



देना बैंक
DENA BANK

निवेशक संपर्क केंद्र : देना कॉर्पोरेट सेंटर, सी-10, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051.

INVESTOR RELATIONS CENTRE : Dena Corporate Centre, C-10, 'G' Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.
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Ref. No.HO/IRC/257/2017

August 02, 2017

The Vice President - Listing BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.	Vice President - Listing The National Stock Exchange of India Limited, Exchange Plaza, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.
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Dear Sir,

Re: Presentation on Financial Results of the Bank for the Quarter ended on 30.06.2017

Pursuant to Regulation 30 and Schedule III of SEBI (Listing Regulations and Disclosure Requirements) Regulations, 2015 we hereby submit the Presentations on Un-Audited Financial results of the Bank, made by the Bank to Analysts, for the Quarter ended on 30.06.2017.

As per Regulation 46 of SEBI (Listing Regulations and Disclosure Requirements) Regulations, 2015 the said Presentation has also been hosted at the website of the Bank - <http://www.denabank.com>.

This is for your information and dissemination.

Thanking You.

For Dena Bank

Amit Kumar
(Company Secretary)



Encl: As above.

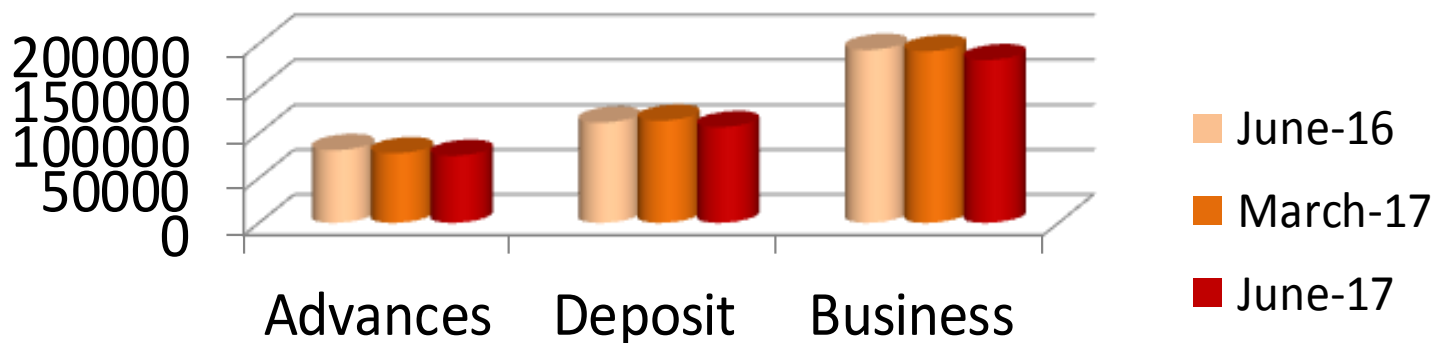


**DENA BANK
WELCOMES YOU
AT
ANALYST MEET**

1st August 2017

**Un-Audited/ Reviewed Financial Results
For the Quarter ended June 30,2017**

BUSINESS PROFILE



[₹ cr]

Parameter	Mar 17	June 16	June 17	Y-o-Y % Growth
Gross Advances	77,538	81,114	74,807	[7.78]
Total Deposits	1,13,943	1,11,935	1,06,765	[4.62]
Total Business	1,91,481	1,93,049	1,81,572	[5.95]

KEY INDICATORS

[₹ cr]



Particulars	Full Year	Quarter			Variation over June 16 [%]	Variation over Mar 17 [%]
	Mar 17	Mar 17	June 16	June 17		
Operating Profit	1,390.21	265.86	270.44	288.78	6.78	8.62
Net Profit	[863.63]	[575.28]	[279.35]	[132.65]		
Total Income	11,433.06	2,612.07	2,907.35	2,620.28	[9.87]	0.31
Total Expenses	10,042.85	2,346.21	2,636.91	2,331.50	[11.58]	[0.63]
Provision & Contingencies	2,253.84	841.14	549.79	421.43	[23.35]	[49.90]

INCOME

[₹ cr]



