



WELCOME TO ANALYSTS MEET 29th January, 2016

Performance Highlights
For the Quarter ended 31-Dec-2015

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HIGHLIGHTS OF WORKING RESULTS

Business

Global Business increased by 5.93% (Y-o-Y)
CASA Deposits grew by 9% (Y-o-Y)
Retail Credit grew by 21% (Y-o-Y)

Profit

Net Interest Income increased by 15% (Y-o-Y)
Operating Profit increased by 11% (Y-o-Y)

Other Income

Other Income up by 31% (Y-o-Y).

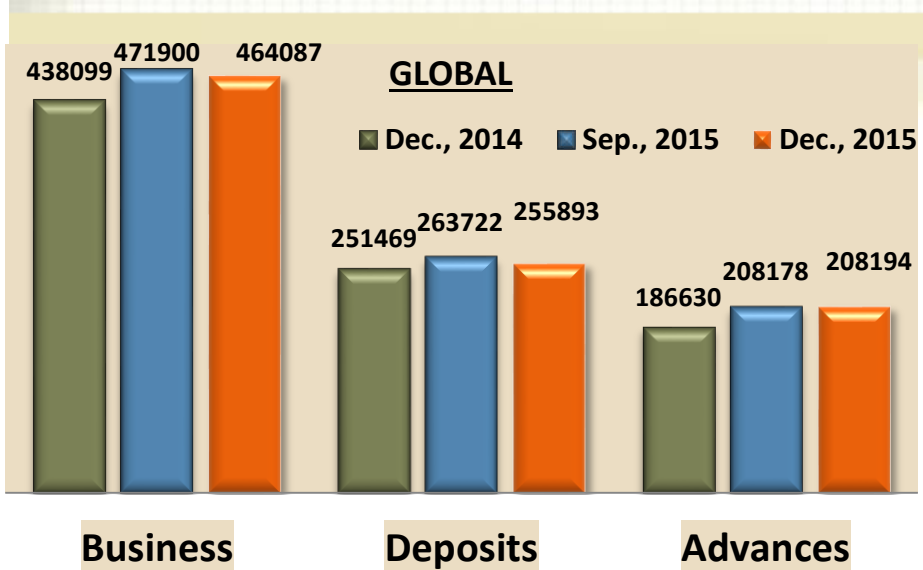
Capital

CRAR (Basel III) at 10.91%

Quarterly Margin

Domestic NIM : 2.74%
Global NIM : 2.32%

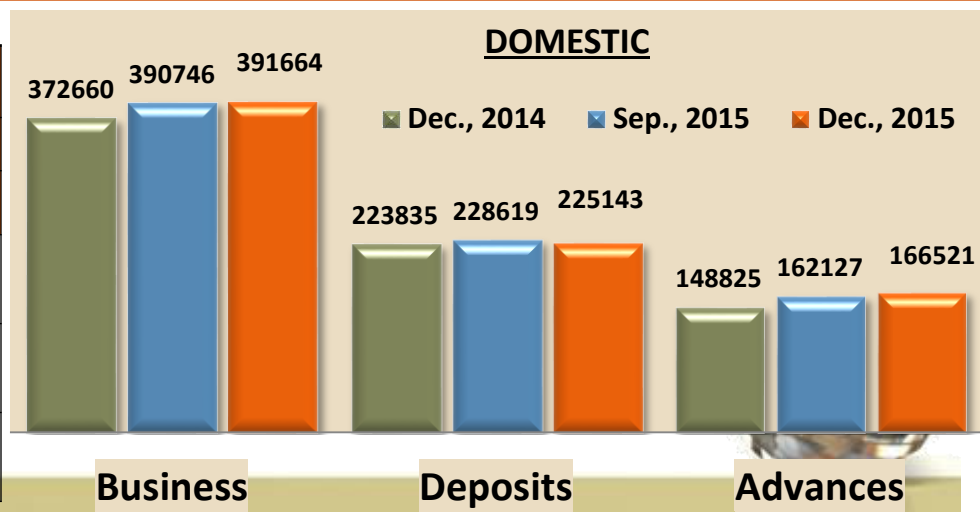
Business Cross Section



GLOBAL BUSINESS		
Particulars	Growth Y-O-Y	
	Amount	%
Global Business	25,988	5.93
Global Deposits	4,424	1.76
Global Advances	21,564	11.55

in Crores

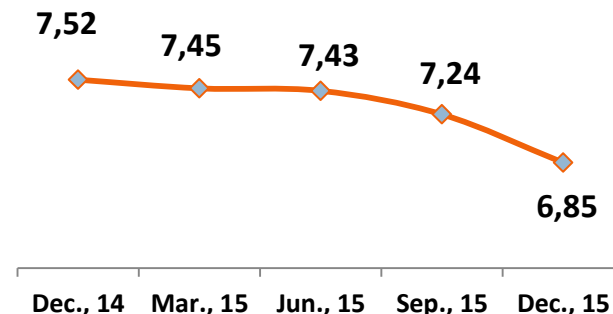
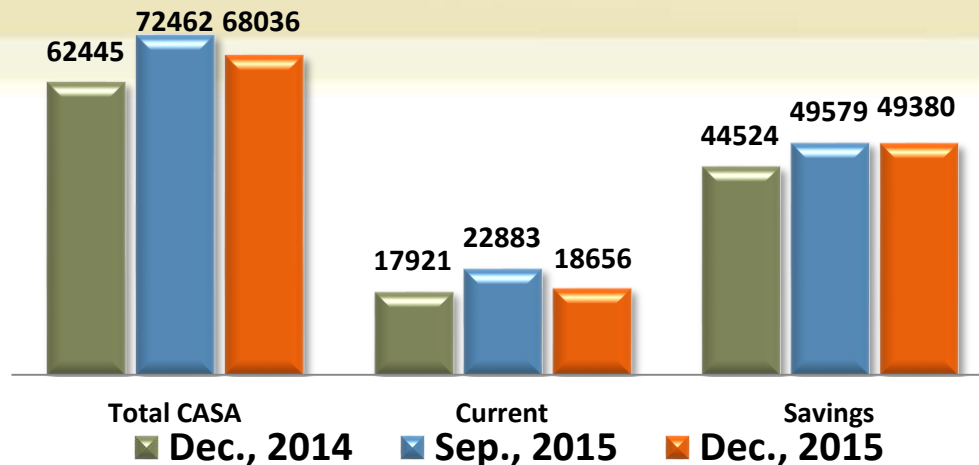
DOMESTIC BUSINESS		
Particulars	Growth Y-O-Y	
	Amount	%
Domestic Business	19,004	5.10
Domestic Deposits	1,308	0.58
Domestic Advances	17,696	11.89



