



WELCOME TO

ANALYST MEET

19th May, 2016

Performance Highlights

For the Year ended 31-Mar-2016



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HIGHLIGHTS OF WORKING RESULTS

Business

- Global Business at ₹ 468,184 Crore
- Savings Deposits grew by 12%

Interest Income

- Non - Interest Income increased by 19%

Advances

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

Capital

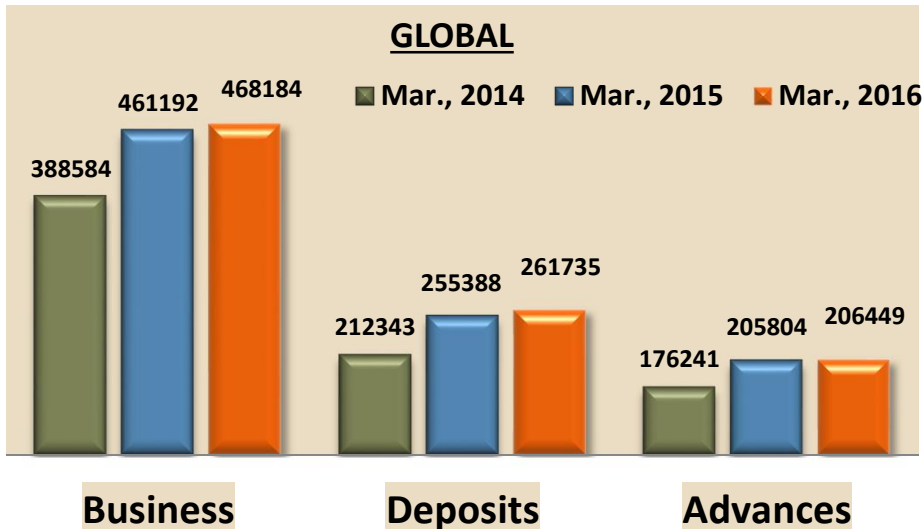
- CRAR (Basel III) at 11.16%

Yearly Margin

- Domestic NIM : 2.66%
- Global NIM : 2.28%

Business Cross Section

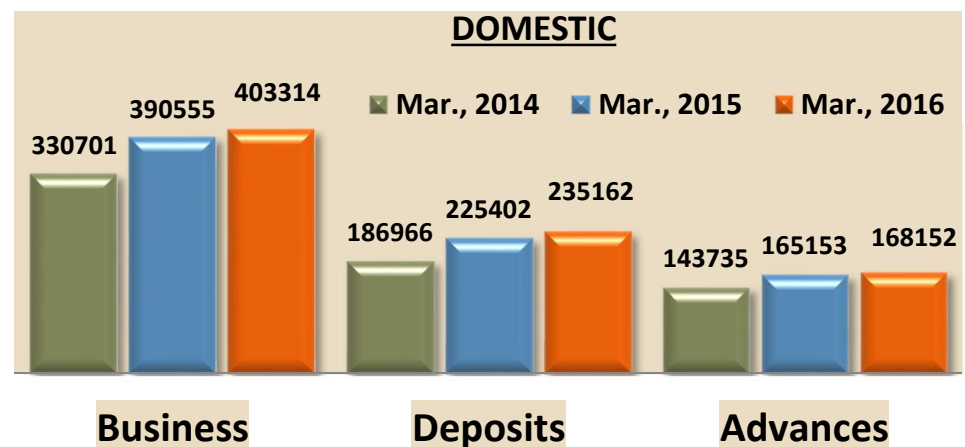
₹ in Crore



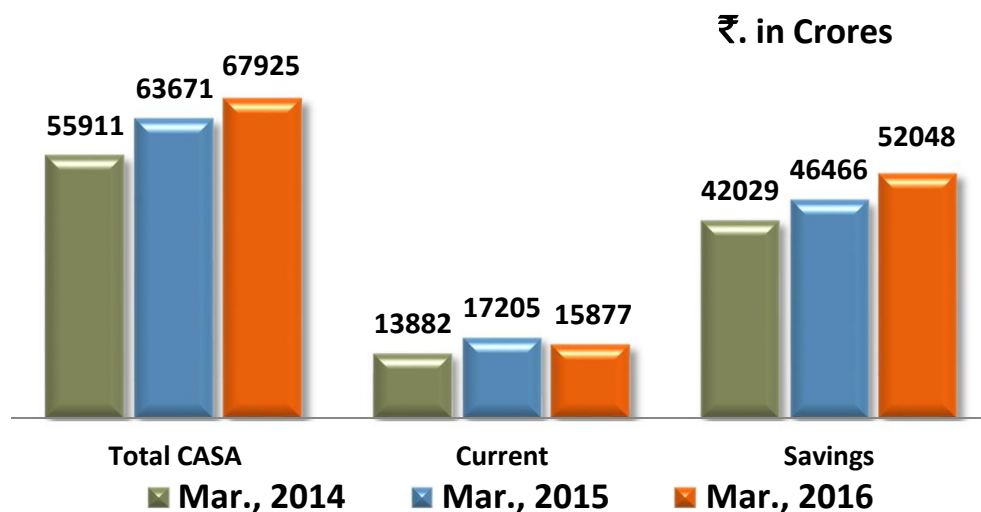
GLOBAL BUSINESS		
Particulars	Growth Y-O-Y	
	Amount	%
Global Business	6992	1.52%
Global Deposits	6347	2.49%
Global Advances	645	0.31%

₹ in Crores

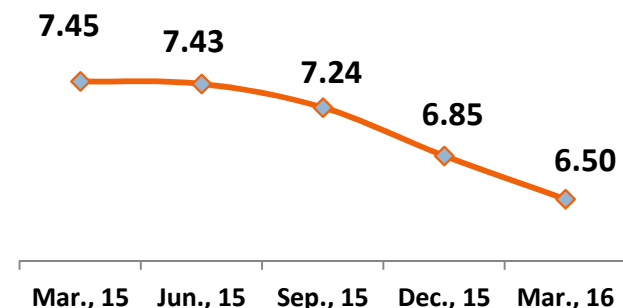
DOMESTIC BUSINESS		
Particulars	Growth Y-O-Y	
	Amount	%
Domestic Business	12,759	3.27%
Domestic Deposits	9,760	4.33%
Domestic Advances	2,999	1.82%



Domestic CASA



Cost of Deposits % (Domestic)



₹. in Crore

Particulars	Mar., 2014	Mar., 2015	Mar., 2016	Y-O-Y Growth	%
Current Deposits	13,882	17,205	15,877	(1328)	(8)
Savings Bank	42,029	46,466	52,048	5582	12
CASA Deposits	55,911	63,671	67,925	4254	7
Domestic CASA Deposits %	29.90%	28.25%	28.88%		
% of Bulk Deposits	13.11%	10.31%	8.96%		

