

Lr. No. 666/25/P.30/412

Dt: 03.11.2017

The National Stock Exchange  
Of India Limited  
Exchange Plaza  
Bandra Kurla Complex  
Bandra (East)  
**Mumbai - 400 051.**  
Fax: 022-26598237/38

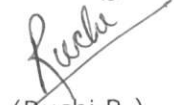
**SYMBOL: ANDHRABANK**

Dear Sirs,

Sub: Submission of Presentation to Analysts/ Institutional Investors on the Unaudited  
Financial Results of the Bank for the Quarter ended September 30, 2017

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In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose a copy of the Presentation to Analysts/ Institutional Investors on the Unaudited Financial Results of the Bank for the Quarter ended September 30, 2017. The said presentation is hosted on the website of the Bank [www.andhrabank.in](http://www.andhrabank.in)

Yours Faithfully,

  
(Ruchi R.)  
Company Secretary

Encl: as above





*Andhra Bank*

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Performance /  
Financial  
Highlights  
Sept 2017



# Andhra Bank

## KEY HIGHLIGHTS

### Growth in Key Parameters- Half Year Ended 30.09.2017

- Operating Profit increased by 30.40%(Y-o-Y)
- Non-Interest Income (NII) increased by 27.36%(Y-o-Y)
- Net-Interest Income (NIM) increased by 11.91%(Y-o-Y)
- RAM Credit increased by 21.64%(Y-o-Y)
- CASA Deposits increased by 24.9%(Y-o-Y)
- Cost to Income Ratio decreased to 38.01%(Sept'17) from 45.93%(sept'16)

| Particulars              | June 2017 | September 2017 |
|--------------------------|-----------|----------------|
| Gross NPA %              | 13.33%    | 13.27%         |
| Net NPA %                | 8.09%     | 7.55%          |
| Provision Coverage Ratio | 51.73%    | 55.25%         |



*Andhra Bank*

## HIGHLIGHTS

### Growth in Key Parameters( Y-o-Y)- Sep'16- Sep'17

- Business grew by 7.8% - from Rs. 319163 Cr to Rs.344032 Cr.
- Total Deposits grew by 9.5% - from Rs. 177628 Cr to Rs.194578 Cr.
- CASA Deposits (Excl. Bank Deposits) grew by 24.9% - from Rs.48031 Cr to Rs. 59988 Cr.
- Advances grew by 5.6%-from Rs. 141535 Cr. to Rs.149454 Cr.
- Retail Advances grew by 28% - from Rs. 25414 Cr. to Rs.32526 Cr.
- CASA ratio stood at 30.86% (Sept'17) as compared to 27.06% (Sept'16)



# Andhra Bank

## BRANCH NETWORK AND BUSINESS DELIVERY CHANNELS

| Business Delivery Channels | 31.03.17 | 30.09.16 | 30.09.17   |
|----------------------------|----------|----------|------------|
| Branches                   | 2908     | 2841     | 2910       |
| Extension Counters         | 4        | 4        | 4          |
| ATMs/BNA/CR                | 3929     | 3778     | 3981       |
| Satellite Offices          | 34       | 34       | 34         |
| TOTAL                      | 6875     | 6657     | 6929       |
| Branch Mix                 | 31.03.17 | 30.09.16 | 30.09.17** |
| 1.Rural                    | 745      | 841      | 745        |
| 2.Semi-Urban               | 770      | 761      | 771        |
| 3.Urban                    | 664      | 768      | 664        |
| 4.Metro                    | 729      | 471      | 730        |
| TOTAL                      | 2908     | 2841     | 2910       |

**i** Bank has Representative Offices in Dubai & New Jersey

\*\* As per census of 2011



# Andhra Bank

## SHARE HOLDING PATTERN – SEPT 2017

Share Capital  
No. of Shares

30.09.2017  
Rs 872.80 Crs  
87.28 Crs

|                                 | 30.09.2017<br>(Rs in Crores) | % Share Holding |
|---------------------------------|------------------------------|-----------------|
| Government of India             | 608.95                       | 69.77           |
| General Public                  | 98.76                        | 11.32           |
| Private Corporate Bodies        | 14.68                        | 1.68            |
| Mutual Funds & UTI              | 5.84                         | 0.67            |
| Banks/FIs/Insurance Cos         | 101.63                       | 11.64           |
| Foreign Institutional Investors | 42.40                        | 4.86            |
| Others                          | 0.54                         | 0.06            |
| Total                           | 872.80                       | 100.00          |



