



**FINANCIAL  
HIGHLIGHTS FOR  
THE QUARTER & NINE  
MONTHS ENDED  
31<sup>ST</sup> DECEMBER 2016**



# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17



- ❖ **Total Business of the Bank increased to Rs. 4,81,801 crore from Rs. 4,59,266 crore in December 2015, recording Y-o-Y growth of 4.91 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,98,972 crore from Rs. 2,62,937 crore in December 2015, recording Y-o-Y growth of 13.70 %.**
- ❖ **Total Advances stood at Rs. 1,82,829 crore against Rs. 1,96,329 crore in December 2015, recording Y-o-Y decline of 6.88 %.**
- ❖ **CASA increased to Rs. 1,21,845 crore from Rs. 90,420 crore in December 2015, recording Y-o-Y growth of 34.75 % . Share of CASA in total deposits stood at 40.75 % as against 34.39 % in December 2015.**
- ❖ **Core Deposits increased to Rs. 2,87,995 crore from Rs. 2,48,020 crore in December 2015, recording Y-o-Y growth of 16.12 %.**
- ❖ **Total Income stood at Rs. 6788 crore (inclusive Interest Income of Rs. 6064 crore) as on December 31, 2016.**
- ❖ **Non Interest Income of the Bank registered a growth of 47.45% from Rs. 491 crore to Rs. 724 crore on y-o-y basis.**
- ❖ **Operating Profit of the Bank stood at Rs. 582 crore for the quarter ended December 31, 2016 as compared to Rs. 661 crore for the corresponding quarter on y-o-y basis.**
- ❖ **Net Loss reduced to Rs. 606 crore for the quarter ended December 31, 2016 as against the Net Loss of Rs. 837 crore for the corresponding quarter on y-o-y basis (Net Loss down by 28 % ↓).**
- ❖ **Provision Coverage Ratio improved to 54.95% as on December 31, 2016 from 52.95 % as on December 31, 2015.**
- ❖ **CRAR under BASEL II is at 10.37 % with Tier I at 6.87 % whereas CRAR under BASEL III is 9.99 % with Tier I at 7.87 %.**
- ❖ **NIM stood at 2.27 % in Q3 FY 2016-17.**

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

(Rs. in crore)

PARAMETERS	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Total Business	4,59,266	4,56,337	4,56,012	4,65,380	4,81,801	4.91
Total Deposits	2,62,937	2,66,184	2,70,293	2,77,636	2,98,972	13.70
Of which Core Deposits	2,48,020	2,51,376	2,56,348	2,65,332	2,87,995	16.12
Of which HighCost Deposits (% to total deposits)	14,917 (5.67)	14,808 (5.56)	13,945 (5.16)	12,304 (4.43)	10,977 (3.67)	(26.41)
Total Loans and Advances	1,96,329	1,90,152	1,85,719	1,87,744	1,82,829	(6.88)
Investments	82,842	89,895	90,688	92,793	1,10,356	33.21
CD Ratio	74.67	71.44	68.71	67.62	61.15	---

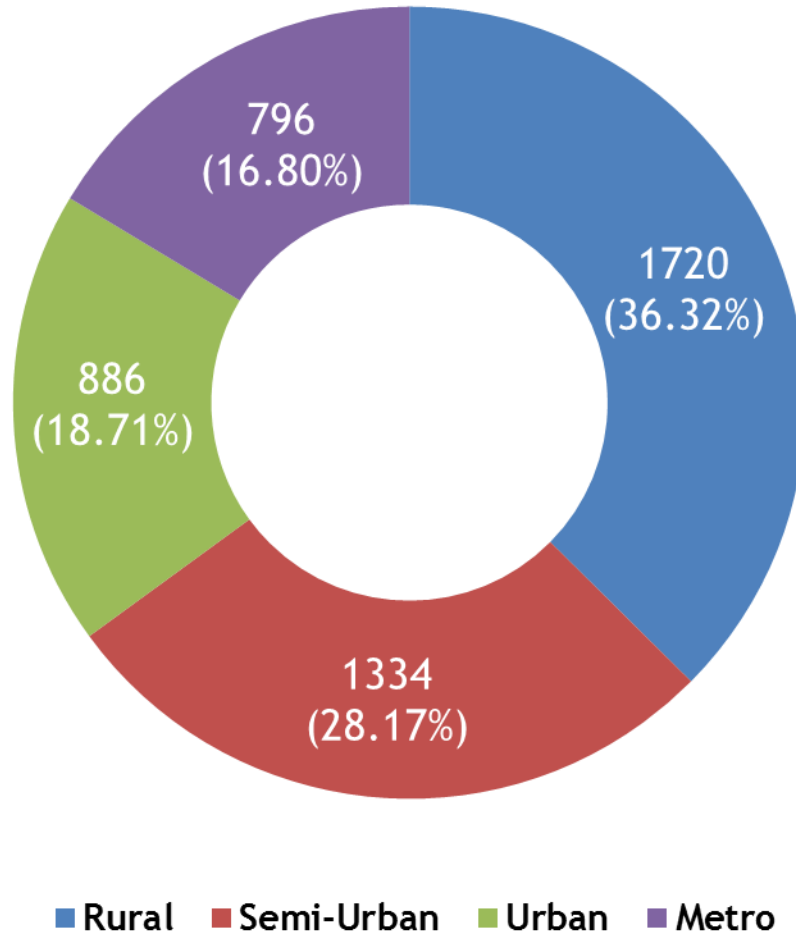
# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17



