



Presentation to Analysts

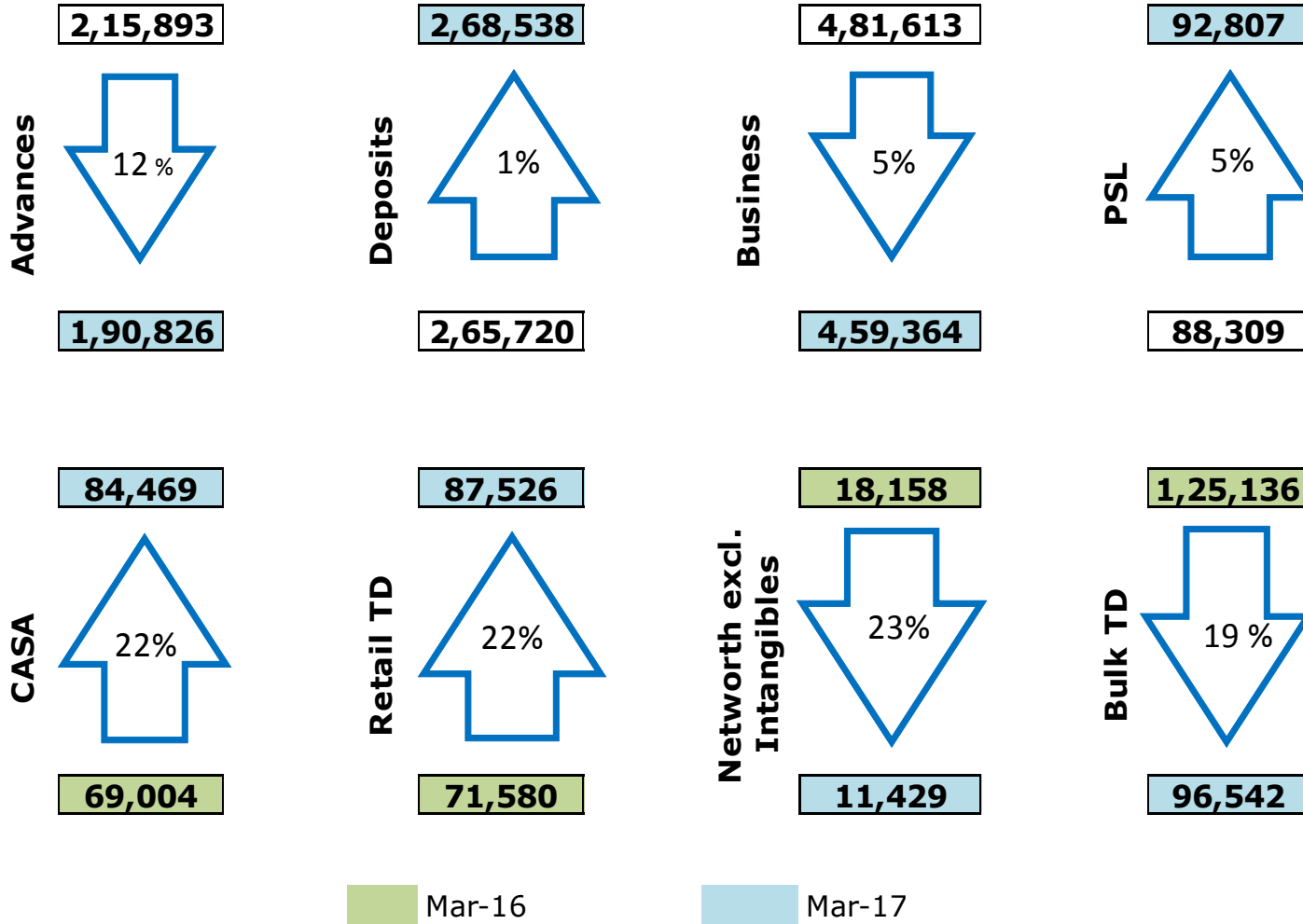
Q4 FY 2017



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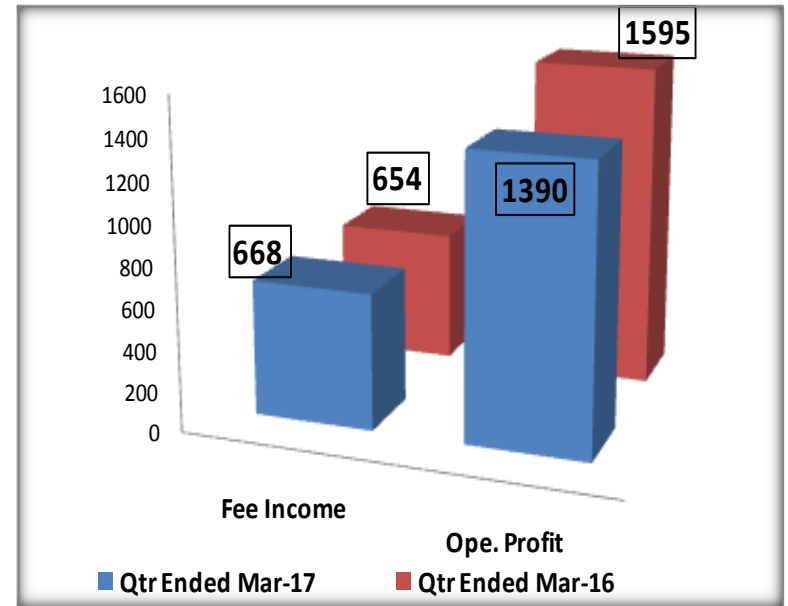
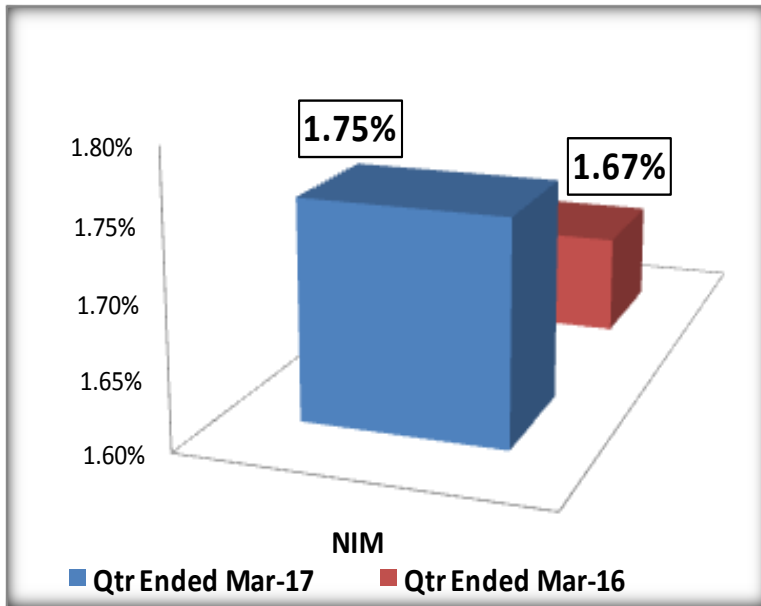
Performance Highlights FY17 v/s FY16