# Andhra Bank

## BUSINESS PERFORMANCE HIGHLIGHTS

(Amount in Rs crores)

| Details               | AS ON    |          |          |          | Variance<br>(Y-o-Y) % |
|-----------------------|----------|----------|----------|----------|-----------------------|
|                       | 31.03.17 | 30.06.17 | 30.09.16 | 30.09.17 |                       |
| Total Deposits        | 195441   | 188272   | 177628   | 194578   | 9.54%                 |
| Total Advances        | 144232   | 145801   | 141535   | 149454   | 5.59%                 |
| Total Business        | 339673   | 334073   | 319163   | 344032   | 7.79%                 |
| Investments<br>(Net ) | 59697    | 58772    | 52696    | 64279    | 21.98%                |
| Net Profit / Loss     | 174      | 40       | 51       | -385     | -854.90%              |
| CD Ratio              | 73.80%   | 77.44%   | 79.68%   | 76.8%    | -                     |



# Andhra Bank

## DEPOSITS - COMPOSITION

(Amount in Rs crores)

| Type of Deposit                  | AS ON    |          |          |          | Variance (Y-o-Y) % |
|----------------------------------|----------|----------|----------|----------|--------------------|
|                                  | 31.03.17 | 30.06.17 | 30.09.16 | 30.09.17 |                    |
| Current Deposits                 | 8602     | 9497     | 7608     | 9627     | 26.54%             |
| % Share                          | 4.40     | 5.04     | 4.30     | 4.95     |                    |
| Savings Deposits                 | 48655    | 49117    | 40423    | 50361    | 24.58%             |
| % Share                          | 24.90    | 26.10    | 22.76    | 25.89    |                    |
| CASA (excl. bank deposits)       | 57257    | 58614    | 48031    | 59988    | 24.90%             |
| % Share                          | 29.30    | 31.14    | 27.06    | 30.84    |                    |
| Term Deposits (Incl. Inter Bank) | 138124   | 129593   | 129554   | 134526   | 3.84%              |
| % Share                          | 70.69%   | 68.86    | 72.94    | 69.16    |                    |
| TOTAL                            | 195381   | 188207   | 177585   | 194514   | 9.54%              |



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## ADVANCES

(Amount in Rs crores)

| SECTOR                                   | 31.03.17 | 30.06.17 | 30.09.16 | 30.09.17 | Variance<br>(Y-o-Y) % |
|------------------------------------------|----------|----------|----------|----------|-----------------------|
| Corporate & Mid<br>Corporate<br>Advances | 61858    | 59918    | 65875    | 57417    | -12.84%               |
| MSME                                     | 27260    | 28637    | 24181    | 30831    | 27.50%                |
| Retail Credit                            | 27541    | 29327    | 25414    | 32526    | 27.98%                |
| Agriculture                              | 27573    | 27919    | 26065    | 28680    | 10.03%                |
| Gross Bank<br>Credit                     | 144232   | 145801   | 141535   | 149454   | 5.60%                 |



# Andhra Bank

## NET PROFIT

(Amount in Rs crores)

| Sl. No. | Particulars               | Year ended | Quarter ended |         |         |                   |
|---------|---------------------------|------------|---------------|---------|---------|-------------------|
|         |                           | Mar 17     | Jun 17        | Sept 16 | Sept 17 | Variance (Y-o-Y)% |
| 1       | Interest Income           | 18027      | 4402          | 4473    | 4417    | -1.25%            |
| 2       | Interest Expenses         | 12496      | 2961          | 3113    | 2916    | -6.32%            |
| 3       | NII (Spread) (1-2)        | 5531       | 1441          | 1360    | 1501    | 10.36%            |
| 4       | Other Income              | 2308       | 753           | 569     | 588     | 3.33%             |
| 5       | Operating Expenses        | 3452       | 825           | 886     | 794     | -10.38%           |
| 6       | Operating Profit          | 4388       | 1369          | 1043    | 1295    | 24.16%            |
| 7       | Provisions                | 4029       | 1301          | 957     | 1668    | 74.29%            |
| 8       | Taxes                     | 185        | 28            | 35      | 12      | -65.71%           |
| 9       | Net Profit / Loss (6-7-8) | 174        | 40            | 51      | -385    | -854.90%          |



