



**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER ENDED
30th JUNE 2015**





- ❖ **Total Business of the Bank increased to Rs. 4,51,739 crore from Rs. 4,26,829 crore in June 2014, recording Y-o-Y growth of 5.84 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,58,607 crore from Rs. 2,40,782 crore in June 2014, recording Y-o-Y growth of 7.40 %.**
- ❖ **Total Advances stood at Rs. 1,93,132 crore against Rs. 1,86,047 crore in June 2014, recording Y-o-Y growth of 3.81 %.**
- ❖ **CASA increased to Rs. 88,623 crore from Rs. 79,476 crore in June 2014, recording Y-o-Y growth of 11.51 % . Share of CASA in total deposits stood at 34.27 % as against 33.01 % in June 2014.**
- ❖ **Core Deposits increased to Rs. 2,37,572 crore from Rs. 1,88,981 crore in June 2014, recording Y-o-Y growth of 25.71 %.**
- ❖ **Total Income increased to Rs. 7,099 crore from Rs. 6,928 crore in June 2014 recording Y-o-Y growth of 2.47 % .**
- ❖ **Provision Coverage Ratio has improved from 51.52 % to 54.95 % on Y-o-Y basis.**
- ❖ **CRAR under BASEL II is at 11.67 % with Tier I at 8.34 % whereas CRAR under BASEL III is 10.84 % with Tier I at 8.03 %.**
- ❖ **NIM stood at 2.74% for the quarter ended June 2015.**

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16

(Rs. in crore)

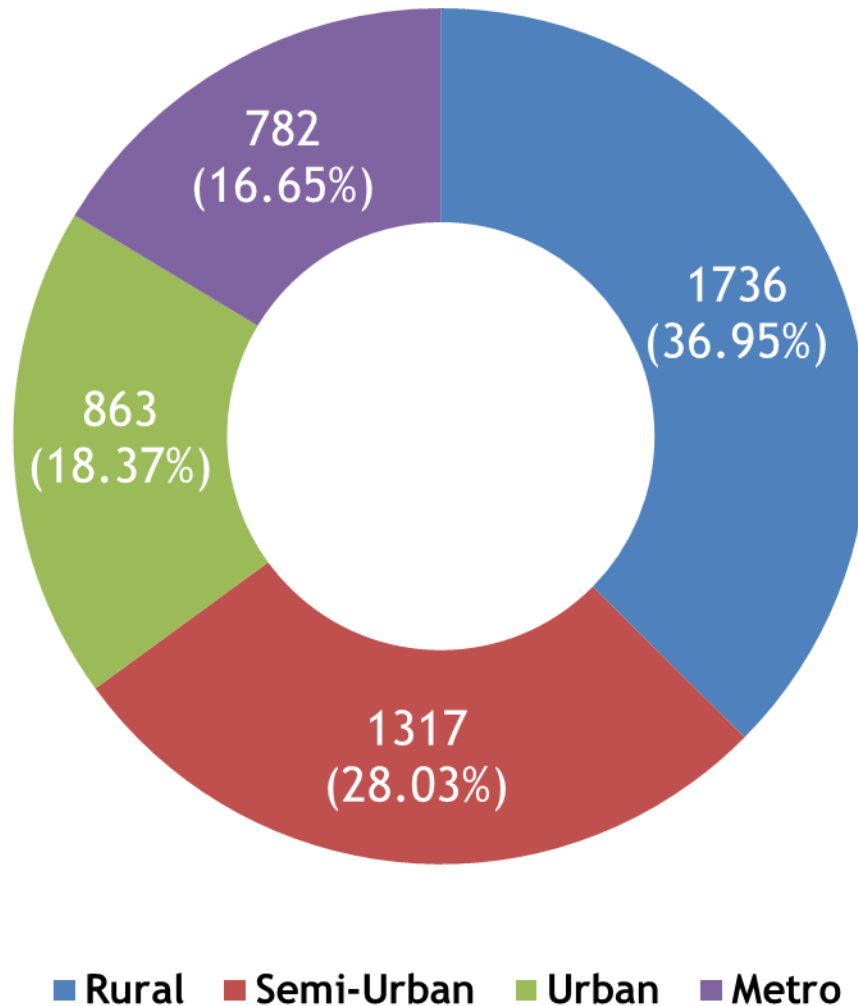
PARAMETERS	Q1 14-15	Q 4 & FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Total Business	4,26,829	4,50,539	4,51,739	5.84
Total Deposits	2,40,782	2,55,572	2,58,607	7.40
Of which Core Deposits	1,88,981	2,28,137	2,37,572	25.71
Of which HighCost Deposits (% to total deposits)	50,801 (21.10)	27,435 (10.73)	21,035 (8.13)	(58.59)
Total Loans and Advances	1,86,047	1,94,967	1,93,132	3.81
Investments	87,521	95,655	91,505	4.55
CD Ratio	77.27	76.29	74.68	-----

