

Performance Highlights

For the Year ended

31-Mar-2017

HIGHLIGHTS OF WORKING RESULTS



2

Business

- Global Business at ₹ 4,67,626 Crore
- Savings Deposits grew by 23% (Y-o-Y)

Income

- Non - Interest Income increased by 38% (Y-o-Y)

Profit

- Consistent and sustained growth every quarter on account of operational efficiency and flexibility

Advances

- R A M (Retail, Agriculture and MSME) grew by 3%
- Priority Sector Credit grew by 5% (Y-o-Y)

Capital

- CRAR (Basel III) at 12.03%

Margin

- Domestic NIM : 2.70%
- Global NIM : 2.37%

HIGHLIGHTS OF WORKING RESULTS

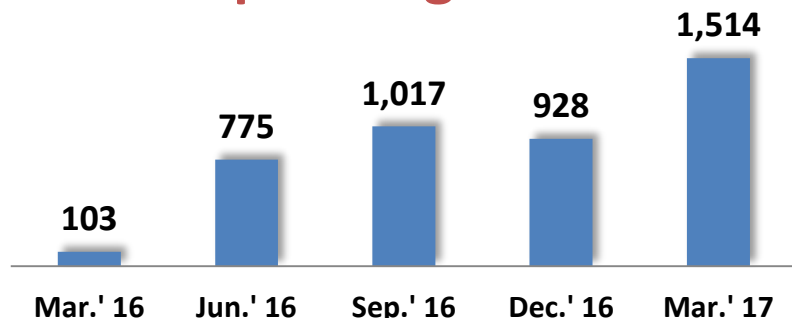


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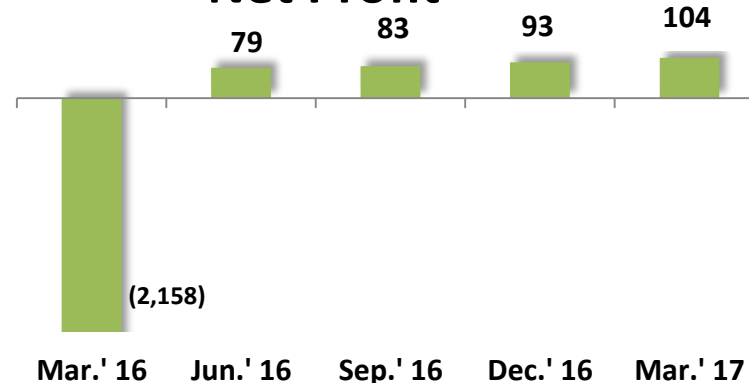
Sustained Quarterly Performance

₹ in Crores

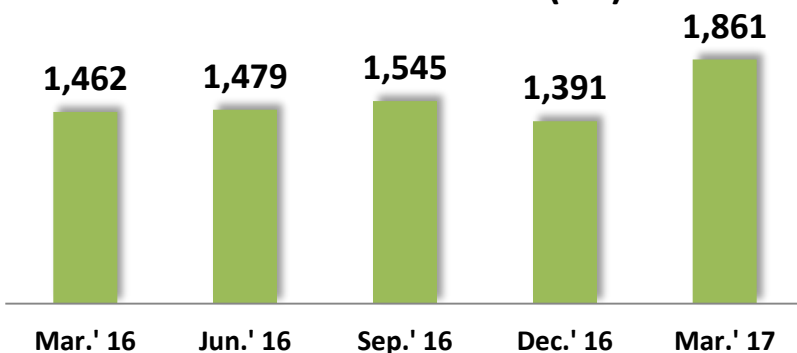
Operating Profit



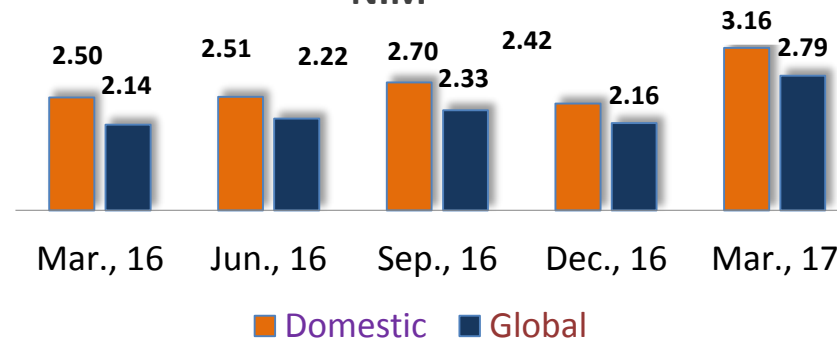
Net Profit



Net Interest Income (NII)