Particulars	Full Year	Quarter			Variation over June 16 [%]	Variation over Mar 17 [%]
	Mar 17	Mar-17	June 16	June 17		
Total Income	11,433.06	2,612.07	2,907.35	2,620.28	[9.87]	0.31
Interest Income	10,181.67	2,297.11	2,686.32	2,382.99	[11.29]	3.74
Advances	6,968.79	1,454.29	1,921.54	1,498.44	[22.02]	3.04
Investments	2,906.09	777.30	704.28	708.38	0.58	[8.87]
Other	306.79	65.52	60.50	176.17	191.19	168.88
Non Interest Income	1,251.39	314.96	221.03	237.29	7.36	[24.66]

NON INTEREST INCOME

[₹ cr]



Particulars	Full Year	Quarter			Variation over June 16 [%]	Variation over Mar 17 [%]
	Mar 17	Mar-17	June 16	June 17		
Comm. Exchange, Brokerage	227.60	65.00	51.66	61.04	18.16	[6.09]
Exchange Earned on Forex	33.04	6.74	10.43	10.98	5.27	62.91
Profit on Sale of Investment	631.97	69.84	109.10	105.44	[3.35]	50.97
Recovery in written off a/cs	114.70	85.50	9.02	2.56	[71.62]	[97.01]
Process Fee	93.55	31.52	13.75	17.87	29.96	[43.31]
Other Income	150.53	56.36	27.06	39.40	45.60	[30.09]
Total	1,251.39	314.96	221.03	237.29	7.36	[24.66]

NET INTEREST INCOME



[₹ cr]

Particulars	Full Year	Quarter		
	Mar 17	Mar-17	June 16	June 17
Net Interest Income	2,408.36	450.07	620.88	675.05
Net Interest Margin [%]	2.00	1.48	2.02	2.44

EXPENSES

[₹ cr]



Particulars	Full Year	Quarter			Variation over June 16 [%]	Variation over Mar 17 [%]
	Mar 17	Mar-17	June 16	June 17		
Total Expenses	10,042.85	2,346.21	2,636.91	2,331.50	[11.58]	[0.63]
Interest Expenses	7,773.31	1,847.04	2,065.44	1,707.94	[17.31]	[7.53]
Deposits	7,213.04	1,713.00	1,917.39	1,599.10	[16.60]	[6.65]
Others	560.27	134.04	148.05	108.84	[26.48]	[18.80]
Operating Expenses	2,269.54	499.17	571.47	623.56	9.12	24.92
a. Staff Expenses	1,484.08	336.90	379.21	399.72	5.41	18.65
b. Other Operating Expenses	785.46	162.27	192.26	223.84	16.43	37.94

PROVISIONS & CONTINGENCIES

[₹ cr]



Particulars	Full Year	Quarter			Variation over June 16 [%]	Variation over Mar 17 [%]
	Mar 17	Mar-17	June 16	June 17		
NPA	2,457.75	878.17	598.49	434.58	[27.39]	[50.51]
Tax Expense	[411.73]	[130.90]	[117.06]	[101.05]		
Investment Depreciation	334.22	227.88	60.14	12.89	[78.57]	[94.34]
Standard Assets	51.11	[66.84]	24.13	65.01	169.42	
FITL	[96.02]	[47.69]	2.97	[18.66]		
NPV of Restructured A/cs	[76.70]	[19.16]	[20.93]	28.87		
Others	[4.80]	[0.32]	2.05	[0.21]		
Total Provisions	2253.84	841.14	549.79	421.43	[23.35]	[49.90]

RESOURCES / DEPLOYMENT

[₹ cr]



Particulars	Mar 17	June 16	June 17	Growth %
Current Deposits	6,983.48	5,905.75	6,283.88	6.40
Savings Deposits	36,238.60	28,014.23	34,460.87	23.01
CASA Deposits	43,222.08	33,919.98	40,744.75	20.12
Term Deposits	68,414.48	70,249.17	63,833.60	[9.13]
Aggregate Deposits	1,11,636.56	1,04,169.15	1,04,578.35	0.39
CASA [%] to Total Deposits	37.93	30.30	38.16	
Inter Bank Deposits	2,306.21	7,765.88	2,186.51	[71.84]
TOTAL DEPOSITS	1,13,942.77	1,11,935.03	1,06,764.86	[4.62]
GROSS ADVANCES	77,537.84	81,113.93	74,806.53	[7.78]
BUSINESS MIX	1,91,480.61	1,93,048.96	1,81,571.39	[5.95]