Domestic Advances

₹ in Crore

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Particulars	March, 2015	Dec, 2015	Mar, 2016	Y-o-Y Growth	
				Amt	%
Domestic Advances (Gross)	1,65,153	1,66,521	1,68,152	2,999	2%
R A M Category Advances					
<u>R</u>etail Credit	22,256 (13%)	25,503 (15%)	26,529 (16%)	4,273	19%
<u>A</u>griculture Credit	26,205 (16%)	25,888 (15%)	29,899 (18%)	3,694	14%
<u>M</u>SME Credit	24,665 (15%)	26,587 (16%)	27,677 (16%)	3,012	12%
Total R A M	73,126 (44%)	77,978 (46%)	84,105 (50%)	10,979	15%

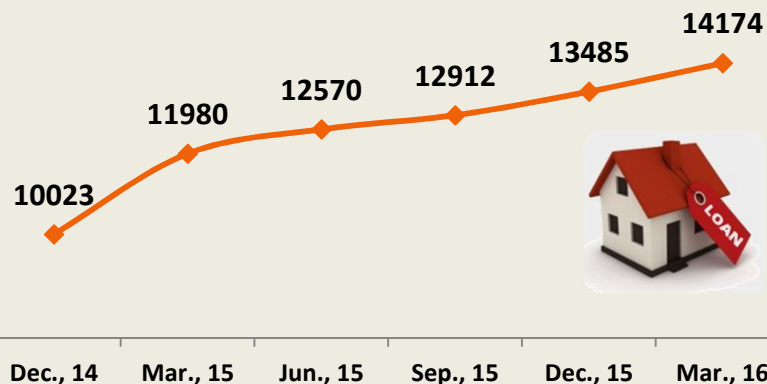
% age expressed on Gross Domestic Advances

Retail Credit Components

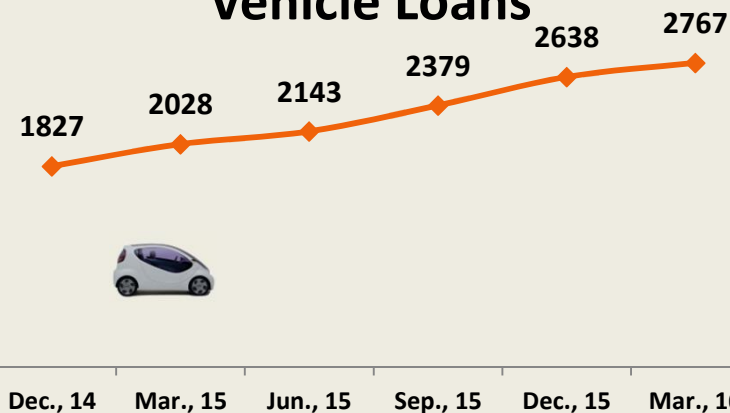
₹ in Crore

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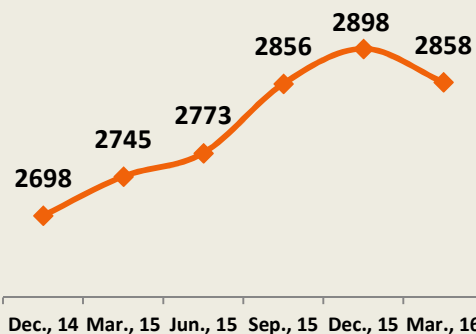
Housing Loans



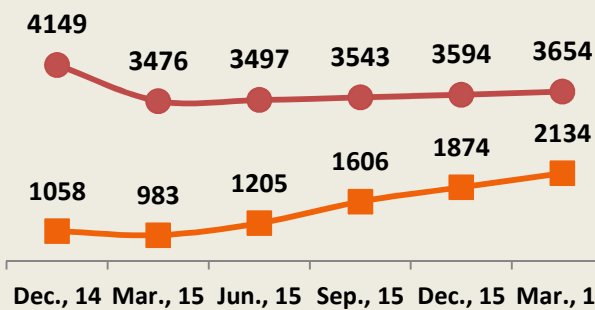
Vehicle Loans



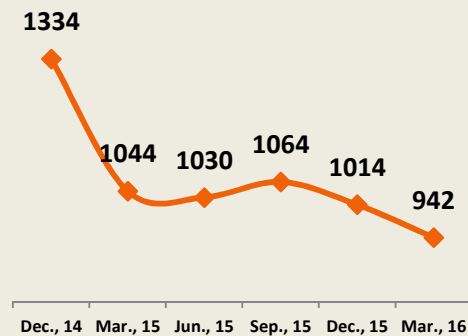
Education Loans



Mortgage Loans and Other Retail Advances



Gold Loan (Non Priority)



Industry and NBFC Exposure

₹ in Crores

8

Particulars (Global)	March, 2015	Dec, 2015	Mar, 2016	NPA LEVEL (Mar, 2016)	Y-o-Y growth		% Change Dec-15
					Amt	%	
Iron & Steel	7950	7702	7143	4218	(807)	(10)	(7)
Cement	687	1023	805	2	118	17	(21)
Textiles	3224	2720	2746	426	(478)	(15)	1
Aviation- Services	833	823	818	-	-	-	-
Power	16,326	17,688	16,013	259	(313)	(2)	(9)
State Owned	11,447	12,366	10,615	-	(832)	(7)	(14)
Private Owned	4,878	5322	5,398	259	520	10	1
Roads & Ports	3,139	3,482	3,511	882	372	12	1
Aviation	320	311	308	23	(12)	(4)	(1)
Telecom	2,763	2,619	3,215	186	452	16	23
Infrastructure	22,548 (11%)	24,100 (12%)	23,047 (11%)	2,427	499	2	(4)
NBFC	25,104 (12%)	24,875 (12%)	23,113 (11%)	-	(1,991)	(8)	(7)
TOTAL	60,346 (29%)	61,243 (29%)	57,712 (28%)	5,996	(2634)	(4)	(6)

% age expressed on Gross Global Advances

Restructured Advances

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CDR	Mar., 2015			
	Dec., 2015			
	Mar., 2016			
No.: of Accounts	42	32	33	
Amount (₹ in Crore)	2,978	2,574	2,732	

NON-CDR	Mar., 2015			
	Dec., 2015			
	Mar., 2016			
No.: of Accounts	94,483	97,635	1,01,592	
Amount (₹ in Crore)	7,789	8,108	5,654	

TOTAL	Mar., 2015			
	Dec., 2015			
	Mar., 2016			
No.: of Accounts	94,525	97,667	1,01,625	
Amount (₹ in Crore)	10,767	10,682	8,386	

Restructured Advances

₹ in Crore

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Advances Restructured during Quarter	Quarterly		
	Mar., 2015	Dec., 2015	Mar., 2016
Restructured Advances	1,900	123	228

Particulars	Mar., 2015	Dec., 2015	Mar., 2016
Stressed Asset Ratio	7.55	8.38	9.11
Restructured (STD) Ratio	4.42	3.77	2.41
Gross NPA Ratio	3.13	4.61	6.70