# Andhra Bank

## INTEREST INCOME

(Amount in Rs crores)

| Interest on              | Year ended | Quarter ended |           |           | Variance<br>(Y-o-Y)% |
|--------------------------|------------|---------------|-----------|-----------|----------------------|
|                          | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |                      |
| Advances                 | 13597      | 3243          | 3422      | 3244      | -5.20%               |
| Investment               | 4230       | 1017          | 1025      | 1077      | 5.07%                |
| Others                   | 200        | 142           | 26        | 96        | 269.23%              |
| TOTAL INTEREST<br>INCOME | 18027      | 4402          | 4473      | 4417      | -1.25%               |



# Andhra Bank

## INTEREST EXPENSES

( Amount in Rs crores)

| Interest on                                                        | Year ended   | Quarter ended |             |             | Variance<br>(Y-o-Y)% |
|--------------------------------------------------------------------|--------------|---------------|-------------|-------------|----------------------|
|                                                                    | Mar 17       | Jun 17        | Sept 16     | Sept 17     |                      |
| Deposits                                                           | 11692        | 2752          | 2914        | 2686        | -7.82%               |
| Sub-ordinate<br>Debt/Other<br>Innovative<br>capital<br>instruments | 688          | 186           | 177         | 188         | 6.21%                |
| Borrowings                                                         | 116          | 23            | 22          | 42          | 90.90%               |
| <b>TOTAL INTEREST<br/>EXPENSE</b>                                  | <b>12496</b> | <b>2961</b>   | <b>3113</b> | <b>2916</b> | <b>-6.33%</b>        |



# Andhra Bank

## PROFIT & LOSS ACCOUNT – SPREAD MANAGEMENT

( Amount in Rs crore)

| Particulars               | Year ended | Quarter ended |           |           | Variance<br>(Y-o-Y)% |
|---------------------------|------------|---------------|-----------|-----------|----------------------|
|                           | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |                      |
| Interest Income           | 18027      | 4402          | 4473      | 4417      | -1.25%               |
| Interest Expenses         | 12496      | 2961          | 3113      | 2916      | -6.32%               |
| Interest Spread<br>(NII)  | 5531       | 1441          | 1360      | 1501      | 10.36%               |
| NIM(On Earning<br>Assets) | 3.07       | 3.12          | 3.11      | 3.21      | -                    |



# Andhra Bank

## PROFIT & LOSS ACCOUNT – NON-INTEREST INCOME

( Amount in Rs crore)

| Particulars                                 | Year ended | Quarter ended |           |           |
|---------------------------------------------|------------|---------------|-----------|-----------|
|                                             | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |
| A) Non-interest Income from Core Operations |            |               |           |           |
| 1) Processing Fee                           | 307.65     | 81.45         | 52.26     | 73.91     |
| 2) Other Income                             | 450.11     | 169.75        | 115.80    | 165.85    |
| 3) Rent on Lockers                          | 61.65      | 3.80          | 2.93      | 45.65     |
| 4) Recovery in Written off Accounts         | 84.40      | 24.49         | 35.01     | 41.02     |
| 5) Commission & Exchange                    | 521.54     | 140.29        | 117.38    | 137.93    |
| Sub Total – (A)                             | 1425.35    | 419.78        | 323.38    | 464.36    |
| B) Non Interest Income from Treasury        |            |               |           |           |
| 1) Profit on Sale of Investments            | 764.65     | 313.76        | 213.32    | 80.69     |
| 2) Dividend Income                          | 3.39       | 0.58          | 0.74      | 2.57      |
| 3) Forex Profit                             | 114.92     | 19.12         | 32.44     | 40.27     |
| Sub Total – (B)                             | 882.96     | 333.46        | 246.50    | 123.53    |
| C) Total Non Interest Income (A+B)          | 2308.31    | 753.24        | 569.88    | 587.89    |



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## PROFIT & LOSS ACCOUNT - NON-INTEREST EXPENDITURE

( Amount in Rs crore)

| Particulars              | Year ended | Quarter ended |           |           | Variance<br>(Y-o-Y)% |
|--------------------------|------------|---------------|-----------|-----------|----------------------|
|                          | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |                      |
| Establishment Expenses   | 2097       | 484           | 558       | 441       | -20.97%              |
| Other Operating Expenses | 1355       | 341           | 328       | 353       | 7.62%                |
| TOTAL:                   | 3452       | 825           | 886       | 794       | -10.38%              |



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## PROVISIONS & CONTINGENCIES