Domestic CASA

₹. in Crores

Cost of Deposits %
(Domestic)



₹. in Crores

Particulars	Dec., 2014	Sep., 2015	Dec., 2015	Y-O-Y Growth	%
Current Deposits	17,921	22,883	18656	735	4%
Savings Bank	44,524	49,579	49380	4,856	11%
CASA Deposits	62,445	72,462	68036	5591	9%
Domestic CASA Deposits %	27.90%	31.70%	30.22%		
% of Bulk Deposits	10.87%	5.82%	6.91%		

Domestic Advances

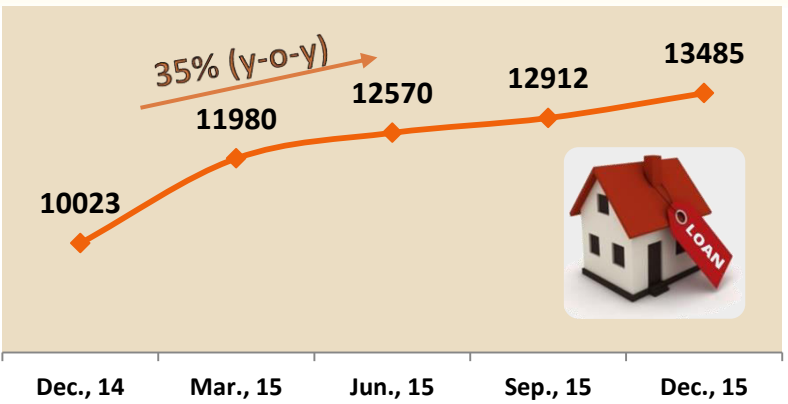
in Crores

Particulars	Dec, 2014	Sep, 2015	Dec, 2015	Y-o-Y Growth		Growth over Sep, 2015		March, 2015 Full Year
				Amt	%	Amt	%	
Domestic Advances (Gross)	1,48,825	1,62,127	1,66,521	17,696	12%	4394	3%	1,65,153
R A M Category Advances								
R etail Credit	21,090 (14%)	24,360 (15%)	25,503 (15%)	4413	21%	1143	5%	22,256 (13%)
A griculture Credit	23,792 (16%)	24,920 (15%)	25,888 (15%)	2096	9%	968	4%	26,205 (16%)
M SME Credit	21,324 (14%)	25,658 (16%)	26,587 (16%)	5263	25%	929	4%	24,665 (15%)
Total R A M	66,206 (44%)	74,938 (46%)	77,978 (46%)	11,772	18%	3040	4%	73,126 (44%)

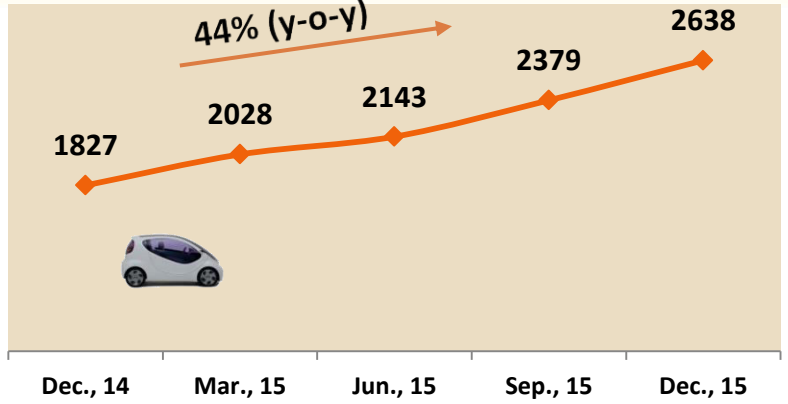


Retail Credit Components

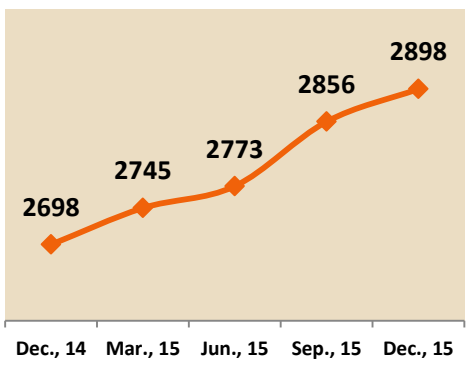
Housing Loans



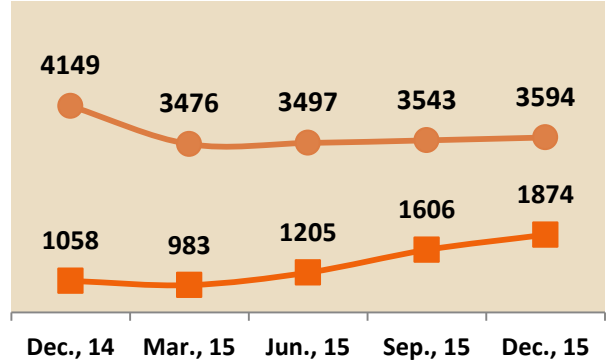
Vehicle Loans



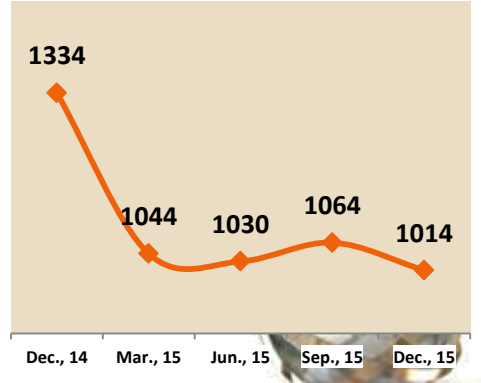
Education Loans



Mortgage Loans vs Other Retail Advances



Gold Loan (Non Priority)