NIM

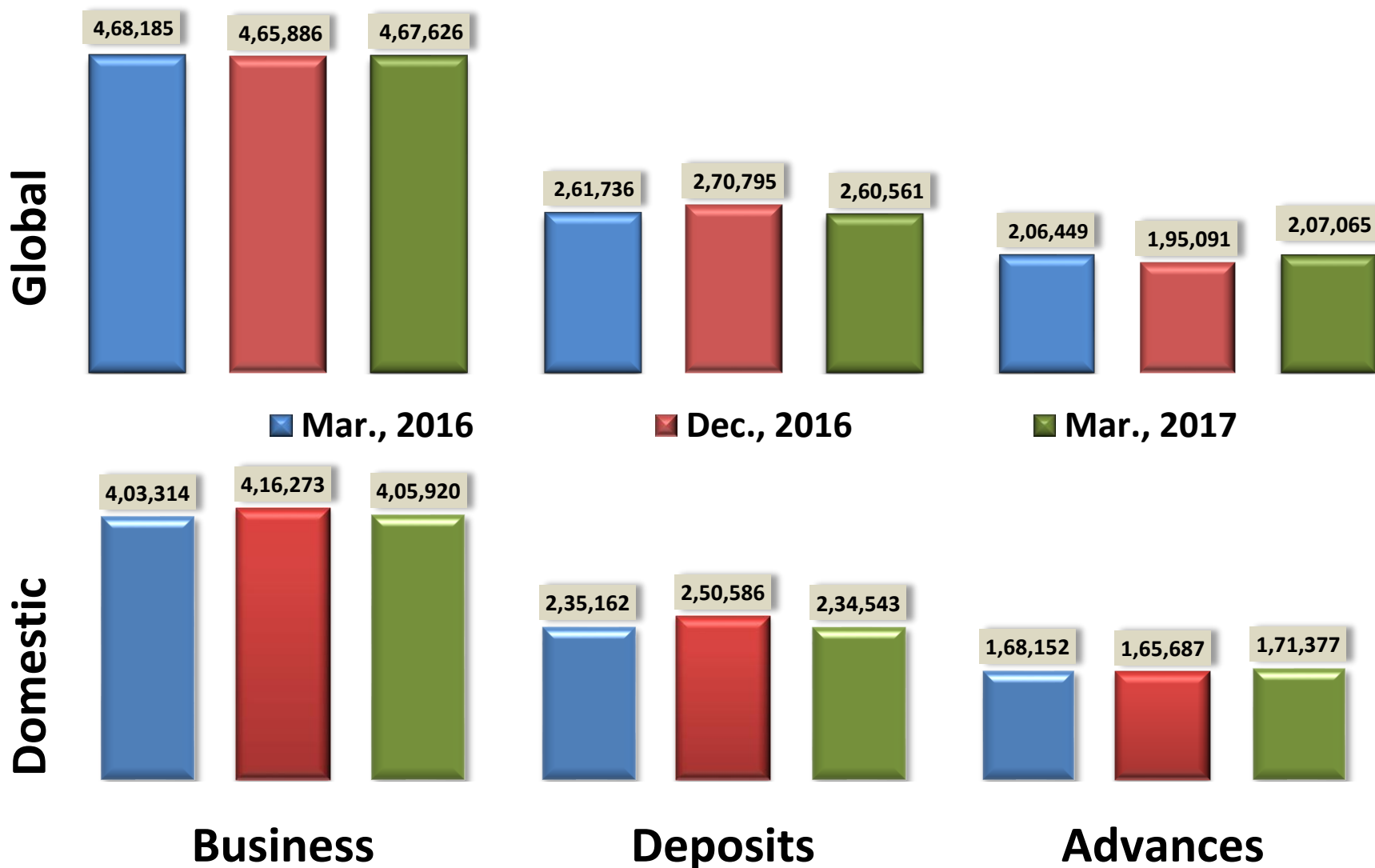


Business Position



4

₹ in Crores



Business Cross Section



5

₹ in Crores

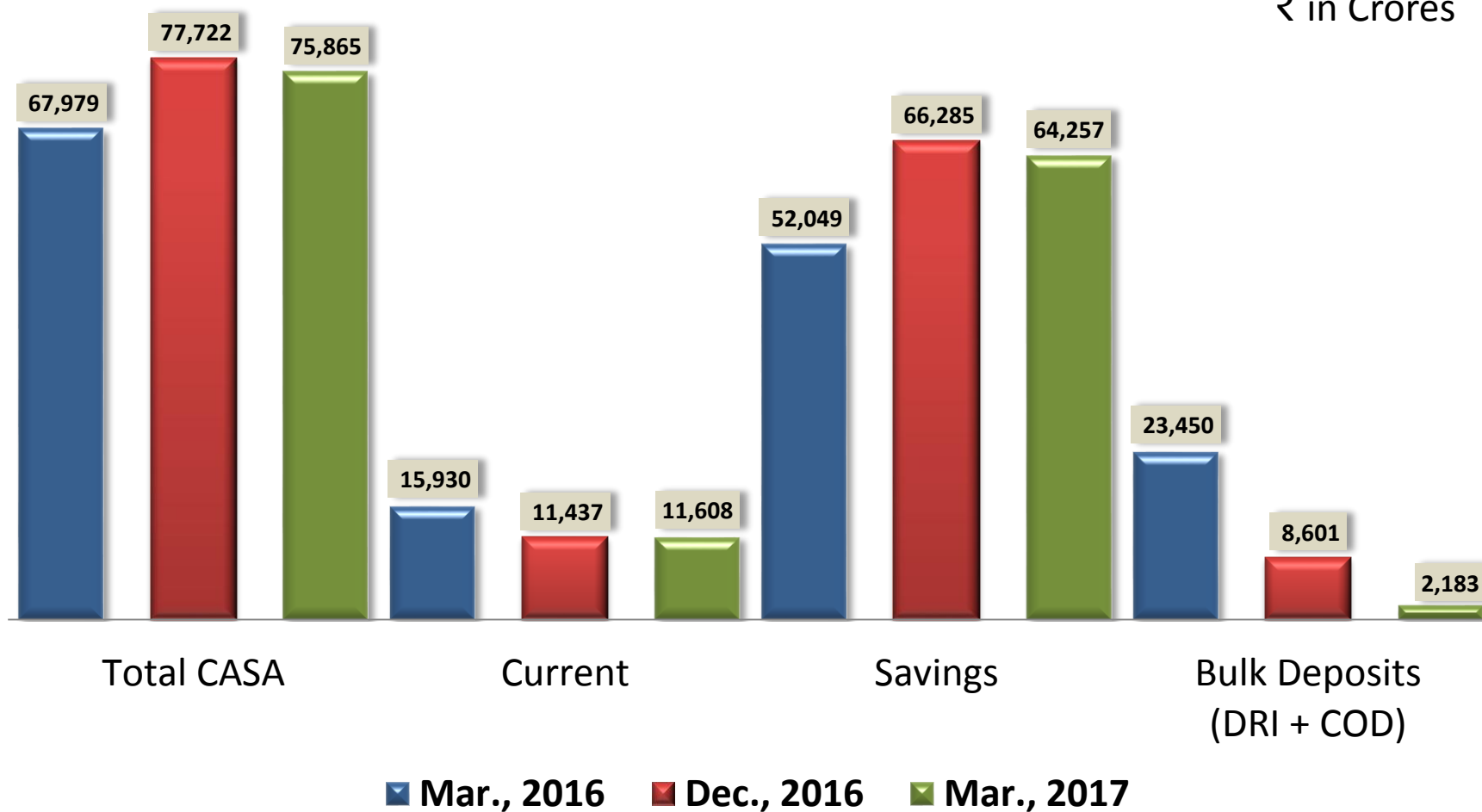
Particulars	As At			Y-o-Y Growth	
	Mar., 2016	Dec., 2016	Mar., 2017	Amt.	%
Global Business	4,68,185	4,65,886	4,67,626	(559)	-
Global Deposits	2,61,736	2,70,795	2,60,561	(1,175)	-
Global Advances	2,06,449	1,95,091	2,07,065	616	-
Domestic Business	4,03,314	4,16,273	4,05,920	2,606	1
Domestic Deposits	2,35,162	2,50,586	2,34,543	(619)	-
Domestic Advances	1,68,152	1,65,687	1,71,377	3,225	2
CASA Deposits (Global)	67,979	77,722	75,865	7,886	12
Current Deposits	15,930	11,437	11,608	(4,322)	(27)
Savings Bank	52,049	66,285	64,257	12,208	23
Bulk Deposits (DRI+COD)	23,450	8,601	2,183	(21,267)	(91)
of which DRI Deposits	17,498	8,601	2,183	(15,315)	(88)

CASA & Bulk Deposits-Global



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₹ in Crores



CASA Deposits - Domestic

₹ in Crores

March,
2016
67,925
28.88%

Dec.,
2016
77,672
31.00%

Mar.,
2017
75,792
32.32%

Average Business Details



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₹ in Crores

Particulars	As At			Y-o-Y Growth	
	Mar., 2016	Dec., 2016	Mar., 2017	Amt.	%
Global Business	4,55,810	4,65,317	4,65,072	9,262	4
Global Deposits	2,55,105	2,63,055	2,63,026	7,921	4
Global Advances	2,00,705	2,02,262	2,02,046	1,341	-
Domestic Business	3,83,066	4,05,355	4,04,936	21,870	10
Domestic Deposits	2,24,261	2,39,405	2,38,894	14,633	9
Domestic Advances	1,58,805	1,65,950	1,66,042	7,237	12
CASA Deposits (Global)	60,204	63,406	66,693	6,489	50
Current Deposits	13,069	11,197	11,039	(2,030)	(4)
Savings Bank	47,135	52,209	55,654	8,519	18

High Cost Deposits (DRI + COD)



9

₹ in Crores

Particulars	March, 2016	Dec., 2016	Mar., 2017
Global Deposits	2,61,736	2,70,795	2,60,561
DRI Deposit	17,498	8,601	2,183
DRI Deposit to Global Deposits (%)	6.69%	3.18%	0.84%
CODs	5,952	-	-
CODs to Global Deposits (%)	2.27%	-	-
Total Bulk Deposits	23,450	8,601	0.84%
Bulk Deposits to Global Deposits (%)	8.96%	3.18%	0.84%

Domestic Advances



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₹ in Crores

Particulars	March, 2016	Dec., 2016	Mar., 2017	Y-o-Y Growth		Growth over Dec., 2016	
				Amt	%	Amt	%
Domestic Advances (Gross)	1,68,152	1,65,687	1,71,377	3,225	2	5,690	3
R etail Credit	26,529 (16%)	27,281 (16%)	27,664 (16%)	1,135	4	383	1
A griculture Credit	29,899 (18%)	29,734 (18%)	31,878 (19%)	1,979	7	2,144	7
M SME Credit	27,677 (16%)	26,456 (16%)	26,981 (16%)	(696)	(3)	525	2
Total R A M	84,105 (50%)	83,471 (50%)	86,523 (50%)	2,418	3	3,052	4