( Amount in Rs crore)

| Particulars                                | Year ended | Quarter ended |           |           |
|--------------------------------------------|------------|---------------|-----------|-----------|
|                                            | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |
| Income Tax                                 | 185        | 28            | 35        | 12        |
| Dep./Loss on revaluation of Investments    | 172        | 61            | 28        | 89        |
| Depreciation on Transfer to/from HTM       | 18         | 85            | 0         | 0         |
| Provision for NPAs                         | 3834       | 1209          | 917       | 1586      |
| Provision against Standard Assets & others | 5          | -54           | 12        | -7        |
| Total                                      | 4214       | 1329          | 992       | 1680      |



# Andhra Bank

## KEY RATIOS – COST & YIELD

| Ratios                 | Year ended | Quarter ended |           |           |
|------------------------|------------|---------------|-----------|-----------|
|                        | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |
| Cost of Deposits %     | 6.43       | 5.81          | 6.55      | 5.62      |
| Cost of Funds %        | 5.81       | 5.26          | 5.95      | 5.11      |
| Yield on Advances %    | 9.77       | 9.07          | 9.91      | 8.85      |
| Yield on Investments % | 7.77       | 7.63          | 7.84      | 7.45      |
| Yield on Funds %       | 8.38       | 7.82          | 8.55      | 7.74      |



# Andhra Bank

## PROFITABILITY RATIOS

| Ratios                                      | Year ended | Quarter ended |           |           |
|---------------------------------------------|------------|---------------|-----------|-----------|
|                                             | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |
| Return on Assets(ROA)%                      | 0.08       | 0.07          | 0.10      | -0.67     |
| Return on Avg. Net worth % (Annualised)     | 1.68       | 1.54          | 1.99      | -14.90    |
| Earning per Share<br>(Amt in Rs) Annualized | 2.56       | 2.36          | 3.02      | -19.26    |
| Book value per share<br>(Amt in Rs)         | 153.84     | 154.55        | 152.48    | 119.61    |



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## OPERATING RATIOS

| Ratios                                                 | Year ended | Quarter ended |           |           |
|--------------------------------------------------------|------------|---------------|-----------|-----------|
|                                                        | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |
| Cost to Income Ratio (%)                               | 44.03      | 37.58         | 45.93     | 38.01     |
| Staff Cost as % of Average Working Funds               | 0.97       | 0.86          | 1.07      | 0.77      |
| Other Operating Expenses as % of Average Working Funds | 0.63       | 0.61          | 0.63      | 0.62      |
| Operating Profit to AWF (%)                            | 2.04       | 2.43          | 2.00      | 2.27      |
| Staff Cost to Total Expenditure (%)                    | 13.05      | 12.78         | 13.95     | 11.89     |



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## PRODUCTIVITY RATIOS

( Amount in Rs crore)

| Ratios                  | As on    |          |           |           |
|-------------------------|----------|----------|-----------|-----------|
|                         | Mar 2017 | Jun 2017 | Sept 2016 | Sept 2017 |
| Business Per Employee   | 17.52    | 15.97    | 15.15     | 16.00     |
| Net Profit Per Employee | 0.01     | 0.01     | 0.01      | --        |
| Business Per Branch     | 116.78   | 114.88   | 112.34    | 118.22    |
| Gross Profit Per Branch | 1.51     | 1.88     | 1.44      | 1.83      |



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## CAPITAL ADEQUACY RATIOS (BaseI III)

( Amount in Rs crore)

| Ratio                      | 31.03.2017 |        | 30.09.2016 |        | 30.09.2017 |        |
|----------------------------|------------|--------|------------|--------|------------|--------|
| Total Risk Weighted Assets | 155058     |        | 144627.89  |        | 163356.28  |        |
| Common Equity Tier I Ratio | *11920     | 7.69%  | 10585.98   | 7.32%  | 11583.15   | 7.09%  |
| Additional Tier I Ratio    | 2300       | 1.48%  | 2312.01    | 1.60%  | 2300.00    | 1.41%  |
| Tier II Ratio              | 4975       | 3.21%  | 4630.27    | 3.20%  | 4781.66    | 2.93%  |
| Total Capital Ratio (CRAR) | 19195      | 12.38% | 17528.26   | 12.12% | 18664.82   | 11.43% |