Movement in Restructure Advances

₹ in Crore

11

Particulars	Quarterly					
	Dec-15			Mar-16		
	STD	NPA	TOTAL	STD	NPA	TOTAL
Opening Balance	8395	2009	10404	7838	2844	10682
Add: Increase in Restructure & Change in O/s	284	7	291	380	123	503
Intra Adjustments:	0	1061	1061	6	640	646
Less: Decrease in Restructure	(841)	(233)	(1074)	(3255)	(190)	(3445)
Closing Balance	7838	2844	10682	4969	3417	8386

Particulars	Full Year					
	Mar-15			Mar-16		
	STD	NPA	TOTAL	STD	NPA	TOTAL
Opening Balance	10127	1009	11136	9097	1670	10767
Add: Increase in Restructure & Change in O/s	2330	505	2835	1047	260	1307
Intra Adjustments:	13	1122	1135	6	2109	2115
Less: Decrease in Restructure	(3373)	(966)	(4339)	(5181)	(622)	(5803)
Closing Balance	9097	1670	10767	4969	3417	8386

Sector wise NPAs (Domestic)

₹ in Crore

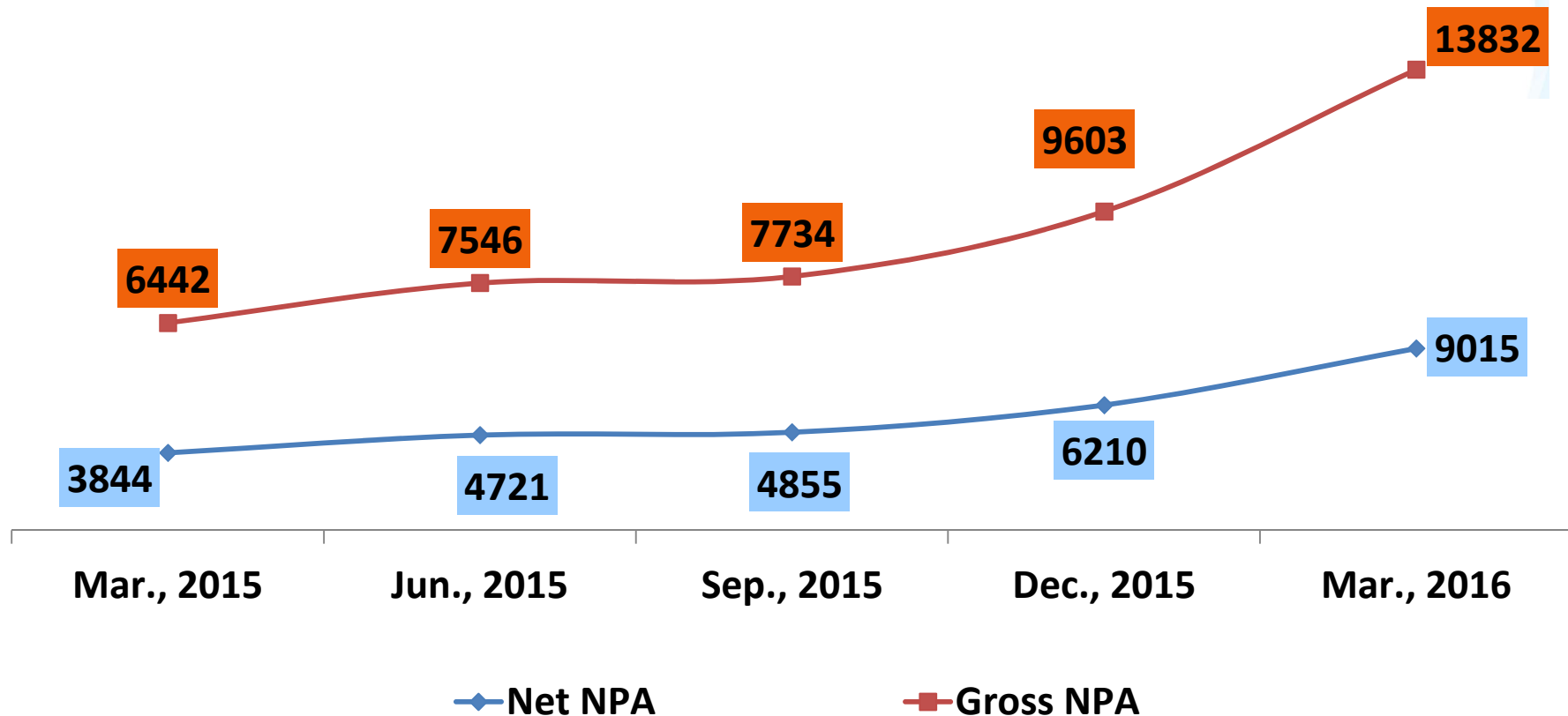
12

Particulars	March, 2015	Dec, 2015	Mar, 2016	Y-o-Y
				Amount
Agriculture	1076	1475	1536	460
Industries	2630	4067	7453	4823
Services	995	1542	1439	444
Retail	1203	1425	1546	343
Total	5904	8509	11974	6070
Priority	2671	3425	3382	711
Non Priority	3233	5084	8592	5359
Total	5904	8509	11974	6070