ADVANCES



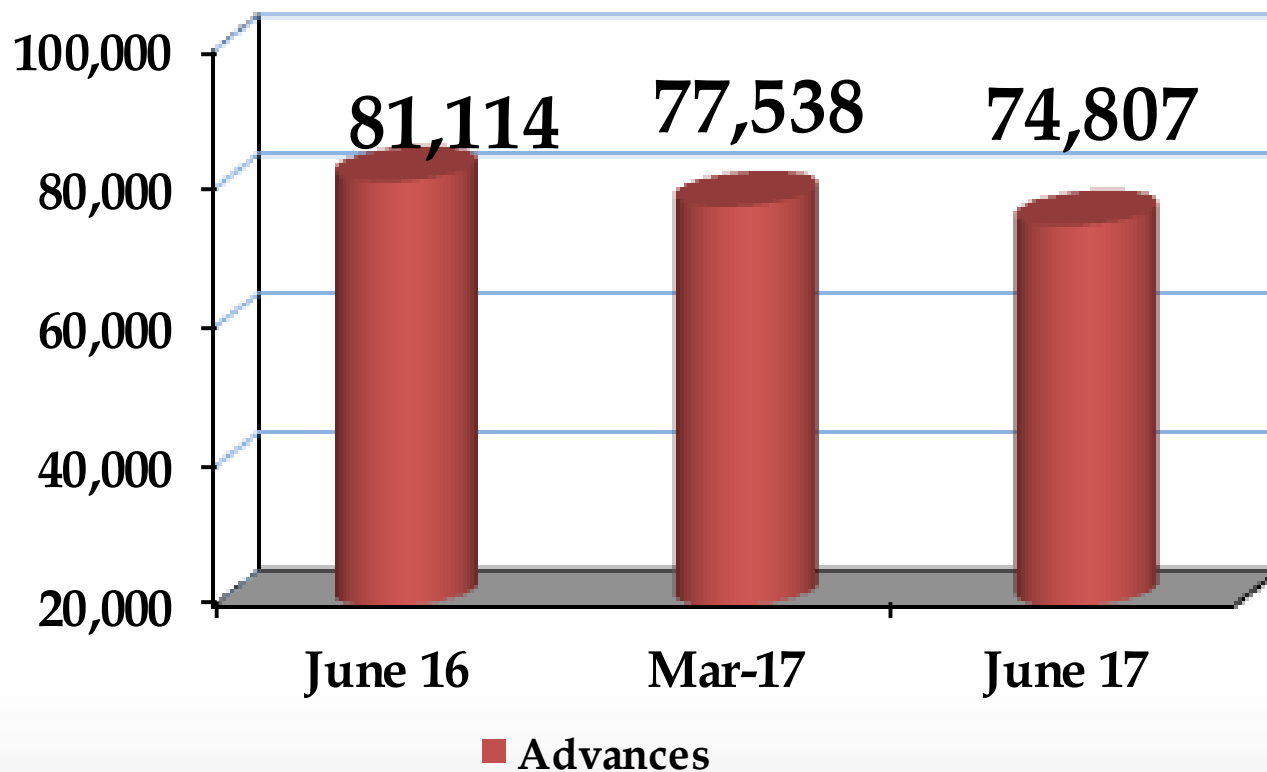
[₹ cr]

Particulars	Mar 17	June 16	June 17
Gross Advances	77,538	81,114	74,807
[Growth %]	[-9.64]	[3.95]	[-7.78]
Priority Sector	29,018	29,592	28,489
[Growth %]	[-2.90]	[9.60]	[-3.73]
Agriculture	13,044	12,185	13,117
[Growth %]	[3.38]	[9.39]	[7.65]
MSME	12,458	13,945	11,904
[Growth %]	[-10.91]	[2.09]	[-14.64]
Retail	13,301	11,350	13,530
[Growth %]	[10.35]	[12.80]	[19.21]
CD Ratio	68.05	72.47	70.07

ADVANCES



[₹ cr]



COMPOSITION OF ADVANCES

[₹ cr]