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16

(Rs. in crore)

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Gross Income	6,928	7,322	28,303	7,099	2.47
Gross Expenses	5,954	6,444	24,744	6,206	4.23
Operating Profit	974	878	3,559	893	(8.32)
Net Profit	192	174	606	203	5.73
Net Interest Income	1822	1,922	7,247	1,844	1.21
Net Interest Margin	2.87	2.88	2.79	2.74	----

BRANCH SEGMENTATION : AS ON 30TH JUNE, 2015



Total Branches	4698
Rural	1736
Semi Urban	1317
Urban	863
Metropolitan	782
ATMs	5034
USBs	3677

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q1 14-15	Q4 & FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Current	12,332	13,202	13,238	7.35
Savings	67,144	73,810	75,385	12.27
Total CASA	79,476	87,012	88,623	11.51
Core Term	1,10,505	1,41,125	1,48,949	34.79
Total Core Deposits	1,88,981	2,28,137	2,37,572	25.71
High Cost	50,801	27,435	21,035	(58.59)
Total Deposits	2,40,782	2,55,572	2,58,607	7.40
CASA %	33.01	34.05	34.27	-----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q1 14-15	Q4 & FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Total Loans & Advances	1,86,047	1,94,967	1,93,132	3.81
Corporate Credit	99,507	98,969	98,955	(0.55)
(% to total Loans & Advances)	53.48%	50.76%	51.24%	
Agriculture	33,636	35,957	35,370	5.16
(% to total Loans & Advances)	18.08%	18.44%	18.31%	
MSE	22,159	26,503	25,337	14.34
(% to total Loans & Advances)	11.91%	13.59%	13.12%	
Retail	28,545	33,538	33,470	17.25
(% to total Loans & Advances)	15.34%	17.20%	17.33%	
- Housing	11,365	14,004	14,372	26.46
- Education	3,020	3,442	3,516	16.42
- Others	14,160	16,092	15,582	10.04

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q1 14-15	Q4 & FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Priority Sector Advances (% to ANBC)	70556 (37.38)	75997 (40.27)	79,527 (39.86)	12.71
Agriculture (% to ANBC)	33636 (18.99)	35957 (19.05)	35370 (17.73)	5.16
MSE (% to ANBC)	22159 (11.74)	26,503 (14.04)	25,337 (12.70)	14.34

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q1 14-15	Q4 & FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
HOUSING LOAN	11365	14,004	14372	26.46%
EDUCATION LOAN	3020	3,442	3516	16.42%
CENT PERSONAL GOLD LOAN	812	888	899	10.71%
Cent Mortgage	5575	6,387	6094	9.31%
Cent Trade	3691	4,361	4211	14.09%
Others	4082	4,456	4378	7.25%
Grand Total	28545	33,538	33470	17.25%

PROFITABILITY

PROFITABILITY (Rs. in crore)

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Gross Income	6,928	7,322	28,303	7,099	2.47
Gross Expenses	5,954	6,444	24,744	6,206	4.23
Operating Profit	974	878	3559	893	(8.32)
Net Profit	192	174	606	203	5.73

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16

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

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Interest on Advances	4,872	4,876	19,517	4,917	0.92
Interest on Investments	1,621	1,738	6,707	1,762	8.70
Other Interest Income	4	156	185	6	50.00
Total Interest Income	6,497	6,770	26,409	6,685	2.89

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16

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

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o -Q1 FY 15) (%)
Non Interest Income	431	552	1894	414	(3.94)
Of which:					
Profit on sale of investments	141	192	618	125	(11.35)
Commission/ Exchange	205	244	877	229	11.71
Recovery in written off a/cs	19	40	116	13	(31.58)
Profit on Exchange Transactions	52	48	202	33	(36.54)
Others	14	28	81	14	----
Total Income	6,928	7,322	28,303	7,099	2.47

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16



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

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
Interest on deposits	4,213	4,428	17,520	4,376	3.87
Interest on Sub-ordinated debts	176	171	696	171	(2.84)
Interest on borrowings/refinance	286	249	946	294	2.80
Total interest Expenses	4,675	4,848	19,162	4,841	3.55