Non Performing Assets

₹ in Crore

13

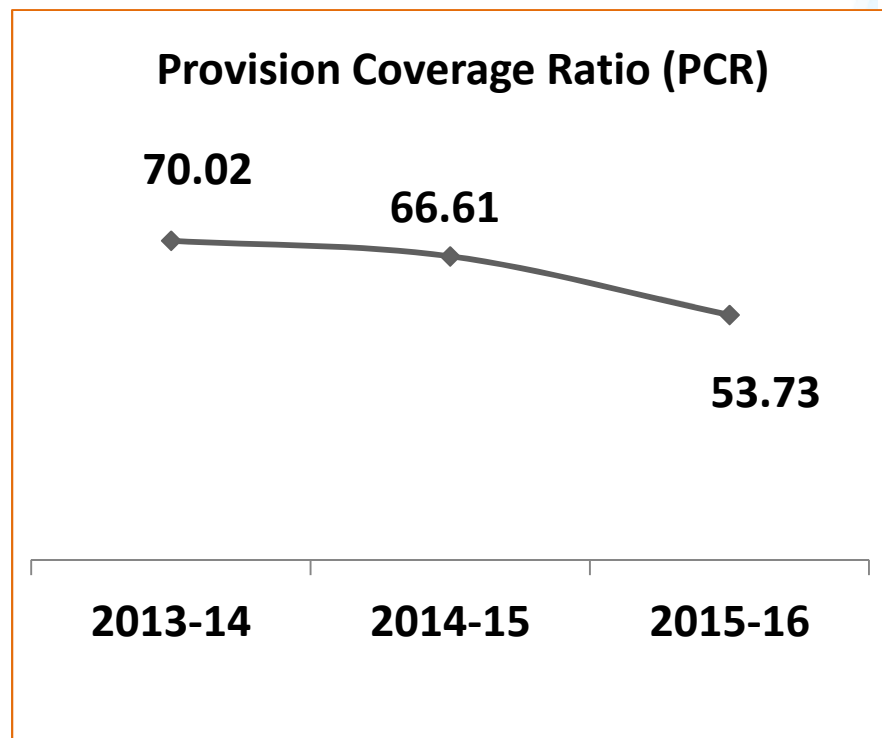
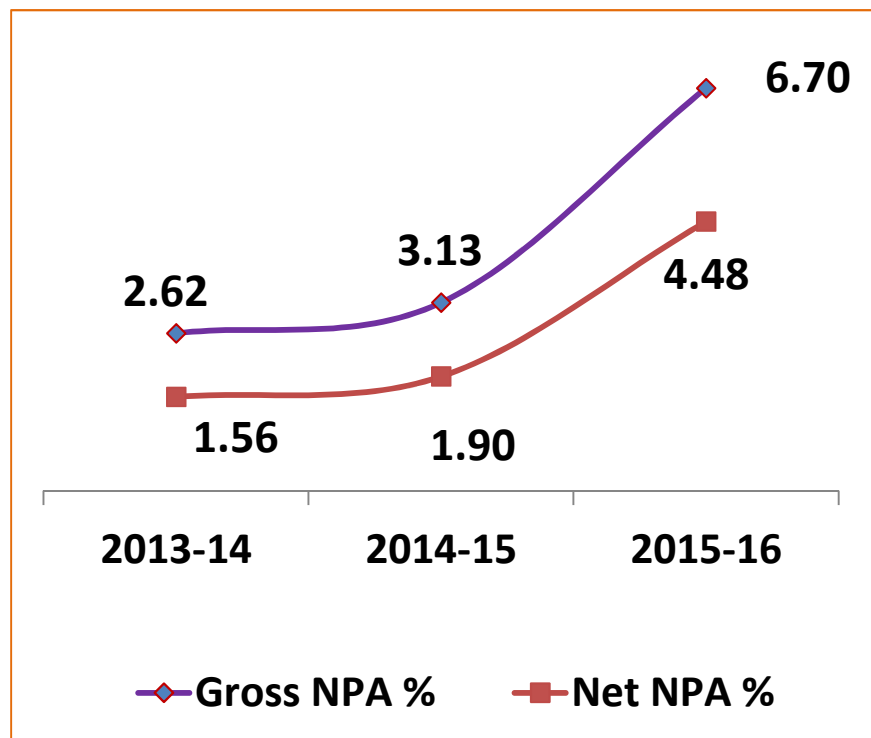




NPA & Provision Coverage Ratio

Yearly Movement

Values in %





NPA Movement

₹ in Crore

Particulars	Quarterly			Yearly	
	Mar., 2015	Dec., 2015	Mar., 2016	March,15	March,16
A. Gross NPA at the Beginning	6,724	7,734	9,603	4,611	6,442
B. Deduction:					
(i) Upgradation & Decrease due to Operations	515	199	311	1527	2,120
(ii) Recoveries	477	387	389	1087	1,260
(iii) Write off (incl. Prudential)	164	355	997	1054	1,430
TOTAL	1156	941	1,697	3,668	4,810
C. Additions:					
(i) Fresh NPA	874	2,810	5,926	5,499	12,200
TOTAL	874	2,810	5,926	5,499	12,200
Gross NPA at the End (A-B+C)	6,442	9,603	13,832	6,442	13,832

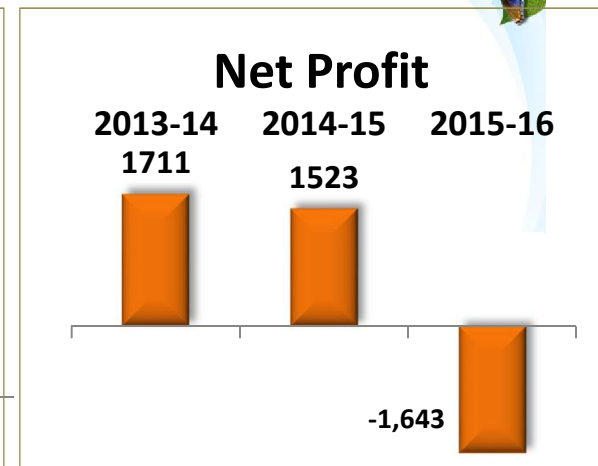
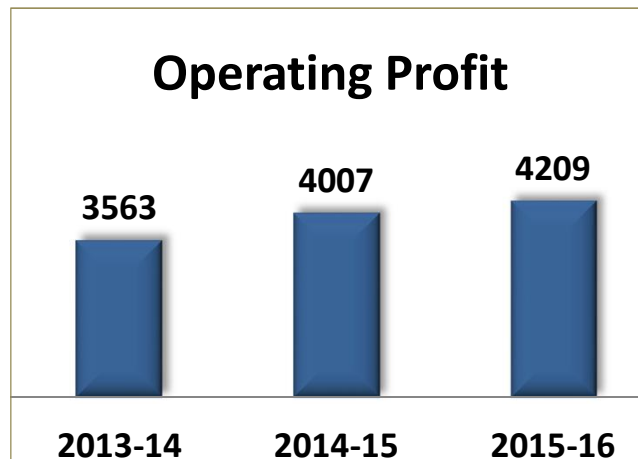
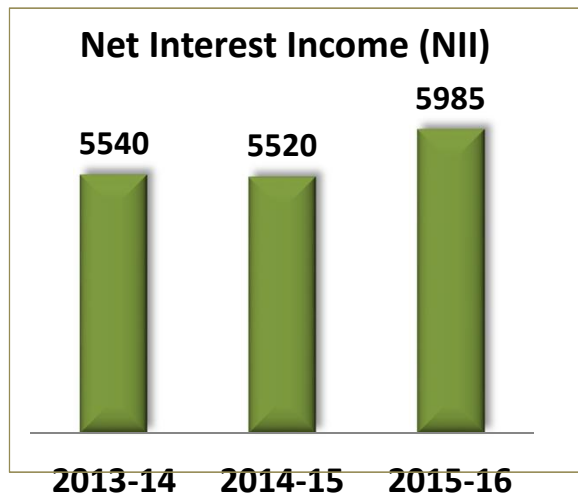
Core Financials



