

नैगम कार्यालय/Corporate Office
सिंडिकेटबैंक भवन / SyndicateBank Building
दूसरा क्रॉस, गांधीनगर / 2nd Cross Gandhinagar
बेंगलूरु / BENGALURU - 560 009



निवेशक संपर्क केंद्र / Investor Relations Centre

संदर्भ सं/ Ref. No.839/2914/CO/BNG

दिनांक/Date: 12.02.2018

The Vice President – (Listing) BSE LIMITED Phiroze Jeejeebhoy Towers Dalal Street, MUMBAI - 400 001	The Vice President (Listing) NATIONAL STOCK EXCHANGE OF INDIA LIMITED Exchange Plaza, Bandra Kurla Complex Bandra (E), MUMBAI - 400 051
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Dear Sir,

Sub: Presentation made in Analysts meet held on 12.02.2018

We are submitting presentation made in Analysts meet held (through Earnings Call) on 12.02.2018 in compliance with Regulation 30 of SEBI (Listing Obligations & Disclosure requirements) Regulations, 2015.

Thanking you,

Yours faithfully,


(Sushant Jain)
COMPANY SECRETARY



दूरभाष/Phone: (उ म प्र/DGM) 080- 2237 1631, (नि सं कें/INRC): 2228 3030 फैक्स/Fax :080- 2228 3030

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WELCOME TO ANALYST MEET

12th Feb, 2018

Performance Highlights For the
Quarter/Nine-Months ended
31-Dec-2017

HIGHLIGHTS OF WORKING RESULTS



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Business

- Global Business at ₹ 4,91,161 Crore. Grew by 5% (Y-o-Y)
- Global Advances at ₹ 2,19,449 Crore. Grew by 12%(Y-o-Y)

Income

- Net - Interest Income increased by 10% (Y-o-Y)

Profit

- Operating Profit increased by 8% (Y-o-Y)

Advances

- Share of R A M (Retail, Agriculture and MSME) at 56%, increased from 53% (Y-o-Y)
- Net NPA Ratio is at 5.44%, down from 5.63%(Y-o-Y)
- Provision Coverage Ratio Stood at 59.93%

Capital

- CRAR (Basel III) at 11.88%

Margin

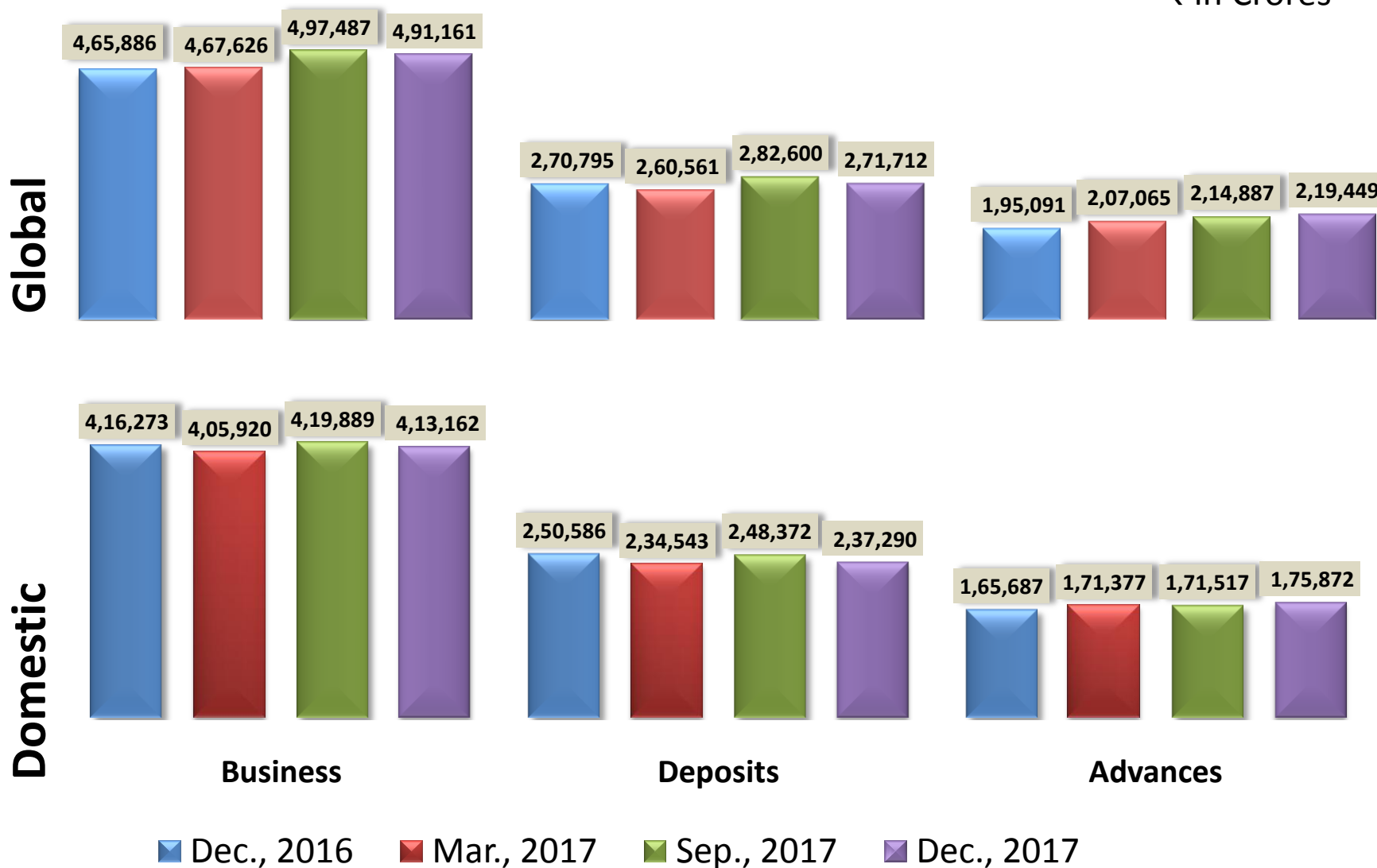
- Domestic NIM : 2.83%
- Global NIM : 2.43%

Business Position



3

₹ in Crores



Business Cross Section



4

₹ in Crores

Particulars	As At			Y-o-Y Growth		Q-o-Q Growth		Mar., 2017
	Dec., 2016	Sep., 2017	Dec., 2017	Amt.	%	Amt.	%	
Global Business	4,65,886	4,97,487	4,91,161	25,275	5	(6,326)	(1)	4,67,626
Global Deposits	2,70,795	2,82,600	2,71,712	917	-	(10,888)	(4)	2,60,561
Global Advances	1,95,091	2,14,887	2,19,449	24,358	12	4,562	2	2,07,065
Domestic Business	4,16,273	4,19,889	4,13,162	(3,111)	(1)	(6,727)	(2)	4,05,920
Domestic Deposits	2,50,586	2,48,372	2,37,290	(13,296)	(5)	(11,082)	(4)	2,34,543
Domestic Advances	1,65,687	1,71,517	1,75,872	10,185	6	4,355	3	1,71,377
Overseas Business	49,613	77,598	77,999	28,386	57	401	1	61,706
Overseas Deposits	20,209	34,228	34,422	14,213	70	194	1	26,018
Overseas Advances	29,404	43,370	43,577	14,173	48	207	-	35,688