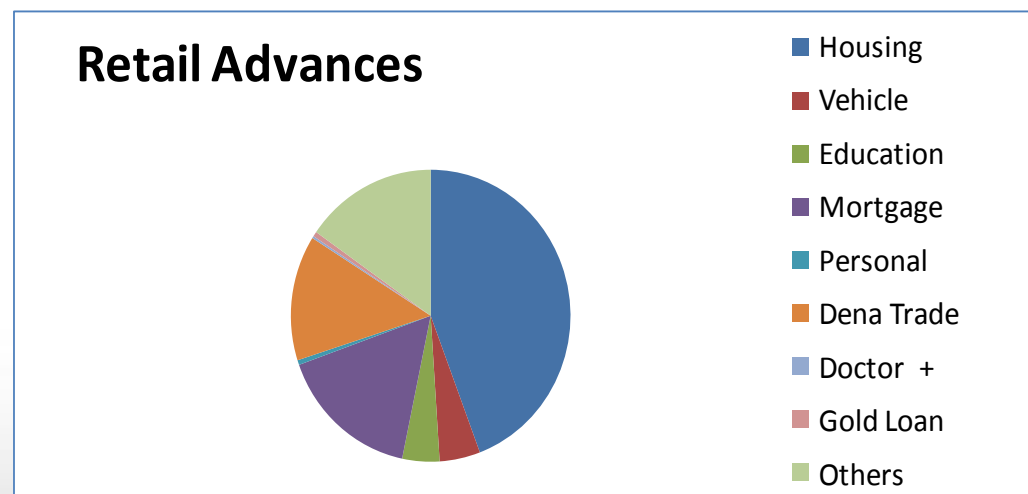


Particulars	Outstanding as of			Variation over June 16		% to Total Advances
	Mar 17	June 16	June 17	Amt	%	
Agriculture	13,044	12,185	13,117	932	7.65	17.53
MSME	12,458	13,945	11,904	[2,041]	[14.64]	15.91
Large Industries	27,951	29,095	26,021	[3,074]	[10.57]	34.78
Retail	13,301	11,350	13,530	2,180	19.21	18.09
Food Credit	918	1,387	809	[578]	[41.67]	1.08
Others	9,866	13,152	9,426	[3,726]	[28.33]	12.60
Total	77,538	81,114	74,807	[6,307]	[7.78]	100.00

RETAIL PORTFOLIO



[₹ cr]	Mar 17	June 16	June 17	Y-o-Y Growth %
Direct Retail	11,460.41	10,226.42	11,093.60	8.47
Total Retail	13,300.97	11,350.44	13,530.40	19.20
% of Gross Advances	17.15	13.99	14.83	



[₹ cr]

Segment	Amount	% To Direct Retail
Housing	6,075.09	54.76
Vehicle	882.43	7.95
Education	1,514.42	13.65
Mortgage	939.39	8.47
Personal	35.77	0.32
Dena Trade	1,304.78	11.76
Doctor +	22.16	0.20
Gold Loan	50.48	0.46
Others	269.08	2.43
Total (Direct Retail)	11,093.60	100

PRIORITY SECTOR LENDING



[₹ cr]

Sr No	Particulars	Mar 17	June 16	June 17	Y-o-Y	Regulatory Targets FY 17-18
1	ANBC	90,866.00	82,395.00	85,548.00		
2	Agriculture (Including RIDF, PTC PSLCs & IBPC)	16,374.50	15,372.13	16,244.23	5.67	15,307
3	MSME-PS	15,316.39	14,050.87	12,358.64	[12.04]	--
4	Others	5,301.43	4,295.48	5,926.07	37.96	--
5	Total PSL (Including RIDF, PTC, PSLCs & IBPC)	36,992.32	33,718.48	34,528.94	2.40	34,015
6	Agri % to ANBC	18.02	18.66	18.99		
7	PSL % to ANBC	40.71	40.92	40.36		

INVESTMENTS

[₹ cr]



Particulars	June 16	June 17	% to Total
GROSS INVESTMENTS	34,711.98	35,368.15	100
SLR INVESTMENTS			
Treasury Bills	0.00	0.00	0.00
CG securities	21,439.99	20,653.21	58.39
State Govt. Securities	8,141.63	9,376.74	26.51
Other Approved Securities	0.00	0.00	
Total	29,581.62	30,029.95	84.91
NON-SLR INVESTMENTS			
PSU Bonds	4,021.10	3,743.46	10.58
Corporate Debentures	325.81	333.17	0.94
CDs	0.00	0.00	0.00
CPs	0.00	0.00	0.00
Shares of PSUs /Corporates & Others	285.52	532.62	1.51
Regional Rural Banks	19.33	19.33	0.05
Units of MF	6.00	3.00	0.01
Venture CF	48.69	44.38	0.13
Security Receipts	423.90	638.31	1.80
CBLO & Others(PTC)	0.00	23.93	0.07
Total	5,130.36	5,338.20	15.09