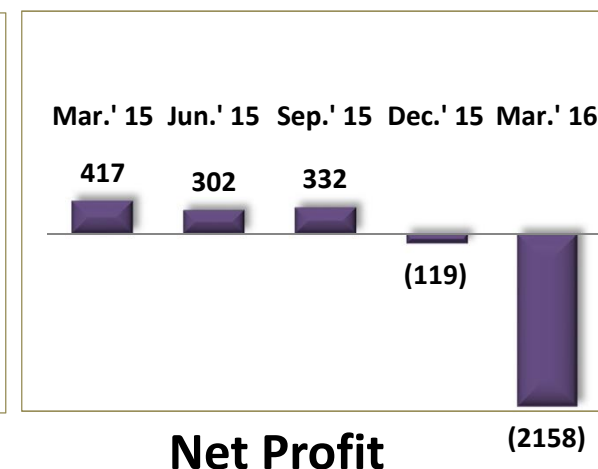
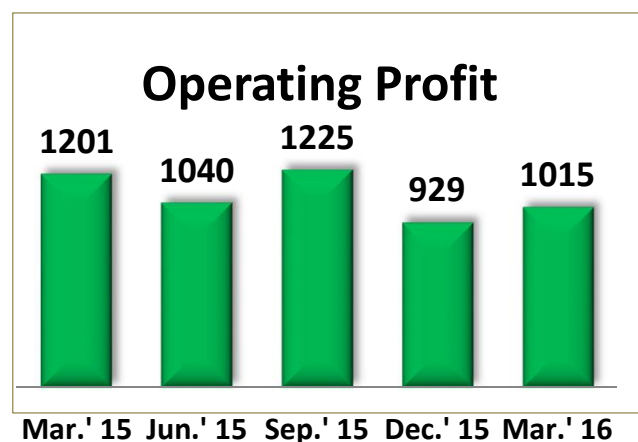
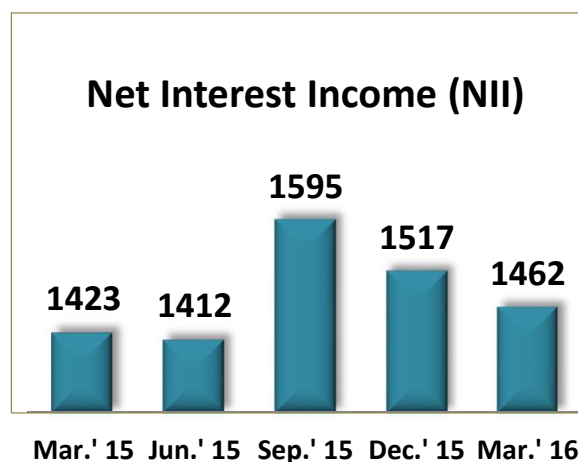
Yearly Performance

₹ in Crore

17



Quarterly Performance



FINANCIAL HIGHLIGHTS - Quarterly

₹ in Crore

18

Particulars	Mar., 2015	Dec., 2015	Mar., 2016	Q4-o-Q4 Growth(%)	Q4-o-Q3 Growth (%)
Interest Income	5805	5,638	5,682	(2.11)	0.78
Interest Expended	4382	4,121	4220	(3.69)	2.40
Net Interest Income (NII)	1423	1,517	1,462	2.75	(3.63)
Other Income	794	551	843	6.11	52.99
Operating Expenses	1016	1139	1290	26.97	13.26
Operating Profit	1201	929	1015	(15.49)	9.26
Provisions	784	1048	2,290	192	119
Exceptional Items*	-	-	883*	-	-
Net Profit	417	(119)	(2158)	-	-

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

INTEREST ANALYSIS - Quarterly

₹ in Crore

19

Particulars	Mar., 2015	Dec., 2015	Mar., 2016	Q4-o-Q4 Growth (%)	Q4-o-Q3 Growth (%)
Interest Income on Advances	4,233	4,268	4,249	0.38	(0.45)
Interest Income on Investments	1,387	1,297	1,350	(2.67)	4.09
Interest on Call Money Lending / Repo/ Others	185	73	84	(54.59)	15.07
TOTAL INTEREST INCOME	5,805	5,638	5,683	(2.10)	0.80
Interest Paid on Deposits	4,095	3828	3,831	(6.45)	0.08
Interest on Bonds	106	121	134	26.42	10.74
Other Interest Expenditure	181	172	255	40.88	48.26
TOTAL INTEREST EXPENDITURE	4382	4121	4220	(3.70)	2.40
Net Interest Income (NII)	1423	1,517	1462	2.74	(3.63)

OTHER INCOME – Quarterly

₹ in Crore

20

Particulars	Mar., 2015	Dec., 2015	Mar., 2016	Q4-o-Q4 Growth (%)	Q4-o-Q3 Growth (%)
Commission & Brokerage	214	176	222	3.74	26.14
Net Profit from FX Transactions	22	40	38	72.73	(5.00)
Recovery in Written Off A/cs	135	84	123	(8.89)	46.43
Miscellaneous Income	107	62	129	20.56	108.06
Total (Excl. Trading Profit)	478	362	513	7.32	41.71
Net Profit on Sale of Investments	316	189	330	4.43	74.60
GRAND TOTAL	794	551	843	6.17	52.99

Operating Expenditure - Quarterly

₹ in Crore

21

Particulars	Mar., 2015	Dec., 2015	Mar., 2016	Q4-o-Q4 Growth	Q4-o-Q3 Growth
				%	(%)
Staff Expenses	588	744	821	40	10
Rent, Taxes & Lighting	71	76	78	10	3
Printing & Stationary	10	5	9	(10)	80
Advertisement & Publicity	11	10	13	18	30
Depreciation on Fixed Assets	63	50	81	29	62
Auditors' Fees	5	8	10	100	25
Law Charges	1	2	1	-	(50)
Postage, Telephone etc.	8	20	20	150	-
Repairs & Maintenance	74	27	38	(49)	41
Insurance & Guarantee Fee	45	48	48	7	-
Other Expenditure	140	148	1054*	-	-
TOTAL	1016	1138	2173	114	91

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

Provisions & Contingencies – Quarterly

₹ in Crore

22

Particulars	Mar., 2015	Dec., 2015	Mar., 2016	Q4-o-Q4 Growth (%)	Q4-o-Q3 Growth (%)
Provision for NPA	381	915	1826	379	100
Bad Debts Written Off	20	15	38	90	153
Provision for Income Tax	67	46	98	46	113
Deferred Tax Asset (DTA) / Liability –DTL	2	128	(219)	-	-
Standard Assets	66	(28)	348	427	-
Restructured Assets	171	(138)	(46)	-	-
Depreciation on Investments	19	59	162	753	175
Staff Welfare Fund	5	5	5	-	-
Leave Encashment	18	15	29	61	93
Wage Arrears	0	0	(140)	-	-
Others	35	31	189	440	510
TOTAL	784	1048	2412	208	98

FINANCIAL HIGHLIGHTS – Yearly

₹ in Crore

23

Particulars	March, 2015	Mar., 2016	Growth	
			Amount	%
Interest Income	21,615	23,198	1583	7
Interest Expended	16,095	17,213	1118	6
Net Interest Income (NII)	5,520	5,985	465	8
Other Income	2,110	2,509	399	19
Operating Expenses	3,624	4,285	661	18
Operating Profit	4,007	4,209	202	5
Provisions	2,484	4970	2486	100
Exceptional Items*	0	883	883	-
Net Profit	1,523	(1644)	(3167)	-