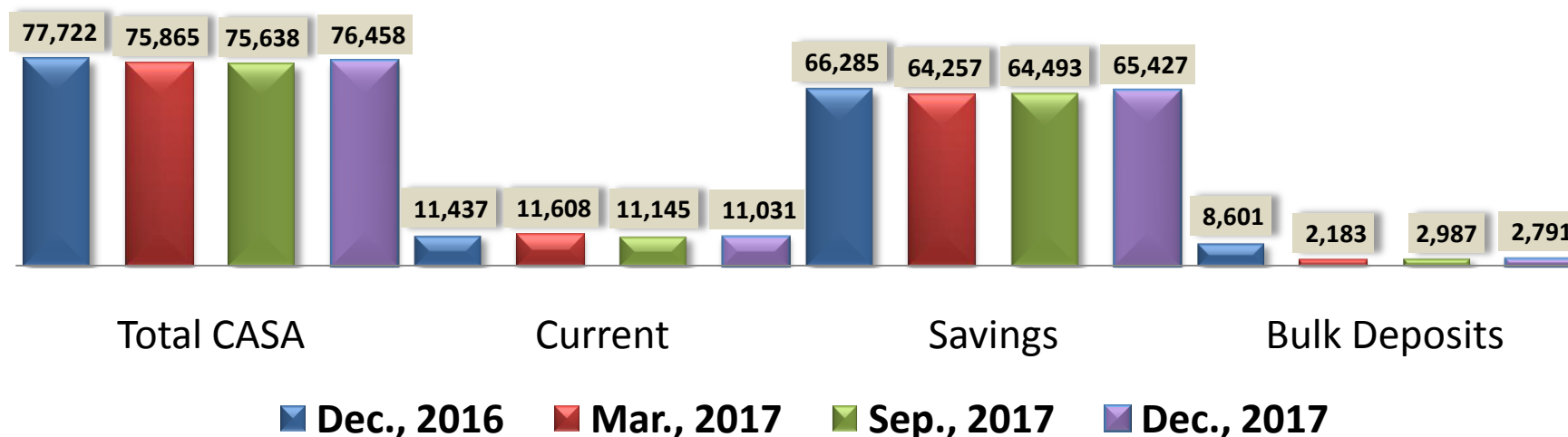
CASA Deposits



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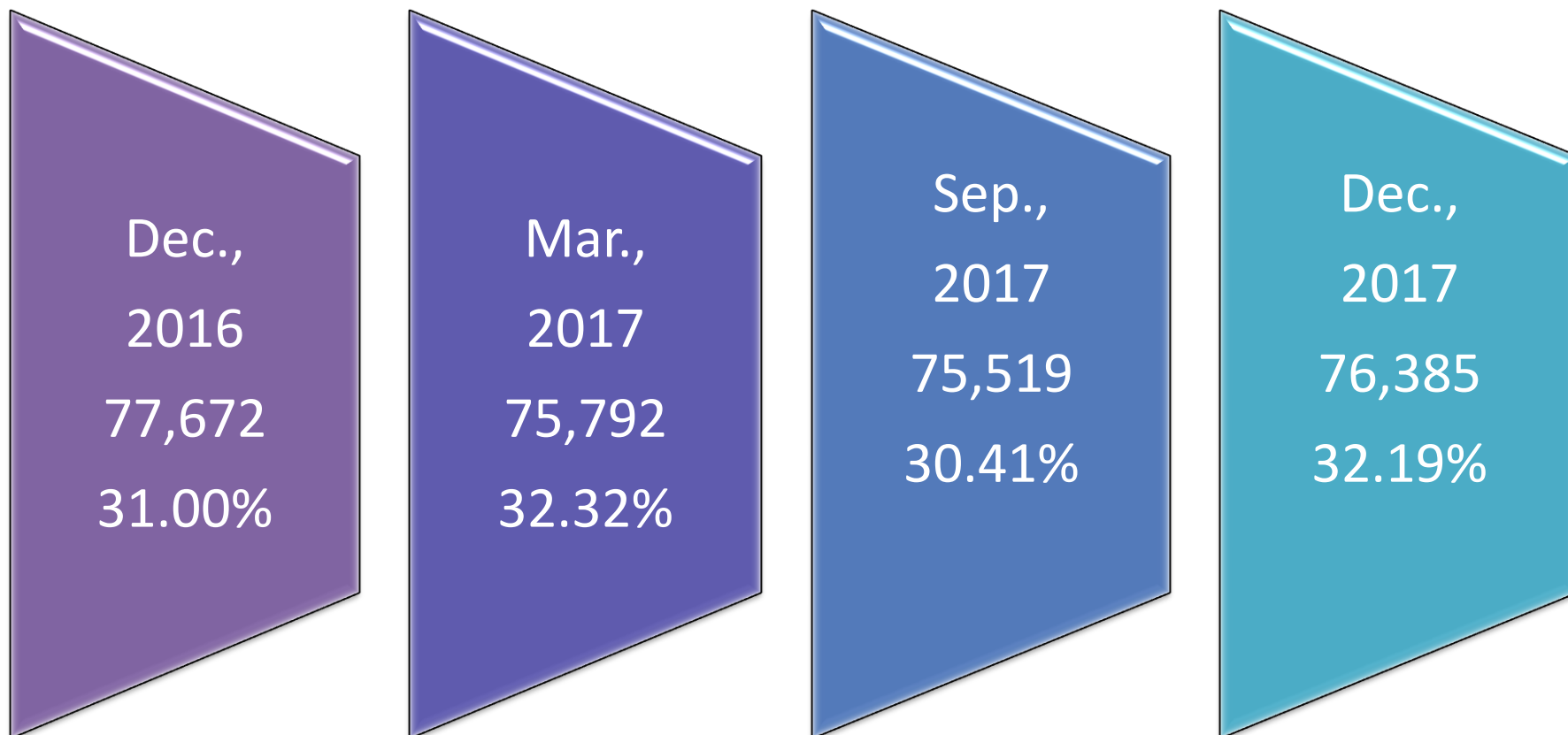
₹ in Crores

Particulars	As At				Y-o-Y Growth		Q-o-Q Growth	
	Dec., 2016	Mar., 2017	Sep., 2017	Dec., 2017	Amt.	%	Amt.	%
CASA Deposits (Global)	77,722	75,865	75,638	76,458	(1,264)	(2)	820	1
Current Deposits	11,437	11,608	11,145	11,031	(406)	(4)	(114)	(1)
Savings Bank	66,285	64,257	64,493	65,427	(858)	(1)	934	1
Total DRI Deposits	8,601	2,183	2,987	2,791	(5,810)	(68)	(196)	(7)
DRI Deposits to Global Deposits (%)	3.18%	0.84%	1.06%	1.03%				



CASA Deposits - Domestic

₹ in Crores



Domestic Advances



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₹ in Crores

Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Y-o-Y Growth		Growth over Sep., 2017		Mar., 2017
				Amt	%	Amt	%	
Domestic Advances (Gross)	1,65,687	1,71,517	1,75,872	10,185	6	4,355	3	1,71,377
R etail Credit	30,845 (19%)	33,202 (19%)	34,178 (19%)	3,333	11	976	3	29,924 (17%)
A griculture Credit	29,734 (18%)	33,652 (20%)	34,875 (20%)	5,141	17	1,223	4	31,878 (19%)
M SME Credit	26,456 (16%)	27,575 (16%)	28,843 (16%)	2,387	9	1,268	5	26,981 (16%)
Total R A M	87,035 (53%)	94,429 (55%)	97,896 (56%)	10,861	12	3,467	4	86,523 (50%)

Note: Retail Credit Includes schematic lending and others such as staff advances etc.