Infrastructure and NBFC Exposure

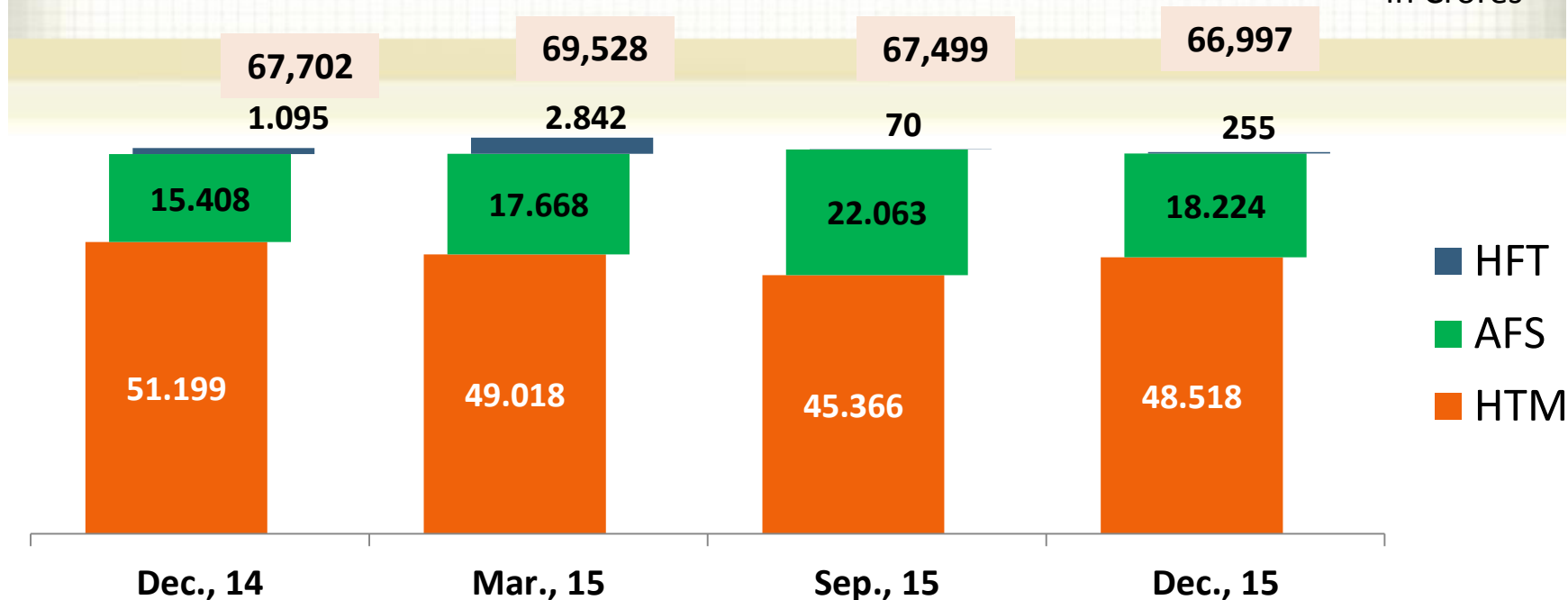
in Crores

Particulars (Global)	Dec, 2014	Sep, 2015	Dec, 2015	Y-o-Y growth %	Growth % Over Sep, 2015	March, 2015 (FY)
Power	14,816 (8%)	16,694 (8%)	17,563 (8%)	19%	5%	16,729 (8%)
<i>State Owned</i>	11,237 (6%)	12,079 (6%)	12,821 (6%)	14%	6%	11,498 (6%)
<i>Private Owned</i>	3,579 (2%)	4,615 (2%)	4,741 (2%)	32%	3%	5,231 (3%)
Roads & Ports	3,313 (2%)	4,857 (2%)	4,616 (2%)	39%	(5%)	3,139 (2%)
Aviation	1,097 (1%)	1,135 (1%)	1,136 (1%)	4%	0.09%	1,330 (1%)
Telecom	3,796 (2%)	2,533 (1%)	2,619 (1%)	(31%)	3%	2,763 (1%)
Total Infrastructure	23,022 (12%)	25,219 (12%)	25,934 (12%)	12%	3%	23,961
NBFC	23,433 (13%)	23,518 (11%)	24,875 (12%)	6%	6%	25,104 (12%)
TOTAL	46,455 (25%)	48,737 (23%)	50,809 (24%)	9%	4%	49,065 (24%)

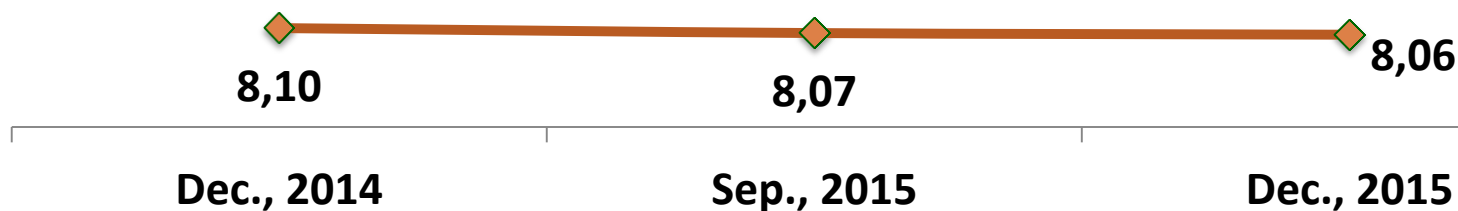
% age expressed on Gross Global Advances