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

INTEREST ANALYSIS & Other Income – Yearly

₹ in Crore

24

Particulars	March, 2015	Mar, 2016	Growth	
			Amount	%
Interest Income on Advances	16,120	17319	1199	7
Interest Income on Investments	4,890	5285	395	8
Other Interest Income	605	594	(11)	(2)
TOTAL INTEREST INCOME	21,615	23198	1583	7
Interest Paid on Deposits	15,008	15996	988	7
Interest on Bonds	388	452	64	16
Other Interest Expenditure	699	765	66	9
TOTAL INTEREST EXPENDITURE	16,095	17,213	1118	7
Net Interest Income (NII)	5,520	5985	465	8
Commission & Brokerage	733	741	8	1
Net Profit from FX Transactions	97	136	39	40
Recovery in Written Off A/cs	330	387	57	17
Miscellaneous Income	293	347	54	18
Total (Excl. Trading Profit)	1,453	1611	158	11
Net Profit on Sale of Investments	657	898	241	37
Other Income	2,110	2509	399	19

Operating Expenditure – Yearly

₹ in Crore

Particulars	March, 2015	Mar, 2016	Growth	
			Amount	%
Staff Expenses	2,229	2,717	488	22
Rent, Taxes & Lighting	253	298	45	18
Printing & Stationary	26	26	0	0
Advertisement & Publicity	28	31	3	11
Depreciation on Fixed Assets	187	199	12	6
Auditors' Fees	26	31	5	19
Law Charges	6	5	(1)	(17)
Postage, Telephone etc.	28	30	2	7
Repairs & Maintenance	148	159	11	7
Insurance & Guarantee Fee	167	187	20	12
Other Expenditure	526	1,485*	-	-
TOTAL	3,624	5168	1544	43

* Includes Exceptional Items of ₹883 Cr respect of provision created Fraud Accounts identified during the quarter

KEY PARAMETERS – Quarterly (Global)

Values in %

26

Parameters	Mar., 2015	Jun., 2015	Sept., 2015	Dec., 2015	Mar., 2016
Cost of Deposits	6.73	6.66	6.45	6.10	5.94
Yield on Advances	9.23	8.95	9.02	8.44	8.20
Cost of Funds	6.12	6.11	6.03	5.67	5.65
Yield on Funds	8.12	8.07	8.18	7.75	7.60
Return on Assets	0.58	0.42	0.45	(0.16)	(2.60)
Yield on Investments	8.23	8.17	8.07	8.06	8.05
NET INTEREST MARGIN (NIM)					
Global	2.29	2.21	2.46	2.32	2.14
Domestic	2.60	2.56	2.88	2.74	2.50

KEY PARAMETERS – Yearly (Global)

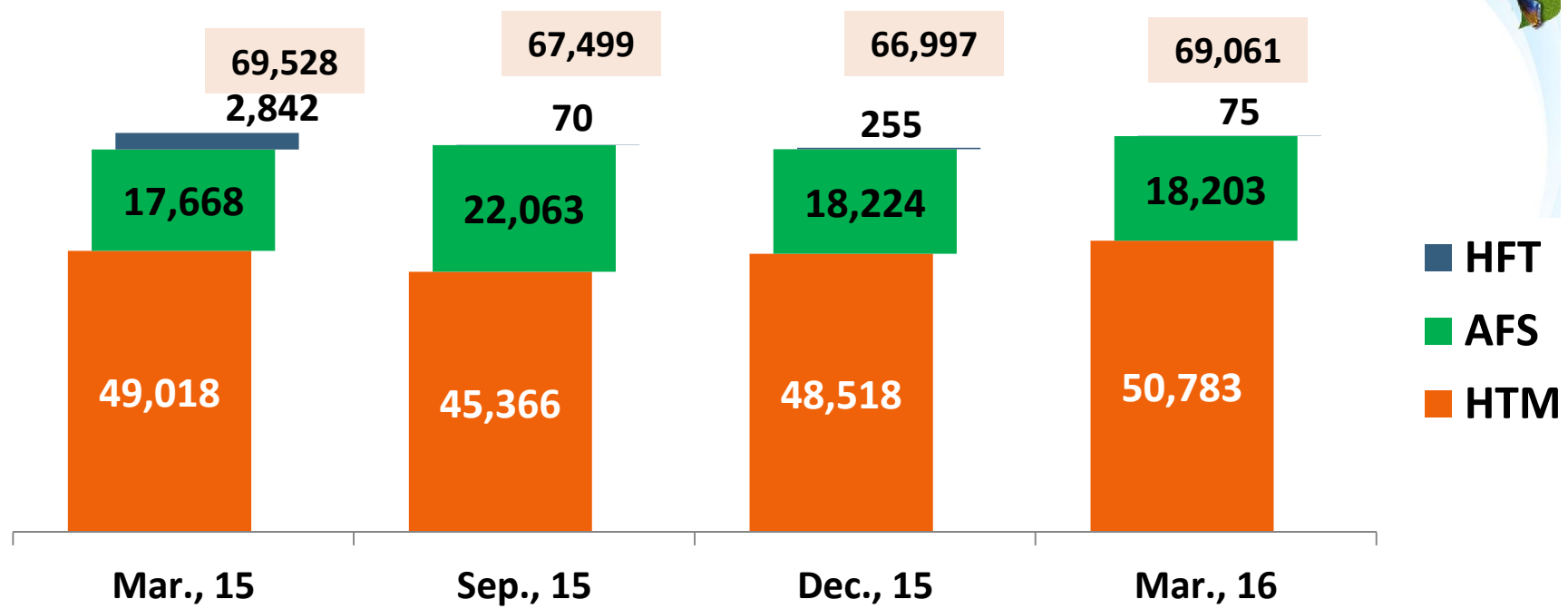
Values in %

27

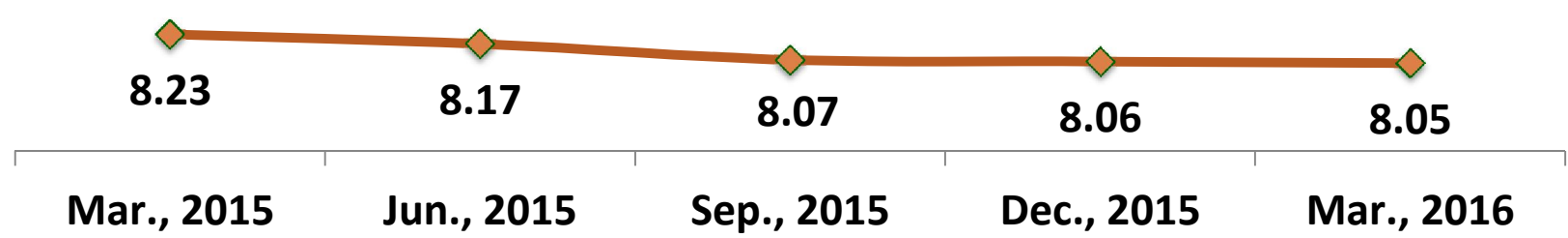
Parameters	Mar., 2014	Mar., 2015	Mar., 2016
Cost of Deposits	6.56	6.73	6.27
Yield on Advances	9.59	9.34	8.63
Cost of Funds	6.00	6.12	5.88
Yield on Funds	8.53	8.22	7.92
Return on Assets	0.78	0.58	(0.49)
Yield on Investments	7.87	8.09	8.04
NET INTEREST MARGIN (NIM)			
Global	2.79	2.38	2.28
Domestic	3.23	2.73	2.66

