	20,375	21,348
Risk Weighted Assets (₹ in Crores)	1,73,133	1,73,071	1,79,581	1,73,204
Common Equity Tier I	6.97%	7.01%	7.19%	7.46%
Additional Tier I	0.29%	0.74%	1.23%	1.86%
Tier I	7.26%	7.75%	8.42%	9.32%
Tier II	3.65%	3.41%	2.93%	3.01%
CRAR	10.91%	11.16%	11.35%	12.33%

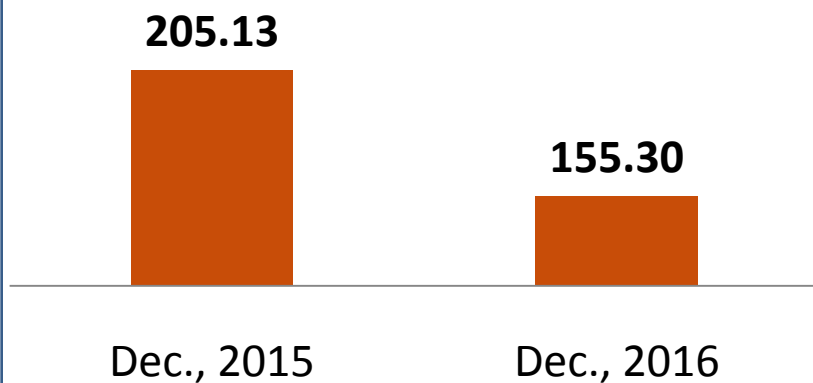
**Includes Share Application money of Rs 740 Cr from Govt. of India, pending allotment as on 31.03.2016
(Allotted on 05.05.2016)*

EQUITY VALUE

Earnings Per Share (Annualised)