Gross Investments

in Crores



Yield on Investments (Quarterly)



Restructured Advances

CDR	31st Dec., 2014	31st Mar., 2015	30th Sep, 2015	31st Dec., 2015
Amount (` in Crores)	2,439	2,978	2,562	2,574
No.: of Accounts	32	42	31	32

Non - CDR	31st Dec., 2014	31st Mar., 2015	30th Sep, 2015	31st Dec., 2015
Amount (` in Crores)	7,777	7,789	7,842	8,108
No.: of Accounts	1,00,411	94,483	93,516	97,635

TOTAL	31st Dec., 2014	31st Mar., 2015	30th Sep, 2015	31st Dec., 2015
Amount (` in Crores)	10,216	10,767	10,404	10,682
No.: of Accounts	1,00,443	94,525	93,547	97,667



` in Crores

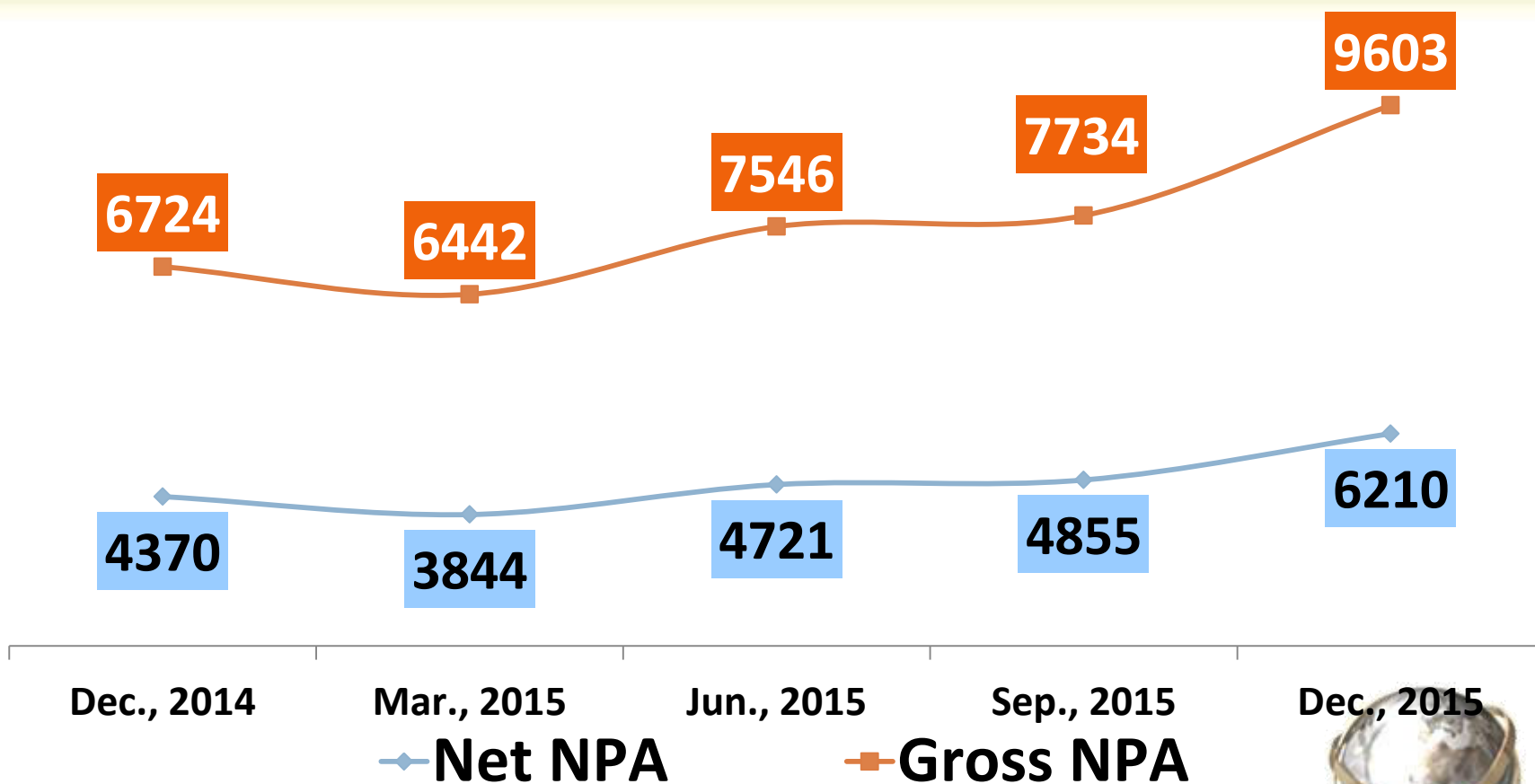
Particulars	Quarterly			FY Ended Mar.,2015
	Dec., 2014	Sep., 2015	Dec., 2015	
Restructured Advances	199	131	123	1,900

Stressed Asset Ratio

Particulars	Dec., 2014	Mar., 2015	June, 2015	Sep., 2015	Dec., 2015
Stressed Asset Ratio	8.18	7.55	7.89	7.75	8.38
Restructured (STD) Ratio	4.58	4.42	4.17	4.03	3.77
Gross NPA Ratio	3.60	3.13	3.72	3.72	4.61