(Rs. in crore)

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Gross Income	6,911	21,114	27,825	6,662	6,965	6,788	20,415	(1.78)
Gross Expenses	6,250	18,712	25,183	6,076	6,110	6,206	18,392	(0.70)
Operating Profit	661	2,402	2,642	586	855	582	2,023	(11.95)
Net Profit	(837)	(521)	(1418)	(600)	(642)	(606)	(1848)	(27.60)
Net Interest Income	1,744	5,501	7,065	1,659	1,693	1,506	4,858	(13.65)
Net Interest Margin	2.71	2.82	2.78	2.64	2.66	2.27	2.52	----

## BRANCH SEGMENTATION : AS ON 31<sup>ST</sup> DECEMBER, 2016



<b>Total Branches</b>	<b>4736</b>
<b>Rural</b>	<b>1720</b>
<b>Semi Urban</b>	<b>1334</b>
<b>Urban</b>	<b>886</b>
<b>Metropolitan</b>	<b>796</b>
<b>ATMs</b>	<b>5319</b>
<b>USBs</b>	<b>3677</b>

**BUSINESS**

## Segment-wise Deposits (Rs. in crore)

Deposits	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Current	10,608	11,970	11,116	12,623	14,515	36.83
Savings	79,812	82,485	84,564	89,017	1,07,330	34.48
Total CASA	90,420	94,455	95,680	1,01,640	1,21,845	34.75
Core Term	1,57,600	1,56,921	1,60,668	1,63,692	1,66,150	5.43
Total Core Deposits	2,48,020	2,51,376	2,56,348	2,65,332	2,87,995	16.12
High Cost	14,917	14,808	13,945	12,304	10,977	(26.41)
Total Deposits	2,62,937	2,66,184	2,70,293	2,77,636	2,98,972	13.70
CASA %	34.39	35.48	35.40	36.61	40.75	----

## Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Total Loans & Advances	1,96,329	1,90,152	1,85,719	1,87,744	1,82,829	(6.88)
Corporate Credit	91,694	83,224	78,325	74,982	72,449	(20.99)
(% to total Loans & Advances)	46.70%	43.77%	42.17%	39.94%	39.63%	
Agriculture	35,955	36,833	36,264	38,740	38,129	6.05
(% to total Loans & Advances)	18.31%	19.37%	19.53%	20.63%	20.86%	
MSME	31,809	31,590	31,869	33,406	32,338	1.66
(% to total Loans & Advances)	16.20%	16.61%	17.16%	17.79%	17.69%	
Retail	36,871	38,505	39,261	40,616	39,913	8.25
(% to total Loans & Advances)	18.78%	20.25%	21.14%	21.63%	21.83%	
- Housing	15,461	16,319	16,671	17,111	17,463	12.95
- Education	3,751	3,742	3,800	3,902	3,923	4.59
- Others	16,304	18,444	18,790	19,603	18,527	13.63



## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Priority Sector Advances (% to ANBC)	81,932 (41.06)	83,030 (41.61)	82,292 (41.17)	86,056 (42.89)	84,445 (41.86)	3.07
Agriculture (% to ANBC)	35,955 (18.02)	36,833 (18.46)	36,264 (18.14)	38,740 (19.31)	38,129 (18.90)	6.05
MSME (PS) (% to ANBC)	29,586 (14.83)	30,147 (15.10)	29,039 (14.09)	31,180 (15.54)	30,212 (14.98)	2.12

## Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
HOUSING LOAN	15,461	16,319	16,671	17,111	17,463	12.95
EDUCATION LOAN	3,751	3,742	3,800	3,902	3,923	4.59
CENT PERSONAL GOLD LOAN	834	756	720	695	645	(22.66)
Cent Mortgage	6,258	6,872	7,567	7,872	7,442	18.92
Cent Trade	4,575	4,771	4,597	4,902	4,319	(5.60)
Others	5,992	6,045	5,906	6,134	6,121	2.15
Grand Total	36,871	38,505	39,261	40,616	39,913	8.25

# PROFITABILITY

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

## PROFITABILITY (Rs. in crore)

PARAMETERS	Q3 15-16	9M 15-16	FY 2015-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Gross Income	6,911	21,114	27,825	6,662	6,965	6,788	20,415	(1.78)
Gross Expenses	6,250	18,712	25,183	6,076	6,110	6,206	18,392	(0.70)
Operating Profit	661	2,402	2,642	586	855	582	2,023	(11.95)
Net Profit	(837)	(521)	(1418)	(600)	(642)	(606)	(1848)	(27.60)

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

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

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Interest on Advances	4,701	14,527	18,978	4,291	4,298	3,905	12,494	(16.93)
Interest on Investments	1,600	4,887	6,474	1,746	1,753	1,937	5,436	21.06
Other Interest Income	119	322	435	131	137	222	490	86.55
Total Interest Income	6,420	19,736	25,887	6,168	6,188	6,064	18,420	(5.55)

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

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

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Non Interest Income	491	1378	1939	494	777	724	1995	47.45
Of which:								
Profit on sale of investments	160	409	587	212	452	424	1088	165.00
Commission/ Exchange	206	652	908	214	228	209	651	1.46
Recovery in written off a/cs	31	67	111	6	20	32	58	3.23
Profit on Exchange Transactions	42	119	165	41	47	36	124	(14.29)
Others	52	131	168	21	30	23	74	(55.77)
Total Income	6,911	21,114	27,825	6,662	6,965	6788	20415	(1.78)

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

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

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
Interest on deposits	4,456	13,305	17,653	4,314	4,308	4,391	13,013	(1.46)
Interest on Sub-ordinated debts	161	493	652	158	160	145	463	(9.94)
Interest on borrowings/ refinance	59	437	517	37	27	22	86	(62.71)
Total interest Expenses	4,676	14,235	18,822	4,509	4,495	4,558	13,562	(2.52)

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

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17	Y-o-Y Growth (Q3 FY 17 - o - Q3 FY 16) (%)
I. Establishment	1,134	3,153	4,465	1,091	1,099	1,121	3,311	(1.15)
II. Other Optg. Expenses	440	1,324	1896	476	516	527	1,519	19.77
Total optg. Expenses	1,574	4,477	6,361	1,567	1,615	1,648	4,830	4.70
Gross Expenses	6,250	18,712	25,183	6,076	6,110	6,206	18,392	(0.70)



# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

## PROVISION (Rs. in crore)

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17
For NPAs (Including Restructured Assets)	1356 (-47)	2,395 (-832)	3678 (-1235)	1640 (115)	1147 (145)	1721 (153)	4508 (413)
On Standard Assets	(2)	(20)	470	(92)	227	(242)	(107)
Provisions on Investments	132	329	851	(24)	356	(4)	319
Tax	(1)	197	(1251)	(358)	(165)	(298)	(821)
Others	13	22	312	20	(68)	11	(28)
Total Provision & Contingency	1,498	2,923	4060	1186	1497	1188	3871
Provision Coverage Ratio	52.95	52.95	51.52	52.14	53.45	54.95	54.95

## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17
Return on Assets	(1.15)	(0.24)	(0.48)	(0.82)	(0.86)	(0.79)	(0.82)
Yield on Advances	9.97	10.35	10.09	9.37	9.39	8.67	9.14
Yield on Investments	7.46	7.48	7.46	7.48	7.42	7.44	7.44
Cost of Deposits	6.84	6.93	6.86	6.49	6.36	6.14	6.34
Cost of Funds	6.91	7.02	6.95	6.58	6.42	6.20	6.41
Cost to Income Ratio	70.40	65.08	70.65	72.79	65.39	73.90	70.48