TREASURY MANAGEMENT

[₹ cr]

Particulars	June 16	June 17	% Growth	% to Total Investment
Gross Investment	34,711.98	35,368.15	1.89	100
Of which				
(i) HFT	0.00	0.00	0.00	0.00
(ii) AFS	7,021.71	10,198.70	42.25	28.84
(iii) HTM	27,690.27	25,169.45	-9.10	71.16
SLR Investment	29,581.62	30,029.95	1.52	84.91
Non-SLR Investment	5,130.36	5,338.20	4.05	15.09
of which - Rated	5,110.65	5,314.22	3.98	15.03
- Unrated	19.71	23.98	21.66	0.06
Average Yield on all Investments [FY]	7.70	7.43		
Trading Profits [FY]	HFT	3.34	0.42	
	AFS	98.16	81.23	
	HTM	7.60	23.79	
	Total	109.10	105.44	
VAR	25.50	71.82		
Duration (Yrs)	AFS + HFT	5.33	4.14	
	HTM	4.81	5.60	
	Total	4.90	5.21	

ADVANCES - CLASSIFICATION



[₹ cr]

	Mar 17		June 16		June 17	
Asset Category	Amount	% age	Amount	% age	Amount	% age
Standard	64,919.11	83.73	71,477.61	88.12	61,812.37	82.63
Sub Standard	4,381.01	5.65	3,117.62	3.84	3,438.56	4.60
Doubtful	7,675.61	9.90	6,127.76	7.55	8,979.75	12.00
Loss	562.11	0.72	390.94	0.48	575.85	0.77
Total NPAs	12,618.73	16.27	9,636.32	11.88	12,994.16	17.37
Total	77,537.84	100	81,113.93	100	74,806.53	100

MOVEMENT OF NPA

[₹ cr]



Particulars	Full Year	Quarter		
	Mar 17	Mar 17	June 16	June 17
Gross NPA Opening Balance	8,560.49	11,301.78	8,560.49	12,618.73
Less: Cash recoveries	1,119.87	393.16	225.89	263.82
Less: Up gradations	755.87	208.44	268.13	183.66
Less: Write off	833.39	402.73	200.53	131.24
Total Reductions	2,709.13	1,004.33	694.55	578.72
Add: Slippage & Debit Operations	6,767.37	2,321.28	1,770.38	954.15
GROSS NPA	12,618.73	12,618.73	9,636.32	12,994.16
GROSS NPA [%]	16.27	16.27	11.88	17.37
NET NPA	7,735.12	7,735.12	5,911.14	7,797.16
NET NPA [%]	10.66	10.66	7.65	11.22
Recovery in w/o A/cs	114.70	85.50	9.02	2.56

EXPOSURE TO MAJOR INDUSTRIES



[₹ cr]

Sector	March 17		June 16		June 17	
	Amount	% age	Amount	% age	Amount	% age
Infrastructure	11,465.70	14.79	12,954.16	15.97	11,351.19	15.17
Power	4,331.87	5.59	7,537.01	9.29	4,252.64	5.68
Telecom	1,855.63	2.39	1,618.97	2.00	1,787.57	2.39
Roads & Ports	3,002.29	3.87	2,753.42	3.39	2,859.84	3.82
Other Infra	2,275.91	2.94	1,044.76	1.29	2,451.14	3.28
Metal incl Iron & Steel	4,642.97	5.99	4,731.87	5.83	4,574.80	6.12
Textiles	3,641.93	4.70	3,566.29	4.40	3,657.84	4.89
Chemical & Chemical Products	862.67	1.11	1,230.51	1.52	884.48	1.18
All Engineering	2,955.86	3.81	2,854.05	3.52	3,115.57	4.16
Gems & Jewellery	743.30	0.96	805.15	0.99	761.36	1.02
Food Processing	1,424.54	1.84	1,658.53	2.04	1,447.60	1.94
Construction	2,627.48	3.39	2,765.56	3.41	2,385.13	3.19