₹ in Crore



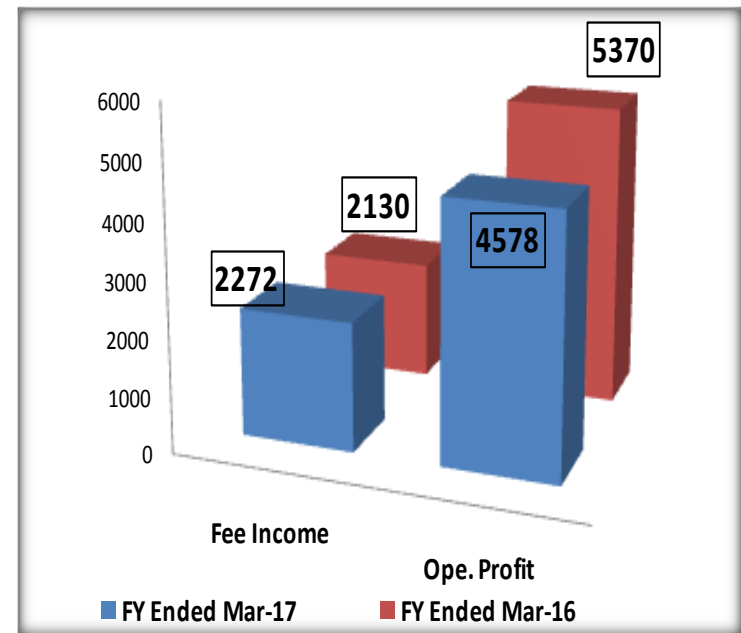
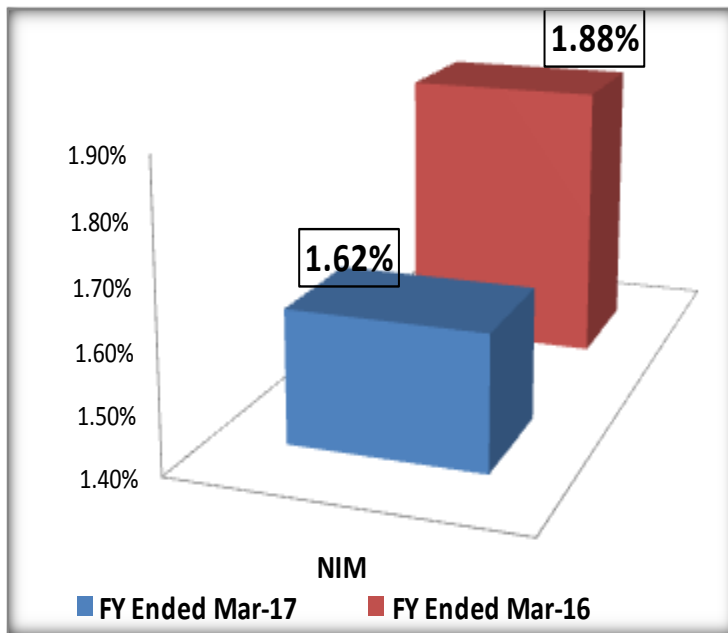
Performance Highlights Q4 FY17 (Profitability)

₹ in Crore



Performance Highlights FY ended Mar17 (Profitability)

₹ in Crore



Profit & Loss - Snapshot

₹ in Crore

Particulars	Quarter ended			FY ended		
	Mar 2017	Mar 2016	Growth %	Mar 2017	Mar 2016	Growth %
Interest Income	6 987	6 928	1	27 791	28 043	(1)
Interest Expenses	5 353	5 501	(3)	22 040	21 954	0
Net Interest Income	1 633	1 427	14	5 752	6 089	(6)
Other Income	1 062	1 347	(21)	3 968	3 411	16
Net Total Income	2 695	2 774	(3)	9 719	9 500	2
Operating Expenses	1 305	1 178	11	5 141	4 130	24
- Employee Cost	472	458	3	2 225	1 703	31
- Other Operating Cost	833	720	16	2 916	2 426	20
Operating Profit	1 390	1 595	(13)	4 578	5 370	(15)
Provisions & Contingencies	4 590	3 331	38	9 737	9 035	8
- NPAs and write offs	6 503	4 275	52	12 408	8 806	41
- Restructured Assets	(314)	(100)	215	(464)	(582)	(20)
- Others (Invnt., Std Asset, etc)	21	275	(93)	1 253	2 117	(41)
- Tax	(1,620)	(1,119)	45	(3,460)	(1,306)	165
Profit After Tax	(3,200)	(1,736)	(84)	(5,158)	(3,665)	(41)