**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

## NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17
Gross NPAs: Opening Balance	13358	11873	11873	22721	25107	25718	22721
Add: Slippages	4973	8457	15145	3264	3305	2030	8599
Less: Deductions							
1. Write Off	6	305	1279	3	500	1486	1989
2. Upgradation	69	408	608	394	973	119	1486
3. Recoveries	299	1026	1287	481	1221	300	2002
4. Reduction due to sale	393	1027	1123	0	0	0	0
Total Deductions	767	2766	4297	878	2694	1905	5477
Gross NPAs	17564	17564	22721	25107	25718	25843	25843

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

PARAMETERS	Q3 15-16	9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	9M 16-17
Gross NPAs	17564	17564	22721	25107	25718	25843	25843
Gross Credit	196329	196329	190152	185719	187744	182829	182829
Gross NPA as % of Gross Advances	8.95	8.95	11.95	13.52	13.70	14.14	14.14
Net Advances	187960	187960	180010	174227	175758	170997	170997
Net NPA	9958	9958	13241	14232	14353	14611	14611
Net NPA as % of Net Advances	5.30	5.30	7.36	8.17	8.17	8.54	8.54

## SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17
IRON & STEEL	2190	4502	4798	4980	5066
TEXTILES	1444	1761	1758	2928	2488
INFRASTRUCTURE	1414	1419	2368	1957	2377
CONSTRUCTION	633	531	742	1220	1288
POWER- GENERATION	1433	3140	2639	1589	1250
ENGINEERING & MANUFACTURING	1393	1398	1427	1365	1222
GEMS & JEWELLERY	349	563	502	746	697
OIL INDUSTRY	280	280	280	254	254
AVIATION	0	0	0	0	0
OTHERS	8428	9127	10593	10679	11201
<b>TOTAL</b>	<b>17564</b>	<b>22721</b>	<b>25107</b>	<b>25718</b>	<b>25843</b>

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

## SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 & 9M 16-17
Agriculture (% to Sectoral Advances)	1578 (4.84)	1891 (5.58)	2018 (6.02)	2086 (5.94)	2106 (6.18)
Industry (% to Sectoral Advances)	11454 (12.06)	15699 (16.02)	17145 (21.03)	18858 (23.13)	19026 (23.49)
Services (% to Sectoral Advances)	1636 (10.00)	1911 (10.71)	2147 (12.26)	2042 (11.33)	2010 (11.57)
Retail (% to Sectoral Advances)	1659 (4.50)	1615 (4.19)	2001 (5.10)	1912 (5.74)	1832 (4.59)
Others (% to Sectoral Advances)	1237 (7.69)	1605 (14.32)	1796 (12.89%)	820 (4.15)	869 (8.29)
Total	17564	22721	25107	25718	25843