Gross Investments

₹ in Crore



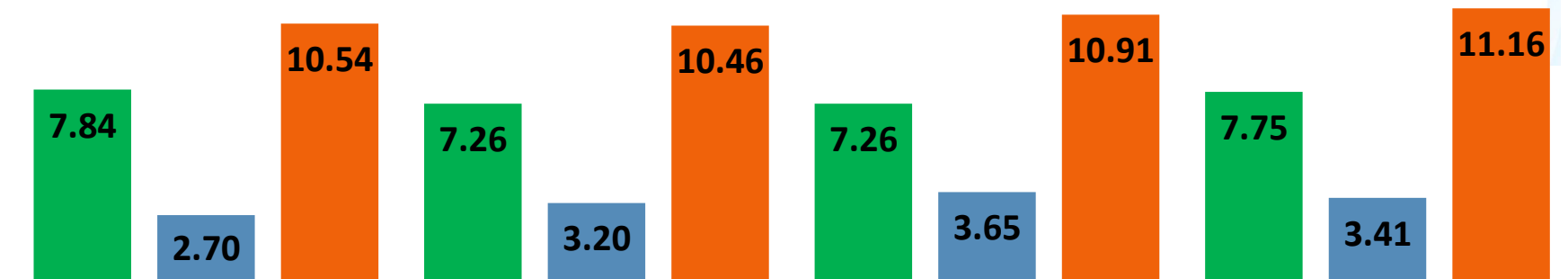
Yield on Investments (Quarterly)



Capital Adequacy Ratio - Basel III

(Values in %)

■ Tier I ■ Tier II ■ CRAR



Mar., 2015

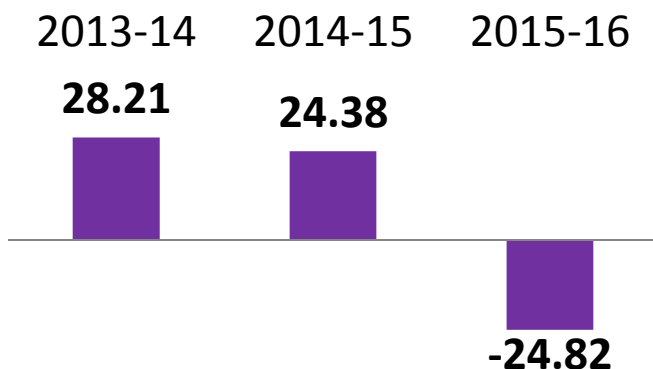
Sep., 2015

Dec., 2015

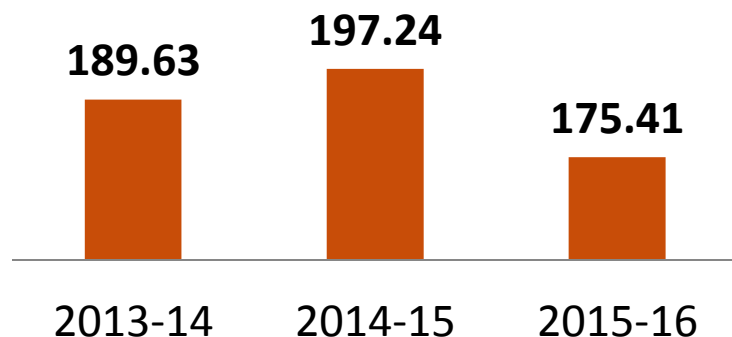
Mar., 2016

Particulars	Mar., 2015	Sep., 2015	Dec., 2015	Mar., 2016
Regulatory Total Capital (₹ in Crore)	16,891	18,120	18,888	19,314
Risk Weighted Assets (₹ in Crore)	1,60,249	1,73,233	1,73,133	1,73,071
CRAR	10.54%	10.46%	10.91%	11.16%