Other Income

₹ in Crore

Particulars	Quarter Ended			FY Ended		
	Mar-17	Mar-16	Growth (%)	Mar-17	Mar-16	Growth (%)
Commission, Excg & Brkg	659	652	1	2252	2117	6
Profit on sale of investments	-74	495	-115	1250	829	51
Profit/(Loss) on revaluation of investment	345	36	852	-40	-103	-61
Profit on sale of Fixed Assets	0	0	0	-1	0	0
Profit on forex/derivatives	16	73	-79	225	287	-22
Dividend from subsidiaries	5	10	0	13	22	-38
Recovery from written off cases	93	57	63	159	140	13
Other misc income	18	24	-24	110	120	-8
Total	1062	1347	-21	3968	3411	16
Fee Based Income	668	654	2	2272	2130	7

Fee Income Breakup

₹ in Crore

Particulars	Quarter Ended			FY Ended		
	Mar-17	Mar-16	Growth (%)	Mar-17	Mar-16	Growth (%)
BG Commission	114	104	9	412	420	-2
LC Commission	121	140	-14	446	420	6
Bills Commission	5	8	-41	22	33	-33
Proc Fee & Incidental Charges	222	249	-11	826	727	14
Remittances Fees	29	20	47	102	74	38
Sourcing Syndication & Advisory Fees	28	39	-29	47	106	-56
Cash Mgmt.Services Fees	5	4	10	18	18	2
Card Fees	60	28	111	131	108	22
ATM Charges	34	31	12	125	117	7
Alternate Channel Fees	2	0	229	4	2	132
Third Party Dist. Fees	34	22	54	88	64	36
Demat Fees	2	2	-17	12	11	10
Govt. Business Fees	11	3	227	25	15	65
Misc Fees	3	3	9	14	15	-4
Total	668	654	2	2272	2130	7

Balance Sheet - Snapshot

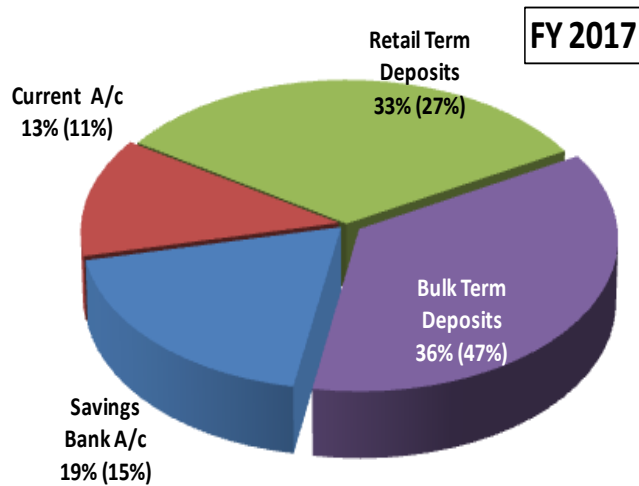
₹ in Crore

As at	31-Mar-17	31-Mar-16
LIABILITIES		
Capital	2 059	2 059
Reserve & Surplus	20 505	25 663
Deposits	2 68 538	2 65 720
Borrowings	56 364	70 592
Other Liabilities & Provisions	14 302	11 357
Total	3 61 768	3 75 390
ASSETS		
Cash & Balance with RBI	13 347	13 823
Bal. with banks & money at call	19 337	9 778
Investments	92 934	92 997
Advances	1 90 826	2 15 893
Fixed Assets [incl. leased assets]	7 349	7 447
Other Assets	37 975	35 451
- of which RIDF & related	22 405	24 131
Total	3 61 768	3 75 390

Growing Deposit Base

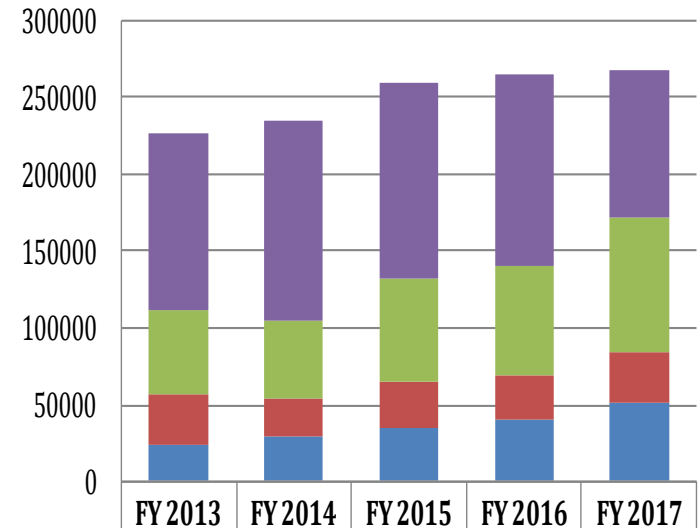
₹ in Crore

Composition of Deposits



* Figures in () represent Q4 FY16 data

Movement of Deposits



	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017
■ Bulk Term Deposits	115522	131241	127278	125135	96542
■ Retail Term Deposits	54545	51181	67441	71580	87526
■ Current A/c	33289	25018	30416	29154	34086
■ Savings Bank A/c	23760	28334	34701	39850	50384