Non Performing Assets

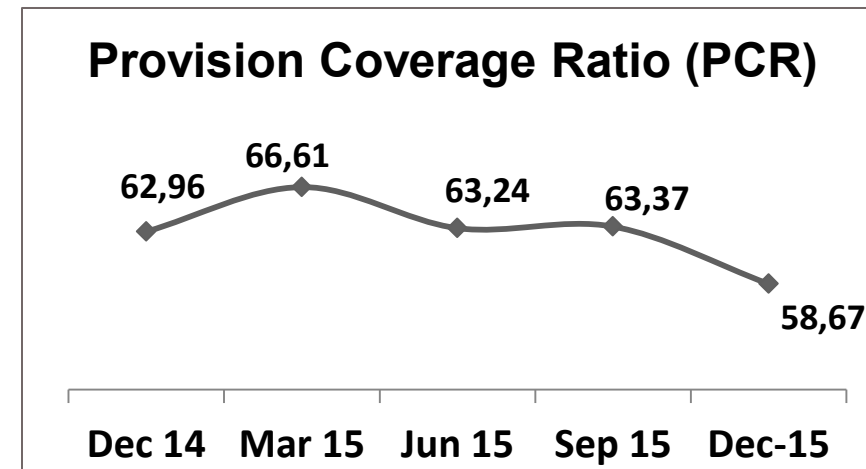
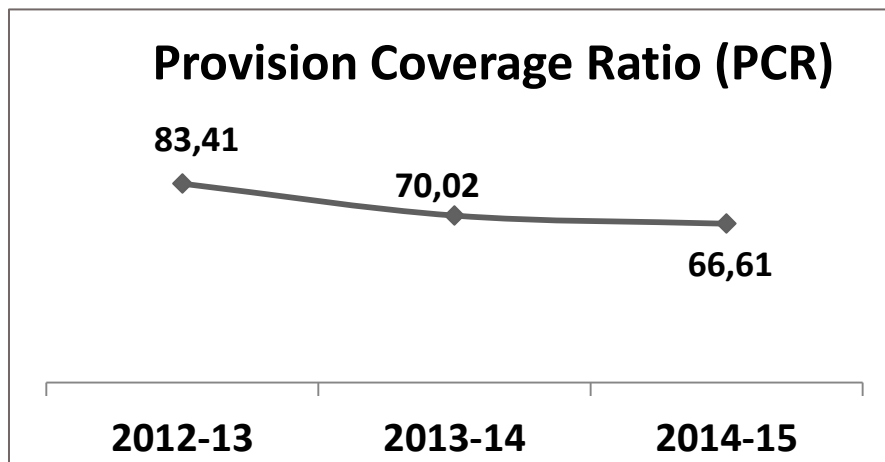
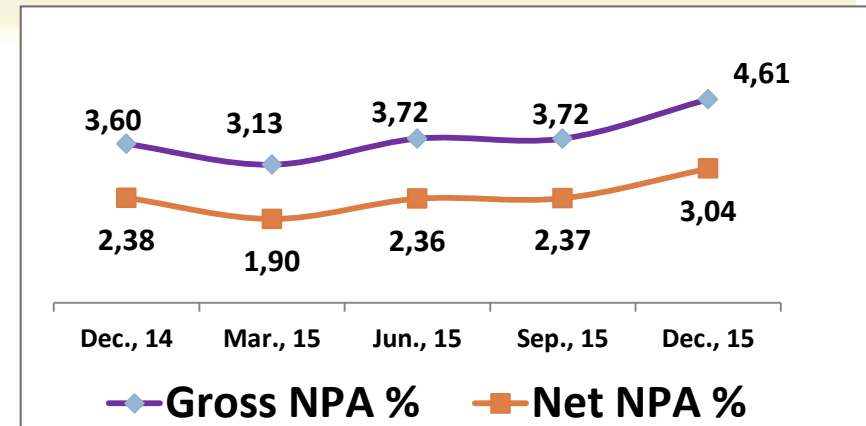
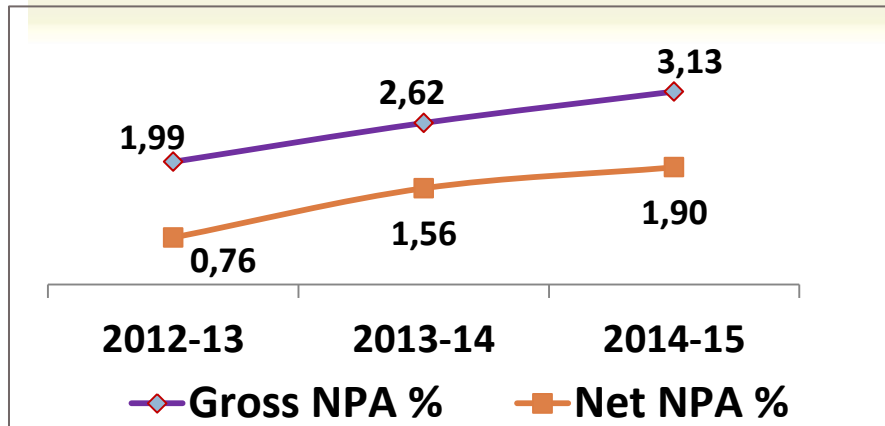
in Crores



NPA and Provision Coverage Ratios

Yearly Movement

Quarterly Movement



NPA Movement

` in Crores

Particulars	Quarterly			FY Ended March, 15
	Dec., 2014	Sep., 2015	Dec., 2015	
A. Gross NPA at the Beginning	6,049	7,546	7,734	4,611
B. Deduction:				
(i) Upgradation & Decrease due to Operations	327	497	177	1527
(ii) Recoveries	182	303	387	1087
(iii) Write off (incl. Prudential)	156	375	354	1054
TOTAL	665	1,175	918	3,668
C. Additions:				
(i) Fresh NPA	1,340	1,363	2,787	5,499
TOTAL	1,340	1,363	2,787	5,499
Gross NPA at the End (A-B+C)	6,724	7,734	9,603	6,442