RESTRUCTURED ADVANCES

[₹ cr]



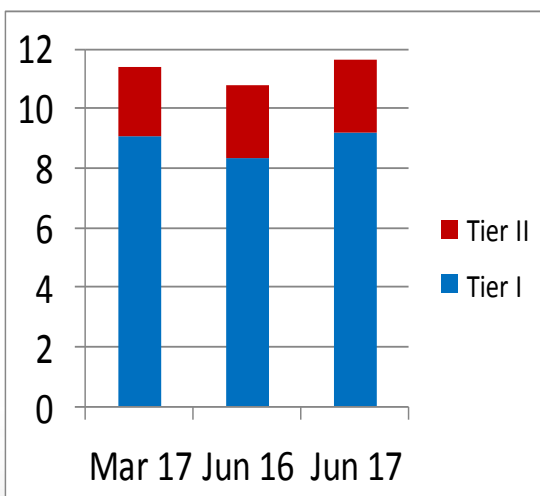
	March 17		June 16		June 17	
Sector	Amount	% age	Amount	% age	Amount	% age
Agriculture	311.46	4.43	237.29	3.07	319.95	4.96
Power	1,559.47	22.16	1,814.99	23.46	1,562.64	24.21
Telecom	342.5	4.87	209.88	2.71	305.03	4.73
Road & Port	576.65	8.19	572.73	7.40	570.88	8.84
Textiles	322.32	4.58	373.67	4.83	281.77	4.36
Cement & Products	180.37	2.56	215.62	2.79	182.43	2.83
Iron & Steel	1,381.81	19.63	1,454.57	18.80	1,120.49	17.36
Civil Aviation	157.29	2.24	150.06	1.94	131.99	2.04
Hotel	64.48	0.92	64.87	0.84	28.09	0.44
Other Infrastructure	647.21	9.20	713.49	9.22	391.09	6.06
Others	1,493.93	21.23	1,930.11	24.95	1,561.09	24.18
Total	7,037.49	100.00	7,737.28	100.00	6,455.45	100.00

CAPITAL ADEQUACY



[₹ cr]

[₹ cr]	31.03.2017	30.06.2016	30.06.2017
Net Worth	4,842.92	4,510.22	4,594.81
Risk Weighted Assets	83,174.43	84,796.60	78,669.88
Total Capital Funds	9,472.22	9,148.68	9,162.12
Tier I Capital	7,523.18	7,099.68	7,229.48
Tier II Capital	1,949.04	2,049.00	1,932.64



Capital Adequacy Ratio			
Particulars	31.03.2017	30.06.2016	30.06.2017
Under Basel III	11.39	10.79	11.65
Tier I	9.05	8.37	9.19
Tier II	2.34	2.42	2.46

KEY RATIOS



Ratios		Full Year	Quarter		
		Mar 17	Mar 17	June 16	June 17
A	Cost of Deposits [%]	6.43	6.05	6.79	5.87
B	Cost of Funds [%]	6.54	6.16	6.87	6.03
C	Yield on Advances [%]	8.98	7.75	9.40	8.28
D	Yield on Investments [%]	7.57	7.41	7.70	7.43
E	Yield on Funds [%]	8.03	7.14	8.35	8.07
F	Net Interest Margin [%]	2.00	1.48	2.02	2.44
G	Provision Coverage Ratio [Incl Tech W/O]	50.56	50.56	52.13	51.72