CASA at 31.46% in Q4 FY17 compared to 25.97% in Q4 FY16



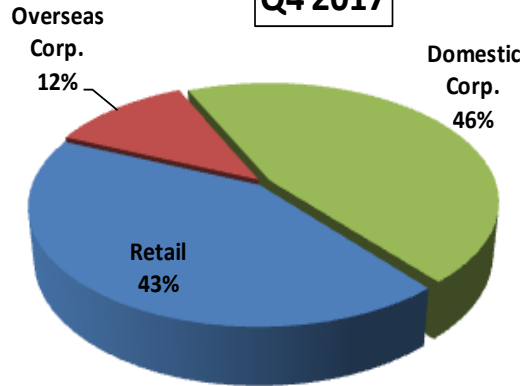
Credit Base

₹ in Crore

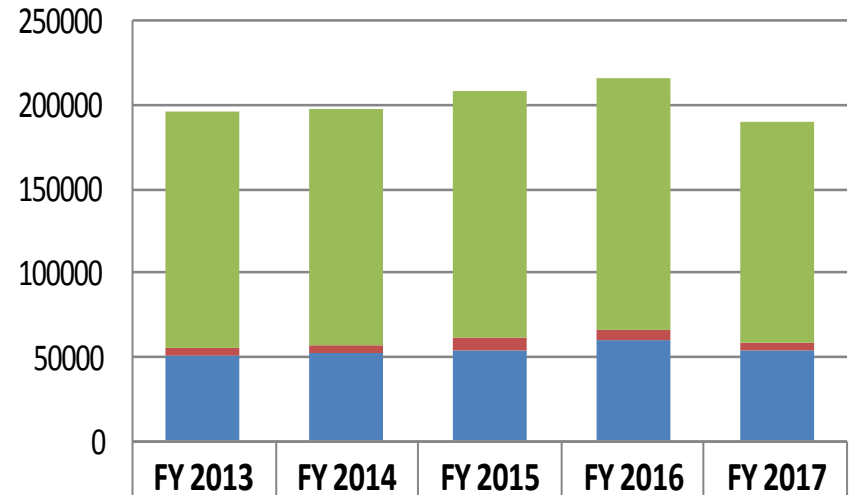
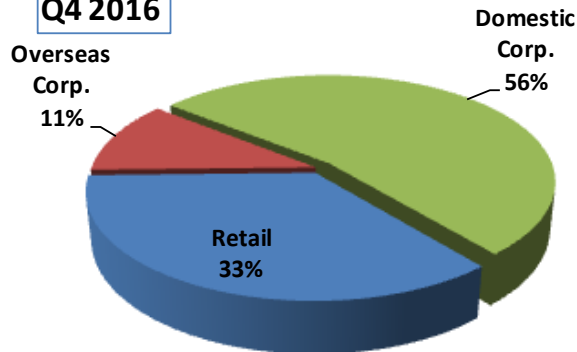
Composition of Advances

Movement of Advances

Q4 2017



Q4 2016



	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017
Term Loans	140803	140704	147372	150581	131984
Bills	4619	4884	6701	5426	5618
CC/OD	50885	52099	54304	59887	53224

Industry-wise Advances

₹ in Crore

Top 20 Industries	Outstanding as on 31-Mar-17				Outstanding as on 31-Mar-16	
	FB	NFB	Total	% of Total Outstanding advances (Fund based+Non fund based)	Total	% of Total Outstanding advances (Fund based+Non fund based)
Infrastructure of which:	50007	27166	77173	19.55%	80300	21.64%
-Transport	15653	5666	21320	5.40%	20785	5.60%
-Energy	26196	8240	34436	8.72%	39278	10.58%
-Water and Sanitation	3318	3869	7188	1.82%	8463	2.28%
-Communication	3676	9356	13032	3.30%	10455	2.82%
-Social and Commercial Infrastructure	1164	34	1197	0.30%	1319	0.36%
Basic Metal and Metal Products	14155	8444	22599	5.73%	21186	5.71%
All Engineering	7906	10449	18354	4.65%	18609	5.01%
Housing Loans (Incl priority sector housing)	28106	6	28111	7.12%	27227	7.34%
Chemicals and Chemical Products (Dyes, Paints, etc.)	8704	4370	13074	3.31%	13457	3.63%
Other Services	6583	4153	10736	2.72%	11798	3.18%
Agriculture & Allied Activities	17957	182	18138	4.60%	18548	5.00%
Trade	14328	2072	16400	4.16%	14603	3.94%
Residuary other advances	2175	7108	9284	2.35%	-	-
NBFCs	5595	505	6100	1.55%	17920	4.83%
Mining and Quarrying	4786	5584	10369	2.63%	11680	3.15%
Food Processing	6772	1325	8096	2.05%	8707	2.35%
Textiles	4983	960	5943	1.51%	6686	1.80%
Vehicles, Vehicle Parts and Transport Equipments	6960	921	7880	2.00%	7263	1.96%
Construction	2067	5256	7323	1.86%	8200	2.21%
Cement and Cement Products	4571	272	4843	1.23%	5565	1.50%
Commercial Real Estate	2984	339	3324	0.84%	2910	0.78%
Other Retail Loans	3842	0	3842	0.97%	4563	1.23%
Paper and Paper Products	2070	244	2314	0.59%	-	-
Rubber, Plastic and their Products	2630	256	2886	0.73%	3176	0.86%
Total	1 97 179	79 611	2 76 790	70.13%	2 82 397	76.10%