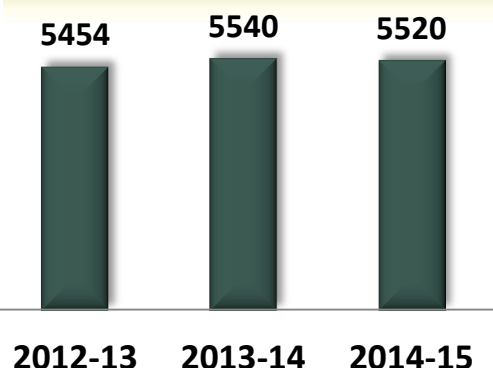
Core Financials



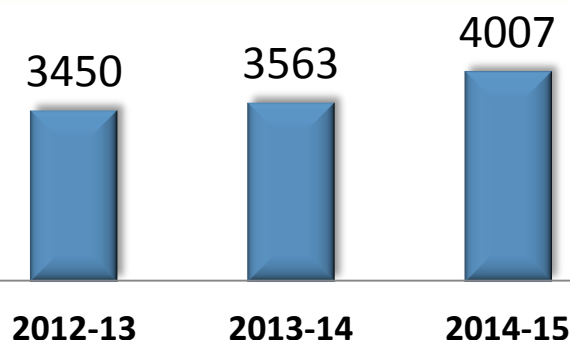
Yearly Performance

in Crores

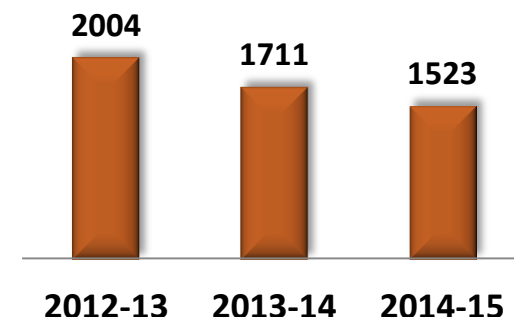
Net Interest Income (NII)



Operating Profit

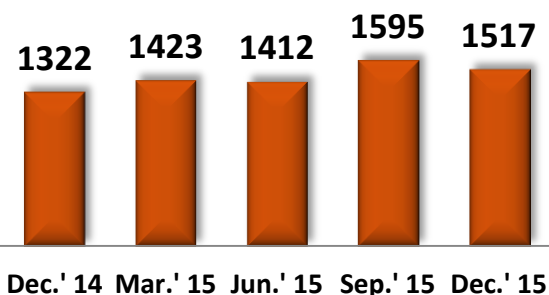


Net Profit

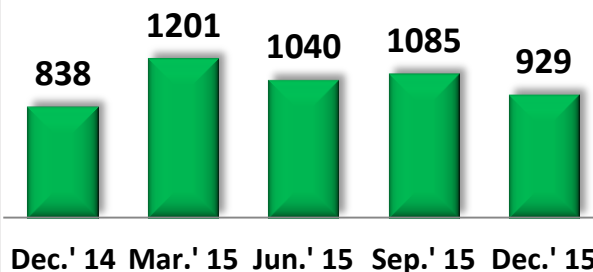


Quarterly Performance

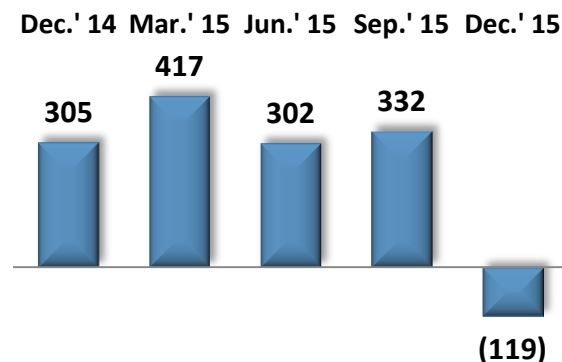
Net Interest Income (NII)



Operating Profit



Net Profit



FINANCIAL HIGHLIGHTS - Quarterly

in Crores

Particulars	Dec., 2014	Sep., 2015	Dec., 2015	Y-o-Y Variation (%)	Change over Sep., 2015 (%)	March, 2015 (FY)
Interest Income	5,499	6,055	5,638	3%	(7%)	21,615
Interest Expended	4176	4,460	4,121	(1%)	(8%)	16,095
Net Interest Income (NII)	1323	1,595	1,517	15%	(5%)	5,520
Other Income	422	615	551	31%	(10%)	2,110
Operating Expenses	907	1125	1139	26%	1%	3,623
Operating Profit	838	1,085	929	11%	(14%)	4,007
Provisions & Others	533	753	1048	97%	39%	2,484
Net Profit	305	332	(119)	-	-	1,523



INTEREST ANALYSIS - Quarterly

Particulars	Dec., 2014	Sep., 2015	Dec., 2015	Y-o-Y Variation (%)	Change over Sep., 2015 (%)	March, 2015 (FY)
Interest Income on Advances	3,913	4,445	4,268	9%	(4%)	16,120
Interest Income on Investments	1319	1292	1,297	(2%)	0%	4,890
Interest on Call Money Lending / Repo/ Others	263	319	73	(72%)	(77%)	605
TOTAL INTEREST INCOME	5495	6,056	5,638	3%	(7%)	21,615
Interest Paid on Deposits	3927	4,193	3828	(3%)	(9%)	15,008
Interest on Bonds	98	98	121	23%	25%	388
Other Interest Expenditure	151	170	172	(14%)	1%	699
TOTAL INTEREST EXPENDITURE	4176	4,460	4121	(1%)	(8%)	16,095
Net Interest Income (NII)	1,319	1,595	1,517	15%	(5%)	5,520