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

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Y-o-Y Growth (Q1 FY 16 - o - Q1 FY 15) (%)
I. Establishment	910	1082	3825	955	4.95
II. Other Optg. Expenses	369	514	1757	410	11.11
Total optg. Expenses	1,279	1596	5582	1,365	6.72
Gross Expenses	5,954	6,444	24,744	6,206	4.23

PROVISION (Rs. in crore)

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16
For NPAs (Including Restructured Assets)	655 (142)	592 (67)	2610 (548)	576 (-87)
On Standard Assets	11	4	39	(14)
Provisions on Investments	(38)	16	(21)	7
Tax	137	86	284	109
Others	17	6	41	12
Total Provision & Contingency	782	704	2953	690
Provision Coverage Ratio	51.52	55.16	55.16	54.95

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16
Return on Assets	0.27	0.24	0.21	0.28
Yield on Advances	10.95	10.50	10.75	10.51
Yield on Investments	8.01	8.33	8.22	8.06
Cost of Deposits	7.18	7.11	7.22	7.02
Cost of Funds	7.35	7.23	7.34	7.13
Cost to Income Ratio	56.78	64.52	61.07	60.44

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q1 14-15	Q4 14-15	FY 2014-15	Q1 15-16
Gross NPAs: Opening Balance	11500	11793	11500	11873
Add: Slippages	1800	1471	6579	1869
Less: Deductions				
1. Write Off	3	648	1386	297
2. Upgradation	843	53	2336	198
3. Recoveries	208	635	1365	300
4. Reduction due to sale	797	55	1119	16
Total Deductions	1851	1391	6206	811
Gross NPAs	11449	11873	11873	12931

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16

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

PARAMETERS	Q1 14-15	Q4 2014-15	FY 2014-15	Q1 15-16
Gross NPAs	11,449	11873	11873	12931
Gross Credit	1,86,047	194967	194967	193132
Gross NPA as % of Gross Advances	6.15	6.09	6.09	6.70
Net Advances	1,79,871	188478	188478	186243
Net NPA	6,505	6807	6807	7448
Net NPA as % of Net Advances	3.62	3.61	3.61	4.00

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q1 14-15	Q4 & FY 14-15	Q1 15-16
TEXTILES	810	1192	1227
INFRASTRUCTURE	1053	634	985
IRON & STEEL	649	714	854
CONSTRUCTION	312	401	851
POWER-GENERATION	407	486	748
ENGINEERING & MANUFACTURING	434	232	315
OIL INDUSTRY	240	240	302
GEMS & JEWELLERY	566	158	163
AVIATION	24	0	0
OTHERS	6954	7816	7486
TOTAL	11449	11873	12931

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q1 14-15	Q4 & FY 14-15	Q1 15-16
Agriculture (% to Sectoral Advances)	1375 (4.81)	1339 (4.16)	1478 (4.79)
Industry (% to Sectoral Advances)	5106 (5.13)	5167 (4.66)	6784 (6.63)
Services (% to Sectoral Advances)	1296 (10.27)	1346 (8.75)	1477 (9.96)
Retail (% to Sectoral Advances)	1109 (3.71)	1315 (3.76)	1514 (4.35)
Others (% to Sectoral Advances)	2563 (26.94)	2706 (21.39)	1678 (16.39)
Total	11449	11873	12931