Composition of Borrowings

₹ in Crore

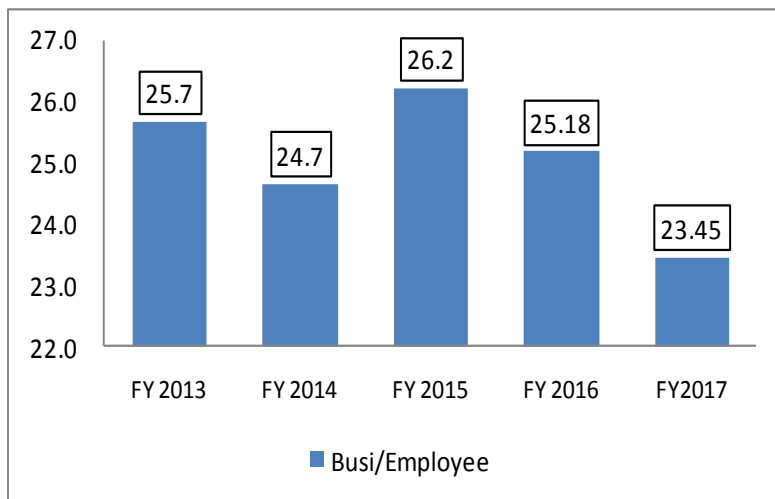
	Mar-17	Mar-16
<u>Domestic</u>		
- Capital instruments	19973	18965
-Other borrowings	9135	22641
-Long term infrastructure bonds	5000	5000
<u>Overseas</u>		
- Capital instruments	0	0
-Other borrowings	22256	23986
Total borrowings	56364	70592

Capital instruments constitute 59% of Domestic borrowings in Mar-17

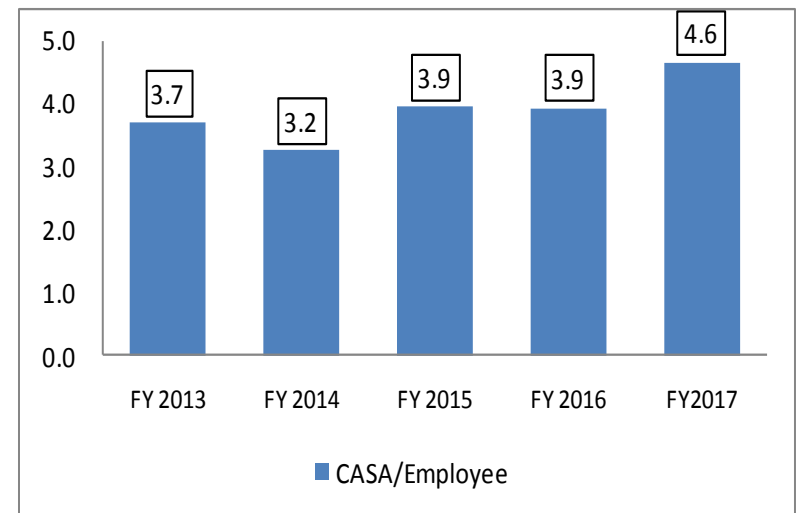
Productivity

₹ in Crore

Business per employee



CASA per Employee

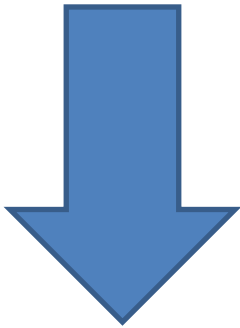


Note: Excluding outsourced employees

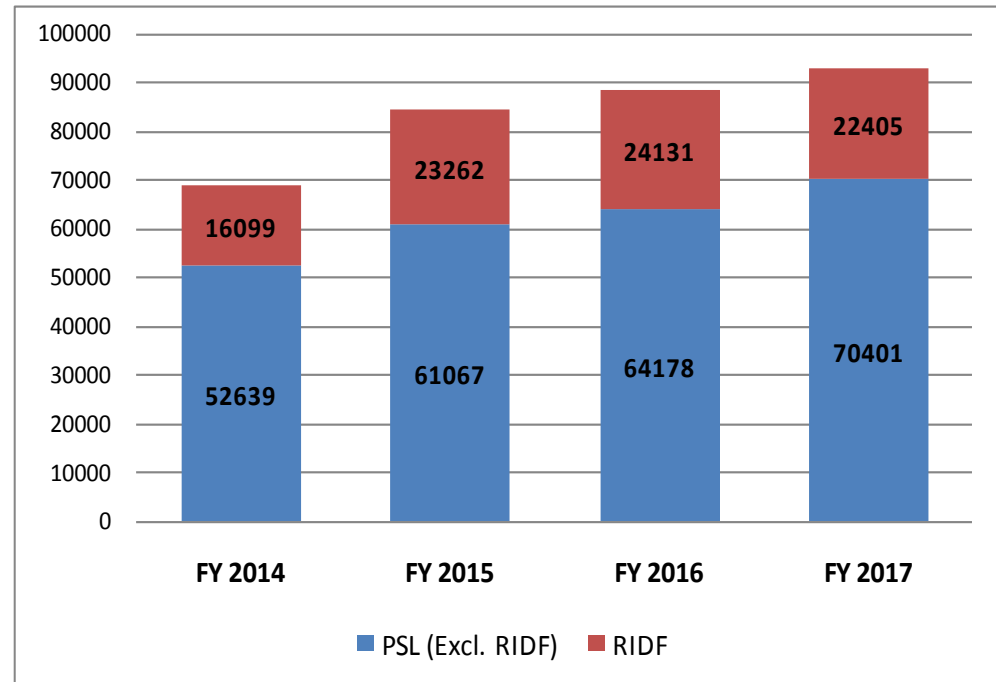
PSL Book

₹ in Crore

39.75% of
ANBC in Q4
FY16



39.68% of
ANBC in Q4
FY17



@The actual PSL as on March 31, 2015 stood at Rs. 78,830 Cr, as per erstwhile PSL guidelines. However for the purpose of comparison with Q4 FY2017, the same has been taken as per new PSL guidelines.