% age expressed on Gross Domestic Advances

Domestic Advances

₹ in Crores

Retail Credit

26,529 27,221 27,281 27,664



Mar., 16 Sep., 16 Dec., 16 Mar., 17

MSME Credit

27,677 27,512 26,456 26,981



Mar., 16 Sep., 16 Dec., 16 Mar., 17

Agriculture Credit

29,899 28,186 29,734 31,878



Mar., 16 Sep., 16 Dec., 16 Mar., 17

Total Priority Sector

65,945 63,838 64,198 67,905



Mar., 16 Sep., 16 Dec., 16 Mar., 17

Priority Sector Credit



12

₹ in Crores

Particulars	March, 2016	Dec., 2016	Mar., 2017	Y.O.Y Growth		% age to ANBC Level	Mandatory Requirement
				Amount	%		
Priority Sector Advances	65,945	64,198	67,905	1,960	3	40	40.00
Agriculture	29,899	29,734	31,878	1,979	7	19	18.00
- Direct Agriculture	27,723	28,309	31,082	3,359	12		
- Indirect Agriculture	2,176	1,425	796	(1,380)	(63)		
Other Priority Sector	36,046	34,464	36,027	(19)	-		
Micro & Small Enterprises	24,180	22,725	24,516	336	1		
Advances to Weaker Section	18,012	21,899	21,144	3,132	17	12	10.00
Advances to Minority	10,205	10,565	10,611	406	4	16	15.00*
Advances to Women	14,342	15,605	15,712	1,370	10	9	5.00
ANBC Level	1,62,086	1,63,215	1,69,611	7,525	5		

* as % age to Priority Sector Advance

Retail Credit Components



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₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Growth Y.O.Y		Growth over Dec., 2016	
				Amount	%	Amount	%
Housing Loans	14,174	14,869	14,981	807	6	112	1
Education Loans	2,858	2,976	2,893	35	1	(83)	(3)
Vehicle Loans	2,767	2,928	3,001	234	8	73	2
Personal Loans	3,654	3,635	3,445	(209)	(6)	(190)	(5)
Gold Loans - Non Priority	942	789	786	(156)	(17)	(3)	-
Mortgage Loans	2,134	2,084	2,558	424	20	474	23
Total Retail Credit	26,529	27,281	27,664	1,135	4	383	1

Retail Credit Components

₹ in Crores

Housing Loans

14,174 14,789 14,869 14,981



Mar., 16 Sep., 16 Dec., 16 Mar., 17

Vehicle Loans

2,767 2,837 2,928 3,001



Mar., 16 Sep., 16 Dec., 16 Mar., 17

Education Loans

2,858 2,968 2,976 2,893

Mar., 16 Sep., 16 Dec., 16 Mar., 17

— Mortgage Loans — Other Retail Advances

3,654 3,444 3,635 3,445
2,134 2,331 2,084 2,558

Mar., 16 Sep., 16 Dec., 16 Mar., 17

Gold Loan (Non Priority)

942 852 789 786

Mar., 16 Sep., 16 Dec., 16 Mar., 17

Industry/Infra and NBFC Exposure



15

₹ in Crores

Particulars (Global)	Mar., 2016	Dec., 2016	Mar., 2017	NPA LEVEL (Mar, 2017)	Y-o-Y growth	
					Amt	%
Iron & Steel	9 086	9,230	8,977	5,285	(109)	(1)
Cement	815	821	824	2	9	1
Textiles	2 749	2,741	2,794	796	45	2
Aviation- Services	859	934	1,117	-	258	30
Total (a)	13,509	13,726	13,712	6,083	203	2
Power	16,653	15,795	15,088	457	(1,565)	(9)
<i>State Owned</i>	10,223	9,574	8,832	-	(1,391)	(14)
<i>Private Owned</i>	6,430	6,221	6,256	457	(174)	(3)
Roads & Ports	3,849	3,978	4,282	576	433	11
Aviation	308	176	173	-	(135)	(44)
Telecom	4,511	3,087	2,853	248	(1,658)	(37)
Infrastructure (b)	25,321 (12%)	23,036 (12%)	22,396 (11%)	1,281	(2,925)	(12)
NBFC (c)	23,113 (11%)	19,384 (10%)	20,297 (10%)	-	(2,816)	(12)
TOTAL(a+b+c)	61,943	56,146	56,405	7,364	(5,538)	(9)

% age expressed on Gross Global Advances

Restructured Advances



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CDR	Mar., 2016	Dec., 2016	Mar., 2017
No.: of Accounts	33	24	23
Amount (₹ in Crores)	2,732	2,120	1,842

Non - CDR	Mar., 2016	Dec., 2016	Mar., 2017
No.: of Accounts	1,01,592	1,14,972	1,09,634
Amount (₹ in Crores)	6,439	5,991	5,411

TOTAL	Mar., 2016	Dec., 2016	Mar., 2017
No.: of Accounts	1,01,625	1,14,993	1,09,657
Amount (₹ in Crores)	9,171	8,111	7,253

Restructured Accounts



17

₹ in Crores

Particulars	As On			Y-o-Y	Change over Dec , 2016
	Mar.,2016	Dec.,2016	Mar.,2017	Increase/ (Decrease)	
Corporate	1,728	1,160	1,004	(724)	(156)
Agriculture	992	1,563	1,659	667	96
MSME	101	38	36	(65)	(2)
Power	2,889	2,041	1,553	(1,336)	(488)
<i>DISCOMS</i>	<i>2,104</i>	<i>1,248</i>	<i>708</i>	<i>(1,396)</i>	<i>(540)</i>
<i>Others</i>	<i>785</i>	<i>793</i>	<i>845</i>	<i>60</i>	<i>52</i>
Retail	44	44	40	(4)	(4)
Total Restructured (STD)Advances	5,754	4,846	4,292	(1,462)	(554)
Total Restructured (NPA)Advances	3,417	3,265	2,961	(456)	(304)
Total Restructured Advances	9,171	8,111	7,253	(1,918)	(858)

Restructured Advances



18

₹ in Crores

Particulars	Quarterly			F.Y Ended	
	Mar., 2016	Dec., 2016	Mar., 2017	Mar.,2016	Mar., 2017
Restructured Advances(Fresh)	213	167	142	717	845
Slippage to NPA from RA	640	276	30	1,236	664

Movement of Restructured STD Advances during the Quarter	Quarterly			F.Y Ended	
	Mar., 2016	Dec., 2016	Mar., 2017	Mar.,2016	Mar., 2017
Opening Balance	7,838	5,356	4,846	9,097	5,754
Fresh Restructuring	213	167	142	717	845
Increase in Existing A/c/ Upgradation From NPA	954	11	87	1,156	349
Slipped to NPA	(640)	(276)	(30)	(1,236)	(664)
Upgraded/closed/Exited/PWO Recovery /Decrease in O/s	(2,611)	(412)	(753)	(3,980)	(1,992)
Closing Balance	5,754	4,846	4,292	5,754	4,292

Particulars	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
Stressed Asset Ratio	9.11	9.92	10.76	10.58
Restructured (STD) Ratio	2.41	2.20	2.07	2.08
Gross NPA Ratio	6.70	7.72	8.69	8.50

