



**FINANCIAL
HIGHLIGHTS FOR
THE 1ST QUARTER
ENDED
30TH JUNE 2018**



- ❖ **Total Business of the Bank increased to Rs. 4,68,535 crore as at June 30, 2018 compared to Rs. 4,66,360 crore as at June 30, 2017 registering y-o-y growth of 0.47 %.**
- ❖ **Total Deposits stood at Rs.293595 crore in June 30, 2018 from Rs. 2,94,162 crore as at June 30, 2017**
- ❖ **Gross Advances of the Bank stood at Rs. 174940 crore in June 2018 as against Rs. 1,72,198 crore in June 2017 registering Y-O-Y growth of 1.59%**
- ❖ **CASA percentage improved to 42.72 % in June 2018 as against 39.48 % in June 2017.**
- ❖ **Core Deposits increased to Rs. 292819 crore from Rs. 2,81,398 crore in June 2017, recording y-o-y growth of 4.06 %.**

- ❖ **Total Income for the quarter ended June 30, 2018 stood at Rs.5905 crore as compared to Rs. 6871 crore for the quarter ended June 30, 2017.**
- ❖ **Non Interest Income of the Bank stood at Rs. 213 crore for the quarter ended June 30, 2018 compared to Rs.660 crore for the quarter ended June 30, 2017.**
- ❖ **Operating Profit of the Bank stood at Rs. 384 crore for the quarter ended June 30, 2018 as compared to Rs. 451 crore for the corresponding quarter ended June 30, 2017.**
- ❖ **Net Loss for the quarter ended June 30, 2018 stood at Rs. 1522 crore in comparison to Net Loss of Rs. 577 crore for the quarter ended June 30, 2017.**
- ❖ **Provision Coverage Ratio stood at 66.42 % as on June 30, 2018 from 63.31% as on March 31,2018.**
- ❖ **CRAR under BASEL III is at 8.05 % as on June 30,2018 of which Tier I at 6.05 % and Tier II at 2.00%.**
- ❖ **NIM stood at 2.61 % for the quarter ended June 30, 2018 as compared to 1.95% for the quarter ended June 30, 2017**

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19

(Rs. in crore)

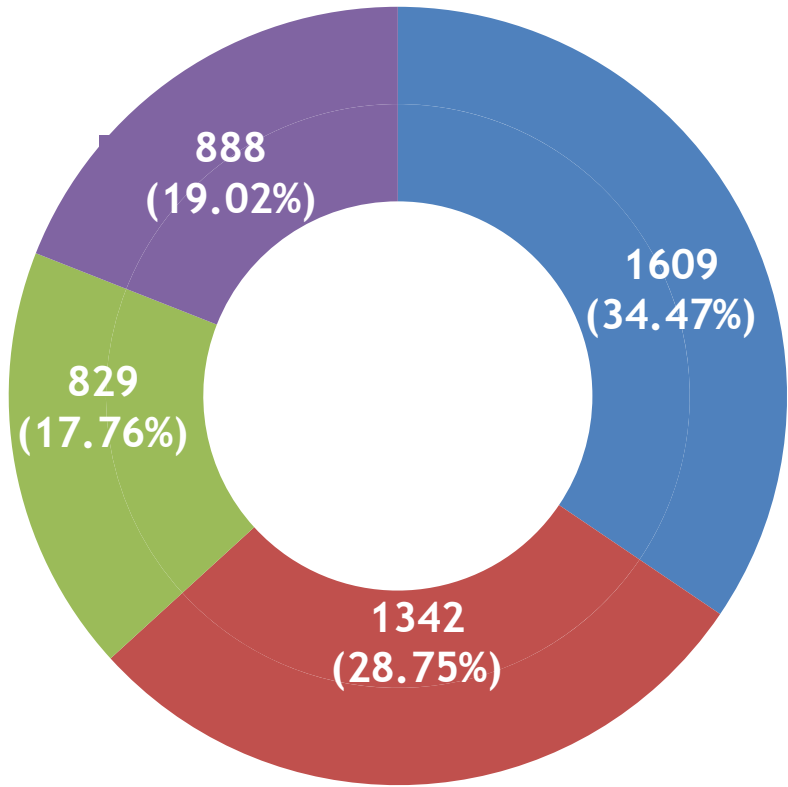
PARAMETERS	Q1 17-18	Q4 & FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Total Business	4,66,360	4,72,323	4,68,534	0.47
Total Deposits	2,94,162	2,94,839	2,93,595	(0.19)
Of which Core Deposits	2,81,398	2,93,989	2,92,819	4.06
Of which HighCost Deposits (% to total deposits)	12,764 (4.34)	850 (0.29)	776 (0.26)	(93.92)
Total Loans and Advances	1,72,198	1,77,484	1,74,940	1.59
Investments	95,670	1,05,295	1,11,879	16.94
CD Ratio	59.75	60.20	59.59	(0.26)