Investments

₹ in Crore

Particulars	Mar 2017			
	HTM	AFS	HFT	Total
Government securities	62 729	16 976	105	79 811
SASF Securities	4 056	-	-	4 056
Shares (Equity)	-	2 294		2 294
Shares (Preference)	-	188	-	188
Debentures/ Bonds	-	2 207	-	2 207
Subsidiaries / Joint Ventures	702	-	-	702
Security Receipts	-	531	-	531
Others (CPs/CDs/MF/VCF,etc)	41	3 104		3 146
Total Investments	67 529	25 301	105	92 934
Modified Duration				
Government securities	6.32	5.13	0.20	

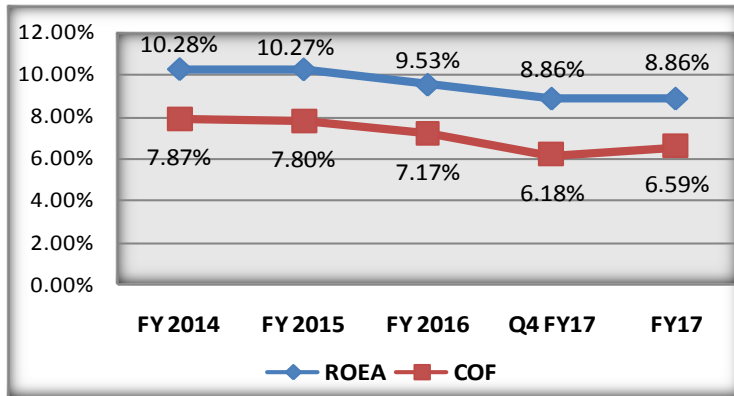
Maturity Profile as on Mar-17

₹ in Crore

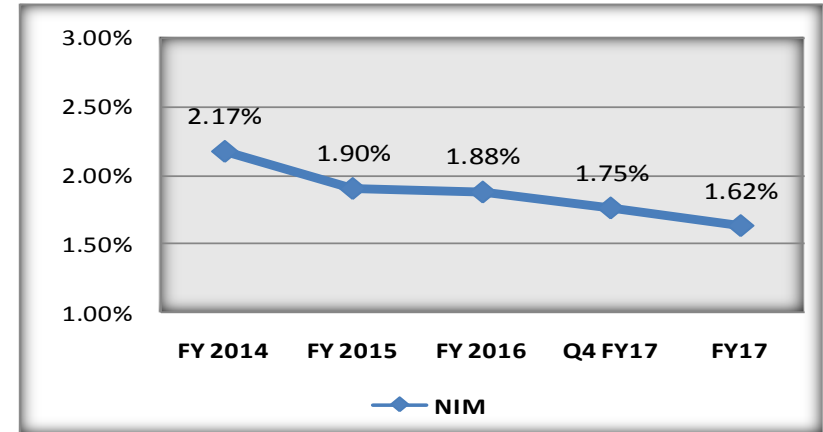
Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	31510	8598	70405
> 6 months to 1 year	12279	3851	51762
> 1 year to 3 years	53393	9757	111031
> 3 years to 5 years	28126	8362	15751
> 5 years	65518	25796	19589
Total	190826	56364	268538