NPA Details



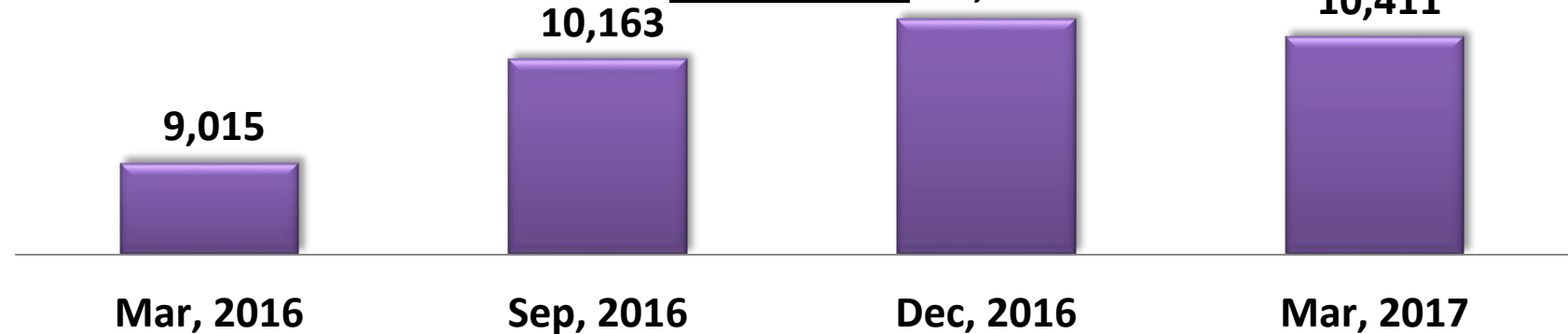
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₹ in Crores

Gross NPA



Net NPA

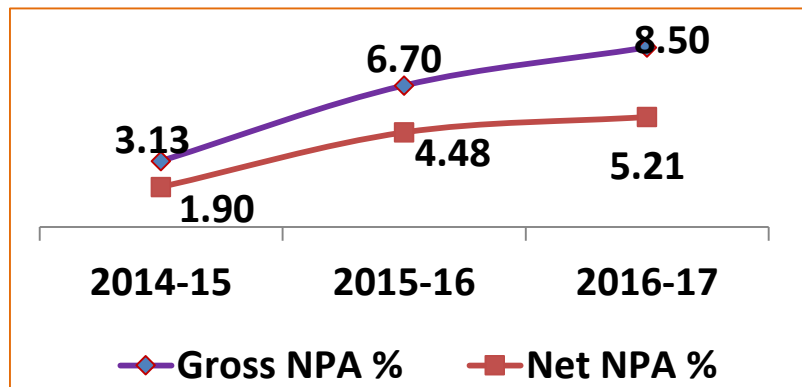


NPA and Provision Coverage Ratio

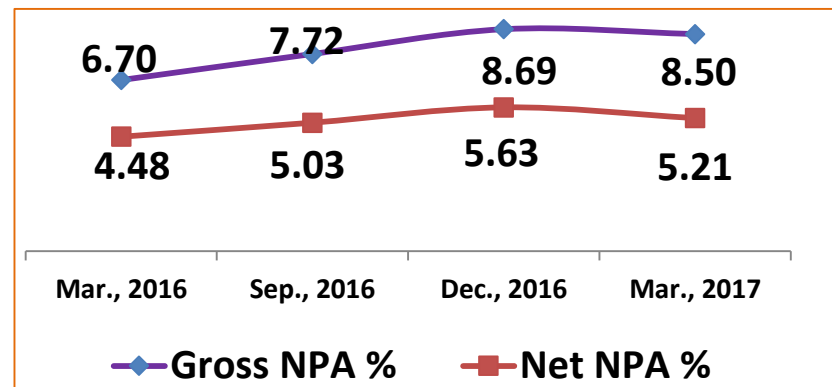


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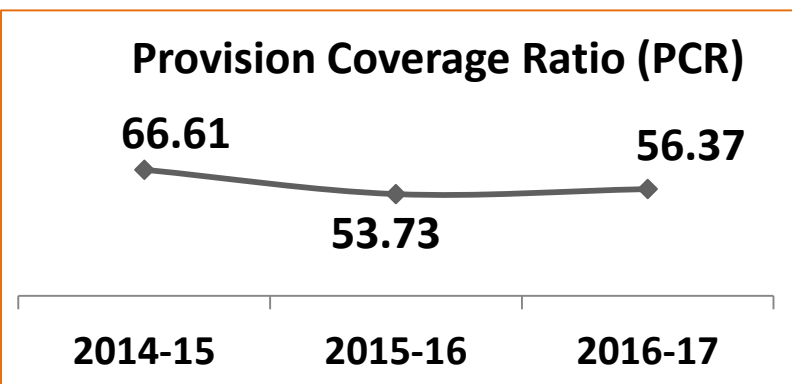
Yearly Movement



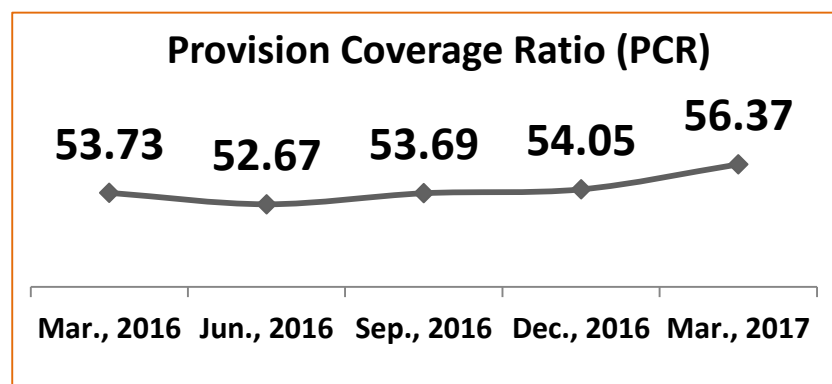
Quarterly Movement



Provision Coverage Ratio (PCR)



Provision Coverage Ratio (PCR)



NPA Movement (Quarterly)



21

₹ in Crores

Particulars	Quarterly		
	Mar., 2016	Dec., 2016	Mar., 2017
A. Gross NPA at the Beginning	9,603	16,057	16,948
B. Deduction:			
(i) Upgradation & Decrease due to Operations	996	380	269
(ii) Recoveries	311	239	501
(iii) Write off (incl. Prudential)	389	345	438
TOTAL	1,696	964	1,208
C. Additions:			
(i) Fresh NPA	5,888	1,714	1784
(ii) Increase due to operations	37	141	85
(iii) Increase due to Diff in FX Exch.	0	0	0
TOTAL	5,925	1,855	1,869
Gross NPA at the End (A-B+C)	13,832	16,948	17,609

NPA Movement (Yearly)



22

₹ in Crores

Particulars	Yearly	
	Mar., 2016	Mar., 2017
A. Gross NPA at the Beginning	6,442	13,832
B. Deduction:		
(i) Upgradation & Decrease due to Operations	2,120	1,590
(ii) Recoveries	1,260	1,500
(iii) Write off (incl. Prudential)	1,430	1,271
TOTAL	4,810	4,361
C. Additions:		
(i) Fresh NPA	12,028	7,370
(ii) Increase due to operations	128	768
(iii) Increase due to Diff in FX Exch.	44	0
TOTAL	12,200	8,138
Gross NPA at the End (A-B+C)	13,832	17,609

NPA Sector Wise-Domestic (As on Date)



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₹ in Crores

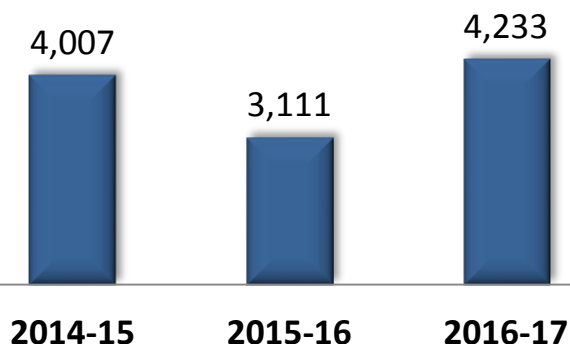
Particulars	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
I. AGRICULTURE	1,536	2,062	2,107	2,246
II. INDUSTRIES	7,453	8,126	8,751	9,165
III. SERVICES	1,439	2,136	2,210	2,491
IV. RETAIL	1,546	1,817	1,939	1,760
TOTAL	11,974	14,141	15,007	15,662
PRIORITY SECTOR	3,382	4,662	4,787	5,042
NON PRIORITY SECTOR	8,592	9,479	10,220	10,620
TOTAL NPA'S	11,974	14,141	15,007	15,662