# PERFORMANCE HIGHLIGHTS- Q3 & 9M 2016-17

## RESTRUCTURED ASSETS (Amount Rs. in crore)

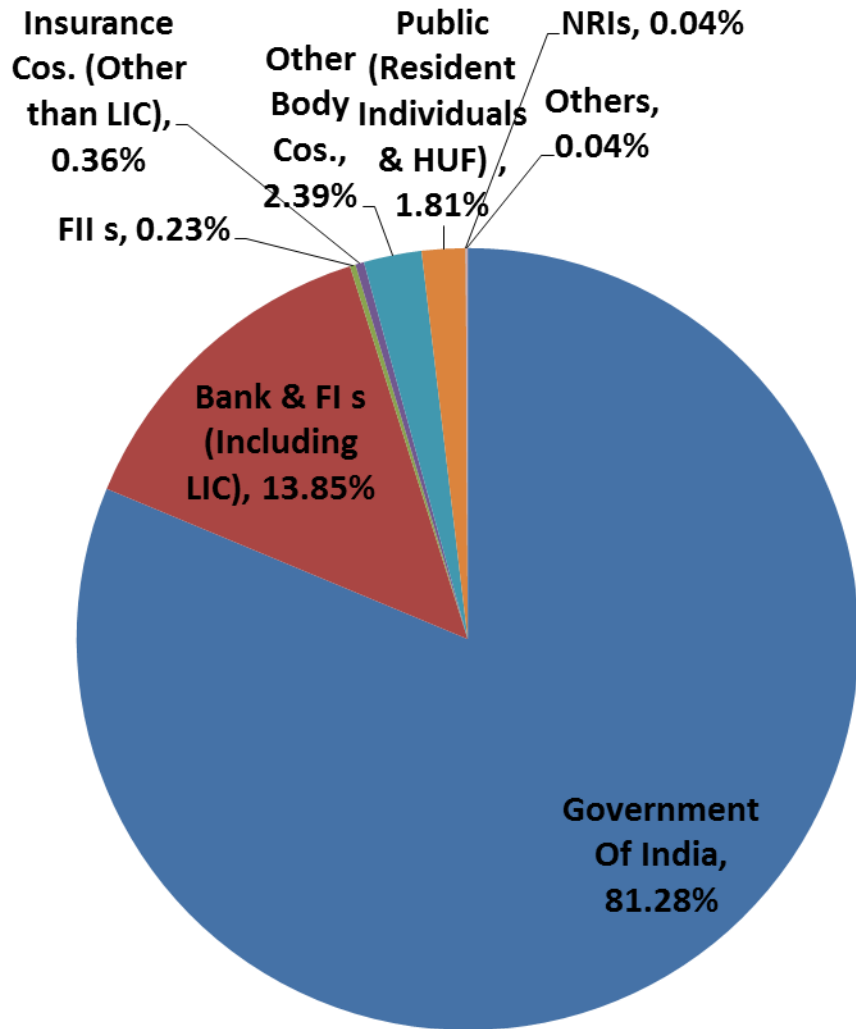
SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 31.12.2016	33796	1164.21	230	17487.23	34026	18651.44
2	- Of which NPA	14705	568.26	116	6158.30	14821	6726.56
3	Net Standard Restructured as on 31.12.2016	19091	595.95	114	11328.93	19205	11924.88
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.12.2016)						1.30 %
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.12.2016)						5.22 %
6	Fresh addition in Total Restructured Assets in in FY 2016-17	197	4.08	10	32.31	207	336.39



**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.
DECEMBER 2015	29698	27845	55	6324	29643	21521
MARCH 2016	30154	17091	54	6298	30100	10793
JUNE 2016	31174	17724	55	7355	31119	10369
SEPTEMBER 2016	32080	18556	55	7640	32025	10916
DECEMBER 2016	34026	18651	55	7638	33971	11013

## Shareholding Pattern – 31<sup>st</sup> December 2016



<b>Government Of India</b>	<b>81.28</b>
<b>Bank &amp; FI s (Including Life Insurance Corporation of India)</b>	<b>13.85</b>
<b>FII s</b>	<b>0.23</b>
<b>Insurance Cos. (Other than LIC)</b>	<b>0.36</b>
<b>Other Body Cos.</b>	<b>2.39</b>
<b>Public (Resident Individuals &amp; HUF)</b>	<b>1.81</b>
<b>NRIs</b>	<b>0.04</b>
<b>Others</b>	<b>0.04</b>

**CAPITAL ADEQUACY (%)**

	Q3 & 9M 15-16	FY 15-16	Q3 & 9M 16-17
<b>BASEL II</b>			
<b>CRAR</b>	11.63	11.07	10.37
<b>Tier I</b>	8.34	7.44	6.87
<b>Tier II</b>	3.29	3.63	3.50
<b>BASEL III</b>			
<b>CRAR</b>	10.44	10.41	9.99
<b>CET 1</b>	7.44	8.03	7.70
<b>AT 1</b>	0.19	0.17	0.17
<b>Tier I</b>	7.63	8.20	7.87
<b>Tier II</b>	2.81	2.21	2.12

## Overall status implementation of PMJDY as on 31-12-2016

Sr. No.	Items	Progress
		<b>Total :86,06,238</b>
1.	Total No. of Accounts opened	Rural :68,93,567 Urban:17,12,671
2.	Out of (1) Aadhaar seeded account	54,05,581
3.	Out of (1) No. of RuPay Debit Card issued	61,30,529
4.	O/S Balance in these accounts (Rs.)	<b>Rs. 1867.70 Crores</b>
5.	SSA Allotted to our Bank	7,923
6.	SSA Coverage	Covered through Branch-1,536 Covered through BC-6,387 Total SSA Covered – 7,923

Thank you!  
James