Movement in Key Ratios

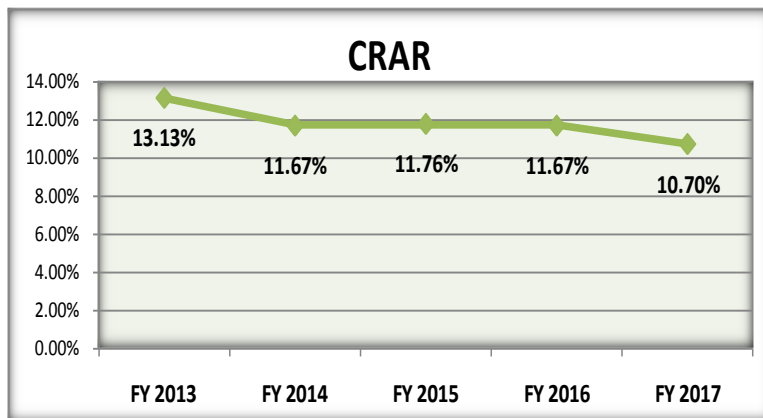
ROEA Vs COF



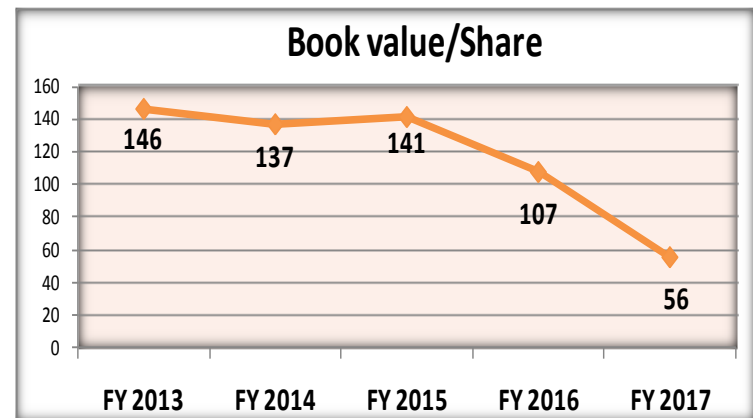
NIM



CRAR



Book value/Share



*CRAR Figures for FY 2013 are as per Basel II

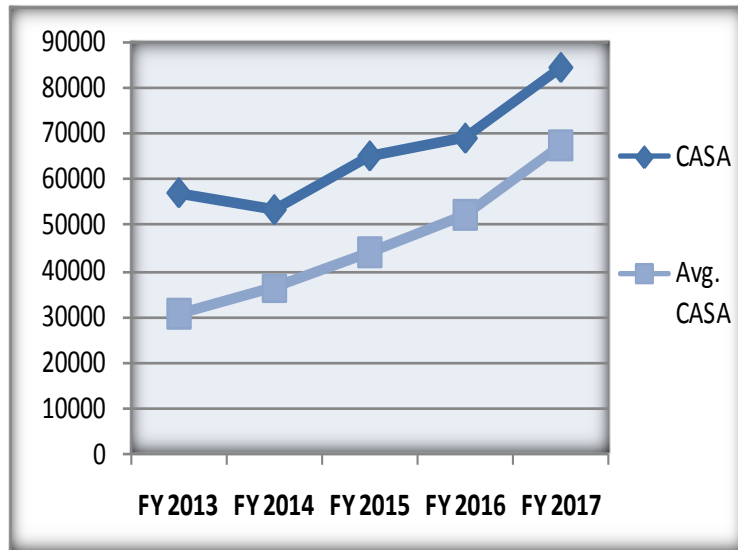
* Book Value for Mar 2017 is calculated based on Net worth excl. intangibles



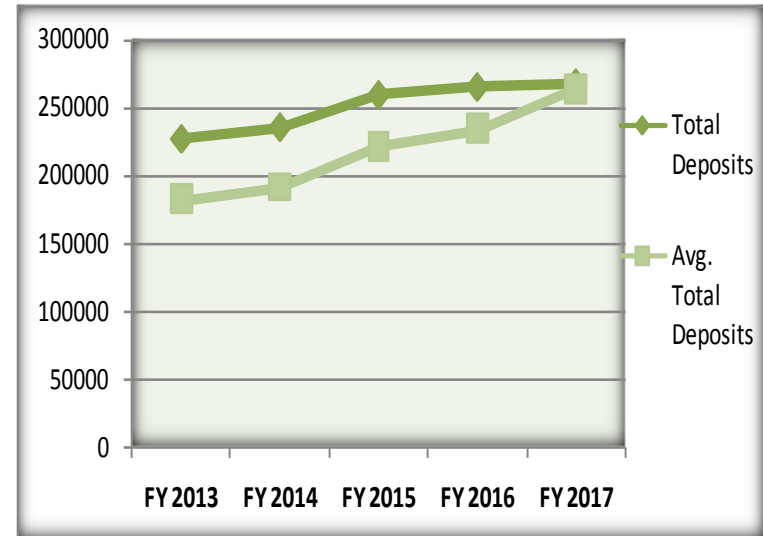
Movement in Key Ratios

₹ in Crore

Growth in Average CASA



Growth in Average Deposits

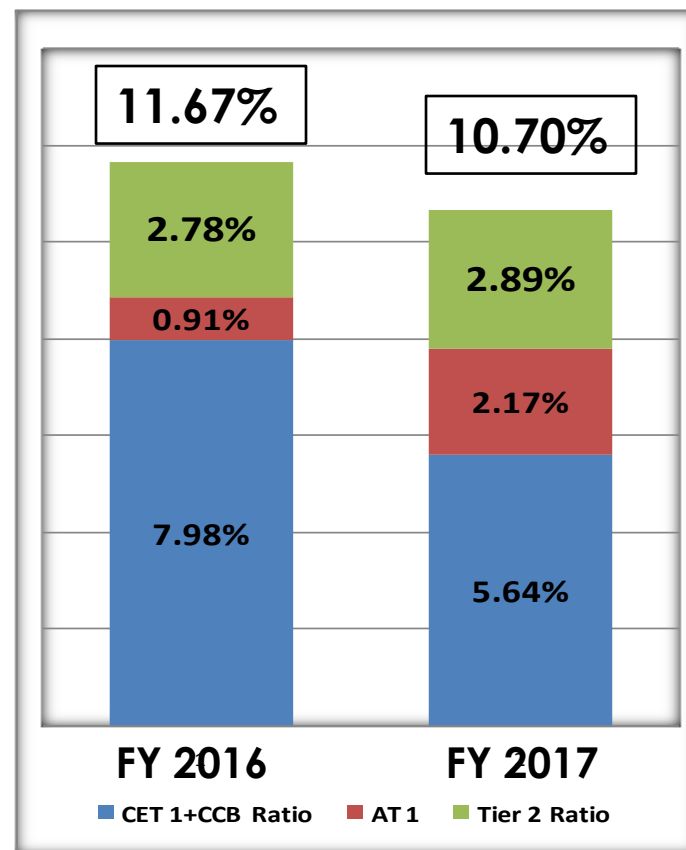


Capital Adequacy

(₹ Crore)

Particulars	Mar-16	Mar-17
CET 1 + CCB (Rs.)	23558	15160
AT 1 (Rs.)	2696	5854
Tier 2 Capital (Rs.)	8212	7765
Total Capital (Rs.)	34466	28779
RWA (Rs.)	295278	268989
CET 1+CCB Ratio	7.98%	5.64%
AT 1	0.91%	2.17%
Tier 1 Ratio	8.89%	7.81%
Tier 2 Ratio	2.78%	2.89%
CRAR	11.67%	10.70%