% age expressed on Gross Domestic Advances

Priority Sector Credit



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₹ in Crores

Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Y.O.Y Growth		% age to ANBC Level	Mandatory Requirement	Mar., 2017
				Amount	%			
Priority Sector Advances	64,198	70,797	73,189	8,991	14	43	40	67,905
Agriculture	29,734	33,652	34,782	5,048	17	21	18	31,878
Other Priority Sector	34,464	37,145	38,407	3,943	11			36,027
Micro & Small Enterprises	22,685	25,419	26,049	3,364	15			24,479
Advances to Weaker Section	21,899	22,613	23,842	1,943	9	14	10	21,144
Advances to Minority*	10,565	10,892	11,018	453	4	15	15	10,611
Advances to Women	18,778	18,965	19,945	1,167	6	12	5	18,103
ANBC Level	1,66,249	1,69,936	1,68,907					1,69,611

* as % age to Priority Sector Advance

Retail Credit Components



₹ in Crores

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Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Growth Y.O.Y		Growth over Sep., 2017		Mar., 2017
				Amount	%	Amount	%	
Housing Loans	14,869	15,603	16,535	1,666	11	932	6	14,981
Education Loans	2,976	3,029	3,040	64	2	11	-	2,893
Vehicle Loans	2,928	3,015	3,085	157	5	70	2	3,001
Personal Loans	3,328	3,467	3,502	174	5	35	1	3,445
Gold Loans - Non Priority	789	897	883	94	12	(14)	(2)	786
Mortgage Loans	2,391	2,636	2,759	368	15	123	5	2,558
Retail Others	3,564	4,555	4,374	810	23	(181)	(4)	2,260
Total Retail Credit	30,845	33,202	34,178	3,333	11	976	3	29,924

Industry/Infra and NBFC Exposure



10

₹ in Crores

Particulars (Global)	Dec., 2016	Sep., 2017	Dec., 2017	NPA LEVEL (Dec, 2017)	NPA as % of O/s as on Dec-17	Y-o-Y growth		Mar., 2017
						Amt	%	
Iron & Steel	9,230	8,594	8,536	5493	64	(694)	(8)	8,977
Cement	821	857	1,010	0.64	-	189	23	824
Textiles	2,741	2,773	2,732	598	22	(9)	-	2,794
Aviation- Services	934	1,079	1,041	-	-	107	11	1,117
Total (a)	13,726	13,303	13,319	6,092	46	(407)	(3)	13,712
Power	15,795	12,947	13,103	437	3	(2,692)	(17)	15,088
State Owned	9,574	7,320	7,709	-	-	(1,865)	(19)	8,832
Private Owned	6,221	5,627	5,394	437	8	(827)	(13)	6,256
Roads & Ports	3,978	4,220	4,174	763	18	196	5	4,282
Aviation	176	-	-	-	-	(176)	(100)	173
Telecom	2,944	2,327	2,324	745	32	(620)	(21)	2,710
Infrastructure (b)	22,893 (12%)	19,494 (9%)	19,601 (9%)	1,945	10	(3,292)	(14)	22,253
NBFC (c)	19,384 (10%)	22,314 (10%)	21,950 (10%)	-	-	2,566	13	20,297
TOTAL(a+b+c)	56,003	55,111	54,870	8,037	15	(1,133)	(2)	56,262

% age expressed on Gross Global Advances

Restructured Advances



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CDR	Dec., 2016	Mar., 2017	Sep., 2017	Dec., 2017
No.: of Accounts	24	23	14	14
Amount (₹ in Crores)	2,120	1,842	1,104	1,091
Non - CDR	Dec., 2016	Mar., 2017	Sep., 2017	Dec., 2017
No.: of Accounts	1,14,972	1,09,634	1,13,761	1,13,347
Amount (₹ in Crores)	5,991	5,411	5,084	4,723
TOTAL	Dec., 2016	Mar., 2017	Sep., 2017	Dec., 2017
No.: of Accounts	1,14,996	1,09,657	1,13,775	1,13,361
Amount (₹ in Crores)	8,111	7,253	6,188	5,814

Restructured Accounts



12

₹ in Crores

Particulars	As On			Y-o-Y	Change over Sep , 2017	Mar.,2017
	Dec., 2016	Sep., 2017	Dec., 2017	Increase/ (Decrease)		
Corporate	1,160	353	311	(849)	(42)	1,004
Agriculture	1,563	1,999	2134	571	135	1,659
MSME	38	18	12	(26)	(6)	36
Power	2,041	954	428	(1,613)	(526)	1,553
DISCOMS	1,248	101	101	(1,147)	0	708
Others	793	853	327	(466)	(526)	845
Retail	44	41	40	(4)	(1)	40
Total Restructured (STD)Advances	4,846	3,365	2,925	(1,921)	(440)	4,292
Total Restructured (NPA)Advances	3,265	2,823	2,889	(376)	66	2,961
Total Restructured Advances	8,111	6,188	5,814	(2,297)	(374)	7,253

Restructured Advances



₹ in Crores

13

Particulars	Quarterly			9 Months Ended		F.Y Ended
	Dec., 2016	Sep., 2017	Dec., 2017	Dec., 2016	Dec., 2017	Mar., 2017
Restructured Advances(Fresh)	167	220	161	689	601	845
Slippage to NPA from RA	276	9	99	693	452	664

Movement of Restructured STD Advances during the Quarter	Quarterly			9 Months Ended		F.Y Ended
	Dec., 2016	Sep., 2017	Dec., 2017	Dec., 2016	Dec., 2017	Mar., 2017
Opening Balance	5,364	3,408	3,365	5,762	4,292	5,754
Fresh Restructuring	167	220	161	689	601	845
Increase in Existing A/c/ Upgradation From NPA	11	16	14	323	25	349
Slipped to NPA	(276)	(9)	(99)	(693)	(452)	(664)
Upgraded/closed/Exited/PWO Recovery /Decrease in O/s	(420)	(270)	(516)	(1,235)	(1,541)	(1,992)
Closing Balance	4,846	3,365	2,925	4,846	2,925	4,292

Particulars	Dec., 2016	Mar., 2017	Sep., 2017	Dec., 2017
Gross NPA Ratio	8.69	8.50	9.39	9.62
Restructured (STD) Ratio	2.48	2.08	1.57	1.33
Stressed Asset Ratio	11.17	10.58	10.96	10.95