Earnings Per Share (Annualised) in ₹

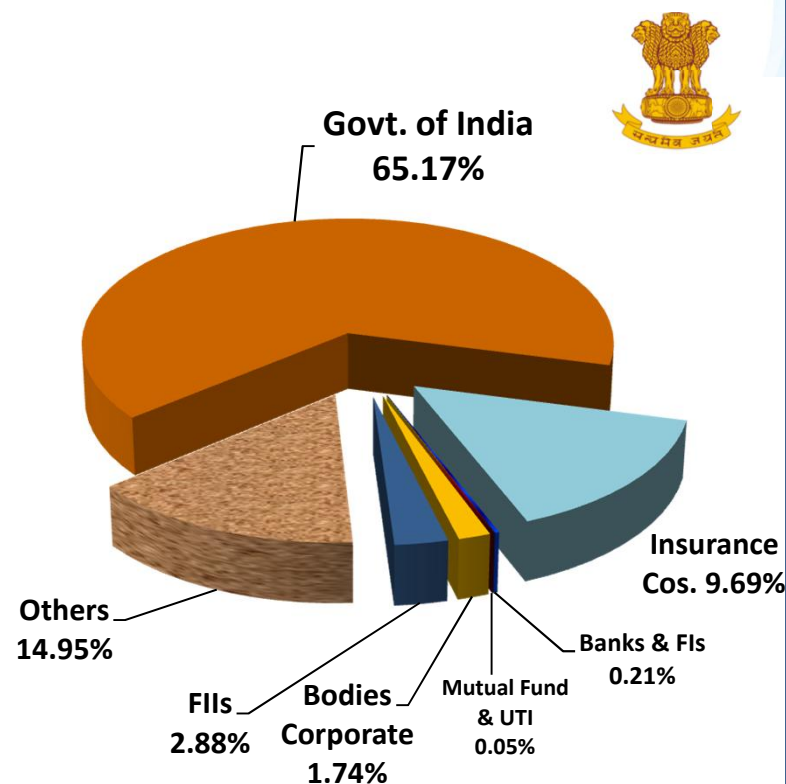


Book Value Per Share in ₹



EQUITY HOLDING PATTERN

As on 31-03-2016

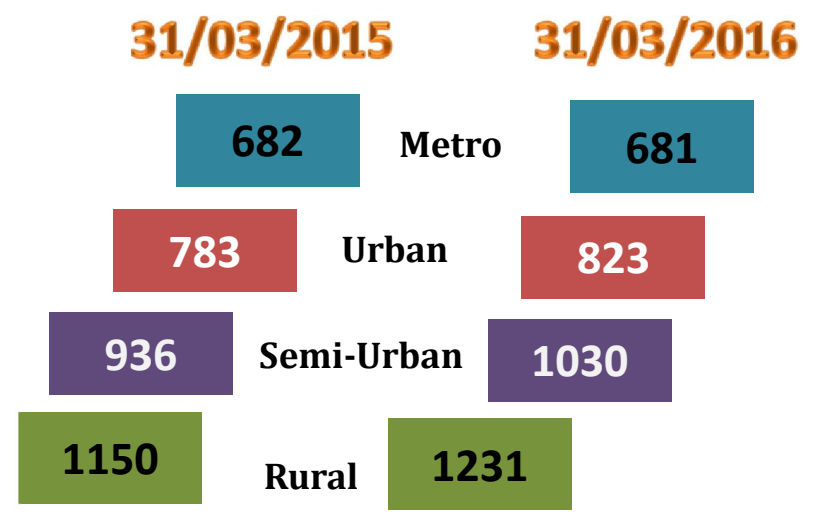
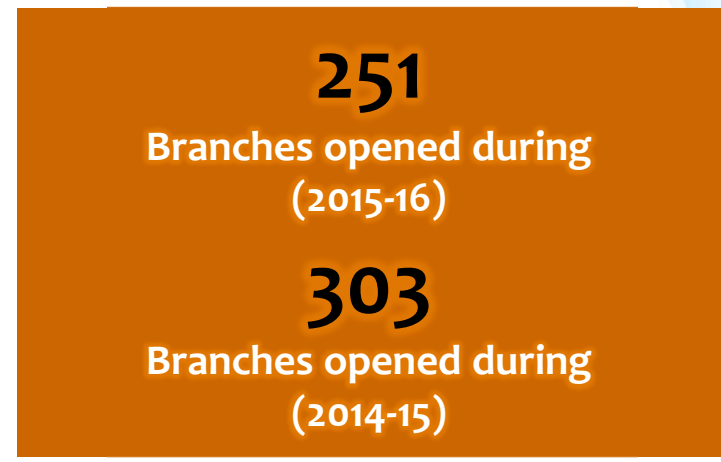
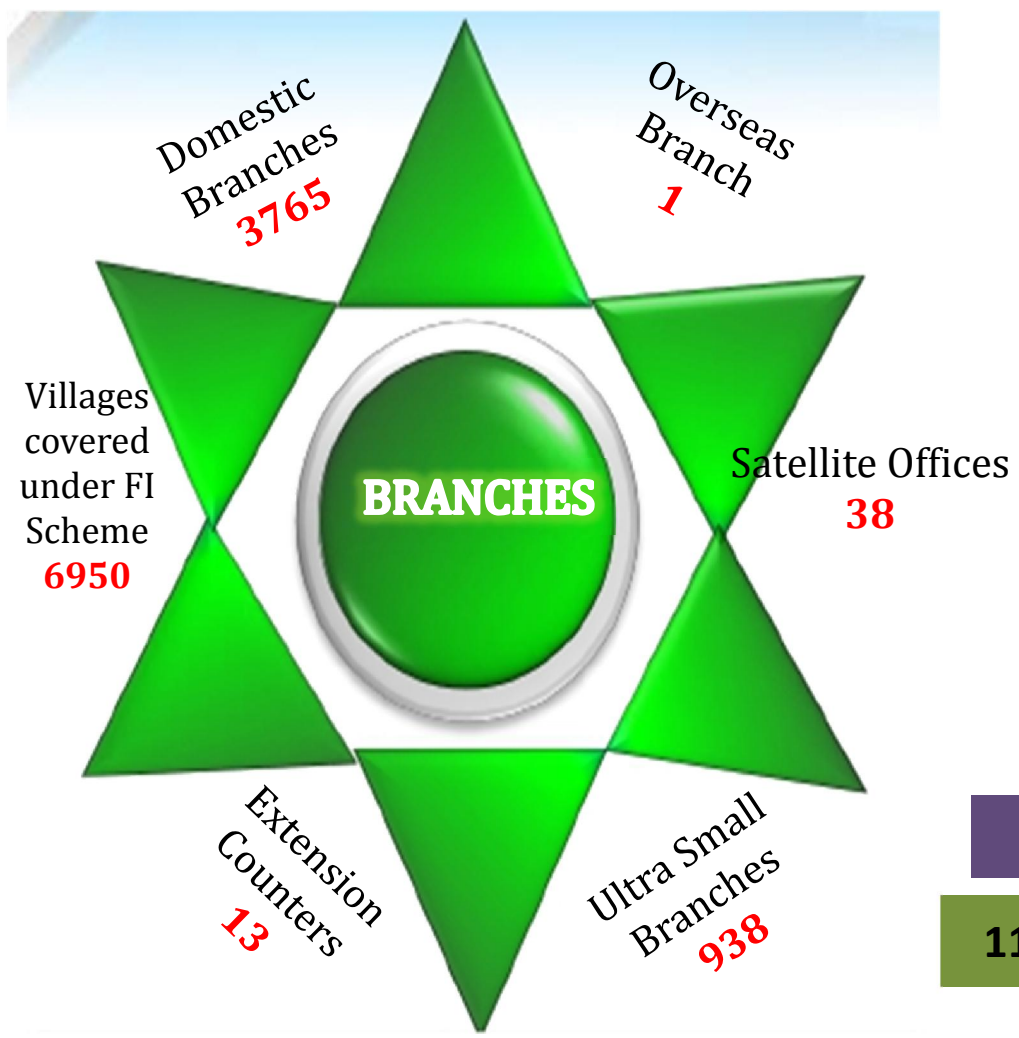


EQUITY VALUE

31

Particulars	Mar., 2015	June, 2015	Sep., 2015	Dec., 2015	Mar., 2016
Earnings Per Share (₹)	24.38	18.24	19.15	10.37	(24.82)
Book Value Per Share (₹)	197.24	202.30	207.18	205.13	175.41
Return on Equity (%)	13.30	9.85	10.71	5.56	(14.44)
No. of Shares (in Crs.)	66.21	66.21	66.21	66.21	70.34
Share Capital (₹ in Crs.)	662.06	662.06	662.06	662.06	703.37
Market Capitalisation (₹ in Crs.)	6,700.45	6,505.13	5,459.01	5809.92	4758.50

BRANCH NETWORK



Going Forward

33

- Focus on R A M and Mid Corporate
- Business Process Re-Engineering
- Setting of National Back Office
- Expansion of Branch Network at Focus Areas
- Financial Inclusion & Digital Banking

THANK
you