Profitability Ratios

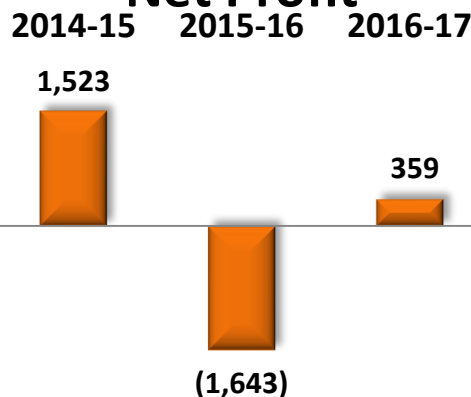
Yearly Performance

₹ in Crores

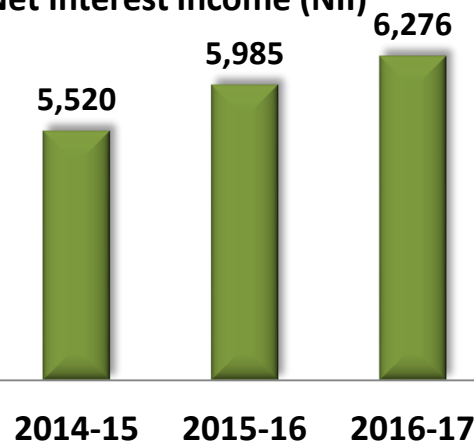
Operating Profit



Net Profit

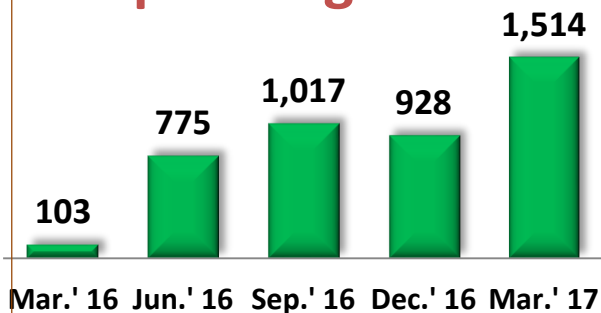


Net Interest Income (NII)

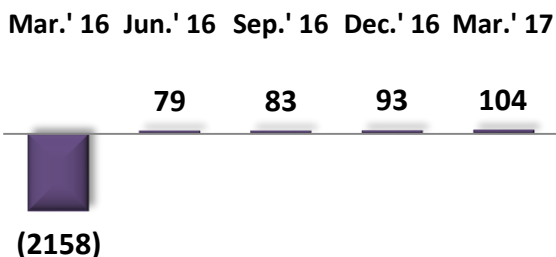


Quarterly Performance

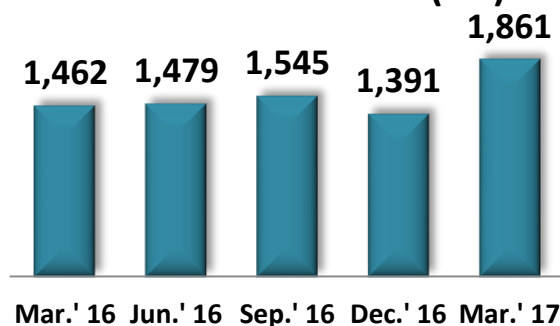
Operating Profit



Net Profit



Net Interest Income (NII)



FINANCIAL HIGHLIGHTS - Quarterly



25

₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Y-o-Y Variation(%)	Change over Dec, 2016 (%)
Interest Income	5,682	5,568	5,788	2	4
Interest Expended	4220	4,177	3,927	(7)	(6)
Net Interest Income (NII)	1,462	1,391	1,861	27	34
Other Income	843	986	1,125	33	14
Operating Expenses *	2202	1,449	1,472	(33)	2
Operating Profit	103	928	1,514	1,370	63
Provisions	2,261	835	1,410	(38)	69
Net Profit	(2,158)	93	104	105	12

* Includes Exceptional Items in respect of provision created in respect of Fraud Accounts identified during the March -16 quarter

INTEREST ANALYSIS - Quarterly



26

₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Y-o-Y Variation (%)	Change over Dec, 2016 (%)
Interest Income on Advances	4,249	4,027	4,165	(2)	3
Interest Income on Investments	1,350	1,335	1,335	(1)	-
Interest on Call Money Lending / Repo	83	206	288	247	40
TOTAL INTEREST INCOME	5,682	5,568	5,788	2	4
Interest Paid on Deposits	3,831	3,848	3,600	(6)	(6)
Interest on Bonds	134	190	190	42	-
Other Interest Expenditure	255	139	137	(46)	(1)
TOTAL INTEREST EXPENDITURE	4,220	4,177	3,927	(7)	(6)
Net Interest Income (NII)	1,462	1,391	1,861	27	34

OTHER INCOME – Quarterly



27

₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Y-o-Y Variation (%)	Change over Dec, 2016 (%)
Commission & Brokerage	222	156	268	21	72
Net Profit from FX Transactions	38	44	22	(42)	(50)
Recovery in Written Off A/c's	123	88	151	23	72
Miscellaneous Income	130	81	169	30	109
Total (Excl. Trading Profit)	513	369	611	19	66
Net Profit on Sale of Investments	330	617	515	56	(17)
GRAND TOTAL	843	986	1125	33	14

Operating Expenditure - Quarterly



28

₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Y-o-Y Variation (%)	Change over Dec, 2016 (%)
Staff Expenses	848	1,001	1,073	27	7
Rent, Taxes & Lighting	77	80	87	13	9
Printing & Stationary	9	3	14	56	367
Advertisement & Publicity	13	12	12	(8)	-
Depreciation on Fixed Assets	81	57	(23)	-	-
Postage, Telephone etc.	20	17	22	10	29
<i>i) Lease Line Rent</i>	12	10	14	17	40
<i>ii) Others (telephone, postage)</i>	8	7	8	-	14
Repairs & Maintenance	38	27	29	(24)	7
<i>i) Computer maint .& software</i>	35	23	25	(29)	9
<i>ii) Other repairs</i>	3	4	4	33	-
Insurance & Guarantee Fee	48	53	53	10	-
Other Expenditure*	1067	199	205	(81)	3
TOTAL	2,202	1,449	1,472	(33)	2

* Includes Exceptional Items in respect of provision created in respect of Fraud Accounts identified during the March -16 quarter

Provisions & Contingencies – Quarterly



29

₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Y-o-Y Variation (%)	Change over Dec, 2016 (%)
Provision for NPA	1,826	787	1193	(35)	52
Bad Debts Written Off	38	28	86	126	207
Provision for Tax/Deferred Tax	(121)	50	142	(217)	184
Standard Assets	348	(78)	(28)	(108)	64
Restructured Assets	(46)	(51)	(23)	(50)	(55)
Depreciation on Investments	162	78	22	(86)	(72)
Staff Welfare Fund	5	5	5	-	-
Others	49	16	13	(73)	(19)
TOTAL	2,261	835	1,410	(38)	69