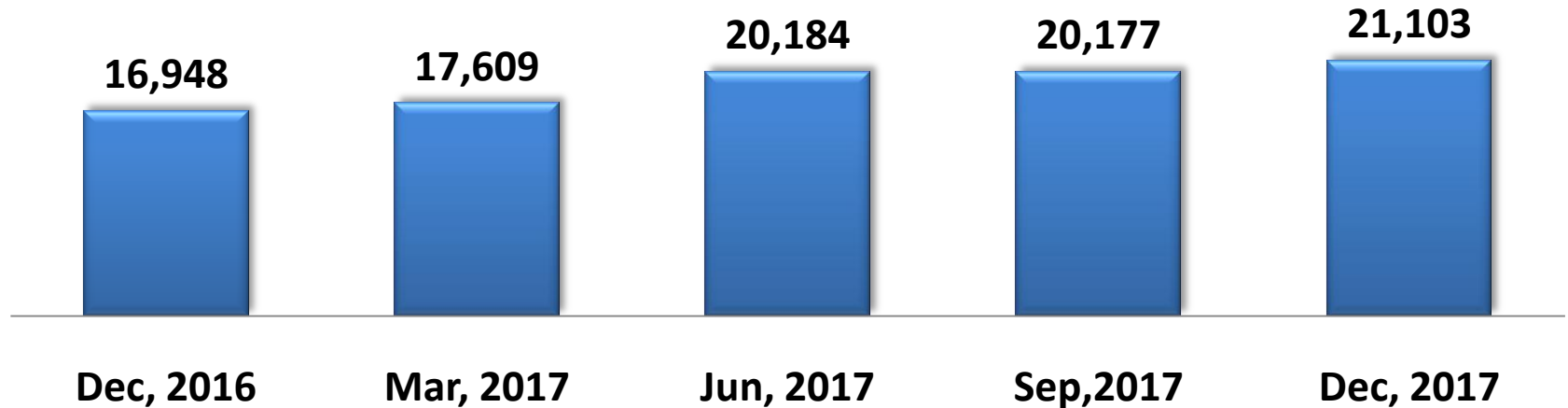
NPA Details



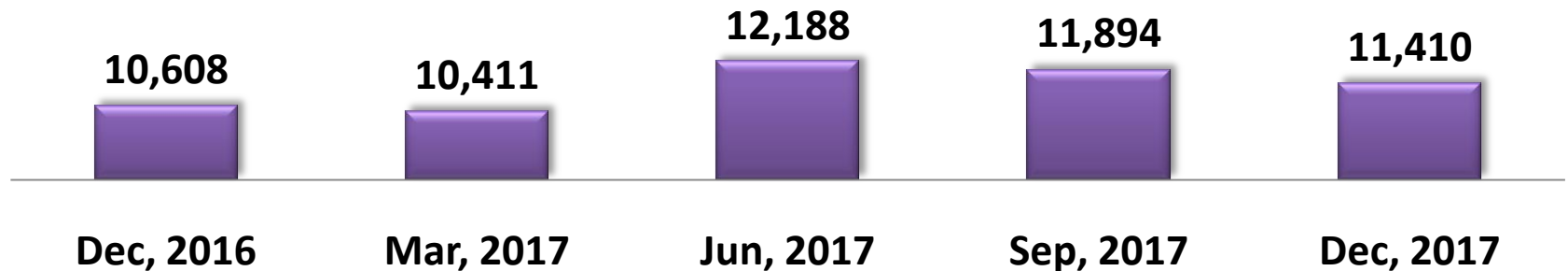
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Gross NPA

₹ in Crores



Net NPA



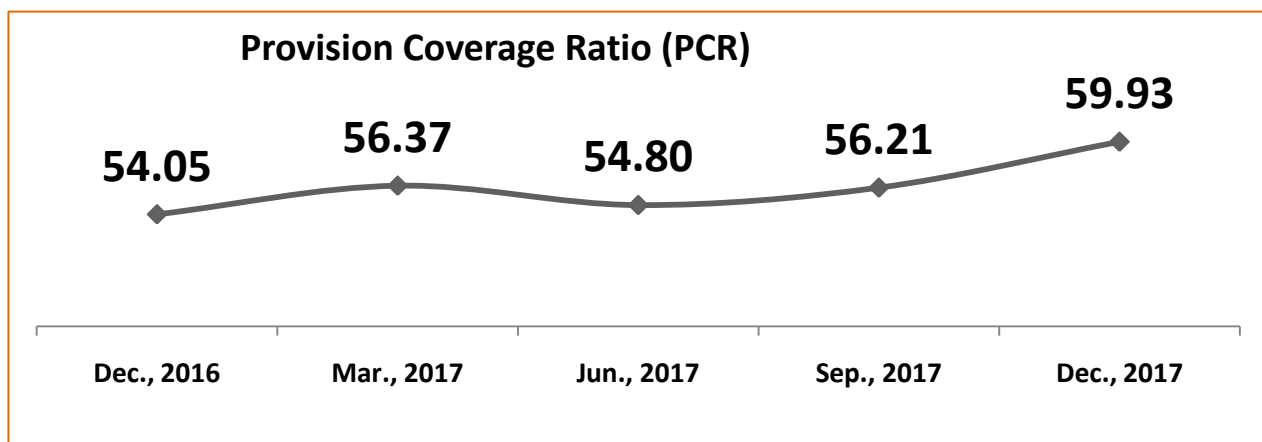
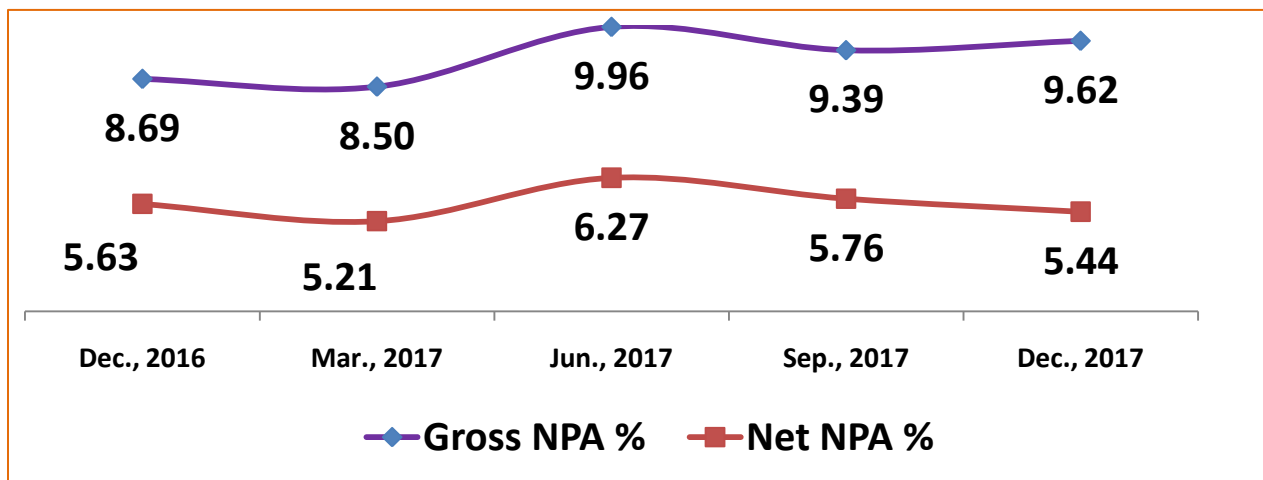
NPA and Provision Coverage Ratio



15

Values in %

Quarterly Movement



NPA Movement (Quarterly)



16

₹ in Crores

Particulars	Quarterly		
	Dec., 2016	Sep., 2017	Dec., 2017
A. Gross NPA at the Beginning	16,057	20,184	20,177
B. Deduction:			
(i) Upgradation	380	540	311
(ii) Recoveries	239	585	498
(iii) Write off (incl. Prudential)	345	458	540
TOTAL	964	1,583	1,349
C. Additions:			
(i) Fresh NPA	1,714	1,479	2,219
(ii) Increase due to operations	141	97	56
TOTAL	1,855	1,576	2,275
Gross NPA at the End (A-B+C)	16,948	20,177	21,103

NPA Movement (Nine Months)



17

₹ in Crores

Particulars	Nine Months ended		FY Ended March, 17
	Dec., 2016	Dec., 2017	
A. Gross NPA at the Beginning	13,832	17,609	13,832
B. Deduction:			
(i) Upgradation & Decrease due to Operations	1,321	1,120	1,590
(ii) Recoveries	999	1,461	1,500
(iii) Write off (incl. Prudential)	833	1,607	1,271
TOTAL	3,153	4,188	4,361
C. Additions:			
(i) Fresh NPA	5,586	7,203	7,370
(ii) Increase due to operations	683	479	768
TOTAL	6,269	7,682	8,138
Gross NPA at the End (A-B+C)	16,948	21,103	17,609