PERFORMANCE HIGHLIGHTS- Q1 FY 2017-18

(Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Gross Income	6,871	6,302	26,659	5,905	(14.06)
Gross Expenses	6,420	5,754	23,926	5,521	(14.00)
Operating Profit	451	548	2,733	384	(14.86)
Net Profit	(577)	(2,114)	(5,105)	(1,522)	163.78
Net Interest Income	1,331	1,500	6,517	1,678	26.07
Net Interest Margin	1.95	2.32	2.47	2.61	33.84

BRANCH SEGMENTATION : AS ON 30TH JUNE, 2018



■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4668
Rural	1609
Semi Urban	1342
Urban	829
Metropolitan	888
ATMs	4808

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q1 17-18	Q4 & FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Current	13,357	14,687	13,615	1.93
Savings	1,02,779	1,10,509	1,11,814	8.79
Total CASA	1,16,137	1,25,196	1,25,429	8.00
Core Term	1,65,261	1,68,793	1,67,390	1.29
Total Core Deposits	2,81,398	2,93,989	2,92,819	4.06
High Cost	12,764	850	776	(93.92)
Total Deposits	2,94,162	2,94,839	2,93,595	(0.19)
CASA %	39.48	42.46	42.72	(8.20)

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q1 17-18	Q4 & FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Total Loans & Advances	1,72,198	1,77,484	1,74,940	1.59
Corporate Credit	66,256	64,560	54,187	(18.22)
(% to total Loans & Advances)	38.63%	36.38%	30.97%	
Agriculture	37,412	30,776	37,502	0.24
(% to total Loans & Advances)	21.73%	17.34%	21.43%	
MSME	32,007	34,025	35,045	9.49
(% to total Loans & Advances)	18.59%	19.17%	20.03%	
Retail	36,253	48,123	48,206	32.97
(% to total Loans & Advances)	21.05%	27.11%	27.56%	
- Housing	13,077	21,392	21,714	66.05
- Education	2,944	3,965	3,998	35.80
- Others	20,232	22,766	22,314	10.29

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q1 17-18	Q4 & FY 18-19	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Priority Sector Advances (% to ANBC)	79,022 (39.49)	73,284 (44.00)	87,412 (47.31)	10.62
Agriculture (% to ANBC)	37,412 (18.70)	30,776 (18.48)	37,502	0.24
MSME (PS) (% to ANBC)	30,057 (18.05)	33,223 (19.95)	35,045	16.60

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q1 17-18	Q4 & FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
HOUSING LOAN	13,077	21,392	21714	66.04
EDUCATION LOAN	2,944	3,965	3,998	35.8
CENT PERSONAL GOLD LOAN	740	793	776	4.86
Cent Mortgage	8,308	8,980	8,836	6.36
Cent Trade	4,742	5,471	5,256	10.84
Others	6,442	7,522	7,446	15.59
Grand Total	36,253	48,123	48,026	32.47

PROFITABILITY

PROFITABILITY (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 2017-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Gross Income	6,871	6,302	26,659	5,905	(16.35)
Gross Expenses	6,420	5,754	23,926	5,521	(16.28)
Operating Profit	451	548	2,733	384	(17.45)
Net Profit	(577)	(2114)	(5105)	(1522)	163.78

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19

BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Interest on Advances	3,559	3,399	14,478	3,328	(6.49)
Interest on Investments	1,718	1,872	7,138	1,982	15.37
Other Interest Income	72	123	362	127	76.39
Total Interest Income	6,211	5,632	24,036	5,692	(9.12)

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19

BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o-Q1 FY 18) (%)
Non Interest Income	660	670	2623	213	(67.73)
Of which:					
Profit on sale of investments	218	54	577	(264)	(221.10)
Commission/ Exchange	244	340	1262	259	6.14
Recovery in written off a/cs	123	149	410	121	(1.63)
Profit on Exchange Transactions	25	50	141	38	52
Others	50	77	233	59	18
Total Income	6,871	6,302	26,659	5,905	(14.06)