PERFORMANCE HIGHLIGHTS- Q1 FY 2015-16



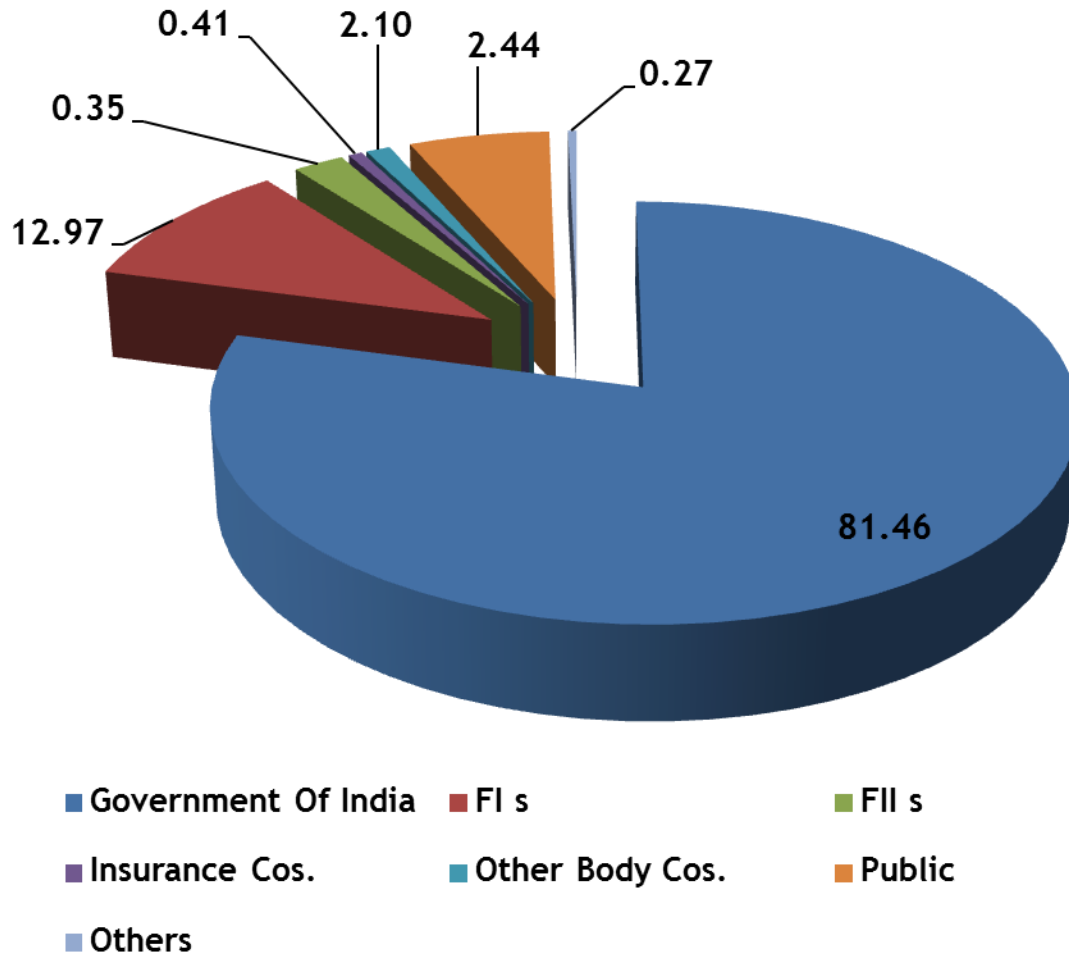
RESTRUCTURED ASSETS (Amount Rs. in crore)

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 30.06.2015	26772	957	311	30297	27083	31254
2	- Of which NPA	10821	516	98	2451	10919	2967
3	Net Standard Restructured as on 30.06.2015	15951	441	213	27846	16164	28287
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.06.2015)						7.34%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.06.2015)						7.31%
6	Incremental increase in Total Restructured Assets in Q1-FY 2015-16	37	0.50	4	147	41	148

CAPITAL ADEQUACY (%)

	Q1 FY 14-15	FY 14-15	Q1 FY 15-16
BASEL II			
CRAR	11.41	11.89	11.67
Tier I	7.78	8.46	8.34
Tier II	3.63	3.43	3.33
BASEL III			
CRAR	9.62	10.90	10.84
CET 1	6.24	7.86	7.84
AT 1	0.88	0.19	0.19
Tier I	7.12	8.05	8.03
Tier II	2.50	2.85	2.81

Shareholding Pattern – 30th June 2015



Government Of India	81.46
FI s	12.97
FII s	0.35
Insurance Cos.	0.41
Other Body Cos.	2.10
Public	2.44
Others	0.27

Overall status implementation of PMJDY as on 30-06-2015

S.No.	Items	Progress
1.	Total No. of Accounts opened	Rural : 48,88,613 Urban:13,26,418 Total: 62,15,031
2.	Out of (1) Aadhaar seeded account	26,76,165
3.	Out of (1) No. of RuPay Debit Card issued	52,37,227
4.	O/S Balance in these accounts	466.87 Crores
5.	SSA Allotted to our Bank	7,923
6.	SSA Coverage	7,922

WAY FORWARD FOR FY 2015-16

❖ We expect to grow:

→ Total Business by 12.69%.

→ Total Deposits by 14.88%.

→ Total Advances by 9.81%.

❖ Intend to increase share of CASA in Total Deposits to the level of 34.49%.

Thank you!
Jimmy