Tier 1 at 7.81 % as at Mar 17 decreased by 108 Basis Points compared to Mar 16



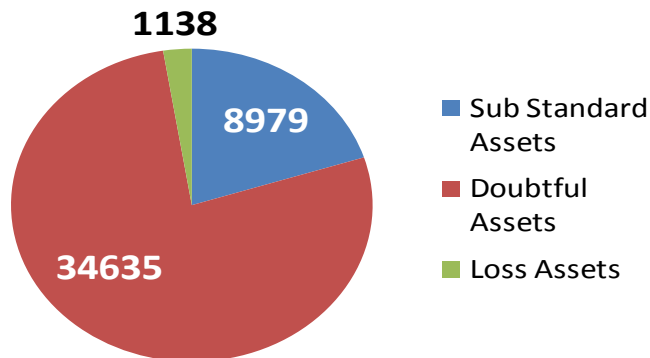
NPA Movement

₹ in Crore

Particulars	For the Quarter Mar 17	For FY ended Mar 17
Opening Balance	35245	24875
Add:		
-Fresh Slippages*	12467	27595
Of Which Restructured A/cs are	2153	5366
Less:		
-Settled	778	1413
-Upgradation	1012	3436
-Write-off	1170	2868
Closing Balance	44753	44753
Gross NPA %	21.25%	21.25%
Net NPA %	13.21%	13.21%
Prov. Coverage Ratio as per RBI Guidelines	54.96%	54.96%
<i>* Including Ageing</i>		

NPA Classification

₹ in Crore



Particulars	Gross NPA
Sub Standard Assets	8979
Doubtful Assets	34635
Loss Assets	1138
Total	44753

Category	Outstanding Advances (A)	Gross NPA (B)	GNPA % to Total GNPA	% of Sector wise O/S (B/A)	GNPA % of Total O/S
Agri and Allied Activities	18028	1696	3.79%	9.41%	0.81%
Industry (Micro, Small, Medium & Large)	104698	35231	78.72%	33.65%	16.73%
-of which Infrastructure	43344	5331	11.91%	12.30%	2.53%
Services	35952	5511	12.31%	15.33%	2.62%
Personal Loans	35552	455	1.02%	1.28%	0.22%
Others	16379	1859	4.15%	11.35%	0.88%
Total	210610	44753			21.25%

Summary of Restructured Advances as on Mar 31, 2017

₹ in Crore

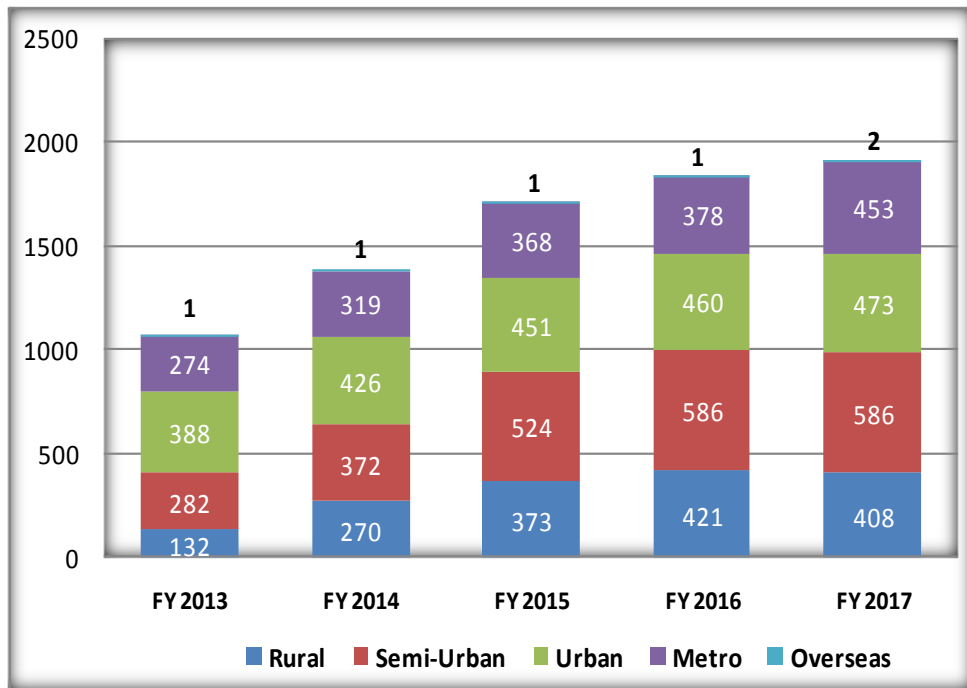
Particulars	PA	NPA	Total
Gross	16047	11775	27821
Less: FITL Provision	638	528	1166
Net of FITL Provision	15409	11246	26655
Less: Cases considered for Provisioning @ 0.40%	3066	0	3066
Total	12344	11246	23590

Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter Ended		FY ended	
	Mar-17	Mar-16	Mar-17	Mar-16
Depreciation on Investment	615	257	1 467	386
Provision for NPAs	5 333	186	9 379	3 507
Provision towards standard assets	(604)	10	(352)	1650
Provision for Restructured Assets (including FITL)	(314)	(100)	(464)	(582)
Income Tax	(1620)	(1119)	(3460)	(1306)
Bad Debts Written off	1 170	4 089	3 029	5 298
Other Provisions	9	8	137	82
Total	4590	3331	9737	9035

Distribution Network



- ❖ 1922 Branches
- ❖ 3537 ATMs
- ❖ 56 e-Lounges
- ❖ 78 Retail Assets Centers
- ❖ 6 Regional Processing Units

Digital Footprint

Digital Initiatives	Mar-17	
	No. of Customer Registrations	Transaction Amt for Qtr Mar 17 (Rs in Cr.)
Mobile Banking	917611	74
Internet Banking	8189070	113587
ATM Banking	-	8486
Bunch Note Acceptors (Cash Deposit)	-	381
Bunch Note Acceptors(Cash Dispense)	-	137
POS Transactions	-	4179
PayApt	184972	4



Thank You

Bank Aisa Dost Jaisa