Provision fully provided to Accounts referred to NCLT under IBC 2016

Particulars	1st List	2nd List	Total
Exposure to no. of accounts referred under IBC (RBI List)	11	8	19
Loan Outstanding as of Dec 31, 2017	5 156.86	1 791.42	6 948.28
Total Provision held upto Dec 31, 2017*	2 910.36	1 159.69	4 070.05
<i>Out of Total Provision held, IRAC Provision</i>	2 418.51	793.33	3 211.84
<i>Out of Total Provision held, IBC Provision</i>	491.85	366.36	858.21
Additional Provisions required in FY18	0.00	0.00	0.00
Provision Coverage Ratio as of Dec 31, 2017	56.44	64.74	58.58

*Includes Provision of Rs. 705 Crores provided in Q3/FY18, which was to be provided upto March 2018

NPA Sector Wise-Domestic (As on Date)



19

₹ in Crores

Particulars	Dec., 2016	Mar., 2017	Sep., 2017	Dec., 2017	Change over Sep, 2017 (%)		% of NPA to Gross Advances (as on Dec-17)
					Amt	%	
I. RETAIL	1,939	1,760	1,272	1,349	77	6	4
II. AGRICULTURE	2,107	2,246	2,470	2,495	25	1	7
III. MSME	2,144	2,295	3,155	3,166	11	-	11
IV. INDUSTRIES- LARGE	8,817	9,261	11,314	12,174	860	8	16
TOTAL	15,007	15,562	18,211	19,184	973	5	11

FINANCIAL HIGHLIGHTS - Quarterly



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₹ in Crores

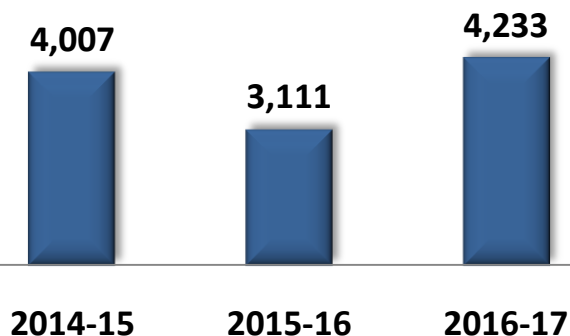
Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Y-o-Y Variation(%))	Change over Sep 2017 (%)	March, 2017 (FY)
Interest Income (a)	5,568	5,559	5,376	(3)	(3)	23,004
Interest Expended(b)	4,177	3,910	3,753	(10)	(4)	16,728
Net Interest Income (c=a-b)	1,391	1,649	1,623	17	(2)	6,276
Other Income (d)	986	861	569	(42)	(34)	3,457
NII + Other Income (e=c+d)	2,377	2,510	2,192	(8)	(13)	9,733
Staff Expenses (f)	1,001	896	961	(4)	7	3,794
Other Operating Exp(g)	448	440	456	2	4	1,706
Total Operating Exp (h=f+g)	1,449	1,336	1,417	(2)	6	5,500
Operating Profit (i=e-h)	928	1,174	775	(16)	(34)	4,233
Provisions other than Tax(j)	785	892	2,090	166	134	3,581
PBT(Profit Before Tax) (k=i-j)	143	282	(1,315)	-	-	652
Tax Provision(l)	50	177	(445)	-	-	293
PAT(Profit After Tax)(m=k-l)	93	105	(870)	-	-	359

Profitability Ratios

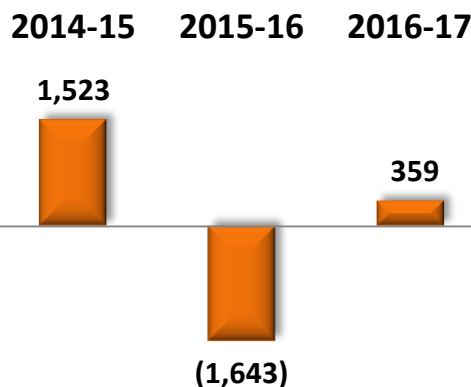
Yearly Performance

₹ in Crores

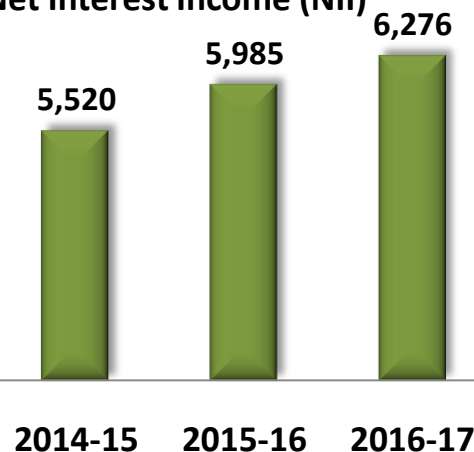
Operating Profit



Net Profit

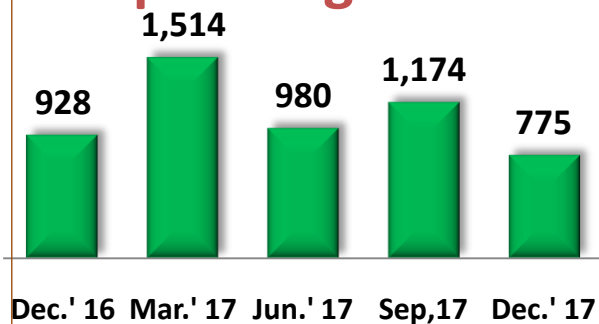


Net Interest Income (NII)

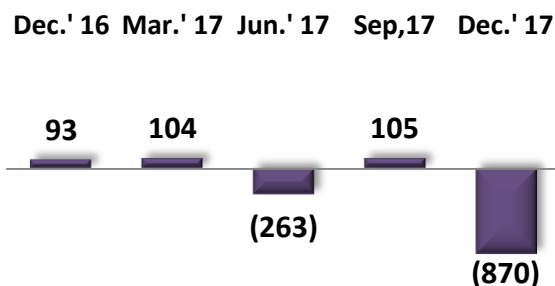


Quarterly Performance

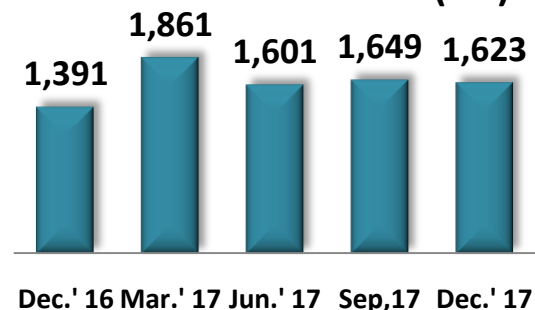
Operating Profit



Net Profit



Net Interest Income (NII)



INTEREST ANALYSIS - Quarterly



22

₹ in Crores

Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Y-o-Y Variation (%)	Change over Sep, 2017 (%)	March, 2017 (FY)
Interest Income on Advances	4,027	4,032	3,936	(2)	(2)	16,856
Interest Income on Investments	1,335	1,260	1,341	-	6	5,331
Interest on Call Money Lending / Repo & Others	206	267	99	(52)	(63)	817
TOTAL INTEREST INCOME	5,568	5,559	5,376	(3)	(3)	23,004
Interest Paid on Deposits	3,848	3,562	3,367	(13)	(5)	15,406
Interest on Bonds	190	210	213	12	1	709
Other Interest Expenditure	139	138	173	24	25	613
TOTAL INTEREST EXPENDITURE	4,177	3,910	3,753	(10)	(4)	16,728
Net Interest Income (NII)	1,391	1,649	1,623	17	(2)	6,276

OTHER INCOME – Quarterly



23

₹ in Crores

Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Y-o-Y Variation (%)	Change over Sep, 2017 (%)	March, 2017 (FY)
Commission & Brokerage	156	174	185	19	6	757
Net Profit from FX Transactions	44	48	38	(14)	(21)	186
Recovery in Written Off A/c's	88	119	130	48	9	376
Miscellaneous Income	81	90	81	-	(10)	398
Total (Excl. Trading Profit)	369	431	434	18	1	1,717
Net Profit on Sale of Investments	617	430	135	(78)	(69)	1,740
GRAND TOTAL	986	861	569	(42)	(34)	3,457