OTHER INCOME – Quarterly

in Crores

Particulars	Dec., 2014	Sep., 2015	Dec., 2015	Y-o-Y Variation (%)	Change over Sep., 2015 (%)	March, 2015 (FY)
Commission & Brokerage	195	182	176	(10%)	(3%)	733
Net Profit from FX Transactions	11	21	40	264%	90%	97
Recovery in Written Off A/cs	21	106	84	300%	(21%)	330
Miscellaneous Income	61	86	62	2%	(28%)	293
Total (Excl. Trading Profit)	288	395	362	26%	(8%)	1,453
Net Profit on Sale of Investments	140	219	189	35%	(14%)	657
GRAND TOTAL	428	614	551	29%	(10%)	2,110

Operating Expenditure - Quarterly in Crores

Particulars	Dec., 2014	Sep., 2015	Dec., 2015	Y-o-Y Variation (%)	Change over Sep., 2015 (%)	March, 2015 (FY)
Staff Expenses	571	739	744	30%	0.67%	2,229
Rent, Taxes & Lighting	63	76	76	21%	-	253
Printing & Stationary	6	5	5	(17%)	-	26
Advertisement & Publicity	10	6	10	-	67%	28
Depreciation on Fixed Assets	51	47	50	(2%)	6%	187
Auditors' Fees	7	8	8	14%	-	26
Law Charges	2	1	2	-	100%	6
Postage, Telephone etc.	6	7	20	233%	186%	28
Repairs & Maintenance	18	34	27	50%	(21%)	148
Insurance & Guarantee Fee	44	46	48	9%	4%	167
Other Expenditure	129	156	148	15%	(5%)	525
TOTAL	907	1125	1138	25%	1.15%	3,623

Provisions – Quarterly

in Crores

Particulars	Dec., 2014	Sep., 2015	Dec., 2015	Y-o-Y Variation (%)	Change over Sep., 2015 (%)	March, 2015 (FY)
Provision for NPA	178	378	819	414%	142%	1,622
Bad Debts Written Off	9	21	15	67%	(29%)	42
Provision for Income Tax (Net of DTA/ DTL)	243	312	174	(28%)	(44%)	473
Standard Assets	(11)	64	(28)	145%	-	36
Restructured Assets	42	(27)	(42)	-	-	17
Depreciation on Investments	16	(22)	59	269%	-	(16)
Wage Arrears	60	0	0	-	-	180
Others	(4)	27	51	-	(69%)	74
TOTAL	533	753	1048	97%	39%	2,483



FINANCIAL HIGHLIGHTS – 9 Months

in Crores

Particulars	Dec., 2014	Dec., 2015	Y-o-Y Change	Variation (%)	March, 2015 (FY)
Interest Income	15810	17515	1705	11%	21,615
Interest Expended	11713	12993	1280	11%	16,095
Net Interest Income (NII)	4097	4522	425	10%	5,520
Other Income	1316	1667	351	27%	2,110
Operating Expenses *	2607	3135*	528	20%	3,624
Operating Profit	2806	3054	248	9%	4,007
Provisions	1700	2539	839	49%	2,484
Net Profit	1106	515	(591)	(53%)	1,523

* Includes Exception Items pertains to Sept-2015 of ` 140 Cr (Wage Arrears)



INTEREST ANALYSIS & Other Income – 9 Months in Crores

Particulars	Dec., 2014	Dec., 2015	Y-o-Y Change	Variation (%)	March, 2015 (FY)
Interest Income on Advances	11,886	13,070	1,184	10%	16,120
Interest Income on Investments	3,504	3935	431	12%	4,890
Other Interest Income	420	510	90	21%	605
TOTAL INTEREST INCOME	15,810	17,515	1,705	11%	21,615
Interest Paid on Deposits	10,913	12,165	1,252	11%	15,008
Interest on Bonds	283	318	35	12%	388
Other Interest Expenditure	517	510	(7)	6%	699
TOTAL INTEREST EXPENDITURE	11,713	12,993	1,280	11%	16,095
Net Interest Income (NII)	4,097	4,523	426	10%	5,520
Commission & Brokerage	518	519	1	0.19%	733
Net Profit from FX Transactions	75	98	23	31%	97
Recovery in Written Off A/cs	195	264	69	35%	330
Miscellaneous Income	187	217	30	16%	293
Total (Excl. Trading Profit)	975	1,098	123	13%	1,453
Net Profit on Sale of Investments	341	568	227	67%	657
Other Income	1,316	1,666	350	27%	2,110

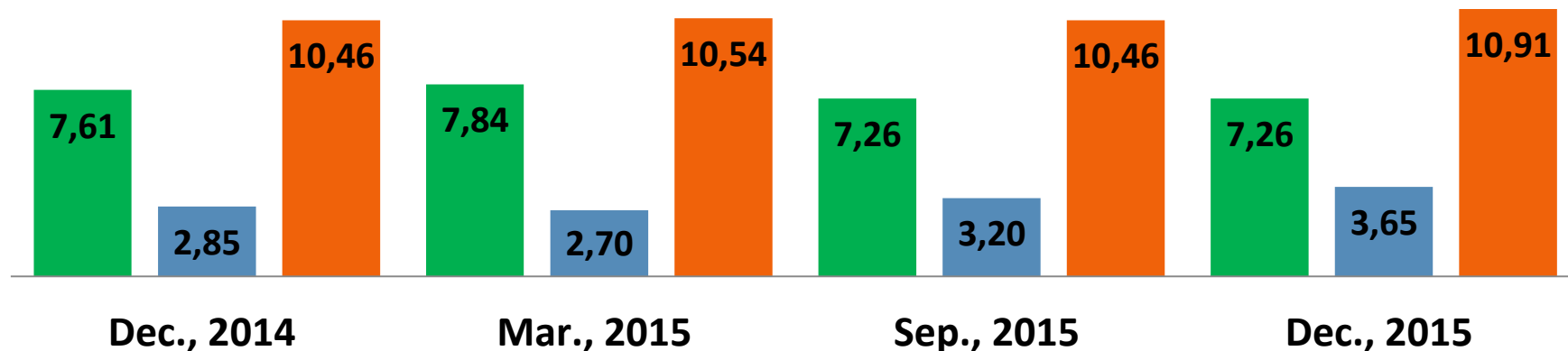
KEY PARAMETERS – Quarterly (Global) (%)