FINANCIAL HIGHLIGHTS - Yearly



30

₹ in Crores

Particulars	Mar., 2016	Mar., 2017	Y-o-Y Change	Variation (%)
Interest Income	23,198	23,004	(194)	(1)
Interest Expended	17,213	16,728	(485)	(3)
Net Interest Income (NII)	5,985	6,276	291	5
Other Income	2,509	3,457	948	38
Operating Expenses*	5,383	5,500	117	2
Operating Profit	3,111	4,233	1,122	36
Provisions	4,754	3,874	(880)	(19)
Net Profit	(1,643)	359	2,002	122

**Exceptional Items include provision created in respect of Fraud Accounts identified during the March 16 quarter*

Interest Analysis & Other Income – Yearly



31

₹ in Crores

Particulars	Mar., 2016	Mar., 2017	Y-o-Y Change	Variation (%)
Interest Income on Advances	17,319	16,856	(463)	(3)
Interest Income on Investments	5,285	5,331	46	1
Other Interest Income	594	817	223	38
TOTAL INTEREST INCOME	23,198	23,004	(194)	(1)
Interest Paid on Deposits	15,996	15,406	(590)	(4)
Interest on Bonds	452	709	257	57
Other Interest Expenditure	765	613	(152)	(20)
TOTAL INTEREST EXPENDITURE	17,213	16,728	(485)	(3)
Net Interest Income (NII)	5,985	6,276	291	5
Commission & Brokerage	741	757	16	2
Net Profit from FX Transactions	136	186	50	37
Recovery in Written Off A/cs	387	376	(11)	(3)
Miscellaneous Income	347	398	51	15
Total (Excl. Trading Profit)	1,611	1,717	106	7
Net Profit on Sale of Investments	898	1,740	842	94
Other Income	2,509	3,457	948	38

Operating Expenditure – Yearly



32

₹ in Crores

Particulars	Mar., 2016	Mar., 2017	Y-o-Y Change	Variation (%)
Staff Expenses	2,932	3,794	862	29
Rent, Taxes & Lighting	298	330	32	11
Printing & Stationary	26	33	7	27
Advertisement & Publicity	31	30	(1)	(3)
Depreciation on Fixed Assets	199	137	(62)	(31)
Postage, Telephone etc.	71	81	10	14
<i>i) Lease Line Rent</i>	42	50	8	19
<i>ii) Others</i>	29	31	2	7
Repairs & Maintenance	118	112	(6)	(5)
<i>i) Computer/Software</i>	104	99	(5)	(5)
<i>ii) Others</i>	14	13	(1)	(7)
Insurance & Guarantee Fee	187	207	20	11
Other Expenditure	1,521	776	(745)	(49)
TOTAL	5,383	5,500	117	2

Provisions & Contingencies –Yearly



33

₹ in Crores

Particulars	Mar., 2016	Mar., 2017	Y-o-Y Change	Variation (%)
Provision for NPA	3,638	3,545	(93)	(3)
Bad Debts Written Off	83	149	66	80
Provision for Tax/Deferred Tax	622	293	(329)	(53)
Standard Assets	410	(190)	(600)	(146)
Restructured Assets	(341)	(179)	162	48
Depreciation on Investments	225	176	(49)	(22)
Staff Welfare Fund	20	20	-	-
Others	97	60	(37)	(38)
TOTAL	4,754	3,874	(880)	(19)

London Branch Performance



34

₹ in Crores

Particulars	Mar., 2016	Dec., 2016	Mar., 2017	Growth %	
				Y-o-Y	Change over Dec, 2016
Business	64,871	49,613	61,706	(5)	24
Advances	38,297	29,404	35,687	(7)	21
Deposits	26,574	20,209	26,018	(2)	29
Gross NPA	1,858	1,941	1,948	5	0
Net NPA	1,140	1,043	990	(13)	(5)
Gross NPA (%)	4.85%	6.60%	5.46		
Net NPA (%)	3.03%	3.66%	2.85		

London Branch Performance-Yearly



35

₹ in Crores

Particulars	March, 2016	Mar., 2017	Y-o-Y Change	Variation (%)
Net Interest Income	98	65	(33)	(34)
Operating Profit	105	107	2	2
Net Profit	(324)	(157)	167	52
Yield on Advances (%)	2.10	2 .36		
Cost of Deposits (%)	1.07	1 .49		
Yield on Funds (%)	2.10	2 .36		
Cost of Funds (%)	1.88	2 .18		
Return on Assets (%)	(0.76)	(0.42)		
NIM (%)	0.23	0.18		

Investment Category - Global



36

₹ in Crores

Category	Composition As At			
	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
HTM	50,783	45,702	55,747	49,123
% to Investment	73.53%	66.64%	72.54%	74.34%
AFS	18,203	22,814	21,062	16,915
% to Investment	26.36%	33.26%	27.41%	25.60%
HFT	75	67	43	42
% to Investment	0.11%	0.10%	0.06%	0.06%
Gross Investment	69,061	68,583	76,852	66,080
Depreciation & Provision for NPI	439	515	590	615
Net Investment	68,622	68,068	76,262	65,465
Net Profit on Sale of Investments (Quarterly)	330	392	617	515

KEY PARAMETERS – Quarterly (Domestic)



37

Values in %

Parameters	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
Cost of Deposits	6.50	6.59	6.15	5.88
Yield on Advances	9.62	9.95	9.33	9.51
Cost of Funds	6.20	6.23	5.86	5.69
Yield on Funds	8.45	8.60	7.89	8.49
Return on Assets	(2.57)	0.20	0.17	0.23
Yield on Investments	8.11	7.97	7.87	7.83
Net Interest Margin (NIM)	2.50	2.70	2.42	3.16

KEY PARAMETERS – Quarterly (Global)



38

Values in %

Parameters	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
Cost of Deposits	5.94	6.06	5.82	5.47
Yield on Advances	8.20	8.43	8.28	8.27
Cost of Funds	5.65	5.65	5.51	5.25
Yield on Funds	7.60	7.71	7.34	7.74
Return on Assets	(2.89)	0.11	0.12	0.14
Yield on Investments	8.05	7.91	7.80	7.75
Net Interest Margin (NIM)	2.14	2.33	2.16	2.79

KEY PARAMETERS –Yearly(Domestic)



39

Values in %

Parameters	Mar., 2016 (12M)	Sept., 2016 (6M)	Dec., 2016 (9M)	Mar., 2017 (12M)
Cost of Deposits	6.98	6.58	6.43	6.30
Yield on Advances	10.35	9.86	9.68	9.64
Cost of Funds	6.56	6.21	6.09	5.99
Yield on Funds	8.91	8.48	8.28	8.33
Return on Assets	(0.53)	0.19	0.18	0.19
Yield on Investments	8.09	8.02	7.97	7.93
Net Interest Margin (NIM)	2.66	2.61	2.54	2.70

KEY PARAMETERS –Yearly(Global)



40

Values in %

Parameters	Mar., 2016 (FY)	Sept., 2016 (6M)	Dec., 2016 (9M)	Mar., 2017 (12M)
Cost of Deposits	6.27	6.06	5.98	5.86
Yield on Advances	8.63	8.41	8.37	8.34
Cost of Funds	5.88	5.67	5.61	5.53
Yield on Funds	7.92	7.66	7.55	7.60
Return on Assets	(0.56)	0.11	0.11	0.12
Yield on Investments	8.04	7.97	7.91	7.87
Net Interest Margin (NIM)	2.28	2.26	2.22	2.37