\* Treating Rs 1100 crores received from GOI as CET-I



# Andhra Bank

## INVESTMENTS (NET)

( Amount in Rs crore)

| Particulars                       | 31.03.2017 | 30.06.2017 | 30.09.2016 | 30.09.2017 |
|-----------------------------------|------------|------------|------------|------------|
| Net Investments                   | 59697.49   | 58772.21   | 52696      | 64279.12   |
| HTM                               | 38954.45   | 37746.13   | 38229      | 38373.92   |
| AFS                               | 20742.04   | 20021.79   | 14381      | 24907.60   |
| HFT                               | 1.00       | 1004.29    | 86         | 997.60     |
| Duration (AFS)                    | 5.10       | 2.82       | 3.01       | 4.4775     |
| Modified Duration (AFS)           | 4.91       | 2.70       | 2.89       | 4.3098     |
| Duration Total Portfolio          | 5.88       | 5.16       | 5.07       | 5.5666     |
| Modified Duration Total Portfolio | 5.68       | 4.98       | 4.89       | 5.3722     |
| Yield on Investments              | 7.77       | 7.63       | 7.84       | 7.51       |



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## INVESTMENTS - CLASSIFICATION

( Amount in Rs crore)

| Types of Net Investments | March 2017 | % of Total | Jun 2017 | % of total | Sept 2016 | % of Total | Sept 2017 | % of Total |
|--------------------------|------------|------------|----------|------------|-----------|------------|-----------|------------|
| SLR                      | 54642.39   | 91.53      | 52933.51 | 90.07      | 48242     | 90.74%     | 58306.85  | 90.71      |
| Non SLR                  | 5055.10    | 8.47       | 5838.70  | 9.93       | 4922      | 9.26%      | 5972.27   | 9.29       |
| Total                    | 59697.49   | 100.00     | 58772.21 | 100.00     | 53164     | 100.00%    | 64279.12  | 100.00     |



# Andhra Bank

## AGRICULTURE CREDIT- BREAK UP

( Amount in Rs crore)

| Category                         | Mar 2017 | Jun 2017 | Sept 2016 | Sept 2017 | Variance (Y-o-Y) % |
|----------------------------------|----------|----------|-----------|-----------|--------------------|
| AGRI GOLD LOANS                  | 5669     | 5855     | 5691      | 6183      | 8.65               |
| AGRI TERM LOANS                  | 2487     | 2433     | 2567      | 2422      | -5.65              |
| PATTABHI AGRI CASH CREDITS (KCC) | 8169     | 8032     | 7674      | 8734      | 13.81              |
| SHG FARM SECTOR                  | 5057     | 4901     | 4647      | 5072      | 9.15               |
| OTHERS *                         | 6191     | 6698     | 5486      | 6269      | 14.27              |
| TOTAL                            | 27573    | 27919    | 26065     | 28680     | 10.03              |

\* Including RIDF and non priority sector



# Andhra Bank

## RETAIL CREDIT- BREAK UP

( Amount in Rs crore)

| Category                                                                              | 31.03. 17 | 30.06.17 | 30.09.16 | 30.09.17 | Variance<br>(Y-o-Y) % |
|---------------------------------------------------------------------------------------|-----------|----------|----------|----------|-----------------------|
| Housing Loans                                                                         | 13870     | 15459    | 12810    | 16008    | 25%                   |
| Non Agriculture Gold<br>Loans                                                         | 2605      | 2747     | 2694     | 2844     | 6%                    |
| Other Retail Credit<br>(Educational Loans,<br>Consumer/clean loans,<br>deposit loans) | 11066     | 11121    | 9910     | 13674    | 38%                   |
| Total                                                                                 | 27541     | 29327    | 25414    | 32526    | 28%                   |



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## MSME CREDIT- BREAK UP

( Amount in Rs crore)

| Category | March 2017 | Jun 2017 | Sept 2016 | Sept 2017 | Variance<br>(Y-o-Y) % |
|----------|------------|----------|-----------|-----------|-----------------------|
| MICRO    | 9701       | 10527    | 7189      | 10962     | 52.48%                |
| SMALL    | 11016      | 11040    | 11155     | 10980     | -1.57%                |
| MEDIUM   | 6543       | 7070     | 5837      | 8889      | 52.28%                |
| TOTAL    | 27260      | 28637    | 24181     | 30831     | 27.50%                |