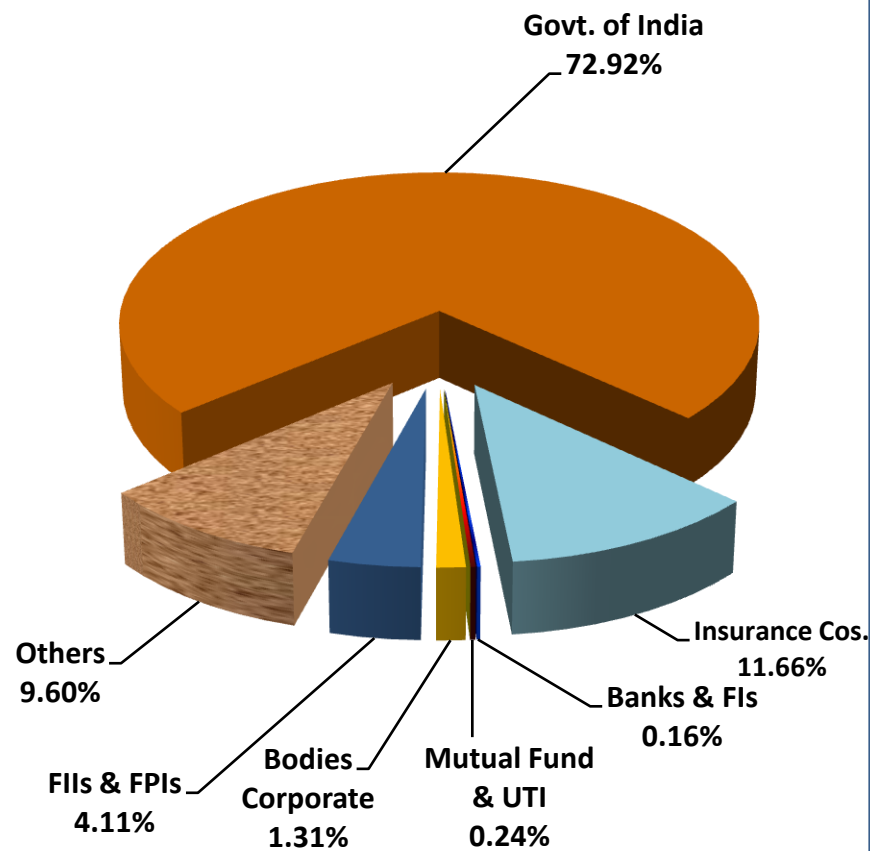


Book Value Per Share



EQUITY HOLDING PATTERN

As on 31-12-2016



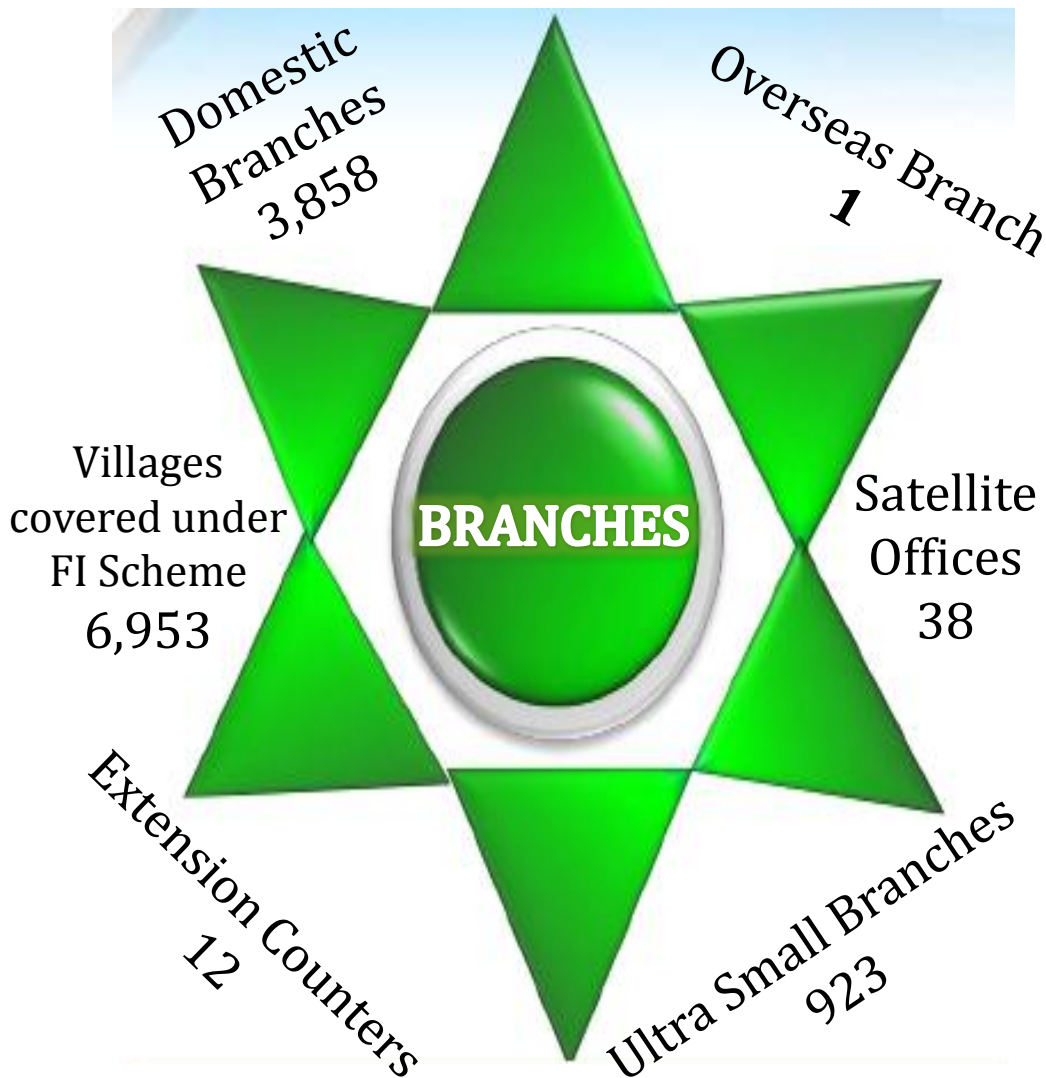
EQUITY VALUE



43

Particulars	Dec., 2015	Mar., 2016	Sep., 2016	Dec., 2016
Earnings Per Share (₹)	10.37	(24.82)	4.04	4.08
Book Value Per Share (₹)	205.13	175.41	154.48	155.30
Return on Equity (%)	5.56	(14.44)	2.71	2.85
No. of Shares (in Crs.)	66.21	70.34	90.45	90.45
Share Capital (₹ in Crs.)	662.06	703.37	904.54	904.54
Market Capitalisation (₹ in Crs.)	5,809.92	4,758.50	6,616.42	5,567.20

BRANCH NETWORK

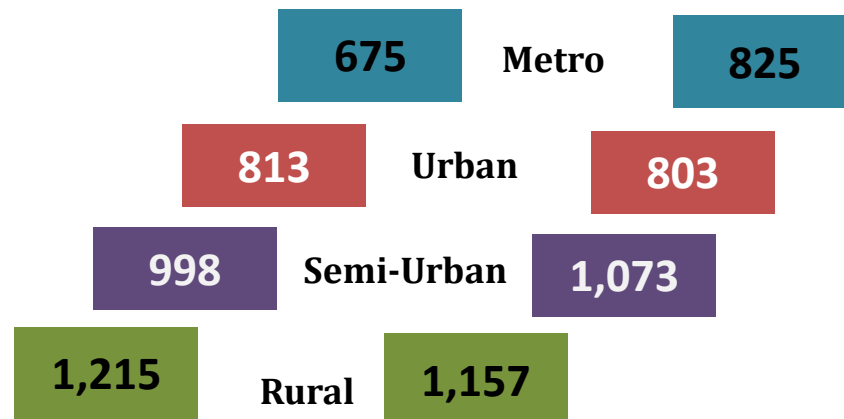


38
Branches opened
during Q3
(2016-17)

137
Branches opened
during Q3
(2015-16)

31/12/2015

31/12/2016



Alternate Delivery Channels



ATMs
3,843 (3,786)



Internet Banking : 11.05 Lakhs (10.57)
customers

Mobile Banking : 5.67 Lakhs (3.87) customers

SMS Banking : 31.87 Lakhs (26.40) customers



Figures in bracket represents as on 30.09.2016

Thank You