Key Ratios

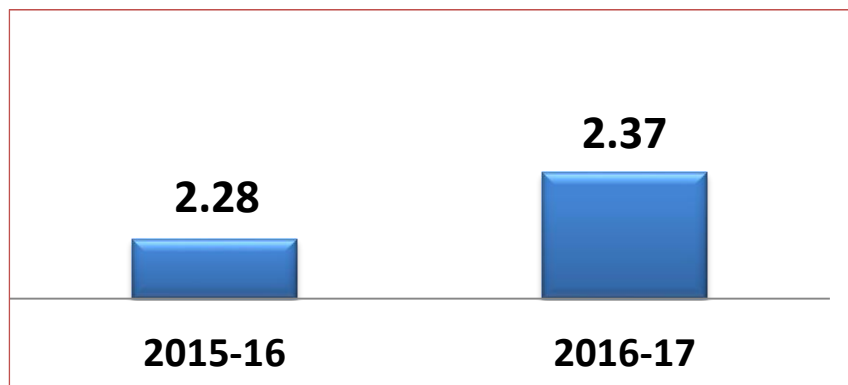


41

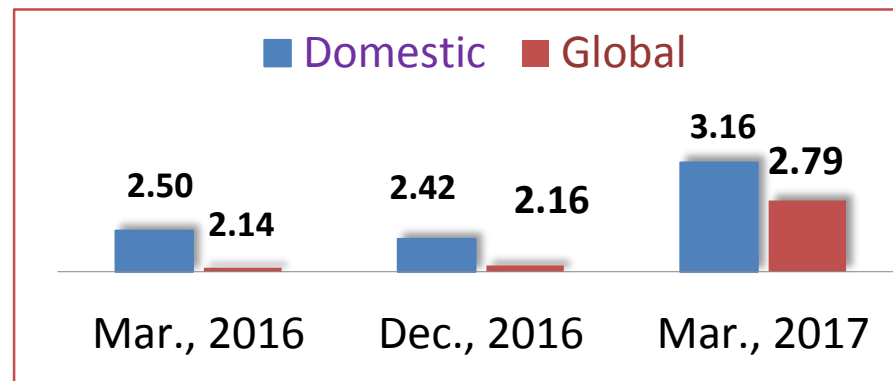
Net Interest Margin (NIM) (in %)

Values in %

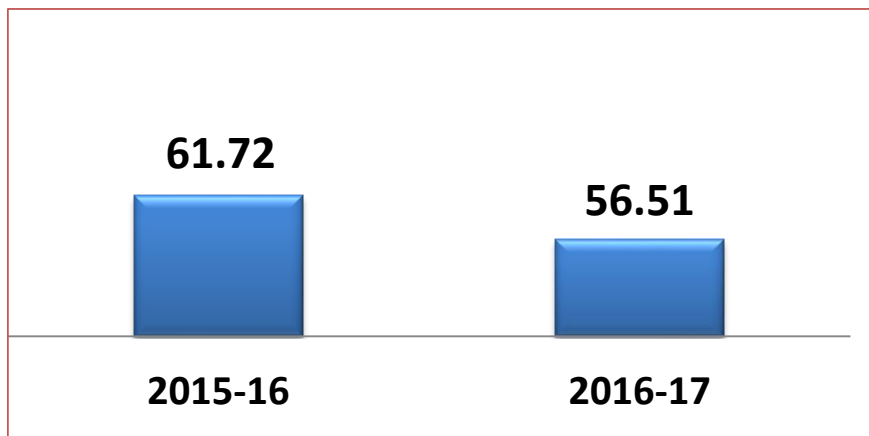
Yearly Movement of N I M (Global)



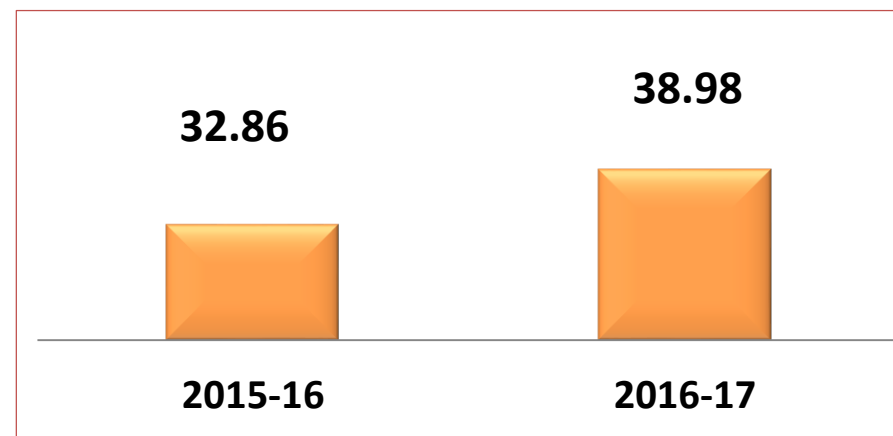
Quarterly Movement of N I M



Yearly Movement of Cost to Income Ratio



Yearly Movement of Employee Cost



Capital Adequacy Ratios - Basel III



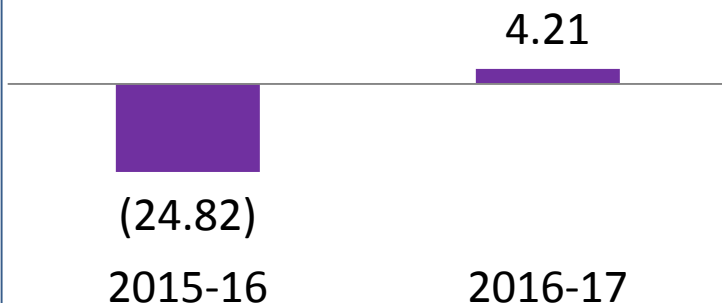
42

Particulars	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
Net worth (₹ in Crores)	11,409*	12,347	12,440	12,392
Regulatory Total Capital (₹ in Crores)	19,314	20,375	21,348	21,347
Risk Weighted Assets (₹ in Crores)	1,73,071	1,79,581	1,73,204	1,77,481
Common Equity Tier I	7.01%	7.19%	7.46%	7.50%
Additional Tier I	0.74%	1.23%	1.86%	1.76%
Tier I	7.75%	8.42%	9.32%	9.26%
Tier II	3.41%	2.93%	3.01%	2.77%
CRAR	11.16%	11.35%	12.33%	12.03%

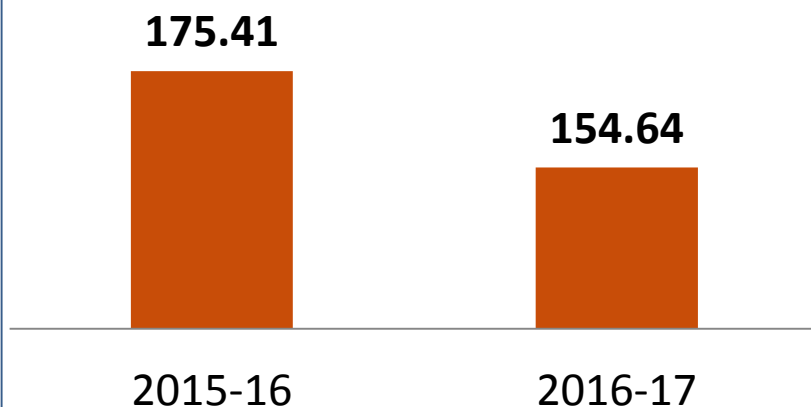
**Includes Share Application money of Rs 740 Cr from Govt. of India, pending allotment as on 31.03.2016
(Allotted on 05.05.2016)*

EQUITY VALUE

Earnings Per Share (Annualised)