# Andhra Bank

## INDUSTRY WISE EXPOSURE AS ON 30.09.2017

( Amount in Rs crores)

| Sl. No | Industry                    | Actual Fund Based Exposure | Exposure as % of Total Advances of Previous Quarter | Actual Fund Based Outstanding | Outstanding as % of Total Advances of Previous Quarter |
|--------|-----------------------------|----------------------------|-----------------------------------------------------|-------------------------------|--------------------------------------------------------|
| 1      | Power                       | 14768.50                   | 10.13%                                              | 13206.73                      | 9.06%                                                  |
| 2      | Housing Loans               | 17100.29                   | 11.73%                                              | 15975.53                      | 10.96%                                                 |
| 3      | NBFC                        | 10027.90                   | 6.88%                                               | 8301.44                       | 5.69%                                                  |
| 4      | Iron & Steel                | 7813.70                    | 5.36%                                               | 7172.84                       | 4.92%                                                  |
| 5      | Textiles                    | 6877.51                    | 4.72%                                               | 5916.35                       | 4.06%                                                  |
| 6      | Construction & Contractors  | 5797.39                    | 3.98%                                               | 5237.84                       | 3.59%                                                  |
| 7      | Commercial Real Estate      | 3428.87                    | 2.35%                                               | 2549.55                       | 1.75%                                                  |
| 8      | Rice Mills                  | 3671.63                    | 2.52%                                               | 2801.10                       | 1.92%                                                  |
| 9      | Engineering (Heavy & Light) | 2323.29                    | 1.59%                                               | 2181.50                       | 1.50%                                                  |
| 10     | Diamonds, Gems & Jewelers   | 1910.83                    | 1.31%                                               | 1743.04                       | 1.20%                                                  |



# Andhra Bank

## INDUSTRY WISE EXPOSURE AS ON 30.09.2017 (Contd.)

( Amount in Rs crores)

| Sl. No | Industry                 | Actual Fund Based Exposure | Exposure as % of Total Advances of Previous Quarter | Actual Fund Based Outstanding | Outstanding as % of Total Advances of Previous Quarter |
|--------|--------------------------|----------------------------|-----------------------------------------------------|-------------------------------|--------------------------------------------------------|
| 11     | Petroleum Products       | 1679.35                    | 1.15%                                               | 944.12                        | 0.65%                                                  |
| 12     | Drugs & Pharmaceuticals  | 2350.92                    | 1.61%                                               | 2193.25                       | 1.50%                                                  |
| 13     | Sugar                    | 1034.06                    | 0.71%                                               | 925.44                        | 0.63%                                                  |
| 14     | Hotels                   | 690.81                     | 0.47%                                               | 612.20                        | 0.42%                                                  |
| 15     | Cement & Cement Products | 1155.93                    | 0.79%                                               | 942.50                        | 0.65%                                                  |
| 16     | Tobacco                  | 949.04                     | 0.65%                                               | 780.19                        | 0.54%                                                  |
| 17     | Hospitals                | 672.60                     | 0.46%                                               | 550.82                        | 0.38%                                                  |
| 18     | Educational Institutions | 849.80                     | 0.58%                                               | 636.05                        | 0.44%                                                  |
| 19     | Distilleries             | 186.55                     | 0.13%                                               | 183.12                        | 0.13%                                                  |
| 20     | Software                 | 132.92                     | 0.09%                                               | 113.17                        | 0.08%                                                  |



# Andhra Bank

## EXPOSURE TO INFRASTRUCTURE AS ON 30.09.2017

( Amount in Rs crores)

| Sl. No | Industry                       | Actual Fund Based Exposure | Exposure as % of Total Advances of Previous Quarter | Actual Fund Based Outstanding | Outstanding as % of Total Advances of Previous Quarter |
|--------|--------------------------------|----------------------------|-----------------------------------------------------|-------------------------------|--------------------------------------------------------|
| 1      | Energy                         | 14768.50                   | 10.13%                                              | 13206.73                      | 9.06%                                                  |
|        | a) Power                       | 14768.50                   | 10.13%                                              | 13206.73                      | 9.06%                                                  |
|        | b) Gas Transportation          | 0.00                       | 0.00                                                | 0.00                          | 0.00                                                   |
| 2      | Transportation                 | 4506.80                    | 3.09%                                               | 4103.04                       | 2.81%                                                  |
|        | a) Roads, Bridges & Rail       | 4386.59                    | 3.01%                                               | 3982.84                       | 2.73%                                                  |
|        | b) Ports & Airports            | 120.21                     | 0.08%                                               | 120.21                        | 0.08%                                                  |
|        | c) Public Transport            | 0.00                       | 0.00                                                | 0.00                          | 0.00                                                   |
| 3      | Water & Sanitation             | 3268.71                    | 2.24%                                               | 1324.92                       | 0.91%                                                  |
| 4      | Communications                 | 1938.64                    | 1.33%                                               | 1650.14                       | 1.13%                                                  |
| 5      | Social & Commercial (of which) | 1997.05                    | 1.37%                                               | 1709.03                       | 1.17%                                                  |
|        | a) Hospitals                   | 347.67                     | 0.24%                                               | 280.18                        | 0.19%                                                  |
|        | b) Educational Institutes      | 353.28                     | 0.24%                                               | 226.90                        | 0.16%                                                  |
|        | c) SEZ                         | 144.19                     | 0.10%                                               | 144.19                        | 0.10%                                                  |
|        | d) Cold Storage/Rural Godowns  | 631.66                     | 0.43%                                               | 601.82                        | 0.41%                                                  |
|        | e) Fertilizers                 | 445.26                     | 0.31%                                               | 434.27                        | 0.30%                                                  |
|        | f) Hotels                      | 75.00                      | 0.05%                                               | 21.66                         | 0.01%                                                  |
|        | TOTAL                          | 26479.69                   | 18.16%                                              | 21993.87                      | 15.08% <sup>28</sup>                                   |