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19

BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
Interest on deposits	4,254	3,957	16,222	3,843	(10.69)
Interest on Sub-ordinated debts	114	110	449	105	(8.57)
Interest on borrowings/ refinance	511	63	843	66	(87.08)
Total interest Expenses	4,880	4,132	17,519	4,014	(21.57)

BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19	Y-o-Y Growth (Q1 FY 19 - o - Q1 FY 18) (%)
I. Establishment	1,005	914	3,984	966	(4.04)
II. Other Optg. Expenses	536	708	2,423	541	0.92%
Total optg. Expenses	1,540	1,622	6,407	1,507	(2.19)
Gross Expenses	6,420	5,754	23,926	5,521	(16.28)

PROVISION (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19
For NPAs (Including Restructured Assets)	1,013 (-80)	4,657 (-575)	10,543 (-951)	2,540 (-135)
On Standard Assets	32	(38)	7	(3)
Provisions on Investments	303	(335)	799	502
Tax	(242)	(1310)	(2791)	(862)
Others	1	263	266	(136)
Total Provision & Contingency	1,027	2,662	7,838	1,906
Provision Coverage Ratio	54.48	63.31	63.31	66.42

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19
Return on Assets	(0.71)	(2.75)	(1.61)	(1.85)
Yield on Advances	7.95	7.38	8.31	7.39
Yield on Investments	7.07	7.07	7.14	7.16
Cost of Deposits	5.80	5.42	5.53	5.25
Cost of Funds	6.48	5.39	5.79	5.37
Cost to Income Ratio	77.36	74.78	70.10	79.71

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19
Gross NPAs: Opening Balance	27,251	32,491	27,251	38,131
Add: Slippages	5,059	7,868	17,072	2,937
Less: Deductions				
1. Write Off	32	1,208	2,923	451
2. Upgradation	392	85	785	535
3. Recoveries	488	794	2,337	1,304
4. Reduction due to sale	0	80	80	0
Total Deductions	912	2,227	6,191	2,290
Gross NPAs	31,398	38,131	38,131	38,778

NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q1 17-18	Q4 17-18	FY 17-18	Q1 18-19
Gross NPAs	31,398	38,131	38,131	38,778
Gross Credit	1,72,198	1,77,484	1,77,484	1,74,940
Gross NPA as % of Gross Advances	18.23	21.48	21.48	22.17
Net Advances	1,57,646	1,56,542	1,56,542	1,52,064
Net NPA	17,407	17,378	17,378	16,086
Net NPA as % of Net Advances	11.04	11.10	11.10	10.58

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q1 17-18	Q4 & FY 17-18	Q1 18-19
IRON & STEEL	4,983	5,188	4,107
ENGINEERING & MANUFACTURING	4,838	4,986	5,190
INFRASTRUCTURE	2,567	4,059	4,378
TEXTILES	2,530	3,404	2,742
POWER-GENERATION	1,332	2,660	3,240
CONSTRUCTION	1,279	2,128	1,721
GEMS & JEWELLERY	767	1,717	1,162
OIL INDUSTRY	661	1,164	2,203
AVIATION	0	0	0
OTHERS	12,441	12,825	14,035
TOTAL	31,398	38,131	38,778

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q1 17-18	Q4 & FY 17-18	Q1 18-19
Agriculture (% to Sectoral Advances)	2,719 (8.14)	2,516 (7.36)	2,643.94 (7.92)
Industry (% to Sectoral Advances)	23,617 (29.93)	29,838 (37.78)	3,0123.63 (40.48)
Services (% to Sectoral Advances)	2,649 (15.49)	3,642 (15.57)	3,629.68 (14.91)
Retail (% to Sectoral Advances)	2,413 (5.64)	2,135 (4.44)	2,380.41 (4.95)
Others (% to Sectoral Advances)	0	0	0
Total	31,398	38,131	38,778