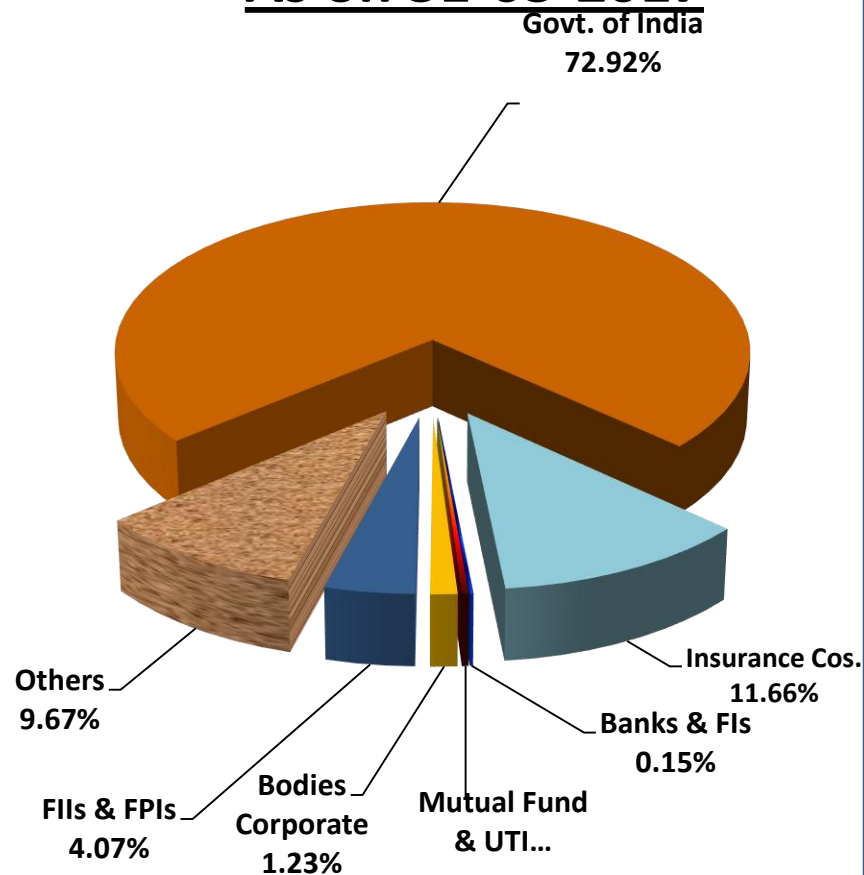


Book Value Per Share



EQUITY HOLDING PATTERN

As on 31-03-2017



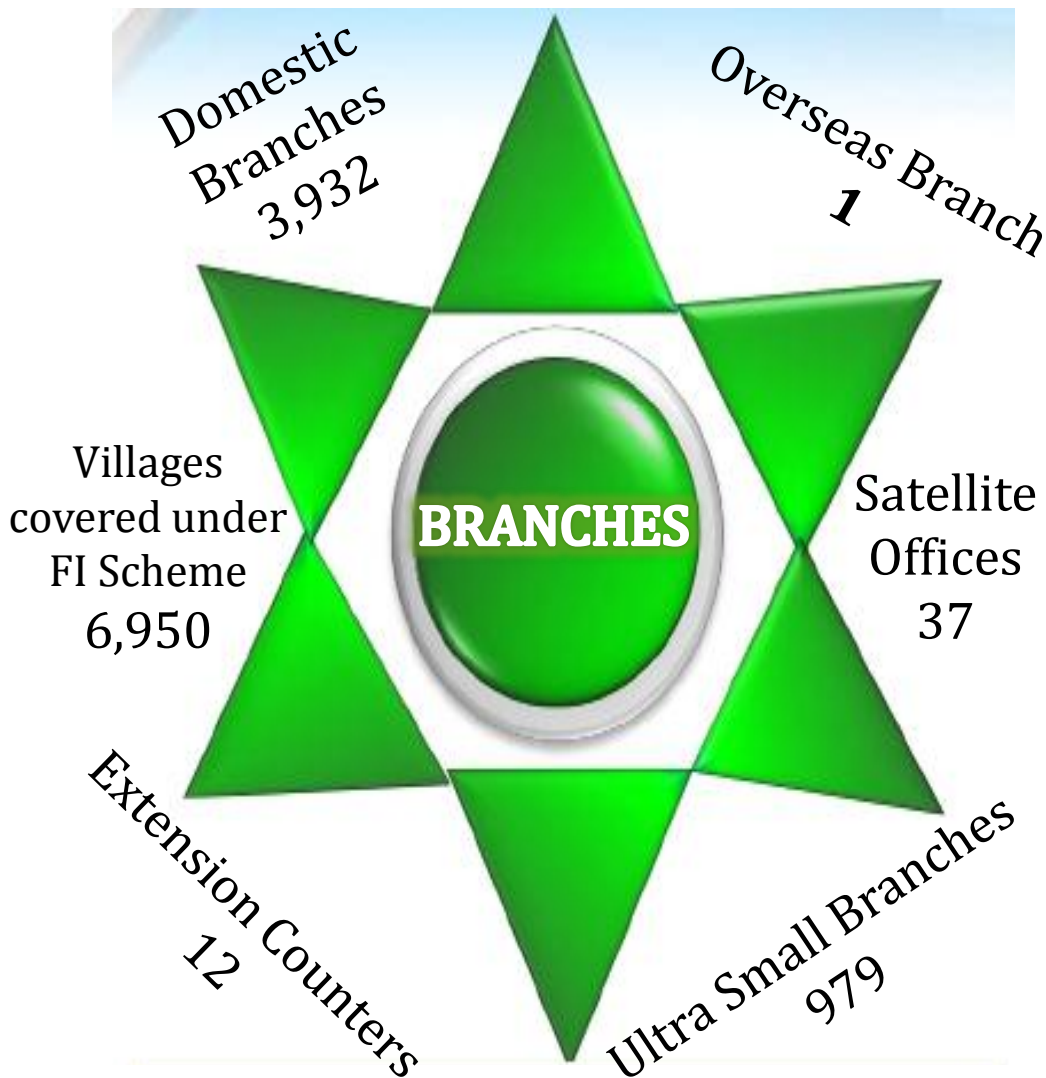
EQUITY VALUE



44

Particulars	Mar., 2016	Sep., 2016	Dec., 2016	Mar., 2017
Earnings Per Share (₹)	(24.82)	4.04	4.08	4.21
Book Value Per Share (₹)	175.41	154.48	155.30	154.64
Return on Equity (%)	(14.44)	2.71	2.85	3.02
No. of Shares (in Crs.)	70.34	90.45	90.45	90.45
Share Capital (₹ in Crs.)	703.37	904.54	904.54	904.54
Market Capitalisation (₹ in Crs.)	4,758.50	6,616.42	5,567.20	6444.56

BRANCH NETWORK

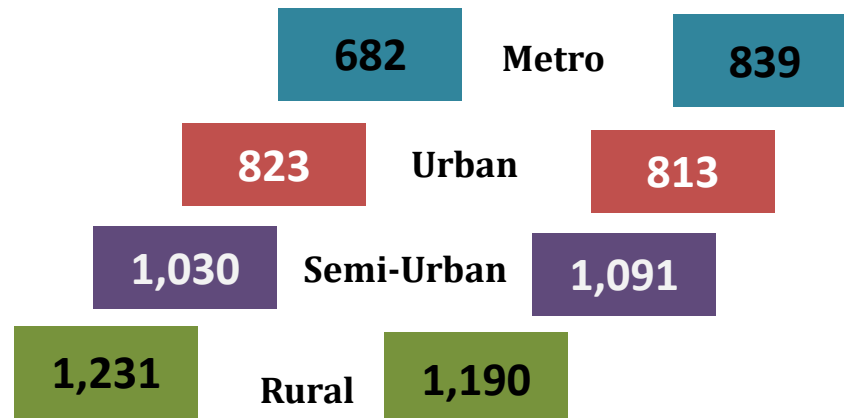


76
Branches opened
during Q4
(2016-17)

64
Branches opened
during Q4
(2015-16)

31/03/2016

31/03/2017



Alternate Delivery Channels



ATMs
3,974 (3,843)



Internet Banking : 11.56 Lakhs (11.05)
customers

Mobile Banking : 8.33 Lakhs (5.67) customers

SMS Banking : 34.35 Lakhs (31.87) customers



Figures in bracket represents as on 31.12.2016