Provisions & Contingencies – Quarterly



24

₹ in Crores

Particulars	Dec., 2016	Sep., 2017	Dec., 2017	Y-o-Y Variation (%)	Change over Sep, 2017 (%)	March, 2017 (FY)
Provision for NPA	787	741	1,948	148	163	3,545
Bad Debts Written Off	28	17	20	(29)	18	149
Provision for Income Tax	50	177	(445)	-	-	293
Standard Assets	(78)	56	(56)	-	-	(190)
Restructured Assets	(51)	21	(8)	-	-	(179)
Depreciation on Investments	78	46	182	133	296	176
Others	21	11	4	(81)	(64)	80
TOTAL	835	1,069	1,645	97	54	3,874

FINANCIAL HIGHLIGHTS – NineMonths



25

₹ in Crores

Particulars	Dec., 2016	Dec., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Interest Income (a)	17,216	16,419	(797)	(5)	23,004
Interest Expended(b)	12,801	11,546	(1,255)	(10)	16,728
Net Interest Income (c=a-b)	4,415	4,873	458	10	6,276
Other Income (d)	2,332	2,117	(215)	(9)	3,457
NII + Other Income (e=c+d)	6,747	6,990	243	4	9,733
Staff Expenses (f)	2,721	2,712	(9)	-	3,794
Other Operating Exp(g)	1,307	1,349	42	3	1,706
Total Operating Exp (h=f+g)	4,028	4,061	33	1	5,500
Operating Profit (i=e-h)	2,719	2,929	210	8	4,233
Provisions other than Tax(j)	2,313	4,315	2,002	87	3581
PBT(Profit Before Tax) (k=i-j)	406	(1,386)	-	-	652
Tax Provision(l)	151	(358)	-	-	293
PAT(Profit After Tax)(m=k-l)	255	(1,028)	-	-	359

INTEREST ANALYSIS–Nine Months



26

₹ in Crores

Particulars	Dec., 2016	Dec., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Interest Income on Advances	12,692	11,843	(849)	(7)	16,856
Interest Income on Investments	3,996	3,800	(196)	(5)	5,331
Interest on Call Money Lending / Repo & Others	528	776	248	47	817
TOTAL INTEREST INCOME	17,216	16,419	(797)	(5)	23,004
Interest Paid on Deposits	11,806	10,480	(1,326)	(11)	15,406
Interest on Bonds	518	619	101	19	709
Other Interest Expenditure	477	447	(30)	(6)	613
TOTAL INTEREST EXPENDITURE	12,801	11,546	(1,255)	(10)	16,728
Net Interest Income (NII)	4,415	4,873	458	10	6,276

OTHER INCOME – Nine Months



27

₹ in Crores

Particulars	Dec., 2016	Dec., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Commission & Brokerage	489	516	27	6	757
Net Profit from FX Transactions	163	138	(25)	(15)	186
Recovery in Written Off A/c's	225	307	82	36	376
Miscellaneous Income	230	266	36	16	398
Total (Excl. Trading Profit)	1,107	1,227	120	11	1,717
Net Profit on Sale of Investments	1225	890	(335)	(27)	1,740
GRAND TOTAL	2,332	2,117	(215)	(9)	3,457

Provisions & Contingencies– Nine Months



28

₹ in Crores

Particulars	Dec., 2016	Dec., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Provision for NPA	2,353	4,075	1,722	73	3,545
Bad Debts Written Off	63	50	(13)	(21)	149
Provision for Income Tax	151	(358)	-	-	293
Standard Assets	(162)	(86)	-	-	(190)
Restructured Assets	(156)	(6)	-	-	(179)
Depreciation on Investments	153	241	88	58	176
Others	62	41	(21)	(34)	80
TOTAL	2,464	3,957	1,493	61	3,874

KEY PARAMETERS – Quarterly (Domestic)



29

Values in %

Parameters	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017	Dec., 2017
Cost of Deposits	6.15	5.88	5.75	5.67	5.43
Yield on Advances	9.33	9.51	8.83	9.30	8.72
Cost of Funds	5.86	5.69	5.52	5.51	5.31
Yield on Funds	7.89	8.49	7.88	7.95	7.74
Return on Assets	0.17	0.23	(0.28)	0.15	(1.33)
Yield on Investments	7.87	7.83	7.86	7.83	7.74
Net Interest Margin (NIM)	2.42	3.16	2.85	2.91	2.74

KEY PARAMETERS – Quarterly (Global)



30

Values in %

Parameters	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017	Dec., 2017
Cost of Deposits	5.82	5.47	5.28	5.20	5.01
Yield on Advances	8.28	8.27	7.55	7.87	7.49
Cost of Funds	5.51	5.25	5.04	5.02	4.88
Yield on Funds	7.34	7.74	7.12	7.13	6.99
Return on Assets	0.12	0.14	(0.34)	0.14	(1.13)
Yield on Investments	7.80	7.75	7.73	7.70	7.59
Net Interest Margin (NIM)	2.16	2.79	2.46	2.48	2.36

KEY PARAMETERS–Nine Months(Domestic)



31

Values in %

Parameters	Dec., 2016 (9M)	Mar., 2017 (12M)	Jun., 2017 (3M)	Sep., 2017 (6M)	Dec., 2017 (9M)
Cost of Deposits	6.43	6.30	5.75	5.71	5.62
Yield on Advances	9.68	9.64	8.83	9.07	8.96
Cost of Funds	6.09	5.99	5.52	5.51	5.45
Yield on Funds	8.28	8.33	7.88	7.91	7.86
Return on Assets	0.18	0.19	(0.28)	(0.07)	(0.48)
Yield on Investments	7.97	7.93	7.86	7.84	7.86
Net Interest Margin (NIM)	2.54	2.70	2.85	2.87	2.83

KEY PARAMETERS – Nine Months (Global)



32

Values in %

Parameters	Dec., 2016 (9M)	Mar., 2017 (12M)	Jun., 2017 (3M)	Sep., 2017 (6M)	Dec., 2017 (9M)
Cost of Deposits	5.98	5.86	5.28	5.23	5.16
Yield on Advances	8.37	8.34	7.55	7.71	7.65
Cost of Funds	5.61	5.53	5.04	5.03	4.98
Yield on Funds	7.55	7.60	7.12	7.12	7.08
Return on Assets	0.11	0.12	(0.34)	(0.10)	(0.44)
Yield on Investments	7.91	7.87	7.73	7.71	7.63
Net Interest Margin (NIM)	2.22	2.37	2.46	2.46	2.43