PERFORMANCE HIGHLIGHTS- Q1 FY 2018-19



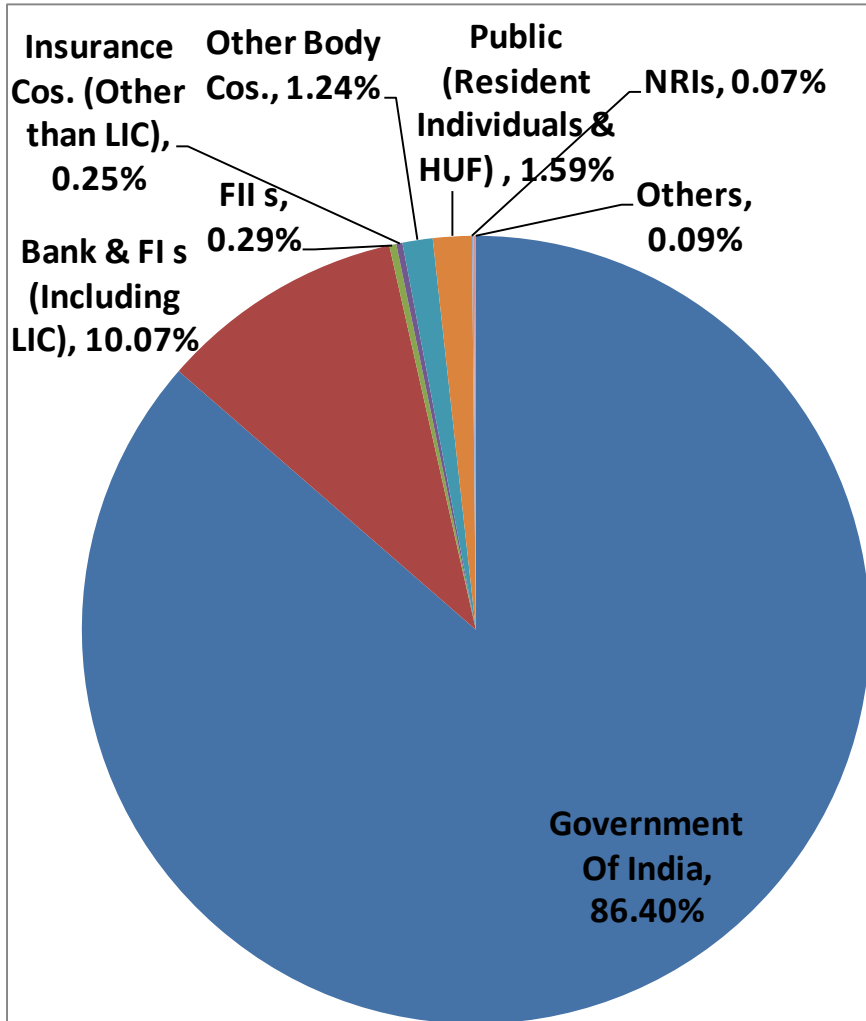
RESTRUCTURED ASSETS (Amount Rs. in crore)

SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 30.06.2018	5124	138.56	129	7592.30	5253	7730.86
2	- Of which NPA	3059	70.53	104	6426.41	3163	6496.94
3	Net Standard Restructured as on 30.06.2018	2065	68.03	25	1165.89	2090	1233.92
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.06.2018)	0	0	0	0	0	0
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.06.2018)		0.04%		0.67%		0.71%
6	Fresh addition in Total Restructured Assets in Q1 FY 2018-19	0	0	0	0	0	0

RESTRUCTURED ASSETS (Rs. IN CRORES)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
JUNE 2017	24153	12765	45	5593	24108	7172
SEPTEMBER 2017	12956	11512	42	5126	12914	6386
DECEMBER 2017	6856	9896	40	4784	6816	5112
MARCH 2018	5557	8236	33	3671	5524	4565
JUNE 2018	5253	7731	29	3396	5224	4335

Shareholding Pattern – 30th June 2018



Government of India	86.40
Bank & FI s (Including Life Insurance Corporation of India)	10.07
FII s	0.29
Insurance Cos. (Other than LIC)	0.25
Other Body Cos.	1.24
Public (Resident Individuals & HUF)	1.59
NRIs	0.07
Others	0.09

CAPITAL ADEQUACY (%)

	Q1 FY 17-18	FY 17-18	Q1 FY 18-19
BASEL II			
CRAR	9.91	9.46	8.70
Tier I	6.17	5.50	4.46
Tier II	3.74	3.96	4.24
BASEL III			
CRAR	9.61	9.04	8.05
CET 1	7.47	7.01	6.05
AT 1	-	--	0
Tier I	7.47	7.01	6.05
Tier II	2.14	2.03	2.00

Overall status implementation of PMJDY as on 30-06-2018

S.No.	Items	Progress
1.	Total No. of Accounts opened	11580938
2.	Out of (1) Aadhaar seeded account	9005512
3.	Out of (1) No. of RuPay Debit Card issued	9459559
4.	O/S Balance in these accounts (Rs.)	Rs.2321.19crores
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch- 1536 Covered through BC- 6387 Total SSA Covered - 7923

Thank you!
James