# Andhra Bank

## ASSET QUALITY

(Amount in Crores)

| Asset Quality            | 31.03.17              | 30.06.17              | 30.09.16              | 30.09.17              |
|--------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Standard Assets          | 126561.99<br>(87.75%) | 126373.00<br>(86.68%) | 125272.46<br>(88.51%) | 129615.57<br>(86.73%) |
| Total NPAs<br>(of which) | 17669.98<br>(12.25%)  | 19428.04<br>(13.33%)  | 16262.86<br>(11.49%)  | 19838.58<br>(13.27%)  |
| Sub-Standard Assets      | 6611.17<br>(4.58%)    | 5864.24<br>(4.02%)    | 6991.19<br>(4.94%)    | 4592.52<br>(3.07%)    |
| Doubtful Assets          | 10999.78<br>(7.63%)   | 13508.90<br>(9.26%)   | 9227.19<br>(6.52%)    | 15191.94<br>(10.16%)  |
| Loss Assets              | 59.03<br>(0.04%)      | 54.90<br>(0.04%)      | 44.48<br>(0.03%)      | 54.12<br>(0.04%)      |
| TOTAL                    | 144231.97<br>100.00%  | 145801.04<br>100.00%  | 141535.32<br>100.00%  | 149454.15<br>(100)    |



# Andhra Bank

## SECTOR WISE NPA%

( Amount in Rs crore)

| SECTORS               | As on 30.09.2016 |       |                                       | As on 30.09.2017 |       |                                       |
|-----------------------|------------------|-------|---------------------------------------|------------------|-------|---------------------------------------|
|                       | Advances         | NPA   | NPA % to Total Advances (Sector wise) | Advances         | NPA   | NPA % to Total Advances (Sector wise) |
| AGRICULTURE           | 26065            | 1414  | 5.42%                                 | 28680            | 1289  | 4.49%                                 |
| MSME                  | 24181            | 2475  | 10.24%                                | 30831            | 3141  | 10.18%                                |
| RETAIL CREDIT         | 25414            | 457   | 1.80%                                 | 32526            | 567   | 1.74%                                 |
| LARGE & MID CORPORATE | 65875            | 11917 | 18.09%                                | 57417            | 14841 | 25.84%                                |
| TOTAL                 | 141535           | 16263 | 11.49%                                | 149454           | 19838 | 13.27%                                |



# Andhra Bank

## NPA MOVEMENT

( Amount in Rs crore)

| PARAMETER                                                  | Year ended | Quarter ended |           |           |
|------------------------------------------------------------|------------|---------------|-----------|-----------|
|                                                            | Mar 2017   | Jun 2017      | Sept 2016 | Sept 2017 |
| NPAs at the beginning of the period                        | 11444      | 17670         | 14137     | 19428     |
| Add: Additions during the period                           | 9410       | 2214          | 2438      | 1656      |
| NPAs after addition                                        | 20854      | 19884         | 16575     | 21084     |
| Less: Reduction during the period                          | 3184       | 456           | 312       | 1245      |
| of which -Up gradation/Recovery                            | 1561       | 248           | 245       | 1039      |
| - Technical Write off/<br>Write off in compromise accounts | 1623       | 208           | 67        | 206       |
| NPAs at the end of the period                              | 17670      | 19428         | 16263     | 19839     |
| Gross NPA %                                                | 12.25%     | 13.33%        | 11.49%    | 13.27%    |
| Net NPAs at the end of the period                          | 10355      | 11120         | 9411      | 10574     |
| Net NPA %                                                  | 7.57%      | 8.09%         | 6.99%     | 7.55%     |
| Provision Coverage Ratio                                   | 51.03%     | 51.73%        | 50.41%    | 55.25%    |