Key Ratios

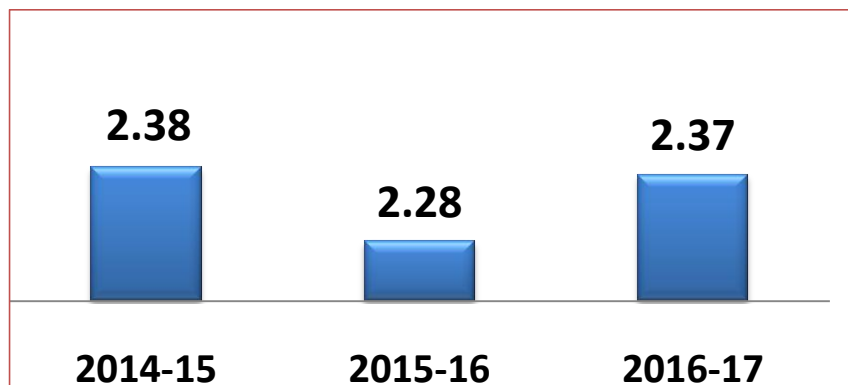


33

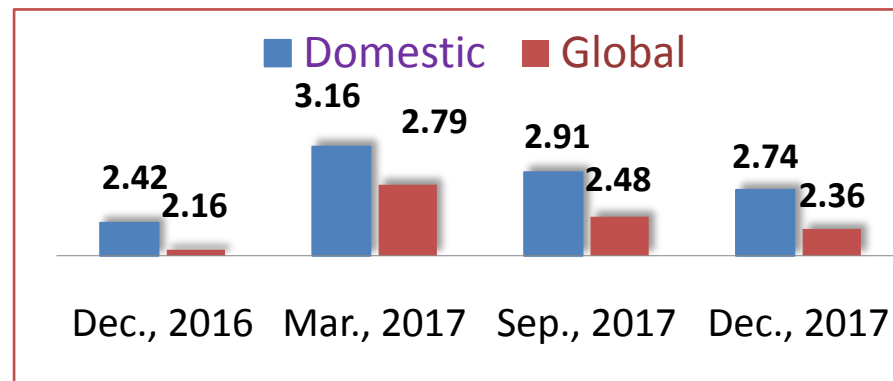
Net Interest Margin (NIM) (in %)

Values in %

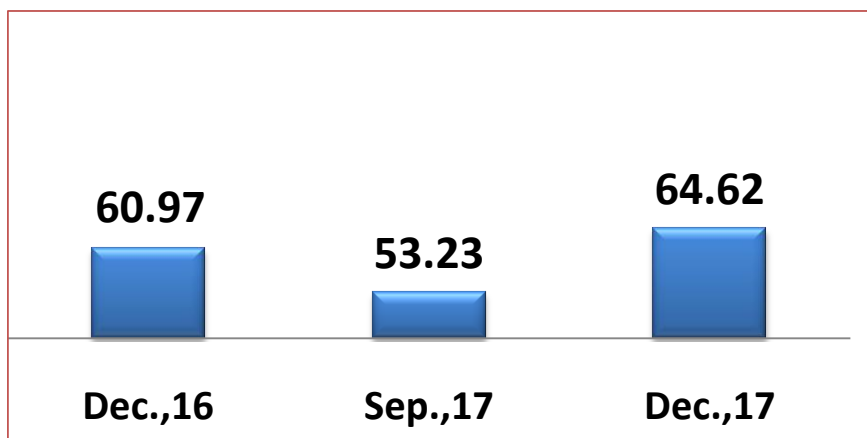
Yearly Movement of N I M (Global)



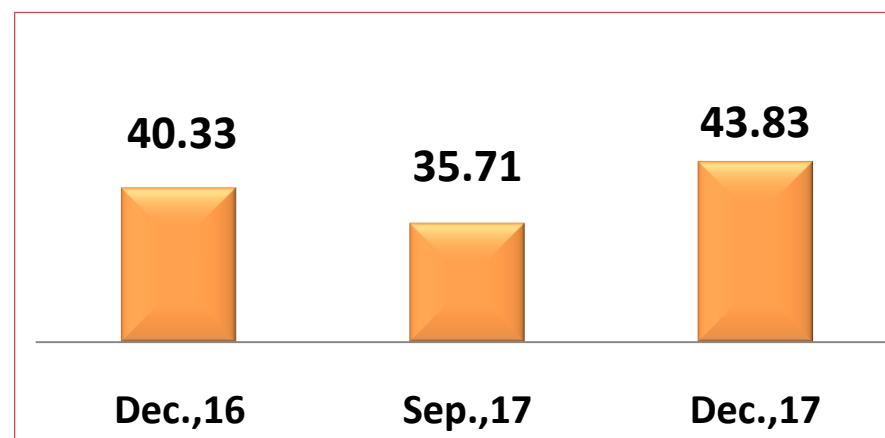
Quarterly Movement of N I M



Quarterly Movement of Cost to Income Ratio



Quarterly Movement of Employee Cost



Overseas Branch Performance



34

Particulars	Dec., 2016	Sep., 2017	Dec., 2017	₹Growth %		March, 2017 (FY)
	₹ in Crores	₹ in Crores	₹ in Crores	Y-o-Y	Change over Sep, 2017	
Business	49,613	77,598	77,999	57	1	61,706
Deposits	20,209	34,228	34,422	70	1	26,018
Advances	29,404	43,370	43,577	48	-	35,688
Gross NPA	1,941	1,966	1,919	(1)	(2)	1,948
Net NPA	1,043	883	841	(19)	(5)	990
Gross NPA (%)	6.60	4.53	4.40			5.46
Net NPA (%)	3.66	2.09	1.98			2.85

Overseas Branch Performance-Quarterly



35

₹ in Crores

Particulars	Quarterly			Growth %		March, 2017 (FY)
	Dec., 2016	Sep., 2017	Dec., 2017	Y-o-Y	Change over Sep, 2017	
	₹ in Crores	₹ in Crores	₹ in Crores			
Net Interest Income	9	18	22	144	22	65
Operating Profit	18	20	30	67	50	107
Net Profit	(22)	5	7	-	40	(157)
Yield on Advances (%)	2.53	2.23	2.48			2 .36
Cost of Deposits (%)	1.70	1.72	1.94			1 .49
Yield on Funds (%)	2.54	2.21	2.47			2 .36
Cost of Funds (%)	2.43	2.05	2.27			2 .18
Return on Assets (%)	(0.28)	0.05	0.06			(0.42)
NIM (%)	0.12	0.17	0.21			0.18

Capital Adequacy Ratios - Basel III

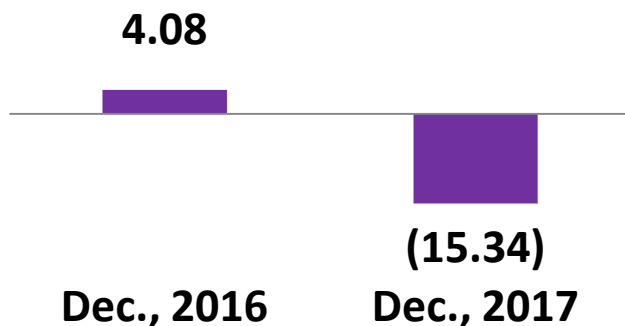


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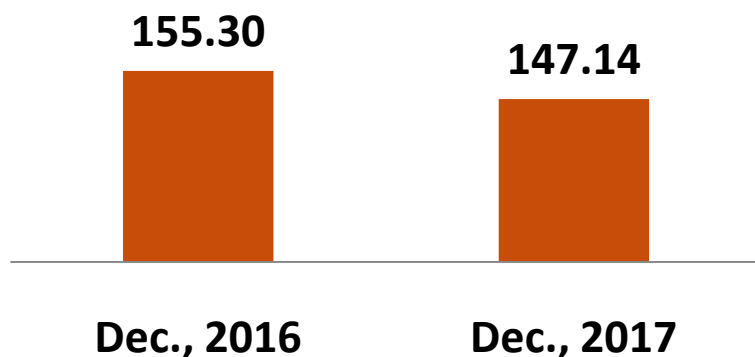
Particulars	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017	Dec., 2017
Regulatory Total Capital (₹ in Crores)	21,348	21,347	21,512	22,128	22,194
Risk Weighted Assets (₹ in Crores)	1,73,204	1,77,481	1,74,905	1,81,845	1,86,868
Common Equity Tier I	7.46%	7.50%	7.45%	7.23%	7.15%
Additional Tier I	1.86%	1.76%	1.79%	1.97%	1.91%
Tier I	9.32%	9.26%	9.24%	9.20%	9.06%
Tier II	3.01%	2.77%	3.06%	2.97%	2.82%
CRAR	12.33%	12.03%	12.30%	12.17%	11.88%