KEY RATIOS

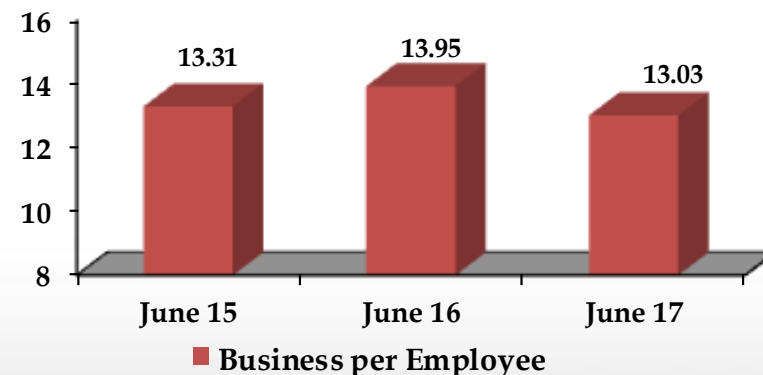
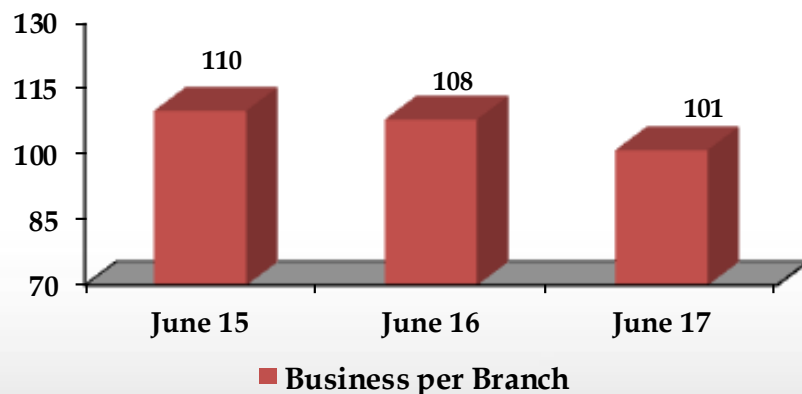


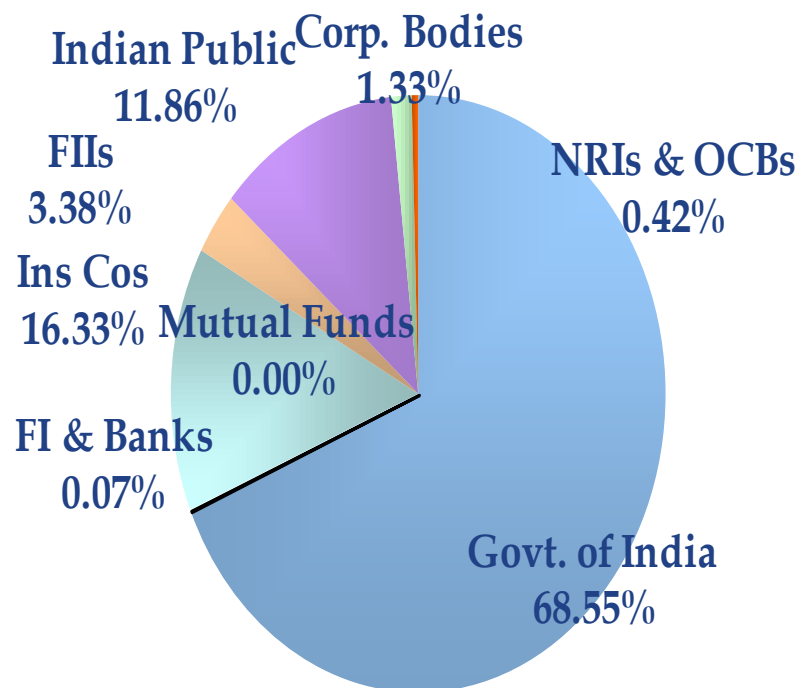
Ratios		Full Year	Quarter		
		Mar 17	Mar 17	June 16	June 17
A.	Cost to Income Ratio	62.01	65.24	67.88	68.35
i)	Staff Cost to Income Ratio	40.55	44.04	45.04	43.81
ii)	Other Overhead to Income Ratio	21.46	21.20	22.84	24.54
B	Net Profit to Total Income	[7.55]	[22.02]	[9.61]	[5.06]
C	Return on Assets [Annualised]	[0.67]	[1.77]	[0.86]	[0.43]
D	Return on Equity [Annualised]	[13.50]	[35.52]	[19.12]	[8.14]
E	Earning Per Share ₹	[11.89]	[7.31]	[4.19]	[1.69]
F	Book Value ₹	65.42	65.42	81.89	61.43

PRODUCTIVITY RATIOS



Particulars	March 17	June 16	June 17
Business per Branch [₹ cr]	102.18	108.45	100.76
Business per Employee [₹ cr]	13.69	13.95	13.03
Profit Per Branch [₹ lacs]	[46.08]	[15.69]	[7.36]
Profit Per Employee [₹ lacs]	[6.18]	[2.02]	[0.95]





- Share Capital ₹ 787.15 cr
- No. of Shares 78.71 cr
- Net worth ₹ 4,594.81 cr
- B. V. per share ₹ 61.43
- Return on Equity [8.14 %]
(annualised)