# Andhra Bank

## RESTRUCTURED ACCOUNTS AS ON 30.09.2017

( Amount in Rs crore)

| Sl.No. | Particulars                          | No. of<br>Accounts | Amount  |
|--------|--------------------------------------|--------------------|---------|
| 1      | Below Rs 1 Crore                     | 11                 | 3.82    |
| 2      | Rs 1 Crore to less than Rs 25 Crores | 9                  | 79.96   |
| 3      | Rs 25 Crores and above               | 38                 | 6271.52 |
| 4      | Total                                | 58                 | 6355.30 |



# Andhra Bank

## CONSOLIDATED POSITION OF RESTRUCTURED ACCOUNTS AS ON 30.09.17

| ( Amount in Rs crore)                                                      |         |
|----------------------------------------------------------------------------|---------|
| Particulars                                                                |         |
| Restructured up to 31.03.2017                                              | 7691.75 |
| Fresh Restructured during the year                                         | 97.08   |
| Disbursements in Restructured Accounts                                     | 459.27  |
| Sub Total                                                                  | 8248.10 |
| Less- Accounts Upgraded by special provision/ accounts closed & recoveries | 571.91  |
| -Accounts slipped to NPAs during the Period                                | 1320.89 |
| Restructured Closing Balance                                               | 6355.30 |



# Andhra Bank

## TOTAL RESTRUCTURED ACCOUNTS – SECTORWISE

( Amount in Rs crore)

| Sl. No | Sector                                                         | As on 31.03.2017 |               | As on 30.09.2017 |               |
|--------|----------------------------------------------------------------|------------------|---------------|------------------|---------------|
|        |                                                                | No. of Accts     | Amount in Crs | No. of Accts     | Amount in Crs |
| 1      | Total Restructured Accounts and Amount                         | 96               | 7691.75       | 58               | 6355.30       |
| 2      | Out of which                                                   |                  |               |                  |               |
|        | i) Micro, Small and Medium Enterprises                         | 28               | 221.95        | 14               | 148.88        |
|        | ii) Housing Loans Restructured                                 | 4                | 0.47          | 2                | 0.19          |
|        | iii) Agricultural Loans                                        | 10               | 37.85         | 4                | 29.60         |
|        | iv) Other Retail Credit(Educational Loans, Mortgage Loans etc) | 0                | 0.00          | 0                | 0.00          |
|        | v) Major Industries Restructured                               | 54               | 7431.48       | 38               | 6176.63       |



# Andhra Bank

## BREAK UP OF MAJOR INDUSTRIES RESTRUCTURED – As on

( Amount in Rs crore)

| Sector                             | 31.03.2017 | 30.06.2017 | 30.09.2016 | 30.09.2017 |
|------------------------------------|------------|------------|------------|------------|
| MSME & Major Industries (Of which) | 7653.43    | 7079.24    | 9189.09    | 6325.51    |
| a. Textiles                        | 135.48     | 134.85     | 143.72     | 133.14     |
| b. Engineering                     | 47.94      | 47.87      | 121.96     | 47.24      |
| c. Sugar                           | 161.62     | 152.89     | 161.17     | 206.30     |
| d. Iron & Steel                    | 465.56     | 467.65     | 737.34     | 412.85     |
| e. Contractors                     | 583.81     | 171.35     | 769.25     | 96.84      |
| Sub Total (A)                      | 1394.41    | 974.61     | 1933.44    | 896.37     |
| f. Infrastructure(B)               | 5455.13    | 5700.44    | 6397.90    | 5095.13    |
| Of which                           | 4133.87    | 4290.46    | 5169.82    | 3959.77    |
| i) Power                           |            |            |            |            |
| ii) Educational Institutions       | 69.99      | 9.82       | 72.51      | 6.25       |
| iii) Roadways                      | 1106.12    | 1223.38    | 1015.58    | 1032.75    |
| iv) Telecom                        | 65.60      | 66.29      | 115.80     | 0.00       |
| v) others infra                    | 79.55      | 110.49     | 24.19      | 96.36      |
| g. Others(C)                       | 803.89     | 404.19     | 857.75     | 334.01     |
| TOTAL(A+B+C)                       | 7653.43    | 7079.24    | 9189.09    | 6325.51    |



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Thank you

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