EQUITY VALUE

Earnings Per Share (Annualised)

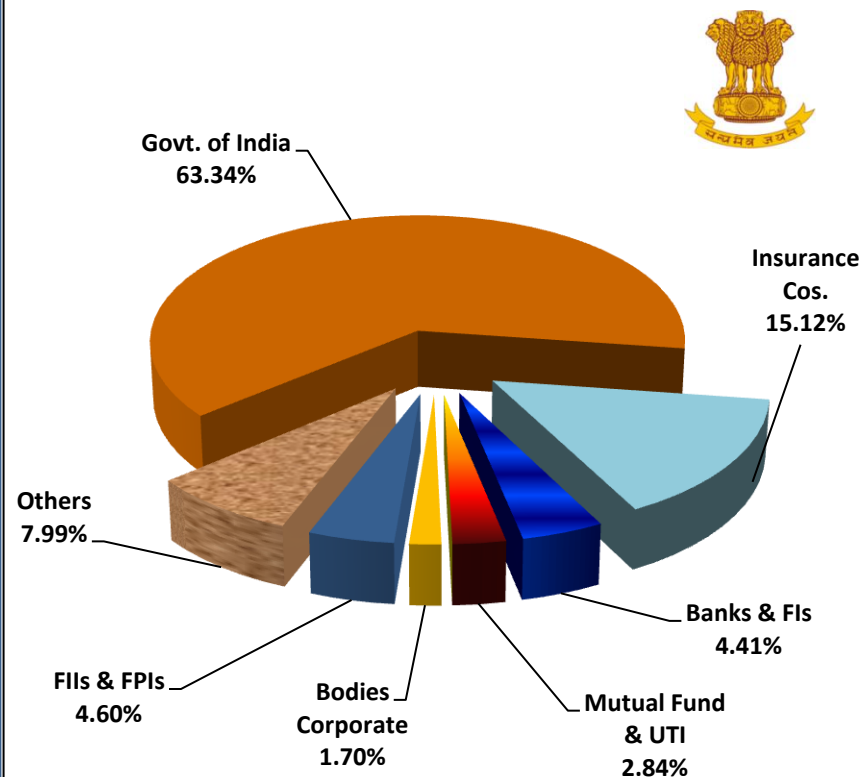


Book Value Per Share



EQUITY HOLDING PATTERN

As on 31-12-2017



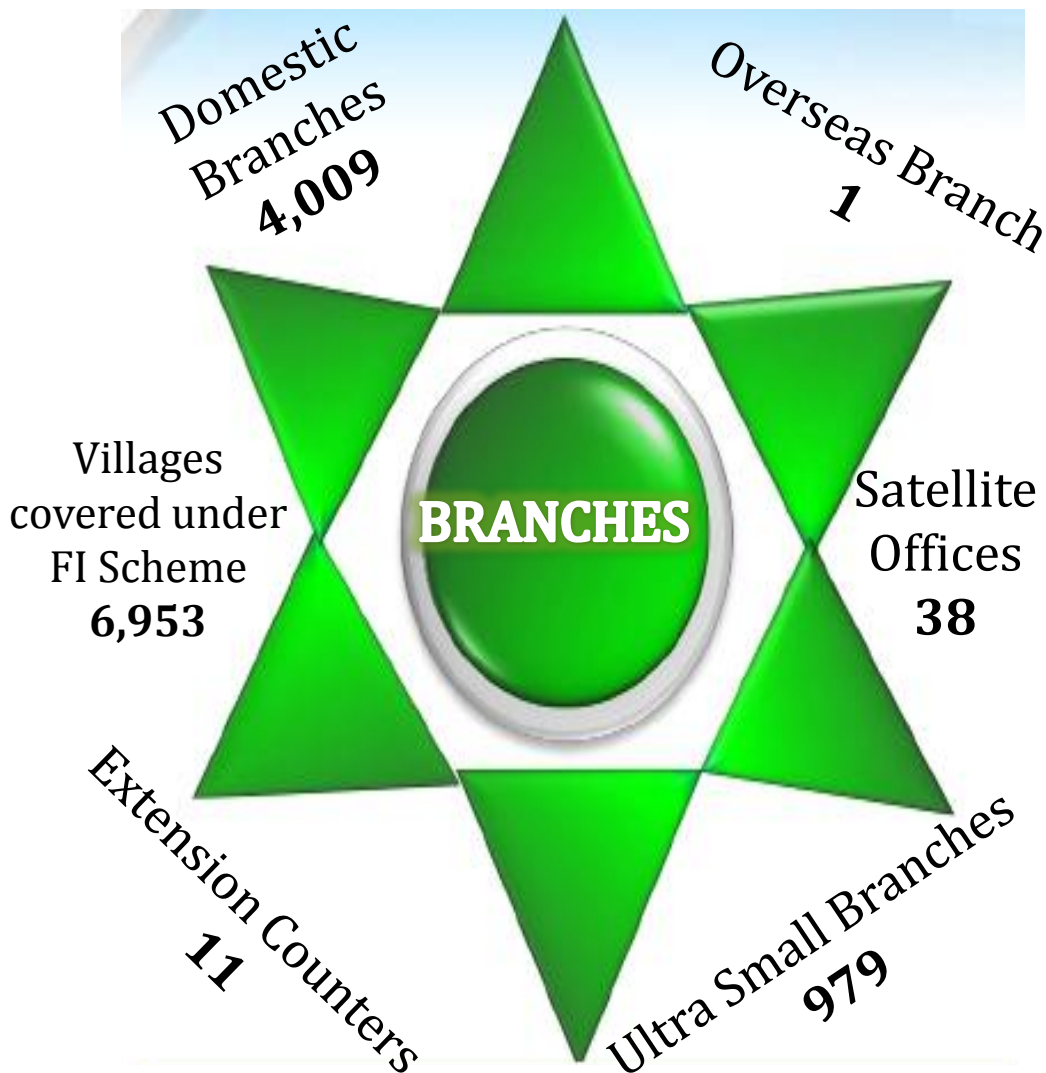
EQUITY VALUE



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Particulars	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017	Dec., 2017
Earnings Per Share (₹)	4.08	4.21	(11.64)	(3.49)	(15.34)
Book Value Per Share (₹)	155.30	154.64	153.89	155.06	147.14
Return on Equity (%)	2.85	3.02	(8.68)	(2.58)	(11.36)
No. of Shares (in Crs.)	90.45	90.45	90.45	90.45	104.13
Share Capital (₹ in Crs.)	904.54	904.54	904.54	904.54	1041.30
Market Capitalisation (₹ in Crs.)	5,567.20	6,444.56	6,648.07	5,635.03	8,346.01

BRANCH NETWORK



43
Branches opened
during Q3
(2017-18)

38
Branches opened
during Q3
(2016-17)

31/12/2016

31/12/2017

825

Metro

848

803

Urban

818

1,073

Semi-Urban

1,117

1,157

Rural

1,226

Alternate Delivery Channels



ATMs
4,171(4,085)



Internet Banking : 12.66 Lakhs (12.28 Lakhs)+3.09% customers

Mobile Banking : 12.85Lakhs (11.57 Lakhs)+9.96% customers

SMS Banking : 62.84 Lakhs (54.15 Lakhs)+16.05% customers



Figures in bracket represents as on 30.09.2017

Thank You