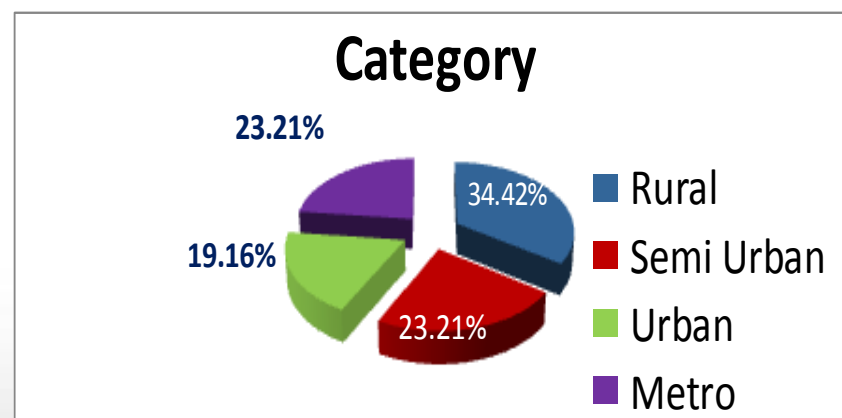
Govt. of India	68.55
FII	3.38
Insurance Companies	14.39
FIs/Banks	0.07
Mutual Funds	0.00
Bodies Corporate	1.33
NRIs & OCBs	0.42
Public	11.86

BRANCH NETWORK



	March 17	June 16	June 17
Branches	1,874	1,852	1874
Ext. Counters	5	5	5
ATMs	1,538	1,471	1,538
E- smart Lobbies	95	81	97

Category	June 17	% share
Rural	645	34.42
Semi Urban	435	23.21
Urban	359	19.16
Metro	435	23.21
Total	1,874	100



FINANCIAL INCLUSION



Progress Under PradhanMantri Jan Dhanyojana(PMJJDY)

Parameters	As on 30.06.2017
Accounts opened till 30.06.2017	41.08 Lacs
Deposits	74,603.64 Lacs
RuPaycards issued	27.70 Lacs
AadharSeeding	28.09 Lacs
Village Covered	6,485
Sub Service Areas	2,105
Urban Wards	776

Progress Under PMSBY, PMJJBY AND APY SCHEMES

Scheme Name	As on 30.06.2017
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	17,62,201
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4,37,681
Atal Pension Yojana (APY)	57,882

Progress Under MUDRA yojana(PMMY)

Category	As on 30.06.2017			
	No of Accounts	Sanc. Amt. (₹ cr)	Disbursement Amt. (₹ cr)	O/S Amt. (₹ cr)
Shishu (< Rs.50K)	41,516	12.85	12.00	7.75
Kishor (Above Rs.50K-Rs.5.00 Lacs)	3,112	65.32	58.42	52.06
Tarun(Above Rs.5.00 lacsto Rs.10.00 lacs)	538	42.88	39.76	31.71

Going Forward



➤ Bank is targeting

- Credit growth of 5%-6%
- Maintaining a Credit to Deposit ratio of 72%-74%
- NIM in the range of 2.20 % to 2.25%.

➤ Thrust Areas

- Retail, Agriculture and MSME (RAM)
- NPA Management with focus on Recovery in Technically/Prudential Written-Off Accounts, Recovery & Upgradations in NPA Accounts..
- Growth in Non Interest income.

➤ Other Initiatives

- A holistic bank transformation program - 'Dena Pragati' under 4 major areas - Business Process Re-engineering, Human Resource Development, Digital Banking and Sales & CRM.
- Branch rationalization process and to maintain current level of 1,874 Branches
- Strengthening of the Loan Processing Centers

Going Forward



➤ IT Initiatives

- Operationalization of upgraded version of Internet Banking and Mobile Banking App.
- Introduction of new version of UPI with Scan & Pay QR feature and Merchant onboarding options.
- Installation of Cash Recyclers in 100 E-smart sites .
- onboarding Merchants through BHIM Aadhaar App by deployment of Biometric devices to Merchants.
- Introduction of Simpler / Paperless Account opening, Faster Loan Processing, Analytics based Lead Management Systems and Introduction of Automated Contact Centers and various other measures to improve process efficiency.



Thank You !