Parameters	Dec., 2014	Mar., 2015	Jun., 2015	Sept., 2015	Dec., 2015
Cost of Deposits	6.83	6.73	6.66	6.45	6.10
Yield on Advances	9.22	9.23	8.95	9.02	8.44
Cost of Funds	6.07	6.12	6.11	6.03	5.67
Yield on Funds	7.99	8.12	8.07	8.18	7.75
Return on Assets	0.44	0.58	0.42	0.45	(0.16)
Yield on Investments	8.10	8.23	8.08	8.07	8.06
NET INTEREST MARGIN (NIM)					
Global	2.25	2.29	2.21	2.46	2.32
Domestic	2.56	2.60	2.56	2.88	2.74



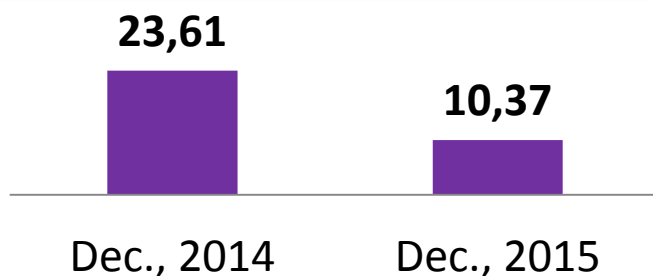
Capital Adequacy Ratio - Basel III

■ Tier I ■ Tier II ■ CRAR (%)

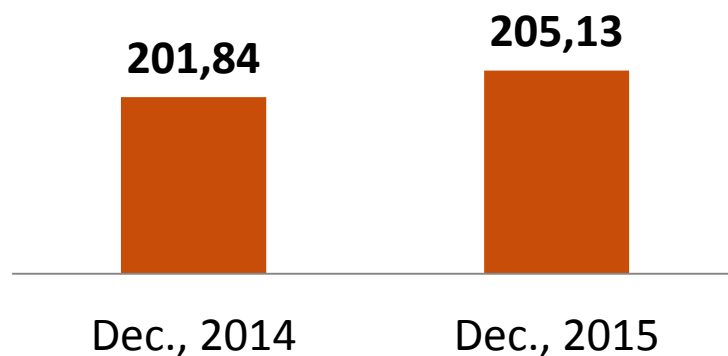


Particulars	Dec., 2014	Mar., 2015	Sep., 2015	Dec., 2015
Regulatory Total Capital (₹ in Crores)	15,112	16,891	18,120	18,888
Risk Weighted Assets (₹ in Crores)	1,44,502	1,60,249	1,73,233	1,73,133
CRAR	10.46%	10.54%	10.46%	10.91%

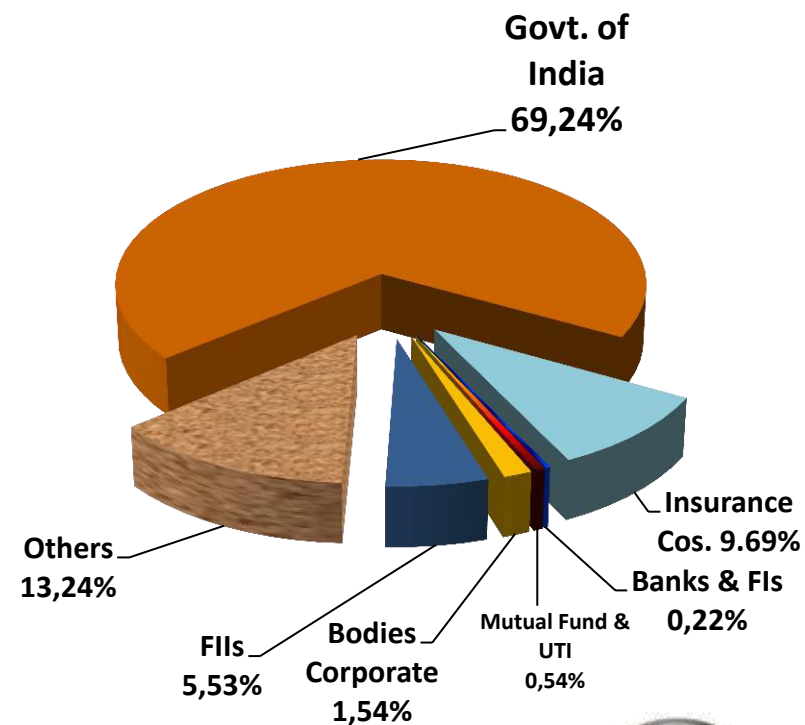
Earnings Per Share (Annualised)



Book Value Per Share



EQUITY HOLDING PATTERN As on 31-12-2015



EQUITY VALUE

Particulars	Dec., 2014	Mar., 2015	June, 2015	Sep., 2015	Dec., 2015
Earnings Per Share (₹)	23.61	24.38	18.24	19.15	10.37
Book Value Per Share (₹)	201.84	197.24	202.30	207.18	205.13
Return on Equity (%)	13.17	13.30	9.85	10.22	5.56
No. of Shares (in Crs.)	62.46	66.21	66.21	66.21	66.21
Share Capital (₹ in Crs.)	624.58	662.06	662.06	662.06	662.06
Market Capitalisation (₹ in Crs.)	8,216.61	6,700.45	6,505.13	5,459.01	5809.92



BRANCH NETWORK

